



GOVERNMENT OF JAMMU & KASHMIR

PLANNING AND DEVELOPMENT DEPARTMENT

EVALUATION REPORT
ON
“JAMMU & KASHMIR
STATE SELF
EMPLOYMENT
SCHEME”

Issued By:-

District Statistics and Evaluation Office

Udhampur

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**DRAFT REPORT ON
EVALUATION STUDY OF THE JAMMU AND KASHMIR STATE SELF EMPLOYMENT SCHEME IN
UDHAMPUR DISTRICT**

CHAPTER – I

1.1 INTRODUCTION

Most alarming form of un-employment today is un-employment among educated youth. It is prevalent in both Rural as well as Urban sectors. The educated unemployed represent the intellectual sections of society. The frustration and discontentment in this section paves the path for political instability as well as atmosphere of **pessimism** and loss of confidence in the government. The number of unemployed educated youth is increasing day by day. Today the central as well as state governments undoubtedly are struggling with the problem of unemployment.

The financial system is the life line of the economy. Banks are the backbone of the financial sector. They are the most dominant segment of the state's financial system. Banks play a pivotal role in the development of a sound economy and form the core of the money market. It facilitates payment mechanism, mobilized ensure deposits, act as credit intermediaries and serve as the principal channel for transmission of monetary policy actions to the economy at large. The banks provided financial assistance only to the industries which have already established, are financially sound, have capacity to repay the loan, gives favorable credit guarantee etc.

In early 90's the state of Jammu and Kashmir was quite disturbed due to militancy and prevalent poverty & unemployment had added fuel to the fire. Lot of efforts were required to be put-in to ensure that the educated youth gets better employment opportunities which shall make them self-reliant and discourage them from deterring towards illicit means of earning their livelihood. In order to contain the unemployment among educated unemployed youth, the Jammu & Kashmir Government launched the Jammu & Kashmir State Self Employment Scheme (JKSSES) in the year 1995 in rural as well as urban areas. The scheme is under implementation in Udhampur District since 1996. As per estimates every year 2 to 3 thousand educated youth are added in the pool of unemployed, this has necessitated to implement the scheme even more vigorously with the aim to provided gainful employment by helping unemployed educated youth in setting-up their own ventures.

IMPLEMENTING DEPARTMENT

The Jammu & Kashmir State Self Employment Scheme (JKSSES) is being implemented by the Employment Department and in district Udhampur, the operations of JKSSSES are being headed by Deputy Director Employment, Udhampur in both Rural and Urban areas.

1.2 SALIENT FEATURES OF THE SCHEME

- ❖ To address Unemployment problem
- ❖ Aims at establishing large number of small units.
- ❖ The entrepreneurs may be individuals or joint ventures/groups.
- ❖ Selection of viable units.
- ❖ To cover maximum number of educated unemployed people.
- ❖ Scheme is credit cum subsidy programme and envisage greater involvement of banks.

1.3 ELIGIBILITY CRITERIA

- ❖ He / She is Middle pass. However, no education qualification shall be insisted upon for candidates having qualified training courses of not less than one academic year duration from a Government Institution.
- ❖ He/ She is permanent resident of the state Jammu and Kashmir and residing in District where from applied for loan for at least three years.
- ❖ He/ She is between 18 to 40 years for general categories with five years relaxation for women and for person belonging SC/ST/Ex-servicemen/physically handicapped.
- ❖ He/ She is unemployed and has not drawn any loan from any bank/ financial Institution for setting his/her own venture.

1.4 PROJECT COST FIXED FOR RETAIL BUSINESS, INDUSTRY AND SERVICES SECTOR SCHEMES:-

- ❖ An activity covered under retail trade shall qualify for assistance provided the total cost of the scheme does not exceed Rs. 2.00 lacs.
- ❖ An activity covered under Industries/ services etc. shall qualify for assistance provided the total cost of the scheme does not exceed Rs. 3.00 Lacs.
- ❖ In case of Joint ventures, maximum limit of the cost of the scheme shall be Rs. 10.00 lacs consisting of maximum two candidates.

1.5 GOVERNMENT ASSISTANCE

Government through Employment department contributes as under:

- ❖ **Margin Money:** 15 % of the cost of the scheme repayable of the bank loan is cleared by the entrepreneur.
- ❖ **Capital Subsidy:** 5% capital subsidy of the project cost subject to the maximum of Rs. 7500.00.
- ❖ **Beneficiary Share:** 5% of the Project cost.
- ❖ **Bank Loan:** 75% of the Project cost.
- ❖ **Interest Subsidy:-**

a)	During first six months	100%
b)	One year after first six months	75%

c) Next Six Months (1¹/₂ to 2 years) 50%

1.6 CONCEPTUALIZATION OF EVALUATION STUDY

As per the decision taken in the meeting of Technical Committee on District Level Evaluation Study, the District Development Commissioner Udhampur (Chairman of the Technical Committee) assigned the job of conducting Evaluation Study on “**Jammu & Kashmir State Self Employment Scheme**” during current financial year with reference period **2010-11 to 2012-13** to District Statistical and Evaluation Office Udhampur during Dec. 2013.

1.7 OBJECTIVES OF THE STUDY

- ❖ To assess the implementation of Self Employment Programme in the District with a view to know the achievement made and benefits accrued to the beneficiaries.
- ❖ To assess the present status of functioning Units established under the Scheme.
- ❖ To assess the impact of the scheme in the form of employment generation, additional income generated by the beneficiary families.
- ❖ To assess the Difficulties and Bottlenecks faced in the Implementation of the Scheme by the Implementing Agency as well as by the Entrepreneurs while Financing the Units.
- ❖ Nature and pattern of self-employment ventures of the beneficiaries, change in the income level and employment of the beneficiaries.

1.8 DESIGN OF STUDY

Preliminary design of evaluation study was prepared by District Statistics and Evaluation officer and was submitted to Regional Joint Director, Evaluation and Statistics, Jammu and approval/technical vetting was conveyed vide letter no. JDESJ/Evl-Study/2012-13/1503-04 dated 21-10-2013.

1.9 SAMPLE SIZE AND SELECTION PROCEDURE

Jammu & Kashmir State Self Employment Scheme is under implementation in the District since 1996-97. As per feedback received from District Employment Office Udhampur 1969 units of different trade were setup in the District having seven Blocks since the inception of the scheme up to 2012-13. Since, reference period for the conduct of the study has been fixed w.e.f. 2010-11 to 2012-13 so as per feedback gathered from District Employment Office Udhampur 410 Units have been established in the District during the reference period. For the purpose of Study, out of 7 Blocks, **2 Blocks (one with maximum and one with minimum coverage)** i.e. Udhampur & Dudu blocks were selected at the first stage.

At the second stage out of the two sample blocks 30% of the entrepreneurs shall be selected at random subject to a minimum of 20 entrepreneurs. Where the total number of

beneficiaries was less than 20, all were selected for detailed study by giving due representation to all sectors covered under the scheme i.e. trade industry and service sectors.

In Udhampur block, having maximum coverage of 152 units during the reference period, out of which 46 were selected and in block Dudu out of 08 units during reference period all were selected for detailed study. Thus, total 54 units were selected **randomly** having **55** beneficiaries for conducting evaluation study.

Besides this five knowledgeable persons were contacted from both selected sample **blocks** for ascertaining their views on the implementation of scheme. Also **statement of 25% of the beneficiaries covered has been cross checked with concerned financing banks.** Beneficiaries were selected from the list where there was maximum concentration of beneficiaries under the scheme.

The study involved collection of data from official sources and survey of beneficiaries who had received financial assistance under Jammu & Kashmir State Self Employment Scheme (JKSSES) for educated unemployed youth during the reference period

1.10 REFERENCE PERIOD

The reference period of the study would be from 2010-11 to 2012-13 and beneficiaries were selected from the list of beneficiaries who had taken loan from 2010-11 to 2012-13. This was done because it was expected that the beneficiaries who had taken loan during these years must have established their ventures besides their status, economic position of beneficiary repayment of loan could be ascertained by the time of this study.

1.11 INSTRUMENTS OF INVESTIGATION

Two schedules were devised for collection of **primary data**. One for beneficiary who had taken the benefit under the Jammu & Kashmir State Self Employment Scheme (JKSSES) and other for collection of information from **knowledgeable persons** and were filled after interaction with the non-beneficiary having knowledge of the scheme. Besides, **secondary data** indicating physical and financial progress of the programme made during reference period was collected from the Deputy Director Employment Udhampur and the concerned bank and separate schedules were devised and filled up for **cross checking with banks** the information provided by the beneficiaries covered.

1.12 FIELD WORK AND TABULATION

Field operations were conducted by the staff of District Statistics and Evaluation officer Udhampur under the close supervision of District Statistics and Evaluation Officer. The

tabulation plan was prepared by the District Statistics and Evaluation Officer and same was got approved from Regional Joint Director Evaluation and Statistics Janipura Jammu.

1.13 REPORT WRITING

The report has been drafted by the District Statistics and Evaluation Officer under the technical guidance of Regional Joint Director Evaluation and Statistics Janipura Jammu.

1.14 ANALYTICAL TOOLS

All analytical tools appropriate to data representation viz. averages, percentages has been applied wherever required.

CHAPTER-II

IMPLEMENTATION OF JAMMU AND KASHMIR STATE SELF EMPLOYMENT SCHEME (JKSSES)

At the District level scheme is implemented by Deputy Director, District Employment and Counselling Centre Udhampur, while as no field functioning is sanctioned/posted at Tehsil/Block level.

SELECTION PROCEDURE

The candidates who aspire to avail loan and are eligible as per criteria prescribed under the scheme apply to Deputy Director, District Employment and Counselling Centre Udhampur and are selected in a district level task force committee meeting constituted for the purpose under the chairmanship of District Development Commissioner, and members from line Departments besides Lead Bank Officer Udhampur and Bankers. At the beginning of financial year and almost in every month the scheme is advertised in local newspapers and in electronic media and notice board of District Administration and Block Development Officers. On identification of beneficiaries and subject to their projects being found feasible or found viable by the task force are selected for consideration of advancing of loan by the banks, as loan cases are sponsored to different banks branches in the district as per service area for each branch worked out by Lead Bank of the District viz. State Bank of India. The banks provide to each entrepreneur a loan after completion of requisite formalities.

The table 2.1 reveals that original approved outlay fixed by the Planning and Development Department under District Plan of self-employment sector, was subsequently revised by surrendering of funds for the year 2011-12 and 2012-13 from Rs. 105 Lacs to Rs. 82.49 Lacs and Rs. 105 Lacs to Rs. 83.56 Lacs respectively. However, during 2010-11, funds were not surrendered. Also, the department was not able to utilize the available funds, even after surrendering of funds. Moreover, **no reason for not incurring expenditure up to the extent/availability of funds, was given by the implementing department.**

FINANCIAL PART

Table 2.1
Item-wise/Year-wise financial outlay and expenditure at District Level under JKSES during the reference period.

[Rs in Lacs]

Year	FINANCIAL OUTLAY AND EXPENDITURE											
	OUTLAYS						EXPENDITURE			% age of exp.	Shortfall in Expenditure on original outlay (Col 4-10)	Reason for shortfall
	Original			Revised			Margin Money / Cap. Subsidy	Interest Subsidy	Total (Col 8+9)			
	Margin Money / Cap. Subsidy	Interest Subsidy	Total (col 2+3)	Margin Money / Cap. Subsidy	Interest Subsidy	Total (Col 5+6)						
1	2	3	4	5	6	7	8	9	10	11	12	13
2010-11	49.63	26.72	76.35	49.63	26.72	76.35	37.63	21.72	59.35	77.73	17.00	Not provided by the department
2011-12	70.00	35.00	105.00	53.19	29.30	82.49	53.18	29.27	82.45	99.95	22.55	
2012-13	70.00	35.00	105.00	45.67	37.89	83.56	43.78	35.53	79.31	94.91	25.69	
Total	189.63	96.72	286.35	148.49	93.91	242.40	134.59	86.52	221.11	91.21	65.24	

Table 2.2

Block-wise financial outlay and expenditure w.e.f 2010-11 to 2012-13

[Rs in Lacs]

S.No.	Name of Block	Outlay & Expenditure								
		2010-11		2011-12		2012-13		Total		
		Outlay	Exp.	Outlay.	Exp.	Outlay.	Exp.	Outlay.	Exp.	% age
1	2	3	4	5	6	7	8	9	10	11
1	Udhampur	30.00	27.04	45.00	39.07	45.00	35.11	120.00	101.22	84
2	Chenani	8.35	7.90	10.00	7.90	10.00	8.40	28.35	24.20	85
3	Panchari	8.00	6.28	10.00	8.78	10.00	8.25	28.00	23.31	83
4	Ramnagar	12.00	10.80	20.00	15.10	20.00	14.90	52.00	40.80	78
5	Majalta	05.00	1.75	05.00	2.25	05.00	2.75	15.00	6.75	45
6	Ghordi	08.00	4.21	10.00	6.20	10.00	7.15	28.00	17.56	63
7	Dudu	05.00	1.37	05.00	3.15	05.00	2.75	15.00	7.27	48
Total		76.35	59.35	105.00	82.45	105.00	79.31	286.35	221.11	77

From the above table details of official data provided by the department for each block in the district it can be ascertained that department **did not** utilized the earmarked outlay, while as only 77% of the funds were spent. Further, **the financial progress in far flung blocks of Majalta, Ghordi and Dudu is very dismal, as it is 45%, 63% and 48%** respectively; while as for remaining blocks the expenditure varies from 78% to 85%, which is by and large satisfactory keeping in view the infrastructure available at District level only.

PHYSICAL PART

Table 2.3
Physical Targets and Achievements of the District

[Nos]

Year	PHYSICAL TARGETS AND ACHIEVEMENTS							Shortfall			
	Targets			Achievements				% age against sponsored	*Sp	#Sa	@Est
	*Sp	#Sa	@Est	*Sp	#Sa	@Est					
1	2	3	4	5	6	7	8	9			
2010-11	180	180	135	180	135	135	75	Reasons for shortfall were not provided by the department			
2011-12	240	162	162	224	162	162	72.32				
2012-13	240	121	113	164	121	113	68.90				
Total	660	463	410	568	418	410	72.18				

***Sp - Sponsor #Sa – Sanction @Est – Established**

1. The above table reveals that no realistic physical targets for sponsoring of cases are fixed as it is their endeavor to sponsor/sanction as many cases requiring smaller investments and all loan application cleared in the task force committee (TFC) meeting are sponsored and sponsoring targets are considered to the extent of number of cases sponsored.
2. The number of cases sponsored during 2012-13 were 164 only against target of 240 (68.33%).
3. The number of units established when compared to the number of cases actually sponsored varies from 68.90% to 75.00% and further district it remained 72.18% during the reference period of study.

Table 2.4
Block-Wise Units Established During Reference Period
(2010-11 TO 2012-13)

Block	No. of units sponsored/sanctioned/established											
	Achievements 2010-11			Achievements 2011-12			Achievements 2012-13			Total Achievements		
	Sponsored	Sanctioned	Established	Sponsored	Sanctioned	Established	Sponsored	Sanctioned	Established	Sponsored	Sanctioned	Established
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>	<i>10</i>	<i>11</i>	<i>12</i>	<i>13</i>
Udhampur	64	41	41	64	56	56	76	55	55	204	152	152
Chenani	41	30	30	49	42	42	30	24	23	120	96	95
Panchari	33	23	23	38	29	29	27	19	16	98	71	68
Ramnagar	26	25	25	42	20	20	19	15	13	87	60	58
Majalta	06	05	05	08	06	06	02	02	02	16	13	13
Ghordi	12	08	08	17	05	05	07	05	03	36	18	16
Dudu	04	03	03	06	04	04	03	01	01	13	08	08
Total	186	135	135	224	162	162	164	121	113	574	418	410

From the perusal of block wise figures in the above table it can be seen that number of units established in far flung blocks of the district Majalta, Ghordi and Dudu were 13, 16 and 8 units respectively. Accordingly, the maximum performing block Udhampur with established number of units were 152 and minimum performing block Dudu with established number of units were 08 had been identified for conduct of evaluation study during the reference period (2010-11 to 2012-13).

CHAPTER-III

Field Report

This chapter is based on the findings of field survey of 55 sample beneficiaries of two blocks (Max. and Min. coverage). The analysis has been further supplemented by ascertaining the views of knowledgeable persons and cross checking the statement of beneficiaries with concerned financial institutions/Banks regarding status of units, time taken in advancement of loan etc.

Table 3.1
Financing of Loan by Age Groups.

Block	Sample Size	Age group wise financing of loan							
		18-25 Age Group		25-30 Age Group		30-35 Age Group		35 + Age Group	
		No.	% age	No.	% age	No.	% age	No.	% age
1	2	3	4	5	6	7	8	9	10
Udhampur	47	9	19.15	20	42.55	15	31.92	3	6.38
Dudu	8	1	12.5	3	37.5	1	12.5	3	37.5
Total	55	10	18.18	23	41.81	16	29.09	6	10.92

The figures in the above table reveal that out of 55 beneficiaries, maximum 23(41.8%) were in the age group of 25-30 years followed by 16 (29.09%) in age group (30-35) and 18.18% of them were below 25 years of age while as only 6 (10.92%) were of age 35 years and above. However, in Dudu block these 3 (37.5%) beneficiaries as compared to Udhampur block 20 (42.55%); which indicate that maximum number of units have been established by the candidates in the age group of 25-30 years.

Table 3.2
Block wise/Category wise sanction of Loan during the reference period.

Block	Sample Size	Category wise sanction of loan											
		SC/ST		OBC		Ex-servicemen		Other Category		Gender wise			
		No.	% age	No.	% age	No.	% age	No.	% age	Male		Female	
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Udhampur	47	5	10.64	2	4.25	0	0	40	85.10	41	87.23	6	12.76
Dudu	8	3	37.5	0	0	0	0	05	62.50	7	87.50	1	12.50
Total	55	8	14.55	2	3.64	0	0	45	81.81	48	87.27	7	12.72

The data in the table reveals that out of 55 sampled beneficiaries, 8 (14.55%) belongs to SC/ST category and 2 (3.64%) belong to OBC category and rest 45 (81.82%) were general candidates including 07 (12.72 %) female beneficiaries. From this it can be ascertained that there is plenty of scope to organize awareness camps in far flung areas of district and villages inhabited by SC/ST communities.

Table 3.3
Block wise/Sanction of loan by ITI trained/other professionals.

Block	Sample Size	Profession of the beneficiaries							
		Doctor		Engineer		ITI Trained		Other Trained (Specify)	
		No.	% age	No.	% age	No.	% age	No.	% age
1	2	3	4	5	6	7	8	9	10
Udhampur	47	0	0	1	2.13	1	2.13	0	0
Dudu	8	0	0	0	0	0	0	0	0
Total	55	0	0	1	1.82	1	1.82	0	0

It can be seen in the table that during the reference period only 1 (1.82%) was engineer and only 1 (1.82%) was ITI trained.

Table 3.4
Educational level of the beneficiaries.

Block	Sample Size	Educational status of beneficiaries									
		Up to VIII		Up to Matric		Higher Secondary		Graduates		PG	
		No.	%age	No.	% age	No.	% age	No.	% age	No.	% age
1	2	3	4	5	6	7	8	9	10	11	12
Udhampur	47	14	29.78	18	38.29	7	14.89	4	8.51	2	4.25
Dudu	8	5	62.5	2	25	1	12.5	0	0	0	0
Total	55	19	34.54	20	36.36	8	14.54	4	7.27	2	3.63

It can be seen in the table that during the reference period 19 (34.54%) were qualified up to VIII, 20 (36.36 %) of the beneficiaries were qualified up to matric and 4 (7.27 %) were graduates while as only 2 (3.63 %) were post graduates.

Table 3.5
Block wise/Activity wise sanction of Loan.

Block	Sample Size	Activity wise sanction of loan					
		Business		Industry		Service	
		No.	% age	No.	% age	No.	% age
1	2	3	4	5	6	7	8
Udhampur	47	15	31.92	4	8.51	28	59.57
Dudu	8	8	100.00	0	0	0	0
Total	55	23	41.82	4	7.27	28	50.91

The figures in the table reveal that out of 55 sampled beneficiaries of which 28 (50.91%) were established under services sector, 23 (41.82%) under business, while as only 7.27% were sanctioned under industry sector. Among the selected blocks, 8 (100%) were established under Business Sector in Dudu block, no units have been established under Industry/Service Sector in Dudu block.

Table 3.6
Block wise/Time taken in availing loan/incentives.

Block	Sample Size	Time taken for sanction of loan							
		0-3 months		3-6 months		1 year		More than 1 year	
		No.	% age	No.	% age	No.	% age	No.	% age
1	2	3	4	5	6	7	8	9	10
Udhampur	47	29	61.70	16	34.04	2	4.26	0	0
Dudu	8	0	0	7	87.50	1	12.50	0	0
Total	55	29	52.73	23	41.82	3	5.45	0	0

The above table indicates that out of 55 beneficiaries, 29(52.73%) reported that it took up to 3 months to get their loans sanctioned from banks, 23 (41.82%) up to six months and 3 (5.45%) reported that they had to wait upto 1 year to get their loan sanctioned and

establishment of their units. In Dudu block 7 (87.50%) stated that they had to wait for 3-6 months to get their loan sanctioned.

Table 3.7
Block wise extent of loan availed/advanced

Block	Sample Size	Block wise extent of loan availed/advanced									
		1 Lac		1.5 Lacs		2.0 Lacs		3 Lacs		More	
		No.	% age	No.	% age	No.	% age	No.	% age	No.	% age
1	2	3	4	5	6	7	8	9	10	11	12
Udhampur	47	1	2.13	2	4.26	21	44.68	12	25.53	11	23.40
Dudu	8	4	50	1	12.50	3	37.50	0	0	0	0
Total	55	5	9.09	3	5.45	24	43.64	12	21.82	11	20.00

The data in the table revealed that out of 55 beneficiaries, 24(43.64%) were advanced loan of Rs 2.00 lacs, 12 (21.82%) of Rs 3.00 lacs, 11 (20%) more than Rs 3.00 lacs while as only 5 (9.09%) had availed loan of Rs 1.00 lac. In far flung block Dudu, out of sample size of 8 beneficiaries, 4(50%) candidates availed loan of Rs. 1.00 Lac and 3 (37.50%) candidates were advanced loan of Rs. 2.00 Lacs.

Table 3.8
Timely Crediting of Interest Subsidy

Block	Sample Size	Time taken for crediting interest subsidy									
		For 1st six months		1 year after six months		Next six months		Not credited in due time		Not Aware	
		No.	% age	No.	% age	No.	% age	No.	% age	No.	% age
1	2	3	4	5	6	7	8	9	10	11	12
Udhampur	47	15	31.92	4	8.51	1	2.13	27	57.44	0	0
Dudu	8	0	0	0	0	0	0	8	100	0	0
Total	55	15	27.27	4	7.27	1	1.82	35	63.64	0	0

The data in the table, of the 55 respondents interest subsidy was credited in case of 15(27.27%) for 1st six months, 4(7.27%)for 1 year after six months and 35 (63.64%) were not credited in due time in their respective accounts.

Table 3.9
Block wise/Status of Unit established during the reference period on the day of visit.

Block	Sample Size	Status of Unit							
		Functioning Well		Not functioning well		Defunct		Did not set up at all	
		No.	% age	No.	% age	No.	% age	No.	% age
1	2	3	4	5	6	7	8	9	10
Udhampur	47	46	97.87	0	0	1	2.13	0	0
Dudu	8	7	87.50	0	0	1	12.50	0	0
Total	55	53	96.36	0	0	2	3.64	0	0

The figures in the table revealed that 53(96.36%) units were functioning well and 2 (3.64%) were found defunct due to non-viability of units. In Dudu block, 7 (87.50%) were functioning well and 1 (12.50%) unit was defunct and in Udhampur block 1 (2.13%) units were also found defunct due to non-viability of units.

Table 3.10
Block wise/Reasons for failure of Unit/for survival

Year	Sample Size	Reasons for failure of Unit/for survival							
		Lack of financial assistance		N A of raw material		Late crediting of interest subsidy		Unit not viable	
		No.	% age	No.	% age	No.	% age	No.	% age
1	2	3	4	5	6	7	8	9	10
Udhampur	47	--	--	--	--	--	--	1	2.13
Dudu	8	--	--	--	--	--	--	1	12.5
Total	55	--	--	--	--	--	--	2	3.64

Out of 55 sampled beneficiaries, 2 (3.64%) reported their units defunct as they were established in rural area and were not viable.

Table 3.11
Satisfactory level of beneficiaries

Block	Sample Size	Increase in income level of beneficiaries		Whether satisfied			
				Yes		No	
		No.	% age	No.	% age	No.	% age
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>
Udhampur	47	46	97.87	46	97.87	1	2.13
Dudu	8	7	87.50	7	87.50	1	12.50
Total	55	53	96.36	53	96.36	2	3.64

The table reveals that there is substantial rise in income level of beneficiaries by establishment of units as they had liquidated the loan availed and assets created to further improve the quality of business and number of varieties for sale, as is evident from the above table out of 55 sampled beneficiaries, 53 (96.36%) beneficiaries reported increase in their level of income. Also the identified beneficiaries were asked to indicate the satisfactory levels for which 53 (96.36%) reported that there were by and large satisfied with the scheme as 53 (96.36%) reported that there is rise in their income level by availing the benefits under the scheme and only 2 (3.64%) beneficiaries reported not satisfied as activity chosen by them was not viable in the area where unit was established.

Table 3.12
Absorption of Persons in business

Block	Sample Size	Absorption of Persons	
		Family members including self	Other persons
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
Udhampur	47	51	15
Dudu	8	8	0
Total	55	59	15

The beneficiaries were asked to indicate the number of persons to whom they have provided employment, accordingly, it has been revealed from the above table that no family

members had been absorbed in the business while as employment had also been provided to 15 persons other than family members.

Table 3.13

Satisfactory level of beneficiaries/problems faced at different Parameters of scheme for sanction of loan

Block	Sample Size	Satisfactory level of beneficiaries															
		Extent of Loan received				Interest subsidy credited in the account of the beneficiary				Timely crediting of interest subsidy and in full				Timely Sanction of loan			
		Yes		No		Yes		No		Yes		No		Yes		No	
		No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Udhampur	47	47	100	0	0	47	100	0	0	20	42.55	27	57.44	45	95.74	2	4.26
Dudu	8	8	100	0	0	8	100	0	0	0	0	8	100	7	87.50	1	12.5
Total	55	55	100	0	0	55	100	0	0	20	36.36	35	63.64	52	94.55	3	5.45

The sampled beneficiaries were asked to indicate their satisfactory levels pertaining to incentives extended under the scheme wherein it was transpired as per details in the above table that they are satisfied with the extent of loan received and 55 (100 %) reported that interest subsidy has been credited in their bank account, out of which, 35 (63.64%) beneficiaries reported that their interest subsidy were not credited in due time.

Table 3.14

Difficulties faced in getting loan by the beneficiaries from Banks/financial institutions.

Block	Sample Size	Nature of difficulty (Please specify)
1	2	3
Udhampur	47	Nil

Dudu	8	Nil
Total	55	Nil

The above table revealed that no such difficulty was faced by the sample beneficiaries which could not be fulfilled.

Schedule for Banks

Table 3.15

Cross checking of statement with Banks with that of beneficiaries of sample blocks i.e. Udhampur and Dudu pertaining to status of units, time taken in getting loan and regularity in repayment of loan.

Block	Sample size	Status of Unit				Time Taken				Whether regular in repayment of loan			
		Yes		Not tallied		Yes		Not tallied		Yes		Not tallied	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Udhampur	15	13	86.67	2	13.33	15	100	0	0	13	86.67	2	13.33
Dudu	2	2	100	0	0	2	100	0	0	2	100	0	0
Total	17	15	88.23	2	11.76	17	100	0	0	15	88.23	2	11.76

Out of 17 sample beneficiaries of both the sample blocks selected for cross checking their statement with respective banks by whom loan had been advanced to them, it was observed that as per analysis of the above table the statement of 15(88.23%) beneficiaries tallied with banks pertaining to status of units while as statement of 2 (11.76 %) beneficiaries do not tallied with bank whose units were defunct and bankers were not in know of same. Also statement of all 17 sample beneficiaries tallied with that of banks for time taken to sanction loan. Further 15 (88.23%) out of 17 reported that they are regular in repayment of loan.

Schedule for Knowledgeable Persons

Table 3.16
Statement of knowledgeable persons regarding awareness of the scheme

Block	Sample size	Awareness about the scheme				Source of awareness through			
		Yes		No		Electronic Media	Print Media	Departmental campaign	Others
		No.	%	No.	%				
1	2	3	4	5	6	7	8	9	10
Udhampur	05	05	100	0	0	0	1 (20%)	04 (80%)	0
Dudu	05	03	60	02	40	0	1 (20%)	02 (40%)	0
Total	10	08	80	02	20	0	2 (20%)	06 (60%)	0

As many as 10 other persons were contacted during the field survey to know whether they were aware of JKSES or not. 8 out of 10 respondents 80 % were aware of the scheme whereas 2 (20%) were not aware of the scheme. Out of the 8 respondents, 6 were found were aware of the scheme through publicity campaign of the department, and 2 were made aware through print media.

Table 3.17

Statement of knowledgeable persons regarding benefit of the scheme

Block	Sample size	Whether scheme is beneficial to deal with the problem of Unemployment				Have the people of your area taken the benefit from the scheme					
		Yes		No		Yes		No		Not known	
		No.	%	No.	%	No.	%	No.	%	No.	%
1	2	3	4	5	6	7	8	9	10	11	12
Udhampur	05	05	100	0	0	05	100	0	0	0	0
Dudu	05	05	100	0	0	03	60	0	0	2	40
Total	10	10	100	0	0	08	80	0	0	2	20

Above table reveals that all respondents (Knowledge persons) surveyed were of the view that scheme is beneficial to unemployed educated youth and were aware of that people of their area are availing benefits of the scheme.

CHAPTER – IV

SUMMARY OF MAIN FINDINGS:

1. It has been revealed that 49 out of 55 beneficiaries selected for study were in the age group of 18-35 years and only 6 (10.92 %) were above 35 years of age.
2. Out of 55 sample beneficiaries 8 (14.55 %) units were established by candidates belonging to SC/ST categories and 7 (12.72 %) were established by women candidates.
3. Educational status of beneficiaries was 39 (70.91 %) up to matric, 8 (14.54 %) were 10+2, 4 (7.27%) were graduate and only 2 (3.63 %) were PG which reveals that though
4. minimum prescribed qualification is middle standard and candidates possessing higher qualification are also coming forward to avail loan.
5. Line of activity of beneficiaries sector wise was 23 (41.82 %) in business sector 28 (50.95 %) under services sector and remaining 4 (7.27 %) units under industry sector.
6. The units of 55 sample beneficiaries selected for study 53 units were functioning and 2 units were found defunct on day of study.
7. 53 (96.36 %) of the beneficiaries were satisfied after availing benefit under the scheme as their income level has been increased.
8. Out of the 55 sample beneficiaries, employment has been provided to 4 (7.27 %) members of their families has also been absorbed in family business while as employment has also been provided to 15 other persons.
9. **As per the official data, against the out lay of Rs 242.40 lacs, expenditure of Rs 221.11 lacs has been incurred on different units in the district.**
10. **From secondary data it was observed that the out lay of Rs 120 lacs were earmarked for Udhampur block against which 101.22 lacs has been incurred similarly in Dudu block against the outlay 15.00 lac an expenditure of Rs 7.27 has been incurred.**
11. **In physical side a total of 410 units were established in the district, in sample block udhampur and Dudu 152 and 08 were established respectively.**
12. **During field survey it was observed that 02 unit, one from each block were found defunct.**
13. **Very less number of units has been established by technical professionals and need to be encouraged for setting their self-employment ventures.**
14. **Timely preparation and crediting of claims of Interest subsidy of beneficiaries in their accounts be considered.**

RECOMMENDATIONS:

1. Introduction of more employment intensive techniques to innovation and adoption preferably tiny units based on raw material locally available.
2. The strategy should be for more viable units especially which generate productive assets.
3. Focus should be on Creation of productive assets.

4. Awareness camps should be organized in rural areas for dissemination of information of self-employment schemes.
5. No collateral mortgage be obtained by banks for projects up to Rs. 2.00 Lacs.
6. Though the sample beneficiaries were satisfied with the extent of loan sanctioned in their favour at that point of time but in an interaction with the knowledgeable persons it was mentioned by them that loan limit for each sector Industry, Business and Services needs to be enhanced to cope with the rising prices.
7. The main problem faced by the implementing department in implementation of schemes was that no staff is sanctioned/ available at block level for the purposes of creating awareness, processing of applications and coordination/follow-up with bankers in the rural areas.

CHAPTER - V**ANNEXURE – I****EVALUATION TEAM**

<u>S.No.</u>	<u>Name</u>	<u>Designation</u>
1.	Sh. Ashok Kumar Khajuria	District Statistics & Evaluation Officer Udhampur
2.	Sh. Gopal Singh	Assistant Director (Plg)
3.	Sh. Darshan Kumar	Statistical Officer
4.	Sh. Rajesh Gupta	Statistical Assistant
5.	Sh. Sumit Sharma	Statistical Assistant
6.	Smt. Neetu Jamwal	Statistical Assistant
7.	Smt. Aditi Gupta	Jr. Statistical Assistant
8.	Sh. Narinder Kumar	Jr. Statistical Assistant