Summarised Outcome of complete Studies/reviews conducted in respect of the Programmes / Schemes covered under Prime Minister’s 15 Point Programme & Sachar Committee Recommendations

The Ministry-wise position is as below:

<table>
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<tr>
<th>S. N.</th>
<th>Name of Ministry/ Deptt.</th>
<th>Schemes/ Programmes</th>
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<tbody>
<tr>
<td>1.</td>
<td>Ministry of HRD</td>
<td>(i) SarvaSikshaAbhiyan (SSA) – Assessment of Facilities Available for Primary and Upper Primary Education in Muslim Predominant Areas</td>
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To find out the impact of various interventions on the present status of primary and upper primary education for Muslims the Government of India entrusted a research study to Jamia Millia Islamia for assessing the facilities available for primary and upper primary education in Muslim predominant areas.

In the country, 88 minority concentration districts in 19 states were identified under SSA as Special Focus Districts (SFD) having 20% or more Muslim population. Of these a sample of 81 SFD districts from 13 states (Assam, Bihar, Gujarat, Haryana, Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Rajasthan, Uttar Pradesh and West Bengal), a sample of 28 districts was drawn for conducting the study.

Findings of the Study are briefly mentioned below:

1. Facilities in the school
   a. Enrolment: The total number of children enrolled in primary classes in all the existing schools of selected villages was 287,583. Of these, 173,768 (60.4%) students belonged to Muslim community and the percentage of girls among them was 50% Further, the total enrolment in upper primary classes was 111,610 of which 55.3% were Muslims and about 50% of them were girls.
   b. Student Classroom Ratio: The average student classroom ratio (SCR) in government school was 39 as against only 24 in private schools. Among the states, the average SCR was highest in Bihar (75) followed by Haryana (59) and Assam (58). In the states of Jammu & Kashmir (14), Karnataka (10), Kerala (19) and Rajasthan (18), on an average, less than 20 students sit in a classroom.
   c. Drinking water facility: In government schools, drinking water facility was available in 78.6% primary and 83.3% upper primary schools while much higher percentage of private schools, 93% primary and 95.8% upper primary schools, had drinking water facility.
   d. Toilets: Separate functional toilets for girls were available in 58.0% primary and 65.4% upper primary schools in rural areas while in urban areas such toilet facility was available in 57.1% primary and 77.9% upper primary schools.
   e. Electricity: Among the states, more than 50% sampled upper primary schools did not have electricity connection in Bihar, Jammu & Kashmir, Jharkhand and Madhya Pradesh.
   f. Library: Apparently private primary schools were better equipped with library books than private upper primary schools whereas the situation in government schools was just opposite.
   g. Sports facility: Management-wise, sports material or equipment was available and used in only 57.2% government upper primary
h. Free Textbooks: Most of the sampled primary and upper primary schools in the selected states (86.1%) had given free textbooks to all students.

i. Multi-grade Teaching: About 69% rural primary schools and 59% urban primary schools had multi-grade teaching.

j. Teachers: Among the total teachers, 39.1% were Muslim and 60.9% non-Muslim. The percentage of Muslim teachers was less in private schools than government schools.

k. Teacher Qualifications: About one-third of the total teacher had higher secondary certificate while 19.2% teachers had passed secondary examination only. However, 47.2% teachers were either graduates or post graduates.

2. Special Arrangements

a. Relaxation for Ramadan: It was found that in 65.4% schools no relaxation was given to teachers. This percentage was more or less same in both rural and urban areas. Teachers were allowed to leave school early in 12.8% schools and in 3.1% schools they were permitted to come late to school. About 11% schools changed their school timings during Ramadan.

b. Friday Prayer Relaxation: 45% schools had one-hour break for teachers for Friday and 52% schools had such break for students to enable them to offer prayers.

3. Enrolment

The percentage of Muslims in the total enrolment was 62.9% in 2011; this percentage was higher in rural schools (66.2%) than in urban schools where it was only 55%.

Schools with Higher PTR: The States which had higher PTR percentage of such schools more than 80% were Gujarat (87.5%), Jammu & Kashmir (96.4%), Kerala (95.5%) and Uttarakhand (92.9%). There were 15.3% upper primary schools with above 50 PTR. Bihar had highest percentage (56.8%) of such schools. Next was Jharkhand with 26.9% schools had PTR of more than 50.

4. KGBVs

It was found that majority of parents of Muslim as well as non-Muslim children prefer to send their male child to a private school and the female child to a government school. Regarding facilities the study revealed that in KGBV schools percentage of enrolment of children from Muslim community is 60.4%.

1. Perception of parents about school and teachers:

When Parents and teacher were asked to give their opinion about the schools that their children attended and whether their children faced any problem of discrimination or being punished, the following emerged:-

a. In about 95% cases parents were satisfied with the school. Also according to them 93% children in government schools and Madrasas enjoyed going to school/Madrasas while this percentage was 96% in private schools. Thus most children liked their schools and also parents were satisfied with the teaching in school.

b. Very few children apparently faced any type of discrimination in
school. The percentage of children reporting discrimination was 3.8% in government schools and even less (only 2.3%) in private schools. Although no child is to be punished after implementation of RTE Act (2009), according to parents 7.7% children attending government schools had received punishment in school, whereas this percentage was only 4% in private schools and 5.4% in Madrasas.

**Present Status**- Sarva Shiksha Abhiyan has since been restructured as **Samagra Shiksha Abhiyan** w.e.f. 2018-19 by the Department of School Education & Literacy, M/o Human Resource Development. Samagra Shiksha Abhiyan now extends from pre-school to Class XII and includes Sarva Shiksha Abhiyan, Rashtriya Madhyamik Shiksha Abhiyan and Teacher Training. The KGBVs for girl students too have been extended from Class VI to Class XII.

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2. **Evaluation of the Scheme of Financial Assistance for Appointment of Language Teachers**

The Scheme of Financial Assistance for Appointment of Language Teachers (ALT) was a Centrally Sponsored Scheme implemented by the D/o School Education & Literacy, Ministry of Human Resource Development. The scheme was also covered under the PM's New 15 Point Programme for the Welfare of Minorities.

The ALT scheme envisaged the following:-

a) Providing Hindi Teachers in the non-Hindi speaking States;
b) Providing Urdu Teachers in the schools of those districts which have a significant minority population
c) Providing Modern Indian Language Teachers to teach a third language in the schools of the Hindi speaking States/Uts that demand them.

Under the Scheme, financial assistance was provided to the State Governments for salary only of the language teachers appointed against the new posts. The scheme was demand driven. Initially, the ALT scheme was being implemented in four States of Nagaland & Mizoram (for appointing Hindi teachers) and Odisha & Punjab (for appointing Urdu Teachers). The number of Urdu teachers appointed under the scheme is 41 in Punjab and 19 in Odisha.

2. The implementation of the ALT scheme was evaluated by a third party agency and findings of the evaluation study are briefly stated as under:

a) **Mizoram and Nagaland**- All the Hindi teachers covered in Mizoram and Nagaland, 100% had actually been appointed and were working till recently. While the Hindi Teachers were appointed on a contract
basis in Mizoram, those in Nagaland were appointed through direct recruitment method. The performance of Hindi language students is found to be extremely poor in both Mizoram and Nagaland.  

b) *Odisha and Punjab* - All the Urdu teachers covered in Odisha and Punjab had actually been appointed and were found to be working at the time of the evaluation study. The positive impact of the efforts of the Urdu teachers engaged may be gauged from the reasonably satisfactory performance of the students in the proficiency tests. However, the decision of the State Govt. of Odisha on not continuing with the Urdu teachers has left the Urdu teachers in a state of extreme disappointment and frustration. The Govt. of Punjab, on the other hand, has proposed to continue the ALT scheme.

It is relevant to mention that the scheme regarding Appointment of Language Teachers has been discontinued after 2016-17.

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<th>3. <strong>Scheme for Providing Quality Education in Madrasas (SPQEM)</strong></th>
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<td>The Scheme for Providing Quality Education in Madrasas (SPQEM) was initiated in 2009. An evaluation study of the scheme was entrusted to JamiaMilliaIslamia. The aim of the study was to assess the efficiency with which the scheme has been administered and implemented at the State level, to understand the experience of the beneficiary organizations, and to assess its relevance by reviewing its importance for the Madrasas and the community.</td>
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<td>The evaluation study was restricted to 8 States viz. Uttar Pradesh, Madhya Pradesh, Kerala, J&amp;K, Chhattisgarh, Rajasthan, Tripura and Karnataka and the total number of 500 Madrasas were visited. The SPQEM has, since its inception in 2009, received an overwhelming response amongst all the stakeholders and respondents were unanimous in their view that the scheme is beneficial to the community and its objectives are laudable. Main findings of the study are briefly mentioned as under:</td>
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<td>(a) SPQEM is being acclaimed as having infused a new vigour in not only the age old institution of madrasa but also the Muslim community about the importance of modern education. There is absolute unanimity among the various stakeholders that the project is beneficial in the educational advancement of Muslims as is also seen from utilization of funds for books and teaching-learning materials (TLMs) and the opinion of parents and students about it. However, being a new scheme there is much scope for improvement in its implementation.</td>
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<td>(b) The parents of most of the children studying in Madrasas belonged to economically weaker section of the society. They were mostly working as manual labourers, agricultural labourers, as auto drivers, coolies, masons, tailors, barbers and the like.</td>
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<td>(c) Despite popular perception regarding Muslim parent’s hesitation in sending their girls to co-educational institution – the evaluation team was pleasantly surprised to find that across all the sample States, parents did not seem to have any reservation about sending the daughters to co-educational Madrasas.</td>
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<td>(d) Training of teachers has been perceived as a welcome step by the parents. A large number of teachers have requested that special skill training in the use of computers should be provided.</td>
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Other observations made in the study report are:

i) Madarsas once taken up under the scheme should continue to receive its grant, after the submission of required Utilization Certificate. Coverage under the scheme should be for a minimum period of five years after which the madarsa be required to re-apply for coverage under the scheme.

ii) The salary for teachers be appropriately enhanced to nearly double the existing salary with introduction of a system of ‘earned’ annual increments to the SPQEM teachers and also to enhance other grants under the scheme;

iii) Ensure timely disbursement of the salaries and other grants.

The two schemes Scheme for Providing Quality Education in Madrasas (SPQEM) and Infrastructure Development of Minority Institutions (IDMI) have been merged into one Scheme titled Scheme for Providing Education to Minorities/Madarsas (SPEMM).

4. Evaluation Study conducted in respect of Scheme for Infrastructure Development of Minority Institutions (IDMI)

An evaluation study was commissioned by the Ministry of Human Resource Development (MHRD) to evaluate scheme for Infrastructure Development in Minority Institutes (IDMI) to Dr. K. R. Narayanan Centre for Dalit and Minorities Studies, JamiaMilliaIslamia. The report of the evaluation study has come out in December 2013.

2. The evaluation study covered the States of Uttar Pradesh (UP), Kerala, Karnataka, Maharashtra and Haryana.

3. The objectives of the study were to evaluate the following:

i. Assess the efficiency with which IDMI scheme was administered and implemented by tracking mechanisms of fund flow and the utilization of funds.

ii. Identify administrative bottlenecks in the implementation of the scheme.

iii. Assess relevance of IDMI by reviewing its importance for the minorities in India.

iv. Understand the institutions experience with IDMI scheme.

v. Draw up recommendations for the Ministry of Human Resource Development.

4. Findings:

1. It was found that IDMI scheme received an overwhelming response amongst the various stakeholders, namely the school management and the members of the minority communities...

2. Respondents were unanimous in their view that the scheme was beneficial to the community. The scheme resulted in the upgradation of
infrastructure in many institutions which proved helpful in attracting students. The scheme also gave a definite impetus to the education of Minorities and girl students, especially those coming from economically deprived backgrounds and residing in remote areas.

3. The upgradation of infrastructure like additional classrooms, separate toilets for girls and boys, boundary wall for the school, laboratories etc. was helpful in increasing enrolment of students in these institutions.

5. Concerns:
1) It was felt that the amount being allotted by the Government was insufficient, keeping in mind, the requirement of various educational institutions. It may be noted that most of these institutions have been set up as initiatives of the community to provide education for their children. However, with limited resource at their end, making proper infrastructure available for quality teaching learning environment is not always possible, especially in rural areas and those catering to the most deprived.

2) Delays in making available the second instalment led to pendency in implementation of projects. The team saw a number of projects which were in a state of incompletion with only the basic infrastructure having been erected.

3) The status of the applications under IDMI were not officially communicated to the stake holders with the result that the applicant had to run from pillar to post to get either no information or half baked information. This leads to unnecessary rumour mongering, heart burning and interference by the middleman.

6. Recommendations
The Scheme should be seen as essentially as a hand holding measure to deprived communities which are clamouring for the cause of education for their children. Therefore, all-out efforts should be made to facilitate the process of grant of funds. Long delays, bureaucratic hurdles, long winding process – all this will result in further frustration of the community and the essential purpose of providing a supporting facility for the cause of education will die a natural death.

i) The minimum grant should be substantially enhanced to enable the institution to ensure that basic quality infrastructure is in place. In fact there should be no ceiling and should be need based. However, to start with, a minimum amount of funding under this scheme should be appropriately enhanced to at least Rupees One crore for each institution. This amount should be appropriately enhanced every three years.

ii) The state funding needs to be enhanced from 75% of the project cost to 95%. This will ensure that the minority schools with meagre resources at their disposal are not left out and the benefits of the scheme reach the most educationally deprived.
iii) The institution`s share of existing 25% (recommended 5%) could also be met through an easy loan facility without any interest. This will ensure that this scheme will reach the most deprived of the minority communities.

Since the evaluation has been positive and the fact that the Scheme encourages minority institutions which function as regular schools affiliated to the State/Central Board of Education and, therefore, maintains a modern school curriculum, it is advisable to support the Centrally Sponsored Scheme into the next Plan period.

The Schemes of SPQEM and IDMI have since been merged into one scheme called Scheme for Providing Education to Minorities/Madrasas (SPEMM) by the Department of School Education, M/o Human Resource Development.

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5. **Scheme to Operationalize Kasturba Gandhi BalikaVidyalayas (KGBVs)**

1. The Kasturba Gandhi BalikaVidyalaya (KGBV) scheme was launched by the Government of India in August, 2004 for setting up residential schools at upper primary level (Class VI to Class VIII) for girls belonging predominantly to the SC, ST, OBC, and minorities in difficult areas. The scheme is being implemented in educationally backward block (EBBs) of the country where the female rural literacy is below the national average and gender gap in literacy is above the national average. The scheme provides for a minimum reservation of 75% of the seats for girls belonging to SC,ST, OBC or minority communities and priority for the remaining 25% is given to girls from families below poverty line. The KGBV has been merged with the Sarva Shiksha programme as a separate component during the 11th Plan. 555 KGBVs have been opened in MCDs having 25% or more minority population. In KGBV schools, percentage of enrolment of children from Muslim community is 60.4%.

2. The evaluation study was carried out by Planning Commission (now NITI Aayog) along with its field offices of Regional Evaluation Offices/Programme Evaluation Organisation. The study reference period is from 2004-05 to 2011-12. Findings of the Study Report are as under:

   1. **Management**
      
      a) All the States have constituted State Level Committees for effective monitoring of KGBVs.
      
      b) Some State Govts. (e.g. Andhra Pradesh, Jharkhand, Haryana, Uttarakhand) have introduced classes higher than Class VIII and provided additional funds.
      
      c) 88% of the schools reported existence of Parent-Teacher Associations.

   2. **Flow of Funds**
a) Recurring costs of KGBV component have been revised from 2014.
b) Targets with regard to opening of new KGBVs, upgrading existing schools to KGBVs, appointment of male and female teachers, construction of school buildings and additional class rooms have generally been achieved.

3. Infrastructure of KGBVs
   a) 79% students reported availability of computers in KGBVs.
   b) 72.4% students reported that KGBV hostels have boundary walls and 68% were satisfied with the security arrangements in hostels.
   c) Majority of KGBV students would not have enrolled/sustained in the system had there been no residential/hostel facility in these schools.

4. Role of Teachers
   a) In all the selected schools, temporary teachers have been appointed.
   b) In some schools, the principals and teachers of the attached school (for type 3 model) are working as principals/teachers while in other schools teachers/principals have been appointed on deputation basis.
   c) About 77% teachers are not satisfied with the amount of salary they are getting.

5. Innovative Practices in KGBVs:
   (a) About 90% of the school authorities responded that the schools followed a strategy for mainstreaming out-of-school/dropout children and 66% reported that the enrolment drives were in place in respective villages for mainstreaming out-of-school children or drop outs or minority girls.
   (b) Some innovative practices followed were:
       - awareness drives in communities involving KGBV girls on child marriage dowry system and to motivate the parents of irregular, dropout and never enrolled girls to send their daughters to school,
       - capacity building of female teachers through block level structured initiatives and formation of resource pool for training,
       - block level initiatives to ensure retention and regular attendance of girls;
       - Community mobilization initiatives involving community, PRI, teachers, etc. for spot enrolment of girls in blocks with highest gender gaps in literacy,

6. Students in KGBV
   a) Good proportion of students from the selected schools is from the disadvantaged families.
   b) About 52% of the selected schools have informed that children with special needs (CWSN) are studying.
   c) Except in Odisha, all other States follow the strategy for bridging the Out-of-school children (OOSC) and Drop –out Students (DOS) before formally admitting them in class VI.
d) About 56% schools have informed that scholarship is provided to the students and mostly the amount of scholarship is Rs.50/- per month.

e) Most of the principals/teachers and more that 50% students said that the free hostel facility is the main attraction in the KGBVs.

f) Under the Samagra Shiksha Abhiyan w.e.f. 2018-19, the KGBVs have now been extended up to Class XII.

| 2. | Ministry of Rural Development | Indira AwasYojana (IAY) (renamed as Pradhan Mantri AwasYojana) | PMAY-G is amenable to earmarking of 15% of physical targets/outlays for minorities under PM’s New 15 PP. Besides, under Multi sectoral Development Project, wherever needed, gap filling is done. Since inception of the scheme till 2015-16, total 31.83 lakh houses under PMAY-G have been sanctioned while under MsDP, 3.45 lakh houses have been sanctioned.

Findings of the Evaluation Study
The study has been conducted by the National Institute of Rural Development (NIRD), Hyderabad. The study report observes that the impact of IAY on beneficiaries’ life, livelihood and well-being was manifold. IAY has ushered in new life style with improved standard of living. This was basically due to availability of safe drinking water, use of sanitary toilets, use of electrical appliances and smokeless 9analyse. The beneficiaries had access to health care services and banking facilities after securing the IAY house. This has enhanced social status of the minority beneficiaries and higher accessibility to different...
services like good schooling and financial literacy, participation in village decision making and greater role in different government schemes and programmes.

The M/o Rural Development has informed that as a follow up to the above report, the Govt. has, inter alia, made a policy announcement to achieve the goal of “pucca houses for all” by 2022, when the nation would be celebrating the Platinum Jubilee of its Independence and it is proposed to enhance the assistance for construction and upgradation of house under the Mission.

Impact of Swarnajayanti Gram SwarojgarYojana (SGSY)/ National Rural Livelihoods Mission (NRLM)

An evaluation study regarding impact assessment of Swarnajayanti Gram SwarojgarYojana (SGSY)/ National Rural Livelihoods Mission (NRLM) was carried out by National Institute of Rural Development, Hyderabad in 3 States namely Gujarat, Maharashtra and West Bengal. Among the three, West Bengal (26.27%) had the highest minority population followed by Gujarat (14.91%) and Maharashtra (9.75%). In all the three States, Muslims were the largest minority community. The study was conducted in minority concentrated districts (MCDs) namely Banaskantha (Gujarat) having 6.84% minority population, Parbhani (Maharashtra) with 26.14% minority population and Birbhum (West Bengal) with 35.35% minority population.

2. Both direct and indirect impact of SGSY on minorities was examined in relation to –

(a) Income related benefits – indicators e.g. (1) Adequacy of income to meet basic needs (2) savings in other than Self Help Groups (3) Holding any Savings Bank A/c (4) Insurance coverage for self and other family members, (5) higher expenditure on Non-Food Items, (6) Increased frequency of intake of non-vegetarian food and (7) Indebtedness.

\[ t\text{-value for Income Related Benefit Score showed marked increase in income in Banaskantha, Parbhani and Birbhum districts and the income score increased from 1.58 to 3.79 as a result of the implementation of the SGSY and the t-value was 11.41 (t-values are significant at 1%).] \]

(b) Access to basic amenities- Four aspects were covered viz. (1) Providing quality education to school children (2) Use of individual Sanitary Latrine (3) Access to Safe Drinking Water and (4) Electricity connection in the house.

\[ \text{Provision of better schooling to children increased from 20% to 79%; Use of sanitary latrine increased from 18% to 81%; access to safe drinking water from 32% to 84% and electricity connections increased from 49% to 90%. t-value was 11.53 (t-values are significant at 1%).} \]

(c) Social Status- Indicators used were – Improvement in gender relations; reduction in the drudgery of women; migration in the family/self, child labour in the family, participation in Gram Sabha awareness about Rural Development schemes and respect in the
Impact was seen in social status also. In Banaskantha, Parbhani and Birbhum districts, social relations improved from 4% to 80%; Reduction in the drudgery rose from 21% to 35%; participation in Gram Sabha went up from 28% to 76% while awareness about Rural Development schemes went from 6% to 77%. T-value was recorded at 17.24%.

**Conclusion:** The impact of SGSY as perceived by the respondents was multi-dimensional. Changes were visible not only in their well-being but also in their attitude and behaviour. Major economic activities undertaken by the beneficiaries with the help of loans covered mostly agriculture, animal husbandry and business. Loans were also utilized for meeting consumption needs like education, health etc. After being engaged in some enterprising activity, the beneficiaries not only developed the habit of institutional savings (through bank account), but also availed insurance coverage and increased productive investment.

### 3. Ministry of Women & Child Development

**Evaluation Study of the scheme 'Operationalization of Anganwadi Centres (AWCs)'**

Evaluation study of the scheme 'Operationalization of Anganwadi Centres' was carried out by National Institute of Public Cooperation & Child Development (NIPCCD), New Delhi in 2012 to assess the impact of the scheme on the targeted beneficiaries in Minority Concentration Distts.(MCDs). 60 ICDS projects were selected randomly from 34 districts having maximum minority population. From each ICDS project, five AWCs were randomly selected and as such total 300 AWCs were selected for the purpose of data collection and 6,134 respondents were interviewed for the study.

- **Coverage:** The study report observes that as on 31.12.2012, there were 13.73 lakh AWCs/mini AWCs in 1228 identified Community Development blocks in 31 States. Coverage of 71% of the population was from the minority communities and remaining 29% belonged to non-minority communities.
  - 87% of AWCs are located amidst the minority communities.
  - 73% of children between 6 months to 6 years belonged to minorities.
  - 77% women (Pregnant & Lactating) belong to minority communities,

- **Infrastructure:**
  - 96% of AWCs are accessible to the minority communities
  - 73% AWCs were housed in pucca buildings, 20% in semi-pucca and rest were housed in Kuchha buildings.
  - 70% AWCs had adequate indoor space.
  - 50% AWCs located in MCDs had separate cooking space.
  - 61% AWCs had space for serving food and 64.5% had space for distribution of Supplementary Nutrition (SN) food.
  - 66% AWCs had adequate space for storing SN Food items.
  - 71% AWCs had proper concrete/tiled floor with clean surface while 32% AWCs had clean floor area.
- 71% AWCs had proper light and ventilation.

**Basic Amenities**
- Major source of drinking water was piped water/taps and hand pumps.
- 66.33% AWCs had toilet facility for children.
- 70% AWCs had utensils in adequate number for use.
- Hot Cooked Meal (94%), Take Home Ration (86%) and Ready-to-eat (69%) were given at AWCs.
- An average of 23.3 days supply of supplementary at AWCs was observed.

**Growth Monitoring & Promotion**
- 70% AWC had Growth Charts (both new and old) and 58% AWWs were using New Growth charts. 84% AWCs located in MCDs had weighing scales.
- 70% AWWs were aware of grading patterns of old growth charts and lacked skills on grading pattern on new growth chart.
- 46% children were found to be ‘Normal’, 12% were underweight’.

**Health services:**
- Health facilities e.g. Sub-centres (47%), PHC (23%) and others Hospitals (34%) were available in the MCDs.
- More than 80% health functionaries reported that health services such as monthly Health Check-up (80%), Immunization (79%) were constantly provided to the beneficiaries of ICDS at AWCs and 60% of the functionaries showed the same for the referrals. 73% of AWWs reiterated the fact of involvement of health functionaries (ANM, ASHA and LHV) in conducting health checkups at AWCs. This reflects great synergy of coordination between health staff & AWWs with regard to health check-up. ANM/LHVs were visiting home of children of severe cases.
- 84% of children (0-3 yrs) were fully immunized and 87% children were given Vit-A solution during immunization. 38% children were immunized on Measles.

**Pre-school Education (PSE):**
Out of total registered children (3.12 lakh) for PSE at Project Level, 41% were those children who belonged to the minority communities and 95% of these children were coming regularly to the AWCs for non-formal pre-school education activities.

The study made an attempt to assess the impact of ICDS among the minority community by triangulating the views of ICDS functionaries, community leaders and mothers of beneficiary children. It was revealed that ICDS Programme had made positive impacts on the beneficiaries belonging to minorities and they were largely benefited from it by improving their education, health, nutrition, personal hygiene and sanitation status. There was also marked improvement in their awareness with regard to care of new born babies, pregnant and nursing mothers.

ICDS has brought down the death rate of children and women, raised the status of adolescent girls through SABLA scheme to mainstream education, children started developing healthy habits, enrolment in
AWCs and primary school has gone up, pregnant women and lactating mothers are availing SN food from AWCs, health and nutritional behaviour among women has changed to a great extent and they have started introducing complementary food at the end of six months, getting proper health check-ups done during pregnancy, continued exclusive breast-feeding, health hygiene is maintained, children coming to AW for PSE on their own and attendance of children started improving in AWC. The impact of ICDS could be viewed both quantitatively and qualitatively with regard to availability of services, reduction in vital indicators (mortality and morbidity) and change in existing behaviour and imbibing positive practices amongst the member of minority community.

4. Ministry of Housing & Urban Affairs (Earlier M/o HUPA)

1. Evaluation study of the scheme titled SwarnaJayantiShahariRozgarYojana (SJSRY) (now called National Urban Livelihoods Mission (NRLM)).

The SwarnaJayantiShahariRozgarYojana (SJSRY) was launched on 1.12.1997 and later revamped in 2009. An evaluation study on the performance of SJSRY during the 11th Plan period was conducted. The key objective of the Scheme was to provide gainful employment to the urban unemployed or underemployment amongst the BPL population, through setting up of self-employment ventures or provision of wage employment. The scheme is covered under the PM’s New 15 Point Programme and, as such, it was necessary that as far as possible, 15% of financial outlays and physical targets under various components may be earmarked for individuals belonging to minority communities.

The scheme has five components, namely:

- **Urban Self Employment Programme (USEP)** – It focuses on providing assistance to individual urban poor beneficiaries for setting up gainful self-employment ventures like micro enterprises.
- **Urban Women Self-help Programme (UWSP)** – It is a distinguished scheme extended to urban poor women who decide to set up self-employment ventures in a group as opposed to individual effort. Groups of urban poor women may take up an economic activity suited to their skill, training, aptitude, and local conditions. Besides generation of income, this group strategy will strive to empower the urban poor women by making them independent and also providing a facilitating atmosphere for self-employment.
- **Skill Training for Employment Promotion amongst Urban Poor (STEP-UP)** – This scheme deals with providing assistance for skill formation/up-gradation of the urban poor to enhance their capacity to undertake self-employment as well as access better salaried jobs.
- **Urban Wage Employment Programme (UWEP)** – It provides wage employment to beneficiaries living below the poverty line within the jurisdiction of urban local bodies by utilising their labour for construction of socially and economically useful public assets.
- **Urban Community Development Network (UCDN)** – It provides support and promotes community organization and structures such as Neighbourhood Groups (NHG), Neighbourhood Committees (NHC), and Community Development Societies (CDS) to facilitate sustainable local development.
**Scheme Progress**: A total fund of Rs.1781.94 crore has been released by the Central Government under the revamped SJSRY during 2009-2012 out of the total allocation of Rs.1803.70 crore (98.79 %). With the allocated fund, 1,055,000 beneficiaries were targeted under different components and 1,675,796 beneficiaries could be provided with benefits under the different components thereby registering 158.8% achievement.

**Study Findings**: The study conducted in 2015 covered all the States and Uts which were grouped into Zones based on geographical distribution.

**Impact on Income-Income Mobility**: Analysis of income mobility of beneficiary has been carried out by distributing the total sample into three economic groups; the study captures the movement of income groups in each of three components of SJSRY from one to another of the income quintiles. The results indicate that about 77% of the households have managed to improve their levels of income in component USEP followed by UWSP beneficiaries wherein 66% of them moved up, STEP-UP beneficiaries wherein 57% beneficiaries moved up and UWEP beneficiaries wherein only 49% beneficiaries moved up (average for seven States only, as during evaluation the scheme was found implemented and muster rolls maintained by the District Urban Development Agency in these seven States) from their original income quintile.

**Increase in Income**: Analysis of the monthly income of SJSRY beneficiaries contacted (all India) under different components of the study shows highest *increase of 108 percent* in income among the STEP-UP beneficiaries followed by UWSP (99.9%) and USEP (60.8%). However, it can be seen that USEP beneficiaries are having comparatively higher monthly income (i.e. increase from Rs. 4412 to Rs. 7,079/), followed by UWEP ( from Rs. 3560 to Rs. 5280 average for seven States only, as during evaluation the scheme was found implemented and muster rolls maintained by the District Urban Development Agency in these seven states), STEP-UP (from Rs. 2396 to Rs. 4959/-) and UWSP (from Rs. 2341 to Rs. 4682/-).

The above analysis clearly shows that there is a small difference in terms of income category among the SJSRY beneficiaries targeted under scheme components and they all were benefitted comparatively as per the scheme components.

**Impact of the SJSRY Scheme with specific reference to the notified minorities**

The focus of the new 15- Point programme is to ensure that the benefits of the various scheme/programmes flow equitably to the Minorities. Among the sampled States, where the evaluation study was conducted, it can be seen that the scheme has been successful in earmarking and providing assistance on economic activities to more than 15% beneficiaries of the minority group during the year 2009-2012. Further, during implementation, pockets of minority population have been specifically identified and targeted to achieve the targeted number of beneficiaries. The physical progress of work was monitored on a quarterly basis and targets were set for next quarter for better
mobilisation of minority community. A total number of 5.56 lakh beneficiaries belonging to minorities have been covered under various components and funds of Rs. 257 crore were released during 2006-07 to 2013-14.

The study analysis shows that the scheme has successfully covered more than 15 per cent minorities ensuring due representation of the minorities as per the Prime Minister’s New 15 Point Programme for the Welfare of Minorities. Majority of the beneficiaries felt that impact of the SJSRY has been more on their economic development (98%), followed by social development (92%), increase in entrepreneurial skill (80%), increase in group participation (45%) and so on. The response on the nature of impact varied in different States. Acquisition of self-employment skills was considered as another area of perceived impact of the SJSRY scheme by almost half of the STEP-UP minority beneficiaries. Most beneficiaries (88%) expressed that the decision to earmark 15% funds and targets in favour of the minorities has greatly enabled them to access the benefits under SJSRY. Most minority beneficiaries also felt that there was a need to take special care of the minorities across various development programmes so that they could feel mainstreamed in the development programmes and emerge from the web of social exclusion from which they have been suffering for quite some time. They also felt that their social status has improved after receiving benefits.

Impact on Social Indices of beneficiaries: Most beneficiaries affirmed change in their consumption pattern in terms of increase in expenditure on food, health and education due to increase in income based on the benefits they have received under the scheme.

Most beneficiaries contacted were satisfied with the benefits that they have received under the SJSRY scheme and also with the process of implementation of the scheme. However, the extent of satisfaction differs within different scheme components like; 97% USEP beneficiaries are satisfied followed by UWSP (90.7%), STEP-UP (89.9%) and UWEP (86.4%). Wage employment was used sparingly as a short term measure by the project, however the community members need to be clarified on this as expectations are higher in terms of higher wages and regular work.

The SJSRY scheme has since been restructured as National Urban Livelihoods Mission (NULM) w.e.f. September, 2013.

<table>
<thead>
<tr>
<th>Basic Services to Urban Poor (BSUP)</th>
<th>Reports not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Integrated Housing and Slum Development Programme (IHSDP)</td>
<td>It has been informed that JnNURM comprising, inter-alia, BSUP and IHSDP came to a close at the end of 11th Five Year Plan, and new projects have not been sanctioned after 31.03.2012. JnNURM has not been continued during 12th Five Year Plan. As such, the evaluation study of BSUP and IHSDP has not been considered necessary by M/o HUPA.</td>
</tr>
</tbody>
</table>
5. **M/o Skill Development & Entrepreneurship (earlier M/o Labour & Employment).**

**“Upgradation of ITIs into Centres of Excellence” to assess the impact with particular reference to minorities**

The scheme for Upgradation of ITIs into Centres of Excellence which was being implemented by the M/o Skill Development and Entrepreneurship (earlier by M/o Labour & Employment) was one of the schemes covered under the PM's New 15 PP. The M/o Labour & Employment conducted a study to evaluate and assess the impact of the scheme with particular reference to minorities.

A Tracer Study of the said scheme was conducted covering 500 © of which 200 © were covered under Vocational Training Improvement Project (VTIP). Of these 200 ©, 30 © located in Minority Concentration Districts (MCDs) were selected for the study. 767 pass out trainees from these 30 © were contacted as a sample for studying the impact on minorities.

The study report indicates that out of the 767 pass outs from 30 © located in MCDs, 700 i.e. 92.2% are available in the job market while remaining 8.8% are either pursuing or planning for higher education.

The employment status indicated that 56% minority pass outs were wage employed or engaged in business after completing ITI – 43% were regular employees, 40% were daily wage employed and 16.7% were contractual employees. At the same time, it was observed that few © were doing better than the others in the same region. It was therefore concluded that the scheme has yielded its desired results as it has helped the ITI pass outs belonging to minority communities by enhancing their employability in the labour market.

It is relevant to mention that implementation of the said scheme has been discontinued and no targets are being fixed since 2016-17 onwards.

<table>
<thead>
<tr>
<th>6. Department of Financial Services</th>
<th>Priority Sector Lending</th>
<th><strong>Findings of the Evaluation Study</strong></th>
</tr>
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<tbody>
<tr>
<td></td>
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<td>It has been informed that the Reserve Bank of India has conducted the evaluation study on “Credit Flow to Minority Communities for the year ending March, 2014” and the Study Report has also been furnished. DFS has informed that certain roadblocks in the credit flow to minorities have been identified in the Study Report. The D/o Financial Service has informed that in order to remove some of the bottlenecks, they have requested all Scheduled Commercial Banks to take necessary steps. Further, all Public Sector Banks have also been advised to take necessary action on the observations made in the study report.</td>
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<tr>
<td></td>
<td></td>
<td><strong>Findings of the Evaluation Study conducted in the meantime</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>The study on the Flow of Priority Sector Lending by Banks during the year 2015-16 was conducted by the RBI and it report has been examined and the main observations/recommendations made therein are briefly mentioned below:</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Overall performance of the scheduled commercial</strong></td>
</tr>
</tbody>
</table>
The total no. of accounts in the 121 MCD increased from 44.96 lakh at the end of March, 2015 to 63.20 lakh at the end of March, 2016, registering increase of 40.6%.

On the State-wise performance, it has been mentioned that three States viz. Haryana, Meghalaya and Mizoram have registered decrease in the amount outstanding to the minorities. Five States/Uts- Arunachal Pradesh, Kerala, Manipur, Mizoram and Puducherry, have shown decrease in the No. of accounts although there is increase in the amount outstanding to the minorities. Kerala continued to have the highest number of accounts (30%), followed by West Bengal (25.54%) and Uttar Pradesh (10.76%).

The % of number of accounts of minorities to their % of population is greater than the % of non-minority accounts to non-minority population in 12 States/Uts namely Andaman & Nicobar, Andhra Pradesh, Arunachal Prades, Chandigarh, Chhatisgarh, Haryana, Himachal Pradesh, J & K, Odisha, Puducherry, Tamil Nadu, and Uttarakhand.

Lead Banks in most of the districts have nominated officers exclusively to look after the problems of the minorities.

It has been indicated that the amount of loans to minorities in 121 MCDs increased from Rs. 94,424.96 crore to Rs. 1,02,698.97 crore for the year ending March, 2016 thereby registering an increase of 8.9%.

A positive feature witnessed through most of the identified MCDs was that instructions regarding timely sanction and disbursal of loan by bank branches were being adhered to and loans were sanctioned and disbursed within a reasonable time.

Other observations:

i. There is need for an incentive scheme for prompt re-payers.

ii. Limited economic activities in these MCDs,

iii. Lower allocation of budget by the banks.

iv. Conservative mentality of minorities- religious taboos, unorganized workers having less absorption capacity; lack of infrastructure; lack of marketing support, inadequate number of bank branches in the MCDs.

It has further been indicated in the report that the bank staff has been given necessary training in courses such as induction course on rural lending, PSL etc. It has also been mentioned that the lead banks carry out review of the RBI’s instructions regarding flow of credit in all the identified MCDs on quarterly basis. Further, Banks have been advised by RBI to undertake adequate extension
| Ministry of Drinking Water & Sanitation | National Rural Drinking Water Programme | Report not received. D/o of Drinking Water & Sanitation has informed that the evaluation study of NRDWP to assess the impact on the minorities has not so far been conducted. |
| Ministry of Urban Development | Urban Infrastructure & Governance (UIG) | Report not required Evaluation studies are to be conducted for these two schemes. There is, however, no information received from M/o UD. It is, however, relevant to mention that the said two Schemes were part of the JnNURM and no new projects have been sanctioned after 2013-14 and only on-going projects are being taken up for completion. These schemes are not presently covered under the PM’s New 15-PP. |
| Ministry of Minority Affairs | 6. Pre-Matric Scholarship Scheme | Findings of the assessment study Impact assessment of the scheme has been carried out by an independent agency Research & Development Initiative. From the study, it is observed that the Scheme has been able to achieve its objectives to a large extent as it has reached the most deprived in the minorities; raised their demand for school education; reduced the financial burden of poor parents; enabled most children to stay through school education; and improve their performance levels. The scheme has contributed significantly towards the long term objective of empowering the minorities through education. |
| Ministry of Minority Affairs | 7. Post-Matric Scholarship Scheme | Findings of the assessment study Impact assessment of the scheme has been carried out by an independent agency Research & Development Initiative. From the study, it is observed that the Scheme has been able to achieve its objectives to a large extent as it has reached the most deprived in the minorities; raised their demand for higher secondary and higher education; somewhat reduced the financial burden of poor parents; enabled a large proportion of beneficiaries to stay through their course/higher education; improved their performance levels. These perceived impacts of the Post-matric Scholarship Scheme are statistically significant. The scheme has contributed significantly towards the long term objective of empowering the minorities through education. |
| Ministry of Minority Affairs | (iii) Merit-cum-Means based Scholarship Scheme | Findings of the assessment study Impact assessment of the scheme has been carried out by an independent agency Research & Development Initiative. From the study, it is observed that the Scheme has been able to achieve its objectives to a large extent as it has reached the most deprived in the minorities; |
raised their demand for technical and professional education; somewhat reduced the financial burden of poor parents; enabled a large proportion of beneficiaries to stay through their technical/professional course; improved their performance levels. These perceived impacts of the Merit-cum-Means based Scholarship Scheme are statistically significant. The scheme has contributed significantly towards the long term objective of empowering the minorities through education.

### 8. Free Coaching & Allied Scheme

**Major findings of the impact assessment**
The findings of the study carried out by an independent agency viz. Hi-Tech Institute of Information Technology are as under:

- Universities and well-established institutes of learning; education and research including NGOs may be promoted to run their coaching institutions as they have plenty of experienced, qualified and competent faculties and other infrastructure like library, hostels etc.
- Accountability is enforced in terms of success rate of the programmes and preference be given to professional institutions having required facilities.
- Girls from minorities may be given preference in admission in such coaching institutions. They should be provided social security, separate toilet facility, hostel and individual career guidance.
- Performance indicators for monitoring the overall success of the coaching institutions be evolved and the centre which are unable to get the minimum qualifying marks in terms of success rate, the support should be withdrawn. Besides, the coaching institutions should insist on enrolment of students for specific examination only and not for appearing for various examinations as it affects their concentration.

**Findings of the study conducted recently**
The Impact Evaluation Study has been conducted in 2017 by the National Productivity Council (NPC). The study indicates that the scheme “Free Coaching & Allied” has contributed towards empowering the beneficiaries to face the competitive examinations and avail employment opportunities. In Public/Private Sector. The scheme has achieved its outlined objective to a considerable extent. It has been suggested that the Ministry may consider instituting “Annual Awards” for encouraging best Implementing Agencies.

### 9. Multi-sectoral Development Programme (revamped)

**Findings of the Study Report**
The Indian Council of Social Science Research (ICSSR) was entrusted the evaluation/impact assessment of Multi-sectoral Development Programme (MsDP) based on the sample survey of 24 minority concentration districts (MCDs) in different States of the country. The
ICSSR has, in its report, made the following observations:

a) Lack of involvement of people in general and PRI in particular in the process of preparation of MsDP is major concern.
b) Irregular fund flow to the districts has been a major limiting factor in implementation of MsDP during 11th Plan.
c) Timely and efficient monitoring and follow-up is a major issue in implementation.
d) Focus on suitable sub-district unit, accommodating urban areas within the fold of MsDP, direct transfer of fund to the district and capacity building of district level official have emerged as major point of intervention.
e) Strengthening the MIS under MsDP is extremely important.
f) Awareness of PM’s New 15 Point Programme.
g) Problem of accessibility of community assets.

The observations of ICSSR were considered and in the restructured MsDP following major changes have been made:

| (a) | The area of planning has been changed to identified Minority Concentration Blocks/Towns/cluster of villages instead of district. |
| (ii) | Constitution of Block Level Committee to ensure grass root planning and involvement of members of Panchayati Raj institutions. |
| iv) | Engagement of Block Level Facilitator. |
| iv) | Introduction of Independent monitoring system. |
| (b) | Introduction of Social Audit. |
| (vi) | Provision to organize Orientation Programme for awareness. |

**Findings of the Evaluation Study conducted recently**

The impact evaluation study was carried out by the IIPA. The objective was to critically evaluate the improvement in quality of life of MsDP beneficiary families and Minority community in terms of education, nutrition, health care and skill formation etc. As many as 65 MCBs and 4 MCTs selected from 29 districts across 15 States in the country.

**Observations & Recommendations:** Based on the views of all stakeholders, including beneficiary families/individual respondents, the major findings of the study are as follows.

**Observations:**

a. Issues pertaining to minorities have come to the forefront. Media, civil society and think tanks all have started taking note of minorities.
b. MsDP benefits may not have reached everybody/minority population in the targeted areas, but given the number of public institutions/infrastructure (ACRs/©/Hostels/Drinking Water Supply) & individual assets (IAY) created, it has touched, even
indirectly, the lives of the people in the villages and towns covered under this study.

Recommendations
a. The IIPA study has recommended running **Boarding Schools in High Minority Concentration Areas** in partnership with sister organization like Maulana Azad Educational Foundation and NavodayaVidyalayaSanghathna (NVS) as well as Kasturba Gandhi ValikaVidyalaya (KGBV).

b. Skill Centers are yet to be set up in all eastern states where proportionate concentration of minorities is very high. Setting up of Skill centres may be taken up.

c. MoMA can consider setting up societies for running health care facilities. The MoMA can also work out a model of public private partnership (PPP) that could be forwarded to the states to follow with suitable modifications, wherever required.

d. Cluster approach, narrowing down further by recognizing Muslim/ minority concentrated cluster as unit of selection and execution of projects, rather than Block as a Unit.

e. Persuading the concerned state governments to design their perspective plan to cover development deficits in the designated MCBs\MCTs would help minimize wastage and duplication of assets.

Comments of MoMA: The aforesaid recommendations have been noted and the MsDP has been suitably modified incorporating the same. The Note for CCEA on the proposed modified MsDP has since been approved.

(vi) Evaluation Study for 21analysed21 impact of NMDFC loan schemes

**Findings of the Study Report**

A study was conducted in 2014-15 through M/s Centre for Market Research & Social Development Pvt. Ltd. The study reveals that 72% of the Term Loan beneficiaries are men while 97.1% are women under Micro Financing Scheme. 84% of the Term Beneficiaries are Muslims, 10.6% Christians and 5% are Sikhs while under Micro Financing Scheme the percentage is 81.5% Muslims and 16.1% Christians. The average time taken for processing the application is 3-4 months. Nearly 33% beneficiaries under Term Loan and 17% under Micro Financing Scheme have crossed the poverty line after getting loans from NMDFC.

NMDFC has revised the quantum of loan under Term Loan from Rs. 10 lakhs to Rs. 30 lakhs, while under Micro Finance Scheme, the quantum has been increased from Rs. 25,000/- to Rs 1.50 lakh per SHG member and under Education loan from Rs.10 lakhs to Rs.20 lakhs for domestic courses and from Rs.15 lakhs to Rs.30 lakhs for courses abroad. NMDFC has given financial assistance of Rs. 3,020.62 crore to 10.90 lakh beneficiaries since inception till 2014-15.
Similarly, annual family income eligibility criterion has been revised. State Channelising Agencies (SCAs) have been advised to release funds directly in the bank account of the beneficiaries for greater transparency. NMDFC has also launched Maulana Azad National Academy for Skills (MANAS) as a special vehicle for meeting all up-skilling/re-skilling development needs of minorities.

Pradhan Mantri SurakshaBimaYojana & Pradhan Mantri Jeevan JyotiBimaYojanahave been introduced for the beneficiaries of the schemes financed by NMDFC.

Findings of the Evaluation study of NMDFC Loans schemes conducted recently

Last year, impact evaluation study of the NMDFC financing schemes was conducted by APITCO. The study was carried out in respect of beneficiaries financed during the year 2013-14. The total sample size was 15,000 beneficiaries covering 19 States/Uts. The study has concluded that –

(a) 77% of Term Loan beneficiaries who were unemployed got self-employed while 23% expanded their existing activities and provided additional employment to others. The average monthly income of beneficiary increased from Rs.43/- to Rs.9300/-.  
(b) 75% unemployed beneficiaries of Micro-finance got self –employment while 25% could expend their existing activity. Average monthly income of the beneficiary doubled as a consequence to availing the micro-finance.  
(c) 14% of the Education Loan beneficiaries have got employment with an average income of Rs.16000/- p.m.; 75% are still pursuing studies while 11 % are searching for the suitable jobs.

(vii) Restructuring of NMDFC  
The Cabinet has approved the proposal of this Ministry to increase the authorized share capital of NMDFC from Rs. 1,500 crore to Rs. 3,000 crore. It has also approved the restructuring of National Minorities Development & Finance Corporation (NMDFC) on the lines proposed by this Ministry thereby making it a more effective tool of intervention. A High-Level Committee has been set-up to oversee restructuring of NMDFC. NMDFC has taken steps to engage consultancy organization to assist it, inter-alia, in a tie up with nodal commercial bank for giving interest subvention on their loans to leverage funds. NMDFC has already revised its schemes for extending differential support to beneficiaries from different economic level. It has also stopped financing the State Channelizing Agencies who
are defaulters in repayment of dues and they are being pursued to opt for One Time Settlement of overdues.

| viii) Maulana Azad Education Foundation | **Findings of the assessment study**  
|                                            | The study for restructuring of the MAEF has been conducted by the Tata Institute of Social Sciences (TISS) and the study report has been received and accepted by the Government. The recommendations of TISS report regarding institutional capacity building, scholarship to needy girls, educators capacity building and promoting skill building for enhancing employability of youth are being implemented in MAEF. Also a full time Secretary & CEO has been posted in MAEF. In order to monitor grants-in-aid scheme an online portal has been developed to implement grant proposal, tracking them from initial appraisal stage to approval stage. For expansion of the activities of MAEF, two new schemes have been recently launched namely a) Gharib Nawaz Skill Development Training for Minorities and b) SwachhVidyalaya. |

| ix) 'NaiRoshni' a Sub-scheme for Leadership Development of minority women' is being implemented since the 12th Five Year Plan. | An evaluation study has been conducted by the NITI Ayog on the directions of Prime Minister Office. The recommendations of the report are very positive and encouraging. **The findings of the study are as under:**  
|                                                                 | a) The study has covered 15 Districts, 30 Blocks, 87 Villages and 27 NGOs, 1335 beneficiary women and 445 non-beneficiary women spread over 8 States namely Assam, West Bengal, Punjab, Gujarat, Andhra Pradesh, Kerala, Rajasthan and Uttar Pradesh. However, the programme has been successful in many respects in creating leadership quality among the women of the Minority Communities, hence the programme should continue.  
|                                                                 | b) The programme has been appreciated by most of the segments of the population of the society and assisted in creating confidence among minority women by developing leadership spirit in them.  
|                                                                 | c) Moreover, the trained women are also utilizing their enriched knowledge within their surroundings and thereby helping their families as well as their neighbours in raising their essential demands and claims from various government authorities.  
|                                                                 | **NITI Ayog has also listed some recommendations**  
|                                                                 | in its report for successful implementation of programme and combat the bottlenecks in the effective implementation of scheme. They are as follows:-  
|                                                                 | a) The experience of NGOs in training women should be given preference.  
|                                                                 | b) Adult girls and women with educational backgrounds should be included.  
|                                                                 | c) The duration of the programme may also be increased from 6 days to 10 days.  
|                                                                 | d) Training Module should include the topic like RTI |
(x) The Scheme “SeekhoaurKamao” which is skill development initiative for minorities was launched in 2013-14.

The evaluation study of the scheme “SeekhoaurKamao” has been conducted by the National Productivity Council (NPC). The scope of the study was to cover eight selected States of Uttar Pradesh, Punjab, West Bengal, Assam, Bihar, Gujarat, Kerala and Manipur for the period from 2013-14-2015-16.

Findings of the study are:
More than 85% of the trainees covered under the scheme have been employed.

a. The average monthly family income of the male candidates rose from Rs. 10325 to Rs. 17267 after getting training. Similarly the average monthly family income of female trainee rose from Rs.10475 to Rs.17713.

b. The employment rate of training for modern trade is 35% in organized sector and 64% in organized sector, while for traditional trade the employment rate was 18% in organized sector and 82% in unorganized sector.

The study has concluded that the scheme has achieved its outlined objective in raising the living standard of the trainees to a considerable extent.

(xi) NaiUdaan

The objective of the scheme is to provide financial support to the minority students clearing prelims conducted by UPSC, SSC and State PSC, to adequately equip them to compete for appointment to Civil Services by giving them direct financial support.

Findings of the Study Report
Equitable representation of various communities, castes, and creeds in the employment sector not only ensure the unity in the society but also warrant the socio-economic parity amongst various sections of the society making a prosperous nation.

2. Special support through NaiUdaan Scheme is being given by MoMA to minorities to clear the competitive Civil Services Examinations as well as for recruitment to the Gazetted/ Non-Gazetted posts in the State and Central Government is being given by M/o Minority Affairs. The objective of the scheme is to provide financial support under ‘NaiUdaan’ scheme to the minority candidates clearing preliminary exam conducted by Union Public Service Commission, Staff Selection Commission and State Public Service Commissions to adequately equip them to compete for the Civil Services in the Union and the State Governments and to increase the representation of the minority in the Civil Services by giving direct financial support to candidates clearing Preliminary Examination of Group A and B (Gazetted) and non-Gazetted posts of Union Public Service Commission (UPSC); State Public Service Commissions (SPSCs) and Staff Selection Commission (SSC) etc.

3. Salient features of the scheme are as follows:
   - Scheme is for candidates belonging to minority communities, who clear the Preliminary examinations.
support. conducted by UPSC; SPSC or SSC etc.

- The total family income of the candidates from all the sources should not exceed Rs. 4.5 lakhs per annum.
- The financial support can be availed by a candidate only once.
- Every year up to a maximum of 800 candidates are given financial support under the scheme.
- Maximum financial assistance: (i) Rs. 50,000/- for Gazetted Post;(ii) Rs. 25,000/- for Non-Gazetted post to eligible candidates of minority communities who have cleared the prelims conducted by Union Public Services Commission; Staff Selection Commissions and/or State Public Service Commissions etc. for Group 'A' and 'B' Civil Services.

**Evaluation Study of NaiUdaan Scheme:**

Ministry of Minority Affairs (MoMA) entrusted the “Evaluation & Impact Assessment of NaiUdaan Scheme to National Productivity Council (NPC) for four financial years i.e. from 2012-13 to 2016-17. The Scope & Terms of Reference of the Study were:

- To ascertain the impact of the scheme “NaiUdaan” on beneficiaries in terms of the role of financial assistance received under the scheme on their success in Final/ Main exams of UPSC/SSC/ State PSC & any other exam etc. for financial years from 2013-14 to 2016-17.

- To assess the impact of the scheme in terms of the increase in the representation of minorities in civil services examinations during the period from 2013-14 to 2016-17.

- As per the approved structured questionnaire and based on the information received from MoMA, response/ feedback was sought from 2470 nos. of beneficiaries either online or offline. However, response was received from only 256 beneficiaries.

**Impact of the scheme on Minorities:**

(a) Impact of the scheme is gauged from the following table which shows details of beneficiaries who had qualified the main examinations. Overall 68 beneficiaries had qualified the main examinations Examination-wise break-up of beneficiaries who have qualified Mains is given as under:

<table>
<thead>
<tr>
<th>S N</th>
<th>Name of Commission</th>
<th>No. of beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Union Public Service Commission</td>
<td>29 (Muslim-14, Christian-5, Sikh-1, Jain-8, Buddhist-1)</td>
</tr>
<tr>
<td>2</td>
<td>Staff Selection Commission</td>
<td>06 (Muslim-3, Christian-3)</td>
</tr>
</tbody>
</table>
It may be seen that 41 out of 68 beneficiaries belonged to Muslim community (60%).

b) Further, the awareness level was reported highest at 96% by the beneficiaries of SSC, and by the beneficiaries of UPSC and State PSC examinations it was 90%, 95% respectively.

c) With regard to feedback on the timeliness of receipt of financial assistance, responses from 166 nos. of respondents out of 256 nos. were received and 26 analysed and it can be inferred that an overall of 43%, 37%, 18% and 2% of the respondents who have qualified prelims of UPSC, SSC and State PSC reported that the financial assistance was received by them within 3 months, 4-6 months, 7-9 months and more than 9 months respectively.

d) 98%, 93% and 96% of the respondents under SSC, UPSC and State PSC respectively have opined that the financial assistance provided under the scheme has benefitted them in preparing for the final examination.

xii) Padho Pardesh - A scheme to award interest subsidy to meritorious students belonging to economically weaker section of notified minorities on the interest payable for the period of moratorium for the educational loans for overseas studies to pursue approved courses of study abroad at Masters and Ph. D levels.

Findings of the Evaluation Study Report
The M/o Minority Affairs has a scheme called Padho Pardesh, under which interest subsidy on educational loans for overseas studies is given to meritorious students belonging to the economically weaker sections of notified minority communities.

Components of the scheme
The Scheme is applicable for higher studies to students enrolled in the approved courses at Masters, M.Phil or Ph.D levels abroad.

- The interest subsidy under the scheme shall be available to the eligible students only once either for Masters or Ph.D levels.
- Total income from all sources of the employed candidate or his/her parents/guardians in case of
courses of study abroad at Masters and Ph. D levels. unemployed candidate shall not exceed Rs. 6.00 lakh per annum.

**Scope & Terms of Reference (ToR) of the Study:**

(i) To ascertain the impact of the Padho Pardesh Scheme on beneficiaries in terms of the role of interest subsidy received under the scheme from 2014-15 to 2016-17.

(ii) To assess the impact of the scheme in terms of the proportion of students availing interest subsidy, having secured employment or became self-employed during the said period.

**Methodology:**

Since the scope of the study was for the beneficiaries during 2014-17, 208 nos. of beneficiary candidates, who received loan through Canara Bank were selected. Structured questionnaires were prepared with the objective of obtaining feedback/response from the beneficiary candidates, and stakeholders of the scheme. Feedback/response was sought from the 208 nos. of beneficiaries through online survey and telephonic follow-ups, however, responses were received only from 38 students.

**Feedback on the employment prospects of the courses pursued by respondent beneficiaries**

Only 2 male respondents (6%) i.e. one from Christian and one from Jain community enrolled in Post Graduation courses in Professional Accounting & Computer Science respectively have said that the course has no prospective for future employment whereas rest 94% have agreed that the course has employment opportunity. The only female respondent pursuing her Ph. D course has also responded that the course has employment opportunity.

**Suggestions of beneficiaries regarding the scheme:-**

- Many of the beneficiaries respondents have experienced satisfaction about the current ceiling of Rs. 20 lakhs as prescribed under the scheme; however some of the respondents have opined that the present ceiling of Rs. 20 lakhs is not sufficient for pursuing higher studies abroad.
- Some of the candidates are of the opinion that the current ceiling of Rs. 20 lakhs would be appropriate for studying in countries like Germany however for studying in countries like USA and UK requires a larger fees thus demand a revision in the current provision to Rs. 25 to 30 lakhs.
- It is reported by some of the beneficiary respondents that the current ceiling is adequate for pursuing higher
studies for courses of 1 year duration or less; however for courses of 2 year or more duration higher course fee is needed. Hence the need for the upward revision in the existing ceiling.

- Some of the respondents who are enrolled in the engineering courses had expressed that the course fee for engineering is higher than the course fees for other courses; so there may be higher provision for interest subsidy for pursuing engineering courses.
- The respondents are of the opinion that the courses as prescribed under the Engineering discipline may be made general which presently are exclusively and/or specifically prescribed under the current provision of the scheme.
- Effective arrangements may be made for creating substantial awareness amongst minorities.
- The moratorium period of the scheme may be revised from maximum of 1 year to 2 years

Feedback of beneficiaries about the overall success of the scheme:

The beneficiaries’ response about overall rating on the success of the scheme was also obtained. On the basis of responses received it is observed that the only respondent pursuing Ph. D course has rated the scheme as highly beneficial and useful, while other 75% respondents have given positive response wherein 18% have found it Beneficial & Useful, while 57% have found it Highly Beneficial & Useful.

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