



POLICY PRIORITIES
for Development
of
Muslims
in the 11th Plan: An Assessment

2012



CBGA

Centre for Budget and Governance Accountability

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“A Civilisation can be judged
by the way it treats its minorities”.
–MK Gandhi

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Acronyms

AMA	Assessment and Monitoring Authority
AWC	Anganwadi Centre
AWW	Anganwadi Worker
BADP	Border Area Development Programme
BPL	Below Poverty Line
BRGF	Backward Regions Grant Fund
BSUP	Basic Services for Urban Poor
CHC	Community Health Centre
CSS	Centrally Sponsored Schemes
DISE	District Information System for Education
DLC	District Level Committee
DRDA	District Rural Development Agency
EC	Empowered Committee
EOC	Equal Opportunity Commission
HLC	High Level Committee
IAY	Indira Awaas Yojana
ICDS	Integrated Child Development Services
IHSDP	Integrated Housing and Slum Development Programme
ITI	Industrial Training Institute
JNNURM	Jawaharlal Nehru National Urban Renewal Mission
KGBV	Kasturba Gandhi Balika Vidyalaya
MAEF	Maulana Azad Education Foundation
MCD	Minority Concentrated Districts
MCT	Minority Concentrated Town
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MoMA	Ministry of Minority Affairs
MsDP	Multi-sectoral Development Programme
NCRLM	National Commission for Religious and Linguistic Minorities
NDB	National Data Bank
NRDWP	National Rural Drinking Water Programme
NGO	Non-governmental Organization
NMDFC	National Minorities Development and Finance Corporation
NPEGEL	National Programme for Education of Girls at Elementary Level
PC	Planning Commission
PHSC	Primary Health Sub-centre
PMAGY	Prime Minister's Adarsh Gram Yojana
PMGSY	Prime Minister Gram Sadak Yojana
PRI	Panchayati Raj Institutions
PSE	Public Sector Enterprise
PSL	Priority Sector Lending
RSVY	Rashtriya Sam Vikas Yojana
SC	Scheduled Caste
SC-SP	Scheduled Caste Sub-Plan
SHG	Self Help Groups
SLC	State Level Committee
SRC	Socio Religious Communities
SSA	Sarva Shiksha Abhiyan
SGSY	Swarna Jayanti Gram Swarozgar Yojana
SJSRY	Swarna Jayanti Shahari Rozgar Yojana
ST	Scheduled Tribes
TSP	Tribal Sub-Plan
UIDSSMT	Urban Infrastructure Development Scheme for Small and Medium Towns
UIG	Urban Infrastructure and Governance
WPR	Work Participation Rate
15 PP	15 Point Programme



Summary

The present paper attempts to assess the adequacy of the government's policy initiatives and budgetary provisions for the minority community, more specifically the Muslims, in the backdrop of the Sachar Committee recommendations. The findings reveal that after five years of policy initiatives, concerns persist relating to policy provisions, budgetary outlays, utilisation of funds, and fine-tuning the design of government programmes specific to the development of Muslims. Only miniscule proportions of benefits of the initiatives have gone to Muslims owing to continued discrimination, inadequate targeting, electoral considerations and weak implementing apparatus.

A major share of benefits is diverted to non-Muslims and non-minority areas due to ambiguity in policy provisions and unclear guidelines. The paper recommends that the challenges confronting the development of minorities, particularly Muslims, require sustained policy interventions, adequate funds, appropriate institutional and systemic strengthening to ensure effective implementation and looks to the 12th Plan to pave the way.

The Sachar Report collated considerable empirical evidence and data which proved that the deficit in socioeconomic and educational status of Muslims were comparable to many indicators of the Socio Religious Communities such as Scheduled Castes / Dalits and Scheduled Tribes / Adivasis. In response to the Sachar recommendations (2006) for overall development of Muslims, the Union government has taken several measures in terms of educational and economic empowerment, strengthening of institutions and area development in the 11th Five Year Plan. In this process, along with the Prime Minister's New 15 Point Programme, 90 minority concentration districts (MCDs) have been identified across the country (relatively backward districts having statistics below the national average in terms of eight socio-economic and basic amenities indicators).

Among the 90 MCDs, 66 are Muslim concentrated districts. Only 30 percent of the total Muslims are covered under this approach. Moreover, there are huge gaps in scheme design, budgetary allocations, and utilisation of funds and implementation of programmes specific to the development of minorities/Muslims even after five years of policy initiatives taken by the government. The report has tried to assess the government's commitment towards development of Muslims during the 11th Plan (2007-12).

According to the Census Report 2001, minority constitute around 19 percent of the total population in the country. During the 11th Plan, funds for the minority community accounted for about 6 percent of the total Plan funds (including central sector plan and assistance to state plan). The share of Ministry of Minority Affairs (MMA) in the total allocation at 0.79 percent of total central sector plan is insignificant for the development of minorities. The per capita allocation of plan fund for minorities is inadequate. Out of the total allocation, the four components of the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) constitute 70 percent of the total funds for the minorities.

Most of the allocations made under the JNNURM are notional as the scheme does not report actual expenditures and beneficiary data on minorities. The inclusion of minorities in JNNURM is found to be almost non-existent at the State and district levels. Projects and programmes like the Industrial Training Institutes (ITIs) and Swarna Jayanti Shahari Rozgar Yojana (SJSRY) have been allocated a very small share of the total outlay.

With regard to the Ministry of Minority Affairs (MMA), the average utilisation of funds is around 78 percent of the total outlay for MMA in the 11th Plan period (total plan outlay for MMA was Rs. 8,690 crore). Of the total tentative allocation of Rs. 3747 crore made in the 11th Plan for Multi Sectoral Development Programme (MSDP), the proportion of expenditure of total projects approved (89 out of 90) was only 34 percent. In terms of physical performance, the situation is even worse. The completion of major activities like construction of houses under Indira Awaas Yojana (IAY), health sub centres and Anganwadi Centres (AWC) is not even close to the halfway mark at the end of 11th Plan.

The overall utilisation of funds under these scholarship schemes has not been up to the mark, although, the physical targets has been over achieved in the plan period. The main reasons for low fund utilisation under scholarship schemes has been low awareness generation among parents, cumbersome procedures for



application (requirement of domicile, income, and religion certificates), and lack of proper institutional mechanisms. There are inadequate administrative costs being earmarked for implementation of the schemes (e.g. the costs incurred on hiring of at least the contractual staff to manage the scheme). The unit costs in terms of admission, tuition fee and maintenance costs are quite unrealistic. Although the Sachar Panel places Muslims at par with SCs and STs in terms of educational attainment, the unit cost of scholarships and eligibility criteria for SCs and STs is more realistic than those set for the minorities.

The revival of the PM's New 15-Point Programme in 2006-07 is a welcome step but wider coverage and appropriate design and implementation mechanisms would essentially play a greater role in addressing the development deficits among the minorities/Muslims. The New 15-Point Programme was initiated with the objective of ensuring an equitable flow of public resources, i.e. 15 percent of the financial and physical allocation within schemes towards minorities. However, the guidelines of the New 15-Point Programme show that it is not 15 percent but only a certain percentage of the physical and financial targets will be earmarked for poor beneficiaries from minority communities, which is quite ambiguous in terms of operationalisation of the scheme.

The PM's 15-point programme includes the Indira Awas Yojana, (IAY), Swarna Jayanti Shahari Rozgar Yojana (SJSRY) and Swarna Jayanti Gram Swarozgar Yojana (SGSY) which are beneficiary-driven schemes, while the other schemes have followed an area approach for infrastructure development. Under the area approach adopted in MSDP and 15 PP, districts rather than the minority-dominated hamlet or ward, have been considered as the unit for implementation of infrastructure projects.

Hence, in many places, some of the Industrial Training Institutes (ITIs), Integrated Child Development Services (ICDS), Health Sub Centre and school buildings are found to be located in non-minority areas with only a few beneficiaries from the minority community. In case of IAY, SGSY and SJSRY, Muslims could not benefit from these schemes due to non-inclusion of their names in the BPL list. The ministries/departments have not been instructed to initiate the tailor-made projects in programmes that cater to the needs of the Muslims.

Under MSDP and New 15-Point Programme, there is no specific policy focus for the development of Muslim community. The Union government has an overall narrow policy approach in terms of inclusion of Muslims in the guidelines of the programmes. The coverage of the programme and schemes for development of minorities is very limited, just focusing on a few department/ministries related to basic public services. Further, the funds are being allocated only in 12-15 schemes in the PM's New 15-Point Programme. Ministries like IT, Industry, Trade and Commerce have been kept out of the purview of the programme.

Moreover, no clear instructions were given to the States by the Central government to implement the PM's 15-Point Programme or through the state plan schemes. There was no Special Central Assistance (SCA) to those States/districts that have large populations of backward Muslims like Uttar Pradesh, Bihar, West Bengal and Assam. The SCA is being provided under the Scheduled Caste Sub Plan (SCSP) and Tribal Sub Plan (TSP) to the States having backward Scheduled Castes and Scheduled Tribes population. At the State level, there is no provision for creating awareness among the beneficiaries and sensitising the implementing officials about the PM's 15-Point Programme. Also, no clear guidelines were sent to the States about fund allocation from States to districts in PM's 15-Point Programme.

The MSDP faced certain lacunae in terms of programme design at the time of implementation. It has followed the existing guidelines of CSSs rather than formulating new norms for the activities selected in the programme. The MMA has not accepted innovative projects beyond the already prescribed list like projects for weaver's community on handlooms from Barabanki, additional classrooms for recognised Madrasas from Kishan Gunj and Darbhanga. The suggestions made in Baseline Survey of MCDs have not been adhered to by MMA while selecting activities and projects. In the MSDP guidelines, no specific timeframe has been given for delivering the services.

The focus under MSDP and 15 point programme is more on infrastructure development rather than on livelihood security, skill improvement, creation of employment opportunities, and provision of water supply



and quality education. In states like Haryana and Bihar, there is no proper implementation/ institutional mechanisms. The guidelines do not reflect specific provisions to ensure the participation of the community in the planning and implementation process of the provision of services. The community and panchayats have not been given any clear role in the annual district planning and implementation of the PM's 15-Point Programme.

Hence, there is need for comprehensive and sustained policy interventions that are conceived based on appropriate policy design, adequate funds, proper institutions and staff in order to ensure effective implementation and to ensure Muslims are brought at par with the general communities in terms of socio-economic development. At least 19 percent plan funds (in proportion to the Minority population) should be allocated for minorities, and of that, 73 percent should go to the Muslims.

The 15-Point Programme may adopt the features from Sub Plan on SCs and STs including the provision of Additional Central Assistance (ACA). Muslim concentrated States like Uttar Pradesh, Bihar, West Bengal and Assam may be given priority through ACA due to the degree of backwardness. It would also help to have a "separate budget statement" (for expenditure reporting) in the Union Budget on the minority related schemes as is already being done in the case of women, children, SCs and STs.

The coverage of MSDP needs to be expanded to those districts having 15 percent of minority population. In terms of its implementation, it would also be better if the benefits are targeted to the Muslim hamlets /bastis (on the pattern the Adarsh Gram Yojana for SCs) rather than at the Gram Panchayat, block and district level. Emphasis must be laid on girls' education, skill development and financial assistance for livelihood support to Muslims under MSDP. The annual report of each department should provide data on public employment given to Muslims and religious group-wise disaggregated beneficiary lists in schemes. Finally, creating proper institutions (Minority Welfare Department at block, district and state level) and adequate staff is critical to ensuring effective implementation of programmes in the States.



Section I: The Backdrop

The Indian Constitution is committed to the idea of equality among its citizens and prohibits discrimination on the ground of religion and vouches for preservation, protection and assurance of the rights of minorities (Article 14, 15, 29 & 30). Five religious communities, viz. Muslims, Christians, Sikhs, Buddhists and Zoroastrians were declared as minority communities under section 2 (c) of the National Commission for Minorities Act, 1992. Further, the United Nations, in order to strengthen the cause of the minorities, promulgated the "Declaration of Rights of Persons belonging to National or Ethnic, Religious and Linguistic Minorities" on December 18, 1992 proclaiming that, "States shall protect the existence of the national or ethnic, cultural, religious and linguistic identity of minorities within their respective territories and encourage conditions for the promotion of that identity".

Despite all these provisions in the Constitution as well as other legislations promoting equal opportunities and rights to all, the minorities, particularly the Muslims remain largely untouched by the working of the Indian democracy (Alam, 2003). The socioeconomic and educational backwardness among large sections of Muslim population in India is owing to their extreme poverty and lack of modern education both in the pre and post-Independence period. The partition of the sub-continent led to many problems relating to issues of identity and security which the Muslim community in India has faced in the form of communal riots in the recent past and discrimination in almost every sphere of life. The issues of identity and security have also historically and in the recent past emerged as a major hindrance for addressing equity-related issues. Further, there has been continued neglect on the part of the Union and State governments to address the development deficits of Muslims. Wilkinson (2010) mentions that there are discriminatory barriers against Muslims that are very high. According to Qasmi (2005), Muslims suffer from double discrimination, by virtue of being Muslims and being poor.

The Minorities have for long been counted among the backward sections of the society. The issues faced by the minorities are multifaceted and diverse, similar to the other backward sections of society like Scheduled Castes (SCs) and Scheduled Tribes (STs). It was expected that the needs of minority communities too would have been recognized separately and some provisions would be made for their welfare in the national Five Year Plans (FYPs). However, an analysis of all the FYPs shows that this is clearly not the case. Till about the Fifth FYP, the problems of Minorities had not been addressed at all. It is only in the Sixth FYP that the Minorities were considered as a separate socio-economic group and provisions were made for them through Minimum Needs Programme.

In 2005, for the first time after fifty-five years of development planning, government of India realized that there is a need for comprehensive policy-driven intervention for development of Muslims. But it was noted that there was a dearth of authentic information about the social, economic and educational condition of Muslims in India. In light of this situation, a Prime Minister's High Level Committee was formed to assess the Social, Economic and Educational status of the Muslim community in India. The committee, also known as the Sachar Committee (as it was headed by Justice Rajindar Sachar) came out with its detailed report in November 2006. The findings of the Sachar Committee report systematically documents evidence on the stark disparities in the social, economic and educational status of Indian Muslims as compared to the general population.

Unlike its predecessors, the Sachar report interrogates the Muslim question through a very different prism, one that reinforces the shift already underway in the discourse on Indian Muslims, from 'identity' and 'security' to 'development' and 'participation'. The facts presented in the report indicate that Muslims are among the most deprived social groups in India. The Sachar report collated considerable empirical evidence and data which proved that the deficits in social, economic and educational status of Muslims were even comparable to many indicators of the deprived communities such as Dalits and Adivasis. Box 1 depicts the condition of development deficit among the Muslims.



Box 1: Development Indicators of Muslims

Education:

- The literacy rate among Muslims (59.1%) in 2001 was far below the National average (65.1%) and other SRCs (70.8%).
- State level estimates suggested that the literacy gap between Muslims and the general average was greater in urban areas and particularly for women. The gap between Muslims and other SRCs increased with the level of education goes up. Hence, lower participation rate in higher education.

Poverty:

- Poverty among urban Muslims is higher than that in rural areas. The percentage share of poverty among the Muslims in urban areas was 44%, while the comparable estimate for other minority groups was found to be 16% of poor people.

Employment:

- Low aggregate work participation ratios for Muslims and particularly Muslim women.
- The participation of Muslims in salaried jobs, both in the public and the private sectors is quite low compared to SCs / STs. Most of the Muslims are involved in self-employment.
- The presence of Muslims was found to be low in government sector employment. It is only 3% in the IAS, 1.8% in the IFS and 4% in the IPS including other police and security services.
- Share of Muslims in employment in various departments and PSUs was abysmally low at all levels

Credit:

- Share of Muslims in the 'unpaid /outstanding amount' was only 4.7% as compared to the share of 6.5% of other minorities.
- RBI's efforts to extend banking and credit facilities under the Prime Minister's 15-point programme have mainly benefited other minorities, and Muslims remained marginalised.

Basic Amenities:

- Another important finding was that as compared to the Muslim majority areas, the areas inhabiting fewer Muslims had better roads, sewage and drainage, and water supply facilities.

Source: Social, Economic and Educational Status of the Muslim Community of India: A Report, Prime Minister's High Level Committee, Government of India, 2006 had better roads, sewage and drainage, and water supply facilities.

Based on the findings, the committee made recommendations that focus on the extent of deprivation of Muslims from three vital lenses - identity, security and equity. The report presents these recommendations under two broad categories - General Policy Measures and Specific Policy Measures and notes that there is a need to implement both types of measures. These measures are required to address the multi-faceted issues and problems faced by the Muslims in particular, and minorities in general.

In order to address specific remedies for backwardness among the Muslims, the Sachar panel advocates for special attention to the development of Muslims in the areas of education, economic development and access to basic amenities. Further, the general policy initiatives such as setting up a National Data Bank, an Equal Opportunity Commission and constructing a Diversity Index need to be expedited. In this regard, although the reports of working groups on setting of an Equal Opportunity Commission and constructing a Diversity Index have been submitted, no headway has been made so far in terms of implementation.

Germane to its recommendations is the need to promote equity among the Muslims but the report does not explain how this gets translated in terms of community-specific needs and targeted interventions in the areas of education, livelihood and basic amenities. Moreover, the regional disparities between the southern and northern parts of the country are more glaring in the case of Muslims; the level of backwardness among the Muslims of Uttar Pradesh, Bihar, West Bengal and Assam is many times higher than that of the Muslims of Kerala, Karnataka and Tamil Nadu. This aspect seems to have been completely ignored from



the Action Taken Report (ATR) on Sachar recommendations that was presented in Parliament and the whole focus of development policy shifted from Muslims to the religious minorities.

An assessment of the response by the government to the Sachar report shows that even after five years of supposed policy initiatives in this direction, there remain gaps in policy provisions and concomitant budgets, utilisation of funds, and fine-tuning the design of government programmes specific to the development of minorities. The present paper is an attempt at assessing the adequacy of the government's policy initiatives and budgetary provisions in the backdrop of the Sachar Committee recommendations. The paper is divided into six sections: an assessment of policy initiatives, adequacy of financial resources, fund utilisation and physical performance, policy design, and policy recommendations.



Section II: Policy Initiatives for Development of Minorities

The Union government's commitment to address the problems of inequality, deprivation and exclusion among Muslims in the 11th Plan period through the overall approach of 'faster and inclusive growth' was proposed through adoption of a four-pronged strategy since 2006-07, which included educational and economic empowerment, access to public services, strengthening of minority institutions and area development programme. In 2006, the Union government revamped the Prime Minister's 15 Point Programme that was operational since the 80s and brought to focus the vital concerns of (a) education; (b) employment and skill development; (c) living conditions; and (d) security among Muslims by bringing within its ambit select flagship schemes and interventions.

In 2007-08, the Ministry of Minority Affairs (MMA) launched the Multi Sectoral Development Programme (MSDP) that adopted an area development approach with a bouquet of schemes to address deficits related to housing; drinking water; electricity; female and total literacy; institutional delivery and vaccination; and female and total work participation. In terms of institutional strengthening, the government promise to strengthen the National Minorities Development Finance Corporation (NMDFC), the Maulana Azad Education Foundation (MAEF) and the Waqf Board also need to be evaluated. Before delving deeper into these specific policy interventions, a broader critique of the entire approach relates to the targeting of these interventions - most of these target the minority community at large and do not really address the specific disadvantages confronting the Muslim community. The present section focuses on some of the important policy initiatives for minorities adopted by the government, these being the PM's New 15 Point Programme, scholarships provided to minority students, credit-related interventions, and the Multi Sectoral Development Programme (MSDP). This section highlights the key aspects of these select initiatives.

The Prime Minister's New 15-Point Programme for the welfare of minorities focuses on enhancing opportunities for education, equitable share in economic activities and employment, improving the conditions of living of minorities and prevention and control of communal riots. Seven Union government Ministries / departments are involved in implementing the programme. These include: Ministries of Rural Development (IAY, SGRY, and NRDWP¹), Urban Development (UIDSSMT²), Housing and Urban Poverty Alleviation (IHSDP, BSUP, and SJSRY³), Labour and Employment (ITIs⁴), School Education and Literacy (SSA, KGBVs⁵ and Madrasa Modernisation programme), Women and Child Development (ICDS⁶), and Finance (Priority Sector Lending to Minorities).

The MMA implements five scholarship schemes apart from the Maulana Azad Education Foundation (MAEF⁷) that aim at addressing the education deficit among the minority community. These schemes include the (i) Pre-matric for up to Class X, (ii) Post-matric for Class XI to PhD, (iii) Merit-cum-Means for technical and professional courses at UG and PG levels, (iv) Free coaching and allied scheme for competitive examinations, and (v) Maulana Azad National Fellowship for minority students pursuing M.Phil and PhD. Some of the common features of all these scholarship schemes introduced in the 11th Plan for minorities are:

- 30 percent of scholarships are earmarked for girl students.
- Students should have secured not less than 50 percent marks in the previous final examination.
- Not more than 2 students from the family.
- Scholarship allocation to States/UTs on the basis of population of minorities.
- Can avail scholarship from not more than one source.
- Eligibility criteria vary across schemes; the parent's annual income must not exceed Rs.1 lakh in the case of pre-matric while it is Rs.2 lakh for post-matric. The limit is Rs.2.5 lakh for merit-cum-means while the same is Rs.4.5 lakh for Maulana Azad National Fellowship.

¹ Indira Awas Yojana (IAY), Sampoorna Grameen Rozgar Yojana (SGRY), National Rural Drinking Water Programme (NRDWP)

² Urban Infrastructure Development Scheme for Small and Medium Towns (UIDSSMT)

³ Integrated Housing Slum Development Programme (IHSDP), Basic Services for Urban Poor (BSUP), SwarnaJayanti Gram SwarozgarYojana (SJSRY)

⁴ Industrial Training Institutes (ITIs)

⁵ Sarva Shiksha Abhiyan (SSA), Kasturba Gandhi Balika Vidyalaya (KGBV)

⁶ Integrated Child Development Services (ICDS)

⁷ MAEF is a non-profit making social service Organisation established to promote education amongst educationally backward minorities through providing scholarship to girls and grant in aid to NGOs for infrastructure.



To promote access to credit among the backward sections within the minorities, the National Minorities Development Finance Corporation (NMDFC⁸) was established in 1994. It focuses on opening more branches in areas that have a concentration of minority population and distributing 15 percent of total credit to minorities under priority sector lending as per the RBI Master Circular, 2006. The NMDFC focuses on providing microfinance to the poorest of poor among minorities through NGOs, educational loans to persons belonging to minority community, facilitating vocational training programmes among the minority community and finance tailor-made market assistance options to artisans and craftspersons. The NMDFC receives contributions from the Union government (65 percent), State governments (26 percent) and individuals / organisations (9 percent) towards its share capital⁹.

In the light of Sachar Committee's recommendations, under the aegis of MMA, new development schemes and programmes were planned and vital among these was the MSDP. In response to the government's Action Taken Report (ATR), 90 Minority Concentration Districts (MCDs) were selected with at least 25 percent minority population in districts of more than 5 lakh population and those where the population exceeded 20 percent but was less than 25 percent in 29 States /UTs. These relatively backward States /UTs that also lag behind the national average in terms of eight socio-economic and basic amenities indicators¹⁰ have been identified for the overall development of minorities as per the 2001 Census.

In order to implement MSDP, out of 90 districts, 53 districts were classified under category 'A' as those lagging behind in terms of socio-economic indicators and provision of basic amenities. The remaining 37 districts fall under category 'B' of which 20 districts lag behind in terms of socio-economic parameters and 17 districts with regard to basic amenities parameters. Among the 90 MCDs, around 66 districts belong to Muslim concentrated districts. In this process, only 30 percent of the Muslims have been covered and they constitute 73 percent of the total population of religious minorities.

MSDP was also seen as a gap-filling measure to address the development deficits in MCDs that would be implemented on the lines of schemes like Backward Regions Grant Fund (BRGF), Rashtriya Sam Vikas Yojana (RSVY) and Border Area Development Programme (BADP). This notwithstanding, the MSDP does not have proper institutional mechanisms in terms of clarity of planning, implementation channels and coordination among various agencies involved in many States and districts.

⁸ NMDFC is a government of India undertaking run by MMA. NMDFC finances income generating activities among minorities at concessional rates of interest through the State Channelising agencies. Families having annual income less than Rs.40,000 in rural areas and Rs.55,000 in urban areas are categorized as below double the poverty line and they can access credit through NMDFC.

⁹ The NMDFC has an authorized share capital of Rs.1500 crore of which Rs.975 crore comes from the Union government, Rs.390 crore from the State governments and the Rs.135 crore from individuals / organisations. The paid up share capital of NMDFC as on December, 2012 is Rs.1072.19 crores with contribution of Rs.875.36 crores by Government of India and Rs.196.83 crores by State/UT Governments i.e. 89.78percent and 50.47percent respectively.

¹⁰ **Region specific socio economic indicators** at the district level include: Literacy rate, Female literacy rate, Work participation and Female work participation rate. **Basic amenities indicators** at the district level include: Percentage of household with pucca walls, Percentage of household with safe drinking water, Percentage of household with electricity, and Percentage of household with water closets / latrine.



Section III: Assessment of Adequacy of Financial Resources

Availability of adequate financial resources is essential to implement programmes for the development of underprivileged communities such as Muslims. The total resource availability for minorities includes allocations made towards the MMA, the PM's New 15-Point Programme, and some programmes like Madrassa modernisation, promotion of Urdu language and Haj subsidies. Looking at the breakup of expenditure, major allocations were made through four of the JNNURM projects (BSUP, IHSDP, UIDSSMT and UIG) for urban infrastructure constituting 70 percent of the total allocation meant for minorities. However, the operationalisation and accounting system appears unclear about the inclusion of minorities in JNNURM at the state and district levels in Bihar, Haryana, Uttar Pradesh and West Bengal.

From this, it can be safely inferred that details of most of the allocations given on the MMA website under JNNURM are notional as most of the schemes do not report beneficiary data on minorities. The allocations under rural development programmes like Indira Awas Yojana (IAY) and National Rural Drinking Water Programme (NRDWP) account for 20 percent of total quantum of fund. Programmes like Industrial Training Institutes (ITIs) and Swarna Jayanti Shahri Rozgar Yojana (SJSRY) have been allocated minuscule amounts, thus revealing that the outlays to address the extreme levels of poverty among Muslims are abysmally low. The share of MMA in total allocation for minorities is an insignificant 8 percent, which is very less, when one takes into account that MMA is the nodal ministry for development of minorities (Table 1).

Table 1: Resource Allocation by Union Govt. for Minorities during 11th Plan Period

Schemes	Amount (in Rs. Crore)	Share (in %)
Basic Services to Urban Poor (BSUP)	31431.08	29.73
Integrated Housing and Slum Development Programme (IHSDP)	8147.59	7.71
Urban Infrastructure and Governance (UIG)	26495.95	25.06
Urban Infrastructure Development Scheme for Small and Medium Towns (UIDSSMT)	7825.81	7.40
Indira Awas Yojana (IAY)	8216.426	7.77
National Rural Drinking Water Programme (NRDWP)	14045.31	13.28
Industrial Training Institutes (ITIs)	163	0.15
Swarna Jayanti Shahari Rozgar Yojana (SJSRY)	192	0.18
Madrassa Modernisation Programme	450	0.43
Other Schemes**	150	0.14
Ministry of Minority Affairs (MMA)	8690	8.22
Total	105807.2	100.00

Source: Ministry of Minority Affairs, Government of India (GOI)

** Other schemes include promotion of Urdu language and Haj subsidies

Note: PM's New 15 Point programme does not provide fund allocation data for SSA, SGSY and ICDS.

According to the 2001 Census minorities constitute approximately 19 percent of the total population in the country. In the 11th Plan period, total allocations for minorities accounted for about 6 percent of the total Plan outlay that includes central sector plan and central assistance to state plan. The share of MMA in the total allocations being 0.79 percent of the total central sector plan is insignificant to address development of minorities. If we look at the allocations under SCSP and TSP in 2010-11 (Budget Estimates), we find that 7.19 percent and 4.13 percent was allocated for SCSP and TSP respectively, while SCs and STs constitute 16 percent and 8 percent of the total population as per the 2001 Census. The allocation made for SCSP and TSP get reflected in the budget under minor head 789 and 796 and also Union Budget brings out separate statement on schemes which allocates funds for SCs and STs. There is as such no provision made in the budgetary processes for minorities.



Table 2: Share of Resource Allocation by Union Government for Minorities during 11th Plan

A. Total Plan Allocation earmarked for Minorities	Rs. 105807.2 Crore
B. Total Plan Allocation of Union Govt. (including Central Assistance to State Plan)	Rs. 1588273.0 Crore
A as % of B	6.66

Source: Ministry of Minority Affairs, Govt. of India

Further, funds for scholarship schemes, given the level of educational backwardness among Muslims, is woefully inadequate. As per the 11th Plan target, the Union government has provided 22 lakh pre-matric scholarships annually for minorities. According to DISE data on enrolment, there are around 2 crore students from the Muslim community enrolled up to the upper primary level in 2009-10, which shows that per student availability of pre-matric scholarships is highly uneven. Moreover, the unit costs reimbursed for pre-matric scholarships at just Rs. 1000 per annum is very low. In case of MSDP, Rs. 8 crore per district annually has been allocated in 90 MCDs during the plan period. With regard to the Maulana Azad Education Foundation, the allocation has been insignificant to cater to the educational requirements of Muslims.



Section IV: Assessment of Fund Utilisation and Physical Performance

The status of fund utilisation under PM's New 15 Point programme has not been captured due to non-availability of expenditure data in many schemes. In the programme, no scheme other than IAY reports expenditure data disaggregated on the basis of minorities. With regard to fund utilisation, the average utilisation of funds accounted for 78 percent of the total outlay for MMA in the 11th Plan period (total tentative plan outlay for MMA was Rs. 8,690 crore). MMA shared that poor utilisation is also owing to late start (in 2008-09) in implementation of major schemes such as pre-matric scholarship and MSDP for select Minority Concentration Districts (MCDs).

Further, non-receipt of and, in some cases, insufficient proposals for scholarship schemes from the North-Eastern States also make for delays. It was also shared that the MMA had not received 'in-principle' approval of the Planning Commission to initiate four proposed schemes and the scheme 'Leadership Development of Minority Women' also did not get rolled out in the 11th Plan period. In some states, promulgation of model code of conduct due to elections delayed sanction of funds.

Related factors include non-submission of complete proposals by the State governments for MSDP and delays in the submission of Utilisation Certificate. These implementation bottlenecks are evidenced more in the scholarship schemes and the MSDP where lack of institutional arrangements, inadequate planning capacity, shortage of staff and infrastructure and insufficient funds to monitor the programmes have crippled effective working of these schemes. In this section, we will examine the status of fund utilisation in the scholarship schemes and the MSDP.

Table 3: Status of Fund Utilisation under MMA (in Rs. Crore)

Year	Allocation		Expenditure	Utilisation* (in %)
	B.E	R.E		
2007-08	500	350	196.65	39.33
2008-09	1000	650	619.09	61.86
2009-10	1740	1740	1709.42	98.24
2010-11	2600	2500	2080.86	77.26
2011-12	2850	2750	2292.27	80.43
Total	8690	7990	6826.22	78.55

Note: *Utilisation has been reported taking into account BE figures.

BE: Budget Estimate

RE: Revised Estimate

Source: Ministry of Minority Affairs, Govt. of India

(a) Scholarship Schemes

Fund utilisation under all the four schemes has improved in the 11th Plan period although the three schemes, i.e. Pre-Matric, Post-Matric, and Merit-cum-Means, report inadequate utilisation (Table 4). The low rate of utilisation is mostly reflective of the government's inability to make these schemes popular among the beneficiaries although the actual performance would depend on how far the physical targets are met.

The schemes include: Pre-Matric, Post-Matric, Merit-cum-Means, and Free Coaching



Table 4: Fund Utilisation in Education-related schemes for Minorities during 11th Plan

	Allocation (in Rs. Crore)	Expenditure (in Rs. Crore)	Utilisation (in %)
Pre-Matric	1400	1327.33	94.81
Post-Matric	1150	820.85	71.38
Merit-Cum-Means	600	427.35	71.23
Free Coaching	45	54.61	121.36

Source: Budget Allocation and Expenditure for the 11th Five Year Plan, Ministry of Minority Affairs, Govt. of India

In this regard, all five schemes (as mentioned in Table 5) have witnessed improvement in meeting targets. The schemes - Pre-matric, Post-matric and Merit-cum-Means scholarships - have fared better in terms of the physical targets but not well enough to achieve the financial targets set in the 11th Plan (Table 5). As can be seen from the table, there is a significant increase in the number of scholarships which could be due to the inclusion of renewal of existing scholarship grantees with the new allotments. However, the mismatch between financial and physical achievements could be due to scholarships getting concentrated within courses (non-vocational, non-technical, day scholars)/ income groups that require lower fees .

Table 5: Physical Performance in select schemes during 11th Plan (In Lakh)

Schemes	Target	Achievement
Pre-Matric	72	121.91
Post-Matric	14.25	17.87
Merit - Cum - Means	2.07	1.62
Free Coaching	0.25	0.28
Maulana Azad National Fellowship	0.02	0.02
Total	88.59	141.7

Source: Ministry of Minority Affairs, Govt. Of India

(b) Multi Sectoral Development Programme

A flagship umbrella initiative, the MSDP was allocated 39 percent of the total MMA budget for the 11th Plan. The initial 11th Plan outlays for the programme of Rs. 2750 crore (total plan outlay for MMA being Rs. 7000 crore) was raised to Rs. 3747 crore. However, only 51 of the 90 MCDs were approved by the Empowered Committee while plans of 28 MCDs were only partially approved. Moving on to look at expenditures, only 34 percent of the total 11th Plan outlay was spent by the 89 approved projects. At the district level, Mewat (Haryana) reported 25 percent utilisation while Barabanki (Uttar Pradesh) spent 60 percent of the allocated funds. Under-utilisation of funds also impacted completion of activities. Based on perceptions shared by the district level officials, the slow pace and poor utilisation has been due to delays in fund releases from the Centre to states and further down to districts/ implementing agencies.

Table 6: Financial Performance of MSDP in Major Muslim Concentrated States*

State	No of MCDs	No. of MCDs with Approved Plans	Approved Cost of Projects in MCDs (in Rs. Lakh)	Expenditure (in Rs. Lakh)	% of Utilisation
Uttar Pradesh	21	21	100,427.85	34,761.34	34.61
West Bengal	12	12	68,579.68	35,110.11	51.20
Assam	13	13	69,275.35	13,850.60	19.99
Bihar	7	7	52,280.58	16,750.45	32.04
Total	90	90	374,719.38	129,056.68	34.44

*As on 31 March 2012

Source: Ministry of Minority Affairs, Govt. of India

Steering Committee on Empowerment of Minorities in the 12th Plan



In terms of the priority and nature of projects approved, the focus has been mainly on IAY (28 percent), AWC (26 percent), education (21 percent), and institutions for skill upgradation (11 percent), health facilities (9 percent) and drinking water supply (5 percent). Table 7 reveals that the targets for provisioning of major services are not even near the halfway mark even though it has been more than four years of implementation of the programme; ideally, all these activities should have been completed by 2010.

To cite some instances, construction of PHCs, CHCs and other education-related infrastructure have been delayed in Mewat while in Pingua and Singar Gram Panchayats; although the foundation of the CHC was laid in 2010, there has been no progress since. In Barabanki, more than 50 percent of works under different components have been completed. While there has been substantial progress in the construction of IAY houses and AWCs, the pace of work on upgradation and construction of ITI and senior secondary schools is sluggish.

The delays in meeting the physical targets have occurred mainly due to lack of requisite institutional arrangements. Examples abound. Bihar and Haryana suffer from the absence of a minority welfare department at the district level. It is worth noting that the MSDP is being implemented by the District Planning Office in Bihar while in Haryana, it is the Mewat Development Agency. Poor planning capacity, delay in identifying executing agencies and indifference of the line departments, busy implementing their own projects with little time to spare, are some of the related factors.

Table 7: Physical Progress in MSDP in Muslim Concentration States*

		IAY	Total of Health (Centres)	AWC	Hand pumps/ DWS	ACR building	School building	ITI	Poly technic	Hostels
Uttar Pradesh	T	84,730	960	9,581	11,984	626	59	32	19	9
	A	54,045	429	3,798	5,203	78	0	0	0	0
	% Completion	64	45	40	43	12	0	0	0	0
West Bengal	T	37,532	743	7,007	6,529	6,401	41	7	3	39
	A	22,908	353	4,595	5,922	3,831	16	0	0	0
	% Completion	61	48	66	91	60	39	0	0	0
Assam	T	89,836	133	2,077	11,195	3,557	0	14	1	38
	A	25,422	12	273	3,107	299	0	0	0	0
	% Completion	28	9	13	28	8	0	0	0	0
Bihar	T	35,657	249	4,835	2,733	2,410	138	3	2	42
	A	6,061	37	503	469	94	3	0	0	0
	% Completion	17	15	10	17	4	2	0	0	0
Total	T	301,556	2,624	27,797	34,553	13,825	696	71	31	332
	A	126,128	953	9,956	15,761	4,416	103	0	0	2
	% Completion	42	36	36	46	32	15	0	0	1

* As on 31/3/2012

T = Target; A = Achievement

IAY = Indira Awas Yojana; AWC = Anganwadi Centre; ACR = Additional Class Room; ITI = Industrial Training Institutes

Source: Ministry of Minority Affairs, Govt. of India



Fund utilisation in some of the schemes of MMA shows more than 100 percent spending (Table 8) but a closer look throws up some critical concerns. In the case of 'Research and Publication', most of the funds were utilised for publicity of schemes through electronic / print media with inadequate focus on conducting research to evaluate the impact of schemes. Recently, the MMA entrusted a study to Indian Council of Social Science Research (ICSSR) to evaluate the impact of the schemes.

With regard to functioning of Maulana Azad Education Foundation (MAEF), a study conducted by Indian Social Institute in 2010 noted problems like eligibility criteria for NGOs and delay in the sanction of projects. Over a 21 years period, the MAEF sanctioned Rs.127 crore as grant-in-aid to 970 NGOs across the country. During the 11th Plan, the MAEF provided grant-in-aid to 449 NGOs for infrastructure development of educational institutions and 66171 scholarships were awarded to meritorious girls in classes XI and XII. The two new schemes - Maulana Azad National Fellowship and Computerization of Records of State Waqf Boards - were introduced late during the Plan period and progress in this regard has been limited.

Table 8: Fund Utilisation in Other Schemes of MMA (in Rs. Crore)

Schemes	Allocation	Expenditure	% Utilisation
Research and Publication	35	76.28	217.9
Maulana Azad Education Foundation 500	550	110.0	
National Minorities Development Finance Corporation (NMDFC)	500	500	100.0
Maulana Azad Fellowship		96.86	
Computerisation of Records of State Waqf Boards		12.31	

Source: Ministry of Minority Affairs, Govt. of India

As has already been noted, the NMDFC is one of the important vehicles for economic empowerment of minorities but has had little impact on development of minorities as can be gauged by the coverage of beneficiaries. Both the components under NMDFC, i.e. term loan (3.26 lakh) and micro finance programme (2.83 lakh), fare poorly in terms of beneficiary coverage.

Table 9: Physical Performance of NMDFC since 1994

	Term Loan	Micro Finance
Muslims	254818	189559
Christians	56057	93704
Sikhs	14533	54
Buddhists	767	43
Parsis	4	0
Total Beneficiaries	326179	283360

Source: Ministry of Minority Affairs, Govt. of India



Section V: Analysis of Appropriateness of Design of Programmes

Having looked at the concerns relating to budgetary allocations and subsequent utilisation, it is useful to also scrutinise the design of these planned interventions and examine whether the design addresses specific disadvantages confronting the community. This section would focus on three specific programmes - the PM's New 15 Point programme, the MSDP and Scholarship schemes.

(a) PM's New 15 Point Programme

The revival of the PM's New 15 Point programme is a welcome step towards development of Muslims. At the same time, the design of the programme is critical to addressing development deficits of Muslims. The PM's New 15 Point programme was aimed at channelling public resources equitably to minorities and more specifically to Muslims. However, the guidelines do not actually mention 15 percent as the targeted share for earmarking benefits for beneficiaries; it says, 'a certain percentage of the physical and financial targets will be earmarked for poor beneficiaries from minority communities'. This does not provide any clarity on the specific numbers / share of beneficiaries and leads to confusion at the time of operationalization of the scheme.

The objectives and design of PM's New 15 Point programme reveal the Union government's intent to provide policy-driven benefits for minorities akin to the adoption of budgetary strategies such as the Scheduled Caste Sub Plan (SCSP) for Scheduled Castes and Tribal Sub Plan (TSP) for Scheduled Tribes. The 15 Point programme has borrowed certain features of SCSP and TSP in terms of allocating a share of fund flows to minorities but does not base this on the share of minority population.

The SCSP and TSP promises Plan allocations to SCs and STs in terms of their proportion within total population that would be channelled through central ministries/departments and State government departments, along with additional funds in the form of Central Plan Assistance. However, in terms of expenditure reporting and accounting at the Union, state and district level, the SCSP and the TSP are better placed than the PM's New 15 Point programme. The allocation for SCs and STs are reported through budget (minor) heads 789 and 796 in the Detailed Demand for Grants in the Union and State budget documents.

The existing policy guidelines of CSSs covered under the 15 Point programme do not allow for tailor made interventions for minorities/Muslims within the general sector programme. Due to rigidity in scheme guidelines, these CSSs are not able to address the gaps in terms of development deficits of the Muslims and also fail to fulfil the regional aspirations of the community. In the reporting format, there is scant scope to monitor and track the benefits accruing to Muslims as most of the schemes have minority-focussed development interventions, for instance, the JNNURM projects. Further, most of the CSS guidelines (except in the case of IAY, SGSY and SJSRY) do not clarify the proportion of earmarked benefits accruing to the minorities.

Minority-specific interventions like the 15 Point programme and few others run by MMA since 2006 relate the same story pertaining to scheme design and operationalization at the district level. Under the PM's New 15 Point programme, the IAY, SJSRY and SGSY are beneficiary-driven schemes, while the other schemes have followed an area-based approach for infrastructure development. Under the area-based approach, Gram Panchayats are considered as the unit of implementation of infrastructure projects and not minority-dominated hamlet or ward. Hence, in many places, (like Bihar, Uttar Pradesh and Haryana) the ITIs, AWCs, school buildings are located in non-minority areas with only a handful of beneficiaries from the minority community.

Given the deeply-entrenched deprivation among majority of the Muslim community, it is necessary to initiate specific policy measures and adequate coverage of schemes along with requisite budgetary allocations in the 15 Point programme. These schemes should have enough scope for tailor made interventions that suit specific needs of the community. However, very few departments/ministries are allocating the requisite funds and reporting physical targets disaggregated in terms of the minority population and it is not in keeping with the proportional share of the minority population in the country which is pegged at 19 percent of the total population. A large number of schemes under the 15 Point



programme focus on essential services and employment generation while critical sectors such as - information and technology, commerce and industry, and micro, small and medium enterprises - that would address long term development of minorities remain out of the programme's ambit.

Thus, the design of the 15 Point programme could be made more appropriate to ensure comprehensive coverage of the minority population and addressing their developmental needs by integrating more interventions that cater exclusively to the specific disadvantages confronting minorities in the country. Most of the CSSs that are part of the umbrella programme have not been altered in any way (by way of bringing about changes in the scheme guidelines) to cater to the specific disadvantages and needs of the community. The state and district level implementing agencies do not have adequate clarity on the share of allocations available towards the programme given lack of disaggregated data in most schemes. Weak implementing mechanisms with the state level functionaries and PRI representatives remaining unclear about their role in the district-level planning process and subsequent implementation of the programme contribute to the design concerns.

(b) Multi Sectoral Development Programme (MSDP)

Although MSDP is implemented in 90 Minority Concentration Districts (MCDs) with substantial minority population, the criteria for identification tend to be more exclusionary leaving a significant proportion of the minorities out of the programme. Data reveals that only 30 percent of the Muslim population in 90 MCDs are covered through the programme. MSDP was designed as an umbrella programme in order to prioritise the developmental needs of the minorities, specifically Muslims, in critical sectors; however, by adopting an area development approach, the programme ended up benefiting the general populace in MCDs with scant focus on Muslims. A summary scan of the projects approved by the Empowered Committee (Minority Welfare) revealed that MSDP caters to sectors like housing (Indira Awas Yojana); child development and education (construction of AWCs, primary/secondary schools, more specifically construction of additional classrooms), provision of health and basic services (primary health centres, drinking water supply, electricity, sanitation) and employment (skill development and income generating activities).

However, when it comes to selection of activities by the districts, the bulk of spending is directed towards construction of IAY houses, AWCs, school buildings and health sub-centres - provisions that would cater to the common populace and are not exclusive to the minorities. Based on perceptions gathered at the district level in implementing IAY, there seem to be several grey areas in implementing MSDP. The District Magistrate (DM) of Barabanki in Uttar Pradesh had been allotting 15 percent of the houses to minorities following IAY guidelines for both MSDP and the 15 Point programme. Adhering to IAY guidelines, the houses were allotted to people falling within the BPL category; an assessment of the 6000 IAY beneficiaries under MSDP in Barabanki district reveals more than half of the total benefits going to non-minority communities owing to non-inclusion of Muslims in the BPL list with only one-two percent Muslims being covered in the BPL List in Uttar Pradesh. Thus, the design flaw pertaining to making BPL category a prerequisite leads to exclusion of the targeted community from benefitting from the programme, as a majority of the BPL Muslims are not counted in the first place.

Strict adherence to scheme guidelines has also led to gaps in programme implementation. Activities related to ensuring girls' education, skill development, technical education and income generation activities (as proposed by the district administration in many MCDs) that are essential to advance the educational and economic conditions of the community have been neglected by MMA. For instance, Darbhanga district in Bihar proposed building additional classrooms in recognised Madrassas that got shot down by the MMA on the grounds that SSA guidelines do not sanction ACR to Madrassas. The baseline survey conducted for MSDP in Mewat district in Haryana suggested more focus be given to programmes promoting female literacy in rural areas but the district administration built additional classrooms, staff quarters and a hostel in Mewat Model School that already has adequate and quality infrastructure. Thus, it becomes clear that the MMA has not accepted any of the innovative projects prescribed by the Empowered Committee (Minority Welfare) like handloom projects for weaver community in Barabanki (Uttar Pradesh) or additional classrooms for recognised Madrassas in Darbhanga (Bihar).



Another concern relates to the diversion of benefits of MSDP to non-minority areas as evidenced in the infrastructure projects in Bihar, Uttar Pradesh and Haryana. The MMA directive to the DM to follow an area approach, wherein benefits may go to non-minority areas to avoid social disruption, is a clear instance of the design of the programme curtailing its ability to achieve the desired impact on Muslims.

Recommendations pertaining to channelling MSDP outlays to building neighbourhood schools for Muslims girls with female teachers in MCDs could be considered given the stated focus of the programme on girl's education, health, skill development and livelihood support in Muslim-dominated Bastis. Another vital objective pertaining to promoting gainful employment among the Muslims could be furthered by apportioning adequate outlays for creation of artisan clusters in MCDs across the country. Needless to add, the success of these interventions would largely depend on the extent and scope of community participation in planning and implementing the services.

(c) Scholarship Schemes

The scholarship schemes are ridden with many basic, design-related problems particularly the application procedures that are cumbersome and time consuming. Most of the scholarship schemes entail opening bank accounts and providing supporting documents such as income and religion certificates. Related concerns of absence of clear-cut institutional mechanisms for submission of application forms, unrealistic unit costs in terms of amounts provided as admission, tuition fees, and maintenance costs, and prevalent eligibility norms of supporting not more than two students from a family for the scholarship constrain effective implementation and comprehensive coverage of beneficiaries.

In comparison, the unit costs of scholarships, eligibility criteria and coverage of courses for SCs and STs are more realistic despite the Sachar Panel equating Muslims as being confronted by the same level of disadvantages as SCs and STs in terms of educational attainments even though latest outcome assessments point to Muslims continuing to be at the periphery while other social groups (SCs and STs) fare better than them. Had the intent of the government been to promote educational opportunities among students of the minority community, particularly Muslim students, it would be setting the scholarship amounts at a higher level to act as significant 'pull' factors. However, the inverse of this is true.

Not only is the income eligibility criterion kept favourable for SCs and STs (to avail pre-matric scholarship, the income level of family is limited to Rs.2 lakh while for minorities it is Rs.1 lakh) but also the varying amounts that are given as scholarship (SC / ST students are provided Rs.150 per month while those of the minority community are given Rs.100 per month). Not only are the existing amounts provided to SC/ST students woefully inadequate but lowering these further for those of the minority groups is clearly an unresponsive measure and does not in any way present itself as a positive step. This discriminatory approach within social groups is compounded by lack of awareness among the community about various schemes. Finally, as in the case of most other government programmes, budgeting inadequate administrative costs leads to ineffective implementation of these schemes as most of the offices do not even have resources to hire contractual managerial staff.



Section VI: Assessment of Effectiveness of Implementation

The Union Ministry of Minority Affairs (MMA), since 2006, is the nodal agency to ensure steps towards development of minorities. At the Union government level, it monitors implementation of the PM's New 15 Point programme, the MSDP and other minority-related schemes. It is also mandated to implement and evaluate the minority welfare-related programmes and coordinate with its counterparts at the state level. Based on scrutiny of available data and perceptions of officials at the state and district level, it is felt that MMA has not been consistently proactive in terms of policy formulation and its subsequent implementation.

The coordination with other line departments at the Union government level also need significant strengthening given that umbrella programmes (such as the PM's New 15 Point programme and the MSDP) are implemented in tandem with other agencies / Ministries. At the state level too, the Minority Welfare department are starved of financial resources and implement schemes without a clear policy mandate or conducting regular needs assessment of the community. Poor coordination mars scheme implementation even at the sub-state level as the nodal department is provided with information by other line departments with regard to PM's New 15 Point programme only at the behest of the District Magistrate.

In order to effectively monitor schemes like the 15 Point programme, the scheme guidelines provided for setting up central (Committee of Secretaries), state and district level committees to report progress on a quarterly basis for various schemes under the PM's New 15 Point programme with effect from early 2007. A scrutiny of the notifications by the governments of Bihar and Haryana reveal that State Level Committees (SLCs) were formed only on August 10, 2010 and June 03, 2010 respectively, which was with a delay of more than three years.

Apart from the delays in constituting the SLCs, the norm of holding quarterly meetings have also not been adhered to in most MCD states. At the district level too, although the District Level Committees (DLCs) are constituted, they lack representation from the minority community. Lack of clarity and proper awareness among government officials is also believed to inhibit effective implementation of schemes exclusively for the welfare of minorities. Further, the prevailing perception among government functionaries that interventions focusing only on Muslims might lead to social disruption also compounds the problem.

In this regard, the onus lies with MMA to actively engage with other departments and push for greater attention to concerns of the Muslims in schemes falling with the 15 Point programme. Evidence shows that in Bihar, MGNREGS still does not report on minorities while some others provide disaggregated information (i.e. IAY, SGSY, SJRSY and SSA). In Haryana, for the components that are being implemented in project mode under JNNURM (i.e. IHSDP, UIDSSMT and BSUP), there are no specific instructions to report earmarked allocations for minorities but some other schemes present disaggregated information of either physical or financial data (i.e. IAY, SJRSY, SSA and SGSY). The district level picture presents no variations to this pattern. Lack of availability of social group-wise disaggregated data also affects tracking coverage of Muslims through government jobs - another commitment of the PM's New 15 Point programme. In this regard, although the Department of Personnel and Training directed the Union ministries / departments to provide disaggregated data on recruitment of Muslims, the MMA website does not provide any information.

Guidelines for implementation of PM's New 15 Point programme that are accessible at:
http://www.minorityaffairs.gov.in/sites/upload_files/moma/files/pdfs/pm15points_eguide.pdf

Two meetings of the SLCs have been held in Assam, two in Bihar, three in Haryana, six in West Bengal, and nine meeting in UP have been held since early 2007.

As shared by the Urban Development department in Haryana



Section VII: Recommendations

A thorough scrutiny of the government programmes meant for minorities reveals major constraints in terms of policy design, programme implementation and access by the community. Firstly, budgets are ridiculously inadequate when compared to the size of minority/ Muslim population. Secondly, policy design, norms and guidelines (PM's New 15 Point Programme and MSDP) do not adequately address the needs and aspirations of minorities, particularly Muslims. The design of the 15 Point Programme and the MSDP are inappropriate in terms of comprehensive coverage and addressing the specific disadvantages confronting Muslims. These umbrella interventions focus on the existing CSSs without proposing any changes in their guidelines. Further, the assumptions related to fund allocation and setting physical targets for Muslims remains unclear. Thirdly, poor planning, absence of proper institutional mechanisms and related systemic weaknesses (of staff shortage and infrastructure) at the district and block levels have led to delays in implementation and overall poor outcomes. Fourthly, lack of awareness about the interventions cuts across beneficiaries and service providers. Finally, exclusion of the panchayats and the Muslim community from the implementation and planning processes of critical interventions has proved disastrous.

There are several policy challenges in the 12th Plan that require sustained policy interventions in terms of ensuring that the programme policy design is appropriate, adequate funds, proper institutions and staff to ensure effective implementation by the states to bring Muslims at par with other communities in terms of socio-economic development. In order to address these challenges, it is proposed that the 12th Plan take some forward-looking steps. Firstly, initiating a sub plan for Muslims /minorities on the lines of SCSP and TSP along with reforms in the budgetary processes and institutions is recommended. At least 19 percent of the funds should be allocated for minorities, out of which 73 percent should go to the Muslims. Secondly, a separate budget statement on the 15 Point programme along with earmarked budget (minor) heads in the Detailed Demands for Grants like SCSP and TSP could be considered. Thirdly, Annual Reports of all departments / ministries must provide disaggregated religious group-wise data on public employment and beneficiaries in schemes. Fourthly, creating effective institutional mechanisms (Minority Welfare department at district and state level) and providing adequate staff for effective implementation at the state level is suggested. Fifthly, extending the coverage of the MSDP beyond the 90 Minority Concentration Districts is critical to ensuring that the benefits percolate deeper into the community. In this regard, the benefits must be located in Muslim hamlets / bastis rather than at the village / gram panchayat level (as is implemented in Adarsh Gram Yojana for SCs and STs). Finally, priority to girls' education, skill development and financial assistance for livelihood support in the umbrella programmes for minorities is recommended.

Specific Recommendations

Financial Resource Requirement

- The Union government to consider implementing the recommendations made by NAC and Steering Committee on Empowerment of Minorities for 12th Plan of the proposed resource requirement of Rs. 58588.78 crore. (Demand for Grants 2011-12 of Ministry of Minority Affairs) The Union Budget 2012-13 allocated only Rs. 3135 Crore (accounting for 5 percent of the total proposed allocations by Steering Committee on Empowerment of Minorities for 12th Plan period).

Changes in the PM's New 15 Point Programme

- Expansion of coverage of the 15 Point programme on the lines of SCSP and TSP to include ministries/departments of Micro, Small and Medium Enterprises (MSME), Youth Affairs, Agriculture, Information and Technology, Commerce and Industry, Higher Education, appointment of Urdu Teachers as per RTE Act, 2009, National Child Labor Project, National Social Assistance Programme.
- Over and above the 15 percent earmarking of funds for minorities, this should be done in proportion to the minority population by ministries and departments.



- In 2011-12, the government notified a policy making it mandatory for departments and state-owned firms to source 20 percent of their purchases from small enterprises and a fifth of that to be procured from SC/ST owned firms. A similar policy may be devised for Muslims as well.
- Funds should be kept in a separate budget (minor) head of account. Further, similar to the Statements for Children, Women, SCs and STs, a separate budget statement to be brought out in the Union Budget on schemes related to minorities.
- To assess the impact, data on achievements of the programme on minorities should be reported in a disaggregated manner, i.e. religious group-wise.
- Social audit committees with representation of minority community, NGOs, Panchayats and activists.

Changes in Multi Sectoral Development Programme (MSDP)

- Selection of Minority Concentrated Blocks (MCBs) be based on 15 percent of minority population for planning purposes and the unit of implementation be the ward of minority concentrated Gram Panchayats.
- Revision in the guidelines and doing away programmes that top-up existing CSSs in 15 Point programme.
- The district plan to include MSDP and PM's New 15 Point programme to ensure that need-based interventions are planned.
- Provision of social audit.

Universal Access to Scholarships and Other Educational Facilities

1. Increasing outlays and simplification of procedures are critical changes.
2. Revision in prevalent unit cost of scholarships, norms and eligibility criteria, making them uniform to schemes catering to SC / ST students.
3. Appointment of Urdu teachers in schools in Urdu speaking areas as per RTE Act 2009.
4. Schools along the lines of JawaharNavodayaVidyalaya in every MCB with 50 percent reservation for children from minority community.



Annexure: Schemes and Programmes of 15 Point Programme & MMA

Basic Services for Urban Poor (BSUP): BSUP is a sub-mission under the Jawaharlal Nehru National Urban Renewal Mission with the main thrust on integrated development of slums through projects for providing shelter, basic services and other related civic amenities to the urban poor, over a seven year period beginning 2005-06 in the 65 selected cities.

Border Area Development Programme (BADP): This scheme is directed to meet the special developmental needs of the people living in remote and inaccessible areas situated near the international border and to saturate the border areas with the entire essential infrastructure through convergence of Central/State/ BADP/Local schemes and participatory approach.

Indira Awaas Yojana (IAY): This scheme, under the Ministry of Rural Development, aims is to provide financial assistance to the rural poor living Below the Poverty Line (BPL) for construction of a house. The revised financial assistance provided for new construction under IAY is Rs.45,000/- per unit for the plain areas & Rs.48,500/- for the hilly/difficult areas.

Integrated Child Development Services (ICDS): ICDS, under the purview of the Department of Women and Child, is India's flagship scheme for early child development. Its main aim is to improve the nutrition and health status of children in the age group of 0-6 and lactating mothers by providing supplementary nutrition, immunization, health check-ups and pre-school non-formal education.

Integrated Housing and Slum Development Programme (IHSDP): The scheme, under the purview of the Ministry of Housing and Urban Poverty Alleviation, strives for holistic slum development by providing adequate shelter and basic infrastructure facilities to the slum dwellers of the identified urban areas through a cluster approach. The scheme applies to all cities/towns as enumerated by the Census 2001, except those covered under Basic Services for Urban Poor.

Jawaharlal Nehru National Urban Renewal Mission (JNNURM): JNNURM is a city modernisation scheme launched by the Government of India, over a period of seven years commencing 2005-06 for the 65 selected cities. It consists of two sub-missions - Urban Infrastructure and Governance as well as sub-mission for Basic Services for Urban Poor, which are administered by the Ministry of Urban Development and Ministry of Housing and Urban Poverty Alleviation respectively.

National Drinking Water Supply Programme (NDWSP): This programme administered through the Department of Drinking Water Supply, Ministry of Rural Development aims to provide every rural person with adequate and a sustainable source of water for drinking and other domestic basic needs.

Sarva Shiksha Abhiyan (SSA): SSA, administered by the Ministry of Human Development, is flagship programme of the Government of India for achievement of Universalization of Elementary Education (UEE) in a time bound manner by opening new schools in those habitations which do not have schooling facilities and strengthening existing school infrastructure through provision of additional class rooms, toilets, drinking water, maintenance and school improvement grants.

Swarna Jayanti Gram Swarozgar Yojana (SGSY)/ Ajeevika: SGSY is a rural self-employment scheme with an aim to assist poor families above the poverty line, covering organization of rural poor into Self Help Groups (SHGs), capacity building of the groups through financial assistance, training, selection of key activities and some marketing support.

Swarna Jayanti Shahri Rozgar Yojana (SJSRY): The scheme, consisting of five components - Urban Self Employment Programme, Urban Women Self-help Programme, Skill Training for Employment Promotion, Urban Wage Employment Programme and Urban Community Development Network; aims to address urban poverty through providing gainful employment opportunities to the urban unemployed or underemployed poor.

Urban Infrastructure Development Scheme for Small and Medium Towns (UIDSSMT): Under this scheme which is administered by the Ministry of Urban Development, the objectives is to improve infrastructural facilities and help create durable public assets and quality oriented services as well as promote planned integrated development of cities & towns enumerated by the Census 2001 but not included under JNNURM.



Urban Infrastructure and Governance (UIG): UIG, administered by the Ministry of Urban Development, is a sub-mission under JNNURM which focuses on water supply and sanitation, solid waste management, road network, urban transport and redevelopment of old city areas. Capacity building is also included in the mission to assist urban local bodies to prepare strategies and projects.

Pre-matric Scholarship Scheme

The objective of the Scheme is to encourage parents to send their children to schools and lighten their financial burden on their education and sustain their efforts to support their children to complete their education. It's a CSS on a 75:25 fund sharing ratio between the Centre and States. Students with not less than 50% marks in the previous final examination, whose parents'/ guardians' annual income does not exceed Rs. 1.00 lakh, are eligible. Not more two children in a family would be entitled to a scholarship under this scheme. Under the scheme 30% of these scholarships are earmarked for girl students. Inter-se selection weightage is to be given poverty rather than marks. Scholarship is provided for the entire course. However, maintenance allowance is given for a period not exceeding 10 months only in an academic year.

Post-matric Scholarship

Scheme is to award scholarships to meritorious students belonging to economically weaker sections of minority communities for higher education, increase their rate of attainment in higher education and enhance their employability. This is a Centrally Sponsored Scheme (CSS) with 100% central funding. Scholarship is awarded for studies in India in a government higher secondary school/college including residential government higher secondary school/college and eligible private institutes selected and notified in a transparent manner by the State Governments/Union Territory Administrations concerned. Students with not less than 50% in the previous year's final examination, whose parents' /guardians' annual income does not exceed Rs. 2 lakh are eligible. Not more two children in a family would be entitled to a scholarship under this scheme. Not more two children in a family would be entitled to a scholarship under this scheme. Under the scheme 30% of these scholarships are earmarked for girl students. Students from Below Poverty Line (BPL) families, having the lowest income shall be given preference in the ascending order. Scholarship is provided for the entire course. However, maintenance allowance is given for a period not exceeding 10 months only in an academic year.

Merit-cum-Means Scholarship

It's a Centrally Sponsored Scheme launched in 2007. The entire expenditure is being borne by the Central Government. Scholarships are available for pursuing professional and technical courses, at graduate and post-graduate levels, in institutions recognized by appropriate authority. 30% of these scholarships are earmarked for girl students. 70 institutes for professional and technical courses have been listed in the scheme. Eligible students from the minority communities admitted to these institutions are reimbursed full course fee. A course fee of Rs. 20,000/- per annum is reimbursed to students studying in other institutions. To be eligible, a student should have secured admission in any technical or professional institution, recognized by an appropriate authority. In case of students admitted without a competitive examination, students should have secured not less than 50% marks. The annual income of the family from all sources should not exceed Rs. 2.50 lakhs.

Free Coaching and Allied Scheme

The objective of the scheme is to enhance skills and knowledge of students to get employment in Government Sector/Public Sector Undertakings, jobs in private sector, and admission in reputed institutions in technical and professional courses at under-graduate and post-graduate levels and remedial coaching in such institutions to complete courses successfully. Under the Scheme, financial assistance is provided to coaching institutes in Government and private sector for imparting free coaching/training to candidates belonging to minority communities. The annual income of parents/guardians from all sources should not exceed Rs. 2.50 lakh. Candidates/students should have the requisite educational qualifications for coaching training course they want to peruse.



Prime Minister's New 15 Point Programme

The Prime Minister's New 15 Point Programme for the Welfare of Minorities was announced in June, 2006. It provides programme specific interventions, with definite goals which are to be achieved in a specific time frame. The objectives of the programme are: (a) Enhancing opportunities for education; (b) Ensuring an equitable share for minorities in economic activities and employment, through existing and new schemes, enhanced credit support for self-employment, and recruitment to State and Central Government jobs; (c) Improving the conditions of living of minorities by ensuring an appropriate share for them in infrastructure development schemes; and (d) Prevention and control of communal disharmony and violence.

Multi-Sectoral Development Programme (MSDP)

The programme aims at improving the socio-economic and basic amenities parameters for improving the quality of life of the people and reducing imbalances in the Minority Concentration Districts (MCDs) during the Eleventh Five Year Plan period. Identified 'development deficits' are addressed through a district specific plan for provision of better infrastructure for school and secondary education, sanitation, pucca housing, drinking water and electricity supply, besides beneficiary oriented schemes for creating income generating activities. Absolutely critical infrastructure linkages like connecting roads, basic health infrastructure, ICDS centers, skill development and marketing facilities required for improving living conditions and income generating activities and catalyzing the growth process are eligible for inclusion in the plan. The focus of this programme is on rural and semi-rural areas of the identified 90 MCDs.

National Minorities Development & Finance Corporation (NMDFC)

NMDFC was incorporated on 30th September, 1994, with the objective to promote economic and developmental activities for backward sections among minorities. To achieve its objective, NMDFC is providing concessional finance for self-employment activities to eligible beneficiaries belonging to minority communities having family income below double the poverty line which at present is Rs. 55,000 p.a. and Rs. 40,000 p.a. in urban and rural areas respectively. Micro-credit up to ` 25,000 is being given to each of the members of the Minority SHGs through the NGOs in micro finance scheme. Funds for this purpose are made available to the NGOs at 1 % for further loaning at an interest rate of 5% per annum. In addition to loaning activity, NMDFC assists the targeted group in training for skill upgradation and marketing assistance. NMDFC is implementing the Educational Loan Scheme through the State Channelizing Agencies. Under this scheme, NMDFC provides 2, 50,000 to the candidates belonging to minority communities at a concessional interest rate of 3% p.a. for pursuing professional and technical education.

Maulana Azad Education Foundation

The main objectives of MAEF are to formulate and implement educational schemes and plans for the benefit of the educationally backward minorities in particular and weaker sections in general, to facilitate establishment of residential schools, especially for girls, in order to provide modern education to them and to promote research and encourage other efforts for the benefit of educationally backward minorities

Women Leadership Scheme

To ensure that the benefits of growth reach deprived women, such women would be provided with, leadership training and skill development so that they are emboldened to move out of the confines of their homes and community and begin to assume a leadership role in accessing services, skills and opportunities available to them under various programmes and schemes.

New Schemes 2012-13

Support for students clearing Prelims by UPSC, SSC, and State Public Services Commission etc.

The objective of the Scheme is to increase the representation of minority in Civil Services which is presently much lower than the proportion of minority in the population by giving direct financial support to candidates clearing Preliminary Examination of Group A and B posts of Union Public Service Commission (UPSC), State Public Service Commissions (SPSCs) and Staff Selection Commission (SSC).



Promotion of education in 100 minority concentration towns/cities (251 backward town)

This is a scheme for the promotion of education, including skill and vocational education, in 100 backward towns/cities having substantial minority population, for empowering the minorities. This would be in the form of providing infrastructure for various levels of schools, including teaching aids and also for up-gradation and construction of infrastructure for skill and vocational education along with hostel facility.

Village Development Programme for Villages not covered by MCB/MCD

This is a scheme to give financial support for setting up and running district level institutions for minority welfare in Minority concentration districts. The district level institution would be responsible for implementation of the programmes/schemes for the minorities

Free Cycle for Girl Students of Class IX

The objective of the Scheme is to promote retention of girl students from Class IX onwards. All the girl students belonging to minority communities and studying in Class IX whose annual parental/guardian income is not more than Rs. 1 lakh will be eligible.

Strengthening of the State Waqf Boards

This scheme is proposed to be launched in pursuance of the recommendations of the Joint Parliamentary Committee on Waqf in its 9th Report. Under the scheme Grant-in-aid is proposed to be provided for strengthening the State Waqf Boards. With the improvement in the performance of the State Waqf Boards, the Waqf properties could help generate resources which can then be utilized for the poor Muslims

Interest subsidy on Educational Loans for overseas studies

Objective is providing interest subsidy on educational loans to students of Minority Communities selected for pursuing higher studies abroad. The proposal is still in the process of approval.

Scheme for containing population decline of small minority community

This new scheme is proposed to be introduced as a Central Sector Scheme with 100% central funding as grants-in-aid. The scheme will be implemented through the organisations/NGOs/societies of the small minority community concerned. The objective of the scheme is to arrest the declining trends in population of a small minority community.



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