# BACKWARD CLASSES WELFARE

- I. WELFARE OF S.C, S.T, OBCs & GOVT. INTERNVNTIONS
- II. MINORITY WELFARE & GOVT. INTERNVNTIONS

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# I. WELFARE OF S.C, S.T, OBCs & GOVT. INTERVENTIONS

## 1. STATUS:

## A. Scheduled Castes & Scheduled Tribes:

The **Scheduled Castes** (SCs) and the **Scheduled Tribes** (STs) are two groupings of historically disadvantaged people.

From the 1850s these communities were loosely referred to as the "Depressed Classes". The early part of the 20th century saw a flurry of activity in the <u>British Raj</u> to assess the feasibility of responsible self-government for India. The <u>Morley-Minto Reforms Report</u>, <u>Montagu-Chelmsford Reforms Report</u>, and the <u>Simon Commission</u> were some of the initiatives that happened in this context. One of the hotly contested issues in the proposed reforms was the topic of reservation of seats for the "Depressed" Classes in provincial and central legislatures.

In 1935 the <u>British</u> passed the <u>Government of India Act 1935</u>, designed to give Indian provinces greater self-rule and set up a national federal structure. <u>Reservation</u> of seats for the Depressed Classes was incorporated into the act, which came into force in 1937. The Act brought the term "Scheduled Castes" into use, and defined the group as including "such castes, races or tribes or parts of groups within castes, races or tribes, which appear to His Majesty in Council to correspond to the classes of persons formerly known as the 'Depressed Classes', as His Majesty in Council may prefer". This discretionary definition was clarified in *The Government of India (Scheduled Castes) Order*, 1936 which contained a list, or Schedule, of castes throughout the British administered provinces.

After independence, the <u>Constituent Assembly</u> continued the prevailing definition of Scheduled Castes and Tribes, and gave (via articles 341, 342) the President of India and Governors of states responsibility to compile a full listing of castes and tribes, and also the power to edit it later as required. The actual complete listing of castes and tribes was made via two orders *The Constitution (Scheduled Castes) Order, 1950*, and *The Constitution (Scheduled Tribes) Order, 1950* respectively.

The Scheduled Castes and Scheduled Tribes make up around 15% and 7.5% respectively of the population of <u>India</u>, or around 24% altogether, according to the <u>2001 Census</u>. The proportion of Scheduled Castes and Scheduled Tribes in the country's population has steadily risen since <u>independence</u> in 1947.

The Constitution (Scheduled Castes) Order, 1950 lists 1,108 castes across 25 states in its First Schedule, while the Constitution (Scheduled Tribes) Order, 1950 lists 744 tribes across 22 states in its First Schedule.

## Constitutional framework for safeguarding of interests

The Constitution provides a framework with a three pronged strategy to improve the situation of SCs and STs.

- 1. Protective Arrangements -- Such measures as are required to enforce equality, to provide punitive measures for transgressions, to eliminate established practices that perpetuate inequities, etc. A number of laws were enacted to operationalize the provisions in the Constitution. Examples of such laws include The Untouchability Practices Act, 1955, Scheduled Caste and Scheduled Tribe (Prevention of Atrocities) Act, 1989, The Employment of Manual scavengers and Construction of Dry Latrines (Prohibition) Act, 1993, etc.
- 2. Affirmative action provide positive preferential treatment in allotment of jobs and access to higher education, as a means to accelerate the integration of the SCs and STs with mainstream society. Affirmative action is also popularly referred to as <u>Reservation</u>.
- 3. Development Provide for resources and benefits to bridge the wide gap in social and economic condition between the SCs/STs and other communities.

#### National commissions

To effectively implement the various safeguards built into the <u>Constitution</u> and other legislations, the <u>Constitution</u>, under Articles 338 and 338A, provides for two statutory commissions - the **National Commission for Scheduled Castes**, and **National Commission for Scheduled Tribes**.

#### Distribution

According to the 61st Round Survey of the <u>NSSO</u>, almost nine-tenths of Buddhists and one-third of <u>Sikhs</u> in India belonged to scheduled castes of the Constitution while one-third of <u>Christians</u> belonged to scheduled tribes. The <u>Sachar Committee</u> report of 2006 also confirmed that members of scheduled castes and tribes of India are not exclusively adherents of Hinduism.

Religion	Scheduled Caste	Scheduled Tribe
Buddhism	89.50%	7.40%
Christianity	9.00%	32.80%
Sikhism	37.0%	0.90%
<u>Hinduism</u>	22.20%	9.10%
Zoroastrianism	-	15.90%
Jainism	-	2.60%
Islam	0.80%	0.50%

## Scheduled Caste Sub-Plan

The strategy of <u>Scheduled Castes Sub-Plan</u> (SCSP) which was evolved in 1979 is one of the most important interventions through the planning process for social, economic and educational development of Scheduled Castes and for improvement in their working and living conditions. It is an umbrella strategy to ensure flow of targeted financial and physical benefits from all the general sectors of development for the benefit of Scheduled Castes. It entails

targeted flow of funds and associated benefits from the annual plan of States / Union Territories (UTs) at least in proportion to the SC population i.e. 16 % in the total population of the country / the particular state. Presently, 27 States / UTs having sizeable SC populations are implementing Scheduled Castes Sub-Plan. Although the Scheduled Castes population, according to 2001 Census, was 16.66 crores constituting 16.23% of the total population of India, the allocations made through SCSP in recent years have been much lower than the population proportion.

#### B. Other Backward Classes:

The **Mandal Commission** was established in <u>India</u> in 1979 to "identify the socially or educationally backward.

## Setting up of Mandal Commission

The plan to set up another commission was taken by government in 1978 as per the mandate of the Constitution of India under article 340 for the purpose of Articles like 15 and 16. The decision was made official by the president on 1 January 1979. The commission is popularly known as the Mandal Commission its chairman being <u>B. P. Mandal</u>.

## Criteria to identify OBC

The Mandal Commission adopted various methods and techniques to collect the necessary data and evidence. The commission adopted 11 criteria which could be grouped under three major headings: social, educational and economic in order to identify OBCs.

#### Social

- (i) Castes/classes considered as socially backward by others.
- (ii) Castes/classes which mainly depend on manual labour for their livelihood.
- (iii) Castes/classes where at least 25 per cent females and 10 per cent males above the state average get married at an age below 17 years in rural areas and at least 10 per cent females and 5 per cent males do so in urban areas.
- (iv) Castes/classes where participation of females in work is at least 25 per cent above the state average.

#### Educational

- (v) Castes/classes where the number of children in the age group of 5–15 years who never attended school is at least 25 percent above the state average.
- (vi) Castes/classes where the rate of student drop-out in the age group of 5–15 years is at least 25 percent above the state average.

(vi) Castes/classes amongst whom the proportion of matriculates is at least 25 per cent below the state average.

#### Economic

- (viii) Castes/classes where the average value of family assets is at least 25 per cent below the state average.
- (ix) Castes/classes where the number of families living in kuccha houses is at least 25 per cent above the state average.
- (x) Castes/classes where the source of drinking water is beyond half kilometer for more than 50 per cent of the households.
- (xi) Castes/classes where the number of households having taken consumption loans is at least 25 per cent above the state average.

#### Observations and Findings

The commission estimated that 54% of the total population (excluding SCs & STs), belonging to 3,743 different castes and communities were 'backward'. The Mandal Commission, submitted its Report on 31-12-1980. The Government of India issued an Office Memorandum on 13-8- 1990 to the effect that the Government having carefully considered the Report and the recommendations regarding the benefits to be extended to the socially and educationally backward classes as opined by the Commission were of the clear view that at the outset certain weightage had to be provided to such classes in the services of the Union and their Public Undertakings. Accordingly orders were issued for 27% of the vacancies in civil posts and services under the Government of India to be reserved for SEBC in case of direct recruitment.

## 2. STATE GOVERNMENT INTERVENTIONS:

The Department of Backward Classes Welfare is created to ensure the welfare of Scheduled Castes; Scheduled Tribes and Backward Classes with a view to integrate them ultimately with the mainstream of the society by effecting social, educational, economic and cultural uplift and thereby implement the provisions of the constitution of India.

## The administrative set-up of the department includes --

- i) Department
- ii) Office of the Commissioner, Backward Classes Welfare (BCW)
- iii) Cultural Research Institute (CRI)
- iv) West Bengal Scheduled Castes & Scheduled Tribe Development and Finance Corporation (WBSCSTDFC)

- v) West Bengal Tribal Development Co-operative Corporation Ltd. (WBTDCC Ltd.)
- vi) West Bengal Backward Classes Development and Finance Corporation (WBBCDFC)
- vii) Offices of Project Officer-cum-District Welfare Officers / District Welfare Officers at District Level
- viii) Office of Backward Classes Welfare Officers in 4 (four) Sub-division i.e. Jhargram, Kalimpong, Alipurduar and Nezat at North 24-Parganas.
- ix) Inspectors at Sub-Division and Block Level offices.

## The mandate of the department is broadly as follows:

- a) Promotion and implementation of educational schemes including training, capacity building and skill up gradation of SC/ST & Other Backward Classes people;
- b) Issue of Caste Certificates and enforcement of reservation policy and rules in Government Services, Posts and Educational Institutions;
- c) Implementation of schemes including income generation schemes for economic upliftment of the SC/ST & the Other Backward Classes;
- d) Strengthening of infrastructure and creation of community assets for integrated development of the backward classes;
- e) Social and cultural research for development of the backward classes;
- f) Promotion and preservation of culture of Scheduled caste and Scheduled tribe.

In West Bengal, as per Census 2001, out of a total population of about 8 Crore, 23.02% (1.845 Crore) belong to SC and 5.5% (44 Lakh) belong to ST. Though there was no census on OBC population, it is estimated that about 39% of the total population belong to OBC.

28.5 % of the plan budget of every department is mandatorily earmarked for development of SC / ST. BCW Department monitors this expenditure and submits reports to the Government of India. Plan expenditure in direct proportion to the population of SC / ST in the State is a pre-condition for sanction of fund under SCA to SCSP and SCA to TSP and under Article 275 (1) of the Constitution of India by the Central Government.

The department has taken up programmes to implement the minimum needs programme, creation of cooperatives, family oriented income generating schemes, land reforms, minor irrigation, development of village and small industries as illustrated by the Government of India in their guideline. The department is also keen to ensure enhancement of the cultural projects and schemes to protect the rich age-old cultures of the people.

## A. EDUCATIONAL SCHEMES

There are large numbers of educational schemes for students of SC/ST/OBC in the State. More than 30 Lakh students are covered under the following educational schemes;

- 1. Book Grant to SC/ST students;
- 2. Maintenance Grant for SC/ST students;
- 3. Centrally Sponsored Pre-Matric Scholarship to the children of those engaged in Unclean Occupation;
- 4. Hostel grant for SC/ST students residing in School attached Hostels;
- 5. Ashram Hostel;
- 6. Central Hostel;
- 7. Post Matric Scholarship to SC/ST;
- 8. Merit Scholarship Schemes for students reading in Classes IX to XII and V to X;
- 9. Up gradation of Merit for Students reading in Classes IX to XII
- 10. Pre-metric Scholarship to OBC Students
- 11. Post-metric Scholarship to OBC Students
- 12. Eklavya Model Residential Schools
- 13. Feeder Scipp;s
- 14. Bi-cycles for Tribal Girls.

## 1. Book Grant to SC/ST students

The scheme provides financial assistance for purchase of books to the students from class V to X in Government / Government aided schools.

The class-wise rates of such grant are given below.

Class	<u>Rate</u>
V	Rs. 20/- per annum
VI	Rs. 150/- per annum
VII	Rs. 200/- per annum
VIII	Rs. 280/- per annum
IX	Rs. 300/- per annum
X	Rs. 275/- per annum
Exam. Fee	Rs. Charged by the Board

For getting grant there is a ceiling of family income of Rs. 36,000 per annum. Each

eligible student is advised to collect forms free of cost from his / her respective Head of the Institution just after admission / promotion into new class.

## 2.. Maintenance Grant for SC/ST students

Under this scheme each eligible SC or ST Day scholar is paid @ of Rs. 40/- per month or Rs. 480/- per annum as maintenance grant. This small grant helps the students usually to meet their conveyance and other sundry expenses. Ceiling limit of parent's income is at Rs. 36,000/- per annum. Quota of SC students has been enhanced to 3, 00,000 from 1,63,750 w.e.f. 1.4.2010. There is no limit for the ST students. Forms are available with B.D.O. / Gram Panchayat / Municipality office free of cost.

## 2A. Other Compulsory Charges for Students Belonging to ST Communities

This scheme is exclusively for ST students, each ST student receives `Rs. 35/- per annum for miscellaneous expenses. Income limit has been prescribed as a condition of eligibility amounting to Rs. 36,000 per annum.

# 3. Centrally Sponsored Pre-Matric Scholarship to the children of those engaged in Unclean Occupation;

The beneficiaries of this scheme are children of flayers, tanners, scavengers or engaged in similar profession. The day scholars and hostellers of this category receive grants. Application Forms are available with Municipality/ Panchayats.

## 4. Hostel grants for SC/ST students residing in School attached Hostels

Each student of the Hostel gets Rs. 750 /- p. a. for 10 months during the academic year. Income ceiling limit of Parents/Guardians for the scheme is Rs. 36, 000/- p. a.

These hostels are attached to the Junior High or Secondary Schools and managed by the respective school authorities. This scheme provides opportunity to SC/ST students to grow up in ideal academic environment and without undertaking long journeys for attending schools. Currently 1518 school attached hostels are in the State. The students apply to the Hostel Advisory Committee for admission to the Hostel.

#### 5. Ashram Hostel

Ashram Hostels are set up for both SC/ST boy and girl students within the campus of the recognized schools. Students reading in Class I to X are eligible to get admission subject to availability of seats. The students are paid @ of Rs. 750/- per month for 12 months. In addition to that they are given cots, bedrolls, garments, soap, and kerosene. At present there are 300 such hostels with 9,115 seat capacity. There is a ceiling of Parents / Guardian's Income of Rs. 36,000/- p. a. The students have to approach respective Head of the Institution Committee for new admission.

#### 7. Central Hostel

Central Hostels for both boys and girls have been constructed with the Government of India's 50% assistance for boys and 100 % assistance for girls in SC / ST dominated areas. Post Matric Students of different Schools/Colleges can be accommodated in the same.

59 Central Hostels are currently running in the State with student's capacity of 4180. The inmates of the hostels selected by the Directorate Head quarter or by the District level offices. The eligible students also get Post-Matric scholarship.

## 7. Post-Matric Scholarship to SC/ST

The objective of the scheme is to provide financial assistance to the Scheduled Castes and Scheduled Tribe students studying at post matriculation or post secondary stages to enable them to complete their education. Income ceiling limit of Parents / Guardians has been raised to Rs. 2,00,000/- p. a. for SC & it remains at Rs. 1,45,000/- p. a. for the ST students.

The scholarship is given for study of various recognized post secondary courses in recognized educational institutions. Since the maintenance allowance for different courses vary widely it has been categorized as follows. The amount of scholarship admissible for each group has also been indicated below. Tuition fees and compulsory non-refundable fees are also paid as per approved rate of the Govt. institution .

Course of Study	Rate of mai		llowance (in Rs. pm) Scheduled Tribe		
	Hostellers	Day Scholars	Hostellers	Day Scholars	
Group - I Medical/Engineering/ B.Sc (Agri)/C.P.L.	1200	550	750	330	
Group - II Certificate course in Engineering Technology / Architecture and Medicine & Post Graduate courses.	820	530	750	330	
Group - III General courses up to graduate Level.	750	300	750	185	
Group - IV	750	230	750	140	
Classes XI and XII in Intermediate courses.	1	.0+2 system	n		

The scholarship is also allowed for the courses outside the State. The entire amount of the scholarship is released between November to February.

## 8. Merit Scholarship Schemes for students reading in Classes IX to XII and V to X

The State Government runs two types of schemes (1) Merit Scholarship Scheme for SC/ST students of classes IX to XII and (2) Merit Scholarship Scheme for SC/ST girl students of classes V to X from own resources. Forms are available with respective Head of the Institution/our Dist. level offices.

## Merit Scholarship Schemes

Type of Scheme	Eligibility	Edu. Level	Amount
SCHEME-1	Parents/guardian's Income ceiling is Rs. 36,000/-p.a. [Quota 1,200]	IX to XII	Rs. 400/- p.m.
SCHEME-2	Parents/guardian's Income ceiling is Rs. 60,920/-p.a. [Quota 3,000]	V to VI VII to VIII IX to X	Rs. 100/- p.m. Rs. 125/- p.m. Rs. 150/- p.m.

## 9. Scholarship for Upgradation of Merit for Students reading in Classes IX to XII

Schools are provided with funds for preparing SC/ST students for competitive examinations for entry into professional degree courses particularly the Engineering and Medicine. Quota for SC is 368 and quota for ST is 72. Yearly grant is given as below:

	<u>Grants</u>	SC	ST
1.	Boarding & lodging charge for 10 months	5,000/-	7,000/-
2.	Pocket money for 10 months	1,000/-	2,000/-
3.	Books & Stationery	2,000/-	2,500/-
4.	Honorarium to Principal, expert & other incidental charges	<u>7,000/-</u>	<u>8,000/-</u>
	<u>Total:</u>	<u>15,000/-</u>	<u>19,500/-</u>

## 10. Pre-Matric Scholarship to O.B.C. Students

Eligible OBC day scholars are paid @  $^40/-$  per months for 10 months in a year and Hostellers are paid @  $^200/-$  p.m. for classes V to VIII &  $^200/-$  p.m. for classes IX & X for 10 months as maintenance grant. Income ceiling limit of Parents/Guardians is  $^44,500/-$  p.a. Forms are available with respective Head of the Institutions.

## 11. Post-Matric Scholarship to O.B.C. Students;

The objective of this Scheme is to provide financial assistance to O.B.C. students studying at Post-secondary stages of education to enable them complete their education. The scholarship is given for study of various recognized Post-secondary courses pursued in recognized educational institutions. The amount of scholarship admissible for each group has been indicated below.

<u>Course of Study</u>	]	Rate of
	Maintena	ance Allowance
	Hostellers	Day Scholars
Group - A	425	190
Medical/Engineering/B.Sc. (Agri)/degree level courses.		
Group - B	290	190
Diploma level course in Indian Medicine, C.P.L., Hotel		
Management etc. Post Graduate courses in Science subjects.		

Group - C	290	190
Certificate courses in		
Engineering/Technology/Architecture/Medicine/Teachers		
Training/Post Graduate courses in Arts & Commerce subject.		
Group - D	230	120
General courses up-to graduate level (2nd years onward)		
Group - E	150	90
Classes VI and VII by 1st years of dogress courses		

Classes XI and XII & 1st year of degree courses.

## 12. Eklavya Model Residential Schools(EMRS)

Aim of the scheme is to provide quality education to Scheduled Tribe Boys and Girls from Class VI to XII. Five 'Eklavya Model Residential Schools' are functioning in the State at Bankura, Purulia, Burdwan, Paschim Medinipur and Jalpaiguri. Construction of two more schools at Birbhum and Dakshin Dinajpur has commenced.

Each school has a capacity of 420 students. The students of the schools are provided with scholarships, free food and lodging etc. Computer literacy from class VI in all the schools is being introduced by DOEACC, a Government of India undertaking.

#### 13. Feeder Schools

Private English Medium Schools are functioning as feeder schools for preparing the tribal students who may later join Class VI onwards in the "Eklavya Schools". The 'Eklavya Model Schools' under the scheme will eventually come under CBSE Board. Presently

## 14. Bi-cycles for Tribal Girls

The State Government is implementing a scheme of distribution of bi-cycles to the tribal girl students from Class IX to XII in the Left Wing Extremists affected (LWE) blocks in the districts of Paschim Medinipur, Bankura and Purulia from last year. The scheme is aimed at reducing drop out in the schools and to encourage the girl students to continue study.

## **B.** RESERVATION

• Reservation: By enactment of the West Bengal Scheduled Castes & Scheduled Tribes (Reservation of Vacancies in Services & Posts) Act, 1976 and Rules framed there under, 22% posts for SC and 6% posts for ST in respect of services and posts under the control of the Government of West Bengal in establishments run or aided by the Government have been ensured. By issuance of notifications, 10% reservation for the Other Backward Classes (Category - A) and 7% reservation for the Other Backward Classes (Category -B) in respect of such services & posts under the Government of West Bengal has been ensured. There

are 60 Castes recognized as Scheduled Castes, 40 Tribes as Scheduled Tribes, 56 classes as OBC Category - A and 52 Classes as OBC Category - B in this State. Provisions have also been made to administer and ensure observance of the reservation norms in all establishments.

- Reservation in Admission to Educational Institutions: Similar 22% and 6% reservation for SC & ST has been made in respect of admission to all educational institutions. However, for the Other Backward Classes, reservation in admission @ 7% has been granted in respect of admission to Primary, Secondary & Higher Secondary courses only. Proposal for introduction of reservation in admission to higher educational institutions for the OBCs (both Category A & B) are under active consideration.
- Caste Certificates: Caste Identification Certificates for the Scheduled Castes & Scheduled Tribes are issued in terms of provisions of the Scheduled Castes & Scheduled Tribes (Identification) Act, 1994 by the Sub-divisional Officers for respective Sub-divisions and by Additional District Magistrate, South 24 Pgs. for Kolkata. Caste Identification Certificates for the other backward classes are also issued in terms of the notification No. 347-TW/ EC dt.13-07-1994 and subsequent notifications. Recently, simplified guidelines for issuance of SC / ST / OBC Certificates have been issued.

## C. CENTRAL GOVERNMENT ASSISTANCE

Ministry of Social Justice and Empowerment & Ministry of Tribal Affairs, Government of India allocates fund to this department towards welfare of SC & ST under three major heads, SCA to SCSP, SCA to TSP, Article 275 (1) of the Constitution of India. Allocation under these heads depends on guaranteed allocation of fund in the plan budget of all Government Departments proportionate to SC & ST population in the State. SCA to SCSP is meant for welfare of the Scheduled Castes while SCA to TSP is dedicated to the Scheduled Tribes. Under SCA to SCSP, 90% fund is spent towards income generation schemes dovetailing with bank loan. Rest 10% of fund is earmarked for infrastructural schemes. Under SCA to TSP, 70% fund is paid towards income generation schemes and the rest 30% is earmarked for infrastructural schemes. 100% Fund under Article 275 (1) of the Constitution of India is exclusively used for infrastructural assistance in the tribal dominated areas.

#### D. PREVENTION OF ATROCITIES ACT. 1989 AND PROTECTION OF CIVIL RIGHTS ACT. 1955:

Prevention of Atrocities Act (POA), 1989 and Protection of Civil Rights Act (PCR), 1955 are two Acts which protect the Scheduled Castes and Scheduled Tribes against atrocities and un-touchability. West Bengal is not an atrocity- prone area. However, there are few incidents of atrocities against the Scheduled Castes and Scheduled Tribes in this State and hence elaborate measures have been taken to protect SC/ST against such atrocity. State-level and District-level Committees have been formed,

Special Courts under POA Act have been set up and Special Public Prosecutors have been appointed to try these cases. However, there is no incident of untouchability registered under the Protection of Civil Rights Act, 1955. Besides, there is a provision of granting incentives in cases of inter-caste marriages. Presently a grant of `5,000/- is allowed for each incident of inter-caste marriage. The Government is considering a proposal for enhancement of such incentives to Rs. 30,000/-.

## E. VOCATIONAL TRAINING & OTHER SCHEMES

## 1. Vocational Training:

There are different schemes of vocational training for SC/ST students. Such vocational training is provided at Government costs in different Polytechnic Institutions, ATDCs, Central Tool Rooms, Electronic Corporation of India Ltd. and similar other institutions. Moreover there are 45 Training-cum-Production Centres (TCPC) under this Department where SC/ST trainees are trained in various job oriented trades. All the trainees are provided with stipends during the course of training.

## 2. Infrastructure Development Schemes under State Budget:

Various types of schemes for development of infrastructure in SC & ST dominated areas of the targeted people are taken up on a regular basis. During 2010-2011, a sum of Rs. 17.90 Crore has been spent for infrastructure development of SC/ST dominated areas.

## 3. Old age pension for tribals :

The BCW Department has introduced a scheme for providing pension to tribals living below poverty level beyond the age of 60 years. The scheme was initially introduced in ITDP Mouzas and subsequently extended to the entire State. Approximately 1.3 lakh tribals are availing this benefit. Govt. has recently approved increase of this pension amount from Rs. 750 to Rs. 1,000 per month.

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## G. CORPORATIONS UNDER THIS DEPARTMENT:

There are three Corporations under this Department. These are:

- 1. The West Bengal Scheduled Castes and the Scheduled Tribes Development and Finance Corporation
- 2. The West Bengal Tribal Development Co-operative Corporation Ltd.
- 3. The West Bengal Backward Classes Development and Finance Corporation

# 1. WEST BENGAL SCHEDULED CASTES & SCHEDULED TRIBES EVELOPMENT & FINANCE CORPORATION

The West Bengal Scheduled Castes & Scheduled Tribes Development & Finance Corporation was set up in the year 1976 with the objective of uplifting the economic conditions of the poor SC and ST people of the State. The Corporation implements the following Family Oriented Economic Development Schemes in association with the Panchayat Samities and the District Welfare Committees concerned:

- Medium Term Loans for Scheduled Castes from Banks with Subsidy Assistance under SCA to SCP
- ii) Medium Term Loans with assistance from National Level Apex Corporations like
  - a. National Scheduled Castes Finance & Development Corporation (NSFDC)
  - b. National Scheduled Tribes Finance & Development Corporation (NSTFDC)
  - c. National Safai Karmacharis Finance & Development Corporation (NSKFDC)
- iii) Assistance to Self Help Groups of Scheduled Tribes under SCA to TSP
- iv) Mahila Samriddhi Yojana (MSY) for SC Women

- v) Adibasi Mahila Swashaktikaran Yojana (AMSY) for ST Women
- vi) Laghu Vyavasay Yojana (LVY) of NSFDC for Small Business Units with Project Cost up to Rs. 2 Lakh
- vii) Shilpi Samriddhi Yojana (SSY) for SC Artisans
- viii) Education Loan of NSFDC for pursuing Technical/ Professional Courses

## 2. WEST BENGAL TRIBES DEVELOPMENT CO-OPERATIVE CORPORATION LTD.

Set up in 1976 under West Bengal Co-operative Societies Act, 1973 the West Bengal Tribal Development Co-operative Corporation Limited, under the patronage of the Backward Classes Welfare Department, Govt. of West Bengal, has been functioning exclusively for the development of the tribal's. This organization administers mainly through 151 Large Sized Multipurpose Co-operative Societies (LAMPS), which operate at the block level as primary co-operative societies in 15 districts of the state, excepting Kolkata, Howrah, Nadia and Cooch Behar. LAMPS are an exclusive organization at the grass-root level working sincerely for the poor tribal's.

- i) Procurement of Non Timber Forest Produces (NTFP)
- ii) An Innovative Approach to Lac Cultivation -
- iii) AMSY (Adibasi Mahila Sashaktikaran Yojona)
- iv) Disha under TSP:
- v) Micro Credit Scheme for SHG:
- vi) Village Grain Bank
- vii) Share Capital Assistance to LAMPS: -
- viii) Low cost housing
- ix) Participation in ICDS project
- x) Community Development Schemes
- xi) Training
- xii) Tribal Festival
- xiii) Computer LAB

## 3. WEST BENGAL BACKWARD CLASSES DEVELOPMENT & FINANCE CORPORATION

This Corporation has been implementing 5 major schemes in compliance with the guidelines set by the National Backward Classes Finance & Development Corporation (NBCFDC).

- i) Term Loan (Other Loan)
- ii) New Swarnima
- iii) Micro-Finance
- iv) Mahila Samridhi Yojana
- v) Education Loan

## Eligibility:

For all the above schemes an applicant must be from OBC community and he or she is in possession of the Caste Certificate issue by competent authority. However, for Micro Finance and Mahila Samridhi Yojana, the caste certificate is obtained on the body of the application duly authenticated under seal and signature of a local authority. The applicant's annual family income should not be more than `40,000 in rural area and Rs. 55,000 in urban (municipal) area. A government or quasi government employee must be the guarantor of the loan amount sanctioned under Term Loan and Education Loan. For the remaining schemes the applicant will act as self-guarantor of the loan received.

#### H. IMPLEMENTATION OF THE PROVISIONS OF FOREST RIGHTS ACT

Process for implementation of the provisions of the Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006 and Rules 2008 has started. Under this Act, Scheduled Tribes who have been using forest lands for their residence or livelihood will be granted forest rights. Similar rights will be granted to non-tribals also who have been in use of forest land for more than 75 years. The work of receiving claims for recognition of forest rights in this State is more or less complete. More than 27000 families have got forest rights title so far.

#### I. ALIENATION OF TRIBAL LAND

Under the provisions of Section-14C of the West Bengal Land Reforms Act,1955 and Clause No.176 of West Bengal Land & Land Reforms Manual, 1991, transfer of tribal land to non-tribals is not allowed without specific permission of the Revenue Officer under specifically laid down circumstances. In Districts, PO-cum-DWO / DWOs of the BCW Department generally act as Revenue Officers to determine such cases.

Transfer of tribal land to non-tribal is granted only after the Revenue Officer is satisfied that no purchaser belonging to a Scheduled Tribe is willing to pay the fair market price for that land and that the proposed sale is intended to be made for one or more of the following purposes, namely:-

- (a) for the improvement of any other part of the holding, or
- (b) for investment, or
- (c) for such other purposes as may be prescribed.

If any transfer of tribal land to non-tribal is detected, such tribal land is restored in favour of the tribals.

## J. COMMON FACILITY CENTRES (CFC)

The Backward Classes Welfare Department has recently obtained an Innovative Scheme from the Government of India for providing assistance to the tribal people towards obtaining different benefits and facilities provided by the Government.

Under this scheme, 40 Common Facility Centres (CFC) will be set up in 40 Blocks dominated by tribal population at a total cost of `5.60 Crore granted by the Ministry of Tribal Affairs, Govt. of India. These CFCs will be manned by educated tribal youth. 50 per cent of such youth will be women.

The objective of these centers is to provide assistance to common tribal people towards making available and filling up of forms for caste certificates, for individual loans, scholarships, grants and all other facilities provided by the government to them and to guide them for obtaining such benefit. Adequate infrastructure like computers, fax, telephone, photocopier, printer, internet connection etc. will be available at the Centre. The services can be availed by the tribal people at a marginal service charge. Even SCs and other Non-Tribals will also be able to use the services.

Technical assistance by retired BCW Inspectors will be provided for a certain period. The operators will be adequately trained to provide this service. The Centres would come up at selected Block headquarters.

## 3. FOCUSED AREAS OF INTERVENTION:

There are many educational schemes including loan and scholarships for the SC, ST & OBC students. It is important to see that the details of the schemes reach to the schools, students and guardians, so that they can apply and avail the benefits in time. The issue of SC, ST & OBC certificates is very important. Citizens' discontents mount for non-receipt of certificates even after long lapse of time. It is necessary to monitor the process of the applications. The enquiries need to be completed early resulting prompt issuance of certificates.

There are many income generating programmes undertaken by the Government for the upliftment of living standard of SC, ST & OBCs. Timely draw-up of schemes, prompt and efficient implementation of the schemes and spreading of the schemes all over the SC, ST & OBC concentrated areas require focused attention.

# II. MINORITY WELFARE AND GOVT. INTERVENTIONS

## 1. INTRODUCTION

The Indian Constitution is committed to the equality of citizens and the responsibility of the State to preserve, protect and assure the rights of minorities in matters of language, religion and culture.

In recent years there has been a significant public debate on the conditions of minorities. Muslims, Sikhs, Christians, Buddhists and Zoroastrians (Parsis) have been notified as minority communities under Section 2 (c) of the National Commission for Minorities Act, 1992. As per Census 2001, the percentage of minorities in the country is about 18.4% of the total population of the country, of which Muslims are 13.4%; Christians 2.3%; Sikhs 1.9%, Buddhists 0.8% and Parsis 0.007%.

The Hon'ble President, in his address to the Joint Session of Parliament on February 25, 2005, had announced that the Government would recast the 15 Point Programme for the Welfare of Minorities with a view to incorporate programme specific interventions. Prime Minister, in his address on the occasion of Independence Day, 2005, announced interalia that "We will also revise and revamp the 15 Point Programme for Minorities. The new 15 Point Programme will have definite goals which are to be achieved in a specific time frame". In pursuance of these commitments, the earlier programme has been revised as the Prime Minister's New 15 Point Programme for the Welfare of Minorities.

## PRIME MINISTER'S NEW 15 POINT PROGRAMME

- (A) Enhancing opportunities for Education
  - (1) Equitable availability of ICDS Services

The Integrated Child Development Services (ICDS) Scheme is aimed at holistic development of children and pregnant/lactating mothers from disadvantaged sections, by providing services through Anganwadi Centres such as supplementary nutrition, immunization, health check-up, referral services, pre-school and non-formal education. A certain percentage of the ICDS projects and Anganwadi Centres will be located in blocks/villages with a substantial population of minority communities to ensure that the benefits of this scheme are equitably available to such communities also.

(2) Improving access to School Education

Under the Sarva Shiksha Abhiyan, the Kasturba Gandhi Balika Vidyalaya Scheme, and other similar Government schemes, it will be ensured that a certain percentage of all such schools are located in villages/localities having a substantial population of minority communities.

## (3) Greater resources for teaching Urdu

Central assistance will be provided for recruitment and posting of Urdu language teachers in primary and upper primary schools that serve a population in which at least one-fourth belong to that language group.

## (4) Modernizing Madarsa Education

The Central Plan Scheme of Area Intensive and Madarsa Modernization Programme provides basic educational infrastructure in areas of concentration of educationally backward minorities and resources for the modernization of Madarsa education. Keeping in view the importance of addressing need, this programme will be substantially strengthened and implemented effectively.

(5) Scholarships for meritorious students from minority communities

Schemes for pre-matric and post-matric scholarships for students from minority communities will be formulated and implemented.

(6) Improving educational infrastructure through the Maulana Azad Education Foundation

The Government shall provide all possible assistance to Maulana Azad Education Foundation (MAEF) to strengthen and enable it to expand its activities more effectively.

## (B) Equitable Share in Economic Activities and Employment

- (7) Self-Employment and Wage Employment for the poor
- (a) The Swarnjayanti Gram Swarojgar Yojana (SGSY), the primary self-employment programme for rural areas, has the objective of bringing assisted poor rural families above the poverty line by providing them income generating assets through a mix of bank credit and Governmental subsidy. A certain percentage of the physical and financial targets under the SGSY will be earmarked for beneficiaries belonging to the minority communities living below the poverty line in rural areas.
- (b) The Swarn Jayanti Shahari Rojgar Yojana (SJSRY) consists of two major components namely, the Urban Self-Employment

Programme (USEP) and the Urban Wage Employment Programme (UWEP). A certain percentage of the physical and financial targets under USEP and UWEP will be earmarked to benefit people below the poverty line from the minority communities.

- The Sampurna Grameen Rozgar Yojana (SGRY) is aimed at (c) providing additional wage employment in rural areas alongside the creation of durable community, social and economic infrastructure. Since the National Rural Employment Guarantee Programme (NREGP) has been launched in 200 districts, and SGRY has been merged with NREGP in these districts, in the remaining districts, a certain percentage of the allocation under SGRY will be earmarked beneficiaries for belonging to the minority communities living below the poverty line till these districts are taken up under NREGP. Simultaneously, a certain percentage of the allocation will be earmarked for the creation of infrastructure in such villages, which have a substantial population of minorities.
- (8) Upgradation of skills through technical training

A very large proportion of the population of minority communities is engaged in low-level technical work or earns its living as handicraftsmen. Provision of technical training to such people would upgrade their skills and earning capability. Therefore, a certain proportion of all new ITIs will be located in areas predominantly inhabited by minority communities and a proportion of existing ITIs to be upgraded to 'Centres of Excellence' will be selected on the same basis.

- (9) Enhanced credit support for economic activities
- (a) The National Minorities Development & Finance Corporation (NMDFC) was set up in 1994 with the objective of promoting economic development activities among the minority communities. The Government is committed to strengthen the NMDFC by providing it greater equity support to enable it to fully achieve its objectives.
- (b) Bank credit is essential for creation and sustenance of self-employment initiatives. A target of 40% of net bank credit for priority sector lending has been fixed for domestic banks. The priority sector includes, inter alia, agricultural loans, loans to small-scale industries & small business, loans to retail trade, professional and self-employed persons, education loans, housing loans and micro-credit. It will be ensured that an appropriate percentage of the priority sector lending in all categories is targeted for the minority communities.

## (10) Recruitment to State and Central Services

- (a) In the recruitment of police personnel, State Governments will be advised to give special consideration to minorities. For this purpose, the composition of selection committees should be representative.
- (b) The Central Government will take similar action in the recruitment of personnel to the Central police forces.
- (c) Large scale employment opportunities are provided by the Railways, nationalized banks and public sector enterprises. In these cases also, the concerned departments will ensure that special consideration is given to recruitment from minority communities.
- (d) An exclusive scheme will be launched for candidates belonging to minority communities to provide coaching in government institutions as well as private coaching institutes with credibility.

## (C) Improving the conditions of living of minorities

## (11) Equitable share in rural housing scheme

The Indira Awaas Yojana (IAY) provides financial assistance for shelter to the rural poor living below the poverty line. A certain percentage of the physical and financial targets under IAY will be earmarked for poor beneficiaries from minority communities living in rural

(12) Improvement in condition of slums inhabited by minority communities Under the schemes of Integrated Housing & Slum Development Programme (IHSDP) and Jawaharlal Nehru National Urban Renewal Mission (JNNURM), the Central Government provides assistance to States/UTs for development of urban slums through provision of physical amenities and basic services. It would be ensured that the benefits of these programmes flow equitably to members of the minority communities and to cities/slums, predominantly inhabited by minority communities.

## (D) Prevention & Control of Communal Riots

## (13) Prevention of communal incidents

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.

### (14) 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.

(15) 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.

#### MONITORING COMMITTEE

There are following Committees for the purpose of implementation, monitoring and reporting of Prime Minster's New 15 Point Programmes :

- 1. Ministry / Department Level (GoI)
- 2. Committee of Secretaries at Central Level (GoI)
- 3. State / UT Level
- 4. District Level

## 2. SACHAR COMMITTEE:

Further to address relevant issues relating to the Social, Economic and Educational Status of the Muslim Community, Prime Minister constituted a High Level Committee Chaired by Justice Rajender Sachar on 09.03.2005.

The highlights of Sachar Committee findings are given below in brief:

- 1. In India, populations of all major religions have experienced large growth in the recent past, but the growth among Muslims has been higher than average. But with the spread of education, Muslim population growth has slowed down in the last decade showing eventual 0-growth stage before the end of century.
- 2. The literacy rate among Muslims in 2001 was 59.1% below the national average of 64.8% with the gap gratest in urban areas. In the case of higher education, 7% of the population aged 20 years and above are graduates or hold diplomas while only 4% among the Muslim population does.
- 3. Worker population ratios for Muslims are significantly lower than for all other SRCs in rural areas, but only marginally lower in the urban areas. The lower ratios are mainly due to much lower participation in economic activities by Muslim women. In employment overall participation of Muslims in Central Government Departments and Agencies is abysmally low at all levels. There is not one State in which the representation of Muslims in the Government Departments match their population share.
- 4. The access of Muslims to bank credit is low and inadequate. The percentage of households availing banking facilities is much lower in villages

with high Muslim populations. The financial exclusion of Muslims has far reaching implications for their socio economic and educational upliftment.

- 5. There is a clear and significant inverse association between the proportion of Muslim population and the availability of educational infrastructures in small villages.
- 6. Muslims face fairly high level of poverty. Their conditions on the whole are only slightly better than those of SCs / STs, though slightly worse in urban areas.

The Committee made a number of recommendations to address the status of the Muslim community in India, including:

- > Set up an Equal Opportunity Commission to look into grievances of deprived groups like minorities.
- > Create a nomination procedure to increase participation of minorities in public bodies.
- Establish a delimitation procedure that does not reserve constituencies with high minority population for SCs.
- Increase employment share of Muslims, particularly where there is great deal of public dealing. Work out mechanisms to link *madarsas* with higher secondary school board.
- Recognise degrees from *madarsas* for eligibility in defence, civil and banking examinations.

The Committee suggested that policies should "sharply focus on inclusive development and 'mainstreaming' of the Community while respecting diversity."

The National Commission on Religious & Linguistic Minorities Leaded by Justice Ranganath Mishra former Chief Justice of India, submitted its Report to the Prime Minister on 22 May, 2007 recommending 15% Reservation for Muslims in Education & Employment and Inclusion of Muslim & Christian Dalits in SC List.

## 3. GOVERNMENT INTERVENTIONS:

After receiving these recommendations, Government has laid more emphasis on the implementation of ongoing schemes and introduced several new schemes. The resource allocation to Moulana Azad Education Foundation has increased. The share capital to National Minorities Development & Finance Corporation has enhanced. Multi-sectoral District Development Plans for minority concentration districts has been introduced.

#### 1. Moulana Azad Education Foundation:

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

Since its inception and up to 318t March, 2010, the MAEF has sanctioned Rs.130.67 crores to 998 NGOs throughout the country and has distributed scholarships to 41977 girl students amounting to Rs.48.20 crores.

#### 2. NMDFC:

National Minorities Development & Finance Corporation has so far sanctioned loans of Rs. 1657 crores through its State Chanelising Agencies.

## 3. Multi-Sectoral District Development Plan:

In 1987, a list of 41 minority concentration districts was prepared, based on a single criterion of minority population of 20 percent or more in a district of Census 1971 for enabling focused attention of government programmes and schemes on these districts.

In order to ensure that the benefits of schemes and programmes of government reach the relatively disadvantaged segments of society, it was decided to identify districts on the basis of minority population of Census 2001 and backwardness parameters. A fresh exercise has been carried out based on population figures and the following backwardness parameters of 2001 Census.

- (a) religion-specific socio-economic indicators at the district level -
  - (i) literacy rate;
  - (ii) female literacy rate;
  - (iii) work participation rate; and
  - (iv) female work participation rate; and
- (b) basic amenities indicators at the district level -
  - (i) percentage of households with pucca walls;
  - (ii) percentage of households with safe drinking water;
  - (iii) percentage of households with electricity; and
  - (iv) percentage of households with water closet latrines.

90 Minority Concentration Districts (MCDs) have been identified throughout the countries which are relatively backward and falling behind the national average in terms of socio-economic and basic amenities indicators. Out of the 90 minority concentration districts, 53 districts have

been classified in category 'A'. The remaining 37 districts fall under category 'B' of which 20 districts fall behind in socio-economic parameters and 17 districts in basic amenities parameters.

The thrust of the MsDP would be to address the 'development deficits' brought out by a baseline survey to improve the socio-economic parameters and the basic amenities parameters of the district as a whole so as to bring them at par with the national average.

A Multi-sectoral development plan shall be prepared based on the baseline survey of the district carried out under the aegis of the Indian Council of Social Science Research (ICSSR), New Delhi or any suitable professional agency like a university.

## Preparation of MsD Plan:

- (a) The District Planning Committee/District Level Committee for implementation of the Prime Minister's New 15 Point Programme shall prepare a MsD plan which shall have a district profile. It shall bring out the development deficits identified by the survey, indicate the strategy for addressing the deficits, propose projects/work to fill the 'development deficits' either by topping up the funds of ongoing schemes/programmes of the Central Government or propose projects which are not catered to by existing schemes/programmes of the Central and State Governments and indicate the year-wise financial and physical phasing for implementation during the Eleventh Five Year Plan period.
- (b) The MsD plan shall contain concept papers on each of the prioritized year-wise financial and physical break-up, projects with private investment participation (if any), project location, land availability and intended beneficiaries, implementing agency, duration of project, existing and proposed mechanism for implementation, management / operation and maintenance of the assets created.

### Detailed Project Reports (DPR):

- (a) DPR is to be prepared only for physical infrastructure projects with an estimated project cost exceeding Rs.10.00 crore,
- (b) DPRs shall be prepared by the line department concerned of the State/UT or through the agency which will be executing the project.
- (c) Each project proposal should be accompanied by a DPR. The DPR should, inter-alia, include the basic information and must establish its economic and technical viability such as its rationale, cost, funds required, similar facilities available in and around area of the project site, detailed technical specifications etc.

This programme will be monitored at State and District level by the same Committee constituted for Prime Minister's New 15 Points Programme.

## **Initiatives of Government of West Bengal:**

- 1. Minority Affairs and Madrasah Education Department is the Nodal Department for the development and welfare of minorities in the State. This separate Department was created in 1996 to give special focus on addressing problems related to development of minorities.
- 2. Muslims, Christians Buddhists, Sikhs and Parsees have been declared as minorities at the National level and in West Bengal. Recently, the State Government has declared Jain as minority community in the State of West Bengal.
- 3. The State has second highest population of Muslims next only to Uttar Pradesh. Even in percentile, the State is second only to Jammu & Kashmir. Twelve districts of the State are amongst the Top-50 districts of the country with highest population of Muslims. Five districts are amongst the Top-10 districts in terms of Muslim population and ten districts have more than 10 lakh Muslim population. They are also most backward in terms of their socio-economic and educational profile. Thus the issues relating to backwardness of minorities, particularly Muslims have significant implications in the State.
- 4. The State Plan for Minorities has the objective to ensure that proportionate benefits of various government schemes reach the minorities, leading to their economic security and improvement in various human development indicators.
- 5. Four-pronged strategy has been adopted by the Government for the development and welfare of minorities including Muslims in West Bengal.

First, the State has a strong tradition of secularism and maintaining peace and communal harmony for over three decades.

Second, it is the endeavour of the State Government to ensure that minorities receive benefits of various development and welfare schemes in proportion to their population.

Third, the Minority Affairs and Madrasah Education Department by itself or through various bodies under its control provides supplementary resources for taking up special schemes and activities for development and welfare of minorities.

And fourthly, development deficits are being identified in specific areas touching upon particular aspects for targeted intervention to remove these deficits through additional resources.

#### MSDP:

12 (Twelve) Minority Concentration Districts in West Bengal having substantial minority population were found to be relatively backward and

failing behind the national average in terms of socio-economic and basic amenities indicators. Baseline Survey was carried out to identify the deficits in the development works in these districts. The Multi-sectoral Development Programme was formulated and launched to bridge the developmental gaps in these districts in the year 2008-09. These districts are – *Uttar Dinajpur, Dakshin Dinajpur, Malda, Murshidabad, Birbhum, Nadia, South 24-Parganas, North 24-Parganas, Bardhaman, Cooch-Behar, Howrah and Kolkata.* The total allocation under the scheme or West Bengal is about Rs. 686.10 crores. Till date schemes for about Rs. 635.00 crores has been approved, in-principle approval has been given for about Rs. 49.14 crores.

Different Statutory & Autonomous and other Bodies working under MA & ME Department, Government of West Bengal are as follows :

- (a) <u>The West Bengal Minorities' Commission</u>, set up under West Bengal Minorities' Commission Act, 1996 has been working for protection of the safeguards provided to the religious and linguistic minorities in the State.
- (b) <u>Board of Wakfs</u>: The BOW supervises for efficient management of wakf estates for welfare of the Muslims. Board of Wakfs has taken up Survey of Wakf properties. It manages Muslim Girls Hostels. 10(ten) hostels for Muslim girls at Burdwan, Suri, Islampur, Balurghat, Malda, Berhampore, Krishnanagar, Barasat, Medinpur and Kolkata are currently running under the supervision of the Board of Wakfs. Proposals for 5(five) more hostels for Muslim girls in Hooghly, Bankura, Purulia, South 24-Pargnas and Birbhum districts are under process of administrative approval.
- (c) <u>West Bengal Urdu Academy</u> was established in the year 1978 in order to promote and develop Urdu language and literature in the State. The Various activities, such as publication and printing of books, journals and text books, holding of Bengali and Urdu languages classes, running library and training on calligraphy are taken up by the Academy.

## (d) The Aliah University:

Aliah University was established under the Aliah University Act, 2007 for providing higher education. This will serve as an apex body of Madrasah Education in the State along with graduate and post-graduate courses and in employment oriented technical & professional subjects.

## (e) <u>West Bengal Board of Madrasah Education (WBBME</u>):

The WBBME was set up in 1927 and was given autonomous status in 1994 with the power to supervise and control all types of Madrasahs and for the improvement of quality of education in the madrasahs upto Higher Secondary level.

- (f) <u>Madrasah Service Commission</u> has been set up for selection of teaching and non-teaching staff of the madrasahs following the enactment of The West Bengal Madrasah Service Commission Act, 2008.
- (g) <u>West Bengal Minorities Development & Finance Corporation</u> (WBMDFC): WBMDFC was established by the State Government under WBMDFC Act of 1996. Its main function is to provide soft loans for self-employment enterprises, Education loan for pursuing professional courses, Stipend & Scholarship to needy and meritorious students and training to youths for Vocational and Job-Oriented courses. It has also taken up the work fo Micro Finance among the minority women.

## Scheme Overview of WBMDFC

<u>Function</u>: Providing soft loans for self-employment enterprises, Education loan for pursuing professional courses, Stipend & Scholarship from class 1 to PhD, Vocational courses, Housing Scheme.

<u>Target Group:</u> Minorities (Muslims, Christians, Sikhs, Buddhists and Parsees) between 18-45 years for Self-employment & 16-32 years for Educational Schemes having annual family income not more than Rs. 40,000 in rural areas and Rs. 55,000 in urban areas in case of Business and Education Loan. For Scholarships Schemes income ceiling varies from Scheme to Scheme.

#### Schemes:

<u>Term Loan Scheme</u>: Loan upto Rs. 1.00 lac (upto Rs. 5.00 lacs with the approval of NMDFC). A Guarantor required. Application time-mid-February to mid-March and mid-August to mid-September at BDO / Panchayat Samity Office (for rural areas) and SDO office (for municipality areas) in prescribed format. Repayment: 20 Quarterly instalments in 5 years.

<u>Cluster Loan Scheme</u>: Loan upto Rs. 25,000 without Guarantor in selected cluster areas (one or two GPs or few wards of Municipality / Municipal Corporation). Application form sold from & received at preannounced place & time. Repayment in 30 monthly installments.

Micro Financing Scheme through NGO & Rokeya Sakhawat Gas Oven Micro-credit Scheme: Small loans provided to members of Self-help group through reputed NGOs. They may directly apply in prescribed format for both schemes at the office of WBMDFC.

<u>Micro Finance Direct to SHGs</u>: Small loans for income generating economic activities provided directly to members of SHG, specially women

@5% interest p.a. Repayment in 18/24 months. Applications through Filed Supervisors of WBMDFC.

<u>Minority Women Empowerment Programme</u>: This programme is launched by MAME deptt. for providing soft loan to SHGs for undertaking any income generation activity. Subsidy upto Rs.15000/- is given to each beneficiary. Applications on advertisement at BDO/ Municipality office.

<u>Educational Loan</u>: Maximum Rs. 2.5 lacs for pursuing professional courses like Medical, Engineering, Management, Nursing etc. Interest free in case of timely repayment in two years. Online Application time-July/August every year.

<u>Merit-cum-Means Scholarship</u>: Scholarship upto Rs. 30,000/- per year per student is given for pursuing professional / technical courses at graduate and post graduate level. Online application in July / August every year. Family Income upto Rs.2.5 Lakh.

Post Matric Scholarship: Scholarship is given to students for pursuing studies from class XI to PhD. Yearly maintenance to students Rs. 1400/- & 2350/-, 1850/-, & 3350/- & 5100 for class XI & XII, Graduation and Master Levels respectively plus actual tuition fees. Application time July / August every year at DM office (Minority Cell). Family Income upto Rs.2 Lakh.

<u>State Government Stipend for Meritorious Students</u>: Scholarship given to students pursuing H.S, Graduation & Post Graduation @Rs.6000/-, Rs.9000/- & Rs.14400/- respectively. Selection on the basis of merit. Application time July/ August every year at DM office (Minority Cell). Family Income upto Rs.80 thousand.

<u>Pre-Matric Scholarship</u>: Scholarship is given to students for pursuing studies from class I to X ranging fron Rs. 1000/- to 10,700/- per year. Application time July / August every year at BDO/ Municipality office. Family Income upto Rs.1 Lakh.

<u>Vocational Training Programme</u>: For upgrading the skill, 6 months courses in various trades conducted mainly through reputed govt. and private institutions. Application on advertisement at concerned institutions.

Performance of WBMDFC is given in Annexures – I & II.

## **4.** FOCUSED AREAS OF INTERVENTION:

Prime Minister's new 15-point programme has been revamped for the welfare of minorities within a specific time frame. Since the actual implementation of all programmes are at Block level, it is of paramount importance to monitor and ensure that the objectives are fulfilled.

There are many educational schemes including loan and scholarships for the minority students. It is important to see that the details of the schemes reach to the schools, students and guardians, so that they can apply and avail the benefits in time. WBMDFC implements this programme on behalf of State Government and e-applications have been introduced.

Self-employment loan schemes are implemented by WBMDFC through its own network of Field Supervisors. The loan applications are received twice in a year through the office of Block Development Officers. Prompt submission of applications to WBMDFC through the District Welfare Committee will result in early disposal of cases. Some initiatives will benefit the local youths.

There are many income generating programmes undertaken by the Government for the upliftment of living standard of minorities. Timely draw-up of schemes, prompt and efficient implementation of the schemes and spreading of the schemes all over the minority concentrated areas require focused attention. Trimly drawing-up of DPR of MSDP schemes and implementation are the key activities for further allotment of funds.

Liaison with District Minority Cell at Collectorate will help understanding the on-going activities in the district.

## **Assignments:**

Welfare of SC, ST, OBC & Minority has been accorded a very high priority by the Government. How effective is the implementation of the policies and programmes at grass-root level for translating the benefits to the backward sections of the society can be seen through assignments. The assignment will enable to analyse and assess the impact after --

- Checking experience of people in backward villages/SC & ST habitation in obtaining certificate;
- Visiting one Ashram School to check receipt of Book grant/Hostel grant;
- Getting the details of loans sanctioned by W.B.M.D.F.C/SC & ST Dev. & Fin. Corporation and meeting one of them to hear his/her experience;
- Meeting one/two Minority students to know their experience of receiving scholarship.

## ❖ Performance of WBMDFC :

## Annexure-I

## Achievements of WBMDFCM since inception upto 2010-11

											(Rs	In Lakhs)
Year	Term Loan		Cluster Loan		Educ	ation	Micro Finance		MWEP		Total	
1	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt
1997-98	684	467.67									684	467.67
1998-99	711	478.38									711	478.38
1999-00	1695	913.75	441	56.39							2136	970.15
2000-01	2192	1158.31	1616	227.55							3808	1385.86
2001-02	2844	1364.31	3325	417.16							6169	1781.47
2002-03	3123	1593.06	1640	245.72			924	42.30			5687	1881.09
2003-04	3275	1722.16	1129	185.93	57	21.02	1497	40.07			5958	1969.18
2004-05	3735	2079.95	1772	356.32	142	82.52	2198	86.92			7847	2605.71
2005-06	3768	1947.26	5544	890.86	267	81.29	3212	106.30			12791	3025.71
2006-07	4852	2630.87	4304	746.02	282	122.43	3488	151.97			12926	3651.29
2007-08	4546	2584.63	3329	575.74	429	210.23	3970	200.00			12274	3570.59
2008-09	4977	2924.42	852	166.89	1249	405.91	3973	201.3			11051	3698.52
2009-10	5759	3517.47	3274	542.09	1981	640.15	19438	1712.57	7795	851.97	38247	7264.25
Total Upto 2009-10	42161	23382.26	27226	4410.67	4407	1563.54	38700	2541.43	7795	851.97	120289	32749.88
2010-11	4571	2842.10	1066	184.47	2311	716.25	53222	5645.65	1236	134.10	62406	9522.57
Grand Fotal	46732	26224.36	28292	4595.14	6718	2279.79	91922	8187.08	9031	986.07	182695	42272.45
			01					41				

###	Cluster Loan	` Scheme Started from the year 1999-00
###	Education Loan	` Scheme Started from the year 2003-04
###	Micro Finance	` Scheme Started from the year 2002-03
###	MWEP	` Scheme Started from the year 2009-10

# $\underline{\textit{Annexure-II}} \\ \textbf{Various Scholarship Schemes Implemented by WBMDFC} \\$

	Name Of The	Amount in Crore													
SL no		200	5-06	200	6-07	200	7-08	200	8-09	200	9-10	2010	)-11	TOTAL	
	Scholarship	INDC At	Amount	Nos of Student		Nos of Student	Amount	Nos of Student	Amount	Nos of Student	//mount	Nos of Student	Amount	Nos of Student	Amount
1	Merit cum Means Scholarship	0	0	0	0	1886	4.90	3336	8.71	6379	17.40	6599	16.94	18200	47.95
2	Post Matric Scholarship	0	0	0	0	8051	2.80	23235	5.67	75660	18.43	87752	25.77	194698	52.67
3	Pre Matric Scholarship	0	0	0	0	0	0.00	64924	6.93	240548	26.04	9133002*	102.04	9438474	135.01
4	State Government Stipend	796	0.2	934	0.25	6197	4.49	6935	5.00	6593	5.50	12526	10.96	33981	26.40
	Total	796	0.2	934	0.25	16134	12.19	98430	26.31	329180	75.63	9239879	155.711	1360118	262.03

\*Spill over cases of 2009-10 : Nos 317049 & Amount of Rs.24.79 Crore has been included in the year 2010-11