

**Government of Jammu and Kashmir**  
**Civil Secretariat: Social Welfare Department**

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Subject:- Scheme for Empowerment of skilled Women-2009  
Reference:- Cabinet Decision No.03-01-2010 dated 07-01-2010.

**Government Order No. 05 –SW of 2010**  
**Dated: - 08 -01 -2010**

**Sanction is hereby accorded to the implementation of the Scheme titled “Empowerment of Skilled Young Women- 2009” for grant of loan to women entrepreneurs, as per annexure, through J&K Women’s Development Corporation.**

**By order of the Government of Jammu and Kashmir.**


Sd/-

**Secretary to Government.**  
**Social Welfare Department**  
Dated:- 08 - 01-2010

No. SWE/WDC/56/2008

Copy to the:-

- (1) All Principal Secretaries to Government.
- (2) Financial Commissioner (Revenue).
- (3) Principal Secretary to Hon’ble Chief Minister.
- (4) Principal Secretary to H.E. the Governor.
- (5) All Commissioner/Secretaries to Government. *to GAD.*
- (6) Divisional Commissioners, Kashmir/Jammu.
- (7) Chief Executive Officer, Economic Reconstruction Agency.
- (8) All Heads of Departments.
- (9) All Deputy Commissioners.
- (10) Director, Information J&K Jammu.
- (11) Managing Director, J&K Women’s Dev. Corporation.
- (12) General Manager, Government Press, Srinagar/Jammu.
- (13) Principal Private Secretary to Chief Secretary.
- (14) Special Assistant to Hon’ble Minister for Social Welfare.
- (15) Special Assistant to Hon’ble Minister of State for Social Welfare.
- (16) Private Secretary to Hon’ble Chief Minister.
- (17) Private Secretary to Secretary Social Welfare.
- (18) Monday return file.
- (19) Government order file.
- (20) Stock file.

  
(Khurshid Ahmad Reshi)  
Deputy Secretary to Govt.  
Social Welfare Department

**Scheme for Empowering Skilled Young Women – 2009**

- 1) **Short Title & Commencement** : i) The scheme shall be called as "Scheme for Empowering Skilled Young Women – 2009"  
ii) The Scheme shall come into force from the date of its notification by the Government.
- 2) **Definitions** : In this Scheme, unless there is any thing repugnant in the subject or context :-
  - I- "**Administrative Department**"  
means Social Welfare Department of the Jammu & Kashmir Government.
  - II- "**Corporation**"  
means the Jammu & Kashmir Women's Development Corporation.
  - III- "**Government**"  
means the Government of Jammu & Kashmir.
  - IV- "**Scheme**"  
means the Scheme for Empowering SKILLED YOUNG WOMEN – 2009.
  - V- "**Year**"  
means the financial year from 1st April to 31<sup>st</sup> March following.
- 3) **Introduction** : The Scheme is being launched as a Gender Responsive Social Welfare measure, of the Government in pursuance of announcement made in the Budget Speech of 2009-10.
- 4) **Objectives** : The Scheme aims at initiating various welfare measures for the socio-economic upliftment of women. It envisages to provide direct loaning facility at a low rate of interest to the women entrepreneurs of the State through the J&K Women's Development Corporation.
- 5) **Scope and extent** : The Scheme shall cover unemployed educated women in the State who fulfill the eligibility criteria specified in this regard.

- 6) **Nodal Agency** : The Scheme shall be implemented through the nodal agency of the J&K Women's Development Corporation under the overall control of the Administrative Department.
- 7) **Funding of the Scheme**: The Scheme shall have a revolving corpus of Rs.10.00 crore for a period of five years. Interest earned on the corpus shall form part of the corpus fund. However, in the beginning of every year the Government shall make a provision to the extent of deficiency in the fixed amount of the corpus fund.
- 8) **Eligibility Criteria :**
- i. The applicant should be not below the age of 18 years and not above the age of 45 years as on 1st January of the year.
  - ii. The applicant should be permanent resident of Jammu and Kashmir State.
  - iii. The applicants who are matriculate and above are eligible for assistance under this scheme. ITI passed, technically trained persons shall be given due weightage. For technical trades, candidate must have certificate/ diploma/ degree in the relevant trade.
  - iv. The applicant should not be the defaulter of any scheduled/Cooperative bank or financial institution. Further, woman already covered under subsidy linked government schemes will not be eligible under the scheme.
- 9) **Trades covered and extent of finance** : The scheme shall cover the trades shown in Col.(I) of the table given below, with maximum amount of loan shown against each category of trade at Col.(II).

a)

Trade (I)	Maximum amount of loan (II)
Hosiery products Book Binding Trailoring Ceramics and Art ware pottery	Rs. 0.50 lakh to Rs.1.00 lakh

Poultry farming / breeding hatcheries Cosmetics and perfumery Beauty Parlour & any other viable activity	
Computer Software/ Hardware/ Photography Videography & any other viable activity	Rs. 1.00 lakh to Rs.1.50 lakh
Medical Healthcare Diagnostic centre Pharmaceutical retail business Dental Clinic Physiotherapy Clinic Women Healthcare Club & any other viable activity	Rs. 1.50 lakh to Rs.2.00 lakh
Floriculture / Aquaculture Food products Cut flower Aromatic Plant Cultivation & any other viable activity	Rs. 1.50 lakh to Rs.3.00 lakh
Hotel & Restaurants Electrical appliances	This shall not be covered in the 1 <sup>st</sup> phase.

- b) Rs. 0.10 lakh for municipal areas and Rs.1.25 lakh for Municipal Corporation areas may be added to the maximum limits for loan.
- c) The loan under the schemes may be granted on partnership basis as well and in that case the loan limit may be raised by 20%.
- d) The selection of the trade / activity will be the sole discretion of the beneficiary/ entrepreneur after due consultation with the Corporation.
- 10) **Margin Money** : The amount of loan will be decided on the basis of the requirement of the project. Margin money of 10% of the project cost to be provided by the borrower.
- 11) **Rate of Interest** : The loan shall be advanced at the rate of 6% Simple Interest per annum.
- 12) **Moratorium Period** : There shall be a moratorium period of 6 months.

- 13) Recovery Period :** The loan amount alongwith interest chargeable shall be recovered within 5 years excluding the moratorium period.
- 14. Service charges :** The amount of interest recovered from the loanees shall be retained by the corporation as service charges.
- 15. Loan Sanctioning Committee :** The composition of the loan sanctioning committee under the scheme would be as under :-
- 1) Managing Director, J&K Women's Dev. Corporation - Chairperson
  - 2) Secretary, J&K Women's Dev. Corporation - Member
  - 3) Concerned Development Officer of JKWDC - Member
  - 4) Concerned District Manager of JKWDC - Member

The Loan Sanctioning Committee while sanctioning the cases shall ensure the techno economic viability and profitability of the enterprises.

The following aspects shall also be kept in view by the Loan Sanctioning Committee:-

- (i) Techno Economic Viability and Profitability of the Enterprises.
- (ii) Effective scientific monitoring mechanism facilitating timely intervention for the success of the assisted units.
- (iii) Reviewing the performance of units set up periodically and assessing the status of ongoing projects for course correction wherever required.

- 16) High Powered Monitoring Committee :** The scheme shall be monitored by Divisional level committee with the following composition:
1. Director, Social Welfare of respective Division - Chairman
  2. Managing Director, J&K Women's Dev. Corporation - Member
  3. Joint Director Industries and Commerce Deptt. to be nominated by the respective Directors, - Member
  4. FA/CAO, Social Welfare Department - Member

The committee shall meet atleast once in a quarter and shall inter-alia deliberate on the following :-

- a) Assess and evaluate the performance of the Corporation in the implementation of the scheme.

- b) Ascertain the bottlenecks, if any, in the implementation of the scheme.
- c) Review the progress of recoveries due against the women entrepreneurs.
- d) Evolve systems for evaluating the performance of the entrepreneurs.
- e) Discuss and evolve strategies for extending requisite support to the entrepreneurs for setting up their units and for marketing and other related details.
- f) All other matters that are necessary and expedient for promoting the business activities of the entrepreneurs and for remedying the difficulties wherever arising in the implementation of the programme.

**17) Miscellaneous :**

- a. A detailed account of the targets and achievements shall be furnished in the meetings of Board of Directors of the Corporation annually.
- b. Application forms and procedure of the submission shall be devised by the J&K State Women's Development Corporation.
- c. In case where any difficulty arises in the implementation of the scheme or any support is needed, the appropriate reference shall be made to the Secretary, Social Welfare Department whose views in this regard shall be final.



(Khurshid Ahmad Reshi)  
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Social Welfare Department