REPORT

EVALUATION OF PRIME MINISTER'S NEW 15 POINT PROGRAMME FOR WELFARE OF MINORITIES

सत्यमेव जयते

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EXECUTIVE SUMMARY

Prime Minister's 15 point Programme for minorities is a programme approved by the Union Government in June 2006 for welfare of religious minorities. The 15-Point Programme focuses on earmarking certain outlays of various developmental schemes and programmes of the Government of India amongst the eligible beneficiaries, based on their minority status.

After six years of implementation of 15-point programme, three important bodies suggested changes in the scope, implementation and monitoring of the high-sounding programme. The report of the Planning Commission's Steering Committee on Empowerment of the Minorities, the National Advisory Council's recommendations for the 12th Five-Year Plan "Towards inclusive development to empower minorities" and the outcome budget of the ministry of minority affairs for the year 2012-13 have spelt out the changes that would be required for effective implementation of the programme.

Thus, there is need of comprehensive assessment of the scheme to assess its efficiency and effectiveness in achievement of the scheme objectives is envisaged. In this context, Ministry of Minority Affairs, Government of India, decided to take up an evaluation study of the programme, with a view to assess the present status of implementation, impact of the programme on the minorities, chalk out future course of action, and identify thrust area for extending best possible help to minorities. Hence an exhaustive study was undertaken to cover all the aspects of implementation of the programme throughout the country along with suggesting solutions for prevailing issues.

The major objectives of the evaluation of the schemes under 15 Point Programme are:

1. To assess and evaluate the impact on minorities of the different schemes covered under the programme since its inception in each State/UT and at the National level.
2. To carry out the survey and sample test of each scheme covered under the Programme following sampling pattern for the districts/blocks/villages.
3. To analyse the data and information collected through these surveys and to bring out a quantitative as well as the qualitative analysis of the implementation and its impact for each of the scheme under the Programme.

Explorative approach was used for the study to evaluate various schemes under the programme on the educational, livelihood and economic upliftment of the minority people. The estimation of necessary statistics was done by employing research techniques in addition to statistical techniques of every concerned variable of the interest under the study.

Both secondary data as well as primary data were collected and used for the study purpose. The secondary data were collected from various records and reports of the implementing and monitoring agencies, such as Ministry of Minority Affairs, State level and District Level Committees. Also, the officials involved in the implementation of various schemes and the opinion leaders such as local representatives were interviewed to assess the implementation and impact of the schemes under the programme.

Under the primary research, we conducted two different modules i.e.

a) Qualitative Research for conducting the soft / intangible areas by collecting data and Information at state, district and town/village level;
b) Quantitative Research by collecting information from the beneficiaries of the target group.

Relevant information required for the study was collected through three different types of schedules viz.: Beneficiary schedule, State level Committee Schedule, District Level Committee Schedule.

Purposive random sampling technique was adopted for the selection of sample Districts, Blocks, villages and target beneficiaries. The selection of districts in a state/UT was based on the following criteria.

- In the States/UTs having 5 or less Minority Concentration Districts (MCDs), One MCD was selected in those States/UTs.
- In States/UTs having 6-10 MCDs, 2 MCDs was selected.
- In States/UTs having 11-20 MCDs, 3 MCDs was selected.
- In States having more than 20 MCDs, 4 MCDs was selected.

The district(s) in a state were selected on the basis of concentration of minority population and geographical situation. For comparison with MCDs, five non-minority concentrated districts are selected (one from each region, i. e, East, West, North, South and North-East). A total number of 40 districts (35 MCDs and 5 non-MCDs) are selected from 25 States/UTs)

The district(s) in a state were selected on the basis of concentration of minority population and geographical situation. For comparison with MCDs, five non-minority concentrated districts are selected (one from each region, i. e, East, West, North, South and North-East). A total number of 40 districts (35 MCDs and 5 non-MCDs) are selected from 25 States/UTs)

After the selection of districts, two minority concentrated blocks and one non-minority concentrated block were selected in each selected district. Number of target beneficiaries under various schemes and expenditure incurred during last 6 years under the schemes of the programme were the criteria for selection of the blocks. However, the final selection of the blocks in all the selected districts was done in consultation and approval of the Ministry of Minority Affairs. Further, all the Minority Concentration Towns in the selected districts were covered for the evaluation of the schemes under the 15 point programme.

All the projects taken up under all the schemes/initiatives under 15 point programme in the selected blocks and towns were covered for assessment. In case of projects happening in many villages within a block such as ICDS, IAY, SGSY, etc., 3 different villages per block were selected for the study and assessment.

From each selected village and project, 50 beneficiaries were identified for the purpose of the evaluation and impact assessment. All total, 19564 beneficiaries benefitted under various schemes of 15 Point Programme were covered for the study.

Study Findings

►Performance and impact of various schemes under 15 Point Programme

- After doing both qualitative and quantitative analysis of the performance and impact of the schemes, the study came to the conclusion that schemes like Operationalisation of Anganwadi Centres Under ICDS, Indira Awas Yojana (IAY), Pre-Matric Scholarship, and Post-Matric Scholarship have excellent performance under 15 Point Programme, and have great impact on the minority population of the country.

- Schemes like construction of primary schools under SSA, construction of additional class rooms under SSA, Swarnajayanti Gram Swarojgar Yojana (SGSY), Priority Sector Lending (PSL), and merit cum means scholarship scheme have average performance under 15 PP and noticeable impact on the minority population of the country.

- Apart from the above schemes, all other schemes under the 15 Point Programme have below average performance, and thus have very little impact on the minorities of the country.

►Adequacy of earmarking done under various schemes under 15 PP

- The study observed there was adequate physical earmarking done for minorities in 2011-12, 2012-13 and 2013-14 under Integrated Child Development Services (ICDS) Scheme, Sarva Siksha Abhiyan (SSA), Swarnjayanti Gram Swarojgar Yojana (SGSY) (Aajeevika), and Indira Awas Yojana (IAY) scheme. The physical earmarking done for minorities in 2011-12, 2012-13 and 2013-14 was found to be inadequate under Urban Self Employment Programme (USEP) of Swarn Jayanti Shahari Rozgar Yojana (SJSRY), and Skill Training for Employment Promotion amongst urban Poor (STEPUP) of Swarn Jayanti Shahari Rozgar Yojana (SJSRY).

- Also, it was observed that, there was adequate financial earmarking done for minorities in 2011-12, 2012-13 and 2013-14 under Indira Awas Yojana (IAY)

scheme, Swarn Jayanti Shahari Rozgar Yojana (SJSRY), and Priority Sector Lending (PSL) scheme. However, it was identified that there was insufficient financial earmarking under upgradation of Industrial Training Institutes (60 ITIs) into Centres of Excellence in MCDs in 2013-14.

►Impact of PM's New 15 Point Programme

- Comparison of NSS figures between 2000 and 2010 observed that minority children have similar access to education, and they have attained almost similar enrolment in all type of education compare to the non-minorities. However, compared to other religious groups among minorities and Hindus, the attendance rate and literacy rate among Muslims is still behind the national average, and it will take some years to catch up with the national average.

- The NSS figure also points out that in 2009-10, the unemployment rate was 3.4% in case of non-minorities and also in minorities in urban area, while the unemployment rate was 1.6% in case of rural Hindus which was below the national average, while the unemployment rate of rural minorities was higher than the national average. During the comparison between the religious groups, it was observed that there has been no change in unemployment rate between Hindu and minorities in the rural area between 2004-05 and 2009-10, while the unemployment rate of urban minorities has slightly been decreased compare to Urban Hindus between 2004-05 and 2009-10. The recruitment of the minorities has gone up to a considerable extent (except Indian Railways) after the launch of the Prime Minister's 15-point programme for the welfare of Minorities in India. Further, the NSS figures reveal that minority representation in government sector has not reached 15% mark. Therefore, an affirmative action may be taken by the Government to ensure at least 15% recruitment of Minorities is achieved in recruitment in the Government and Public Sector organizations/ bodies.

- The NSS figures also reflect that the rate of reduction in poverty is constant with the non-minorities while a significant change is felt with regard to minorities. This indicates the welfare programmes launched for the welfare of the minorities has yielded positive results for the minority communities. However, availability of electricity is poor among the Muslims in comparison to other minorities as well as the Hindu segments. Further, it is revealed availability of pucca houses is comparatively less among the Muslim community in comparison to other minority communities and the Hindu groups. Also, source of drinking water by religious groups reveal Muslims are lagging behind to other minority segments and the Hindu groups. The unavailability of health facilities in nearby locations has affected the minorities to redress their healthcare requirements.

- The study observed that incidents of communal violence have been reduced a little in 2011 and 2012 in comparison to 2010.

- Overall, it was observed that there has been some impact of the 15 Point Programme in enhancing education, ensuring equitable share in economic activities/employment, improving the living conditions of minorities, and promotion of communal harmony.

►Reasons for tardy implementation of schemes under 15 PP

- According to study observations, under PM's New 15 Point Programme, beneficiary oriented schemes like IAY, SGSY, scholarship schemes have been implemented well, while the performance of the infrastructure based schemes have not been found to be satisfactory.

- At the Central level, the overall progress of implementation of 15 Point Programme is monitored on quarterly basis by Ministry of Minority Affairs. The study observed that State Level Committee has been formed in most of the surveyed States/UTS, except Delhi and Mizoram. However, State Level Committees meet very irregular basis to monitor the implementation of various schemes under the programme.

- As per the guidelines, the District Level Committee shall report progress of implementation to the State Department dealing with minorities for placing it before the State Level Committee. However, the study observed that the DLCs hardly report to the State Minority/Social Welfare Department on the progress of implementation of the schemes. The study observed that the DLCs meet once or twice in a year to monitor the implementation of various schemes under the programme.

- As per the guidelines, Ministries and Departments implementing the schemes, included in the programme monitor their schemes with reference to the physical targets and financial outlays. However, the study observed that it is difficult for the Ministries and Departments at the centre to monitor their schemes particularly for the reason that there is no timely and regular submission of relevant data by the state departments.

- As per the guidelines, the Department dealing with Minorities of the State/UT may send a quarterly progress report to the Ministry of Minority Affairs. During the interaction with the State officials of the department dealing with minorities, it was noticed that some states send the quarterly progress reports, while some sends progress reports as and when required. Also, it was observed that in most cases the progress reports of the State Minority/Social Welfare Department contain the performance of the schemes implemented by only State Minority/Social Welfare Department.

- It was observed that the performance of schemes of departments other than the department dealing with minorities at the state level is being reported to their respective ministries instead of reporting to the State Minority/Social Welfare Department, for which State Minority/Social Welfare Department

faces hindrances in timely and quality reporting to the Ministry of Minority Affairs.

- The study observed that the Ministry of Minority Affairs maintains the data on implementation and performance of various schemes under 15 Point Programme. These data are based on the reporting by various Ministries and Departments at the centre. However, the study observed that data on progress of implementation of the schemes under 15 PP are not readily available with other ministries and departments.

- The study further observed that the data provided by various departments at the State level is not matching with the data available with Ministry of Minority Affairs. With regard to the implementation of various schemes, data available with various departments at the State level was found to be unsatisfactory.

- Also, it was observed that data maintained by the officials at the state and district level with regard to the performance of various schemes under 15 Point Programnme was unsatisfactory. Proper data maintenance is needed to be done by the officials at state and district level to monitor implementation of various schemes under the programme.

Recommendations

- The study observed that the State Level Committees and District Level Committees in most states are dysfunctional. They have hardly reviewed the implementation and performance of the schemes under 15 PP. The study observed that the scale of government intervention at state and district level is too small. Ministry of Minority Affairs should take initiatives in providing responsibilities to the SLCs and DLCs so that they could be more effective in monitoring the schemes.

- For better monitoring of implementation of different schemes under the programme, the State Level Committees and District Level Committees need to meet quarterly as per the guidelines. Though periodic review of the schemes under the programme is done at the central level, it should be done at the state and district level regularly.

- For better monitoring and implementation of the schemes of other departments, the departments at state level need to report on the performance of their schemes to the State Minority/Social Welfare Department on quarterly basis so that State Minority/Social Welfare Department could monitor the implementation of schemes, and plan and review for better implementation of each scheme under the programme, as Ministry of Minority Affairs does it at the centre.

- Proper data maintenance is needed to be done by the officials at state and district level to monitor implementation of various schemes under the

programme. Also, MIS system needs to be developed by Ministry of Minority Affairs for each scheme under the programme to monitor the implementation of schemes at state and district level.

- The schemes under 15 PP comes under one umbrella and the study observed that all the schemes under the programme are not relevant/useful for all the States/UTs. But till date, the State Level Committees or State Departments dealing with minorities have not identified the schemes which are relevant/useful for the minorities of the State/UT. Thus, Ministry of Minority Affairs may instruct to State Department dealing with minorities to identify such schemes which are relevant/useful for the State/UT, and to give focus on implementing them properly, so that maximum benefits under the scheme could be garnered.

CHAPTER-I
BACKGROUND

1.1 BACKGROUND OF PRIME MINISTER'S 15 POINT PROGRAMME

Prime Minister's **15 point Programme for minorities** is a programme approved by the Union Government in June 2006 for welfare of religious minorities. The Union Government has allocated 15% of plan outlays for implementation of the 15 points such as,

1. Equitable availability of the Integrated Child Development Services (ICDS)
2. Improving access to School Education
3. Greater resources for teaching Urdu
4. Modernizing Madrasa Education
5. Scholarships for meritorious students from minority communities
6. Improving educational infrastructure through the Maulana Azad Education Foundation.
7. Self-Employment and Wage Employment for the poor
8. Upgradation of skill through technical training
9. Enhanced credit support for economic activities
10. Recruitment to State and Central Services
11. Equitable share in rural housing scheme
12. Improvement in condition of slums inhabited by minority communities.
13. Prevention of communal incidents
14. Prosecution for communal offences
15. Rehabilitation of victims of communal riots.

The 15-Point Programme focuses on earmarking certain outlays of various developmental schemes and programmes of the Government of India amongst the eligible beneficiaries, based on their minority status.

1.2 OBJECTIVES OF PRIME MINISTER'S 15 POINT PROGRAMME

The Prime Minister's New 15 Point Programme for the Welfare of Minorities 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.

1.3 TARGET GROUP

The target group of the programme consists of the eligible sections among the minorities notified under Section 2(c) of the National Commission for Minorities act, 1992, viz. Muslims, Christians, Sikhs, Buddhists and Zoroastrians (Parsis). In States, where one of the minority communities notified under Section 2(c) of the National Commission for Minorities Act, 1992 is, in as majority, the earmarking of physical/financial targets under different schemes will be only for the other notifies minorities. These States/UT are Jammu & Kashmir, Punjab, Meghalaya, Mizoram, Nagaland and Lakshadweep.

1.4 FUNDING PATTERN

An important aim of the 15 Point programme is to ensure that the benefits of various government schemes for the underprivileged reach the disadvantaged sections of the minority communities. In order to ensure that the benefits of these schemes flow equitably to the minorities, the programme envisages location of a certain proportion of development projects in minority concentration areas. It also provides that, wherever possible, 15% of targets and outlays under various schemes are earmarked for the minorities.

It is an overarching programme which covers many important schemes of different Ministries/Departments either by earmarking 15% physical targets/financial outlays for the minorities or by specific monitoring of flow of benefits/funds to areas with substantial minority population. Further earmarking of targets/outlays are done for minorities as a whole and not community-wise. Many schemes under this programme are for creating community assets like schools, ITIs etc

1.5 SCHEMES COVERED UNDER 15 POINT PROGRAMME

The list of schemes covered under the programme is as under:

(a) Schemes considered amenable to earmarking for minorities

1) Integrated Child Development Services (ICDS) Scheme providing services through Anganwadi Centres (Ministry of Women & Child);
2) Sarva Shiksha Abhiyan (Ministry of Human Resources Development);
3) Swarnjayanti Gram Swarojgar Yojana (renamed as Aajeevika) (Ministry of Rural Development);
4) Swarn Jayanti Shahari Rojgar Yojana (SJSRY) (Ministry of Housing & Urban Poverty Alleviation);
5) Industrial Training Institutes (ITIs) (Ministry of Labour & Employment});
6) Bank credit under priority sector lending (Department of Financial Services); and
7) Indira Awaas Yojana (IAY) (Ministry of Rural Development).

(b) Schemes exclusively meant for minorities and implemented by the Ministry of Minority Affairs

8) Merit-cum-Means Scholarship for technical & professional courses.
9) Pre-Matric Scholarship Scheme.
10) Post-Matric Scholarship Scheme.
11) Maulana Azad National Fellowship for Minority Students.
12) Loan schemes of National Minority Development & Finance Corporation (NMDFC) for economic activities.
13) Schemes of Maulana Azad Education Foundation (MAEF) for promotion of education.
14) Free Coaching and Allied scheme.

(c) Schemes for which flow of funds/benefits to minority concentration areas is monitored

15) Integrated Housing and Slum Development Programme (IHSDP) (Ministry of HUPA)
16) Basic Services for Urban Poor (BSUP) (Ministry of HUPA)
17) Urban Infrastructure Development Scheme for Small and Medium Towns (UIDSSMT) (Ministry of Urban Development)
18) Urban Infrastructure and Governance (UIG) (Ministry of Urban Development)
19) National Rural Drinking Water Programme (NRDWP) (Ministry of Drinking Water & Sanitation)

(d) Special Initiatives included in the Programme

20) Scheme for Providing Quality Education in Madrasa (SPQEM) (Department of School Education & Literacy);
21) Scheme for Infrastructure Development of Minority Institutions (IDMI) (Department of SE&L)
22) Greater Resources for Teaching Urdu – Scheme for Appointment of Language Teachers (Deptt. of School Education & Literacy);
23) Recruitment of minorities in Govt. Departments/ Organisations (Deptt. of Personnel & Training);
24) Guidelines on Communal harmony (Ministry of Home Affairs).

1.6 IMPLEMENTING & MONITORING AGENCY

At the Central level, the overall progress of implementation of 15 Point Programme is monitored on quarterly basis by Ministry of Minority Affairs and on half yearly basis by Committee of Secretaries (COS) and thereafter also reported to the Union Cabinet. At State level, the monitoring is made by State Level and District Level Committees in which MPs and MLAs, representatives from Panchayati Raj Institutions/Autonomous District Councils, representatives from reputed Non-Governmental Institutions dealing with Minorities are included.

These Committees monitor all the schemes under this programme and Multi-sectoral Development Programme (MsDP). The State Level Committee should meet at least once every quarter for monitoring of the programme.

1.7 EVALUATION OF PRIME MINISTER'S 15 POINT PROGRAMME

After six years of implementation of 15-point programme, three important bodies suggested changes in the scope, implementation and monitoring of the high-sounding programme. The report of the Planning Commission's Steering Committee on Empowerment of the Minorities, the National Advisory Council's recommendations for the 12th Five-Year Plan "Towards inclusive development to empower minorities" and the outcome budget of the ministry of minority affairs for the year 2012-13 have spelt out the changes that would be required for effective implementation of the programme.

Thus, there is need of comprehensive assessment of the scheme to assess its efficiency and effectiveness in achievement of the scheme objectives is envisaged. In this context, Ministry of Minority Affairs, Government of India, decided to take up an evaluation study of the programme, with a view to assess the present status of implementation, impact of the programme on the minorities, chalk out future course of action, and identify thrust area for extending best possible help to minorities. Hence an exhaustive study was undertaken to cover all the aspects of implementation of the programme throughout the country along with suggesting solutions for prevailing issues.

CHAPTER-II
STUDY OBJECTIVES, METHODOLOGY & SAMPLE SIZE

2.1 STUDY OBJECTIVES

The major objectives of the evaluation of the schemes under 15 Point Programme are:

1. To assess and evaluate the impact on minorities of the different schemes covered under the programme since its inception in each State/UT and at the National level.

2. To carry out the survey and sample test of each scheme covered under the Programme following sampling pattern for the districts/blocks/villages.

3. To analyse the data and information collected through these surveys and to bring out a quantitative as well as the qualitative analysis of the implementation and its impact for each of the scheme under the Programme.

2.2 STUDY APPROACH AND METHODOLOGY

Explorative approach was used for the study to evaluate various schemes under the programme on the educational, livelihood and economic upliftment of the minority people. The estimation of necessary statistics was done by employing research techniques by econometric modelling in addition to statistical techniques of every concerned variable of the interest under the study.

As the study largely involves information about the implementation and impact of various schemes under the programme in terms of education, recruitment, income generation and creation of employment opportunities and role in poverty alleviation, housing, reduction in communal riots, etc., the major source of information was the beneficiaries of various schemes under the programme.

Both secondary data as well as primary data were collected and used for the study purpose. The secondary data were collected from various records and reports of the implementing and monitoring agencies, such as Ministry of Minority Affairs, State level and District Level Committees. Also, the officials involved in the implementation of various schemes and the opinion leaders such as local representatives were interviewed to assess the implementation and impact of the schemes under the programme.

Besides this, qualitative information about various aspects of the schemes were gathered employing appropriate tools like discussions with the stakeholders of the programme, personal observation of the beneficiaries and projects, and

instances of success and failure. Observations were supported by the photographs during the course of the study.

2.2.1 Secondary Study

Under secondary research, a thorough desk review was undertaken to develop insight to the key areas to be focused during the primary research. Various records / information / data related to the implementation of the programme, fund allocation for the programme under various schemes at different levels, number of minority beneficiaries covered in different districts and types of impact observed on the minority community in the districts due to the programme were studied during the secondary research.

2.2.2 Primary Study

Under the primary research, we conducted two different modules i.e.,

c) Qualitative Research for conducting the soft / intangible areas by collecting data and Information at state, district and town/village level;

d) Quantitative Research by collecting information from the beneficiaries of the target group.

2.2.3 Study Tools

The study was evaluatory in nature and the quantitative data & qualitative information were collected through employing a combination of the following research tools.

- Interviews with the beneficiaries of different schemes under the programme
- Discussion with implementing and monitoring officials, NGOs, PRI functionaries, and social workers.
- Personal observations and detailed analysis of the performance of the schemes on the target beneficiaries, and success as well as failure of the schemes under the programme.
- Study of various official and unofficial data/records/reports/publications.

Relevant information required for the study was collected through three different types of schedules viz.:

- Beneficiary schedule
- State level Committee Schedule
- District Level Committee Schedule

The various objectives of the evaluation of the schemes under the programme are fulfilled through capturing data/information employing different tools like survey of implementing/monitoring officials, beneficiaries, and opinion leaders using structured schedules, personal interviews/discussions with various stakeholders of the schemes, personal observations and analyis of various cases. Each of the schedules intended for the evaluation was designed in such a

way that the quantitative and qualitative information shall be covered through personal interviews.

2.3 SAMPLING

Purposive random sampling technique was adopted for the selection of sample Districts, Blocks, villages and target beneficiaries. The details of the sampling undertaken for the study are as follows.

2.3.1 Selection of Districts

- In the States/UTs having 5 or less Minority Concentration Districts (MCDs), One MCD was selected in those States/UTs.
- In States/UTs having 6-10 MCDs, 2 MCDs was selected.
- In States/UTs having 11-20 MCDs, 3 MCDs was selected.
- In States having more than 20 MCDs, 4 MCDs was selected.

The district(s) in a state were selected on the basis of concentration of minority population and geographical situation. For comparison with MCDs, five non-minority concentrated districts are selected (one from each region, i. e, East, West, North, South and North-East). A total number of 40 districts (35 MCDs and 5 non-MCDs) are selected from 25 States/UTs)

2.3.2 Selection of Blocks & Towns

After the selection of districts, two minority concentrated blocks and one non-minority concentrated block were selected in each selected district. Number of target beneficiaries under various schemes and expenditure incurred during last 6 years under the schemes of the programme were the criteria for selection of the blocks. However, the final selection of the blocks in all the selected districts was done in consultation and approval of the Ministry of Minority Affairs. Further, all the Minority Concentration Towns in the selected districts were covered for the evaluation of the schemes under the 15 point programme.

2.3.3 Selection of Projects and villages under the Schemes

All the projects taken up under all the schemes/initiatives under 15 point programme in the selected blocks and towns were covered for assessment. In case of projects happening in many villages within a block such as ICDS, IAY, SGSY, etc., 3 different villages per block were selected for the study and assessment.

2.3.4 Selection of beneficiaries

From each selected village and project, 50 beneficiaries were identified for the purpose of the evaluation and impact assessment. All total, 19564 beneficiaries benefitted under various schemes of 15 Point Programme were covered for the study.

Table-1.1: State / UT wise MCDs, blocks and towns selected for the study

Sl. No.	State/UT	MCD	Blocks	Remarks	Towns
1	Andaman & Nicobar	Nicobar	Car Nicobar (MCB)	There are only two blocks in the district	
			Nancowry (MCB)		
2	Andhra Pradesh	Hyderabad	Charminar (non-MCB)	There is no minority concentrated block in the district	Hyderabad
			Golconda (non-MCB)		
			Secundera-bad (non-MCB)		
3	Arunachal Pradesh	Changlang	Bordumsa-Diyun (MCB)		
			Nampong-Manmao (MCB)		
			Changlang (non-MCB)		
		Papum Pare	Doimukh-Kimin (MCB)		
			Sagalee (MCB)		
			Balijan (non-MCB)		
4	Assam	Dhubri	Golokganj (MCB)	All the blocks in the district are minority concentrated	Dhubri
			Rupsi (MCB)		
			Gauripur (MCB)		
		Marigaon	Laharighat (MCB)	All the blocks in the district are minority concentrated	
			Mairabari (MCB)		
			Bhurbandha (MCB)		
		Karimganj	North Karimganj (MCB)	All the blocks in the district are minority concentrated	
			South Karimganj (MCB)		
			Badarpur (MCB)		
5	Bihar	Kishanganj	Kishanganj (MCB)	All the blocks in the district are minority	Kishanganj
			Kochadhamin		

			(MCB)	concentrated	
			Bahadurganj (MCB)		
6	Delhi	North East	Seelampur	The district is divided into sub-divisions rather than blocks	Jaffrabad
			Seema Puri		
			Shahdara		Mustafabad
7	Goa	South Goa	Salcete (MCB)		Margao
			Quepem (MCB)		Marmugao
			Sanguem (non-MCB)		
8	Haryana	Mewat	Nuh (MCB)	All the blocks in the district are minority concentrated	
			Taoru (MCB)		
			Ferozepur Jhirka (MCB)		
9	Himachal Pradesh	Kinnaur	Poo (MCB)	There is only one MCB in the district	
			Nichar (non-MCB)		
			Kalpa (non-MCB)		
10	Jammu & Kashmir	Leh (Ladakh)	Leh (MCB)		Leh
			Khalsi (MCB)		Khalsi
			Deskit (non-MCB)		Nobra
					Durbuk
					Kharoo
					Nyoma
11	Jharkhand	Gumla	Gumla (MCB)	All the blocks in the district are minority concentrated	
			Sisai (MCB)		
			Bherno (MCB)		
12	Karnataka	Bidar	Bidar (MCB)		Bidar
			Homnabad (MCB)		Basava-kalyan
			Bhalki (Non-MCB)		
13	Kerala	Wayanad	Kalpetta (MCB)	All the blocks in the district are minority concentrated	
			Sultanbathery (MCB)		
			Mananthavady (MCB)		
		Kozikhode	Kozhikode (MCB)	All the blocks in the district are minority concentrated	Kozhikode
			Chelannur (MCB)		Beypore
			Kunnamanga-		Cheruva-

			lam (MCB)		nnur
					Quilandy
					Vadakara
		Thiruvanan-thapuram	Kazhakoottam (MCB)		Thiruvanan-thapuram
			Perumkadavila (MCB)		Nedu-mangad
			Nemom (non-MCB)		Neyyattinkara
14	Madhya Pradesh	Bhopal	Panda-Rural (non-MCB)	There is no minority concentrated block in the district	Bhopal
			Panda-Urban (non-MCB)		
			Berasia (non-MCB)		
15	Maharashtra	Buladana	Buldana (MCB)		Buldana
			Chikli (MCB)		Khamgaon
			Motala (non-MCB)		Malkapur
					Shegaon
		Washim	Mangrulpir (MCB)		Washim
			Karanja (MCB)		Karanja
			Washim (non-MCB)		
16	Manipur	Senapati	Kangpokpi (MCB)		
			Saikul (MCB)		
			Tadubi (non-MCB)		
		Churachandpur	Churachandpur (MCB)	All the blocks in the district are minority concentrated	
			Samulamlan (MCB)		
			Singnghat (MCB)		
17	Mizoram	Lawngtlai	Lawngtlai (MCB)		Chawngte
			Chawngte (MCB)		
			Bungtlang 'South' (non-MCB)		
18	Odisha	Gajapati	R. Udaygiri (MCB)		
			Mohana (MCB)		
			Gosani (non-MCB)		

19	Pondicherry	Mahe	Mahe (MCB)	The district has no administrative divisions	
20	Rajasthan	Ganga-nagar	Ganganagar (MCB)		
			Sadulshahar (MCB)		
			Suratgarh (non-MCB)		
21	Sikkim	North	Mangan (MCB)		
			Chungthang (MCB)		
			Kabitingda (non-MCB)		
22	Tamil Nadu	Kanya-kumari	Rajakkamangalam (MCB)	All the blocks in the district are minority concentrated	Nagercoil
			Agasteeswa-ram (MCB)		
			Thovalai (MCB)		
23	Uttar Pradesh	Meerut	Raipura (MCB)		Mawana
			Meerut (MCB)		
			Dhaurala (non-MCB)		
		Bareilly	Bhojipura (MCB)		Bareily
			Fatehgarh Paschimi (MCB)		Baheri
					Faridpur
			Kyara (non-MCB)		
		Balaram-pur	Pachperwa (MCB)		
			Shri Dutt Ganj (MCB)		
			Balarampur (non-MCB)		
24	Uttarkhand	Hardwar	Bhagwanpur (MCB)		
			Roorkee (MCB)		
			Khanpur (Non-MCB)		
25	West Bengal	Murshida-bad	Berhampur (MCB)	All the blocks in the district are minority concentrated	Dhulian
			Murshidabad Jiaganj (MCB)		Jangipur

			Hariharpara (MCB)		
		Uttar Di najpur	Raiganj (MCB)		
			Itahar (MCB)		
			Kaliaganj (non-MCB)		

Table-1.2: Non-MCD districts, blocks, towns selected for comparative study

Sl. No.	State/UT	Non-MCD	Blocks	Towns
1	Uttar Pradesh	Gonda	Itia Thok (MCB)	Gonda
			Babhanjot (MCB)	
			Nawabganj (Non-MCB)	
2	West Bengal	Jalpaiguri	Malbazar (MCB)	
			Kalchini (MCB)	
			Jalpaiguri Sadar (non-MCB)	
3	Assam	Nalbari	Madhupur (MCB)	
			Barkhetri (MCB)	
			Pachim Nalbari (Non-MCB)	
4	Tamil Nadu	Thirunelveli	Valliyur (MCB)	Thrunelveli
			Radhapuram (MCB)	Kadayanallur
			Kalakadu (Non-MCB)	Puliyankudi
				Tenkasi
5	Maharashtra	Nanded	Nanded (MCB)	Nanded-Waghala
			Ardhapur (MCB)	
			Mudkhed (Non-MCB)	

Table-1.3: State/UT wise number of beneficiaries covered under the study

Sl. No.	State	No. of Beneficiaries
1	Andaman & Nicobar	300
2	Andhra Pradesh	536
3	Arunachal Pradesh	966
4	Assam	1896
5	Bihar	506
6	Delhi	576
7	Goa	542
8	Haryana	527
9	Himachal Pradesh	343
10	Jammu & Kashmir	492

11	Jharkhand	496
12	Karnataka	574
13	Kerala	1758
14	Madhya Pradesh	495
15	Maharashtra	963
16	Manipur	900
17	Mizoram	446
18	Odisha	471
19	Puduchery	300
20	Rajasthan	462
21	Sikkim	445
22	Tamil Nadu	924
23	Uttar Pradesh	2231
24	Uttarakhand	460
25	West Bengal	1514
Total		**19564**

2.4 FIELDWORK

The field data was collected during June 2014-December 2014. Data collection in 25 states/UTS was conducted by 10 research coordinators. Before the field work, all the team members received training for two days, which consisted of instructions in interviewing techniques and field procedures for the survey, review of each item in the questionnaire, mock interviews between participants in the classroom and practice interviews in the field. The survey coordinators also hold formal discussions with the concerned programme implementing officials and record their observations, impact of the programme and suggestions for improvement. The Project Director and Project Manager also visited the field to monitor the data collection activities and ensure good quality data.

The Project Manager monitored the data collection procedure during the fieldwork. All the completed questionnaires were checked and scrutinized at the field before leaving the fieldwork area.

2.5 DATA QUALITY AND DATA MANAGEMENT

The quality of data was ensured by imparting quality training to the study team members for the survey and fieldwork. Besides these, regular scrutiny of questionnaires, computer based data checking was conducted to clean the database for the final analysis.

All the questionnaires were scrutinized prior to the data entry. All questionnaires were scrutinized on the basis of specially drafted Scrutiny Notes and data analysis was done as per the Analysis Plans. Prior to data analysis, data was entered in the MS Excel package and contained all relevant range and consistency checks. Finally, data were entered in SPSS 12.0 version and analyzed according to the analysis plan.

2.6 STUDY LIMITATIONS

There were certain limitations to assess the real impact of the schemes on the minorities under PM's New 15 Point Programme. They were,

a) Comparative analysis of the accrued benefits by minorities and non-minorities under various schemes of 15 PP could not be done due to the survey was restricted to only minority beneficiaries benefitted under various schemes. Thus, the study collected the field data on the impact of schemes only on minority beneficiaries, while no field data was collected from the non-minority beneficiaries.

b) The latest NSS figures for education, employment and social conditions separately for minorities and non-minorities are available for 2009-10. Since the PM's New 15 PP was launched in 2006-07, assessment of the impact of the Programme on the basis of NSS figures with regard to the education, employment and social conditions of the minorities was not apparent.

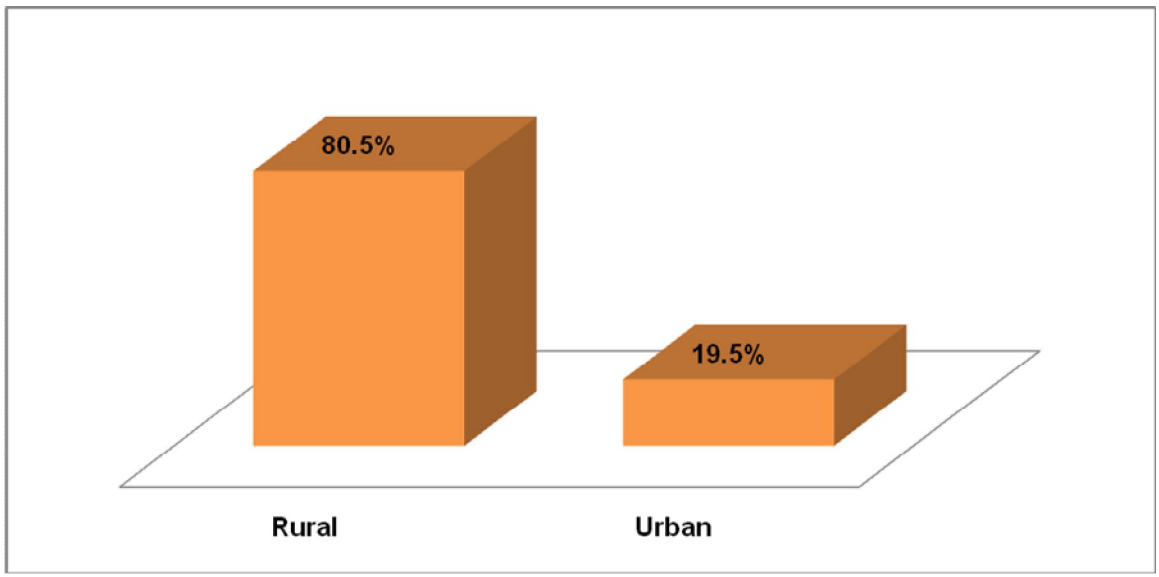
CHAPTER-III
PROFILE OF THE BENEFICIARIES BENEFITTED UNDER VARIOUS SCHEMES

3.1 Locality of the Beneficiaries

Most of the sample beneficiaries benefitted under various schemes (80.5%) were covered from the rural area, while 19.5% beneficiaries were covered from the urban area. (Refer Table-1)

While all the beneficiaries of Delhi and Andhra Pradesh were covered from the urban area, all the beneficiaries of Arunachal Pradesh, Assam, Bihar, Haryana, Himachal Pradesh, Jharkhand, Manipur, Mizoram, Odisha, Rajasthan, and Sikkim were covered from the rural area.

Chart-3.1: Locality of the Beneficiaries

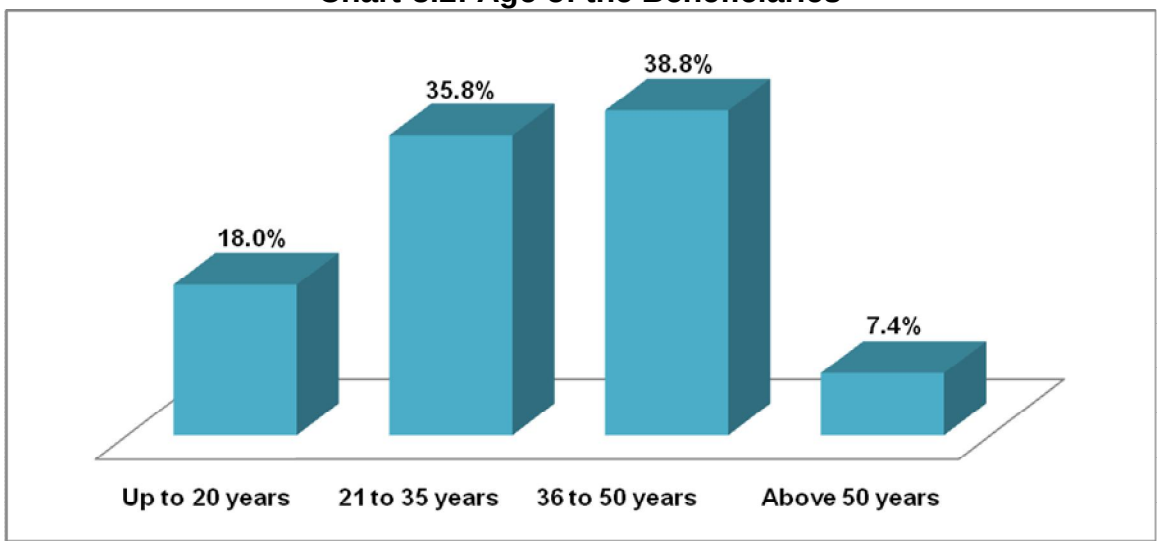


3.2 Age of the Beneficiaries

Analyzing the age pattern of the beneficiaries, it is seen that 38.8% beneficiaries were in the age group of 36 to 50 years. 35.8% beneficiaries were in the age group of 21 to 35 years, 18% beneficiaries were under 21 years of age and 7.4% beneficiaries were above 50 years of age. (Refer Table-2)

More than one-fifth surveyed beneficiaries in Rajasthan, Himachal Pradesh and Haryana were found to be more than 50 years of age, while all the surveyed beneficiaries of Andaman & Nicobar were found to be less than 21 years of age.

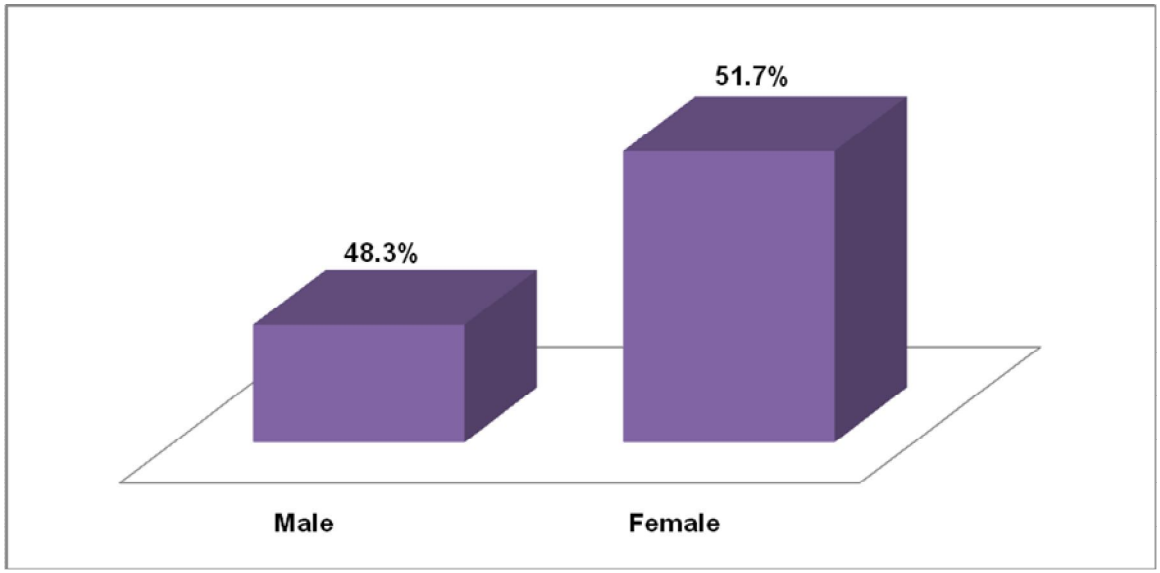
Chart-3.2: Age of the Beneficiaries



3.3 Gender Classification

Majority of surveyed beneficiaries benefitted under various schemes (51.7%) were found to be female. The percentage of male respondents was 48.3%. While all the surveyed beneficiaries in Andhra Pradesh were female, all the surveyed beneficiaries in Delhi were male. (Refer Table-3)

Chart-3.3: Gender classification of the Beneficiaries

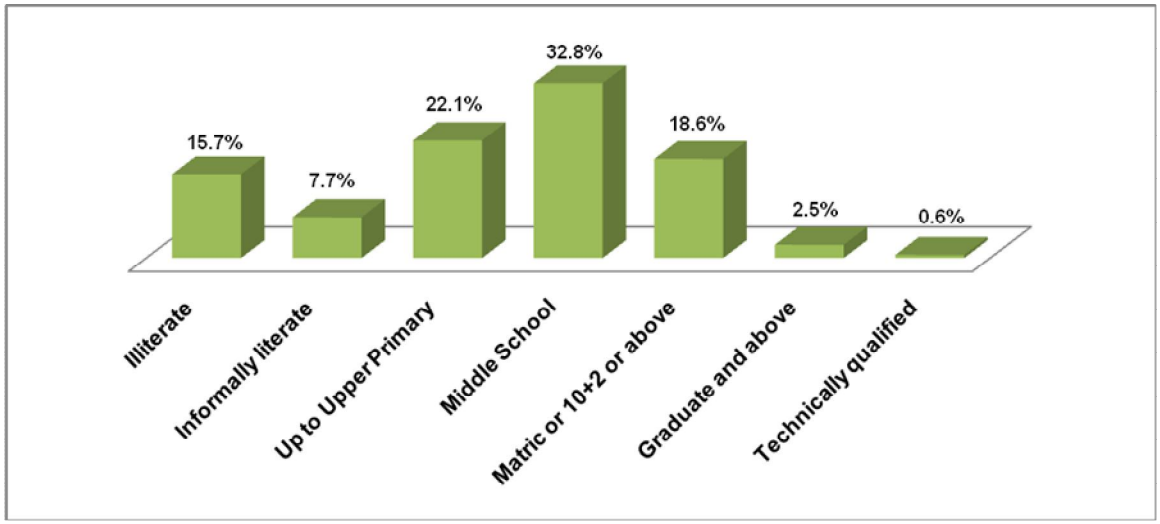


3.4 Educational Status

The educational status of the beneficiaries benefitted under various schemes reveals that 15.7 percent beneficiaries are illiterate, and 7.7 percent are informally literate. The beneficiaries with primary education constitute 22.1 percent, while beneficiaries with middle school education constitute 32.8 percent and beneficiaries educated up to matriculate or above constitute 21.1 percent.

Only 0.6 percent beneficiaries are found to be technically qualified. Further, the study observed that majority of the beneficiaries in Rajasthan and Uttar Pradesh were found to be illiterate. (Refer Table-4)

Chart-3.4: Educational Status of the Beneficiaries

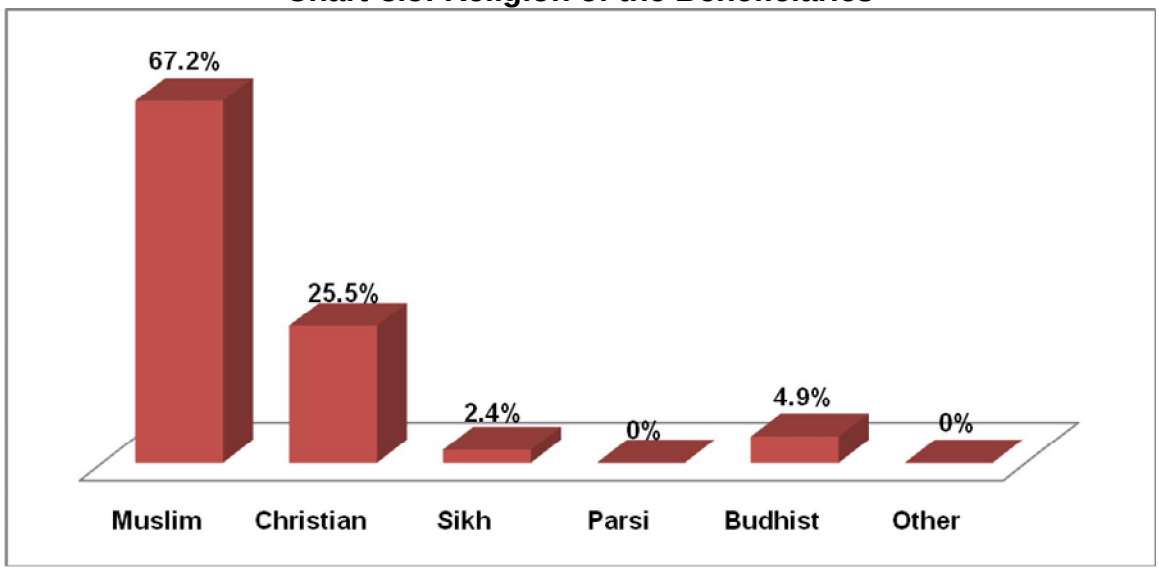


3.5 Religion of Beneficiaries

Majority (67.2 percent) of the beneficiaries benefitted under various schemes were found to be of Muslim religion, followed by 25.5 percent were of Christian, 5 percent were of Buddhist religion, and 2.4% were of Sikh religion. Very few beneficiaries are belonging to Parsi or other religion. (Refer Table-5)

While all the beneficiaries of Andhra Pradesh, Delhi, and Haryana were of Muslim religion, all the beneficiaries of Manipur and Sikkim were of Christian religion, and all the beneficiaries of Jammu & Kashmir and Mizoram were of Buddhist religion.

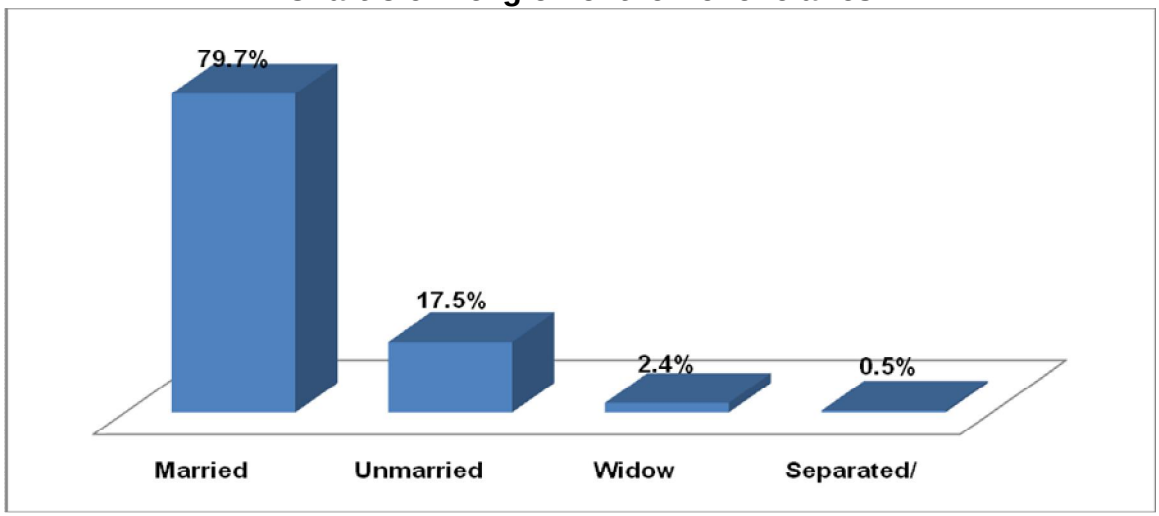
Chart-3.5: Religion of the Beneficiaries



3.6 Marital Status

Marital status of the beneficiaries reveals that 79.7 percent of the beneficiaries are married, while 17.5 percent beneficiaries are unmarried, 2.4 percent are widow, and 0.4 percent beneficiaries are separated or divorced. While all the beneficiaries of Delhi and Sikkim are found to be married, most of the beneficiaries of Andaman & Nicobar, and majority beneficiaries of Puduchery are found to be unmarried. (Refer Table-6)

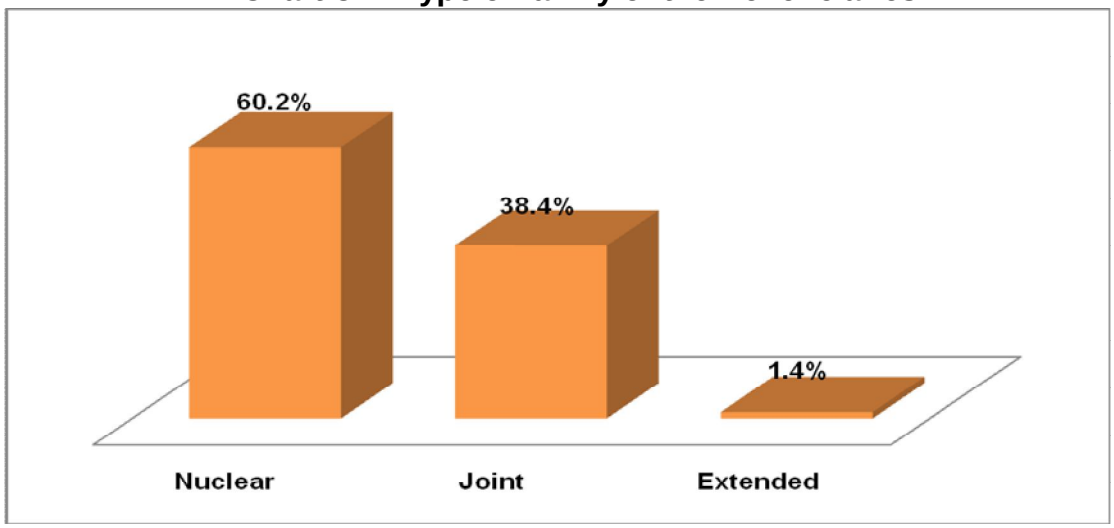
Chart-3.6: Religion of the Beneficiaries



3.7 Type of family

Majority of the surveyed beneficiaries (60.2%) benefitted under various schemes are found to be from nuclear family. 38.4% beneficiaries are found to be from joint family. Very few (1.4%) beneficiaries are from extended family and majority of them are found to be in Delhi. (Refer Table-7)

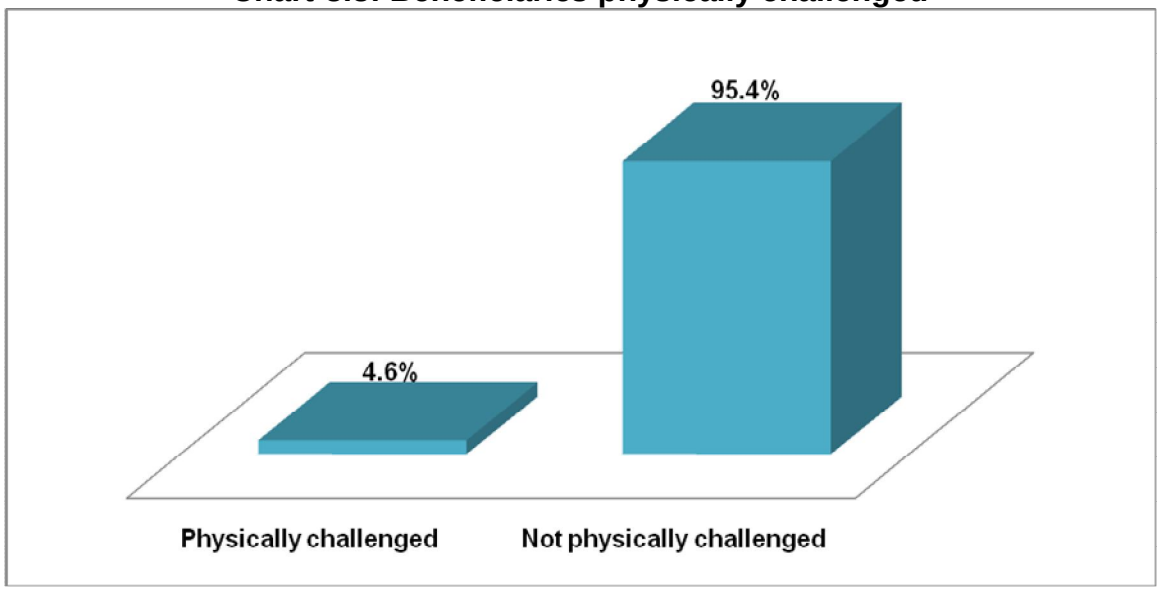
Chart-3.7: Type of family of the Beneficiaries



3.8 Physically Challenged

4.6% of the beneficiaries benefitted under various schemes are found to be physically challenged. Also, it was observed that more than one-fifth beneficiaries in Jammu & Kashmir and Haryana are physically challenged. (Refer Table-8)

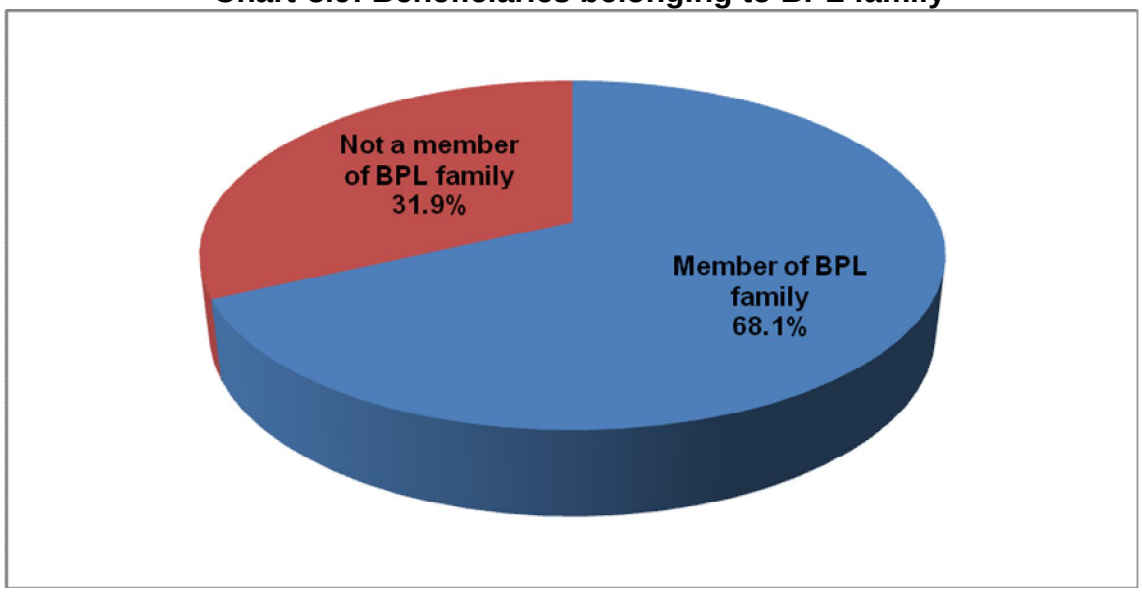
Chart-3.8: Beneficiaries physically challenged



3.9 BPL Status

The study observed that majority (68%) of the surveyed beneficiaries benefitted under various schemes belong to BPL family. However, all the beneficiaries of Delhi, Puduchery, and Sikkim reported that they do not belong to the BPL family. (Refer Table-9)

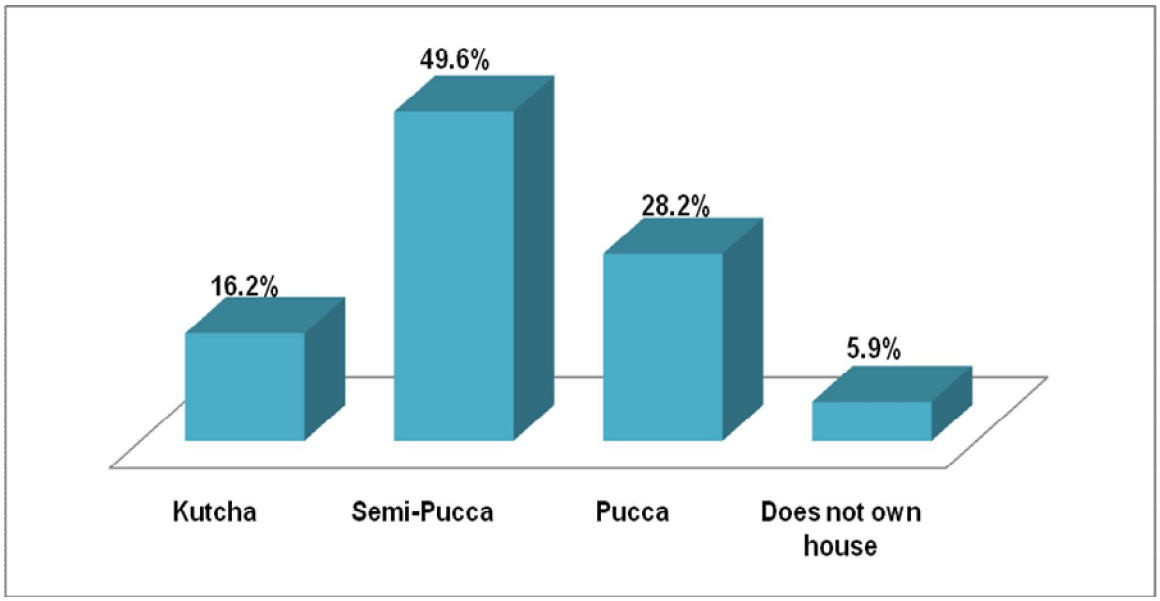
Chart-3.9: Beneficiaries belonging to BPL family



3.10 Type of house

It is seen that almost half of the surveyed beneficiaries reside in semi-pucca houses, while 28.2% of such beneficiaries reside in pucca houses, and 16.2% beneficiaries reside in Kutcha houses. Also, 5.9 percent beneficiaries reported that they do not have own house, and most of them were found in Andhra Pradesh. (Refer Table-10)

Chart-3.10: Type of house of Beneficiaries



CHAPTER-IV
PERFORMANCE AND IMPACT OF VARIOUS SCHEMES UNDER PM'S NEW 15 PP

4.1 Schemes under which the minorities benefitted

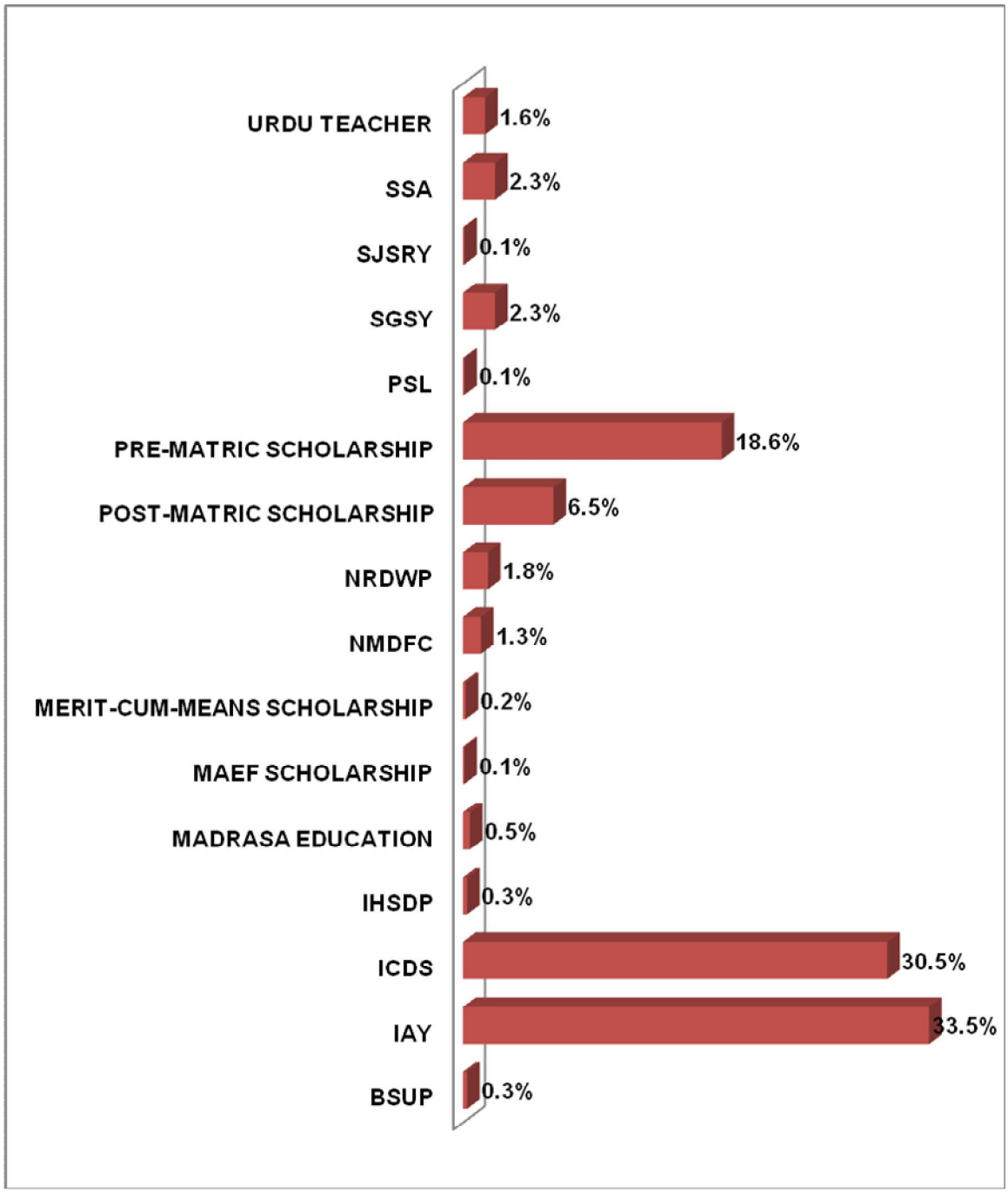
During the field survey of beneficiaries, it was observed that schemes like IAY, ICDS, Pre-matric Scholarship and Post-matric Scholarship have large impacts on the minorities in the country. Most of the beneficiaries in selected states have been benefitted under these schemes. Apart from the above schemes, schemes like SGSY, NRDWP, Madrasa Education Programme, SSA, and loan schemes of NMDFC have significant impact on the minorities of the country. Also, the study observed that SJSRY, PSL, merit-cum-means scholarship, MAEF scholarship, IHSDP, and BSUP schemes have average impact on the minorities. The field study observed that other schemes under 15 Point Programme have very poor or no impact on the minorities in the state. (Refer Table-12A, 12B)

State wise analysis of surveyed beneficiaries illustrates that majority of the beneficiaries in Andaman & Nicobar, and Andhra Pradesh have been benefitted under Pre-matric scholarship, while majority beneficiaries in Arunachal Pradesh, Himachal Pradesh, Manipur, Mizoram, Odisha, Sikkim, and West Bengal were found to be benefitted under IAY. Majority beneficiaries in Delhi, Goa, Kerala, Puduchery, and Tamil Nadu were found to be benefitted under ICDS.

Among other schemes, BSUP and IHSDP have significant impact on minorities in Maharashtra, and Bihar, while Madrasa Education has significant impact on minorities in Delhi, Jammu & Kashmir, Tamil Nadu, Uttarakhand and Himachal Pradesh. Impact of NRDWP was found to be significant in Haryana, Bihar and Arunachal Pradesh. Sarva Siksha Abhiyan (SSA) has significant impact on the minorities Haryana, Bihar, Jharkhand, Arunachal Pradesh, Andaman & Nicobar, Jammu & Kashmir, and Madhya Pradesh.

In Assam, minorities have been benefitted significantly under IAY, ICDS and Post-matric scholarship, while more than one-fourth surveyed minorities were benefitted under IAY in Bihar. More than one-third minorities in Jammu & Kashmir have been benefitted under ICDS, while more than one-fourth beneficiaries in Jharkhand have been benefitted under IAY and ICDS. More than one-fourth of surveyed beneficiaries have been benefitted under ICDS and Pre-matric scholarship, while more than 40% minorities in Madhya Pradesh have been benefitted under IAY. In Maharashtra, almost half of the surveyed minorities were found to be benefitted under ICDS, and more than one-third have been benefitted under Pre-matric scholarship. More than one-third minorities in Rajasthan have been benefitted under IAY, while more than one-third beneficiaries each have been benefitted under IAY and ICDS. In Uttarakhand, more than one-fourth minorities have been benefitted under IAY.

Chart-4.1: Schemes under which the minorities benefitted



4.2 Qualitative and Quantitative Evaluation Parameters

The evaluation of the schemes under the Prime Minister's 15 Point programme is done on the basis of both the qualitative and quantitative assessment of the schemes' performance. The parameters for the qualitative assessments are drawn from the field level primary survey result. They are-

1) Benefits of the scheme to the individual beneficiaries or the beneficiary households.

2) Benefits of the scheme to the communities as a whole

3) Overall impact of the scheme implementation to the minority population.

4) Difficulties in terms of scheme implementation.

The followings are the parameters for the quantitative assessment drawn from both the secondary data and primary data survey results.

1) Percentage of physical and financial achievement in terms of the scheme implementation.

2) Percentage of beneficiaries found to be benefitted under the scheme during the primary survey.

3) Performance category of the States as per classification suggested by us, which is-

   a) Good- physical and/or financial achievement of above 50% in the state and the assets were validated during the field survey.

   b) Average – physical and/or financial achievement of less than 30% to 50% in the state and the assets were validated during the field survey.

   c) Poor– (i) No target for the state, (ii) physical and/or financial achievement of less than 30% in the state, (iii) assets were not validated during the field survey

The following tables enlist the analysis of the implementation and its impact of scheme under programme in the sample States and UTs. The performance assessment of the schemes is based on five scale grading (like excellent, good, average, below average and poor), and each scheme has been graded on the basis of performances in the sample States and UTs. The parameters used for the grading of the schemes under the programme have been given under.

Parameters used for five scale grading		
Sl. No.	**Grade**	**Parameter**
1	Excellent	Good performance in more than three-quarter (75%) sample States
2	Good	(i) Good performance in more than half (50%) of sample States; or (ii) Good or average performance in more than three-quarter (75%) of sample States
3	Average	Good or average performance in more than half (50%) of sample States, but less than three-quarter (75%) of sample States
4	Below average	Good or average performance in more than one-quarter (25%) of sample States, but less than half (50%) of sample States
5	Poor	Good or average performance in less than one-quarter (25%) of sample States

4.3 Quantitative as well as the qualitative analysis of the implementation and its impact for each of the scheme under the Programme

- **Performance under Sarva Shiksha Abhiyan**

4.3.1 Construction of primary schools

As per the available data, 15393 primary schools have been constructed in the minority concentrated districts under 15 PP from 2006-07 to 2013-14. The percentage achievement against the target in constructing new primary schools has been 73%. According to the available data, highest number of primary schools have been constructed in the minority concentrated districts in West Bengal, Assam, Bihar, and Jharkhand under 15 PP.

Table-4.1: Construction of Primary Schools

Year	Target	Achievement
2006-07	4427	2447
2007-08	2236	1725
2008-09	4404	3266
2009-10	3635	3237
2010-11	4969	3573
2011-12	1522	1241
2012-13	231	176
2013-14	302	274
Total	21726	15939

The qualitative analysis found that the scheme for constructing primary schools under the Prime Minister's 15 Point Programme was observed to be effective to

some extent. The performance with regard to construction of primary schools under 15 PP was good in 28% sample states, while the performance was average in 24% states and the there was poor performance in 48% states. Good performance with regard to construction of primary schools under 15 PP was observed in Arunachal Pradesh, Bihar, Jharkhand, Karnataka, Madhya Pradesh, Maharashtra and Uttarakhand. Overall, the scheme was found to be average in implementation, and impact on minorities.

Table-4.2: Construction of Primary Schools

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	Very few primary schools have been constructed under the programme in Nicobar district
2.	Andhra Pradesh	No primary school has been constructed under the programme after 2006-07
3.	Arunachal Pradesh	Primary schools were found to be constructed in the covered districts
4.	Assam	Primary schools have been constructed
5.	Bihar	Primary schools were found to be constructed in the covered district
6.	Delhi	No primary school has been constructed under the programme in the UT
7.	Goa	No primary school has been constructed under the 15 Point Programme in the state
8.	Haryana	Few primary schools been constructed in the minority concentrated area
9.	Himachal Pradesh	No primary school has been constructed in the minority concentrated area in the state
10.	Jammu & Kashmir	It was observed that few primary schools have been constructed in the minority concentrated areas of Leh district
11.	Jharkhand	Primary schools were found to be constructed in the covered district
12.	Karnataka	Primary schools were found to be constructed in the covered district
13.	Kerala	Verification confirms that no primary school has been constructed in the state under the programme
14.	Madhya Pradesh	Primary schools were found to be constructed in the covered district
15.	Maharashtra	Primary schools were found to be constructed in the covered district
16.	Manipur	The verification study observed very few primary schools to have been constructed
17.	Mizoram	Primary schools have not been constructed in the State under the 15 PP in the minority concentrated areas
18.	Odisha	It was observed that few primary schools have been

		constructed in the district under 15 PP in the minority concentrated areas
19.	Puducherry	No primary school has been constructed under 15 PP in the covered district
20.	Rajasthan	No primary school has been constructed under 15 PP in the state
21.	Sikkim	Inconsistent data at the state and district level
22.	Tamil Nadu	District-level data showed that no primary school has been constructed under 15 PP in the state
23.	Uttar Pradesh	It was observed that few primary schools have been constructed in the selected districts
24.	Uttarakhand	Primary schools were found to be constructed in the covered district
25.	West Bengal	It was observed that few primary schools have been constructed in the covered districts

Figure-4.1: Construction of Primary Schools under SSA in minority concentrated area

4.3.2 Construction of Upper Primary schools

As per the available data, 8151 upper primary schools have been constructed in the minority concentrated districts under 15 PP from 2006-07 to 2013-14. The percentage achievement against the target in constructing new upper primary schools has been 79%. According to the available data, highest number of upper primary schools have been constructed in the minority concentrated districts in Uttar Pradesh and Jharkhand under 15 PP.

Table-4.2: Construction of Upper Primary Schools

Year	Target	Achievement
2006-07	1189	961
2007-08	2018	2008
2008-09	4154	2662
2009-10	1348	1214
2010-11	1147	1103
2011-12	67	66
2012-13	361	98
2013-14	42	39
Total	10326	8151

The qualitative analysis found that the scheme for construction of upper primary schools in the minority concentrated areas has below average performance. While 16% sample states have good performance in constructing upper primary schools in the minority concentrated areas, 16% states have average performance, and 68% states have poor performance. States like Uttarakhand, Madhya Pradesh, Jharkhand and Haryana emerged as the bright spots among the covered states with each reflecting good implementation of the scheme.

Table-4.4: Construction of Upper Primary Schools

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	No upper primary school has been constructed in the UT under the programme
2.	Andhra Pradesh	No upper primary school has been constructed under the programme after 2006-07
3.	Arunachal Pradesh	It was observed that very few upper primary schools have been constructed in the district
4.	Assam	No upper primary school has been constructed under the programme
5.	Bihar	No upper primary schools have been constructed in the state under the programme
6.	Delhi	No upper primary schools have been constructed in the state under the programme
7.	Goa	No upper primary schools have been constructed in the state under the programme
8.	Haryana	Upper primary schools have been constructed under 15 PP in the covered district
9.	Himachal Pradesh	No upper primary schools have been constructed in the state under the programme
10.	Jammu & Kashmir	No upper primary school has been constructed in the state under the programme
11.	Jharkhand	Upper primary schools have been constructed under 15 PP in the covered district
12.	Karnataka	No upper primary schools have been constructed in the state under the programme
13.	Kerala	No upper primary schools have been constructed in the state under the programme
14.	Madhya Pradesh	Upper primary schools have been constructed under 15 PP in the covered district
15.	Maharashtra	No upper primary schools have been constructed in the selected districts under the programme
16.	Manipur	No upper primary schools have been constructed in the state under the 15 Point Programme
17.	Mizoram	No upper primary school has been constructed in the state under the programme
18.	Odisha	It was observed that few upper primary schools have been constructed in the district

19.	Puducherry	No upper primary school has been constructed under the programme
20.	Rajasthan	No upper primary schools have been constructed in the state under the 15 Point Programme
21.	Sikkim	No upper primary schools have been constructed in the state under the programme
22.	Tamil Nadu	No upper primary schools have been constructed in the state under the programme
23.	Uttar Pradesh	The study confirms that few upper primary schools have been constructed in the selected districts
24.	Uttarakhand	It was observed that upper primary schools have been constructed in the district
25.	West Bengal	It was observed that few upper primary schools have been constructed in the state

4.3.3 Construction of additional class rooms

As per the available data, 230639 additional class rooms have been constructed in the minority concentrated districts under 15 PP from 2006-07 to 2013-14. The percentage achievement against the target in constructing additional class rooms has been 82%. According to the available data, highest number of additional class rooms have been constructed in West Bengal, Uttar Pradesh, Assam, Bihar, and Jharkhand in the minority concentrated districts under 15 PP.

Table-4.5: Construction of additional class rooms

Year	Target	Achievement
2006-07	75967	51602
2007-08	36847	36865
2008-09	21102	15563
2009-10	21168	20588
2010-11	35806	34877
2011-12	45541	36895
2012-13	45117	34158
2013-14	123	120
Total	281671	230639

The qualitative analysis found that the scheme for construction of additional classrooms in schools of minority concentrated areas indicated average outcome in terms of implementation and impact. While 36% states covered during the study were observed to have constructed 'good' number of additional classrooms in schools in minority areas, another 36% states observed to have performed reasonably, and 28% states have poor performance. States like Arunachal Pradesh, Bihar, Haryana, Jharkhand, Madhya Pradesh, Odisha, Rajasthan, Uttar Pradesh and Uttarakhand are reflecting good implementation of the scheme under 15 PP.

Table-4.6: Construction of Additional Class Rooms

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	Very few additional class rooms have been constructed in schools in minority concentrated areas of Nicobar district
2.	Andhra Pradesh	Few additional class rooms have been constructed in schools in minority concentrated areas of Hyderabad district
3.	Arunachal Pradesh	Additional class rooms were found to be constructed in schools in the covered district
4.	Assam	Some additional class rooms have been constructed in Karimganj, Marigaon and Dhubri districts
5.	Bihar	Additional class rooms were found to be constructed in schools in the covered district
6.	Delhi	Few additional class rooms were constructed in under 15 PP
7.	Goa	Very few additional class rooms have been constructed in the schools under this scheme
8.	Haryana	Additional class rooms were found to be constructed in schools in the covered district
9.	Himachal Pradesh	Very few additional class rooms have been constructed in schools in minority concentrated areas of the covered district
10.	Jammu & Kashmir	Very few additional class rooms have been constructed in schools in minority concentrated areas of the covered district
11.	Jharkhand	Additional class rooms were found to be constructed in schools in the covered district
12.	Karnataka	Data was not available for verification in Bidar
13.	Kerala	Additional class rooms were found to be constructed in schools in the covered district
14.	Madhya Pradesh	Additional class rooms were found to be constructed in schools in the covered district
15.	Maharashtra	Few additional class rooms have been constructed in schools in the state
16.	Manipur	Few additional class rooms have been constructed in schools in minority concentrated areas of the covered districts
17.	Mizoram	Very few additional class rooms have been constructed in the state under the programme
18.	Odisha	It was observed that additional class rooms have been constructed in the district under the 15 PP
19.	Puducherry	Very few additional class rooms have been constructed in schools in minority areas
20.	Rajasthan	The field It was observed that additional class

		rooms have been constructed in the district under the 15 PP
21.	Sikkim	Few additional class rooms have been constructed
22.	Tamil Nadu	Few additional class rooms have been constructed in schools in minority areas
23.	Uttar Pradesh	Additional class rooms were found to be constructed in schools in the covered districts
24.	Uttarakhand	It was observed that additional class rooms have been constructed in the district under the 15 PP
25.	West Bengal	Additional class rooms have been constructed

4.3.4 Sanction of posts for teachers

As per the available data, 125386 posts for teachers have been sanctioned in the minority concentrated districts under 15 PP from 2006-07 to 2013-14. The percentage achievement against the target in sanctioning posts for teachers under 15 PP has been 67%. According to the available data, highest number of posts for teachers have been sanctioned in West Bengal, Bihar, Uttar Pradesh and Assam in the minority concentrated districts under 15 PP.

Table-4.7: Sanction of posts for teachers

Year	Target	Achievement
2006-07	26532	24282
2007-08	21437	24866
2008-09	21945	15759
2009-10	8429	7743
2010-11	48001	34941
2011-12	32164	7603
2012-13	27542	10072
2013-14	179	120
Overall	186229	125386

This scheme, pertaining to sanctioning of posts for teachers in minority concentrated areas of the covered states, could not be verified in majority (56%) states due to paucity of the requisite data, mainly at district level. Of those states for which data could be assimilated, only 8% (2) states, namely, Arunachal Pradesh and Jammu and Kashmir, reflected good performance while 36% largely lagged behind. Overall, the scheme was found to be faring poor under 15 PP.

Table-4.8: Sanction of posts for teachers

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	Very few posts for teachers have been sanctioned under the 15 Point Programme
2.	Andhra Pradesh	No posts for teachers have been sanctioned under the 15 Point Programme in the state
3.	Arunachal Pradesh	A healthy number of posts were sanctioned under the scheme in the state

4.	Assam	Few posts for teachers have been sanctioned under the 15 Point Programme in the state
5.	Bihar	Few posts for teachers have been sanctioned in minority concentrated districts
6.	Delhi	No state or district level data was made available in this regard for verification
7.	Goa	No data was made available by the state and district in this regard for verification
8.	Haryana	Data was not available, neither at the state level nor at the district level, to carry out verification
9.	Himachal Pradesh	Very few posts for teachers have been sanctioned in minority concentrated district
10.	Jammu & Kashmir	The study observed that posts for teachers have been sanctioned under 15 PP in the state under the programme
11.	Jharkhand	Data was not available, neither at the state level nor at the district level, to carry out verification
12.	Karnataka	Data was not available at the district level for verification
13.	Kerala	No posts for teachers have been sanctioned under the 15 Point Programme in the state
14.	Madhya Pradesh	No data was available at the state and district level for verification
15.	Maharashtra	No state and district level data was made available in this regard for verification
16.	Manipur	Data is not maintained in this regard at the state level. The district data shows that only 20 posts have been sanctioned in Senapati district, while no post has been sanctioned in Churachandpur district during this period.
17.	Mizoram	Very few posts for teachers have been sanctioned in minority concentrated districts
18.	Odisha	Very few posts for teachers have been sanctioned in minority concentrated districts
19.	Puducherry	There was no data at the district level for verification
20.	Rajasthan	No posts for teachers have been sanctioned under 15 PP in the state under this Programme
21.	Sikkim	Data inconsistent at the state and district level
22.	Tamil Nadu	District data of Kanyakumari shows that no teacher post has been sanctioned
23.	Uttar Pradesh	There was no data available at the state and at the districts in this regard for verification
24.	Uttarakhand	There was no data available at the district level for verification
25.	West Bengal	Few posts for teachers have been sanctioned in minority concentrated districts

4.3.5 Opening of new primary schools

As per the available data, 21486 new primary schools have been opened in the minority concentrated districts under 15 PP from 2006-07 to 2013-14. The percentage achievement against the target in opening of new primary schools has been 73%. According to the available data, highest number of new primary schools have been opened in the minority concentrated districts of West Bengal, Assam, Bihar, and Uttar Pradesh under 15 PP.

Table-4.9: Opening of new primary schools

Year	Target	Achievement
2006-07	3802	3515
2007-08	2322	1201
2008-09	1423	1386
2009-10	2066	1905
2010-11	11930	11922
2011-12	1470	1251
2012-13	258	175
2013-14	133	131
Total	23404	21486

The qualitative analysis found that the scheme for opening up new primary schools in the states, a cornerstone in fostering objectives of the Right to Education, has below average performance in implementation. While only 16% states namely, Uttarakhand, Jharkhand, Arunachal Pradesh and Bihar have good performance in opening up new primary schools in the minority concentrated areas, 20% states have average performance, and majority (52%) states have poor performance in opening up new primary schools in the minority concentrated areas. Also, district level data in 12% states was not available in this regard, and thus the study could not verify the implementation of the scheme in those districts.

Table-4.10: Opening of new primary schools

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	Very few new primary schools have been opened under the 15 Point Programme in the UT
2.	Andhra Pradesh	No new primary school has been opened under the 15 Point Programme in the state
3.	Arunachal Pradesh	It was observed that new primary schools have been opened in the district under the scheme
4.	Assam	Few primary schools have been opened under the programme (only in Marigaon district)
5.	Bihar	It was observed that new primary schools have been opened in the district under the scheme
6.	Delhi	The study observed that no new primary school has been opened under 15 PP in the state

7.	Goa	No new primary school has been opened under 15 PP in the state
8.	Haryana	Very few new primary schools have been opened under the 15 Point Programme in the State
9.	Himachal Pradesh	No new primary school has been opened under 15 PP in the state
10.	Jammu & Kashmir	It was observed that very few new primary schools were constructed in minority concentrated areas
11.	Jharkhand	It was observed that new primary schools have been opened in the district under the scheme
12.	Karnataka	There is no data available in this regard at the district level for verification
13.	Kerala	Very few new primary schools have been opened under the 15 Point Programme in the State
14.	Madhya Pradesh	There is no data available in this regard at the state and district level for verification
15.	Maharashtra	It was observed that very few new primary schools were constructed in minority concentrated areas
16.	Manipur	Very few new primary schools have been opened under the 15 Point Programme in the state
17.	Mizoram	Very few new primary schools have been opened under the 15 Point Programme in the State
18.	Odisha	Very few new primary schools have been opened under the 15 Point Programme in the State
19.	Puducherry	The study observed that no new primary school has been opened in the covered district
20.	Rajasthan	Very few new primary schools have been opened under the 15 Point Programme in the State
21.	Sikkim	Inconsistent data at the state and district level
22.	Tamil Nadu	The study observed that no new primary school has been opened in Tamil Nadu under 15 PP
23.	Uttar Pradesh	It was observed that few new primary schools have been opened in the selected districts under 15 PP in the minority concentrated areas
24.	Uttarakhand	It was observed that new primary schools have been opened in the district under the scheme
25.	West Bengal	It was observed that few new primary schools were opened in minority concentrated areas

4.3.6 Opening of new upper primary schools

As per the available data, 11871 new upper primary schools have been opened in the minority concentrated districts under 15 PP from 2006-07 to 2013-14. The percentage achievement against the target in opening of new upper primary schools has been 85%. According to the available data, highest number of new

upper primary schools have been opened in the minority concentrated districts of Uttar Pradesh, Assam, West Bengal, and Jharkhand under 15 PP.

Table-4.11: Opening of new upper primary schools

Year	Target	Achievement
2006-07	1189	1114
2007-08	3600	3001
2008-09	4301	3176
2009-10	1719	1625
2010-11	2370	2364
2011-12	445	356
2012-13	256	216
2013-14	22	19
Total	13902	11871

The qualitative analysis found that the scheme for opening up new upper primary schools has been implemented by the states at below average level. While 16% states (Uttarakhand, Jharkhand, Haryana and Bihar) have good performance in opening up new upper primary schools in minority concentrated areas, 24% states have average performance and majority (52%) states have lagged in proper implementation of the scheme. Verification of newly opened upper primary schools under PP in the remaining states could not be done due to non-availability of data.

Table-4.12: Opening of New Upper Primary Schools

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	Very few upper primary school have been opened under the 15 Point Programme in the UT
2.	Andhra Pradesh	No new upper primary school has been opened under the 15 Point Programme in the state
3.	Arunachal Pradesh	The study observed that very few new primary schools were opened in the district under 15 PP in the minority concentrated areas
4.	Assam	No new upper primary school has been opened under the 15 Point Programme in the state
5.	Bihar	It was noticed that new upper primary schools were opened in Kishanganj district under 15 PP
6.	Delhi	No new upper primary school has been opened under 15 PP in the UT
7.	Goa	No new upper primary school has been opened under 15 PP in the state
8.	Haryana	New upper primary schools have been opened under the programme in the covered district
9.	Himachal Pradesh	Very few primary schools have been opened under the programme in the state
10.	Jammu & Kashmir	The study observed that very few new primary

		schools were opened in the district under 15 PP in the minority concentrated areas
11.	Jharkhand	New upper primary schools have been opened under the programme in the covered district
12.	Karnataka	Very few new upper primary schools have been opened under the programme in the covered districts
13.	Kerala	The study observed that no new upper primary school has been opened in the state under 15 PP
14.	Madhya Pradesh	There is no data available in this regard at the state and district level for verification
15.	Maharashtra	The study observed that very few new primary schools were opened in the district under 15 PP in the minority concentrated areas
16.	Manipur	Data was not available at the state level while no upper primary school had been opened under 15 PP in the covered districts
17.	Mizoram	Very few new upper primary schools have been opened under the programme in the covered district
18.	Odisha	The study observed that few new primary schools were opened in the district under 15 PP in the minority concentrated areas
19.	Puducherry	No new upper primary school was opened in the state under the programme
20.	Rajasthan	No new upper primary school was opened in the state under the programme
21.	Sikkim	No new upper primary school was opened in the state under the programme
22.	Tamil Nadu	No new upper primary school was opened in the state under the programme
23.	Uttar Pradesh	It was observed that few new upper primary schools have been opened in the selected districts
24.	Uttarakhand	Few new upper primary schools have been opened under the programme in the covered districts
25.	West Bengal	The study observed that few new primary schools were opened in the district under 15 PP in the minority concentrated areas

4.3.7 Opening of Kasturba Gandhi Balika Vidyalaya (KGBV)

As per the available data, 555 Kasturba Gandhi Balika Vidyalaya (KGBV) have been opened in the minority concentrated districts under 15 PP from 2006-07 to 2012-13. The percentage achievement against the target in opening of Kasturba Gandhi Balika Vidyalaya (KGBV) has been 47%. According to the available data,

highest number of Kasturba Gandhi Balika Vidyalaya (KGBV) have been opened in the minority concentrated districts of Uttar Pradesh, Bihar, and Jammu & Kashmir under 15 PP.

Table-4.13: Opening of Kasturba Gandhi Balika Vidyalaya (KGBV)

Year	Target	Achievement
2006-07	121	97
2007-08	314	219
2008-09	168	133
2009-10	479	475
2010-11	No target fixed	No achievement
2011-12	107	75
2012-13	3	3
2013-14	Data not available	Data not available
Total	1192	555

The scheme for opening up Kasturba Gandhi Balika Vidyalaya (KGBV) in the minority concentrated areas of the states was observed to be implemented below average. While 24% states (Uttarakhand, Andhra Pradesh, Assam, Bihar, Haryana, West Bengal) good performance in opening up Kasturba Gandhi Balika Vidyalaya (KGBV) in the minority concentrated areas, 8% states have average performance, and the remaining states have poor performance in opening up Kasturba Gandhi Balika Vidyalaya (KGBV) in the minority concentrated areas.

Table-4.14: Opening of Kasturba Gandhi Balika Vidyalaya (KGBV)

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	The study observed that no KGBV has been opened in the UT under the Programme
2.	Andhra Pradesh	KGBVs have been opened in minority concentrated areas of Hyderabad district
3.	Arunachal Pradesh	KGBV have been opened in minority concentrated districts
4.	Assam	KGBVs have been opened in Dhubri and Marigaon districts of the state
5.	Bihar	KGBVs have been opened in Kishanganj district under 15 PP
6.	Delhi	No state or district level data was made available in this regard for verification
7.	Goa	No Kasturba Gandhi Balika Vidyalaya (KGBV) has been opened under 15 PP in the state
8.	Haryana	KGBVs have been opened in Mewat district under 15 PP
9.	Himachal Pradesh	No KGBV was opened in Himachal Pradesh under the 15 PP
10.	Jammu & Kashmir	Few Kasturba Gandhi Balika Vidyalaya (KGBV) have been opened under 15 PP in the state

11.	Jharkhand	Few Kasturba Gandhi Balika Vidyalaya (KGBV) have been opened under 15 PP in the state
12.	Karnataka	There is no data available in this regard at the district level for verification
13.	Kerala	No KGBV has been opened in the state
14.	Madhya Pradesh	There is no data available in this regard at the state and district level for verification
15.	Maharashtra	No KGBV has been opened under 15 PP in the selected districts
16.	Manipur	No KGBV has been opened under 15 PP in the selected districts
17.	Mizoram	No KGBV has been opened in Mizoram under the programme
18.	Odisha	Few Kasturba Gandhi Balika Vidyalaya (KGBV) have been opened under 15 PP in the state
19.	Puducherry	The study observed that no KGBV has been opened under 15 PP in the UT
20.	Rajasthan	Few Kasturba Gandhi Balika Vidyalaya (KGBV) have been opened under 15 PP in the state
21.	Sikkim	No Kasturba Gandhi Vidyalaya (KGBV) has been opened in Sikkim under the 15 PP
22.	Tamil Nadu	No KGBV has been opened in the state
23.	Uttar Pradesh	Kasturba Gandhi Balika Vidyalaya (KGBV) have been opened under 15 PP in the state
24.	Uttarakhand	The study observed that significant numbers of minority students are studying in KGBV in Hardwar district
25.	West Bengal	During verification, it was observed KGBVs have been opened in the minority concentrated areas of the selected districts

- **Performance under Department of Women & Child Development**

4.3.8 Operationalisation of anganwadi centres under ICDS

As per the available data, 70731 anganwadi centres or mini anganwadi centres have been operationalised in the minority concentrated districts under 15 PP from 2006-07 to 2013-14. The percentage achievement against the target in operation of anganwadi centres under ICDS has been 59%. According to the available data, highest number of anganwadi centres have been operationalised in the minority concentrated districts of Uttar Pradesh and Assam under 15 PP.

Table-4.15: Operationalisation of anganwadi centres under ICDS

Year	Target	Achievement
2006-07	28511	11125
2007-08	25165	201014
2008-09	No target fixed	No achievement
2009-10	35966	23712
2010-11	15322	6934
2011-12	8542	3489
2012-13	5138	3804
2013-14	1334	293
Total	118775	70371

The qualitative analysis observed that the scheme for 'Operationalisation of Anganwadi Centres under ICDS' was found to be one of the most successfully implemented scheme across the sample states under PM's !5 Point Programme. While 72% states pursued the scheme thoroughly, 16% states have average performance, and 12% states have poor performance in operating anganwadi centres in minority concentrated areas. Overall, the implementation of the scheme was found to be excellent.

Table-4.16: Operationalisation of Anganwadi Centres Under ICDS

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	Anganwadi centres have been operationalised in the minority concentrated areas and the benefits under the scheme are being achieved by the minority communities in the UT
2.	Andhra Pradesh	Anganwadi centres have been operationalised in the minority concentrated areas and the benefits under the scheme are being achieved by the minority communities in the state
3.	Arunachal Pradesh	It was observed that anganwadi centres have been operationalised and the benefits under the scheme are not achieved significantly by the minority communities in the state
4.	Assam	Anganwadi centres have been operationalised in the minority concentrated areas, and the benefits under the scheme are achieved by the minority communities in the state
5.	Bihar	Anganwadi centres have been operationalised in the minority concentrated areas, and the benefits under the scheme are achieved by the minority communities in the state
6.	Delhi	Anganwadi centres have been operationalised in the minority concentrated areas and the benefits under the scheme are achieved by the minority communities in the state

7.	Goa	Anganwadi centres have been operationalised in the minority concentrated areas, and the benefits under the scheme are achieved by the minority communities in the state
8.	Haryana	Anganwadi centres have been operationalised in the minority concentrated areas but the benefits under the scheme are not achieved to a significant extent by the minority communities in the state.
9.	Himachal Pradesh	No anganwadi centre has been operationalised in the minority concentrated areas
10.	Jammu & Kashmir	It was observed that the benefits are being achieved by the minority communities in the state
11.	Jharkhand	It was observed that the benefits are being achieved by the minority communities in the state
12.	Karnataka	Anganwadi centres have been operationalised in the minority concentrated areas, and the benefits under the scheme are achieved by the minority communities in the state
13.	Kerala	The study observed that anganwadi centres have been operationalised in the minority concentrated areas and the benefits under the scheme are achieved by the minority communities in the state
14.	Madhya Pradesh	It was observed that the minority community was able to reap the benefits under the scheme
15.	Maharashtra	It was observed that anganwadi centres have been operationalised in the minority concentrated areas and the minorities have been benefitted to a large extent under the programme
16.	Manipur	It was observed that the benefits under the scheme are achieved by the minority communities in the state
17.	Mizoram	No anganwadi centre was found to be operationalised in the minority concentrated areas
18.	Odisha	It was observed that benefits under the scheme were being achieved by the minority communities in the state to some extent
19.	Puducherry	It was observed that anganwadi centres have been operationalised in the minority concentrated areas and the benefits under the scheme are achieved by the minority communities in the UT
20.	Rajasthan	It was observed that the minority community was able to reap the benefits under the scheme
21.	Sikkim	Few anganwadi centres were found to be operationalised in the minority concentrated areas and the benefits under the scheme achieved to some extent by the minority communities

22.	Tamil Nadu	It was observed that the minority community was able to reap the benefits under the scheme
23.	Uttar Pradesh	It was observed that anganwadi centres have been operationalised in the minority concentrated areas, and the benefits under the scheme are achieved by the minority communities in the state
24.	Uttarakhand	It was observed that the minority community was able to reap the benefits under the scheme
25.	West Bengal	It was observed that the minority community was able to reap the benefits under the scheme

- **Performance under Department of Rural Development**

4.3.9 Swarnajayanti Gram Swarojgar Yojana (SGSY)

As per the available data, 1157381 minorities have been benefitted under Swarnajayanti Gram Swarojgar Yojana (SGSY) under 15 PP from 2006-07 to 2012-13. The percentage achievement against the target under SGSY has been 64%. According to the available data, highest number of minorities benefitted under SGSY are in the states of Uttar Pradesh, Assam and West Bengal.

Table-4.17: Swarnajayanti Gram Swarojgar Yojana (SGSY)

Year	Target	Achievement
2006-07	163655	60494
2007-08	201909	143385
2008-09	264400	275121
2009-10	273372	177821
2010-11	326601	244225
2011-12	297218	150128
2012-13	283189	106207
2013-14	Data not available	Data not available
Total	1810344	1157381

The qualitative analysis found that the Swarnajayanti Gram Swarojgar Yojana (SGSY) aimed at promoting self-employment among rural population, under the umbrella of Prime Minister's 15 Point Programme, was observed to be implemented at an average level. While there is good performance of the scheme in 40% states, the performance of the scheme is average in 24% states, and there is poor performance of the scheme under 15 PP in remaining 36% states. Minority population was found to be significantly benefitted under the scheme in the states like Andhra Pradesh, Bihar, Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Maharashtra, Rajasthan, Tamil Nadu and Uttar Pradesh.

Table-4.18. Swarnajayanti Gram Swarojgar Yojana (SGSY)

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	It was observed that minority communities have been little benefitted under the scheme
2.	Andhra Pradesh	Minority communities in the state have been benefitted to a significant extent under SGSY
3.	Arunachal Pradesh	Minority communities have not been benefitted in the state under SGSY scheme
4.	Assam	Minority communities in the State have been benefitted to some extent under the scheme
5.	Bihar	Minority communities have been benefitted to a large extent under the scheme in the state
6.	Delhi	SGSY scheme is not implemented in the state
7.	Goa	Minority communities have not been benefitted in the state under SGSY scheme
8.	Haryana	Minority communities in the State have been benefitted to some extent under the scheme
9.	Himachal Pradesh	Minority communities in the State have been benefitted a little under the scheme
10.	Jammu & Kashmir	Minority communities in the state have been benefitted to a significant extent under SGSY
11.	Jharkhand	Minority communities in the state have been benefitted to a large extent under SGSY
12.	Karnataka	Minority communities in the state have been benefitted to a significant extent under SGSY
13.	Kerala	The study confirms that minority communities have been benefitted to a large extent under the scheme in the state
14.	Madhya Pradesh	Minority communities in the State have been benefitted to some extent under the scheme
15.	Maharashtra	Minority communities in the state have been benefitted to a large extent under SGSY
16.	Manipur	Minority communities were not found to have been benefitted under the SGSY in the state
17.	Mizoram	Minority communities in the State have been benefitted a little under the scheme
18.	Odisha	Minority communities in the State have been benefitted to some extent under the scheme
19.	Puducherry	Minority communities were not found to have been benefitted under the SGSY
20.	Rajasthan	Minority communities in the state have been benefitted to a large extent under the scheme
21.	Sikkim	Minority communities in the State have been benefitted a little under the scheme
22.	Tamil Nadu	Minority communities in the state have been benefitted to a large extent under the scheme

23.	Uttar Pradesh	It was observed during the field study that minority communities have been benefitted to a large extent under the scheme
24.	Uttarakhand	Minority communities in the State have been benefitted to some extent under the scheme
25.	West Bengal	It was observed that minority communities have not been benefitted to a large extent under the scheme in the state

4.3.10 Indira Awas Yojana (IAY)

As per the available data, 2572132 minorities have been benefitted under Indira Awas Yojana (IAY) under 15 PP from 2006-07 to 2013-14. The percentage physical achievement against the target under Indira Awas Yojana (IAY) has been 82%. According to the available data, highest number of minorities benefitted under IAY are in the states of Bihar, followed by West Bengal, Uttar Pradesh, Assam, and Andhra Pradesh.

The financial data shows that Rs. 8761.43 crore has been spent under Indira Awas Yojana (IAY) under 15 PP from 2006-07 to 2013-14. The percentage financial achievement against the target under IAY has been 70% under 15 PP.

Table-4.19: Physical achievement under Indira Awas Yojana (IAY)

Year	Target	Achievement
2006-07	230219	14236
2007-08	319078	155980
2008-09	319076	385275
2009-10	607837	543413
2010-11	433022	426255
2011-12	405797	378907
2012-13	447911	361912
2013-14	372109	306154
Total	3135049	2572132

Table-4.20: Financial achievement under Indira Awas Yojana (IAY)

Year	Achievement (Rs. in crore)	Achievement (Rs. in crore)
2006-07	581.20	37.73
2007-08	804.37	443.06
2008-09	1128.57	1046.85
2009-10	2147.24	1459.67
2010-11	1961.26	1692.19
2011-12	1849.90	1333.60
2012-13	2049.23	1533.62
2013-14	2000.86	1214.69
Total	12522.66	8761.43

The Indira Awas Yojana (IAY) is another scheme that was found to be significantly beneficial to the majority of the sampled minority population in many states. While 72% of the total states have performed exceptionally well, 16%have performed moderately, and very few states (12%) have failed in providing the benefits of the scheme to the minority population. States like Mizoram, Odisha, Rajasthan, Sikkim, Tamil Nadu, Uttar Pradesh, Uttarakhand and West Bengal have excellent performance in implementing IAY and benefitting minority population.

Table-4.21: Indira Awas Yojana (IAY)

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	Benefits to the minorities under the scheme was not visible
2.	Andhra Pradesh	Minorities in the state have been benefitted to significant extent under the scheme
3.	Arunachal Pradesh	Minorities in the state have been benefitted to significant extent under the scheme
4.	Assam	Minorities in the State have been benefitted to a large extent under IAY
5.	Bihar	Minority communities have been benefitted to a large extent under the scheme in the state
6.	Delhi	IAY scheme is not implemented in the state.
7.	Goa	Minority communities have been benefitted in the state to some extent under IAY
8.	Haryana	Minority communities have been benefitted in the state to some extent under IAY
9.	Himachal Pradesh	The verification of beneficiaries found that minorities in the state have been benefitted under IAY
10.	Jammu & Kashmir	Minorities in the state have been benefitted to some extent under the scheme
11.	Jharkhand	Minority communities have been benefitted to a large extent under the scheme in the state
12.	Karnataka	Minority communities have been benefitted to a large extent under the scheme in the state
13.	Kerala	The verification of beneficiaries found that minorities in the state have been benefitted to a large extent under IAY
14.	Madhya Pradesh	Minority communities have been benefitted to a large extent under the scheme in the state
15.	Maharashtra	Minorities in the state have been benefitted to significant extent under the scheme
16.	Manipur	Minorities in the selected districts were found to be benefitted to some extent under IAY
17.	Mizoram	Minorities in the selected districts were found to be benefitted to a large extent under IAY

18.	Odisha	Minorities in the selected districts were found to be benefitted to a large extent under IAY
19.	Puducherry	Verification of beneficiaries found the IAY has no impact in the UT
20.	Rajasthan	Minorities in the selected districts were found to be benefitted to a large extent under IAY
21.	Sikkim	Minorities in the selected districts were found to be benefitted to a large extent under IAY
22.	Tamil Nadu	Minorities in the selected districts were found to be benefitted to a large extent under IAY
23.	Uttar Pradesh	Verification of beneficiaries found that minorities in the state have been benefitted to a large extent under IAY
24.	Uttarakhand	Minorities in the selected districts were found to be benefitted to a large extent under IAY
25.	West Bengal	Minorities in the selected districts were found to be benefitted to a large extent under IAY

Fig-4.2: Construction of houses for minorities under IAY

● Performance under Department of Housing and Urban Poverty Alleviation (HUPA)

4.3.11 Urban Self Employment Programme (USEP)

As per the available data, 105013 minorities have been benefitted under Urban Self Employment Programme (USEP) under 15 PP from 2006-07 to 2012-13. The percentage physical achievement against the target under Urban Self Employment Programme (USEP) has been 122%. According to the available data, highest number of minorities benefitted under Urban Self Employment Programme (USEP) are in the states of Maharashtra, Madhya Pradesh, Gujarat, and Uttar Pradesh.

Table-4.22: Physical achievement under Urban Self Employment Programme (USEP)

Year	Target	Achievement
2006-07	18034	5466
2007-08	18031	17384
2008-09	18031	30574
2009-10	3749	9468
2010-11	3749	15079
2011-12	11252	11611
2012-13	12751	15431
2013-14	Data no available	Data not available
Total	85597	105013

The qualitative analysis observed that the performance of Urban Self-Employment Programme (USEP) was poor. While only 4% states (in Maharashtra), the performance of the scheme can be considered as good, the performance in 12% states/UTs (Andaman & Nicobar Islands, Andhra Pradesh and Rajasthan) was found to be moderately beneficial for the minority population under 15 PP. The study observed that the performance of the scheme is poor in most (84%) states.

Table-4.23: Urban Self-Employment Programme (USEP)

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	No significant impact of the scheme on the minorities was observed in the urban areas
2.	Andhra Pradesh	Little impact of the scheme on the minorities in the urban areas of the state
3.	Arunachal Pradesh	The study observed that no micro enterprise of minorities has been assisted under USEP
4.	Assam	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
5.	Bihar	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
6.	Delhi	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
7.	Goa	There was no impact of the scheme on the minorities in the urban areas of the state
8.	Haryana	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
9.	Himachal Pradesh	There was no impact of the scheme on the minorities in the urban areas of the state
10.	Jammu & Kashmir	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
11.	Jharkhand	There was no impact of the scheme on the minorities in the urban areas of the state
12.	Karnataka	Due to low penetration of the scheme, impact of

		the scheme on minorities was not visible
13.	Kerala	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
14.	Madhya Pradesh	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
15.	Maharashtra	It was observed that there was significant impact of the scheme on the minorities in the urban area of the state
16.	Manipur	There was no impact of the scheme on the minorities in the urban areas of the state
17.	Mizoram	There was no impact of the scheme on the minorities in the urban areas of the state
18.	Odisha	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
19.	Puducherry	There was no impact of the scheme on the minorities in the urban areas of the UT
20.	Rajasthan	Little impact of the scheme on the minorities in the urban areas of the state
21.	Sikkim	There was no impact of the scheme on the minorities in the urban areas of the state
22.	Tamil Nadu	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
23.	Uttar Pradesh	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
24.	Uttarakhand	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
25.	West Bengal	Due to low penetration of the scheme, impact of the scheme on minorities was not visible

4.3.12 Skill training for Employment Promotion amongst urban poor of Swarn Jayanti Shahri Rozgar Yojana (SJSRY)

As per the existing data, 365034 minorities have been benefitted under Skill training for Employment Promotion amongst urban poor of Swarn Jayanti Shahri Rozgar Yojana (SJSRY) under 15 PP from 2006-07 to 2013-14. The percentage physical achievement against the target under Skill training for Employment Promotion amongst urban poor of Swarn Jayanti Shahri Rozgar Yojana (SJSRY) has been 100%. According to the available data, highest number of minorities benefitted under Skill training for Employment Promotion amongst urban poor of Swarn Jayanti Shahri Rozgar Yojana (SJSRY) are in the states of Maharashtra, Madhya Pradesh, Uttar Pradesh, and Andhra Pradesh.

Table-4.24: Physical achievement under Skill training for Employment Promotion amongst urban poor of Swarn Jayanti Shahri Rozgar Yojana (SJSRY)

Year	Target	Achievement
2006-07	22539	7761
2007-08	22535	41469
2008-09	22531	37179
2009-10	29994	30416
2010-11	29999	35288
2011-12	41250	48011
2012-13	75000	87467
2013-14	60000	77443
Total	363848	365034

The Swarn Jayanti Shahri Rozgar Yojana (SJSRY) designed to promote employment amongst urban poor by imparting necessary skills and training was found to be running on lines similar to the USEP as far as performance of states is concerned, i.e. poor. The qualitative analysis found that 12% states (Andhra Pradesh, Rajasthan and Tamil Nadu) have been able to transfer benefits to the minorities up to a limited extent under the scheme, 4% states (Maharashtra was the only state) provided significant benefits to its minority population under the scheme. The performance of the scheme under 15 PP in remaining 84% states was observed to be poor.

As per available data, Rs. 188.76 crore has been spent under Swarn Jayanti Shahari Rozgar Yojana (SJSRY) under 15 PP from 2006-07 to 2013-14. The percentage financial achievement against the target under SJSRY has been 53% under 15 PP. According to the available data, highest amount of fund has been spent for minorities under SJSRY are in the states of Maharashtra, Andhra Pradesh, Madhya Pradesh, and Karnataka.

Table-4.25: Financial achievement under Swarn Jayanti Shahari Rozgar Yojana (SJSRY)

Year	Target (Rs. in Crore)	Achievement (Rs. in Crore)
2006-07	36.59	1.16
2007-08	50.47	22.20
2008-09	34.26	18.16
2009-10	33.46	17.64
2010-11	37.00	30.97
2011-12	37.17	34.58
2012-13	46.68	30.38
2013-14	79.99	33.67
Total	355.62	188.76

Table-4.26: Skill Training For Employment Promotion amongst Urban Poor of Swarn Jayanti Shahri Rozgar Yojana (SJSRY)

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	There was no impact of the scheme on the minorities of the UT
2.	Andhra Pradesh	Little impact of the scheme on the minorities in the urban areas of the state
3.	Arunachal Pradesh	No minority in the state has been provided skill training for employment promotion under the SJSRY in the state
4.	Assam	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
5.	Bihar	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
6.	Delhi	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
7.	Goa	There was no impact of the scheme on the minorities in the urban areas of the state
8.	Haryana	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
9.	Himachal Pradesh	There was no impact of the scheme on the minorities in the urban areas of the state
10.	Jammu & Kashmir	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
11.	Jharkhand	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
12.	Karnataka	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
13.	Kerala	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
14.	Madhya Pradesh	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
15.	Maharashtra	It was observed that there was significant impact of the scheme on the minorities in the urban area of the state
16.	Manipur	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
17.	Mizoram	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
18.	Odisha	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
19.	Puducherry	There was no impact of the scheme on the minorities in the urban areas of the UT
20.	Rajasthan	Due to low penetration of the scheme, impact of the scheme on minorities was not visible

21.	Sikkim	There was no impact of the scheme on the minorities in the urban areas of the state
22.	Tamil Nadu	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
23.	Uttar Pradesh	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
24.	Uttarakhand	There was no impact of the scheme on the minorities in the urban areas of the state
25.	West Bengal	Due to low penetration of the scheme, impact of the scheme on minorities was not visible

4.3.13 Basic Service to the Urban Poor (BSUP) under JNNURM

As per available data, financial achievement under Basic Service to the Urban Poor (BSUP) under JNNURM under 15 PP has been not been significantly increased over the years. According to the available data, highest amount of fund has been spent under Basic Service to the Urban Poor (BSUP) under JNNURM in the states of Delhi, Maharashtra, Uttar Pradesh and West Bengal.

Table-4.27: Financial achievement of Basic Service to the Urban Poor (BSUP) under JNNURM

Year	Target (Rs. in Crore)	Achievement (Rs. in Crore)
2007-08	17421.00	6368.52
2008-09	25251.00	5234.39
2009-10	26651.09	5576.38
2010-11	5288.75	7077.12
2011-12	28972.12	7174.67
2012-13	29771.39	7254.84
2013-14	28569.88	6813.03

The scheme, Basic Service to the Urban Poor (BSUP), which comes under the umbrella of JNNURM, was also observed to be one of the schemes whose benefits were not being reaped by most of the minority population in the sample states and thus, was having little impact on the beneficiaries. Except Bihar where the target population rated the impact of the scheme as significant and 12% states Delhi, Madhya Pradesh and Maharashtra) performed moderately, and performance of the scheme under 15 PP is poor in remaining 84% states. Overall, the study observed that the performance of Basic Service to the Urban Poor (BSUP) under 15 PP is poor.

Table-4.28: Basic Service to the Urban Poor (BSUP) Under JNNURM

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	The scheme had no achievement in the UT
2.	Andhra Pradesh	The scheme was found to have no impact on the minorities in the state
3.	Arunachal Pradesh	The scheme was found to have no impact on the minorities in the state
4.	Assam	The scheme was found to have no impact on the minorities in the state
5.	Bihar	Minorities have been significantly benefitted under the programme
6.	Delhi	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
7.	Goa	The scheme was found to have no impact on the minorities in the state
8.	Haryana	The scheme was found to have no impact on the minorities in the state
9.	Himachal Pradesh	The scheme was found to have no impact on the minorities in the state
10.	Jammu & Kashmir	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
11.	Jharkhand	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
12.	Karnataka	The scheme was not found to have any impact on the minorities in the state
13.	Kerala	The scheme has no impact on the minorities in the state
14.	Madhya Pradesh	It was observed that the scheme has some impact on the minorities in the state
15.	Maharashtra	It was observed that the scheme has some impact on the minorities in the state
16.	Manipur	The scheme was found to have no impact on the minorities in the state
17.	Mizoram	The scheme has no impact on the minorities in the state
18.	Odisha	The scheme has no impact on the minorities in the state
19.	Puducherry	The scheme has no impact on the minorities in the state
20.	Rajasthan	The scheme has no impact on the minorities in the state
21.	Sikkim	The scheme has no impact on the minorities in the state
22.	Tamil Nadu	The scheme has no impact on the minorities in the state

23.	Uttar Pradesh	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
24.	Uttarakhand	The scheme has no impact on the minorities in the state
25.	West Bengal	Due to low penetration of the scheme, impact of the scheme on minorities was not visible

4.3.14 Integrated Housing Slum Development Programme (IHSDP) under JNNURM

As per available data, the target and achievement under Integrated Housing Slum Development Programme (IHSDP) under JNNURM under 15 PP has been gradually increased over the years. According to the available data, highest amount of fund has been spent under Integrated Housing Slum Development Programme (IHSDP) under JNNURM in the states of Maharashtra and Uttar Pradesh.

Table-4.29: Financial achievement of Integrated Housing Slum Development Programme (IHSDP) under JNNURM

Year	Target (Rs. in Crore)	Achievement (Rs. in Crore)
2007-08	4009.90	832.17
2008-09	8401.23	1660.16
2009-10	9422.79	1770.83
2010-11	10581.19	1922.09
2011-12	10959.43	1962.34
2012-13	11936.14	2235.83
2013-14	11681.52	2237.06

As far as Integrated Housing Slum Development Programme (IHSDP) is concerned, the performance of the scheme in 36% states was observed to be average. These states are Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Delhi, Goa and Haryana. However, only 4% states (Bihar) have implemented the scheme well, while the performance of the scheme in majority (52%) states was observed to be poor. Data on implementation of IHSDP could not be collected from 8% states for verification. Overall, the performance of the scheme was found to be below average in the country.

Table-4.30: Integrated Housing Slum Development Programme (IHSDP) Under JNNURM

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	No area is notified as slum in Andaman & Nicobar Isalnds, hence IHSDP under JNNURM is not implemented in the UT
2.	Andhra Pradesh	IHSDP under JNNURM has some impact on the minorities in the state

3.	Arunachal Pradesh	There was no flow of benefits or funds in the state under IHSDP under the 15 PP
4.	Assam	IHSDP under JNNURM was not found to have any impact on the minorities in the state
5.	Bihar	Houses were observed to be sanctioned to the minorities in Kishanganj town, thus, having a significant impact on the minorities in the state
6.	Delhi	No fund has been spent in the UT under this scheme
7.	Goa	IHSDP under JNNURM was not found to have any impact on the minorities in the state due to lack of flow of funds
8.	Haryana	IHSDP was not found to have any impact on the minorities in the state during verification
9.	Himachal Pradesh	The Scheme was not found to have any impact on the minorities in the state
10.	Jammu & Kashmir	IHSDP was not found to have any impact on the minorities in the state (data indicates 3 beneficiaries)
11.	Jharkhand	IHSDP under JNNURM was found to have little impact on the minorities in the state
12.	Karnataka	The study observed that the scheme has no significant impact on the minorities in the state
13.	Kerala	The verification observed that IHSDP under JNNURM has no significant impact on the minorities in the state
14.	Madhya Pradesh	The study observed that the scheme has no significant impact on the minorities in the state
15.	Maharashtra	Verification observed that IHSDP under JNNURM has some impact on the minorities in the state
16.	Manipur	The Scheme was not found to have any impact on the minorities in the state
17.	Mizoram	The Scheme was not found to have any impact on the minorities in the state
18.	Odisha	The study observed that the scheme has no significant impact on the minorities in the state
19.	Puducherry	No fund has been spent in the UT under IHSDP
20.	Rajasthan	The study observed that the scheme has no significant impact on the minorities in the state
21.	Sikkim	The Scheme was not found to have any impact on the minorities in the state
22.	Tamil Nadu	The Scheme was not found to have any impact on the minorities in the state
23.	Uttar Pradesh	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
24.	Uttarakhand	Since there is no minority concentrated town in Hardwar district, there was no fund flow to the

		district under IHSDP
25.	West Bengal	The study observed that the scheme has no significant impact on the minorities in the state

- **Performance under Department of Labour & Employment**

4.3.15 Upgrading Industrial Training Institutes in to Centres of excellence

As per available data, Rs. 150.03 crore has been spent under Upgradation of Industrial Training Institutes in to Centres of excellence under 15 PP from 2007-08 to 2013-14. The percentage financial achievement against the target under Upgradation of Industrial Training Institutes in to Centres of excellence has been 68% under 15 PP. According to the available data, highest amount of fund has been spent under Upgradation of Industrial Training Institutes in to Centres of excellence in the states of Kerala, Karnataka, and Uttar Pradesh.

Table-4.31: Financial achievement under Upgradation of Industrial Training Institutes in to Centres of excellence

Year	Target (Rs. in Crore)	Achievement (Rs. in Crore)
2007-08	33.85	33.85
2008-09	56.93	29.89
2009-10	25.98	22.19
2010-11	42.34	21.17
2011-12	32.84	13.65
2012-13	18.42	8.82
2013-14	4.80	7.24
Total	219.95	150.03

During the qualitative analysis, the study observed that the scheme intended to upgrade Industrial Training Institutes in to Centres of Excellence has below average performance under 15 Point Programme. The study observed that 44% states have good performance in upgrading industrial training institutes in to centres of excellence in minority concentrated districts, while 56% states have poor performance in implementing the scheme in minority concentrated districts. States like Andhra Pradesh, Delhi, Goa, Himachal Pradesh, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Rajasthan and Uttarakhand have implemented the scheme well under 15 PP.

Table-4.32: Upgrading Industrial Training Institutes in to Centres of Excellence

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	Minority students have been getting training in the institute
2.	Andhra Pradesh	A significant number of minority students have

		been getting training in the institute
3.	Arunachal Pradesh	No industrial training institute in the state has been upgraded under 15 PP
4.	Assam	As per the data of Ministry of Minority Affairs, Rs. 5.58 crore has been spent for upgradation of 2 industrial training institutes in the state under 15 PP during 2007-08 to 2013-14. There was no ITI in the selected districts to carry out the verification and assess the impact.
5.	Bihar	Since no industrial training institute has been benefitted in Kishanganj district, impact of the scheme on the minorities could not be assessed.
6.	Delhi	A significant number of minority students have been getting training in the institute
7.	Goa	A significant number of minority students have been getting training in the institute
8.	Haryana	The institute benefitted under the scheme falls in Sirsa district, thus the impact of the scheme could not the assessed.
9.	Himachal Pradesh	A significant number of minority students have been getting training in the institute
10.	Jammu & Kashmir	No fund has been provided for upgradation of industrial training institute in the state under 15 PP
11.	Jharkhand	None of the ITIs were benefitted under the scheme in Gumla district
12.	Karnataka	A significant number of minority students have been getting training in the institute
13.	Kerala	A significant number of minority students have been getting training in the institute
14.	Madhya Pradesh	A significant number of minority students have been getting training in the institute
15.	Maharashtra	A significant number of minority students have been getting training in the institutes
16.	Manipur	It was observed that no industrial training institute has been upgraded in the state under 15 PP
17.	Mizoram	There was been no fund flow for up-gradation of industrial training institutes in the state
18.	Odisha	No industrial training institute in Orissa has been upgraded under 15 Point Programme
19.	Puducherry	No industrial training institute has been upgraded in the UT under 15 PP
20.	Rajasthan	A significant number of minority students have been getting training in the institute
21.	Sikkim	The scheme was observed to have no impact on the minority population in the state under 15 PP
22.	Tamil Nadu	The study observed that no industrial training

		institute in the state has been upgraded into Centre of Excellence under 15 PP
23.	Uttar Pradesh	There was no upgraded ITI in the selected districts for the verification
24.	Uttarakhand	A significant number of minority students have been getting training in the institute
25.	West Bengal	Since there is no industrial training institute benefitted in the selected districts, verification of the ITIs could not be undertaken during the study

- **Performance under Department of Financial Services**

4.3.16 Priority Sector Lending (PSL)

As per available data, the financial target as well as financial achievement under Priority Sector Lending for minorities has been gradually increased over the years under 15 PP. According to the available data, highest amount of fund has been spent under Priority Sector Lending for minorities in the states of Maharashtra, Kerala, Tamil Nadu, Andhra Pradesh, and Karnataka.

Table-4.33: Financial achievement under Priority Sector Lending

Year	Target (Rs. in Crore)	Achievement (Rs. in Crore)
2007-08	65196.82	58662.67
2008-09	86774.01	82865.35
2009-10	130462.43	112038.82
2010-11	155916.57	143396.68
2011-12	184162.94	164748.40
2012-13	222287.66	185233.35
2013-14	Data no available	Data not available

The scheme promoting lending for the development of the priority sector was largely observed to be average in terms of benefitting the minority population. On the whole, 68% states were found to have 'moderately' implemented the scheme (including Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Delhi, Haryana, Himachal Pradesh, Karnataka and Kerala), while others lagged behind. The performance of the scheme under 15 PP was observed to be good in Andaman and Nicobar Islands. When judged on national average, the scheme was found to have little impact on the targeted population.

Table-4.34: Priority Sector Lending

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	The verification exercise observed that Priority Sector Lending Scheme has significant impact on the minorities in the UT
2.	Andhra Pradesh	The Priority Sector Lending Scheme has some

		impact on the minorities in the state
3.	Arunachal Pradesh	The Priority Sector Lending Scheme has some impact on the minorities in the state
4.	Assam	The Priority Sector Lending Scheme has some impact on the minorities in the state
5.	Bihar	The Priority Sector Lending Scheme has some impact on the minorities in the state
6.	Delhi	The Scheme has no some impact on the minorities in the UT
7.	Goa	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
8.	Haryana	The Priority Sector Lending Scheme has some impact on the minorities in the state
9.	Himachal Pradesh	Priority Sector Lending Scheme was found to have little impact on the minorities in the State
10.	Jammu & Kashmir	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
11.	Jharkhand	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
12.	Karnataka	The Priority Sector Lending Scheme has some impact on the minorities in the state
13.	Kerala	The Priority Sector Lending Scheme has no significant impact on the minorities in the state
14.	Madhya Pradesh	The Priority Sector Lending Scheme has no significant impact on the minorities in the state
15.	Maharashtra	The Priority Sector Lending Scheme has no significant impact on the minorities in the state
16.	Manipur	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
17.	Mizoram	There was no fund flow in Mizoram under this scheme to minorities under 15 point programme
18.	Odisha	The Scheme was found to have some impact on the minorities in the state
19.	Puducherry	The Priority Sector Lending Scheme has some impact on the minorities in the UT
20.	Rajasthan	The Priority Sector Lending Scheme has some impact on the minorities in the state
21.	Sikkim	There was no fund flow in Mizoram under this scheme to minorities under 15 point programme
22.	Tamil Nadu	The Priority Sector Lending Scheme has some impact on the minorities in the state
23.	Uttar Pradesh	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
24.	Uttarakhand	The Priority Sector Lending Scheme has some impact on the minorities in the state
25.	West Bengal	The Priority Sector Lending Scheme has some impact on the minorities in the state

- **Performance under Department of Urban Development**

4.3.17 Urban Infrastructure & Governance (UIG)

As per available data, the financial target and achievement under Urban Infrastructure & Governance (UIG) under 15 PP has been gradually increased over the years. According to the available data, there has been fund flow to towns/urban agglomeration having a substantial minority population of few states of the country under Urban Infrastructure & Governance (UIG).

Table-4.35: Financial achievement under Urban Infrastructure & Governance (UIG)

Year	Target (Rs. in Crore)	Achievement (Rs. in Crore)
2009-10	58283.32	8623.66
2010-11	60529.00	8623.66
2011-12	60718.20	9049.09
2012-13	61806.50	9097.24
2013-14	Data not available	Data not available

While conducting the qualitative study to verify the achievements under the Urban Infrastructure & Governance (UIG) programme, only 24% states have implemented the scheme moderately, while majority (76%) states have poor performance/no fund flow in implementing the scheme. States like Andhra Pradesh, Bihar, Jharkhand, Madhya Pradesh, Maharashtra and Uttar Pradesh have average performance in implementing the scheme. On the whole, the scheme was observed to have poor performance under 15 PP.

Table-4.36: Urban Infrastructure & Governance (UIG)

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	No fund flow under the scheme
2.	Andhra Pradesh	The UIG Scheme was found to have some impact on the minorities in the state
3.	Arunachal Pradesh	No fund flow under the scheme
4.	Assam	No fund flow under the scheme
5.	Bihar	The UIG Scheme was found to have some impact on the minorities in the state
6.	Delhi	No fund flow under the scheme
7.	Goa	No fund flow under the scheme
8.	Haryana	No fund flow under the scheme
9.	Himachal Pradesh	No fund flow under the scheme
10.	Jammu & Kashmir	The scheme has very little impact on the minorities
11.	Jharkhand	It was observed that the scheme has some impact on the minorities in the state

12.	Karnataka	No fund flow under the scheme
13.	Kerala	No fund flow under the scheme
14.	Madhya Pradesh	The scheme has some impact on the minorities
15.	Maharashtra	The verification study observed that the scheme has some impact on the minorities
16.	Manipur	No fund flow under the scheme
17.	Mizoram	No fund flow under the scheme
18.	Odisha	No fund flow under the scheme
19.	Puducherry	No fund flow under the scheme
20.	Rajasthan	No fund flow under the scheme
21.	Sikkim	No fund flow under the scheme
22.	Tamil Nadu	No fund flow under the scheme
23.	Uttar Pradesh	The study observed that the scheme has some impact on the minorities in the state
24.	Uttarakhand	No fund flow under the scheme
25.	West Bengal	The scheme has little impact on the minorities in the state

4.3.18 Urban Infrastructure Development Scheme for Small & Medium Towns (UIDSSMT)

As per available data, the financial target and achievement under Urban Infrastructure Development Scheme for Small & Medium Towns (UIDSSMT) under 15 PP has not been increased over the years. According to the available data, there has been fund flow to towns/urban agglomeration having a substantial minority population of very few states of the country under Urban Infrastructure Development Scheme for Small & Medium Towns (UIDSSMT).

Table-4.37: Financial achievement under Urban Infrastructure Development Scheme for Small & Medium Towns (UIDSSMT)

Year	Target (Rs. in Crore)	Achievement (Rs. in Crore)
2009-10	12824.63	2533.16
2010-11	12933.04	2624.79
2011-12	13565.17	1838.99
2012-13	14020.96	2642.19
2013-14	Data not available	Data not available

The Urban Infrastructure Development Scheme for Small & Medium Towns (UIDSSMT) largely seemed to have below average performance in terms of benefitting the targeted population. 36% states have implemented the scheme reasonably, to provide benefits to minority population, These states are Andhra Pradesh, Assam, Bihar, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra and Uttar Pradesh. The performance of the scheme was found to be poor in majority (64%) states of the country.

Table-4.38: Urban Infrastructure Development Scheme for Small & Medium Towns (UIDSSMT)

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	No fund flow under the scheme
2.	Andhra Pradesh	Beneficial to some extent for the development of infrastructure in minority concentrated towns in the state
3.	Arunachal Pradesh	Since there is no minority concentrated town in Arunachal Pradesh, no fund has been sanctioned in the state under UIDSSMT
4.	Assam	The scheme has no significant impact for development of infrastructure in minority concentrated towns in the state
5.	Bihar	The scheme has some impact for development of infrastructure in minority concentrated towns in the state
6.	Delhi	No fund flow under the scheme
7.	Goa	No fund flow under the scheme
8.	Haryana	No fund flow under the scheme
9.	Himachal Pradesh	No fund flow under the scheme
10.	Jammu & Kashmir	Scheme has little impact in the State
11.	Jharkhand	Scheme has some impact for development of infrastructure in minority concentrated towns in the state
12.	Karnataka	The scheme has some impact for development of infrastructure in minority concentrated towns in the state
13.	Kerala	The scheme has some impact for development of infrastructure in minority concentrated towns in the state
14.	Madhya Pradesh	The scheme has some impact for development of infrastructure in minority concentrated towns in the state
15.	Maharashtra	The scheme has some achievement in the minority concentrated towns of the state
16.	Manipur	No fund flow under the scheme
17.	Mizoram	No fund flow under the scheme
18.	Odisha	No fund flow under the scheme
19.	Puducherry	No fund flow under the scheme
20.	Rajasthan	The scheme has some achievement in the minority concentrated towns of the state
21.	Sikkim	No fund flow under the scheme
22.	Tamil Nadu	The scheme has little impact on the minorities in the state
23.	Uttar Pradesh	The scheme some significant impact for

		development of infrastructure in minority concentrated towns in the state
24.	Uttarakhand	No fund flow under the scheme
25.	West Bengal	The scheme has little impact on the minorities in the state

- **Performance under Department of Drinking Water & Sanitation**

4.3.19 National Rural Drinking Water Programme (NRDWP)

As per available data, 68391 habitations in minority concentrated districts have been benefitted under National Rural Drinking Water Programme (NRDWP) under 15 PP from 2009-10 to 2012-13. The percentage of physical achievement against the national coverage under National Rural Drinking Water Programme (NRDWP) has been 12.51% under 15 PP. According to the available data, highest number of habitations in minority concentrated districts have been benefitted in West Bengal and Jharkhand under National Rural Drinking Water Programme (NRDWP). The existing data also reflects that Rs. 15489.16 crore has been spent in minority concentrated districts have been benefitted under National Rural Drinking Water Programme (NRDWP) under 15 PP from 2009-10 to 2012-13. The percentage of financial achievement against the national achievement under National Rural Drinking Water Programme (NRDWP) has been 15% under 15 PP.

Table-4.39: Habitations covered under National Rural Drinking Water Programme (NRDWP)

Year	National coverage	Habitations covered in districts having a substantial minority population	%age of habitations covered in districts having a substantial minority population
2009-10	148879	20115	14.00
2010-11	119383	16169	13.54
2011-12	122674	15415	12.56
2012-13	155706	16692	10.72
2013-14	Data not available	Data not available	-
Total	546642	68391	12.51

Table-4.40: Financial achievement under National Rural Drinking Water Programme (NRDWP)

Year	National achievement	Financial achievement in districts having a substantial minority population	%age of financial achievement in districts having a substantial minority population
2009-10	28567.53	3732.66	13.07
2010-11	25744.47	3484.59	13.54
2011-12	38640.84	6828.12	17.67
2012-13	10473.20	1443.79	13.79
2013-14	Data no available	Data not available	-
Total	103426.04	15489.16	14.97%

National Rural Drinking Water Programme (NRDWP) aimed at improving access to potable water, fared on a below average performance in benefitting minority population. While a 36% states have fared good performance, 8% states have average performance in benefitting the people of minority concentrated areas. States like Arunachal Pradesh, Assam, Bihar, Goa, Haryana, Jharkhand, Karnataka, Maharashtra and Uttar Pradesh have implemented the scheme well to provide benefit to the minority people. However, majority (56%) states have poor performance in implementing the scheme in minority concentrated areas.

Table-4.41: National Rural Drinking Water Programme (NRDWP)

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	Minority population has not been benefitted under the scheme`
2.	Andhra Pradesh	No habitation of the districts with substantial minority population in the state was benefitted under NRDWP scheme
3.	Arunachal Pradesh	NRDWP scheme has been implemented in minority concentrated areas and minority population has been benefitted under the scheme
4.	Assam	NRDWP scheme was implemented in minority concentrated habitations in the selected districts and minority population benefitted under the Programme
5.	Bihar	NRDWP scheme was implemented in minority concentrated habitations in the selected districts and minority population benefitted under the Programme
6.	Delhi	NRDWP is not applicable to Delhi
7.	Goa	No achievement under the programme
8.	Haryana	NRDWP scheme was implemented in minority concentrated habitations in the selected district benefitting the minority population

9.	Himachal Pradesh	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
10.	Jammu & Kashmir	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
11.	Jharkhand	NRDWP scheme was found to be implemented in minority concentrated areas in the selected district benefitting the minority population
12.	Karnataka	NRDWP scheme was implemented in minority concentrated habitations in the selected district benefitting the minority population
13.	Kerala	The field study observed minority population of the state has been benefitted under the scheme
14.	Madhya Pradesh	The minority population has been little benefitted under the NRDWP scheme in the state
15.	Maharashtra	NRDWP scheme was implemented in minority concentrated habitations in the selected districts, benefitting the minority population
16.	Manipur	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
17.	Mizoram	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
18.	Odisha	The minority population was found to be little benefitted under the scheme
19.	Puducherry	NRDWP scheme has not been implemented in the UT
20.	Rajasthan	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
21.	Sikkim	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
22.	Tamil Nadu	The study observed that the scheme has not been implemented in minority concentrated habitations
23.	Uttar Pradesh	The study observed that NRDWP scheme has been implemented in some minority concentrated habitations in the selected districts and minority population has been benefitted under the scheme
24.	Uttarakhand	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
25.	West Bengal	The minority population was found to be little benefitted under the scheme

- **Performance under Department of School Education & Literacy**

4.3.20 Madrasa Education Programme

An amount of Rs. 325 crore is proposed for the scheme as per budget provision made by Planning Commission in the XIth Five Year Plan for the implementation of Scheme for providing Quality Education in Madrasa (SPQEM) for modernisation of madrasa education programme. While 53441 madrasas have been modernized, 99243 in-service teachers have been trained under the scheme from 2006-07 to 2013-14. As per the data, Uttar Pradesh and Madhya Pradesh have largely benefitted under Scheme for providing Quality Education in Madrasa (SPQEM).

Table-4.42: Achievement under Scheme for providing Quality Education in Madrasa (SPQEM)

Year	Amount Sanctioned (Rs. in Crore)	Madrasas Modernised	Number of teachers trained
2006-07	38.35	5118	-
2007-08	44.95	5523	-
2008-09	65.67	5297	10214
2009-10	42.52	1760	4713
2010-11	101.47	5045	11382
2011-12	139.53	5934	14412
2012-13	182.49	9905	23146
2013-14	182.73	14859	35376
Total	797.72	53441	99243

While assessing implementation and impact under the Madrasa Education Programme, it was found that the performance of the scheme is poor in majority (84%) states. Nevertheless, a few states managed to perform moderately well, and they are Kerala, Maharashtra, Rajasthan and Uttarakhand. When assessed at national level, the overall performance of the scheme was found to be poor. However, the component pertaining to training of Urdu teachers was observed to be faring better under modernization of Madrasa.

Table-4.43: Scheme for providing Quality Education in Madrasa (SPQEM)

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	Andaman & Nicobar does not have any Madrasa
2.	Andhra Pradesh	There was some impact of the scheme on the minority population
3.	Arunachal Pradesh	Very few madrasas have been modernised, but no post for Urdu teachers have been sanctioned
4.	Assam	Madrasas have been modernized, but post for Urdu teachers have been sanctioned
5.	Bihar	Very few madrasas have been modernized, and

		very few posts for Urdu teachers have been sanctioned
6.	Delhi	The study observed that no teacher has been posted under 15 PP in Delhi under Madrasa Education Programme, though some madrasas have been modernised
7.	Goa	No Madrasa was modernized and no teacher was posted in the district under this Programme
8.	Haryana	Very few madrasas have been modernized, but very few posts for Urdu teachers have been sanctioned
9.	Himachal Pradesh	No Madrasa was modernized and no teacher was posted in the district under this Programme
10.	Jammu & Kashmir	Few madrasas have been modernized, and few posts for Urdu teachers have been sanctioned
11.	Jharkhand	Very few madrasas have been modernized, and very few posts for Urdu teachers have been sanctioned
12.	Karnataka	Very few madrasas have been modernized, and very few posts for Urdu teachers have been sanctioned
13.	Kerala	It was observed that there was some impact of the scheme in the state
14.	Madhya Pradesh	Madrasas have been modernized, and posts for Urdu teachers have been sanctioned
15.	Maharashtra	Little impact of the scheme was observed in the State
16.	Manipur	No achievement under the scheme
17.	Mizoram	No achievement under the scheme
18.	Odisha	No achievement under the scheme
19.	Puducherry	No achievement under the scheme
20.	Rajasthan	The study observed significant impact of the scheme in the state
21.	Sikkim	No achievement under the scheme
22.	Tamil Nadu	No achievement under the scheme
23.	Uttar Pradesh	The study observed some impact of upgradation of Madrasa on the minority population of the districts while significant impact of the scheme for posting teachers was noticed in the selected districts
24.	Uttarakhand	The study observed that there was little impact of the scheme in the State
25.	West Bengal	No achievement under SPQEM in the State

Fig-3: Modernisation of Madrasa under Scheme for providing Quality Education in Madrasa (SPQEM)

4.3.21 Infrastructure Development for Minority Institutions (IDMI)

As per available data, 818 minority institutions have been benefitted under the Scheme for Infrastructure Development for Minority Institutions (IDMI) from 2009-10 to 2013-14. Highest number of minority institutions benefitted under the scheme were found to be in Maharashtra.

Table-4.44: Achievement under the Scheme for Infrastructure Development for Minority Institutions (IDMI)

Year	Amount Released (Rs. in Crore)	Infrastructure development in minority institutions
2009-10	4.48	22
2010-11	22.98	124
2011-12	48.43	259
2012-13	28.38	184
2013-14	24.98	229
Total	129.25	818

The scheme encouraging Infrastructure Development for Minority Institutions (IDMI) was also found to be one of the schemes that lagged in performing under 15PP. Majority (76%) states have poorly performed under 15 PP since no fund has been sanctioned for infrastructure development of minority institutions in those states. Only 24% states were able to deliver 'limited benefits' to minority population by developing infrastructure for minority institutions. These states are Haryana, Karnataka, Madhya Pradesh, Maharashtra, Rajasthan and Uttarakhand. Overall, the performance of the scheme is poor under 15 PP.

Table-4.45: Achievement under Infrastructure Development for Minority Institutions (IDMI)

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	No fund was sanctioned for infrastructure development of minority institutions in the state under the IDMI scheme
2.	Andhra Pradesh	No fund was sanctioned for infrastructure

		development of minority institutions in the state under the IDMI scheme
3.	Arunachal Pradesh	No fund has been sanctioned for infrastructure development of minority institutions in the state
4.	Assam	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
5.	Bihar	No fund was sanctioned for infrastructure development of minority institutions
6.	Delhi	No fund has been sanctioned in Delhi under the IDMI scheme
7.	Goa	No fund was sanctioned for infrastructure development of minority institutions
8.	Haryana	There has been some impact of the scheme in Mewat district
9.	Himachal Pradesh	No fund was sanctioned for infrastructure development of minority institutions
10.	Jammu & Kashmir	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
11.	Jharkhand	No fund was sanctioned for infrastructure development of minority institutions and thus, there was no impact
12.	Karnataka	There was some impact of the scheme in the State
13.	Kerala	There was some impact of the scheme in the State
14.	Madhya Pradesh	Some impact of the scheme was noticed in the State
15.	Maharashtra	Some impact of the scheme was noticed in the selected districts
16.	Manipur	No fund was sanctioned for infrastructure development of minority institutions
17.	Mizoram	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
18.	Odisha	No fund was sanctioned for infrastructure development of minority institutions in Odisha
19.	Puducherry	No fund has been sanctioned for infrastructure development of minority institutions in Puduchery
20.	Rajasthan	The study observed some impact of the scheme in Ganganagar district
21.	Sikkim	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
22.	Tamil Nadu	No fund has been sanctioned for infrastructure development of minority institutions in the State
23.	Uttar Pradesh	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
24.	Uttarakhand	Some impact of the scheme was noticed in the covered district

25.	West Bengal	The study observed that no fund has been sanctioned for infrastructure development of minority institutions in West Bengal under IDMI scheme

- **Performance under Department of Minorities**

4.3.22 Pre-matric Scholarship Scheme

The target of pre-matric scholarship scheme for students from minority community has risen significantly over the years 2008-09 to 2013-14. The total amount of financial resources allocated for the scholarship has also gone up from mere Rs.62.21 crore in 2008-09 to Rs.963.70 crore in 2013-14. Each of the five minority religious communities have had their fixed share in allocation of targets: Muslims 72.9%, Christians 12.7%, Sikhs 10.1%, Buddhists 4.2% and Parsis less than 1%, determined based on their shares in minority population. However, it must be noted that amount of pre-matric scholarship scheme is rather small.

Table-4.46: Achievement under the Pre-matric scholarship scheme for students

Year	Financial achievement (Rs. in Crore)	Physical achievement
2008-09	62.21	512657
2009-10	202.94	1729076
2010-11	446.25	4421571
2011-12	615.47	5528557
2012-13	786.19	6436984
2013-14	963.70	7794190
Total	3076.76	26423035

The scheme providing scholarship for pre-matric studies was found to be one of the most successful schemes under the PM's 15 Point Programme. There is excellent performance of the scheme in almost all the states (88%) and significant benefits have been received by the minority students. While there is average performance of the scheme in 4% states, there is poor performance in 8% states. The states showing limited impact under the scheme are Arunachal Pradesh, Manipur and Mizoram. Overall, the scheme has showed excellent performance in implementation as well as impact in providing better education to the minority population.

Table-4.47: Performance of Pre-Matric Scholarship scheme

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	The scheme was observed to have a great impact on the study of students belonging to minority communities in Nicobar district
2.	Andhra Pradesh	The scheme was observed to have a great impact

		on the study of students belonging to minority communities in Hyderabad district
3.	Arunachal Pradesh	No student in Arunachal Pradesh availed the benefit under pre-matric scholarship
4.	Assam	The scheme for pre-matric scholarship was observed to have a great impact on the study of students of minority communities
5.	Bihar	The scheme for pre-matric scholarship was observed to have a great impact on the study of students of minority communities
6.	Delhi	It was observed that this scheme has a great impact on the students of minority communities
7.	Goa	The scheme for pre-matric scholarship was observed to have a great impact on the study of students of minority communities
8.	Haryana	The scheme for pre-matric scholarship was observed to have a great impact on the study of students of minority communities
9.	Himachal Pradesh	The scheme for pre-matric scholarship was observed to have a great impact on the study of students of minority communities
10.	Jammu & Kashmir	The scheme was observed to have a great impact on the students of minority communities
11.	Jharkhand	This scheme was observed to have a great impact on the study of students of minority communities in Gumla district
12.	Karnataka	This scheme was observed to have a great impact on the study of students of minority communities in Bidar district
13.	Kerala	It was observed that the scheme for pre-matric scholarship has a great impact on the study of students of minority communities
14.	Madhya Pradesh	The scheme for pre-matric scholarship was observed to have a great impact on the study of students of minority communities
15.	Maharashtra	The scheme for pre-matric scholarship was observed to have a great impact on the study of students of minority communities
16.	Manipur	It was observed that the scheme for pre-matric scholarship has some impact on the students of minority communities
17.	Mizoram	During verification, no impact of the scheme was observed on the study of students of minority communities (excluding Christians) in the state
18.	Odisha	This scheme was observed to have a great impact on the study of students of minority communities in Gajapati district

19.	Puducherry	The scheme for pre-matric scholarship was observed to have a great impact on students of minority communities
20.	Rajasthan	This scheme was observed to have a great impact on the study of students of minority communities in Ganganagar district
21.	Sikkim	This scheme was observed to have a significant impact on the study of students of minority communities
22.	Tamil Nadu	This scheme was observed to have a great impact on the study of students of minority communities
23.	Uttar Pradesh	It was observed that the scheme for pre-matric scholarship has a great impact on the study of students of minority communities
24.	Uttarakhand	This scheme was observed to have a great impact on the study of students of minority communities
25.	West Bengal	It was observed that this scheme had a great impact on the study of students of minority communities

4.3.23 Post-matric Scholarship Scheme

The post-matric scholarship scheme to minorities have also increased significantly over the years from 2008-09 to 2013-14. The target shares of each minority community in the scholarships are as per their shares of population. Under the scheme, a total amount of Rs. 1663.07 crore has been sanctioned from 2007-08 to 2013-14, and a total number of 3433232 minority students have been benefitted under the scheme.

Table-4.48: Achievement under the Post-matric scholarship scheme for students

Year	Financial achievement (Rs. in Crore)	Physical achievement
2007-08	9.63	24868
2008-09	70.63	170273
2009-10	148.74	364387
2010-11	228.97	525644
2011-12	362.99	701950
2012-13	326.55	755643
2013-14	515.56	890467
Total	1663.07	3433232

Lying perfectly in sync with the pre-matric scholarship scheme, the post-matric scholarship programme has excellent performance in implementation and impact in providing better education to the minority population. While 76% states were

observed to have struck great notes on the performance scale, 16% states performed moderately, and 8% states have poor performance in implementation of the scheme. The average performed states are Manipur, Odisha and Sikkim, while the poor performed states are Arunachal Pradesh and Mizoram.

Table-4.49: Performance of Post-Matric Scholarship

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	The scheme was observed to have a little impact on the study of students of minority communities
2.	Andhra Pradesh	The scheme was observed to have a great impact on the study of students belonging to minority communities in Hyderabad district
3.	Arunachal Pradesh	No student in the state availed the benefit under post-matric scholarship for minority students
4.	Assam	The scheme for post-matric scholarship was having a great impact on the study of students of minority communities
5.	Bihar	The scheme for post-matric scholarship was having a great impact on the study of students of minority communities
6.	Delhi	The scheme for post-matric scholarship was having a great impact on the study of students of minority communities
7.	Goa	The scheme for post-matric scholarship was having a great impact on the study of students of minority communities
8.	Haryana	The scheme for post-matric scholarship was having a great impact on the study of students of minority communities
9.	Himachal Pradesh	The scheme for post-matric scholarship was having a great impact on the study of students of minority communities
10.	Jammu & Kashmir	The scheme was observed to have a great impact on the study of students of minority communities
11.	Jharkhand	The scheme for post-matric scholarship was having a great impact on the study of students of minority communities in Gumla district
12.	Karnataka	The scheme for post-matric scholarship was having a great impact on the study of students of minority communities in Bidar district
13.	Kerala	It was observed that the scheme for post-matric scholarship has a great impact on the study of students of minority communities
14.	Madhya Pradesh	It was observed that the scheme for post-matric scholarship has a great impact on students of minority communities

15.	Maharashtra	It was observed that the scheme for post-matric scholarship has a great impact on students of minority communities
16.	Manipur	It was observed that there were very few beneficiaries benefitted under the scheme
17.	Mizoram	During verification, no impact of the scheme was observed on the study of students of minority communities (excluding Christians)
18.	Odisha	The scheme was observed to have a little impact on the study of students of minority communities
19.	Puducherry	It was observed that the scheme for post-matric scholarship has a great impact on students of minority communities
20.	Rajasthan	It was observed that the scheme for post-matric scholarship has a great impact on the study of students of minority communities
21.	Sikkim	The scheme was observed to have a little impact on the study of students of minority communities
22.	Tamil Nadu	It was observed that the scheme has a great impact on the study of students of minority communities
23.	Uttar Pradesh	It was observed that the scheme for post-matric scholarship has a great impact on the study of students of minority communities
24.	Uttarakhand	It was observed that the scheme for post-matric scholarship has a significant impact on the study of students of minority communities
25.	West Bengal	It was observed that the scheme for post-matric scholarship has a great impact on the study of students of minority communities

4.3.24 Merit-cum-Means Scholarship

The merit-cum-mean scholarships provided to minority community students have also registered significant increase over the years. The number has risen from mere 20 thousand in 2006-07 to 100 thousand in 2013-14. Under the scheme, a total number of 682.4 crore has been sanctioned and about 26 lakh students have been benefitted under merit-cum-means scholarship scheme.

Table-4.50: Achievement under the merit-cum-means scholarship

Year	Financial achievement (Rs. in Crore)	Physical achievement (in thousands)
2007-08	40.91	17.3
2008-09	44.28	17.1
2009-10	49.92	19.3
2010-11	52.38	19.5
2011-12	53.86	19.5
2012-13	181.21	68.1

2013-14	259.84	100.4
Total	682.4	261.2

The Merit-cum-Means Scholarship scheme has an average performance in implementation and impact. While the performance of the scheme is either excellent or good in 24% states, there is average performance in 40% states. The states with excellent and good performance in implementing the scheme are, Delhi, Jammu & Kashmir, Maharashtra, Rajasthan, Tamil Nadu and Uttar Pradesh. However, it was observed that there is poor performance of the scheme in more than one-third (36%) states. On the whole, the scheme has average performance in enhancing education of minorities in the country.

Table-4.51. Merit-Cum-Means Scholarship

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
2.	Andhra Pradesh	The scheme was observed to have little impact on the students belonging to minority communities in Hyderabad district
3.	Arunachal Pradesh	No student in state availed the benefit under merit-cum-means scholarship for minority students
4.	Assam	The scheme was observed to have a little impact on the minority students
5.	Bihar	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
6.	Delhi	It was observed that this scheme has a significant impact on the minority students
7.	Goa	The scheme was observed to have a little impact on the minority students
8.	Haryana	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
9.	Himachal Pradesh	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
10.	Jammu & Kashmir	It was observed that this scheme has a great impact on the minority students
11.	Jharkhand	The scheme was observed to have a little impact on the minority students
12.	Karnataka	The scheme was observed to have a little impact on the minority students
13.	Kerala	It was observed that the scheme for merit-cum-means scholarship has little impact on the minority students
14.	Madhya Pradesh	The scheme was observed to have a little impact on the minority students
15.	Maharashtra	It was observed that this scheme has a significant impact on the minority students

16.	Manipur	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
17.	Mizoram	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
18.	Odisha	The scheme was observed to have a little impact on the minority students
19.	Puducherry	The scheme was observed to have a little impact on the minority students
20.	Rajasthan	It was observed that this scheme has a significant impact on the minority students
21.	Sikkim	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
22.	Tamil Nadu	It was observed that this scheme has a great impact on the minority students
23.	Uttar Pradesh	It was observed that this scheme has a significant impact on the minority students
24.	Uttarakhand	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
25.	West Bengal	Due to low penetration of the scheme, impact of the scheme on minorities was not visible

4.3.25 Scheme for Maulana Azad National Fellowship for minority students

Maulana Azad National Fellowship (MANF) provides integrated five year fellowships to students from minority communities to pursue higher studies (MPhil and PhD). The Fellowship covers all Universities/Institutions recognized by the UGC under section 2(f) and section 3 of the UGC Act. Available data shows that the total fresh fellowships awarded under MANF was 757 in 2009-10, 747 in 2010-11, 757 in 2011-12, and the renewal numbers are 757 in 2010-11 and 1,511 in 2011-12. Among the states, Uttar Pradesh has received the highest share of the scholarships. Andhra Pradesh, Assam, Jammu & Kashmir, Karnataka, Madhya Pradesh, Rajasthan, Uttar Pradesh and West Bengal are the states where more than 80 per cent of fellowships are utilised by Muslims during 2009-12. In Bihar, Uttaranchal and Lakshadweep, MANF is only disbursed to Muslims.

Table-4.52: Achievement under the Maulana Azad National Fellowship

Year	Fresh Fellowship	Renewed Fellowship
2009-10	757	-
2010-11	747	757
2011-12	757	1511
2012-13	Data not available	Data not available
2013-14	Data not available	Data not available

The fellowship scheme under the banner of Maulana Azad National Fellowship for minority students was largely found to be ineffective in having any impact on

the minority students in any state. Overall, the performance of the scheme is poor in enhancement of education of minorities.

Table-4.53: Scheme for Maulana Azad National Fellowship for Minority Students

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	Due to low penetration of the scheme, impact of the scheme on minorities was not visible in the States/UTs.
2.	Andhra Pradesh	
3.	Arunachal Pradesh	
4.	Assam	
5.	Bihar	
6.	Delhi	
7.	Goa	
8.	Haryana	
9.	Himachal Pradesh	
10.	Jammu & Kashmir	
11.	Jharkhand	
12.	Karnataka	
13.	Kerala	
14.	Madhya Pradesh	
15.	Maharashtra	
16.	Manipur	
17.	Mizoram	
18.	Odisha	
19.	Puducherry	
20.	Rajasthan	
21.	Sikkim	
22.	Tamil Nadu	
23.	Uttar Pradesh	
24.	Uttarakhand	
25.	West Bengal	

4.3.26 Loan schemes of National Minority Development & Finance Corporation (NMDFC) for economic activities

Under the term loan scheme of National Minority Development & Finance Corporation (NMDFC) for economic activities, Rs. 692.75 crore has been sanctioned and a total number of 162750 minorities have been benefitted from 2007-08 to 2012-13. Though the financial achievement during this period has been increased, the number of beneficiaries benefitted under the scheme has been decreased compare to the initial period of implementation of the scheme.

Table-4.54: Achievement under term loan scheme of NMDFC

Year	Financial achievement (Rs. in Crore)	Physical achievement
2007-08	13.09	31574
2008-09	114.79	34985
2009-10	139.01	30892
2010-11	129.47	28768
2011-12	111.99	17172
2012-13	184.40	19359
2013-14	Data not available	Data not available
Total	692.75	162750

Under the micro credit scheme of National Minority Development & Finance Corporation (NMDFC) for economic activities, Rs. 537.75 crore has been sanctioned and a total number of 407495 minorities have been benefitted from 2007-08 to 2012-13. Both financial and physical achievement has been gradually increased under the scheme.

Table-4.55: Achievement under micro credit scheme of NMDFC

Year	Financial achievement (Rs. in Crore)	Physical achievement
2007-08	13.22	16159
2008-09	15.93	16213
2009-10	58.73	73702
2010-11	103.79	129742
2011-12	159.38	88702
2012-13	186.70	82977
2013-14	Data not available	Data not available
Total	537.75	407495

The Loan Schemes of National Minority Development & Finance Corporation (NMDFC) for Economic Activities comprises of two components: the term loan scheme and the micro credit scheme. While the performance of loan schemes of NMDFC was found to be good in 16% states (West Bengal, Jammu & Kashmir, Kerala, and Tamil Nadu), the performance was moderate in 24% states. The performance of the loan schemes of NMDFC was found to be poor in majority (60%) states. Overall, the performance of the scheme was found to be below average in providing benefits to ensure economic activities/employment.

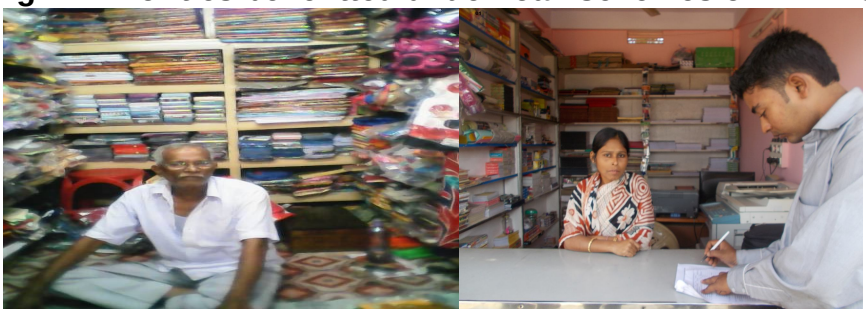
Table-4.56. Loan Schemes of National Minority Development & Finance Corporation (NMDFC) For Economic Activities

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	No beneficiary was benefitted under either scheme of NMDFC
2.	Andhra Pradesh	No beneficiary was benefitted under term loan scheme of NMDFC
3.	Arunachal Pradesh	No one availed benefit under this scheme

4.	Assam	No beneficiary was benefitted from the term loan scheme while a little impact of the micro-credit scheme was observed (only in Karimganj district)
5.	Bihar	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
6.	Delhi	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
7.	Goa	No beneficiary availed any benefit under the schemes of NMDFC
8.	Haryana	Very little impact of the scheme was observed during verification in Mewat district
9.	Himachal Pradesh	The term loan scheme had little impact while the micro credit scheme had no impact on the minority community
10.	Jammu & Kashmir	The study observed that term loan scheme has a great impact while micro credit scheme has little impact on minorities in the state
11.	Jharkhand	No impact of the scheme (including term loan and micro credit) was observed during verification
12.	Karnataka	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
13.	Kerala	The field verification observed that there has been great impact under loan schemes of NMDFC
14.	Madhya Pradesh	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
15.	Maharashtra	The term loan scheme had some impact while the micro credit scheme had no impact on the minority community
16.	Manipur	No impact of the scheme (including term loan and micro credit) was observed during verification
17.	Mizoram	No impact of the scheme (including term loan and micro credit) was observed during verification
18.	Odisha	No impact of the scheme (including term loan and micro credit) was observed during the study
19.	Puducherry	The term loan scheme had little impact while the micro credit scheme had no impact on the minority community
20.	Rajasthan	The term loan scheme was found to have little impact while the micro credit scheme was having no impact on the minority population
21.	Sikkim	No impact of the scheme (including term loan and micro credit) was observed during verification
22.	Tamil Nadu	While little impact was observed under the term loan scheme, significant impact was observed micro credit scheme of NMDFC
23.	Uttar Pradesh	There has been no impact of the loan schemes of

		NMDFC in Uttar Pradesh
24.	Uttarakhand	No impact of the scheme (including term loan and micro credit) was observed during verification
25.	West Bengal	Great impact was noticed under the loan schemes of NMDFC

Fig-4: Minorities benefitted under loan schemes of NMDFC



4.3.27 Schemes of Maulana Azad Education Foundation (MAEF) for promotion of education

The Maulana Azad Education Foundation (MAEF) receives funds from the Government of India in the form of Corpus Fund meaning thereby that the principal amount remains intact and kept invested in fixed deposit with banks. Only the interest income, from investment of Corpus Fund in fixed deposit, is utilized for implementation of educational schemes of MAEF.

The MAEF has sanctioned grant-in-aid of Rs. 40.25 crore to 305 NGOs during the last three years. The targets and achievements under the scheme Grants-in-aid (GIA) to NGOs for infrastructure development of educational institutions of MAEF for the last three years is given in the below table. It shows that the achievement under the scheme is very minimal.

Table-4.57: Achievement under Grants-in-aid (GIA) to NGOs for infrastructure development of educational institutions of MAEF

Year	Target (Rs. in Crore)	Financial achievement (Rs. in Crore)	Sanctioned (Rs. in Crore)
2010-11	100	0	0
2011-12	150	169	22.58
2012-13	250	136	17.67
Total	500	305	40.25

Under the scholarship scheme of Maulana Azad Education Foundation (MAEF) for meritorious girl students, Rs. 155.6 crore has been sanctioned to provide scholarship to 130332 girl students from 2006-07 to 2012-13. The financial and physical achievement under the scheme has been gradually increased over the years.

Table-4.58: Achievement under scholarship scheme of MAEF for meritorious girl students

Year	Financial achievement (Rs. in Crore)	Physical achievement
2006-07	3.84	3846
2007-08	4.81	4011
2008-09	14.47	12064
2009-10	18.08	15070
2010-11	20.79	17326
2011-12	21.24	17700
2012-13	30.18	25156
2013-14	42.19	35159
Total	155.6	130332

The schemes promoting education under the umbrella of Maulana Azad Education Foundation (MAEF) was also found to be largely deviated from its intended path. This is exemplified by the study findings that the scheme has performed well only 8% states (Goa and Andaman and Nicobar Islands), while the scheme has average performance in 12% states. There is poor performance of the scheme in majority (80%) states, and thus, the scheme was largely found have performed poorly in promoting education among minorities in the country.

Table-4.59: Schemes of Maulana Azad Education Foundation (MAEF) for Promotion of Education

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	The MAEF released grant-in-aid to schools while also releasing grant-in-aid to Isalnd Islamic Foundation for construction of 50 bedded girls' hostel
2.	Andhra Pradesh	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
3.	Arunachal Pradesh	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
4.	Assam	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
5.	Bihar	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
6.	Delhi	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
7.	Goa	Achievement was noticed under grant-in-aid to NGO scheme and scholarship scheme for meritorious girl students under this scheme
8.	Haryana	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
9.	Himachal Pradesh	Due to low penetration of the scheme, impact of

		the scheme on minorities was not visible
10.	Jammu & Kashmir	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
11.	Jharkhand	Very little impact was observed under the scheme
12.	Karnataka	Very little impact was observed under the scheme
13.	Kerala	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
14.	Madhya Pradesh	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
15.	Maharashtra	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
16.	Manipur	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
17.	Mizoram	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
18.	Odisha	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
19.	Puducherry	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
20.	Rajasthan	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
21.	Sikkim	Very little impact was observed under the scheme
22.	Tamil Nadu	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
23.	Uttar Pradesh	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
24.	Uttarakhand	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
25.	West Bengal	Due to low penetration of the scheme, impact of the scheme on minorities was not visible

4.3.28 Free Coaching & Allied Scheme

Free Coaching & Allied Scheme aims to empower the minority communities, enhance their skills and capabilities to make them employable in industries, services or getting admission in universities/technical institutions. There has been significant increase in the amount disburse for the coaching and allied services. From mere 41.4 lakh in 2006-07, the amount disbursed has increased to 23.664 crore in 2013-14 and the number of students benefitted has increased from only 690 in 2006-07 to 9,997 in 2013-14. A total amount of Rs. 92.689 crore has been released to benefit 45279 students under the scheme from 2006-07 to 2013-14. At all-India level, the average cost of providing coaching and allied services per student was Rs.6000 in 2006-07 which has increased to Rs.23,671 in 2013-14. Among the state, Uttar Pradesh, Delhi and Andhra Pradesh have been major beneficiaries of this scheme.

Table 5.60: Physical and financial achievement under Free Coaching and Allied Scheme

Year	Amount Released (Rs. in Crore)	No. of students benefitted
2006-07	0.414	690
2007-08	5.742	4097
2008-09	7.300	5522
2009-10	11.219	5532
2010-11	14.373	4845
2011-12	15.980	7880
2012-13	13.997	6716
2013-14	23.664	9997
Total	92.689	45279

Free coaching & allied scheme was also found to be largely inefficient when measured in terms of overall performance. Out of the total set of 25 states, only 4 (16%) have managed to deliver moderate benefits to the minorities under the scheme while other states lagged behind. The states having average performance in implementing the scheme are, Andhra Pradesh, Jammu & Kashmir, Kerala and Madhya Pradesh. Overall, the performance of the scheme is poor in providing benefits to the minorities.

Table-4.61: Free Coaching & Allied Scheme

Sl. No.	State	Performance of the Scheme
1.	Andaman & Nicobar	No minority student in the UT availed free coaching under Free Coaching & Allied Scheme
2.	Andhra Pradesh	Some impact of the scheme was on the minority students in Hyderabad district
3.	Arunachal Pradesh	No minority student in Arunachal Pradesh availed free coaching under the scheme
4.	Assam	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
5.	Bihar	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
6.	Delhi	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
7.	Goa	No minority student in the state availed free coaching under Free Coaching & Allied Scheme
8.	Haryana	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
9.	Himachal Pradesh	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
10.	Jammu & Kashmir	Some impact of the scheme on the minority students was observed in Leh district
11.	Jharkhand	Due to low penetration of the scheme, impact of the scheme on minorities was not visible

12.	Karnataka	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
13.	Kerala	The study observed some impact of the scheme on the minority students
14.	Madhya Pradesh	Some impact of the scheme on the minority students was observed in Bhopal district
15.	Maharashtra	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
16.	Manipur	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
17.	Mizoram	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
18.	Odisha	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
19.	Puducherry	No minority student in Puduchery availed free coaching under Free Coaching & Allied Scheme
20.	Rajasthan	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
21.	Sikkim	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
22.	Tamil Nadu	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
23.	Uttar Pradesh	Little impact of the scheme on the minority students was observed in Bhopal district
24.	Uttarakhand	Due to low penetration of the scheme, impact of the scheme on minorities was not visible
25.	West Bengal	Little impact of the scheme on the minority students was observed in Bhopal district

4.4 Overall Assessment of Performance and Impact of Schemes under 15 Point Programme

After doing both qualitative and quantitative analysis of the performance and impact of the schemes as per the defined qualitative and quantitative parameters, the study came to the conclusion that schemes like Operationalisation of Anganwadi Centres Under ICDS, Indira Awas Yojana (IAY), Pre-Matric Scholarship, and Post-Matric Scholarship have excellent performance under 15 Point Programme, and have great impact on the minority population of the country.

It was also observed that Schemes like construction of primary schools under SSA, construction of additional class rooms under SSA and Swarnajayanti Gram Swarojgar Yojana (SGSY) have generated good performances and benefits. The schemes like Priority sector lending (PSL), and merit cum means scholarship scheme have average performance under 15 PP and noticeable impact on the minority population of the country. The following table enlists and rates the major performing schemes along with the individual explanations on the parameters of 'excellent', 'good' and 'average' performance.

Table: 4.62: Performance and Impact of Schemes under 15 Point Programme

Rating Parameters	Schemes	Attributions
Excellent	Indira Awas Yojana (IAY)	The scheme reflects excellent implementation across the states with 82% target achievement in physical terms. The scheme has great impact on the minorities with excellent performance across 72 % of the states and moderate performance across 16% states. The overall impact of the scheme is excellent in terms of the benefits to the individuals and the minority communities as well.
	Integrated Child Development Services (ICDS)	Operationalisation of Anganwadi Centres under ICDS was found to be one of the most successfully implemented scheme across the sample states under 15 PP as 72% states pursued the scheme thoroughly, 16% states have average performance. The overall impact of the scheme is excellent in terms of the benefits to the individuals and the minority communities as well.
	Pre-Matric Scholarship Scheme	There is excellent performance of the scheme in almost all the states with significant benefits have been received by the minority students in 88% states. The overall impact of the scheme is excellent in terms of efficient implementation and in terms of benefits to the individual beneficiaries.
	Post-Matric Scholarship Scheme	The post-matric scholarship programme has performed efficiently in terms of implementation and impact in providing better education to the minority population with excellent performance across 76 % states and moderate performance in 16% states. The overall impact of the scheme is excellent in terms of benefits to the individual beneficiaries.

Good	Swarnajayanti Gram Swarojgar Yojana (SGSY)	The scheme reflects good implementation across the target states with 64% target achievement. The scheme has performed well in terms of promoting self-employment among the rural population. 40% of the states exerted Good performance and 24% of the states exerted average performances. The overall impact is considered good in terms of benefiting the individuals and the communities.
	Construction of Primary Schools under SSA	The overall performance of the Scheme is considered good. The overall achievement is 72% against the target with 28% of the state exerting good performance and 24% of the states exerting average performance. The scheme has good impact in terms of benefiting the minorities.
	Construction Of Additional Class Rooms under SSA	The scheme is implemented well across the states with 82% target achievement. The overall impact in term of benefits to the community is considered good with 36% of states reflecting good performance and 36% of the states reflecting average performance.
Average	Priority Sector Lending (PSL)	The scheme of promoting lending for the development of the priority sector was largely observed to be average in terms of benefitting the minority population. On the whole, 68% states were found to have 'moderately' implemented the scheme. Thus, the impact in terms of implementation and accrued benefits is considered average.
	Merit-Cum-Means Scholarship	The Merit-cum-Means Scholarship scheme has an average performance in implementation and impact. While the performance of the scheme is either excellent or good in 24% states, there is average performance in 40% states.

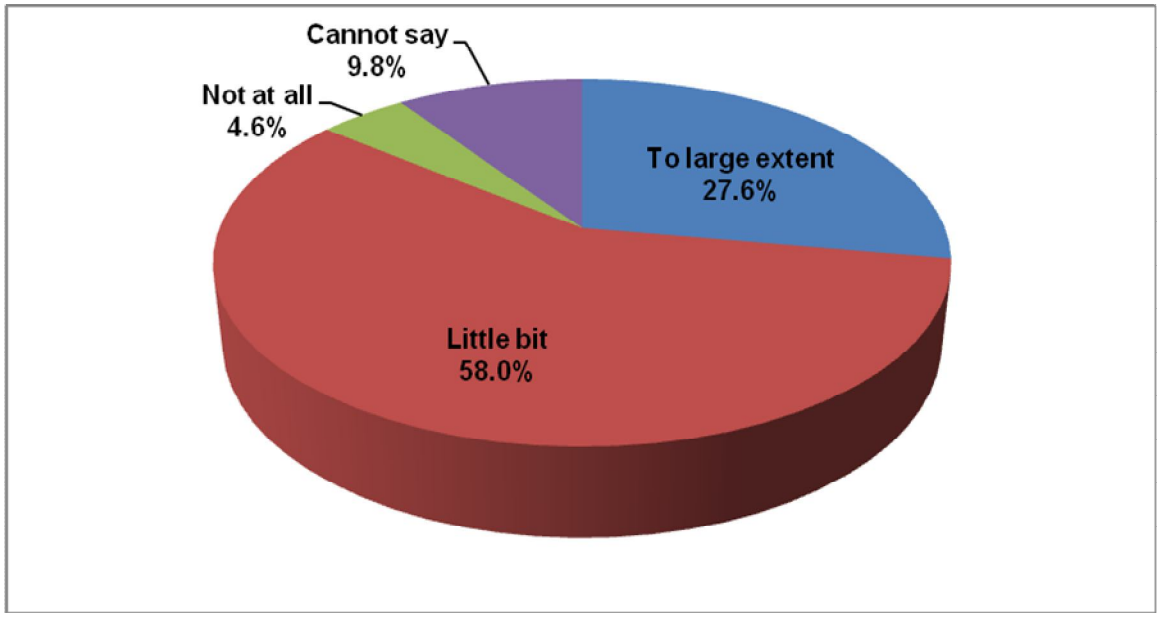
Apart from the above schemes, all other schemes under the 15 Point Programme have below average performance, and thus have very little impact on the minorities of the country.

4.5 Benefit to the minorities under various schemes under 15 PP

When the quantitative survey intends to gauge the level of benefit received by minorities under various schemes under 15 PP, it was observed that 27.6% of the surveyed minorities have been benefitted to large extent, while, 58% minorities have been little benefitted under different schemes. 4.6% surveyed minorities reported that the scheme under which they were benefitted not at all benefitted them, while 9.8% minorities did not report how much they were benefitted under the schemes.

State wise analysis found that all the surveyed beneficiaries in Arunachal Pradesh and almost all the beneficiaries in Bihar and Manipur have been benefitted to large extent under the schemes, while all the beneficiaries of Andaman & Nicobar, Maharashtra, Puducherry, Sikkim, and almost all the beneficiaries of Goa, Karnataka, Mizoram and Odisha have been benefitted little bit under different schemes. More than 40% beneficiaries in Jharkhand reported that they have not at all benefitted under the schemes under 15 PP.

Chart-4.2: Benefit to the minorities under various schemes under 15 PP

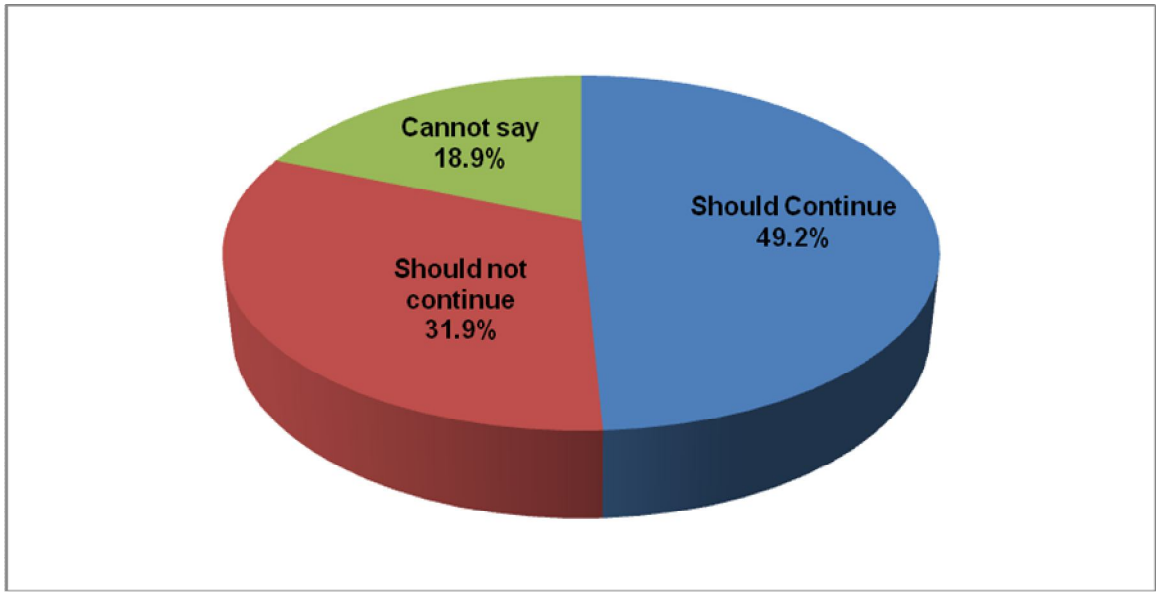


4.6 Suggestion of Beneficiaries on continuation of 15 PP

About half (49.2%) of the surveyed beneficiaries suggested for the continuation of Prime Minister's New 15 Point Programme, while 31.9% beneficiaries suggested that the Programme should not be continued in the future since it has been unable to bring any significant impact on the minorities. Also, 18.9%

beneficiaries did not give any opinion whether to continue or discontinue the Prime Minister's New 15 Point Programme.

Chart-4.3: Benefit to the minorities under various schemes under 15 PP



CHAPTER-V
ADEQUACY OF EARMARKING DONE FOR MINORITIES UNDER CERTAIN SCHEMES

Since there are many schemes under 15 Point Programme, wherever possible, Ministries/Departments concerned earmark 15 percent of the physical targets and financial outlays for minorities. These are distributed between States/UTs on the basis of the proportion of Below Poverty Line (BPL) population of minorities in a particular State/Union Territory to the total BPL population of minorities in the country, subject to the following-

(a) (i) For schemes applicable exclusively to rural areas, only the ratio relevant to the BPL minority population in rural areas would be considered.
(ii) For schemes applicable exclusively to urban areas, only the ratio relevant to the BPL minority population of urban areas would be considered.
(iii) For others, where such differentiation is not possible, the total would be considered.

(b) For States/UT where a minority community is in majority, the earmarking will only be for the BPL minorities, other than that in majority.

There are seven schemes in 15 Point Programme considered for earmarking for minority. They are,

• Integrated Child Development Services (ICDS) Scheme by providing services through Anganwadi Centres (Ministry of Women and Development Child)

• Sarva Shiksha Abhiyan including Kasturba Gandhi Balika Vidyalaya Scheme (Ministry of Human Resource Development)

• Swarnjayanti Gram Swarojgar Yojana (Ajeevika) (Ministry of Rural Development)

• Swarn Jayanti Shahari Rojgar Yojana (SJSRY) (Ministry of Housing and Urban Poverty Alleviation)

• Upgradation of Industrial Training Institutes (ITIs) (Ministry of Labour and Employment)

• Bank Credit under Priority Sector Lending (Department of Financial Services)

• Indira Awaas Yojana (IAY) (Ministry of Rural Development)

While analysis of earmarking done for minorities under the above schemes and scheme components in last three financial years are being done in this chapter, the detailed state wise target and achievement under each earmarked scheme and scheme component in last three financial years is provided in Annexure-B.

Parameters for the evaluation of the schemes in terms of physical and financial adequacy and inadequacy

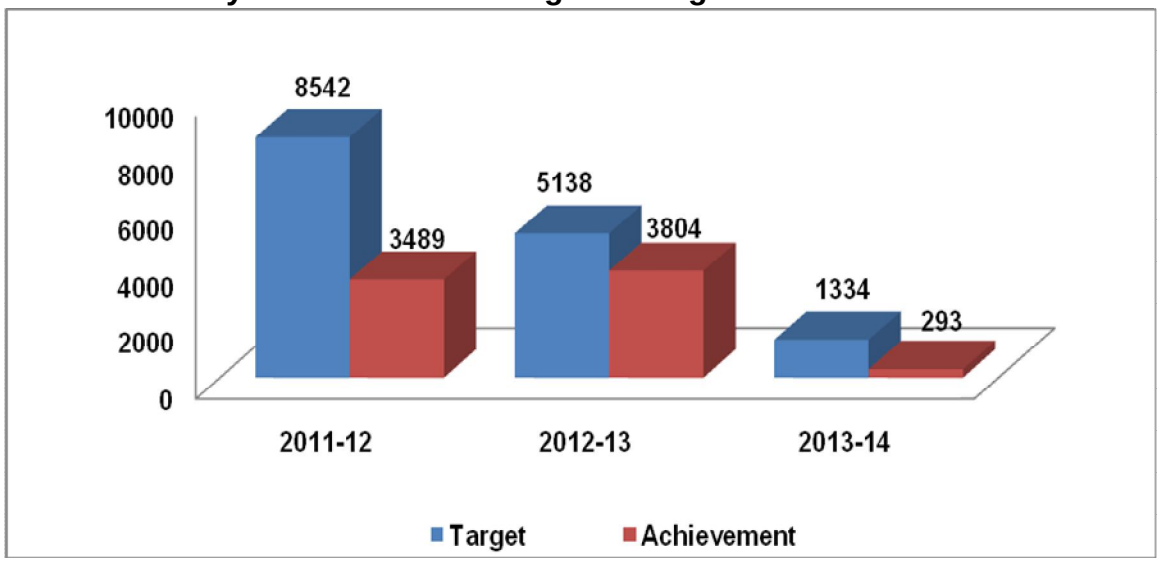
Adequacy and inadequacy of the individual schemes are measured as per the following parameters.

- The percentage of the actual financial achievement of the scheme against the earmarking in 2012-13, 2013-14 and 2014-15
- The percentage of the actual physical achievement of the scheme against the earmarking in 2012-13, 2013-14 and 2014-15
- In case of the scheme where the achievement in terms of the implementation continuously exceeds the earmarking, then the earmarking is considered inadequate and the target needs to be increased.

5.1 Adequacy of earmarking done for minorities under Integrated Child Development Services (ICDS) Scheme

The study observed that under Integrated Child Development Services (ICDS) Scheme, the achievement in operation of anganwadi centres was 41% against the target in 2011-12, while the achievement was 74% in 2012-13, and the achievement was 22% against the target in 2013-14 under 15 point programme. Overall, the achievement under the scheme was 51% against the target in last three years under 15 PP, and thus it was realized that there was adequate earmarking done for minorities under ICDS scheme.

Chart-5.1: Physical achievement against target for minorities under ICDS

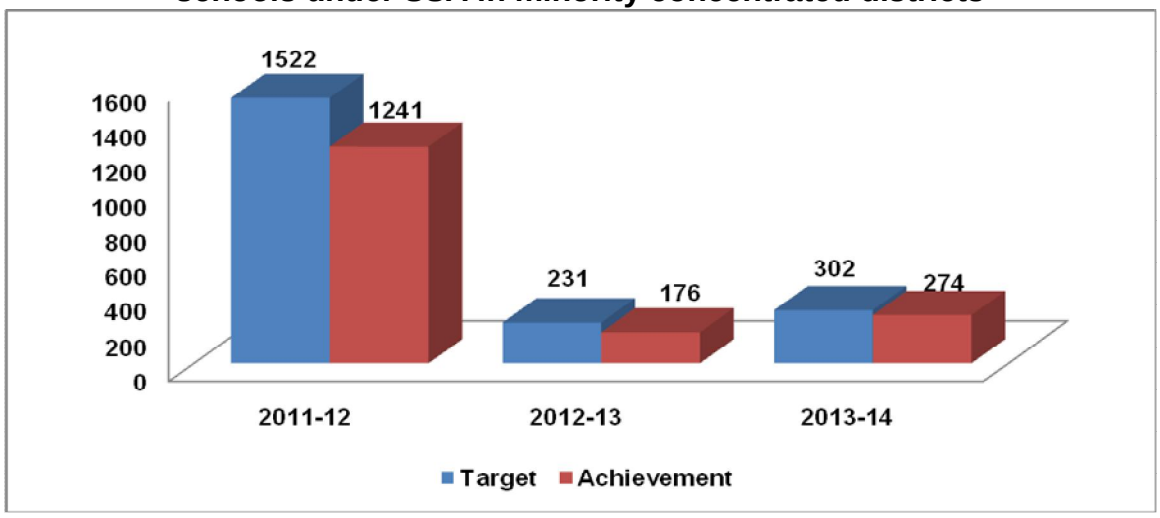


5.2 Adequacy of earmarking done for minorities under Sarva Shiksha Abhiyan (SSA)

5.2.1 Construction of primary schools under SSA

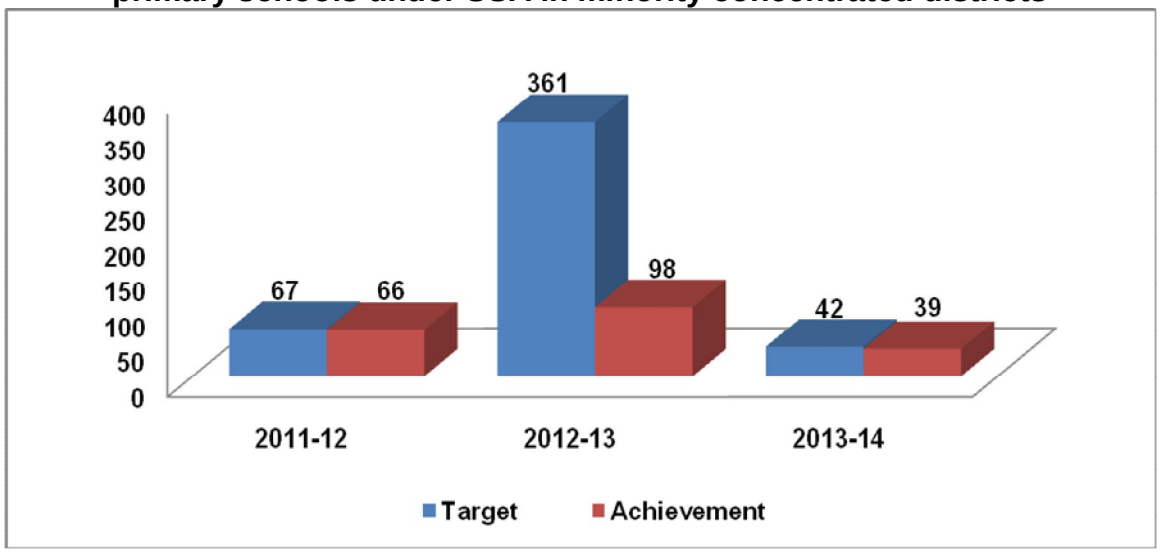
Under Sarva Shiksha Abhiyan (SSA), the achievement in construction of primary schools in minority concentrated districts was 82% against the target in 2011-12, while the achievement was 76% in 2012-13, and the achievement was 91% against the target in 2013-14 under 15 point programme. Overall, the achievement under the scheme was 82% against the target in last three years under 15 PP. Thus, the physical earmarking done for minorities for construction of primary schools under SSA has been adequate.

Chart-5.2: Physical achievement against target for construction of primary schools under SSA in minority concentrated districts



5.2.2 Construction of upper primary schools under SSA

Chart-5.3: Physical achievement against target for construction of upper primary schools under SSA in minority concentrated districts

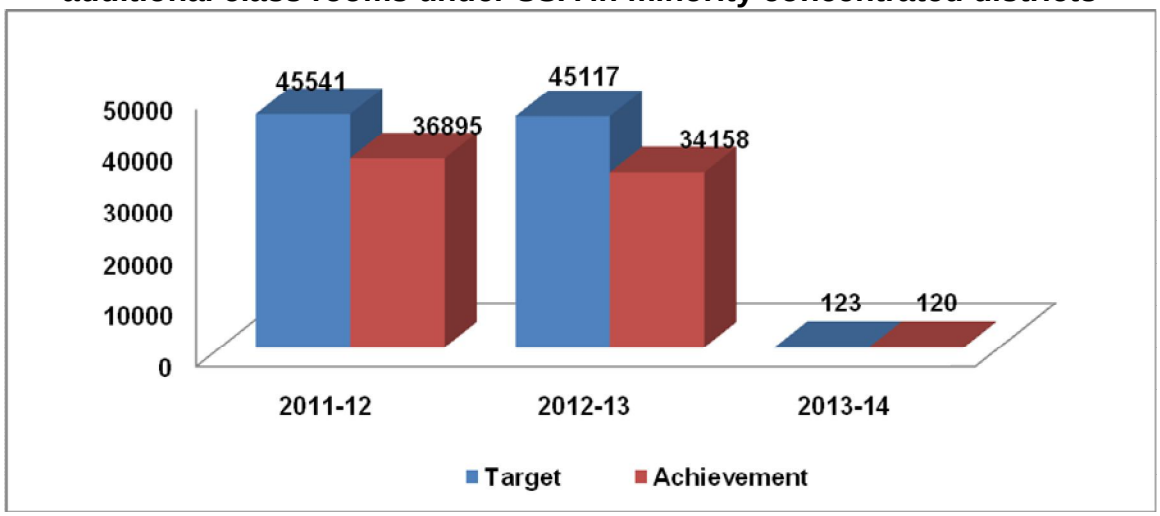


The achievement in construction of upper primary schools in minority concentrated districts under Sarva Shiksha Abhiyan (SSA) was 98% against the target in 2011-12, while the achievement was 27% in 2012-13, and the achievement was 93% against the target in 2013-14 under 15 point programme. Overall, the achievement under the scheme was 43% against the target in last three years under 15 PP. Thus, it was identified that the physical earmarking done for minorities for construction of upper primary schools under SSA has been adequate.

5.2.3 Construction of additional class rooms under SSA

The achievement in construction of additional class rooms in minority concentrated districts under Sarva Shiksha Abhiyan (SSA) was 81% against the target in 2011-12, while the achievement was 76% in 2012-13, and the achievement was 97% against the target in 2013-14 under 15 point programme. Overall, the achievement under the scheme was 78% against the target in last three years under 15 PP. Thus, it was observed that the physical earmarking done for minorities for construction of additional class rooms under SSA has been adequate.

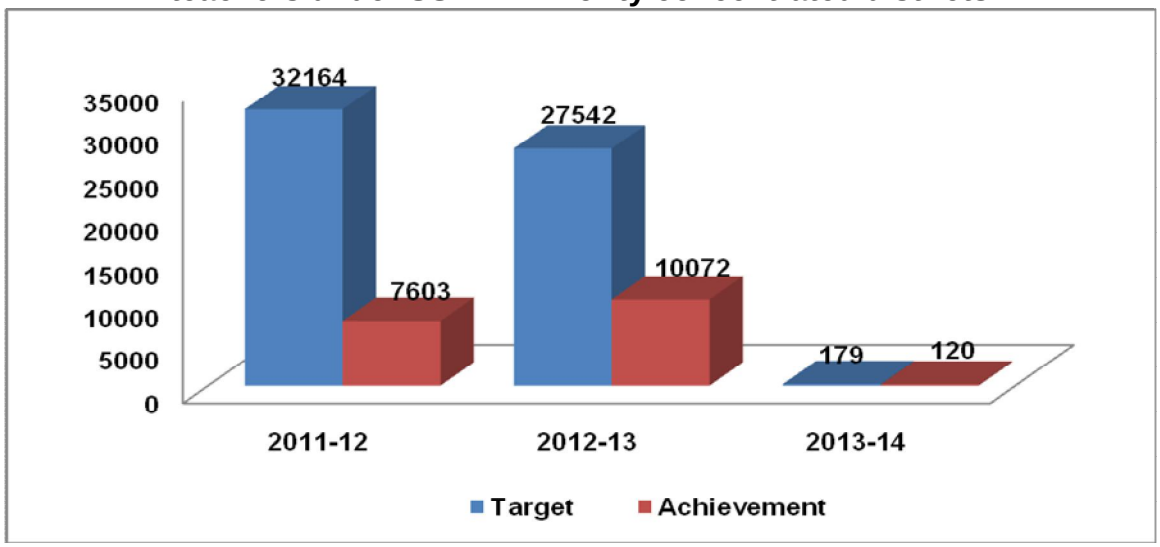
Chart-5.4: Physical achievement against target for construction of additional class rooms under SSA in minority concentrated districts



5.2.4 Sanction of posts for teachers under SSA

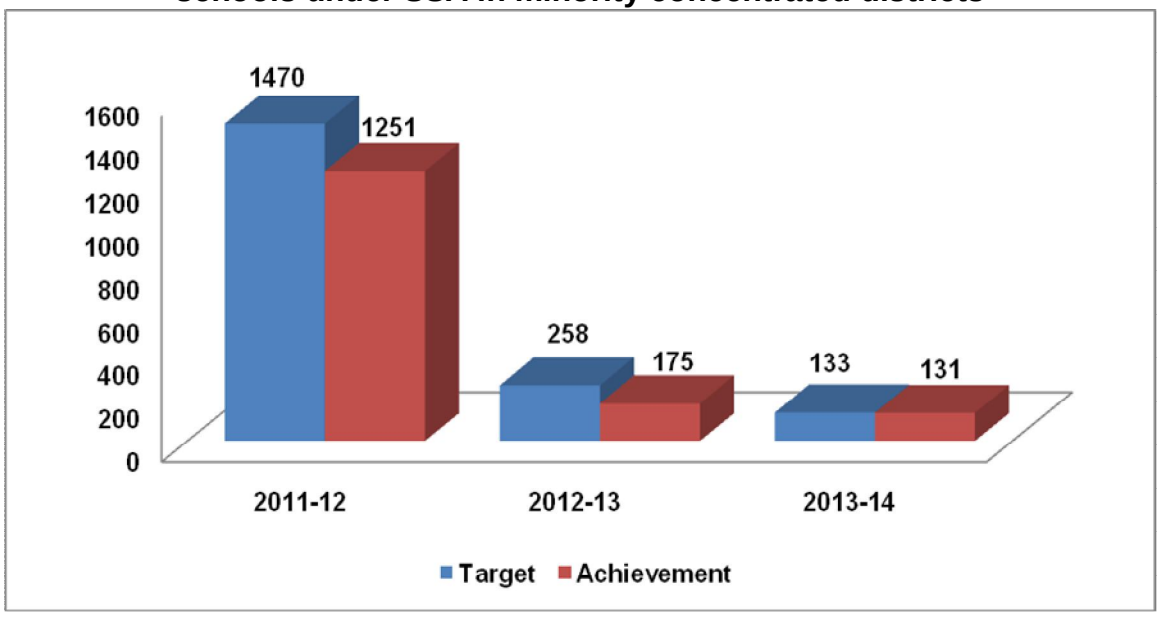
The achievement in sanctioning posts for teachers in minority concentrated districts under Sarva Shiksha Abhiyan (SSA) was 24% against the target in 2011-12, while the achievement was 37% in 2012-13, and the achievement was 67% against the target in 2013-14 under 15 point programme. Overall, the achievement under the scheme was 30% against the target in last three years under 15 PP. Thus, it was observed that the earmarking done for sanction of posts for teachers under SSA has been adequate.

Chart-5.5: Physical achievement against target for sanctioning of posts for teachers under SSA in minority concentrated districts



5.2.5 Opening of new primary schools under SSA

Chart-5.6: Physical achievement against target for opening of new primary schools under SSA in minority concentrated districts

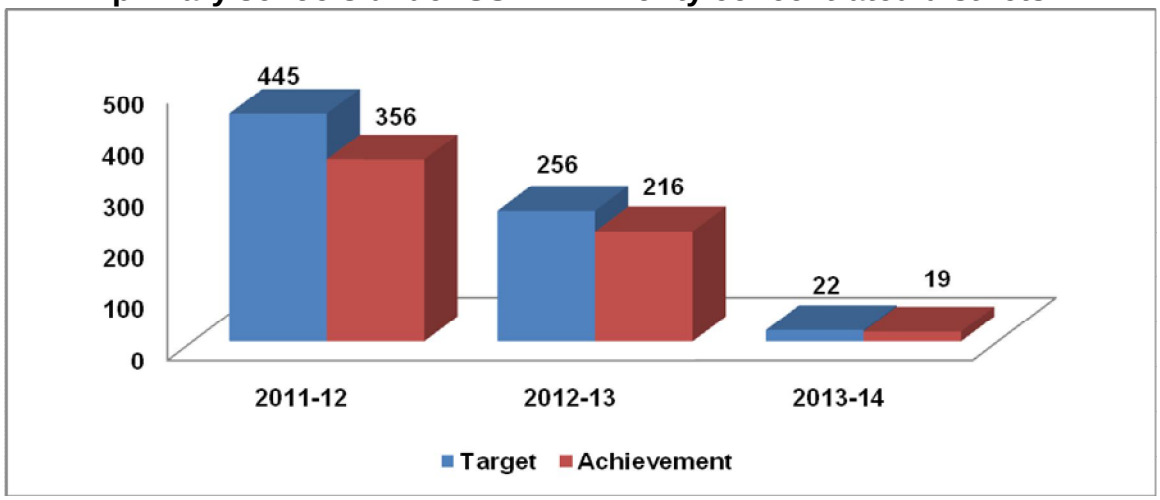


The physical achievement in opening of new primary schools in minority concentrated districts under Sarva Shiksha Abhiyan (SSA) was 85% against the target in 2011-12, while the achievement was 68% in 2012-13, and the achievement was 98% against the target in 2013-14 under 15 point programme. Overall, the achievement under the scheme was 84% against the target in last three years under 15 PP. Thus, it was observed that the physical earmarking for opening of new primary schools in minority concentrated districts under Sarva Shiksha Abhiyan (SSA) has been adequate.

5.2.6 Opening of new upper primary schools under SSA

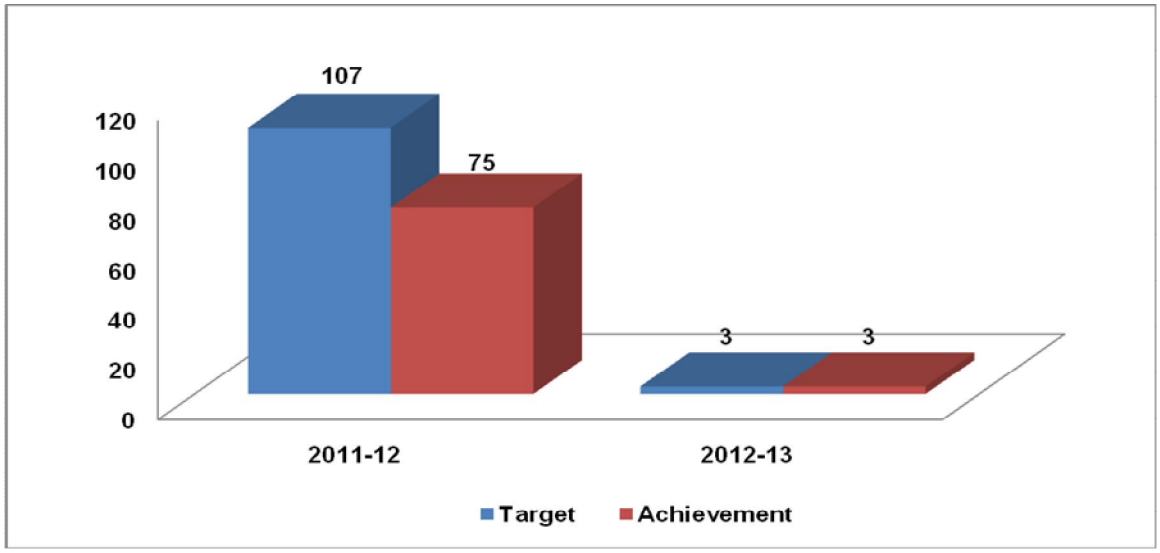
The achievement in opening of new upper primary schools in minority concentrated districts under Sarva Shiksha Abhiyan (SSA) was 80% against the target in 2011-12, while the achievement was 84% in 2012-13, and the achievement was 86% against the target in 2013-14 under 15 point programme. Overall, the achievement under the scheme was 82% against the target in last three years under 15 PP. Thus, it was observed that the physical earmarking for opening of new upper primary schools in minority concentrated districts under Sarva Shiksha Abhiyan (SSA has been adequate.

Chart-5.7: Physical achievement against target for opening of new upper primary schools under SSA in minority concentrated districts



5.2.7 Opening of Kasturba Gandhi Balika Vidyalaya (KGBV) under SSA

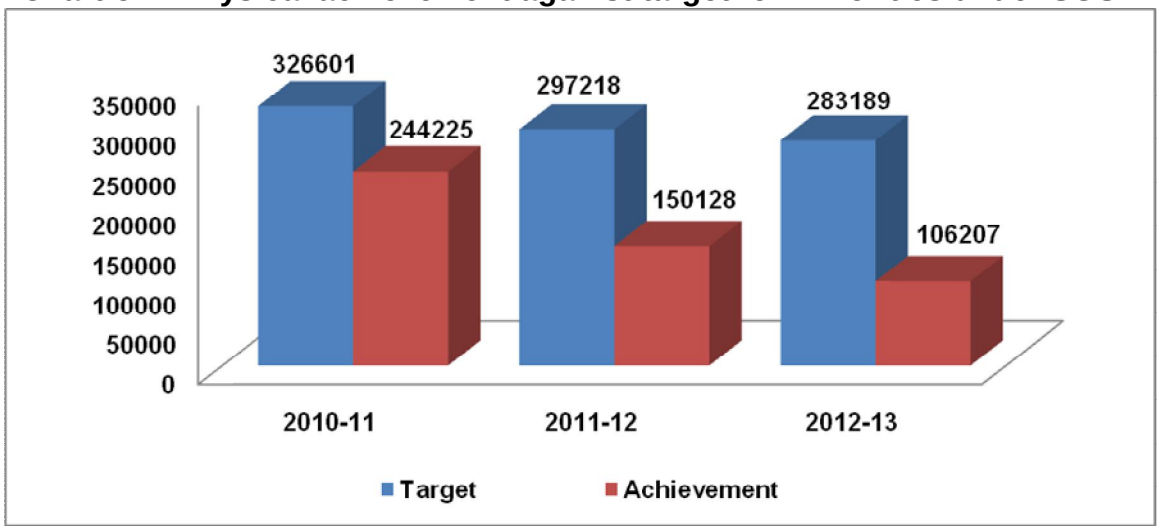
Chart-5.8: Physical achievement against target for opening of Kasturba Gandhi Balika Vidyalaya (KGBV) under SSA in minority concentrated districts



The achievement in opening of Kasturba Gandhi Balika Vidyalaya (KGBV) in minority concentrated districts under Sarva Shiksha Abhiyan (SSA) was 70% against the target in 2011-12, while the achievement was 80% against the target in 2012-13 under 15 point programme. Overall, the achievement under the scheme was 71% against the target in 2011-12 and 2012-13 under 15 PP. Thus, it was observed that the physical earmarking done for opening of Kasturba Gandhi Balika Vidyalaya (KGBV) has been adequate.

5.3 Adequacy of earmarking done for minorities under Swarnjayanti Gram Swarojgar Yojana (SGSY) (Aajeevika)

Chart-5.7: Physical achievement against target for minorities under SGSY



The physical achievement under Swarnjayanti Gram Swarojgar Yojana (SGSY) (Aajeevika) was 75% against the target in 2010-11, while the achievement was 50% in 2011-12, and the achievement was 38% against the target in 2012-13 under 15 point programme. Overall, the achievement under the scheme was 55% against the target in last three years under 15 PP, and thus it was considered that adequate earmarking has been done for minorities under Swarnjayanti Gram Swarojgar Yojana (SGSY) (Aajeevika).

5.4 Adequacy of earmarking done for minorities under Indira Awas Yojana (IAY)

The physical achievement under Indira Awas Yojana (IAY) was 93% against the target in 2011-12, while the achievement was 81% in 2012-13, and the achievement was 82% against the target in 2013-14 under 15 point programme. Overall, the achievement under the scheme was 85% against the target in last three years under 15 PP. However, the financial achievement under Indira Awas Yojana (IAY) was 72% against the target in 2011-12, while the achievement was 75% in 2012-13, and the achievement was 61% against the target in 2013-14 under 15 point programme. Overall, the achievement under the scheme was 69% against the target in last three years under 15 PP. Considering the physical

and financial achievement, and performance under the scheme in last three years, the study observed that there was adequate physical as well as financial earmarking done for minorities under Indira Awas Yojana (IAY).

Chart-5.8: Physical achievement against target for minorities under IAY

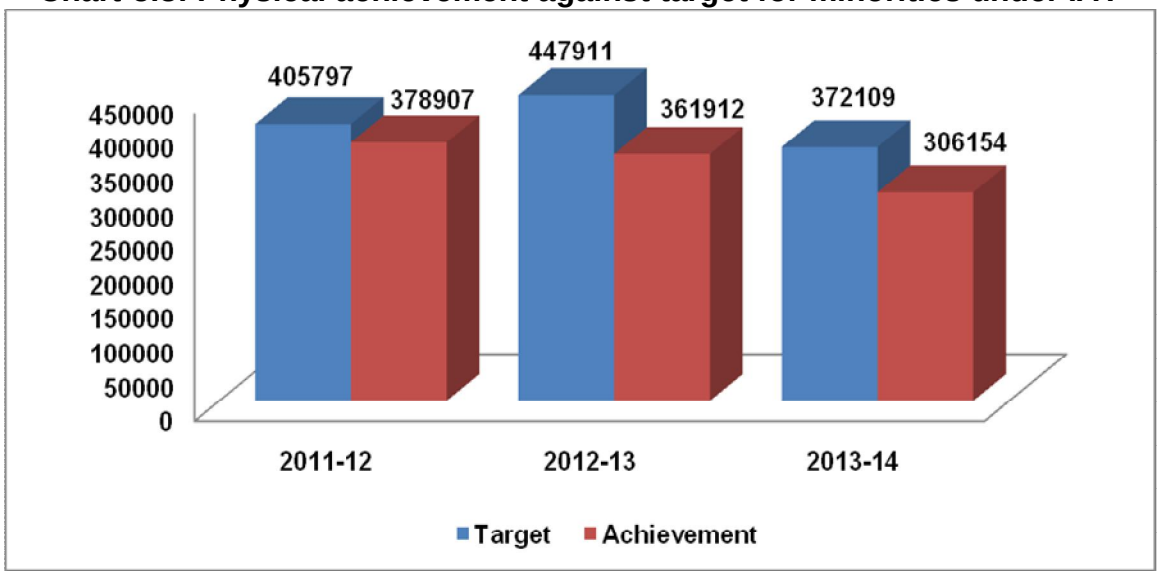
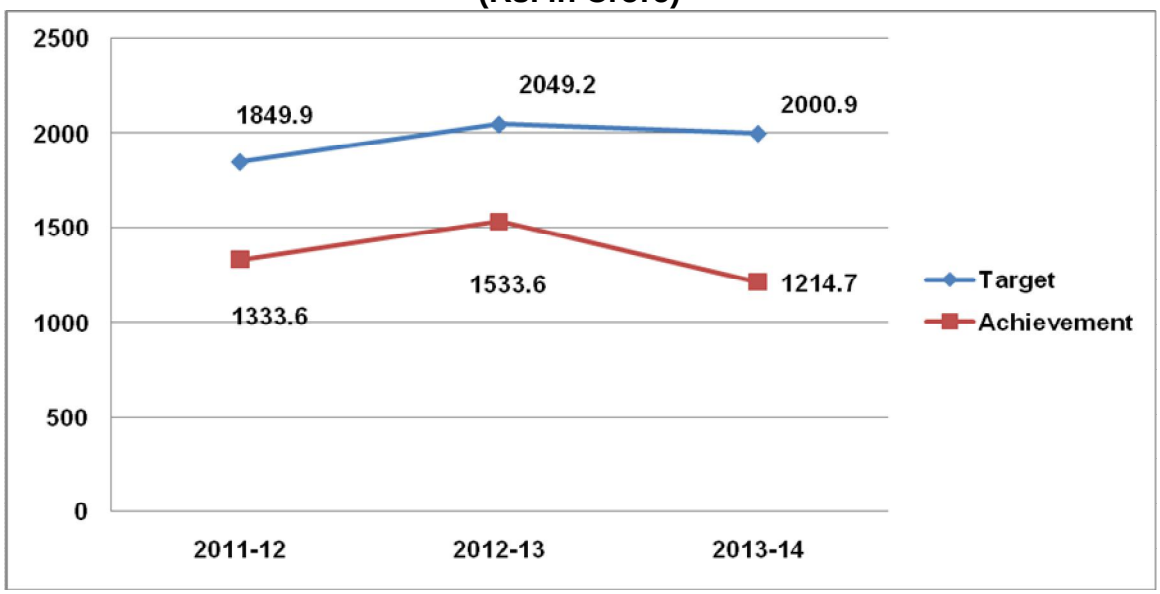


Chart-5.9: Financial achievement against target for minorities under IAY (Rs. in Crore)

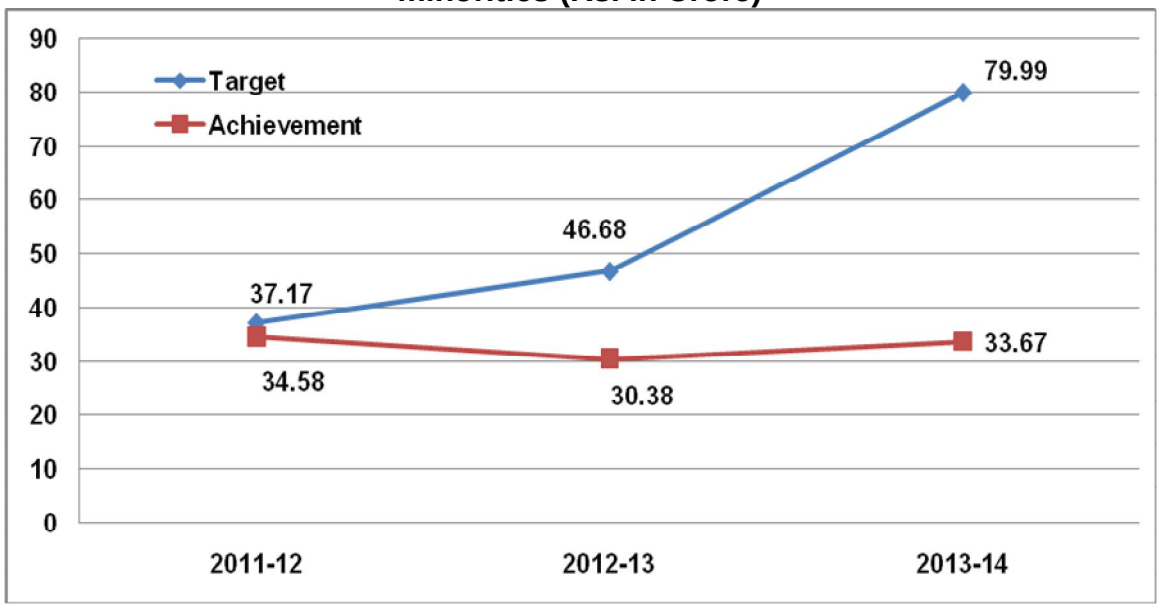


5.5 Adequacy of earmarking done under Swarn Jayanti Shahari Rozgar Yojana (SJSRY) for minority communities

The financial achievement under Swarn Jayanti Shahari Rozgar Yojana (SJSRY) was 93% against the target in 2011-12, while the achievement was 65% in 2012-13, and the achievement was 42% against the target in 2013-14 under 15 point programme. Overall, the financial achievement under the scheme was 60%

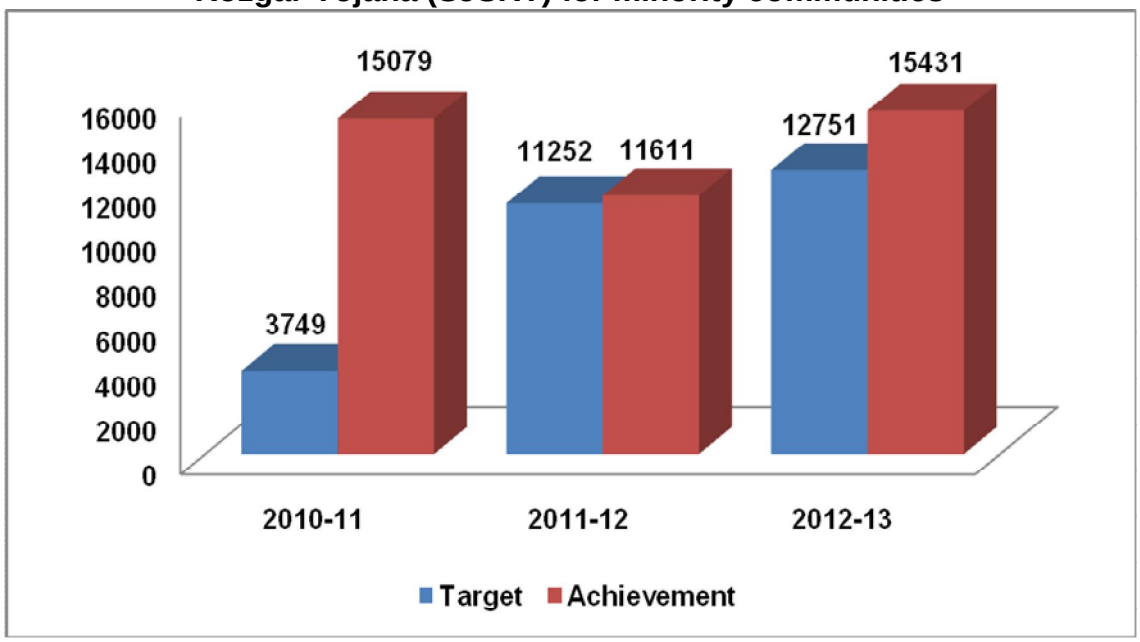
against the target in last three years under 15 PP, and thus, there was adequate financial earmarking done under SJSRY for minorities.

Chart-5.10: Financial achievement against target under SJSRY for minorities (Rs. in Crore)



5.5.1 Achievement against target of micro enterprises under Urban Self Employment Programme of Swarn Jayanti Shahari Rozgar Yojana (SJSRY) for minority communities

Chart-5.11: Physical achievement against target of micro enterprises under Urban Self Employment Programme (USEP) of Swarn Jayanti Shahari Rozgar Yojana (SJSRY) for minority communities

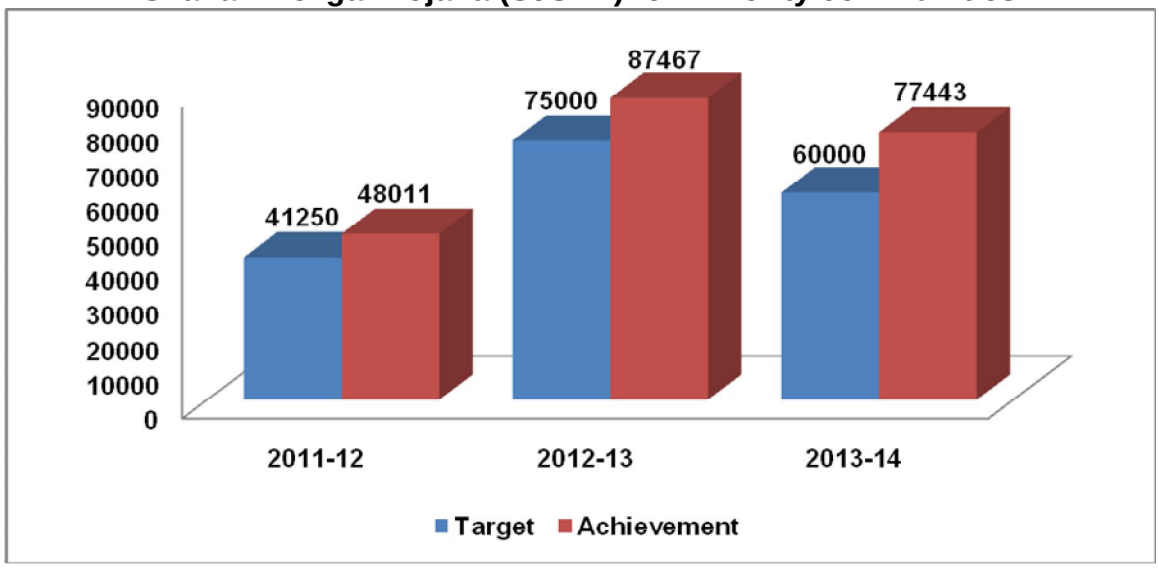


The physical achievement of micro enterprises for minority communities under Urban Self Employment Programme (USEP) of Swarn Jayanti Shahari Rozgar Yojana (SJSRY) was 402% against the target in 2010-11, while the achievement was 103% in 2011-12, and the achievement was 121% against the target in 2012-13 under 15 point programme. Overall, the achievement under Urban Self Employment Programme (USEP) of Swarn Jayanti Shahari Rozgar Yojana (SJSRY) was 152% against the target from 2010-1 to 2012-13. Hence, there was inadequate physical earmarking under Urban Self Employment Programme (USEP) of SJSRY.

5.5.2 Achievement against target under Skill Training for Employment Promotion amongst urban Poor (STEPUP) of Swarn Jayanti Shahari Rozgar Yojana (SJSRY) for minority communities

The physical achievement under Skill Training for Employment Promotion amongst Urban Poor (STEPUP) of Swarn Jayanti Shahari Rozgar Yojana (SJSRY) for minority communities was 116% against the target in 2011-12, while the achievement was 117% in 2012-13, and the achievement was 129% against the target in 2013-14 under 15 point programme. Overall, the achievement under the scheme was 121% against the target in last three years under 15 PP.

Chart-5.12: Physical achievement against target under Skill Training for Employment Promotion amongst urban Poor (STEPUP) of Swarn Jayanti Shahari Rozgar Yojana (SJSRY) for minority communities



The physical achievement under Skill Training for Employment Promotion amongst urban Poor (STEPUP) of Swarn Jayanti Shahari Rozgar Yojana (SJSRY) for minority communities is more than the target under 15PP in recent years, Thus, it was studied that there was inadequate physical earmarking done for minorities under Swarn Jayanti Shahari Rozgar Yojana (SJSRY).

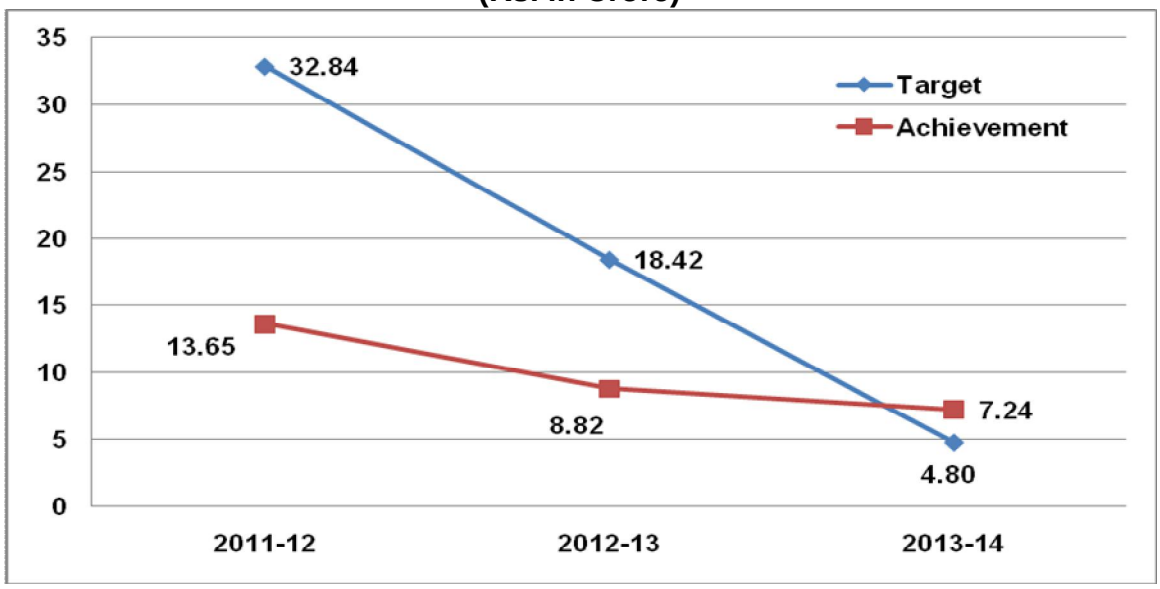
5.6 Adequacy of earmarking done for upgradation of Industrial Training Institutes (60 ITIs) into Centres of Excellence in MCDs

The financial achievement under upgradation of Industrial Training Institutes (60 ITIs) into Centres of Excellence in MCDs was 42% against the target in 2011-12, while the achievement was 48% in 2012-13, and the achievement was 151% against the target in 2013-14 under 15 point programme. Overall, the financial achievement under the scheme was 53% against the target in last three years under 15 PP.

However, during further analysis it was found that that target has been significantly decreased in recent years for upgradation of Industrial Training Institutes (60 ITIs) into Centres of Excellence in MCDs (from Rs. 32.84 crore in 2011-12 to Rs. 4.80 crore in 2013-14). In result, the achievement of the scheme under 15 PP has also been decreased from Rs. 13.65 crore in 2011-12 to Rs. 7.24 crore in 2013-14.

Hence, it was examined that there was insufficient financial earmarking done under upgradation of Industrial Training Institutes (60 ITIs) into Centres of Excellence in MCDs in 2013-14.

Chart-5.13: Financial achievement against target under upgradation of Industrial Training Institutes (60 ITIs) into Centres of Excellence in MCDs (Rs. in Crore)

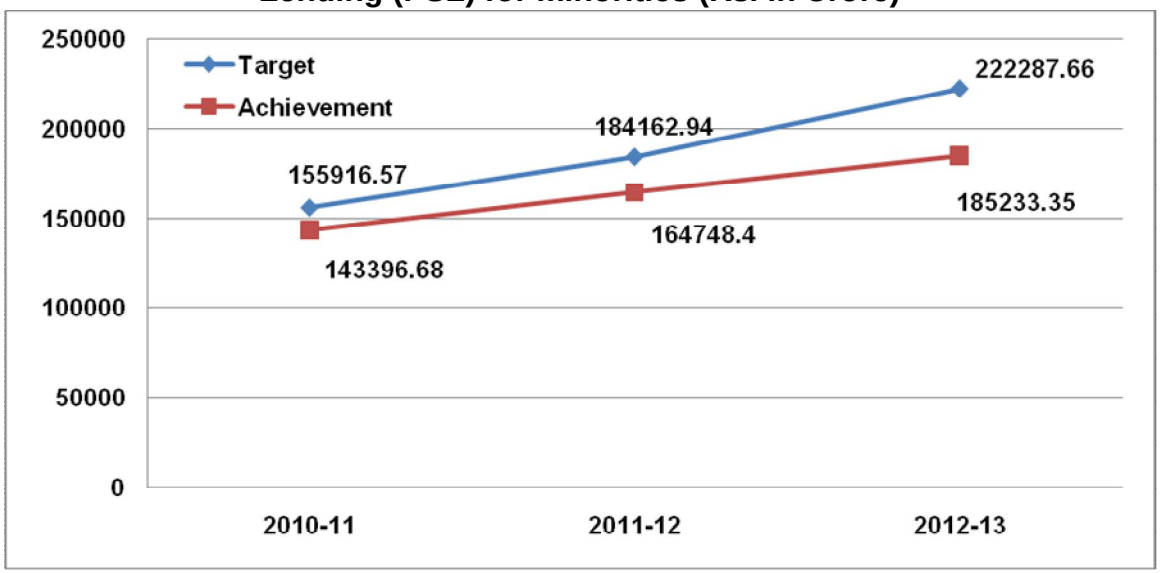


5.7 Adequacy of earmarking under Priority Sector Lending (PSL) to minorities

The financial achievement under Priority Sector Lending (PSL) for minorities was 92% against the target in 2010-11, while the achievement was 89% in 2011-12, and the achievement was 83% against the target in 2012-13 under 15 point programme. Overall, the financial achievement under the scheme was 88%

against the target in last three years under 15 PP. At the same time, it was observed that the target under PSL for minorities has been increased to Rs. 155916.57 crore in 2010-11 to Rs. 222287.66 crore in 2012-13. Looking at the targets and achievements under the scheme for minorities of last few years, it was studied that there was satisfactory financial earmarking done under Priority Sector Lending (PSL) for minorities.

Chart-5.13: Financial achievement against target under Priority Sector Lending (PSL) for minorities (Rs. in Crore)



5.8 Overall Assessment of adequacy of earmarking done under the schemes

The study observed there was adequate physical earmarking done for minorities in 2011-12, 2012-13 and 2013-14 under Integrated Child Development Services (ICDS) Scheme, Sarva Siksha Abiyan (SSA), Swarnjayanti Gram Swarojgar Yojana (SGSY) (Aajeevika), and Indira Awas Yojana (IAY) scheme.

The physical earmarking done for minorities in 2011-12, 2012-13 and 2013-14 was found to be inadequate under Urban Self Employment Programme (USEP) of Swarn Jayanti Shahari Rozgar Yojana (SJSRY), and Skill Training for Employment Promotion amongst urban Poor (STEPUP) of Swarn Jayanti Shahari Rozgar Yojana (SJSRY).

Also, it was observed that, there was adequate financial earmarking done for minorities in 2011-12, 2012-13 and 2013-14 under Indira Awas Yojana (IAY) scheme, Swarn Jayanti Shahari Rozgar Yojana (SJSRY), and Priority Sector Lending (PSL) scheme.

However, it was identified that there was insufficient financial earmarking under upgradation of Industrial Training Institutes (60 ITIs) into Centres of Excellence in MCDs in 2013-14.

Table-5.1: Adequacy and inadequacy of physical and financial earmarking done under seven schemes considered for earmarking for minority in 15 Point Programme

√ = Adequate X = Inadequate - = No earmarking * = Data not available

Sl. No.	Name of the Scheme	Component	Financial Year	Physical Earmarking	Financial Earmarking
1	Integrated Child Development Services (ICDS) Scheme by providing services through Anganwadi Centres (Ministry of Women and Development Child)	Operationalisation of anganwadi centres	2011-12	√	-
			2012-13	√	-
			2013-14	√	-
2	Sarva Shiksha Abhiyan including Kasturba Gandhi Balika Vidyalaya Scheme (Ministry of Human Resource Development)	(a) Construction of Primary Schools	2011-12	√	-
			2012-13	√	-
			2013-14	√	-
		(b) Construction of Upper Primary Schools	2011-12	√	-
			2012-13	√	-
			2013-14	√	-
		(c) Construction of additional class rooms	2011-12	√	-
			2012-13	√	-
			2013-14	√	-
		(c) Sanction of posts for teachers	2011-12	√	-
			2012-13	√	-
			2013-14	√	-
		(d) Opening of new Primary Schools	2011-12	√	-
			2012-13	√	-
			2013-14	√	-
		(e) Opening of new Upper Primary Schools	2011-12	√	-
			2012-13	√	-
			2013-14	√	-
		(f) Opening of Kasturba Gandhi Balika Vidyalaya	2011-12	√	-
			2012-13	√	-
			2013-14	*	-
3	Swarnjayanti Gram Swarojgar Yojana (Ajeevika)	Swarnjayanti Gram Swarojgar Yojana	2010-11	√	-
			2011-12	√	-
			2012-13	√	-
			2013-14	*	-

	(Ministry of Rural Development)				
4	Indira Awaas Yojana (IAY) (Ministry of Rural Development)	Indira Awaas Yojana	2011-12	√	√
			2012-13	√	√
			2013-14	√	√
5	Swarn Jayanti Shahari Rojgar Yojana (SJSRY) (Ministry of Housing and Urban Poverty Alleviation)		2011-12		√
			2012-13		√
			2013-14		√
		(a) Urban Self Employment Programme (USEP)	2011-12	X	-
			2012-13	X	-
			2013-14	X	-
		(b) Skill training for Employment Promotion amongst urban poor (STEPUP)	2011-12	X	-
			2012-13	X	-
			2013-14	X	-
6	Upgradation of Industrial Training Institutes (ITIs) (Ministry of Labour and Employment)	Upgradation of Industrial Training Institutes	2011-12	-	√
			2012-13	-	√
			2013-14	-	X
7	Bank Credit under Priority Sector Lending (Department of Financial Services)	Priority Sector Lending	2011-12	-	√
			2012-13	-	√
			2013-14	-	√

CHAPTER-VI
BENEFITS TO THE MINORITIES UNDER THE SCHEMES

6.1 Benefits to the Minorities from the Community Assets Created Under the Schemes

The schemes under which the community assets are likely to be created for the minorities under 15 Point Programme are-

1) Sarva Shiksha Abhiyan (Ministry of Human Resources Development);
2) Integrated Child Development Services (ICDS) Scheme providing services through Anganwadi Centres (Ministry of Women & Child);
3) Industrial Training Institutes (ITIs) (Ministry of Labour & Employment);
4) Integrated Housing and Slum Development Programme (IHSDP) (Ministry of HUPA)
5) Basic Services for Urban Poor (BSUP) (Ministry of HUPA)
6) Urban Infrastructure Development Scheme for Small and Medium Towns (UIDSSMT) (Ministry of Urban Development)
7) Urban Infrastructure and Government (UIG) (Ministry of Urban Development)
8) National Rural Drinking Water Programme (NRDWP) (Ministry of Drinking Water & Sanitation)
9) Scheme for Providing Quality Education in Madrasa (SPQEM) (Department of School Education & Literacy);
10) Scheme for Infrastructure Development of Minority Institutions (IDMI) (Department of SE&L)
11) Grant-in-Aid to NGO scheme of Maulana Azad Education Foundation (MAEF) for promotion of education.

As per the data, though primary schools, upper primary schools, KGBVs have been constructed or opened under Sarva Siksha Abhiyan (SSA) in districts with substantial minority population in some states under 15 PP, but the field observation found that the constructions have been made in few minority concentrated areas in the states like Arunachal Pradesh, Bihar, Haryana, Jammu & Kashmir, Madhya Pradesh, and Maharashtra. Overall, only 2.3% minorities surveyed during the study reported of being benefitted for the construction or opening of schools under SSA. Overall, it was observed that the schools constructed or opened under SSA has been benefitting a little to the minorities.

However, the study observed that anganwadi centres operationalised under Integrated Child Development Services (ICDS) Scheme have a great impact on the minorities. The study observed that the anganwadi centres have been operationalised in minority concentrated areas in many state. Also, it was found during the field survey that 30.5% minorities have been benefitted due to anganwadi centres created under ICDS. Overall, it was observed that the anganwadi centres created under ICDS has a great impact on the minorities.

The study observed that the scheme intended to upgrade Industrial Training Institutes in to Centres of Excellence has below average performance and very few minority students were observed to be benefitted under the scheme.

The performance of Integrated Housing and Slum Development Programme (IHSDP) was found to be below average. However, the scheme has been implemented well in the minority concentrated areas in the states of Bihar and Maharashtra, and projects on water supply/sewerage/ drainage, community toilets/baths, etc. were found to be created in the minority concentrated areas of the two states. Except these two states, community assets have not been created in minority concentrated areas of other states under the scheme. Overall, it was found that assets created under IHSDP have very little impact on the minorities.

The performance of Basic Services for Urban Poor (BSUP) was found to be poor under 15 PP. Also, the study observed that except Bihar and Maharashtra where some minorities have been benefitted under the BSUP, there was hardly any slum improvement and rehabilitation projects, projects of water supply/sewerage/drainage, community toilets/baths, street lighting, construction and improvement of drains for the urban poor minorities under BSUP. Overall, it was observed that the community assets created under the scheme are providing very little benefit to the minorities.

There has been below average performance of Urban Infrastructure Development Scheme for Small and Medium Towns (UIDSSMT) under 15 PP. However, the study observed that there was hardly any improvement in infrastructural facilities, any public assets created in the minority concentrated areas of cities and towns. Thus, the scheme has been unable to provide any benefit to the minorities.

The performance of Urban Infrastructure and Government (UIG) was found to be poor under 15PP. The study observed that there was hardly any improvement in providing basic services to the urban minority poor, and improvement in water supply and sanitation in minority concentrated urban areas under the scheme. Thus, it was observed that the community assets create under the scheme are not benefitting the minorities.

Though National Rural Drinking Water Programme (NRDWP) has poor performance in implementing the scheme under 15 PP, but it was observed that the water supply assets have been created in some minority concentrated areas of Arunachal Pradesh, Uttar Pradesh, Assam, Haryana and Bihar. In other states, minorities have not been benefitted under the scheme. Overall, it was observed that some water supply assets have been created in minority concentrated areas under NRDWP, and not many minorities have been benefitted under the scheme.

Though the Scheme for Providing Quality Education in Madrasa (SPQEM); Scheme for Infrastructure Development of Minority Institutions (IDMI), and Grant-

in-Aid to NGO scheme of Maulana Azad Education Foundation (MAEF) for promotion of education are schemes oriented for minorities, the performance of these schemes are very poor. Thus, there was hardly any community assets created under these schemes to provide any benefit to the minorities.

The study finding illustrates that while anganwadi centres created under ICDS are providing significant benefits to the minorities, the community assets created under SSA, NRDWP, IHSDP, BSUP, and modernized ITIs are providing little or very little benefits to the minorities. Overall, it was observed that except ICDS, the community assets created under various schemes under 15 PP have hardly been benefitting the minorities in the country.

6.2 Benefits to the Minorities from the from individual oriented schemes

The individual oriented schemes under 15 Point Programme are-

1) Swarnjayanti Gram Swarojgar Yojana (renamed as Aajeevika)
2) Indira Awaas Yojana (IAY)
3) Urban Self Employment Programme (USEP) under Swarn Jayanti Shahari Rojgar Yojana (SJSRY)
4) Skill Training for Employment Promotion amongst Urban Poor (STEPUP) Programme under Swarn Jayanti Shahari Rojgar Yojana (SJSRY)
5) Bank credit under priority sector lending
6) Merit-cum-Means Scholarship
7) Pre-Matric Scholarship.
8) Post-Matric Scholarship.
9) Maulana Azad National Fellowship
10) Loan schemes of National Minority Development & Finance Corporation (NMDFC) for economic activities.
11) Maulana Azad National Scholarship scheme for meritorious girl students of Maulana Azad Education Foundation (MAEF) for promotion of education.
12) Free Coaching and Allied scheme.
13) Integrated Housing and Slum Development Programme (IHSDP)
14) Basic Services for Urban Poor (BSUP)

The performance of Swarnjayanti Gram Swarojgar Yojana was observed to be average under 15 PP. Significant number of minorities in Andhra Pradesh, Bihar, Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Maharashtra, Rajasthan, Tamil Nadu and Uttar Pradesh have been benefitted under the scheme. Overall, it was observed that minorities have been benefitted considerably under SGSY.

Indira Awas Yojana (IAY) is one of the schemes which was found to be significantly beneficial to the minority population in many states. It was also observed that this is the scheme under which almost one-third minorities who were surveyed under the survey have been benefitted. Thus, it is considered that IAY is the most successful individual oriented scheme which was implemented well under 15 PP, and minorities have been largely benefitted under the scheme.

The performance under Urban Self Employment Programme (USEP) under Swarn Jayanti Shahari Rojgar Yojana (SJSRY) was observed to be poor under 15 PP and hardly minorities have been benefitted under the scheme. Similarly, the performance of Skill Training for Employment Promotion amongst Urban Poor (STEPUP) Programme under Swarn Jayanti Shahari Rojgar Yojana (SJSRY) has been poor under 15 PP, and hardly minorities have been benefitted in the country. Overall, the study observed that minorities have hardly been benefitted under the schemes of Swarn Jayanti Shahari Rojgar Yojana (SJSRY).

Though there has been average performance under priority sector lending (PSL) scheme in providing bank credit to the minorities, the field survey observed that expect Andaman Nicobar Islands, minorities have not been benefitted under the scheme. Overall, the study observed that very few minorities have been benefitted under PSL scheme in the country.

Under the scholarship schemes for minorities, while minorities have largely been benefitted under pre-matric scholarship and post-matric scholarship schemes, minorities have been benefitted to some extent under merit-cum means scholarship and Maulana Azad National Scholarship scheme for meritorious girl students of Maulana Azad Education Foundation (MAEF) for promotion of education. The study also finds that very few minorities have been benefitted under Maulana Azad National Fellowship programme.

The performance of Free Coaching and Allied scheme was observed to be poor under 15 PP. Also, it was observed during the field survey that hardly minorities have been benefitted the scheme.

Integrated Housing and Slum Development Programme (IHSDP) was found to be below average. However, the scheme has been implemented well in the minority concentrated areas in the states of Bihar and Maharashtra, and it was observed that few minorities have been benefitted under the scheme. Besides these two states, minorities have not been benefitted under the scheme. Overall, it was observed that very few minorities have been benefitted under IHSDP.

Also, the study observed that except Bihar and Maharashtra where some minorities have been benefitted under BSUP, there was hardly any slum improvement and rehabilitation projects for urban poor minorities under BSUP. Overall, it was observed that minorities have little benefitted under the scheme.

All together, it was observed that minorities in the country have been largely benefitted under the schemes like Indira Awaas Yojana (IAY), pre-matric scholarship and post-matric scholarship, while the minorities have been benefitted significantly under Swarnjayanti Gram Swarojgar Yojana (SGSY). Also, minorities have been little or very little benefitted under the schemes like merit-cum means scholarship and Maulana Azad National Scholarship scheme for meritorious girl students of Maulana Azad Education Foundation (MAEF), Maulana Azad National Fellowship programme, Priority Sector Lending, IHSDP, and BSUP schemes. Other individual oriented schemes have rather no impact on the minorities.

6.3 Quality of civil construction under various schemes

The study observed that the quality of civil constructions done under schemes like SSA, IAY, ICDS, IHSDP, BSUP, Madrasa Education Programme, etc. under 15 PP in the minority areas are similar to the constructions done in other areas.

During the interaction with the officials involved in the construction of assets for the minorities under different schemes, as well as with the community leaders, it was observed that the design, adequacy of infrastructure (building materials and equipment), and strength of foundation of the constructions were as per the provisions, and there was no change adopted for the civil constructions done for minorities or in the minority areas.

Under various schemes like SSA, IAY, ICDS, IHSDP, BSUP, Madrasa Education Programme, quality of Civil Construction was verified by the study team during the field work. The following civil works were constructed and were accordingly verified by the study team:

1. School buildings, Classrooms, Common areas of school, etc.
2. Pucca houses for the poor under Indira Awas Yojana
3. Anganwadi centres and associated works
4. Common facilities like community hall, library, etc.
5. Civil works of Madrasa, etc.

Before going to the field, the study team was briefed and oriented on how to check for the civil works. The orientation was imparted not only through a lecture format but also by showing close-up pictures of good and bad construction. The members of the study team were equipped with the knowledge to assess the quality of physical assets (civil works) constructed as part of the 15 point programme in each of the schemes. A simple method of assessing a particular construction as Good, Average and Below Average was imparted to each member of the survey team. They were instructed and they followed the instruction to make an assessment of each civil work as Good, Average and Below Average during their field work. The parameters considered for assessment are:

1. Seepage of moisture observed (High, Low, None)
2. Paint/colour peel off observed (High, Low, None)
3. Physical decomposition and chipping off of surface layers (High, Low, None)
4. Break-up and cracks in surface (High, Low, none)
5. Finish of the surface (Smooth, Rough)
6. Completed work and aesthetics (good, Average, Below average)

CHAPTER-VII
PUBLISHED REPORTS ON STATUS OF MINORITIES

The Prime Minister's New 15 Point Programme is an umbrella programme and its implementation is monitored by the Ministry of Minority Affairs. There is no separate budget as such for the programme except the schemes implemented for minorities by the Ministry of Minority Affairs.

An important aim of the new programme is to ensure that the benefits of various Government schemes for the underprivileged reach the disadvantaged sections of the minority communities. The underprivileged among the minorities are, of course, included in the target groups of various Government schemes. But in order to ensure that the benefits of these schemes flow equitably to minorities, the new programme envisages location of a certain proportion of development projects in minority concentration areas. It also provides that, wherever possible, 15% of targets and outlays under various schemes should be earmarked for minorities. The present chapter has attempted to analyze the impact of the programme on socio-economic conditions of the minorities.

According to the NSS 66th round (2009-10), Hinduism was followed by around 84% households, while 11% households followed Islam consisting of 12% population in the country. Christianity was followed by around 2% households.

Table-7.1: Distribution of households by religious group

NSS Round	Hindu	Muslim	Christian	Sikh	Others
NSS (2009-10)	83.3	11.4	2.4	1.6	1.2
NSS (2004-05)	83.1	11.2	2.5	1.7	1.4
NSS (1999-2000)	83.3	10.9	2.7	1.6	1.5

(Figures in %)

Table-7.2: Distribution of population by religious group

NSS Round	Hindu	Muslim	Christian	Sikh	Others
NSS (2011-12)	79.8	14.2	2.3	1.7	2.0
NSS (2009-10)	82.3	12.6	2.1	1.7	1.3
NSS (2004-05)	82.5	12.2	2.1	1.9	1.2
NSS (1999-2000)	82.1	12.3	2.3	1.7	1.5

(Figures in %)

Current chapter discusses the impact of the PM's New 15 Point Programme on minorities on four core objectives of the programme, viz., (i) enhancement of education, ensuring equitable share in economic activities/employment, (iii) improving the living conditions, and (iv) promotion of communal harmony. The analysis has been made on various statistical figures available on the subject.

7.1 Enhancement of Education

7.1.1 Access to school by minorities

Access to school within a reasonable distance is important in ensuring participation of children in schooling. Conventionally, availability of primary school within a walking distance of 1 km. and upper primary school within a walking distance of 3 km. is considered the norm for the provision of elementary education. Several states have adopted these norms as part of rules to implement RTE. Usually data on access to schools available from All India School Education Surveys (AISESs) carried out by the National Council of Educational Research and Training (NCERT) is examined to ascertain the status of access. However, data from AISES is available only for 2002-03. In 2010, the report of the 64th National Sample Survey (NSS) carried out in 2007-08 has been released, which provides data on access to schools by households (NSSO, 2010). According to this survey, access to primary schools within reasonable distance was near universal as 92 per cent of households were having access within a distance of less than a km. and another 7 per cent had access to a primary school between 1 and 2 kms. (Table-7.4). The pattern with respect to minority households is similar. Further, from the data no significant social disparities between various socio-religious communities-groups in access to primary schools could be discerned.

Likewise, access to upper primary schools is also high. Nearly 93 per cent of households have access to upper primary schools within a distance of 3 kms. Further disaggregation of data reveals that 68 per cent of households have access to upper primary school within a distance of less than 1 km, 16 per cent between 1 and 2 kms. and another 9 percent between 2 and 3 kms. The pattern with respect to minority households is similar.

Table-7.4: Access to Elementary Education by Religious Communities

Primary Level						
Distance of School	Hinduism	Islam	Christianity	Sikhism	Buddhism	All
D<1km	92.4	91.2	77.4	92.6	93.3	91.9
1km≤ D <2km	6.3	6.9	15.7	5.4	5.6	6.6
2km≤ D <2 km	1.0	1.3	5.2	2.0	1.0	1.1
3km≤ d <5km	0.2	0.3	1.0	0.1	0	0.2
D≥ 5 km	0.1	0.1	0.2	0	0.1	0.1
No response	0.1	0.1	0.4	0	0	0.1
Upper Primary Level						
D<1km	67.7	67.3	58.7	73.3	72.2	67.5
1km≤ D <2km	16	18	20.9	14.1	11.5	16.3
2km≤ D <2 km	9.5	8.6	11.2	9.3	10	9.4
3km≤ d <5km	4.4	4.2	4.9	3.3	2.8	4.4
D≥ 5 km	2.3	1.8	3.9	0	3.5	2.3
No response	0.1	0.1	0.4	0	0	0.1

Source: NSSO, 2010

The rural urban divide is significant as 91.7 per cent of households in rural areas have access to upper primary schools within a distance of 3 kms. In urban areas, 99 per cent households have access to upper primary school within 3 kms. The same is true in case of minority households as well. Access to primary schools is now almost universal.

7.1.2 Enrolment

According to an analysis of data collected from District Information System for Education (DISE, NUEPA, 2012), the number of Muslim children enrolled in schools in elementary education increased from 1.58 crore in 2006-07 to 2.55 crore in 2011-12. Enrolment of Muslim children as a percentage of total enrolment has also increased from 8.84 % to 12.79% (Table-7.5).

Table-7.5: Enrolment of Muslim Children in Elementary Education

Year	Enrolment (in crore)			As % of total enrolment at elementary stage			Ratio of Girls to boys of enrolment of Muslims
	Boys	Girls	Total	Boys	Girls	Total	
2006-07	0.81	0.77	1.58	8.6	9.1	8.84	0.96
2007-08	0.94	0.90	1.85	9.8	10.2	9.98	0.96
2008-09	1.00	0.97	1.97	10.3	10.8	10.51	0.97
2009-10	1.24	1.21	2.45	12.8	13.3	13.05	0.98
2010-11	1.22	1.20	2.41	12.2	12.8	12.50	0.98
2011-12	1.28	1.27	2.55	12.5	13.1	12.79	0.99

Source: Report of the Standing Committee of the National Monitoring Committee for Minorities Education, Ministry of Human Resource Development, Government of India

The enrolment of Muslims has also grown at higher pace at upper primary stage compared to primary stage between 2006-07 and 2011-12. This may be reflective of low initial enrolment at upper primary stage. At primary level, 1.23 crore children were enrolled in 2006-07 and the number has increased 1.5 times to 1.82 crore in 2011-12. At upper primary level, the enrolment of Muslim children increased a little more than two times from 35 lakh in 2006-07 to 72 lakh children in 2011-12. Consequently, the proportion of Muslim children in total enrolment has increased from 9.35% to 13.31% at primary level and from 7.42% to 11.65% at upper primary level, of total enrollment, during the same period.

It may be noted that at primary level the proportion of Muslim children in total enrolment roughly corresponds to the proportion of Muslims in total population but at upper primary stage, it is somewhat lower, confirming higher drop-out rates of Muslim children, particularly as one goes up in the educational ladder.

Table-7.6: Enrolment of Muslim Children in Primary and Upper Primary Stage

Year	Enrolment (in crore)			As % of total enrolment			Ratio of Girls to Boys of enrolment of Muslims
	Boys	Girls	Total	Boys	Girls	Total	
Primary Stage							
2006-07	0.63	0.60	1.23	9.22	9.48	9.35	0.95
2007-08	0.72	0.69	1.41	10.39	10.67	10.52	0.96
2008-09	0.76	0.73	1.49	10.91	11.21	11.05	0.96
2009-10	0.92	0.89	1.80	13.35	13.70	13.52	0.96
2010-11	0.90	0.86	1.76	12.87	13.21	13.04	0.96
2011-12	0.93	0.90	1.82	13.10	13.54	13.31	0.97
Upper Primary stage							
2006-07	0.18	0.17	0.35	7.03	7.87	7.42	0.97
2007-08	0.22	0.21	0.43	8.15	8.98	8.54	0.98
2008-09	0.24	0.24	0.49	8.70	9.59	9.12	1.00
2009-10	0.32	0.33	0.65	11.37	12.47	11.90	1.02
2010-11	0.32	0.33	0.65	11.10	11.84	11.25	1.04
2011-12	0.35	0.37	0.72	11.04	12.29	11.65	1.05

Source: Report of the Standing Committee of the National Monitoring Committee for Minorities Education, Ministry of Human Resource Development, Government of India

During 2011-12, 1.82 crore Muslim children were enrolled in primary schools and 0.72 crore Muslim children were enrolled in upper primary schools constituting 13.3% and 11.65% of total enrollments respectively in these schools. 8014 Muslim girls were enrolled in the Kasturba Gandhi Balika Vidyalays (KGBVs) located in minority concentrated districts constituting 16.37% of total enrollments.

DISE started collecting information from Madrasas only recently. Hence, the coverage in its database is likely to be incomplete. DISE collected data from 5797 recognised and 2392 unrecognised Madrasas in 2011-12 which cater to 19.85 lakh and 4.89 lakh Muslim children respectively. In all, 24.75 lakh children are enrolled in Madrasas, both recognised and unrecognized, constituting 9.7 per cent of Muslim children enrolled.

A research study has also been done by NUEPA on the basis of National Sample Survey 64th Round (conducted in 2007-08) which presents the information on participation in higher education (18-22 years age group) by social and religious groups. Result of this research study shows that the Gross Attendance Ratio (GAR) of Muslims stands at 8.8 per cent as opposed to 16.8% GAR of Non-Muslims.

Table-7.7: GAR Based on 18-22 years age cohort of Population in 2007-08

	Population
ST	6.63
SC	10.65
OBC	13.67
Others	24.09
Overall	15.62
Non Islam	16.8
Islam	8.8

Source: NSS, 2009-10 *(Figures in %)*

Spending on Education

Average Annual Expenditure per Student of age 5-19 Years in General Education, by major religious communities shows that Sikhs and Christians are spending more than Hindus in general education, while Muslims are spending less than the Hindus.

Hindu	Muslims	Christians	Sikhs
2,434.0	1,007.0	3,924.0	5,522.0

7.1.3 Current level of attendance

Current level of attendance and percentage distribution of attendance at different levels of education - Diploma & Certificate below Graduate level, Diploma at graduate level and above, graduation, post-graduation and others – among Muslims and Non-Muslims. Current level of attendance among Muslims constitutes 8 per cent of the total current attendance of 16.9 million, although in terms of population Muslims constitute 13.49 per cent of the total population. It is important to note that of the total current attendance at Diploma & Certificate (below Graduate level) accounts 22.4 per cent of the Muslims and 19.2 per cent of the Non-Muslims.

Table-7.8: Level of Attendance and Percentage Distribution of Attendance of Muslim and non-Muslim

Current Level of Attendance	Muslim	Non-Muslim	Total	Muslims %	Non-Muslims %
Diploma & Certificate Below Graduate level	306167	2951337	3257504	22.4	19.2
Diploma at Graduate and above level	181464	2404262	2585726	13.3	15.2
Graduation	763633	8679715	9443348	55.9	55.7
Post-Graduation	4650	159751	164401	0.3	1.0
"Others"	110256	1402458	1512714	8.1	8.9
Total	1366170	15597523	16963693	100	100

Source: NSS, 2009-10

7.1.4 Literacy rate

The literacy rate among Muslims has registered a marked improvement from 52.1% in 1999-2000 to 63.5% in 2007-08 for rural areas and 69.8% to 75.1% for urban areas. The literacy rate of Muslims as ratio of national average has gone up marginally from 0.936 in 1999-2000 to 0.95 in 2007-08 for rural areas and the corresponding figures for urban areas is up from 0.87 in 1999-2000 to 0.89 in 2007-08. The literacy rate of Muslims as ratio of national average has increased by only 0.02 in eight years with a slow pace of literacy.

Table-7.9: Education level of major religious groups in rural India (male)

General Education Level	Hindu	Muslim	Christian	Sikh	Others	Overall
Not literate	25.7	30.9	14.2	25.7	21.1	26.0
Literate & up to primary	24.8	30.7	24.6	22.4	22.8	25.3
Middle	20.6	19.1	23.2	18.8	27.0	20.5
Secondary	14.9	11.2	18.4	18.6	15.1	14.7
Higher Secondary	8.4	4.6	8.7	11.5	8.1	8.0
Diploma/Certificate	0.9	0.8	3.2	0.7	2.2	1.0
Graduate	3.9	2.1	6.3	1.9	3.1	3.7
Post graduate & above	0.8	0.6	1.5	0.3	0.8	0.8
Secondary and above	28.9	19.3	38.1	33.0	29.3	28.1

Source: NSS, 2009-10 *(Figures in %)*

Table-7.10: Education level of major religious groups in rural India (female)

General Education Level	Hindu	Muslim	Christian	Sikh	Others	Overall
Not literate	50.5	52.6	23.2	40.3	43.3	49.8
Literate & up to primary	21.3	26.0	26.0	20.5	21.0	22.0
Middle	13.4	12.4	20.2	11.0	19.6	13.5
Secondary	8.2	5.7	15.2	15.8	10.4	8.2
Higher Secondary	4.4	2.1	7.2	8.7	3.3	4.2
Diploma/Certificate	0.3	0.3	3.0	0.4	0.4	0.4
Graduate	1.6	0.9	4.3	2.6	1.7	1.6
Post graduate & above	0.4	0.1	0.9	0.7	0.3	0.4
Secondary and above	14.9	9.1	30.6	28.2	16.1	14.8

Source: NSS, 2009-10 *(Figures in %)*

Table-7.11: Education level of major religious groups in urban India (male)

General Education Level	Hindu	Muslim	Christian	Sikh	Others	Overall
Not literate	9.0	19.0	5.9	13.9	5.5	10.4
Literate & up to primary	14.8	24.2	12.9	14.6	9.7	15.9
Middle	16.9	21.4	18.2	11.4	14.1	17.5
Secondary	19.6	17.5	23.1	24.4	20.6	19.5
Higher Secondary	14.5	9.5	15.5	14.6	17.7	13.9
Diploma/Certificate	3.1	1.3	4.8	1.2	2.9	2.9
Graduate	16.5	5.6	15.1	14.1	22.3	15.0
Post graduate & above	5.3	1.4	4.5	5.7	7.1	4.8
Secondary and above	59.0	35.3	63.0	60.0	70.6	56.1

Source: NSS, 2009-10 *(Figures in %)*

Table-7.12: Education level of major religious groups in urban India (female)

General Education Level	Hindu	Muslim	Christian	Sikh	Others	Overall
Not literate	22.3	34.5	11.9	23.5	15.4	23.6
Literate & up to primary	16.6	21.8	13.6	15.3	11.7	17.2
Middle	14.9	16.3	19.6	10.0	18.4	15.3
Secondary	16.2	13.3	17.9	17.6	17.4	15.9
Higher Secondary	12.8	7.6	13.5	14.5	13.7	12.1
Diploma/Certificate	1.3	0.8	4.7	0.7	0.7	1.3
Graduate	11.8	4.8	15.7	12.7	16.8	11.1
Post graduate & above	4.0	0.9	3.2	5.6	5.9	3.6
Secondary and above	46.1	27.4	55.0	51.1	54.5	43.9

Source: NSS, 2009-10 *(Figures in %)*

According to 64th round NSS, 2007.-08, the literacy rate among persons of age 15 years and above was the highest for Christians, for both the sexes in rural and urban areas. The proportion of persons of age 15 years and above with educational level secondary and above was the highest for Christians, followed by Sikhs.

Overall, the analysis observed that though minority children have similar access to education, and they have attained almost similar enrolment in all type of education. However, compared to other religious groups among minorities, the attendance rate and literacy rate among Muslims is still behind the national average, and it will take some years to catch up with the national average.

7.2 Equitable share in economic activities / employment

7.2.1 Labour Force Participation Rate ((LFPR)

Labour force which means 'economically active' persons refers to the population which supplies or seeks to supply labour for production of goods and therefore, includes both the 'employed' and the 'unemployed'. As per National Sample Survey (2009-10), the LFPR was highest among Christians among the religious groups, while the LFPR of Muslims was found to be below the national average.

From 2004-05 to 2009-10, the LFPR has declined by 3 percentage points in rural India. During the same period, the LFPR has been declined by 2 percentage points in urban India. During the comparison between the religious groups, it was observed that the LFPR has been declined slightly more in Hindus than the minorities in rural as well as urban areas.

Table-7.13: Labour Force Participation Rate (LFPR) among persons of major religious groups in rural India

Religion	2009-10	2004-05	1999-2000
Hindu	42.3	45.7	43.4
Muslim	34.4	34.8	32.7
Christian	45.9	48.1	46.1
Sikh	41.5	47.3	42.2
Others	43.7	52.8	44.5
Overall	**41.4**	**44.6**	**42.3**

Source: NSS *(Figures in %)*

Table-7.14: Labour Force Participation Rate (LFPR) among persons of major religious groups in urban India

Religion	2009-10	2004-05	1999-2000
Hindu	36.8	39.0	36.1
Muslim	32.7	34.5	32.2
Christian	38.2	40.9	38.6
Sikh	38.0	38.3	32.9
Others	37.9	37.1	34.1
Overall	**36.2**	**38.2**	**35.4**

Source: NSS *(Figures in %)*

7.2.2 Worker Population Ratios (WPRs)

During the period 2009-10, among the major religious groups, the worker population ratio (WPR) according to the usual status was the highest for Christians for all categories of persons, except urban males, where the WPR of Hindus was higher than the Christians. During the period 2009-10, Muslims registered the lowest WPR for males and females in both rural and urban areas.

From 2004-05 to 2009-10, the WPR has declined by 3 percentage points in rural India. During the same period, the WPR has been declined by 1.5 percentage points in urban India. During the comparison between the religious groups, it was observed that the WPR has been declined slightly more in Hindus than the minorities in rural as well as urban areas.

Table-7.15: Worker Population Ratio (WPR) among persons of major religious groups in rural India

Religion	2009-10	2004-05	1999-2000
Hindu	41.7	45.1	42.8
Muslim	33.7	33.9	32.1
Christian	44.1	46.1	44.3
Sikh	10.5	45.7	41.6
Others	43.2	52.2	43.9
Overall	**40.8**	**43.9**	**41.7**

Source: NSS *(Figures in %)*

Table-7.16: Worker Population Ratio (WPR) among persons of major religious groups in urban India

Religion	2009-10	2004-05	1999-2000
Hindu	35.5	37.3	34.4
Muslim	31.7	33.1	30.6
Christian	37.1	37.5	35.8
Sikh	35.6	36.5	31.7
Others	37.3	34.8	32.4
Overall	**35.0**	**36.5**	**33.7**

Source: NSS *(Figures in %)*

7.2.3 Employment Status

According to NSS, 2009-10, self-employment was the mainstay for all the religious groups in rural areas. Among rural male workers, self-employment was highest for Sikhs (55%), followed by Hindus (54%). Among Christians in rural areas, a significant proportion of male (17%) and female (11%) workers were engaged in regular wage or salaried employment.

In urban areas, proportion of workers engaged in self-employment was the highest for Muslims, followed by Sikhs. Among Muslims, about 50 percent of male of urban male workers and about 60 percent of urban female workers were engaged in self-employment. The related proportions of urban male workers and urban female workers among Sikhs were 44% and 52%. Among Christians in urban areas, a significant proportion of male (45%) and female (61%) workers were engaged in regular wage/salaried employment. Among Hindus in urban areas, about 44% of male workers and about 40% of female workers were engaged in regular wage/salaried employment.

Table-7.17: Status of employment major religious groups in rural India

Religion	Male			Female		
	Self-employment	Regular Employee	Casual Labour	Self-employment	Regular Employee	Casual Labour
Hindu	53.7	8.3	37.9	57.7	4.1	41.1
Muslim	52.8	7.9	39.3	64.9	3.9	31.2
Christian	50.0	16.8	33.2	55.4	11.4	33.2
Sikh	54.5	12.3	33.3	78.9	8.6	12.5
Others	43.6	11.4	45.0	43.8	6.0	50.2
Overall	**53.5**	**8.5**	**38.0**	**55.7**	**4.4**	**39.9**

Source: NSS (2009-10) *(Figures in %)*

Table-7.18: Status of employment major religious groups in urban India

Religion	Male			Female		
	Self-employment	Regular Employee	Casual Labour	Self-employment	Regular Employee	Casual Labour
Hindu	39.7	44.1	16.1	39.3	40.4	20.3
Muslim	49.6	29.8	20.5	59.7	21.6	18.7
Christian	29.4	45.0	25.6	28.4	60.7	10.9
Sikh	44.4	35.2	20.4	51.5	36.7	11.8
Others	41.4	44.0	14.6	33.6	45.1	21.3
Overall	**41.1**	**41.9**	**17.0**	**41.1**	**39.3**	**19.6**

Source: NSS (2009-10) *(Figures in %)*

According to a report titled "Twelfth Five Year Plan (2012-17), Social Sectors, Vol-III, Planning Commission, Government of India, 2013 (Page-250-52)", the participation of Muslims in salaried jobs is low at only 13 percent. In urban areas, less than 8 percent are employed in the formal sector against the national average of 21 percent. More than 12 per cent of Muslim male workers are engaged in street vending as compared to the national average of less than 8 percent. Muslim workers are also found to be in a majority in the industrial sectors of tobacco (41 percent), wearing apparel (30 percent) and textiles (21 per cent). The figures indicate the Muslim workers are largely concentrated in the informal sector which is characterized by low wages, bad working conditions and little or no social security.

Hence at the macro level, policy focus on improving the lot of the economically weaker and socially marginalized sections in the unorganized workforce must be increased in order to bring in employment related dividends for Muslim workers. At this point of time, to ensure growth of the Muslims, special interventions would need to be devised for up-gradation of skills and educational level of these workers to equip them for employment in the organized sector.

7.2.4 Unemployment Rate (UR)

The employment rates in rural areas are less than those of urban areas. In rural areas, during 2009-10, unemployment rate was the highest for Christians for both males (3%) and females (6%). In urban areas, unemployment rate was the highest for Sikhs for both males (6%) and females (8%).

In 2009-10, the unemployment rate was 3.4% in case of Hindus and also in minorities in urban area, while the unemployment rate was 1.6% in case of rural Hindus which was below the national average, while the unemployment rate of rural minorities was higher than the national average. During the comparison between the religious groups, it was observed that there has been no change in unemployment rate between Hindu and minorities in the rural area between 2004-05 and 2009-10, while the unemployment rate of urban minorities has slightly been decreased compare to Urban Hindus between 2004-05 and 2009-10.

Table-7.19: Unemployed rate among persons of major religious groups (Rural)

Religion	2009-10	2004-05	1999-2000
Hindu	1.5	1.5	1.4
Muslim	1.9	2.3	2.1
Christian	3.9	4.4	3.9
Sikh	2.4	3.5	1.4
Others	1.2	1.1	1.3
Overall	**1.6**	**1.6**	**1.5**

Source: NSS *(Figures in %)*

Table-7.20: Unemployed rate among persons of major religious groups (Urban)

Religion	2009-10	2004-05	1999-2000
Hindu	3.4	4.4	4.7
Muslim	3.2	4.1	5.0
Christian	2.9	8.6	7.3
Sikh	6.1	4.6	3.6
Others	1.7	6.4	5.0
Overall	**3.4**	**4.5**	**4.8**

Source: NSS *(Figures in %)*

Further it is observed between the year 2004-05 and 2009-10, the unemployment rates among rural males and rural females remained almost at the same level, while those for urban males and urban females decreased by 1 percentage point.

Table-7.21: Unemployed rate among persons of major religious groups by Gender

Location	Religion	1999-2000			2009-10		
		Male	Female	Persons	Male	Female	Persons
Rural							
	Hinduism	1.6	0.9	1.4	1.5	1.4	1.5
	Islam	2.2	1.8	2.1	1.9	2.0	1.9
	Christianity	2.7	5.8	3.9	2.6	6.0	3.9
	Sikhism	2.0	0.4	1.4	2.7	1.7	2.4
	All	1.8	1.1	1.5	1.6	1.6	1.6
Urban							
	Hinduism	4.6	5.2	4.7	2.9	5.8	3.4
	Islam	4.6	6.7	5.0	2.5	6.8	3.2
	Christianity	6.9	7.9	7.3	2.2	4.6	2.9
	Sikhism	3.4	4.8	3.6	5.6	8.3	6.1
	All	5.1	4.4	4.8	1.9	0.9	3.4

7.2.5 Quality of Employment

The status of employment, in terms of self employment, regular or casual, indicates the quality of employment. Self employment was the main occupation in the rural areas among both males and females while in urban areas self employment and regular employment was almost on par. Among the regular employees Christians accounted for a higher proportion as compared to other religious groups in both rural and urban areas.

Table-7.22: Per 1000 Distribution of Usually Employed by status during 2009-10

	Religion	Rural Male			Rural Female		
		SE	R	C	SE	R	C
Rural							
	Hinduism	537	83	379	547	41	411
	Islam	528	79	393	649	39	312
	Christianity	500	168	332	554	114	332
	Sikhism	545	123	333	789	86	125
	All	535	85	380	557	44	399
		Urban Male			Urban Female		
Urban							
	Hinduism	397	441	161	393	404	203
	Islam	496	298	205	597	216	187
	Christianity	294	450	256	284	607	109
	Sikhism	444	352	204	515	367	118
	All	411	419	170	411	393	196

SE- Self Employed, R- Regular, C- Casual

7.2.6 Monthly Per capita household consumer expenditure (MPCE)

As per the report of NSSO (66th Round-2009-10) for both rural and urban India, average MPCE was the highest for the Sikhs, followed by Christians and Hindus. At the All India level, the average MPCE of Sikh household was Rs 1659 (Rs 2180/- in Urban areas and Rs 1498/- in Rural areas) while that for Muslims household was Rs 980 (Rs 1272/- in Urban areas and Rs 833/- in Rural areas). Relevant details enlisting monthly per capita household consumer expenditure (MPCE) for each of the major religious groups are as follows:

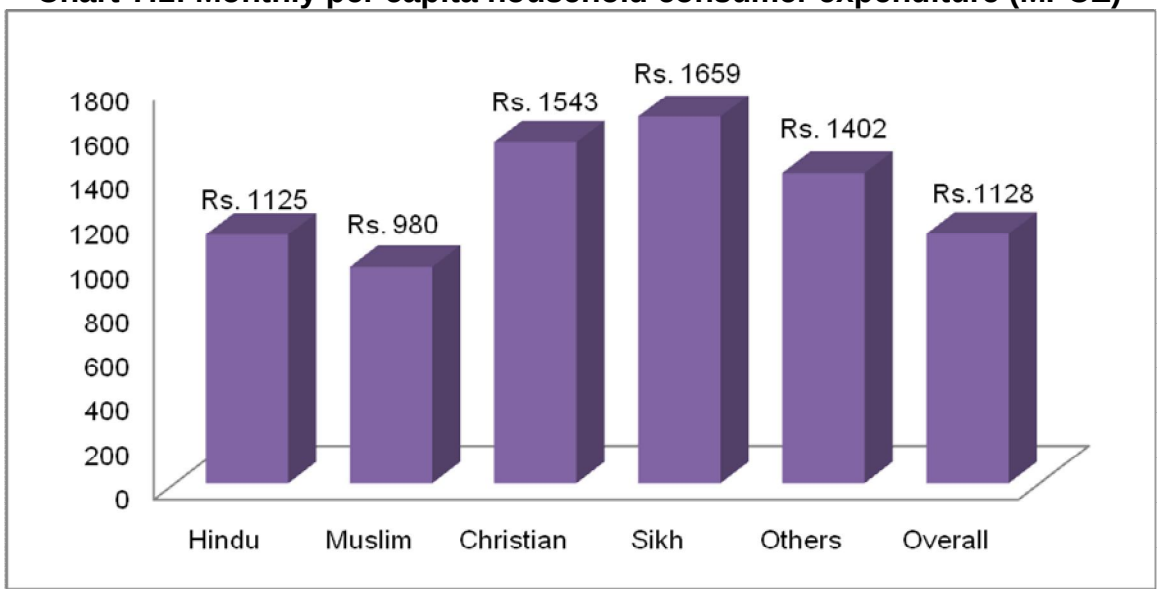
Table-7.23: Monthly per capita household consumer expenditure (MPCE)

Household Religion	Rural (in Rs)	Urban (in Rs)	Rural+Urban (in Rs)
Hindu	883	1797	1125
Muslim	833	1272	980
Christian	1296	2053	1543
Sikh	1498	2180	1659
Others	880	2074	1402
All (inc. n.r.)	**901**	**1733**	**1128**

Source: NSS, 2009-10

As the findings indicate Muslims were at the bottom in rural areas, with an average MPCE of Rs833, followed by Hindus at Rs 888/-, Christians at Rs 1296/- and Sikhs at Rs 1498/-. In urban areas, Muslims average MPCE was also the lowest at Rs 1272/- followed by Hindus at Rs 1797/-, Christians Rs 2053/- and Sikhs at Rs 2180/-.

Chart-7.1: Monthly per capita household consumer expenditure (MPCE)



7.2.7 Analysis on Per capita consumption expenditure in different social groups in different settlement categories

The Sachar Committee report showed that gaps existing in well-being between Muslims and average population are very high, more so in the urban areas and women than for rural areas and men. Various programme of the government including that of the Reserve Bank of India have not made much impact on their conditions. An attempt is made to analyse the trends and pattern per capita consumption expenditure to assess the magnitude inter group inequality in the country.

Economic wellbeing of population, in different social categories in rural areas, towns and metro cities has been measured using the large sample data on consumption expenditure from NSS over the period 1993-94 to 2009-10 at the constant prices of 1987-88. The findings of the analysis are depicted in the below tables:

Table-7.24: Per capita Consumption expenditure (based on URP) in different social groups in various settlement categories at constant Prices of 1987-88

	Rural	Cities of Million plus Population	Other Urban areas	Urban	Metro to Rural	Other urban to Rural	Urban to Rural
1993-94							
ST Hindu	128.8	257.6	200.7	210.8	2.00	1.56	1.64
SC Hindu	134.7	221.6	189.9	196.6	1.64	1.41	1.46
Other Hindu	171.7	380.1	263.0	288.2	2.21	1.53	1.68
Muslim	151.8	261.0	188.6	201.8	1.72	1.24	1.33
Other Religions	202.6	479.1	284.5	338.3	2.36	1.40	1.67
Total ST	133.2	255.8	212.4	220.0	1.92	1.59	1.65
Total SC	135.8	225.0	190.7	198.2	1.66	1.40	1.46
Total	159.9	350.5	241.7	264.9	2.19	1.51	1.66

	Rural	Cities of Million plus Population	Other Urban areas	Urban	Metro to Rural	Other urban to Rural	Urban to Rural
2004-05							
ST Hindu	128.0	295.9	213.7	232.6	2.31	1.67	1.82
SC Hindu	147.1	257.9	207.0	220.9	1.75	1.41	1.50

Other Hindu	187.7	452.9	305.5	346.8	2.41	1.63	1.85
Muslim	171.1	308.7	203.8	229.7	1.80	1.19	1.34
Other Religions	243.6	526.5	367.4	416.9	2.16	1.51	1.71
Total ST	133.6	308.9	239.6	253.7	2.31	1.79	1.03
Total SC	148.8	262.5	209.5	224.4	1.76	1.41	1.06
Total	175.0	405.9	275.6	311.3	2.32	1.57	1.78

	Rural	Cities of Million plus Population	Other Urban areas	Urban	Metro to Rural	Other urban to Rural	Urban to Rural
2009-10							
ST Hindu	149.8	494.6	260.3	317.7	3.30	1.74	2.12
SC Hindu	157.1	313.1	232.4	250.7	1.99	1.48	1.60
Other Hindu	201.2	504.5	353.1	392.9	2.51	1.75	1.95
Muslim	175.9	324.5	245.7	262.7	1.84	1.40	1.49
Other Religions	274.2	617.8	397.1	455.7	2.25	1.45	1.66
Total ST	154.8	490.9	272.9	320.1	3.17	1.76	1.10
Total SC	159.9	314.3	235.1	253.6	1.97	1.47	1.10
Total	187.8	463.9	318.7	355.0	2.47	1.70	1.89

(Source: The above analysis is drawn from CPI for agricultural labourers with base 1986-87=100 and CPI for agricultural labourers with base 1984-85=100, "Source: Spatial and Social Inequalities in Human Development: India in the Global Context, UNDP, 2013, Page 26-27", URP=Uniform Reference Period

7.2.8 Available of Banking Services for the Minorities

Data on number of branches opened in 121 identified Minority Concentrated Districts and the rest of the country during the period 2010-11 to 2012-13 was compiled. The study observed, on an average, about 23.5% of the total banks, opened during the last three years all over the country, are in minority Concentration Districts.

Table-7.26: Number of branches opened in 121 identified Minority Concentrated Districts

Year	Total branches opened	Number of branches opened in Minority Concentrated Districts	% Share
2010-11	3506	814	23.22
2011-12	4662	1098	23.55
2012-13	4017	982	24.45

The total number of account holders from Minority communities as on 31.3.2013 was 1,06,87,335 and the amount of loan disbursed was Rs. 185234.35 crore which works out to 14.59% (provisional) of total priority sector advance.

Table-7.27: Credit Extended to weaker sections during the period 2010, 2011 and 2012

As on last reporting Friday of March 2010		As on last reporting Friday of March 2011		As on last reporting Friday of March 2012	
Amt, O/s	% to ANBC	Amt, O/s	% to ANBC	Amt, O/s	% to ANBC
167041.08	9.86	242616.74	10.33	293959.99	9.74

Source: RBI data

Amongst the minorities, Muslims are major recipients, comprising 45.25% followed by Christians 24.55%. The below table depicts the clear picture.

Table-7.28:Community-wise lending by Public Sector Banks to Minority Communities as on 31.03.2013

Identified Minority Communities	A/C	% share of total No. of accounts	Amount (in Crores)	% share of total (in amount)
Muslim	5958046	55.75	83780.25	45.23
Christian	2753886	25.77	45469.65	24.55
Sikh	1402489	13.12	41433.86	22.37
Buddhist	561533	5.25	12260.68	6.62
Zoroastrian	11381	0.11	2289.91	1.24
Total	10687335	100.0	185234.35	100.0

Source: RBI data

Further, it is gathered that Department of Financial Services with the support of Reserve Bank of India has informed that all the Public Sector Banks (PSBs) have been advised to ensure lending of at least 15% of their Priority Sector Lending (PSL) to minority communities. The department is collecting information on lending to minority communities and furnishing the same to Ministry of Minority Affairs on quarterly basis. As on 31.03.2014, PSBs have achieved 16.09% of PSL to minority communities. However, no separate information is available on loan to minority communities for setting up large and medium scale industries.

The above statistics indicate the conditions of the minorities in availing the banking services has gone up considerably after the launching of the Prime Minister's 15-point programme for the welfare of Minorities in India.

7.2.9 Recruitment of minorities to state and central services

The below table contains the data regarding the recruitment of minorities in central Ministries / Departments, Central Public Undertakings since 2006.

The data provided by the Ministry regarding recruitment of Minorities in Central Ministries/ Departments, Central Public Undertakings, since 2006 shows a

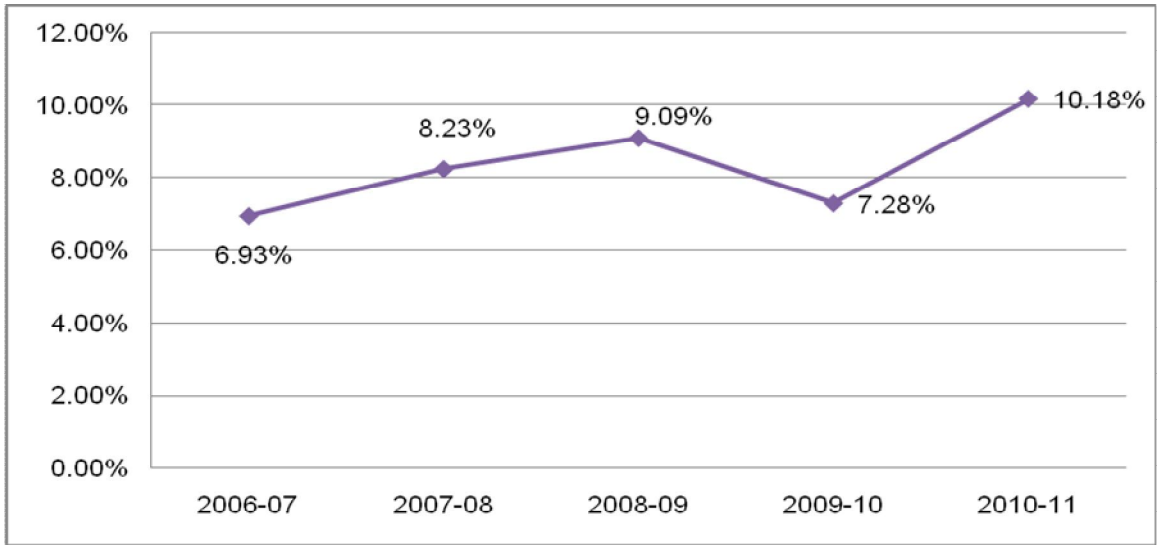
steady rise in the figures in terms of numbers and percentage. While Minority recruitment in Government sector was mere 6.93% (702 persons in the year 2006-07 for 70 Ministries/Departments + 138 PSUs), it reached a respectable figure of 9.09% (14946 persons) in the year 2008-09 (for 71 Ministries/Departments + 161 PSUs). This slipped to 7.28% (10595) in the year 2009-10 (68 Ministries/ Departments + 166 persons) but staged a smart recovery to 10.18% (35692 persons) in the subsequent year *i.e.* 2010-11 (data available from 51 Ministries).

The percentage of intake is, however, better in Ministries/ Departments sub-attached offices, category. On the other hand, representation of Minorities in Public Sector Undertakings is not so encouraging – 1453 persons (11.88%), 1234 (5.52%), 2107 (7.8%), 1322 (5.92%) and 1218 (7.02%) for the years 2006-07, 2007-08, 2008-09, 2009-10 and 2010-11 respectively. Railways have also not shown better results, 7.60%, 9.65%, 8.32%, 6.65% and 8.72% on recruiting Minorities for the corresponding years.

Table-7.29: Recruitment of Minorities in Central Ministries / Departments, Central Public Undertakings during the period 2006-07 to 2010-11

Organization	2006-07	2007-08	2008-09	2009-10	2010-11
	% of minorities recruited in 70 Ministries /Departments and 138 PSUs	% of minorities recruited in 61 Ministries /Departments and 126 PSUs	% of minorities recruited in 71 Ministries /Departments and 161 PSUs	% of minorities recruited in 68 Ministries /Departments and 166 PSUs	% of minorities recruited in 51 Ministries /Department
Other ministries/ departments, sub/attached offices	5485 (8.37%)	1620 (8.71%)	2593 (12.75%)	1339 (8.22%)	22349 (11.99%)
Public sector banks and finance institutions	702 (6.93%)	1615 (10.20%)	4263 (8.87%)	2930 (7.18%)	4702 (7.36%)
Para military forces	2700 (9.49%)	4914 (9.90%)	3608 (10.2%)	2682 (8.16%)	4539 (9.21%)
Posts	386 (7.60%)	517 (9.65%)	176 (6.36%)	617 (8.01%)	1293 (8.27%)
Railways	1456 (2.67%)	2295 (6.31%)	2739 (8.32%)	1705 (6.65%)	1591 (8.72%)
Public sector undertakings	1453 (11.88%)	1234 (5.52%)	2107 (7.8%)	1322 (5.92%)	1218 (7.02%)
Overall	**12182 (6.93%)**	**12195 (8.23%)**	**14946 (9.09%)**	**10595 (7.28%)**	**35692 (10.18%)**

Chart-7.2: Increase rate of recruitment of minorities in central services



The above statistics indicate the recruitment of the minorities has gone up to a considerable extent (except Indian Railways) after the launch of the Prime Minister's 15-point programme for the welfare of Minorities in India. Further, it is also observed that minority representation in government sector has not reached 15 % mark. Therefore, an affirmative action may be taken by the Government to ensure at least 15% recruitment of Minorities is achieved in recruitment in the Government and Public Sector organizations/ bodies.

7.3 Improving living conditions of minorities

7.3.1 Reduction in Poverty Rate of the Minorities

This broad pattern holds when we consider poverty rates by religious groups at the Tendulkar line, as seen in the below table. Jains have the lowest poverty rates followed by Sikhs, Christians, Hindus, Muslims and Buddhists in that order. The only difference is that the decline in poverty among Muslims in rural and urban areas combined between the year 2004-05 and 2009-10 is not as sharp. As a result, we do not see a narrowing of the difference in poverty between Hindus and Muslims when taking rural and urban regions together. We do see a narrowing of the difference in urban poverty but this gain is neutralized by the opposite movement in the rural areas due to a very sharp decline in poverty among Hindus, perhaps due to the rapid decline in poverty among the SC and the ST.

The National Rural and Urban Poverty Rates by Religious Groups at Tendulkar Methodology reflect the rate of reduction in poverty is sharp in the case of minorities in comparison to 2004-05 estimates. The rate is declined by 10.31% in comparison to 2004-05 poverty rate data.

First, at the aggregate level (rural plus urban), poverty rates show a decline between every pair of successive surveys for the minorities. The estimates suggested in the year 1993-94, the poverty rate of minority group was 39.2 % and this was reduced to 33.46 % in the year 2004-05, a down by 5.74 % in comparison to 1993-94. Further, the poverty rate gone down to 23.15 % in the year 2009-10, a down by 10.31 % in comparison to 2004-05. The above statistics indicate, the Prime Minister's 15-point programme for the welfare of minorities has yielded positive results and helped in improving the living standards of the minorities.

In comparison to the non-minority community, the statistics indicate the poverty rate was 37.5% in 2004-05 and this has come down to 29.7% in 2009-10, a reduction by 7.8%. Similar trend was also observed if we compare with the 1993-94 poverty rates. This indicates, the rate of reduction in poverty is constant with the non-minorities while a significant change is felt with regard to minorities. This indicates the welfare programmes launched for the welfare of the minorities has yielded positive results for the minority communities.

The study further intended to analyze the poverty rate in terms of rural and urban division and intended to assess the extent to which the programme has impacted in reducing the poverty in the rural areas.

The Tendulkar Committee report estimates the rate of poverty of non-minority groups were 50.3 % in rural areas in the year 1993-94 and this had reduced to 42 % in the year 2004-05 and further reduced to 33.5 % in the year 2009-10. This indicates the rate of reduction in poverty is more or less constant with the non-minority groups but the same trend is not felt with regard to minorities. The estimates suggest the poverty rate amongst minorities was 45.4% in the year 1993-94, further reduced to 38.4% in the year 2004-05 and again reduced to 25.2% in the year 2009-10.

Table-7.30: National Rural and Urban Poverty Rates by Religious Groups at Tendulkar Methodology

Religion	1993-94	2004-05	2009-10
Rural			
Non-Minority			
Hinduism	50.3	42.0	33.5
Minority			
Buddhism	73.2	65.8	44.1
Christianity	44.9	29.8	23.8
Islam	53.5	44.6	36.2
Jainism	24.3	10.6	0.0
Sikhism	19.6	21.8	11.8
Others	57.3	57.8	35.3
Average of minority groups	**45.4**	**38.4**	**25.2**
Total (average)	50.1	41.9	33.3

Urban			
Hinduism	29.5	23.1	18.7
Minority			
Buddhism	47.2	40.4	31.2
Christianity	22.6	14.4	12.9
Islam	46.4	41.9	34.0
Jainism	5.5	2.7	1.7
Sikhism	18.8	9.5	14.5
Others	31.5	18.8	13.6
Average of minority groups	**28.66**	**21.28**	**17.98**
Total (average)	31.7	25.8	20.9
Rural + Urban			
Hinduism	45.4	37.5	29.7
Minority Average			
Buddhism	64.9	56.0	39.0
Christianity	38.4	25.0	20.5
Islam	51.1	43.7	35.5
Jainism	10.2	4.6	1.5
Sikhism	19.4	19.0	12.5
Others	51.2	52.5	29.9
Average of minority groups	**39.2**	**33.4**	**23.1**
Total (average)	45.5	37.8	29.9

(Source: A Comprehensive Analysis of Poverty in India by Arvind Panagariya and Megha Mukim, Policy Research Working Paper 6714 (WPS6714), The World Bank, Sustainable Development Network, Urban and Disaster Risk Management Department, December 2013.

7.3.2 Distribution of the Households with Electricity for Domestic Use, 2008-09

The data analysis conducted to assess the distribution of the households by religious groups with electricity for domestic use reveal minorities are equally benefited and the availability of electricity is not poor in comparison with the non-minority segment. However, availability of electricity was poor among the Muslims in comparison to other minorities as well as the Hindu segments.

Table-7.31: Distribution of the Households with Electricity for Domestic Use, 2008-09

Religion	Percentage
Hindu	75.2
Muslim	67.5
Christians	86.2
Sikhs	96

Source: India Human Development Report 2011

7.3.3 Distribution of the Households by Pucca and Kutcha Houses, 2008-09

The data analysis conducted to assess the distribution of the households by Pucca and Kutcha houses by religious groups reveal minorities are equally benefited. Further it is revealed that availability of pucca houses is comparatively slightly less among the Muslim community in comparison to other minority communities and the Hindu groups.

Table-7.32: Distribution of the Households by Pucca and Kutcha Houses, 2008-09

Religion	Pucca	Kutcha
Hindu	65.4	12.7
Muslim	63.8	14.7
Christians	69.3	9.6
Sikhs	91.3	5.7

Source: India Human Development Report 2011 (Figures in %)

7.3.4 Distribution of the Households by Source of Drinking Water, 2008-09

The data analysis conducted to assess the distribution of the households by source of drinking water by religious groups reveal minorities were equally placed with Hindus.

Table-7.33: Distribution of the Households by Source of Drinking Water, 2008-09

Religion	Tap	Tube well	Well
Hindu	43.7	43.6	8.9
Muslim	35.8	51.8	9.2
Christians	48.0	15.2	25.3
Sikhs	49.3	48.5	0.2

Source: India Human Development Report 2011 (Figures in %)

7.3.5 Support to BPL Minority Families

Under Indira Awaas Yojana (IAY), a centrally sponsored scheme financial assistance is provided to Below Poverty Line (BPL) rural households for construction/ up gradation of houses. From the time of inception of the scheme in the rural areas of all States/ UTs (except Delhi & Chandigarh) in 1985-86 over 252.14 lakh houses have been constructed so far. As per scheme guidelines, 60% of the funds are to be utilized for the benefit of SC and ST households. From the year 2006-07, 15% of IAY funds and physical targets are being earmarked for construction under Indira Awaas Yojana during the last five years and houses allotted to SC/ ST and minority categories is given in the next table.

Table-7.34: Achievements under Indira Awaas Yojana (IAY)

Year	Total	Houses allotted to SC/ST and Minority categories		
		SC	ST	Minority
2005-06	15,51,923	6,60,897	2,78,644	NA
2006-07	14,98,367	6,39,052	2,80,094	14,236
2007-08	19,92,349	8,40,919	3,59,895	1,56,015
2008-09	21,34,061	8,31,159	3,28,906	2,41,040
2009-10	33,85,619	13,55,786	5,86,494	4,32,583

Source: Grameen Bharat, Ministry of Rural Development, Vol-8, Issue-81, March 2011 pp- 7 "Written Reply by the Minister of State for Rural Development, Shri Pradeep Jain " Aditya", in a written reply to a question in Lok Sabha on 24 February 2011".

Under Bharat Nirman Phase-I, 60 lakh houses were to be constructed under IAY in a period of four years from 2005-06 to 2008-09. Against this target, 71.76 lakh houses were constructed. Under Bharat Nirman Phase- II, 120 lakh houses are envisaged to be constructed under IAY in a period of five years from 2009-10 to 2013-14. Earmarking of 60% of funds for SC/ STs and 15% for minorities is itself a special dispensation under the Scheme.

The recent data indicates an amount of Rs 10513 crore was allocated for this scheme for the year 2012-13. Out of this amount Rs 1617.75 crore was utilized for construction of house for minorities. Against the annual target of 4.47 lakh dwelling units for 2012-13 for minorities, 3.65 lakh houses were sanctioned and 2.95 lakh houses were constructed for the minorities.

7.4 Promotion of Communal Harmony

Under 15 Point Programme, in the areas which have been identified as communally sensitive and riot prone, district and police officials of the highest known efficiency, impartiality and secular record must be posted. In such areas and even elsewhere, the prevention of communal tension should be one of the primary duties of the district magistrate and superintendent of police. Their performances in this regard should be an important factor in determining their promotion prospects.

Prosecution for communal offences: Severe action should be taken against all those who incite communal tension or take part in violence. Special court or courts specifically earmarked to try communal offences should be set up so that offenders are brought to book speedily.

Rehabilitation of victims of communal riots: Victims of communal riots should be given immediate relief and provided prompt and adequate financial assistance for their rehabilitation.

Since independence, there have been countless instances of communal violence. In the 2005-09 period alone, 648 people were killed and 11,278 injured in 4,030 such incidents. Communal clashes during this period peaked in 2008 with 943 cases being reported that year. As the study indicates, on an average,

130 people were died and 2200 were injured in communal violence each year. Further, the statistics indicate that during the period, maximum number of incidents occurred in Maharashtra (700), followed by Madhya Pradesh (666) and Uttar Pradesh (645). Most of the north eastern states (except Assam) and Union Territories (except Delhi) did not see any incidents of communal violence.

The statistics also indicate, in 2008, 943 cases of communal violence were reported across the country. This was 20 % higher than the average in the other four years. Odisha registered a spike in 2008 with 43 deaths. In all other years, less than five deaths were reported. Madhya Pradesh and Maharashtra also saw increased violence in 2008. In Maharashtra, this figure remained high in 2009 as well. In 2008, Uttar Pradesh depicted a different trend. Deaths due to communal violence declined after 2005, before rising again in 2009.

The statistics indicate, most clashes have been between Hindus and Muslims but Hindu-Christian violence too is not uncommon. While people of all religious communities suffer during these riots, it is the minorities - Muslims, Sikhs and in recent years the Christians, who have borne the brunt.

In order to find out the changes pertaining to communal riots occurred in India after introduction of Prime Minister's 15-Point programme, data was collected and analyzed for the period 2005 to 2009 and for the period 2010 to March 2013.

7.4.1 Comparative Analysis on number of Communal Incidents, Persons Killed and Number of Persons Injured

In this context, we present some statistics on the incidence of communal violence in India. The study observed that a total number of 2120 communal violence incidents occurred during the period 2010-13. On number of persons injured, the data reveals a total of 6767 persons were injured and 317 persons were killed during the period 2010-13.

Table-7.35: Communal Incidents, Number of Persons Killed And Injured

Period	Persons Killed	Persons Injured	Number of Incidents
2005-09	648	11278	4030
2010-13	317	6767	2120

Source: Data relating to 2005-09 period compiled from PRS Legislative Research and for the period 2010-13, compiled from Lok Sabha

A comparative analysis of data relating to communal violence reflects after introduction of Prime Minister's 15-Point programme for the Welfare of Minorities, the number of incidents with regard to communal violence have been reduced in the country. The rate of reduction in number of incidents has almost gone down by 52.6 %.

CHAPTER-VIII
AWARENESS AMONG MINORITIES ABOUT 15 PP

8.1 Steps taken for awareness generation about PM's New 15 PP

The study observed that for awareness generation about Prime Minister's New 15 Point Programme, publicity campaigns are being carried out through Doordarshan and All India Radio along with other schemes and programmes of Ministry of Minority Affairs through jingles and audio-video spots since the year 2008-09. For intensive awareness generation, Ministry draws an annual Media Plan with the help of DAVP, All India Radio, Doordarshan, NFDC etc. at the beginning of each financial year for multi-media campaign.

In addition, the audio-visual publicity is also done through Private FM Channels, Digital Cinema, Exhibition vans, LCD screens at public places etc. The media plan aims to publicize all programmes/schemes including Prime Minister's New 15 Point Programme in the entire country including Minority Concentration Districts (MCDs). From the year 2011-12, Digital Cinema is also being used for publicity through Cinema theaters all over India. From the year 2012-13, Private Radio FM channels are also being used. Further, during 2012-13 publicity of Ministry's programmes/schemes including Prime Minister's 15 Point Programme through DAVP using exhibition vans has been done in States of West Bengal, Bihar, Delhi, Haryana, Jharkhand, Maharashtra and Uttarakhand.

In addition, the publicity of Prime Minister's 15 Point Programme for minorities was an integral part of "Bharat Nirman Campaign" of Ministry of Information and Broadcasting which was an all India campaign using various Media.

Since the year 2008-09, Radio jingles/spots of 40/35 seconds duration and television commercials (TVCs) on the themes *viz.* PM's New 15 Point Programme (Overarching Theme), Pre-matric scholarship, Post-matric Scholarship, Merit-cum-means Scholarship and Free Coaching and Allied scheme for candidates belonging to minority communities, are being broadcast and telecast on All India Radio and Doordarshan National Network including North East in Hindi and nine vernacular languages *viz.* Assamese, Bengali, Punjabi, Marathi, Gujarati, Malayalam, Tamil, Kannada and Telugu.

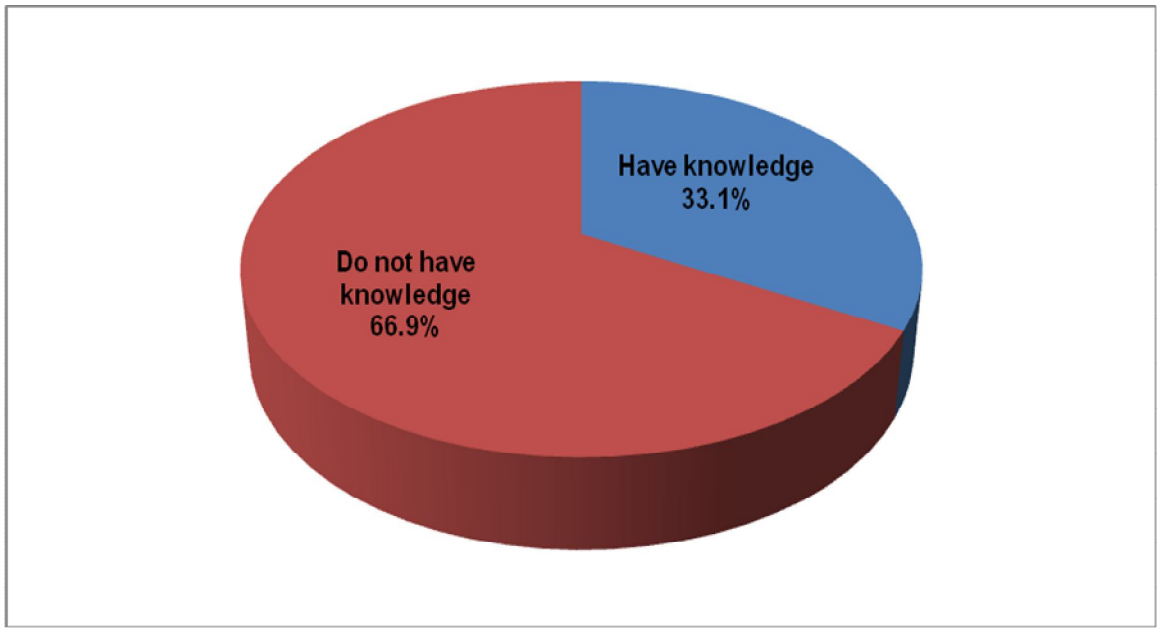
During the year 2012-13, a full page coloured advertisement was published on Prime Minister's New 15 Point Programme on 21.03.2013 in 289 newspapers (91 newspapers were Hindi, 25 were English, 123 were Urdu and 50 were newspapers of Vernacular languages) all over India, through DAVP. Further, during the year 2012-13, publicity has been taken up through hoardings and Liquid Crystal Displays (LCDs) at public places (Metro Stations, Airports, Railway Stations and Bus Stops) on Prime Minister's New 15 Point Programme, along with other schemes and programmes of the Ministry through DAVP.

8.2 Knowledge level of target community on PM's New 15 PP

During field survey of beneficiaries benefitted under various schemes, they were asked whether they were aware about Prime Minister's new 15 Point Programme for Welfare of Minorities. 33.1% beneficiaries reported that they have the knowledge on PM's new15 PP, while majority (66.9%) reported that they do not have any knowledge of the programme.

However, all the beneficiaries of Delhi, Goa, Karnataka, Puduchery, and almost all the beneficiaries Kerala and Tamil Nadu reported that they are aware of PM's new15 PP. (Refer Table-A11)

Chart-8.1: Beneficiaries' knowledge on PM's New 15 PP



CHAPTER-IX
FUNCTIOINING OF STATE/DISTRICT LEVEL COMMITTEES FOR MONITORING OF 15 PP

9.1 Monitoring at Central Level

At the Central level, the overall progress of implementation of 15 Point Programme is monitored on quarterly basis by Ministry of Minority Affairs and on half yearly basis by Committee of Secretaries (COS) and thereafter also reported to the Union Cabinet. Ministries and Departments, implementing the schemes, included in the programme, monitor their schemes with reference to the physical targets and financial outlays.

9.2 Monitoring at State/UT Level

At State level, the monitoring is made by State Level Committees in which MPs and MLAs, representatives from Panchayati Raj Institutions/Autonomous District Councils, representatives from reputed Non-Governmental Institutions dealing with Minorities are included. These Committees are to monitor all the schemes under this programme. As per the guidelines, the State Level Committee should meet at least once in every quarter for monitoring the programme.

The study observed that State Level Committee has been formed in most of the surveyed States/UTS, except Delhi and Mizoram. However, it was observed that the SLCs meet on very irregular basis to monitor the implementation of various schemes under the programme. (Refer Table-9.1) For better monitoring of implementation different schemes under the programme, the SLCs need to meet quarterly as per the guidelines.

Table-9.1: Dates of the State Level Committee meetings held for implementation of the Prime Minister's New 15 Point Programme

Sl. No.	State/UT	Dates of meeting
1	Andaman & Nicobar	State Level Committee has been formed, but no meeting has been held.
2	Andhra Pradesh	21-1-2011; 28-05-2012
3	Arunachal Pradesh	13-7-2010
4	Assam	8-7-2010; 17-12-2011
5	Bihar	12-05-2010; 17-08-2011; 19-01-2013; 28-09-2013; 17-02-2014
6	Delhi	State Level Committee has not been formed.
7	Goa	31-3-2010; 4-11-2010
8	Haryana	09-10-2013

9	Himachal Pradesh	05-04-2011; 13-10-2011
10	Jammu & Kashmir	State Level Committee has been formed, but no meeting has been held.
11	Jharkhand	09-05-2006; 05-09-2009; 31-01-2011; 24-06-2014
12	Karnataka	07-09-2011; 27-03-2012; 29-01-2013; 20-01-2014; 04-06-2014
13	Kerala	19-03-2010; 06-07-2010; 03-09-2011; 31-01-2012; 28-05-2013; 26-11-2013
14	Madhya Pradesh	01-07-2013; 22-07-2013; 27-08-2013
15	Maharashtra	03-02-2009; 01-08-2009; 15-06-2010; 24-05-2011; 18-02-2012; 15-06-2012
16	Manipur	15-12-2010; 22-02-2013
17	Mizoram	State Level Committee has not been formed.
18	Odisha	06-12-2006; 07-05-2008; 03-02-2009; 10-06-2009; 30-07-2009; 12-04-2010; 27-09-2010; 10-02-2011; 09-01-2012; 19-08-2013
19	Puducherry	State Level Committee has been formed, but no meeting has been held.
20	Rajasthan	26-05-2009; 13-08-2010; 15-12-2010; 10-05-2011; 01-11-2011; 21-02-2012
21	Sikkim	18-01-2011
22	Tamil Nadu	06-01-2010; 28-12-2010
23	Uttar Pradesh	18-07-2007; 14-08-2007; 10-06-2008; 07-06-2010; 24-02-2011; 28-12-2013
24	Uttarakhand	22-07-2010; 11-07-2011; 30-10-2012; 24-10-2013
25	West Bengal	28-01-2010; 17-06-2010; 11-11-2010; 03-11-2010; 15-03-2012; 25-04-2013; 24-12-2013

6.3 Monitoring at District Level

The study observed that District Level Committee headed by the Collector/Deputy Commissioner of the district has been constituted in the districts to monitor the implementation of the programme. However, it was observed that the DLCs meet once or twice in a year to monitor the implementation of various schemes under the programme. The study observed that the DLCs at the district level hardly monitor the implementation of the schemes under 15 point programme.

CHAPTER-X
IMPORTANT ISSUES INVOLVED IN IMPLEMENTATION OF 15 PP

10.1 Not so good performance of infrastructure based schemes

According to study observations, under PM's New 15 Point Programme, beneficiary oriented schemes like IAY, SGSY, scholarship schemes have been implemented well, while the performance of the infrastructure based schemes has not been found to be satisfactory.

10.2 Monitoring of schemes at state and district level

At the Central level, the overall progress of implementation of 15 Point Programme is monitored on quarterly basis by Ministry of Minority Affairs. The study observed that State Level Committee has been formed in most of the surveyed States/UTS, except Delhi and Mizoram. However, State Level Committees meet on very irregular basis to monitor the implementation of various schemes under the programme.

As per the guidelines, the District Level Committee shall report progress of implementation to the State Department dealing with minorities for placing it before the State Level Committee. However, the study observed that the DLCs hardly report to the State Minority/Social Welfare Department on the progress of implementation of the schemes. The study observed that the DLCs meet once or twice in a year to monitor the implementation of various schemes under the programme.

10.3 Reporting

As per the guidelines, Ministries and Departments implementing the schemes, included in the programme monitor their schemes with reference to the physical targets and financial outlays. However, the study observed that it is difficult for the Ministries and Departments at the centre to monitor their schemes particularly for the reason that there is no timely and regular submission of relevant data by the state departments.

As per the guidelines, the Department dealing with Minorities of the State/UT may send a quarterly progress report to the Ministry of Minority Affairs. During the interaction with the State officials of the department dealing with minorities, it was noticed that some states send the quarterly progress reports, while some sends progress reports as and when required. Also, it was observed that in most cases the progress reports of the State Minority/Social Welfare Department contain the performance of the schemes implemented by only State Minority/Social Welfare Department.

It was observed that the performance of schemes of departments other than the department dealing with minorities at the state level is being reported to their respective ministries instead of reporting to the State Minority/Social Welfare Department, for which State Minority/Social Welfare Department faces hindrances in timely and quality reporting to the Ministry of Minority Affairs.

10.4 Data Management

The study observed that the Ministry of Minority Affairs maintains the data on implementation and performance of various schemes under 15 Point Programme. These data are based on the reporting by various Ministries and Departments at the centre. However, the study observed that data on progress of implementation of the schemes under 15 PP are not readily available with other ministries and departments.

The study further observed that the data provided by various departments at the State level is not matching with the data available with Ministry of Minority Affairs. With regard to the implementation of various schemes, data available with various departments at the State level was found to be unsatisfactory.

Also, it was observed that data maintained by the officials at the state and district level with regard to the performance of various schemes under 15 Point Programme was unsatisfactory. Proper data maintenance has to be done by the officials at state and district level to monitor implementation of various schemes under the programme.

Because of poor data management, difficulties were faced in finding the assets created under different schemes under 15 PP. The study team faced the challenge because respondent officials were not keen to put efforts in confirming whether the assets created were under 15 point programme. Thus, persistence efforts should be put in to segregate the assets created under 15 Point Programme by state and district level officials.

CHAPTER-XI
CONCLUSIONS & RECOMMENDATIONS

This evaluation study of Prime Minister's New 15 Point Programme has yielded a wealth of very rich data and information as findings. We have attempted to classify and organize these data and information in the previous chapters so that insights can be obtained, inferences can be drawn and conclusions can be reached. These would be useful for assessing the implementation and impact of various schemes under 15 PP and the corrective steps to be taken in the future in this regard.

The study observed that schemes like Operationalisation of Anganwadi Centres Under ICDS, Indira Awas Yojana (IAY), Pre-Matric Scholarship, and Post-Matric Scholarship have excellent performance under 15 Point Programme, and have great impact on the minority population of the country. Schemes like construction of primary schools under SSA, construction of additional class rooms under SSA, Swarnajayanti Gram Swarojgar Yojana (SGSY), Priority Sector Lending (PSL), and merit cum means scholarship scheme have average performance under 15 PP and noticeable impact on the minority population of the country. Apart from the above schemes, all other schemes under the 15 Point Programme have below average performance and thus, seem to have very little impact on the minorities of the country.

According to study observations, under PM's New 15 Point Programme, beneficiary oriented schemes like IAY, SGSY, scholarship schemes have been implemented well, while the performance of the infrastructure based schemes have not been found to be satisfactory.

There has been reasonable impact of the 15 Point Programme in enhancing education, ensuring equitable share in economic activities/employment, improving the living conditions of minorities, and promotion of communal harmony.

Nevertheless, monitoring of the implementation of the schemes, reporting, and data management with regard to the performance of the schemes under PM's New 15 Point Programme at state and district level are the major reasons for the tardy implementation of the schemes under the programme.

Recommendations

- The study observed that the State Level Committees and District Level Committees in most states are dysfunctional. They have hardly reviewed the implementation and performance of the schemes under 15 PP. The study observed that the scale of government intervention at state and district level is too small. Ministry of Minority Affairs should take initiatives in providing

responsibilities to the SLCs and DLCs so that they could be more effective in monitoring the schemes.

- For better monitoring of implementation of different schemes under the programme, the State Level Committees and District Level Committees need to meet quarterly as per the guidelines. Though periodic review of the schemes under the programme is done at the central level, it should be done at the state and district level regularly.

- For better monitoring and implementation of the schemes of other departments, the departments at state level need to report on the performance of their schemes to the State Minority/Social Welfare Department on quarterly basis so that State Minority/Social Welfare Department could monitor the implementation of schemes and plan and review for better implementation of each scheme under the programme, as Ministry of Minority Affairs does it at the centre.

- Proper data maintenance is needed to be done by the officials at state and district level to monitor implementation of various schemes under the programme. Also, MIS system needs to be developed by Ministry of Minority Affairs for each scheme under the programme to monitor the implementation of schemes at state and district level.

- The schemes under 15 PP come under one umbrella and the study observed that all the schemes under the programme are not relevant/ useful for all the States/UTs. But till date, the State Level Committees or State Departments dealing with minorities have not identified the schemes which are relevant/ useful for the minorities of the State/UT. Thus, Ministry of Minority Affairs may instruct to State Department dealing with minorities to identify such schemes which are relevant/useful for the State/UT and to give focus on implementing them properly, so that maximum benefits under the scheme could be garnered.

CHAPTER-XII
SUCCESS STORIES

Name of Project	:	107-ICDS Centre
Address	:	Vill-Algram, Block-Itahar, Dist –Uttar Dinajpur
Scheme	:	Integrated Child Development Services (ICDS)
Total Amount	:	Rs. 75,000

This anganwadi centre was not having its own building and was functioning from an individual's residence. Under Integrated Child Development Services (ICDS) Scheme, the anganwadi centre building was constructed with a cost of Rs. 75,000. In the absence of Govt. Land, a member of gram panchyat has donated a price of land for the construction of the sanctioned anganwadi centre. Now the ICDS Centre is functioning from the newly constructed building and it has been benefitting the local minorities.

Name of Beneficiary : Malakha Khatun
Address : Vill-Kapasia, Block-Itahar, Dist –Uttar Dinajpur
Scheme : Pre-matric scholarship
Total Amount : Rs. 1240

Malakha Khatun studies in class VII in the school Kapasia MSK School. She received Rs.1240/- as pre-metric Scholarship under Pre-matric scholarship scheme. This scholarship amount has helped her in fulfilling her needs to continue her education. Previously she could not able to purchase books and other study materials and was facing problem. Now with the help this amount she brought all her study materials and books. She is now very confident and thinks that she can fulfill her aspirations

Name of Beneficiary	: Alia Khatun
Address	: Vill-Kapasia, Block-Itahar, Dist –Uttar Dinajpur
Scheme	: Pre-matric Scholarship
Amount received	: Rs. 1240

Alia Khatun studies in class VII in the school Kapasia MSK School. She received Rs.1240/- as pre-metric scholarship. This scholarship amount has helped her in fulfilling her needs to continue her education. Previously she could not able to purchase books and other study materials and was facing problem. Now with the help this amount she brought all her study materials and book. She is now very confident and thinks she can fulfill her aspirations.

Name of Beneficiary	:	Asraf Sarif
Address	:	Ammapeet Salem, Dist-Salem, State–TN
Activity	:	Mechanic shop
Name of the Scheme	:	Term Loan of NMDFC
Loan Amount	:	Rs. 25,000

Mr. Asraf Sarif, is a 41 year old man, residing in the village of Ammapeet Salem, Dist – Salem belonging to a Muslim family. He is married and lives in a nuclear family with four members. He was financially assisted under NMDFC Scheme. He was sanctioned a loan of Rs. 25,000/-. He has received Rs. 25,000/- in a single installment at a rate of interest of 6%. He didn't find any difficulty in getting the loan. He has to pay back the loan in 3 years time frame.

From the loan amount he has started a small business of Mechanic shop. He didn't undergo any skill development training as it was not necessary in doing such kind of activity. Before becoming a beneficiary his average monthly income was around Rs. 4,000/- which has now gone up to Rs. 6000/-. He is now running the shop well and is satisfied with the scheme. He has already started repaying the loan amount. He is very happy with his family and thankful to NMDFC scheme.

Name of Beneficiary : Saria Bibi
Add : Vill-Algram, Block-Itahar, Dist –Uttar Dinajpur
Scheme : Indira Awas Yjana
Total Amount : Rs. 70,000

Saria Bibi received Rs.70, 000 for IAY under to construct her house. She has added labour and cash to construct a new house. Previously she was not having a permanent house. Now she is living in her newly built house along with her family. She is very satisfied and thanked the Govt. for sanctioning IAY under PM's 15 Pont Program.

Name of Project	: ICDS Centre
Add	: Vill-Algram, Block-Itahar, Dist –Uttar Dinajpur
Scheme	: ICDS
Total Amount	: Rs. 75,000

This ICDS Centre was not having its own building and was functioning from a individual's residence. Under PM's 15 Point Programme the ICDS Centre building was sanctioned (Rs. 75,000). Now the ICDS Centre is functioning from the newly constructed building.

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Name of Beneficiary	:	Mohibul Haque
Add	:	Vill-Berbhangi,Block-Rupsi,Dist–Dhubri,Assam
Scheme	:	Pre-matric Sholarship
Total Amount	:	Rs. 1235

Mohibul Haque is a student of class IX of Berbhangi High School in the District of Dhubri. He is a brilliant student of the class. He has passed class VIII with a good scored and got 81% marks in the exam. Under PM's New 15 Point Program, he get a Pre-metric scholarship of Rs.1235/-. He is a good student from a poor family and this scholarship has helped him in pursing his studies. He is quite satisfied now and confident.

Name of Beneficiary	:	Hamijan Bibi
Address	:	Vill-Berbhangi,Block-Rupsi,Dist–Dhubri Assam
Acheme	:	Indira Awas Yojana
Total Amount	:	Rs. 75,000

A house under Indira Awas Yojana has been constructed for Hamijan Bibi in the village of Berbhangi under Rupsi block in District of Dhubri. Hamijan Bibi is from a very poor family and she was living in a flood porn affected area. This year her house broke down by a big flood. After that she benefit under Indira Awas Yojana. She got Rs. 75,000, and made the house of two rooms and one veranda. Now she lives happily with her children and family.

Name of Beneficiary	:	Taslim Ali
Address	:	Vill-Bindle, Block-Raiganj, Dist –Uttar Dinajpur, West Bengal
Scheme	:	Indira Awas Yojana
Total Amount	:	Rs. 70,000

Taslim Ali received Rs.70,000 for to construct his house. He has added labour and cash to construct a new house. Previously he was not having a permanent house. Now he is living in his newly built house along with his family. He is very satisfied and thanked the Govt. for sanctioning IAY under PM's 15 Pont Program.

Name of Beneficiary	:	Rahima Bewa
Address	:	Vill-Bindle, Block-Raiganj, Dist-Uttar Dinajpur, West Bengal
Scheme	:	Indira Awas Yojana
Total Amount	:	Rs. 70,000

Rahima Bewa received Rs.70, 000 for IAY to construct her house. She has added labour and cash to construct a new house. Previously she was not having a permanent house. Now she is living in her newly built house along with her family. She is very satisfied and thanked the Govt. for sanctioning IAY under PM's 15 Pont Program

Name of Beneficiary	:	Kalim Shareif
Address	:	Balai Nagar, Ammapeet Salem, Dist – Salem, State – Tamil Nadu
Activity	:	Furniture repairing shop
Scheme	:	Term Loan of NMDFC
Loan Amount	:	Rs. 25,000

Mr. Kalim Shareif, is a 44 year old man, residing in the village of Balai Nagar, Ammapeet Salem, Dist – Salem belonging. He is married and lives in a nuclear family with four members. He was financially assisted under NMFDC Scheme. He was sanctioned a loan of Rs. 25,000/-. He has received Rs. 25,000/- in a single installment at a rate of interest of 6%. He didn't find any difficulty in getting the loan. He has to pay back the loan in 3 years time frame.

From the loan amount he has started a small business of Furniture Repairing shop. He didn't undergo any skill development training as it was not necessary in doing such kind of activity. Before becoming a beneficiary his average monthly income was around Rs. 4,000/- which has now gone up to Rs. 6000/-. He is now running the shop well and is satisfied with the scheme. He has already started repaying the loan amount. He is very happy with his family and thankful to NMDFC scheme.

Name of Beneficiary	:	Rajiya Begam.
Address	:	Ammapeet Salem, Dist – Salem, State – Tamil Nadu
Activity	:	Garments shop
Schem	:	Term Loan of NMDFC
Loan Amount	:	Rs. 25,000

Mrs. Rajiya Begam, is a 56 year old woman, residing in the village of Ammapeet Salem, Dist – Salem belonging to a Muslim family. She is married and lives in a joint family with four members. She was financially assisted under NMFDC Scheme. She was sanctioned a loan of Rs. 25,000/-. She has received Rs. 25,000/- in a single installment at a rate of interest of 6%. She didn't find any difficulty in getting the loan. She has to pay back the loan in 3 years time frame.
From the loan amount she has started a small business of Garments shop. She didn't undergo any skill development training as it was not necessary in doing such kind of activity. Before becoming a beneficiary her average monthly income was around Rs. 4,000/- which has now gone up to Rs. 6000/-.She is now running the shop well and is satisfied with the scheme. She has already started repaying the loan amount. She is very happy with her family and thankful to NMDFC scheme.

Name of Project	:	ICDS Centre
Address	:	Vill-Sanota, Block-Mawana, Dist –Meerut, State- UP
Scheme	:	Integrated Child Development Services (ICDS)
Total Amount	:	Rs. 15 lakhs.

2 Anganwadi has been constructed in Sanota village in Meerut district of Uttar Pradesh in the year 2007-2008. The total expenditure has been around Rs 15 lakhs. However one anganwadi still remains incomplete. They are trying to finish the construction soon. Also 15 hand pumps were established in this village. The people of the village are immensely benefitting from this.

Project	:	Overhead water tank
Scheme	:	National Rural Drinking Water Programme
Address	:	Vill-Pachpera, Block-Rajpura, Dist –Meerut, State-UP
Total Amount	:	Rs. 15 lakhs

Under the National Rural Drinking Water Programme, in the year 2008-09, a water tank was established to provide clean drinking water to the people of this village. The cost was around 15 lakhs. Also 40 hand pumps were established in the year 2012-13. The cost of each hand pump was around Rs 15000. Today the people of this village are able to have clean drinking water facility.

Project	:	Construction of well
Scheme	:	National Rural Drinking Water Programme
Add	:	Vill-Satla, Block-Mawana, Dist –Meerut, State-UP
Total Amount	:	Rs. 20 lakhs

Under the National Rural Drinking Water Programme, in the year 2012-13, 10 hand pumps were established to provide clean drinking water to the people of this village. The cost of installation of one hand pump was around Rs 20000. Today the people of this village are able to have clean drinking water facility under the National Rural Drinking Water Programme.

Name of Beneficiary	:	Nazeer Aahamad
Address	:	Military Road, Dist–Salem, State–Tamil Nadu
Activity	:	Tailoring shop
Scheme	:	Term Loan of NMDFC
Loan Amount	:	Rs. 25,000

Mr. Nazeer Aahamad, is a 52 year old man, residing in the village of Military Road, Dist – Salem, Tamil Nadu is belonging to a Muslim family. He is married and lives in a nuclear family with four members. He was financially assisted under NMDFC Scheme. He was sanctioned a loan of Rs. 25,000/-. He has received Rs. 25,000/- in a single installment at a rate of interest of 6%. He didn't find any difficulty in getting the loan. He has to pay back the loan in 3 years time frame.

From the loan amount he has started a small business of Tailoring shop. He didn't undergo any skill development training as it was not necessary in doing such kind of activity. Before becoming a beneficiary his average monthly income was around Rs. 5,000/- which has now gone up to Rs. 6000/-. He is now running the shop well and is satisfied with the scheme. He has already started repaying the loan amount. He is very happy with his family and thankful to NMDFC scheme.

Name of Beneficiary	:	Jamila Bibi
Address	:	Vill-Barundanga, Block-Golakganj, Dist –Dhubri, Assam
Scheme	:	Indiara Awas Yojana
Total Amount	:	Rs. 75,000

A house of IAY of PM's New 15 Point Programme has been constructed at the village of Barundanga under Golakganj block. Jamila Bibi is a woman who lives in the village and got this house. She is poor women and has a lot of problem to live in her old house as that house was damaged. Now she is very happy to get this house of two rooms and one veranda. Estimated cost about 75,000 was provided to her to make this house.

Name of Beneficiary	:	S.Suresh
Address	:	Ammapeet Salem, Dist–Salem, State–Tamil Nadu
Activity	:	Cycle repairing shop
Scheme	:	Term Loan of NMDFC
Loan Amount	:	Rs. 25,000

Mr. S. Suresh, is a 44 year old man, residing in the village of Ammapeet Salem, Dist – Salem belonging to a Muslim family. He is married and lives in a joint family with four members. He was financially assisted under NMDFC Scheme. He was sanctioned a loan of Rs. 25,000/-. He has received Rs. 25,000/- in a single installment at a rate of interest of 6%. He didn't find any difficulty in getting the loan. He has to pay back the loan in 3 years time frame.

From the loan amount he has started a small business of Cycle repairing shop. He didn't undergo any skill development training as it was not necessary in doing such kind of activity. Before becoming a beneficiary his average monthly income was around Rs. 5,000/- which has now gone up to Rs. 6000/-. He is now running the shop well and is satisfied with the scheme. He has already started repaying the loan amount. He is very happy with his family and thankful to NMDFC scheme.

Name of Beneficiary	:	Abu Minal Haque
Address	:	Vill-Berbhangi, Block-Rupsi, Dist –Dhubri, Assam
Scheme	:	Pre-matric Scholarship
Amount Received	:	Rs. 1235

Abu Minal Haque is a student of class IX of Berbhangi High School in the District of Dhubri. He is a brilliant student of the class. He has passed class VIII with a good scored and got 75% marks in the exam. Under PM's New 15 Point Program, he get a Pre-metric scholarship of Rs.1235/-. He is a good student from a poor family and this scholarship has helped him in pursing his studies. He is quite satisfied now and confident.

Name of Beneficiary	:	Stella J.S
Address	:	Juin Rhavan Therrivila Nellimode, Dist- Trivananthpuram, State- Kerala
Activity	:	Small Business
Name of the Scheme	:	Term Loan of NMDFC
Loan Amount	:	Rs. 1,00,000/-

She is 41 year old woman, residing in the state of Kerala belonging to a Christian family. She is married and lives in a joint family with four members. She was financially assisted under NMDFC Scheme. She was sanctioned a loan of Rs. 1,00,000/-. She has received Rs. 95,000/- in a single installment at 6% interest rate. She didn't find any difficulty in getting the loan.

Before becoming a beneficiary her average monthly income was around Rs. 1200/- which has now gone up to Rs. 1800/-. She has already started repaying the loan amount. She is very happy with her family and thankful to NMDFC scheme.

Name of Beneficiary	:	Parbina Begam
Address	:	Vill-Berbhangi, Block-Rupsi, Dist –Dhubri
Scheme	:	Pre-matric Sholarship
Amount Received	:	Rs. 1235

Parbina Begam is a student of class IX of Berbhangi High School in the District of Dhubri. She is a brilliant student of the class. She has passed class VIII with a good scored and got 81% marks in the exam. She get a Pre-metric scholarship of Rs.1235/-. She is a good student from a poor family and this scholarship has helped him in pursing her studies. She is quite satisfied now and confident.

Name of Beneficiary	:	Chitra. A
Address	:	Karumpallikara Kottapuram Kottapuram, Dist- Trivananthpuram, State- Kerala
Activity	:	Small Business
Name of the Scheme	:	Term Loan of NMDFC
Loan Amount	:	Rs. 1,00,000/-

She is 30 year old woman, residing in the state of Kerala belonging to a Christian family. She is married and lives in a joint family with 6 members. She was financially assisted under NMDFC Scheme. She was sanctioned a loan of Rs. 100,000/-. She has received Rs. 95,000/- in a single installment at 6% interest rate. She didn't find any difficulty in getting the loan. Before becoming a beneficiary her average monthly income was around Rs. 1200/- which has now gone up to Rs. 3000/-. She has already started repaying the loan amount. She is very happy with her family and thankful to NMDFC scheme.

Name of Project	:	ICDS Centre
Address	:	Vill-Sikarpur, Block-Taoru, Dist–Mewat, State-Haryana
Scheme	:	Integrated Child Development Services (ICDS)
Total Amount	:	Rs. 7,00,000/-

This anganwadi centre was not having its own building and was functioning from an dividual's residence. Under PM's 15 Point Programme, the anganwadi centre building was constructed with a cost of Rs. 700000 in the year 2014-15. Now the ICDS Centre is functioning from the newly constructed building.

Project	:	Water tank
Scheme	:	National Rural Drinking Water Programme
Address	:	Vill-Khera, Block-Nuh, Dist –Mewat, State-Haryana
Total Amount	:	Rs. 15 lakh

Under National Rural Drinking Water Programme, in the year 2010-11, a water tank was established to provide clean drinking water to the people of this village. The cost was around 15 lakhs. Today the people of this village mostly the minorities are having clean drinking water facility.

ANNEXURE-A

PRIMARY SURVEY TABLES

Table-A1: Locality of the beneficiaries

State	Rural	Urban
Andaman & Nicobar	32.5	67.5
Andhra Pradesh	-	100.0
Arunachal Pradesh	100.0	-
Assam	100.0	-
Bihar	100.0	-
Delhi	-	100.0
Goa	54.6	45.4
Haryana	100.0	-
Himachal Pradesh	100.0	-
Jammu & Kashmir	86.8	13.2
Jharkhand	100.0	-
Karnataka	87.5	12.5
Kerala	71.3	28.7
Madhya Pradesh	89.1	10.9
Maharashtra	62.9	37.1
Manipur	100.0	-
Mizoram	100.0	-
Odisha	100.0	-
Puduchery	-	100.0
Rajasthan	100.0	-
Sikkim	100.0	-
Tamil Nadu	60.2	39.8
Uttar Pradesh	98.6	1.4
Uttarakhand	99.1	0.9
West Bengal	88.8	11.2
Total	80.5	19.5

(Figures in %)

Table-A2: Age of the beneficiaries

State	Up to 20 years	21 to 35 years	36 to 50 years	Above 50 years
Andaman & Nicobar	100.0	-	-	-
Andhra Pradesh	22.9	75.7	1.5	
Arunachal Pradesh	4.9	95.1	-	-
Assam	4.7	21.8	73.4	-
Bihar	2.2	31.8	46.2	19.8
Delhi	3.1	68.8	18.8	9.4
Goa	26.2	57.6	12.9	3.3
Haryana	9.3	23.5	45.9	21.3
Himachal Pradesh	26.5	26.5	26.5	20.4
Jammu & Kashmir	38.8	1.6	42.9	16.7
Jharkhand	23.0	59.9	14.7	2.4
Karnataka	50.9	25.8	18.8	4.5
Kerala	7.5	61.1	25.3	6.1
Madhya Pradesh	-	9.7	83.0	7.3
Maharashtra	49.2	35.9	9.9	5.0
Manipur	47.0	1.0	52.0	-
Mizoram	0.7	17.3	82.1	-
Odisha	1.3	48.6	44.4	5.7
Puduchery	50.0	33.3	10.0	6.7
Rajasthan	15.8	23.2	29.9	31.2
Sikkim	-	40.4	59.6	-
Tamil Nadu	23.4	48.7	16.1	11.8
Uttar Pradesh	2.8	26.6	51.4	19.2
Uttarakhand	34.8	43.5	14.8	7.0
West Bengal	12.2	3.7	83.3	0.8
Total	18.0	35.8	38.8	7.4

(Figures in %)

Table-A3: Gender of the beneficiaries

State	Male	Female
Andaman & Nicobar	47.7	52.3
Andhra Pradesh	-	100.0
Arunachal Pradesh	35.6	64.4
Assam	34.8	65.2
Bihar	10.3	89.7
Delhi	100.0	-
Goa	7.0	93.0
Haryana	88.4	11.6
Himachal Pradesh	65.3	34.7
Jammu & Kashmir	48.0	52.0
Jharkhand	77.2	22.8
Karnataka	40.1	59.9
Kerala	11.3	88.7
Madhya Pradesh	86.1	13.9
Maharashtra	35.1	64.9
Manipur	99.0	1.0
Mizoram	91.9	8.1
Odisha	53.9	46.1
Puduchery	13.3	86.7
Rajasthan	50.9	49.1
Sikkim	98.9	1.1
Tamil Nadu	17.9	82.1
Uttar Pradesh	81.8	18.2
Uttarakhand	34.8	65.2
West Bengal	44.5	55.5
Total	48.3	51.7

(Figures in %)

Table-A4: Education of the beneficiaries

State	Illiterate	Informally literate	Up to Upper Primary	Middle School	Matric or 10+2 or above	Graduate and above	Technically qualified
Andaman & Nicobar	7.4	92.6	-	-	-	-	-
Andhra Pradesh	10.4	1.2	35.1	13.7	36.1	3.2	0.2
Arunachal Pradesh	0.5	1.2	-	55.6	42.7	-	-
Assam	1.9	3.5	18.7	47.9	25.9	1.6	0.5
Bihar	22.3	21.1	32.0	24.5	-	-	-
Delhi	-	-	-	100.0	-	-	
Goa	22.1	4.1	35.8	19.2	17.0	1.5	0.4
Haryana	44.6	10.2	5.1	25.6	0.8	8.0	5.7
Himachal Pradesh	40.8	4.1	14.3	16.3	6.1	18.4	-
Jammu & Kashmir	1.6	10.0	22.2	53.9	12.0	-	0.4
Jharkhand	7.5	-	26.8	30.2	35.5	-	-
Karnataka	21.4	-	54.0	12.7	10.8	1.0	-
Kerala	4.3	1.9	8.7	20.5	57.2	6.7	0.9
Madhya Pradesh	39.4	6.7	20.6	26.7	6.7	-	-
Maharashtra	11.6	0.3	61.7	8.8	16.8	0.7	-
Manipur	-	-	39.0	55.0	6.0	-	-
Mizoram	0.7	-	11.4	80.5	7.4	-	-
Odisha	5.5	24.8	38.4	25.5	5.7	-	-
Puduchery	-	-	3.3	53.3	40.0	-	3.3
Rajasthan	62.3	6.7	11.9	14.1	1.3	1.1	2.6
Sikkim	-	-	1.3	98.7	-	-	-
Tamil Nadu	5.2	4.1	19.2	23.8	38.9	7.7	1.2
Uttar Pradesh	53.2	23.9	14.6	4.7	1.6	1.9	0.2
Uttarakhand	41.7	3.5	14.8	8.7	12.2	16.5	2.6
West Bengal	0.9	0.6	39.6	51.8	7.1	-	-
Total	15.7	7.7	22.1	32.8	18.6	2.5	0.6

(Figures in %)

Table-A5: Religion of the beneficiaries

State	Muslim	Christian	Sikh	Parsi	Buddhist	Other
Andaman & Nicobar	37.1	62.9	-	-	-	-
Andhra Pradesh	100.0	-	-	-	-	-
Arunachal Pradesh	1.7	97.6	-	-	-	0.7
Assam	95.9	2.7	1.3	0.2	-	-
Bihar	97.8	-	2.2	-	-	-
Delhi	100.0	-	-	-	-	-
Goa	48.3	51.7	-	-	-	-
Haryana	100.0	-	-	-	-	-
Himachal Pradesh	61.2	38.8	-	-	-	-
Jammu & Kashmir	-	-	-	-	100.0	-
Jharkhand	81.7	18.3	-	-	-	-
Karnataka	99.0	1.0	-	-	-	-
Kerala	73.4	26.6	-	-	-	-
Madhya Pradesh	99.4	0.6	-	-	-	-
Maharashtra	64.2	33.2	2.6	-	-	-
Manipur	-	100.0	-	-	-	-
Mizoram	-	-	-	-	100.0	-
Odisha	11.0	87.9	1.1	-	-	-
Puduchery	73.3	26.7	-	-	-	-
Rajasthan	18.0	0.9	81.2	-	-	-
Sikkim	-	100.0	-	-	-	-
Tamil Nadu	56.2	43.6	0.2	-	-	-
Uttar Pradesh	99.6	0.3	0.1	-	-	-
Uttarakhand	87.4	8.3	4.3	-	-	-
West Bengal	88.6	10.6	-	-	0.8	-
Total	67.2	25.5	2.4	0	4.9	0

(Figures in %)

Table-A6: Marital status of the beneficiaries

State	Married	Unmarried	Widow	Separated/ Divorced
Andaman & Nicobar	4.6	95.4	-	-
Andhra Pradesh	81.1	17.6	1.4	-
Arunachal Pradesh	62.1	37.3	0.6	-
Assam	79.2	20.7	0.2	-
Bihar	90.3	-	9.7	-
Delhi	100.0	-	-	-
Goa	95.2	2.6	1.8	0.4
Haryana	88.0	3.2	5.5	3.2
Himachal Pradesh	67.3	32.7	-	-
Jammu & Kashmir	49.6	45.5	4.9	-
Jharkhand	54.4	45.6	-	-
Karnataka	98.2	0.3	1.4	-
Kerala	89.6	4.9	4.8	0.7
Madhya Pradesh	94.5	3.0	2.4	-
Maharashtra	95.8	0.8	3.3	-
Manipur	53.0	47.0	-	-
Mizoram	81.2	18.8	-	-
Odisha	90.0	10.0	-	-
Puduchery	36.7	56.7	6.7	-
Rajasthan	60.4	14.5	12.1	13.0
Sikkim	100.0	-	-	-
Tamil Nadu	69.2	24.1	6.1	0.6
Uttar Pradesh	94.3	3.0	2.5	0.2
Uttarakhand	65.2	33.0	1.7	-
West Bengal	87.1	12.9	-	-
Total	79.7	17.5	2.4	0.5

(Figures in %)

Table-A7: Type of family of the beneficiaries

State	Nuclear	Joint	Extended
Andaman & Nicobar	84.5	14.5	1.0
Andhra Pradesh	83.2	16.8	-
Arunachal Pradesh	25.9	74.1	-
Assam	38.4	60.9	0.6
Bihar	95.7	2.2	2.2
Delhi	21.9	56.2	21.9
Goa	86.0	14.0	-
Haryana	58.6	35.7	5.7
Himachal Pradesh	49.0	51.0	-
Jammu & Kashmir	6.3	88.4	5.3
Jharkhand	87.1	12.9	-
Karnataka	93.4	6.6	-
Kerala	43.5	56.1	0.3
Madhya Pradesh	84.2	15.8	-
Maharashtra	84.1	15.9	-
Manipur	94.0	6.0	-
Mizoram	72.9	27.1	-
Odisha	42.5	57.5	-
Puduchery	13.3	80.0	6.7
Rajasthan	82.3	17.7	-
Sikkim	100.0	-	-
Tamil Nadu	69.3	30.0	0.8
Uttar Pradesh	39.0	60.2	0.8
Uttarakhand	26.1	72.2	1.7
West Bengal	87.0	13.0	-
Total	60.2	38.4	1.4

(Figures in %)

Table-A8: Whether beneficiary is physically challenged

State	Yes	No
Andaman & Nicobar	3.6	96.4
Andhra Pradesh	0.2	99.8
Arunachal Pradesh	1.2	98.8
Assam	3.3	96.7
Bihar	4.3	95.7
Delhi	-	100.0
Goa	5.5	94.5
Haryana	21.1	78.9
Himachal Pradesh	6.1	93.9
Jammu & Kashmir	26.8	73.2
Jharkhand	5.2	94.8
Karnataka	2.4	97.6
Kerala	4.6	95.4
Madhya Pradesh	1.2	98.8
Maharashtra	1.9	98.1
Manipur	-	100.0
Mizoram	4.0	96.0
Odisha	11.3	88.7
Puduchery	-	100.0
Rajasthan	6.9	93.1
Sikkim	-	100.0
Tamil Nadu	8.3	91.7
Uttar Pradesh	5.3	94.7
Uttarakhand	1.7	98.3
West Bengal	2.2	97.8
Total	4.6	95.4

(Figures in %)

Table-A9: Whether beneficiary is a member of BPL family

State	Yes	No
Andaman & Nicobar	50.0	50.0
Andhra Pradesh	99.4	0.6
Arunachal Pradesh	93.2	6.8
Assam	92.1	7.9
Bihar	95.7	4.3
Delhi	-	100.0
Goa	82.3	17.7
Haryana	24.7	75.3
Himachal Pradesh	59.2	40.8
Jammu & Kashmir	66.9	33.1
Jharkhand	72.4	27.6
Karnataka	95.8	4.2
Kerala	47.4	52.6
Madhya Pradesh	98.8	1.2
Maharashtra	91.2	8.8
Manipur	88.0	12.0
Mizoram	97.1	2.9
Odisha	81.7	18.3
Puduchery	-	100.0
Rajasthan	39.8	60.2
Sikkim	-	100.0
Tamil Nadu	73.9	26.1
Uttar Pradesh	34.0	66.0
Uttarakhand	45.2	54.8
West Bengal	96.4	3.6
Total	68.1	31.9

(Figures in %)

Table-A10: Type of house of the beneficiaries

State	Kutcha	Semi-Pucca	Pucca	Does not own house
Andaman & Nicobar	63.7	28.2	8.1	-
Andhra Pradesh	18.5	2.3	10.0	69.3
Arunachal Pradesh	25.9	40.0	34.2	-
Assam	48.6	47.2	4.3	-
Bihar	6.3	93.7	-	-
Delhi	-	-	100.0	-
Goa	31.0	33.9	17.0	18.1
Haryana	10.8	59.8	28.5	0.9
Himachal Pradesh	8.2	34.7	55.1	2.0
Jammu & Kashmir	-	27.6	72.4	-
Jharkhand	90.1	9.9	-	-
Karnataka	1.7	94.4	1.4	2.4
Kerala	0.9	39.9	49.3	9.9
Madhya Pradesh	3.0	73.3	23.6	-
Maharashtra	8.7	81.2	6.9	3.2
Manipur	42.0	54.0	4.0	-
Mizoram	7.6	88.1	4.3	-
Odisha	4.9	88.3	6.8	-
Puduchery	-	10.0	90.0	-
Rajasthan	10.0	77.3	12.8	-
Sikkim	-	100.0	-	-
Tamil Nadu	9.2	25.1	44.9	20.8
Uttar Pradesh	5.6	43.8	50.2	0.4
Uttarakhand	8.7	23.5	63.5	4.3
West Bengal	-	78.4	21.6	-
Total	16.2	49.6	28.2	5.9

(Figures in %)

Table-A11: Knowledge of the beneficiaries on 15 PP

State	Yes	No
Andaman & Nicobar	47.7	52.3
Andhra Pradesh	8.3	91.7
Arunachal Pradesh	97.6	2.4
Assam	84.0	16.0
Bihar	92.5	7.5
Delhi	-	100.0
Goa	-	100.0
Haryana	24.1	75.9
Himachal Pradesh	38.8	61.2
Jammu & Kashmir	39.4	60.6
Jharkhand	32.7	67.3
Karnataka	-	100.0
Kerala	2.9	97.1
Madhya Pradesh	26.1	73.9
Maharashtra	-	100.0
Manipur	64.0	36.0
Mizoram	97.8	2.2
Odisha	4.7	95.3
Puduchery	-	100.0
Rajasthan	0.6	99.4
Sikkim	98.7	1.3
Tamil Nadu	0.3	99.7
Uttar Pradesh	20.4	79.6
Uttarakhand	30.4	69.6
West Bengal	22.4	77.6
Total	33.1	66.9

(Figures in %)

Table-A12 (i): Schemes under the programme in which the beneficiaries were benefitted

State	BSUP	IAY	ICDS	IHSDP	MADRASA EDUCATION	MAEF SCHOLARSHIP	MEIRT-CUM-MEANS SCHOLARSHIP	NMDFC
Andaman & Nicobar	-	-	4.8	-	-	-	-	-
Andhra Pradesh	-	-	14.8	-	-	-	-	-
Arunachal Pradesh	-	69.5	9.8	-	-	-	-	-
Assam	-	41.1	21.8	-	-	-	-	-
Bihar	7.1	28.3	8.7	10.1	-	-	-	-
Delhi	-	-	53.1	-	6.2	-	3.1	-
Goa	-	-	73.1	-	-	-	-	-
Haryana	-	3.6	4.6	-	-	-	-	-
Himachal Pradesh	-	57.1	12.2	-	-	-	-	2.0
Jammu & Kashmir	-	4.1	38.6	-	-	-	-	-
Jharkhand	-	32.3	27.6	-	-	-	-	-
Karnataka	-	18.8	40.1	-	-	-	-	-
Kerala	-	2.2	91.1	-	0.3	-	0.5	0.9
Madhya Pradesh	-	44.2	19.4	-	-	-	-	-
Maharashtra	1.6	12.4	47.5	0.9	-	-	0.3	-
Manipur	-	53.0	10.0	-	-	-	-	-

Mizoram	-	100.0	-	-	-	-	-	-
Odisha	-	70.3	13.2	-	-	-	-	-
Puduchery	-	-	50.0	-	-	-	-	-
Rajasthan	-	35.7	15.2	-	-	-	-	12.8
Sikkim	-	90.8	-	-	-	-	-	-
Tamil Nadu	-	12.2	50.1	-	5.6	-	0.2	0.3
Uttar Pradesh	-	37.6	35.4	-	0.3	-	0.2	-
Uttarakhand	-	28.7	23.5	-	-	3.5	-	-
West Bengal	-	78.1	3.0	-	-	-	-	11.9
Total	0.3	33.5	30.5	0.3	0.5	0.1	0.2	1.3%

(Figures in %)

Table-A12 (ii): Schemes under the programme in which the beneficiaries were benefitted

State	NRDWP	POST-MATRIC SCHOLARSHIP	PRE-MATRIC SCHOLARSHIP	PSL	SGSY	SJSRY	SSA	URDU TEACHER
Andaman & Nicobar	-	-	83.5	5.1	-	-	6.6	-
Andhra Pradesh	-	21.2	64.0	-	-	-	-	-
Arunachal Pradesh	9.1	-	-	-	-	-	11.6	-
Assam	2.2	22.8	12.0	-	-	-	-	-
Bihar	8.9	5.9	10.9	-	5.9	-	14.2	-
Delhi	-	15.6	21.9	-	-	-	-	-
Goa	-	10.0	17.0	-	-	-	-	-

Haryana	27.9	21.1	19.9	-	4.2	-	18.8	-
Himachal Pradesh	-	4.1	12.2	-	2.0	-	-	10.2
Jammu & Kashmir	-	3.0	2.0	-	6.5	-	6.5	39.2
Jharkhand	-	2.6	15.7	-	9.7	-	12.1	-
Karnataka	-	3.8	25.4	-	11.1	-	0.7	-
Kerala	-	2.2	2.0	-	-	0.7	-	-
Madhya Pradesh	-	13.9	14.5	-	-	-	7.9	-
Maharashtra	-	0.5	34.6	-	0.7	0.6	0.5	0.4
Manipur	-	-	37.0	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-
Odisha	-	-	16.6	-	-	-	-	-
Puduchery	-	13.3	36.7	-	-	-	-	-
Rajasthan	-	4.8	8.7	-	22.9	-	-	-
Sikkim	-	-	9.2	-	-	-	-	-
Tamil Nadu	-	5.0	26.4	-	0.1	-		-
-Uttar Pradesh	1.0	0.8	17.7	-	6.0	-	-	1.2
Uttarakhand	-	10.4	20.0	-	0.9	-	-	13.0
West Bengal	-	1.1	5.9	-	-	-	-	-
Total	1.8	6.5	18.6	0.1	2.3	0.1	2.3	1.6

(Figures in %)

Table-A13: Benefit of the schemes under 15 PP

State	To large extent	Little bit	Not at all	Cannot say
Andaman & Nicobar	-	100.0	-	-
Andhra Pradesh	-	91.3	-	8.7
Arunachal Pradesh	100.0	-	-	-
Assam	9.7	90.0	-	0.3
Bihar	98.2	1.8	-	-
Delhi	6.2	93.8	-	-
Goa	-	99.3	-	0.7
Haryana	9.9	8.2	7.0	75.0
Himachal Pradesh	85.7	-	-	14.3
Jammu & Kashmir	46.1	41.5	10.8	1.6
Jharkhand	-	55.0	42.3	2.6
Karnataka	0.3	99.3	-	0.3
Kerala	11.6	86.5	-	1.9
Madhya Pradesh	6.1	66.7	-	27.3
Maharashtra	-	100.0	-	-
Manipur	98.0	1.0	-	1.0
Mizoram	-	99.3	-	0.7
Odisha	-	97.9	-	2.1
Puduchery	-	100.0	-	-
Rajasthan	9.5	9.1	10.8	70.6
Sikkim	-	100.0	-	-
Tamil Nadu	83.9	12.8	-	3.4
Uttar Pradesh	1.8	46.9	24.3	27.0
Uttarakhand	76.5	13.0	-	10.4
West Bengal	53.7	35.1	-	11.2
Total	27.6	58.0	4.6	9.8

(Figures in %)

Table-A14: Suggestion of beneficiaries whether to continue 15 PP

State	Yes	No	Cannot say
Andaman & Nicobar	100.0	-	-
Andhra Pradesh	84.8	1.7	13.5
Arunachal Pradesh	-	100.0	-
Assam	-	99.7	0.3
Bihar	96.2	3.8	-
Delhi	100.0	-	-
Goa	87.1	6.3	6.6
Haryana	14.2	5.5	80.3
Himachal Pradesh	85.7	-	14.3
Jammu & Kashmir	56.1	32.5	11.4
Jharkhand	50.4	-	49.6
Karnataka	98.3	1.0	0.7
Kerala	97.1	0.5	2.4
Madhya Pradesh	5.5	52.1	42.4
Maharashtra	97.6	2.4	-
Manipur	-	99.0%	1.0
Mizoram	-	99.3	0.7
Odisha	92.6	-	7.4
Puduchery	100.0	-	
Rajasthan	10.2	15.4	74.5
Sikkim	-	100.0	-
Tamil Nadu	96.1	0.2	3.7
Uttar Pradesh	33.8	12.2	54.0
Uttarakhand	87.8	1.7	10.4
West Bengal	-	45.6	54.4
Total	49.2	31.9	18.9

(Figures in %)

ANNEXURE-B

TABLES – IMPLEMENTATION OF EARMARKED SCHEMES UNDER 15 PP

The State/UT-wise Details of Implementation of Schemes earmarked under Prime Minister's New 15 Point Programme

Table-B1: Implementation of Integrated Child Development Services (ICDS) Scheme by providing services through Anganwadi Centres

Sl. No.	State/UT	2011-12		2012-13		2013-14	
		Target	Ach.	Target	Ach.	Target	Ach.
1	A & N Islands	0	0	0	0	0	0
2	Andhra Pradesh	79	52	27	0	27	27
3	Arunachal Pradesh	0	0	0	0	0	0
4	Assam	0	0	0	0	0	0
5	Bihar	1706	0	1706	1706	0	0
6	Chandigarh	0	0	0	0	-	-
7	Chhattisgarh	0	0	0	0	0	0
8	Dadra & Nagar Haveli	0	0	0	0	-	-
9	Daman & Diu	0	0	0	0	-	-
10	Delhi	754	839	0	0	0	0
11	Goa	0	0	0	0	0	0
12	Gujarat	0	0	0	0	0	0
13	Haryana	852	647	205	205	0	0
14	Himachal Pradesh	1	0	1	1	0	0
15	Jharkhand	0	0	0	0	0	0
16	Karnataka	0	0	0	0	0	0
17	Kerala	61	39	22	21	1	1
18	Madhya Pradesh	0	0	0	0	0	0
19	Maharashtra	620	210	410	104	306	265
20	Manipur	1075	340	735	0	735	0
21	Odisha	0	0	0	0	0	0
22	Puduchery	0	0	0	0	0	0
23	Rajasthan	0	0	0	0	0	0
24	Sikkim	0	0	0	0	0	0
25	Tamil Nadu	0	0	0	0	0	0
26	Tripura	0	0	0	0	0	0
27	Uttar Pradesh	0	0	0	0	0	0
28	Uttarakhand	811	546	265	0	265	0
29	West Bengal	816	816	0	0	0	0
30	Jammu & Kashmir	1767	0	1767	1767	0	0
31	Meghalaya	0	0	0	0	0	0
32	Mizoram	0	0	0	0	0	0
33	Nagaland	0	0	0	0	0	0
34	Punjab	0	0	0	0	0	0
35	Lakshadweep	0	0	0	0	0	0
	Total	**8542**	**3489**	**5138**	**3804**	**1334**	**293**

Table-B2: Number of Primary Schools constructed under Sarva Shiksha Abhiyan in districts with substantial minority population

Sl. No.	State/UT	2011-12		2012-13		2013-14	
		Target	Ach.	Target	Ach.	Target	Ach.
1	A & N Islands	5	3	8	8	1	1
2	Andhra Pradesh	0	0	0	0	0	0
3	Arunachal	69	12	60	60	22	22
4	Assam	1260	1093	0	0	15	11
5	Bihar	0	0	0	0	136	131
6	Chandigarh	0	0	0	0	0	0
7	Chhattisgarh	0	0	0	0	0	0
8	Dadra & Nagar Haveli	0	0	0	0	0	0
9	Daman & Diu	0	0	0	0	0	0
10	Delhi	0	0	1	0	0	0
11	Goa	0	0	0	0	0	0
12	Gujarat	0	0	0	0	0	0
13	Haryana	0	0	0	0	1	0
14	Himachal Pradesh	5	0	0	0	0	0
15	Jharkhand	32	32	0	0	0	0
16	Karnataka	0	0	0	0	0	0
17	Kerala	130	85	0	0	10	10
18	Madhya Pradesh	0	0	0	0	0	0
19	Maharashtra	0	0	0	0	0	0
20	Manipur	0	0	47	34	0	0
21	Odisha	0	0	0	0	30	16
22	Puduchery	0	0	0	0	0	0
23	Rajasthan	0	0	0	0	8	4
24	Sikkim	1	1	0	0	1	1
25	Tamil Nadu	0	0	0	0	0	0
26	Tripura	0	0	0	0	0	0
27	Uttar Pradesh	0	0	0	0	0	0
28	Uttarakhand	0	0	15	15	0	0
29	West Bengal	0	0	100	59	78	78
30	Jammu & Kashmir	5	0	0	0	0	0
31	Meghalaya	0	0	0	0	0	0
32	Mizoram	15	15	0	0	0	0
33	Nagaland	0	0	0	0	0	0
34	Punjab	0	0	0	0	0	0
35	Lakshadweep	0	0	0	0	0	0
	Total	**1522**	**1241**	**231**	**176**	**302**	**274**

Table-B3: Number of Upper Primary Schools constructed under Sarva Shiksha Abhiyan in districts with substantial minority population

Sl. No.	State/UT	2011-12		2012-13		2013-14	
		Target	Ach.	Target	Ach.	Target	Ach.
1	A & N Islands	0	0	0	0	0	0
2	Andhra Pradesh	0	0	0	0	0	0
3	Arunachal	1	0	0	0	15	15
4	Assam	0	0	0	0	1	1
5	Bihar	0	0	0	0	0	0
6	Chandigarh	0	0	0	0	0	0
7	Chhattisgarh	0	0	0	0	0	0
8	Dadra & Nagar Haveli	0	0	0	0	0	0
9	Daman & Diu	0	0	0	0	0	0
10	Delhi	0	0	1	1	0	0
11	Goa	0	0	0	0	0	0
12	Gujarat	0	0	0	0	0	0
13	Haryana	0	0	1	1	1	1
14	Himachal Pradesh	4	4	0	0	0	0
15	Jharkhand	26	26	0	0	0	0
16	Karnataka	0	0	0	0	0	0
17	Kerala	0	0	0	0	22	22
18	Madhya Pradesh	0	0	0	0	0	0
19	Maharashtra	0	0	174	63	0	0
20	Manipur	0	0	0	0	0	0
21	Odisha	19	19	19	19	0	0
22	Puduchery	0	0	0	0	0	0
23	Rajasthan	0	0	0	0	0	0
24	Sikkim	0	0	0	0	0	0
25	Tamil Nadu	0	0	0	0	0	0
26	Tripura	0	0	0	0	0	0
27	Uttar Pradesh	0	0	0	0	0	0
28	Uttarakhand	0	0	0	0	0	0
29	West Bengal	0	0	166	14	0	0
30	Jammu & Kashmir	0	0	0	0	0	0
31	Meghalaya	0	0	0	0	0	0
32	Mizoram	17	17	0	0	3	0
33	Nagaland	0	0	0	0	0	0
34	Punjab	0	0	0	0	0	0
35	Lakshadweep	0	0	0	0	0	0
	Total	**67**	**66**	**361**	**98**	**42**	**39**

Table-B4: Number of Additional Class Rooms constructed under Sarva Shiksha Abhiyan in districts with substantial minority population

Sl. No.	State/UT	2011-12		2012-13		2013-14	
		Target	Ach.	Target	Ach.	Target	Ach.
1	A & N Islands	61	0	5	5	1	1
2	Andhra Pradesh	425	200	0	0	0	0
3	Arunachal	443	253	26	26	0	0
4	Assam	8399	7660	3120	2807	0	0
5	Bihar	17933	13199	0	0	0	0
6	Chandigarh	0	0	0	0	0	0
7	Chhattisgarh	0	0	0	0	0	0
8	Dadra & Nagar Haveli	0	0	0	0	0	0
9	Daman & Diu	0	0	0	0	0	0
10	Delhi	91	50	50	30	20	20
11	Goa	52	22	0	0	0	0
12	Gujarat	0	0	0	0	0	0
13	Haryana	800	705	197	14	0	0
14	Himachal Pradesh	24	9	14	8	0	0
15	Jharkhand	1556	1556	4255	3523	0	0
16	Karnataka	53	37	391	391	0	0
17	Kerala	85	85	37	37	0	0
18	Madhya Pradesh	0	0	21	21	0	0
19	Maharashtra	3102	1029	521	188	0	0
20	Manipur	722	637	14	0	0	0
21	Odisha	615	574	473	473	102	99
22	Puduchery	0	0	0	0	0	0
23	Rajasthan	357	357	69	69	0	0
24	Sikkim	24	24	3	3	0	0
25	Tamil Nadu	0	0	26	23	0	0
26	Tripura	0	0	0	0	0	0
27	Uttar Pradesh	5987	5708	5088	4670	0	0
28	Uttarakhand	542	542	326	243	0	0
29	West Bengal	4233	4233	30334	21600	0	0
30	Jammu & Kashmir	27	5	120	0	0	0
31	Meghalaya	0	0	25	25	0	0
32	Mizoram	10	10	2	2	0	0
33	Nagaland	0	0	0	0	0	0
34	Punjab	0	0	0	0	0	0
35	Lakshadweep	0	0	0	0	0	0
	Total	**45541**	**36895**	**45117**	**34158**	**123**	**120**

Table-B5: Number of Posts for Teachers Sanctioned under Sarva Shiksha Abhiyan in districts with substantial minority population

Sl. No.	State/UT	2011-12		2012-13		2013-14	
		Target	Ach.	Target	Ach.	Target	Ach.
1	A & N Islands	108	108	33	33	2	2
2	Andhra Pradesh	143	0	0	0	0	0
3	Arunachal	228	0	408	0	0	0
4	Assam	3660	3261	14029	9287	0	0
5	Bihar	13177	1837	2788	0	0	0
6	Chandigarh	0	0	0	0	0	0
7	Chhattisgarh	0	0	0	0	0	0
8	Dadra & Nagar Haveli	0	0	0	0	0	0
9	Daman & Diu	0	0	0	0	0	0
10	Delhi	874	523	0	0	0	0
11	Goa	0	0	24	24	0	0
12	Gujarat	0	0	0	0	0	0
13	Haryana	0	0	399	399	0	0
14	Himachal Pradesh	26	26	0	0	6	3
15	Jharkhand	142	56	5217	0	0	0
16	Karnataka	0	0	88	0	0	0
17	Kerala	236	236	0	0	0	0
18	Madhya Pradesh	233	233	186	5	0	0
19	Maharashtra	0	0	3360	0	0	0
20	Manipur	1240	1240	126	126	0	0
21	Odisha	0	0	0	0	0	0
22	Puduchery	0	0	0	0	0	0
23	Rajasthan	0	0	0	0	0	0
24	Sikkim	2	2	156	156	2	0
25	Tamil Nadu	0	0	0	0	0	0
26	Tripura	0	0	0	0	0	0
27	Uttar Pradesh	18	0	0	0	0	0
28	Uttarakhand	36	0	30	30	0	0
29	West Bengal	11960	0	698	12	156	104
30	Jammu & Kashmir	0	0	0	0		0
31	Meghalaya	0	0	0	0	0	11
32	Mizoram	81	81	0	0	13	0
33	Nagaland	0	0	0	0	0	0
34	Punjab	0	0	0	0	0	0
35	Lakshadweep	0	0	0	0	0	0
	Total	**32164**	**7603**	**27542**	**10072**	**179**	**120**

Table-B6: Number of New Primary Schools Opened under Sarva Shiksha Abhiyan in districts with substantial minority population

Sl. No.	State/UT	2011-12		2012-13		2013-14	
		Target	Ach.	Target	Ach.	Target	Ach.
1	A & N Islands	6	4	15	15	1	0
2	Andhra Pradesh	0	0	0	0	0	0
3	Arunachal	57	57	60	60	22	22
4	Assam	0	0	0	0	0	0
5	Bihar	823	611	0	0	0	0
6	Chandigarh	0	0	0	0	0	0
7	Chhattisgarh	0	0	0	0	0	0
8	Dadra & Nagar Haveli	0	0	0	0	0	0
9	Daman & Diu	0	0	0	0	0	0
10	Delhi	0	0	2	0	0	0
11	Goa	0	0	0	0	0	0
12	Gujarat	0	0	0	0	0	0
13	Haryana	0	0	0	0	1	1
14	Himachal Pradesh	5	0	0	0	0	0
15	Jharkhand	32	32	0	0	0	0
16	Karnataka	0	0	0	0	0	0
17	Kerala	118	118	0	0	0	0
18	Madhya Pradesh	12	12	3	3	0	0
19	Maharashtra	0	0	0	0	0	0
20	Manipur	401	401	63	63	0	0
21	Odisha	0	0	0	0	30	30
22	Puduchery	0	0	0	0	0	0
23	Rajasthan	0	0	0	0	0	0
24	Sikkim	1	1	0	0	1	0
25	Tamil Nadu	0	0	0	0	0	0
26	Tripura	0	0	0	0	0	0
27	Uttar Pradesh	0	0	0	0	0	0
28	Uttarakhand	0	0	15	15	0	0
29	West Bengal	0	0	100	19	78	78
30	Jammu & Kashmir	0	0	0	0	0	0
31	Meghalaya	0	0	0	0	0	0
32	Mizoram	15	15	0	0	0	0
33	Nagaland	0	0	0	0	0	0
34	Punjab	0	0	0	0	0	0
35	Lakshadweep	0	0	0	0	0	0
	Total	**1470**	**1251**	**258**	**175**	**133**	**131**

Table-B7: Number of New Upper Primary Schools Opened under Sarva Shiksha Abhiyan in districts with substantial minority population

Sl. No.	State/UT	2011-12		2012-13		2013-14	
		Target	Ach.	Target	Ach.	Target	Ach.
1	A & N Islands	11	7	1	1	1	0
2	Andhra Pradesh	0	0	0	0	0	0
3	Arunachal	13	13	26	26	15	15
4	Assam	0	0	0	0	0	0
5	Bihar	209	128	0	0	0	0
6	Chandigarh	0	0	0	0	0	0
7	Chhattisgarh	0	0	0	0	0	0
8	Dadra & Nagar Haveli	0	0	0	0	0	0
9	Daman & Diu	0	0	2	0	0	0
10	Delhi	0	0	0	0	0	0
11	Goa	0	0	0	0	0	0
12	Gujarat	0	0	0	0	0	0
13	Haryana	0	0	1	1	1	1
14	Himachal Pradesh	4	0	0	0	2	2
15	Jharkhand	0	0	0	0	0	0
16	Karnataka	26	26	2	2	0	0
17	Kerala	0	0	0	0	0	0
18	Madhya Pradesh	0	0	0	0	0	0
19	Maharashtra	0	0	58	58	0	0
20	Manipur	146	146	0	0	0	0
21	Odisha	19	19	0	0	0	0
22	Puduchery	0	0	0	0	0	0
23	Rajasthan	0	0	0	0	0	0
24	Sikkim	0	0	0	0	0	0
25	Tamil Nadu	0	0	0	0	0	0
26	Tripura	0	0	0	0	0	0
27	Uttar Pradesh	0	0	0	0	0	0
28	Uttarakhand	0	0	0	0	0	0
29	West Bengal	0	0	166	128	0	0
30	Jammu & Kashmir	0	0	0	0	0	0
31	Meghalaya	0	0	0	0	0	0
32	Mizoram	17	17	0	0	3	1
33	Nagaland	0	0	0	0	0	0
34	Punjab	0	0	0	0	0	0
35	Lakshadweep	0	0	0	0	0	0
	Total	**445**	**356**	**256**	**216**	**22**	**19**

Table-B8: Number of Kasturba Gandhi Balika Vidyalaya (KGBV) Opened under Sarva Shiksha Abhiyan in districts with substantial minority population

Sl. No.	State/UT	2010-11		2011-12		2012-13	
		Target	Ach.	Target	Ach.	Target	Ach.
1	A & N Islands	All KGBVs sanctioned for minority concentration districts had been operationalised, no target was fixed for 2010-11		0	0	0	0
2	Andhra Pradesh			0	0	0	0
3	Arunachal			1	1	0	0
4	Assam			25	9	0	0
5	Bihar			1	1	0	0
6	Chandigarh			0	0	0	0
7	Chhattisgarh			0	0	0	0
8	Dadra & Nagar Haveli			0	0	0	0
9	Daman & Diu			0	0	0	0
10	Delhi			0	0	0	0
11	Goa			0	0	0	0
12	Gujarat			0	0	0	0
13	Haryana			6	0	0	0
14	Himachal Pradesh			0	0	0	0
15	Jharkhand			3	3	0	0
16	Karnataka			0	0	0	0
17	Kerala			0	0	0	0
18	Madhya Pradesh			0	0	0	0
19	Maharashtra			0	0	0	0
20	Manipur			4	4	3	3
21	Odisha			0	0	0	0
22	Puduchery			0	0	0	0
23	Rajasthan			0	0	0	0
24	Sikkim			0	0	0	0
25	Tamil Nadu			0	0	0	0
26	Tripura			0	0	0	0
27	Uttar Pradesh			32	32	0	0
28	Uttarakhand			0	0	0	0
29	West Bengal			28	24	0	0
30	Jammu & Kashmir			2	0	0	0
31	Meghalaya			5	1	0	0
32	Mizoram			0	0	0	0
33	Nagaland			0	0	0	0
34	Punjab			0	0	0	0
35	Lakshadweep			0	0	0	0
	Total			**107**	**75**	**3**	**3**

Table-B9: Physical Achievement of Swarnjayanti Gram Swarojgar Yojana (SGSY) (Ajeevika) for minorities

Sl. No.	State/UT	2010-11		2011-12		2012-13	
		Target	Ach.	Target	Ach.	Target	Ach.
1	A & N Islands	26	15	25	45	25	0
2	Andhra Pradesh	17546	10838	15862	967	15248	23031
3	Arunachal	806	0	782	0	680	0
4	Assam	20945	42329	20313	30715	17704	0
5	Bihar	41740	20800	37735	10110	36271	287
6	Chandigarh	0	581	0	0	0	0
7	Chhattisgarh	9272	0	8383	209	8057	431
8	Dadra & Nagar Haveli	26	0	25	0	25	0
9	Daman & Diu	26	0	25	0	25	0
10	Delhi	0	0	0	0	0	0
11	Goa	284	18	284	3	284	0
12	Gujarat	6605	2959	5970	2052	5739	1913
13	Haryana	3885	4230	3514	1775	3377	1740
14	Himachal Pradesh	1635	427	1479	213	1422	283
15	Jharkhand	15740	7007	14228	4426	13677	3620
16	Karnataka	13249	10869	11979	6323	11514	10454
17	Kerala	5945	8887	5375	6098	5166	0
18	Madhya Pradesh	19861	10120	17957	2629	17259	3064
19	Maharashtra	26191	15216	23678	10791	22759	3847
20	Manipur	1405	0	1362	0	1187	0
21	Odisha	20070	5973	18144	3213	17439	2104
22	Puduchery	315	13	285	47	271	0
23	Rajasthan	10061	6546	9096	3319	8742	4063
24	Sikkim	403	366	392	512	342	0
25	Tamil Nadu	15515	26543	14027	10352	13482	12291
26	Tripura	2535	2107	2459	954	2142	226
27	Uttar Pradesh	60092	45514	54328	33525	52247	19189
28	Uttarakhand	3164	1068	2861	1032	2750	711
29	West Bengal	22304	17805	20163	16711	19381	18507
30	Jammu & Kashmir	2025	24	1831	2622	1761	0
31	Meghalaya	1574	222	1525	30	1329	10
32	Mizoram	364	87	353	249	307	0
33	Nagaland	1079	0	1046	0	911	0
34	Punjab	1887	3661	1707	1206	1641	436
35	Lakshadweep	26	0	25	0	25	0
	Total	**326601**	**244225**	**297218**	**150128**	**283189**	**106207**

Table-B10: Physical Achievement of Indira Awas Yojana (IAY) for minorities

Sl. No.	State/UT	2011-12		2012-13		2013-14	
		Target	Ach.	Target	Ach.	Target	Ach.
1	A & N Islands	358	46	397	46	423	18
2	Andhra Pradesh	37352	36139	40560	39218	21183	24212
3	Arunachal	1132	0	1251	0	740	0
4	Assam	25037	28453	27661	31119	36590	22651
5	Bihar	110623	141775	122446	127901	106747	111975
6	Chandigarh	0	0	0	0	0	0
7	Chhattisgarh	5620	416	6227	519	1529	818
8	Dadra & Nagar Haveli	60	0	66	0	11	0
9	Daman & Diu	27	0	30	0	32	0
10	Delhi	0	0	0	0	0	0
11	Goa	232	234	257	88	904	105
12	Gujarat	18475	1272	20471	2042	9875	2214
13	Haryana	2594	2578	2874	2745	1744	1984
14	Himachal Pradesh	849	197	941	254	178	183
15	Jharkhand	9522	7262	10425	13612	2886	4233
16	Karnataka	14514	22943	16082	20541	14024	15166
17	Kerala	8071	11679	8943	10712	21588	8592
18	Madhya Pradesh	11420	5098	12654	5388	9659	5910
19	Maharashtra	22659	12175	25107	9861	16613	18083
20	Manipur	983	70	1086	106	1858	10
21	Odisha	21312	5765	23304	6028	3365	3048
22	Puduchery	179	0	198	0	254	0
23	Rajasthan	9284	13729	10287	3950	6655	1165
24	Sikkim	217	721	239	301	393	258
25	Tamil Nadu	15083	12604	16712	12587	11202	8414
26	Tripura	2206	1298	2437	0	912	456
27	Uttar Pradesh	49921	37279	55248	27084	63678	48014
28	Uttarakhand	2323	2485	2574	1520	2520	818
29	West Bengal	29876	33274	32933	45047	33475	25716
30	Jammu & Kashmir	2637	49	2921	397	680	29
31	Meghalaya	0	190	Not fixed	723	213	1898
32	Mizoram	0	0	0	0	161	151
33	Nagaland	0	0	0	0	26	0
34	Punjab	3208	1176	3554	123	1991	33
35	Lakshadweep	23	0	26	0	0	0
	Total	**405797**	**378907**	**447911**	**361912**	**372109**	**306154**

Table-B11: Financial Achievement of Indira Awas Yojana (IAY) for minorities (Rs. in Crore)

Sl. No.	State/UT	2011-12		2012-13		2013-14	
		Target	Ach.	Target	Ach.	Target	Ach.
1	A & N Islands	1.61	0.09	1.78	0.24	14.57	0.08
2	Andhra Pradesh	169.52	122.61	187.83	158.08	1088.39	0.00
3	Arunachal	5.49	0.00	6.07	0.00	46.38	0.00
4	Assam	121.43	147.84	134.16	109.12	936.20	17.00
5	Bihar	500.39	433.14	554.43	504.09	3179.14	426.97
6	Chandigarh	0.00	0.00	0.00	0.00	0.00	0.00
7	Chhattisgarh	26.22	1.37	29.05	2.15	252.02	2.39
8	Dadra & Nagar Haveli	0.27	0.00	0.29	0.00	2.94	0.00
9	Daman & Diu	0.12	0.00	0.13	0.00	1.13	0.00
10	Delhi	0.00	0.00	0.00	0.00	0.00	0.00
11	Goa	1.04	0.79	1.16	0.14	7.32	0.00
12	Gujarat	83.14	13.25	92.12	7.85	566.37	3.28
13	Haryana	11.67	7.38	12.93	7.54	94.65	6.83
14	Himachal Pradesh	4.12	0.74	4.56	0.88	39.74	0.52
15	Jharkhand	44.63	44.98	42.45	51.11	352.56	5.89
16	Karnataka	65.31	38.81	72.37	180.01	461.04	0.00
17	Kerala	36.32	39.90	40.24	41.48	240.13	23.04
18	Madhya Pradesh	52.14	14.45	57.77	20.34	592.92	3.31
19	Maharashtra	102.23	58.89	113.28	48.64	720.90	62.73
20	Manipur	4.77	0.95	5.27	0.35	54.08	0.00
21	Odisha	98.31	16.82	108.93	30.33	672.30	1.58
22	Puduchery	0.80	0	0.89	0.00	7.46	0.00
23	Rajasthan	41.78	44.42	46.29	29.55	448.67	6.53
24	Sikkim	1.05	1.76	1.16	0.59	9.70	0.00
25	Tamil Nadu	67.87	27.88	75.20	39.24	464.29	6.62
26	Tripura	10.70	4.19	11.82	0.00	90.24	0.31
27	Uttar Pradesh	224.76	138.81	249.03	99.17	1560.42	131.58
28	Uttarakhand	11.27	10.70	12.48	7.22	78.82	0.28
29	West Bengal	135.61	160.53	150.26	191.66	974.37	29.11
30	Jammu & Kashmir	12.79	0.05	14.17	0.13	89.73	0.37
31	Meghalaya	0.00	0.92	0.00	3.51	93.59	0.80
32	Mizoram	0.00	0.00	0.00	0.03	24.72	1.13
33	Nagaland	0.00	0.00	0.00	0.00	70.47	0.00
34	Punjab	14.44	2.33	15.99	0.17	102.54	0.00
35	Lakshadweep	0.10	0.00	0.12	0.00	1.32	0.00
	Total	**1849.90**	**1333.60**	**2049.23**	**1533.62**	**2000.86**	**1214.69**

Table-B12: Financial Achievement of Swarn Jayanti Shahari Rozgar Yojana (SJSRY) for minority communities (Rs. in Crore)

Sl. No.	State/UT	2011-12		2012-13		2013-14	
		Target	Ach.	Target	Ach.	Target	Ach.
1	A & N Islands	0.00	0.00	0.02	0.00	0.02	0.00
2	Andhra Pradesh	3.33	7.34	3.71	6.75	5.51	7.53
3	Arunachal	0.00	0.00	0.09	0.00	0.33	0.00
4	Assam	0.11	0.16	5.41	0.00	4.71	0.00
5	Bihar	1.54	0.00	1.72	0.00	2.28	0.00
6	Chandigarh	0.09	0.00	0.14	0.00	0.19	0.06
7	Chhattisgarh	0.34	1.01	0.37	1.59	1.15	0.00
8	Dadra & Nagar Haveli	0.00	0.00	0.00	0.00	0.03	0.00
9	Daman & Diu	0.00	0.00	0.01	0.00	0.03	0.00
10	Delhi	0.58	0.16	0.38	0.00	2.63	0.00
11	Goa	0.04	0.01	1.41	0.00	0.18	0.00
12	Gujarat	1.26	2.35	0.05	0.03	4.99	2.61
13	Haryana	0.04	0.40	0.05	1.24	1.71	0.41
14	Himachal Pradesh	0.01	0.07	0.01	0.00	0.13	0.00
15	Jammu & Kashmir	0.00	0.00	0.01	0.00	0.66	0.00
16	Jharkhand	0.96	0.10	1.07	0.85	1.54	0.00
17	Karnataka	3.10	1.66	3.46	3.46	4.58	4.64
18	Kerala	1.47	1.73	1.64	0.00	3.09	0.00
19	Madhya Pradesh	2.34	4.66	2.61	5.80	3.89	0.00
20	Maharashtra	6.62	4.87	7.37	4.95	9.87	4.50
21	Manipur	0.00	0.03	0.00	0.00	0.88	0.28
22	Odisha	0.55	0.25	0.61	0.55	1.36	1.53
23	Puduchery	0.04	0.01	0.03	0.00	0.14	0.00
24	Rajasthan	1.27	0.55	1.42	0.00	3.32	0.00
25	Sikkim	0.00	0.11	0.00	0.10	0.16	0.00
26	Tamil Nadu	2.29	1.25	2.56	0.01	6.79	0.00
27	Tripura	0.00	0.00	0.04	0.00	1.03	0.05
28	Uttar Pradesh	9.35	4.12	10.42	2.25	8.64	10.40
29	Uttarakhand	0.34	0.85	0.38	0.18	0.60	0.85
30	West Bengal	1.51	2.50	1.69	2.32	5.66	0.00
31	Meghalaya	0.00	0.00	0.00	0.00	0.64	0.00
32	Mizoram	0.00	0.39	0.00	0.30	0.60	0.82
33	Nagaland	0.00	0.00	0.00	0.00	0.61	0.00
34	Punjab	0.04	0.00	0.04	0.00	2.02	0.00
35	Lakshadweep	0.00	0.00	0.00	0.00	0.00	0.00
	Total	**37.17**	**34.58**	**46.68**	**30.38**	**79.99**	**33.67**

Table-B13: Physical Achievement (Micro Enterprises) Urban Self Employment Programme (USEP) of Swarn Jayanti Shahari Rozgar Yojana (SJSRY) for Minority Community

Sl. No.	State/UT	2010-11		2011-12		2012-13	
		Target	Ach.	Target	Ach.	Target	Ach.
1	Andhra Pradesh	336	1597	663	1093	866	1123
2	Arunachal	0	0	59	0	40	0
3	Assam	11	0	690	22	541	181
4	Bihar	155	160	527	192	436	62
5	Chandigarh	1	25	30	0	22	24
6	Chhattisgarh	34	186	173	250	236	397
7	Dadra & Nagar Haveli	0	0	4	0	3	0
8	Daman & Diu	0	0	3	0	13	0
9	Delhi	59	425	49	38	63	51
10	Goa	4	0	22	2	16	7
11	Gujarat	127	2446	541	1816	709	1028
12	Haryana	4	160	203	102	256	180
13	Himachal Pradesh	1	2	8	11	78	6
14	Jammu & Kashmir	0	0	37	19	80	0
15	Jharkhand	97	86	201	10	278	190
16	Karnataka	313	529	654	547	790	841
17	Kerala	149	135	202	153	325	311
18	Madhya Pradesh	236	2953	795	2305	747	2853
19	Maharashtra	668	1949	1497	1668	1931	2737
20	Manipur	0	0	160	0	124	0
21	Odisha	55	170	292	60	302	142
22	Puduchery	4	48	21	10	23	10
23	Rajasthan	129	1213	552	943	743	1009
24	Sikkim	0	10	9	7	18	9
25	Tamil Nadu	232	1056	791	913	1017	877
26	Tripura	0	186	118	23	109	30
27	Uttar Pradesh	943	1253	1679	304	1368	2680
28	Uttarakhand	34	129	82	127	85	184
29	West Bengal	153	331	747	950	920	439
30	Meghalaya	0	3	85	0	50	0
31	Mizoram	0	21	75	35	74	54
32	Nagaland	0	0	56	0	77	0
33	Punjab	4	2	222	1	407	0
34	A & N Islands	0	4	5	10	4	6
35	Lakshadweep	0	0	0	0	0	0
	Total	**3749**	**15079**	**11252**	**11611**	**12751**	**15431**

Table-B14: Physical Achievement under Skill Training for Employment Promotion amongst Urban Poor (STEPUP) of Swarn Jayanti Shahari Rozgar Yojana (SJSRY) for Minority Communities

Sl. No.	State/UT	2011-12		2012-13		2013-14	
		Target	Ach.	Target	Ach.	Target	Ach.
1	A & N Island	14	0	21	0	15	0
2	Andhra Pradesh	2637	7349	5808	5251	4350	6981
3	Arunachal	35	0	224	0	150	0
4	Assam	434	182	3030	1537	2295	0
5	Bihar	21.1	34	2442	6548	1575	0
6	Chandigarh	91	0	124	1668	90	192
7	Chhattisgarh	690	544	1270	1277	960	645
8	Dadra & Nagar Haveli	11	0	18	0	15	0
9	Daman & Diu	8	0	72	0	17	0
10	Delhi	972	23	353	530	1905	3517
11	Goa	88	3	92	5	110	166
12	Gujarat	2154	2846	4301	3403	3533	4454
13	Haryana	810	473	1436	181	1410	1082
14	Himachal Pradesh	15	17	436	10	120	0
15	Jharkhand	799	51	1558	600	1185	614
16	Karnataka	2608	3283	5173	8820	3510	0
17	Kerala	804	499	1817	5402	2055	1079
18	Madhya Pradesh	3168	4347	4213	10728	3150	6916
19	Maharashtra	5966	15263	11563	16457	7920	4797
20	Manipur	106	1073	694	37	420	44
21	Odisha	1166	183	1689	1672	1200	1786
22	Puduchery	36	6	128	14	105	0
23	Rajasthan	2201	1527	4160	5228	2595	3310
24	Sikkim	1	53	99	17	75	90
25	Tamil Nadu	3152	3688	6191	3228	5775	20591
26	Tripura	69	246	610	193	495	25
27	Uttar Pradesh	6692	2601	7663	2122	6285	19249
28	Uttarakhand	326	339	477	138	450	498
29	West Bengal	2976	3075	5483	11971	4950	0
30	Jammu & Kashmir	147	74	447	0	405	1010
31	Meghalaya	62	0	282	0	315	0
32	Mizoram	19	232	416	430	300	394
33	Nagaland	8	0	432	0	285	0
34	Punjab	884	0	2278	0	1980	3
35	Lakshadweep	0	0	0	0	0	0
	Total	**41250**	**48011**	**75000**	**87467**	**60000**	**77443**

Table-B15: Upgradation of 60 ITIs into Centres of Excellence in minority concentration districts under world bank assisted VTIP (Rs. in Crore)

Sl. No.	State/UT	No. of ITIs	2011-12		2012-13		2013-14	
			Target	Ach.	Target	Ach.	Target	Ach.
1	A & N Island	1	1.89	0.478	0.55	0.53	0.09	0
2	Andhra Pradesh	1	0.25	0	0.26	0.08	0.09	0
3	Arunachal	0	-	-	-	-	-	-
4	Assam	2	1.87	0	1.87	1.59	0.35	0
5	Bihar	4	5.33	1.60	2.62	0	1.31	0
6	Chandigarh	0	-	-	-	-	-	-
7	Chhattisgarh	0	-	-	-	-	-	-
8	Dadra & Nagar Haveli	0	-	-	-	-	-	-
9	Daman & Diu	0	-	-	-	-	-	-
10	Delhi	1	0.33	0	0.32	0	0.16	0
11	Goa	3	1.36	0.14	1.21	0.75	0.23	0
12	Gujarat	0	-	-	-	-	-	-
13	Haryana	1	0.49	0.24	0.25	0.24	0	0
14	Himachal Pradesh	2	0.41	0	0.41	0.29	0.06	0
15	Jharkhand	2	0.71	0.34	0.37	0.31	0.03	0
16	Karnataka	7	3.28	1.14	2.15	0.76	0.69	1.80
17	Kerala	7	4.40	4.28	2.37	2.23	0.06	0
18	Madhya Pradesh	1	0.13	0.11	0.02	0.13	0	0
19	Maharashtra	13	4.72	3.20	1.52	0.95	0.28	0
20	Manipur	0	-	-	-	-	-	-
21	Odisha	0	-	-	-	-	-	-
22	Puduchery	0	-	-	-	-	-	-
23	Rajasthan	1	0.41	0	0.41	0.20	0.10	0.45
24	Sikkim	1	0.03	0.01	0.01	0	0.01	0
25	Tamil Nadu	0	-	-	-	-	-	-
26	Tripura	0	-	-	-	-	-	-
27	Uttar Pradesh	6	1.28	0.39	0.90	0	0.39	0.90
28	Uttarakhand	2	0.91	0.60	0.36	0.11	0.12	1.67
29	West Bengal	4	4.27	1.16	2.06	1.05	0.50	1.80
30	Jammu & Kashmir	0	-	-	-	-	-	-
31	Lakshadweep	0	-	-	-	-	-	-
32	Meghalaya	1	0.76	0	0.76	0	0.38	0
33	Mizoram	0	-	-	-	-	-	-
34	Nagaland	0	-	-	-	-	-	-
35	Punjab	0	-	-	-	-	-	-
	Total	**60**	**32.84**	**13.65**	**18.42**	**8.82**	**4.80**	**7.24**

Table-B16: Priority Sector Lending (PSL) to minorities (Rs. in Crore)

Sl. No.	State/UT	2010-11		2011-12		2012-13	
		Target	Ach.	Target	Ach.	Target	Ach.
1	A & N Island	38.02	120.74	135.49	172.26	185.28	176.77
2	Andhra Pradesh	14776.5	10679.90	15571.84	12402.56	20328.61	14384.30
3	Arunachal	87.15	145.51	111.98	149.63	142.14	207.46
4	Assam	1557.25	2106.50	1894.90	2471.58	3048.57	2565.56
5	Bihar	2212.9	2387.64	2984.70	2927.39	3750.68	2888.71
6	Chandigarh	2064.41	1531.68	2164.90	1264.36	1705.18	1188.31
7	Chhattisgarh	914.88	687.11	1127.34	835.14	1224.97	929.4
8	Dadra & Nagar Haveli	15.2	6.12	20.37	10.46	43.34	11.78
9	Daman & Diu	17.01	12.03	21.11	12.97	539.20	15.56
10	Delhi	6659.1	2980.31	5827.82	4224.67	7219.45	5578.2
11	Goa	1010.06	1011.28	1216.53	1466.66	1571.33	1430.08
12	Gujarat	4689.73	2658.39	5497.36	2953.34	7338.11	3847.95
13	Haryana	5468.74	4520.12	6841.45	4655.65	6775.15	4834.39
14	Himachal Pradesh	1458.77	680.13	1122.71	635.35	1052.67	632.77
15	Jharkhand	1563.41	1590.79	2054.61	1753.00	2228.24	1919.93
16	Karnataka	9485.23	8270.14	12430.00	10477.32	14971.32	11603.89
17	Kerala	16704.27	21539.13	20847.27	23048.67	27576.88	27974.99
18	Madhya Pradesh	4463.95	3638.51	5653.52	4164.84	5608.67	4386.7
19	Maharashtra	19455.79	12085.74	20406.65	12755.66	22547.29	13979.06
20	Manipur	117.52	219.82	118.76	242.73	276.45	225.7
21	Odisha	2099.44	1917.27	2333.81	2236.86	2979.83	2306.17
22	Puduchery	255.77	242.78	331.97	286.57	3501.22	403.53
23	Rajasthan	5208.38	3412.01	5182.29	4065.46	5782.82	4471.37
24	Sikkim	153.78	346.16	388.42	409.16	462.90	427.96
25	Tamil Nadu	14908.11	12893.80	16954.02	14763.37	19901.22	17519.59
26	Tripura	132.65	281.72	151.48	288.20	689.74	297.47
27	Uttar Pradesh	13543.05	12467.34	15085.86	14953.17	17341.74	15751.1
28	Uttarakhand	1529.55	1636.27	2129.98	1831.69	2006.27	2008.38
29	West Bengal	6553.96	6619.15	9197.26	8189.95	9851.90	9428.52
30	Jammu & Kashmir	777.71	1061.15	1433.26	1077.31	1383.71	1175.41
31	Meghalaya	257.52	695.39	301.75	813.68	860.47	841.1
32	Mizoram	183.7	629.79	161.64	61.51	613.96	594.61
33	Nagaland	177.36	440.66	169.52	593.57	565.23	638.45
34	Punjab	17365.66	23848.57	24256.67	27939.34	28012.11	30532.07
35	Lakshadweep	10.04	33.03	35.70	65.32	201.00	56.11
	Total	**155916.57**	**143396.68**	**184162.94**	**164748.4**	**222287.66**	**185233.35**