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**IMPACT ANALYSIS OF VARIOUS DEVELOPMENTAL SCHEMES IN JAMMU & KASHMIR STATE**

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**ABSTRACT**

Worldwide developmental schemes are recognized as an important constituent of national economies, contributing significantly to employment expansion and poverty alleviation. Central as well as State governments have been implementing several schemes and programs for promotion and development of poor and unemployed people from time to time. These schemes are framed and implemented in various sectors such as Handlooms, Agriculture, Handicraft etc so that people involved in small business in these areas could get some assistance in term of finance as well as instructional support to boost up the level of productivity. Present study seeks to identify various developmental schemes implemented by government, semi govt. and other supporting agencies in Jammu and Kashmir State for socio economic development of below poverty line people. The study also analyses the pattern of implementation of developmental schemes. The study further seeks to obtain the achievement level of developmental schemes under consideration at state level in Jammu and Kashmir State.

**KEYWORDS**

Developmental schemes, Socio-economic development, Capital accumulation, Conducive environment, Self business Ventures etc.

**INTRODUCTION**

The socio economic development of poor depends to a large extent on implementation of various feasible developmental schemes. The proper implementation of developmental schemes will primarily or secondarily generate employment and other work opportunities for poor thus adding value to their socio economic upgradation. Since Indian independence, the most focus was on industrialization which largely focused on development of big and medium sized firms but firms at micro level and other cottage industries were left to move on their own which directly affected the status of poor in the economy. But later on it was realized that India could become a developed country only if it could develop and modify economic and social conditions of people living there under poverty line. Thus new industrial policy recognized the need for development and implementation of various developmental schemes at micro level with the main objectives of providing employment and also promoting people so that they can start their self business ventures. Moreover the govt. also took an initiative to develop subsector developmental schemes and promote a conducive environment for growth and higher productivity. Along with central and other state govt.'s in India, Jammu and Kashmir state govt. also developed and implemented multiple schemes to develop the status of people living below poverty line. Some of the schemes have been identified as KVIB Scheme, Handicraft Scheme, Handloom Scheme, Kisan Credit Card Scheme etc. Through the implementation of these identified schemes govt. of Jammu and Kashmir intended to achieve the main objectives of growth and self sufficiency, employment generation, enhancement of sustainable livelihood and reducing poverty, promotion of entrepreneurship, encouragement of technology transfer, utilization of local resources and talent, saving mobilization and encouragement of capital accumulation and creation of linkages among different subsectors of the economy.

**OBJECTIVES**

1. To study various developmental schemes implemented in Jammu and Kashmir State.
2. To determine the impact of developmental schemes in socio economic transformation of below poverty line people in Jammu and Kashmir State.
3. To access the achievement level of developmental schemes under consideration in Jammu and Kashmir State.
4. To identify the progress of subareas where various developmental schemes have been implemented.
5. To recommend various strategies which could help in better implementation of developmental schemes in Jammu and Kashmir State?

**MATERIAL AND METHOD**

Present study has been worked out with the help of secondary data only. The secondary data has been collected from the offices of Registrars and Deputy Registrars dealing with various developmental schemes. The district level data has been collected from the offices of district officers of various departments where these schemes are implemented. The data and information so collected has been analyzed statistically to access the achievement percentage of various implemented schemes from the last so many years in Jammu and Kashmir State.

**RESULT AND DISCUSSION**

Development is a term which strives for the achievement of multiple objectives in terms of economic, social and environmental perspectives. The most important dimension of successful development is continuous change and growth in all possible core areas.

The various schemes that have been implemented by Jammu and Kashmir state govt. has been analysed as follows:-

**1. HANDICRAFT DEVELOPMENT SCHEME**

The collected values for Handicraft Development Scheme have been tabulated in table 1. The analysis of values reveals that in 2004-2005, a target of 3169 accounts was sanctioned worth Rs 1587 lakhs but only 576 accounts were opened worth Rs 231 lakhs resulting only 15% implementation of scheme in that year. The achievement percentage of this scheme was the lowest in 2005-2006 where there was a sanction to open 9759 accounts worth Rs 4181 lakhs but due to poor management only 775 accounts worth Rs 313 lakhs could open resulting only 8% of the total sanctioned amount. The same implementation pattern followed the rest of the years that lacked sufficient implementation of the scheme. In the succeeding years i.e. 2006-2007, there was only 23% implementation, 2007-2008, there was 18% implementation, 2008-2009, there was only 27% implementation and similarly in 2009-2010 and 2010-2011 the implementation stood at 28% and 23% of the total sanction by the govt. of Jammu and Kashmir.

TABLE 1: HANDICRAFT DEVELOPMENT SCHEME

Year	Target Accounts	Target Amount (lakhs)	Accounts Opened	Amount allotted against accounts opened (lakhs)	Percentage achievement
2004-2005	3169	1587	576	231	15
2005-2006	9759	4181	775	313	8
2006-2007	7464	2937	599	282	23
2007-2008	3090	1498	526	271	18
2008-2009	3471	1575	817	6432	27
2009-2010	3516	1928	931	531	28
2010-2011	3514	2097	912	486	23

**2. HANDLOOM DEVELOPMENT SCHEME**

The values for handloom development scheme have been tabulated in table 2. The analysis of values reveals that in 2004-2005; only 292 accounts were opened worth Rs 120 lakhs out of the total sanction of opening 4655 accounts worth Rs 7131 lakhs resulting into only 2% implementation. In 2005-2006, the implementation trend raised to 5% where 200 accounts worth Rs 78 lakhs were opened against a total sanction of opening 2342 accounts worth Rs 1532 lakhs. The trend followed the same as in 2006-2007 achievement percentage was 7% only, in 2007-2008, total achievement stood at 6% while in 2008-2009 the achievement raised to 9%. Later in 2009-2010 and 2010-2011 the achievement followed a rising trend of 13% and 10%.

TABLE 2: HANDLOOM DEVELOPMENT SCHEME

Year	Target Accounts	Target Amount (lakhs)	Accounts Opened	Amount allotted against accounts opened (lakhs)	Percentage achievement
2004-2005	4655	7131	292	120	2
2005-2006	2342	1532	200	78	5
2006-2007	1861	1295	194	90	7
2007-2008	1517	1013	126	64	6
2008-2009	1035	691	118	60	9
2009-2010	1102	779	200	102	13
2010-2011	1251	905	173	92	10

**3. KISAN CREDIT CARD SCHEME (KCC)**

The values for KCC Scheme have been tabulated in table 3. The analysis of values reveals that in 2004-2005, 4393 accounts were opened worth Rs 1718 lakhs against a total sanction of 30766 accounts worth Rs 3627 lakhs resulting 47% implementation. In 2005-2006, the implementation stood at 39% as only 3098 accounts worth Rs 2200 lakhs were opened against a total sanction of 39170 accounts worth Rs 5613 lakhs. The analysis of table 3 further reveals a continuous decreasing trend as implementation showed a decreasing pattern. In 2006-2007, achievement percentage was 24% only while in 2007-2008 it decreased to 21%. Moreover in 2008-2009 achievement was 20%, in 2009-2010 achievement was 11% and finally in 2010-2011, achievement stood at 15% only.

TABLE 3: KISAN CREDIT CARD SCHEME (KCC)

Year	Target Accounts	Target Amount (lakhs)	Accounts Opened	Amount allotted against accounts opened (lakhs)	Percentage achievement
2004-2005	30766	3627	4393	1718	47
2005-2006	39170	5613	3098	2200	39
2006-2007	102368	9690	5781	2283	24
2007-2008	113805	10982	10223	2356	21
2008-2009	66799	12047	4599	2375	20
2009-2010	46648	17843	3725	2025	11
2010-2011	34534	10470	2734	1606	15

**4. KVIB SCHEME**

KVIB Scheme has been implemented from time to time to provide certain type of assistance to Micro and Cottage industries. The values collected for this scheme have been tabulated in table 4. The analysis of values reveals that in 2004-2005, a target was set to open 2131 accounts worth Rs 2614 lakhs but due to poor implementation only 442 accounts were opened worth Rs 611 lakhs showing only 23% of total implementation that year. Similarly in 2005-2006 and 2006-2007, the implementation percentage stood at 24% and 26% of the total sanction. 2007-2008 and 2008-2009 also follow the same implementation pattern resulting to only 28% and 37% implementation of total sanctions. 2009-2010 and 2010-2011 witnessed a rapid rising graph in implementation where the achievement percentage first moved to 55% and then later in 2010-2011 it jumped to 64% of the total sanctioned accounts.

TABLE 4: KVIB SCHEME

Year	Target Accounts	Target Amount (lakhs)	Accounts Opened	Amount allotted against accounts opened (lakhs)	Percentage achievement
2004-2005	2131	2614	442	611	23
2005-2006	1705	2786	550	679	24
2006-2007	1909	2847	572	729	26
2007-2008	2988	4165	706	1185	28
2008-2009	2520	4812	1059	1779	37
2009-2010	2396	4378	1377	2427	55
2010-2011	3262	5662	1943	3649	64

**CONCLUSION**

The present assessment of different developmental schemes in Jammu and Kashmir showed a different series of targets and achievements. The schemes have been framed and implemented in different sectors to boost the development of these sectors at individual basis. Some sectors from where implementation of these schemes has been identified are Handicraft, Agriculture, cottage, Handloom etc. In handicraft sector it has been analysed that the scheme implemented didn't show much achievement in the beginning but later on achievement graph started increasing rapidly. In agriculture sector the KCC scheme took a gradual increase in the first instance but later the achievement level decreased and achievement was estimated the lowest from 2009 to 2011. KVIB scheme which has been made to develop cottage and micro industries showed good signs of development. The last scheme under consideration was in Handloom sector. The achievement trend regarding this scheme showed an up down phenomenon. When this scheme was implemented in didn't show much achievement but later on its implementation showed some type of slight increase.

**RECOMMENDATIONS**

1. There must be preparation of various reforms linked to investment schemes which will encourage infrastructural projects in various sectors.
2. The Govt. must provide investment subsidy in each project so that beneficiaries could develop their business in log run.



3. There is a need for mobile infrastructure for making post harvest operations more effective.
4. Various training programs need to be implemented at state as well as at district level so that people could become aware of these developmental schemes.
5. The supporting agencies must also make certain provisions which will help promotion of marketing infrastructure for people who are involved in self business ventures.
6. Technology is a major issue today, so there must be special training sessions which will make people aware about modern technology and also train them to use it.
7. A new framework should be made which will help in generating maximum employment opportunities for people under poverty line.
8. There is also a need to develop a strong monetary system which will remove any false practice while devising and implementing developmental schemes.
9. There must be full empowerment to beneficiaries to build up their capacity to enhance competitiveness of their products and services at domestic as well as at global market in a sustainable manner.
10. The govt. should also encourage convergence of schematic assistance and support services to optimize resource utilization.

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