



सत्यमेव जयते

UNION TERRITORY OF JAMMU & KASHMIR

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

YOUTH
START-UP
LOAN SCHEME

2011-12
to
2018-19

CONDUCTED BY
DISTRICT STATISTICS & EVALUATION OFFICE, REASI

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JAMMU & KASHMIR GOVERNMENT



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 Government. **Youth Start-up Loan Scheme** is one such scheme under which financial support for Young Start-up entrepreneurs for projects costing up to Rs 20.00 lacs is provided at a simple rate of interest.
- The Scheme is under implementation in District Reasi from the year 2011-12 through District Nodal Office, JKEDI-Reasi.
- During the reference period 2011-12 to 2018-19, **a total of 225 candidates were reportedly identified** for coverage under the scheme through awareness cum counseling sessions held across the district and their contact details were captured.
- Out of 225 candidates identified during the reference period, only **120 (53%) candidates reportedly registered themselves and opted for training** and were provided training at District Level Training Centre, Reasi.
- Out of 120 candidates trained, **the cases of 85 (71%) candidates were approved.**
- Against approved cases, **the finance was however disbursed to 68 (80%) beneficiaries only who according to JKEDI completed legal formalities required for disbursal of loan.**
- An amount of **Rs. 402.99 lacs** against project appraisal cost of **Rs. 403.99 lacs** was reportedly disbursed in favour of **68** beneficiaries.
- All the **68** cases financed under the scheme were physically verified in the field on census basis and results emerging from field enquiry conducted are reflected below.
- Out of **68** disbursed cases, **45 (66%) units were found functional during the course of field verification. 3 (5%) units were found struggling for survival. 20 (29%) units though set-up but were found defunct/closed.**
- All the **68** 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 **68** beneficiaries covered under the scheme in the district during the reference period **fulfill the minimum educational qualification of 10+2 prescribed for the scheme.**
- All the **68** beneficiaries covered under the scheme **reported imparted training by the JKEDI.**
- All the **68** beneficiaries reported that they **received their installments through DBT** (Direct Benefit Transfer) mode as envisaged under the scheme guidelines.
- All the **68** beneficiaries **were registered with District Employment & Counseling Centre**
- **42 (62%)** beneficiaries out of 68 beneficiaries reported **insured their respective units/establishment as per requirements of the scheme.**
- About 40% (27 out of 68) of beneficiaries contacted during field work were females as such due representation was given to females under the scheme.

- So far as annual income of sample beneficiaries is concerned, 15 beneficiaries reported their annual income less than 1.00 lac, 15 beneficiaries reported their annual income ranging between 1.00 to 2.00 lacs, 5 beneficiaries reported their annual income ranging between 2.0 to 3.00 lacs followed by 7 beneficiaries who reported their annual income ranging between 3.00 to 4.00 lacs and rest of the 3 beneficiaries have reported their annual income more than 4.00 lacs. 20 beneficiaries whose units were defunct/closed reported no income and 3 beneficiaries whose units were fighting for survival also reported no income.
- So far as providing employment opportunities to unemployed youth is concerned, **42 persons have been found employed in 68 units out of which 36 were males and 06 were females.**
- 49 (72%) beneficiaries (out of 68) have established units related to business activity 3 (5%) related to industry, 19% (13 out of 68) has established units related to service activity and 3(5%) has established units under other categories.
- 45(66%) of the sample beneficiaries reported that **their standard of living had been raised** after setting up of unit under the scheme.
- All knowledgeable persons were satisfied with the scheme and recommended that the scheme should be continued in future.
- The parameter about which less percentage of beneficiaries were satisfied with is the **Post sanction/establishment support** as only 25 sample beneficiaries out of 68 beneficiaries enquired i.e 37% have reported to be satisfied with it. Out of 43 sample beneficiaries who reported dis-satisfaction about this parameter, 20 sample beneficiaries hold lack of post sanction support of the department responsible for closure of their units. To address this issue, the implementing department should gear up machinery and offer the required post sanction/establishment support services.
- For the success of the scheme, **the entrepreneurs proposed that they should be provided with platform like e-commerce, categorically advertisement of their products etc.**

Chapter-I

Introduction

The Government in order to curb the growing unemployment among educated youth launched “**Seed Capital Fund Scheme**” as a component of Sher-i-Kashmir Employment and Welfare programme for Youths (SKEWPY) in the year 2009. However, the midterm evaluation study of the Seed Capital Fund Scheme conducted by Mercy Corps, a US based International 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 perspective 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 Government of Jammu & 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 Labour and Employment Department has been designated as Nodal Department and the scheme is being implemented through Jammu & 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 and Monitoring Department, decided to conduct evaluation study on Youth Start up Loan scheme in the district Kulgam and Reasi through the concerned District Statistics and Evaluation Officer's. The study assigned has been conducted as per the following plan of action:

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 carrier 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 know 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 know 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 department, **68** units have been sanctioned /established under the scheme in the district and all the **68** units covered under the scheme during 2011-12 to 2018-19 have been selected for detailed field investigation.

Besides this, **10** non beneficiaries and **05** knowledgeable persons have also been enquired about the scheme on simple random sampling basis.

Instruments of investigation:

The following schedules have been devised for the study:

Schedule I – For collection of Official Data from District Nodal Officer, JKEDI Reasi.

Schedule II – For collection of Primary Information from Sample Beneficiaries

Schedule III – For collection of information from Non-Beneficiaries

Schedule IV – For collection of information from Knowledgeable Person

Source of data:

Official (Secondary data) has been obtained from the concerned District Nodal Officer, JKEDI Reasi while as the primary data has been collected from the beneficiaries through field survey.

Reference Period:

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

Field work and tabulation:

Field operation has been conducted by the staff of District Statistics and Evaluation Officer, Reasi. Before the start of field work, the investigators /team

members have been provided requisite training/instructions for interviewing and field procedures required for the survey, a detailed over review of the guidelines of the scheme and review of each item in the schedule. Each activity has been supervised by the District Statistics & Evaluation Officer Reasi.

Analytical tools:

All appropriate Statistical, Mathematical Tools and Techniques have been applied in analyzing data in order to make phenomenon easy to understand and to enhance the preparation of the report. These may include percentages, averages, ratios, bar charts etc.

Chapter-II

THE SCHEME AND ITS PROGRESS:

Youth Startup Loan Scheme (YSLs) is a self employment scheme sponsored by Jammu and Kashmir Entrepreneurship Development Institute JKDEI, whereby projects costing up to 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	Up to 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 Government is as under:-

- | | |
|--|------------------|
| a) Administrative Secretary,
Labour & Employment Department 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 government jobs.

- b. 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.
- c. Creation of a class of first generation entrepreneurs who will create job opportunities not only for themselves but also for others.
- d. To invest in different sectors of the economy for optimal exploitation of available resources.

Eligibility Criteria:

The eligibility criteria under the scheme are 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.

Procedure adopted for selection of beneficiaries as per guidelines of the scheme:

- a. Screening of the application form
- b. Panel interview

Documents required:

The following documents are required to avail the benefit of loan facility under the scheme:

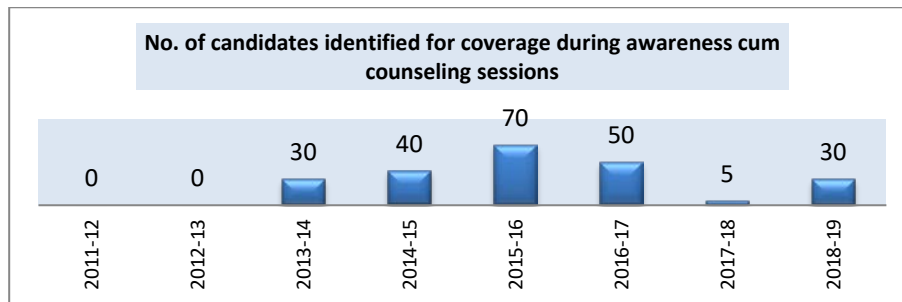
- a. Qualification certificate
- b. State Subject
- c. Bank Certificate/NOC from Bank
- d. Govt. Guarantor
- e. ID Proof

Status of year-wise Registrations:

The status of candidates identified for coverage under the scheme through awareness cum counseling sessions held across the district during the reference period 2011-12 to 2018-19 is tabulated as under.

Table No.2.01		
Year wise Registrations made during the period 2011-12 to 2018-19		
S.No	Year	No. of candidates identified for coverage during awareness cum counseling sessions
01	2011-12	0
02	2012-13	0
03	2013-14	30
04	2014-15	40
05	2015-16	70
06	2016-17	50
07	2017-18	05
08	2018-19	30
Total		225

The table given above indicates that a total of 225 applicants were identified for coverage under the scheme during the period 2011-12 to 2018-19 through awareness cum counseling sessions held at different locations. During the first two years of reference period, not a single candidate has been identified that means the actual implementation of the scheme started from the year 2013-14. The year wise trend of candidates identified for coverage under the scheme is depicted by the graph given below:-

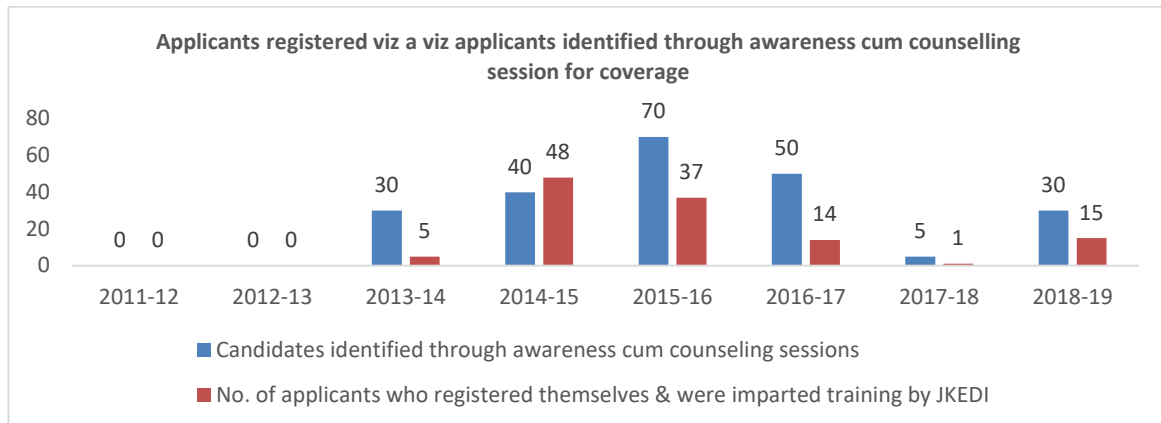


Status of Training provided to registered applicants:

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

Table No.2.02			
Year wise status Training provided during the period 2011-12 to 2018-19			
S. No	Year	Candidates identified through awareness cum counseling sessions	No. of applicants who registered themselves & were imparted training by JKEDI
01	2011-12	0	0
02	2012-13	0	0
03	2013-14	30	05
04	2014-15	40	48
05	2015-16	70	37
06	2016-17	50	14
07	2017-18	05	01
08	2018-19	30	15
Total		225	120

The data given in the above table reveals that not all the candidates identified through awareness cum counseling sessions have been registered and provided training. Only 120 i.e. 53% applicants have reported registered themselves for coverage under the scheme and have been imparted training. The year wise applicants registered and provided training is reflected in the graph given below:

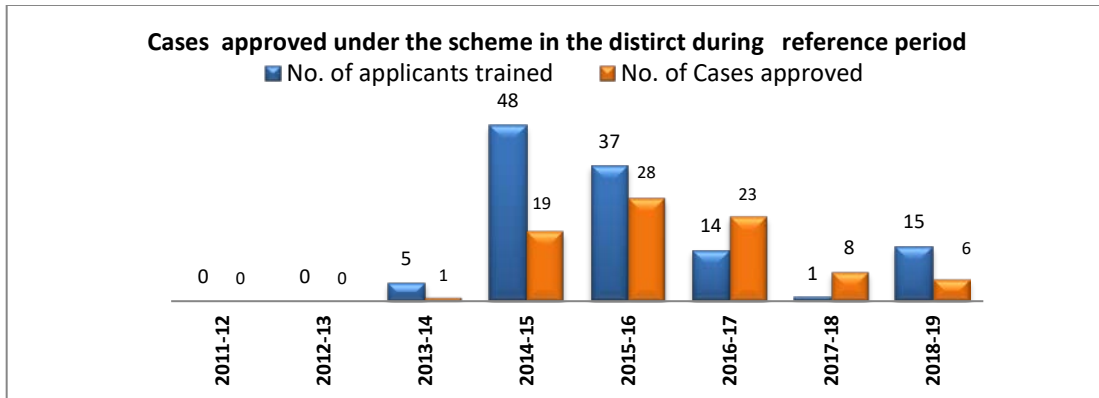


Year-wise Number of Cases Approved:

The official data furnished by the implementing department regarding the number of cases approved is reflected below:

Table No.2.03			
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	0	0
02	2012-13	0	0
03	2013-14	05	1
04	2014-15	48	19
05	2015-16	37	28
06	2016-17	14	23
07	2017-18	01	8
08	2018-19	15	6
Total		120	85

Out of 120 applicants provided training, the cases of 85 (71%) applicants have been approved for financial assistance under the scheme. The maximum numbers of 28 cases have been approved in the year 2015-16 while as minimum number of cases i.e. 1 (One) case has been approved in the year 2013-14. As already mentioned in the report, the scheme has not been implemented on ground in initial two years. Year wise number of applicants trained and cases approved is depicted graphically as under:

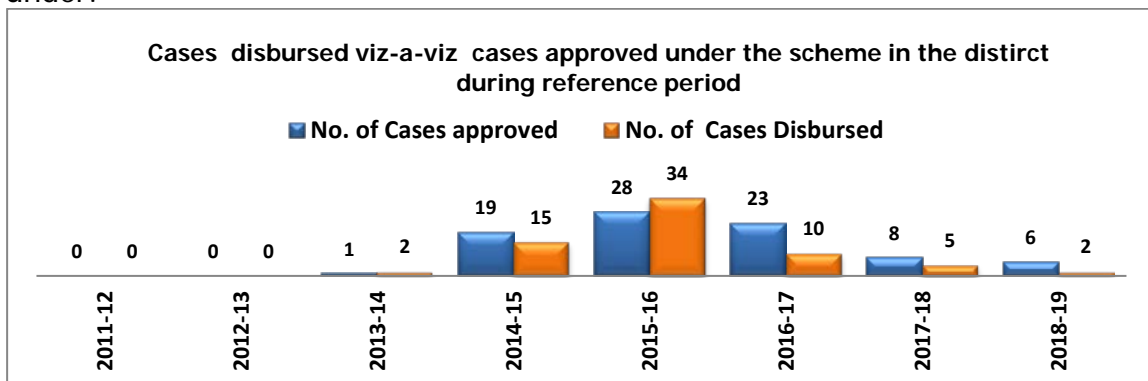


Year-wise Number of Cases Disbursed:

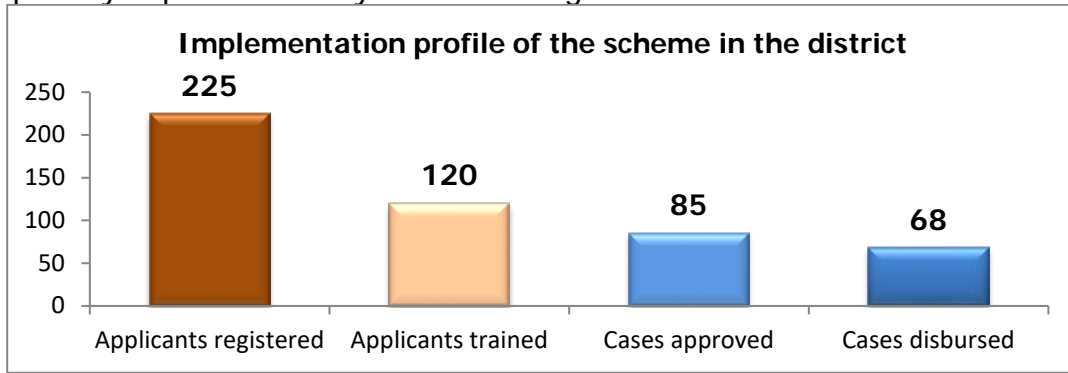
Number of cases disbursed out of approved cases as per the information furnished by the implementing agency is reflected in the table as under:

Table No.2.04			
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	0	0
02	2012-13	0	0
03	2013-14	1	2
04	2014-15	19	15
05	2015-16	28	34
06	2016-17	23	10
07	2017-18	8	5
08	2018-19	6	2
Total		85	68

The data given in the above table reveal that 68 applicants have finally been disbursed loan under the scheme out of 85 approved cases which means that 80% of the approved cases have been disbursed the amount. The reason for disbursing loan in case of only 68 unit holders out of 85 approved units was reported as completion of legal formalities by the said unit holders and not by others. Year wise cases approved and cases disbursed is represented graphically under:



The coverage of any aspirant under the scheme is true only when he or she is disbursed financial assistance and the unit is established. So therefore going by this fact, 68 applicants have actually been covered under the scheme. The whole implementation profile of the scheme in the district during the reference period from registrations made, applicants trained, cases approved and disbursed is graphically depicted for easy understanding as under:



Year-wise Financial achievement of Cases Disbursed:

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

Table No.2.05				
Year wise Financial achievements under the scheme				
S No	Year	No of cases disbursed	Project Appraisal Cost (Rs. in lacs)	Amount disbursed (Rs. in lacs)
1	2011-12	0	0	0
2	2012-13	0	0	0
3	2013-14	2	10.90	10.90
4	2014-15	15	83.79	83.79
5	2015-16	34	203.80	203.80
6	2016-17	10	66.00	66.00
7	2017-18	5	31.50	31.50
8	2018-19	2	8.00	7.00
Total		68	403.99	402.99

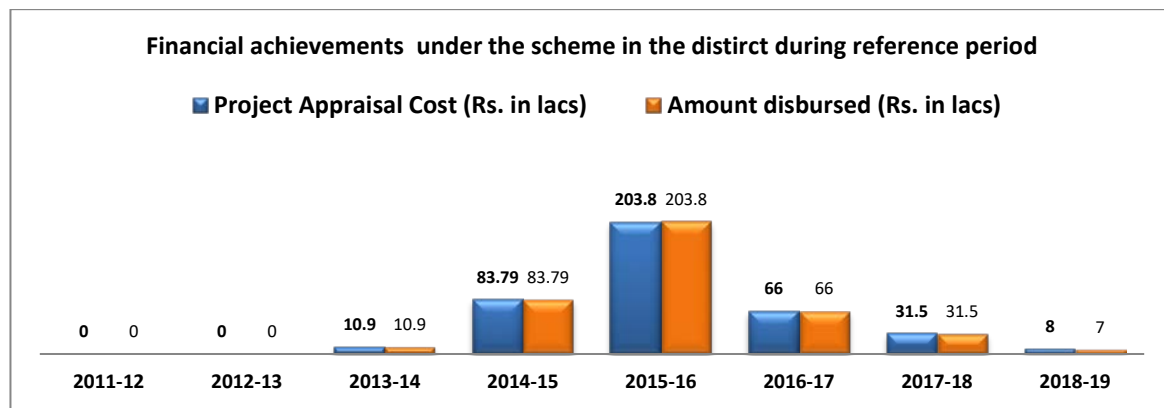


Table No.2.06										
Activity Chart under YSLS Scheme in the district										
S No	Year	No. of persons covered under the scheme (disbursed)	Activity wise No. of persons covered under the Scheme				Category wise No. of persons covered under the scheme			
			Business (Retail)	Service	Industry	Others (specify)	General	Disabled persons	SC/ST	Others
1	2011-12	0	0	0	0	0	0	0	0	0
2	2012-13	0	0	0	0	0	0	0	0	0
3	2013-14	2	1	1	0	0	2	0	0	0
4	2014-15	15	11	2	1	1	15	0	0	0
5	2015-16	34	22	8	2	2	26	0	7	1
6	2016-17	10	10	0	0	0	10	0	0	0
7	2017-18	5	4	1	0	0	4	0	1	0
8	2018-19	2	1	1	0	0	2	0	0	0
	Total	68	49	13	3	3	59	0	8	1

Table 2.06 depicts the activity-wise and category-wise detail of beneficiaries covered under the scheme. Out of the total **68** number of beneficiaries, 49 beneficiaries (72.05%) choose Business activity, 13 beneficiaries (19.12%) choose services activity, 03 beneficiaries choose industrial activity and 03 beneficiaries choose activity categorized as others.

Out of the total 68 beneficiaries 59 beneficiaries (86.76%) are from General category and 08 beneficiaries (11.76%) from SC/ST category and 01 from others category. No beneficiary belongs to disabled category has availed benefit under the scheme.

As per guidelines of the scheme, 3% of the budget allocation under the scheme is to be reserved for differently/specially abled persons but during the reference period, no funds were reported earmarked and spent on specially abled persons in the district during the reference period.

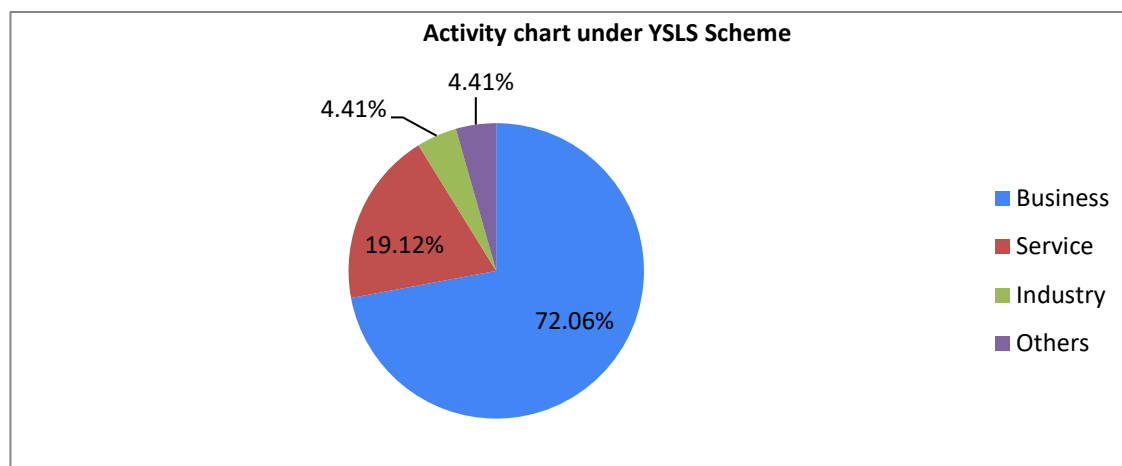


Table No.2.07					
District Level Training Centre Facilities					
Accommodation		No. of classrooms for staff	Faculty available for training		Teaching aids available (Yes/No)
Building owned	Rented		Male	Female	
--	Yes	1	Yes	--	No

Table 2.07 reflects training facilities available at District Level. It shows that there is no government accommodation available and the trainings are being

conducted in rented buildings and teaching aids are not available in the said centre. Only male members were available as faculty for imparting trainings to the interested eligible candidates. Number of awareness camps conducted during the reference period (2011-12 to 2018-19) is 100 Nos.

Main procedures of publicity of the scheme:

- a. Entrepreneurship awareness programme
- b. Entrepreneurship orientation programme
- c. District Administration

The following additional information regarding implementation of the scheme as provided by the implementing agency is given as under:

Has any beneficiary covered under YSLS been provided benefit as entitled under the Seed Capital Fund Scheme as phase II of the financial mechanism for interested High Impact Youth Entrepreneurs (Yes/No)	No
Rate of interest charged by the banks on YSLS loan	6% per annum
Security sought by the bank/implementing agency from the beneficiary	Govt. Guarantor
Post Sanction support /guideline provided to the beneficiary by the implementing agency (Yes/No)	Yes
Monitoring of the units ensured by the officers of the implementing agency (Yes/No)	Yes
Number of visits paid to the units by the implementing agency offices	02
Any Govt. sale centre been established for procurement of end products of the entrepreneurs (Yes/No)	No
Difficulties/bottlenecks during the implementation of the scheme	Nil

Chapter-III

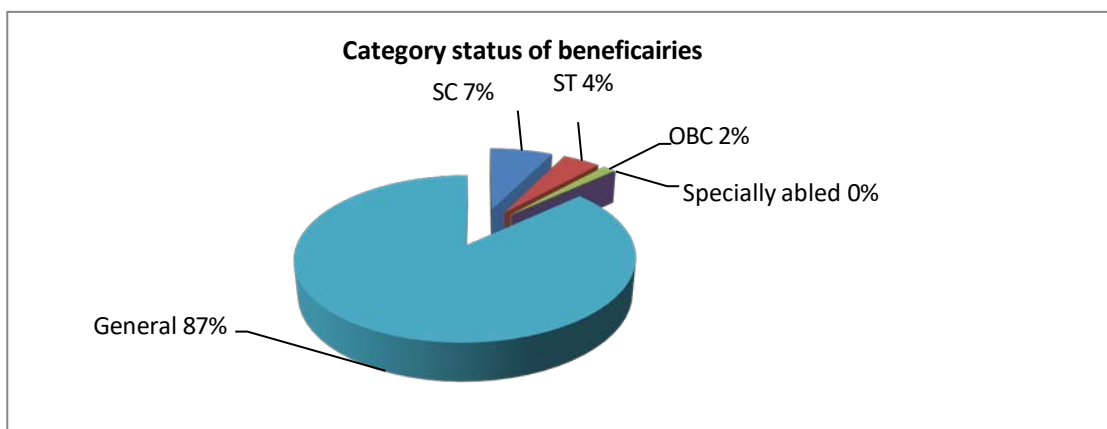
FIELD FINDINGS:

In order to make 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 in 2011-12 is discussed and analyzed in this chapter.

Table No. 3.00									
Age, Gender and category of beneficiaries									
No of Beneficiaries enquired	No of Beneficiaries having								
	Age (yrs)		Sex		Social Category				
	18 - 30	30 - 40	Male	Female	SC	ST	OBC	Specially abled	General
68	49	19	41	27	5	3	1	0	59

Table No. 3.00 above shows the personal detail of beneficiaries. Out of 68 Beneficiaries, 49 (72.06%) were aged between 18-30 Years and 19 (27.94%) were in age group of 30-40 years. As per age criteria of the guidelines of the scheme, all the covered beneficiaries should be in the age group of 18-40 years. As all the beneficiaries covered under the scheme were in the age group of 18-40 as envisaged under the guidelines of the scheme.

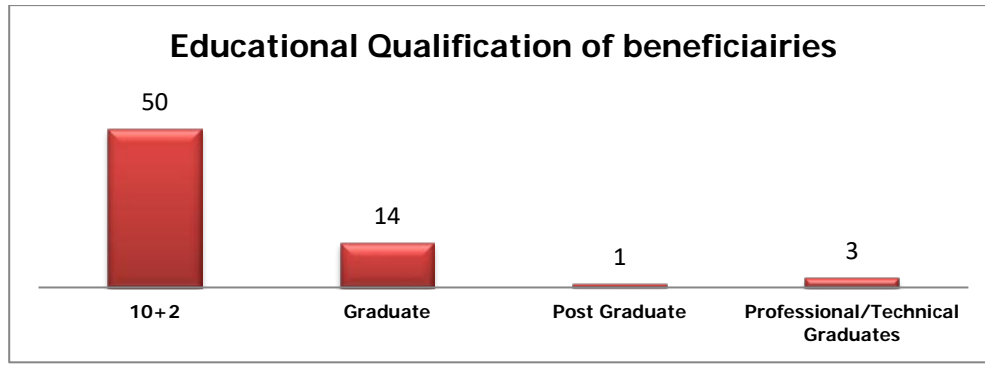
Further, out of 68 Beneficiaries, 41 (60.29%) were Male and 27 (39.71%) were females. Regarding social status of 68 beneficiaries contacted, 05 (7.35%) were belonging to SC category, 03 (4.41%) were belonging to ST category, 01 (1.47%) were OBC, 59 (86.76%) were belonging to General category.



Educational Qualification of Beneficiaries:

Table No. 3.01				
Qualification Details of Beneficiaries				
No of Beneficiaries enquired	Qualification			
	10+2	Graduate	Post Graduate	Professional/Technical Graduates
68	50	14	1	3

Table No. 3.01 above shows the educational qualification of beneficiaries. Out of 68 beneficiaries, 50 (73.53%) were under graduates, 14 (20.59%) were graduates, 1 was post graduate and 03 (4.41%) were Professional/Technical Graduates. It shows that all the beneficiaries covered under the scheme were as per educational qualification eligible for coverage under the scheme.



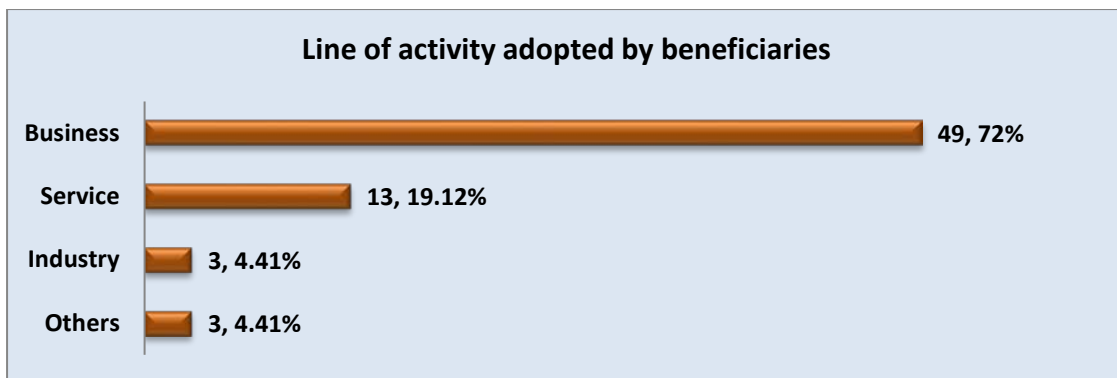
Category of unit established by Beneficiaries:

The type of units established by the beneficiaries under the scheme in the district is reflected in the table given below:

Table No. 3.02						
Unit profile, line of activity and category under which loan sanctioned						
No of Beneficiaries enquired	Category of unit		Activity			
	Individual	Joint Venture	Business	Service	Industry	Others
68	68	0	49	13	3	3

Table No. 3.02 shows that all the beneficiaries covered under the scheme hold the unit individually. No unit under joint venture category has been sanctioned during the reference period by the implementing department.

Out of the total 68 numbers of beneficiaries, 49 beneficiaries (72.06%) choose Business activity, 13 beneficiaries (19.12%) choose services activity, 03 beneficiaries (4.41%) choose industrial activity and 03 beneficiaries (4.41%) choose activity categorized as others.



Project cost with year of disbursement:

The project cost of units financed under the scheme and the year in which they were disbursed the assistance is reflected in the table given below:

Table No.3.03											
Information about Projects Approved											
No of Beneficiaries enquired reporting amount of assistance provided	Total Project cost (Rs. in Lacs)					Financial Year of Disbursement					
	3.00	4.00	6.00	8.00	10.00	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
68	1	18	2	46	1	2	15	34	10	5	2

Table No.3.03 above represents the information about Projects approved. From 68 beneficiaries, 01 beneficiary's project cost was 3.00 lacs, 18 Nos. of beneficiaries with project cost 4.00 lacs each, 02 Nos. beneficiaries project cost was 6.00 lacs each, 46 Nos. and 01 No. beneficiaries with project cost 8.00 lacs and 10.00 lacs each respectively. The maximum number of cases 46 (68%) have been disbursed an amount of Rs. 8.00 lacs. Only one unit has been disbursed Rs.10.00 lacs. No unit however, has been disbursed amount beyond Rs. 10.00 lacs although the upper limit of finance under the scheme is Rs.20.00 lacs.

Field Verification Report of Unit disbursed under the scheme in the district:

All the cases disbursed under the scheme in the district during the reference period were physically verified in the field. The results emerging from field verification conducted are reflected below:

Table No. 3.04		
Field Verification of units revealed		
S No	Description	No. of units
1	Unit not located	0
2	Unit under the process of establishment	0
3	Unit Set-up but not commissioned	0
4	Unit Set-up but defunct/closed	20
5	Unit Set-up but fighting for survival	3
6	Unit Set-up and functional	45
Total		68

Above table 3.13 reveals that out of 68 units, 45 units were found functional, 03 units though functional but were found fighting for survival and 20 units were defunct/closed.

The overall functionality rate of units disbursed under the scheme in the district during the reference period is around 71%.

Field verification report of Units financed under the scheme in Reasi district

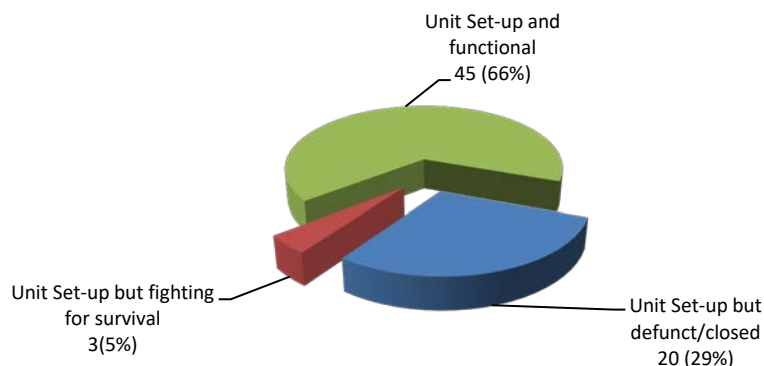


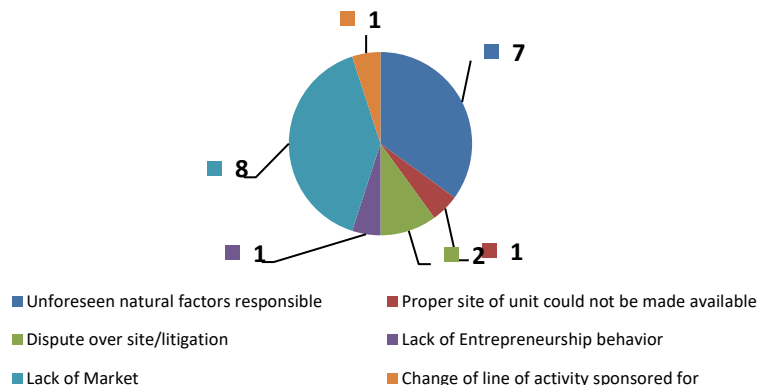
Table No.3.05

Detail of non functional units

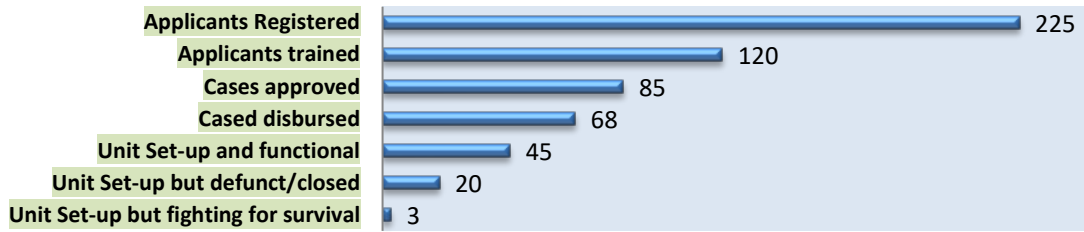
S No	Description	No. of units
1	Dearth of raw material	0
2	Unforeseen natural factors responsible	7
3	Site of the unit could not be made available	1
4	Dispute over site/litigation	2
5	Lack of Entrepreneurship behavior	1
6	Lack of Market	8
7	Change of line of activity sponsored for	1
8	Lack of technical training	0
Total		20

Above table 3.05 reflects the detail of non functional units. Out of the total 20 non functional units, 7 units were non functional because of unforeseen natural factors, 8 units due to lack of market, 2 units due to site/litigation, 1 due to lack of entrepreneurship behavior, 1 due to change of line of activity and 1 was non functional as proper site could not be made available for the unit.

No of units citing reasons for non-functionality of units



Overall implementation profile of Youth Start-Up Loan scheme in Reasi district during the reference period



Mode of Payment of Finance:

The mode of payment of financial assistance as reported by the beneficiaries is reflected in the table given below:

Table No.3.06										
Mode of Payment of Loan and insurance of unit										
No of Beneficiaries disbursed financial assistance	Mode of payment				Whether the amount received has been utilized for the specific purpose		Whether the amount was sufficient for the establishment of unit		Whether unit stands insured	
	Cash	Cheque	DBT	0	Yes	No	Yes	No	Yes	No
68	0	0	68	0	68	0	49	19	42	26

Table No.3.06 shows the mode of payment of loan received and insurance of unit. All the 68 beneficiaries received their installments through DBT (Direct Benefit Transfer) mode and utilized the received amount for the specific purpose. Further 49 beneficiaries reported that the amount received was sufficient for the unit and 19 beneficiaries feel that they received insufficient loan for their unit. Also 42 (62%) beneficiaries out of 68 beneficiaries had insured their respective units/establishment as per the guidelines of the scheme.

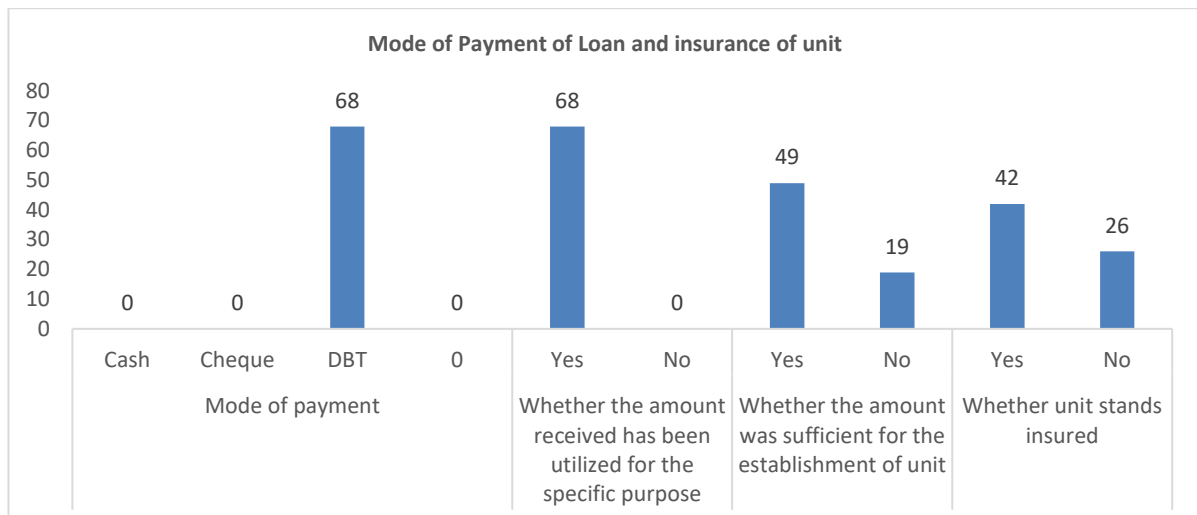


Table No. 3.07								
Eligibility Criteria of Beneficiaries								
No of Beneficiaries disbursed assistance under the scheme	Whether registered with District Employment & Counseling Centre		Whether employed in any Govt /Semi Govt /PSU/Private Institution		Whether the unit was existing prior to sanction of this loan or fresh business		Whether any financial assistance received for the unit or by the person from any institution prior to the sanction of this loan	
	Yes	No	Yes	No	Yes	No	Yes	No
68	68	0	3	65	0	68	0	68

Above table 3.07 reveals that all the 68 (100%) beneficiaries registered themselves with District Employment & Counseling Centre. 03 beneficiaries out of 68 were also employed in Government/Semi Government/PSU/Private Institution. These three beneficiaries have got employment after availing the loan under the scheme. Two have got job in JK Govt and one in J&K Bank. But as confirmed from concerned loan sanctioning authority, all these three beneficiaries have cleared the loan before entering into Govt Service/Bank job. All the 68 beneficiaries started their fresh business which was also one of the guideline of the scheme that no old or already established businesses be covered but only new proposals and fresh proposals be considered. None of the sample beneficiaries had received assistance for the unit from any institution prior to the sanction of this loan.

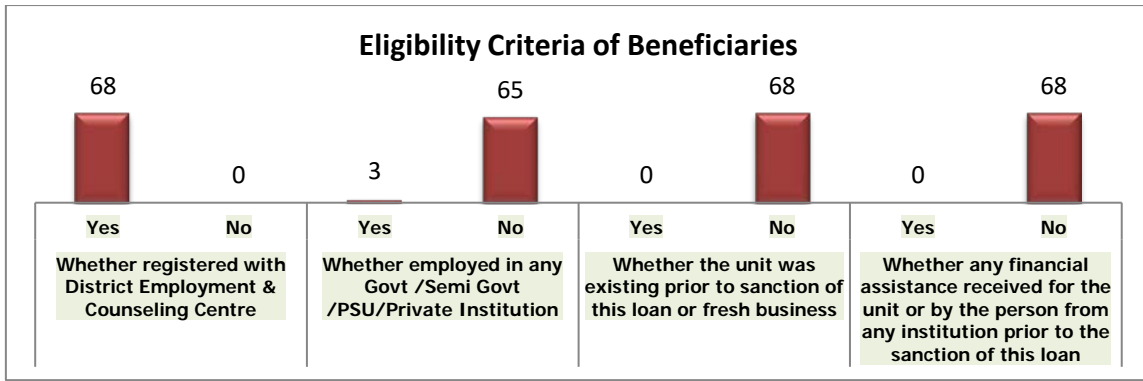


Table No. 3.08								
Information regarding training of beneficiaries								
No of Beneficiaries enquired	Whether having Technical/ Professional knowledge		Whether any training was imparted to the beneficiary by JKEDI in the line of activity in which he was sponsored for loan		Was the training imparted considered satisfactory by the beneficiary		Apart from the above training, was any other training received by the beneficiary from any Govt/Semi Govt institute	
	Yes	No	Yes	No	Yes	No	Yes	No
68	19	49	68	0	67	1	0	68

The above table 3.08 depicts that out of 68 beneficiaries, 28% have the technical/professional knowledge, 100% of the beneficiaries have undergone the training imparted by the JKEDI and 98.53% of beneficiaries were satisfied with the training. Besides this, none of the beneficiaries have any other training through Govt./Semi Govt Institute.

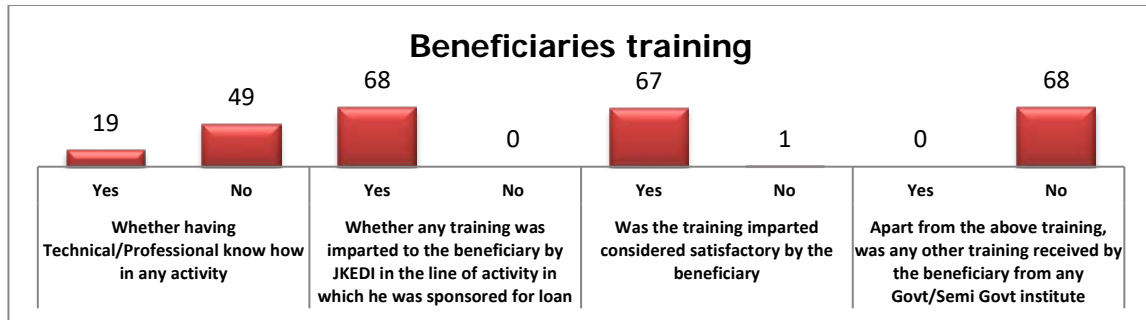


Table No. 3.09			
Beneficiary Views			
Parameter	Beneficiary views about the parameter		
	No of beneficiaries enquired	No of beneficiaries reporting satisfactory	%age
Accommodation	68	68	100%
Classrooms	68	68	100%
Teaching Aids	68	68	100%
Faculty	68	68	100%
Trainings	68	68	100%

Table No. 3.09 above indicates that 100% of the beneficiaries have shown their satisfaction regarding the accommodation/classrooms/Teaching Aids/Faculty facilities during the training programme imparted by the JKEDI.

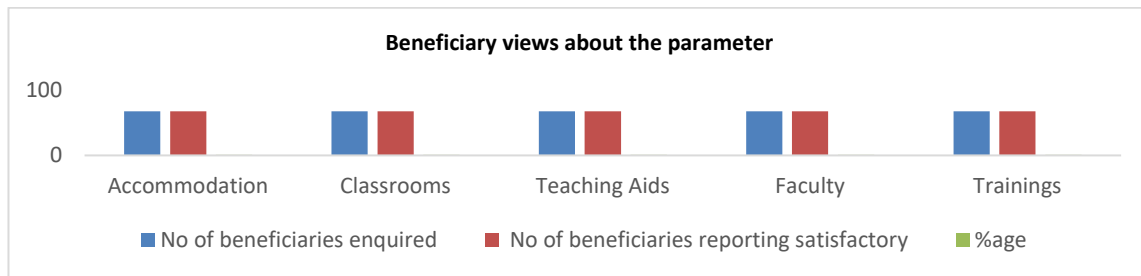


Table No.3.10						
Supervision by JKEDI officials						
Beneficiaries	Did any official of JKEDI come for verification of unit		Did the JKEDI provided post establishment support		Whether unit is running in profit	
	Yes	No	Yes	No	Yes	No
68	68	0	25	43	48	20

Table No.3.10 above shows that out of 68 beneficiaries, 100% reported the verification of their units by the JKEDI officials, 36.76% beneficiaries reported that JKEDI have provided them the post establishment support. Moreover, 77.94% of the beneficiaries reveal that their unit is running in profit.

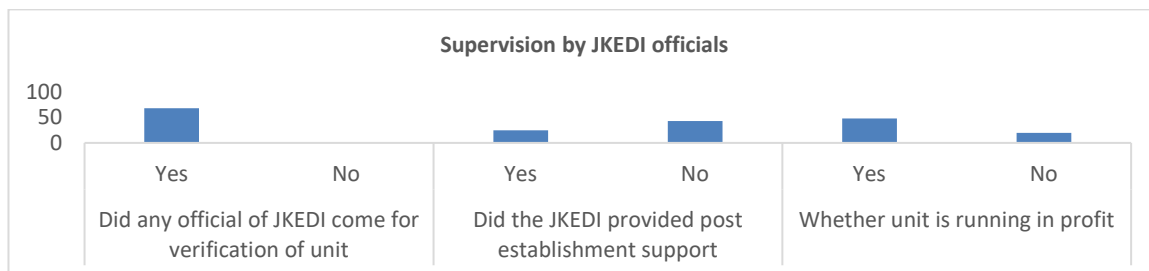


Table No. 3.11	
Number of visits paid by JKEDI for verification of the unit	No. of beneficiaries
One	5
Two	13
Three	18
More than three	32
Total	68

Table 3.11 above reflects that out of 68 beneficiaries, 05 beneficiaries have reported that the JKEDI officials have visited their units ones, 13 beneficiaries have reported that the JKEDI officials have visited their units twice, 18 beneficiaries have reported that the JKEDI officials have visited their units thrice and 32 have reported the visit of concerned JKEDI officials more than thrice.

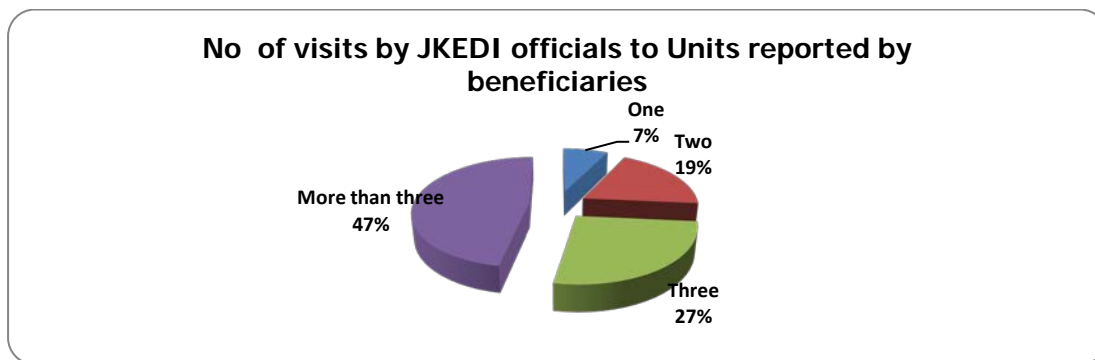
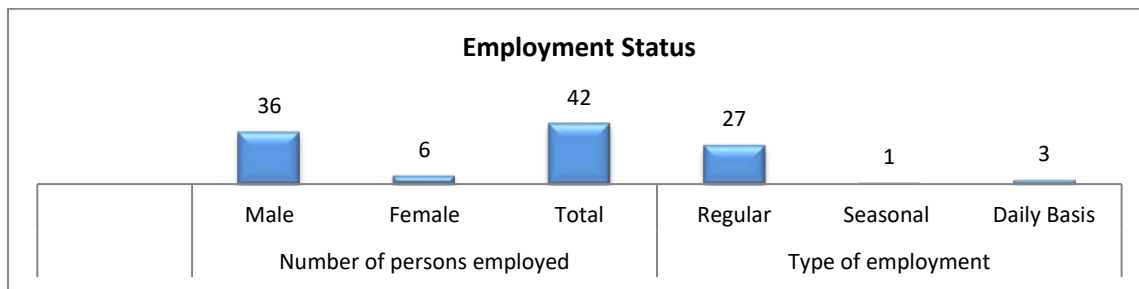


Table No.3.12						
Employment Status						
Number of persons employed			Type of employment			
Male	Female	Total	Regular	Seasonal	Daily Basis	Others
36	6	42	27	1	3	11

The above table 3.12 reflects the number of persons employed in the units established by the beneficiaries under the scheme. Further 27 persons were engaged on regular basis, 01 on seasonal basis, 03 on daily basis and 11 under others category thereby totaling the number of persons employed to 42 out of which 36 were males and 06 were females.



Economic Impact reported by Beneficiaries:

The income reported earned by the beneficiaries from the units established is reflected in the table hereunder:

Table No.3.13 Economic Impact	
Annual Income of the beneficiary	Number of beneficiaries
No income	23
Less than 1.00 lacs	15
1.00 to 2.00 Lacs	15
2.00 to 3.00 Lacs	5
3.00 to 4.00 Lacs	7
More than 4.00 Lacs	3

Table No.3.13 above indicates the Economic impact on the beneficiaries. Out of 68 beneficiaries, 15 beneficiaries reported their annual income less than 1.00 lacs, 15 beneficiaries reported their annual income ranging between 1.00-2.00 lacs, 5 beneficiaries reported their annual income ranging between 2.0-3.00 lacs followed by 7 beneficiaries who reported their annual income ranging between 3.00-4.00 lacs and rest of the 3 beneficiaries have reported their annual income more than 4.00 lacs. 20 beneficiaries whose units were closed and 3 units beneficiaries whose units were fighting for survival reported no income at all.

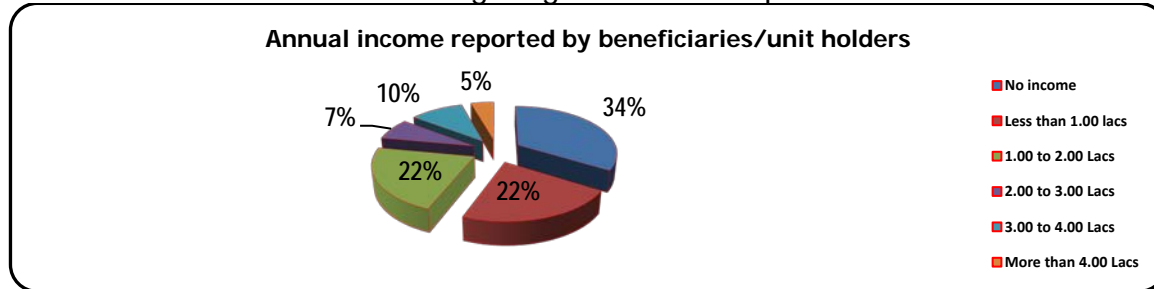
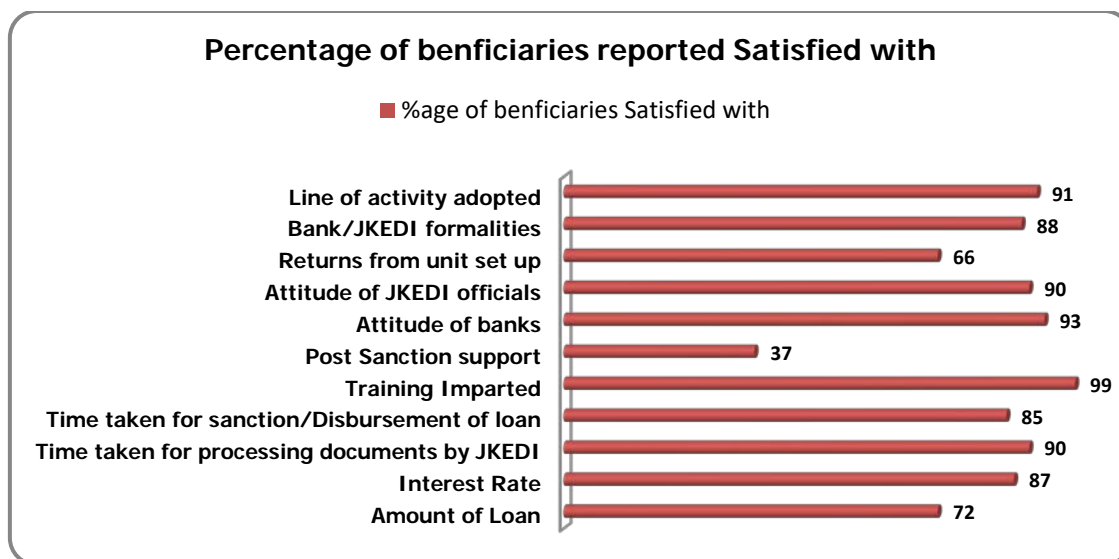


Table No. 3.14 Satisfaction level of beneficiaries				
S No	Parameter	No of beneficiaries enquired	No of beneficiaries reported Satisfied	%age
1	Amount of Loan	68	49	72%
2	Interest Rate	68	59	87%
3	Time taken for processing documents by JKEDI	68	61	90%
4	Time taken for sanction/Disbursement of loan	68	58	85%
5	Training Imparted	68	67	99%
6	Post Sanction support	68	25	37%
7	Attitude of banks	68	63	93%
8	Attitude of JKEDI officials	68	61	90%
9	Returns from unit set up	68	45	66%
10	Bank/JKEDI formalities	68	60	88%
11	Line of activity adopted	68	62	91%

Above table 3.14 reflects the satisfaction level of beneficiaries. The satisfaction regarding various parameters regarding the implementation of the scheme in the district expressed by the beneficiaries is graphically below for easy understanding.



The parameter about which less percentage of beneficiaries were satisfied with is the Post sanction support. 20 units disbursed under the scheme in the district during the reference period were observed closed as on the date of survey. Therefore, to address this issue, the implementing department should gear up machinery and offer the required post sanction/establishment support services.

Knowledgeable Persons Feedback:

Feedback about the scheme was also obtained from the knowledgeable persons. Before deliberating on what views they expressed about the scheme. Their brief particulars are given below:

Table No.3.15								
Educational Qualification and Occupation of Knowledgeable persons								
Knowledgeable Persons	Sex		Qualification			Occupation		
	Male	Female	Higher Secondary	Graduate	Post Graduate	Unemployed	Shopkeeper	Other
5	4	1	2	2	1	1	2	2

The table No. 3.15 above shows the Educational Qualification and Occupation details of knowledgeable persons. Out of 05 knowledgeable persons, 04 were male and 01 was female. Out of 05 knowledgeable persons interviewed, 02 (40%) were 12th pass, 02 (40%) were graduate and 01 was postgraduate. The above data shows 01 No. unemployed, 2 Nos. shopkeeper and 02 Nos. in others category.

Table No.3.16					
Awareness of the knowledgeable persons about the scheme					
S. No.	No. of knowledgeable Persons contacted	Awareness about the scheme		%age aware	
		Yes	No	Yes	No
1	5	5	0	100%	0%

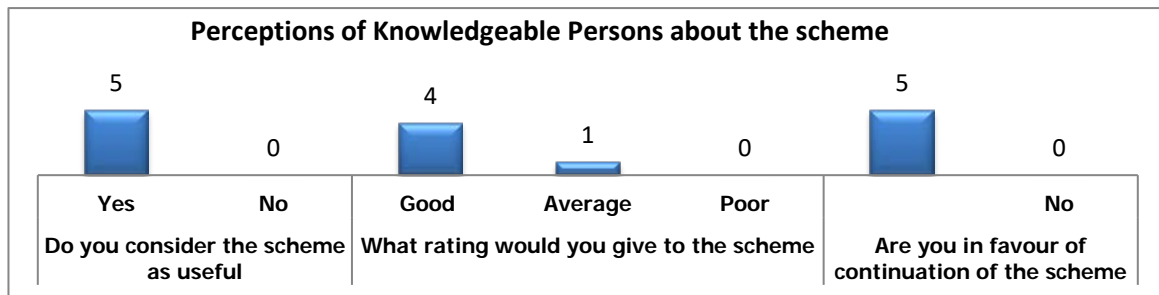
The table above depicts the awareness of the knowledgeable persons about the scheme. The table shows that all knowledgeable persons were aware about the scheme.

Table No.3.17			
Source of Knowledge			
S.No.	Source of knowledge	No. of knowledgeable Persons	%age to Total
1	Awareness Camps	3	60%
2	Radio	0	0%
3	TV	1	20%
4	Newspaper	0	0%
5	Other	1	20%

The table 3.17 shows that out of 05 knowledgeable persons, 03 were aware about the scheme during the awareness camps organized by the concerned department, 01 was aware through Television and 01 through other means of information.

Table No.3.18							
Perceptions of Knowledgeable Persons about the scheme							
No. of Knowledgeable Persons	Do you consider the scheme as useful		What rating would you give to the scheme			Are you in favor of continuation of the scheme	
	Yes	No	Good	Average	Poor	Yes	No
5	5	0	4	1	0	5	0

100% of the knowledgeable persons were in favour of the scheme and has recommended that the scheme should be continued. 80% of knowledgeable persons rated the scheme as good.



Non-beneficiaries Feedback:

Feedback about the scheme was also obtained from the non-beneficiaries. Before deliberating on what views they expressed about the scheme. Their brief particulars are given below:

Table No. 3.19												
Basic Details of non beneficiaries												
Non Beneficiaries enquired	Qualification					Occupation				Annual Income		
	Below Secondary	Secondary	Higher Secondary	Graduate	Post Graduate	Labourer	Unemployed	Self employed	Other	No income	less than 1.00 lacs	1.00 to 2.00 lacs
10	1	1	5	2	1	1	2	5	2	3	3	4

Table No.3.19 shows the Educational qualification of non beneficiaries who were questioned during the field work out of which 01 No. falls below secondary level, 01 No. secondary, 05 No. falls under higher secondary qualification, 02 Nos. graduate and 01 No. post graduate level. Out of 10 non beneficiaries, 05 Nos. were self employed, 01 was labour, 02 were unemployed and 02 Nos. falls under the other category. Further the last three columns of the above table shows that the annual income of 04 Nos. non beneficiaries was between 1.00 to 2.00 lacs, 03 Nos. less than 1.00 lacs and 03 Nos. non beneficiaries without any annual income.

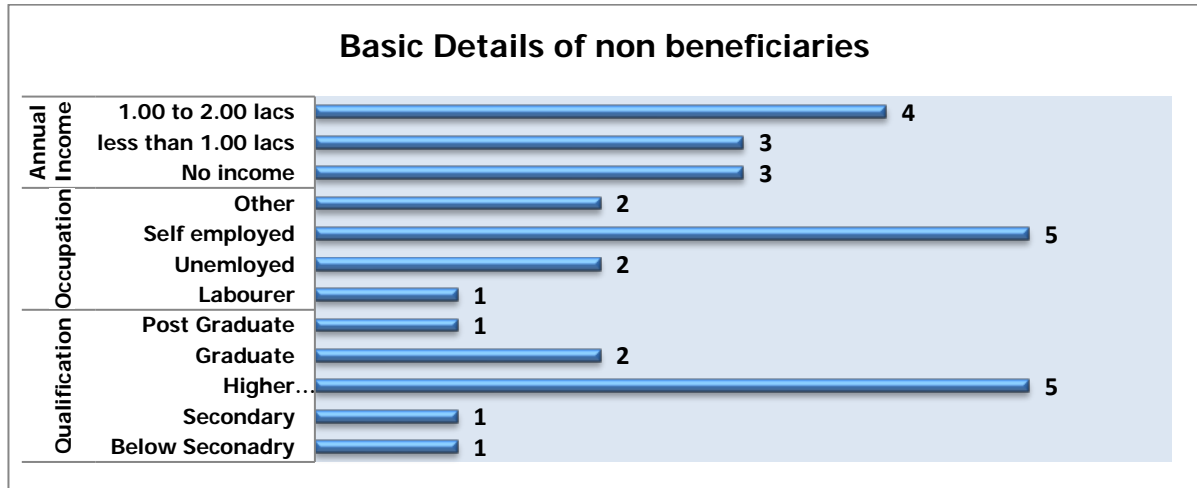


Table No.3.20						
Awareness of non beneficiaries about the scheme						
S. No.	Description	No. of non beneficiaries	Opinion		%age	
			Yes	No	Yes	No
1	Aware about the Scheme	10	7	3	70%	30%

The table 3.20 above reflects the awareness of the non beneficiaries about the scheme. It shows that out of 10 non beneficiaries, 7 (70%) were aware about the scheme.

Table No. 3.21				
Awareness of non beneficiaries about the criteria for coverage under the scheme and registration details				
No. of non beneficiaries enquired	Aware about the criteria		Whether registered with DE&CC	
	Yes	No	Yes	No
10	6	4	5	5

The table 3.21 above shows that 60% of non-beneficiaries were aware about the eligibility criteria about the scheme. However, only 50% of them were registered with District Employment and Counseling Centre. The reason for non registration

of non-beneficiaries with the District Employment & Counseling was reported as lack of awareness and busy with studies.

Willingness of Non-beneficiaries for coverage under Scheme:

Table No.3.22			
Availing of loan assistance under the scheme			
No. of non Beneficiaries	Have you applied for loan assistance under the scheme		If applied what were the reasons for not sanctioning the loan
	Yes	No	
10	3	7	Training not imparted due to COVID-19 Pandemic

Table 3.22 shows that out of 10 non beneficiaries contacted, 03 reported that they have already applied for the loan and remaining 07 have not applied for the loan. Further, all the 03 non beneficiaries who have applied for the loan and reported the reason that training not imparted due to Covid-19 pandemic for not sanctioning the loan.

Table No. 3.23			
Reason for not applied for loan			
S. No.	Reason for not applied for loan	No. of non beneficiaries	%age to Total
1	Not possessing the eligible qualification	0	0%
2	Complicated formalities	0	0%
3	Could not manage guarantor of the loan	1	14%
4	Any other	6	86%

Table 3.23 shows the reason behind not applied for loan of non beneficiaries. Table shows that out of 07 non beneficiaries who have not applied for loan, 01 could not manage the guarantor for the loan and remaining 06 due to other reasons.

Views of non-beneficiaries about the scheme:

Table No.3.24						
View of non beneficiaries about the scheme						
No. of non beneficiaries enquired	Do you think scheme is helping in solving unemployment		If you were a beneficiary, then do you think improvement in quality of life		Would you like to be covered under the scheme	
	Yes	No	Yes	No	Yes	No
10	10	0	10	0	10	0

Table 3.24 given above shows the views of non beneficiaries about the scheme. All the non beneficiaries were of the view that the scheme is helpful in solving unemployment and also reported that there will be improvement in the quality of their life if they were the beneficiary of the scheme. Moreover, all the non beneficiaries reported that they would like to be covered under the scheme.

Chapter – IV

Summary of Main Findings and Suggestions

- Youth start-up loan scheme was launched in district Reasi in the year 2011.
- During the first two years of implementation period of the scheme i.e. 2011-12 and 2012-13, no identification, registration, trainings, approval of cases and disbursement of cases was done in the district.
- The actual implementation of the scheme in the district took off from the year 2013-14 with the identification through awareness cum counseling sessions, registrations of applicants, imparting trainings, approval of cases and finally disbursement of cases.
- During the reference period 2011-12 to 2018-19, 225 candidates had been identified for coverage under the scheme through awareness cum counseling sessions.
- Out of 225 candidates identified, 120 (53%) candidates were reported to have registered themselves and as such had been imparted training.
- Out of 120 applicants who were imparted training, the cases of 85 (71%) applicants were approved for sanction.
- Out of 85 cases approved for sanction, only 68 (80%) cases were finally disbursed financial assistance as the said unit holders were reported to have completed all legal formalities.
- Thus a total of 68 units in the district were disbursed with an appraisal cost of Rs. **403.99** lacs against which Rs. **402.99** lacs stand actually disbursed in favour of the unit holders.
- All the beneficiaries covered under the scheme were in the age group of 18-40 as envisaged under the guidelines of the scheme.
- All the 68 (100%) beneficiaries were registered with District Employment & Counseling Centre
- Out of 68 beneficiaries, 50 (73.53%) were under graduates, 14 (20.59%) were graduates, 1 was post graduate and 03 (4.41%) were Professional/Technical Graduates. Therefore all the beneficiaries covered under the scheme were as per educational qualification eligible for coverage under the scheme.
- Out of 68 Beneficiaries, 41 (60.29%) were Male and 27 (39.71%) were females.
- Regarding social status of 68 beneficiaries contacted, 05 (7.35%) were belonging to SC category, 03 (4.41%) were belonging to ST category, 01 (1.47%) were OBC, 59 (86.76%) were belonging to General category.
- All the 68 cases disbursed financial assistance were physically verified in the field.

- Out of 68 cases physically verified, 45 (66%) units were found functional, 03 units (5%) were found fighting for survival and 20 (29%) units were found defunct/closed. The overall functionality rate of units financed under the scheme in the district comes to 71%
- The reasons reported for defunct/closed units were reported that 7 units were non functional because of unforeseen natural factors, 8 units due to lack of market, 2 units due to site/litigation, 1 due to lack of entrepreneurship behavior, 1 due to change of line of activity and 1 was non functional as proper site could not be made available for the unit.
- So far as annual income of beneficiaries is concerned, 15 beneficiaries reported their annual income less than 1.00 lac, 15 beneficiaries reported their annual income ranging between 1.00 to 2.00 lacs, 5 beneficiaries reported their annual income ranging between 2.0 to 3.00 lacs followed by 7 beneficiaries who reported their annual income ranging between 3.00 to 4.00 lacs and rest of the 3 beneficiaries have reported their annual income more than 4.00 lacs.
- In so far as employment generation by units established is concerned, 42 persons were employed in the units established. 27 persons were engaged on regular basis, 01 on seasonal basis, 03 on daily basis and 11 under others category thereby totaling the number of persons employed to 42. 36 of the persons employed were males and 06 were females.
- All the 68 beneficiaries received their installments through DBT (Direct Benefit Transfer) as envisaged under guidelines of the scheme.
- As regards visit by JKEDI officials to units, 47% units holders reported that JKEDI officials visited their units more than three times, 27% reported visited thrice, 19% reported visited two times whileas 7% reported they visited only once.
- As per guidelines of the scheme, 3% of the budget allocation under the scheme is to be reserved for differently /specially abled persons but during the reference period, **no funds were reported earmarked and spent on specially abled persons** in the district during the reference period.
- All the 68 beneficiaries had started their fresh business which was also one of the guideline of the scheme that no old or already established business is covered but only new proposals and fresh proposals to be considered.
- The maximum number of cases 46 (68%) have been disbursed an amount of Rs. 8.00 lacs. Only one unit has been disbursed Rs.10.00 lacs. No unit however, has been disbursed amount beyond Rs. 10.00 lacs although the upper limit of finance under the scheme is Rs.20.00 lacs.
- 68 (100%) of the beneficiaries have shown their satisfaction regarding the accommodation/classrooms/Teaching Aids/Faculty facilities during the training programme imparted by the JKEDI.

- The satisfaction of beneficiaries regarding different parameters of the scheme was sought from them. The beneficiaries expressed with most of the parameters. The parameter about which less percentage of beneficiaries were satisfied is the Post sanction/establishment support.
- 100% of the knowledge persons were in favour of the scheme and has recommended that the scheme should be continued. 80% of knowledgeable persons rated the scheme as good.
- Views of non beneficiaries about the scheme were sought. All the non beneficiaries were of the view that the scheme is helpful in solving unemployment and also reported that the there will be improvement in the quality of their life if there were the beneficiary of the scheme. Moreover, all the non beneficiaries reported that they would like to be covered under the scheme.

SUGGESTIONS/RECOMMENDATIONS

- Loan amount sanctioned under the scheme should be enhanced so that the unemployed youth may take maximum benefit of the scheme.
- As the scheme covers mostly the new start-ups, the interest rates should be decreased to encourage new entrepreneurs to take benefit from the scheme
- Awareness camps should be organized in different areas by the concerned department to encourage new entrepreneurs/interested persons for availing maximum benefit from the scheme.
- For a major boost for the success of the scheme, the entrepreneurs should be provided with platform like e-commerce, categorically advertisement of their products etc.
- More and more unemployed youth of different areas in the district should be made aware of the scheme so to create more opportunities for the local youth for employment generation in the units established in order to raise their standard of living.
- The parameter about which less percentage of beneficiaries were satisfied with is the Post sanction support. 20 units disbursed under the scheme in the district during the reference period were observed closed on the date of survey which when enquired reasons for closure of their units reported lack of post sanction/establishment support of department responsible. Therefore, to address this issue, the implementing department should gear up machinery and offer the required post sanction/establishment support services.

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 Reasi 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/CSF/2022-23/05 dated:21-09-2022 has requested that data with regard to registrations made in the district furnished earlier by District Nodal Officer JKEDI Reasi be updated. It has been informed that 225 candidates were registered for coverage under the scheme in the district during the reference period but they were actually not registrations. During awareness cum counseling programmes held across the district, 225 candidates were identified for coverage under the scheme and their contact details recorded, out of which only 120 candidates actually registered themselves for training.

Secondly justification for disbursal in loan in case of 68 cases only out of 85 approved cases has been given. According to him, only 68 of the approved unit holders completed legal formalities required for disbursal of loan.

The above mentioned two updations desired by Director JKEDI has been affected in the evaluation report.

Photographs





Schedules of the study

Schedule I
For District Officer, YSLS
Reference Period: 2011-12 to 2018-19

A) Introduction :

- i) District : _____
 ii) Year of implementation of the scheme : _____
 iii) Year-wise financial achievements under the scheme: (Rs in lacs)

S. No	Year	Allocation	Releases	Amount Utilized
1	2011-12			
2	2012-13			
3	2013-14			
4	2014-15			
5	2015-16			
6	2016-17			
7	2017-18			
8	2018-19			
Total				

iv) Year wise Physical achievements under the scheme (No s):

S. No	Year	Target	Achievements
1	2011-12		
2	2012-13		
3	2013-14		
4	2014-15		
5	2015-16		
6	2016-17		
7	2017-18		
8	2018-19		
Total			

v) Year-wise/Activity-wise No. of beneficiaries covered under the scheme:

S No	Year	No. of Persons covered under scheme	Activity wise No. of Persons covered under scheme				Category wise No. of Persons covered under scheme			
			Busine ss	Service	Industr y	Others (Specif y)	Genera l	Disable d Person s	ST/SC	Others
1	2011-12									
2	2012-13									
3	2013-14									
4	2014-15									
5	2015-16									
6	2016-17									
7	2017-18									
8	2018-19									
Total										

B) Activity chart under YSLS scheme in the district.

S No	Particulars	Unit	Year								Total
			2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	
1	Registrations Made	No									
2	Candidates Trained	No									
3	Cases approved	No									
4	Cases disbursed	No									
5	Units functional	No									
6	Appraised cost	Lac Rs									
7	Amount Disbursed	Lac Rs									

C) Out of total budget of the scheme amount spent on specially abled persons for the scheme:

S. No	Year	Total budget	Amount spent on specially abled persons
1	2011-12		
2	2012-13		
3	2013-14		
4	2014-15		
5	2015-16		
6	2015-16		
7	2016-17		
8	2017-18		
9	2018-19		

D) Eligibility criteria fixed for identification of beneficiaries under the scheme (norms fixed)

- a) _____ b) _____
 c) _____ d) _____

E) District Level Training Centre Facilities:

Accommodation		No of classrooms for staff	Faculty available for training		Teaching Aids available (Yes/No)
Building Owned	Rented		Male	Female	

F) Procedure adopted for selection of beneficiaries as per guidelines of the scheme : _____

G) Documents _____ required _____ (specify):

- i) _____
 ii) _____

H) Expenditure incurred on the following during the reference period (2011-12 to 2018-19) (Rs in Lakhs):

- a) IEC component (Rs) _____
- b) Printing & Supply (Rs) _____
- c) Remuneration for additional manpower engaged under the scheme (Rs) ____
- d) Training cost(Rs) _____
- e) Preparation of business plan for the projects (Rs)_____
- f) Pre sanction surveys (Rs) _____
- g) Transportation charges for increasing the frequency of visits by the staff of the institute to the site of venture for effective monitoring purposes (Rs) _____
- h) On any other (specify) _____
- I) No. of awareness camps conducted during the reference period 2011-12 to 2018-19 : _____
- J) What are the main procedures of publicity of the scheme (specify)?
- a) _____
- b) _____
- K) a) Has any beneficiary covered under YSLS been provided any benefit as entitled under the Seed Capital Fund Scheme as phase II of the financial mechanism for interested High Impact Youth Entrepreneurs (Yes/No) __
- b) If Yes, list of beneficiaries covered under such benefits with details of these beneficiaries_____
- L) Rate of interest charged by the banks on YSLS loan _____
- M) Details of the security sought by the bank/ implementing agency from the beneficiary _____
- M) Whether Post-sanction support / guidance provided to the Beneficiary by the implementing agency. Yes No
- N) Whether monitoring of the units ensured by the officers of the Implementing agency Yes No
- a) if yes, No. of visits paid to the units by implementing agency offices. _____
- O) Whether any Govt. sale centre has been established for the procurement of end products of entrepreneurs Yes No
- P) If yes, details of sale of centres_____
- Q) Difficulties / Bottlenecks faced, if any, during implementation of the scheme and suggest remedial measures_____
- _____

Seal & Signature of the officer,

Dated: _____

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 & Counseling 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:-

- i) 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
- vi) If no to iii), reasons thereof _____
- iv) Apart from the above training, was any other training received by the beneficiary from any Govt / Semi Govt institute
 a) Yes
 b) No

- v) If yes to (iv), specify the institute with the trade / activity in which training received _____
- vi) Views of beneficiary regarding:-
- Accommodation: (Satisfactory/Un-Satisfactory)
Reasons if Un-Satisfactory _____
 - Classrooms: (Satisfactory/Un-Satisfactory)
Reasons if unsatisfactory _____
 - Teaching Aids (Satisfactory/Un-Satisfactory)
Reasons if Un-Satisfactory _____
 - Faculty(Satisfactory/Un-Satisfactory)
Reasons if Un-Satisfactory _____
 - Trainings (Satisfactory/Un-Satisfactory)
Reasons if Un-Satisfactory _____

Supervision by JKEDI:

- Did any official of JKEDI come for verification of your unit :-
 - Yes
 - No
- If yes, how many visits paid:
 - one
 - Two
 - Three
 - More than three
- Did the JKEDI provided you any post establishment support:-
 - Yes
 - No

Economic Impact:

- Total annual income of the beneficiary:
 - Before sanction of the loan : Rs _____
 - After sanction of the loan : Rs _____
- Whether your unit is running in profit:
 - Yes
 - No

Employment generated:

- Number of persons working in your unit :
Male _____ Female _____ Total _____
- Type of employment you are providing to the persons engaged in your unit:
 - Regular
 - 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 No

- 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 YSLS 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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