

Schemes/Programmes for the Welfare of Minorities



Government of India
Ministry of Minority Affairs



National Institute of Public Cooperation
and Child Development

Ministry of Minority Affairs, Government of India
Website: www.minorityaffairs.gov.in

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Schemes/Programmes for the Welfare of Minorities



Ministry of Minority Affairs is mandated to implement various schemes/ programmes for the welfare of minority communities in India (Muslims, Christians, Sikhs, Buddhists and Parsis). ***Some of the schemes/programmes are as follows:***

(A) Pre-matric Scholarship for Minorities

Pre-matric Scholarship is awarded to student from the minority communities for students from class I to X:

1. Eligibility

- i. The students should be studying in Government Schools /Institutes and Private Schools institutes recognized by on appropriate authority.
- ii. Annual income of parents/ guardian school be less than ₹ 1 lakh.
- iii. The continuation of award will be subject to securing 50% marks in the previous examination.
- iv. Student obtaining benefits under this scheme shall not be allowed to avail of benefits under any other scheme of this purpose.

2. Entitlement

- i. Admission fee from class VI to X @ ₹ 500 per annum subject to actual for hostellers as well as for day scholars.
 - ii. Tuition fee from class VI to X @ ₹ 500 per month subject to actual for hostellers as well as for day scholars.
 - iii. Maintenance allowance will be payable for a period of not exceeding 10 months in an academic year @ ₹ 100/- per month for day scholars for a students from class I to V.
 - iv. Maintenance allowance for student for class VI to X will be @ ₹ 600/- per month subject to actual for hostellers and @ ₹ 100/- per month for day scholars.
3. 30% of the scholarships are earmarked for girl students.
 4. Please look out for the advertisement of State Government/ UT Administration in March.

(B) Post-matric Scholarship for Minorities

Post-matric Scholarship is awarded to students from the minority communities for students from class XI to Ph.D:-

1. Eligibility

- i. The students should be studying in Government Schools/colleges/ Institutes and private schools/institutes recognized by an appropriate authority including technical and vocational courses of class XI and XII level in Industrial Training Institutes (ITI)/ Industrial Training Centers (affiliated to NCVT).
- ii. Annual income of parents/guardian should be less than ₹ 2 lakh.
- iii. The continuation of award will be subject to securing 50% marks in the previous examination.
- iv. Students obtaining benefits under this scheme shall not be allowed to avail of benefits under any other scheme of this purpose.

2. Entitlement

- i. Admission and Tuition fee for classes XI to XII actually paid, subject to a maximum of ₹ 7000/- per annum for hostellers as well as day scholars.
- ii. Admission and course/tuition fee for technical and vocational course of XI to XII level actually paid, subject to a maximum of ₹ 10,000/- per annum for hostellers as well as day scholars.
- iii. Maintenance allowance of ₹ 380/- per month for hostellers and ₹ 230/- per month for day scholar for student for classes XI and XII including technical and vocational courses of this level.
- iv. Course other than technical and vocational at under graduate and post graduate level, the maintenance allowance would be ₹ 570/- per month for hosteller and ₹ 300/- per month for day scholar.
- v. For M.Phil and Ph.D (for those researchers who are not awarded any fellowship by university or any other authority) of ₹ 1200/- per month for hosteller and ₹ 550/- per month for day scholar.

3. 30% of the scholarships are earmarked for girl students.
4. Please look out for the advertisement of State Government/ UT Administration in March.

(C) Merit-cum-Means Scholarship for Professional & Technical Courses

1. Eligibility

- i. Scholarships are provided to the students from the minority communities for pursuing professional and technical courses at undergraduate level and post-graduate levels in institutions recognized by an appropriate authority.
- ii. Parents/guardian's annual income of should be less than ₹ 2.5 lakh.
- iii. Students should secure 50% or above marks in the last examination.

2. Entitlement

- i. Maintenance allowance (For 10 months only) @ ₹ 10,000/- per annum to hosteller and @ ₹ 5,000/- per annum to day scholar.
- ii. Course fee reimbursement in full for 70 institutes listed under the scheme and for others at ₹ 20,000/- per annum or actual, whichever is less, to hosteller as well as to day scholar.
3. 30% of the scholarships are earmarked for girl students.
4. Please look out for the advertisement of State Government/UT Administration in March.

(D) Free Coaching & Allied Scheme

The objective of the scheme is to assist candidates of economically weaker sections belonging to minority communities by providing opportunities for enhancing their knowledge, skills and capabilities for employment in government/private sector through competitive examinations/process of selection, and for admission in reputed institutions.

1. Eligibility

- i. Candidates must have secured the requisite percentage of marks in the qualifying examination prescribed for admission in to the desired courses/ recruitment examinations.
- ii. Family income from all sources should not exceed ₹ 2.5 lakh per annum.
- iii. Benefits of coaching / training under the scheme can be availed by a particular student only once, irrespective of the number of chances he/she may be entitled to appear in competitive examination.

2. Entitlement

- i. Coaching fee for Group 'A' services will be as fixed by the institutes subject to maximum of ₹ 20,000/- Stipend @ ₹ 1500/ for outstation candidates and @ ₹ 750/- for local candidates.
- ii. For Group B services coaching fee will be as fixed by the institutes subject to maximum of ₹ 15,000/- Stipend @ ₹ 1500/- for outstation candidates and @ ₹ 750/- for local candidates.
- iii. For Group C services as fixed by the institutes subject to maximum of ₹ 10,000/- Stipend @ ₹ 1500/- for outstation candidates and @ ₹ 750/- for local candidates.
- iv. For entrance examination for technical/professional courses as fixed by the institutes subject to maximum of ₹ 20,000/- Stipend @ ₹ 1500/- for outstation candidates and @ ₹ 750/- for local candidates.
- v. For other type of coaching may please see the details in the scheme at the website of the Ministry.
- vi. The scheme provides for earmarking 30% of target for girls.

(E) Maulana Azad National Fellowship for Minority Students

The objective of the scheme is to provide fellowship in the form of financial assistance to students from the minority communities pursuing higher studies such as M. Phil and Ph.D.

Eligibility

- i. He /She should get admission and registration for regular and full time M. Phil./Ph. D courses in University/Academic Institution by fulfilling conditions of admission of that University/Institutions, subject to provisions of the Fellowship as per advertisement of University Grants Commission.
- ii. The minority community students once considered eligible for the fellowship shall not be entitled to benefits from any other source, such as; Central or State Government or any other body like UGC for the same study.
- iii. Prior clearance of NET / SLET examination will not be a prerequisite for award of Maulana Azad National Fellowship for minority students for M. Phil./Ph.D.
- iv. In order to qualify for the award of JRF/SRF the UGC norms would be applicable at pre-M. Phil and pre – Ph.D stage, respectively including the minimum score of 50% at post graduate level.
- v. To avail the benefit, parent/guardian's annual income should not be more than 2.5lakh.

Entitlement

Rate of fellowship for JRF and SRF will be at par with the UGC fellowship as amended from time to time.

3. 30% of the fellowships are earmarked for female scholars.
4. Please look for the advertisement of University Grants Commission (UGC) in January on its website www.ugc.ac.in.

(F) Scheme for Leadership Development of Minority Women

The scheme for Leadership Development of Minority Women is envisaged to empower and instill confidence in women by providing knowledge, tools and techniques for interacting with Government systems, banks

and intermediaries at all levels. Implementation will be through Non Governmental Organizations/Organizations/Institutions who will be provided financial support for conducting trainings. The training module will cover issues and rights relating to women under the Constitution and various Acts as also opportunities, facilities and services available under the scheme and programmes of the Central and State Governments.

1. Eligibility

- i. Although there is no annual income bar, woman/parent or guardian of woman having annual income not exceeding ₹ 2.50 lakh from all sources would be given preference.
- ii. Age group should be between 18 to 65 years.
- iii. There will be two type of training
 - (a) one in the village/locality
 - (b) in residential training institutes.For the first type, at least 10% of women to be trained should have passed class X (to be relaxed to class V level). For the second type, eligibility is graduation degree (to be relaxed to class X level).

2. Entitlement

Allowance/stipend during training period will be as provided under the scheme.

3. The duration of the course will be of 6 days to be completed in 2 to 3 occasions within a period of three months.
4. Scheme would permit a mix of women from non-minority communities not exceeding 25% of a project proposal.

(G) Maulana Azad Education Foundation (MAEF)

Maulana Azad Scholarships for Meritorious Girl Students

Maulana Azad Education Foundation was established on 1989 and has its headquarters in New Delhi. The Foundation directly calls for applications

from meritorious 10th pass girl students and distributes scholarships to pursue studies at 11th and 12th standard.

1. Eligibility

- i. 55% in the 10th examination.
- ii. Parental income should be less than ₹ 1 lakh per annum.

2. Entitlement

- i. Scholarship is awarded at ₹ 6000/- per annum and maximum of ₹ 12000 for two years i.e. for 11th and 12th classes.

3. Please look for the advertisements of Maulana Azad Education Foundation in May and visit their website www.maef.nic.in.

National Minorities Development and Finance Corporation (NMDFC)

The National Minorities Development and Finance Corporation (NMDFC), a corporation working under the aegis of the Ministry of Minority Affairs to promote economic and developmental activities amongst the backward sections of the minorities, preferably to occupational group and women, has two main schemes:- (i) Term Loan scheme and (ii) Micro-finance scheme.

Term Loan Scheme

Loan is provided through State Channelizing Agencies (SCA) for starting or augmenting any income generating activities which are commercially viable and technically feasible for the following sectors:

- a) Agriculture and allied
- b) Technical trade
- c) Small Business
- d) Artisan and Traditional Occupations
- e) Transport and Service Sector

Eligibility

- (i) Loans are provided to the persons belonging to minority communities who are living below double the poverty line.
- (ii) A family having annual income less than ₹ 40,000 in rural areas and ₹ 55,000 in urban areas is categorized as below double the poverty line.

Entitlement

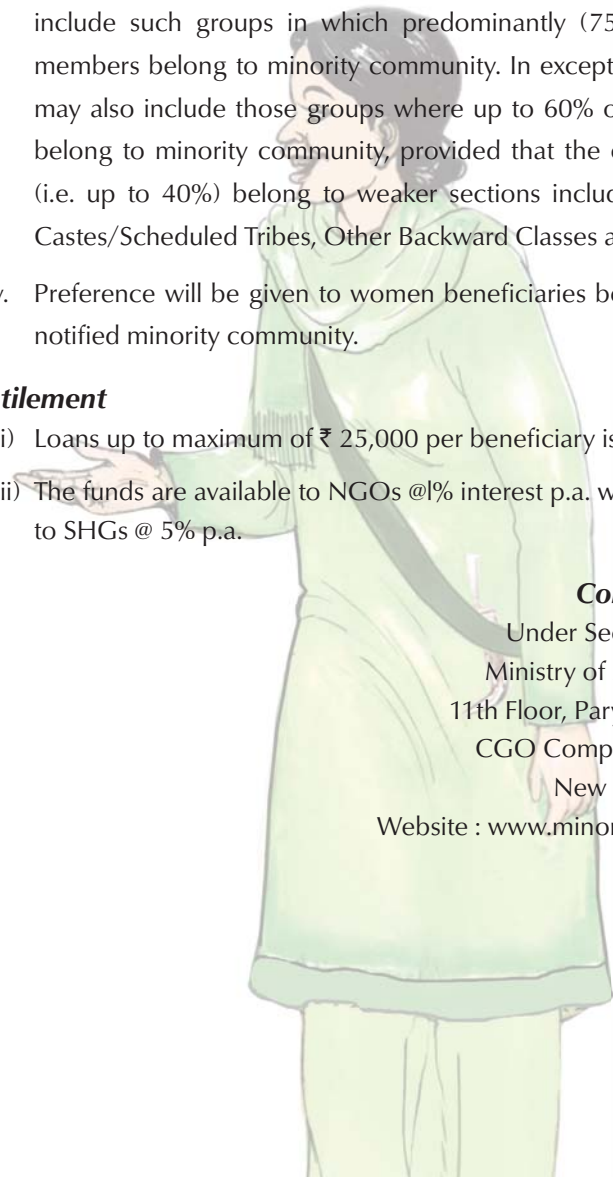
- (i) Project costing up to ₹ 5 lakh are considered.
- (ii) The pattern of funding envisages 85% of the project cost provided by NMDFC and the remaining 15% by the SCA and beneficiary in which minimum 5% contribution is to be from the beneficiary.
- (iii) NMDFC provides loans to the SCA at 3% rate of interest and in turn the SCA charge 6% interest per annum from the beneficiary

Micro Finance Scheme

Micro Financing is provided to members of Self Help Groups (SHGs) and is implemented through the SCAs as well as NGOs. It is informal loaning to the members of the Self-Help Group (SHG) either directly or to groups through the NGOs.

Eligibility

- i. The financial assistance is provided to the people belonging to minority communities below double the poverty line.
- ii. A family having annual income less than ₹ 40,000 in rural areas and ₹ 55,000 in urban areas is categorized as below double the poverty line.
- iii. The borrowers already covered under any other scheme of financing sponsored by Central or State Government or financing institutions and having outstanding loans against their names are not eligible.

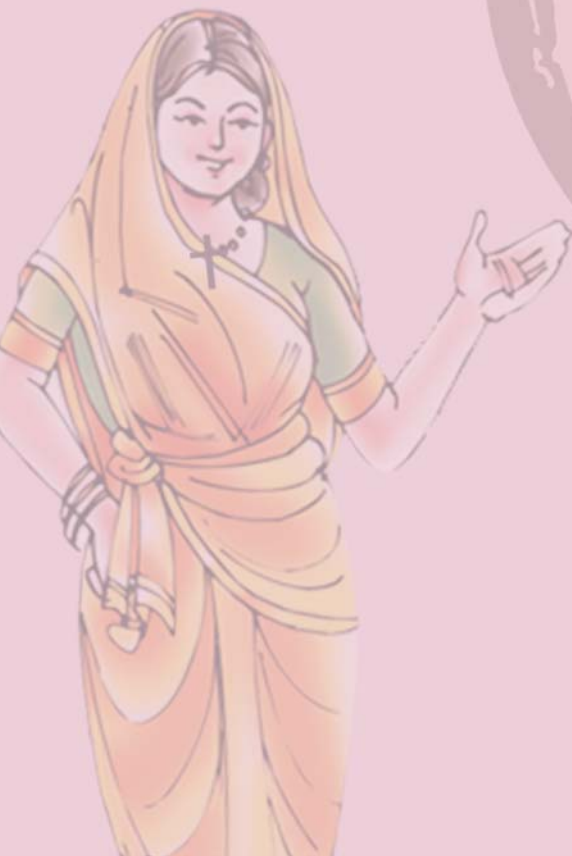
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- iv. The borrower should preferably be a regular member of a Thrift and Credit Group. Self Help Group (SHG)]. Under micro financing scheme, groups of individuals belonging to the minorities will include such groups in which predominantly (75% and above) members belong to minority community. In exceptional cases this may also include those groups where up to 60% of the members belong to minority community, provided that the other members (i.e. up to 40%) belong to weaker sections including Scheduled Castes/Scheduled Tribes, Other Backward Classes and Disabled.
- v. Preference will be given to women beneficiaries belonging to the notified minority community.

Entitlement

- (i) Loans up to maximum of ₹ 25,000 per beneficiary is provided.
- (ii) The funds are available to NGOs @1% interest p.a. who further lend to SHGs @ 5% p.a.

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