



सत्यमेव जयते

UNION TERRITORY OF JAMMU & KASHMIR

EVALUATION REPORT ON
YOUTH START-UP LOAN SCHEME
(DISTRICT KULGAM)

YOUTH
START-UP
LOAN SCHEME

2011-12
to
2018-19

CONDUCTED BY
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PREFACE

The **Youth Start-up Loan Scheme** was launched in the J&K UT in the year 2011. The Scheme aims to provide financial support mechanism for Young Start-up entrepreneurs under the ambit of SKEWPY initiative and offers financial support for Young Start-up entrepreneurs with the basic minimum qualification of 10+2 for projects costing upto Rs 20.00 lacs, at a simple rate of interest.

The State Level Evaluation Committee (SLEC) during its 9th meeting among other programmes assigned "**Youth Start-up Loan Scheme**" of Labour & Employment Department for evaluation in Kulgam and Reasi districts as a district level study.

All the units established under the scheme since its implementation has been brought under the ambit of the study. The study focused on evaluating the impact of the programme on the socio-economic status of beneficiaries covered under the scheme from the implementation of Scheme.

Apart from Director General, PM&CE Division, PD&MD, Regional Directors Evaluation & Statistics Jammu / Kashmir, the report of the study was also shared with HoD, Economics Department Kashmir University and HoD, Statistics Department Jammu University for technical inputs/suggestions in accordance with the terms and Conditions of the Technical Advisory Committee (TAC) on Evaluations.

Gratitude is extended to all those who contributed in the conduct of this evaluation study especially HoD, Economics, Kashmir University and HoD, Statistics, Jammu University for their valuable inputs /insights, which improved the quality and content of this report.

The report of the study stand approved by the Apex Level Evaluation Committee (SLEC) in its 10th meeting held on May 15-16th, 2024 for release. The Evaluation report is released with the hope that the findings of the study would go a long way in bringing about an improvement in the implementation of the programme.

Jammu.
September, 2024.

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HIGHLIGHTS OF THE STUDY

- To curb unemployment in the UT, various schemes are being implemented by the Govt. **Youth Start-up Loan Scheme** is one such scheme under which financial support mechanism for Young Start-up entrepreneurs for projects costing upto Rs 20.00 lacs is provided at a simple rate of interest.
- The Scheme is under implementation in Kulgam district from the year 2011-12 through District Nodal Office, JKEDI-Kulgam.
- A total of 156 candidates were enlisted for coverage under scheme during various awareness and counseling sessions held across the district.
- Out of 156 candidates enlisted during awareness and counseling sessions, **51 (32.69%) candidates had reportedly registered themselves and opted for training** at District Level Training Centre, Kulgam.
- **34 (66.66%) cases were approved out of 51 applicants** who received training during the reference period.
- **27 (79%) cases were disbursed out of 34 approved cases** during the reference period.
- An amount of Rs.163.92 lacs against project appraisal cost of Rs. 189.13 lacs was reportedly disbursed in favour of 27 beneficiaries.
- Out of 27 units disbursed in the district since the inception of scheme, **26 beneficiaries were traced by the field investigators. One unit couldn't be traced during the field survey.**
- All the remaining 26 beneficiaries were **found within the eligible age limit of 18 to 40 years prescribed for an applicant to be covered under the scheme.**
- All the 26 traced beneficiaries covered under the scheme during the reference period **fulfill minimum educational qualification of 10+2 prescribed for the scheme.**
- Out of 26 beneficiary units contacted, **5 units(19.23%) were found closed**.i.e.01 from tehsil Devsar, 02 from tehsil D.H Pora and 02 from tehsil Kulgam.
- Out of 21 functional units, **16 (76.19%) units have been insured as on date of verification.**
- All units have been established after sanctioning of assistance under the scheme as such, **no unit existed before sanction of the loan.**
- So far as providing employment opportunities to unemployed youth is concerned, 32 persons have been found employed in 21 units as on date of survey. Besides, 14(66.67%) units among the 21 functional units were found to have the potential of creating more employment avenues in future as well.
- As enquired from the field all the beneficiaries who have established their units **have availed mandatory two week training at District Level Training Center, Kulgam.**

- Out of 21 beneficiaries whose units were found functional as on date of survey, 17 (80.95%) beneficiaries claimed to have received pre-establishment support and 12 (57.14%) beneficiaries post establishment support from the sponsoring agency.
- So far as annual income of beneficiaries is concerned, a total income of Rs. 56.40 lacs was earned by 21 units during the previous year (2019-20). **The average income per unit turns out to be Rs. 2.68 lacs p.a which is an encouraging trend.**
- So far as satisfaction of beneficiaries is concerned, only 02 (9.53 %) of the sample beneficiaries from tehsil Kulgam were satisfied with the amount of loan disbursed, 21 (100%) beneficiaries were satisfied with the rate of interest charged by the bank, 20 (95.24%) beneficiaries were satisfied with the time taken for processing documents by JKEDI, 100% beneficiaries were satisfied with time taken for disbursement of loan, attitude of JKEDI and bank officials.
- **The requirement of 3rd party guarantee of two govt. employees for securing the loan from bank was reported the biggest problem faced by the beneficiaries.**
- So far as suggestions put forth by beneficiaries is concerned, 14 (66.66%) beneficiaries suggested that **rate of interest should be waived off completely or reduced to simple 3% p.a and requirement of 3rd party guarantee of two government employees should be done away with.**
- 05 (23.81%) beneficiaries suggested that **govt. should compensate losses incurred post 5-August-2019 followed by Covid-19 lockdown.**
- 08 (38.10%) beneficiaries suggested that the implementing agency **needs to extend the repayment schedule owing to losses incurred during last two years.**
- 07 (25.92%) beneficiaries suggested that **rent deed required for securing loan should be attested by Public Notary instead of Judicial Officer which is a time consuming process.** 02 (9.52%) beneficiaries suggested that the amount of loan should be disbursed in cash credit (CC) account instead of saving account.

CHAPTER - I

INTRODUCTION

The Government in order to curb the growing unemployment trend among educated unemployed youth launched "Seed capital Fund Scheme" as a component of Sher-E-Kashmir Employment and Welfare Programme for youths (SKEWPY) in the year 2009. However, the mid-term evaluation study of the Seed Capital Fund Scheme conducted by Mercy Corps, a US based Internal Development Agency revealed that the financial support provided in the shape of Seed Capital which is expected to go a long way in helping the entrepreneurs, was in actual terms, not being accessed by them. This has created a negative feeling among young prospective entrepreneurs and has diluted the noble purpose of the Scheme with the result intended impact was not achieved.

After the findings of the midterm evaluation Study on "Seed Capital Fund scheme" the Government introduced some procedural changes for effective implementation of the scheme and recognized the need for an additional financial support mechanism for young Start-up entrepreneurs. **Accordingly, the Govt. of Jammu and Kashmir launched the Youth Start up- Loan Scheme in the year 2011 with the aim to provide financial support mechanism for Young Start up entrepreneurs under the ambit of (SKEWPY).** The Department of Labour and Employment has been designated as Nodal Department and the scheme is being implemented through Jammu and Kashmir Entrepreneurship Development Institute (JKEDI).

Conceptualization of the Evaluation Study

In order to assess the progress and impact of the Youth Start-up Loan scheme, the SLEC (State Level Evaluation Committee) in its 9th meeting held on 12-04-2019 at Jammu under the Chairmanship of Principal Secretary, Planning, Development & Monitoring Department, desired to conduct evaluation study on Youth Start-up Loan Scheme in the district through DSEO Kulgam.

Objectives of the Study

- i. To ascertain whether the beneficiaries have been selected as per the norms/guidelines of the scheme.
- ii. To ascertain whether the entrepreneurship training imparted by the JKEDI is successful in motivating the unemployed educated youths to take up entrepreneurship as a career option.
- iii. To assess the extent to which the scheme is successful in fulfilling the financial requirements of the young entrepreneurs to establish their own ventures.
- iv. To ascertain the extent and sustainability of jobs generated under the scheme.
- v. To examine the extent to which the financial support extended under the scheme is successful to leverage finances from banks and other financial institutions for growth and expansion of the enterprises setup by the youths.
- vi. To assess the financial and physical achievements made under the scheme up to the mark.
- vii. To examine the present status of the units established under the scheme.
- viii. To assess the difficulties/bottlenecks faced during the implementation of the scheme and suggest remedial measures.
- ix. Whether market facilities are available for sale of end products of entrepreneurs and whether any sale centers have been established by the Govt. for sale of the products.

Sample size and selection procedure

As per the information furnished by the implementing agency, not too many units have been sanctioned/established under the scheme in the district. Therefore, all the units established under the scheme since the year of its inception viz, 2011-12 till 2018-19 were covered under the study for detailed field investigation.

Besides this, 10 non-beneficiaries and 5 knowledgeable persons were also interviewed to elicit their opinion about the scheme.

Instruments of Investigation

The following schedules have been devised for the study

- Schedule I - For collection of Official Data from District Nodal Officer, JKEDI
- Schedule II - For Collection of Primary Information from Sample beneficiary
- Schedule III - For collection of information from non-beneficiary
- Schedule IV- For collection of information from Knowledgeable Person

Source of data

Secondary/official data has been collected from District Nodal Office, JKEDI Kulgam while as the primary data has been collected directly from the sample beneficiaries.

Reference Period

The official as well as field/primary data relates to the period 2011-12 to 2018-19.

Field work / Supervision & Report Writing

The field work has been conducted by the staff of DSEO Kulgam. Before initiating field work, the investigators/team members were imparted proper training/instructions required for interviewing beneficiaries/Non-beneficiaries and Knowledgeable persons. The report for instant study has been drafted by the DSEO Kulgam.

Analytical Tools

All appropriate statistical, mathematical tools and techniques have been applied in data analysis. Percentages, Averages, Ratios, bar charts, Pie Diagrams, trend curves were also used to make phenomenon easy to understand and to enhance the comprehension of the report.

CHAPTER - II

The scheme and its progress

Youth Startup Loan Scheme (YSLS) is a direct off-bank finance scheme sponsored by Jammu and Kashmir Entrepreneurship Development Institute JKDEI, whereby projects costing upto Rs 20.00 lacs are directly financed at simple rate of interest.

Entrepreneurs wishing to be covered under the scheme have to undergo a mandatory two week training programme wherein trainees are given first hand exposure to modern business techniques and simulation exercises.

Funding Pattern/Components of the Scheme

The funding pattern of the scheme is reflected as under:-

Table No- 2.00	
Education Qualification	Amount of project
10+2	Upto Rs. 12.00 Lacs
Graduate	Rs. 15.00 Lacs
Post Graduate	Rs. 18.00 Lacs
Professional / Technical Graduates	Rs. 20.00 Lacs

90% of the project cost is provided as loan component whereas 10% is provided by the beneficiary itself.

3% of the budget allocation is to be reserved for Differently /Specially abled persons who are suffering from not less than 40% of any disability as certified by the competent medical authority.

Sanctioning of Loan and Mode of Payment

The committee constituted for the purpose of sanctioning of the loan by the Govt. is as under:-

- | | |
|--|------------------|
| a) Administrative Secretary,
Labour & Employment Deptt. J&K Govt. | Chairman. |
| b) President,
Government Business, Law and
Corporate Communications,
J&K Bank Limited | Member |
| c) Director JKEDI | Member Secretary |

The total loan amount along with interest @ 6% per annum (simple rate of interest) is repayable within a period of 5 years in 20 equal quarterly installments.

The repayment of loan has a moratorium period of 06 months, during this period only interest is recovered on quarterly basis and the repayment of the principal with interest is taken up thereafter. The Director, JKEDI maintains an account of repayment of loan.

Objectives of the Scheme

- To motivate, train and facilitate a large segment of educated youth to take up entrepreneurship as a career option instead of hankering after the Govt. jobs.
- To provide credit facility to young Startup entrepreneurs in an easy and expeditious manner at lesser interest rate in the shape of soft loans without putting them in any inconvenience to start up their enterprises in a hassle free manner.
- Creation of a class of first generation entrepreneurs who will create job opportunities not only for themselves but also for others.
- To invest in different sectors of the economy for optimal exploitation of available resources.

Eligibility Criteria

The eligibility criterion under the scheme is same as applicable to Seed Capital Fund Scheme which includes:

- i) A State Subject in the age group of 18-40 years having a qualification of 10+2 or above. Provided that for the Differently/Specially abled persons, the relaxation of 02 years is given in the upper age limit.
- ii) The beneficiary must be unemployed and registered with the concerned District Employment & Counseling Centre.
- iii) Only new entrants to the field of entrepreneurship are covered under the scheme. Any person or any unit existing and the units which have already availed of any incentive or subsidy under any scheme of the Government of India or the State Government are not eligible for assistance under the Scheme.
- iv) No institution, corporate Body, Society or NGO is eligible under the Scheme.
- v) The Steering Committee sanctions joint ventures of 03 people. However, in exceptional cases, a joint venture of 05 persons is considered for sanction.
- vi) There is no income ceiling for coverage under the scheme.

Year-wise Physical Target & Achievements

The physical achievement of the cases sponsored by the J&K Entrepreneurship Development Institute (Kulgam Unit) under Youth Startup Loan Scheme during the reference period 2011-12 to 2018-19 is tabulated as under.

Table No.2.01			
Year wise Physical achievements made under the scheme during the period from 2011-12 to 2018-19			
S.No.	Year	Target	Achievements
1	2011-12	0	0
2	2012-13	0	1
3	2013-14	0	2
4	2014-15	0	2
5	2015-16	0	3
6	2016-17	0	2
7	2017-18	0	3
8	2018-19	0	14
Total			27

It is evident from the table that no target is set for financing projects during a given period of time, the projects are sanctioned and financed by the agency on the basis of first come first serve principle, as such only 27 cases have been sanctioned and disbursed by the agency so far.

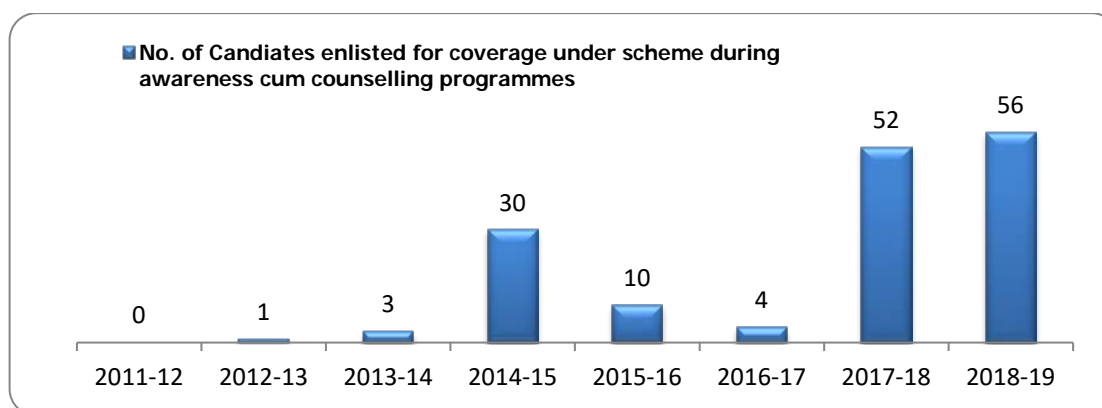
So far as year wise achievement is concerned, no case was sanctioned during the year 2011-12, during the year 2012-13 only 01 case was Sanctioned, 02 cases each were sanctioned in the year 2013-14, 2014-15 and 2016-17, similarly 03 cases each were sanctioned and disbursed in the year 2015-16 & 2017-18. Owing to overwhelming response from the trainees/applicants majority of cases i.e. 14 (51.85%) were disbursed during the year 2018-19.

Status of year-wise Registrations

The Status of applicants registered at District Nodal Office, JKEDI, Kulgam during the period 2011-12 to 2018-19 is tabulated as under.

Table No.2.02			
Year wise Registrations made during the period 2011-12 to 2018-19			
S. No	Year	No. of candidates enlisted for coverage under scheme during awareness cum counseling programmes	No. of Applicants who Registered themselves by submitting application form
01	2011-12	0	00
02	2012-13	01	01
03	2013-14	03	03
04	2014-15	30	05
05	2015-16	10	09
06	2016-17	04	01
07	2017-18	52	22
08	2018-19	56	10
Total		156	51

The table indicates that a total of 156 candidates were enlisted for coverage under the scheme during awareness cum counseling programmes organized at various locations in the district. Out of which only 51 candidates registered themselves at District Nodal Office, Kulgam by formally submitting the application form and completing the required formalities during the period 2011-12 to 2018-19.



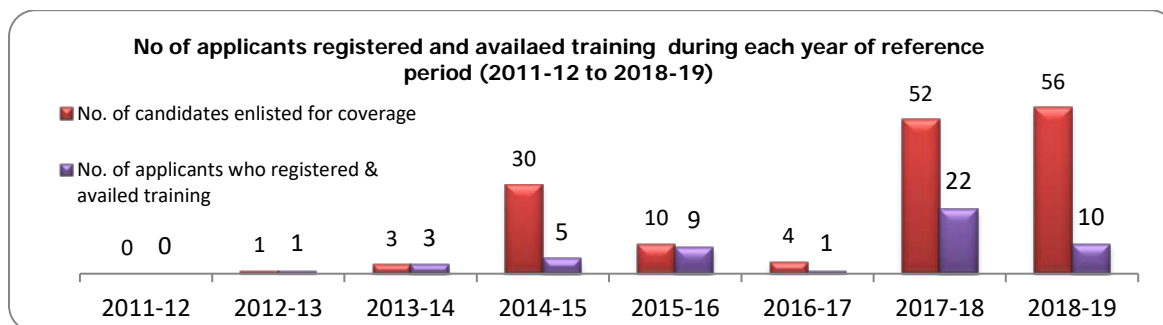
Year-wise status of candidates enlisted for coverage during awareness programmes indicate that only 01 (0.64%) applicant was enlisted in the year 2012-13 followed by 03(1.92%) in the year 2013-14, 30(19.23%) in the year 2014-15, 10(6.41%) in the year 2015-16, 04(2.56%) in the year 2016-17, 52 (33.33%) in the year 2017-18& 56 (35.89%) in the 2018-19 respectively.

Status of Training provided to registered applicants

The Status of registered applicants who opted for and received training from the District Level Training Centre, Kulgam during the period 2011-12 to 2018-19 is tabulated as under.

Table No.2.03			
Year wise status Training provided during the period 2011-12 to 2018-19			
S. No	Year	Candidates enlisted for coverage	No. of candidates who registered themselves and opted for training from JKEDI
01	2011-12	0	00
02	2012-13	01	01
03	2013-14	03	03

Table No.2.03			
Year wise status Training provided during the period 2011-12 to 2018-19			
S. No	Year	Candidates enlisted for coverage	No. of candidates who registered themselves and opted for training from JKEDI
04	2014-15	30	05
05	2015-16	10	09
06	2016-17	04	01
07	2017-18	52	22
08	2018-19	56	10
Total		156	51



Out of 156 candidates enlisted for coverage during awareness cum counseling sessions during the reference period, 51 (32.69%) applicants reportedly registered themselves and opted for training at District Level Training Centre, Kulgam.

Year-wise status of trainings received at DLTC indicate that all the registered applicants of the year 2012-13 and 2013-14 received training at DLTC, Kulgam.

Out of 30 candidates enlisted in the year 2014-15 only 05 (16.66%) reportedly opted for training. Similarly 9 (90%) out of 10 applicants, 01 (25%) out of 4 applicants, 22 (42.30%) out of 52 applicants and 10 (17.86%) out of 56 applicants reportedly opted for training and received it from DLTC, Kulgam during the year 2015-16, 2016-17, 2017-18 and 2018-19 respectively.

Year-wise Number of Cases Approved

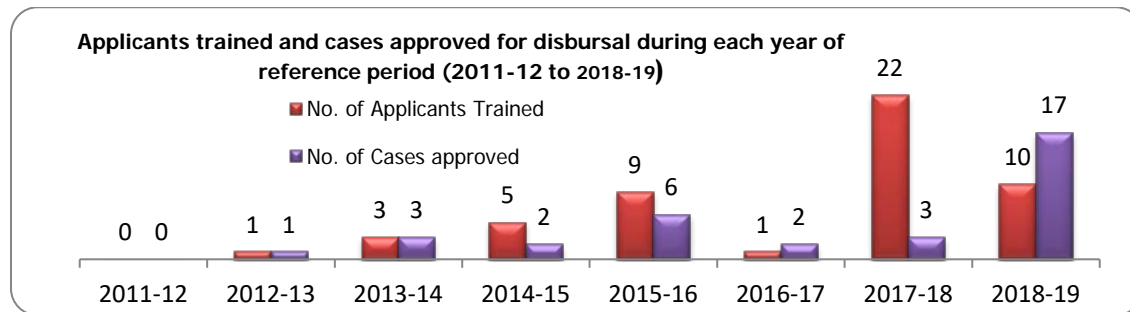
The official data furnished by the implementing agency regarding the number of cases approved is analyzed as under.

Table No.2.04			
Year wise status cases approved during the period 2011-12 to 2018-19			
S. No	Year	No. of applicants trained	No. of Cases approved
01	2011-12	00	0
02	2012-13	01	01
03	2013-14	03	03
04	2014-15	05	02
05	2015-16	09	06
06	2016-17	01	02*
07	2017-18	22	03
08	2018-19	10	17*
Total		51	34

*includes applicants from previous years.

It is evident from the table that out of 51 trained applicants only 34 (66.66%) cases were approved during the reference period.

Out of 05 applicants trained in the year 2014-15, cases of 02 (40%) applicants were approved. Similarly 6cases (66%) out of 9 applicants, 02 cases (100%) out of 02 applicants (including 01 applicant from previous year), 03 cases (13%) out of 22 applicants, and 17 cases (100%) out of 17 cases (this includes 07 cases from previous year) were approved during the year 2015-16, 2016-17, 2017-18 and 2018-19 respectively.



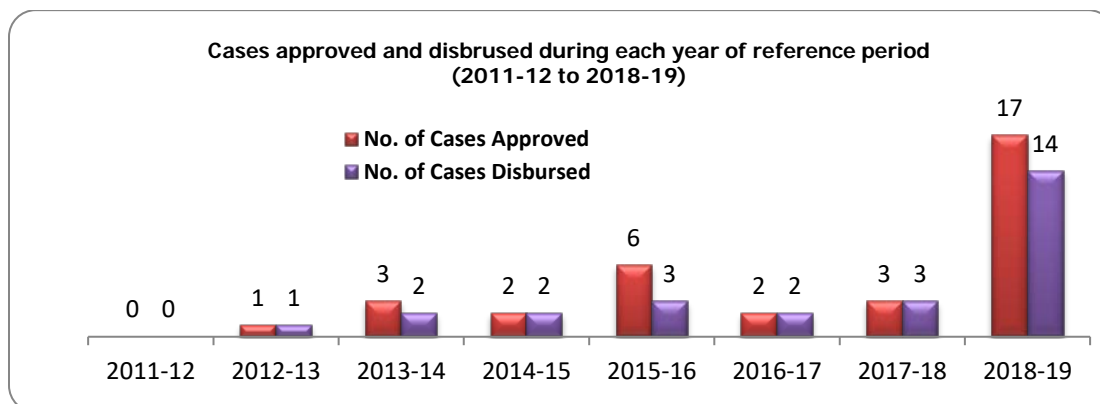
Year-wise Number of Cases Disbursed

Number of cases disbursed out of approved cases as per the information furnished by the implementing agency is tabulated as under:

Table No.2.05

Year wise status of cases disbursed during the period 2011-12 to 2018-19

S. No	Year	No. of Cases approved	No. of Cases Disbursed
01	2011-12	00	00
02	2012-13	01	01
03	2013-14	03	02
04	2014-15	02	02
05	2015-16	06	03
06	2016-17	02	02
07	2017-18	03	03
08	2018-19	17	14
Total		34	27



Year-wise data about the cases disbursed transpires that out of 34 cases approved, 27 (79%) cases have been disbursed during the period 2011-12 to 2018-19.

01 case was approved as well as disbursed during the year 2012-13. 02 cases each were approved as well as disbursed during the year 2014-15 and 2016-17. Similarly, 03 cases were approved as well as disbursed during the year 2017-18.

While as 03 (50%) out of 06 approved cases were disbursed during the year 2015-16 and 14 (82%) cases out of 17 approved cases were disbursed during the year 2018-19.

Year-wise Financial status of Cases Disbursed

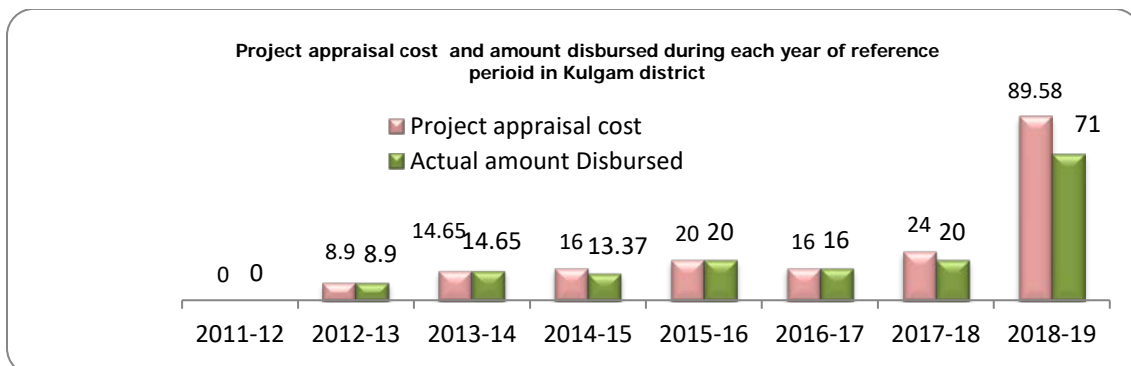
The information furnished by the implementing agency regarding year-wise financial status of cases disbursed is tabulated as under.

Table No. 2.06(Rs in lacs)				
Year wise financial status of cases disbursed during the period 2011-12 to 2018-19				
S. No	Year	No. of Cases Disbursed	Project Appraisal Cost	Actual Amount Disbursed
01	2011-12	00	00	00
02	2012-13	01	8.90	8.90
03	2013-14	02	14.65	14.65
04	2014-15	02	16.00	13.37
05	2015-16	03	20.00	20.00
06	2016-17	02	16.00	16.00
07	2017-18	03	24.00	20.00
08	2018-19	14	89.58	71.00
Total		27	189.13	163.92

It is evident from the table that out of project appraisal cost of Rs. 189.13 lacs, an amount Rs.163.92 lacs were reported disbursed in favour of 27 beneficiaries.

During the year 2012-13, an amount of Rs.8.90 lacs was disbursed in favour of a single beneficiary. An amount of Rs. 14.65 lacs, Rs.13.37 lacs and Rs. 16.00 lacs were disbursed in favour of 02 beneficiaries each during the year 2013-14, 2014-15 and 2016-17 respectively.

An amount of Rs. 20.00 lacs each were disbursed in favour of 03 beneficiaries each in the year 2015-16 and 2017-18 respectively. Similarly, an amount of Rs.71.00 lacs out of appraised cost of Rs.89.58 lacs were disbursed in favour of 14 beneficiaries covered under the scheme during the year 2018-19.



CHAPTER - III

Field findings

In order to strike a comparison between the official claims and what actually existed on ground as also to assess the impact of the scheme at ground level, a field survey was conducted throughout the district and findings regarding different parameters about the implementation of the scheme since its inception 2011-12 is discussed and analyzed in this chapter.

Status of Units Financed/disbursed under the scheme

Tehsil wise status of beneficiaries contacted during the course of field investigation is summarized as under.

Table No.3.0					
Status of Beneficiaries/Units Traced					
S.No.	Name of Tehsil	No. of Beneficiaries Covered	No. of units /Beneficiaries Contacted/Traced	No. of units /Beneficiaries that could not be Traced	Percentage
1	Kulgam	10	09	01	90
2	Devsar	04	04		100
3	D.H Pora	11	11		100
4	Yaripora	00	00		00
5	Qaimoh	01	01		100
6	Pahloo	01	01		100
7	Frisal	00	00		00
Total		27	26	01	96

Out of 27 beneficiaries covered under the scheme since its inception in the district in 2011-12, 26 (96.30%) beneficiaries were traced by the field investigators. One unit established by Sheerza Akhter daughter of Gh Hassan Bhat resident of Nehama Kulgam couldn't be traced during the field survey.

Tehsil-wise coverage of the beneficiaries indicates that 10 units, 04 units and 11 units were established in tehsil Kulgam, Devsar & D.H Pora respectively. While as only 01 unit each were established in tehsil Qaimoh and Pahloo.

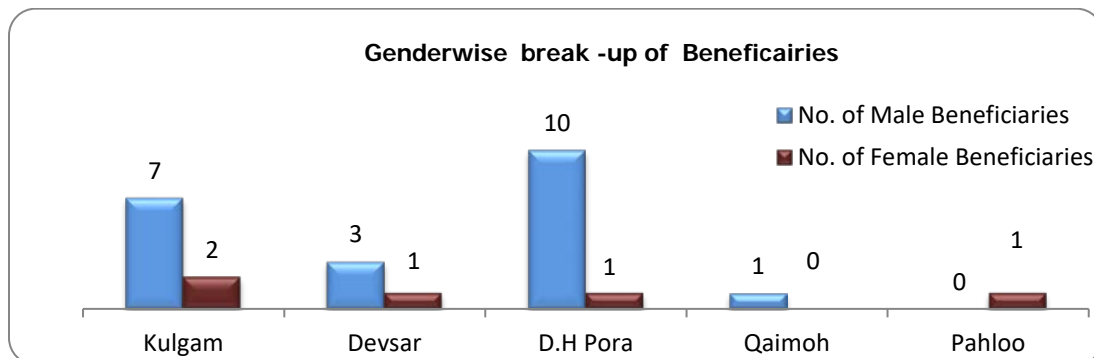
Similarly no unit has been established in two tehsil's of the district viz, Yaripora and Frisal during the reference period 2011-12 to 2018-19.

Demographic Profile of beneficiaries

Demographic profile like Gender-wise distribution, Social Category, economic status and age-wise distribution of beneficiaries as observed during the field investigations is reproduced as under.

Table No.3.1				
Gender-wise distribution of Beneficiaries Contacted				
S. No	Name of Tehsil	No. of Beneficiaries Contacted/Traced	Gender of Entrepreneur	
			Male	Female
1	Kulgam	09	07	02
2	Devsar	04	03	01
3	D.H Pora	11	10	01
4	Qaimoh	01	01	00
5	Pahloo	01	00	01
Total		26	21	05

The aforementioned table reveals that out of 26 beneficiaries contacted 21 (80.77%) are male and 05 (19.23%) are female beneficiaries. Out of 09 beneficiaries contacted from tehsil Kulgam 07 (77%) are male and 02 (23%) are female.



Similarly 01 female beneficiary each out of 04 from tehsil Devsar and 11 from tehsil D H Pora have been covered under the scheme during the reference period. So far as tehsil Qaimoh and tehsil Pahloo is concerned only 01 male and 01 female beneficiary respectively has been covered under the scheme during the period 2011-12 to 2018-19.

S. No	Name of Tehsil	No. of Beneficiaries Contacted/Traced	No. of Beneficiaries from			
			General	RBA	SC	ST
1	Kulgam	09	05	04	00	00
2	Devsar	04	01	03	00	00
3	D.H Pora	11	00	11	00	00
4	Qaimoh	01	01	00	00	00
5	Pahloo	01	00	01	00	00
Total		26	07	19	00	00

The above table indicates that out of 26 beneficiaries contacted during the field investigation, 07 (27%) comprising of 05 from tehsil Kulgam and 01 each from tehsil Devsar and Qaimoh are from general category whereas 19 (73%) comprising of 04 from tehsil Kulgam, 03 from tehsil Devsar, 11 from tehsil D H Pora and 01 from tehsil Pahloo, are residents of backward area.

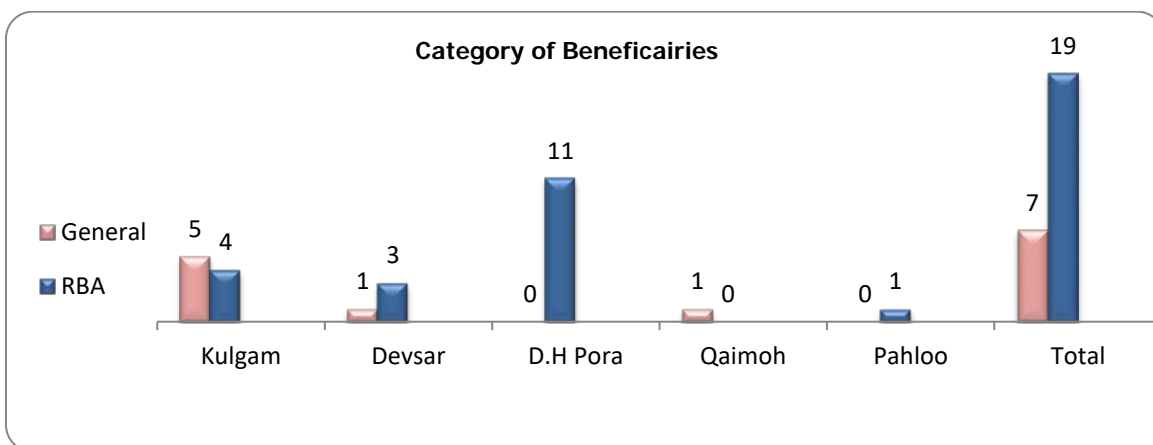
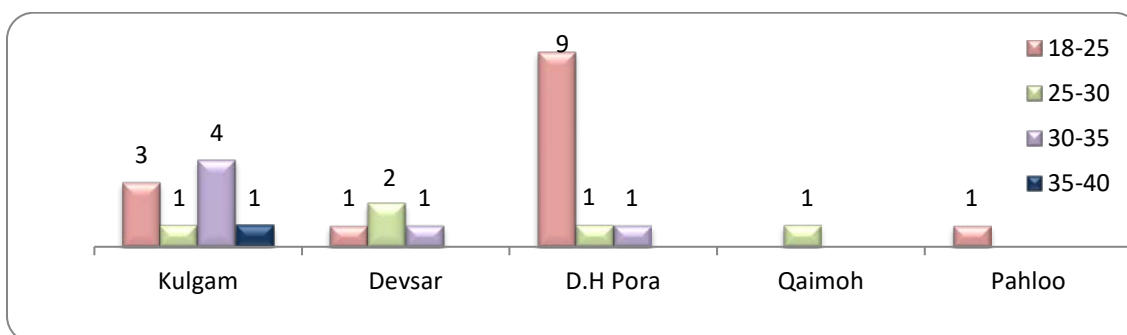


Table No.3.3						
Age-wise distribution of Beneficiaries Contacted						
S.No	Name of Tehsil	No. of Beneficiaries Contacted/Traced	Age Group (as on Date of application)			
			18-25	25-30	30-35	35-40
1	Kulgam	09	03	01	04	01
2	Devsar	04	01	02	01	00
3	D.H Pora	11	09	01	01	00
4	Qaimoh	01	00	01	00	00
5	Pahloo	01	01	00	00	00
Total		26	14	05	06	01

From the above table, it can be transpired that out of 26 beneficiaries contacted 14(53.85%) beneficiaries fall in the age group of 18 to 25 years, 05 (19.23%) beneficiaries fall in the age group of 25 to 30 years, 06 (23.08%) beneficiaries fall in the age group 30-35 years while as 01 (3.85%) beneficiary fall in the age group of 35-40 years.



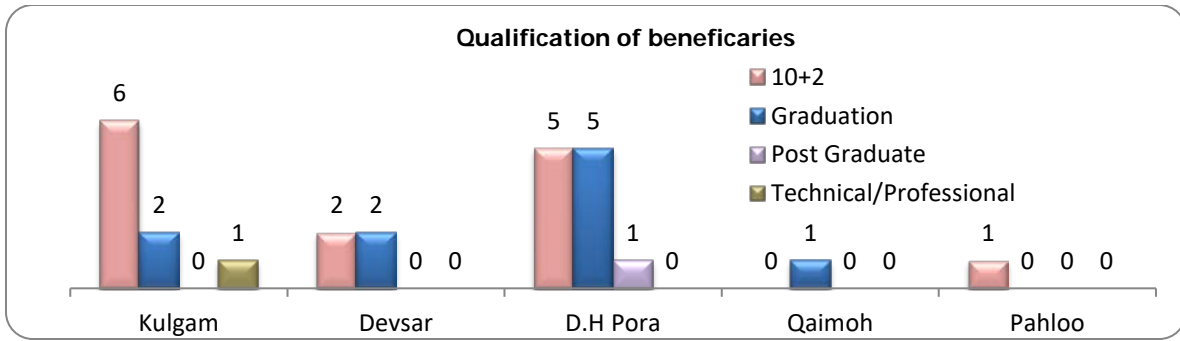
All the beneficiaries were found within the eligible age limit of 18 to 40 years prescribed for an applicant to be covered under the scheme.

Educational Profile of Beneficiaries

The educational qualification reported by the beneficiaries/unit holders as 10+2, Graduation, Post-Graduation and Technical/Professional qualification is given tehsil-wise as under.

Table No.3.4						
Educational status of Beneficiaries Contacted						
S. No	Name of Tehsil	No. of Beneficiaries Contacted/Traced	No. of Beneficiaries having educational qualification			
			10+2	Graduation	Post Graduate	Technical/ Professional
1	Kulgam	09	6	2	0	1
2	Devsar	04	2	2	0	0
3	D.H Pora	11	5	5	1	0
4	Qaimoh	01	0	1	0	0
5	Pahloo	01	1	0	0	0
Total		26	14	10	01	01

It is evident from the table above that out of 26 beneficiaries contacted, 14 (53.85%) had qualified 10+2, 10 (38.47%) were graduate, while as 01 (3.85%) each had Technical/Professional qualification and Post-Graduation respectively.



This transpires that all the beneficiaries covered under the scheme during the reference period fulfill minimum educational qualification of 10+2 prescribed for the scheme.

Physical Status of Units Located

Tehsil wise Physical status of units located during the course of field investigation is summarized as under:-

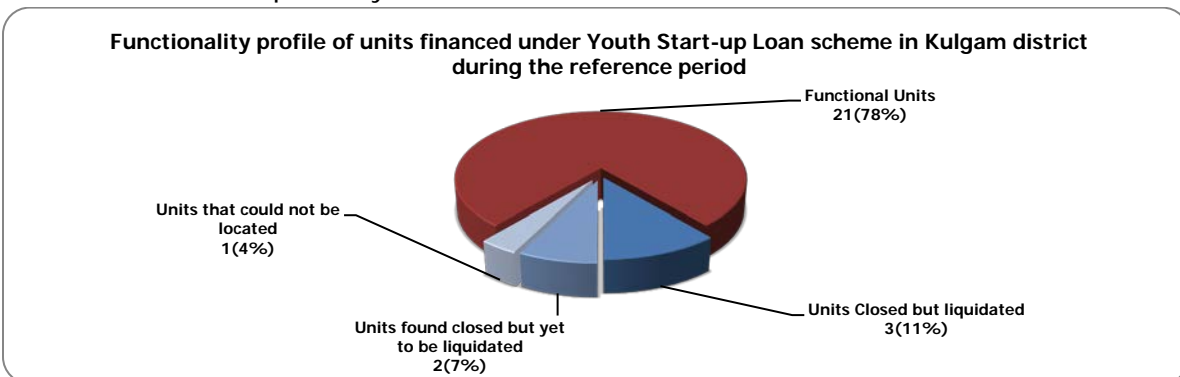
Table No. 3.5
Physical Status of Units Traced

S. No	Name of Tehsil	No. of units Located	No. of Units/Projects		
			Functional	Liquidated and Closed	Found Closed but yet to be liquidated
1	Kulgam	09	07	01	01
2	Devsar	04	03	01	00
3	D.H Pora	11	09	01	01
4	Qaimoh	01	01	00	00
5	Pahloo	01	01	00	00
Total		26	21	3	2

The above table reveals that out of 26 beneficiaries contacted 21 (80.77%) beneficiaries were able to establish their units.

03(14.28%) units 01 from Sopat Devsar, 01 from D.H Pora and 01 from Kulgam were found closed reportedly after liquidating the loan.02(9.52%) beneficiaries, 01 from Kulgam and 01 from tehsil D. H Pora have closed their units before liquidating the loan. (Address particulars of these units are given at end of the report at Annexure- "A")

07, 03 & 09 units out of 09, 04 and 11units were found functional in tehsil Kulgam, Devsar and D.H Pora respectively as on date of survey. Similarly 01 unit each was found functional in tehsil Qaimoh and Pahloo respectively.

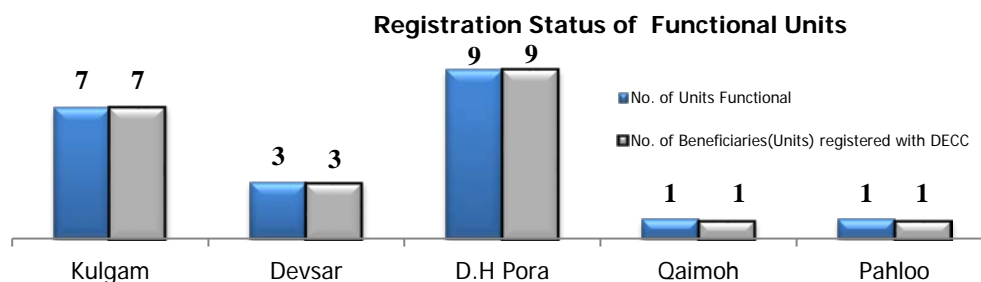


Registration status of functional units

Registration status of functional units as on date of field investigation is tabulated as under.

Table No.3.6			
Registration status of units functional			
S. No	Name of Tehsil	No. of Units Functional	No. of Units/Beneficiaries registered with District Employment & Counseling Centre
1	Kulgam	07	07
2	Devsar	03	03
3	D.H Pora	09	09
4	Qaimoh	01	01
5	Pahloo	01	01
Total		21	21

All the 21 beneficiaries comprising of 07 from Kulgam, 03 from Devsar, 09 from DH Pora and 01 each from tehsil Pahloo and Qaimoh were found registered with District Employment and Counseling Center Kulgam.

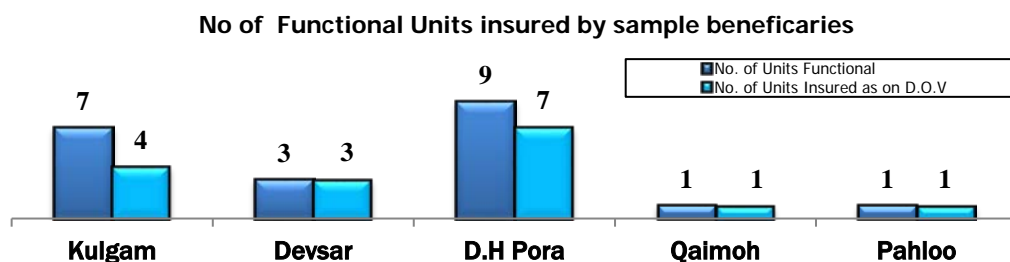


Insurance status of functional units

As per guidelines, the units established under the scheme shall have to be insured by the beneficiary and the information on this account from the field is tabulated as under.

Table No.3.7			
Insurance status of units functional			
S. No	Name of Tehsil	No. of Units Functional	No. of Units Insured
1	Kulgam	07	04
2	Devsar	03	03
3	D.H Pora	09	07
4	Qaimoh	01	01
5	Pahloo	01	01
Total		21	16

Out of 21 functional units, 16 (76.19%) units comprising of 04 from Kulgam, 03 from Devsar, 07 from DH Pora and 01 each from tehsil Pahloo and Qaimoh have been reported insured by the beneficiary as on date of verification.



Timing of Establishing Units

As per guidelines, the assistance under the scheme shall be extended only for establishing fresh units to create first generation entrepreneurs. The data about the timing of establishment of functional units collected from the field is tabulated as under.

Table No.3.8				
Timing of Unit Establishment				
S. No	Name of Tehsil	No. of Units Functional	No. of Units	
			Established before Sanction of Loan under YSLS	Established after Sanction of Loan under YSLS
1	Kulgam	07	0	07
2	Devsar	03	0	03
3	D.H Pora	09	0	09
4	Qaimoh	01	0	01
5	Pahloo	01	0	01
Total		21	0	21

All the 21 functional units (comprising of 07 from Kulgam, 03 from Devsar, 09 from DH Pora and 01 each from tehsil Pahloo and Qaimoh) **were established after sanction of the assistance under the scheme, as such no unit existed before the sanction of loan under YSLS.** This indicates that implementing agency has focussed on creation of the first generation entrepreneurs only.

Territorial coverage of Units established

The territorial coverage (Rural-Urban) of functional units established under the scheme as enquired from the field is tabulated as under.

Table No.3.9				
Territorial Coverage of Units Functional				
S. No	Name of Tehsil	No. of Units Functional	Units Established in	
			Urban Area	Rural Area
1	Kulgam	07	05	02
2	Devsar	03	00	03
3	D.H Pora	09	00	09
4	Qaimoh	01	00	01
5	Pahloo	01	00	01
Total		21	05	16

Out of 21 functional units only 05 units have been established in urban area of Kulgam while as remaining 16 units have been established in rural area spread over five territorial tehsils of the district.

Ownership status of Functional Units

The ownership status of functional units as enquired from the field investigation is tabulated as under:

Table No.3.10				
Ownership status of units functional				
S. No	Name of Tehsil	No. of Units Functional	Ownership Status	
			Individual	Joint Venture
1	Kulgam	07	07	00
2	Devsar	03	03	00
3	D.H Pora	09	09	00
4	Qaimoh	01	01	00
5	Pahloo	01	01	00
Total		21	21	00

All the 21 functional units as can be seen from the table above were owned by individuals. No Joint venture unit has been established in the district during the period 2011-12 to 2018-19.

Activity wise Status of Functional Units

Activity wise status of functional units as enquired from the field investigation is tabulated as under:

Table No.3.11						
Activity wise status of units functional						
S. No	Name of Tehsil	No. of Units Functional	Line of Activity adopted			
			Business	Service	Industry	Others
1	Kulgam	07	07	00	00	00
2	Devsar	03	03	00	00	00
3	D.H Pora	09	09	00	00	00
4	Qaimoh	01	01	00	00	00
5	Pahloo	01	01	00	00	00
Total		21	21	00	00	00

All the functional units have been established under business sector while as no unit has been established under service and industry sectors

Project Specific Cost of Units Established

Sector wise Project specific cost of functional units as enquired from the field investigation is tabulated as under:

Table No.3.12											
Project specific total cost of units											
S. No	Name & Style of functional unit	Sector	Project Cost (in RsLacs)			Amount of loan Disbursed (in RsLacs)				Amount Yet to be disbursed (in RsLacs)	Mode of Disbursement
			Beneficiary Contribution	Amount of Loan	Total Project Cost	1 st Installment	2 nd Installment	3 rd Installment	Total Amount Disbursed		
1	Simnaniya Electronics	Business	0.80	7.20	8.0	5.0	3.0	00	8.0	00	Amount disbursed directly into the beneficiaries bank account
2	Bhat Traders Chowgam		0.80	7.20	8.0	4.00	4.00	00	8.0	00	
3	Swain Selection House, Sopat		0.40	3.60	4.0	2.00	2.0	00	4.0	00	
4	Bhat Gen Store, Srandoo		0.80	7.20	8.0	4.0	4.0	00	8.0	00	
5	Rather Traders, Kanipora		0.40	3.60	4.0	2.00	00	00	2.00	2.00*	
6	Apex Enterprises, Khokharham		0.80	7.20	8.0	4.00	4.0	00	8.0	00	
7	Sun Solar, Kulgam		0.80	7.20	8.0	4.00	4.0	00	8.0	00	
8	Paradise Crockery, Kulgam		0.80	7.20	8.0	2.03	3.0	2.97	8.0	00	
9	Malik Pharmaceuticals		0.90	9.10	10.0	5.00	5.0	00	10.0	00	
10	Redwood Fashion		0.80	7.20	8.0	4.00	4.0	00	8.00	00	
11	Sheep Farming DK Marg		0.40	3.60	4.0	3.00	00	00	3.00	01.0	
12	General Provision HM Guri		0.40	3.60	4.0	3.00	1.0	00	4.00	00	
13	General Provision, Boh		0.40	3.60	4.0	3.00	1.0	00	4.00	00	
14	Al-Aman Super Bazar, Mohdpor		1.50	13.5	15.0	4.0	6.0	5.00	15.00	00	
15	Retail Trade of Hardware, Ahmadabad		0.40	3.60	4.0	2.00	00	00	2.00	2.00	
16	Sheep Farming Chimmer		0.76	6.82	7.58	4.00	00	00	4.00	3.58	
17	Retail of Solar Battery, Waripora		0.40	3.60	4.0	2.00	2.0	00	4.0	00	
18	General Provision, DH Pora		0.40	3.60	4.0	2.00	2.0	00	4.0	00	
19	SS Garments		0.90	8.10	9.0	4.00	00	00	4.00	5.00	
20	Retail Hosiery & Cosmetics		0.40	3.60	4.0	3.00	00	00	3.00	1.00	
21	Stationary Shop Khull		0.80	7.20	8.0	4.00	00	00	4.00	4.00	
Total			14.06	127.52	141.58	70.03	45	7.97	123	18.58	

*Not Required

The table indicates that total project cost worth of Rs.141.58 lacs comprising of Rs. 127.52 lacs as loan component and Rs. 14.06 lacs as beneficiary contribution has been invested in 21 units functional under the scheme since 2011-12 to 2018-19.

An amount of Rs.123.00 lacs (Rs. 70.03 lacs disbursed in 1st installment, Rs.45.00 lacs disbursed in 2nd installment and Rs.7.97 lacs in 3rd installment) has been disbursed in favour of 21 beneficiaries as on date of survey.

An amount of Rs.18.58 lacs is yet to be disbursed in favour of 07 beneficiaries as they are unable to utilize this amount owing to lockdown and consequent economic stress.

Project cost of Rs.8.00 lacs and Rs.4.00 lacs each was made available to 08 and 09 beneficiaries respectively. Whereas project cost of Rs.15.00 lacs, Rs.10.00 lacs, Rs.9.00 lacs and Rs.7.58 lacs was made available to remaining 04 beneficiaries as on date of survey.

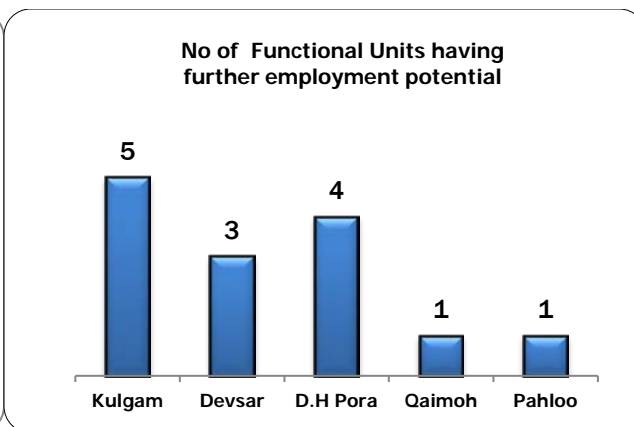
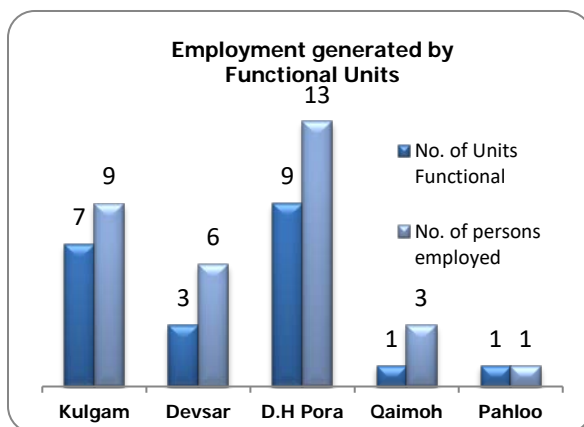


Employment potential of Functional Units

The details regarding the status of sample units which were functional as on date of investigation is summarized in the following table:

Table No. 3.13								
Present Status of Functional Units								
S. No	Name of Tehsil	No. of Units					No. of Persons Employed	No. of units having Potential for future Employment
		Functional	Having Scale of activity commensurate with the project cost	Providing Employment to (persons)				
				One	Upto Two	Three & above		
1	Kulgam	07	05	6	0	1	09	05
2	Devsar	03	03	1	1	1	06	03
3	D.H Pora	09	04	6	2	1	13	04
4	Qaimoh	01	01	0	0	1	03	01
5	Pahloo	01	01	1	0	0	01	01
Total		21	14	14	3	4	32	14

As is evident from the table, out of 21 functional units, the scale of activity in case of 14 (66.67%) was found commensurate with the project cost.



So far as providing employment opportunities to unemployed youth is concerned 32 persons including self were found employed in 21 units as on date of survey. Out of 21 units, 14(66.67%) units were found capable of creating employment avenues for others in future as well.

Financial Viability of units

The information regarding unit-wise financial viability (repayment of bank loan including interest and annual Income) as collected from the field is analyzed in the following table.

S. No	Name & Style of functional unit	Sector	Total Project Cost	Total Amount of loan availed	Annual Income (In Lacs)	Amount of Loan repaid as on 02/2021 (in Rs)	Repayment Status (Percentage)
1	Simnaniya Electronics	Business	8.0	8.0	9.00	231410	28.93
2	Bhat Traders Chowgam		8.0	8.0	2.40	658781	82.35
3	Swain Selection House, Sopat		4.0	4.0	0.50	324259	81.07
4	Bhat Gen Store, Srandoo		8.0	8.0	1.40	800000	100
5	Rather Traders, Kanipora		4.0	2.00	1.00	110273	55.14
6	Apex Enterprises, Khokharham		8.0	8.0	1.50	481333	60.17
7	Sun Solar, Kulgam		8.0	8.0	1.40	688000	86.00
8	Paradise Crockery, Kulgam		8.0	8.0	2.00	232448	29.06
9	Malik Pharmaceuticals		10.0	10.0	3.00	363750	36.38
10	Redwood Fashion		8.0	8.00	2.60	189348	23.67
11	Sheep Farming DK Marg		4.0	3.00	3.60	116269	38.76
12	General Provision HM Guri		4.0	4.00	1.50	90236	22.56
13	General Provision, Boh		4.0	4.00	1.75	86768	21.70
14	Al-Aman Super Bazar, Mohdpor		15.0	15.00	2.00	197764	13.19
15	Retail Trade of Hardware, Ahmadabad		4.0	2.00	3.50	145500	72.75
16	Sheep Farming Chimmer		7.58	4.00	7.50	139672	34.92
17	Retail of Solar Battery, Waripora		4.0	4.0	2.65	125020	31.26
18	General Provision, DH Pora		4.0	4.0	3.40	93537	23.39
19	SS Garments		9.0	4.00	0.50	225659	56.42
20	Rodies House (Cosmetics)		4.0	3.00	3.20	5400	01.80
21	Stationary Shop Khull		8.0	4.00	2.00	21600	05.40
Total			141.58	123.00	56.4	5327027	43.31

The table indicates that out of Rs. 123.00 lacs disbursed as on date of survey Rs.53.27 (43.31%) lacs have been repaid (including payment of interest) by the beneficiaries.

So far as annual income of beneficiaries is concerned a total income of Rs.56.40 lacs were earned by 21 units during the previous year (2019-20). **The average income per unit turns out to be Rs. 2.68 lacs p. a which is an encouraging trend.**

02 (9.53%) units have reported income of less than Rs.1.00 lac, 09 (42.86%) units have reported income of less than Rs.2.00 lacs and 08 (38.18%) units have reported income of less than Rs.4.00 lacs while as 02 (9.53%) units have reported income above 05 lacs year-over-year basis.

Initiatives taken by Sponsoring Institute

District Nodal Office, JKEDI Kulgam has taken several initiatives like imparting training to desired/registered candidates, Supervision of units established, Site verification for establishment of units etc. The status of initiatives taken by the District Nodal Office, Kulgam is analyzed as under.

Table No. 3.15			
Training facilities available at District Level Training Centre			
Type of Accommodation	No. of Classrooms available	Faculty Available	
		Male	Female
Rented	02	03	0

Registered/desirous applicants were provided training at District level Training Centre, Kulgam. The center housed in a rented accommodation has two classrooms and 03 male faculty members. Training modules are prepared by JKEDI, Srinagar as per the requirement of potential entrepreneurs to be covered under the scheme.

Table No. 3.16			
Training imparted at District Level Training Centre (DLTC)			
S.No	Name of Tehsil	Units Functional	No. of Beneficiaries who received training at DLTC
1	Kulgam	07	07
2	Devsar	03	03
3	D.H Pora	09	09
4	Qaimoh	01	01
5	Pahloo	01	01
Total		21	21

As enquired from the field, all the beneficiaries who have established their units have availed mandatory two week training at District Level Training Center, Kulgam.

As per the designed schedule the information regarding satisfaction of sample beneficiaries with respect to training imparted at DLTC is tabulated as under.

Table No. 3.17						
Views of Beneficiaries regarding Training imparted at DLTC						
S.No	Name of Tehsil	Trained	No. of Beneficiaries satisfied with			
			Training Imparted	Accommodation available	Teaching aids used	Faculty available
			1	Kulgam	07	07
2	Devsar	03	03	03	03	03
3	D.H Pora	09	09	09	09	09
4	Qaimoh	01	01	01	01	01
5	Pahloo	01	01	01	01	01
Total		21	21	21	21	21

The above table reveals that all the 21 (100%) sample beneficiaries whose units are functional were satisfied with all the parameters viz, training imparted, accommodation available, teaching aids used and faculty available at DLTC.

Supervision by Sponsoring Agency

Supervision & Monitoring are the most important aspects of programme implementation. The concerned officials need to monitor, supervise and facilitate the beneficiaries to establish the unit within the stipulated time period. The data regarding supervision by field staff as enquired from the field is described in the table as follows.

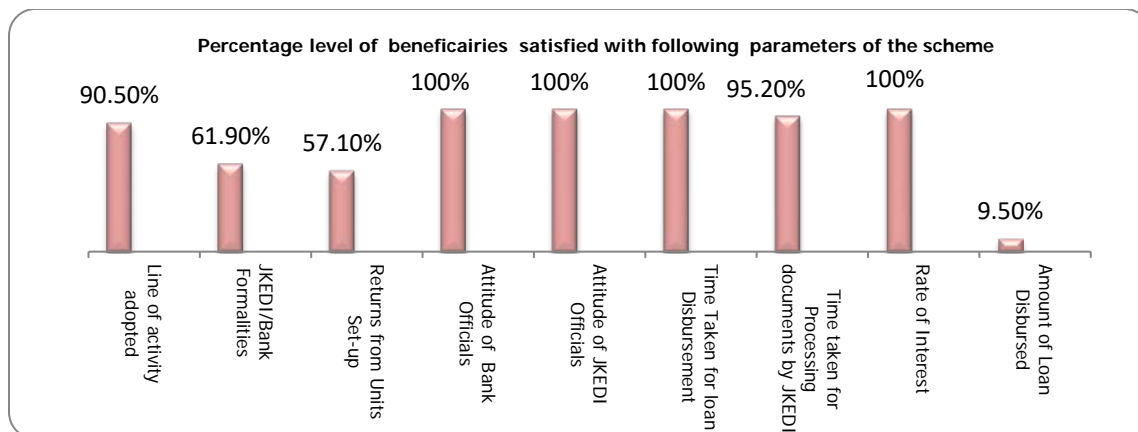
Table No. 3.18				
Supervision of units established by the Sponsoring Agency				
S. No	Name of Tehsil	No. of Units functional	No. of Beneficiaries	
			Provided Pre-Establishment support	Provided Post-Establishment support
1	Kulgam	07	05	01
2	Devsar	03	03	01
3	D.H Pora	09	08	09
4	Qaimoh	01	01	01
5	Pahloo	01	00	00
Total		21	17	12

Out of 21 beneficiaries whose units were found functional as on date of survey, **17 (80.95%) beneficiaries reported to have received pre-establishment support** from the sponsoring agency.

In contrast to this, **only 12 (57.14%) beneficiaries reported to have received post-establishment support** from the concerned agency.

Satisfaction Level

In order to assess satisfaction level, the beneficiaries were asked about various parameters viz, the amount of loan disbursed, Rate of Interest, quality of services being provided, selection process, Bank and other formalities etc and the data so obtained is reproduced graphically hereunder.



From above graph it is clear that only 02(9.53 %) of the sample beneficiaries from tehsil Kulgam were satisfied with the amount of loan disbursed. However, 21 (100%) beneficiaries were

satisfied with the rate of interest charged by the bank, 20 (95.24%) beneficiaries were satisfied with the time taken for processing documents by JKEDI, 100% beneficiaries were satisfied with time taken for disbursement of loan, attitude of JKEDI and bank officials. 12 beneficiaries were satisfied with the income/returns earned from the unit established under the scheme. 13 beneficiaries were satisfied with JKEDI/Bank formalities required for the securing subsidized finance while as 19 beneficiaries were found satisfied with the line of activity adopted.

Problems and bottlenecks faced by the beneficiaries

Following are the few generalized problems which were reportedly confronted by the contacted sample beneficiaries:

1. Majority of beneficiaries incurred losses owing to Post 05-Aug-2019 situation followed by Covid-19 Lock down.
2. Requirement of Rent deed attested by Judicial Magistrate is time consuming process. The prospective entrepreneurs should be asked to furnish rent deed attested by Notary only.
3. The main bottleneck with respect to the scheme is that the banks ask for Govt. employed guarantor(s) during the process of sanction of the cases which the prospective entrepreneurs did not afford to manage. The requirement of 3rd party guarantee of two government employees for securing loan from bank is the main problem behind less coverage of beneficiaries under the Scheme.

Suggestions put forth by Beneficiaries

The suggestions put forth by the beneficiaries in light of difficulties faced by them are summarized as under.

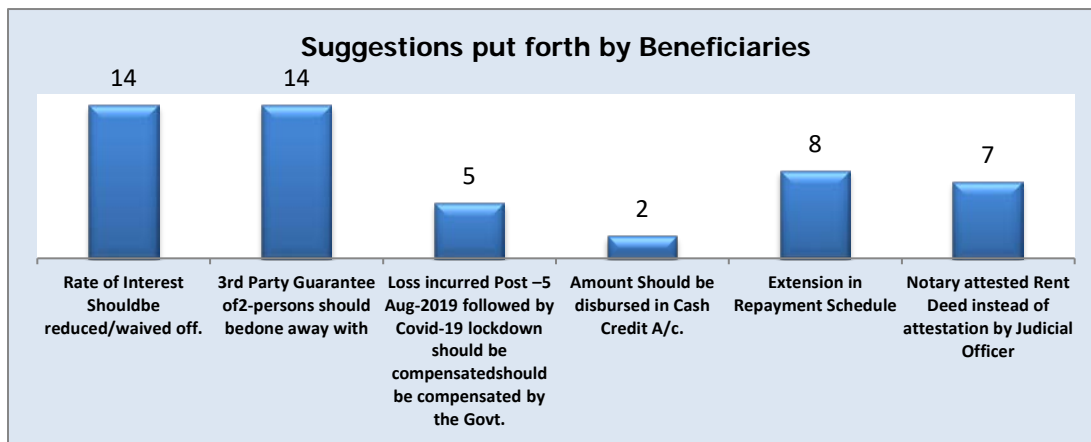
Table 3.19								
Suggestions put forth by Beneficiaries								
S. No	Name of Tehsil	No. of Units functional	No. of Beneficiaries Suggesting					
			Rate of Interest Should be reduced/waived off.	3 rd Party Guarantee of 2-persons should be done away with	Loss incurred Post -5 Aug-2019 followed by Covid-19 lockdown should be compensated by the Govt.	Amount Should be disbursed in Cash Credit A/c.	Extension in Repayment Schedule	Notary attested Rent Deed instead of attestation by Judicial Officer
1	Kulgam	07	04	04	01	01	02	01
2	Devsar	03	03	02	01	00	01	01
3	D.H Pora	09	05	06	02	01	03	05
4	Qaimoh	01	01	01	01	00	01	00
5	Pahloo	01	01	01	00	00	01	00
Total		21	14	14	05	02	08	07

So far as suggestions put forth by beneficiaries are concerned, 14 (66.66%) suggested that rate of interest should be waived off completely or at least reduced to 3% as well as requirement of 3rd party guarantee of two government employees should be done away with, the investigators also found this requirement as main hurdle for securing loan from bank under the scheme.

05 (23.81%) beneficiaries suggested that govt. should compensate losses incurred post 5-August-2019 followed by Covid-19 lockdown. 08 (38.10%) beneficiaries suggested that the implementing agency needs to extend the repayment schedule owing to losses incurred during last two years.

07 (25.92%) beneficiaries suggested that rent deed required for securing loan should be attested by Public Notary instead of Judicial Officer which is a time consuming process. 02 (9.52%) beneficiaries suggested that the amount of loan should be disbursed in cash credit (CC) account instead of saving account.

Suggestions put forth have been represented graphically under for easy comprehension.



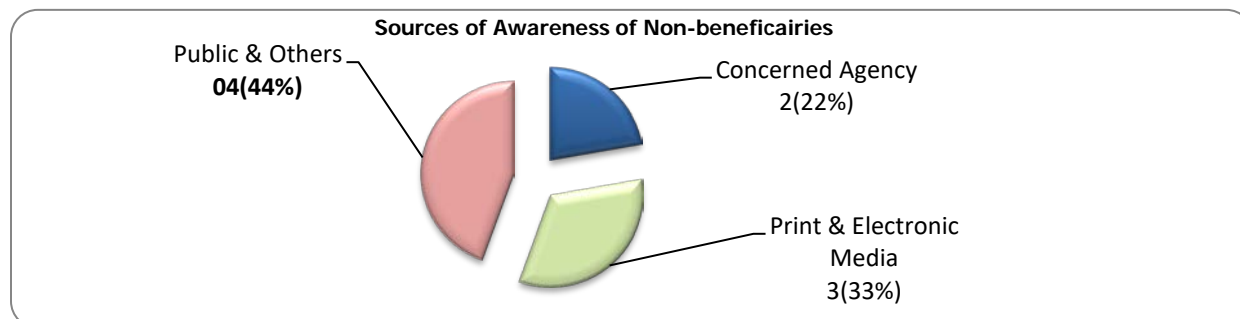
Opinion of Non- Beneficiaries (Un-employed persons) about the Scheme (Non-beneficiary perspective)

As per scheme guidelines, the implementing agencies are required to publish information about the scheme and the services available to create awareness among public in general and potential entrepreneurs in particular.

In order to assess the opinion of non-beneficiaries regarding awareness about the scheme, 10 unemployed persons were taken within the ambit of the study in the areas where the sample beneficiaries were contacted and the opinion so collected is enumerated as under.

S. No	Total No. of Non beneficiaries Contacted	No. of Non-Beneficiaries		Sources of awareness		
		Aware	Not Aware	Concerned Agency	Print media/ Electronic media	Public/ Others
1	10	09	01	02	03	04

The data in the table reveals that out of 10 non-beneficiaries contacted, 09 (90%) were found aware about the scheme while as 01 (10%) was unaware about different parameters of the scheme. Out of 09, 02 (22.22%) had got awareness through the concerned agency, 03 (33.33%) via print & electronic media while as 04 (44.44%) got awareness through public and other sources.



Out of 10 non-beneficiaries contacted, 08 (80%) were found registered with District Employment and Counseling Centre (DECC), Kulgam while as 02 (20%) were not registered with DECC.

Attitude of Non-Beneficiaries towards the Scheme

During the field investigations, 10 Non-Beneficiaries were contacted to elicit their opinion and attitude towards the implementation of the scheme and the observation so collected is reproduced here- under.

Table No. 3.21						
Attitude of Non-Beneficiaries about the Scheme						
S. No	Total No. of Non-beneficiaries Contacted	No. of Non-Beneficiaries		Reason for not applying		
		Applied	Not Applied	Requirement of 3 rd Party Guarantee of Two Govt. Employees	Not Aware About the Scheme	Not Interested
1	10	07	03	01	01	01

The data contained in the above table reveals that only 07 (70%) non-beneficiaries had applied for the assistance under the scheme whereas 03 (30%) had not approached the concerned agency for the same.

Out of three who didn't apply for assistance under the scheme 01 (10%) was unaware about the scheme, second one was unable to secure 3rd party guarantee of two govt. employees while as third one wasn't interested in the scheme at all.

Table No. 3.22			
Willingness of Non-Beneficiaries to be covered under the Scheme			
S. No	Total No. of Non-beneficiaries Contacted	No. of Non-Beneficiaries wishing to be covered under the scheme	No. of Non-Beneficiaries who don't wish to be covered under the scheme
1	10	01	09

The data contained in the above table reveals that only 01 (10%) non-beneficiary was willing to be covered under the scheme while as 09 (90%) were unwilling to be covered under the scheme owing to requirement of 3rd party guarantee of two govt. employees, unnecessary documentation, compulsory training etc.

Findings of knowledgeable persons

As many as five knowledgeable persons were contacted to elicit their opinion regarding awareness about the scheme, benefits provided etc. The knowledgeable persons were contacted to enhance the quality and reliability of evaluation report and to get the necessary feedback. The information provided by them is discussed briefly in this section.

Occupational status of knowledgeable persons

As per the approved schedule the occupational status of knowledgeable persons is tabulated as follows.

Table No 3.23					
Block-wise occupational status of knowledgeable persons					
S. No	No. of Knowledgeable persons Contacted	No. of Knowledgeable persons			
		engaged in Farming	engaged in Business	Un-employed	doing Private Job
1	05	01	01	02	01

The above data reflects that out of five knowledgeable persons contacted 01 (20%) was engaged in agriculture and allied activities including household work, 01(20%) knowledgeable person was engaged in retail businesses and two(40%) knowledgeable persons were found unemployed, while as 01 person was engaged in private job as on date of survey.

Sources of awareness about the scheme

As per the schedules designed for the field survey, the knowledgeable persons were asked about the awareness and the sources of awareness regarding the scheme. A statistical analysis in this regard is reflected in the table given below.

Table No 3.24								
Sources of awareness about the scheme								
S.No	No. of Knowledgeable persons interviewed	No. of Knowledgeable persons aware about the scheme	Sources of awareness			No. of KP's claiming awareness camps were		
			Concerned Agency	Media including online-media	Others	organized Once	organized more than once	Not organized at all
01	05	04	02	01	01	03	01	00

The above table reveals that out of 05 knowledgeable persons contacted 04(80%) were aware about the scheme in general and its components in particular. Regarding the sources of awareness 02 knowledgeable persons (40%) acquired information from concerned agency/JKEDI officials, 01 (20%) knowledgeable person got the information through various sources of media like print and electronic/online media while as, 01 (20%) knowledgeable person got the awareness through other sources of media.

Feedback from knowledgeable persons

As per the devised schedule the information regarding feedback of knowledgeable persons in terms of usefulness, rating and continuation of scheme has been enquired by the field investigators and is reproduced as follows.

Table No 3.25						
Feedback of Knowledgeable Persons about the usefulness/rating of YSLS						
S. No	No. of knowledgeable persons interviewed	No. of knowledgeable persons considering scheme "Beneficial for unemployed Youth"	No. of knowledgeable persons in favor of Continuation of scheme	No. of knowledgeable persons Rating YSLS as		
				Good	Average	Poor
01	05	04	04	04	00	00

The above table reveals that 04 (80%) knowledgeable persons reported that the scheme is highly beneficial for providing employment opportunities to the promising unemployed youth of the district, while as 01 (20%) knowledgeable person was found indifferent towards the impact of scheme.

Similarly, 04 (80%) of knowledgeable persons were in favour of continuation as well as expansion of the scheme in the district especially in far flung areas of the district. So far as rating of the scheme is concerned 04 (80%) knowledgeable persons reported that the scheme is must for the benefit of unemployed youth/potential entrepreneurs. While as 01 (20%) person was indifferent towards the impact/rating of scheme.

The response of the knowledgeable persons shows that they are highly satisfied with the objective and the process of implementation of the scheme in the district as well.

CHAPTER IV

SUMMARY OF MAIN FINDINGS

The main findings based on the official data as well as primary data collected from beneficiaries has been summarized below.

- During the period 2011-12 to 2018-19, a total of 156 applicants were enlisted for coverage under the scheme during awareness cum counseling programmes organized in the district.
- Out of 156 candidates enlisted, 51 (32.69%) applicants have reportedly registered themselves and opted for training at District Level Training Centre, Kulgam.
- Year-wise status of trainings received at DLTC indicate that all the registered applicants of the year 2012-13 and 2013-14 received training at DLTC, Kulgam. Out of 30 applicants registered in the year 2014-15 only 05 (16.66%) opted for training. Similarly 9 (90%) out of 10 applicants, 01 (25%) out of 4 applicants, 22 (42.30%) out of 52 applicants and 10 (17.86%) out of 56 applicants opted for and received training from DLTC, Kulgam during the year 2015-16, 2016-17, 2017-18 and 2018-19 respectively.
- Out of 51 trained applicants only 34 (66.66%) cases were reportedly approved during the reference period.
- Year-wise data about the cases disbursed transpires that out of 34 cases approved, 27 (79%) cases were disbursed during the period 2011-12 to 2018-19.
- 01 case was approved as well as disbursed during the year 2012-13. 02 cases each were approved as well as disbursed during the year 2014-15 and 2016-17. Similarly, 03 cases were approved as well as disbursed during the year 2017-18. While as 03 (50%) out of 06 approved cases were disbursed during the year 2015-16 and 14 (82%) cases out of 17 approved cases were disbursed during the year 2018-19.
- Out of project appraisal cost of Rs. 189.13 lacs, an amount Rs.163.92 lacs was disbursed in favour of 27 beneficiaries covered under the scheme.
- During the year 2012-13, an amount of Rs.8.90 lacs was disbursed in favour a single beneficiary. An amount of Rs. 14.65 lacs, Rs.13.37 lacs and Rs.16.00 lacs were disbursed in favour of 02 beneficiaries each during the year 2013-14, 2014-15 and 2016-17 respectively.
- An amount of Rs. 20.00 lacs each were disbursed in favour of 03 beneficiaries each in the year 2015-16 and 2017-18 respectively. Similarly, an amount of Rs.71.00 lacs out of appraised cost of Rs. 89.58 lacs were disbursed in favour of 14 beneficiaries covered under the scheme during the year 2018-19.
- Out of 27 units established in the district since the inception of scheme 26 beneficiaries were traced by the field investigators. One unit established by Sheerza Akhter daughter of Gh Hassan Bhat resident of Nehama Kulgam wasn't traced during the field survey.
- Tehsil-wise coverage of the beneficiaries indicates that 10 units, 04 units and 11 units were established in tehsil Kulgam, Devsar & D.H Pora respectively. While as only 01 unit each as established in tehsil Qaimoh and Pahloo. Similarly no unit has been established in two tehsil's of the district viz, Yaripora and Frisal during the reference period 2011-12 to 2018-19.

- Out of 26 beneficiaries contacted during the field survey 21 (80.77%) are male and 05 (19.23%) are female beneficiaries.
- Only 01 male and 01 female beneficiary has been covered under the scheme from tehsil Qaimoh and tehsil Pahloo respectively.
- Out of 26 beneficiaries contacted, 07 (27%) comprising of 05 (19.23%) from tehsil Kulgam and 01 (3.84%) each from tehsil Devsar and Qaimoh are from general category, whereas 19 (73%) comprising of 04 (15.38%) from tehsil Kulgam, 03 (11.54%) from tehsil Devsar, 11 (42.31%) from tehsil D H Pora and 01 (3.84%) from tehsil Pahloo, are residents of backward area.
- Out of 26 beneficiaries contacted 14 (53.85%) beneficiaries fall in the age group of 18 to 25 years, 05 (19.23%) beneficiaries fall in the age group of 25 to 30 years, 06 (23.08%) beneficiaries fall in the age group 30-35 years while as 01 (3.85%) beneficiary from Kulgam fall in the age group of 35-40 years.
- All the beneficiaries were found within the eligible age limit of 18 to 40 years prescribed for an applicant to be covered under the scheme.
- Out of 26 beneficiaries contacted, 14(53.85%) were 10+2 qualified, 10 (38.47%) were graduate, while as 01 (3.85%) each have Technical/Professional qualification and Post-Graduation respectively.
- The finding indicates that all the beneficiaries covered under the scheme during the reference period fulfill minimum educational qualification of 10+2 prescribed for the scheme.
- The study transpires that well qualified unemployed youth lack interest in getting themselves engaged in the self-employment programmes / schemes owing to multiple issues faced by the beneficiaries especially requirement of 3rd party guarantee of two govt employees for securing the loan from bank.
- Out of 26 beneficiaries contacted 21 (80.77%) beneficiaries were able to establish their units.
- Out of 26 beneficiary units contacted, 5 units were found closed i.e 01 from tehsil Devsar, 02 from tehsil D.H Pora and 02 from tehsil Kulgam.
- All 21 beneficiaries whose units are functional were found registered with District Employment and Counseling Center Kulgam.
- 16 (76.19%) out of 21 functional units have been established in rural areas of the district while as 05 (23.81%) units have been established in urban area of the district.
- Out of 21 functional units, 16 (76.19%) units comprising of 04 from Kulgam, 03 from Devsar, 07 from DH Pora and 01 each from tehsil Pahloo and Qaimoh have been insured as on date of verification.
- All units have been established after sanctioning of assistance under the scheme as such, no unit existed before sanction of the loan.
- All the functional units have been established under business sector only while as no unit has been established under service and industry sectors.

- Total project cost worth of Rs.141.58 lacs comprising of Rs.127.52 lacs as loan component and Rs. 14.06 lacs as beneficiary contribution has been invested in 21 units functional under the scheme since 2011-12 to 2018-19.
- An amount of Rs. 123.00 lacs (Rs. 70.03 lacs disbursed in 1st installment, Rs. 45.00 lacs disbursed in 2nd installment and Rs. 7.97 lacs in 3rd installment) has been disbursed in favour of 21 beneficiaries as on date of survey.
- An amount of Rs. 18.58 lacs is yet to be disbursed in favour of 07 beneficiaries as they are unable to utilize this amount owing to lockdown and consequent economic stress.
- Project cost of Rs. 8.00 lacs and Rs. 4.00 lacs each was made available to 08 and 09 beneficiaries respectively, while as project cost of Rs. 15.00 lacs, Rs. 10.00 lacs, Rs. 9.00 lacs and Rs. 7.58 lacs was made available to remaining 04 beneficiaries as on date of survey.
- So far as providing employment opportunities to unemployed youth is concerned 32 persons including self were found employed in 21 units as on date of survey. Besides, 14(66.67%) units were found capable of creating employment avenues for others in future as well.
- Repayment status indicates that out of Rs. 123.00 lacs disbursed as on date of survey Rs. 53.27 (43.31%) lacs have been repaid (including payment of interest) by the beneficiaries.
- So far as annual income of beneficiaries is concerned a total income of Rs. 56.40 lacs were earned by 21 units during the previous year (2019-20). The average income per unit turns out to be Rs. 2.68 lacs p. a which is an encouraging trend.
- 02 (9.53%) units have reported income of less than Rs.1.00 lac, 09 (42.86%) units have reported income of less than Rs.2.00 lacs and 08 (38.18%) units have reported income of less than Rs.4.00 lacs while as 02 (9.53%) units have reported income above 05 lacs year-over-year basis.
- Out of 21 beneficiaries whose units were found functional as on date of survey, 17 (80.95%) beneficiaries comprising of 05 from Kulgam, 03 from Devsar, 08 from DH Pora and 1 from Qaimoh claimed to have received pre-establishment support from the sponsoring agency.
- 12 (57.14%) beneficiaries claimed to have received post establishment support from the implementing agency. All the beneficiaries from Tehsil D.H Pora claimed to have received post-establishment support from the concerned agency.
- So far as satisfaction of beneficiaries is concerned, only 02 (9.53 %) of the sample beneficiaries from tehsil Kulgam were satisfied with the amount of loan disbursed, 21 (100%) beneficiaries were satisfied with the rate of interest charged by the bank, 20 (95.24%) beneficiaries were satisfied with the time taken for processing documents by JKEDI, 100% beneficiaries were satisfied with time taken for disbursement of loan and attitude of JKEDI & bank officials.
- 12 (57.12%) beneficiaries were satisfied with the income/returns earned from the unit established under the scheme. 13 (61.91%) beneficiaries were satisfied with JKEDI/Bank formalities required for the securing subsidized finance under the scheme, while as 19 beneficiaries were found satisfied with the line of activity adopted.

- So far as suggestions put forth by beneficiaries is concerned, 14 (66.66%) suggested that rate of interest should be waived off completely or at least reduced to 3% as well as requirement of 3rd party guarantee of two government employees should be done away with, the investigators also found this requirement as main hurdle for securing loan from bank under the scheme. 05 (23.81%) beneficiaries suggested that govt. should compensate losses incurred post 5-August-2019 followed by Covid-19 lockdown. 08 (38.10%) beneficiaries suggested that the implementing agency needs to extend the repayment schedule owing to losses incurred during last two years.
- 07 (25.92%) beneficiaries suggested that rent deed required for securing loan should be attested by Public Notary instead of Judicial Officer which is a time consuming process. 02 (9.52%) beneficiaries suggested that the amount of loan should be disbursed in cash credit (CC) account instead of saving account.
- 80% of knowledgeable persons were in favour of continuation as well as expansion of the scheme in the district especially in far flung areas of the district. They also reported that the scheme is good for the benefit of unemployed youth/potential entrepreneurs.
- The response of the knowledgeable persons shows that they are highly satisfied with the objective as well as implementation of scheme in the district.

CHAPTER V

General observations/suggestions

During the course of field interaction, multiple issues were raised by beneficiaries as well as non-beneficiaries. In light of the overall observations and shortcomings of the scheme and its implementation in the district, following suggestions/recommendations have been proposed for better implementation and accomplishment of the desired objectives of the scheme.

➤ **Requirement of 3rd Party Guarantee**

The beneficiaries while applying for term loan from banks are asked to provide 3rd party guarantee of two govt. employees, which either delays the establishment of unit or motivates applicant to rescind the proposal before it can take off. As such, it is suggested to absolve the prospective entrepreneurs from this requirement.

➤ **Amount of Interest Subsidy/Subvention**

Amount of subsidy/ interest subsidy is too low to help young and in-experienced unemployed youth in establishing an enterprise having little know-how about the ups & downs of the business at the initial stage. As such, the effective rate of interest needs to be reduced from current 6% to 3% at least.

➤ **Timely Disbursement of loan**

Disbursement of loan usually gets delayed due to the non-fulfillment of the formalities by the concerned applicants/aspirants within prescribed time line. The Banks need to simplify the existing complicated formalities to ensure hassle-free disbursement of loans.

➤ **Brining primary and tertiary sector also under the ambit of the Scheme**

The study conducted reveal that units under business sector only have been established under the scheme in the district. Primary and tertiary sector also provides employment opportunities, these sectors also needs to be brought under the coverage of the scheme.

➤ **Re-payment Schedule**

The loans need to be provided/disbursed on long term basis enabling the entrepreneur to stabilize its unit/business during gestation period in a better way.

➤ **Monitoring and Supervision**

There is lack of guidance and monitoring from the concerned implementing agencies. The concerned field functionaries/officers show a lackadaisical approach at different stages of establishment of unit.

Proper guidance and timely supervision & monitoring of the units is, as such, pre-requisite and inevitable so as to ensure successful implementation of the scheme and achieve the desired objectives.

➤ **Prompt Disposal**

The banks should take a decision either to accept or reject the proposal/loan application within the shortest possible time, in order to reduce the unnecessary delays and piling up of backlog cases.

➤ **Role of Financial Institutions**

Banks operating in the district need to encourage the applicants by providing hassle free and easy banking solutions to the entrepreneurs of units established under the scheme.

➤ **Maintenance of Accounts/Records**

Most of the beneficiaries have not either maintained their accounts altogether or have not properly maintained it. As such, it is recommended that the concerned implementing agency should instruct and guide the beneficiaries to maintain accounts of all transactions especially trading, profit and loss account, Sale & Purchase account, Balance sheet etc and should occasionally check these accounts so that the essence of the scheme viz, assessment of socio-economic impact.

➤ **Official Formalities/Documentation**

It is also recommended that rent deed required for securing loan should be attested by Public Notary instead of attestation by a Judicial Officer which is time consuming process.

➤ **Management of Losses Incurred**

Most of the units established under the scheme have incurred losses post 5-August-2019 and subsequent Covid-19 lockdown, it is, as such, recommended that the interest charged during this period should be waived off/reduced.

Appendix - I

Response of the Implementing Department

As per terms of reference of the State Level Evaluation Committee(SLEC) the Draft Evaluation Report on Youth Start-up Loan Scheme district Kulgam was forwarded to the Director, Jammu and Kashmir Entrepreneurship Development Institute (JKEDI)for departmental response on the findings of the study.

The Director, JKEDI vide letter No: JKEDI/GSF/2022-2303-04 dated:10-08-2023 has requested that data with regard to registrations made in the district furnished earlier by District Nodal Officer JKEDI Kulgam be updated. It has been informed that 156 candidates were registered for coverage under the scheme in the district during reference period earlier but they were actually not registrations. During awareness cum counseling programmes held across the district, 156 candidates were enlisted for coverage under the scheme, out of which only 51 candidates actually registered themselves for training.

The updation desired by Director JKEDI has been affected in the evaluation report.

Appendix - II

Units that were found **Closed** during field Survey

S. No	Name of Beneficiary	S/D/W/o	Address	Line of activity	Remarks
01	Mohd Ilyas Najeeb	Mohd Najeeb Bhat	Kutbal	Dairy farming	Loan Liquidated
02	Javid Afzal Bhat	Mohd Afzal Bhat	Srandoo	General Store	Loan Liquidated
03	Tawseef Rashid	Ab Rashid Wani	Sopat	Computer documentation	Loan Liquidated
04	Showkat Rehaman	Ab Rehman Bhat	Okey	Readymade Garments
05	Bilal Ahmad Bhat	Mohd Rajab Bhat	Nandimarg	Sheep farming

Schedules

Schedule II

Schedule for Sample Beneficiary/Unit Holder

Beneficiary Profile:

- 1) Name of Beneficiary _____.
- 2) Parentage _____.
- 3) Address _____.
- 4) Age _____.
- 5) General(tick)
 - a) Male
 - b) Female
- 6) Social Category(tick) :
 - a) SC
 - b) ST
 - c) OBC
 - d) Specially abled
 - e) General.

Unit Profile:

- 1) Name & Style of the Unit(M/s)_____.
- 2) Location/Address of Unit _____.
- 3) Category under which sanctioned(tick relevant):
 - a) 10+2(Undergraduate)
 - b) Graduate
 - c) Post Graduate
 - d) Professional/Technical Graduates
- 4) Category of Unit (tick relevant):
 - a) Individual /
 - e) Joint Venture
- 5) In case of joint venture, number of persons involved in the Enterprise(tick):-
 - a) 2
 - b) 3
 - c) 4
 - d) 5
- 6) Line of activity(Tick relevant) :
 - a) Business
 - b) Service
 - c) Industry

- d) Others(Specify) _____
- 7) Total Project Cost of Unit:
 a) Beneficiary contribution (Rs. in lacs) _____
 b) Amount of Loan (Rs. in lacs) _____
 Total Project cost(a+b) (Rs. in lacs) _____
- 8) Year of sanctioning of loan _____.
- 9) Number of Project Stages as per DPR _____.
- 10) Amount of loan disbursed so far with date of disbursement :
 a) 1st Installment : Amount(Rs in lacs) _____ date of release _____
 b) 2nd Installment : Amount(Rs in lacs) _____ date of release _____
 c) 3rd Installment : Amount(Rs in lacs) _____ date of release _____
 Total amount disbursed(a+b+c): (Rs in lacs) _____
- 11) Amount of Loan yet to be disbursed (Rs in lacs) _____.
- 12) Mode of payment of loan
 a) Cash
 b) cheque
 c) Direct Transfer to account
 d) any other (Specify) _____
- 13) Name of bank branch to which loan amount credited: _____
- 14) 16 digit account no in which loan amount credited : _____
- 15) Whether the amount received has been utilized for the specific purpose
 a) Yes
 b) No
- 16) If No, _____ reasons _____ for _____ diversion _____
- 17) Whether the amount was sufficient for the establishment of unit:
 a) Yes
 b) No
- 18) Whether unit stands insured:
 a) Yes
 b) No

Eligibility Criteria :

- i) Age of the beneficiary _____
- ii) Educational Qualification at the time of applying for loan _____
- iii) Whether SC/ST/OBC/Ex-Serviceman / Specially-abled person (Tick the relevant)

- iv) Whether registered with District Employment & Counselling centre Yes
 No
- v) If yes, Registration No _____.
- vi) Whether employed in any Govt/Semi Govt/PSU/Private institution
 a) Yes

- b) No _____, if Yes, please specify _____
- vii) Whether the unit was existing prior to sanction of this loan or fresh business
- a) Fresh business/new unit
- b) Existing before/old unit
- viii) Whether any financial assistance received for the Unit or by the person from any institution prior to the sanction of this loan:
- a) Yes
- b) No
- ix) If yes to (b), source(name of scheme & amount of financial assistance, thus received, with year in which received
- Scheme _____ amount received _____ year _____

Trainings received :

- a) Whether having Technical / Professional know how in any activity :
- a) Yes If yes please specify _____
- b) No
- ii) Whether any training was imparted to the beneficiary by JKEDI in the line of activity in which he was sponsored for loan
- a) Yes
- b) No
- ii) If yes above, what was the duration of training :-
- a) 3 months b) 6 months
- c) 1 Year d) 2 years & above.
- iii) Was the training imparted considered satisfactory by the beneficiary:-
- a) Yes
- b) No
- v) If no to iii), reasons thereof _____
- i) Apart from the above training, was any other training received by the beneficiary from any Govt / Semi Govt institute
- a) Yes
- b) No
- ii) If yes to (iv), specify the institute with the trade / activity in which training received _____
- iii) Views of beneficiary regarding:-
- a) Accommodation: (Satisfactory/Un-Satisfactory)
- Reasons if Un-Satisfactory _____
- b) Classrooms: (Satisfactory/Un-Satisfactory)
- Reasons if unsatisfactory _____
- c) Teaching Aids (Satisfactory/Un-Satisfactory)
- Reasons if Un-Satisfactory _____
- d) Faculty(Satisfactory/Un-Satisfactory)
- Reasons if Un-Satisfactory _____
- e) Trainings (Satisfactory/Un-Satisfactory)

Reasons if Un-Satisfactory _____

Supervision by JKEDI:

1. Did any official of JKEDI come for verification of your unit :-
 - a) Yes
 - b) No
2. If yes, how many visits paid:
 - a) one
 - b) Two
 - c) Three
 - d) More than three
3. Did the JKEDI provided you any post establishment support:-
 - a) Yes
 - b) No

Economic Impact:

- 1). Total annual income of the beneficiary:
 - a) Before sanction of the loan : Rs _____
 - b) After sanction of the loan : Rs _____
- 2). Whether your unit is running in profit:
 - a) Yes
 - b) No

Employment generated:

- 1) Number of persons working in your unit :

Male _____ Female _____ Total _____
- 2) Type of employment you are providing to the persons engaged in your unit:
 - a) Regular
 - b) Seasonal
 - c) on daily basis
 - d) other Specify _____

Satisfaction level:

Satisfaction level of the beneficiary with the following different parameters of Youth Start-up Loan(YSLs) Scheme:

S.no	Parameter	Satisfied with	
1.	Amount of loan	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2.	Interest rate	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3.	Time taken for processing documents by JKEDI	Yes <input type="checkbox"/>	No <input type="checkbox"/>
4.	Time taken for sanction / disbursement by bank	Yes <input type="checkbox"/>	No <input type="checkbox"/>
5.	Training imparted	Yes <input type="checkbox"/>	No <input type="checkbox"/>
6.	Post -sanction support	Yes <input type="checkbox"/>	No <input type="checkbox"/>
7.	Attitude of banks	Yes <input type="checkbox"/>	No <input type="checkbox"/>
8.	Attitude of JKEDI Officials	Yes <input type="checkbox"/>	No <input type="checkbox"/>
9.	Returns from unit set-up	Yes <input type="checkbox"/>	No <input type="checkbox"/>

10.	Bank / JKEDI formalities	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
11.	Line of activity adopted	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

19) Any _____ difficulty _____ faced _____ by _____ the _____ beneficiary(Specify)

20) Any _____ suggestion _____ by _____ the _____ beneficiary

21) Remarks of field investigator:

Field Verification Report of unit:

1) Field verification of Sample Unit revealed.: (tick the relevant)

- i) Unit not located
- ii) Unit under the process of establishment
- iii) Unit Set-up but not commissioned
- iv) Unit Set-up but defunct/closed.
- v) Unit set-up but fighting for survival
- vi) Unit Set-up and functional.

2). In case of (ii) in item 1 above, reasons as per Evaluation teams Assessment: (Tick the relevant)

- i) Unit under dispute over site / Land
- ii) Delayed disbursement by the Bank.
- iii) Unforeseen natural factors
- iv) lack of interest/Poor follow-up.

3). In case of non-functional Units(iii) & (iv) in item 1 above, reasons as per Evaluation Teams Assessment: (tick the relevant)

- i) Dearth of raw material
- ii) Unforeseen natural factors responsible
- iii) Proper site of Unit could not be made available
- i) Dispute over site/Litigation
- ii) Lack of Entrepreneurship behavior
- vii) Lack of Market
- viii) Change of line of activity sponsored for
- ix) Lack of technical training

Name of field Investigating Officer _____

Designation : _____

Dated: _____

Signature of Field Investigator _____

Schedule III
For Non-Beneficiary (Un-employed Youth)

A) Identification :

- i) Name of the non-beneficiary : _____
 ii) Parentage : _____
 iii) Educational Qualification : _____
 iv) Village : _____
 v) Block : _____
 vi) Age : _____
 vii) Marital status:
 Married II) Unmarried III) Widow IV) Divorcee
 Abled person Others) _____
 viii) Occupation _____ Annual income (Rs in lakh) _____
 ix) District : _____

B) General Information:.

- i) Are you aware of the YSLS Scheme (Yes/ No) : _____
 If yes, source of awareness about the scheme Awareness camps Radio
 TV Newspaper other (Specify) _____
 ii) Are you aware of the criteria for coverage under the scheme
 Yes No
 iii) Have you registered yourself with the District Employment
 & Counseling Centre Yes No
 If No, any reason : _____
 iv) Have you applied for availing the loan assistance under the scheme Yes
 No
 If no, what was the reason:
 A) Not possessing the eligible Qualification
 B) Complicated formalities
 C) Could not manage guarantor of the loan
 D) Any other (specify) _____
 v) If applied, what were the reasons behind not sanctioning of loan case: _____

 vi) Would you also like to be covered under the scheme Yes No
 vii) Do you think that YSLS is helping in solving the un-employment situation in your
 village Yes
 viii) If you were a beneficiary, do you think it would have made a perceptible
 difference in the quality of life of your family : Yes No
 ix) What are your views/suggestions for the improvement of the
 scheme _____
 x) Remarks of field investigator _____

Name: _____
 Designation : _____
 Dated: _____
 Signature of Field Investigator _____

**Schedule IV
For Knowledgeable Person**

- I) Name of the Knowledgeable person : _____
- I) Parentage : _____
- II) Educational Qualification : _____
- III) Village : _____
- IV) Block : _____
- V) Occupation _____
- VI) Are you aware of the YSL Scheme : Yes No
- a) If yes, source of awareness about the scheme:
 Awareness camps Radio TV Newspaper
 other(specify)_____
- VII) Do you consider the scheme as useful:
 Yes No
- VIII) If no above, what shortcoming of the scheme did you notice:

- IX) What rating would you give to the scheme :
 a) Good b)Average c) Poor
- X) Are you in favour continuation of the scheme:
 Yes No
- XI) Observations/recommendations of KP:_____
- _____
- _____


Signature of Field Investigator_____

Name_____

Designation : _____



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