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STRATEGIC ANALYSIS AND IMPLEMENTATION OF SELF EMPLOYMENT GENERATION SCHEMES IN JAMMU AND KASHMIR STATE

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ABSTRACT

Unemployment problem especially for educated youth has acquired alarming dimensions now a day. With a regular increase, millions of unemployed educated youth are entering in the list of unemployed. Along with rest of the world India is also facing a major problem of unemployment. The govt. of India has been devising and implementing various schemes to cope up with unemployment. The problem of unemployment could only be resolved to a greater extent by providing jobs to unemployed educated youth outside Govt. ventures and also by promoting them to start their self employment ventures. Present study seeks to interpret various govt. schemes that have been implemented by J&K govt. which directly or indirectly modifies the economic condition of educated unemployed youth. The study also investigates the role played by various govt. schemes in promoting self employment among educated youth. The study further documents to access the proactive role played by these schemes to reach at a maximum employment potential.

KEYWORDS

self employment ventures, employment potential, effective management system, socio-economic condition, mass customization etc.

INTRODUCTION

Young generation is among the world's largest assets. They bring talent, energy and create foundations for future development. They apply their knowledge, skills and abilities and create new dimensions of growth and development. Around 2007-2008, there were multiple jobs in the market with attractive salaries. MNCs and other small firms were always in search of talented manpower but in late 2008, the trend started changing with a pace. The trend of heavy unemployment and underemployment started from there. There were many reasons which were responsible for this unemployment trend. Slowing global employment growth, increasing unemployment, underemployment and disillusionment had hit the people hardest at that time. Since today the young are facing a high growth deficit of work opportunities and a high level of social uncertainty. Along with rest of the world, India also had to go through a phase where there was a reduction in employment rate. Moreover youth in India also had to go through the bitter taste of underemployment. In highly industrialized states such as Maharashtra, Gujarat, UP, Haryana etc the working youth had to face high level of unemployment as most of the firms closed up their units and other went for a pause strategy. The govt. of India realized the impact of increasing unemployment and started devising and implementing strategies which could support youth to start their own ventures. These strategies were implemented at central as well as at state level. The objectives of implementing these schemes were to help youth in finding full and productive employment; to mainstream youth employment into national development strategies; to develop policies and programmes for enhancing the employability of youth; and to promote access to work through integrated policies and plans. The Jammu and Kashmir govt. also implemented various schemes such as JKSES, SC/ST/OBC, SGSY etc through which financial support could be provided to educated youth so that they can start their self business ventures and also provide employment to other educated unemployed youth.

OBJECTIVES

1. To highlight various govt. schemes that could generate self-employment for educated unemployed youth.
2. To access the nature of employment that could be generated through various schemes.
3. To examine the number of beneficiaries that are being provided jobs under various schemes.
4. To access the role of various schemes in improving socio-economic conditions of educated unemployed youth.
5. To recommend various strategies for future advancement of govt. schemes regarding employment in J&K state.

MATERIAL AND METHODS

Present study has been worked out with the help of secondary data only. The secondary data has been collected from the offices of directors and joint directors of various departments of Jammu and Kashmir government. Moreover the district level data has been collected from the offices of deputy directors of various departments. The data and information so collected has been analyzed statistically and certain cartographic has been applied to represent the role played by these schemes in promoting various new dimensions of employment.

RESULT AND DISCUSSION

The problem of unemployment is increasing day by day as the ratio of educated youth is on a continuous increase. The central govt. of India has devised and implemented multiple schemes for providing self employment to educated unemployed youth of the country. The various schemes identified and analyzed under this study are given as follows:

1. SWARANJAYANTI GRAM SWAROZGAR YOJANA (SGSY SCHEME)

The objective of this scheme is to bring poor families above poverty line over a period of three years by providing them income generating assets through a mix of credit and govt. subsidy. The data collected regarding SGSY scheme has been tabulated in table 1. The analysis of table values reveals that this scheme has not fully been implemented because of one or the other reason. In 2003-2004, there was a target of opening 6571 accounts worth Rs 2276.82 lakhs but only 4283 accounts were opened worth Rs 1584 lakhs which shows only 57% of the total sanctioned amount was distributed. However in 2004-2005, the target to open accounts under this scheme was 8663 worth Rs 4094.86 but only 4417 accounts were opened worth Rs 1870.12 which comprises of only 46% of the total sanctioned amount. Similarly in 2005-2006, target to open accounts was 6487 worth Rs 3606.20 but only 4241 accounts were opened worth Rs 1970.39 that shows only 55% implementation. In 2006-2007, only 5572 accounts worth Rs 2568.86 were opened against a sanction of 12172 accounts worth Rs 6173.95 showing only 42% implementation, in 2007-2008, 5092 accounts worth rs 2350.09 were opened against a total sanction of 8099 accounts worth Rs 4348.72 showing only 54% implementation, In 2008-2009, 4929 accounts were opened worth Rs 2339.68 against a sanction of opening 8185 accounts worth Rs 4304.15 lakhs resulting only 54% implementation of the total, In 2009-2010, 6061 accounts worth Rs 2873.24 were opened while the sanction was of opening 9945 accounts worth Rs 5043.92 resulting 57% implementation only. Moreover continuing the lagging procedure in 2010-2011, only 5913 accounts worth Rs 2807.23 were opened against a total sanction of 11342 accounts amounting Rs 5573.13 and in 2011-2012 the target was set at opening 10992 accounts for Rs 5974.15 but only 6983 accounts could be opened worth Rs 3358.48 leading to a total of 56% implementation.

TABLE 1: SGSY SCHEME

Year	Target Accounts	Target Amount (lakhs)	Accounts Opened	Amount allotted against accounts opened (lakhs)	Percentage achievement
2003-2004	6571	2276.82	4283	1584	57
2004-2005	8663	4094.86	4417	1870.12	46
2005-2006	6487	3606.20	4241	1970.39	55
2006-2007	12172	6173.95	5572	2568.86	42
2007-2008	8099	4348.72	5092	2350.09	54
2008-2009	8185	4304.15	4924	2339.68	54
2009-2010	9945	5043.92	6061	2873.24	57
2010-2011	11342	5573.13	5913	2807.23	50
2011-2012	10992	5974.15	6983	3358.48	56

2. JAMMU AND KASHMIR SELF EMPLOYMENT SCHEME (JKSES SCHEME)

This scheme was implemented with the objective of establishing large number of small units which could provide employment to educated unemployed youth. The data collected regarding this scheme has been tabulated in table 2. The analysis of values reveals that in 2003-2004 and 2004-2005, a target was fixed to open at least 9829 and 8871 accounts worth Rs 9882.73 lakhs and 13507.88 lakhs while in 2003-2004 only 2245 accounts were opened worth a total of 2683.64 lakhs showing only 27% implementation and in 2004-2005 only 2297 accounts worth Rs 2992.27 lakhs were opened showing only 22% implementation of total sanctioned. Similarly in 2005-2006 target was to open 7980 accounts worth Rs 10278.45 lakhs and in 2006-2007 the target was fixed at 6215 accounts worth Rs 8242.19 lakhs but only 2028 accounts worth Rs 2786.55 lakhs and 2174 accounts for Rs 3142.99 lakhs were opened showing 27% and 38% implementation of the JKSES scheme. The analysis further shows that the condition improved up to some extent in next year's. In 2007-2008, 2004 accounts worth Rs 3248.90 lakhs were opened against a target of 5363 accounts worth Rs 7352.00 leading to an implementation of 44%. In 2008-2009, 2180 accounts worth Rs 3828.78 lakhs were opened against a target of 5476 accounts for Rs 7772.23 showing 49% implementation. In 2009-2010 and 2010-2011, 2663 accounts for Rs 4839.87 from a target of 5563 accounts for Rs 8475.22 showing 57% implementation and 2693 accounts worth Rs 5064.03 from a target of 6363 accounts worth Rs 10467.31 were opened showing only 48% of implementation of scheme. There was a slight increase in implementation i.e. 64% in 2011-2012. In this year the target was set at opening 5860 accounts worth Rs 9904.91 but only 2927 accounts were opened worth Rs 6344.27.

TABLE 2: JKSES SCHEME

Year	Target Accounts	Target Amount (lakhs)	Accounts Opened	Amount allotted against accounts opened (lakhs)	Percentage achievement
2003-2004	9829	9882.73	2245	2683.64	27
2004-2005	8871	13507.88	2297	2992.27	22
2005-2006	7980	10278.45	2028	2786.55	27
2006-2007	6215	8242.19	2174	3142.99	38
2007-2008	5363	7352.00	2004	3248.90	44
2008-2009	5476	7772.23	2180	3828.78	49
2009-2010	5563	8475.22	2663	4839.87	57
2010-2011	6363	10467.31	2693	5064.03	48
2011-2012	5860	9904.91	2927	6344.27	64

3. SWARAN JAYANTI SHAHRI ROZGAR YOJANA (SJSRY SCHEME)

The objective of this scheme was to provide assistance to individual urban poor beneficiaries and also to provide gainful employment to unemployed and underemployed youth. The data collected for this scheme have been tabulated in table 3. The analysis of values reveals that in 2003-2004, 2004-2005, 2005-2006, the implementation of scheme was very nominal. In 2003-2004, 1338 accounts worth 563.65 lakhs against a target of 5451 accounts worth Rs 2148.44 were opened showing only 26% implementation while in 2004-2005, 1394 accounts worth Rs 598.36 were opened against target of 4346 accounts worth Rs 1807.90 resulting 33% of total implemented. 2005-2006 shows the same trend where 1160 accounts worth Rs 518.85 lakhs were opened against a target of 3788 accounts worth Rs 1852.09 leading to 28% implementation of scheme. In 2006-2007 and 2007-2008, there is a slight increase where 1215 accounts worth Rs 577.45 against a target of 3355 accounts worth Rs 1682.00 were opened resulting 34% implementation in 2006-2007 whereas 1184 accounts worth 541.69 lakhs were opened against a target of 3246 accounts worth Rs 1644.72 lakhs resulting 33% scheme implementation in 2007-2008. The analysis further shows a decrease in 2008-2009 where only 816 accounts worth Rs 452.43 lakhs were opened against 3210 accounts worth Rs 2028.60 lakhs resulting only 22% implementation of total sanctioned amount that year under SJSRY scheme. In 2009-2010, 1332 accounts worth Rs 963.69 lakhs against a target of 3699 accounts worth Rs 2600.40 were opened while in 2010-2011, 772 accounts worth Rs 466.33 lakhs were opened against a target of 2211 accounts worth 1477.20 lakhs. The percentage achievement in 2009-2010 and 2010-2011 was only 37 and 32 percent. Similarly the partial implementation continued in 2011-2012 where only 775 accounts worth Rs 430.31 lakhs were opened against a set target of 2336 accounts worth Rs 1211.60 lakhs that showed only 36% implementation of total sanctioned amount under SJSRY scheme.

TABLE 3: SJSRY SCHEME

Year	Target Accounts	Target Amount (lakhs)	Accounts Opened	Amount allotted against accounts opened (lakhs)	Percentage achievement
2003-2004	5451	2148.44	1338	563.65	26
2004-2005	4346	1807.90	1394	598.36	33
2005-2006	3788	1852.09	1160	518.85	28
2006-2007	3355	1682.00	1215	577.45	34
2007-2008	3246	1644.72	1184	541.69	33
2008-2009	3210	2028.60	816	452.43	22
2009-2010	3699	2600.40	1332	963.69	37
2010-2011	2211	1477.20	772	466.33	32
2011-2012	2336	1211.60	775	430.31	36

4. SC/ST/OBC SCHEME

The objective of this scheme was to provide credit support to youth coming under SC/ST and OBC categories from various financial institutions so that they can start their self business. The data collected for this scheme has been tabulated in table 4. The analysis of values reveals that in 2003-2004, a target of 3896 accounts opening worth Rs 972.91 lakhs was sanctioned but only 636 accounts worth Rs 143.16 lakhs could be opened showing only 15% utilization of total sanctioned amount under this scheme and in 2004-2005, only 19% of total funds was utilized in which 585 accounts worth Rs 160.29 were opened but the total sanction was to open at least 3385 accounts amounting to Rs 858.52 lakhs. Similarly in 2005-2006 and 2006-2007 the trend remains the same of underutilization of funds. In 2005-2006, 550 accounts worth Rs 149.28 lakhs were opened from a total sanction of 2789 accounts worth Rs 747.40 resulting to 20% utilization where as in 2006-2007, 943 accounts worth Rs 263.06 were opened from a total sanction of 2620 accounts worth Rs 773.28 resulting to 34% implementation. In

2007-2008 and 2008-2009 the achievement percentage was 31% and 26%. In 2007-2008, 883 accounts worth Rs 245.88 lakhs were opened while the sanction was of opening 2646 accounts worth Rs 800 lakhs and in 2008-2009, only 682 accounts worth Rs 208.65 lakhs were opened from a total sanction of opening 2693 accounts worth Rs 817.30 lakhs. The years 2009-2010 and 2010-2011 follow the same implementation percentage showing 27% and 26% achievement only. In 2009-2010, 558 accounts worth Rs 204.48 were opened from a total sanction of 2817 accounts worth Rs 758.96, in 2010-2011, 665 accounts worth Rs 238.29 lakhs were opened from a total of 2912 sanctioned accounts worth Rs 928.67 lakhs. 2011-2012 resulted in 19% implementation of scheme only in which 609 accounts were opened worth Rs 241.87 from a total sanction of 3134 accounts worth Rs 1270.70 lakhs.

TABLE 4: SC/ST/OBC SCHEME

Year	Target Accounts	Target Amount (lakhs)	Accounts Opened	Amount allotted against accounts opened (lakhs)	Percentage achievement
2003-2004	3896	972.91	635	143.16	15
2004-2005	3385	858.52	585	160.29	19
2005-2006	2789	747.40	550	149.28	20
2006-2007	2620	773.28	943	263.06	34
2007-2008	2646	800.00	883	245.88	31
2008-2009	2693	817.30	682	208.65	26
2009-2010	2817	758.96	558	204.48	27
2010-2011	2912	928.67	665	238.29	26
2011-2012	3134	1270.70	609	241.87	19

CONCLUSION

Unemployment situation is grim indeed. It has therefore to be tackled with appropriate measures and on urgent basis. The govt. of India has been devising and implementing schemes at central as well as at state level to reduce the rate of unemployment. In Jammu and Kashmir State as well multiple schemes have been implemented to reduce unemployment. Out of all the schemes four schemes have been selected to check up to what extent they have been useful in reducing unemployment. The schemes are SGSY, JKSES, JSRY and ST/SC/OBC scheme. It has been analysed that these schemes could not be fully implemented. Only 52% of the total amount sanctioned under scheme SGSY was distributed among unemployed in nine years while in case of JKSES scheme the utilization stood at only 42% of the total sanctioned amount in nine years. The other two schemes, JSRY and SC/ST/OBC were also implemented partially. Under JSRY only 31% of total amount was utilized and in case of SC/ST/OBC scheme the total utilization stood at 24% only which is lower than the utilization under all other schemes.

RECOMMENDATIONS

1. There must be implementation of various awareness programs which could make educated youth aware about various govt. schemes pertaining to employment generation.
2. The govt. must arrange training sessions and other advisory service providing programs which could help educated youth in handling their self business ventures.
3. There is a need for special schemes which could only focus on educated women.
4. A framework must be designed which not only help urban youth but also rural educated youth as well.
5. Govt. as well as other supporting agencies must be very liberal and soft in sanction of grants and loans under various schemes to educated employed youth as per their qualification and capability.
6. Govt. must rectify its management system so that funds could not be misused.
7. A structure is needed which could identify the needs of educated youth and provide them proactive support to reach at a maximum potential.
8. The govt. must also arrange marketing facilities for those unemployed educated youth who are most recent in business and have less practical knowledge.
9. In case of term and other loans being sanctioned by govt., the interest charged must be very nominal.
10. While developing a framework it should be in focus that these schemes should improve socio-economic condition of people below poverty line.
11. There must be provisions for extending financial support in case of positive results.
12. Modern plans must be devised at strategic as well as at operational level so that more and more youth could be benefited and new schemes could be implemented.

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