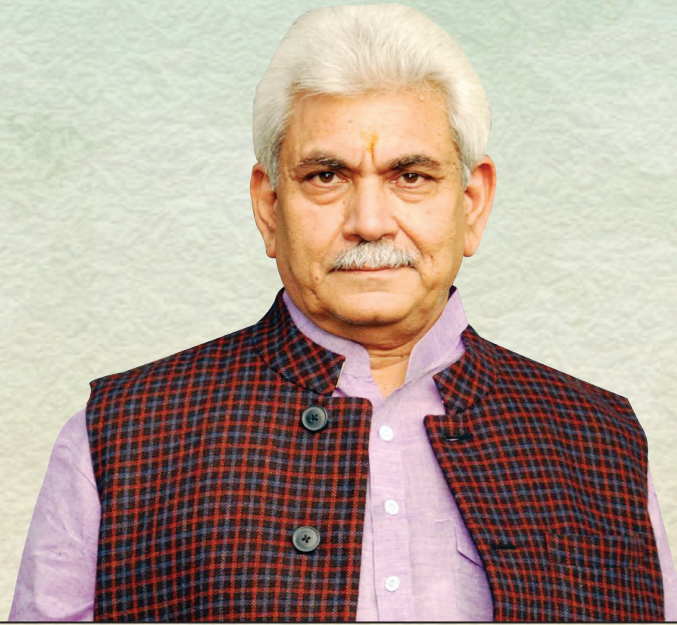
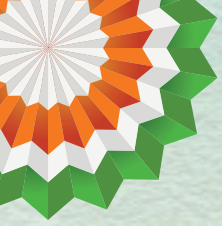


Badalte Jammu Kashmir ki

7

Kahaniyan





“ Accelerated pace of development, improved socio-economic parameters, unprecedented progress in all priority sectors, massive tourist influx, and industrial investment is testimony of peaceful and prosperous J&K”

Shri Manoj Sinha

Hon'ble Lieutenant Governor, J&K



1

Transforming Lives: PMJAY Sehat Scheme's Impact on a Young Burn Survivor

In a heart-warming tale of resilience and empowerment, a young boy, a lone son of a driver with meager income, found a ray of hope through the Pradhan Mantri Jan Arogya Yojana (PMJAY) Sehat scheme after sustaining severe burn injuries. Today, his inspiring journey showcases the transformative power of the Ayushman Bharat Sehat Scheme, as it not only provided essential medical treatment but also offered a new lease on life.

The PMJAY Sehat scheme, a vital component of the ambitious Ayushman Bharat initiative, aims to provide universal health coverage and financial protection to vulnerable sections of society. With a focus on ensuring that no one is left behind in accessing quality healthcare, the scheme has been instrumental in alleviating the burden of medical expenses for countless individuals and families across the nation.



The young boy's life-changing experience began with a tragic incident that left him with severe burn injuries. Faced with the challenges of limited resources and an uncertain future, his family's hopes were rekindled when they learned about the PMJAY Sehat scheme. This comprehensive health insurance program not only promised financial assistance but also offered a glimmer of hope and the possibility of a full recovery.

Under the Ayushman Bharat Sehat Scheme, the boy's medical treatment was not just a transactional process; it was a testament to the





government's commitment to the welfare of its citizens. The comprehensive package of Rs 55,000/- provided the necessary funds to cover the expenses associated with his treatment, from medical procedures to post-operative care. This financial support ensured that his family could focus on his recovery without the looming stress of mounting medical bills.

The impact of the PMJAY Sehat scheme extended beyond the financial realm. It enabled the young burn survivor to receive prompt and high-quality medical care, ensuring that he had access to the best available treatment options. Moreover, it demonstrated the government's dedication to ensuring equitable access to healthcare services, regardless of one's socioeconomic background.

Today, as the young boy stands on the path of recovery, his story serves as a shining example of the positive outcomes that can result from well-designed and compassionate public health initiatives. His transformation from a vulnerable burn victim to a symbol of hope is a testament to the far-reaching effects of the Ayushman Bharat Sehat Scheme and its commitment to leaving no one behind.

In conclusion, the heartening journey of the young burn survivor highlights the profound impact of the PMJAY Sehat scheme within the larger framework of the Ayushman Bharat initiative. It underscores the power of healthcare as a catalyst for change, enabling individuals.

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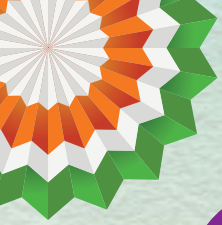
2

Transforming Lives: PMJAY Sehat Scheme's Impact on person affected with heart ailment

A resident of Hamza Colony Batamaloo, 50-year-old Mohd Lateef Sheikh has had a fair share of tough life surviving on a meagre amount of eight thousand rupees per month as a labourer for many years. Lateef admitted he has closely seen vulnerabilities of being poor and sustaining the family of five members until he met another setback in the form of heart ailment. After getting married and having two sons who were also dropped out of school to support the family financial requirements. The financial crisis didn't allow his children to receive any education. However, the health issues have further jeopardized any possibilities of making

a better living. On April 13, Lateef complained to his wife that he is having acute chest pain and needs to visit the nearby Super Speciality Hospital wherein doctors advised him for immediate percutaneous transluminal coronary angioplasty: "I am illiterate and very poor. I couldn't even think of arranging the amount that was needed for my treatment. The heart ailment had added to complications my family was undergoing. Due to the Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana scheme, I was operated on and treated, otherwise things would have been extremely difficult for my family," Lateef said.





3

Transforming Lives: The impact of PMJAY Sehat Scheme on Vijal Laxmi diagnosed with Knee Problem

Good health is one of life's greatest blessing, it determines the quality of life. After working hard all her life, Vijay Laxmi had developed knee problems and for her quality of life to improve she needed immediate medical intervention. The sixty-year-old Vijay Laxmi is a housewife whose husband is currently unemployed. The monthly income of their household does not exceed rupees ten thousand. Her treatment would cost around one lac twenty thousand which would not have been possible without



HEALTH SECTOR

the PM-JAY scheme. Her knee surgery went well and she is now on the way to recovery.

Her surgery was free of cost and the golden card came as a ray of hope. Vijay Laxmi, a resident of Nali; Samba is forever grateful for the PM-JAY scheme that helped her regain her health after her primary total knee procedure. She could not get education in her childhood but is certainly thankful for access to health care in her later years.

4

Successful Cholelithiasis Treatment under PM-JAY: A Triumph at District Hospital Kishtwar

In a heartening instance of efficient healthcare provision, Saroji Devi, wife of Lal Chand Sharma and resident of Galhar recently availed a life-changing opportunity.

Ailing from cholelithiasis, a condition involving the formation of gallstones, Saroji found her path to recovery through the Ayushman Bharat- Pradhan Mantri Jan Arogya Yojana (PM-JAY).

The saga of Saroji's recovery began on August 2nd, 2023 when she was admitted under the care of Dr. Gurdev Singh at the District Hospital Kishtwar. Swift medical attention allowed for a prompt diagnosis and treatment plan. With a Date of Admission on the 2nd and Date of Surgery on the 3rd of August, the medical team orchestrated a successful procedure that rid Saroji of her affliction.

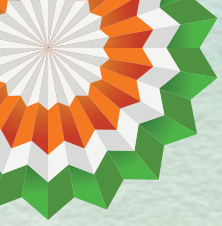


An aspect that truly stands out in this tale of triumph is the financial aspect. The treatment amounting to 16,680 rupees was provided free of cost under the flagship scheme, Ayushman Bharat- PM-JAY.

This initiative by the government ensures that individuals receive top-notch medical attention without the burden of financial strain with free medical treatment upto 5 lacs.

The District Hospital Kishtwar emerged as the hub of transformation in Saroji's life. This anecdote is a testament to the remarkable potential that well-executed healthcare schemes possess, not only in alleviating physical suffering but also in rejuvenating hope and quality of life.





5

A Successful Case of Medical Assistance under PMJAY Aushman Bharat

In a heartwarming example of accessible healthcare, Mr. Mushtaq Ahmed, son of Ghulam Mohammad, residing in Kishtwar, recently received vital treatment at District Hospital Kishtwar. Suffering from cholelithiasis, he was attended to by Dr. Sajid Butt. This laudable initiative under the PMJAY Aushman Bharat scheme provided the



necessary medical attention at no cost to the patient. The treatment spanning from August 1 to August 4, 2023 brought relief to Mr. Ahmed. The successful intervention exemplifies the program's commitment to offering quality healthcare services to all, fostering a healthier and more equitable society.



6

Blossoming against all odds: The inspirational journey of Asiya Bashir, an Agri entrepreneur from Shopian

Asiya Bashir belonging to an agrarian family from the Chiraath village in the Shopian district of Kashmir wanted to become an entrepreneur to support her family financially.

She started a dairy farming business with help from the Department of Animal Husbandry Shopian under the department's Integrated

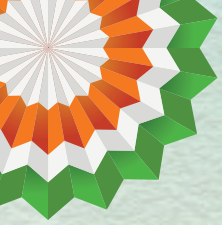


Dairy Development Scheme.

The Animal Husbandry Department Shopian provided her bucket type automatic milking machine, Milk Cooler and Genset. This has made dairy farming convenient for her and helped her to increase production at a large commercial scale.

She started a dairy farming business with help from the Department of Animal Husbandry Shopian under the department's Integrated Dairy Development Scheme.





7

Cultivating dreams : The remarkable journey of Dheeraj Kumar, a progressive farmer

Dheeraj Kumar, Defence personnel, began his second innings as Agripreneur and has become a role model for many aspiring Agripreneurs especially for the youth who are looking forward to make fortunes in Agriculture & allied sectors.

The Progressive farmer Dheeraj Kumar hailing from Haripur Village of Border Sub Division, Hiranagar has cultivated strawberries on a field measuring 22 Kanal. With the handholding of the department, he has cultivated three different varieties viz. Camarosa, Winter Dawn & Nubila.

Out of the total investment of Rs 6 lakh by the farmer, the Horticulture department has provided him subsidy to the tune of Rs 2.86 lakh which is



AGRICULTURE

nearly 50% of the total investment. The said crop shall fetch him twice the investment which is in line with the PM's vision of Doubling the farmers income.

Dheeraj Kumar has engaged around a dozen people for levelling, picking, packaging and transport purposes, which he termed as a gratifying experience, as offering the avenues of employment to the locals has given him great happiness.

He is supplying his produce to the Big Malls and Business houses including Jammu Basket, Easy Day, Big Bazar, markets in and around Pathankot and areas in the periphery of Punjab adjoining Kathua.



8

Fungi Kingdom Conqueror : The inspiring success story of Angrez Singh, Mushroom Maestro

Angrez Singh was motivated by the Extension functionaries of the department of Agriculture & he is one of the prospective mushroom grower in the Block since 2017-18 and further with continued technical guidance from Mushroom Development Scheme, Udhampur, he maintained his interest in Mushroom cultivation being short duration (i.e 3 months cycle crop) and less labour/capital intensive activity. During 2018-19, to provide further boost he was given assistance of Rs. 75000/- as 50% subsidy on establishment of Mushroom growing shed under CSS-RKVY. In this shed, he used to grow Button Mushroom by establishing 600 nos. of Pasteurized Compost Bags and also grows Dingri Mushroom by establishing 150 nos. of Dingri Mushroom blocks. And since then, he is in this



business and continues to earn high income comparatively.

Impact of the new Technology:

This mushroom grower is quite happy with this nonfarm activity and satisfied from income/profits from this enterprise, as he is able to realize the difference in his life being economically feeling uplifted as well as able to contribute to the society by meeting out the demand for this highly nutritious food item as a dietary supplement. After observing such difference in his life other farmers of his village are also now interested to adopt this mushroom cultivation technology and 8 farmers have registered themselves on Daksh Kisan portal for online trading on mushroom cultivation.





9

From Soldier to Dairy pioneer:

The resolute journey of Purshottam Raj after retirement



Parshotam Raj after his retirement from the army chose the profession of dairying as an entrepreneur. He has some previous experience of animal rearing being from a farming background and was motivated by the Animal Husbandry Department to take up dairying enterprise. The farmer was made aware about the ABIP (Asset

base income programme) .

By availing the benefits of the schemes, he was able to increase the dairy productivity manifolds. This further led to increase in his income, Parshotam now recommends all his fellow dairy-farmers to go for insemination using ABIP scheme.



10

**Breathing fire into
Innovation:**

Deepak Gupta venture into Dragon Fruit cultivation in Kathua”



Deepak Gupta, an enterprising orchardist from Kathua, has not only grown the renowned Dragon fruit but also ignited a spark of innovation and progress in the farming landscape. With his visionary approach, he established a Dragon fruit farm that has garnered attention and demand from locals and beyond.

Deepak's successful venture showcases the immense potential of modern agricultural practices. The cultivation of Dragon fruit not only provides a healthy and antioxidant-rich delight but also serves as a testament to the capabilities of new-generation farmers.

By embracing modern technology, they can enhance their income, aligning with the Prime Minister's mission to double farmers' earnings.

His call for fellow youth to join the movement and cultivate high-yielding fruits resonates as an invitation to shape a prosperous future for both themselves and the farming community. Deepak's accomplishment exemplifies how one individual's pioneering efforts can ignite a revolution in agriculture, underlining the significance of education and collaboration for sustainable growth.





11

Milking Success :

Sonika Sharma's triumph as Dairy Entrepreneur in Kathua

Sonika Sharma, an enterprising woman from Krishna Colony, Kathua has carved her path of success in agriculture by running a thriving Dairy Unit. Her journey was marked by innovation and collaboration with the Agriculture Department which assisted her in establishing a Hydroponic Unit for year-round green fodder supply to cattle.

In an unprecedented move, the Agriculture Department of Kathua installed the first-ever Hydroponics fodder growing structure at Sonika's farm. This milestone was inaugurated by Municipal Council President Rekha Kumari and witnessed by Chief Agriculture Officer



AGRICULTURE



Sanjeev Rai Gupta.

Sonika's story reflects the changing landscape of agriculture, as she embraced advanced techniques to overcome challenges like land scarcity and water shortage. With the Hydroponics Fodder Growing Structure, she can produce abundant green fodder with minimal resources, allowing her cattle to thrive. This success showcases how innovation and modern methods can revolutionize traditional farming practices, ensuring sustainability and economic growth. Sonika Sharma stands as a beacon of inspiration proving that determination, collaboration and innovation can lead to remarkable accomplishments in agriculture..



12

From Soil to Sweet Success : Dheeraj Kumar's journey as strawberry growing Agri entrepreneur in Kathua



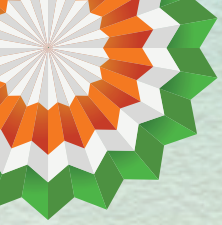
Meet Dheeraj Kumar, a testament to the transformative power of determination and innovation. Transitioning from a life as a Navy veteran, he ventured into the world of agriculture and emerged as a remarkable Agripreneur in Kathua. Dheeraj's journey reflects the limitless possibilities within the realm of agriculture.

Cultivating strawberries became his forte and with the unwavering support of the Department of Horticulture, he not only flourished but also became a role model. The Department's substantial investment subsidy, nearly 50% of

his initial investment, was instrumental in his success.

Dheeraj's story resonates deeply, especially among the youth aspiring to make their mark in agriculture and its related sectors. His path from the frontline to the fields exemplifies how courage, coupled with the right resources, can lead to thriving entrepreneurship. Dheeraj Kumar's saga is an inspiration underscoring that with vision and persistence, one can truly reap the fruits of their labor, quite literally.





13

Diving into Prosperity: The triumph of Jameel Anjum, Udhampur's accomplished fish farmer

Sh.Jameel Anjum S/O Bashir Ahmed, an unemployed youth resident of Sial Sallan village, Tehsil and District Udhampur situated at a distance of 05 Kilometer from District Head-quarter. The beneficiary in the year 2009 approached to our District Office and is covered under the RKVY scheme by providing the Carp Fish Pond after proper survey and feasibility of the site of the beneficiary.

The beneficiary is our progressive fish farmer and worked hard with dedication by taking keen



interest in fish farming. The fish farmer since 2009 is continuously doing the fish farming activity and with the passage of time earned a handsome income from the said fishery pond.

In addition to it, the said farmer is also doing other allied activities such as cultivating vegetables at the site nearby carp pond by using overflow water of the said pond. As the overflow water of pond is very fertile due to manuring of pond by using cow dung thereby adding more income to the beneficiary.



AGRICULTURE



14

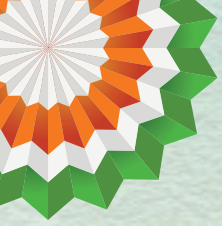
Mastering the Art of Flavors: Shakuntla Devi's journey to successful pickle making

Shakuntala Devi, a 50 years old a hard-working and courageous lady established a low cost processing unit for pickle, jam, chutney etc. Staying true to the spirit of 'Atmanirbhar Bharat' and women empowerment she started the business of pickle making from home kitchen in June 2022. She started with three flavours- mango, garlic and carrot-cauliflower pickles. The pickles are made using family recipes handed down through generations.

The initial orders came from family and friends. She then started displaying her products in

events like, fairs, seminars etc. Initially she was carrying out manual work with minimum utensils and infrastructure. In February, 2023, she was approached by the Department of Horticulture to upgrade and enhance her activity by setting up a mechanized unit so as to increase her daily production. Through these interventions Shakuntala Devi, a risk- averse lady has not only become a successful entrepreneur by establishing a processing unit, but also provided employment opportunities to other ladies of the vicinity and became a role model and motivational factor for other women folks as well.





15

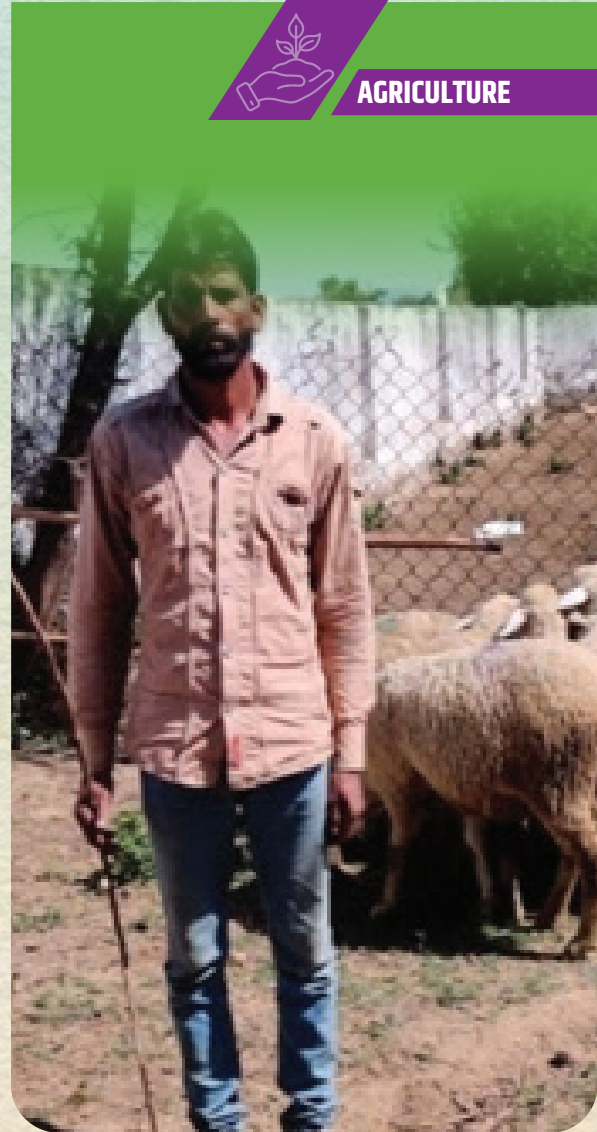
Nurturing Flocks and Dreams :

Mans Raj's triumph in successful sheep rearing

Mans Raj was born in the village Channijassu, Panchayat Sadoh of Block Samba in District Samba. As functionally illiterate with poor economic background, Mans Raj relied on meagre income obtained from agriculture and few goats which he reared. To uplift the economic status of the breeder, a Sheep Unit under Rashtriya Krishi Vikas Yojana (RKVY) was provided to him in the year 2019-20. Sheep rearing, thus, became an integral part of sustenance for the breeder as major source of income. The money earned from selling sheep is mostly incurred on sustaining daily needs, educating children and construction of Pakka house and shed

for the livestock. He used to manage the flock in mud house/shed but sheep rearing have helped him immensely in constructing a cemented shed for Sheep unit under RKVY and he now diversifying his farming activities and has considerably augmented his income.

He stated that sometimes to meet his daily needs, he used to borrow money from moneylenders and relatives but after the establishment of sheep unit, he has become financially stable which has boosted in him the qualities of self-respect as well as social well-being.





16

Harvesting Sweet Success: Shabir Ahmad Malla's flourishing journey in Apiculture, Beekeeping from Kunzer, Baramulla



Mr. Shabir Ahmad Malla, a resident of Kunzer District Baramulla has started his own business of rearing honey bee colonies. A 31 year old entrepreneur has been supported by the concerned department after which he has successfully started his business unit thereby

making an annual turnover of Rs. 17.90 lacs.

The enthusiastic entrepreneur is presently having 920 colonies and is providing employment opportunities to 5 other persons. The self reliant businessman is today an inspiration for the unemployed youth.

The enthusiastic entrepreneur is presently having 920 colonies and is providing employment opportunities to 5 other persons.





17

Empowering Agriculture: Ram Charan's Transformational journey and impact of PMKISAN in his life

The vital financial support is being provided to the small and marginal farmers under Pradhan Mantri Kisan SAMman Nidhi (PM-KISAN). Commonly known as farm income support, it has proved a great financial incentive for the farmers of the remote areas like Channa (Chassana).

The Farmer Ram Charan said that Six thousand Rupees per annum credited directly in his account means a lot for the small farmers like him and his fellow villagers as it has greatly helped them to survive the financial stress they face at the crucial stages of farm operations.

The farmer Ram Charan owns around 35 kanals of land which he previously used for traditional farming, growing Maize and fodder and keeping some land fallow. He obtained meagre returns of



around 15-20 thousand rupees per season. Later on, realizing the importance of diversified farming and financial help under PM Kisan, he started cultivation of vegetables in 5 Kanals of Land. Taking advantage of the various schemes guidance and quality hybrid seeds provided by the Agriculture department, Now, he cultivates vegetables like knol-khol, tomatoes, chillies, beans, bottle gourd, bitter gourd, cucumber, garlic etc with a total production of around 20 qtls, earning a profit of around 40 thousand rupees per season. On the remaining land, he cultivates maize/ wheat and fodder. Being an innovative and hard-working farmer, he is an inspiration for the others farmers in the area. His story shows how Rs 2000 invested in farming can have a propelling effect for the future income of a farmer



18

Reaping Nature's Bounty: Abdul Ghani Sheikh's triumph as a successful Millet cultivator in Bijhama Uri"

A first of its kind in Kashmir "Millet Cultivation" has been introduced by one Abdul Gani Sheikh of Bijhama Uri in 20 Kanals of his land during the current year. The business setup of the said farmer is supported by the government and the cultivation is resistant towards disease and pest attack thereby having almost nil dependence

on synthetic fertilizer and pesticides.

The expected yield for the millet cultivation is estimated to be 5 quintals of grains and 15 quintals of fodder. The move is highly appreciable by the local farmers because of minimum inputs required and expected maximum return on investments.



**The expected yield for the millet cultivation
is estimated to be 5 quintals of
grains and 15 quintals of fodder.**



19

Thriving on Diversity:

Sandoor Kumar's Multi faceted success in Mushroom cultivation, Apiculture and Diary farming

Sandoor Kumar S/o Sh. SuramChand, 30 years of age , hailing from Sermegha, Panchayat Sersundwan has set himself as a role model for the cash strapped farmers in the UT.

Sandoor Kumar has developed the Mushroom Centre Unit in the undulating terrain by successfully adopting positive approach in a far-flung area of this Sub Division. His high-tech approach is paying him rich dividends setting an example for other farmers.



However, the support from the Agriculture Production and Farmers Welfare Department, Reasi assisted him in constructing a mushroom unit on 50 % subsidy under Capex Budget - 2022 , where he is growing the mushroom and earning an average of Rs 1200 per day on high season.

The practice has made him not only self-reliant in terms of his family needs but he is investing the amount in bank to secure his as well his family future.

He is also practicing Bee Keeping, he started the unit with 03 bee colonies and is now having 10 bee colonies and being high on demand, the sale of honey fetches him high returns. 3 no of bee colonies were provided by the Deptt whereas 7 nos of colonies were developed by himself in 2 years which is an exemplary case for developing farmers.

He is also having 04 Cows and milking about 25 litres of milk daily and earning Rs. 25000/ PM

from the dairy farming .

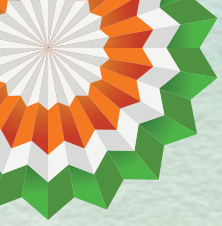
SUMMARY:

Total net earnings of Sandoor Kumar:

- | | | |
|----|---------------------|--------------|
| 1. | From Mushroom: | Rs 103000/- |
| 2. | From Apiculture: | Rs. 15000/- |
| 3. | From Dairy Farming: | Rs 250000/- |
| | Total: | Rs 368000 /- |

Mr. Sandoor Kumar has developed the Mushroom Centre Unit in the undulating terrain by successfully adopting positive approach in a far-flung area of this Sub Division. His high-tech approach is paying him rich dividends setting an example for other farmers.





20

Milking Triumph : Choudhary Manzoor path to success as a Dairy Entrepreneur

Choudhary Dairy Farm a journey of success, inspires youth to start their agro based self-employment units across Ramban

Hailing from a family with agricultural background, there has been no looking back for Manzoor Ahmed who at the very beginning had the idea of becoming an entrepreneur by establishing a dairy farm, supporting his family financially.

According to Manzoor Ahmed, he is 12th pass and running a Dairy Farm in the name of



Choudhary Dairy Farm at Bankoot, Banihal. He said that I had a small dry fruit shop but that was not enough to meet my family needs and after taking guidance from the Animal Husbandry Department, I decided to start a dairy farm unit.

Manzoor Ahmed met with the officers and field functionaries of Animal Husbandry Department, Ramban and took proper guidance to start a small Dairy Unit. Manzoor Ahmed informed that the Department has provided all benefits of dairy farming schemes besides providing

hand holding to him about dairy farming in a professional way.

Manzoor Ahmed said that I had 4 cows only but the Animal Husbandry Department, Ramban has sanctioned 4 units of 20 cows under Integrated Dairy Development Scheme (IDDS) which helped in doubling daily milk production and income as well. The Department has also provided me guidance for making cattle shed properly.

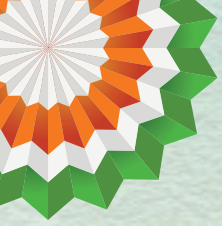
He supplied more than 200 litres of milk per day in Banihal market to people and he recorded monthly sale of nearly Rs. 300000 with smart profits. Manzoor said that I have engaged four local people to manage the daily work efficiently besides properly taking care of cows. Department has sanctioned one more dairy unit of five cows in his favour,

Manzoor added.

I am very thankful to the Government for providing me a secured Job opportunity by providing financial assistance for starting my dairy farming unit and now I have planned to enhance my dairy to a modern dairy farming and installed all machines like milking machine, Milk Cooler, ATM milk machine and Genset. He also enjoys the support of her family in carrying out the business enterprise.

Now, I am fully concentrating on farming activities which have resulted in agriculture production and income from my 10 Kanal agricultural land has been increased to three times, he added.

Manzoor had 4 cows before the Animal Husbandry Department, Ramban has sanctioned 4 units of 20 cows under Integrated Dairy Development Scheme (IDDS) of the department and I have purchased from Punjab which helped in doubling daily milk production and income as well. The Department has also provided me guidance for making cattle shed properly.



21

Diving into Success: Ali Mohd Shah's Blue Revolution in fish rearing enriches Shopian

Lavasir Ali Shah, 32 years old youth successfully got himself engaged in a lucrative fish rearing activity by raising up Rainbow Trout Fish at his unit sanctioned by the Department of Fisheries under the scheme Blue Revolution in the year 2017-18.

Previously, the young man had been an unemployed educated youth and would find it difficult to have a Govt. or Private job, but this mounting frustration of the youth significantly got done away with his significant dedication



towards the rearing of Trout fish and selling it on a lucrative and profitable basis and earning a handsome income since then and is helping him and his family to overcome the daily needs and requirements of their day to day lives.

The young man has so far been able to raise 7.5 tonnes (15 Quintals per year) of fish with a profit of about 60% which amounts to 24 lakhs approximately in a span of 4-5 years. Which means the average yearly income of the farmer is about 5 to 6 lac.

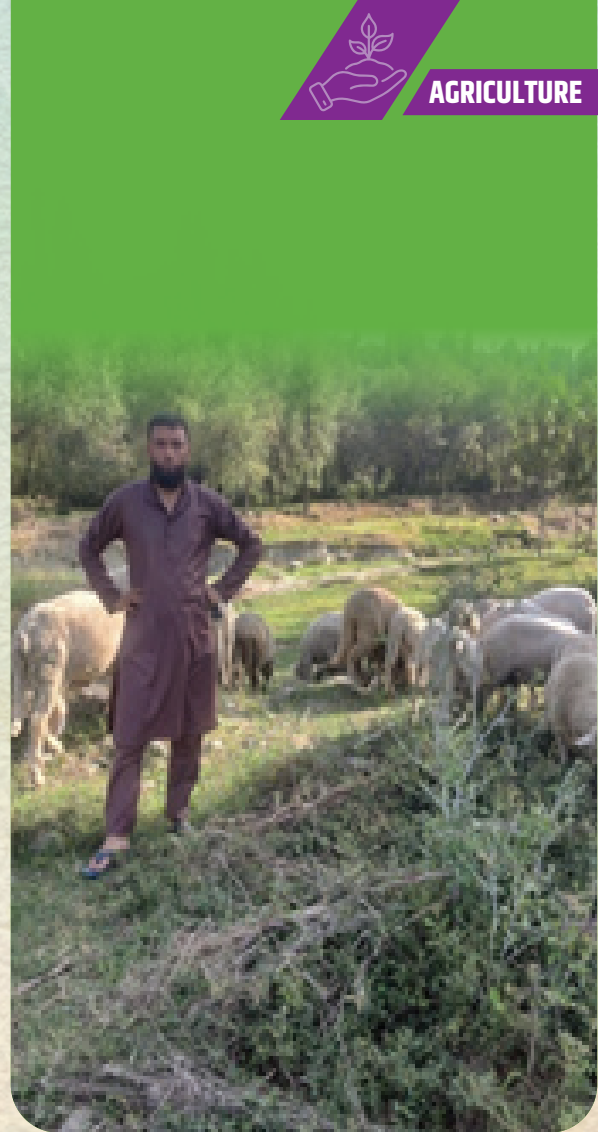




22

From Pastures to Prosperity: Tariq Ahmad Wani's inspiring success in sheep farming from Baramulla

Tariq Ahmad Wani, a resident of Karhama Kunzer District Baramulla has started his own sheep farm namely Kashmir Merino Sheep Farm in 2021 after availing full support from the government. The progressive Sheep Entrepreneur has 125 Ewes of unit strength given by the government which has



strengthen to more 100 Ewes.

He is providing employment to other 4 persons. The said farmer is making an annual turnover of Rs. 8.0 Lacs annually and is today an inspiration for the unemployed youth.

**Progressive Sheep Entrepreneur
has 125 Ewes of unit strength given by the government
which has strengthen to more 100 Ewes.**



23

Cultivating Dreams : Dilshad Akhter's inspiring journey as a Mushroom grower in Budgam

Miss Dilsahad Akhter 46 year's old woman is involved in mushroom production from last one year. She resides at Drung village of District Budgam. Before starting mushroom cultivation, she used to spend her whole time in making of Kashmiri shawls and in preparing food for family. But she was not happy with that due to low income. Then she thought of doing something new independently on reaming extra time.

- Preparation of spawn
- Preparation of compost



- Preparation of mushroom beds
- Construction and maintenance of spawn running room and cropping room
- Preparation of casing mixture and casing of mushroom beds
- Harvesting, packing and post harvest techniques

After getting 15 day training at DCTC Budgam, she established her mushroom production unit in her residence. Initially, she started producing Button mushroom cultivation



in small scale by investing Rs 15000.00 on establishment of one unit.

Now she is selling fresh mushroom both locally and sending to other districts.

Incentives provided by Department of Agriculture, Kashmir (DCTC, Budgam):-

**Cost benefit ratio:
Button mushroom 1:1.9**

- 1. Compost:- 7 Qtls**
- 2. Spawn:- 7 Kgs**
- 3. Casing:- 30 Kgs**
- 4. Polybags:- 100 No's**
- 5. Knap Sack Sprayer: - 1 No.**
- 6. Other essential tools**

IMPACT:

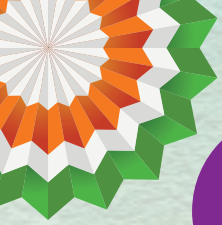
Now she has started to sell fresh mushroom in different melas organized by Government Organizations and NGO's. She has also started giving trainings to different SHG's members. After getting training from her, 3-4 members start producing mushroom on a small scale.

OUTCOME:

Initially she used to harvest 30-42 kg of mushroom per month. After training and guidance from our DCTC Budgam, she is now producing 110-135 kg of mushroom per month.

**Dr Fayaz Ahmad Alie
MDA, DCTC, Budgam**

After getting 15 day training at DCTC Budgam, she established her mushroom production unit in her residence. Initially, she started producing Button mushroom cultivation in small scale by investing Rs 15000.00 on establishment of one unit.



24

From barren to agriculture: Budgam farmer's journey as a successful vegetable grower

Mohammad Yousuf Sheikh, a resident of Kuthipora, BK Pora area of Budgam has turned his 10 kanals of land into vegetable cultivation and reaps a successful story of cultivation. Previously, he had earned a living as a mason and toiled to fulfill his family's needs. The daily grind often left him struggling to meet the demands of life.

However, When Sheikh turned his land into agriculture and helped by the agriculture department as they provided him with greenhouses followed drip irrigation, thereby assisting him to become a successful progressive farmer.

Now, 40-year-old has been growing vegetables like radish, garlic, cucumber, spinach, tomatoes, potatoes, onions, peas, beans, chillies etc.



Recently, he sold 40 quintals of potatoes cultivated in just 2 kanals of land. "This year I got good prices for tomatoes," Sheikh said.

He said he is earning a good income and is able to provide good education to his children. Many farmers and youth visits his farm to take a glimpse of his success and many have followed his footsteps.

Regarding farming, Sheikh said, low cost production, quality produce has opportunity to get good premium price and it is economically viable.

Notably, his farming methodology garnered attention, prompting a visit from Director Agriculture Kashmir, Chowdhary Muhammad Iqbal, who commended his innovative agricultural techniques.



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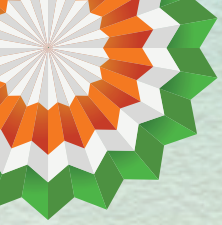
**Nurturing Growth Drop
by Drop :**

Abdul Majeed Bhat's success with drip irrigation in Agriculture

Abdul Majeed Bhat an educated 50 year old progressive farmer from village Bugam, Chadoora is well known as most successful progressive vegetable grower of the zone. By dint of perseverance, hard work, intelligent farm planning and management, ably supported and guided by trainings from Agriculture department and study tours, he has attained this status. Mr. Bhat has taken up Agriculture as a vocation and is doing different agricultural practices with success and established himself as a renowned progressive farmer in the locality. He established semi poly tech playhouse measuring 300sq mt. at his farm in the year 2021. He started cultivation

of Tomato and other vegetable sunder semi hi tech Polly house. He got training on protection cultivation and other allied activities from Krishi Vigyan Baramati and Agriculture Department Kashmir on various occasions under different schemes. His hard work and dedication helped him to establish a model protected cultivation farm with help and support from his family. He developed his farm with new improved technologies like drip irrigation, shade net, Pinching, mulching etc. Collecting all the novel and rare varieties of vegetables and other crops from Agriculture department and other reputed agencies made his farm a hub of biodiversity





models. His field is a showcase of various innovative and new technologies which includes mechanization for drip irrigation, spraying and various farming operations.

Agriculture department frequently visit his farm and provide him technical know how and this year provided him motor Power sprayer on subsidized rates for drip irrigation purposes which has not only reduced labour cost but also eased his job of irrigating the crops. The department has recently sanctioned him a hi tech Polly house of 380sq mt. at subsidized cost.

Mr. Abdul Majeed Bhat said that he earned a net income of Rs 2 lakhs per annum from this semi-hi tech playhouse.

I am very much satisfied with the income generated from Hi-Tech poly house with less portion of land involved and with the grace of Almighty Allah,



"I am planning to install more semi as well as Hi tech poly houses which will not only generate more income but will become a job provider," he finally concluded .

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**Empowering Lives through
Beekeeping :**

Asiya Jan's Success Story in Nowbahar Village Level Organisation

Asiya Jan, a resilient and determined individual from Lotus Self Help Group, Nowbahar Village Level Organisation, has become an inspiring figure in her community through her journey of embracing bee keeping as a sustainable livelihood. With the unwavering support of the Jammu and Kashmir Rural Livelihoods Mission (JKRLM), Asiya's transformation from an ordinary villager to a successful bee-keeper is nothing short of a remarkable success story.

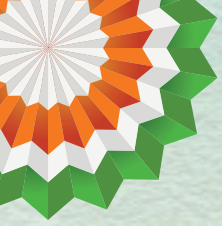
Coming from humble beginnings in Gangoo Village, Block Pulwama, Asiya Jan faced numerous challenges that are all too familiar to rural



residents. Determined to bring about a positive change in her life and that of her community, she decided to explore alternative livelihood options. Recognizing the potential of agriculture, Asiya sought support from the JKRLM, a flagship program aimed at empowering marginalized communities in Jammu and Kashmir.

With the guidance and training provided by JKRLM, through SHGs Asiya embraced the art of bee-keeping, gaining valuable knowledge on modern bee-keeping techniques, hive management, and honey extraction methods. The program also emphasized sustainable practices, ensuring that





bee-keeping would not only provide a source of income but also contribute to the preservation of the environment and biodiversity.

Overcoming initial challenges, Asiya Jan's passion for bee-keeping began to bear fruit. She established her own apiary, strategically placing beehives amidst the abundant flora of Nowbahar Village Organization. As the bees diligently pollinated the local crops, the village witnessed an increase in agricultural productivity, further strengthening the bond between the community and their new-found beekeeping venture.

Asiya's dedication to her new-found livelihood paid off, as she started to harvest high-quality honey, wax, and other bee products. With access

to market linkages facilitated by JKRLM, she found a ready market for her products, not only within the region but also beyond the UT borders.

Today, Asiya Jan stands as an embodiment of the positive change that is possible when determination meets support and opportunity. Her journey from a member of the Lotus Self Help Group, Nowbahar Village Organization (VO) to a successful beekeeper showcases the potential that lies within every individual, given the right resources and encouragement.

The JKRLM commends Asiya Jan's dedication and perseverance, and it reaffirms its commitment to empowering more individuals like her, who are eager to build a brighter and sustainable future for themselves and their communities.

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Shagufta's inspiring Journey as a successful beekeeper

Shagufta, a resident of Nichandagen in the Ichgoza cd block, embarked on a new venture by taking up bee-keeping as her primary source of income. With the aim of augmenting her earnings, Shagufta joined the Tobia Self-Help Group (SHG), which is backed by the Jammu and Kashmir Rural Livelihoods Mission (JKRLM).

Empowered by the guidance and support provided by the SHG, Shagufta ventured into bee-keeping with great enthusiasm and dedication. Through the cultivation of bees and harvesting their honey, she not only increased her income but also contributed to the sustainable development of her community.



Shagufta's inspiring journey showcases the transformative impact of the JKRLM supported Tobia SHG, empowering individuals like her to improve their livelihoods and create a positive ripple effect in their surroundings.

Beyond financial prosperity, Shagufta's success in bee-keeping has had a transformative impact on the community of Ichgoza block. Her success story inspired other villagers, especially women, to explore entrepreneurial opportunities and break free from traditional norms. The ripple effect of her accomplishments has contributed to the socio-economic development of the entire region.



Cultivating Green Dreams: Raghubir Singh's remarkable success story in organic farming from Samba

Raghubir Singh, a poor farmer from the village Nonath Zone Ghagwal District Samba after completion of his studies chose farming. He was cultivating mustard, wheat and fodders in his farm regularly, but was not getting the expected income. Doing agriculture through conventional method minimized yield and income.

To overcome this problem faced by him, he started organic farming, established vegetable plant seedling nursery and cultivation of vegetables. From 2019 onwards, he is having close contact with Agriculture Department Samba. He attended various trainings, tours, fairs organized by agriculture department.



With the guidance of agriculture officials, he practiced organic farming. He started vermi-composting unit which was constructed in 2021-2022 on subsidized rates by agriculture department. He sells vermi-compost on genuine rates to the farmers of area and fetching good profits.

He grow seedlings under forced cultivation in a poly-house which is also provided by agriculture department. He also sells seedlings to the farmer on genuine rates and increased his income. The adoption of organic farming minimize the use of external inputs, crop residues recycling

and organic practices overcomes economical and ecological issues, with this challenge Mr. Ragubir Singh is integrating all the existing resources available in his farm. With the help of agriculture department he has promoted as one of the trainers of organic farming and natural farming system.

The organic farming system increase soil fertility and sustain income from various components

round the year. The cost of cultivation reduce drastically due to reduction in input purchase for cultivation e. g fertilizers, pesticides etc.

The environmental, soil, water pollution have been decreased considerably as the farm and other wastes were recycled effectively. His success influenced neighboring farmers so much that many other farmers get interested and adopted organic farming in their farms.

To overcome this problem faced by him, he started organic farming, establish vegetable plant seedling nursery and cultivation of vegetables. From 2019 onwards, he is having close contact with Agriculture Department Samba. He attended various trainings, tours, fairs organized by agriculture department.

Empowering Women through Tejaswini Scheme: Sonika Devi's Inspiring Journey

In a small, picturesque village nestled in the heart of Kishtwar, a remarkable transformation has taken place. Sonika Devi, wife of Neeraj Kumar, once limited by financial constraints, has emerged as a shining example of empowerment and entrepreneurship under the Tejaswini Scheme. Her journey from dependency to financial independence is nothing short of inspiring.

Sonika Devi's story is emblematic of the transformative impact that the Tejaswini Scheme has had on the lives of countless women across India. The scheme aimed at empowering women in rural areas through financial support and skill development has enabled Sonika to break free

from the shackles of financial dependency and carve a niche for herself.

Before embarking on her entrepreneurial journey, Sonika's life was marked by reliance on her husband's income. The Tejaswini Scheme acted as a catalyst for change, enabling her to realize her dreams of owning a cosmetics shop. Armed with determination and supported by the scheme's financial assistance, Sonika set up her shop with a project cost of 5.00 lacs during the 2022-23 financial year.

What sets Sonika's story apart is the fact that she started her business with zero self-investment.





The Tejaswini Scheme's upfront subsidy of 10% and a moratorium period of 6 months on loan instalments provided her with the breathing space she needed to establish her business. This safety net not only eased her initial financial burden but also instilled a sense of confidence that she could succeed as an entrepreneur.

The cosmetics shop, which initially seemed like a modest venture, quickly gained traction. Sonika's dedication, coupled with the quality of her products and services, resulted in a steady stream of customers. This newfound income stream not only boosted her confidence but also contributed significantly to her household's financial stability.

Sonika's monthly income, which now amounts to Rs 15,000, is a testament to her hard work and the transformative power of the Tejaswini Scheme. This financial independence has not only elevated her status within her family but has also positioned her as a role model for other

women in her community.

Looking ahead, Sonika Devi is not content with resting on her laurels. With a determined spirit, she envisions expanding her cosmetics shop further, with the caveat that successful repayment of the loan remains a priority. Her story encapsulates the essence of the Tejaswini Scheme - enabling women to dream, aspire, and achieve their goals with unwavering support.

Sonika Devi's journey from dependence to entrepreneurship encapsulates the true spirit of the Tejaswini Scheme. Her story serves as an inspiration to countless others, highlighting the potential for transformation and empowerment that lies within each woman when provided with the right resources and opportunities. As we celebrate her success, let us recognize the immense potential of schemes like Tejaswini in shaping a brighter and more inclusive future for women across India.

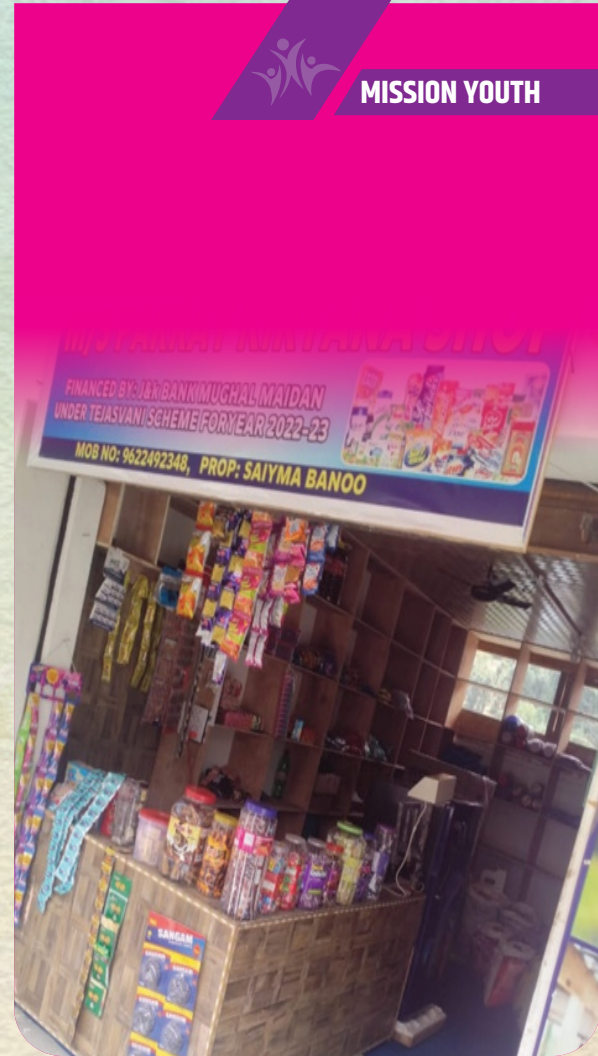
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Empowering Entrepreneurs through the Tejasvani Scheme: A Success Story

In a small village nestled amidst the picturesque landscapes of Kishtwar, a beacon of hope and empowerment shines bright. Meet Saiyma Begum, the dynamic entrepreneur who has turned her dreams into reality through the Tejasvani Scheme. Hailing from Paray Pora Filler, Kuchan, Saiyma's journey from a humble household to a thriving business owner is a testament to the transformative power of government initiatives aimed at fostering entrepreneurship and economic growth.

The Tejasvani Scheme, introduced during the 2022-23 financial year, has emerged as a game-changer for individuals like Saiyma Begum.



With a vision to uplift marginalized sections of society and provide them with sustainable livelihood opportunities, the scheme offers financial assistance and guidance to those willing to embark on the entrepreneurial path.

Saiyma's aspiration to contribute to her family's financial well-being found its wings through the Tejasvani Scheme. Armed with a project idea and a determination to succeed, Saiyma availed the scheme's benefits to establish her very own Kiryana Shop in the heart of Mughal Maidan. The project, with a cost of 5.00 lacs, received a significant boost from the scheme, empowering Saiyma to realize her dream and create a steady source of income.



The scheme's unique provision of a 10% upfront subsidy and a moratorium of 6 months on bank installments provided Saiyma with the breathing space she needed to set her business in motion. This ingenious design not only eased the initial financial burden but also allowed entrepreneurs like Saiyma to focus on growing their enterprises without immediate repayment stress.

Today, Saiyma's Kiryana Shop stands as a beacon of success, generating a monthly income of Rs12,000/- and serving as a testament to her unwavering commitment and the Tejasvani Scheme's support. Her success story is an inspiration not only to her community but also to countless others who dare to dream and aspire to uplift their lives through entrepreneurship.

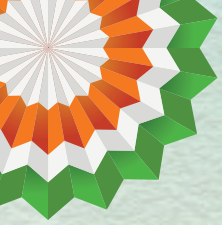
Looking ahead, Saiyma has ambitious plans for expansion. Her determination to add more stock

to her shop not only reflects her entrepreneurial spirit but also underscores the sustainability and scalability of businesses nurtured under the Tejasvani Scheme. With each step she takes, Saiyma exemplifies the scheme's overarching goal of creating a robust ecosystem of self-reliant entrepreneurs who contribute to local economies and drive positive change.

In a world where access to opportunities can often be limited, the Tejasvani Scheme stands as a shining example of how proactive government policies can empower individuals, like Saiyma Begum, to rewrite their destinies.

As her Kiryana Shop thrives and her aspirations continue to grow, Saiyma's journey reminds us that with the right support, dedication, and vision, the path to entrepreneurship can be transformed into a journey of empowerment, progress, and lasting impact.

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Transforming Lives : The Empowering Success of MUMKIN Scheme

The MUMKIN Scheme, launched by the government to uplift the underprivileged and unemployed has been making remarkable strides in changing lives across the nation. One such inspiring success story is that of Usman Nabi from Cherhar, Kishtwar.

Usman Nabi, the son of Gh Nabi Lone found himself facing financial uncertainty for most of his life. Unemployment had cast a shadow over his aspirations and ambitions. However, his life took a turn for the better when he decided to avail the benefits of the MUMKIN Scheme.

In the fiscal year 2021-22, Usman Nabi opted for a Mahindra Bolero Pik-Up 1.3 under the MUMKIN



Scheme. This decision marked the beginning of a transformative journey that not only provided him with a vehicle but also unlocked a world of opportunities.

Prior to becoming a beneficiary of the MUMKIN Scheme, Usman Nabi's financial situation was grim. Unemployment had left him struggling to make ends meet. The scheme, designed to provide a platform for economic growth and self-sufficiency, proved to be a turning point in his life.

With the aid of the Mahindra Bolero Pik-Up 1.3, Usman Nabi quickly set his entrepreneurial spirit into motion. The vehicle became a means



of generating income and he wasted no time in seizing the opportunity. His hard work and determination bore fruit as he managed to generate a monthly income of Rs 28,000.

What sets Usman Nabi's success story apart is his commitment to the scheme's principles. He ensured that his instalments were paid regularly, showcasing his responsible approach towards financial obligations. In fact, his financial situation improved to the extent that he could not only meet his loan repayments but also earn additional income.

With a steady income stream at his disposal, Usman Nabi's dreams of business expansion became more than just wishful thinking. Looking ahead, he aspires to further expand his business, driven by the confidence gained from his achievements and

the MUMKIN Scheme's support.

The MUMKIN Scheme's impact on Usman Nabi's life serves as a testament to the power of empowering initiatives. It underscores the importance of creating avenues for individuals to lift themselves out of financial hardship and carve a path to success. Usman Nabi's journey demonstrates how a well-conceived scheme not only provides immediate relief but also lead to sustained growth and prosperity.

As the MUMKIN Scheme continues to touch lives and create success stories like that of Usman Nabi, it stands as a beacon of hope showcasing the transformative potential that lies within each beneficiary. Through initiatives like these, the nation takes significant strides towards inclusive growth, fostering a brighter future for all.

The MUMKIN Scheme's impact on Usman Nabi's life serves as a testament to the power of empowering initiatives. It underscores the importance of creating avenues for individuals to lift themselves out of financial hardship and carve a path to success .



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Empowering Rural Entrepreneurs: A Success Story of the Mumkin Scheme

In a quiet corner of Kishtwar district, a transformational initiative known as the Mumkin Scheme has breathed new life into the dreams of Aaquib Hussain, a determined young man who refused to let financial constraints deter him from pursuing his goals. Aaquib's inspiring journey, from driving others' vehicles to becoming an independent entrepreneur, serves as a shining example of how government schemes can uplift and empower individuals from economically challenged backgrounds.

Under the Mumkin Scheme, Aaquib Hussain, son of Mohd Ayoub, and a resident of Nagni, Kishtwar, seized the opportunity to change his



circumstances. The scheme implemented during the 2021-22 financial year provided Aaquib with the means to opt for a Mahindra Bolero Pik-Up 1.7, a vehicle perfectly suited for his aspirations. This not only marked the beginning of his journey as a self-reliant entrepreneur but also unlocked the door to regular monthly income.

Before embracing the Mumkin Scheme, Aaquib's life was characterized by uncertainty and financial instability. He used to drive vehicles owned by others, often facing irregular payments and struggling to make ends meet. However, with the Mumkin Scheme, Aaquib experienced a significant shift in his financial condition. He found himself



MISSION YOUTH



stepping into the realm of independence, no longer dependent on unreliable employers. The scheme bestowed upon him the opportunity to generate a consistent monthly income of Rs 18,000, a figure that brought new-found stability and confidence into his life.

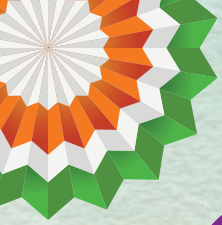
Crucially, Aaqib's dedication and unwavering commitment to his goals have been evident in his responsible repayment of the scheme's installments. He affirmed his financial responsibility by ensuring timely payments, thereby solidifying his commitment to fulfilling his obligations and contributing to the

scheme's success.

Looking ahead, Aaqib's vision for the future is one of expansion and growth. Driven by a determination to succeed, he plans to work tirelessly to repay the loan as swiftly as possible. This ambition exemplifies the essence of entrepreneurship and financial prudence, showcasing his resolve to break free from financial constraints and achieve greater heights.

Aaqib Hussain's journey under the Mumkin scheme

Under the Mumkin Scheme, Aaqib Hussain seized the opportunity to change his circumstances. The scheme, implemented during the 2021-22 financial year, provided Aaqib with the means to opt for a Mahindra Bolero Pik-Up 1.7, a vehicle perfectly suited for his aspirations. This not only marked the beginning of his journey as a self-reliant entrepreneur but also unlocked the door to regular monthly income.



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PMFME scheme transforms fortune of Rohit Slaria in Udhampur

Rohit Slaria, owner of Slaria Spices in Udhampur, misses no opportunity to tell other unemployed youth of Udhampur district to become Atamnirbhar by availing long listed benefits of GOI flagship scheme PMFME (Prime Minister's Formalisation of Micro Food Processing Enterprises scheme).

Rohit Slaria, a B.Com. graduate took a bank loan for Rs. 12 lacs under PMFME scheme. Department of Horticulture Planning and Marketing Udhampur, being District Nodal Agency for Udhampur district, provided complete hand holding to Rohit Slaria. The latest state of the art machinery was got installed by the department. Today, Rohit is successfully running his business



MISSION YOUTH

and has generated employment for five people, as well. His two brands "VIMAL" for spices and "SWADLAY" for pickles have become household name in Udhampur. Rohit plans to export his products to other parts of the UT and outside the UT.

The Department of Horticulture Planning and Marketing sponsored his visit to Indian International Trade Fair at Pragati Maidan, New Delhi where his "Tea Masala", "Kashmiri Masala Tikki" and Amla candies were sold like hot cakes. Facilities like free space at the stall and free accommodation during his stay at New Delhi were provided by the department.



Area Marketing Officer Udhampur-Reasi informed that the Department of Horticulture Planning and Marketing is providing complete hand holding to all PMFME beneficiaries and helping them in getting marketing linkages also recently, a buyer seller meet was organised by the department at Kolkata where two beneficiaries were sponsored to travel by air to participate in the meet with lodging facilities.

It was informed that the department, in collaboration with the J&K Export Trade Promotion Council and APEDA shall, very shortly, help Udhampur PMFME beneficiaries to export their products outside India. Rohit Slaria, alongwith few other beneficiaries also participated in five days Punjab Trade Fair at Amritsar in December 2022.

Rohit is successfully running his business and has generated employment for five youth, as well. His two brands "VIMAL" for spices and "SWADLAY" for pickles have become household name in Udhampur. Rohit plans to export his products to other parts of the UT and outside the UT.

“Mumkin” Giving Wings to Dreams of Youth of Shopian, Helping them to become Self-reliant

Mumkin, a customized livelihood generation scheme of Mission Youth turned out to be a saviour for Suhail Ahmed Khanday of Pinjoora, Shopian who always aspired to become self-reliant by becoming self-employed and securing a respectable livelihood that could fulfill the needs of his family.

Getting to know about the Mumkin scheme of J&K government through an awareness programme by District Employment and Counseling Centre (DE&CC) Shopian gave me a ray of hope of realizing my dream” said Suhail adding, “besides, the awareness programme also gave my dream a direction i.e. to become self-employed by owning

a vehicle”.

Suhail said he is satisfied being the happy owner of Vehicle and is earning enough to not only feed his family but also meet other expenses that he would earlier only dream of.

He said that the youth of Shopian have shown tremendous response to the government’s promising self employment scheme viz. Mumkin to become self employed, earn for themselves and their families.

He informed that under the Youth Livelihood scheme of UT Government, small commercial vehicles are being provided to the beneficiaries,





with the banking partners providing the loan facilities up to 100 per cent of the vehicle's on-road price.

He further said that Mission Youth, Jammu and Kashmir, provides Rs 80,000 or 10 per cent of the vehicle's on-road price, whichever is lesser, as an upfront subsidy and the partnering vehicle manufacturer provides an upfront special discount not less than the subsidy amount which comes out as total Rs 120,000 or 20% of the on road price in form of subsidy/ discount for the beneficiary. Financial assistance for purchase of small commercial vehicles such as load carriers, Taxis, Mini buses, Tempo etc is being covered under the scheme.

Like many youngsters of his age, Khanday always dreamt of earning decent to improve the economic condition of his family.

Seeing the struggle of his family in making their ends meet, Khanday learnt driving at a young age and started lending a helping hand to his family. He was working for private companies and other vehicle owners on a daily basis.

"I was not earning enough to fund the education and other needs of my four younger siblings. I used to work for 12 to 14 hours daily but at the end of the day, I was getting peanuts," said Khanday while revealing his ordeal of tough times.

Last year, Khanday saw the news regarding Mumkin scheme on social media and immediately rushed to the DE&CC Shopian.

Then, after completing all formalities, he was handed over the keys of the vehicle of his choice. "I am thankful to the government for providing me a source of livelihood with subsidy," Khanday said.

Suhail is satisfied being the happy owner of Vehicle and is earning enough to not only feed his family but also meet other expenses that he would earlier only dream of.





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**Driving towards
empowerment :**

Umar Nisar's success story as a beneficiary of Mumkin scheme

Nisar Ahmad Zargar (Physically Special-abled Beneficiary) an educated Unemployed Youth made his dreams a reality through Mumkin scheme, a customized Livelihood Scheme for the youth in the age group of 18-35 years of J&K launched by Hon'ble LG J&K in November-2020. The purpose of the Scheme is to facilitate the youth to establish a sustainable livelihood in Transport Sector by providing Financial Assistance for purchase of small Commercial Vehicles. Under the Scheme, the Banking Partner extends the Loan facility to the extent of 100% On Road Price of the vehicle purchased. Mission Youth, J&K provides an amount



of Rs. 80,000/- or 10% percent of road price of the Vehicle (whichever is lesser) as upfront subsidy.

Mr. Nisar Ahmad Zargar of Awantipora, always dreamt of owning a vehicle as he wanted to secure a respectable livelihood that can fulfil the needs of this family and open the door to him for a better tomorrow. Mr. Nisar Ahmad Zargar, thankful to the Govt. for providing him a source of livelihood with subsidy "Mumkin" is definitely a special initiative of J&K Administration towards channelizing and engaging youth energy through a systematic livelihood generation programme.

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Steering to Empowerment: Asiya Gulzar's journey as a female driver

Ms. Asiya Gulzar D/o Gulzar Ahmad Sheikh, Kadalabal Pampore, female educated Unemployed Youth made her dream a reality took benefit from Mumkin scheme, a customized Livelihood Scheme for the youth in the age group of 18-35 years of J&K launched by Hon'ble LG J&K in November-2020. The purpose of the Scheme is to facilitate the youth to establish a sustainable livelihood in Transport Sector by providing Financial Assistance for purchase of small Commercial Vehicles. Under the Scheme, the Banking Partner extends the Loan facility to the extent of 100% On Road Price of the vehicle purchased.

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Ms. Asiya Gular of Kadlabal, Pampore always dreamt of owning a vehicle as she wanted to secure a respectable livelihood that can fulfill the needs of this family and open the door to him for a better tomorrow. Ms. Asiya Gulzar, engage the driver for operating a vehicle and is thankful to the Govt. for providing her a source of livelihood with subsidy, "Mumkin" is definitely a special initiative of J&K Administration towards channelizing and engaging youth energy through a systematic livelihood generation programme.





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Steering to Empowerment : Wiqar Un Nisa's journey as a successful entrepreneur

Ms. Wiqar Un Nisa, aspiring entrepreneur belongs to a poor family who was unable to start her venture because of unavailability of funds. Tejaswini Scheme envisages giving financial assistance upto Rs. 5.00 lakhs to young women for setting up gainful self-employment ventures suited to their skills, training, aptitude and local conditions But after sponsored by the Employment Department (DE&CC Pulwama) under Tejaswini Scheme (Mission Youth J&K) in

the year 2021-22, she was able to establish her Boutique Unit. Being highly talented and skillful in the trade, M/s Wiqar Un Nisa secured not only her own income but employed one or two workers in the Unit. The monthly turnover of the Unit is approximately Rs. 20,000/- The Financial Assistance under (Mission Youth, JK) greatly empowered her both economically and socially. She is now in a position to support her family especially her aged parents and supplement





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Story of determination and hardwork of Safeena, Beneficiary of Tejaswani Scheme



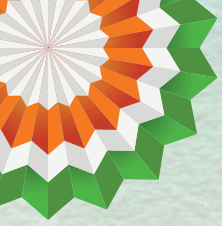
Safeena's success story exemplifies the power of determination, hard work, and government support.

Through the Mission Youth Scheme Tejeswini, she and her husband established a thriving stationery

and Xerox shop in Thanna Mandi. Their business not only sustains their family but also serves the community by providing essential services and earning a stable income through their commitment to customer satisfaction.

Safeena's business not only sustains their family but also serves the community, providing essential services and earning a stable income through their commitment to customer satisfaction.





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Steering to Empowerment : Sareer Ahmad Sudhan's journey



Sareer Ahmad Sudhan from Baramulla , always dreamt of owning a vehicle as he wanted to secure a respectable livelihood that could fulfil the needs of his family and open the door to him for a better tomorrow. Sareer, before working as a driver for different vehicle owners, couldn't bear the expenses of his family of four including his two daughters with that meager salary.

"Sometimes I would not get work for many days. Many times I decided to stop my daughters from going to school. I always wanted to educate them but financial constraints always forced me to look another way", Sareer said that he struggled for 12 years while working for different vehicle owners on a daily basis.

Sareer couldn't save enough money to purchase his own vehicle and the unfulfilled needs of the family had left him in an overwhelming feeling of frustration and depression. That is when the Mumkin scheme of the J&K government came to his rescue.

"In October last year, a friend of mine informed me about the "Mumkin livelihood scheme for unemployed youth and asked me to contact Mission Youth officials. It was like a dream come true when I was informed about the benefits of the scheme," he said. Sareer said he is satisfied being the happy owner of Ashoka Leyland Dost and is earning enough to feed his family and educate his daughters.



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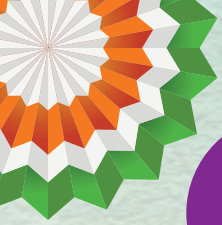
Radiant ventures : Tahira's successful journey

Under the Tejaswini initiative of the Mission Youth program which aims to empower women and promote entrepreneurship, Tahira Yawar from Pulwama received financial support, mentorship, and guidance to establish her cosmetic and lady

care shop. With the support provided to her, she ensured that a wide range of cosmetic products were available to cater to the needs of the local community, thus making her entrepreneurial venture a success.



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41

Steering to Empowerment: Javaid Ahmad Gujree successful journey

Javaid Ahmad Gujree, son of Maqbool Ahmad Gujree, residing in Kawji Mohalla, Court Road, Lal Chowk, Srinagar, had a life-changing experience through the Mumkin scheme. Previously unemployed, he was provided with a commercial vehicle, a Tata Ace Gold Petrol, which opened up new opportunities for him to earn a livelihood.

Javaid had always dreamed of owning a vehicle that could provide a respectable livelihood for his family and create a better future. Prior to receiving the vehicle, he worked as a driver for various vehicle owners but struggled to meet the financial needs of his family with the meager salary he earned. There were times when he couldn't find work for several days, making it challenging to support his family and fulfil his aspirations.

The Mumkin scheme came as a turning point in Javaid's life. With the support of the scheme, he



MISSION YOUTH

was provided with a commercial vehicle, giving him the opportunity to become self-employed and create a more stable income source. This newfound independence allowed him to take charge of his financial situation and work towards a brighter future.

With his Tata Ace Gold Petrol, Javaid embarked on a new journey as a vehicle owner and operator. He utilized the vehicle to offer transportation services, fulfilling the needs of his community while also earning a sustainable income. This enabled him to provide for his family's expenses and work towards fulfilling his dreams of providing a better education for his siblings.

Through the Mumkin scheme, Javaid's life took a positive turn. The financial support and the opportunity to become self-employed allowed him to overcome financial constraints and work towards a more secure and prosperous future.



42

Steering to Empowerment: Anu Sharma's successful journey

Anu Sharma , a 34 years, matriculate, housewife from ward No 6 Samba was very much interested in starting her own business and contribute to family's income as her husband is also doing small business. But she was financially not in a position to start a business at her own. During one of the awareness program organised by Employment department in MC Samba , she came to know about the Tejeswini Scheme of Mission youth J&K being implemented in District by District Employment & Counselling Centre Samba.

Anu applied for a loan of Rs.5.00 lakh for a Stationary shop at Village Pangwal , Samba in name of M/S Kashvi enterprises which was approved by DLIC Samba and subsequently sanctioned and disbursed by J&K Bank Samba. She was also provided 10 days entrepreneurship

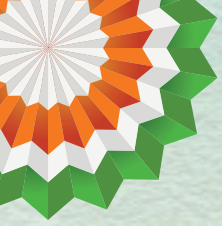
development training by J&K EDI per the provisions of the scheme.

Under this scheme, she has been provided 5,00,000/- as bank loan , Rs.50000/- (ie 10% of Project Cost) as Margin Money and Rs.60000/- will be paid as interest subsidy .

Due to the location of her business unit which is adjacent to BSF training camp, Govt Polytechnic and a high school , there is good consumption of stationary item due to which her business is growing fast.

Today Anu is running her business successfully and is role model for all the girls of the area aspiring of becoming successful entrepreneurs.





43

Steering to Empowerment: Mohd Raffi's successful journey

Mohd Raffi, a 23 year old youth from Rahya Morh was working with a Pharmaceutical company after completion of his Matriculation in 2018. He was getting a salary of Rs 11000/- per month which was not sufficient to meet his necessities. He wanted to start something on his own.

He came to know regarding Mumkin Scheme(Mission Youth) from an Awareness camp, organized by District Employment and Counselling Centre ,Samba. He applied for a passenger vehicle under Mumkin scheme which was approved by DLIC Samba and sanctioned by



JK Rahya . The cost of vehicle was Rs.7.80 lakh and Rs.1.56 lakh was provided as subsidy and remaining Rs.6.24 was financed by bank as loan.

With the help of Mumkin Scheme Mohd. Raffi was provided passenger carrier vehicle (Tata White Magic Express) in Nov 2022 and is running his vehicle on the route from Central University Rahya to Bari- Brahmana via Badhori. Now with the help of Mumkin Scheme , his income has been doubled from what he was earning earlier and now he is proceeding towards better, secure and sustainable self employment career.

44

Steering to Empowerment: Noor Mohd Ahanger's successful journey

Noor Mohammad Ahanger, a 34-year-old visionary, has defied traditional norms by transcending unemployment and becoming an inspiring beacon of self-reliance in the society.

By establishing 'Ahmad Fitness Centre' (Gym Centre), he not only transformed his own life but also uplifted the prospects of several others, proving that success can be self-created. With hand holding of the government, he established the gymnasium centre which is providing employment to others.

In a society where government jobs are often considered the ultimate goal, Noor Mohammad Ahanger chose a different path. With a 10+2 qualification and an unyielding

determination, he broke free from the constraints of job seeking and ventured into the realm of entrepreneurship.

His decision to not be limited by circumstances became a defining moment in his life. "I had no option but to opt for private job. I guess my decision was right. I would have wasted my time in search of jobs," He added

Noor's unwavering belief in his dreams led him to establish Ahmad Fitness Centre, a hub for physical and mental well-being. Recognizing the importance of holistic wellness, he dedicated himself to creating a space where Bandipora's youth could not only build their physical strength but also nurture their mental resilience.





He is glad he provides opportunity for physical fitness but also helping them to stay away from drug menace.

Starting his own business wasn't without its challenges. Noor gathered initial funds through borrowings and personal contributions, but the pivotal moment arrived when District Industries Bandipora stepped in. "Their support in financing the remaining amount of Rs 10 lakh provided the necessary boost that enabled me dream to establish the centre," He added.

Today, Ahmad Fitness Centre stands tall, serving as a testament to Noor's tenacity. Beyond its physical impact, the center has become a source of livelihood for Noor and employment for six young individuals, including trainers besides earning livelihood for his own family.

Noor's commitment to nurturing potential has set a powerful example, demonstrating that creating opportunities for others is equally rewarding as personal success.

While Noor's journey is an inspirational call to action for the youth, He urges them to step away from the reliance on government jobs and embrace their entrepreneurial spirit.

With his success as a testament, Noor advocates for skill development and leveraging the support of various income generation schemes offered by Government to embark on their own business ventures.

By transforming himself from a job seeker to a job giver, he has ignited a flame of self-sufficiency that continues to burn brightly in Bandipora.

Ahmad Fitness Centre stands tall, serving as a testament to Noor's tenacity. Beyond its physical impact, the center has become a source of livelihood for Noor and employment for six young individuals, including trainers besides earning livelihood for his own family.



45

Building Dreams: Abdul Qayoom's journey to Home Ownership through PMAY-G scheme

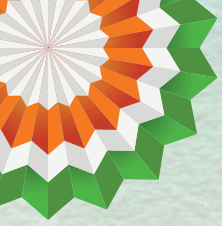
Abdul Qayoom, a resident of Sangla Upper in Surankote Block, District Poonch, had long yearned for a better living condition. Living in a dilapidated mud house, every rainy season brought misery to his family, with fragile roofs and mud walls causing sleepless nights and affecting the education of his children.



Financial constraints had made owning a pucca house seem like an unattainable or a distant dream. However, thanks to the Pradhan Mantri Awaas Yojana-Gramin, Abdul Qayoom's dream became a reality. With assistance from the Block Administration, he was able to build a new pucca house, bringing immense security and transforming his life for the better future.

Living in a dilapidated mud house, every rainy season brought misery to his family, with fragile roofs and mud walls causing sleepless nights and affecting the education of his children.





46

Journey of Rimpi Sharma from SHG member to Successful entrepreneur

Rimpi Sharma, a resident of village Dhalli, Block Hiranagar, District Kathua J&K. Her journey started as a SHG member of 'Adarsh SHG' from 2021 onwards. After getting associated with the SHG ecosystem things started rolling in her favour.

An easy access to soft loans helped her start making different types of flour and pickles. Initially she invested ₹20,000 of her own then she received a Community Investment Fund of ₹20,000 and ₹15,000 from respective Village Organization. Then she bought Packing machine and in this way she started her Enterprise.



Gradually things started to look up as her popularity and sales increased. She started a shop for selling all these items. She managed to break the glass ceiling of societal restrictions and emerged as a successful women entrepreneur.

Now Rimpi Sharma feels financially independent and doesn't depend on any one for family expenses. Moreover, all the educational expenses of her kids is now completely taken up by her including small household expenses. All these give her confidence to take any challenge in the life.



47

Duggardhani, Kheral Block Pouni District Reasi “Empowerment begins in the kitchen”

From time to time, surveys across cultural backgrounds and gender reveal how women are bearing the burden of unpaid labour.

For working women, this means the collapse of the demarcation of their professional and domestic spaces. But, housewives are always faced with unpaid household laborer every day. Apart from dusting, washing clothes and washing dishes, it is cooking that forms a big part of their never-ending to-do list.

This is precisely the area where administration had attempted to bring a change in life of 1500 SHG Members of Naari ki Pehchaan Cluster Level federation with Duggardhani, Launched in May 2023 by District Administration Reasi in convergence

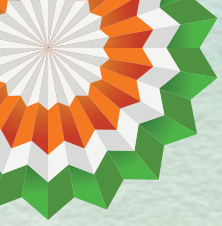


with the J&K Tourism department Jammu and Kashmir Rural Livelihoods Mission , the platform harnesses the culinary skills of home-makers, hones and enables them to earn a livelihood out of their kitchens.

Through Duggardhani, SHG women of Cluster level federations (UMEED) of block Pouni turned it into a career option and took their talent beyond four walls this way, they make good money without going out of their way and also support their family financially.

Dugardhani also fulfilled the long-standing demands of the SHG members for providing a market place for handicrafts Chabhari Binna (grass craft) and handlooms made by the SHG members and





agriculture, horticulture products of the region.

They were taught the basics of stocking up the pantry, quick recipes, packing techniques, social media skills and order management etc. They were also made to understand promotional strategies for the modern market to prepare Self help groups women to run their kitchen single-handedly. Keeping adequate quantity and affordable pricing at the core, their menu has 20 varieties of comfort Dogra Recipe food.

“Some of the popular dogra food cuisines include Makki ki Roti, Saag, Quer, Khurmure, special dogra recipe dal or mixed rice. This is what sets them apart from commercial restaurants because Duggardhani menu included just home cooked food prepared to the liking of patrons. Lassi and Kheer have also been doing well. Quality is a priority so they ensure everything is prepared fresh and there's no food wastage.

Duggardhani is more a women's empowerment movement than a business. they've been able to include women from all age groups and even conservative families after earning their trust. Each brings their specialisation to the table. They are clever, calculative, know their kitchen inside-out, and are great with damage control. It also lifts rural women spirits and boosts their confidence.

Dugardhani has been instrumental in empowering the SHG women, who are now confident in their skills and eager to become financially independent. The response to the Duggardhani from the tourist inter/Intra state has been overwhelming and the Haat has delivered big orders to tourists and many other rural and urban customers amongst their clientele. Duggardhani were inaugurated on date 16/5/23 and within 14 days they made sale of Rs 60,000/-

Duggardhani is more a women's empowerment movement than a business. they've been able to include women from all age groups and even conservative families after earning their trust. Each brings their specialisation to the table.



48

Empowering Change: The inspirational success story of Women led Green Himalaya Self Help Group



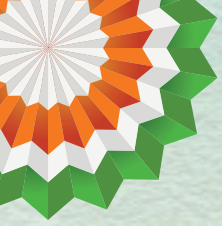
INTRODUCTION:

- Green Himalaya Self Help Group has been established as a brand in village Bashat of District Udhampur for sale of value added products prepared from fruits and vegetables. Smt. Sushma Rani, the group leader of the Self Help Group is unique example of agripreneur farm women. Previously besides sharing various farm responsibilities, she used to prepare processed products only for domestic consumption. She inclined towards vast market potential of value added products has established herself as a successful agripreneur. Her family owns marginal land where they cultivate seasonal vegetables, fruits and staple crops.

ACHIEVEMENTS

- The unit successfully started working in year in 2019 with a proper certification from FSSAI and is presently engaged in processing and marketing of various fruits and vegetable products like Jams from Apples and Apricot, Pickles from knolkhol, Lime, Dhew, Jimikand, Aonla etc, Candies from Aonla and Ginger etc. The group also learned the art of dehydration and is presently also engaged in preparation of dried fruits and vegetable products through solar dehydration under an ambitious project of District Administration Udhampur. These value added products are available under the brand name GREEN HIMALAYA PRODUCTS.





During 2019-20 the production was limited to only 05 quintals with total sales at rs 1.50 lacs with a profit of rs 70000/- only. The production capacity reached to 12-15 quintals in 2021-22 and is presently having sales around 2.0 lacs with profits more than 1.0 lacs. The group is progressing leaps and bounds under the supervision of Chief Horticulture Officer Udhampur Sh. Salil Gupta and technical guidance of Manager cum Chemist Udhampur K.S.Sodhi. The Green Himalaya also survived the brunt of COVID-19 pandemic. The District Administration Udhampur provided a sale

outlet to the group through SRLM for sale of these products. The strategic location of the unit on Chenani- Sudhmadev Road is helping them to earn a decent livelihood.

RECOGNITION:-

- Smt Sushma Rani and others from Green Himalaya Group are now master trainers for various institution like NYK for training programmes in the district.
- The Group has been recognized for the achievements at various Kissan Samelans and Fruit Shows.

Green Himalaya Self Help Group has been established as a brand in village Bashat of District Udhampur for sale of value added products prepared from fruits and vegetables. Smt. Sushma Rani, the group leader of the Self Help Group is unique example of agripreneur farm women.



49

Local Businessman's Initiative Leads to Kishtwar's First Milk ATM

Kishtwar, a picturesque town nestled in the lap of the Himalayas, has made history by installing its first milk ATM. The ATM, a brainchild of local businessman Farooq Ahmed Sheikh, has been set up in the main town area with the help of the animal husbandry department and government's Integrated Dairy Development Scheme (IDDS).

TM DAIRY

The installation of this milk ATM is a significant step towards making quality milk available to locals in Kishtwar, who have long been facing a shortage of milk. The machine functions from 7 AM to 9 PM, providing fresh and hygienic milk and Curd to the people of Kishtwar at their convenience, just like any other money ATM.



The initiative taken by Farooq Ahmed Sheikh, who himself is a resident of Kishtwar, is commendable. He realized that Kishtwar is one of the leading districts in milk production, and yet, the locals were facing difficulties in accessing quality milk. He wanted to bridge this gap and provide a better facility for the people of his town.

To promote his venture, Farooq Ahmed Sheikh distributed around 50 liters of milk free of cost on the first day of installation of the ATM. This gesture was well-received by the people of Kishtwar, who expressed their gratitude towards Sheikh for his efforts. The milk ATM has a capacity of 550 Kg for curd and 300 litres for fresh milk, and a bulk milk cooler is attached to it which ensures that the milk





remains fresh and does not spoil due to high temperatures. The installation of the milk ATM is a significant step towards promoting the dairy industry in Kishtwar and providing better facilities to the people.

In conclusion, the installation of the milk ATM in Kishtwar is a commendable initiative, which will go a long way in providing quality milk to the locals. The efforts of Farooq Ahmed Sheikh and the animal husbandry department are praiseworthy, and it is hoped that such initiatives will be replicated in other parts of the country as well. This step is not just a convenience for the people, but also a significant boost to the dairy industry and local businesses



Farooq Ahmed Sheikh distributed around 50 liters of milk free of cost on the first day of installation of the ATM. This gesture was well-received by the people of Kishtwar, who expressed their gratitude towards Sheikh for his efforts.



50

32 years old house lady from Kishtwar proves herself and become women entrepreneur

In the pursuit of earning a good living, women have the grit to do the best, given an enabling atmosphere.

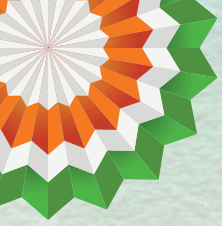
Here is a story of Reecha Sharma- a 32 years old house lady from Kishtwar who proved herself and become women entrepreneur by establishing an eco-friendly disposable paper products unit besides also employed 3 other women members of SHG in the work to earn their livelihood to live a dignified life in society.



While narrating her story she stated that being just a higher Secondary pass out and being married earlier and a mother of two kids it is not easy for her to find a governmental job and she wanted to make better use of her time after marriage, so she opted to run own business to secure future of her family but she was not able to pursue her dream.

Fortunately, she has an opportunity to attend an awareness camp organised by JKRLM at his native village wherein she got acquainted about the





various entrepreneurship schemes meant for the women.

She got a high morale when she came to know about the paper disposable unit and felt that this disposable unit establishment would be ideal as it is fully automated technology with no use of specialized training and the same becomes turning point for her.

Then she along with her 3 other co-members decided to go ahead with this business. They all selected Richa as her leader and started to work for it.

According they all contacted the NRLM authorities who managed to send her to Delhi for getting proper

technical know how about operationalization of the manufacturing unit and other relevant aspects of this Business.

After getting the relevant training, the SHG helped Richa to buy the automatic paper disposable product making machine and she started her Business unit.

Presently, paper plates, cups and bowls of various sizes are lined up, ready for collection at her own business unit namely "GUGU Enterprises" in Kuleed village of Kishtwar District, which has boosted their marketability in view of the recent ban on single-use disposable plastic products in J&K.

Reecha Sharma- a 32 years old house lady from Kishtwar who proved herself and become women entrepreneur by establishing an eco-friendly disposable paper products unit besides also employed 3 other women members of SHG in the work to earn their livelihood to live a dignified life in society.



51

Illuminating traditions: Reva Rajput's success story of creating Diyas from Cow dung

Reva Rajput, from Block Tikri is source of inspiration for thousands of ladies in Udhampur district; Being head of Nari Shakti Women Self Help Group, she started with making cowdung Diyas. Her group sold cowdung Diyas worth Rs. 50,000/- on eve of Deepawali festival.

Today, using her innovative mind, she is preparing Barley Energy Booster, Amla products, RTS Anardana Chutney, Kashmiri Masala Tikki, Turmeric powder etc.

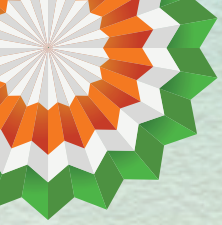
Her husband, Sh. Kuldeep Singh, left his private job to join his wife's innovative business. He, alongwith his wife, established a small food processing unit under PMFME scheme at his house in Tikri. Department of Horticulture Planning and Marketing



Udhampur, being District Nodal Agency for PMFME scheme, is providing complete hand holding to this innovative couple. Recently, they were sent by the department to New Delhi for participation in Indian International Trade Fair; wherein they not only sold their products but, also, had a vast exposure to the latest labelling, packaging and branding techniques.

The couple is providing employment to 7-8 females from their neighborhood. Area Marketing Office Udhampur-Reasi has, temporarily, provided free space to Nari Shakti Women Self Help Group in Fruit and Vegetable Market Kallar Himmati Udhampur for selling their products from the Mandi platform.





52

Milking success : Shabeena Akhter's inspiring Dairy Milk Journey in Shopian

The primary purpose of self help groups is to improve the socio-economic status of poor rural women, especially to increase their income. The women were informed about the process of group formation and the benefits that would arise from such group formation.

Self help groups (SHGs) have been instrumental in women empowerment by enabling them to work together. Members engaged in development activities have the potential to empower them through the capacity building, same is the case with my story after becoming a member of Self Help Group.



Shabeena took Rs. 5000 as a Revolving Fund (RF) and Community Investment Fund(CIF) Rs 40000. With initial bank linkage of Rupees 100000, started dairy unit on 25-08- 2021. With the passage of time, the business increased day by day and income increased very well. Now at present, group members are in good condition and are repaying the loan easily.

Earlier, our position was not good enough to start any business unit due to financial crunch.

Now these days we earn near about Rs.5000 per month per head and are enjoying a comfortable life only with the help of UMMED,NRLM.



53

From Hope to Triumph : Shameema's inspirational journey under Umeed Scheme

To meet family expenses is not easy for every person, particularly to those whose financial position is timid and sources of income are meagre.

In this struggle of fetching family expenses, many people find hope in the different schemes implemented for financial prosperity of the people.

One among those aspiring entrepreneurs is Shameema, a mother of six children from a village Nagam Noorabad of District Kulgam.

She took a challenge on herself to improve the financial status for the welfare of family. However, in her endeavour came a saviour from the government in the form of National Rural Livelihood Mission's (NRLM) UMEED which let her materialize the longing for stable income and prosperous life.



Today, she is the owner of several business ventures located in her area besides she has become a role model for other women.

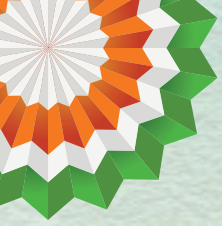
While recollecting her journey to success, Shameema narrated that once she came to know about the UMEED scheme which lends the helping hand to women for economic development through finance schemes..

She added that passion brewed in her so she rushed to avail the benefits provided by UMEED.

Shameema said that she joined a Self Help Group where she received initial financial support in the form of Revolving Fund(RF) of Rs 10000. Soon, she started to sell vegetables and local street foods to earn quite a good income compared to the previous position.

"Later, I availed Community investment fund (CIF)





of 20000”, she said. Further, she also availed Mudra loan of Rs 50000 besides she got Bank linkage of Rs 3 Lakh and also received Total Capitalisation Support from NRLM along with Bank Linkage Rs 3.8 Lakh.

With the help of time and again financial support she said, “I managed my business and started a Kiryana shop in my village”.

“This venture boosted my confidence besides helping me to meet expenses of my family”, Shameema said while joy resplendent from her face. As the financial position of the family got better with every passing day, she began to repay the loan besides saved some amount from daily profit to extend her business.

As she sensed success from existing ventures, it further motivated her to take further steps towards prosperity. In her own words, “I didn't pause here but in addition to the grocery shop, I planned to initiate another business”. And, yes, “I managed to start all this” she stated gleefully.

“Now, I am the owner of a Footwear shop and also operating a mini Gas counter here in the village”, she mentioned his ventures. She continued narrating her success while expressing that UMEED

is behind her achievements which handheld her. Now, she feels proud and fortunate enough for having a dignified life.

“My Son is pursuing Engineering and other wards are enrolled in schools and I am managing the expenses from my business”, said Shameema.

Shameema said, “I also paid the instalments of RF, CIF and bank Loan on time which helps me to build a good relationship with financial institutions too”.

Her endeavours are not now limited to herself, but she involves other family members to further expand entrepreneur ventures.

Speaking about Shameema, the District Programme Manager applauded and complimented Shameema for her dedication and consistency which she exhibited in raising her business ventures.

Meanwhile, he added that district Kulgam has 2876 SHGs with 23369 members have been brought within ambit of these SHGs.

While sharing details he said, the members have contributed Rs. 2.88 crore and a majority of members are now owners of their own business establishments.

Shammema joined a Self Help Group where she received initial financial support in the form of Revolving Fund (RF) of Rs 10000.



54

From Hope to triumph : Sabreena's inspirational journey under Umeed Scheme

Living in a remote village called Banimullah in Kulgam District, However, Sabreena always had a desire to grow and expand her business to increase her earnings and provide employment opportunities for her community.

In June 2018, Sabreena came to know about JKRLM Umeed when she met a team of Social Mobilisers in her village.

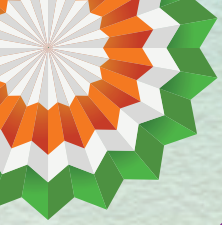
She joined JKRLM Umeed and became an active member of the SABHA SHG. After three months, she took an amount of 5000 from the revolving fund to enhance her livelihood and a loan of Rs. 40000 from her CLF to purchase a desktop for providing printing services to clients in the village and adjacent areas.

Sabreena's passion to grow led her to contact CSC E-governance, and she converted her small shop into a fully-fledged CSC center. This decision opened doors to a new world of possibilities for Sabreena. She started providing various services through the CSC

center and gained a reputation for quality services, which resulted in increased demand. After six months of operating the CSC center, Sabreena saw an opportunity to expand her business by starting a side business of headscarf and dupattas.

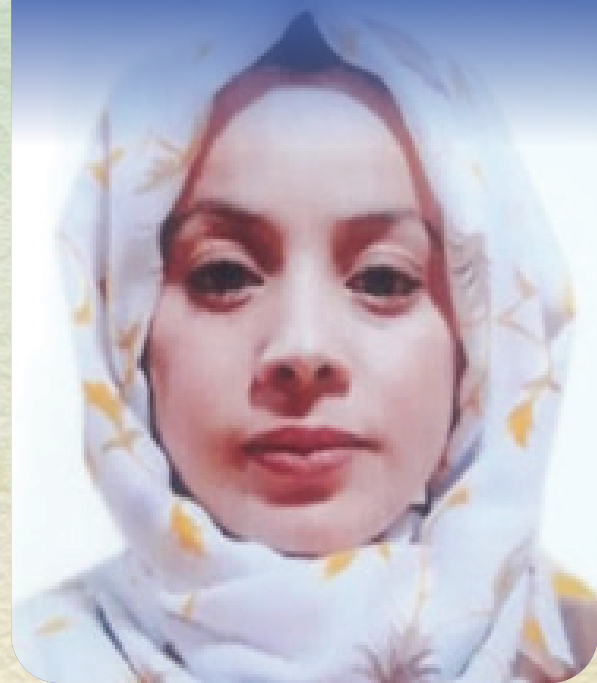
The business grew quickly, and Sabreena realized the potential for her business to become much bigger. She then took a loan of Rs.1 Lakh through her SHG and converted her dupatta business into a big textile shop. Today, she is providing employment to two more persons from the same village. Sabreena's remarkable journey as an entrepreneur did not go unnoticed. She was recognized for her contributions to the mobility and economic uplifting of women and facilitated by the Chief Secretary and District Development Commissioner Kulgam. Sabreena was also recognized on the eve of Women's day by Hon'ble LG at a function in Jammu, in the presence of the Mission Director and additional Mission Directors.





55

From Hope to Triumph : Darakhsa's inspirational journey under Umeed scheme



She is the founder of the successful women self-help artisans' group of district Budgam sponsored by NRLM Budgam. This group was sponsored by NRLM for its start-up and consists of ten-member family. As narrated by Ms. Darakhsa, this group deals with handicrafts where every member contributes towards earning profit. "Financial aid was provided by NRLM and the market for the products of the group was provided under UMEED scheme by the NRLM. One such market is the UMEED Haat at Dalgate Srinagar wherein we have earned lots of profit for the group", added Darakhsa. Darakhsa said that they had been provided an opportunity to sell their hand made products at Srinagar Airport under AVSAR scheme (Airport as Venue for Skilled Artisans of the Region) for 15 days generating a revenue worth Rs. 9 lacs. As narrated by Syed Darakhsa, her SHG is one of the successful establishments

which covers lifestyle articles and much more. She added that it was only possible with the financial aid of NRLM Department Budgam that her group was able to sell their products at various sales outlets. She further stated that during her initial days in the work she found it rigid and non-agile involving huge capex, but NRLM helped her achieve her goal. Her products have proved to be a strong attraction for international and national tourists leading to her SHG occupying a leading place in the market. Their hand made products have become hugely popular because of the use of traditional and contemporary implementation creating a niche in the fashion world. Today this group is a respectable group of artisans and designers. In her message to the unemployed youth, she said one should not be afraid to take bold initiatives whatever the circumstances are and should work hard to achieve their goal



56

From Hope to Triumph : Nayeema Bano's inspirational journey under Umeed scheme

AALISHAN is the name of her SHG located in Chadoora Budgam. This SHG deals with packaging of dry fruits and papier-mâché work on plates, cups, vases, and decoration pieces such as miniature samovar, shikara and similar items. As narrated by Nayeema their SHG has sold products worth lacs of rupees in UMEED Haat Dalgate Srinagar—market provided by NRLM under UMEED scheme. Naveema said a platform was provided to their SHG for 15 days at Srinagar Airport under AVSAR scheme (Airport as Venue for Skilled Artisans of the Region) where in they even managed to earn a profit of Rs.2 lac in a single day. She said this was only possible due to NRLM who trained her SHG in packaging of dry fruits, papier-mâché work and marketing skills. In her message to the youth she said that



having originality, creativity and focus without obsessing over what others are doing are the keys to success.

In this context District Programme Office NRLM Shianara Sajad said that the aim of NRLM is to reach out to the rural poor families and link them to sustainable livelihood opportunities till they come out of the poverty and start enjoying a decent quality life. To achieve this objective NRLM has put in place educated and sensitive support structure at various levels. She further stated that for starting SHG a revolving fund of Rs. 15,000 is provided to the group, after its establishment with at least 10 members. Further, a Community Investment Fund of Rs. 40,000 is provided to that SHG in addition to training and marketing support.





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JKRLM helps women to taste success with Dogra Rural Haat Kitchen Reasi

Umeed scheme of JKRLM and support from District Administration has empowered a self help group of Pouni block of Reasi to taste the entrepreneurial success by helping them to setup their successful Dogra Rural Haat.

Launched in March 2021 by District Administration Reasi in convergence with the Jammu and Kashmir Rural Livelihoods Mission, UMEED harnessed the culinary skills of home-makers, honed them to earn a livelihood out of their kitchens at Dogra Haat.

SHG women of 4 Cluster level federations(UMEED) of block Pouni turned cooking into a career option and made good profits which is helping them to support their families financially. After starting the livelihood venture " Dogra Haat" many skill development



trainings were imparted to support and increase capacities of these women. They were taught the basics of stocking up the pantry, making quick recipes, packing techniques, social media skills and order management etc, he said.

They were also made to understand promotional strategies for the modern market to prepare Self help groups women to run their kitchen single-handedly and while keeping adequate quantity and affordable pricing as the core mantra of the business, their menu has 20 varieties of comfort Dogra Recipe food.

Some of the popular dogra food cuisines include Makki ki Roti, Saag, Quer, Khurmure, special dogra recipe dal or mixed rice are available in their



kitchen and this sets them apart from commercial restaurants because Lassi and Kheer is also one of the most sought after items by the visitors.

The Dogra Haat Kothian is more a women's empowerment movement than a business and they've been able to motivate women from all age groups and even conservative families after earning their trust.

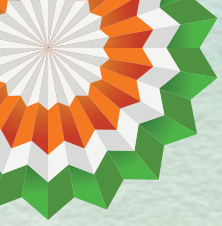
Many in the area hail the role of Kailash Kumari Cluster coordinator of Ekta Mahila CLF, Pouni and Neelam Kumari who is also Sarpanch of Kothian Panchayat who worked hard for the

success of Dogra Haat.

Dogra Haat, Kothian has played a key role in empowering SHG women who are now confident of their skills and have become financially independent.

The official also said that the response to the Dogra Haat from the tourist of has been overwhelming and the Haat has delivered big orders to tourists and many other rural and urban customers are amongst their clientele. The turnover of Haat has reached Rs 7 lakh in a span of one and half year only.

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58

Pancheri village: Udhampur's Tranquil Gem transformed into a flourishing tourist destination

Pancheri village of Udhampur in Jammu province was the first village in Jammu and Kashmir to be declared as the tourist village with Home Stay facilities by the J&K government under the Tourist Village Development Programme (TVDP). Pancheri village has witnessed a lot of tourist influx as more tourists are coming to enjoy their



holidays here.

The tourism initiatives are expected to strengthen the rural economy and community entrepreneurship, empowering youth and women by providing direct and indirect employment opportunities.



59

Anderwali Sangerwani: Pulwama's charming hidden Gem emerges as a thriving tourist village

Anderwali hamlet of Sangerwani village in South Kashmir's Pulwama district was the first tourist village in Kashmir province to come into the tourism map.

Many tourists have stayed so far in Anderwali of Pulwama. The youth here have also started making Home Stay facilities to give tourists a feel of living in the lap of nature.



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60

Nurturing growth: The success story of mini sprinklers irrigation in Harwan's Aspirational Block

INTRODUCTION TO MICRO IRRIGATION:

Irrigation is a critical input which allows farmers to significantly reduce their dependence on erratic monsoon and obtain adequate production in both kharif and Rabi season. Ground water in many parts of the State is fast depleting due to over exploitation.

The major source of irrigation in the UT of Jammu and Kashmir is canal irrigation. Canals, which are locally called as Kuls,



account for about 83% of the total irrigated area, the major area falls under command of canal irrigation.

Therefore, efficient use of water by irrigation is becoming increasingly important, and alternate application methods such as micro irrigation may contribute substantially.

Micro irrigation is the slow application of continuous drips, tiny streams or miniature sprays of water above or below the soil surface.



Micro irrigation system is effective in saving water and increasing water use efficiency as compared to the conventional surface irrigation methods. Besides it helps reduce water consumption, growth of unwanted plants (weeds), soil erosion and cost of cultivation.

Impact:

It is understood that this project is extremely useful, not only to have the judicious use of available irrigation water but also to minimize the wastage of water through flood irrigation method.

- Water savings of up to 30-50% in sprinkler irrigation method.
- 36% increase in all crop production.
- Reduced problems due to weed growth, soil erosion.
- Reduced cost of labour and electricity.
- Increased crop productivity, increase in farmers income.

Efficient use of water by irrigation is becoming increasingly important, and alternate application methods such as micro irrigation may contribute substantially.





61

Dal Lake Lotus Stem (Nadru) Farmers get a new lease of life through newly promoted FPO

The Kashmiri Lotus stem famously known as Nadru prepared from root of the lotus flower is a delicacy found on the table of every Kashmiri home. The cultivation of lotus stem is done in the various lakes of Kashmir valley, the major being Dal Lake of the Srinagar.

The farmers in the Hazratbal area of the Dal Lake often complained that the price they got for the harvest was not enough due to the lack of market linkages for their produce and meagre individual produce of the farmers



Considering the uniqueness of the Nadru (Lotus Stem) as a delicacy, the Deputy Commissioner Srinagar, Mohammad Ajaz Asad (IAS), Deputy Commissioner, Srinagar recently approved a FPO (Farmer producer Organisation) on Nadru in Hazratbal area of the Srinagar to take the benefits of the economy of scale. The FPO is supported by NABARD under the 'Central Sector Scheme of formation of 10,000 FPOs'.

The FPO has been registered as 'Dal Lake Lotus Stem Farmers Producer Company Ltd' under



IRRIGATION

Companies Act. Within a short span of time, the FPO has mobilized a total number of 250 shareholders in the Dal lake area of Hazratbal.

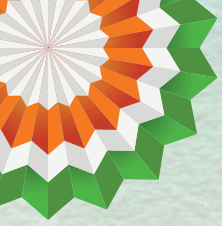
The FPO has also registered a company owned registered brand of Nadru involving marketing of hygienically procured and top graded Nadru (Lotus stem). The FPO having its office in Hazratbal area of Srinagar district is also in the process of

expanding its business in the value addition/ primary/secondary processing by establishing value addition units of Nadru in the area.

With the support of the Department of Agriculture-Kashmir, the FPO has been recently been able to export two consignments of Nadru to UAE through Lulu Group fetching a very high price to the producers,

The Kashmiri Lotus stem famously known as Nadru prepared from root of the lotus flower is a delicacy found on the table of every Kashmiri home. The cultivation of lotus stem is done in the various lakes of Kashmir valley, the major being Dal Lake of the Srinagar.





62

Illuminating Hope: Saddal village in Udhampur finally receives electricity after 75 years

2nd February 2022 is the most memorable day for residents of Saddal Udhampur. For them it is the day for which they waited for 73 years to see their bulbs lit in their homes.

The residents of far off village say they were concerned about the life of their children who would have struggled like them due to lack of electricity.

They express gratitude to Government for fulfilling their long pending demand which they projected



before Deputy Commissioner, Udhampur during a Public outreach programme held at Panchari.

The residents say that it will bring a new wave of development and progress in the village which they were earlier deprived of by successive regimes.

"Our children will now study for long hours and don't have to be off from schools books after evening hours," they said.



63

Illuminating Hope : Tethan in Dooru block receives electricity after 75 years

Residents of Tethan in Dooru block located on the hills of Anantnag were delighted when the first bulb lit in the village for the first time after almost 75 years. Fazul-u-din Khan, a resident says they have seen electricity for the first time today and their children will study under light now.

"They will be happy. We had to face a lot of problems in the absence of electricity. We relied on traditional wood for our energy requirements so far. Our problems have been solved now. We are grateful to the government and concerned department for providing electricity," he said.

The electricity has now reached this remote village with a population of just 200 people under the centrally sponsored PM Development Package scheme.

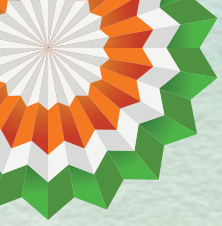


On seeing the light, jubilant residents broke out into a dance to celebrate this moment of happiness.

Zaffar Khan, another resident, said, "I have turned 60. Today I saw the electricity for the first time. We are very grateful to L-G Sahab and DC Sahab. We are also thankful to the Department of power. The previous generations could not see the miracle of electrification. Today we are fortunate that the government has provided electricity."

Due to the untiring efforts of the Department of electricity and the district administration, electricity reached this village situated 45 kilometres away from Anantnag town. An electricity department official said electricity had been brought to the village through a fast-track process.





64

Illuminating Hope: Ganouri- Tanta village in Doda receives electricity after 75 years

Ganouri-Tanta village in the mountainous Doda district of Jammu and Kashmir saw the light of an electric bulb for the first time on Sunday, ending the decades of darkness from the lives of the villagers.

It was a dream come true which forefathers and father's of the village had seen. To celebrate the historic moment with the villagers, when District Development Commissioner (DDC) visited the village and formally declared it as electrified by lighting a bulb amid huge rounds of applause



and the mode in the village turned festive.

The electrification work of the village was taken up on the order of Lieutenant Governor Manoj Sinha, after a group of locals put forward the demand before him at the last LG Mulaqaat programme.

The LG asked the Doda district administration to ensure electrification of the village within a month. The task was completed in a record time of 15 days.

65

Scent of Success:

Bharat Bhushan's Aroma cultivation perfumes the path to triumph

Bharat Bhushan used to cultivate maize, like most farmers in Khillani village in Jammu and Kashmir's Doda district. He switched to lavender in 2010, when the state's tourism department introduced the plant in the area for beautification. The villagers ridiculed him for the move but Bhushan had his heart set on the fragrant, bushy plants of an uncommon hue.

Then, in 2016, the central government launched the 'Aroma Mission' to boost cultivation of plants like lavender that have aromatic medicinal properties. Bhushan, who had the first-mover advantage, saw his earnings quadruple in the years that followed. At present, he has 20 farm-

hands working on his lavender fields and nursery, he told Down to Earth.

Around 500 farmers from Bhushan's district have seen similar gains after switching from maize to the perennial flowering plant.

Bhushan started small – growing lavender on just 0.1 hectare of land. As the profits started flowing in, he replaced a larger area of maize plantation around his house with lavender, till the flowers covered almost ten times the area than a decade ago. He also owns two lavender nurseries whose seeds and saplings are sought after across Jammu.





66

Government School Student from Border Village Abtal's Remarkable Journey to Prestigious ISRO Institution

Bhupinder kour, daughter of Surinder Singh and a student of a Government School in the village of Abtal, located a mere 2km from the Indo-Pak International Border, has embarked on an inspiring journey. Currently in the 10th grade at GHS Chhowani, Bhupinder kour has faced challenging circumstances due to her family's agricultural background, encountering issues ranging from limited access to information and regular border shelling from Pakistan to significant financial constraints.



The School Education Department of Samba took the proactive initiative of keeping track of events organized by ISRO. This included assisting Bhupinder kour in filling out online application forms for ISRO, providing guidance for the prestigious ISRO Exams, and successfully persuading her parents to allow her participation in camps held at IIRS Dehradun and IIST Thiruvananthapuram. These efforts, coupled with Bhupinderkour's remarkable academic record, greatly contributed to her selection



at the national level. She is also the recipient of the National Means Cum Merit Scholarship (NMMS) award, amounting to ₹12,000 annually until her 12th grade. Additionally, she has been awarded the Merit Scholarship every year up to her 8th grade. These accolades have significantly bolstered her achievements and paved the path for her journey to the prestigious Indian Space Research Organization (ISRO).

As part of the Government of India's YUVIKA and ANVIKA programs—Antariksh Vigan Karyashala—Bhupinder kour was recently selected for ISRO's Young Scientist Program—YUVIKA 2023 (Yuva Vigyanik Karyakram) at IIRS Dehradun. Out of 350 selected students, she secured an impressive AIR 141 in the YUVIKA selection test, emerging as the sole representative from a government school. Subsequently, she was granted the opportunity to visit the Indian Institute for Space Science and Technology,

Thiruvananthapuram (IIST), as part of the Government of India's ANVIKA 2023 Program [Antariksh Vigan Karyashala]. In this program, Bhupinder kour secured an impressive All India Rank of 19 among just 50 students selected nationwide. She also had the privilege of visiting the Vikram Sarabhai Space Center (VSSC), Thumba Equatorial Rocket Launching Station (TERIS), Indian Military Academy (IMA) Dehradun, Rajaji National Park, and more.

Bhupinder kour's achievements not only bring pride to her home in the border village of Abtal but also to her Government School and the entire region. Representing the Union Territory of Jammu & Kashmir on the national stage, Bhupinder kour was the only female student selected from the UT of J&K for both ISRO's YUVIKA 2023 Yuva Vigyanik Karyakram and IIST Thiruvananthapuram's ANVIKA 2023 Antariksh Vigyanik Karyashala.

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Empowering Dreams: Tawahida Akhter's remarkable journey as a successful Entrepreneur

"Where there is a will there is a way" is a well known proverb. Some people blame obstacles which stopped them to achieve something but there are some courageous souls who overcome all obstacles. Their first and last motive is to achieve their goals of life. One such young entrepreneur, Tawahida Akhter, is a symbol of dignity and an icon of diligence. She was born in 1992 at GundHassi BhatLaway Pora She passed her 12th examination in 2013. However, could not continue her studies due to her family's bad economic conditions. Tawahida was an elder daughter she did not want to disturb the study of her younger siblings, so she worked very hard to continue her studies and meanwhile did a part time job in a local tailoring shop. After passing 12th she joined ITI and completed one year diploma in Sewing Technology. Support of DIC Srinagar through PMEGP: Tawahida wanted to establish a boutique on modern

trends, for that she needed financial assistance. In this connection she approached DiC Srinagar. After taking note of her past work and skill, General Manager DiC Srinagar, encouraged her to apply for PMEGP scheme. Subsequently, financial assistance case under PMEGP to the tune of Rs. 25 Lakhs was approved in her favour. Tawahida, who has already worked in various famous Boutiques in Jammu City, is now an expert fashion designer has established her own boutique at LawayPora, Srinagar. By this support of DIC Srinagar, Tawahida herself became an employer and at present about 25 employees are working with her.

Achievements : Tawahida is an expert (ITI) Fashion Designer and Mehandi Designer. She has already trained more than 1100 unemployed girls in Cutting and Tailoring and among them majority is earning their living.





68

Empowering Dreams : Chander Kumari's remarkable journey as a successful Entrepreneur

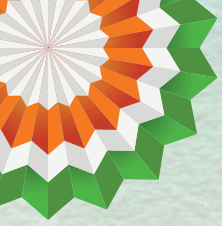
Smt. Chander Kumari W/O Sh. Anil Kumar R/o Puria (Pouni) Tehsil Pouni District Reasi was wanted to start his own business but require some financial assistance. Once he visited to the office of the District Officer J&K KVIB Reasi where he was briefed about the PMEGP/JKREGP schemes being implemented by the Board.

She applied for the loan under PMEGP and his case was sponsored to J&K Bank Pouni amounting Rs. 5.00

lacs. The bank sanctioned the case and disbursed loan as per norms.

The beneficiary established the unit at Puria (Pouni) Tehsil Pouni District Reasi and now she is a successful entrepreneur and earning a handsome income as well as providing employment to other unemployed youths (2) of the locality.





69

Aneeza Mushtaq : Empowering Women Through Eco- Friendly Paper Mache Art

In the picturesque town of Baderwah, nestled within the serene landscapes of Jammu and Kashmir's Doda district, a remarkable story of perseverance and creativity unfolds. Aneeza Mushtaq, a resident of this quaint town, has not only become a successful female entrepreneur but also a source of inspiration for women across the region. Her journey is a testament to the power of dreams, innovation, and the impact of empowering others.

Aneeza Mushtaq's journey began with a childhood dream - to make a livelihood from the intricate art of



paper mache. This traditional craft, known for its delicate beauty and intricate designs, holds a special place in the cultural heritage of the region. Aneeza, however, did not merely wish to replicate the art form; she aimed to do so in an environmentally friendly manner. Her determination led her to develop eco-friendly innovations that not only honoured the tradition but also minimized its ecological impact.

Today, Aneeza Mushtaq stands as a shining example of what can be achieved when passion meets innovation. Through her creative endeavours, she has not only



secured a prosperous future for herself but has also extended a helping hand to fellow women artisans. By providing training and mentor-ship, Aneeza ensures that these women are not only skilled in the craft but are also empowered financially. Her commitment to the uplifting of women in her community has become a beacon of hope, breaking down barriers and enabling these artisans to become self-reliant.

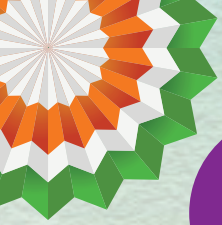
Aneeza's contributions have not gone unnoticed. Her remarkable journey has earned her recognition far beyond the borders of her hometown. With a string of successful exhibitions in some of the most vibrant cities in the country, including Chandigarh, Delhi, Mumbai, Goa, and Suraj-Kund, Aneeza Mushtaq's work has been admired and appreciated by a diverse audience. Her participation in events like the Army's Sangam festival further underlines her dedication to showcasing her

craft to a wider audience.

In a world where entrepreneurship is often associated with profit margins and market dominance, Aneeza Mushtaq's story stands out as a testament to the power of creativity, sustainability, and community uplifting. Her journey is a reminder that success is not solely measured in financial gains but in the positive impact one can make on the lives of others.

As Aneeza Mushtaq continues to paint her story on the canvas of life, she serves as an inspiration to aspiring entrepreneurs and artists, proving that dreams, when pursued with dedication and innovation, can transform not only individual lives but entire communities. Her dedication to eco-friendly practices and her unwavering commitment to empowering women make her a true change-maker, and her legacy is bound to endure for generations to come.

Aneeza Mushtaq stands as a shining example of what can be achieved when passion meets innovation. Through her creative endeavors, she has not only secured a prosperous future for herself but has also extended a helping hand to fellow women artisans. By providing training and mentorship, Aneeza ensures that these women are not only skilled in the craft but are also empowered financially. Her commitment to the uplifting of women in her community has become a beacon of hope, breaking down barriers and enabling these artisans to become self-reliant



70

Tauqeer Bagban generates employment for 2000 farmers

Touqeer Bagban, an agricultural entrepreneur hailing from Bharderwah in the Doda District, has made significant achievements in his field. He has successfully established eleven oil distilleries specializing in producing Lavender, Rosemary, Targetes Minuta, Clary Sage, and Damask oils. Through his ventures, he has not only created

employment opportunities for over 2000 farmers and their families but has also managed to triple their profits. In addition, Bagban has played a crucial role in training the youth of the entire region in value addition techniques. His contributions have undoubtedly brought about positive changes in the local agricultural landscape.



SELF EMPLOYMENT



Tauqeer Bagban motivated more than 2000 farmers of JK's Chenab region to adopt cultivation of aromatic and medicinal plants

71

Meet young women entrepreneur from Banihal Heena Lateef

Heena Lateef, a 27-year-old woman hailing from a remote village in the Banihal area of Chenab region, has carved a remarkable path as an entrepreneur. Despite facing setbacks in her pursuit of a government job after completing her MA in English Literature from Jammu University, Heena's resilience and determination led her to embark on a different path.

Frustrated by the challenges and unfair practices in government job exams, Heena decided to take matters into her own hands. Alongside her husband, she explored various business ideas and eventually conceived the notion of establishing a food processing unit in the Chenab region.

With the backing of the Prime Minister Employment Generation Programme (PMEGP), Heena and her husband secured the necessary loan to bring their vision to life. In 2022, "Sheikh Enterprises" was born, becoming the first food processing unit in the Chenab region, Ramban District.



SELF EMPLOYMENT

What makes Heena's venture even more remarkable is her commitment to women's empowerment. In her factory, she exclusively employs women, providing them with a means to earn their livelihood and thrive independently. Presently, seven women work diligently in her unit, showcasing the power of gender inclusivity in the workforce.

Her delectable range of snacks has garnered praise from shopkeepers and vendors in Ramban District and beyond, inspiring Heena to dream even bigger. With the support of the community, she aims to expand her offerings, introducing a variety of new snacks to tantalize taste buds far and wide.

As a testament to the government's focus on women's empowerment, Heena's story serves as an inspiring example of how women, whether in rural or urban areas, can take charge of their destiny by venturing into entrepreneurship. By creating jobs and opportunities for others, Heena Lateef's journey exemplifies the true essence of empowerment and success.



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Nadir Bakerwal leading the villagers for Sweet Success in Gandhote of Ramban

Ramban is on the verge of 'Sweet' revolution through honey production on a large scale by progressive farmers helped and supported by government sponsored 'Promotion of Bee Keeping' scheme and 'One District, One Product' scheme.

Starting with only 5 honey bee colonies in 1990, Nadir Bakerwal, 85 had ventured into the honey bee business with an aim to supplement his farm income in his village Gandhote perched atop a hill overlooking the national highway in Seri Panchayat of Ramban district.

Now, he and his three sons own more than 350 honey bee colonies and inspired 40 other progressive farmers in his village who have owned 5000 colonies. Almost all these progressive farmers belong to the Scheduled Tribe Communities including Gujjars and Bakerwals. According to his son, Mohammed Ashraf, 45 his family including his two other brothers, Abdul



Rashid and Nasir Ahmed besides their father, Nadir earn an annual income of Rs.10, 000, 00 (Rupees Ten Lakh) from apiculture business.

"We are satisfied with this business which has now become the mainstay of our livelihood and my unemployed son, Mohammed Showkat has also adopted it as a full time business. He too owns 90 colonies", he said.

According to him Nadir, father of six sons and three daughters, now owns 25 colonies; his sons M. Ashraf, Abdul Rashid and Nasir Ahmed own 90, 80 and 75 colonies respectively besides his grandson, Mohammed Showkat, 90 colonies. Besides increasing his colonies he kept on giving the bee colonies free of cost to other villagers and encouraged them to take up this farming seriously despite all odds.

He said that his father has shown a lot of perseverance and steadily built up the business to this level by dint of hard work and undeterred by all odds. Initially, Nadir used to load and unload the bee colony boxes himself during transportation to other places during seasonal migration.

Ashraf said that in 1990 his father, Nadir was motivated by the brother of a teacher, GM Tantray of Banihal to adopt beekeeping and after seeing his beekeeping business in Banihal he had bought five colonies from him and thus started his beekeeping business.

“Although, it (business of apiculture) suffers from occasional losses by the pest infection, climatic adversities etc. yet now it has becoming a choice for many villagers in Ramban district with the financial, material and technical supports provided by the government through the Department of Apiculture from the office of Chief Agriculture Officer, Ramban, Dr. Ashwani Kumar Sharma. And we are getting more and more encouraged and are grateful to the Apiculture Development Officer, Ramban, Ayaz Ahmed Reshi who leaves no stone unturned in guiding us and providing all

information and help regarding this, throughout the year” he added.

According to him some of his family members are in Rajasthan with their all colonies since November to feed their bees on mustard flowers. There they will stay till the end of January and from there they will move to Pathankot in February for one month where the bees will feed on mustard and Safeda (eucalyptus or poplar trees) flowers. In Jammu they will stay for the whole March and then migrate to Kashmir valley where they will remain till August. They will return to Gandhote in Ramban in September to feed their bees on Solai shrubs.

“The honey made by the bees after feeding on Solai is one of the best in the world which has several medicinal properties and sells like hot cakes for a very good price. The honey production has been included under the government's 'One District, One Product' programme of Ramban district and Ramban is the producer of 70% of honey produced in the entire Jammu province..

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73

Empowering Communities: Clean Water Becomes a Reality in Ladsa Village

In a transformative stride towards rural development, the Water Supply Scheme (WSS) in LADSA Village, Karool, Block Drabshalla in District Kishtwar, has achieved a momentous feat.

With an estimated cost of 96.08 lakh rupees, the successful completion of this project under the Jal Jeevan Mission - Har Ghar Nal Se Jal Scheme marks a milestone in ensuring access to clean and safe water for the underserved masses of the region.

The driving force behind this achievement is the unwavering dedication of Team Jal Shakti, supported by the resolute commitment of the local community. This synergistic effort has borne fruit, delivering a life-altering change for the residents of LADSA Village. The scheme's implementation stands as a shining example of what can be accomplished when administrative acumen and community participation converge.



Previously plagued by water scarcity and compromised sanitation, the people of LADSA can now breathe a sigh of relief as they welcome a new era of improved health and well-being. The provision of clean water not only fosters better hygiene practices but also sets the stage for overall social and economic uplifting. The success of this venture underscores the significance of concerted action towards inclusive development and showcases the potential for positive transformation when government initiatives align with grassroots aspirations.

In conclusion, the completion of the Water Supply Scheme in LADSA Village serves as a heartening testament to the power of collaborative efforts. Through this achievement, the essence of Jal Jeevan Mission reverberates loud and clear: ensuring "Har Ghar Nal Se Jal" - water for every household - is not just a slogan, but a reality that can be achieved with determination, perseverance, and the shared dreams of a community and its supporters.

IDDS boosts Zamrooda Bano to become successful entrepreneur

In a world where the reality of cut throat competition to go up the career ladder is lost upon no one, some women in Ganderbal sensed a business opportunity in rearing cows. Zamrooda Bano a resident of ReporaLar, Ganderbal before taking the plunge, visited many farms and farmers to gain knowledge and experience but was left more confused, but with her endeavour to establish a dairy unit, she finally approached the Department of Animal Husbandry to seek guidance for establishing a dairy farm on scientific basis.

Totally convinced regarding the Departmental Scheme IDDS, concluded that she wanted to be with the cattle. With the introduction of high yielding cows in her farm, she is currently producing 200-250 Litres of milk/day. Encouraged by the income generated, she is aspiring to expand her unit further. She is quite thankful to the department of animal husbandry for providing her the benefits of the scheme.

Her unit is expanded on 25 Kanals of Land which was established in the year 2021-22 under Integrated Dairy Development Scheme having strength of 20 dairy cows counselling.



She is highly convinced by the departmental functionaries and highly thankful to them for helping her to establish the farm as she is easily managing the expenses of her family and her farm as well.

Her dedication, hard work, following the scientific guidelines of dairy farming had made Zamrooda a successful dairy entrepreneur.

Currently Zamrooda Bano is using all latest technologies including Artificial Insemination Programme, Milking Machines, Milk Van, DG Set etc. The daily milk production of the unit is 200-250 litres and net profit from the sale of milk per month is around 60000/-. Moreover, she has been generating income from sale of manure.

Turning into a dairy farmer/entrepreneur has boosted the confidence of Mrs. Zamrooda and she is now bearing the expenses of her family with ease. Success of Ms. Zamrooda has surely increased the interest of the unemployed youth of the area in dairy farming. Moreover, she has also provided employment to 4 more people at her farm.



Shafeeqa Shora-rearing success through dairy farming

Every fortune comes with its own set of obstacles and this is what Shafeeqa Shora R/O Srinagar, too, opines, a house wife but optimistic enough about her dreams. The obstacles in her journey to success have been negotiated by her with the proactive and appropriate help of Animal Husbandry Department. "Be it vaccination, dosing, timely delivery of veterinary Healthcare services, awareness regarding feeding and management of livestock or other needful technical advice from time to time.

She had fertile land on upper reaches of Rangil Ganderbal which was earlier utilized for sheep farming but, due to some constraints and shortcomings the sheep farming was stopped and the enterprise was switched over to dairy farming. She started her journey from housewife to entrepreneur with two high breed dairy cows and later four IDDS units were approved in her favor by department of animal husbandry in 2022 along with other supporting infrastructure related to dairying which include milkvan, milking machine, DG set and bulk milk cooler which added her revenues subsequently by reducing labor cost and time.

The dairy animals being reared at her dairy farm are high yielding crossbreed Holstein Friesian (30) cows. The average daily milk production of the farm is 2500 liters which approximates to milk yield of 75000 liters/month and an expected lactation yield of around 8 lakh liters. The total animal strength right now at the farm is 30 high yielding cows, 22 calves

and 12 heifers. The high quality milk produced in the farm is sold to local milk market amounting to the gross turnover of around Rs. 16 lakh per annum.

After deducting all the expenses on labor, machinery, feeding, healthcare and other miscellaneous activities, the net profit of the dairy establishment is around Rs. 6.5 lakh. The cow dung produced as a byproduct further enhances the overall revenue. The dung will be converted to vermicompost and sold to farmers", says Irfan Shora.

The establishment of the dairy unit has not only provided the beneficiary with employment opportunity but has also provided employment to the workers working there round the clock.

The benefits earned after establishing the dairy farm has raised the standard of living of the beneficiary and changed the ambitions of the farmer too. The farm will be expanded further on scientific standards and high quality heifers will be made available to emerging farmers", says Irfan Shora.

Role of animal husbandry department has always been there", says Irfan Shora Shafeeqa's Son. He maintains that the confidence to raise a large herd comes from the trust he reposes in Animal Husbandry Department. He also maintains that his success in farming became possible only because of initial guidance, training and provision by the department.

Triumph Over Adversity: Ghulam Hassan Dar's Inspiring Journey to Sheep Farming Success

Ghulam Hassan Dar's remarkable journey proves that success knows no age boundaries, and dedication can turn even the simplest tasks into triumphant accomplishments. Hailing from the village of Batwina in Ganderbal district, he embarked on a sheep farming venture in 2010 through the Rashtriya Krishi Vikas Yojana (RKVY), with just 25 ewes from the department. Facing the challenge of cancer early on, Ghulam Hassan Dar's indomitable spirit and unwavering commitment propelled him forward. Guided by his persistent work ethic, strategic farm planning, and invaluable training opportunities provided by the District Sheep Husbandry Officer Ganderbal, he emerged as a shining example of successful sheep farming in his region.

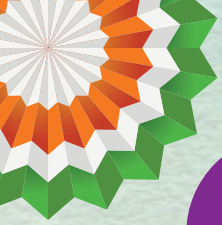
By systematically expanding his farming efforts, he not only experienced economic advancement but also nurtured anticipated returns. With foresight, he ensured the educational prosperity of his three children, having funded their studies up to the post-doctorate level



solely from the proceeds of sheep farming. Ghulam Hassan Dar's exceptional managerial acumen is evident as he vigilantly attends to his animals' health needs, in collaboration with the department, delivering timely vaccinations and de-worming treatments under the close supervision of the Veterinary Assistant Surgeon.

His stringent grading practices illustrate his dedication to maintaining the excellence of his farm, as he selectively breeds and sells animals to sustain the farm's superiority. Presently nurturing around 50 sheep, including ewes and rams, he garners substantial earnings of nearly 3.5-4 lakh rupees by selling 20-25 animals during occasions such as Eid-ul-Adha. Ghulam Hassan Dar's success story serves as a beacon of inspiration to today's educated youth, encouraging them to embrace sheep farming as a viable livelihood option.





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**From Muddy House to
Dream Home:**

A Triumph of PMAY-Gramin in Kishtwar's Chingam A

In the heart of District Kishtwar's Block Inderwal, a tale of transformation has unfolded for Niyaz Ahmed, son of Ghulam Ali. Niyaz, once dwelling in a humble muddy house, now finds himself in the embrace of his long-awaited dream home. This remarkable journey from modest beginnings to a dignified life has been made possible through the visionary initiative of the Department of Rural Development (RDD) Inderwal and the transformative Pradhan Mantri Awas Yojana -Gramin (PMAY-G) scheme.

With a heart full of gratitude, Niyaz Ahmed recalls the life-changing support he received. A grant of Rs. 130 Lakhs from the RDD Department empowered him to construct a sturdy and comfortable abode that he proudly calls his dream home. The Pradhan Mantri Awas Yojana - Gramin (PMAY-G) scheme, with its focus on uplifting rural living conditions, proved to be the catalyst for this remarkable metamorphosis.



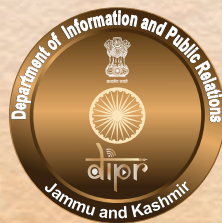
PMAY-G



Niyaz Ahmed's story is emblematic of the positive impact that government-led initiatives can have on the lives of the marginalized. The support received under PMAY-G, not only provided a physical structure but also renewed hope and dignity. As he gazes upon the walls that now stand tall against the elements, Niyaz Ahmed is a living testament to the fact that dreams can indeed materialize, even in the most challenging terrains.

Expressing his gratitude, Niyaz Ahmed extends his heartfelt thanks to the RDD Department and the Block Development Officer (BDO) of Inderwal, Tasleem Wani. Their dedication, coupled with the empowering vision of PMAY-G, has forever altered the course of his life and the lives of many others in Chingam A. The journey from a muddy house to a dream home is now etched in the annals of Kishtwar's transformation, a shining example of progress and possibilities.

**... and the journey of J&K's
progress continues....**



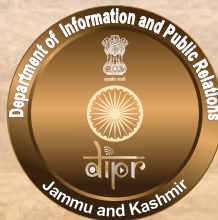
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