

**GOVERNMENT OF INDIA  
MINISTRY OF MINORITY AFFAIRS**

**LOK SABHA  
UNSTARRED QUESTION NO. 3847  
TO BE ANSWERED ON 12.08.2015**

**Funds for MSDP**

**3847. SHRI C.R. CHAUDHARY:**

Will the Minister of MINORITY AFFAIRS be pleased to state:

- (a) whether the Government has identified bottlenecks responsible for the under-utilisation of plan funds allocated for the minorities welfare;
- (b) if so, the details thereof;
- (c) the details of the steps taken by the Government to enhance the spending of the allocated plan funds for minorities welfare;
- (d) whether the Government is aware of the condition of minority women in the country and the problems generally encountered by them; and
- (e) if so, the details thereof and the steps taken by the Government in this regard?

**ANSWER**

**MINISTER OF STATE IN THE MINISTRY OF MINORITY AFFAIRS  
(SHRI MUKHTAR ABBAS NAQVI)**

(a) and (b) Yes Madam, this Ministry has identified some of the bottlenecks responsible for under utilization of funds allocated for the minority welfare under the following two schemes namely MsDP and three Scholarship Schemes. Regarding other 8 schemes implemented by this Ministry, no gross under utilization of funds have been noticed.

**I. The scheme wise details of bottlenecks responsible and reasons behind under utilization of plan funds allocated for the minority welfare are detailed below:**

1. Multi-sectoral Development Programme (MsDP):

Under the Scheme of Multi-sectoral Development Programme (MsDP), the major reasons behind slow utilization of funds are non-availability or delayed availability of land, delay in submission of utilization certificates for the previous releases, inordinate delay in transfer of funds by the State to the district/implementing agency, non release of state's share, delay in identification of implementing agency etc. Many of the MsDP projects being large infrastructural projects, like ITI, Polytechnic, Colleges, and Degree colleges etc. have long gestation period hence delay in implementation of the schemes.

2. Scholarship Schemes:

As far as the three Scholarship Schemes viz Pre-matric Scholarship Scheme, Post-matric Scholarship Scheme and Merit-cum-Means based Scholarship Scheme are concerned this Ministry faced bottlenecks in transfer of Scholarships amount in the bank accounts of students due to the following reasons:-

- i. Beneficiary mismatch.
- ii. IFSC Code Mismatch.
- iii. Inactive Account.
- iv. Incorrect Account number fed by the students etc.

**II. Schemes for which there is no significant under utilization of funds:**

However, it is also informed that there is no under utilization of funds under the following schemes of this Ministry:

- i. Maulana Azad National Fellowship
- ii. Free Coaching and Allied Scheme, Support to minority Candidate clearing Prelims conducted by UPSC/SSC, State Public Service commission (PSC) etc.
- iii. Padho Pardesh-Interest Subsidy on Educational Loans for overseas studies,
- iv. Seekho aur Kamao (Learn & Earn)
- v. Nai Roshni (Leadership Development of Minority Women)
- vi. "USTTAD (Upgrading the Skills and Training in Traditional Arts/Crafts for Development)"

- vii. Loan Schemes of National Minorities Development and Finance Corporation (NMDFC), and
- viii. Maulana Azad National Academy for Skills (MANAS).

(c) Steps taken by this Ministry to expedite the utilization of the plan funds for the minority welfare:

- i. To expedite the utilization of funds under various schemes being implemented by this Ministry, regular reviews are being held with the State Governments involved in implementation of these schemes.
- ii. National and Regional level conferences are being held with the officials of States/UTs to review the progress of MsDP.
- iii. Further, the officials of this Ministry visit the States and review the implementation of the schemes.
- iv. In addition, as a follow up action, regular review meetings with States/UTs are held through Video conferencing.
- v. States/UTs are also reminded and sensitized through communications at higher level officials of this Ministry for further utilization of funds.
- vi. In order to further strengthen the implementation mechanism under the scheme "Nai Roshni" an Online Application and Management System has been developed.
- vii. Similarly, a Management Information System (MIS) is being developed for e-monitoring and post placement tracking under the scheme "Seekho aur Kamao".

(d) and (e) Yes Madam, this Ministry is aware of the condition of the minority women in the country and the problems generally encountered by them. In order to improve the socio-economic and educational condition of minority communities including minority women, this Ministry implements the following 8 schemes across the country;

- i. Pre-Matric Scholarship Scheme,
- ii. Post-Matric Scholarship Scheme
- iii. Merit-cum-Means based Scholarship Scheme
- iv. Maulana Azad National Fellowship
- v. Free Coaching and Allied Scheme

- vi. Support to minority Candidates clearing Prelims conducted by UPSC/SSC, State Public Service Commission (PSC) etc.
- vii. Padho Pradesh-Interest Subsidy on Educational Loans for overseas studies

Minimum 30% Scholarship/Fellowships are earmarked for minority girls under all these schemes except the Scheme at S.No. vi above namely Support to minority Candidates clearing Prelims exam conducted by UPSC/SSC, State Public Service Commission (PSC) etc.

- viii. Maulana Azad Scholarship for Meritorious Girls Students: This scheme is implemented by Maulana Azad Education Foundation. Under this scheme, financial assistance is provided to the minority girl students @Rs. 6000/- per annum and maximum of Rs. 12000/- for two years i.e. 11<sup>th</sup> and 12<sup>th</sup> classes.

**This Ministry is also implementing the following schemes for improving the conditions of minority women in the country:**

- i. Nai Roshni: the scheme for Leadership Development of Minority Women from 2012-13. The scheme is being implemented with the objective to empower and instill confidence among minority women by providing knowledge, tools and techniques for interacting with Government system, Banks and other institutions at all levels. In the last three years, more than 1.67 lakh women have been trained on various issues like participation in decision making, educational programmes, health and hygiene, legal rights, government mechanisms etc.
- ii. Multi-sectoral Development Programme: Under this scheme 27595 Anganwadi centres for women were set up during the 11<sup>th</sup> Five Year Plan and till September 2013, 5269 Anganwadi Centres have been set up in the 12<sup>th</sup> Five Year Plan for the development of the women.
- iii. National Minorities Development and Finance Corporation (NMDFC):
  - (a) NMDFC is a Central Public Sector Enterprise (CPSE) under administrative control of this Ministry, which provides concessional loans for self-employment and income generating activities to eligible minorities. The loans are extended to individuals or Self-Help Groups mostly dominated by minority women through State Channelizing Agencies (SCAs) nominated by the concerned State Governments/UT administrations.

- (b) Mahila Samridhi Yojana: A unique Scheme linking Micro credit with the training to the women members to be formed in the Self Help Groups (SHGs) in women-friendly trades such as tailoring, cutting and embroidery etc. has been launched by NMDFC. The Scheme is being implemented through the State Channelising Agencies of NMDFC as well as NGOs. The maximum duration of the training is of six months with maximum training expenses of Rs. 1500 per month per trainee. During the training a stipend of Rs. 1000 is also paid to the trainees. The training cost and stipend are borne by NMDFC as grant. After the training, need based micro credit subject to a maximum of Rs. 50,000, is made available to each member of SHG, at an interest rate of 7% p.a.
- (c) Maulana Azad National Academy for Skills (MANAS): MANAS has been established on 11/11/2014, as Special Purpose Vehicle (SPV) for addressing all skill development needs of minority communities including minority women, to ensure provision of sustainable livelihoods to them, with emphasis on self-employment. Based on market demand, the Academy provides an All India level training framework for Entrepreneurship and Skill Development Programme (E&SDP) based on PPP model, for imparting training to minority population including minority women, with concessional credit linkages.
- iv. Seekho aur Kamao (Learn & Earn): It is a placement linked skill development programme for minority youths, being implemented since the year 2013-14. This scheme aims at upgrading the skills of minority youths including minority girls in various modern as well as traditional skills which can earn them suitable employment or make them suitably skilled to go for self-employment. The scheme ensures placements of minimum 75% trained youths, out of which at least 50% placement is in organized sector.
- v. Nai Manzil: An integrated education and livelihood initiative for the minority community including minority women has been launched on 08.08.2015 on pilot basis for formal education of school dropouts and Madarsa students to enhance their education and skills in various trades to enable them for gainful employment.

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