

GUIDELINES

On

MINORITIES CLUSTERS DEVELOPMENT PROGRAMME



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NATIONAL MINORITIES DEVELOPMENT & FINANCE CORPORATION

MINORITIES CLUSTERS DEVELOPMENT PROGRAMME

The Ministry of Minority Affairs, Government of India based on 2001 Census, has identified 338 towns in the country, having concentration of Minorities where the Socio Economic Indicators are far below the national average. These 338 towns (Clusters) are spread across 24 States.

1. In order to reach out to a larger number of target groups with limited infrastructure and manpower available with the SCAs, NMDFC has decided to give focus on these Urban Concentration Towns as **MINORITIES CLUSTERS** for intensive development. Through cluster approach it is expected that a quantum jump in our reach to beneficiaries could be achieved.

2. To start with, during the year 2008-09, 40 clusters were identified & taken up for intensive and focused activities by NMDFC. State-wise list of these clusters is enclosed herewith as Annexure-I. During 2009-10, another 38 clusters has also been identified out of the list of 338 towns and the list is enclosed herewith as Annexure-III.

3. This programme is to be organized by the concerned SCAs for which NMDFC would provide necessary support. The project period of each of the clusters will be for 3 years. The concerned SCAs are expected to organize at least the following activities in each cluster in their jurisdiction during 2009-10.

i.	Awareness Camp	-	1 No.
ii.	Term Loan	-	Rs.40.00 Lakhs
iii.	Micro Financing	-	Rs.20.00 Lakhs
iv.	Vocational Training	-	1 No.
v.	EDP Training	-	1 No.
vi.	Mahila Samridhi Yojana	-	1 No.
vii.	A course in Computer Application	-	1 No.

The SCA would also have flexibility to consider financing under the other schemes of NMDFC viz. Margin Money Loans & Micro Credit through NGOs.

4. This programme would be in addition to the normal schemes available in these Minority Clusters concerned. The funds allocated to the SCAs would be disbursed under this programme, independent of pending issues under general programme, subject to availability of government guarantee.

5. The guidelines for implementation of the programme in brief for organizing each of the above activities are enclosed as Annexure-II.

Annexure-I

List of Minority Clusters Identified during the year 2008-09

<u>Sr. No.</u>	<u>State</u>	<u>District</u>	<u>Name of the Cluster</u>
1.	Andhra Pradesh	Hyderabad Nizamabad Kurnool Rangareddy	1. Hyderabad (MC Part) 2. Nizamabad (M) 3. Kurnool (MC) 4. Rajinder Nagar (M)
2.	Assam	Nagaon	5. Nagaon (MB)
3.	Bihar	Bhagalpur Darbhanga	6. Bhagalpur(MC) 7. Darbhanga (MC)
4.	Delhi	North East North East	8. Mustafabad (CT) 9. Jaffrabad (CT)
5.	Gujarat	Panchmahals Junagarh	10. Bharuch (M) 11. Veraval (M)
6.	Haryana	Sirsa	12. Mandi Dabwali (MC)
7.	Jharkhand	Ranchi	13. Ranchi (MC)
8.	Jammu & Kashmir	Baramula Baramula Sri Nagar Anantnag	14. Sopore (TC) 15. Baramula (TC) 16. Sri Nagar (MC) 17. Anantnag (TC)
9.	Karnataka	Dharwad Gulbarga Dakshin Kannada Bellari	18. Hubli – Dharwad (MC) 19. Gulbarga (MC) 20. Manglore (MC) 21. Bellari (MC)
10.	Kerala	Thiruvananthapuram	22. Thiruvananthapuram (MC) 23. Kochi (MC Part) 24. Kozhikode (MC)

		Ernakulam	25. Kollam (MC)
		Kozhikode	
		Kollam	
11.	Madhya Pradesh	Bhopal	26. Bhopal (MC)
12.	Maharashtra	Mumbai (Suburban)	27. Greater Mumbai (MC Part)
		Aurangabad	28. Aurangabad (MC)
		Thane	29. Bhiwandi (MCI)
		Nagpur	30. Nagpur (MC)
13.	Orissa	Bhadrak	31. Bhadrak (M)
14.	Puducherry	Karaikal	32. Karaikal (M)
15.	Rajasthan	Sikar	33. Sikar (MCI)
		Tonk	34. Tonk (MCI)
16.	Tamilnadu	Tirunelveli	35. Tirunelveli (MC)
		Thoothukkudi	36. Thoothukkudi (M)
17.	Uttar Pradesh	Lucknow	37. Lucknow (MC)
		Varanasi	38. Varanasi (MC)
		Moradabad	39. Moradabad (MC)
		Meerut	40. Meerut (MC)
18.	Uttranchal	Nainital	41. Haldvani cum Kathgodam (MB)
		Udham Singh Nagar	42. Kashipur (MB)
19.	West Bengal	South 24 Paragana	43. Maheshtala (M)
		Murshidabad	44. Dhulian (M)

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Guidelines on various activities in a Cluster

i. AWARENESS CAMP

In each of the Clusters, the implementation of Minorities Cluster Development Programme should start generally with holding of Awareness Camp. Therefore, the Awareness Camp should be organized at the earliest possible opportunity in the 1st quarter. The objective of organizing Awareness Camp is to provide information to the target group of the locality regarding assistance/activities available under the Minorities Cluster Development Programme and the manner in which the same could be availed by them.

Beside the target group, in the Awareness Camp the SCA may invite, NGOs, Public Representatives, Minorities religious institutions, Minority Community Leaders & concerned officials of the cluster. The Awareness Camp may be organized on Sunday or any other day convenient to participants.

The SCAs may prepare the Plan for this purpose well in advance. The date, place & time etc. may be communicated to NMDFC, so that NMDFC officials may also participate in the Awareness Camp.

A leaflet (in Hindi/Urdu/other local language) giving information on various activities under Minorities Cluster Development programme and their implementation may be prepared by the SCA for free distribution at the time of Awareness Camp.

The expenses in organizing Awareness Camp are limited up to Rs.15,000/- and the same will be reimbursed by NMDFC on submission of self certification by the MD of concerned SCA regarding the expenditure incurred towards holding of awareness camp in the selected cluster.

ii. TERM LOAN

The target of providing term loan (as per NMDFC's scheme of Term Loan) in a cluster is of Rs.40.00 lacs per annum.

The steps for provision of term loan like collecting applications from the prospective beneficiaries, short-listing the applications through desk scrutiny and physical verification, interviewing the short-listed applicants by the Selection Committee (as per the existing procedure), selection of beneficiaries, sanction of loan and disbursement of loan may be taken up through the campaign approach.

Applications may be collected during the Awareness Camp itself. Subsequently, the SCAs may keep collection boxes at 4-5 locations in each cluster for collecting applications from eligible persons, from time to time. Such boxes may be vacated every month. Information in respect of incomplete applications could be collected by contacting the

beneficiaries over phone. Similarly, recovery of loan should also be through recovery camps from time to time.

SCAs may approach NMDFC for drawl of funds at the stage when the interviews of the short-listed candidates by the Selection Committee are underway. Demand for funds for Term Loan under the Cluster Programme may be made separately and separate accounts may be maintained.

Efforts should be made to cover larger number of beneficiaries by considering the eligible beneficiaries seeking lower loan amounts.

iii. MICRO FINANCING

As per the Micro-financing scheme of NMDFC, Micro Credit is to be provided to the members of Self Help Groups. The target of providing micro-credit in a cluster is of Rs.20.00 lacs, per annum.

The eligibility conditions for the Minority members, Self Help groups, NGOs, loan amount, interest rate etc. would be as per the scheme of Micro Financing of NMDFC.

The SCAs may reach the Self Help Groups of the locality directly or through competent NGOs of the locality. If good NGOs are available, Micro Financing through NGOs may be preferred since it will offload the burden of the SCAs to a great extent.

Demand for funds for this purpose may be made separately at the stage when SHGs to be financed have been identified and they are willing to accept the loan.

iv. VOCATIONAL TRAINING

Every year, at least 30 unemployed candidates of each cluster may be provided vocational training which should be useful to them in getting wage employment or self employment.

The training may be organized through local ITI or Polytechnic or any other reputed Government recognized institute in need-based trades of the area (other than computers). Applications for the vocational training may be invited after wide publicity through local newspapers/ Local TV channel etc. and selection of candidates may be done by a Selection Committee as per the standard norms of the SCA.

The duration of the vocational training may not exceed six months and training expenses in general may not exceed Rs.1000/- per month per candidate. Expenses exceeding Rs.1000/- pm may be shared by the participants. Each candidate will be paid stipend of Rs.500/- per month.

The above condition may be relaxed, if SCAs send a specific proposal for relaxation of any of the condition and NMDFC is agreeable & accepts the proposal.

The trained candidates may be offered loans by SCA. The proposal of the trained candidates should be sanctioned on priority basis.

v. A COURSE IN COMPUTER APPLICATION/MAINTENANCE

There is growing application of computers in every walk of life. Thus, there is good job potential for training in computer applications and computer hardware. Therefore, in each cluster, every year, training in Computer Application/ Computer Hardware may be organized for 30 candidates. Other terms & conditions of this training will be the same as that of Vocational Training (iv above).

vi. EDP TRAINING

EDP Training is useful in guiding the prospective entrepreneurs for setting up of an enterprise in business, service or industrial activity on an organised scale.

Such trainings are conducted by State Technical Consultancy Organisations or SISI of the State and generally are of one month duration. The topics covered in this training are like identification of suitable enterprise, preparation of project reports; managing finances, registration and regulatory framework, inventory control, marketing, account keeping etc.

The estimated expenses in organizing EDP training for 30-40 candidates are of the order of Rs.1 lakh.

No stipend would be paid to the candidate undergoing EDP. The minimum qualification of the trainees will be ITI or 10+2.

vii. MAHILA SAMRIDHI YOJANA

Under NMDFC's scheme of Mahila Samridhi Yojana, a group of 20 women is provided training in any women friendly activities having good marketing potential and the group is linked to micro finance after the training.

The training will be of six months' duration. During the training, the trainees will be formed into a Self Help Group practicing thrift & credit.

Training expenses to the extent of Rs.500/- per month per trainee will be borne by NMDFC and trainees will also be paid stipend of Rs.250/- per month.

After the training, the SCA will provide micro-credit to the trainees for pursuing the trade in which the training has been given. The SCA may implement the programme through an NGO or training organization.

Annexure-III

List of Minority Clusters Identified during the year 2009-

10

S.NO.	STATE	DISTRICT	NAME OF CLUSTER
1.	Andhra Pradesh	i Mahbubnagar ii Guntur iii Cuddapah	1. Mahbubnagar (M) 2. Chilakaluripet (M) 3. Cuddapah (M)
2.	Assam	i Lakhimpur ii Sibsagar	4. North Lakhimpur (MB) 5. Sibsagar (MB)
3.	Bihar	i Kishanganj ii Nawada	6. Kishanganj (M) 7. Nawada (M)
4.	Gujarat	i Panch Mahals ii Bharuch	8. Godhra (M) 9. Bharuch (M)
5.	Jharkhand	i Purbi singhbhum ii Dhanbad	10. Mango (NA) 11. Bhuli (CT)
6.	Karnataka	i Gulbarga ii Bidar iii Raichur	12. Shahabad (TMC) 13. Bidar (CMC) 14. Raichur (CMC)
7.	Kerala (Matsyafed)	i Alappuzha	15. Alappuzha (M)
8.	Kerala (KSBCDC)	i Kannur	16. Kannur (M)
9.	Kerala (KSWDC)	i Thiruvananthpuram	17. Neyyattinkara(M)
10.	Madhya Pradesh	i East Nimar ii Bhopal	18. Burhanpur (M Corp) 19. Bhopal (M Corp)
11.	Maharashtra	i Nagpur ii Aurangabad iii Mumbai (Suburban)	20. Nagpur (M Corp) 21. Aurangabad (M Corp) 22. Greater Mumbai (M Corp) (part)
12.	Mizoram	i Aizawl	23. Aizawl (NT)
13.	Nagaland (NHHDC)	i Kohima	24. Kohima (TC)
14.	Nagaland	i Dimapur	25. Dimapur (TC)

	(NIDC)		
15.	Punjab	i Amritsar ii Kapurthala iii Mansa	26. Amritsar (MCorp) 27. Phagwara (M. CI) 28. Mansa (M CI)
16.	Rajasthan	i Sikar ii Nagaur	29. Fatehpur (M) 30. Makrana (M)
17.	Tamil Nadu	i Vellore ii Coimbtore	31. Vanlyamadi (M) 32. Mettupalayam (M)
18.	Uttar Pradesh	i Lucknow ii Varanasi iii Meerut	33. Luknow (MC) 34. Varansi (MC) 35. Meerut (M Corp)
19.	West Bengal	i Uttar Dinajpur ii Murshidabad iii North 24 Parganas	36. Islampur (M) 37. Jangipur (M) 38. Titagarh (M)