



# MONTHLY THEME



# COMMON KASHMIRI - THE LARGEST BENEFICIARY OF GOVT SCHEMES



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# COMMON KASHMIRI - THE LARGEST BENEFICIARY OF GOVT SCHEMES

The state of Kashmir is a very small geographical and social entity. Government schemes have a big impact on the life of the people. Government policies have a direct effect on the lives and economic condition of the people. Now is the time when responsible civil society organizations, academics, intellectuals, artists, NGOs can play a crucial role in shaping the future of the valley. The civil society element has been virtually absent in the state of Kashmir despite the fact that the state of Kashmir has produced many eminent men and women in all fields be it the art, the literature, the academics or science.

J&K is blessed with a large youth population, with around 69 % of the total population being under 35 years of age. Therefore, in order to ensure comprehensive implementation of all youth involvement and outreach initiatives and to bring the interest and empowerment of youth at the heart of policy making, the government of J&K UT has launched a pioneering initiative such as Mission Youth. The relevant stakeholders such as the Government, civil society and religious denominations, as well as the public and private sector, have responded appropriately to the requirements and concerns of the youth and have been working in their best interest with a view to unlocking their human potential. Young people are being provided easy access to high-quality services and equal opportunities with the aim to ensure their active participation in economy and society. They are being consulted and involved in the planning and decision-making process as active players in their own development as well as in the development of the society as a whole. Problems and barriers that prevent young people from participating in the political, education, social and economic life have been addressed and positive actions have been taken to prevent young people from being excluded, directly or indirectly. Young people's diverse backgrounds and identities have been acknowledged and valued, and the positive role that young people can play in their lives emotionally, socially, culturally and spiritually.

The Govt of India is trying to empower young people to take charge of their lives and take responsibility for their choices and actions, to shape their future and to drive positive social change. All young people are equal and deserve the same level of respect, dignity and opportunities, irrespective of their

age, experience, religion, nationality, physical and mental capabilities, socio-economic background and gender. In a recent development on the sidelines of G-20 meeting, Managing Director of the Dalmia Bharat group said that investment in Kashmir will become a priority in corporate boardrooms within the next 5 years. Young people in the state will get huge job opportunities as a result of these investments. <sup>[1]</sup>

## Major Govt Schemes for Kashmiri Youth

- 1. Mumkin:** The program's goal is to make it easier for young people in Jammu and Kashmir to find a stable source of income in the transportation industry by offering financial aid for the purchase of new small commercial vehicles. The applicants are free to select any small commercial vehicle of any model or manufacturer that has been authorized by the government. The Government of India and the vehicle manufacturer will support the program's recipients by providing a special incentive, an upfront discount, or an upfront subsidy. <sup>[2]</sup>
- 2. Living Wage Program for Dental Professionals:** Dental practitioners will receive financial assistance under the plan to buy the equipment, supplies, and fixed assets required to start a clinic.
- 3. Spurring Entrepreneurship Initiative:** The Scheme's overarching goal is to give young people in the Union Territory of J&K financial support so they can start their own businesses. Its stated goal is to promote innovation and job growth through the establishment of new companies and the expansion of existing ones. The main idea is to let young people choose the type and style of their business rather than providing them with an exhaustive list of possible ventures and forcing them to select from a small range of predetermined pursuits.
- 4. Tejaswini - The Radiant:** The broad aim of the scheme is to provide financial assistance to the young women for setting up gainful self-employment ventures, suited to their skills, training, aptitude and local conditions.



[1] *Reconstructing Kashmir Society- Need of the Time, Greater Kashmir. Aug 08, 2023.*

[2] *Mission Youth Schemes, Govt of Jammu & Kashmir.*

## 5. Reimagining and Rediscovering the Paradise Scheme:

The goal of the initiative is to promote the inclusive development of particular rural circuits. The following is an example but not an exhaustive list of the program's activities that are included:

- i. Promotion of Local Hospitality
- ii. Adventure and Sports Facilities
- iii. Construction of Budget Accommodation
- iv. Tourist Complexes.
- v. Wayside Amenities.
- vi. Tourist Facilitation Centre.
- vii. Special Tourism Projects.
- viii. Sound and Light Recreational Facilities;
- ix. Eco-friendly Transportation Facilities
- x. Any other such activity promoting tourism;

## 6. Rise Together:

The purpose of the programme is to promote community entrepreneurship in the state of J&K, and to create new employment opportunities for young people, in conjunction with the mainstreaming of local social circles. The following is an indicative, non-exhaustive list of the activities that are included under the programme:

- i. Mechanized Dairy Units;
- ii. Automated Sheep Farms;
- iii. Departmental Store;
- iv. Indigenous Raw Material Based Manufacturing Units;
- v. Wayside amenities & facilitation centres in Tourist Circuits;
- vi. Sound and Light recreational facilities;
- vii. Smart Teaching- Learning facilities
- viii. Supply & Distribution Network for Retail Food/ Non-Food Products;
- ix. Commercial Training Institutes;
- x. Any other such activity necessary/ reassuring promotion of self-reliance & inclusive social Development;

**7. National Rural Livelihood Mission:** The DAY-NRLM is the flagship program of Government of India for promoting poverty reduction through building strong institutions of the poor, particularly women, and enabling these institutions to access a range of financial services and livelihoods.

## 8. Pradhan Mantri Weaver Mudra Yojna:

The department of Handloom provides financial support to the Individual Weavers or Unit holders under Pradhan Mantri Weavers MUDRA Yojna

(merged from Weavers Credit Card) to the registered Artisans of Pashmina Handloom Weaving and Pashmina Spinning Craft from one lakh to two lakhs. Beneficiaries of this scheme are weavers and spinners. The beneficiary is provided margin money of 10% (maximum of Rs.10000 and Interest subsidy 6-7 % by Ministry of textiles Govt. of India (3 Yrs. Tenure).<sup>[3]</sup>

**9. Artisan Credit Card Scheme:** The Artisan Credit Card Scheme has been devised by Indian banks Association (IBA) to provide hassle free credit facility to artisans. The scheme approved by R.B.I. and the Development Commissioner (Handicrafts) has been adopted by the Banks for implementation. The objective of the ACC scheme is to provide adequate and timely assistance from the banking institutions to the artisans to meet their credit requirements of both investment needs as well as working capital, in a flexible and cost effective manner. The scheme is implemented both in rural and urban areas. All artisans involved in production/ manufacturing process are eligible and no collateral security is required. Beneficiaries are issued with a photo card indicating sanctioned limit and validity period of credit facility. Credit limit would be fixed based on assessment of working capital requirements. A maximum of credit limit of two lakhs is grant to the Self help Groups (SHGs). Beneficiaries registered with Development Commissioner (Handicrafts) are eligible for coverage under group insurance scheme.<sup>[4]</sup>

## List of New Schemes revised by the Govt of Jammu and Kashmir in 2023

The complete list of government schemes as listed below:-

- DAY NRLM (IMEED)
- Mahatma Gandhi National Rural Employment
- Guarantee Act MNREGA
- National Rural Livelihood Mission NRLM-Himayat
- Pradhan Mantri Awaas Yojana Grameen (PMAY)
- Swachh Bharat Mission Grameen
- Jammu and Kashmir Food Entitlement Scheme (JKFES)
- Providing of Subsidized Sugar to PHH Categories
- Pardhan Mantri Koushal Vikas Yojna
- Child Protection Scheme ICPS
- Dr Ambedkar Post Matric Scholarship to EBC
- Dr Ambedkar Pre-Matric and Post-Matric Scholarship for DNTs
- ICDS General
- ICDS SNP (Supplementary Nutrition Programme) ICDS Training
- IGNDPS Indira Gandhi National Disability Pension Scheme
- IGNOAPS Indira Gandhi National Old Age Pension Scheme
- IGWPS Indira Gandhi National Widow Pension Scheme

[3] *Mission Youth Schemes, Govt of Jammu & Kashmir.*

[4] *New List of Schemes, Sarkariyojana.com.*

- Integrated Social Security Scheme ISSS
- Ladli Beti
- National Creche Scheme – Honorarium to Workers
- National Creche Scheme – Nutrition
- National Mission for Empowerment of Women NMEW
- New List of Schemes, Sarkariyोजना.com.
- NFBS – National Family Benefit Scheme
- Post Matric Scholarship to OBC
- Post Matric Scholarship to SC
- Pradhan Mantri Matru Vandana Yojna
- Pre Matric Scholarship to OBC
- Pre Matric Scholarship to SC Students
- Pre Matric Scholarship to Unclean Occupation
- SABLA Scheme for Adolescent Girls
- State Marriage Assistance Scheme SMAS
- SWADHAR GREH SCHEME Benefit to Beneficiaries
- SWADHAR GREH SCHEME Salary to Staff
- Umbrella ICDS Anganwadi
- Pradhan Mantri Kaushal Vikas Yojana Component
- Stipend and Scholarship T.E
- Infrastructure Development of Private Sector under State Plan
- ASHA Incentives
- Family Planning Compensation Cases
- Janani Shishu Suraksha Karyakram
- Janani Suraksha Yojana
- National Ayush Mission
- NIKSHAY-DOT Provider Honorarium
- NIKSHAY-TB Notification Incentive for Private Sector
- NIKSHAY-Tribal TB Patients
- Payment to Contractual Staff
- Stipend and Scholarship
- Agriculture Technology Management Agency ATMA Extension
- Agriculture Technology Management Agency ATMA Farmers
- National Food Security Mission NFSM
- National Mission on Oil Seeds and Oil Palm
- Pradhan Mantri Krishi Sinchai Yojna
- Sub Mission on Agriculture Mechanisation – CS
- Sub Mission on Seeds and Planting Material
- Development of inland fisheries and aquaculture
- Development of Marine fisheries, Infrastructure and Post Harvest Operation

## Industrial Schemes

- Livestock Health and Disease Control
- National Scheme on Welfare of Fishermen
- National Scholarship Stipend and Scholarship Stipend
- Centrally Sponsored Scheme for providing Quality Education in Madrasa
- Flexi-pool under Vocational Education of RMSA
- Kind benefit under IEDSS of RMSA
- Mid-Day Meal Scheme
- Saakshar Bharat Mission
- Sarva Shiksha Abhiyan
- Stipend for Disabled Girls under IEDSS
- Post-Matric Scholarship Scheme for ST students
- Pre-Matric Scholarship to Gujjar and Bakarwal students (Class 1st to 8th)
- Pre-Matric Scholarship Scheme for ST students
- Vocational Training Centres in Tribal Areas
- Green India Mission National Afforestation Program
- Integrated Development of Wild Life Habitats
- Dayal Antyodyay Yojana - National Urban Livelihood Mission) DAY NULM
- State and UT Grants under PMAY Urban
- Swachh Bharat Mission Urban
- Development of Horticulture in Dry land and hilly areas
- High Density Plantation Scheme
- Market Intervention Scheme
- Mission for Integrated Development of Horticulture
- Model Fruit Villages under Capex
- Subsidy for two Cardboard Units
- JK Rural Employment Generation Program
- Seed Capital Fund Scheme
- Women Entrepreneurship Programme WEP
- Youth Start Up Loan Scheme

### Conclusion

Many tailor-made skill training programmes have been launched for Kashmiri youth with the mission to improve their employability in the emerging Job Market through targeted market driven skill training programmes. The schemes provided by the government can be applied by all the people of J&K union territory. The central government is destined to provide the benefits of the schemes to all the people as the development of the Union territory is the top priority after the repeal of Article 370 and Article 35 A. Also, the dynastic politicians in Jammu & Kashmir have done little over the years in getting people out from mind-set of excessive dependence on government or proclivity to make unreasonable demands at times. Nor was any serious effort made on sustained basis over the years to create a culture in which people could create self-employment opportunities. Post the abrogation of article 370 the whole scenario of the valley has been transformed. The prominent of which is implementation of central schemes in the UT of J&K. The Kashmiris are now able to take benefit from them and are establishing their businesses.

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