



Vision of AatmaNirbhar Bharat in Jammu and Kashmir- Initiatives for empowerment of youth in improving local economic growth

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Abstract

Aatmanirbhar Bharat which means self-reliant India is the vision of the Prime Minister of India Narendra Modi with a mission to make Bharat remarkable and outstanding aspect of the world economy. Aatmanirbhar Bharat Abhiyan helps the country to get out of the Coronavirus catastrophe. After the abrogation of Article 370 in Jammu and Kashmir on 05, August 2019, the union government has taken a keen interest in the progressive development of the newly created union territory to put it on a remarkable highway of growth. Jammu and Kashmir has been a key priority area in the strategy of Prime Minister Narendra Modi for Aatmanirbhar Bharat (Thakur Anurag, 2021).

The government of Jammu and Kashmir has also introduced various schemes to help the youth to generate self employment as well as for others. The government sector job is the only preferred job by the youth of Jammu and Kashmir as the private sector employment is not available in the region due to several factors. Jammu and Kashmir has a record of 22.2 percent unemployment rate according to the report of Centre for Monitoring Indian economy, which is higher than the national level unemployment rate of 7.1 percent recorded across the country. This rising unemployment rate in the union territory continues to be a persisting problem for the youth who are forced to choose only government jobs as a strong private sector is missing in Jammu and Kashmir. Though the government has claimed that outside investments worth Rs 50,000 crore will be provided to UT, it is yet to have any knock on ground (Akmali M, 2021). The initiatives like Aatmanirbhar Bharat can only tackle this problem and bring down this percentage of unemployment. The government has come up with several schemes like Mission Youth, National Rural Livelihood Mission, Tejasvani and Haisla etc which give an opportunity to the youth of Jammu and Kashmir to set up their own establishments and earn their livelihood. The government also provides financial assistance under these schemes for the empowerment of youth.

Key words: Aatmanirbhar Bharat, empowerment, Livelihood, unemployment.

Introduction

Youth is the future of our country. It is investment through education in these bright minds that will decide the course of their future and that of the country also. We need to empower our youth with the knowledge of skills so that they will find their place in tomorrow's world. Youth is indeed the strength and life line for any nation. Young minds alone can solve the problems and generate innovative ideas and resources to tackle these problems. Young population is the true maker of a society. Jammu and Kashmir region has the good youth power to exercise, the values, morality and ethics for development of peace and prosperity. Prime Minister Narendra Modi is leading Jammu and Kashmir ahead on the path of progress and development, keeping in mind the desires and hopes of the youth. The youth has to play main role in Government's developmental agenda and as such several reformative measures are being taken by the Administration to redress the main issues of the youth and making use of their full power for developing a peaceful and growing Jammu and Kashmir. Youth have priorities to get jobs, to become entrepreneurs, access to skill based education, good governance, elimination of corruption and to lead a healthy, peaceful, safe and secure life. UT administration has assured that the continuous efforts are being made in different sectors to provide a favorable system for proper channelization of power of the youth by creating a number of opportunities in the field of education, employment, health care and many other sectors. There is a lot of talent in the youth of Jammu and Kashmir but it needs to brush up by encouraging new innovative ideas for entrepreneurship and making scientific mindset among the young population right from their elementary education level so that they can achieve the feet of highest levels at the national and international levels (Kaul P.L, 2021). But the main focus should be the empowerment the youth of the region and to make them Aatmanirbhar (self-reliant) and an active partner in improving local economic growth. The government has come up with a number of youth oriented schemes like, Mission youth, youth clubs, women entrepreneurship programmes like National Rural Livelihood Mission, Tajeswini, Hausala, Saath, Parwaz and many others.

Objectives of present study

The purpose of this document is to provide an insight of the initiatives and schemes that have been implemented in Jammu and Kashmir for the empowerment of youth to become self reliant and thus help in improving the local economic growth of the region. These initiatives also contribute to strengthen the Aatmanirbhar Bharat Abhiyan of Prime Minister Narendra Modi. Youth is the main organ that can lead to make the Aatmanirbhar Bharat mission successful.

Research Methods

In this paper different research methods were employed to collect the data. Firstly an analytical method based on secondary data analysis has been used. This secondary data was collected from several Research Papers, Magazines, Books, Journals, Articles, websites, newspapers, etc. Secondly a semi-structured interview of 10 to 15 minutes was also developed with open-ended questions. The questions were asked to the young boys and girls in

the Kulgam district in the age group of 15 to 25 years who are associated with one or the other youth empowerment schemes operative in the region.

Mission Youth J&K

It is an advanced initiative of Government of Jammu and Kashmir, established with the objective to act as a channel for aspirations and concerns of youth of Jammu and Kashmir. The Mission is intended to provide a platform for unparalleled transformation of youth into ambassadors of hope, peace and serenity. The perception of this mission is to get underway a sieve of customized and target-driven interventions in the realms of employment Generation, Skill Development, Sports & Recreation, Socio-economic Support, and structured Support to induce confidence and self-reliance among youth of the region for fulfilling their professional dreams. This mission visualizes the concept of Aatmanirbhar Bharat. Mission Youth also anticipates setting-up of specially sewing and tailoring youth centers with the state of art architecture across all districts of Jammu and Kashmir, primarily designed to present a safe youth-appealing environment with demonstration of hope, security, desires and aspirations of the youth. These centers provide a vital medium for engagement and empowerment of youth through professional, rational, psychological counseling, systematic assistance and positive benefaction. The centers not only facilitate the positive channelization of youth energy but also enhance the socio-economic and political awareness among youth regarding the issues that impact their lives. Not denying, the vision is challenging enough since it demands not only to plug-off existent fault-lines but also to address emerging issues.

Under the Mission youth programme, more than 4200 youth clubs have been formed almost in every panchayat Halqa of Jammu and Kashmir. These youth clubs have been established for constructive activities and addressing all the concerns of young generation. It also increases the presence of youth engagement at the Panchayat level. In every rural development block of Kulgam district, the Panchayat secretary who is also designated as village level worker has been given the assignment of creating a youth club with minimum five members with at least two girls and maximum upto fifty members (Farooq Qaiser). These youth clubs provide an opportunity for the empowerment of youth. After surveying in every panchayat halqa of eleven blocks of district Kulgam, these youth clubs were formed from the rural youth population. The involvement of young girls was overwhelming. Every youth club has elected its group leader and a joint bank account has been opened in the name of group leader and four other members of the club.

The government provides a financial assistance of five to twenty five lakhs to the unemployed members of these youth clubs to set up their units and start their livelihood. The financial assistance comes up with the subsidy ranging from 10 to 50 percent of the total amount of the sanctioned loan amount. Three male and two female members have applied for financial assistance from panchayat Halqa Ashmuji- A and they are very happy by setting up their different establishments in their vicinity. This assistance has empowered these unemployed youths to become aatmanirbhar and contribute in the local economic growth also. They have also given an opportunity to other unemployed members at their establishments to earn their livelihood. Shabnum has setup a

sewing and tailoring unit along with three other girls. They prepare the designing clothes at their unit and become self-reliant.

Tejaswini Livelihood scheme for women entrepreneurs

This scheme provides an endeavor towards empowering women socially as well as economically. It is a start up funding scheme for young and adult women of the union territory by making them empowered and self-reliant through their own business units. The broad aim of the scheme is to provide financial assistance to the young women of 18 to 35 years of age for setting up profitable self-employment ventures, which suits to their skills, training, aptitude, interest and local conditions. Under the scheme, female entrepreneurs are facilitated to avail financial assistance under Mudra from J&K Bank to the extent of five lakh rupees. The loan is also sponsored by Mission Youth as special incentive and repayment of loan is technically interest free for the young female entrepreneurs who apply for assistance under the scheme (Greater Kashmir, 2021). The main motto behind this scheme is to encourage the young girls to start their own business which will bring down the rate of unemployment in the union territory. This scheme also helps to increase the figure of the economic growth and contribute in the aatmanirbhar bharat abhiyan. Many young female entrepreneurs of kulgam have setup their own boutiques and earn their livelihood by their business happily.

Mumkin and Hausla

The union territory administration has also come up with a new youth livelihood programme 'Mumkin' in transport sector, in partnership with Ashok Leyland to uplift and provide sustainable livelihood to the youth of Jammu and Kashmir. It is a livelihood programme designed mainly for unemployed young people in the age bracket of 18 to 35, with a special focus on those already working in the transport sector or who want to foster their earnings through self-employment in transport sector. Under this scheme, mini commercial vehicles are provided to the youth with decent subsidies both from the manufacturer of the vehicle and the government, allowing them to earn a decent livelihood. As per the guidelines, the banking partner shall extend the loan facility to the extent of 100 percent of the on-road price of the vehicle to be purchased and the government shall provide an amount of Rs 80,000 or 10 percent of the on-road price of the vehicle (whichever is lesser) as upfront subsidy (Mumkin, 2021). This scheme thus forms a part of aatmanirbhar bharat abhiyan by making the unemployed youth in transport sector to start earning their livelihood and become self-reliant. The District administration Kulgam facilitated 37 unemployed youth of the district to establish a sustainable livelihood sources through transport sector for purchase of new commercial small vehicles used for transporting goods (Mini trucks & Pickups) (DLIC, 2021). While interviewing the beneficiaries told that they are very happy and thanked the government for such initiative. They were depressed by their unemployment and now with the help of Mumkin scheme they have started earning their livelihood comfortably.

Hausla is another youth empowerment scheme which paves a way to give wings to women entrepreneurs of Jammu and Kashmir to fly higher and make their own identity in the field of business and with the objective of exploiting their potential and enable them for wider outreach and visibility of their products and services. 118 women entrepreneurs have benefited by this scheme that have already established their business units and were looking for financial support from the government (Kathju Junaid, 2021). This project is started on pilot basis to support the business minded women entrepreneurs to make them self-reliant and contribute towards the Aatmanirbhar Bharat Abhiyan. The idea behind this programme is to give such women entrepreneurs a proper platform to launch their project and start earning from such units.

National Rural Livelihood Mission

National Rural Livelihood Mission (NRLM) is a poverty alleviation scheme which is sponsored and implemented by Ministry of Rural Development, Government of India. This scheme primarily focuses on promoting self-employment and organization of rural poor. The basic objective behind this programme is to categorize the poor into Self Help Groups and make them able for generating self-employment. The core belief of National Rural Livelihood Mission (NRLM) is that the poor have inherent capabilities and a strong inclination to come out of poverty. They are entrepreneurial, an essential coping mechanism to survive under conditions of poverty. The challenge is to untie their capabilities to generate reasonable livelihoods and enable them to come out of this poverty (JKSLBC, 2021). The Jammu and Kashmir Bank Ltd is the conveyor for NRLM in the union territory.

Implementation of NRLM in Jammu and Kashmir (year wise targets and achievements)

Amount in thousands					
Year	Target		Achievement		%age of Achievements
	Account	Amount	Account	Amount	(Financial)
2001-02	6571	2776.82	4283	1584	57%
2002-03	8663	4094.86	4417	1870.12	46%
2003-04	6487	3606.2	4241	1970.39	55%
2004-05	12172	6173.95	5572	2568.86	42%
2005-06	8099	4348.72	5092	2350.09	54%
2006-07	8185	4304.15	4924	2339.68	54%
2007-08	9945	5043.97	6061	2873.24	57%

2008-09	11342	5573.13	5913	2807.23	50%
2009-10	10992	5974.15	6983	3358.48	56%
2010-11	14323	7600.45	6244	3126.17	41%
2011-12	7420	3710.00	8063	4002.81	108%
2012-13	12322	6700.90	6026	3103.47	46%
2013-14	12983	6862.05	2423	1435.08	21%
2014-15	5791	3066.10	2565	1303.10	43%
2015-16	4,379	3,17,650	3,759	2,15,069	68%
2016-17	3,879	4,00,400	4591	3,45,870	86%
2017-18	4,947	3,86,750	5,820	6,04,800	158%
2018-19	8,525	7,54,000	7,254	11,10,051	147%
2019-20 UT	9886	1671800	8211	1389236	83%
2020-21	11010	1568700	10099	1487547	95%

While interviewing various self help groups in Kulgam district, the members are thankful to the government for this initiative. Sabreena Jan has made a self help group of 10 members at village darpora. They have opened a joint bank account in the name of 3 team leaders. All the 10 members make a small monthly contribution to this joint account. The amount thus deposited is given at any time without charging any interest to any of the member who needs to start his unit. The member then repays the amount in easy monthly installments. This provides an opportunity to the poor girl to start earning his livelihood. Half of the members in Sabreen's group have started self employment units of hand embroidery. The government also provides a quarterly amount of 15000 to 40000 rupees to each group as financial assistance if any member needs more amount to setup her startup unit. This financial assistance is too interest free. The group can also apply for subsidized loan of up to 15 lakhs. This NRLM scheme has uplifted several poor girl entrepreneurs in the union territory who have capabilities of generating self employment for them and lead others too. This has nourished the Prime minister's mission of Aatmanirbhar Bharat abhiyan in the union territory. The mission has also decreased the unemployment rate in the region. The poor women entrepreneurs under this mission have become independent and are also feeding their families from their self established business.

Conclusion

Youth is the prime driver of improving the local economic growth anywhere because only this age group of 15 to 35 has the capability and power to implement the new initiatives on ground. With the announcement of

20 lakh crore economic package under Aatmanirbhar Bharat by Prime Minister Narendra Modi, the distressed youth who were left jobless due to the pandemic of coronavirus started their livelihood by taking the opportunity of various self employment schemes and started their establishments. Being government sector job as the only preferred job by the youth of Jammu and Kashmir the rate of unemployment was growing rapidly and thus the economy of the region was decreasing respectively. With the introduction of new self employment schemes under Aatmanirbhar Bharat abhiyan, the opportunity has come to youth to start their entrepreneur career and become self reliant.

The aatmanirbhar bharat has put the union territory on a superhighway of growth. Especially the women have been empowered with the schemes like Hausla, Tejaswani, NRLM etc. The promise of union home minister Shri Amit Shah in the parliament of India that after abrogation of Article 370 the union territory will lead towards development is becoming true. The youth are searching for new opportunities and leave the old trend of sticking on searching only government sector job. Social, political and economic development is seen on ground. The youth are setting up new business units and give employment to the near and dear ones also. So the mission of Aatmanirbhar Bharat has proven as fruitful in terms of economic development in the union territory of Jammu and Kashmir.

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