



MINORITIES WELFARE SCHEMES 2026 PRELIMS

For the **2025–2026 financial year**, the Union Government of India has allocated approximately **₹3,350 crore** to the Ministry of Minority Affairs. The focus has shifted toward **integrated flagship programs** and **infrastructure development**, with several older, standalone schemes now merged or discontinued.

1. PM VIKAS (Pradhan Mantri Virasat Ka Samvardhan):

The **Pradhan Mantri Virasat Ka Samvardhan (PM VIKAS)** is a **Central Sector Scheme** designed as an **umbrella flagship initiative** implemented directly under the [Ministry of Minority Affairs \(MoMA\)](#). The scheme was created by converging **five erstwhile minority welfare schemes**: *Seekho Aur Kamao*, *Nai Manzil*, *Nai Roshni*, *USTTAD*, and *Hamari Dharohar*. It targets the socio-economic upliftment of **six centrally notified minority communities**: Muslims, Christians, Sikhs, Buddhists, Jains, and Parsis (Zoroastrians).

Key Structural Framework

Feature	Details
Nodal Ministry	Ministry of Minority Affairs (MoMA)
Implementing Agencies	Project Implementing Agencies (PIAs) , which include minority community institutions, industry bodies, central/state institutions, PSUs, and universities (e.g., IIT Patna).
Scheme Category	Central Sector Scheme (100% funded by the Central Government; no direct allocation goes to State budgets).
Scheme Nature	Umbrella / Flagship Scheme consolidating historical fragmented livelihood sub-programs into a single unified architecture.
Funding Mechanism	Fully funded via central budgetary releases directly to PIAs. The Union Budget allocated ₹267.29 crore for the financial year 2025–26.



Aims & Objectives

- **Capacity Building:** Upgrade the skills of minority populations, particularly traditional artisan communities, youth, and women.
- **Livelihood Security:** Create sustainable economic opportunities through mandatory employment and entrepreneurship linkages.
- **Cultural Preservation:** Preserve, document, and promote India's rich heritage of traditional arts, crafts, and literature.
- **Socio-Economic Equity:** Offer functional, non-formal basic education pathways to prevent marginalized communities from being excluded from the modern workforce.

Core Scheme Components & Features

1. **Skilling and Training Component:** Imparts standard-compliant training split between modern, high-growth job roles (IoT, AI, IT, healthcare, logistics) and preservation-centric traditional craft training. It operates in strict alignment with the **Skill India Mission** via the Skill India Digital Hub (SIDH).
2. **Women Leadership and Entrepreneurship:** Targets women from artisan families to instill financial confidence, providing curated leadership modules and enterprise setup handholding.
3. **Education Component:** Partners with the National Institute of Open Schooling (NIOS) to extend primary, secondary, and senior secondary certifications (8th, 10th, and 12th standards) to school dropouts.
4. **Infrastructure Development:** Integrates with the *Pradhan Mantri Jan Vikas Karyakram (PMJVK)* to establish asset-heavy hubs and workspace clusters for local artisans.
5. **Financial and Credit Linkages:** Directly loops in beneficiaries with subsidized credit lending pipelines provided by the **National Minorities Development & Finance Corporation (NMDFC)**.
6. **Inclusivity Quotas:** Mandates a statutory **3% seat reservation** for Persons with Disabilities (PwDs) across all programmatic tracks.

2026 Status & Recent Achievements

The framework guidelines were approved in early 2025, meaning full programmatic implementation is currently hitting its stride.

- **Target Allocation Metrics:** As of March 2026, the Ministry has successfully distributed training and development targets to cover over **1.51 lakh beneficiaries** across various states and union territories.
- **Placement Mandate Enforcement:** MoUs signed with executing PIAs require a strict **75% placement guarantee** for candidates passing through non-traditional skilling courses, with at least 50% placed in formal, organized sectors.



UNIQUE UPSC CIVIL SERVICE (IAS/IPS...) COACHING INSTITUTION

ONLINE COURSE DETAILS

Duration : 12 months

Mode : Through online class

Timing : 9.00 p.m to 10.30 p.m

Total Fees structure income slab wise:

Below ₹1 lakh per annum	: ₹3000/-
Between ₹1 lakh to ₹2.5 lakh pa	: ₹6000/-
Between ₹2.5 lakh to ₹5 lakh pa	: ₹12000/-
Between ₹5 lakh to ₹7 lakh pa	: ₹24000/-
Between ₹7 lakh to ₹8 lakh pa	: ₹36000/-
Between ₹8 lakh pa to ₹10 lakh pa	: ₹50000/-
Above ₹10 lakh pa	: ₹60000/-

Course include:

- Inclusive coverage of all Preliminary subjects (includes CSAT)
- Inclusive coverage of all Mains subject (includes Ethics subject)
- Monthly preliminary mock test

NOTE: Income here include individual's self income and family income

OFFLINE COURSE DETAILS

Duration : 12 month (paid) + Free access to all till succeeding in civil service exam

Mode : Physical classroom+ Online

Timing : 7.30 a.m to 9.30 p.m

Total Fees structure income slab wise:

Below ₹1 lakh per annum	: ₹6000/-
Between ₹1 lakh to ₹2.5 lakh pa	: ₹12000/-
Between ₹2.5 lakh to ₹5 lakh pa	: ₹24000/-
Between ₹5 lakh to ₹7 lakh pa	: ₹36000/-
Between ₹7 lakh to ₹8 lakh pa	: ₹50000/-
Between ₹8 lakh pa to ₹10 lakh pa	: ₹60000/-
Above ₹10 lakh pa	: ₹80000/-

Course includes:

- Includes above all Online course features
- Regular mains writing practice and mock test
- Regular mock interviews
- Regular intensive current affairs discussion
- Skill development course includes spoken English)
- Topic wise group discussions
- Ethics based leaders stage talk
- Real time one to one mentorship
- Regular Subject wise seminars
- Access to library and books

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- Educational Outreach:** Targets have already been allocated to onboard and educate **22,000** school dropouts via the NIOS framework.
- Market Integration:** The scheme successfully transitioned from the previous 'Hunar Haat' system to establish 'Lok Samvardhan Parv' exhibitions, providing direct retail exposure to hundreds of craftspersons.

Criticisms & Structural Challenges

- Absence of Long-term Placement Data:** Because execution only launched globally last year, there is currently [no consolidated data to prove the long-term sustainability](#) or retention rates of the 75% placement mandate.



- **Grassroots Awareness Deficit:** Analysts note that deep rural [community awareness of the unified PM VIKAS brand remains limited](#), often causing target communities to miss enrollment cycles.
- **Regional Demand-Supply Mismatch:** Some traditional craft training courses run the risk of facing market saturation due to localized discrepancies between the regional skills imparted and real-time market demands.
- **Credit Delivery Bottlenecks:** Despite nominal linkages with NMDFC, complex paperwork and stringent banking parameters continue to form a financial barrier for rural minority women seeking quick micro-credit loans

2. Maulana Azad National Fellowship (MANF): Financial assistance for M.Phil and Ph.D. students.

The **Maulana Azad National Fellowship (MANF)** is a central education financial assistance initiative launched in April 2009 based on the recommendations of the [Sachar Committee Report](#).

Ministry and Classifications

- **Nodal Ministry:** [Ministry of Minority Affairs \(MoMA\)](#), Government of India.
- **Scheme Type:** It is a **Central Sector Scheme**, meaning it is 100% funded and formulated by the Central Government.
- **Umbrella Scheme:** It operates under the broader educational empowerment umbrella programs administered by the [Ministry of Minority Affairs](#).

Aims, Objectives, and Implementing Agency

- **Aims:** To integratedly bridge the gap in higher education socio-economic barriers for marginalized communities.
- **Objectives:** Provide five-year financial fellowships to research scholars to pursue regular, full-time M.Phil and Ph.D. degrees in Sciences, Humanities, Social Sciences, and Engineering & Technology.
- **Implementing Agencies:** Originally implemented by the [University Grants Commission \(UGC\)](#). The National Minorities Development and Finance Corporation (NMDFC) was later designated as the [Central Nodal Agency \(CNA\)](#) to clear legacy disbursements.

Core Features and Funding Mechanism

- **Target Beneficiaries:** Students from six notified minority communities: **Muslims, Christians, Sikhs, Buddhists, Jains, and Parsis**.
- **Gender Reservation:** Explicitly earmarks **30% of total fellowship slots for women candidates**.



- **Funding / Stipend Level:** Paralleled with UGC Junior Research Fellowship (JRF) and Senior Research Fellowship (SRF) brackets, offering up to ₹31,000 to ₹35,000 per month along with structural contingency grants.
- **Prerequisites:** Candidates must have secured a minimum of 55% in post-graduation and cleared the UGC-NET or Joint CSIR-UGC NET examinations.

Update as of 2026: Discontinuation Status

The Union Government **discontinued the MANF scheme starting from the 2022–23 academic year.**

- **Reason Cited:** The Ministry stated that the scheme heavily **overlapped with other centralized higher education fellowships** (such as standard UGC-NET JRF, CSIR-NET, and separate fellowships for OBC, SC, and ST students) where minority candidates are already eligible.
- **Current Status in 2026:** No new applications or slots have been allocated since the cancellation. However, the government mandated that **existing MANF fellows enrolled prior to the cut-off will continue to receive their fellowship disbursements** until the end of their respective 5-year tenures.
- **Budgetary Trend:** Reflecting its phase-out nature, the budgetary allocation dropped to ₹36.14 crore for fiscal year 2026–27 (down from ₹42.84 crore in 2025–26) strictly to cover ongoing legacy scholars.

Achievements vs. Criticisms

Category

Key Points & Impact

- | Category | Key Points & Impact |
|---------------------|--|
| Achievements | <ul style="list-style-type: none"> • Direct Financial Benefit: Benefited 6,722 research scholars between 2014–15 and 2021–22, disbursing approximately ₹738.85 crore. • Empowerment: Drastically boosted the presence of minority students, particularly Muslim women, in elite Indian research laboratories and university faculties. • Educational Mobility: Reduced the financial dependencies of lower-income families allowing scholars to focus purely on doctoral execution. |
| Criticisms | <ul style="list-style-type: none"> • Systemic Exclusion: Critics and opposition parties argued that scrapping MANF isolates vulnerable minorities, stripping away structural safety blankets in a competitive academic ecosystem. • Disbursement Delays: Ongoing scholars have repeatedly flagged acute stress due to backlogged or delayed monthly stipends by the ministry. • HRA Discrepancies: Protesting scholars point out that while standard UGC-JRF house rent allowances (HRA) were upwardly revised, MANF legacy holders were excluded from |

Criticisms



the hike.

3. NMDFC Loan Schemes: The [National Minorities Development & Finance Corporation](#) provides concessional loans for self-employment, income-generating activities, and education.

The loan schemes of the **National Minorities Development and Finance Corporation (NMDFC)** function as an **umbrella framework** operated as a **Central Sector Scheme** under the [Ministry of Minority Affairs](#).

Core Institutional Framework

- **Aims & Objectives:** To promote socio-economic development and provide concessional credit for self-employment income-generating ventures, technical higher education, and artisan sustenance among **notified national minorities** (Muslims, Christians, Sikhs, Buddhists, Jains, and Parsis), prioritizing occupational groups and women.
- **Funding Mechanism:** Formulated as a joint venture with an authorized share capital of ₹3,000 crores. Equity allocation is distributed among the **Central Government (73%)**, **State/UT Governments (26%)**, and **Private Individuals/Institutions (1%)**. Funds are allocated annually on a notional basis to implementing entities.
- **Implementing Agencies:** The primary channels are State-nominated [State Channelizing Agencies \(SCAs\)](#). It is additionally routed via mainstream banking partners like Canara Bank, Punjab Gramin Bank, and Union Bank.

Core Loan Schemes and Features

Eligible beneficiaries are bifurcated into **two income categories**:

- **Credit Line-1:** Annual family income limits up to **₹3 Lakh** (uniform for rural and urban areas).
- **Credit Line-2:** Higher limits up to **₹8 Lakh** per annum for expanded coverage.

Loan Scheme	Maximum Provided	Quantum	Interest Applied (p.a.)	Rates	Special Features & Concessions
Term Loan	<ul style="list-style-type: none"> • Credit Line 1: ₹20 Lakh • Credit Line 2: ₹30 Lakh 		<ul style="list-style-type: none"> • Credit Line 1: 6% • Credit Line 2: 8% 		<ul style="list-style-type: none"> • Focuses on economically viable business setups. • 2% interest rebate for women under Credit Line-2.



Education Loan

- Domestic: ₹20 Lakh
- Abroad: ₹30 Lakh
- Credit Line 1: 3%
- Credit Line 2: 8%
- Meant for job-oriented professional/technical courses (max 5 years).
- 3% interest rebate for female students under Credit Line-2.

Micro Finance

- Credit Line 1: ₹1 Lakh/member
- Credit Line 2: ₹1.50 Lakh/member
- Credit Line 1: 7%
- Credit Line 2: 10% (Men), 8% (Women)
- Implemented via Self-Help Groups (SHGs) or Thrift & Credit Groups.
- Minimum 75% minority composition required in SHG.

Virasat Scheme

- Up to ₹10 Lakh
- Credit Line 1: 5% (Men), 4% (Women)
- Credit Line 2: 6% (Men), 5% (Women)
- Tailored for traditional minority artisans.
- Covers both Working Capital and Fixed Asset machinery.

Cumulative Performance & Achievements

- **Credit Disbursal Footprint:** Since its genesis in 1994, cumulative concessional lending surpassed **₹9,485.04 crores**, successfully extending financial assistance to more than **25.49 Lakh beneficiaries**.
- **Targeted Women Empowerment:** Beneficiary demographics demonstrate distinct equity; **89.68% of loans** disbursed under the portfolio went to women.
- **Operational Viability:** Periodic third-party impact assessments reveal that **over 90% of enterprises** funded via NMDFC instruments remain actively functional and profitable.
- **Healthy Portfolio Recovery:** Financial accountability remains strong at the ground level, logging a **96.26% recovery rate under Term Loans** and a **99.33% recovery rate under Micro Finance initiatives**.
- **Modernization Protocols:** Loan transfers are entirely digitized via direct bank deployment through **NEFT/RTGS modes**, integrated with insurance shields protecting assets from unexpected damage.

Systemic Criticisms & Operational Bottlenecks

- **Disparate State Implementation:** Because execution hinges on state platforms, [unrecovered overdues at specific SCAs](#) (such as in Bihar and West Bengal) have occasionally locked up those regional pipelines. This leaves local minority populations dependent on direct, alternative bank refinancing models.



- **Digital Divide & Software Lag:** Independent evaluations highlight a distinct under-utilisation of automated tools like the **MILAN portal management system**, causing inconsistent file processing across different SCAs.
- **Post-Graduation Tracking Blind Spots:** The lack of an institutional tracking mechanism for education loan beneficiaries after graduation makes it difficult to recover loans efficiently once employment begins.
- **Outreach Inefficiencies:** Awareness creation methods have often underutilized localized networks like NGOs or local educational institutions, which limits deeper integration within remote minority pockets

4. Buddhist Development Plan (BDP): A multi-faceted initiative under PMJVK launched in 2024 to promote cultural and economic growth in Himalayan and North Eastern regions.

The **Buddhist Development Plan (BDP)** is a targeted government intervention designed to drive social and economic progress among minority Buddhist populations across India. It operates as a vital component under the broader umbrella of the **Pradhan Mantri Jan Vikas Karyakram (PMJVK)**.

Aims and Objectives

- **Socio-Economic Development:** Accelerates regional growth by focusing squarely on education, health, sports, and structural amenities.
- **Cultural Preservation:** Strengthens research, preserves indigenous languages, and translates classical scripts.
- **Strategic Integration:** Bridges development gaps in far-flung border regions near China, Pakistan, and Myanmar.
- **Sustainable Livelihoods:** Empowers traditional Buddhist artisans and craftsmen via economic and skill training links.

Administrative Framework

- **Nodal Ministry:** [Ministry of Minority Affairs](#) (MoMA).
- **Implementing Agencies:** State Governments, Union Territory Administrations, and Central Government Organisations (CGOs). Knowledge partners like the [Central Institute of Himalayan Culture Studies](#) (CIHCS) execute specific technical and research targets.
- **Scheme Nature:** Formulated as a **Central Sector Scheme component** within the wider infrastructure guidelines of the PMJVK.
- **Classification:** It is an **umbrella-linked sub-scheme** (integrated under PMJVK and coupled with the *Pradhan Mantri Virasat Ka Samvardhan* skill program).



Funding Mechanism

- **Centralised Devolution:** Funding flows from the Central Government to the executing States, UTs, or designated CGOs. No direct cash transfers are sent to private individuals or firms.
- **Collaborative Credit:** Livelihood financial support is bolstered via backing from the National Minorities Development and Finance Corporation (NMDFC).

Key Features

- **Geographic Focus:** Tailored primarily for the Himalayan regions including Himachal Pradesh, Uttarakhand, Arunachal Pradesh, Sikkim, and the Union Territory of Ladakh.
- **Monastic Modernization:** Focuses on expanding digital infrastructure, technological advancements, and modern educational tools within monastic schools.
- **Institutional Networks:** Drives academic collaboration by linking the Centre for Advance Studies in Buddhist Studies (Delhi University) with the Central Institute of Buddhist Studies (CIBS).
- **Infrastructure Upgrades:** Finances specific residential classrooms, youth hostels, clean drinking water systems, and local sports fields.

Performance Overview (Updates as of 2026)

Achievements

- **Project Approvals:** Successfully approved and funded dozens of core civil projects across Himalayan border belts, including an upfront ₹225 crore allocation for 38 standalone infrastructure units.
- **Research Infrastructure:** Delivered a ₹40 crore dedicated infrastructure expansion package at CIHCS to preserve endangered transcripts and promote international scholarly exchanges.
- **Monastic Support:** Provided target-based assistance to border-area nunneries and remote monasteries for clean water facilities and teacher salaries.
- **Synergy with Tourism:** Complemented the Ministry of Tourism's massive **Union Budget 2026 rollout of new Northeast Buddhist Circuits** across six regional states.

Criticisms

- **Execution Delays:** Projects carry variable timelines ranging from 12 to 36 months, sparking regional concerns over slow grounded deployment in high-altitude terrains.
- **Geographic Asymmetry:** Critics point out that development heavily prioritises the northern Himalayan and North-Eastern belts, often overlooking significant historical Buddhist clusters in Central or Western India.
- **Soft Power Gaps:** Geopolitical analysts argue India's domestic schemes still face steep competition from heavy-budget cultural diplomacy and heritage financing driven by regional neighbors like China



5. Mission Parivar Vikas (MPV)

The Government of India operates under a framework of **population stabilisation and reproductive health**. This is managed through the **National Family Planning Programme**, which is heavily driven by **Mission Parivar Vikas (MPV)** to handle high fertility rates in specific areas, alongside the newly introduced **High-Powered Demographic Committee** (announced to study structural and demographic changes).

The architectural break-down of India's population and family welfare policy framework is detailed below:

Ministry and Implementing Agency

- **Nodal Ministry:** [Ministry of Health and Family Welfare \(MoHFW\)](#).
- **Implementing Agency:** **National Health Mission (NHM)** at the central level, executed on the ground by **State Health Departments** alongside Accredited Social Health Activists ([ASHAs](#)) and Ayushman Arogya Mandirs.

Scheme Categorisation

- **Scheme Type:** It is a **Centrally Sponsored Scheme (CSS)**.
- **Nature:** It operates under the overarching, core **Umbrella Scheme of the National Health Mission (NHM)**, which covers reproductive, maternal, newborn, child, and adolescent health ([RMNCH+A](#)).

Aims and Objectives

- **Achieve Population Stabilisation:** Align regional fertility levels with the national socio-economic growth strategy.
- **Promote Spacing Methods:** Encourage safe spacing between births (2 years after marriage, 3 years after the first child) to lower infant and maternal mortality.
- **Expand Contraceptive Access:** Improve the choice and availability of high-quality reproductive health options in high-fertility districts.
- **Monitor Demographics:** Analyze long-term shifts—such as rapid urbanization, migration, and aging populations—to ready the economic infrastructure.

Funding Mechanism

- **Cost-Sharing Ratio:** Funded via a cost-sharing architecture between the Center and States (typically **60:40** for standard states, and **90:10** for Northeastern and Himalayan states).



- **Budget Allocation:** Out of the broad health outlay, the [National Health Mission \(NHM\)](#) receives ₹39,390 crore, with the RMNCH+A flexible pool drawing a significant allocation of ₹31,820 crore.

Key Features

- **Targeted High-Fertility Focus:** Mission Parivar Vikas (MPV) targets high-Total Fertility Rate (TFR) districts across 13 states.
- **Expanded Contraceptive Basket:** Distributes advanced choices like Injectable Contraceptive MPA (*Antara* program) and Centchroman (*Chhaya*) alongside standard barrier methods.
- **ASHA Spacing Incentives:** Direct monetary payouts are given to ASHAs for effectively counseling couples toward family planning and birth spacing.
- **Sterilisation Wage Compensation:** Financial compensation covers wage losses for individuals who opt for permanent limiting methods.

Key Achievements

- **Fertility Below Replacement Rate:** India's Total Fertility Rate (TFR) dropped to **1.9**, falling successfully below the demographic replacement threshold of 2.1.
- **Maternal & Infant Health Improvements:** Substantial declines in the Maternal Mortality Ratio (MMR) and Infant Mortality Rate (IMR) due to institutional birth spacing initiatives.
- **Widespread Rural Delivery:** Integration of family planning counselling into over **1,84,235 Ayushman Arogya Mandirs**.

Criticisms and Challenges

- **Inter-State Demographic Imbalance:** Southern states (e.g., Andhra Pradesh, Tamil Nadu) have seen fertility rates dive as low as 1.5, triggering an early demographic aging crisis and shrinking their future tax base, while northern states are stabilizing at a slower pace.
- **"Silver Economy" Pressures:** Critics state the government is slow to pivot from "population control" toward supporting a rapidly aging workforce, with rising fiscal strain from elderly care dependencies.
- **Gender Disparity in Sterilisation:** A disproportionate share of the operational burden for permanent contraception continues to fall heavily on female sterilization, highlighting a persistent gap in male participation.
- **Stagnant Real Budgeting:** Experts point out that the Family Welfare and NHM resource outlays saw nominal budget increases, translating to an actual drop in prioritization when adjusted for inflation.



6. Pradhan Mantri Jan Vikas Karyakram (PMJVK)

The **Pradhan Mantri Jan Vikas Karyakram (PMJVK)** is a **Centrally Sponsored Scheme (CSS)** and operates as a **flagship program** under the **Ministry of Minority Affairs**, Government of India.

Originally launched in 2008 as the Multi-Sectoral Development Programme (MsDP) and restructured in 2018 as PMJVK, it has been approved with revised operational guidelines to continue through the 15th Finance Commission Cycle.

Aims and Objectives

- **Bridge Socio-Economic Gaps:** Minimise development deficits in identified backward areas relative to national averages.
- **Create Community Assets:** Build infrastructure in crucial sectors like education, health, and skill development.
- **Promote Inclusion:** Improve quality of life and deliver basic public amenities to socio-economically marginalized locations.

Implementing Agency

The scheme is implemented at the ground level under the aegis of the **State Governments and Union Territory (UT) Administrations**. Projects are conceptualized, recommended, and supervised by a State Level Committee (SLC) headed by the State's Chief Secretary. In recent updates, project proposals are also accepted from Central Government Departments, Central Public Sector Enterprises (CPSEs), and Armed Police Forces.

Funding Mechanism

- **Cost-Sharing Basis:** Funding is shared between the Centre and States. Typically, the ratio is **60:40** for standard states, 90:10 for North Eastern and Himalayan States, and 100% centrally funded for UTs without legislatures.
- **No Fixed Allocations:** PMJVK is entirely **demand-driven**. Funds are released on a project-to-project basis based on readiness and proposal quality.
- **Asset Maintenance:** Recurring expenditures and regular upkeep costs must be bore entirely by the State Governments/UTs.

Core Features

- **Demographic Criteria:** Eligible projects must be situated in areas where the concentration of notified minority communities exceeds **25% within a 15 km catchment radius**.
- **Targeted Earmarking:** At least **80% of funds** must be dedicated to education, health, and skill development. Furthermore, **33% to 40%** must be directed specifically toward women-centric infrastructure.
- **Exclusion of Private Subsidies:** No individual cash assistance or direct individual benefits are permitted; only community infrastructure is sanctioned.
- **Universal Utility:** Created infrastructure is non-exclusive and accessible to all citizens living in the area, irrespective of community background.



Achievements

- **Asset Footprint:** Millions of community assets have been built nationwide. According to NITI Aayog evaluations, this includes thousands of additional classrooms, hostels, ITIs, polytechnics, Primary/Community Health Centres, and drinking water lines.
- **Digital Tracking Transformation:** Rollout of the **PMJVK Portal** and the integration of the **SNA-SPARSH** fund-flow framework have dramatically enhanced accountability.
- **Asset Geo-Tagging:** The deployment of the **PMJVK Bhuvan** mobile application enforces absolute transparency by capturing live geographic coordinates and photo evidence during various construction phases.

Criticisms & Implementation Challenges

- **Low Fund Utilisation:** Historical tracking reveals that only about **62% to 65% of the annually allocated budget** gets fully utilized on time due to administrative inertia.
- **Land and Clearance Bottlenecks:** Approximately **25% to 30% of projects suffer delays** or get stalled because of land availability issues or environmental clearances.
- **Extreme Regional Variations:** While some proactive states register over 90% utilization rates, laggard states register sub-50% utilization, creating immense regional asymmetry in infrastructure equity.
- **Planning Capacity Deficit:** Local bodies and certain district administrations lack the planning capacity required to draft robust Preliminary Project Reports (PPRs)

7. Jiyo Parsi: A unique initiative to reverse the population decline of the Parsi community through medical assistance and family support.

The **Jiyo Parsi Scheme** is a unique, dedicated **flagship Central Sector Scheme** (100% funded by the Government of India). It does not fall under an umbrella scheme framework.

- **Ministry:** [Ministry of Minority Affairs \(MoMA\)](#).
- **Implementing Agency:** **Ministry of Minority Affairs** handles direct programmatic implementation. Local execution, document verification, and community outreach are carried out through **State Governments** with the active assistance of **local Parsi Institutions** and Anjumans.

Aims and Objectives

- **Arrest and reverse** the rapid downward demographic trend of the Parsi (Zoroastrian) population in India.
- **Stabilize and increase** the total population size using structured medical, social, and scientific interventions.
- **Prevent demographic extinction** of the small, notified Parsi minority community.



Funding Mechanism

- **100% Central Funding:** The central government bears the entire expenditure under the Central Sector design.
- **Budget Allocation:** Implemented across the 15th Finance Commission cycle with a total allocation of **₹50 crore**.
- **Disbursement Mode:** Financial provisions are transferred directly to beneficiaries through the **Direct Benefit Transfer (DBT)** mechanism, integrated with [biometric authentication](#) to ensure transparency.

Key Features & Components

The scheme functions through three structural pillars, governed by specific family-income thresholds:

1. Medical Assistance Component

- **Scope:** Financial aid for advanced infertility treatments including Assisted Reproductive Technologies (ART), In-Vitro Fertilization (IVF), and surrogacy.
- **Eligibility:** Parsi couples with an annual family income below **₹30 lakh**.

2. Health of Community (HoC) Component

- **Scope:** Direct financial support intended to offset the cost of childcare and look after elderly family members.
- **Child Care Support:** Financial aid at the rate of **₹8,000 per month** per child until they turn 18.
- **Elderly Dependents:** Financial assistance of **₹10,000 per month** for dependent elderly family members (aged 60 years or older).
- **Eligibility:** Parsi families with an annual income below **₹15 lakh**.

3. Advocacy & Counseling Component

- **Scope:** Workshops and family counseling sessions focused on relationship management, parenting, marriageable age awareness, and diagnostic screening.

Status and Achievements (As of 2026)

- **Cumulative Births:** The scheme has successfully facilitated the birth of **more than 490 Parsi children** since its inception.
- **Financial Disbursal:** Total financial assistance cumulative payouts reached **₹35.05 crore** as of early 2026.
- **Digital Transformation:** Transitioned completely to digital administration via two distinct systems:
 - The **Medical Portal** and **HoC Portal** allow couples to submit and monitor applications directly online.
 - The **Beneficiary Satyapan App (BSA)** enables remote biometric verification via mobile devices.
- **Registration Drives:** A Universal Parsi Registration Drive added **300 fresh registrations** onto the portal.



- **Official Validation:** An independent evaluation study conducted by the International Institute for Population Sciences (IIPS) validated that the program has near-universal community approval and effectively reaches its target demographic.

Criticisms and Limitations

Criticism

Category	Specific Issues & Pitfalls
Exclusionary Norms	The scheme does not extend benefits or legal Parsi status to children born of interfaith marriages where a Parsi woman marries non-Parsi men due to orthodox customary rules.
Socio-Cultural Gaps	Focuses heavily on financial and clinical remedies but struggles to break underlying social preferences like late marriages, choice of singlehood, and small family setups.
Over-Reliance on IVF	High clinical priority is given to expensive treatments like IVF, which naturally carry limited medical success rates, often causing dropout fatigue among couples.
Rigid Income Criteria	Critics point out that separating the eligibility thresholds into ₹15 lakh and ₹30 lakh segments sometimes excludes families living in metropolitan areas where living expenses are exceptionally high

8. Waqf Management: the *Qaumi Waqf Board Taraqqiati Scheme* focus on digitizing records and developing Waqf properties for community welfare.

The **Qaumi Waqf Board Taraqqiati Scheme (QWBTS)** is a **Central Sector Scheme** under the **Ministry of Minority Affairs**, formulated to modernise, digitise, and streamline the administration of State Waqf Boards (SWBs) across India.

Administrative and Funding Classification

- **Type of Scheme:** It is a **Central Sector Scheme**. The Central Government funds 100% of its allocation directly.
- **Umbrella or Flagship Classification:** It operates as a dedicated, standalone **sub-scheme** focused on technology-driven institutional strengthening, rather than a broad umbrella scheme. It was originally formed by merging



the "Computerization of Records of State Waqf Boards" (launched in 2009) and the "Strengthening of State Waqf Boards" scheme (launched in 2013).

- **Ministry In-Charge:** [Ministry of Minority Affairs \(MoMA\)](#).
- **Implementing Agency:** The **Central Waqf Council (CWC)**, New Delhi acts as the nodal implementing body.
- **Funding Mechanism:** Financial assistance is provided via Grants-in-Aid released directly to State/UT Waqf Boards based on module-specific proposals. Subsequent tranches require the submission of strict Utilization Certificates (UCs). The 15th Finance Commission cycle (2021-22 to 2025-26) designated a total budget provision of ₹70 crore.

Aims, Objectives, and Core Features

- **Digitisation & Transparency:** Complete data entry, computerisation, and digital mapping of immovable Waqf assets via the central **Waqf Assets Management System of India (WAMSI)** portal to maintain an unalterable database.
- **Encroachment Prevention:** Execute Geographic Information System (GIS) and Global Positioning System (GPS) mapping of properties to physically verify boundaries and clear structural encroachments.
- **Administrative Modernisation:** Establish a Centralized Computing Facility (CCF), Enterprise Resource Planning (ERP) solutions, and web-based video conferencing infrastructure within SWBs.
- **Manpower Deployment:** Fund dedicated professional personnel including Assistant Programmers, Survey Assistants, Legal Assistants, and Accountants within SWBs to systematically manage litigation and property revenue tracking.

Key Status Updates and Achievements (As of 2026)

- **Integration with UMEED Framework:** By 2026, the QWBTS digitization drive has been tightly integrated with the newly operationalised **Unified Waqf Management, Empowerment, Efficiency and Development (UMEED) Central Portal**, which acts as the singular source for real-time monitoring and verification.
- **Asset Processing Milestone:** According to official data, **6,29,527 properties have been initiated** on the central tracking system. Out of these, **2,87,695 properties have been fully validated and approved**, while 38,083 entries were rejected post-verification to ensure zero anomalies.
- **Advanced Tracking Infrastructure:** In January 2026, the Ministry expanded the digital ecosystem by launching two highly specialized modules on the portal: the **Survey Module** for dynamic updating of field metrics and the **Waqf Property Lease Management Module** to ensure end-to-end transparency in land monetization.
- **Legal Compliance Progress:** Following the expiration of initial documentation windows, 17 regional Waqf Boards secured structured legal extensions through competent Waqf Tribunals to comprehensively wrap up lagging rural property surveys.

Criticisms and Systemic Challenges



- **Slow Field Mapping Deadlines:** The target for total physical geotagging suffered multiple delays, drawing administrative flak from parliamentary panels because of slow vendor empanelment and varying local logistical hurdles.
- **Anomalies in Mutual Data Entry:** State Waqf Boards have historically been slow to resolve pending boundary overlap disputes. Critics note that mass entry on digital systems frequently locked in existing land disputes before adequate ground verification.
- **Tightening Bureaucratic Oversight:** The integration of digital platforms with stricter statutory rules under recent legislative changes has triggered community pushback. Activists argue that prioritizing top-down executive filtering via district collectors undermines the institutional autonomy of local Waqf administrations

9. Prime Minister's New 15-Point Programme:

The **Prime Minister's New 15-Point Programme for the Welfare of Minorities** is an **overarching umbrella programme** designed to ensure that underprivileged sections of six centrally notified minority communities have equitable access to development benefits.

Institutional Framework & Nature

- **Nodal Ministry:** [Ministry of Minority Affairs \(MoMA\)](#).
- **Implementing Agencies:** Central Ministries and Departments concerned (e.g., Ministry of Education, Ministry of Rural Development) execute individual actions through **State Governments and Union Territory administrations**.
- **Scheme Type:** It is an **umbrella programme**. It does not have its own single fund structure; instead, it compiles **both Central Sector (CS) and Centrally Sponsored Schemes (CSS)**. Schemes run exclusively by MoMA function as Central Sector Schemes, whereas multi-ministry schemes operate as Centrally Sponsored Schemes with shared state-centre financing.

Aims and Objectives

The core objective is to integrate minority welfare into mainstream development planning. It targets six notified communities: **Muslims, Sikhs, Christians, Buddhists, Parsis, and Jains**.

- **Enhancing Educational Opportunities:** Maximising access to primary, secondary, and higher education.
- **Economic Empowerment:** Ensuring a fair share in economic activities, credit support, and public employment.
- **Living Condition Improvement:** Upgrading basic infrastructure in areas populated by minority groups.
- **Social Security & Peace:** Preventing and controlling communal disharmony or violence.

Funding Mechanism & Earmarking Feature



- **15% Resource Allocation:** The defining mechanism requires all participating ministries to earmark **15% of their physical targets and financial outlays**, to the extent possible, specifically for minority welfare.
- **Targeted Demographics:** Resources are physically directed towards **Minority Concentration Districts (MCDs)** and blocks where minorities comprise at least 25% of the total population.

The 15 Core Points (Key Features)

Pillar	Focus Areas / Sub-Schemes Covered
A. Education	<ol style="list-style-type: none"> 1. Equitable access to ICDS (Anganwadi) services 2. Improving School Access (Samagra Shiksha Abhiyan) 3. Support for Urdu teaching 4. Modernisation of Madrasa education 5. Scholarships (Pre-Matric, Post-Matric, Merit-cum-Means) 6. Infrastructure improvement through Maulana Azad Education Foundation
B. Economic Activity	<ol style="list-style-type: none"> 7. Wage/Self-employment (DAY-NRLM, DAY-NULM) 8. Technical Skill Training (PM-VIKAS, Upgrading ITIs) 9. Financial credit support via NMDFC and Mudra Yojana 10. Equitable recruitment to Central/State public services
C. Living Conditions	<ol style="list-style-type: none"> 11. Rural Housing equity (Pradhan Mantri Awaas Yojana) 12. Slum area infrastructure improvement 13. Water and Sanitation access (Jal Jeevan Mission/POSHAN)
D. Security	<ol style="list-style-type: none"> 14. Strict prevention of communal incidents & speedy prosecution 15. Comprehensive rehabilitation for victims of communal violence

📌 Current Status & Achievements (As of 2026)

- **Mainstreaming & Saturation Approach:** The Government has pivoted toward a [“saturation approach”](#) to ensure basic amenities reach 100% of intended beneficiaries in targeted zones, leading to successful mainstreaming across rural blocks.



- **Infrastructure Growth:** Substantial physical infrastructure blocks—including residential schools, ITIs, and health centers—have been institutionalized under the linked Pradhan Mantri Jan Vikas Karyakram (PMJVK) component.
- **Financial Inclusion:** Expanded credit penetration through the Pradhan Mantri Mudra Yojana has consistently met the targeted credit flow to minority entrepreneurs.

Criticisms & Structural Faults

- **Uneven Awareness:** Independent public audits have pointed out a severe **lack of ground-level awareness** among target beneficiaries regarding specific scholarship and livelihood sub-allocations.
- **Monitoring Slack:** The program faces consistent criticism regarding delayed execution or slow monitoring by State Level Committees, often resulting in uneven implementation across states.
- **Political and Regional Opposition:** Certain state governments have previously opposed the framework, labeling targeted religious allocations as "communal budgeting" that risks altering regular administrative metrics

10. Shahari Waqf Sampatti Vikas Yojana to digitize records and develop urban Waqf properties for welfare revenue

The **Shahari Waqf Sampatti Vikas Yojana (SWSVY)** is a **Central Sector Scheme** executed under the administrative control of the **Ministry of Minority Affairs (MoMA)**, Government of India. Originally launched in 1974-75 as the "Scheme for Development of Urban Waqf Properties", it was evaluated and renamed in 2017. Rather than a massive flagship or broad umbrella initiative, it operates as a specialized, targeted welfare scheme specifically designed to enhance the commercial viability of urban Waqf land assets.

Core Structure & Governance

- **Aims and Objectives:** To protect vacant urban Waqf lands from illegal encroachment. It seeks to optimize these lands by establishing financially viable commercial and social infrastructure to generate sustainable income, thereby expanding community welfare and charitable activities.
- **Implementing Agency:** The **Central Waqf Council (CWC)**, a statutory body under MoMA, acts as the central implementing authority. Project development is facilitated locally through individual **State Waqf Boards (SWBs)** and registered Waqf institutions.
- **Funding Mechanism:** Fully funded by the Central Government via annual Grants-in-Aid allocated to the CWC. The CWC then disburses **interest-free loans** directly to approved projects.

Key Features



- **Financial Assistance Limits:** Provides interest-free loans covering up to **75% of the total estimated project cost** (excluding land value), or a maximum cap of **₹2.00 crore per project**, whichever amount is less.
- **Eligible Projects:** Construction or modernization of functional, revenue-generating structures including commercial complexes, marriage halls, community centers, cold storage units, and hospitals.
- **Geographical Restriction:** Projects must strictly reside within statutory **urban boundaries** or within an 8-kilometer radius of municipal limits.
- **Social Component Grant:** State Waqf Boards can receive direct grants-in-aid to construct non-commercial social infrastructure (e.g., schools or basic clinics) subject to advance approval from the Ministry.

2026 Status & Impact

1. Current Up-to-Date Status (2026)

Following its previous programmatic phase operating through 2025, an extensive impact and evaluation study was conducted by the National Institute of Labour Economics Research and Development (NILERD) to appraise the extension of the central sector framework past March 2026. Operations continue to run in sync with digitalization networks like the [Central Waqf Council Online Portal](#).

2. Key Achievements

- **Asset Monetization:** Successfully financed over 156 major infrastructure and commercial projects across India since its initial launch, driving long-term revenue growth for state boards.
- **Anti-Encroachment Security:** By funding physical construction, the scheme has physically secured prime urban land holdings from land-grabbing syndicates and unauthorized usage.
- **Coordinated Modernization:** Works in tandem with the *Qaumi Waqf Board Taraqqiati Scheme (QWBTS)* to digitize property mappings, enabling easier title clearances for funding approvals.

3. Common Criticisms & Institutional Challenges

- **Sluggish Disbursal and Underutilization:** Critics point out that total financial allocations remain low relative to the massive volume of Waqf land in India, hindered by strict, multi-layered regulatory clearances.
- **Title Litigations & Implementation Delays:** Many highly viable urban land parcels remain trapped in historic ownership disputes, structural claims, or ongoing court cases, rendering them ineligible for immediate loan deployment.
- **Poor Ground Execution:** Government impact audits highlight that critical field survey mechanisms—such as localized GPS-tagged tracking and physical photographic verification—suffer from weak implementation across several states.



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