



ECONOMIC EMPOWERMENT OF MINORITIES THROUGH CREDIT PROGRAMMES-THE INDIAN EXPERIENCE

Vipin Malik, Chairman, Infomerics Ratings, India

Dr. Manorajan Sharma, Chief Economist, Infomerics Ratings, India

ABSTRACT

Generic strategies in banking and finance are similar to all customers. But minorities are disadvantageously placed because of their lesser earnings, lower awareness of financial products, unsuitable advice focused on returns rather than risk mitigation and late start. Consequently, proactive policies for minorities to earn enough, access education, family care and retirement planning requires synchronized financial independence and literacy attempts, viz., credit score, record of debt, budget, deposit and loan accounts, cash outflows, overdue bills and retirement planning. There has been a shift from 'welfare' to 'development' and extension of strategic areas from the social services sector of education, health and welfare to finance, capacity building and technical expertise. There is also a stress on inculcating confidence, generating awareness and training minorities for economic activity and employment. While specific minority-focused activities and resources are helpful, what is basically needed is affirmative action for greater development of minorities - both qualitatively and quantitatively. Banks are an effective instrument of redressing religion-based discrimination through urbanization and access to centres of learning, development projects and technology, particularly mobile phones and internet. However, the participation of minorities in development and their access and control over financial resources continues to be limited and uneven across geographical and occupational groups necessitating focused initiatives to transform the ground realities.

Keywords: economic empowerment, minorities, credit, India.

PERSPECTIVE

The worst is clearly behind us post the COVID 19 pandemic and India is once again on a high growth trajectory. However, there are heightened geopolitical dynamics in the wake of the Russia-Ukraine war, the high fuel prices, elevated logistics cost and interest cost, volatile capital flows and exchange rate volatility, the scramble for safe haven and the attendant correction in asset prices. The emergence of newer variants of the pandemic and monkey-pox also threw a spanner in the Indian growth story.

The present challenges include enhancing the share of manufacturing in India's GDP *vis-a-vis* average in low and middle-income countries; adequately capitalizing on the inherent labor and skill cost advantages to develop large-scale labor intensive manufacturing; simplifying complex land and labour laws; providing productive employment and to absorb out-migration of labour from agriculture; and strong macroeconomic fundamentals including low and stable rates of



inflation and a falling fiscal deficit. There is thus a compelling need for structural reforms to drive economic reforms and balanced and inclusive growth.

Considered in a proper historical and comparative perspective, the central objective of economic planning, in India, was “*to initiate a process of development which would raise living standards and create new opportunities for a richer and more varied life*” (Government of India, 1952). In the steadily increasing literature on economic development in general and the transformation of the developing economies in particular, it is widely agreed that there is a strong case for broadening the process and accelerating economic development and making it more equitable. There is also a compelling need to improve the ease of doing business and reduce the cost by structural transformation while addressing the basic concerns of health, education and employment.

With pluralism being the hallmark of the Indian society, India is a confluence of plurality of identities and religions(Ghosh, 2000; Oomen, 2002; Chatterjee, 1994).India has usually been compared to a mosaic but we have for long compared India to a melting pot of culture, civilization, religion, caste, class and language. Despite the apparent diversities, there is an underlying unity. And there has, therefore, to be a renewed thrust on this underlying unity and wholesome development for democracy to lead to a shared and better future for persons across the development spectrum.

The trial of adversity was that of the freedom fighters of India; the trial of prosperity is that of the present day Indians. If the India growth story has to be sustained over the long haul, all sections of the population must do reasonably well. This subject encompasses a wide canvas and there are broader issues of modern political economy, the inextricable linkage of economics and political systems and the need for a paradigm shift.

Cross-country empirical evidence clearly reveals that the process and pattern of development and structural transformation have significant implications both for economic growth and distributive equity ([Chenery, et al.](#), 1974; [Meier](#), 2005; Saad-Filho 2011; [Sen](#), 1997; Thirlwall, 2006). While the size of the national cake must grow, the pie must also be more evenly and equitably distributed. This distinctive approach makes it possible to explore and examine diverse perspectives without being oblivious to an important thematic pattern.The dynamics of minorities linked to socio-economic changes, such as, economic modernization and urbanization also need to be factored in a holistic assessment and perspective. Hence attempts must be made to favorably influence them to enhance social, educational, cultural and economic advancement of the society by examining the settled issues, the unanswered questions and areas for future research and investigation to discernibly alter the ground-realities.



SPECIFICATION OF MINORITY COMMUNITIES

The communities notified as minority communities by the Government of India, Ministry of Minority Affairs are (a) Sikhs (b) Muslims (c) Christians (d) Zoroastrians (e) Buddhists and (f) Jains. As per the Census 2011, the percentage of minorities in the country worked out to about 19.3 per cent of India's total population. The population of Muslims are 14.2 per cent; Christians 2.3 per cent; Sikhs 1.7 per cent, Buddhists 0.7 per cent, Jain 0.4 per cent and Parsis 0.006 per cent.

MINISTRY OF MINORITY AFFAIRS

The Ministry of Minority Affairs is entrusted with the work related to the improvement of the socio-economic condition of the minority communities through affirmative action and inclusive development efforts so that every citizen has an equal opportunity to participate actively in building a vibrant nation. This Ministry implements various schemes to increase the participation of the disadvantaged/underprivileged children/candidates of notified minority communities and to improve the level of education, participation in employment, skill and entrepreneurship development and reducing deficiencies in civic amenities or infrastructure.

NATIONAL COMMISSION FOR MINORITIES (NCM)

The Ministry of Home Affairs established the National Minorities Commission of India in a resolution on January 12, 1978. Once the National Commission for Minorities Act was enacted in 1992, the Minorities Commission became a statutory body and was renamed as **National Commission for Minorities**. NCM consist of a Chairperson, a Vice-Chairperson, and five Members. The five Members including the Chairperson shall be from amongst the minority communities.

CONSTITUTIONAL PROVISIONS

The concepts of equality, fraternity, liberty and justice are central to the Indian Constitution (Basu, 2021). The Constitution is committed to provide all safeguards and security to the minorities living in India as reflected in Part III on 'Fundamental Rights', viz., Articles 14-18 (Right to Equality), Articles 19-22 (Right to Freedom), Articles 23 and 24 (Right to Freedom of Religion) and Articles 29-30 (Cultural and Educational Rights), to accommodate the diverse groups existing in the country. In essence, it is stressed that the state shall not discriminate against any citizen on the ground of caste, religion, creed and gender.



To ensure that no discrimination will be practised in any form, the Indian State was declared as ‘secular’, which meant that:

- (a) each citizen would be guaranteed full freedom to practice and preach his religion,
- (b) state will have no religion, and
- (c) all citizens, irrespective of their religious faith, will be equal.

MOVE FROM *DE JURE* TO *DE FACTO* EQUALITY

It has sometimes been maintained “*religion in India extends far beyond the realm of temples, mosques and mausoleums to reach deep within both individual identities and forms of social organizations. Religion underpins both the private existences of Indians as well as the public life of the nation*” (Filiu, 2006). Against this backdrop, the basic principles of minority protection emanates from the right to identity and substantive equality (Henrard, 2012). The pursuit of this objective leads us to an array of questions (for example, diversity management, integration, the prevention of ethnic conflict, autonomy, emergence of some integration and coherence or synergy) coalescing in the central theme of the relationship between general fundamental rights (civil and political as also socio-economic and cultural rights) and minority-specific rights. The thematic parts focusing on the right to identity stem from identity characteristics; the “*equality*” parts underscore the significance of the elimination of systemic discrimination as an axiom of minority protection. Connecting all the dots in implementation at the ground-level is a pre-requisite to meaningful and substantive equality.

The objectives of the Constitution, laid down in the original Preamble, are to give to its citizens social, economic, political, justice, liberty of thought, expressions, belief, faith and worship and equality of status and opportunity. The Constitution also aims at building a tolerant and accommodative society and securing national unity by promoting fraternity assuring the dignity of the individual and the unity of the nation. The Preamble aims to accommodate diversity by guaranteeing every citizen justice, liberty and equality. Despite constitutional equality of all rights, certain protective and safeguards measures for the development of minorities in various spheres of life and activity, their development lagged behind despite attempts at the level of the government and elsewhere (Planning Commission, 2012). Some deficiencies relate to “*deficient allocation of funds, poor implementation, and tardy progress*” (Alam, 2020).

While the issue of development of minorities has been an issue of long-standing concern in India (Bhanot, 1993), this issue has acquired sharper focus in recent times and there is a need for “*exploring Hinduism in India in dynamic interaction, rather than in isolation*” (Jain, 2022). The exclusion of minorities at various levels and in different ways necessitates the mainstreaming of the minority concerns in policy development and planning to create meaning and value in their lives in all forms and manifestations. As the International Foundation for Electoral Systems (IFES) cogently argued, “*inclusive and representative democracies provide*



for the full and active participation of all of their citizens irrespective of race, gender, religion or ethnic identity” (IFES, 2022). Similarly, while delivering the inaugural address for the office of Diversity and Inclusion at the IIT Delhi, Supreme Court judge Justice DY Chandrachud stressed “*difference and diversity needed to be understood for their uniqueness, which was a resource rather than liability*” (Times of India, September 2022). Infact Justice Chandrachud went on to say “*the danger of sitting in information silos where we associate only with those who believe like us, think like us and who do not look beyond the horizons of that which is familiar*” (Times of India, *op.cit*).

The Prime Minister Mr. Narendra Modi recently asked the Bharatiya Janta Party (BJP) to aspire to fulfill aspirations of all sections of society, and made a special mention of the Pasmada — essentially Other Backward Castes (OBC) — Muslims, who have been victims of caste-based stratification. The Ministry for Minority Affairs (MoMA) specifically started programmes, such as, “*progress panchayat*” for the benefit of backward Muslims, and those in the “*shilpkari, dastkari and swarnkari*” (artisans) professions for the benefit of Muslims in 2015. This move needs to be given an impetus for the emancipation of Muslims in general and the Pasmada community in particular (Economic Times, 2022). Since there is still some way towards achieving the goals of religious equality and empowerment of minorities in India, this issue requires to be addressed in a more holistic and realistic manner as opposed to an ad-hoc and issue based approach. In the ultimate analysis, there has to be a move from *de jure* to *de facto* equality for broad-based, inclusive and equitable development. Towards this end, a use of the case study analysis highlighting best practices in minority development initiative in each sector (education, livelihood management, governance and health promotion) and an attempt to replicate such practices on a wider national-level could be useful.

A survey of the literature reveals that minority representation strengthens representational links, fosters more positive attitudes toward government, and encourages political participation (Banducci, et al 2004; Vera and Hunt, 2004). This is why proactive policies are required to place the development of minorities within the broader context of changing socio-economic milieu, shifting paradigms, level of techno-economic development and social needs and goals. More specifically, there has to be a sharper focus on transformative attempts focused at ensuring that minorities earn enough, access education, care for a family and plan retirement. Holistic development of minorities needs to be clearly understood, quantified and redressed by coordinated and concerted financial independence and literacy attempts, viz., credit score, record of debt, budget, deposit and loan accounts, cash outflows, overdue bills and retirement planning.

There has now been a shift from ‘welfare’ to ‘development’ and the extension of minority’s areas of concern from the social services sector of education, health and welfare to finance, capacity building and technical expertise. There has also been a greater awareness of the need



for inculcating confidence among minorities, generating awareness about their rights and privileges and training them for economic activity and employment.

While equity-specific policies with emphasis on activities and resources beneficial to minorities and affirmative action constitute important elements of the development strategy, class, gender and location intersect, creating inter- and intra-group differentials in the impact of these policies. There are also information system gaps in monitoring and assessing social disadvantage, implementation and evaluative research on inclusive policies (Bhojani, et al, 2019). Accordingly, a more sustained attempt needs to be made to extend the benefits of development to minorities - both qualitatively and quantitatively- by a practical framework for evaluating the potential design and feature choices involved.

OVERARCHING NEW 15 POINT PROGRAMME

The Ministry of Minorities has been implementing the PM's overarching New 15 Point Programme(Government of India, 2022) for all-round welfare of six centrally notified minority communities with the objectives of (i) enhancing opportunities for education; (ii) ensuring an equitable share for minorities in economic activities and employment, through existing and new schemes, enhanced credit support for self-employment, and recruitment to State and Central Government jobs; (iii) improving the conditions of living of minorities by ensuring an appropriate share for them in infrastructure development schemes; and (iv) prevention and control of communal disharmony and violence.

These programmes can be grouped into five categories- educational empowerment, economic empowerment, infrastructure development, special needs and support to institutions.

- (A) Educational Empowerment (i) Scholarship Schemes:- (a) Pre-Matric Scholarship Scheme. (b) Post- Matric Scholarship Scheme. (c) Merit-cum-Means based Scholarship Scheme. (ii) Maulana Azad National Fellowship (MANF) Scheme. (iii) NayaSavera - Free Coaching and Allied Scheme for the candidates / students belonging to Minority Communities. (iv) PadhoPardesh – Scheme of Interest Subsidy on Educational Loans for Overseas Studies for the Student belonging to Minority Communities. (v) NaiUdaan – Support for Minority Students clearing Prelims conducted by UPSC, State Public Service Commissions (PSCs) and Staff Selection Commission.
- (B) Economic Empowerment: (i) Skill Development: (a) SeekhoaurKamao (Learn & Earn). (b) USTTAD (Upgrading the Skills and Training in Traditional Arts/ Crafts for Development). (c) NaiManzil - A scheme to provide education and skill training to the youth from Minority Communities. (ii) Concessional credit through National Minorities Development and Finance Corporation (NMDFC).
- (C) Infrastructure Development: PradhanMantri Jan VikasKaryakaram (PMJVK).
- (D) Special Needs: (i) NaiRoshni – The scheme for leadership development of Minority Women. (ii) HamariDharohar – A scheme to preserve rich heritage of minority



communities of India under the overall concept of Indian culture. (iii) JiyoParsi – Scheme for Containing Population Decline of Parsis in India. (iv) Waqf Management - (a) Qaumi Waqf Board Taraqqiati- Scheme (Scheme of Computerization of Records and Strengthening of State Waqf Boards) (b) Shahari Waqf Sampatti Vikas Yojana (Scheme for Grants-in-Aid to Waqf – Development of Urban Waqf Properties) (v) Research/ Studies, Monitoring and Evaluation of Development Schemes Including Publicity (vi) Haj Management

(E) Support to institutions: (i) Corpus Fund to Maulana Azad Education Foundation (MAEF). (ii) Equity to National Minorities Development & Finance Corporation (NMDFC). (iii) Grants-in-Aid Scheme to State Channelising Agencies of National Minorities Development & Finance Corporation.

EMERGING ROLE OF BANKING AND FINANCE

While the generic strategies in banking and finance relate similarly to all customers, minorities are at a disadvantage because of their lesser earnings, lower awareness of financial products, repayment for higher education—not just once but over a lifetime—without being heavily debt-stressed and exacerbating inequality, unsuitable advice focused on returns rather than risk-mitigation and late start.

Banks in India are a microcosm of the broader domestic economy. With the Indian economy gaining steam and non-performing assets (NPAs) of the banking system steeply declining to a six-year low of 5.9 per cent as of March 2022, bank credit in India is expected to grow at a fast clip. Banks are an effective instrument of redressing religion-based discrimination through urbanization and access to centres of learning, development projects and technology, particularly mobile phones and the internet. However, the participation of minorities in the development process and their access and control over financial resources continues to be limited and uneven across geographical and occupational groups necessitating focused attention on distinctive issues—academic, socio-political and financial- and greater participation and collaboration (Berg, 2004), which impact the lives and livelihoods of these communities (Lardier et al., 2019).

FILLING THE GAPS

The thesis that expanding minority's access to credit at the individual, group, and societal levels can be a great equalizer can be substantiated both by the literature and empirical evidence (Banducci, et al 2004). An examination of the impact of Government Welfare Schemes on Empowerment of Minority Women in Karnataka (Panakaje, 2021) revealed the criticality of credit and financial support for minorities. Accordingly, this study suggested



greater sensitization of minorities in rural areas to enhance empowerment in a fair, credible and transparent manner.

With reducing jobs in the government sector (estimated at only 2-3per cent of the overall productive national employment), credit programmes help to create employment in the private and the informal sector, including self-employment. Some gaps could be filled by financial literacy, progressively greater use of Information and Communications Technology (ICT) and information dissemination about schemes and opportunity. The issues of broad-based sanction and disbursement of credit at district and town levels, district-level monitoring and coordination, thrust on startups schemes, skill upgradation, technology intervention and cluster development also require close and careful attention in adopting a strategic approach and developing financial inclusion strategies.

The financial services industry has been steadily expanding to enhance minority's financial literacy, provide more savings and credit options, and facilitate training and mentoring. In an attempt to provide an impetus to the overall process of economic growth and structural transformation, skill development; vocational education and training and focus on meeting challenges of first generation minorities at micro level business startup would promote minority's empowerment both through provision of employment and enterprise creation and help them move to the next level.

Simultaneously, concerted attempts need to be made to provide greater incentives for investment and attention on rural technology, marketing, infrastructure and private participation; clusters - both natural and induced- since they provide productivity gains on a continued basis and develop a network of sub-contracting between firms and an accent on strengthening of the pre-requisites for development, such as, credit, marketing, technological modernization and infrastructure.

While the size of the national cake must grow, the pie must also be more evenly and equitably distributed. The roadmap ahead must bring about a paradigm shift driven by broad-based development. A holistic and integrated action-plan requires coordinated strategic and operational measures to meet the needs of excluded and under-served customers in a greater and more substantial measure. Strategic action includes policy measures, infrastructure and logistics support, holistic approach and greater engagement of State governments. Operationally, undivided attention on cluster-based approach, thrust on identified regions and activities, strong quality control and evaluation mechanisms, research and development is needed.

DIRECTIONS OF THE CENTRAL BANK

The RBI has done pioneering work in expanding credit to the minorities. Let us give here the salient features of the directions of the RBI.



In terms of the RBI's Master Circular RBI/2021-22/06 FIDD.GSSD.BC.No.01/09.10.01/2021-22 dated July 01, 2019, the Government of India has forwarded a list of 121 minority concentration districts having at least 25 per cent minority population, excluding those States / UTs where minorities are in majority (J & K, Punjab, Meghalaya, Mizoram, Nagaland and Lakshadweep). Accordingly, all scheduled commercial banks (SCBs) are advised to specially monitor the credit flow to minorities in these 121 districts, thereby, ensuring that the minority communities receive a fair and equitable portion of the credit within the overall target of the priority sector.

A target of 40 percent of Adjusted Net Bank Credit (ANBC) or Credit Equivalent amount of Off-Balance Sheet Exposures (OBE), whichever is higher, as on March 31 of the previous year, has been mandated for lending to the priority sector by domestic scheduled commercial banks and foreign banks with 20 and above branches, for Small Finance Banks it is 75 per cent of their Adjusted Net Bank Credit (ANBC). Within this, a sub-target of 12 per cent of ANBC or Credit Equivalent amount of OBE, whichever is higher, as on March 31 of the previous year, has been mandated for lending to weaker sections which includes, among others, persons from minority communities.

A Special Cell should be set up in each bank to ensure smooth flow of credit to minority communities headed by an officer of the rank of Deputy General Manager/Assistant General Manager and exclusively look after aspects relating to credit assistance to minority communities in the concerned districts.

The Convener banks of the District Consultative Committees (DCCs) and the State Level Bankers Committees (SLBCs) should ensure that steps taken to facilitate the flow of credit to the minority communities and the progress made in this regard are reviewed regularly at their meetings.

The Lead Banks in the identified districts having concentration of minority communities may involve the State Minority Commission / Finance Corporation in the extension work including creating awareness, identification of beneficiaries, preparation of viable projects, provision of backward and forward linkages, such as, supply of inputs/marketing, recovery etc.

The Lead Banks in the identified districts may collaborate with District Development Managers (DDMs) of NABARD/ NGOs/ Voluntary Organizations in reaching the poor through Self Help Groups (SHGs). Lead Banks of the Minority Concentration Districts will have to exercise the pro-active role expected of them to ensure that the minority communities, particularly those who are poor and illiterate have access to bank credit for taking up productive activities.

Banks may route loans under the Differential Rates of Interest Scheme (DRI) scheme through State Minority Finance/Development Corporation on the same terms and conditions as are applicable to loans routed through SC/ST Development Corporations, subject to the beneficiaries of the Corporations meeting the eligibility criteria and other terms and conditions



prescribed under the scheme. Banks may ensure proper maintenance of the register to evolve timely sanction and disbursement of loan applications.

With a view to monitoring the performance of banks in providing credit to the specified minority communities, data on credit assistance provided to members of minority communities should be furnished to Reserve Bank of India and to the Government of India, Ministry of Finance and Ministry of Minority Affairs, on half yearly basis as at the end of March and September every year.

The Convener banks of the District Consultative Committees in the identified minority concentrated districts should furnish the data on priority sector advances granted by banks to specified minority communities compiled by them in the prescribed format for the district under their lead responsibility to the concerned Regional Offices of RBI within one month from the close of the relative quarter.

The progress made in regard to the flow of credit to the minority communities should be reviewed regularly at the meetings of the District Consultative Committees (DCCs) and the State Level Bankers Committees (SLBCs). The Lead Banks in the identified minority concentrated districts should furnish the relevant extracts of the agenda notes and the minutes of the meetings of the DCCs and of the respective SLBCs to the Union Ministry of Finance and to the Ministry of Minority Affairs on a quarterly basis.

PATHWAY TO THE FUTURE

Where do we go from here? Given the low participation of minorities in the professional and managerial cadre, minorities need to be empowered financially. Some critical elements of reducing barriers include small savings product conforming to pattern of cash flows; money transfer facilities; insurance products (life and non-life); small loans and overdrafts for productive personal and other purposes; initiate regular repayments to instill financial discipline; relax collateral requirements and allow cash-flow-based lending; basic no frills banking account, etc.

Savings-led programmes enhance thrift and minority's financial management practices, promote asset-building and risk mitigation. Insurance reduces various risks of loans and advances. Group-based mechanisms reduce costs, increase empowerment through group-based delivery and make minorities confident through their basic banking savings and credit products. But given the complexity of this multi-layered issue and the interplay between levels of empowerment, a more grounded, context-specific assessment of constraints and future scenarios is needed. Balanced banking and financial development must factor in structural factors stemming from the top driven strategy and the limitations of a one size fits all approach, irrespective of socio-economic conditions, educational advancements, agro-climatic variations and technological adaptation.



Cross-country evidences reveal that greater guarantee cover, lower guarantee fees or easier eligibility criteria facilitate greater credit off-take. The problem of economic deprivation and vulnerability among minorities is compounded by their lack of ownership of physical assets. Accordingly, banks can change the ground realities by improving education, training and employment opportunities. This goes beyond equity and fairness to be in the realm of economics. Important elements of banks' strategy relate to the thrust on education, training, technology training institute, artisan training institute, etc.

The issue of credit to minorities cannot be seen in isolation, in silo but needs a critical understanding of the Indian economy, to understand the status, issues and policies impacting lives and livelihoods both at the aggregate and sectoral levels. Hence the issue of inadequate credit to minorities needs to be considered as a microcosm of the larger society and economy, an India that is on the march to realize the challenges of today and the expectations of tomorrow. Towards this end of greater meaningfulness and socio-economic impact, there has to be a stress on introducing policy templates imbued by an integrated and ecosystem approach, effective all-pervasive inclusion, monitoring and reporting, localisation, multi-stakeholder initiatives and a synchronized approach.

Going forward, “*diversity, equity and inclusion*”, which is integral to the future of a responsive nation, is central to development. Such well-conceived transformative measures aimed at increasing banking facilities to minorities are welcome but clearly much more needs to be done to correct the disparity in specific spatial and temporal contexts to achieve the avowed objective of the centrality of empowerment.

Banks provide need-based startup finance by way of term loans to establish new enterprise and working capital finance and special benefits to minorities for deposits. There are delivery channels other than the regular branches and special credit schemes to enhance the participation of minorities and improve their lives. Such pioneering rural finance intervention objectives are sought to be achieved, *inter-alia*, by empowering minorities. More specifically, this provides an accent on education loans, streamlined credit operations and delivery system, including credit accessibility.

Replication of best practices in regulating the banking and financial sectors, creation of innovative and broad-based, inclusive and equitable mechanisms to reduce vulnerabilities and structural weaknesses would also be helpful. A wholesome development strategy necessitates sound public policies, a holistic approach, long-term commitment and synchronized perspectives across *individual, organizational and global* levels.

There is need for a paradigm shift from simple access-oriented measures to utilisation and engagement by a proper eco-system and reshaped narrative of broad-based development. In view of the transforming socio-economic milieu, banks help to reduce the gap through



education loans, investment in job training and education opportunities, support to minority entrepreneurs, etc.

“*Developmental coordination*” requires synchronized action to build resilient and robust democracies that deliver for all by all stakeholders in the development process. The national policy for empowerment of minorities in terms of socioeconomic settings, demographic situation and academic variables stresses that policies, programmes and systems be established to bring about mainstreaming of minorities perspectives in all developmental processes, both as agents and beneficiaries. Mainstreaming of minorities is a multilayered issue and requires, *inter-alia*, collecting disaggregated data and developing analytical framework; analysing development agenda, networking, lobbying and advocacy; developing minority equality action plan, minority sensitive indicators and logical framework. Development and monitoring of organisational capacity building and change; minority sensitive policy formulation; organisational capacity building framework; and minority focal staff, minority training and management support, guidelines and tools also need to be targeted as important elements of the overall transformative strategy.

SABKA SATH, SABKA VIKAS, SABKA VISHWAS (TOGETHER WITH ALL, DEVELOPMENT OF ALL, FAITH OF ALL)

In sum, conceptualizations of empowerment from community, sociological, psychological and education stand points are informative and more importantly, transformative in policy development and planning. These findings have broad implications for the sustainability of the process and pattern of development and structural transformation and to make it more sustainable over the long haul. Accordingly, we must now identify critical problem areas, facilitate social change collectively (Brydon-Miller, 1997) and effect a fundamental change.

We are confident that this is doable with a sense of urgency. But the multi-dimensional issues of access to income and assets, control of and benefit from economic gains and the power to take decisions must receive a sharper focus. In this vision of ‘a new India’-an India, which is fully developed, inclusive and equitable- there have to be synchronized measures by all stakeholders, viz., the Government of India (GoI), State governments, banks, developmental financial institutions, apart from the minorities themselves. This sense of equality, security, and prosperity together with political will and awareness would enable the minorities to avail the full benefits of government schemes, welfare programs, and market opportunities in conformity with the avowed policy of “*development with dignity*”, “*empowerment without appeasement*”, and “*sabkasath, sabkavikas, sabkavishwas*”. This shift from quantitative outlays to qualitative outcomes and the focus on the big picture without being oblivious to the concerns of disaggregated ground-level situation would reduce segregation and discrimination. It would thus also work as a catalyst, force multiplier and a growth engine in the overall development of the nation and help India to move to a higher and more sustainable orbit.



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