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Transforming Urban J&K



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CITY LIVELIHOOD PLAN



Housing and Urban Development Department
Government of Jammu & Kashmir

1. Overview

A robust grassroot level mechanism is required to reduce poverty and vulnerability of the urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities. A City Livelihood Plan details the procedures and actions that will be undertaken in order to ensure that the capacity, production levels, and standards of living of urban poor are improved or at least restored, and are compensated adequately. The Report by the National Commission on Enterprises in the Unorganized Sector brought out in August 2007 (NCEUS, 2007) reveals that in 2004-05, out of India's total workforce, 92 percent worked in the informal economy.

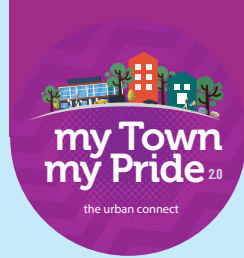
The Population of Jammu and Kashmir State according to the 2011 census stands at about 12.54 million, making it the 19th most populated state in India. Livelihood of the majority of the population of the Jammu & Kashmir state revolves around the agriculture and allied sectors. Over 70 per cent of the population, of more than 1.25 crores depends, directly or indirectly, on agriculture and its allied sectors. Other sectors of employment in the cities are retail, healthcare, tourism and hospitality, and information technology which require youth to attain skills to provide their services.

- An ideal livelihood plan should ensure the following aspects:
- Reduce poverty and inequality by generating employment among poor households
- Moving highly vulnerable households into sustainable livelihoods
- Establish economic stability amongst urban poor.

2. Existing Livelihood Schemes and Programs in J&K

- 2.1 MUMKIN - It is a livelihood programme designed primarily for unemployed young people between the age of 18 to 35. Under this scheme small commercial vehicles are being provided to the youth with reasonable subsidies.
- 2.2 TEJASWINI - This scheme focuses on strengthening the Women Entrepreneurs Ecosystem in J&K. Under this scheme, financial assistance of Rs 5 Lakhs is provided to girls between 18 to 35 years to start their business.
- 2.3 SAHYTA - Under this scheme, financial assistance of Rs 2 Lakhs is provided to youth in distress.
- 2.4 RISE TOGETHER - The programme envisions promoting community based entrepreneurship optimally to generate jobs, income and promote spirit of social service among new-age young entrepreneurs of Jammu & Kashmir.

Under the scheme, the eligible Youth Groups are to be provided with a financial assistance to the extent of ₹ 20.00 lakh comprising an upfront subsidy component provided by Mission Youth.



- 2.5 HIMAYAT -Himayat is a placement linked skill training programme for unemployed youth of Jammu and Kashmir and is being implemented by the Himayat Mission Management Unit, J&K State Rural Livelihoods Mission (JKSRLM), Govt of J&K.

Other Interventions

2.6 CITY LIVELIHOOD CENTERS

The objective of City Livelihoods Centre (CLC) is to provide a platform whereby the urban poor can market their services and access information and other benefits.

CLC acts as a “one-stop shop” for those seeking services from the informal sector as well as for the urban poor promoting their services and products.

A 12/7 call center is made available in each CLC to connect skilled service providers to the end users.

It has information of all service providers registered with it.

The CLC acts a:

Training Center - As envisioned in Employment through Skill Training and Placement (EST) in NULM.

Resource Center - To provide information about various schemes of the government to the urban poor.

Marketing Center - To market the services provided by registered people to the users.

2.6.1 City Livelihood Centre, Jammu

City Livelihood Center under Day-NULM (Govt. of India) is set up in Jammu with the support of JUDA (Jammu Urban Development Agency).

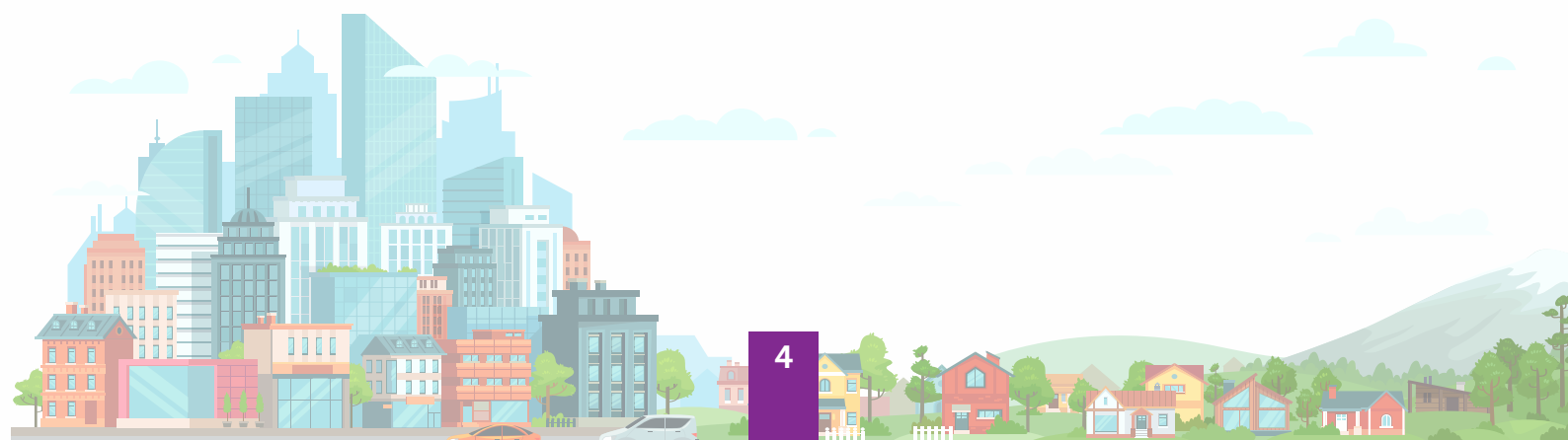
It serves 75 wards of Jammu with doorstep delivery for Services having highest standard quality, on-time project service, extended support and a hassle-free experience from booking confirmation to completion in all our projects to all their customers.

The website to access the services is <https://handyhands.org/>



3. City Profile

General Information	
Geographical Location	
Area	
Population	
No of Urban Poor/BPL Families	
No of Registered Unemployed	
Sectors of Employment	
Organized -	
Unorganized -	
Number of SHGs	
City Livelihood Center (Yes/No)	
No of ITI/ Polytechnic	
Existing policies/ schemes for livelihood mission	
Outcomes of existing policies/ schemes for livelihood mission	
Other/s	



4. Proposals of City Livelihood Plan



Components of a City Livelihood Plan

1	Social Mobilization and Institution Development (SMID)	Mobilizing the urban poor households to form their own institutions to partner with local self-governments, public service providers, banks, private sector and other mainstream institutions to facilitate delivery of social and economic services to the poor			
	<ul style="list-style-type: none">Formation of SHGs and give them a voice at various levels e.g. ULB, State Govt. Banks etc.Association of SHGs for benefit of SHGs members and bank linkages				
	Component	Activity	Target (2022-23)	Achievement (2022-23)	Remarks (Achieved till date)
1.1	Self Help Group (SHG) formation	Formation of SHGs at ward levels			
		Training & Other Capacity Building Programmes for SHGs for self employment.			
1.2	Universal Financial Inclusion	Opening of bank accounts			
1.3	City Livelihood Centers (CLCs)	No of registered Candidates for training			
		No of Service Providers			
		Website (YES/NO)			
2	Employment through Skill Training and Placement (EST)	To provide an asset to urban poor in the form of skills for sustainable livelihood. To increase the income of urban poor through structured, market-oriented certified courses.			
	<ul style="list-style-type: none">Skill Training for Micro Enterprise Development/Self-Employment.Training to be provided as per market need – training needs assessment by skill gap analysis at City Level.Training course curriculum and modules to be designed as per market requirement (& in accordance with National Occupational Standards).Placement (minimum 50% candidates) and/or linkages for self employment ventures.Tracking of successful candidates for a minimum 12 months period.				

	Component	Activity	Target (2022-23)	Achievement (2022-23)	Remarks (Achieved till date)
2.1	Skill Training and Placement	Empanelment of Training providers and independent certification agencies.			
		Skill Training of candidates			
		Placement of candidates			

Remarks - It will involve reputed institutes, including ITIs, Polytechnics, NITs, industry associations, engineering colleges, management institutes, skill training centers, foundations, NSDC and other reputed entities in government, private and civil society sectors.

3	Capacity Building and Training (CBT)	A key objective of the Capacity Building and Training component is to transform the role of the Ministry of Housing & Urban Poverty Alleviation and State Agencies in charge of urban poverty alleviation into providers of high quality technical assistance in the fields of urban livelihoods promotion and urban poverty alleviation			

Mission Management Units (MMUs) will be established at the Centre, States and in NULM mission cities with dedicated technical support.

	Component	Activity	Target (2022-23)	Achievement (2022-23)	Remarks (Achieved till date)
3.1	Establishing City Level Technical Cell (CLTC)	Capacity Building of key stakeholders and technical resource persons of the Mission Management Unit at city level.			
		Empanelment of Resource Centres / institutions / agencies for the purpose of imparting training as per guidelines.			

4	Self Employment Programme (SEP)	<p>To encourage underemployed and unemployed urban poor to set up small enterprises related to manufacturing, servicing and petty businesses.</p> <p>Minimum of 30% reservation for women beneficiaries and special provision of 3% reservation for Persons with Disabilities.</p>			
		<ul style="list-style-type: none"> Individual and Group Enterprises to be promoted and linked with banks for financial support. Provision of Interest subsidy on loans for individual enterprises. 			
	Component	Activity	Target (2022-23)	Achievement (2022-23)	Remarks (Achieved till date)
4.1	Individual Loan cases	-			
4.2	Cash Credit Loan (CCL)	-			
4.3	Interest Subsidy Beneficiaries				
4.4	Technology, Marketing and other support	Organize Entrepreneurship development Programme for 3-7 days for individual and group entrepreneurs.			
5	Scheme of Shelters for Urban Homeless (SSUH)	<p>To ensure access of urban population to permanent shelters with basic infrastructure facilities and various entitlements viz. Social security pensions, financial inclusion, education etc.</p>			
		<ul style="list-style-type: none"> The main objective of the Scheme of Shelter for Urban Homeless (SUH) is to provide shelter and all other essential services to the poorest of the poor segment of urban societies. The basic common facilities/amenities such as water, sanitation, electricity, kitchen/cooking space, and common recreation space may be provided at the shelters for dignified human living. 			

	Component	Activity	Target (2022-23)	Achievement (2022-23)	Remarks (Achieved till date)	
5.1	Registration of Homeless People	Registration Centers for Homeless people at public buildings e.g. hospitals, municipal offices, bust stands etc				
5.2	Shelters	Location and no. of Shelters - Identification of locations close to homeless concentrations and work sites. Design of shelters - Low cost and energy efficient.				
6	Support to Urban Street Vendors (USV)	To address the vulnerabilities of urban street vendors with measures like issuing of ID cards, preparing city vending plans, infrastructure improvement etc.				
	<ul style="list-style-type: none">• This component aims at skilling of street vendors, supporting micro-enterprise development, credit enablement and pro-vending urban planning along with supporting social security options for vulnerable groups such as women, SCs/STs and minorities.• Skill Development and Micro-enterprise Development support for Street Vendors.• Credit-enablement of Street Vendors.					
	Component	Activity	Target (2022-23)	Achievement (2022-23)	Remarks (Achieved till date)	
6.1	Pro-vending planning	Preparation of City Street Vending Plan				
		Survey and Issue of Identity Cards				
		Development of Vendor’s markets				
6.2	Skill development	Under Employment through Skill Training and Placement (EST&P) component				

7	Innovative & Special Projects (I & P)	To promote taking up of special projects to address livelihood issues of most vulnerable sections like physically-challenged, rag pickers, domestic workers, rickshaw pullers, sanitation workers and other such vulnerable groups.			
	<ul style="list-style-type: none">The projects must demonstrate strategies to create long-term and sustainable livelihood opportunities and may cover organization of the urban poor, formulation and implementation of innovative skill development programmes, provision of support infrastructure, technology, marketing, capacity building, etc. or a combination of these.Special projects covering proposals under any of the components will be implemented directly by the National Mission Directorate				
	Component	Activity	Target (2022-23)	Achievement (2022-23)	Remarks (Achieved till date)
7.1	Inviting Applications for Projects	Setting up of online portal to receive applications and partnering with institutions for mentor support.			
7.2	Selection and Implementation of Projects	-			
8	Promotion and Outreach of Schemes under Mission Youth	The J&K government is making various efforts to provide livelihoods and uplift the condition of youth of the state. It has rolled out various schemes under which the beneficiaries are identified and given direct funding to start their own enterprises.			
	Component	Activity	Target (2022-23)	Achievement (2022-23)	Remarks (Achieved till date)
8.1	Promotion and Outreach of Schemes	Offline (Print Media, advertisements etc.)			
		Online (Social Media/ Websites etc.)			