



**COMPENDIUM
OF
DEPARTMENTAL PROGRAMMES
FOR
SELF EMPLOYMENT**

"DEPARTMENT OF EMPLOYMENT"

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DEPARTMENT OF AGRICULTURE

RASHTRIYA KRISHI VIGYAN YOJNA

1. Incentive on quality seed production through seed village production through seed village programme for Maize, Wheat, Oilseeds, Potato and Paddy @ Rs.1000/- per qtl. Of seed produced.
2. Introduction of new vegetable hybrid varieties with an assistance of Rs.13000/ha.
3. Promotion of protected cultivation in green houses (low cost) @ Rs.124/sq.mtr.
4. Promotion of vermi composting for strengthening organic farming @ Rs.30000/- per unit
5. Bore well / sprinkler system in rainfed areas of saffron and maize with 50% subsidy subject to maximum of Rs.2.00 lacs.
6. Soil and water conservation through different measures in the District (Water Harvesting Tank) @ Rs.1.00 lac
7. Area expansion under Saffron cultivation @ Rs.13000/0.2 ha
8. Area expansion under vegetable development @ Rs.13000/ha.
9. Strengthening of agriculture mechanization in field crops with assistance of Rs.0.45 lac/ tiller or 50% subsidy for tools and implements (whichever is less).
10. Assistance to beneficiaries under Mushroom Development for 100 trays Rs.25000/unit.
11. Assistance to beneficiaries under agriculture dev. Rs. 20000/-
12. Promotion of double cropping system for increasing cropping intensify by providing certified seeds for paddy-wheat, paddy-oilseed, paddy-oats rotation by provision of seed and balanced fertilizers to farmers @ Rs.3000/ha
13. Support of State / Private Seed farms of zeera development, in Gurez .
14. Exposure visit @ Rs.1.00 lacs/20 farmers
15. Training camps @ Rs.15000/camp.

**FORMALITIES REQUIRED FOR OBTAINING THE SEED
DEALERS LICENCE**

1. Application form
2. Source of supply
3. Site plan of the outlet (shop)
4. Treasury fee of Rs.1250/- under account head 0401 (Rs.50/-)
5. Premises verification report from SDAO of the concerned area
6. Minimum qualification (Matric)
7. Affidavit
8. Whether publicity has been given in respect of availability of outlet in the block
9. Whether the applicant has a minimum bank balance of Rs.50,000/-

MACRO MANAGEMENT SCHEME

S. No	Name of equipment / machine	Pattern of assistance
1	Tractor	@ 25% of the cost limited to Rs.45,000/- Tractors upto 40 HP
2	Power Tiller	1. @ 40% of the cost limited to Rs.45,000/- power tiller 8 BHP and above. 2. @ 40% of the cost, limited to Rs.25,000/- Light weight power tiller below 8 BHP for hilly regions;
3	Self Propelled Reaper, Paddy Transplanter and other similar self propelled machines	@ 25% of the cost limited to Rs.40,000/-
4	Specialized power driven equipment	1. @ 25% of the cost limited to Rs.15,000/- specialized power driven equipment like potato planter, potato digger, groundnut digger, strip till drill, tractor drawn reaper, cleaner-cum-grader, dryer, stubble shaver, mobile fruit harvester, power weeder, mini rice mill, dal mill, cultipacker, onion harvester with de-topping attachment, carrot harvester, motorized banana fibre making machine.

		2. @ 40% of the cost limited to Rs.20,000/- specialized power driven equipment like Zero till seed cum fertilizer drill, raised bed planter, sugarcane cutter planter / ring pit digger / post hole digger, rotavator, straw reaper, crop reaper / binder, happy seeder, vegetable, transplanter / pneumatic, vegetable seeder. NB. Any extra equipment proposed by States would be considered by DAC under the appropriate category of assistance.
5	Manually operated implements / tools	@25% of the cost limited to Rs.2,000/-
6	Animal driven implements	@25% of the cost limited to Rs.2500/-
7	Animal driven tool carrier	@25% of the cost limited to Rs.6,000/- Animal driven specialized implements viz. (i) Multi tool bar / barrier / tropicultor (with minimum four attachments). (ii) Pre-greminated paddy seeder.
8	Power driven equipment (tractor / power tiller operated) intended inclusion of all tractor & power tiller driven conventional equipment / implements.	(i) @25% of the cost limited to Rs.10,000/- for essential tractor driven implements viz. MB/Disc plough, harrow, cultivator, seed cum fertilizer drill. (ii) @ 25% of the cost limited to Rs.10,000/- for a set of power tiller driven implements i.e. harrow, cultivator and seed drill.
9	Power threshers (all types)	25% of the cost limited to Rs.12,000/-
10	Diesel / electric pump sets	@50% of the cost limited to Rs.10,000/- Diesel/electric pump set upto 7.5BHP/3kw
11	Cono weeder	Assistance @ Rs.3000 per farmer or 50% of the cost, whichever is less
12	Plant protection equipment 1. Manual 2. Power operated 3. Tractor mounted 4. Aero blast sprayer	@25% of the cost limited to Rs.800/- @25% of the cost limited to Rs.2,000/- @25% of the cost limited to Rs.4,000/- @25% of the cost limited to Rs.25,000/-
13	Combine Harvesters (Apart from the main farm equipment mentioned above, the financial	@ 25% of the cost limited to Rs.1.50 lakh, which ever is less. (Keeping in view the fact that most of the combine harvesters (having 12.14 feet

<p>assistance would be considered for combine harvesters owned by Group of farmers, registered cooperative societies, agricultural credit societies, Multi purpose agriculture farming societies, self help groups provided such groups are not part of any NGO. The combine harvester should have been recommended by Department of agriculture and cooperation under institutional financing.</p>	<p>cutter bar) being used by the farmers are in the price range of Rs.7 lakhs to Rs.9 lakhs per unit)</p>
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DEPARTMENT OF ANIMAL HUSBANDARY

CENTRAL SECTOR PLAN SCHEME “DAIRY / POULTRY VENTURE CAPITAL FUND”

(A) Components, which can be funded under Dairy Sector:

1. Establishment of small dairy farms – upto 10 animal units (Buffalo and cross bred cows) for milk production – Rs.3.00 lakhs – only in non-operation flood area.
2. Purchase of milking machines / milko testers / bulk milk cooling units (upto 2000 lit capacity).
3. Purchase of dairy processing equipment for manufacturing indigenous milk products – Rs. 10 lakhs
4. Establishment of dairy product transportation facilities including cold chain – Rs.20.00 lakhs
5. Cold storage facilities for milk products – Rs.25.00 lakhs
6. Establishment of private veterinary clinics – Rs.2.00 lakhs for mobile and Rs.1.50 lakhs for stationary clinics.

(B) Components, which can be funded under poultry sector:

1. Establishment poultry breeding farms with low input technology birds and also for ducks / turkey / guinea fowl / Japanese quail / emu / ostrich etc - Rs.30.00 lakhs.
2. Establishment of feed godown, feed mill, feed analytical unit – Rs. 16.00 lakhs
3. Marketing of poultry products (specialized transport vehicle, cool room storage facilities and retention shed for birds etc) – Rs. 25.00 lakhs.
4. Egg grading, packing and storage for export capacity – Rs. 80.00 lakhs
5. Retail poultry dressing unit (upto 300 birds per day) – Rs. 5.00 lakhs
6. Egg / broiler carts for sale of poultry products – Rs.0.10 lakhs
7. Central grower unit (12,500 birds per batch and 4 batches per year) – 20-.00 lakhs.

ELIGIBILITY

The eligible beneficiaries shall include agricultural farmers / individual entrepreneurs and groups of all sections of unorganized as well as organized sector. Preference may be given to traditional sweet makers (Halwais) to improve quality and hygiene of their products. In poultry, preference will be given to Pheriwalas which will generate self-employment for urban poor. Veterinary Science Graduates alone will be considered for providing loan under the component of veterinary clinics.

IMPLEMENTATION PERIOD AND FUNDING PATTERN

1. The scheme will be implemented during the X plan period. It is an umbrella project under which individual schemes will be sanctioned.
2. There is a provision of Rs.7.20 crores for the scheme during the current financial year.
3. Scheme funding / pattern of investment.
Entrepreneur's contribution 10% of total outlay
Revolving funds (GOI) share 50% of total outlay - no interest
Bank's share 40% of total outlay – interest as applicable to agriculture loans.

DISBURSEMENT OF LOAN / REVOLVING FUND

The financing bank will disburse the loan within 7 days of the approval of the State level Review and Disbursement committee to the borrower to whom the loan has already been sanctioned. The bank will not charge interest from the borrower on the amount received by it from the revolving fund.

REPAYMENT OF LOAN

Repayment period of loan will depend upon the cash flow and will be up to a maximum of seven years including grace period of two years. Any deficiency in repayment in the project will be the responsibility of the bank as the borrowers are to be identified and selected by them.

JAMMU AND KASHMIR COOPERATIVES

Schemes

Commercial Poultry being developed under Cooperative Sector

The Demand of poultry in J&K: Over Rs 300 crore of which over 75% is being met by imports from the neighbouring States.

NCDC Scheme of funding regarding Poultry: The NCDC provides to cooperative sector funds on easy terms for a number of projects and schemes approved by them. For promotion and development of poultry in the cooperative sector in the State, the Govt. is implementing its approved scheme. It envisages loan and subsidy components for the cooperative societies and the funding pattern is as under:

Loan to State Govt.	70% of project cost.
NCDC Subsidy	25% of project cost.
Beneficiary Cooperative's contribution	5% of project cost.

Repayment period: 8 years

Rate of interest: 8.5% per annum.

The funding pattern further envisages that the State Govt. shall provide the funds to the beneficiary poultry cooperative as loan only to the extent of 50% and the remaining 25% of the loan component shall pass as its share capital contribution to the cooperative.

The above funding pattern makes it clear that the State Govt. shall receive loan to the extent of 70% of the block cost from NCDC but in turn restrict the loan component to 45% of the block cost while making funds available to the beneficiary cooperative. The remaining 25% is to be the share capital assistance from the State to the beneficiary cooperative.

The state would thus be recovering only 45% of loan from the cooperative while making repayments to NCDC in 8 annual installments during which the entire loan with interest is to be repaid. The remaining 25% shall be met by it from its own resources. Therefore, the State Govt.

shall have to create annually budget provisions in respect of 25% component together with interest at 8.5% to meet this liability.

ICDP

Introduction: The scheme of Integrated Cooperative Development Project (ICDP) was introduced in the 7th five-year plan for over all development of selected Districts through Cooperative efforts in the sphere of Agriculture .

Aim: Development of horizontal and vertical functional linkages between Cooperatives to promote their over all development catering to the Rural needs of he community in an effective manner.

Emphasis: The scheme takes in to account the natural and human resources and endowment of the area. Emphasis is laid on strengthening and turning the Primary Cooperatives in to multipurpose entities, capable of handling micro finances.

Venture Capital Fund Scheme of NABARD for Poultry and Dairy Sectors

NABARD has announced a Scheme called Venture Capital Fund for Poultry and Dairy Sector. (The Scheme seeks development of poultry and dairy sectors through individuals and groups and would be financed through cooperative/ commercial and the Rural Banks). The attractive features of the Scheme are:

1. 50% of the Loan would be interest-free
2. On the remaining 40%, the interest subsidy to the extent of 50% would be given in the year that succeeds the year to which it pertains and is paid by the borrower.
3. The borrowers own contribution shall be only 10%.
4. The loan shall attract the normal rate prevailing and all other conditions would be the same as are approved by the RBI.
5. The loan would be repayable over a period of 9 years, which include a moratorium of 2 years.
6. The loan proposal would be approved by a State Level Review Committee to be constituted by the Regional Office of NABARD

and upon sanction the disbursement would be made within a period of 8 days.

The NABARD funds are available for the dairy/poultry sectors in 2:1 ratio and the following schemes are covered which could be taken up individually or in combination, depending upon the requirements of the borrower:

Dairy Sector: (Rs in lac)

1. Small Dairy Units with 10 animals 3.00
2. Milk machine/milkosters/ Bulk cooling units upto 2000 ltrs 15.00
3. Dairy processing Equipment 10.00
4. Dairy Product Transportation and Cold Chain 20.00
5. Cold Storage Facilities for milk and products 25.00
6. Private Veterinary Clinics
 - a. Mobile 2.00
 - b. Stationery 1.50

Poultry Sector

1. Poultry Breeding Farm with Low Input Technology 30.00
2. Feed Godown/ Milking Unit/ Feed Analytical Unit 16.00
3. Marketing of Poultry Products (Specialised Transportation Vehicles. 25.00
4. Egg Grading, Packing and Storage for exports 80.00
5. Retail Poultry Dressing Units up to 300 birds/day 5.00
6. Egg/broiler Carts for sale of Poultry birds 0.10
7. Central Grower Unit 12,500 bird/ 4 hatches 20.00

DEPARTMENT OF EMPLOYMENT

STATE SELF- EMPLOYMENT SCHEME FOR EDUCATED UN-EMPLOYED YOUTH.

To provide gainful employment to educated un-employed youth the State Government has launched Self Employment Scheme, in the State. Main features of the scheme are given as under:-

ELIGIBILITY

- (a) He / She is Middle Pass.
- (b) He/ She belongs to the State of J&K residing in the District where from applied for loan for at least 3 years.
- (c) The candidates age is between 18 to 42 years for general categories with 5 years relaxation for women and for persons belonging to the categories of SC/ST/Ex-Servicemen/ Physically Handicapped.
- (d) The candidate is unemployed and has not drawn any loan from any bank /financial institutions for setting up of a venture of his/ her own.

PROJECT COST

- (i) An activity covered under Retail Trade the total cost of the scheme does not exceed Rs.2.00 lacs.
- (ii) An activity covered under Industries / Services etc. the total cost of the scheme does not exceed Rs.3.00 lacs.
- (iii) In case of Joint Ventures maximum limit of the cost of the scheme shall be Rs.10.00 lacs.

FINANCING PATTERN

- (i) Loan from bank.....75%
- (ii) Margin Money from Govt.....15%
- (iii) Contribution of the entrepreneur5%
- (iv) Subsidy.....5% (maximum Rs.7500.00)

INCENTIVES:- 15% Govt., Margin Money with no interest. Repayable in 5 yearly installments after bank loan is liquidated.

INTEREST SUBSIDY

- (i) During First six months..... 100%
- (ii) One Year after six months.....75%
- (iii) Next six months50%

No collateral is required under the scheme for project upto 2 lakh each.

**SALIENT FEATURES OF SHER-E-KASHMIR
EMPLOYMENT & WELFARE PROGRAMME FOR THE
YOUTH (SKEWPY) TO BE IMPLEMENTED W.E.F
01.04.2010.**

The prospective entrepreneurs are to be provided with seed capital equivalent to 35% of Project Cost upto a maximum of Rs.3.00 lakh in respect of undergraduates and Rs.5.00 lakh in respect of post Graduates and Rs.7.5 lakh in respect of Technically qualified persons such as Engineers, Doctors, Computer Science & Technology Graduates.

1. No Collateral security shall be insisted for Bank Loan upto Rs.5.00 lakh.

OVERSEAS EMPLOYMENT CORPORATION

Status of JKSOECL

J&K State Overseas Employment Corporation was incorporated by Register of Companies under Registration No:-U93000JK2010SGC003224 dated 2010-2011.

The General Manager (Marketing) of the Corporation has been deputed by General Administration Department Vide Order NO: 972-GAD of 2011 dated; 24.08.2011 and the said officer has joined his duties on 24.10.2011.

The corporation is in the process of establishment of its Delhi Office. The selection process for recruitment of the sanctioned staff for Delhi Office of the Corporation has been undertaken and the posts have been advertised and the interviews have been conducted. The file is under submission in the office of Hon`ble Chairman of JKSOECL.

Establishment of Migration Resource Centre

The corporation has approached to International Organization for Migration for establishment of a Migrant Resource Centre at Srinagar. The proposal of the corporation has been approved by Board of Directors in the 2nd meeting and has been acceded to by the International Organization for Migration. A proposal for issuance of mandatory consent for establishment of MRC letter has been submitted to the Finance/Planning and Development Department on 22.05.2012 which is still awaited. The proposal is under active consideration.

Empanelment as approved agents for Ministry of Health, Kingdom of Saudi Arabia:

Corporation has approached Medical Recruitment Attache, Embassy of Kingdom of Saudi Arabia, New Delhi Vide Letter No:-MD/JKSOECL/MED-ATTACHE/07/2012 dated: 23.05.2012 .All the documents and Evaluation standards in this regard have been submitted to Ministry of Health, Kingdom of Saudi Arabia through New Delhi Medical Recruitment Attache. The request of the corporation is being considered by Ministry of Health, Kingdom of Saudi Arabia

The Corporation is currently negotiating two business opportunities with Job Finders Pvt, Ltd Australia and Inaya Facilities Management services Ltd, U.A.E Dubai for recruitment of 300 concrete brick workers and 30 skilled workers respectively.

VOLUNTARY SERVICE ALLOWANCE (VSA)

1. Voluntary Service Allowance (VSA) for all Un-Employed Educated Youth will be paid on monthly basis through the concerned District Employment & Counselling Centres having educational qualification of Matriculation and above, have attained the age of 26 years as on 1st January of the calendar year in which application is made . Further the monthly income of the family (from all sources) not exceeding Rs.1.50 lacs. The VSA will paid as per the details given below:-
 - (i) Rs. 600.00 per month in favour of each eligible person who has passed the Matriculation Examination.
 - (ii) Rs.650.00 per month in favour of each eligible person who has passed 10+2 Examination.
 - (iii) Rs.700.00 per month in favour of each eligible person who has passed 10+2 Examination and possess additional skill based qualification such as ITI and other equivalent qualification.
 - (iv) Rs.850.00 per month in case of eligible person who has passed 10+2 examination and Three Years Engineers Diploma from Recognize Polytechnic Institution.
 - (v) Rs.1000.00 per month in favour of eligible Graduates and above below the post-graduation level; and.
 - (vi) Rs. 1200.00 per month in respect of Post Graduates and Engineering and Medical Graduates and equivalent levels in the field of Computer Science, Technology and Education.
 - (vii) An additional financial element of Rs.50.00 per month shall be admissible in favour of women across all the categories mentioned above.

JAMMU AND KASHMIR ENTREPRENEURSHIP DEVELOPMENT INSTITUTE (J&KEDI)

Scheme

1. Introduction

- 1.1 Financial institutions have been generally found to be reluctant to extend credit facility to the first generation entrepreneurs in view of their risk perception. This has negative implications on the development of entrepreneurship. Sensing such an equivocation the state intervention has been found necessary to ensure that the motivated and trained prospective entrants to the field of entrepreneurship/self employment are nurtured effectively.
- 1.2 To address this problem, the State Entrepreneurship Development Institute (JKEDI) in its Policy Document titled “*Sher-e-Kashmir Employment and Welfare Programme for the Youth (SKEWPY)*”, announced by the Government of J&K , has been asked to offer ‘Entrepreneurship Development Programme/s (EDPs)’ as a package which apart from sensitization, training and consultancy inputs shall include an incentive in the form of non-refundable Seed Money to enable prospective entrepreneurs to kick start their ventures and make their projects bankable. This scheme has been named as **Seed Capital Fund Scheme.**

2. Objectives:

- 2.1 The main objective of the Scheme is to motivate, train and facilitate a large segment of educated young men and women to take up entrepreneurship as a career option instead of hankering after the government jobs. By opting for self employment a class of first generation entrepreneurs will be created who will create job opportunities not only for themselves, but also for others. It is also an objective of the Scheme to invest in various areas of economy to optimally exploit the resources.

3. Implementing Agency:

- 3.1 The Department of Employment shall be the Administrative Department of the J&K Entrepreneurship Development Institute

for the purpose of Seed Capital Fund Scheme. The scheme shall be implemented through the Jammu and Kashmir Entrepreneurship Development Institute (JKEDI).

4. Seed Capital Fund:

- 4.1 The funding for the Scheme will be provided by the State Government through the Department of Labour & Employment. The department shall process the same for advance drawal and funds shall be released to the JKEDI to the extent of advance drawal at the commencement of financial year. The subsequent installments shall be released subject to the utilization of the funds released in the previous quarter and submission of utilization certificate to the Director Employment, signed by a registered Chartered Accountant and counter-signed by the Director JKEDI.
- 4.2 As per the Policy Document Seed Capital equivalent to 35% of the project cost shall be provided to the prospective entrepreneur upto a maximum of Rs.3.00 lacs in respect of under-graduates and Rs.5.00 lacs in respect of post-graduates. In respect of technically qualified persons such as Engineers, Doctors and Computer Science & Technology Graduates, MBA etc. the maximum limit shall be Rs.7.5 lacs. For group initiatives the upper limit shall be relaxable upto Rs.10.00 lacs. However, in individual cases where costlier technologies are involved the upper limit shall be Rs.10.00 lacs. It would be for the Screening Committee to decide as to which case falls in this particular category.

5. Eligibility:

- 5.1 The following shall be eligible for assistance under the Scheme:-
 - (a) A state subject in the age group of 18 to 37 years having a qualification of 10+2 or above who are unemployed either in the Government or in the private sector;
 - (b) There will be no income ceiling for coverage under the scheme;
 - (c) The beneficiaries must be registered with the concerned District Employment and Counseling Centre. They can also be registered with other departments and institutions like DICs etc. wherever required so as to take advantage of the benefits which may accrue through such registrations. The JKEDI shall facilitate this during the course of training under Entrepreneurship Development Programme;

- (d) Existing units and the units which have already availed of any incentive or subsidy under any scheme of the Government of India or the State Government shall not be eligible for assistance under the scheme;
- (e) No institution, corporate body, society or an NGO shall be eligible for assistance under the scheme.

6. Strategy:

- 6.1 The identification of the beneficiaries shall be done by the Institute by way of organizing mass awareness programmes to apprise the educated youth about the bright prospects in self-employment through the Entrepreneurship Awareness Programmes (EAP) already being conducted by the Institute as a part of its mandated activity.
- 6.2 In the month of January every year JKEDI will invite applications from the candidates registered with the Employment Exchange and willing to undergo training for development of entrepreneurship. A Screening Committee shall be constituted by the JKEDI which shall include a representative of J&K Bank of appropriate rank. The Committee shall screen the applications, interview and select suitable candidates for training. During the training the JKEDI shall train the selected candidates in entrepreneurship and also identify the interest and potential of each candidate for various fields of activities.
- 6.3 The prospective trained and registered first generation entrepreneurs shall be motivated by the JKEDI to start environment-friendly ventures relating to certain core areas of the state economy which inter-alia may include:
 - i) horticulture, floriculture, cultivation of medicinal and aromatic plants (including cultivation on government form lands);
 - ii) food-processing at the household/village level;
 - iii) establishment of facilities for storage of food products/horticulture products: particularly cold chains;
 - iv) handloom, handicrafts and other artisanal products: particularly design improvement, technology-transfer and marketing;
 - v) ventures in poultry, sheep-breeding and production, collection, storage and marketing of milk: aimed at import substitution;

- vi) setting up of computer literacy/training institutes in villages/habitations particularly with a population of less than 3000 souls;
- vii) setting up of Fair Price Shops at small habitations across the State;
- viii) Tourism-related enterprises covering houseboat owners, setting up of Paying Guest facilities, small dhabas and restaurants with a capacity of 20 seats;

6.4 The distribution of the seed capital among various categories of entrepreneurs shall be as follows:-

- (i) The number of under-graduates and graduates shall be limited to 40% of the seed capital and calculated @ Rs.3.00 lacs per selected candidate. For instance, for an amount of Rs.10.00 crores 330 candidates shall be selected.
- (ii) Similarly, the number of post-graduates and above shall be limited to 30% of the seed capital and calculated @ Rs.5.00 lacs per selected candidate. Care should be taken to select technically qualified graduates to the maximum of 30% of the number calculated depending upon their availability.
- (iii) Since the calculation is made on the basis of the upper limits and since there are also chances that during training some candidates may drop out, therefore, the number of candidates to be selected in each category should be 20% more than the calculated number.
- (iv) 30% of the total candidates selected should be from among backward communities like scheduled caste, scheduled tribe and social caste and backward areas like residents of backward areas and line of actual control subject to availability of the candidates. In case such candidates are not available to the extent of 30% then the balance should be selected from the general category.

6.5 Based on the interest and potential of each candidate the Screening Committee shall allot suitable self employment activity to a candidate.

6.6 Since allotment of self employment activity to each candidate is critical to the success of the scheme, therefore, it is absolutely essential that the JKEDI makes an objective assessment of resource endowment of the state so as to know and identify the potential areas of the economy where entrepreneurial development is much

needed and also undertakes study of the absorption capacity of each of these potential sectors of the economy. This will help the JKEDI to identify potential of each sector of economy so that at the time of selection of an activity for a candidate a balance in the allotment of activities is maintained to ensure that the ventures remain economically viable and there is no saturation.

- 6.7 After completing their training the candidates shall be allotted various fields depending upon their interest, acumen, and availability of certain basic resources needed for some of the ventures like land for agriculture or floriculture related activities;

7. Preparation of Detailed Project Reports (DPRs):

- 7.1 The JKEDI will arrange to prepare DPRs for the allotted ventures through their empanelled consultants. However, the JKEDI may also take help of the line departments in preparing the DPRs in case consultancy service in a particular field is not available. The selection of consultants for the purpose of this scheme should be on a normative basis to ensure that sound consultancy is made available as this is also critical to the success of the scheme. The consultants should be experts in the fields of various economic sectors and not simply management savvies.
- 7.2 The DPRs shall break the project into various benchmarks indicating the stages at which the finance has to be provided. This will help in steering the project successfully at the completion of each stage and shall also stagger the release of loan and seed capital. Release for the next stage shall always be subject to the successful completion of the activities in the previous stage.

8. Capacity Building:

The selection process shall be followed by sector specific Entrepreneurship Development Programmes (EDPs) with emphasis on modular training courses.

9. Sanctioning of Seed Capital:

- 9.1 There shall be a Steering Committee for approving the DPRs and sanctioning the seed capital to the individual entrepreneurs strictly in accordance with these guidelines.

9.2 The Committee shall approve the DPR and the quantum of money to be made available to the prospective entrepreneur at each stage.

10. Mode of Payment of Seed Capital:

10.1 The Director JKEDI shall enter into an MoU with the J&K Bank for providing loan to the entrepreneurs sponsored by the JKEDI under Seed Capital Fund Scheme as per the Cabinet Decision No.157/13/2009 dated 04.12.2009. The modalities of opening accounts by the JKEDI and respective entrepreneurs shall also be determined mutually by the JKEDI and the bank and shall form part of the MoU.

10.2 Each selected entrepreneur shall be required to open an account in the name of his enterprise in any branch of J&K Bank where Electronic Transfer Facility is available.

10.3 The selected entrepreneur shall furnish an indemnity bond duly attested by a First Class Judicial Magistrate to the following effect:-

- (a) That he/she shall establish the sanctioned unit within the period specified by the JKEDI;
- (b) That he/she shall incur the amount of seed capital sanctioned to him only for the purpose of establishing the said unit;
- (c) That he/she is not doing and shall not take up any job in Government or Public Sector employment in Central or State Government;
- (d) That in case he/she fails to establish the sanctioned unit or diverts the sanctioned amount for some other purpose than the establishment of the unit or take up Government or Public Sector job in Central or State Government, he shall be liable for repayment of the sanctioned seed capital alongwith interest @ 18% per annum in a single installment within a period of one month to be calculated from the date of the transfer of seed capital money to his account.

10.4 After furnishing the bond the Director JKEDI shall sponsor the case to the bank branch mutually agreed to by the JKEDI and J&K Bank for sanction of loan.

10.5 The bank shall accord formal sanction to the loan to the extent of project cost as determined by the Steering Committee. No cut shall

be applied on the quantum of the loan as it will seriously effect the efficacy of the project. On sanctioning the project, the JKEDI shall release a proportionate share for the first stage in the shape of an advice authorizing the bank to credit the amount to the account of the entrepreneur. The Bank Manager shall also release the first tranche of loan for the first stage as indicated in the DPR.

- 10.6 For subsequent installments of loan and seed capital fund the Director JKEDI shall constitute a Task Force which shall include the Bank Manager who has sanctioned the loan for on spot verification of the project. The Task Force shall verify the work done on the project and if satisfied with the progress of the first stage of his project as per the DPR, recommend the sanction of loan and seed money for the next stage. The same procedure shall be followed for all subsequent stages. This will provide a handle to the JKEDI to steer the project through all its stages till completion.
- 10.7 After the release of first tranche, the Institute shall communicate the list of beneficiaries covered under the Scheme to the concerned District Employment and Counseling Centre for deletion of their names from the Live Register. A copy of the same should also be sent to the Service Selection Board, Public Service Commission, Police Recruitment Board and other recruiting agencies of the State both in the Government and in public sector and also the banks operating in the State with the specific advice that the persons included in the list should not be considered for any appointment.

11. Monitoring and Appraisal:

- 11.1 Monitoring of ventures at important stages is critical to the success of the scheme. It is also important to have an independent monitoring mechanism to see the functional efficacy of the scheme. The monitoring of the scheme shall be conducted by a team of following officers:-

- (i) Joint Director Employment, Jammu/Kashmir (for their respective jurisdictions).
- (ii) Joint Director Industries & Commerce, Jammu/Kashmir (for their respective jurisdictions).
- (iii) Representative of the Planning Department of the rank of Joint Director.
- (iv) Subject Expert to be drawn from the line department.

- 11.2 The monitoring shall be done usually on a six monthly basis. However, if the Administrative Secretary / Director Employment has a reason to believe that immediate monitoring is required , he/they shall take necessary steps to organize the same irrespective of the time limit of six months and can also request for the services of any appropriate officer for the facilitating the monitoring. The Director JKEDI shall furnish, in respect of each venture, a format as per annexure-A to these guidelines and forward the same to the Director Employment. The Director Employment shall organize a meeting of the monitoring team to work out the modalities of conducting monitoring and also determining the subject experts. The Heads of the departments of the respective departments shall provide subject matter experts for the monitoring at the request of the Director Employment.
- 11.3 The Director JKEDI shall provide logistic support to the monitoring team during their visits which shall include mobility, boarding and lodging (if required), secretarial assistance etc. The Director shall also keep available to the team an official well versed with the scheme.
- 11.4 The monitoring committee shall submit the reports to the Director Employment who shall forward the same to the Administrative Department alongwith his comments. The Administrative Department shall share the results of monitoring with the Chief Secretary and the Planning & Development Department.

DEPARTMENT OF FLORICULTURE

CREATION OF EMPLOYMENT IN FLORICULTURE SECTOR

OBJECTS:-

Promotion of Floriculture in J&K - Diversification in Agri. Sector to improve the Socio- Economic upliftment of small and marginal farmers. Supply of flowers seed free of cost to farmers which is multiplied by the department in the seed multiplication farms / nurseries-as promotional activity.

a) Tie up with Flower Seed Company and adopting but back system e.g. Beauscape Farms.

SUCCESS STORIES:-

A) Bhaderwah Farmers.

B) Sanasar Farmers.

C) Multiplication of bulbs / corms i.e. specific crops in specific areas e.g. supply of small /daughter corms/bulbs in the temperate areas by adopting villages and cluster approach – Buy back system thereof.

INTERACTION AND TRAININGS/ SUPPLY OF QUALITY IMPROVED GERM PLASM

- i) Hybrid flower Marigold seed/ seedlings
- ii) Growing of Medicinal plants.
- iii) Floral display / arrangements
- iv) Growing of fillers and greens
- v) Collection of seed of improved cultivars after getting certified seed from certified agencies like ICAR, K.F.Bio-plants, Beauscape Farms etc,

D) HI – TECH FLORICULTURE

Growing of flowers under control conditions having temperature and humidity control system. Since Floriculture Industry is No.3 in the Industrial Policy of the J&K State for encourage\ing un employed youth i.e. Agri Technocrats by way of supply of quality germ plasm.

Training from HTC Pune and on Farm- Trainings at Floriculture Park Pune / Banglore etc.

E) CREATION OF WATER SOURCE:

Group of Farmers with specified area

F) TRAINING WITHIN AND OUTSIDE STATE FOR:

1. Small and Marginal farmers.
2. Un-employed Agri. Technocrats.
3. Business man and Entrepreneurs can be encouraged for Hi-Tech. Floriculture by way of Organizing camps, Seminars, Workshops, Field Trainings etc.

CENTRALLY SPONSORED SCHEMES

A. TECHNOLOGY MISSION IMPROVEMENT OF HORTICULTURE IN J& K STATE.

- I-** Under Area Expansion Programme.
 - Adopt Cluster approach/villages.
 - For improved cultivars @ Rs. 13,000/- as 50% incentive per unit of 0.2 Ha.
 - For seed growing crops like Open pollinated crops Rs. 4,000/- per unit pf 0.2 Ha (4 Kanals)
 - Crop specific and area specific
- II-** Protected Cultivation
 - Low cast poly green houses: 50% assistance @ Rs. 125/- per sqm
 - Hi-Tech.Poly houses: 50% assistance @ Rs. 325/- per Sqm.
- III-** Training of Farmers
 - Within the State for 7 days Rs. 1500/-
 - Out side the State for 7 days Rs. 2500/-

B- RASHTRIYA KRISHI VIKAS YOJNA AREA EXPENSION PROTECTED CULTIVATION -:

Same pattern as is in Technology Mission.

PLANS DURING 2009-2010 UNDER RKVY

- Public Sector: Establishment of Model Floriculture cum training centre at Bhour Camp of Hi-Tech poly house with improved cultivars of 4000 sq. M i.e. 2000sq. M each for Gerbera and Rose.
- Equipments and other inputs including hut required for MFC.\
- Private Sector: Establishment of 10 complete Hi-tech units of 560 Sq. M for cutflowers at District Level.
- Private Sector: Provision for procurement of 04 Nos. Refrigerated Vans.
- Public Sector : Providing of 02 Nos Cold storage for post harvest operations.
- Private Sector : Training of farmers outside the state @ Rs. 2500/- each

- Training of farmers within the state @ Rs. 1500/- each

ELIGIBILITY

Individual farmers, group of farmers and Self Help Groups:

PATTERN OF ASSISTANCE

Component	Unit	Percentage assistance	Maximum limit	Remarks
Cultivation of cut flowers, like Hybrid Marigold, Gladioli, Rose, Jasmine etc.	1 unit of 0.2 hac	50%	Rs. 13000/-	For improvement cultivars
Open pollinated Flower seed production	-do-	50%	Rs. 4000/-	
Low cast Poly house	560 Sq.M	50%	Rs.125/- Per. Sq. M.	
Hi-Tech Poly House	560 Sq.M	50%	Rs. 325/- per Sq.M	
Training of Farmers outside State	No	-	Rs. 2500/- Per farmer	
Training within State	No-	-	Rs. 1500/- Per farmer	

DEPARTMENT OF FISHERIES

Employment generating schemes of the department are as under:

1. Fish Farming:

A) **Construction of fish rearing unit under self financing / bank financing scheme.**

Depending upon availability of plan land and the source of water a beneficiary can opt for any one of the following schemes.

S.No.	Water Area	Cost. Cost	Net income for first year.
1	0.1 hac	0.78 lacs	0.25 lacs
2.	0.05 hac	1.95 lacs	0.64 lacs
3.	0.5 hac	3.90 lacs	1.28 lacs
4.	0.1 hac	7.81 lacs	2.57 lacs

B) **Construction of fish pond for carp culture / trout culture under Centrally Sponsored Schemes (RKVY)**

a) **Construction of Carp pond:**

incentives:- Construction of pond with 2 kanal water area=0.70 lacs
+ Water augmentation/feed/seed/pump/equipments for initial rearing. Total =1.20 lacs

b) **Construction of trout rearing unit:-**

Incentives: For one pair of raceway =1.50 lacs
+ feed/seed/equipments for initial rearing.
Total =2.00 lacs

Eligibility:-

1. Educated unemployed youth
2. Availability of plain land with good soil quality
3. Permanent water source especially with **cold clear water** free from silt for trout culture.

2. **Aqua shops:-** The unemployed youths and interested entrepreneurs can opt for setting up of their own units/aqua shops for the making and sale of aquariums and aquarium fish.

The Department of Fisheries provides technical know-how and short term training courses at RFFDA for adopting fish culture and provides fish seed at subsidized rates.

DEPARTMENT OF HORTICULTURE

BRIEF NOTE ON VARIOUS PROGRAMME AND SCHEMES BEING IMPLEMENTED UNDER HORTICULTURE SECTOR FOR GENERATION OF EMPLOYMENT

Horticulture has been recognized as an important source of revenue generation besides a major avenue for employment generation in the state of Jammu & Kashmir. Various districts of the State offer great potentialities for production of different fruit crops and medicinal plants because of varied micro agro-climatic zones. The State has privilege of producing different kinds of fruits viz walnut, apple, pear, apricot in temperate zones while cultivation of olive, pecan nuts, plums, kiwi etc. offer scope for cultivation in sub-temperate areas whereas mango, citrus, guava, aonla, litchi papaya are successfully grown in sub-tropical areas of the State.

Horticulture Technology Mission: Considering the potential for socio economic development, Horticulture Tech. Mission was extended to Jammu and Kashmir State from 2003-04 with the following goals:-

- ❖ Establish convergence and synergy among numerous ongoing government programmes.
- ❖ Ensure adequate, appropriate, timely and concurrent attention to all the links in the production, Post-Harvest Management and Consumption Chains.

- ❖ Maximum economic, ecological and the social benefits form the existing investments and infrastructure created for Horticulture Development.
- ❖ Promote ecologically sustainable intensification, economically desirable diversification.
- ❖ Promote skilled employment to generate value addition.
- ❖ Promote the development and dissemination of eco-technologies.
- ❖ Provide missing links in ongoing Horticulture Development Project. **Incentive for farmers under CSS Technology Mission for integrated development of Horticulture Department are as under:-**

2. **Area Expansion (New Plantation):** Under this component fruit crops covered under the scheme are orange, lime, lemon, mango, guava, pomegranate, apple, litchi, walnut, peach, plum, apricot, anola, olive etc with the assistance of 75% of the estimated cost of cultivation of Rs. 30,000 subject to a maximum of Rs.22,500/ ha limited to 4ha per beneficiary spreading over 3 years in the ratio of 50:20:30 in the 1st and 2nd and 3rd year is provided.
3. **Creation of Water Source:** Under this component assistance for tube wells or bore wells or shallow well @ 50% of the cost with maximum limit of Rs. 12,500 per well is provided to the orchardists. Tube wells can be set up either by the individual farmer or by the community.

4. On Farm Water Management:-

a. **Sprinkler Irrigation:** Sprinkler Irrigation system has become popular as a method of irrigation under undulating topography particularly for light textured soils for variety of crops. The pattern of assistance is 50 percent of the total cost subject to a maximum ceiling of Rs.15,000 per ha for small, marginal SC, ST and women beneficiaries farmers and 33% of cost subject to a maximum of Rs.10,000 per ha for other categories of farmers.

b. **Drip Irrigation:** Micro Irrigation is a technology for providing irrigation to plants through network of pipes. The term “Drip / Micro Irrigation” includes emitting water by drippers, micro sprinklers, minisprinklers, micro jets, misters, fanjets, micro sprayers, foggers, emitting pipes, micro tubes etc. All types of surface and subsurface irrigations systems are covered under Drip/ Micro Irrigation Technology. The scheme covers all farmers irrespective of the size of land holding.

The assistance for drip irrigation with 50% of the cost with maximum ceiling of Rs. 28,500 per ha is provided.

Protected Cultivation (Green Houses) : The green house technology is the technology for providing favorable growth conditions to the plants in the structures (fabricated or locally raised) with Ultra-Violet Stabilized cladding material. It also protects the plant from adverse climatic conditions. Optimum growth conditions of light, temperature, humidity Co₂ for the best growth of plant are created. Under this technology as per the guidelines assistance @ 50% for the cost for covering

@ Rs.325/- Sqm. for hi-tech and Rs.125/sqm. for normal green houses is provided to the farmers.

5. **Protected Cultivation (Green Houses)** : The green house technology is the technology for providing favorable growth conditions to the plants in the structures (fabricated or locally raised) with Ultra-Violet Stabilized cladding material. It also protects the plant from adverse climatic conditions. Optimum growth conditions of light, temperature, humidity Co₂ for the best growth of plant are created. Under this technology as per the guidelines assistance @ Rs. 50% for the cost for covering @ Rs.325/- Sqm. for hi-tech and Rs.125/sqm. for normal green houses is provided to the farmers.
6. **On Farm Handling Units:** Post Harvest losses of fruits and vegetables are very high which are attributed to poor handling at farm level. In the absence of proper handing and storage facilities large quantity of fruits and vegetables are wasted. This calls for development of proper facilities of storage and handling at farm level. The assistance @ 30% of the total cost subject to the maximum of Rs.50,000 per beneficiaries is provided.
7. **Mechanization of Horticulture (Canopy management):** A sound architecture of tree with open and outward spread canopy is critical for healthy plantation and sustainable production. Generally farmers are not aware of the importance of tree architecture and canopy management as well as their related techniques. The advantage of this technology is that every individual tree in the orchard is subjected to proper care of development of ideal architecture with outward spread of canopy to facilitate greater penetration of active radiation. Thus enhancing photosynthetic efficiency. Besides Tree growth is

regulated to manageable height which makes it amendable to pesticide spray, training and pruning of branches and also harvesting of fruits.

8. **Women Development**

Training of women: is being imparted in Art of Fruit and Vegetable Preservation @ Rs. 100/- trainee.

9. **Integrated Multi Crop Nurseries** Following incentives are provided for setting up IMCN for production of quality plant material:

B. **Prime Ministers Reconstruction Plan:** Assistance is being provided to farmers for the Rejuvenation of senile orchards, Popularization of Tools and Implements, Construction of water Storage Tanks etc.

C. **RASHTRIYA KRISHI VIKAS YOJNA** Incentives on creation of irrigation facilities, gap filling of wild orchards and top working of wild inferior desi unproductive fruit plants with commercial cultivars is being providing as per the guidelines.

D. **AVAILING OF INCENTIVES OF DEVELOPMENT OF COMMERCIAL HORTICULTURE THROUGH PRODUCTION AND POST HARVEST MANAGEMENT UNDER NATIONAL HORTICULTURE BOARD SCHEMES AS PER FOLLOWING DETAILS.**

Pattern of Assistance:

Back-ended capital investment subsidy not exceeding 20% of the project cost with a maximum limit of Rs.25 lakh per project. (Rs. 30 lakh for North East/ Tribal areas) for production, Post-harvest management and primary processing of the Horticulture produce.

Components.

a. Production Related

- ❖ High quality commercial Horticulture crops.
- ❖ Indigenous crops/produce, herbs
- ❖ Aromatic plants.
- ❖ Seed and Nursery.
- ❖ Biotechnology, Tissue Culture.
- ❖ Bio-pesticides.
- ❖ Organic Foods.
- ❖ Estt. of Hort. Health Clinics/ Laboratory.
- ❖ Consultancy Service.
- ❖ Bee-keeping

b. PHM/ Primary Processing Related.

- ❖ Grading / Washing /Storing/ Drying/Packing centers.
- ❖ Pre-cooling Unit / Cool Stores.
- ❖ Refer Van / Containers.
- ❖ Sp. Transport Vehicle
- ❖ Retail Outlets.
- ❖ Auction Platform
- ❖ Ripening curing chamber market yard / rope ways Radiation Unit / Dehydration unit Vapour Head Treatment unit.

- ❖ Primary processing of Products fermentation. Extraction, distillation, juice vending pupling, dressing, cutting, chopping etc.
- ❖ Hort. Ancillary industry e.g. tools, equipment, plastics, packing etc.
- ❖ crates, cartons, Aseptic Packaging & Nets (50% subsidy)

E. CENTRALLY SPONSORED SCHEME OF NATIONAL MISSION ON MEDICINAL PLANTS:

i. Medicinal Plants form the major resource base for our indigenous health care traditions.

Cultivation of Medicinal Plants is key to meet the raw material needs of AYUSH Systems (Ayurveda, Yoga and Naturopathy Unani, Siddha & Homoeopathy) Many incentives are being provided under the guidelines of scheme, the details of which is given as under:-

Norms of Assistance for Programme

S.No.	Programme	Estimated Cost	Admissible Assistance
1.	Nursery		
	Production of planting material		
	a. Public sector		
	i. Model Nursery (4 ha.)	Rs. 20 Lakhs	Maximum of Rs.20.00 lakhs
	ii. Small Nursery (1 ha.)	Rs. 4 Lakhs	Maximum of Rs.4.00 lakhs
	b. Private Sector		
	i. Model Nursery (4 ha.)	Rs. 20 Lakhs	50% of the cost limited to Rs. 10.00 lakhs
	ii. Nursery (1 ha.)	Rs. 4 Lakhs	50% of the cost limited to Rs. 2.00 lakhs

2.	Cultivation		
	(i) Species that are highly endangered and in high demand by AYUSH industry	As per National Mission on Medicinal Plants Guideline	75% of the cost of cultivation
	(ii) Species that are endangered and sources of supply are declining	-Do-	50% of the cost of cultivation
	(iii) Other species demand by AYUSH industry and for exports	-Do-	20% of the cost of cultivation
	(iv) The weighted average subsidy for 93 plants as per list at Annexure-II	-Do-	30%
3	Post Harvest Management		
	i. Drying sheds	Rs. 5 Lakhs	100% assistance for SHGs/ Cooperatives / Public Sector and 50% for Private
	ii. Storage godowns	Rs. 5 Lakhs	100% assistance for SHGs/ Cooperatives / Public Sector and 50% for Private

DEPARTMENT OF HANDICRAFT

Objective:-

The department is imparting training in different craft to the youth fro adopting handicraft as their profession to earn their livelihood.

Benefits:-

Department is providing Rs.100 per training elementary course and Rs.200 to each trainee for advance course as Stipend.

After under going training the candidates are registered as artisans on individual basis or as unit holders for cluster basis. The cases are sent to the financial institutions for sanction. The interest subsidy of 5% is being provided to each artisan/ unit holder against the credit liability. As a follow up after the training programme trainees can form co-operative society for manufacturing and sale of handicraft items. The managerial subsidy to the tune of Rs. 10000/- per annum for the first year Rs.6700/- for the second year and Rs.3300/- for the third year is provided by the Department.

Training Programme being offered by the Department.

1. Elementary training course of one year duration in different crafts viz. Phoolkari embroidery, Calico printing, Staple embroidery, Carpet weaving, Leather embroidery, Lath-cum-Lacquer, Modern Arts, Tailoring and Cutting with stipend @ Rs.100/- per month to each trainee.
2. Advance training course of two years duration in the above mentioned crafts with stipend @ Rs. 200/- per month to each trainee.

Following up programme after the training for self-employment:-

1. Formation of Industrial Co-op. Societies by the trained trainees with subsidy incentives.
2. Registration with the Department as craft Artisan and Unit holders.
3. Providing of free stalls to the Artisans/Unit holders at State and National level Handicrafts Exhibitions to sell their handicrafts products.
4. State and National level awards to the Artisans to promote Handicrafts.
5. Micro-Credit facility to the registered Artisans / Unit holders to start independent ventures.
6. Insurance coverage under Rajiv Gandhi Shilpi Swasthya Bima Yojana for Handicrafts Artisans.

DEPARTMENT OF HANDLOOM

Objective:-

The handloom Development Department is engaged in the implementation of new schemes for promotion and development of handloom industry in the state through implementation of various schemes/programme sponsored by the state as well as central Govt.

Schemes:

1. **Integrated Handloom Development Scheme:** It is centrally sponsored scheme aimed at facilitating the sustainable development of handloom weavers located in an outside the handloom clustered.
2. **Health Insurance Scheme:-** Under this scheme the health insurance coverage is given to weavers family with a premium of Rs.988.30 of which Govt., of India provides Rs.809.10 Rs. 129.20 by state Govt., and Rs 50 is contributed by Weaver.
3. **Mahatma Gandhi Bunker Bima Yogna:** There is an annual premium of Rs. 300 out of which Rs. 150 is share of GOI, Rs. 100 by LIC and Rs. 50 is contributed by weaver.
4. **Credit Plan Scheme:** Under this scheme soft loan are extended through various financial institutions at prevailing rate of interest out of which 5% interest paid by the Department as Subsidy.
5. **Package for handloom units:** Under this scheme Department has provision for the entrepreneurs who have established or in the process of establishing SSI Handloom units in State. The assistance can be availed as per state industrial policy.

THRUST AREAS AT HANDLOOM DEVELOPMENT SECTOR.

A. Infrastructure Development

- Providing modernized looms
- Credit Development through subsidize packages.

B. Promotional Achievements.

- Up-liftment of weaves through Cluster/ Group approach Scheme.
- Providing technical know-how to weavers.
- Skill up gradation by way of various trainings.
- Evolving new designs with friendly dyes.
- Employment generation.
- Welfare Scheme for Weavers (Health Insurance Scheme & MGBBY)

C. Market Interventions.

- Marketing support.

DEPARTMENT OF INDUSTRIES & COMMERCE

**(A) 1. Name of the scheme **PMEGP (Prime Minister's
Employment Generation Programme****

A new centrally sponsored credit linked subsidy programme called Prime Minister's Employment Generation Programme (PMEGP) by merging the two schemes that were in operation till 31.3.2008 namely, Prime Minister's Rozgar Yojana (PMRY) and Rural Employment Generation Programme (REGP). The scheme is being implemented by the Khadi and Village Industries Commission (KVIC) as the nodal agency. At state level, the scheme is being implemented through State KVIB, DIC and Banks. The scheme became operational through this department. During the year 2008-09 from January, 2009.

2. Eligibility conditions of Beneficiaries.

- a. Any individual, above 18 years of age.
- b. There will be no income ceiling for assistance for setting up projects under PMEGP.
- c. For setting up of project costing above Rs.10.00 lacs in the manufacturing sector and above Rs.5.00 lacs in the business / service sector, the beneficiaries should possess at least VIII standard pass educational qualification.
- d. Assistance under the scheme is available only for new projects sanctioned specifically under the PMEGP.
- e. The self help Groups (including those belonging to BPL provided that they have not availed benefits under any other scheme) are also eligible for assistance under PMEGP.
- f. Institutions registered under societies registration act, 1860
- g. Production Co-Operation societies, and
- h. Charitable Trustee
- i. Existing units (units PMRY, REGP or any other scheme of Govt, of India or State Government) and units that have already availed Govt., Subsidy under any other scheme of Govt., of India or State Govt., are not eligible.

3. INCENTIVE AND NATURE OF FINANCIAL ASSISTANCE AND LEVEL OF FUNDING UNDER PMEGP.

Category of Beneficiary Under PMEGP	Beneficiary contribution % of Project cost	Rate of Subsidy % of Project Cost	
		URBAN	RURAL
General Category	10%	15%	25%
Special Including SC/ST/OBC/Minorities / women / Ex-servicemen / Physically Handicapped / N.E. Region and Boarder Areas.	5%	25%	35%

4. How to apply:-

The candidate have to apply to the General Manager District Industries Centre along with the three sets of the following documents.

- a. Application form
- b. Project report.
- c. Proof of land (copy of sale deed/lease deed)
- d. Copy of Blue print and cost estimate of building to be constructed (if any)
- e. List of machines required along with at least three quotations.
- f. Proof of residence (Copy of ration card/ identity card).
- g. Training / Qualification / Experience Certificate (if any)
- h. NOC from Gram Panchayat with population.
- i. Affidavit of Rs.5/- (stamp paper verified by the Notary)
- j. Cast category certificate (SC/ST/OBC/Ex-serviceman etc.)
- k. Proper license (if required)

- (C) Unemployed youth can also set up their Industrial Ventures where by they can further provide employment availing the following incentives under the Industrial Polices in vogue.

(I) INCENTIVES AVAILABLE UNDER THE STATE INDUSTRIAL POLICY,2004

1. Land on lease basis in the Industrial Areas on subsidized rates.
2. 100% subsidy on D.G.Set.
3. 100% subsidy on project feasibility report.
4. 100% subsidy on testing and lab. Equipments.
5. 15% price preference for SSI units on purchases by the Govt., Department.
6. SSI units required to 50% of the earnest money of the tender to the maximum of Rs. 5000/- which ever is less.
7. Exemption of stamp fee for mortgage
8. Toll Tax Exemption on Import /Export of Raw Material and Finished Goods.
9. Toll Tax Exemption on Machinery and Equipments.
10. VAT remission.
11. 30% subsidy on Pollution Control Equipments.

J & K KHADI AND VILLAGE INDUSTRIES BOARD

Ministry of Micro Small and Medium Enterprises (Government of India) launched Prime Minister's Employment Generation Programme (PMEGP) a credit linked bank driven Employment Generation Programme in August,2008 and the Board is one of the implementing agencies of the scheme in rural areas of the state, besides KVIB and District Industries Centre (DICs).

Objectives:-

- (i) To generate employment opportunities in rural as well as urban areas of the country through setting up of new self-employment ventures/ projects/ micro enterprises.
- (ii) To bring together widely dispersed traditional artisans / rural and urban unemployed youth and give them self-employment opportunities to the extent possible, at their place.
- (iii) To provide continuous and sustainable employment to a large segment of traditional and prospective artisans and rural and urban unemployed youth in the country, so as to help arrest migration of rural youth to urban areas.
- (iv) To increase the wage earning capacity of artisans and contribute to increase in the growth rate of rural and urban employment.

Quantum and Nature of Financial Assistance.

Levels of funding under PMEGP

Categories of beneficiaries under PMEGP	Beneficiary's contribution (of project cost)	Rate of Subsidy (of project cost)	
		Urban	Rural
Area (location of project /unit)			
General Category	10%	15%	25%
Special (including SC /ST / OBC / Minorities / Women, Ex-servicemen, Physically handicapped, NER Hill and Boarder areas etc.	05%	25%	35%

- Note:- (1) The maximum cost of the project /unit admissible under manufacturing sector is Rs.25 lakh.
- (2) The maximum cost of the project /unit admissible under business/service sector is Rs.10 lakh.
- (3) The balance amount of the total project cost will be provided by Banks as term loan.

SAILENT FEATURES

- i) The Scheme is applicable to new Industrial Projects.
- ii) The Service Units are also Covered under the Scheme.
- iii) To create the employment to skill, un-skilled and traditional artisans.
- iv) Focus with higher rate of subsidy for rural areas.
- v) To provide training.
- vi) To provide marketing facility.

Rural Areas

- i) Area classified as Village as per Revenue records of the state.
- ii) Irrespective of population and area even if classified as town, provided its population does not exceed 20000.

INDUSTRIES GROUPS

- Agro & Food Based Industries.
- Forest Based Industries
- Mineral Based Industries.
- Polymer & Chemicals Based Industries.
- Rural Engineering & Bio Technology.
- Handmade Paper / Fibre Industries
- Service / Textile Industries.

NEGATIVE LIST

- Any industry connected with meat processing canning & serving items made of its as food;
- Production / Sale of Intoxicant like;
- Any industry connected Beedi/Pan/Cigarette;
- Dhaba or Hotel or sale-out let serving Liquor;
- Preparation / Producing Tobacco as raw material;
- Any Industry / Business connected with cultivation of crops plantation, Horticultures, Floriculture, Animal Husbandry. Piggery, Poultry and Harvester machines etc;
- Rural Transport (Except tourist boats/ Shikara in J&K)
- Industries such as processing of Pashmina wool and such other products like hand spinning and hand weaving taking advantage of Khadi Programme under the Purview of certification Rules and availing sales rebate.

EDUCATIONAL QUALIFICATION

- Minimum 8th pass for the project cost of 10.00 under manufacturing units and 5.00 lacs under service sector.

DEPARTMENT OF RURAL DEVELOPMENT

Main Features of Swarnjayanti Gram Swarozgar Yojana

- The objective of the Swarnjayanti Gram Swarozgar Yojana (SGSY) is to bring the assisted poor families (Swarozgaris) above the Poverty Line by ensuring appreciable sustained level of income over a period of time. This objective is to be achieved by inter alia organizing the rural poor into Self Help Groups (SHGs) through the process of social mobilization, their training and capacity building and provision of income generating assets.
 - SGSY lays stress on the cluster approach. What this means is that instead of funding diverse activities, each block should concentrate on a few select activities.
 - The key element is that the choice of activity should be based on the local resources, the aptitude as well as the skill of the people.
 - Under Swarnjayanti Gram Swarozgar Yojana (SGSY), the beneficiaries are known as Swarozgaris. These Swarozgaris can be either individuals or groups. SGSY lays emphasis on the group approach, under which the rural poor are organized into Self Help Groups.
 - **SELF HELP GROUPS (SHGS)**- SGSY will focus on organization of the poor at grassroots level through a process of social mobilization for poverty eradication.
 - Self Help Groups go through various stages of evolution. The process of SHG formation could be divided into phases.
- (i) **Group formation** (formation, development and strengthening of the groups to evolve into self-managed people's organization at grassroots level.

- (ii) **Group Stabilization** through thrift and credit activity amongst the members and building their Group Corpus.
- (iii) **Micro credit**, the Group Corpus is supplemented with Revolving Fund sanctioned as cash credit limit by the. **Micro enterprise development**, Group takes up Economic Activity, of their choice for income generation. This phase would include Entrepreneurship Development as well as Skill Development training of the members of the Group.
- Under the SGSY, generally a self-help group may consist of 10 to 20 persons. However, in difficult areas like deserts, hills and areas with scattered and sparse population and in case of minor irrigation and disabled persons, this number may be from 5-20.
 - Generally all members of the group should belong to families below the poverty line. However, if necessary, a maximum of 20% and in exceptional case, where essentially required, upto a maximum 30% of the members in a group may be taken from families marginally above the poverty. The group should maintain simple basic records such as Minutes book, Attendance register, Loan ledger, General ledger, Cash book, Bank passbook and individual passbooks.
 - 50% of the groups formed in each block should be exclusively for the women
 - Role of NGOs- A facilitator working closely with the communities at grassroots level can play a critical role in the group formation and development.
 - Linkage with the Banks- During the stage of group formation, the SHG should be brought into contact with the local banks through opening of savings Bank account preferably in their service are branch.

- **Grading of the Self-Help Groups-** The formation stage may last for about six months or more depending upon the literacy, awareness levels, socio-economic background of the people being organized, as well as the capacity of the facilitator involved in the process of social mobilization and Group formation. Following are the various processes that are involved in the grading:

- 1) Development of exhaustive list of characteristics of a good group by DRDA in consultation with its partners if any, involved in promotion and development of SHGs.
- 2) Development of criteria for grading of the groups with appropriate weightage for various parameters.
- 3) Identification of a suitable agency to undertake the grading exercise.
- 4) Intensive training to the investigators who will interact with the members of the group to assess the group on various parameters. This training can either be conducted by the agency identified for grading or by DRDA.
- 5) Facilitate the agency to visit the groups for assessing the status of the groups.
- 6) Obtain SHG-wise reports with the rating awarded and the reasons.
- 7) Develop an appropriate SHG-wise action plan for strengthening the groups identified as 'weak' or average.
- 8) Pursue with bankers for securing SHG linkage with such SHGs that are rated as 'good'

Capacity building of the Self Help Groups - SHGs that are in existence for about 6 months and have demonstrated the potential of a viable group

enters the third stage, wherein it receives the Revolving Fund of Rs.25,000 from bank as cash credit facility.

Taking up of economic activities: Once the SHG has demonstrated that it has successfully passed through the second stage, it is eligible to receive the assistance for economic activities. This is in the form of loan and subsidy. There are two ways in which a SHG can receive this assistance:

- 1) Loan –cum-subsidy of SGSY to the individuals in a group provided the prospective Swarozgaris in the group are capable of and willing to take up income generation activities under these sectors.
- 2) Loan-cum-subsidy to the group where all the members in the group want to take up a group activity.

- **INDIVIDUAL SWAROZGARIS**

1. Identification and selection – The individual Swarozgaris are to be selected in the Gram Sabha.
2. After the selection is made, the BDO shall arrange to have the applications filled by the selected persons. It should also be in the local language.
3. Once the banks have received the applications, they should sanction the application normally in 15 days and at any rate not later than one month.
4. Financial assistance to Swarozgaris under SGSY comprises of two components viz. loan and subsidy. SGSY is a credit-linked scheme and credit is the key element. Subsidy is only a minor and enabling component.
5. Subsidy under SGSY will be uniform at 30% of the project cost, subject to a maximum of Rs.7500/-. In respect of SC/STs, however, these will be 50% and Rs.10000/- respectively. For

groups of Swarozgaris (SHGs), the subsidy would be at 50% of the project cost subject to per capital subsidy of Rs.10,000/- or Rs.1.25 lakhs, whichever is less. There will be no monetary limit on subsidy for irrigation projects.

DEPARTMENT OF RURAL DEVELOPMENT

Scheme- NREGA

(National Rural Employment Guarantee Act)

1. **Objectives:-** The objective of the Act is to enhance livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work.

2. **Salient features, eligibility, implementation & benefits etc.**

1. Adult members of a rural household, willing to do unskilled manual work, may apply for registration in writing or orally to the local Gram Panchayat.
2. The Gram Panchayat after due verification will issue a Job Card. The Job Card will bear the photograph of all adult members of the household willing to work under NREGA and is free of cost.
3. The Job Card is issued within 15 days of application.
4. A Job Card holder may submit a written application for employment to the Gram Panchayat, stating the time and duration for which work is sought.
5. Employment will be given within 15 days of application for work, if it is not then daily unemployment allowance as per the Act, has to be paid. Liability of payment of unemployment allowance is of the States.
6. Work should ordinarily be provided within 5 km radius of the village. In case work is provided beyond 5 km, extra wages of 10% are payable to meet additional transportation and living expenses.
7. Equal wages are provided to both men and women.

8. The wages paid to unskilled labourers are @ Rs.110 (Revised). The wages are to be paid within 15 days.
9. The attendance of labourers is recorded on muster sheets issued by Programme Officer (Block Development Officer) only.
10. All payments under the schemes are made through account payee cheques only.
11. At least one- third beneficiaries shall be women who have registered and requested work under the scheme.
12. Work site facilities such as crèche, drinking water, shade have to be provided as per demand.
13. Shelf of works under NREGA is recommended by the Gram Sabha / Dahi Majlis.
14. A 60:40 wage and material ratio has to be maintained. No. contractors and machinery is allowed.
15. Social Audit has to be done by the Gram Sabha.
16. The permissible works under the scheme are water conservation & water harvesting, Afforestation & tree plantation, irrigation, canals, land development, renovation of traditional water bodies, flood control & protection works.

SCHEME – TOTAL SANITATION CAMPAIGN (TSC)

Objective: - The objective of scheme is to provide sanitation coverage in Rural Areas with active public participation and mass awareness as under:-

The various components are:-

- (a) **Individual house hold latrines (IHHL's) :-** The cash incentive of Rs.2700/- is provided to the BPL beneficiary on completion of units as per type design.
- (b) **School sanitation units:-** an amount of Rs.20,000/- is transferred to school sanitation committee for completion of units as per approved type and design.
- (c) **Community Sanitary Complex:-** The sanitary complexes was constructed with 20% beneficiary component subject to a maximum ceiling of Rs.2.50 lakh per unit.
- (d) **Anganwari centre:** Rs.5000/- is provided for completion of sanitary unit in the centres operating from Govt., buildings.

SCHEME – INDIRA AWAAS YOJANA (IAY)

Objective: -

The IAY scheme aims are providing benefit to the below poverty line families by providing.

- (a) Full house:-** Rs.38,500/- to houseless rural poor recommended by the Gram Sabha/ Dahi Majils for the completion of house .The benefits is given into two installments of unit cost.

- (b) Upgradation:-** Rs.15000/- for up gradation of one house for below poverty line beneficiary recommended by the Gram Sabha/ Dahi Majils.

DEPARTMENT OF SERICULTURE

Introduction:-

Sericulture is an agro based industry combining both the activities of Agriculture & Industry. Mulberry cultivation & rearing of Silkworms is agriculture related activity & reeling of Cocoons & Weaving of raw silk constitutes the Industrial activity.

Sericulture provides part time occupation to about 17000 families in Jammu Division. The raising of mulberry Plants helps the farmers to generate additional income by way of conducting silkworm rearing & selling the cocoons in the open Cocoon auction markets being organized by the department. More than 540 MT of Cocoons were produced by the Cocoon growers of the Division who earned more than Rs. 510 lacs during the current year.

Setting up of Reeling units in Private Sector is one of the mandates of Sericulture. The Silk cocoons produced by the cocoon growers is the raw material for the Silk Industry & becomes available locally. This Industry provides full time job to about 200 workers in Post Cocoon related activities. At present 16 units are functional in Private Sector in the state which produce about 20MT of raw silk annually.

Centrally Sponsored Schemes under implementation in the J&K State.

On_ farm Activities.

S.No.	Activity	Eligibility	Incentive	Procedure	Remarks
1.	Tree Plantation through farmers	All farmers who own land.	On plantation of 300 plants per Beneficiary Rs. 3500 is paid as incentive	The farmers will register themselves with the department.	Cost of plants & beneficiary contribution is deducted at source & balance payment is made through cheque.
2.	Up gradation of Rearing Houses.	Bonafide silkworm rearers	CGI sheet costing Rs. 17000 is supplied to the farmers as roofing material	The Bonafide Silkworm rearer are identified by the department & CGI sheets are provided as per given targets.	Beneficiary contribution is accounted for.
3.	Supply of Rearing Kits	Bonafide silkworm rearers	Rearing Equipment costing Rs. 20000 is supplied to the farmers for rearing of Silkworms	The Bonafide Silkworm rearer are identified by the department & CGI sheets are provided as per the given targets.	Beneficiary contribution is accounted for.
4.	Health Insurance Scheme for sericulture Women Workers.	Bonafide Women Silkworm rearers.	The Beneficiary is to pay Premium of Rs, 56.66 only out of the total Premium of Rs781.60 the balance amount will be borne by the Govt.,	The Bonafide women Silkworm rearers are identified by the department as per the given targets.	Medical aid amounting to Rs. 15000 per annum is provided to the women sericulturist her spouse and two dependent children.

Off_ Farm Activity

S.No.	Activity	Eligibility	Incentive	Procedure	Remarks
1.	Setting up of Reeling Units	Educated Unemployed Youth	a)90% incentive on the cost of machinery b) 10% Beneficiary contribution	On first come first serve basis as per the given targets.	a) Multiend Reeling machine (10 basin) unit cost Rs.10.00 Lacs b) Cottage Basin Machine unit (6Basin) cost Rs.2.50 Lacs) c)
2.	a) Motorized Charkha single Unit) b) Motorized Charkha (double Unit)	Educated Unemployed Youth	a) 90% incentive on the cost of machinery b) 10% Beneficiary contribution	One first come first serve basis as per the given targets -do-	Unit Cost Rs.10,000 Unit Cost Rs. 20,000
3.	Dupion Reeling Machine	Educated Unemployed Youth	-do-	-do-	Unit Cost Rs. 2,00,000
4.	Twisting Machinery	Educated Unemployed Youth	-do-	-do-	Unit Cost Rs.6,00,000

DEPARTMENT OF SHEEP HUSBANDRY

INCOME GENERATING SCHEMES BEING ADOPTED BY SHEEP HUSBANDRY DEPARTMENT FOR SELF EMPLOYMENT OF LOCAL UNEMPLOYED YOUTH.

1. **ESSTT. AND CREATION OF MINI FARMS OF 25 EWES IN PRIVATE SECTOR OF FARMERS UNDER ARTICIPATARY MODE UNDER RKVY.**

Under this scheme the local unemployed youths having sound knowledge and infrastructure for rearing of sheep will be provided a Unit of (25 ewes+1 ram) free of cost by the departments.

The scheme will be viable for six years and after third year onwards the breeder will have to give back 5 ewes out of the progeny born to the department free of cost, for next five years for esstt. of further such Sheep Units. Under this scheme the breeder earns Rs.1,70000=00 in six years besides having livestock worth Rs.1,40000=00

2. **TRAINING TO UNEMPLOYED YOUTHS IN MACHINE SHEARING UNDER RASTRIYA KRISHI VIAS YOJNA RKVY (RKVY).**

Under this programme the physically fit unemployed youths between age group of 25 to 30 years will be imparted training in machine shearing of Sheep for a period of 2 months. During the training period stipend of Rs.2000=00 per month shall be provided to the trainees.

The trained youths will be capable to shear 40 to 50 Sheep per day (approximately 6000 sheep per year). He will charge Rs.10.per sheep from breeder earning on an average Rs.60,000=00 per year. He will pay back to department @ Rs.5=00 per sheep. Thus earning a profit of

Rs.30,000=00 per year as a part time income. The shearing machine and other accessories shall be provided by the department.

3. ESSTT. OF SHEEP UNITS UNDER SCA TO TSP AND SCA TO SCP.

Under these schemes the youth having knowledge of sheep rearing and belonging to Schedule Tribe and Scheduled caste categories respectively are provided a unit of 10 sheep by this department on 50% subsidy basis amounting to Rs. 10,000=00 per unit.

Under these schemes the breeder earns Rs. 12000.00= per year from 2nd year onwards and having Livestock worth Rs30,000=00 at the end of 6th yer.

1. BAREFOOT PARAVETS SCHEME.

Under this scheme the unemployed youth with qualification 10+2 with Science subjects are provided Stock Asstt. Training for nine months. They will be provided stipend @ Rs 1000=00 per month during training period.

The trained Stock Asstt. will be provided medicines etc. by he Sheep Husbandry Department and they will get license to private practice. The subsidized chargeable cost of medicines will be deposited back to the department and fee for treatment fixed by the department will be earned by the trained Stock Asstt. Thereby earning his live hood.

The live stock sector continues to play a vital role in the rural economy by ensuring income employment and food security for large section of the population. The main occupation of the people living in the

rural areas is agriculture and live stock rearing. The veterinary facilities cannot be provided to whole of the newly credited district because of shortage of network of veterinary institution which can be achieved by imparting the barefoot para veterinary training to the unemployed educated youth of the districts so that the facilities can be provided throughout the districts and the youths getting such type of training can generate the income at their own level. As there are demand for milk and milk products, poultry and poultry products in the state being having a cold climate which are being important from other State of the country. Thus having a huge loss of revenue in state.

The un-employed educated youth can start their own units of Dairy farming. Poultry farming as an individual or in groups for their economical upliftment and self employment. It has been observed that if and individual opt for these scheme and work himself can earn more money even than earning from Govt., Jobs.

S.NO.	NAME OF SCHEME	APPROX. INCOME PER BIRD
1.	Establishment of Poultry units (Broiler/ Egger)	Broiler:- Rs. 5 to Rs.10 per bird in thirty day cycle. Egger:- Rs. 100 per bid per month
2	Establishment of Dairy units two Animal units. Four Animal Units	Two Animal Units: - Rs 1.00 lac per year. Four Animal Units:- Rs. 2.00 lac per year.

3	Training of Barefoot para vet educated unemployed youth with eligibility of Matric with science.	One year training at Belicharana Jammu with a stipend of Rs. 1000/- per candidate per month. After completing one year training course of stock Assistant the candidate can be given all the inputs / first aid kits by the department for serving the people of that area. Thus earning as self employment.
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SC / ST / OBC DEVELOPMENT CORPORATION

INTRODUCTION:-

The Jammu and Kashmir Scheduled Castes, Scheduled Tribes & Backward Classes development corporation Limited, was established in the year 1985, a wholly owned corporation of the Jammu and Kashmir Government (under the Ministry of Social Welfare J&K state) registered under companies Act 1956 within the meaning of section 3 (i) (iii) of the said Company Act as a non profit making entity. The registered office of the corporation is at Jammu.

The Corporation is governed by the Board of Directors with representatives from state/ central Government. National Level Corporations and prominent public representatives from Scheduled Castes, Scheduled Tribes, Backward Classes, notified National minorities and Safai Karamcharies.

The Head office of the Corporation, Divisional office Jammu and District office, Jammu are presently located at Romesh Market Shastri Nagar, Jammu. The camp office, Division office Kashmir and District office Srinagar are located at Exchange Road, near Red Cross Building Lal Chowk Srinagar, Kashmir.

ORGANISATION SETUP:-

The Corporation was established in 1986, a non profit making organization wholly owned by Jammu & Kashmir Government, a service oriented organization for the weaker sections of the society in terms of its laid objectives and also in terms with the National Policy towards socio-economic and educational upliftment of the down-trodden and weaker

section of the society. It may not be an exaggeration of the facts that the corporation has acted (over the years) as a strong bridge between its target group (viz; Scheduled Castes, Scheduled Tribes, Backward Classes, Notified National Minorities, Safai Karamcharis, Handicapped (male) categories people of the society and the National Level Financial Institutions including the State and Central Governments for their upliftment and to make them self-reliant in earning their livelihood.

COMPOSITION OF BAORD OF DIRECTORS

The Corporation is governed by the Board of Directors with representations from Central / State Governments, National Level Financial & Development Corporations and non-official representatives of target groups (Viz; SC, ST, BC, Notified National Minorities, Safai Karamcharis etc) to be constituted by the Jammu & Kashmir Government.

Main Areas of Business/ Schemes

7. Bank Tie-up Scheme.
8. Direct Financing Scheme.
9. Skill Development Training Programmes.
10. Educational Loan Schemes.

- **Bank Tie-up Scheme.**

This is regular scheme of the corporation, remains open for the whole year. The Corporation identifies the eligible beneficiaries belonging to Scheduled Castes. Scheduled Tribes and Backward Classes communities who are permanent resident of J&K State, living below the poverty line and are not defaulters of any financial institutions, sponsor their cases to various banks in accordance with the “SERVICE AREA APPROACH” for financing, enabling them to establish income generating units with

Bank Assistance. The corporation provides subsidy upto 50% of the project cost subject to maximum of Rs.10000/- in cases of SC & ST beneficiaries and 33.33% subject to maximum of Rs. 3000/- in cases of Backward Classes benefactress.

ELIGIBILITY CRITERIA FOR BANK TIE-UP SCHEME

- One should be permanent resident of J&K State
- One should be a member of SC,ST& BC Communities.
- One should have the family income below the Poverty Line (BPL), i.e. Rs.19750/= p.a. for Rural and Rs. 27270/= p.a for Urban areas (Notified by the Planning Commission, Govt. of India from time to time).
- One Should not be a defaulter of any financial institution.
- One should not have already availed the benefit of subsidy.
- One should have necessary skill /experience in the activity /trade applied for.

- **Direct Financing Schemes**

Under Direct Financing Schemes the Corporation provides loan to the target group people who are living below double the poverty line, in collaboration with the following National Level Corporations. The Schemes are available subject to availability of funds from the respective National Level Corporation. The Schemes are advertised in local print and / or electronic media accordingly:

1. National Scheduled Castes Finance & Dev. Corporation (NSFDC)
New Delhi, (for Scheduled Castes)
2. National Scheduled Tribes Finance & Dev. Corporation
(NSTFDC) New Delhi, (for Scheduled Tribes)

3. National Minorities Dev. & Finance Corporation (NMDFC) New Delhi (for National Minorities)
4. National Backward Classes Finance & Dev. Corporation (NBCFDC) New Delhi, (for Backward Classes).
5. National Safai Karamcharis Finance & Dev. Corporation (NSKFDC) New Delhi (for Safai Karamcharis, Scavengers & their Dependents)
6. National Handicapped Finance & Dev. Corporation (NHFDC), New Delhi.

The National level Corporations provide Loans assistance to the Corporation to the tune of 85-90% of the project cost and 5-10% to be contributed by the J&K SCs, STs and BCs Development Corporation Limited and 5% is by the beneficiary.

The National level Corporations provides financing assistance in shape of redeemable loan to the J&K SCs, STs & BCs Development Corporation for implementing the scheme of loaning to the beneficiaries in the J&K State

Procedure for selection:-

The Corporation issues advertisements for seeking applications containing all terms and conditions in local print and / or electronic media invariably as soon as a particular scheme/ project of financing is approved by the national level financing corporation.

On receipt of applications a district level selection committee scrutinizes the documents furnished by the applicant and conducts interview of the prospective beneficiary. Thereafter the selection is made keeping in view the genuineness of the applicant and feasibility of the

activity in a particular area/ district. The date of interviews are notified to the applicants well in advance on their personal address. After the held survey the corporation issues sanction orders and selected beneficiary is required to complete the legal formalities in a reasonable time. As soon as the documents are complete and the contribution is deposited by the beneficiary, the asset is purchased and handed-over to the beneficiary (as per the choice of the beneficiary) duly insured and the payment is released to the seller/ dealer. The beneficiary is to redeem the loan amount in 54 equated installments reckoning to one month from the date of establishment of the unit.

Term Loan Assistance:-

The National level Corporations provide financial assistance in shape of redeemable term loan to the target group beneficiaries through this corporation to the extent of 85%-90% upto project cost of Rs.5.00 lakhs.

• Micro-Credit Finance Schemes(MCF)

1. Under this scheme all the apex Level Corporations provide need based short term loans to the target group beneficiaries who are living below Double the Poverty Line (DPL) up to unit cost. Of Rs.25000/= The Corporation provides loans to the target group beneficiaries at concessional rate of interest i.e. 5% per annum. The below poverty line beneficiaries who belong to Scheduled Caste & Scheduled Tribes categories are eligible for 50% (of the unit cost) subsidy subject to maximum of Rs. 10000/=
2. The repayment period under the scheme is 36 months.
3. On repayment /clearing of loans under Micro Credit Finance, the eligible beneficiaries can avail any other loan/ financial assistance.

- **Mahila Samridhi Yojana (MSY) / Adiwasi Mahila Sashaktikaram Yojana (AMSY):**

1. Under this scheme all the apex Level Corporations provide need based short term loan to the target group women beneficiaries who are living below Double the Poverty Line (DPL) up to unit cost. Of Rs. 25000/= However, in case of ST (women beneficiaries) under the NSTFDC, the project /unit cost is upto Rs.50000/= The Corporation provides loans to the target group beneficiaries at concessional rate of interest i.e. 4% per annum. The below poverty line beneficiaries who belong to SC & ST categories, are eligible for 50% (of the unit cost) subsidy subject to maximum of Rs. 10000/-
2. .The repayment period under the scheme is 36 months.
3. On repayment/ clearing of loans under MSY, the eligible beneficiaries can avail any other loan/ financial assistance.

- **Educational Loan**

The scheme is meant to facilitate job oriented education amongst the weaker sections of the target group viz Backward Classes, Notified National Minorities, Safai Karamcharis/ Scavengers and Physically disabled (Handicapped) male members. The scheme envisages max. loan of RS. 50,000/- for pursuing professional and Technical courses of duration not exceeding 5 years against interest @ 3-6%

DEPARTMENT OF TOURISM DEVELOPMENT

Tourism has got a big employment generating potential and as such Govt., of Jammu and Kashmir has established Tourism Dev. Authorities in all the Districts. The brief of the schemes is as under:-

1. **Development of Paying Guest House Accommodation:**

Under this incentive being provided to the beneficiaries for converting residential houses into paying guest houses where in a lump sum of Rs.2.00 lacs as incentive is being provided.

2. **Hotel Incentive Scheme:-** Under this scheme the beneficiaries are provided to the extent of 30% of the project cost as incentives in hotel industries.

3. **Loan facility for travel and taxi operators:-** Under this scheme the beneficiaries are provided loans for purchase of vehicle at meager interest rate of 7% alongwith the benefit of interest subsidy.

4. **Incentives in Adventure Tourism:-** The beneficiaries are being provided 50% of the cost of the adventure equipments where by they can involve themselves in adventure activities. Under this scheme some local unemployed youth have been trained in adventure activities and are in the process of seeking employment.

5. **Herbal Tourism:-** Besides above schemes Bhandarwah Development Authority has started demonstrating the cultivation of costly herbs in collaboration with Directorate of Indian System of Medicine (ISM), suitable to the climate of the area where in the objective is to rope in the unemployed youth having land resources and reorient. Them to

cultivation of herbs for securing livelihood in this sector, These herbs have huge market values and readily markets also.

Besides above schemes the infrastructure after being raised by the authority are being out sourced on competitive bidding so as to provide additional employment avenues to the local youth. Also some local unemployed qualified youth have been trained on sponsorship basis in hotel management and are in the process of seeking their livelihood in hotel management industry.

J & K URBAN DEVELOPMENT AGENCY (UDA)

Objectives:-

The Urban Self Employment Programme (USEP)

The Programme will have three distinct parts:-

- a) Assistance to Individual Urban Poor Beneficiaries for setting up of gainful self employment ventures.
- b) Assistance to groups of Urban Poor for setting up gainful Self Employment venture. This sub-scheme may be called "The Scheme for Development of Women and Children in the Urban Areas (DWCUA)
- c) Training of Beneficiaries, Potential Beneficiaries and other persons associated with the Urban Employment Programme for upgradation and acquisition of Vocational and Entrepreneurial skill.

Coverage

- a) The programme will be applicable to all Urban Towns in Indian including J&K State.
- b) The programme will be implemented on a whole town basis with special emphasis on Urban Poor Clusters.

FINANCIAL PATTERN

Under USEP Scheme a Beneficiary can avail Maximum amount of Rs. 50,000/- with following details:-

- a) The beneficiary is entitled to subsidy amount of 15% of the Project Cost subject to maximum amount of Rs.7500/-

- b) The Beneficiary is required to contribute 5% of the project cost as Margin Money.
- c) Repayment Schedule ranges from 3 to 7 years after initial moratorium of 6 to 18 months as decided by the Bank.
- d) The loans would not require any collateral Guarantee. Only assets created under the programme would be hypothecated/pledged to the Banks advancing the loan.

ELIGIBILITY

- a) Urban Poor living below the poverty line i.e. whose annual family income is less than Rs.25212/-.
- b) The beneficiary should be residing in the town for at least three years.
- c) He should not be a defaulter to any Nationalized Bank, Financial Institution, Co-operative Bank etc.
- d) He should have either experience in the line or have undergone some training in the Government / NGO / Company of Firm for the same trade, for which he should produce a training / experience certificate. Otherwise he will have to undergo training of ten days in the Trade for which loan has been applied for and produce a certificate of training from the firm / business house etc.
- e) Training should also not be necessary, if beneficiary has learnt the activity such as Pottery making, Cobblery, Carpentry, Iron smithy etc. This aspect should however be certified by Urban Local Bodies before recommending / forwarding application to the banks.
- f) The beneficiary who have read maximum upto 9th class i.e. Illiterate to 9th class are only eligible.

g) Two or more beneficiaries can join hand together to start a business. In that case subsidy would be calculated for each partner separately at the rate of 15% of this share in the project, limited to maximum of Rs.7500/- per partner.

J & K STATE WOMEN'S DEVELOPMENT CORPORATION (JKWDC)

Women must struggle to perform activities outside the home with their traditional roles. They can not participate fully in economic and public life. In view of limited access to position of influence and power they have narrow occupational choice and lower earnings than men

A women's capability for leadership is obviously nurtured through her dealing with may household members under her command and control. It is, however, unfortunate that the socio-economic and legal reforms towards upliftment of Women have awakened only a few of them.

The Jammu and Kashmir State Women's Development Corporation (JKWDC) is charged with the responsibility of taking initiatives for socio-economic empowerment of women. Apart from generation awareness in the women about their rights and duties JKWDC is arranging financial assistance in the shape of loans to women living below poverty line and qualified women entrepreneurs

Aims and objective.

2. Identification and promotion of women entrepreneurs.
3. Conduct of awareness camps and identifying women for various activities by which they can be empowered.
4. To empower women by helping them to establish income generating units by providing soft loan at a very low rate of interest.
5. Identification of activities / trades for skill upgradation training and thereof framing Self Help Group amongst them for providing micro credit.

6. To empower women by framing Self Help Group and thereafter framing Block Level Societies which shall work independently as NGOs/ Cooperative Societies in a particular Block.

Who can apply:-

2. Any women with 40% disability or more. Certificate should be provided by Chief Medical Officer or Medical Board.
3. Age 18-45 years.
4. Annual income of Rs.1. Lakh or less for urban areas and Rs.80,000 or less for rural areas (Concerned Tehsildars must attest income level).
5. Should be Jammu and Kashmir State Subject.
6. Relevant educational qualification (in case of technical trade) supported by fresh attest copy of certificate.
7. Should not be a defaulter with other financial institutions, supported by affidavit.

How to apply.

Application forms are available at the office of the Development Officer concerned. Instructions for completing the application form with the firm itself. After completing the application, it should be submitted to the Development Officer concerned within 15 days after issuance of application form. No. extensions will be granted.

Terms and conditions of NHFDC Loans.

Project cost (in Rupees)	NHFDC Share	WDC Share	Beneficiary's Share	Interest Rate.
Less than 50,000	100%	Nil	Nil	4%
50,000 to 1 Lakh	95%	5%	Nil	5%
1 Lakh to 5 Lakhs	90%	5%	5%	5%
Above 5 Lakhs	85%	10%	5%	7%

Terms and Conditions

1. Repayment period of 6 years at simple rate of interest, after 6 years, interest rate of 12 % will be charged.
2. Rebate of 0.5 % interest for timely repayment of loans.
3. Loans can be utilized for Desktop Publishing, Machine Knitting, cutting and tailoring, embroidery, beauty parlour, pashmina spinning, dairy farming weaving, willow work, soft toys making, flower making tie and dye articles or any other activity.

Project Cost (in Rupees)	Self Help Group (SHG)	NBCFDC Share	WDC Share	Beneficiary Share/ NGO Share	Interest Rate.
5,000 to 25,000 per beneficiary	15 to 20 Beneficiaries in a Group	90%	5%	5%	5%

Mahila Samaridhi Yojana (MSY)

Under MSY a group of 20 girls are trained in a particular trade say readymade garments, through an NGO which has already created infrastructure for such training. After maximum 6 months of training which is provided free of cost and during which a stipend is also provided to the girls, this Group of girls are brought under the microcredit net by availing loan facility through Women's Development Corporation at 5% interest.

Project Cost (in Rupees)	Self Help Group (SHG)	NMDFC Share	SCA Share	Beneficiary Share	Interest Rate.
5,000 to 25,000 per beneficiary	15 to 20 Beneficiaries in a Group	90%	Nil	10%	5%

Vocational training NMDFC

Vocational training to a group of 30-60 beneficiaries for computers, type shorthand, food processing, cutting and tailoring embroidery decopaz, paintings, pottery and commercial Art or any other activity suitable or profitable to women beneficiaries. This training is provided to beneficiaries through Govt., Institutes. The training shall be provided to only those beneficiaries, who shall avail the micricredit facility of Women's Development Corporation. During the training stipend of Rs.500/- pm shall be paid to the trainees.