

JKEDI

VISION 2030

JAMMU AND KASHMIR ENTREPRENEURSHIP
DEVELOPMENT INSTITUTE



REPORT ON THE
JKEDI VISION | MISSION | STRATEGY | ACTION PLAN 2030



PREPARED BY:

**A COMMITTEE
CONSTITUTED BY THE
GOVERNING BODY OF JKEDI**
IN ITS 19TH MEETING HELD ON
AUGUST 24, 2016

SUBMITTED TO:
**THE GOVERNING BODY OF
JKEDI**

2030

Report on the JKEDI Vision, Mission, Strategy and Action Plan 2030

Executive Summary

1.0 BACKGROUND

- 1.1 Jammu and Kashmir Entrepreneurship Development Institute (JKEDI) was established by the Department of Industries and Commerce, vide its office order Plan-60/94 dated 20/03/1997 and registered under the J&K Societies Registration Act VI of 1998 (1941 A.D.) vide Registration No. 8/73.RS/816 dated 29th March 1997.
- 1.2 The Institute was created with an overall objective of fostering a culture of entrepreneurship in the State infested with a massive problem of unemployment.
- 1.3 Established in 1997, JKEDI became operational in the year 2004. Beginning with a modest outreach to 150 participants for giving them entrepreneurial orientation; and, training 21 potential entrepreneurs through one Entrepreneurship Development Programme (EDP) in 2004, JKEDI has conducted 2,177 EAPs creating awareness among 1,32,267 youth, about entrepreneurship in the state; conducted 241 Entrepreneurship Orientation Programmes (EOPs) covering 10,039 participants and organized 854 EDPs training 29,946 potential entrepreneurs, till 2016-17.
- 1.4 Governments across the board are far more serious now about promoting entrepreneurship which is also reflected in the Prime Minister's vision and thrust on skills and entrepreneurship development. To this effect, three major national initiatives viz. 'Make in India' on 25th September 2014; 'Skill India' on 15th July 2015; and, 'Start-up India, Stand up India' campaign on 16th January 2016 were launched by the Prime Minister, besides a National Policy for Skill Development and Entrepreneurship was unveiled on 15th July 2015.
- 1.5 Therefore, in view of the emerging scenario in the country, Governing Body of JKEDI thought it prudent to revisit the Vision of the Institute to respond to the new challenges. A Committee, therefore, was set up to have a closer look at the current vision and come up with a new vision to give new directions to JKEDI, vide its Order No. EDI/DIR-88 of 2016 DATED 03/10/2016, as per the decision of the Governing Body, taken in its 19th Meeting, held on 24th August 2016.

2.1 OBJECTIVES OF THE EXERCISE

2.1.2 Key objectives of the exercise were to:

- (i) Review the overall mandate and performance of JKEDI.
- (ii) Review the policies of the Central and State Governments to promote entrepreneurship.
- (iii) Assess the socio-economic and cultural environment of the state for entrepreneurship development.
- (iv) Assess the needs of youth for choosing entrepreneurship as a career.
- (v) Envision the future scenario for entrepreneurship in the state.
- (vi) Evolve a futuristic vision for the Institute to pursue.
- (vii) Evolve a portfolio of activities to meet the Vision.
- (viii) Develop and action plan, resource requirements (including human resources) to implement the activities.

2.2 METHODOLOGY AND DATA-BASE

2.2.1 Both the primary and secondary sources of data were used for developing the Vision.

2.2.2 Before undertaking the envisioning exercise, it was felt prudent that we talk to key stakeholders and understand their concerns. Therefore, it was decided to adopt a consultative process. The Stakeholders' participation was elicited at three levels viz. Director's level; Faculty & Staff and External stakeholders like banks, government support organisations/line departments, NGOs, JKEDI Trainees, industry and business, industry association, university/college students, etc.

3.0 SITUATION ANALYSIS OF J&K WITH REFERENCE TO ENTREPRENEURSHIP

3.1 The State is divided into three distinct regions viz. Jammu, Kashmir and Ladakh. A significant part of the State, known as Pakistan Occupied Kashmir has been occupied by Pakistan, since 1947. The State of J&K inhabits about 1.26 crore persons, as per the Population census 2011. It enjoys special status in the country as per the Article 370 of the Indian Constitution. It has very adverse sex ratio with 889 female per 1000 male compared to 943 at all India level. It has relatively low literacy rate at 68.74 per cent vis-à-vis 74.04 per cent at all India level. Though experiencing an increasing trend, its urbanization rate is merely 27.37 per cent compared to the national average of 31.16 per cent.

3.2 Availability of technical skills is crucial for economic development in general and industrial development in particular. There are 32 polytechnics in J&K with an intake capacity of 6,015 students and 88 Industrial training institutes with an intake capacity of 19,452 trainees. As per a Report of the Just Job Network (2016), 11,22,787 skilled persons will be required in J&K between 2014 and 2022.

- 3.3 Gross State Domestic Product (GSDP) of J&K at constant prices (2004-05) for the year 2014-15 was estimated to be Rs. 45126.30 crore compared to Rs. 45847.15 crore for the year 2013-14 (experiencing a decline of 1.57%). In per capita terms also, J&K experienced a decline of 2.66 per cent in 2014-15 (Advance estimates) compared to 2013-14 at constant prices. At constant prices per capita income in J&K was registered to be Rs. 37,903 compared to Rs. 67,106 in Himachal Pradesh and 65910 in Uttarakhand, for the year 2013-14. At all India level, the figures are Rs. 83,766.
- 3.4 The unemployment rate in the state is 4.9 per cent which is much higher than the national rate (2.7%) as per the 68th Round of the NSSO. The number of unemployed youth registered with various District Employment and Counseling Centers stands at 2.32 lakh in September-end 2014. The figure, however, is likely to be somewhat higher as the registration with the Centers is voluntary and not everyone registers.
- 3.5 In J&K, like at the all India level, sectorally, service sector, constituting 56.64 per cent of the economy, emerges as the largest sector, followed by manufacturing (total secondary) and agriculture (primary sector) with 25.87 per cent and 17.49 per cent respectively. However, in terms of employment, agriculture sector emerges as the largest employer with 64 per cent of the state's working population, followed by 25 per cent employed in the service sector and 11 per cent in manufacturing.
- 3.6 The State has huge potential of 20,000 megawatts (MW) of hydel power generation. However, only 2814.46 MW (17 per cent of the power generation capacity) has been utilized so far.

4.0 REVIEW OF JKEDI INTERVENTIONS TO FOSTER ENTREPRENEURSHIP

- 4.1 In order to achieve its objectives, JKEDI operates through seven verticals viz. *Community Mobilization and Engagement (CMAE)*; *Centre for Training and Skill Development (CTSD)*; *Start Up Financial Institute (SFI)*; *School for Entrepreneurship Studies (SFES)*; *Business Assistance and Support Services (BASS)*; *Centre for Policy Studies and Research (CPSR)*; and, *Project Management & Implementation Services (PMIS)*. Besides these verticals, the Institute also has a strong support system that includes *Personnel and Administration*, *Human Resources*, *Utilities and Support*. Each of the vertical is designated for specific, though interrelated, activities.

4.2 VERTICAL 1: COMMUNITY MOBILIZATION AND ENGAGEMENT (CMAE)

- 4.2.1 Its aim is to develop entrepreneurial attitudes, life skills, behaviour and mind-set among youth of J&K to inspire and motivate them to take-up entrepreneurship as their preferred career choice. The Vertical is also mandated to develop awareness tools and publications in order to increase awareness and position of the institute and its services as a brand.
- 4.2.2 Towards the community mobilization, JKEDI has been preparing success stories on existing entrepreneurs to showcase them as role models to motivate youth for an entrepreneurial career. It has also been organizing speaker series, documentaries, local TV and radio shows, publications, etc. JKEDI regularly organizes mega entrepreneurial events, off-line and on-line PR-campaigns. Besides, social media is being used to maximize the reach out.
- 4.2.3 While Structured Awareness Programmes (SAPs) were organized in colleges, the same could not be implemented in Schools due to various constraints, including the faculty time. In our view, such programmes could have been percolated down to the schools as well, had a right kind of strategy been adopted. In terms of awareness tools and publications, the Institute publishes a Quarterly Newsletter, besides annual reports. However, limitation of circulation and limited outreach of such print material is well known, if the aim is to address wider audience.
- 4.2.4 The mandate of this vertical was also to regularly organize business idea and business plan competitions, to promote entrepreneurship. However, this activity has not been taken up and remains on paper.
- 4.2.5 Despite these limitations, the vertical has proved to be an important pillar of the Institute and has significantly contributed to its growth.

4.3 VERTICAL 2: CENTRE FOR TRAINING AND SKILL DEVELOPMENT (CTSD)

- 4.3.1 JKEDI conducts two types of Entrepreneurship Development Programmes (EDPs) viz. general and sector specific. The sector specific programmes were few and far between and did not have a critical mass. The Institute was also expected to organise Apprenticeship Programmes. However, these programmes have yet to take off. Similarly, Incubation Support was also conceived as an integral part of the vertical. However, it is still on the drawing board and yet to take off.
- 4.3.2 JKEDI has, in all, conducted 854 EDPs covering 29,946 trainees with an average of 35 trainees per programme, ranging between 21 and 56 trainees, except for the year 2004, when the Institute did not conduct any EDP. Data are not separately available for general EDPs and sector specific EDPs. Therefore, it is assumed that the information available is for general EDPs only. It shows an increasing trend over time except for the year 2016-

17 which was a year with lot of social and political turbulence. The activity peaked in the year 2015-16 when the Institute conducted 127 programmes, training 5,072 potential entrepreneurs with an average of 40 trainees per programme.

- 4.3.3 The overall start up rate, i.e. number of the trainees starting their enterprises as a proportion of the total number of trainees trained, works out to 36.51 per cent, compared to 25.95 per cent at all India level.

4.4 **VERTICAL 3: START UP FINANCIAL INSTITUTE**

- 4.4.1 Once EDPs are conducted, the trainees are allocated under different schemes for funding of their projects (accessing credit). More reliable data are available only for the last five years. The funding has been made available to the trainees under three major schemes viz. *Seed Capital Fund Scheme, Youth Start up Loan Scheme and Term Loan Scheme of National Minorities development Finance Corporation, Ministry of Minority Affairs, Government of India.*

- 4.4.2 The Seed Capital Fund Scheme which was launched on 5th December 2009 has been implemented from the year 2010-11 and has so far covered only 4,864 trainees, given the fact that the Institute has trained close to 16,253 potential entrepreneurs since 2010-11, under the scheme. The apathy of banks was quite frustrating for the Institute.

- 4.4.3 The SCFS was evaluated by the Department of Economics and Statistics, Government of J&K in 2014-15. The findings of this study were quite encouraging and positive. In all 88 per cent enterprises were found to be operating and functional even after a lag of 1-5 years of their establishment. In terms of feedback of the trainees on the process of implementation of the scheme by JKEDI, 99 per cent JKEDI-EDP trained entrepreneurs expressed their appreciation for the processes adopted for the implementation of the Scheme which they found hassle free with no scope for brokers to creep in and consequently no chances of corruption.

- 4.4.4 The study indicated a few weaknesses as well. In view of their assessment, the implementing agency (JKEDI) was found wanting in the areas like quality of training, lesser participation of women (22%), disparity in the extent of coverage in various districts and non-adherence to the guidelines in so far as the transfer of seed money to the bank is concerned.

- 4.4.5 Youth Start-up Loan Scheme (YLS): Under the Scheme, soft loan @ 6% interest (simple) is being offered to prospective entrepreneurs within the age group of 18-37 years with minimum qualification of 10+2 in an off-bank mode, for the projects up to Rs. 8.00 lakh. The pattern of funding is 90% as Loan Component and 10% as Beneficiary Contribution.

The Institute started with a very modest number of 12 start-up loans and rose up to 407 cases in 2015-16, after which it experienced a dip to 238 cases due to reasons well known and mentioned earlier. Nevertheless, we witness an overall growing trend in the start-up rate which grew from 20.

- 4.4.6 National Minority Development & Finance Corporation (NMDFC): JKEDI is also functioning as an additional State channelising Agency for National Minorities Development and Finance Corporation (NMDFC), under the auspices of Ministry of Minority Affairs, Government of India. NMDFC has a provision of loans for economic activities and also for educational purposes for minority communities. The Institute has, till November end 2016 financed 2852 potential entrepreneurs, under Term loan Scheme and has given education loan to 103 needy students.

4.5 **VERTICAL 4: SCHOOL FOR ENTREPRENEURSHIP STUDIES:**

- 4.5.1 The objective of this vertical was envisaged to foster linkage between entrepreneurship theory and practice, focusing entrepreneurship as an academic pursuit. However, this Vertical is yet to start its operations, and is only on paper or only at a conceptual level.

4.6 **VERTICAL 5: BUSINESS ASSISTANCE AND SUPPORT SERVICES**

- 4.6.1 The objective of this vertical is to provide all formal and informal non-financial services that can help young entrepreneurs starting their businesses and to transform their fledgling ventures into successful enterprises. However, as of now, this vertical is engaged only in preparing Detailed Projects Reports (DPRs) of the candidates trained by the Institute, to provide them with financial linkages. In the financial year 2016-17, this vertical formulated more than 2000 DPR's.

4.7 **VERTICAL 6: CENTRE FOR POLICY STUDIES AND RESEARCH:**

- 4.7.1 The strategic goal of this vertical was to design research and develop framework for entrepreneurship and innovation in order to create knowledge and information products. However, this vertical has not been able to start its operations as of now, and remains on the paper only.

4.8 **VERTICAL 7: PROJECT MANAGEMENT AND IMPLEMENTATION:**

- 4.8.1 The mandate of this vertical was to liaise with Government and Non-Government stakeholders for management and implementation of projects related to sustainable economic development of the State. Accordingly, it executes special projects related to economic empowerment of J&K, which are sponsored by Government and Non-Government Stakeholders. For example, currently the Institute is implementing HIMAYAT Project of the Government of India under the umbrella of this vertical. Under the program,

the Institute has already trained 5280 candidates and has provided financial linkage to 1,787 of them. It has the target of training another 6,000 in next two years. In this case also, the start-up rate has shown a continuous improvement, starting with 5.82 per cent and reaching to 66.45 per cent in the year 2016-17.

4.9 It may be pertinent to note that, though dealt separately, all the operational verticals are inter-linked and inter dependent.

5.0 PROCESS OF ENTREPRENEURSHIP AT JKEDI

5.1 *An EDP passes through the following stages:* Mobilization/EAP Awareness: (20 Days; Counselling: (1 day Registration: (7 days); Interview: (1 day); Entrepreneurship Development Program (EDP): (3 Weeks); Preparation of Detailed Project Report: (7days); Vetting of Files by Experts: (2days); Steering Committee Meeting: (As and when conveyed by Government); Submission of Legal Documents: (7 days to 15 days); Disbursement in phasing Manner as per DPR: (As soon as Legal Documents are received – 2 days); Post Disbursement Monitoring: (Within 1 Month of First Disbursement)

5.2 OPERATIONAL INVOLVEMENT OF THE VERTICALS:

5.2.1 The four separate verticals/departments are involved in conducting one EDP. It is sort of a 'relay model' wherein one vertical performs the task and passes on the baton to the next. Promotional Activities (EAP, counseling and generation of applications) is done by **Community Mobilization and Engagement** Vertical, which is taken over by **Center for Training and Skill Development** which starts its interventions with selection of the trainees and execution of EDP. It follows by the task of DPR preparation which is carried out by **Business Assistance and Support System**. The DPR prepared by this vertical is submitted for appraisal and sanction of loan, which is carried out by the **Startup Finance Institute**.

5.2.2 This, however, indicates redundancy of a number of verticals being anchored by JKEDI. One may like to cite the usual EDP process and responsibility of a trainer within that. All over the country, EDPs are being conducted by almost 1,000 government and non-government organizations. The usual practice being followed across the organization, with little variation, is that the programme is divided into three major stages viz. (i) pre programme i.e. pre-promotional and promotional activities; (ii) programme; and, (iii) post programme follow up support. And, all the stages are carried out by one single trainer-motivator.

5.2.3 If one follows the standard practice, the entire EDP is to be conducted by only one trainer

motivator. However, JKEDI has adopted altogether a different practice by fragmenting the tasks and assigning it to a number of verticals which are nothing but sub-component of the overall task of conducting an EDP.

5.2.4 Therefore, it will be only prudent to have a closer look at the organizational structure and restructure it, which is efficient and consistent with the tasks.

6.0 REVIEW OF POLICIES AND SCHEMES TO PROMOTE ENTREPRENEURSHIP AND SELF-EMPLOYMENT IN J&K

6.1 We made an attempt to review of policies and schemes of central and State Governments to promote entrepreneurship in J&K. At the outset, we confess that we have not been able to make review of the policies due to lack of information. Nevertheless, we have been able to list the schemes of both the governments geared towards entrepreneurship development.

6.2 Nevertheless, it could be stated that the State government has crafted a few very innovating schemes like under 'Sher-e-Kashmir Employment und Welfare Programme for the Youth (SKEWPY)', under which a provision of non-refundable Seed Money to the eligible prospective entrepreneurs was made to kick start their ventures and make their projects bankable. Subsequently, another scheme viz. Youth Start-up Loan Scheme was added to the SKEWPY, to take care of loans, besides seed money available under the Seed capital Scheme. Both these schemes are being implemented by JKEDI, since their inception. Besides these two, the Institute is also operating two centrally sponsored schemes viz. HIMAYAT and loan scheme of National Minorities Development Finance Corporation.

6.3 However, in our view, there is a need to have a 'State Entrepreneurship and Start up Policy' for Jammu and Kashmir to have a focussed and comprehensive strategy to promote entrepreneurship in the State. It may be added that a number of progressive States have already come up with their Start up Policies.

7.0 EXPECTATIONS OF THE STAKEHOLDERS FROM JKEDI

7.1 A few of the JKEDI Vision 2030 Committee members had an opportunity to interact with a number of stakeholders, including youth, private sector leaders, government officials, industry associations, non-government organizations to understand their view on the future of entrepreneurship in the State. While the views expressed were very divergent, the common thread was that there is enormous potential for entrepreneurship development. Young, educated population leading to potential gains of demographic dividend; bounty of nature; virgin market and limited supply of locally produced goods and services; under exploited tourism potential; transport and communication; niche horticulture;

- handicrafts; carpets; emerging insatiated demand for soft infrastructure, under developed health sector; huge potential for entertainment sector, to mention a few, offer enormous potential for entrepreneurship and economic growth. What lacks is the conducive ecosystem wherein entrepreneurship could germinate and grow. Of course, issues pertaining to political uncertainty and social turmoil were also raised by the stakeholders, but these were considered temporary phenomena. The potential for business and entrepreneurship out weighted these disturbances.
- 7.2 The students felt that their exposure to entrepreneurship is almost nil. The subject is not taught at any level in schools and colleges. The students even from the management and commerce background thought so. They have no idea of a business, how start and run it? How to access finance? Who will stand guarantee? And so on.
- 7.3 The next segment, with whom we interacted constituted private sector, government sector, banking, NGOs, Industry Associations and EDI Trained Entrepreneurs. The first question asked was about their expectation from JKEDI. We would like to put on record that, unequivocally, all the participants appreciated the activities of JKEDI. They frankly opined that it is the only Institute/Government organization which is fair, transparent, honest (incorruptible), committed and efficient with lots of integrity. It was a pleasant beginning of the interaction for us.
- 1.4 The other issue that they raised, in terms of their expectations from JKEDI, was the capacity building and skill up-gradation of existing entrepreneurs and owners of a small business.
- 7.5 Another issue needed to be addressed, in view of the SME entrepreneurs, was the shortage of skilled manpower, in almost all sectors, including tourism. They felt that if JKEDI could also play some role in streamlining skill development activities in the State that will help industries and small businesses a great deal.
- 7.6 Overall, it is felt that the task of promoting entrepreneurship at hand is enormous, fraught with difficulties, but hugely rewarding. If the State has to make a dent on the twin problems of unemployment and poverty, entrepreneurship development is the answer. JKEDI must champion the cause and play the lead, in this movement.

8.0 VISION 2030, MISSION, VALUES AND STRATEGY OF JKEDI

- 8.1 While the vision of an organization does not usually change unless circumstances and overall operational environment change drastically, it has been almost half a decade that a Document was created for JKEDI. A lot of water has flown down the Jhelum since then. Economic contours of the country have changed drastically. A renewed and far more invigorated approach for promoting start up and entrepreneurship has emerged on the scene. Strategic interventions like Make-in-India, Startup India, Stand up India, Skill India, emergence of India as an economic powerhouse globally, call for altogether a different approach and strategy to take the baton of entrepreneurship forward in a state like J&K.
- 8.2 We hasten to add that there is nothing wrong with the present Mission and Vision of the Institute. Nevertheless, we also feel that there is a need to further strengthen it and expand its scope. However, whatever is relevant has been retained as such. What is added is the environmental sustainability aspect, in view of the ecological character of the State of J&K; and, also skill development component which has complementarity with entrepreneurship.

8.3 VISION

To strive for creation of a robust ecosystem that nurtures a culture of environmentally sustainable and inclusive entrepreneurship and skill development in the State of Jammu & Kashmir.

8.4 MISSION

To create and nurture an ecosystem in Jammu and Kashmir which induces high-order skills, germination and growth of responsible entrepreneurship through training, teaching, research, investments and advocacy.

8.5 GUIDING PHILOSOPHY

- Dare To Dream
- Courage To Act
- Humility To Learn

8.6 Core Values

Sr. No.	Core Values	Indicators
	Integrity & Transparency	Maintain highest standards of integrity and transparency in all our transactions. In case of conflict, stay with the right and not with the convenient.
	Efficiency and cognizant towards feedback	Committed to efficiency in functioning and strive continuously to improve skills and knowledge, be receptive to feedback and contribute to development of in-house human resources, through learning, sharing and mentoring.
	Knowledge & Innovation	Strive to create knowledge products, tools, platforms, champion initiatives, promote innovation and implement new ideas for effecting changes in programmes.
	Inclusive Development	Be sensitive to needs of vulnerable groups and regions under stress, be gender sensitive and recognize and respect their family commitments and work-life balance.
	Accountable	Strive to be decisive, deadline-oriented and achieve quick turnaround. Anticipate problems and evolve strategic and creative solutions.
	Respect for Diversity	Build an empathetic approach, believing that there is no unique/exclusive answer to complex socio economic realities. Accepting that people (internal and external) have cultural and ideological difference; and, handling, such difference with empathy, without prejudice and without assigning them a value.
	Commitment to Environmental Sustainability	Realise that we are custodians of the natural resources (like water, air, forests) of future generations. Use these resources judiciously without damaging them. And not to promote environmentally unsustainable enterprises, even if that means large resource generation.

8.7 PROPOSED STRATEGIC GOALS AND INTERVENTIONS:

The Institute defines its Strategic Goals as moored in the Vision, Mission, Guiding Philosophy and Core Values of JKEDI. These goals represent the essence of transformational interventions towards achieving and sustaining excellence in entrepreneurship development in the State, through various instruments like training, education, incubation, research and advocacy. The strategic goals are designed to meet the various challenges of maintaining and increasing distinctiveness of JKEDI as a centre of excellence in the field of Entrepreneurship Development.

8.7.1 DEFINING STRATEGIC GOALS

<p>Strategic Goal 1: Sensitizing, Promoting and Igniting Culture of Entrepreneurship</p> <ul style="list-style-type: none"> Sow the seeds of entrepreneurship far and wide to germinate and grow. Create awareness among youth and provide them orientation on entrepreneurship and to motivate them to, at least, start thinking of entrepreneurship as a lucrative career option. This will call for sustained promotion and publicity around charms of being an entrepreneur. Taking initiative to introduce entrepreneurship in schools and colleges. Training and capacity building of teachers and other professional (NGOs) in organizing entrepreneurship campaigns and teaching/orienting students in entrepreneurship. <p><i>It will be hosted by Centre for Igniting Entrepreneurship Culture (CIEC)</i></p>
<p>Strategic Goal 2: Fostering Entrepreneurship through Education and Training for New Enterprise Creation Programmes</p> <ul style="list-style-type: none"> Inculcate enterprising qualities such as initiative, innovation, creativity and risk taking capabilities amongst the youth; hone their skills, knowledge and aptitude through Entrepreneurship Development Programmes and other variants thereof. Create and develop professional human capital for development of entrepreneurship as a distinct body of knowledge and practice, by offering various academic courses in Entrepreneurship. <p><i>It will be hosted by Center for New Enterprise Creation (CNEC)</i></p>
<p>Strategic Goal 3: Fostering Entrepreneurship among Women and helping Women led Enterprises Grow</p> <ul style="list-style-type: none"> Women account for 50 per cent population of the world. And unless they participate in creating prosperity, no society can prosper. Promoting women entrepreneurship in J&K will be a major plank of the Institute's strategic interventions and activities. <p><i>It will be hosted by Center for Women Entrepreneurship (CENWENT)</i></p>

Strategic Goal 4: Business Assistance & Support (BAS)/ Business Development Services (BDS) to Existing SMEs

- Design and offer BAS/BDS to existing micro, small, and medium enterprises (MSMEs) to facilitate them overcome barriers in improved performance and growth in terms of improved productivity; increase their profitability, facilitate acquisition of improved/ most efficient technologies, improve quality, and facilitate access to high value markets.
- Create data and information base to support entrepreneurs in accessing new technologies and expanding the frontier of new products and new markets.
- ***It will be hosted by Center for Business Development (CBD)***

Strategic Goal 5: Sustained, Easy and Hassle free Access to Start-up Finance

- Offer and facilitate linkages to entrepreneurs across a range of financing options available from the Government, Financial Institutions, Banks and Institutional Investors.
- ***It will be hosted by Center for Start-up Finance (CSF)***

Strategic Goal 6: Promoting Entrepreneurship Education, Research and Undertaking Advocacy

- Offer short-term and long term Diploma and post graduate courses in Entrepreneurship
- Launch courses in Distance learning in collaboration with centers of excellence like EDI-I, Ahmedabad or some reputed open; learning universities like IGNOU.
- Conduct Research to enhance theoretical understanding on entrepreneurship and innovation.
- Conduct applied research to develop new models and strategies to promote entrepreneurship.
- Conduct policy research to influence central and state government policies and eco-system through advocacy to facilitate emergence and growth of entrepreneurship

It will be hosted by Center for Entrepreneurship Education and Research (CEER)

Strategic Goal 7: Promoting Innovation and Technology Start-ups through Incubation Support

- Provide incubation support to promote technology driven start-ups in the state. Liaising with engineering colleges and technical institutions to scout ideas and nurturing those ideas to commercialize.
- ***It will be hosted by Center for Innovation, Incubation and Business Modelling (CIIBM)***

Strategic Goal 8: Promoting Skill Formation in the State

- Starting Skill Development Programmes in a Mission Mode.
- Identify skill gaps and skill needs in the Industry.
- Coordinate development of course curriculum in collaboration with technical and vocational schools and engineering colleges
- Work as a nodal center for skill development and coordinate skill development training activities in the state in collaboration with skill development institutes like ITIs, Polytechnics, Engineering Colleges, Management Schools, etc.
- Evaluate and assess the quality of training being imparted by the partner institutions, through its Regional Centers.
- ***It will be hosted by Center for Promotion of Skills (CPS)***

Strategic Goal 9: Organizational & HR Capital Development

- Attract, develop, reward and retain quality human resources.
- Develop and adopt such systems & processes that enhance transparency and accountability.
- Develop and maintain a functional organizational framework that creates a rational, cohesive and streamlined approach to the administration of the Organization

9.0 PROPOSED STRATEGIC INTERVENTIONS

9.0.1 To achieve strategic goals, it is proposed to undertake a number of strategic interventions geared towards nurturing and strengthening entrepreneurship in the state of Jammu and Kashmir. In unison, they are expected to act as pillars of eco-system for promotion of entrepreneurship in the state. Each strategic intervention corresponds to its strategic goal specified is specified in the report.

9.1 STRATEGIC INTERVENTION 1: SENSITISING, PROMOTING AND

IGNITING CULTURE OF ENTREPRENEURSHIP

9.1.1 Entrepreneurship is not considered as an attractive career option among youth in J&K, like bureaucracy or other professions like medical, engineering, management – all of which enjoy a better social status, thanks to a biased mind-set. Therefore, the first barrier to remove is the negative mind-set towards entrepreneurship by raising the profile of entrepreneurs in the society. In this respect, exposure to role models is likely to have a significant demonstration effect, as their recognition itself is likely to increase social legitimacy of entrepreneurship. It is a common knowledge that societies which value self-sufficiency, individualism and autonomy and respect people, who accumulate wealth, are more predisposed to entrepreneurship. Induced interventions aimed at increasing awareness of entrepreneurship as a lucrative and attractive career for youth, in society, are called for. The strategic interventions envisaged are: *Creating Mass Awareness on Charms of being an Entrepreneur; Organising Awareness Programs in Schools and Colleges; Online Campaigning.*

9.2 **STRATEGIC INTERVENTION 2: PROMOTING ENTREPRENEURSHIP THROUGH TRAINING FOR NEW ENTERPRISE CREATION**

9.2.1 There are two major sources of entrepreneurial supply viz., (i) autonomous; and, (ii) induced. While every place has some or the other person who identifies an opportunity and converts it into a viable business proposition, this supply is not adequate and qualitatively it is rather weak, in most developing countries. If it is not adequate, one could craft strategies to induce it through government policies (concessions, subsidies, tax breaks, support, etc.). However, the experience of most countries (and states within India) has been that these incentives do not help much in promoting first generation entrepreneurs. It is a matter of mind-set. The other, a viable option, is to motivate and encourage youth to take up entrepreneurship by developing their capabilities to anchor a business successfully. Such a strategy, better known as Entrepreneurship Development Programmes (of course in various shades) has worked reasonably well in augmenting supply of first generation entrepreneurs, the world over. Therefore, the 2nd strategic intervention suggested is the new enterprise creation through training (and also education) interventions. This strategic intervention includes: *Organizing Entrepreneurship Development Programmes (EDP); Group Entrepreneurship Development Programmes; Programmes Promoting Producer's Organisations; and, Sectoral Trainings Programmes.*

9.3 **STRATEGIC INTERVENTION 3: FOSTERING ENTREPRENEURSHIP AMONG WOMEN AND HELPING WOMEN LED ENTERPRISES GROW**

9.3.1 Women account for 50 per cent population of the world. And unless they participate in creating prosperity, no society can prosper. Promoting women entrepreneurship in J&K will be a major plank of the Institute's strategic interventions and activities. A separate centre for women entrepreneurship is a need of the hour. In this connection, it may be mentioned that in deference to the instructions of the Hon'ble Chief Minister, the Institute has already established a separate centre for Women Entrepreneurship with its office both in Kashmir and Jammu. The key envisaged interventions of vertical are: *Organizing Women Entrepreneurship Development Programmes (EDP); Group Entrepreneurship Development Programmes; and, Sectoral Trainings Programmes.*

9.4 **STRATEGIC INTERVENTION 4: BUSINESS ASSISTANCE & SUPPORT (BAS)/ BUSINESS DEVELOPMENT SERVICES (BDS) TO EXISTING SMES**

9.4.1 About 40% enterprises fail in the first 1000 days, the world over, primarily because they do not get advisory and mentoring support. Those who survive are not able to grow beyond their local markets. Fear of growth has been well- documented as one of the key fears small entrepreneurs suffer with. As a result, a small entrepreneur does not grow in size. However, there is a dearth of programmes for existing entrepreneurs in J&K. This need is felt usually in smaller, industrially not so developed states like Jammu and Kashmir, which have very weak peer learning networks. This has provoked us to redefine this vertical and do something different than what it has been doing so far. The major strategic interventions suggested are: *Organizing Performance Improvement Programmes; Growth Programmes for Existing Entrepreneurs; Cluster Development Programmes; Programme for Value Chain Development; and Data and Information Base.*

9.5 **STRATEGIC INTERVENTION 5: ENSURING SUSTAINED, EASY AND HASSLE FREE ACCESS TO START-UP FINANCE**

9.5.1 The lack of adequate and timely start-up finance is one of the most difficult impediments facing young, first generation entrepreneurs. Creditworthiness is often assessed on the basis of track record, business experience and expertise. One of the key concerns that financial institutions have about lending to youth start-up entrepreneurs is that youth lack business

experience, exposure and skills. And, JKEDI promotes only first generation entrepreneurs who are devoid of all these qualifications. Nevertheless, Government of J&K has launched a few schemes to provide funding support to the EDP trained entrepreneurs through JKEDI. Obviously, this calls for a much specialized team to handle this activity. Through this strategic objective, JKEDI intends to provide direct finance through various direct financing options as well as linkages to financial institutions to the aspiring entrepreneurs. The major interventions proposed are the easy, timely and adequate availability of: *Equity Finance; Debt finance; and, Non-Fund Based Finance.*

9.6 STRATEGIC INTERVENTION 6: PROMOTING ENTREPRENEURSHIP EDUCATION & RESEARCH AND UNDERTAKING ADVOCACY

9.6.1 A bane of the action driven organizations is that they are, more often than not, extremely weak in documentation and research. Any living organization must document its history to draw lessons from its past and forge ahead. It must continue to update itself with information, product and market trend. Therefore, to make JKEDI as a globally recognized center of excellence the interventions proposed are: *Entrepreneurship Education (including launching distance education and other degree and diploma programmes); Conduct Policy Research; and, Publication and Advocacy.*

9.7 STRATEGIC INTERVENTION 7: PROMOTING INNOVATION AND TECHNOLOGY START-UPS THROUGH INCUBATION SUPPORT

9.7.1 Every engineering college gets a large number of final year projects which are expected to be with newness and some innovation. After the evaluation, the projects become part of the library or the 'Departmental Dump-yard'. Even a hazardous guess will put the percentage at least at two i.e. at least two project will contain some innovation which could possibly be commercialised or has some market potential. It calls for Provide incubation support to promote technology driven start-ups in the state. Liaising with engineering colleges and technical institutions to scout ideas and nurturing those ideas to commercialize. Therefore, it is proposed to: *set up an incubation center; Scouting Innovations; Organising Idea Competition and Accelerator programmes; and, provide handholding and business development services to the incubatees.*

9.8 STRATEGIC INTERVENTION 8: PROMOTING SKILLS IN J&K

9.8.1 Availability of skilled workers has always played a crucial role in industrial development in the world. The industry has suffered because of the lack of appropriate skilled human resources. The growth story of Japan, Germany and of late, even of China has skilled and educated manpower as its major source of growth. It is crucial for economic development in general and industrial development in particular. Though, there are 32 polytechnics in J&K with an intake capacity of 6,015 students and 88 Industrial training institutes with an intake capacity of 19,452 trainees, as per a Report of the Just Job Network (2016), 11, 22,787 skilled

persons will be required in J&K between 2014 and 2022. The gap between the potential demand and the current capacity to train people seems to be highly mismatched. The State government has evolved a massive plan for skill development. Keeping the priorities of the government and need of the industry in view, JKEDI has decided to enter into the skill development segment. To spread across the regions of the state, the strategic plan of JKEDI for skill development includes: *Setting up Skill Development Centres; Forging Partnerships with Professional agencies and Institutes; Linking Trainees with Industry; Identify Skill gaps and evolve new programmes; Offer new, unconventional programmes; and, Evaluate and Assess Performance of Partner Institutes.*

9.9 ORGANIZATIONAL & HUMAN RESOURCE DEVELOPMENT

Objectives of the Vertical are to:

- *Attract, develop, reward and retain quality human resources.*
- *Develop and adopt such systems and processes that enhance transparency and accountability.*
- *Develop and maintain a functional organizational framework that creates a rational, cohesive and streamlined approach to the administration of the Organization.*

9.9.1 *Organizational Structure and Verticals:* If one looks at the organizational structure in terms of verticals and manpower allocated to each of the verticals, the designations across the vertical vary a great deal. For same pay-scale, there is more than one designation. One does not know the relative hierarchy. If someone has to be shifted from one vertical to the other, he/she will have to be designated differently. It creates identity problem and lots of confusion within and outside the organisation. We believe that there should be hierarchical but uniform designations across the verticals, unless absolutely necessary. Therefore, the designations and pay-scales across the verticals have been brought of a reasonable uniformity and are in sync with the job being carried out by an employee. Since JKEDI is an academic organisation, the designations, we believe, also should reflect the very nature of the Institute and its branding. We have done away with positions like Sr. Manager, manager and so on, except in the case of administration, financing vertical and incubator. Remaining all the verticals have faculty oriented designations, following one-designation; one pay principle. Now these designations are, by and large, followed by the similar institutions of national repute like EDII, Ahmedabad.

10.0 ACTION PLAN JKEDI 2018-2023

10.1 Having done this exercise, a road map for at least the next five (5) years, so that appropriate man-power planning could be done, was evolved by the Committee. While most of the activities have to be directly undertaken by the Institute, there are certain activities wherein the Institute can play only support and even marginal role and much will depend upon the response of the central/state government and organisation outside.

10.2 The base for the Prospective Action Plan (PAP) for EDPs is the past experience of JKEDI in organising EAP, EOPs and EDPs. For other verticals, determinants like student population, unemployment among youth, number of SMEs in the state, Number of Girls in senior schools, colleges and universities, priorities of the government, need of the industry as emerged during the Workshop, etc., have been taken into account,

10.3 Also taken into are the priorities and focus of the central and state governments like Start up India-Stand up India, Make in India, Skill India, HIMAYAT, SKEWPY, etc. The estimation base is provided in the 'Activity Column' where ever required. The estimates for man-days also factor the topography and difficulty in travelling far flung difficult places.

10.4 The workload of the support system has not been worked out as it is not possible to earmark specific activity and the quantum. It will depend upon the work volume of the Core Verticals.

11.0 CONCLUDING OBSERVATIONS

11.1 The JKEDI Vision Report 2030 started with the idea of evolving a Vision and Strategy to achieve that Vision. However, as the exercise proceeded, there were demands to lay a feasible Action Plan at least for the next 5 years that gives action points to the Institute's Administration to plan not only execution but galvanising resources - human, fiscal and infrastructural.

11.2 As mentioned earlier, we attempted to come up with a shared vision: shared by the Director of JKEDI, faculty of JKEDI and its major stakeholders. To achieve this task, we organised a workshop of the faculty, group discussions with private sector and government line departments, industry associations and focussed group with students. The results were quite satisfying. The document was finally evolved, which appears to be quite a robust one, with an achievable action plan.

11.3 The next challenge will be for JKEDI to implement the Action Plan. There are going to be several hick ups. First, the existing faculty positions will have to be realigned to the new structure, which may warrant some adjustments in positioning of the faculty currently in place. Change is always painful. Most of us like to maintain status quo as the change is sometimes harsh for a few. Some may feel that justice has not been done in their case. Some may feel uncomfortable as they have to go to some not so convenient locations. Some may grouse because of the increased work load and some may have to unlearn certain things and learn so many new ones to remain abreast of the development. But finally, we are pretty sure that everybody will stand to gain in the long-run. More ladders have been created, more openings have been made, activity mix has been diversified, but everyone will have scope to specialise in one field of entrepreneurship or the other. We have kept in mind the principles of flexible specialisation. Nothing is rigid. One has to work, for sure to attain it.

14.4 This is more so because a large number of new activities have been proposed to achieve

overall holistic entrepreneurship development in the state. Effort has been create a well-orchestrated ecosystem wherein entrepreneurship could germinate and grow. The impediments have to be brought out through well-informed evidence-based researches to convince government to take a few steps to give entrepreneurship a BIG PUSH. The only thing government needs to do is to become a bit more benign to the needs of young, upcoming, first generation entrepreneurs.

11.5 With implementation of this Vision, the profile of the Institute and also its faculty will change substantially. It will have to reposition it-self in the market, with a number of new products. From a mere training institute, it will emerge as a 'Centre of Excellence' in the country, in the field of entrepreneurship training, teaching, research and advocacy.

11.6 That brings us to the point of building internal capabilities of the Institute and its faculty. We have introduced and proposed a number of new products which will require altogether new kind of expertise. Therefore, the Institute will have to commit significant resources in upgrading capacities of its faculty, at least in the first two years, besides inducting faculties with new expertise and endowments.

11.7 With the infusion of new type of expertise, there will be a lot of diversity in views and approaches, which is fundamental to innovation. This might have some implications for the organisational culture. The institute, nevertheless, will have to be innovative to remain at the forefront of the discipline. An innovation eco-system requires freedom to think, to act and to fail some-times. Failures are not a stigma, they are learning episodes. The Institute will be poised well to encourage diversity of views and approaches so that the spirit of innovation flourishes. After all, an entrepreneurship development organisation must act and function entrepreneurially.

11.8. *We would like to state that we have not worked out financial implications of implementing the proposed action plan. We have left it to the Institute to work out the financial implications and submit to the Governing Body, separately, for necessary approvals.*

11.9 We hope that the proposals contained in the Report are implemented in totality and not in a piece meal manner; and, at the earliest, if the proposed Action Plan is to be implemented from 2018-19, to achieve its stated Vision and Mission and making JKEDI a 'Centre of Excellence' in the field of entrepreneurship development in the Country.

XXXXXXXXXXXX

Foreword

I am happy to present “The report JKEDI Vision, Mission, Strategy and Action Plan 2030” to the Governing Body of JKEDI for its consideration.

This Report covers the various facets of promotion of entrepreneurship in the State of Jammu and Kashmir. The report provides a very comprehensive view of the current status of Entrepreneurship Development and also provides future direction for various interventions in the State. The Report endeavours inclusive development of entrepreneurship ranging from rural and women entrepreneurs to high tech, innovation driven start-ups. Another important feature of the report is that it covers not only start-ups but also aims at helping existing entrepreneurs to grow, prosper and create additional employment.

I would like to put on record my appreciation for the Vision Committee Members for giving their seasonal inputs to the issues addressed in the Report. I would like to make special mention of Dr. Dinesh Awasthi who gave the shape to the Report.

Overall, I am very excited about the plans that the report unravels. I am sure the Report will get due appreciation and endorsement of the Governing Body of JKEDI; and, will be implemented in its totality to achieve its Vision.

Shailendra Kumar, IAS

Acknowledgement

I would like to express my deepest gratitude to Mr. Shailendra Kumar, IAS, Chairman of Committee, set up by the Governing Body of JKEDI to evolve Vision 2030 for the Institute for giving us all liberty and extending his support in exploring the various dimensions of entrepreneurship for the completion of this comprehensive Report.

A special gratitude is due to Sh. H K Mittal, Advisor & Head, NSTEDB, Ministry of Science a& Technology and Dr Sunil Shukla, Director EDII, Ahmedabad.

I am at loss of words to express my appreciation for the crucial role of Dr. Dinesh Awasthi, Advisor, Society for Research and Initiatives for Sustainable Technologies and Institutions, whose contribution in stimulating suggestions in writing this report is admirable.

Special thanks are due to Prof. Gagan Sethi, Chairman, JanVikas, Ahmedabad for conducting “JKEDI Envisioning Workshop” with the Faculty of our Institute.

I would also like to gratefully acknowledge the suggestions provided by various Government Officers, Industry Associations and other Stakeholders who participated in the workshop. The contribution of Mr Rajan Kotru, Regional Program Manager, International Centre for Integrated Mountain Development, Kathmandu is also gratefully acknowledged.

A special mention is due to the faculty and students of Central University Jammu, MIET College Jammu, Central University Kashmir and Degree College Sopore who participated in the focussed group discussion at their respective colleges and provided useful insights into the aspirations of youth in the state with reference to entrepreneurship.

Last but not least, many thanks go to the Faculty of the Institute who have invested their efforts in providing inputs at various stages during the report preparation.

Dr. M. I. Parray



Office Order for Constitution of the Committee to Prepare the Vision Document for JKEDI and its Terms of Reference (ToR)

Jammu & Kashmir Entrepreneurship Development Institute (JKEDI)
Sempora, Pampore, Kashmir
(An organisation of Government of Jammu & Kashmir)

Sub: Constitution of the Committee for Preparation of Vision Document for JKEDI

Ref: Decision of the Governing Body of JKEDI taken in its 19th Meeting held on August 24, 2016

**Order No. EDI/DIR-88 of 2016
DATED 03/10/2016**

Sanction is hereby accorded to the constitution of a Committee with the following composition to prepare Vision Document for the Institute for a period of 15 years:

- | | |
|---|-----------------|
| 1. Commissioner/Secretary
Industries & Commerce Department,
Government of J&K | Chairman |
| ----- | |
| 2. Shri H K Mittal Head (NSTEDB)
Advisor & Head, National Science
& Technology Entrepreneurship
Development Board (NSTEDB)
Ministry of Science & Technology,
Government of India | Member |
| ----- | |
| 3. Dr. Dinesh Awasthi
Advisor (Skill Development and Entrepreneurship)
Mahatma Gandhi Labour Institute, Government of Gujarat. | Member |
| ----- | |
| 4. Dr. Sunil Shukla
Director, EDI, Ahmedabad | Member |
| ----- | |
| 5. Director, J&KEDI
Member/Secretary | |

TERMS OF REFERENCE (TOR) FOR THE COMMITTEE SHALL BE AS UNDER:

- (i) Review the overall mandate and performance of JKEDI.
- (ii) Review the policies of the Central and State Governments to promote entrepreneurship.

- (iii) Assess the socio-economic and cultural environment of the state for entrepreneurship development.
- (iv) Assess the needs of youth for entrepreneurship as a career.
- (v) Envision the future scenario for entrepreneurship in the state.
- (vi) Evolve a futuristic vision for the Institute to pursue.
- (vii) Evolve a portfolio of activities to meet the Vision.
- (viii) Develop and action plan, resource requirements (including human resources) to implement the activities.
- (ix) Any other issue, which committee may in its wisdom think appropriate to deliberate upon.

The Committee shall devise its own procedure of work including setting up of sub-committee and also co-opting any other member with specific expertise, if required. The Committee shall complete the job within a period of six months from the date of this order.

By Order

Sd/
(Dr. M I Parray)
Director
(Member/Secretary
Governing Body)

No. JKEDI/DIR/2016/81/734.39
Dated: 03/10/2016

Copy:

- 1. Advisor & Head, National Science & Technology Entrepreneurship Development Board (NSTEDB), Ministry of Science & Technology Government of India
- 2. Dr. Dinesh Awasthi, Advisor (Skill Development and Entrepreneurship) Mahatma Gandhi Labour Institute
- 3. Dr. Sunil Shukla, Director, EDI, Ahmedabad
- 4. Pvt. Secretary to Commissioner/Secretary., Industries & Commerce J&K Government for kind information to the Commissioner/Secretary
- 5. General Order/concerned file

INDEX

Chapter	Contents	Page No. (s)
PART-I		
1.	Introduction	1
2.	Situation Analysis of Jammu and Kashmir with Reference to Entrepreneurship Development	6
3.	Review of JKEDI Interventions to Foster Entrepreneurship in J&K	14
4.	Review of Policies and Schemes to Promote Entrepreneurship in J&K	34
5.	Future of Entrepreneurship in J&K and Expectations of Stakeholders from JKEDI	41
Part – II		
6.	Vision 2030, Mission, Values and Strategy of JKEDI	46
Part – III		
7.	Action Plan JKEDI 2018-2023	91
8.	Concluding Observations	108

List of Tables and Figures

Tables

Table No.	Title	Page
3.1	Year-wise Achievements in EAPs and EOPs	16
3.2	Year-wise Number of EDPs and Potential Entrepreneurs Trained	1
3.3	Start-up Rate of EDPs Conducted by JKEDI	19
3.4	Performance of the Seed Capital Fund Scheme	21
3.5	Number of Start Ups in Last 5 Years: Youth Start up Loan Scheme (YSLS)	23
3.6	Performance of NMDFC Scheme Implementation	24
3.7	Consolidated Performance of Financing Schemes under Start-up Financial Institute	25
3.8	Number of Start-ups and Start-up Rate in Last 3 Years under HIMAYAT	27

Figures

Figure No.	Title	Page
3.1	Implementation Process of EDPs followed by JKEDI	32
6.1	Organizational Structure & Verticals	65

Annexures

Annexure No.	Title	Page
I	Workshop Outcome Report	110
II	A process Documentation Report on JKEDI's Envisioning Workshop	129
III	Minutes of the Meeting of the Committee to Prepare Vision Document for JKEDI	159
IV	Entrepreneurship/Self-employment Schemes being implemented in the State of Jammu and Kashmir	36

PART – I

**INTRODUCTION,
METHODOLOGY
&
SITUATION
ANALYSIS**

[CHAPTERS 1-5]

2030

CHAPTER 1

INTRODUCTION

2.0 BACKGROUND

- 1.01 Jammu and Kashmir Entrepreneurship Development Institute (JKEDI) was established by the Department of Industries and Commerce, vide its office order Plan-60/94 dated 20/03/1997 and registered under the J&K Societies Registration Act VI of 1998 (1941 A.D.) vide Registration No. 8/73.RS/816 dated 29th March 1997.
- 1.02 The Institute was created with an overall objective of fostering a culture of entrepreneurship in the State infested with a massive problem of unemployment. Concomitant to its mandate, the Institute endeavours to promote entrepreneurship through various strategies like entrepreneurship awareness programmes, entrepreneurship orientation programmes, entrepreneurship development programmes, startup fund support, provisioning of business development services, working with education sector to orient students towards an entrepreneurship career, skill up-gradation, knowledge dissemination, consultancy services, research and advocacy, besides developing linkages with national and international organizations to mainstream entrepreneurship in the State.
- 1.03 While established in 1997, JKEDI became operational only in the year 2004, with the appointment of a full-time Director for the Institute. Beginning with a modest outreach to 150 participants for giving them entrepreneurial orientation and training 21 potential entrepreneurs through one Entrepreneurship Development Programme (EDP) in 2004, the Institute has expanded its outreach by leaps and bound. During the year 2015-16, it reached out to 30,272 participants to create awareness about entrepreneurship through 679 Entrepreneurship Awareness Programmes (EAPs); and, trained 5,072 potential entrepreneurs under 127 Entrepreneurship Development Programmes (EDPs). So far JKEDI has conducted 2,177 EAPs creating awareness about entrepreneurship among 1,32,267 youth in the state; conducted 241 Entrepreneurship Orientation Programmes (EOPs) covering 10,039 participants and organized 854 EDPs training 29,946 potential entrepreneurs, till 2016-17.

1.1 THE NEED FOR THE RE-VISIONING EXERCISE

- 1.1.1 Almost five years back, a vision document was prepared for the Institute. So far the Institute has successfully accomplished its mandate, following the same vision and mission.
- 1.1.2 World has been changing at a very high pace and so is the economy of the country. A large number of sectors like e-commerce and other technology led sectors have emerged on the scene. Innovation and startup are the new buzz words among policy-makers and planners the world over. Incubation has emerged as a key instrument for promoting and nurturing technology based innovative ventures. A large number of platforms of angel investors and venture capitalists have emerged all over to fund innovative ventures without many strings.
- 1.1.3 Governments across the board are far more serious about promoting entrepreneurship which also is reflected in the Prime Minister's vision and thrust on skills and entrepreneurship development. To this effect, three major national initiatives viz. 'Make in India' on 25th September 2014; 'Skill India' on 15th July 2015; and, 'Start-up India, Stand up India' campaign on 16th January 2016 were launched by the Prime Minister, besides a National Policy for Skill Development and Entrepreneurship was unveiled on 15th July 2015.
- 1.1.4 In response to this, all the state governments have started competing to promote entrepreneurship and attract investments by focussing on "Ease of Doing Business". As per the World Bank's 'Doing Business Report, 2016', India is ranked at 130 among the 190 countries covered in the Report.
- 1.1.5 On 21st May 2017, Ms. Nirmala Sitharaman told the Press Trust of India (PTI) that "Roughly about 7,000 big, small, medium and nano measures have been taken on the ease of doing business. As a result of which, we feel that States have realised that ease of doing business is a major agenda and they also see the benefit of going on that route." The Government of India has been making efforts to further improve the ease of doing business and aims to bring the country in the top 50.
- 1.1.6 Entrepreneurship is being unshackled slowly but surely, at an ever increasing pace. No state can afford to lag behind.
- 1.1.7 Therefore, in view of the emerging scenario in the country, Governing Body of JKEDI thought it prudent to revisit the Vision of the Institute to respond to the new challenges. A Committee, therefore, was set up to have a closer look at the current vision and come up with a new vision to give new directions to JKEDI.

1.2 OBJECTIVES OF THE EXERCISE

- 1.2.1 Key objectives of the exercise are to:

- (ix) Review the overall mandate and performance of JKEDI.

- (x) Review the policies of the Central and State Governments to promote entrepreneurship.
- (xi) Assess the socio-economic and cultural environment of the state for entrepreneurship development.
- (xii) Assess the needs of youth for choosing entrepreneurship as a career.
- (xiii) Envision the future scenario for entrepreneurship in the state.
- (xiv) Evolve a futuristic vision for the Institute to pursue.
- (xv) Evolve a portfolio of activities to meet the Vision.
- (xvi) Develop and action plan, resource requirements (including human resources) to implement the activities.

1.3 METHODOLOGY AND DATA-BASE

1.3.1 The preparation of a new and revised Vision Document for Jammu and Kashmir Entrepreneurship Development Institute (JKEDI) was methodologically quite challenging. We have used both the primary and secondary sources of data. Secondary data were collected from the Institute's archives, progress reports, post programme reports, government (state and central) documents such as economic survey 2014-15 Vol. I, II, and various other policy documents and schemes.

1.3.2 Primary data were collected in somewhat unconventional manner.

1.3.3 Before undertaking the envisioning exercise, it was felt prudent that we talk to key stakeholders and understand their concerns. Moreover, we wanted to evolve a shared vision and not the vision of only Governing Body or Director or a small group of people. Faculty and staff, if kept out of this exercise, may not own the revised vision. It may end up being the Governing Bodies vision without any ownership of those who matter, the faculty and staff members.

1.3.4 Therefore, it was decided to adopt a consultative process. The Institute invited Prof. Gagan Sethi to facilitate the consultative process, particularly, with the faculty and staff of JKEDI. The Envisioning Exercise was carried out by Prof. Gagan Sethi from January 5-8, 2017, at JKEDI Regional Office, Jammu. Dr. Dinesh Awasth, one of the Members of the Vision 2030 Committee also participated in the exercise. To begin with, an extensive interview was held with the Director JKEDI to understand the issues involved and need for evolving a new vision. It was followed by the envisioning Workshop.

1.3.5 The Stakeholders' participation was elicited at three levels viz. Director's level; Faculty & Staff and External stakeholders like banks, government support organisations/line departments, NGOs, JKEDI Trainees, industry and business, industry association, university/college students, etc. Based on this exercise and wide-ranging consultations, a Workshop Process Documentation Report was prepared; and, based on the Process Documentation Report, an Outcome Report was also prepared separately, which contained strategic directions based on the Workshop and Consultations. (The Process Documentation Report and the Workshop Outcome Report are placed **as Annexures I & II to** the Vision Document. They also contain

lists of the Participants.)

1.3.6 With the students, Focussed Group Discussions were organised. In all, over 180 students were involved from 4 Institutions viz. Model Institute of Engineering and Technology, Jammu (52 students), Central University, Jammu, Department of Management (34 students), Central University Kashmir (40 students), and Women's Degree College, Baramulla (57 students). For a focussed group discussion guideline please see Annexure III.

1.3.7 In all 28 Faculty Members of JKEDI participated in the 2.5-day Envisioning Workshop, facilitated by Prof. Gagan Sethi. In all 20 stakeholders and six representatives of industry associations interacted with Prof. Dinesh Awasthi and Prof. Gagan Sethi, on the issues pertaining to promotion of entrepreneurship in J&K.

1.3.8 During the process, a Meeting of the Committee constituted by the Governing Body in its 19th meeting held on August 24, 2016 for the preparation of Vision Document of JKEDI was held at Ahmedabad on 15th March at EDII to assess the progress and decide future course of action. (Minutes of the Meeting are enclosed as **Annexure III** to the Document.

1.3.9 We would like to put forth a limitation of the Report i.e.; we could not analyse the policies of the State and the Central Government due to paucity of time, as assessing each policy requires significant time, efforts and resources. Nevertheless, with the help of JKEDI faculty, we were able to collect some information on policies and programmes. The resource-result data were not readily available with various line departments. To that extent, we were not able to compare performance of JKEDI with other Development Departments of the Government of J&K. Nevertheless, within these limitations, we have made an attempt to analyse the performance of JKEDI vis-à-vis other organisations.

CHAPTER 2

Situation Analysis of Jammu and Kashmir with Reference to Entrepreneurship Development

2.0 ECONOMY OF JAMMU AND KASHMIR (J&K)

- 2.01 The State is divided into three distinct regions viz. Jammu, Kashmir and Ladakh. A significant part of the State, known as Pakistan Occupied Kashmir has been occupied by Pakistan, since 1947. The State of J&K inhabits about 1.26 crore persons, as per the Population census 2011. It enjoys special status in the country as per the Article 370 of the Indian Constitution.
- 2.02 It has very adverse sex ratio with 889 female per 1000 male compared to 943 at all India level. It has relatively low literacy rate at 68.74 per cent vis-à-vis 74.04 per cent at all India level. Though experiencing an increasing trend, its urbanization rate is merely 27.37 per cent compared to the national average of 31.16 per cent.
- 2.03 Gross State Domestic Product (GSDP) of J&K at constant prices (2004-05) for the year 2014-15 was estimated to be Rs. 45126.30 crore compared to Rs. 45847.15 crore for the year 2013-14 (experiencing a decline of 1.57%). In per capita terms also, J&K experienced a decline of 2.66 per cent in 2014-15 (Advance estimates) compared to 2013-14 at constant prices. A comparison with its neighboring states, with somewhat similar geography, is quite telling. At constant prices per capita income in J&K was registered to be Rs. 37,903 compared to Rs. 67,106 in Himachal Pradesh and 65910 in Uttarakhand, for the year 2013-14. At all India level, the figures are Rs. 83,766.¹
- 2.04 Besides other problems, J&K is also suffering from high incidence of poverty and unemployment. Information on poverty levels of J&K and even at all India level, are outdated. The latest estimates available on poverty are for the year 2004-05. As per the estimates, 27.50 per cent of the population lived below the poverty line in India. However, this percentage has constantly shown a tendency to fall from 54.88 per cent population living below the poverty line in 1973-74. In this respect, performance of J&K has been outstanding, with least proportion (5.40%) of population living below the poverty line compared to 27.50 per cent at all India level. In fact it went down to 3.48 per cent in 1999-2000 from that of 40.83 per cent in 1973-74, but had a marginal rise in poverty between 1999-2000 and 2004-05, from 3.48 per cent to 5.40 per cent.²

¹ Based on Directorate of Economics and Statistics, Tables 8 & 9, p.p. 23-24, Economic survey 2014-15, Vol. 1, Government of J&K.

² Economic Survey 2014-15, Vol. 1, Govt. of J&K, op. cit., Tables No. 3 & 4, pp. 247-249.

- 2.05 A recent estimate of the Planning Commission, Government of India, based on the BPL Survey of Directorate of Economics and Statistics, Government of J&K, for 2007-08 puts this percentage at 21.63 per cent; 26.14 per cent in rural areas and 7.96 per cent in urban areas. However, the Government of J&K has not accepted these figures and the estimates have led to significant debate and controversy.³
- 2.06 The unemployment rate in the state is 4.9 per cent which is much higher than the national rate (2.7%) as per the 68th Round of the NSSO. The number of unemployed youth registered with various District Employment and Counseling Centers stands at 2.32 lakh in September-end 2014. The figure, however, is likely to be somewhat higher as the registration with the Centers is voluntary and not everyone registers.
- 2.07 In J&K, like at the all India level, sectorally, service sector, constituting 56.64 per cent of the economy, emerges as the largest sector, followed by manufacturing (total secondary) and agriculture (primary sector) with 25.87 per cent and 17.49 per cent respectively.⁴ However, in terms of employment, agriculture sector emerges as the largest employer with 64 per cent of the state's working population, followed by 25 per cent employed in the service sector and 11 per cent in manufacturing.
- 2.08 Industrial base of a region, presence and strength of SMEs in particular, plays an important role in providing an eco-system for promoting entrepreneurship, and also economic growth. From this angle, the presence of SMEs in the state of J&K is rather weak. Regionally, it is lopsided, mainly concentrated in Jammu, which has better linkages with markets outside J&K. There are 53 Industrial Estates hosting about 4,700 Industrial units. However, as per the government records, the industrial infrastructure in Industrial Estates is "in dilapidated condition".⁵ There are in all 29,102 Small scale units and only 83 medium and large scale industrial units in the State. Total industrial investment till 2014-15 was Rs. 7,615.90 crore that provided employment to 1,52,651 persons. As per the Census of Small Scale Industries 2006-07 conducted by the Office of the Development Commissioner, Micro, Small and Medium Enterprises, Government of India, of the 20,359 units surveyed, 5,825 were either closed or not traceable, thus, for all practical purposes, putting the industrial sickness at about 26 per cent to 27 per cent. This is despite the fact that industries, particularly SMEs are offered significant incentives and concessions, including 100 income tax exemptions.⁶
- 2.09 Total production of handicrafts in the State was worth Rs. 2017.82 crore with an export of Rs. 1605.65 crore. Of course, Tourism Industry remains the largest industry in the State of J&K in terms of Revenue and Employment. It had 1,25,02,515 tourists arrival in 2012.

³ Ibid. Table No. 7, p. 251.

⁴ Ibid, Table No. 7, pp. 22-23.

⁵ Ibid. Para 1, p.129.

⁶ Ibid., pp. 126-127.

However, due to civil unrest and disturbances, the tourist arrival came down to 95,25,021 in 2015. The direct and indirect employment in the same year was estimated a little over 22 lakh. The figures for revenue from tourism were estimated at Rs. 46.92 crore.⁷

2.10 While topography of J&K could have certain distinct niche (particularly for tourism), it has also put constraints to physical infrastructure development, such as roads, power, communication, including telecom connectivity, approach and accessibility to health services, education, etc.⁸ Very high transport cost, due to topography makes J&K a high cost economy. While creation of such infrastructure at several remote places may need far heavier investments than the plains, sometimes such efforts become unviable and infeasible; though such infrastructural facilities are pre-conditions for any kind of economic development and growth. For example, length per square kilometer of national highways in J&K is merely 0.0056 kms, compared to 0.0234 at all India level. The corresponding length of roads in the neighbouring state Himachal Pradesh (HP) is 0.0271 and in Uttarakhand it is 0.1462. Similarly, the length of state highways in J&K is barely 0.0003 kms per sq. km. compared to 0.0512 at all India level and 0.292 in HP and 0.1473 in Uttarakhand. Given the nature of topography, one may not expect a very robust network of railways in the state.⁹

2.11 The State has huge potential of 20,000 megawatts (MW) of hydel power generation. However, only 2814.46 MW (17 per cent of the power generation capacity) has been utilized so far. The 18th all India Power Survey has projected an increase in power demand in J&K from 1706 MW in 2004-05 to 4217 MW in 2021-22. As per the estimates for the year 2014-15, the total demand for power in J&K was 18562 Million Unites (MUs). Against this demand, the total energy available was only 13459 MUs. Furthermore, the transmission and distribution losses in the state are as whopping as 52.66 per cent (as against 22% at all India level), leaving only 6372 MUs for meeting the demand, thus leaving a gap of 65 per cent.¹⁰

2.12 In terms of banking, J&K appears to be slightly disadvantaged. Compared to the credit deposit ratio of 78.96 per cent at all India level, the credit deposit ratio is barely 40.14 per cent in J&K. It is encouraging to note that the proportion of households availing banking services in J&K (70%) is far better than the all India (58.7%) level. The

7 Aasif Hussain Nengroo*1 , Ghulam Mohammad Bhat2 , Audil Rashid Khaki, (2016), "Economic Impact of Tourism in Jammu and Kashmir: in Indian Journal of Economics and Development, Vol 4 (3), March, pp. 1-5.

8 It may be noted that the forest cover in J&K is barely 19.95% as per the Economic Census 2014-15 (Table No. 7, p. 102). However, as per the NITI Ayog the forest cover (forest cover as a percentage of total geographical area) in the state is only 10.14% compared to 21.23% at all India level (<http://niti.gov.in/content/forest-cover-percent-total-geographic-area>). This needs to be reconciled.

9 NitiAyog, Sate Statistics, <http://niti.gov.in/state-statistics>; Tables 58 & 60

10 Based on Directorate of Economics and Statistics, Table 10, p.215, Economic survey 2014-15, Vol. 1, Government of J&K. It may be noted that the T&D Losses in J&K are too high to be sustainable. At all India level, the T&D losses account for only 22 per cent.

neighbouring States of Himachal Pradesh and Uttarakhand have coverage of 89 per cent and 80.7 per cent, respectively.

2.13 Let us have a look at the status of a few relevant (to entrepreneurship development) social sectors in the State. Literacy rate in J&K is 68.77% compared to 74.04 per cent at all India level as per the Census 2011. In terms of primary education, net enrolment rate in J&K is 95.33 compared to all India's 99.89. The corresponding figures for the upper primary are 80.82 and 61.82. However, what is worrying is the dropout rate. At the primary level, the dropout rate in J&K was 11.47 compared to 6.07 at all India level and 1.07 in Himachal Pradesh. The figures for the upper primary were 4.89 for J&K compared to 1.03 in Himachal Pradesh.¹¹ The gross enrolment ratio for higher education has now improved to 16.9 per cent with opening of a number of colleges and universities (including two central universities) in the State. But it remains far below the national average of 19.4 per cent.

2.14 Availability of technical skills is crucial for economic development in general and industrial development in particular. There are 32 polytechnics in J&K with an intake capacity of 6,015 students and 88 Industrial training institutes with an intake capacity of 19,452 trainees. There are 11 centers funded by National Skill Development Corporation. As per a Report of the Just Job Network (2016), 11,22,787 skilled persons will be required in J&K between 2014 and 2022.¹² The gap between the potential demand and the current capacity to train seems to be highly mismatched. However, as per the Economic Survey 2014-15, the Government has substantial plans to augment the skill development capacity in the State, covering sun rise sectors like tourism, hotel management and hospitality industry, etc. Special focus is being given to skilling of girls.

2.15 Telecommunication is now considered to be the life line for businesses. With an ever increasing growth in e-commerce, the criticality of telecommunication like internet and websites could hardly be overstated. The overall tele-density (telephone connection per hundred individuals in an area) in India starting with a base of 22.8 million telephone subscribers in 1999, has grown to over 970 million subscribers with a tele-density of 77.58 by the end of 2014. The tele-density was 69.98 in J&K by September 2014 with 132.73 in urban and 45.6 in rural areas. However, the internet density in J&K was barely 5.07 by March 2014 (latest available information).

2.16 A matter of concern is the proportion of capital expenditure vis-à-vis revenue expenditure of the Government. The Government expenditure is heavily tilted towards revenue expenditure (Rs. 44,975 crore), almost close to two and a half time than the capital expenditure (Rs. 19,684 crore). It may not augur well for the growth of the economy in the long run, particularly when the economic infrastructure is so weak.

11 NITI Ayog, Tables 20 to 26: <http://niti.gov.in/state-statistics>

12 Kumar, Atisha (2016), Supplying Skills for Jobs: A State Level Analysis of Training Across India, Just Jobs Network, Figure 4, p.14, www.justjobsnetwork.org

CHAPTER 3

Review of JKEDI Interventions to Foster Entrepreneurship in J&K

3.0 INTRODUCTION

3.01 In order to achieve its objectives, JKEDI operates through seven verticals viz. **Community Mobilization and Engagement (CMAE); Centre for Training and Skill Development (CTSD); Start Up Financial Institute (SFI); School for Entrepreneurship Studies (SFES); Business Assistance and Support Services (BASS); Centre for Policy Studies and Research (CPSR);** and, **Project Management & Implementation Services (PMIS)**. Besides these verticals, the Institute also has a strong support system that includes **Personnel and Administration, Human Resources, Utilities and Support**. Each of the vertical is designated for specific, though interrelated, activities. At the outset, we would like to indicate that while there is nothing wrong as far as these verticals are concerned, the issue comes with their implementation. Designated objectives and assigned tasks for each of the vertical and their review are presented in what follows.

3.1 VERTICAL 1: COMMUNITY MOBILIZATION AND ENGAGEMENT (CMAE)

3.1.1 Its aim is to develop entrepreneurial attitudes, life skills, behaviour and mind-set among youth of J&K to inspire and motivate them to take-up entrepreneurship as their preferred career choice. The basic objective of this vertical has been to design and deliver time-bound and targeted Awareness Programs for educated youth to sensitize them on financial literacy and personal planning, work readiness, social leadership and business entrepreneurship and also organize youth business plan competitions. Another major objective of this vertical is to organize Orientation Programs for existing entrepreneurs in the areas of capacity building, technology up gradation, quality appreciation etc.

3.1.2 The Vertical is also mandated to develop awareness tools and publications in order to increase awareness and position of the institute and its services as a brand. These goals are achieved by

- Publishing a Newsletter Quarterly
- Publishing Annual Report
- Online Campaigning

- Publishing Success Stories of the sponsored entrepreneurs in various local Dailies and journals.

3.2 REVIEW:

3.2.1 Towards the community mobilization, JKEDI has been preparing success stories on existing entrepreneurs to showcase them as role models to motivate youth for an entrepreneurial career. It has also been organizing speaker series, documentaries, local TV and radio shows, publications, etc. JKEDI regularly organizes mega entrepreneurial events, off-line and on-line PR-campaigns. Besides, social media is being used to maximize the reach out.

3.2.2 Under the Structured Awareness Programmes, the Institute designed and delivered time-bound and targeted Structured Awareness Programs (SAPs) to college and university students; students of technical institutes; educated unemployed youth, in association with educational institutions and other organizations, thereby sensitizing various student and youth groups on financial literacy and personal planning, work readiness, social leadership and business entrepreneurship.

3.2.3 While JKEDI was established in 1997, it became operational in 2003-2004 when it conducted 3 Entrepreneurship Orientation Programmes (EOPs) covering 150 participants. Since 2003-04 it has registered consistently an impressive growth, cumulatively conducting 2,177 Entrepreneurship Awareness Programmes (EAPs) covering 1,32,267 participants and 241 EOPs covering 10,039 participants. However, due to socio-political disturbances, its performance witnessed a small dip in the year 2016-17 (Table 1).

3.2.4 While Structured Awareness Programmes (SAPs) were organized in colleges, the same could not be implemented in Schools due to various constraints, including the faculty time. In our view, such programmes could have been percolated down to the schools as well, had a right kind of strategy been adopted. The Institute should have oriented and trained school teachers in conducting such programmes who in turn could have easily replicated the strategy at local level, giving it a wider coverage with large impact.

3.2.5 In terms of awareness tools and publications, the Institute publishes a Quarterly Newsletter, besides annual reports. However, limitation of circulation and limited outreach of such print material in well known, if the aim is to address wider audience. Though, these publications are also available on-line, which might be accessed by bigger audience. However, we could not get details on 'hits' to assess their efficacy and effectiveness. The Institute also uses social media tools like Facebook, Blog, twitter, etc. But the following is rather insignificant.

Table 3.1

Year-wise Achievements in EAPs and EOPs

Year	EAPS		EOPs	
	No. of Programmes	No. of Participants	No. of Programmes	No. of Participants
2003-04	0	0	3	150
2004-05	38	2170	18	644
2005-06	50	5012	24	1077
2006-07	64	4258	27	616
2007-08	32	2093	35	950
2008-09	32	3110	13	584
2009-10	60	4761	10	335
2010-11	83	5935	28	1120
2011-12	58	4422	26	1184
2012-13	191	8359	15	600
2013-14	175	11014	17	1833
2014-15	319	21840	9	328
2015-16	679	30272	7	326
2016-17	401	29021	9	292
Total	2177	132267	241	10039

Source: JKEDI Office Records

3.2.6 The mandate of this vertical was also to regularly organize business idea and business plan competitions, to promote entrepreneurship. However, this activity has not been taken up and remains on paper.

3.2.7 Despite these limitations, the vertical has proved to be an important pillar of the Institute and has significantly contributed to its growth. It has reached out to people across the State and has given due visibility to the Institute. The most important accomplishment of this vertical has been in terms of creating awareness on entrepreneurship and motivating young, educated people to opt for entrepreneurship as a career.

3.3 **VERTICAL 2:**
CENTRE FOR TRAINING AND SKILL DEVELOPMENT (CTSD)

3.3.1 The major objective of this centre is to inculcate enterprising qualities such as initiative, innovation, creativity and risk taking capabilities amongst the youth.

Entrepreneurship Development Programme (EDP), rooted in experiential learning, and other specialised interventions are organised to create a learning that is relevant, immediately applicable and long lasting, under this vertical.

3.3.2 JKEDI conducts two types of Entrepreneurship Development Programmes (EDPs) viz. general and sector specific. The sector specific programmes were few and far between and did not have a critical mass. It has not been able to develop a comprehensive approach and methodology for such programmes, also due to lack of in-house expertise; and external resources were hard to come by. The Institute was also expected to organise Apprenticeship Programmes. However, these programmes have yet to take off. Similarly, Incubation Support was also conceived as an integral part of the vertical. However, it is still on the drawing board and yet to be launched.

3.3.3 Followed by the CMAE efforts, the CTSD Vertical conducts three week mandatory training programs across the State for the youth intending to set up enterprises. The vertical has been instrumental in providing the much required entrepreneurship related inputs and information to the candidates to set up their units. The end objective is the grounding of enterprises by the EDP trainees.

3.3.4 JKEDI, in all, has conducted 854 EDPs covering 29,946 trainees with an average of 35 trainees per programme, ranging between 21 and 56 trainees, except for the year 2004, when the Institute did not conduct any EDP. Data are not separately available for general EDPs and sector specific EDPs. Therefore, it is assumed that the information available is for general EDPs only. The basic information on EDPs is presented in Table 2, below. It shows an increasing trend over time except for the year 2016-17 which was a year with lot of turbulence. The activity peaked in the year 2015-16 when the Institute conducted 127 programmes, training 5,072 potential entrepreneurs with an average of 40 trainees per programme.

Table 3.2

Year-wise Number of EDPs and Potential Entrepreneurs Trained

Year	EDPs		
	No. of Programmes	No. of Participants	Average No. of participants
2003-04	1	21	21
2004-05	0	0	0
2005-06	17	445	26
2006-07	19	441	23
2007-08	47	1422	30
2008-09	30	1242	41
2009-10	51	2856	56
2010-11	77	2613	34
2011-12	105	2941	28
2012-13	88	2707	31
2013-14	102	167	31
2014-15	101	3228	32
2015-16	127	5072	40
2016-17	89	3791	43
Total	854	29946	35

Source: JKEDI Database

3.3.5 Training of potential entrepreneurs *per se* is not enough. The objective is to facilitate set up of their enterprises. Otherwise, training for training sake has little meaning. Once EDPs are conducted, the trainees are allocated under different schemes for funding of their projects (accessing credit). More reliable data is available for last five years. The funding has been made available to the trainees under three major schemes viz. **Seed Capital Fund Scheme, Youth Start up Loan Scheme and Term Loan Scheme of National Minorities development Finance Corporation, Ministry of Minority Affairs, Government of India.**

3.3.6 As shown in Table 3, the overall start up rate, i.e. number of the trainees starting their enterprises as a proportion of the total number of trainees trained, works out to 36.51 per cent, compared to 25.95 per cent at all India level.¹³ It is quite interesting to note

13 Awasthi, Dinesh N. and Sebastian, Jose (1996), Evaluation of Entrepreneurship Development Programmes, New Delhi, Sage Publications, Table 3.1, p. 39.

that there is no major variation in the start-up rate over time and it revolves round 36 per cent over the years. One of the attributable factors behind this above the national average start-up rate is the access to finance through a number of schemes that the trainees are able to take advantage of. It may be noted that there may not be one to one correspondence between the persons trained in a particular year and the start-up rate of that year. Therefore, trainees trained in one particular year may establish their enterprise in the next year. Moreover, all those who are trained may not apply for loan or may even give up the idea of setting up their venture.

Table 3.3

Start-up Rate of EDPs Conducted by JKEDI

Sr. No.	Year	No. of Trainees	No. of Start Ups	Start Up Rate (%)
1	2012-13	2543	890	34.99
2	2013-14	3000	1161	38.70
3	2014-15	3223	1121	34.78
4	2015-16	5072	1788	35.25
5	2016-17	3769	1468	38.94
Total		17607	6428	36.51

Source: Worked out from the data made available by JKEDI archives.

**3.4 VERTICAL 3:
START UP FINANCIAL INSTITUTE**

3.4.1 Under this vertical, linkages are facilitated and offered to entrepreneurs across a range of financing options available through the Government, Financial Institutions and Banks. Through this strategic objective, JKEDI intends to provide direct finance through various options as well as through linking trainees with financial institutions. It offers debt finance to the trainees.

3.4.2 As of now JKEDI implements three employment generation and skill development schemes in which financial linkages are also provided to the trainees. These linkages are provided through three schemes that the Institute operates on behalf of the Central and State Governments, viz. **Seed Capital Fund Scheme, Youth Start up Loan Scheme**, and the Term Loan Scheme of National Minorities Development Finance Corporation (NMDFC).

3.4.3 SEED CAPITAL FUND SCHEME (SCFS):

3.4.3(a) Financial institutions the world over are usually reluctant in giving credit to first generation entrepreneurs and also entrepreneurs from weaker economic background, due to their high risk perception of these groups. This adversely affected start up rate of the Institute, in the initial phase. A poor start up rate for longer duration could jeopardise the reputation of EDPs and people may start questioning the effectiveness and efficacy of the Institute and its training. Realising this pain point, in 2009, the State Government very proactively came up with an innovative scheme under ‘**Sher-e-Kashmir Employment and Welfare Programme for the Youth (SKEWPHY)**’, where-under a provision of non-refundable Seed Money to the eligible prospective entrepreneurs was made to kick start their ventures and make their projects bankable. This scheme was named as Seed Capital Fund Scheme. JKEDI was entrusted with the implementation of the Scheme with J&K Bank as the sole debt syndicator.

3.4.3(b) Under the scheme, non-refundable seed money @ 35% of the project cost is made available to the prospective entrepreneurs upto a maximum of 3.00 lacs in respect of undergraduates/Graduates, Rs. 5.00 lacs in respect of Post-graduates and Rs. 7.50 lacs in respect of technically qualified persons like Doctors, Engineers, MBAs enabling them to start their enterprises and make their projects bankable. A person within the age limit of 18 to 37 years, with 10+2 educational qualification, who has undergone EDP training conducted by JKEDI is eligible to get the seed money.

**Table 3.4
Performance of the Seed Capital Fund Scheme**

S r . No.	Year	No. of units Covered	No. of Beneficiaries involved
1	2010-11	305	315
2	2011-12	605	634
3	2012-13	1190	1239
4	2013-14	1018	1057
5	2014-15	582	607
6	2015-16	646	647
7	2016-17	365	365
	Total	4711	4864

3.4.3(c) The Seed Capital Fund Scheme which was launched on 5th December 2009 has been implemented from the year 2010-11 and has so far covered only 4,864 trainees, given the fact that the Institute has trained close to 16,253 potential entrepreneurs since 2010-11, under the scheme. Discussions with the faculty members revealed that despite the Scheme, a large number of trainees are not entertained/given the seed capital by J&K Bank Ltd., under one pretext or the other. The scheme is only partially successful due to lukewarm cooperation of the Bank. For example the Institute could sponsor only 305 cases against a target of 700 in the first year (2010-11). Out of these, only 30 cases were disbursed by the bank, which was quite frustrating for the Institute.

3.4.3(d) The SCFS was evaluated by the Department of Economics and Statistics, Government of J&K in 2014-15. The findings of this study were quite encouraging and positive. In all 88 per cent enterprises were found to be operating and functional even after a lag of 1-5 years of their establishment. In terms of feedback of the trainees on the process of implementation of the scheme by JKEDI, 99 per cent JKEDI-EDP trained entrepreneurs expressed their appreciation for the processes adopted for the implementation of the Scheme which they found hassle free with no scope for brokers to creep in and consequently no chances of corruption. In terms of growth plans, 86 per cent respondents were quite optimistic and had plans or intention to scale-up their business. The survival rate of the trained entrepreneurs financed under the SCFS is about 86 per cent, against the failure/sickness rate of close to 40 per cent in case of non-trained entrepreneurs. Of the sample, 76 per cent enterprises had created at least three jobs, besides the entrepreneur himself/herself, which, as observed by the study, is an excellent realization of the intended objectives of the Scheme.

3.4.3(e) The study indicated a few weaknesses as well. In view of their assessment, the implementing agency (JKEDI) was found wanting in the areas like quality of training,

lesser participation of women (22%), disparity in the extent of coverage in various districts and non-adherence to the guidelines in so far as the transfer of seed money to the bank is concerned. Some issues thrown open by the study were of somewhat serious nature like coverage of 2nd and 3rd generation entrepreneurs (5% and 1% respectively). Moreover, seven candidates were found to have availed the seed money without establishing their Units (however, these points were successfully contested by JKEDI, in its response to the findings of the Report).

3.4.4 YOUTH START-UP LOAN SCHEME (YSLs)

3.4.4(a) In June 2011, a quick midterm evaluation of the Seed Capital Fund Scheme was conducted by the Mercy Corps, a US based international development agency. The study revealed that despite the best intentions of all the stakeholders, the young entrepreneurs covered under the Scheme faced a long and complicated process at the operational levels. The Study found that the Scheme faced a number of bottlenecks in implementation.

In order to improve its implementation and achieve the intended impact, the State Government acknowledged that there is a need for an additional financial support mechanism for young start-up entrepreneurs. Therefore, in furtherance of its commitments made under SKEWPY to promote entrepreneurship development and employment generation, the Government on June 21, 2012 launched a new Scheme to be implemented by JKEDI on pilot basis within the ambit of SKEWPY under the name & pattern of **Youth Start-up Loan Scheme**.

Under the Scheme, soft loan @ 6% interest (simple) is being offered to prospective entrepreneurs within the age group of 18-37 years with minimum qualification of 10+2 in an off-bank mode, for the projects up to Rs. 8.00 lakh. The pattern of funding is 90% as Loan Component and 10% as Beneficiary Contribution.

The achievements under the scheme are presented in Table 5. As seen in the Table, it started with a very modest number of 12 start-up loans and rose up to 407 cases in 2015-16, after which it experienced a dip to 238 cases due to reasons well known and mentioned earlier. Nevertheless, we witness an overall growing trend in the start-up rate which grew from 20.69 per cent in 2012-13 to 90.15 per cent in 2016-17.

Table 3.5

Number of Start Ups in Last 5 Years Youth Start up Loan Scheme (YSLs)

Sr. No.	Year	No. of Trainees	No. of Start Ups	Start Up Rate
1	2012-13	58	12	20.69
2	2013-14	263	125	47.53
3	2014-15	667	247	37.03
4	2015-16	734	407	55.45
5	2016-17	264	238	90.15
Total		1986	1029	51.81

Source: JKEDI Database

3.4.5 NATIONAL MINORITY DEVELOPMENT & FINANCE CORPORATION (NMFDC)

3.4.5(a) JKEDI is also functioning as an additional State channelising Agency for National Minorities Development and Finance Corporation (NMFDC), under the auspices of Ministry of Minority Affairs, Government of India. NMFDC has a provision of loans for economic activities and also for educational purposes for minority communities. The Institute has, till November end 2016 financed 2852 potential entrepreneurs, under Term loan Scheme and has given education loan to 103 needy students.

Table 3.6

Performance of NMFDC Scheme Implementation

Sr. No.	Year	No. of beneficiaries Covered under Term- Loan Scheme	No. of beneficiaries Covered under Education Loan Scheme
1	2010-11	-	-
2	2011-12	491	17
3	2012-13	225	3
4	2013-14	272	8
5	2014-15	165	10
6	2015-16	968	48
7	2016-17	731	17
Total		2852	103

3.4.6 CONSOLIDATED PERFORMANCE OF THE START-UP FINANCING INSTITUTE

3.4.6(1) The Start-up Financing Institute, a vertical of the Institute devoted to facilitate the trainees accessing finance has performed reasonably well, given the fact that most of the time, it is not the sole agency to sanction and disburse loans to the trainees. Lot more depends upon the attitude and cooperation of the JK Bank Ltd., which may play spoil sports. Or the Detailed Project Report may not be up to the mark or the candidate may not be able to meet the disbursement conditions, etc.

3.4.6(2) Table 7 presents the targets and achievements of the Start-up Financing Institute under various financing sources. One common trend that is observed is the sharp decline in 2016-17 in terms of financial targets and their achievements. It has performed the best in case of NMDFC component as it is within the powers of the Institute to sanction and disburse the funds, wherein it has overshoot the targets significantly, unlike seed capital scheme which depends on J&K Bank Ltd. It does not indicate that the Institute is any lax or lenient in sanctioning or disbursing loans but it indicates that JKEDI is far more proactive and willing to take calculated risk like a good entrepreneur. It also indicates that the Institute operates with lots of empathy and transparency and has much better understanding of the ground realities, unlike the conservative banking system. During interaction with the faculty and other stake holders, it was revealed that it is lot more easy to transact with JKEDI than J&K Bank Ltd. We were also told that the recovery rate of the loans given under the NMFDC Scheme is far better (almost 98%) compared to other loan schemes. It is primarily because the transactions with JKEDI are transparent, fair, flawless and absolutely corruption free. It may not be too optimistic to recommend that JKEDI may be encouraged to set up a separate Non-Banking Financial Company or a Company under Section 8 of the Companies Act 2013.

Table 3.7
Consolidated Performance of Financing Schemes under Start-up Financial Institute*

Amount in (Rs.) Lakhs							
Sr. No.	Scheme	Year	Allocation (Rs.)	Achievements (Rs.)	Target (Nos.)	Achievements (No.)	Employment Generation (No.)
1	YSLs	2014-2015	1900	1362 (71.68)	250	247 (98.80)	452
		2015-2016	1900	2473 (130.16)	250	407 (162.80)	745
		2016-2017	2600	2085 (80.19)	250	238 (95.20)	436
2	Seed Capital	2013-2014	4500	3605 (80.11)	1200	1018 (84.83)	2219
		2014-2015	4500	2027 (45.04)	1300	582 (44.76)	1269
		2015-2016	4523	2184 (48.28)	1500	644 (42.93)	1404
3	NMDFC	2016-2017	4042	708 (17.51)	1150	207 (18.00)	451
		2013-2014	500	648 (129.60)	526	272 (51.71)	354
		2014-2015	500	797 (159.40)	630	164 (26.03)	213
		2015-2016	3400	3549 (104.38)	2040	968 (47.45)	1258
		2016-2017	3400	2713 (63.91)	1112	828 (74.46)	1076

*Figures within the parenthesis are percentages of the targets achieved

Source: JKEDI Database

3.4.7 VERTICAL 4: SCHOOL FOR ENTREPRENEURSHIP STUDIES

3.4.7(1) The objective of this vertical was envisaged to foster linkage between entrepreneurship theory and practice, focusing entrepreneurship as an academic pursuit by offering short-term certification courses to begin with. And subsequently upgrading it to diplomas and post-graduate diplomas and finally into a full-fledged post graduate programs. However, this Vertical is yet to start its operations, and is only on paper or only at a conceptual level. However, the proposal for launch of a Diploma Course in Entrepreneurship Development has been initiated, which is expected to start in due course of time.

3.4.8 VERTICAL 5: BUSINESS ASSISTANCE AND SUPPORT SERVICES

3.4.8(1) The objective of this vertical is to provide all formal and informal non-financial services that can help young entrepreneurs starting their businesses and to transform their fledgling ventures into successful enterprises. It includes market support, consultancy, facilitating access to business enablers like technology, business information, business linkages, and infrastructure development. It also includes

other non-financial support services like mentoring, support networks, business clubs, incubators, and monitoring & evaluation initiatives.

2.4.8(2) Though as of now, this vertical is engaged only in preparing Detailed Projects Reports (DPRs) of the candidates trained by the Institute, to provide them with financial linkages. In the financial year 2016-17, this vertical formulated more than 2000 DPR's.

3.4.8(3) In our opinion, lot more should have been done by the vertical as envisaged in the earlier Strategic Plan like mentoring, support networks to young budding start-ups, business clubs, incubators, and monitoring and evaluation initiatives.

**3.4.9 VERTICAL 6:
CENTRE FOR POLICY STUDIES AND RESEARCH**

3.4.9(1) The strategic goal of this vertical was to design research and develop framework for entrepreneurship and innovation in order to create knowledge and information products. However, this vertical has not been able to start its operations as of now, and remains on the paper only.

**3.5.0 VERTICAL 7:
PROJECT MANAGEMENT AND IMPLEMENTATION**

3.5.01 The mandate of this vertical was to liaise with Government and Non-Government stakeholders for being the preferred agency for management and implementation of projects related to sustainable economic development of the State. Accordingly, it executes special projects related to economic empowerment of J&K, which are sponsored by Government and Non-Government Stakeholders. For example, currently the Institute is implementing HIMAYAT Project of the Government of India under the umbrella of this vertical. Under the program, the Institute has already trained 5280 candidates and has provided financial linkage to 1,787 of them. It has the target of training another 6,000 in next two years. In this case also, the start-up rate has shown a continuous improvement, starting with 5.82 per cent and reaching to 66.45 per cent in the year 2016-17 (see table 8). However, the absolute numbers have declined during this year in the case of HIMAYAT also, like in the cases of other schemes analyzed above.

**Table 3.8
Number of Start-ups and Start-up Rate in Last 3 Years under HIMAYAT**

Sr. No.	Year	No. of Candidates Trained	No. of Start Ups	Start Up Rate
1	2014-15	1014	59	5.82
2	2015-16	3032	908	29.95
3	2016-17	1234	820	66.45
Total		5280	1787	33.84

3.5.02 It may be pertinent to note that, though dealt separately, all the operational verticals are inter-linked and inter dependent.

1.6 PROCESS OF ENTREPRENEURSHIP AT JKEDI

3.6.1 *Mobilization/EAP Awareness: (20 Days)*

It is a part of the promotional activities, which, in JKEDI, is also considered a major strength of Institute. It involves reaching out to the people inhabiting both, rural and urban areas to motivate them to take up entrepreneurship as a career. While working at the grass roots, there are certain problems which are faced by the trainers, such a reluctance of people to listen to you in an environment where people look at you with suspicion and lot of scepticism because, in their view, you are trying to divert their attention away from government jobs.

3.6.2 *Counselling: (1 day)*

During the process the idea assessment is done, including the SWOT analysis of the candidates.

1.1.3 *Registration: (7 days)*

After the process of counselling is over the candidates are asked to submit the requisite forms along with the relevant documents at JKEDI offices.

1.1.4 *Interview: (1 day)*

The readiness of the candidates with regard to setting up their enterprise is assessed. The interview is conducted by a panel consisting of the various representatives of the line departments and anchored by the faculty at JKEDI District Centers.

1.1.5 *Entrepreneurship Development Program (EDP): (3 Weeks)*

A three week EDP is conducted to make these candidates aware of the various basic concepts and process of enterprise creation and management. Resource persons from various other line departments are tapped in to provide inputs on formalities, procedures, rules and regulations involved in setting up and operating enterprises. Special emphasis is laid on the registration and other documentations required for start-ups.

1.1.6 *Preparation of Detailed Project Report: (7days)*

A detailed blue-print of the unit along with financials is prepared by the Business Assistance and Support Services on the basis of which financial linkages are provide to the candidates to set up their enterprises.

After formulation of Detailed Project Report, cases are appraised on the basis of the project report.

1.1.7 *Vetting of Files by Experts: (2days)*

After preparation of DPR's and Appraisals, the domain experts go through the files

and check if it lacks in any aspect with regard to the loan proposed, registrations and NOC's placed across the file and overall the viability and the feasibility of the project.

1.1.8 *Steering Committee Meeting: (As and when conveyed by Government)*

Once all the formalities are completed, these cases are placed before the Steering Committee for consideration and approval.

1.1.9 *Submission of Legal Documents: (7 days to 15 days)*

After the cases are approved by the Steering Committee, the successful candidates are asked to submit the requisite legal documents to the Institute to facilitate the release of the funds for setting up respective enterprises.

1.1.10 *Disbursement in phasing Manner as per DPR: (As soon as Legal Documents are received - 2 days)*

The process of disbursement of funds starts once the legal documents are received by the Head Office. The funds are usually disbursed in phased manner as per the DPR, to avoid their misappropriation, underutilization.

1.1.11 *Post Disbursement Monitoring: (Within 1 Month of First Disbursement)*

After utilization of 1st Installment, the beneficiary requests for next installment upon which a post sanction survey is conducted by JKEDI staff wherein complete detail of

utilization of funds and the status of the venture is verified. Upon recommendation by JKEDI employee, the 2nd installment is released as per the schedule.

[For flow of the process, please see figure 1, below.]

3.7 OPERATIONAL INVOLVEMENT OF THE VERTICALS:

3.7.1 The Figure 3.1 presents the flow of activities and the vertical involved in executing that activity. It is apparent from the flow chart that four separate verticals/departments are involved in conducting one EDP. It is sort of a 'relay model' wherein one vertical performs the task and passes on the baton to the next. Promotional Activities (EAP, counseling and generation of applications) is done by **Community Mobilization and Engagement** Vertical, which is taken over by **Center for Training and Skill Development** which starts its interventions with selection of the trainees and execution of EDP. It follows by the task of DPR preparation which is carried out by **Business Assistance and Support System**. The DPR prepared by this vertical is submitted for appraisal and sanction of loan, which is carried out by the **Startup Finance Institute**.

3.7.2 This, however, indicates redundancy of a number of vertical being anchored by JKEDI. One may like to cite the usual EDP process and responsibility of a trainer within that. All over the country, EDPs are being conducted by almost 1,000 government and non-government organizations. The usual practice being followed across the organization, with little variation, is that the programme is divided into three major stages viz. (i) pre programme i.e. pre-promotional and promotional activities; (ii) programme; and, (iii) post programme follow up support.

3.7.3 Once an organization receives sanction of a programme, it is assigned to one trainer motivator who starts with conducting a center feasibility study and environment scanning. At this stage, he/she also develops a basket of opportunities that are feasible and viable in that area, for guiding the trainees and also networks with local support system. Depending upon the local situations, the trainer crafts his/her promotional strategy and undertakes programme promotion activities to create awareness about the programme; and tries to obtain as many applications as possible. This is followed by selection of the trainees. Usually the ratio between selected candidates for the EDP and not selected is 1:4. Subsequently, the trainer organizes starts the programme subsequent to its inauguration. The EDP may last 2 to 3 to 4 weeks depending upon the nature and sponsor. During the programmes itself, the trainees conduct market survey for their chosen project and prepare a market survey report that also works as a pre-feasibility study. During the training programme, they are exposed to various behavioural and managerial inputs and are also taught and exposed to various government schemes, procedures and formalities in setting up a venture.

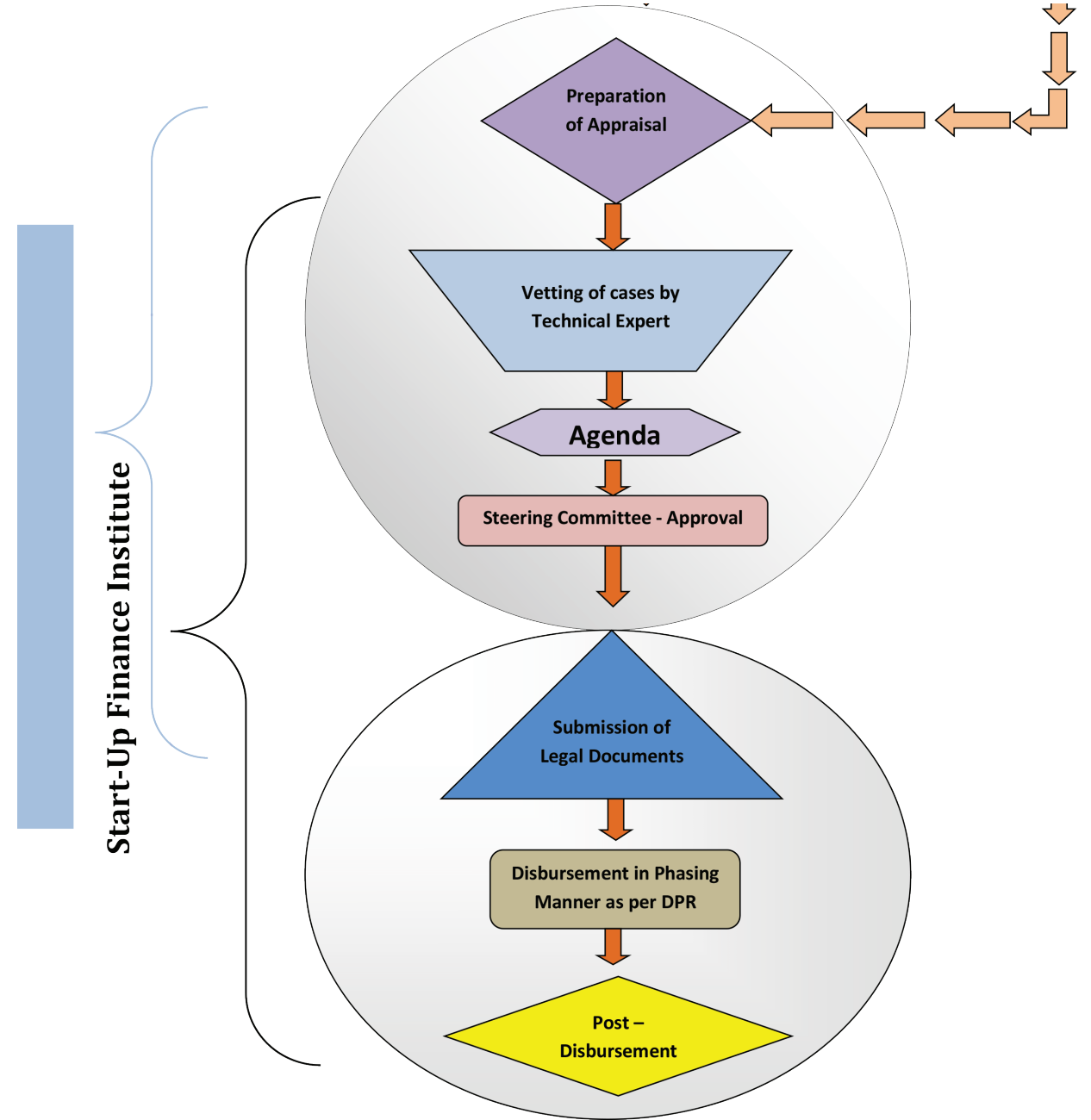
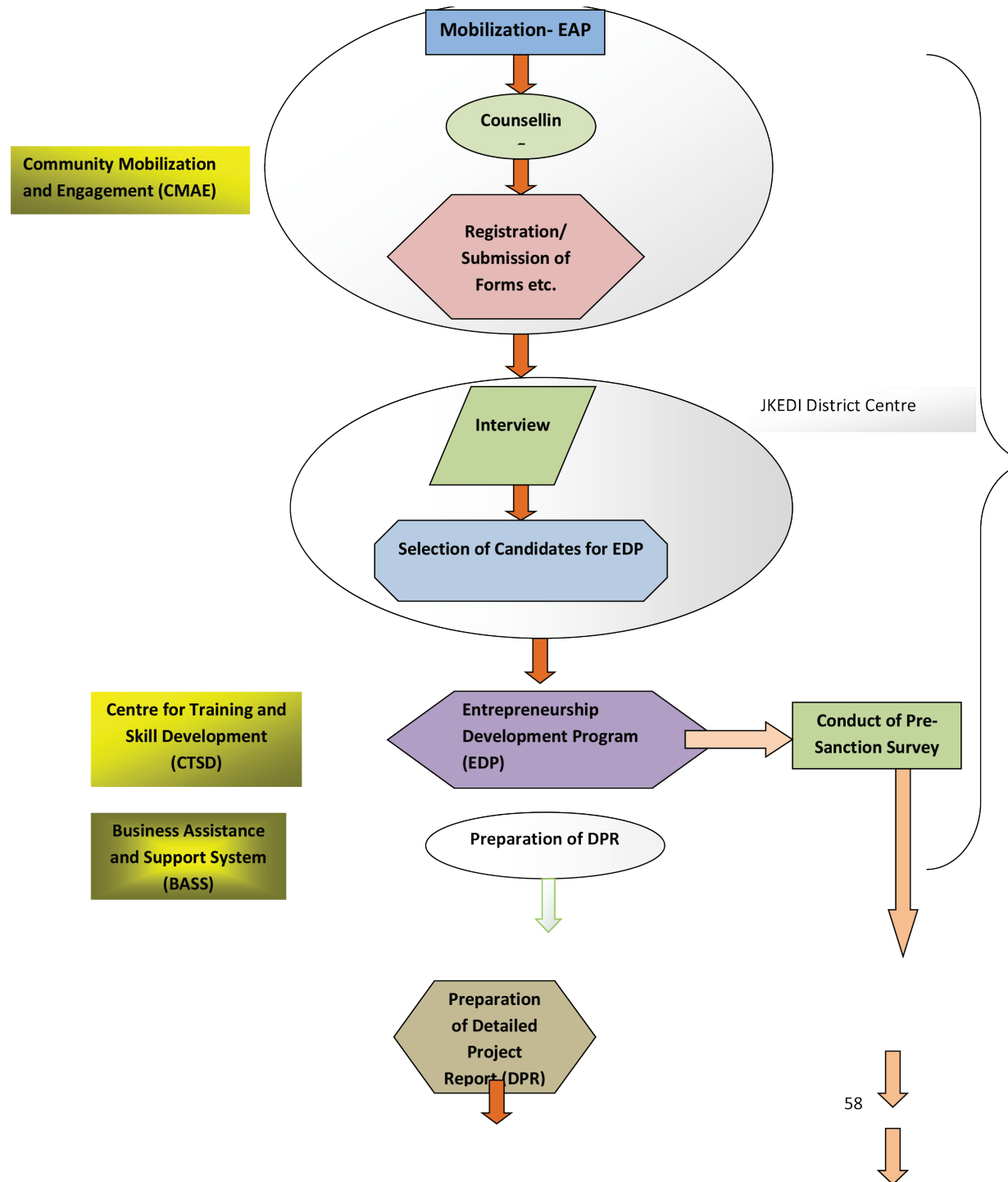
3.7.4 Once the programme concludes, the trainer starts his follow up and handholding activities, which includes helping the trainees, prepare their own business plan or project report, which are submitted to banks for financing. The trainer indirectly helps the trainees access finance from banks and take advantage of other schemes of assistance related to his/her project. In the case of JKEDI, the startup Finance Institute is an additional link for provision of credit.

3.7.5 The point being driven here is that if one follows the standard practice, the entire EDP is to be conducted by only one trainer motivator. However, JKEDI has adopted altogether a different practice by fragmenting the tasks and assigning it to a number of verticals which are nothing but sub-component of the overall task of conducting an EDP. The process adopted by JKEDI is presented in what follows.

3.7.6 It looks like as if the verticals are water tight compartments. However, discussions with the faculty and staff indicated that the district team (usually of two faculty members and one Office Associate) is involved throughout the process and everyone is expected to perform every role, depending upon the need. We are of the view that it may not be the most efficient way to conduct an EDP, which could be conducted only by one trainer. In this 'relay model' it also sometimes may become difficult to pin point responsibilities and buck could easily be passed, in the case of sub-par performance. For example, if many DPRs are rejected, the trainers may blame the BASS Unit whereas BASS could legitimately blame the CMAE vertical for not feeding quality information and failing in market intelligence.

Figure 3.1

Implementation Process of EDPs followed by JKEDI



3.7.7

Therefore, it will be only prudent to have a closer look at the organizational structure and restructure it, which is efficient and consistent with the tasks.

CHAPTER 4

Review of Policies and Schemes to Promote Entrepreneurship and Self-employment in Jammu and Kashmir

4.0 INTRODUCTION

- 4.01 We made an attempt to review of policies and schemes of central and State Governments to promote entrepreneurship in J&K. At the outset, we confess that we have not been able to make review of the policies due to lack of information. Nevertheless, we have been able to list the schemes of both the governments geared towards entrepreneurship development (see Annexure IV to the Chapter for details).
- 4.02 Skill development and entrepreneurship are considered to be the two most important drivers of economic development, the world over. More recently, these drivers have assumed further policy significance in India in wake of the Prime Minister's vision and thrust on skills and entrepreneurship development. To this effect, three major national initiatives viz. 'Make in India' on 25th September 2014; 'Skill India' on 15th July 2015; and, Start-up India, Stand up India'¹⁴ campaign on 16th January 2016 were launched by the Prime Minister, besides a National Policy for Skill Development and Entrepreneurship, unveiled on 15th July 2015.¹⁵ However, barring skill development, it seems, other initiatives have yet to take root in J&K, due to a hoard of factors.
- 4.03 Nevertheless, the State government has crafted a few very innovating schemes like under 'Sher-e-Kashmir Employment und Welfare Programme for the Youth (SKEWPY)', under which a provision of non-refundable Seed Money to the eligible prospective entrepreneurs was made to kick start their ventures and make their projects bankable. Subsequently, another scheme viz. Youth Start-up Loan Scheme was added to the SKEWPY, to take care of loans, besides seed money available under the Seed capital Scheme. Both these schemes are being implemented by JKEDI, since their inception. Besides these two, the Institute is also operating two centrally sponsored schemes viz. HIMAYAT and loan scheme of National Minorities Development Finance Corporation.
- 4.04 The contribution, effectiveness and efficacy of all these four schemes have been assessed in detail in Chapter 3 above, entitled 'Review of JKEDI Interventions to foster Entrepreneurship in J&K.'

14 Government of India (2016), Start-up India Action Plan 16th January 2016,

15 Government of India (2015), National policy for Skill Development and Entrepreneurship", Ministry of Skill Development and Entrepreneurship.

- 4.05 In our view, there is a need to have a 'State Entrepreneurship and Start up Policy' for Jammu and Kashmir to have a focussed and comprehensive strategy to promote entrepreneurship in the State. It may be added that a number of progressive States have already come up with their Start up Policies.

Annexure IV

Entrepreneurship/Self-employment Schemes being implemented in the State of Jammu and Kashmir

The State of Jammu and Kashmir is beset with huge problem of unemployment which has been a major concern for the State as well as the Central Government. In order to address the problem of unemployment in J&K, many entrepreneurship development/self-employment creation schemes are under implementation by various State and Central Government departments/organizations/institutions. The major schemes being implemented in J&K in different sectors can be broadly categorized as:

- Centrally Sponsored Schemes (CSS)
- State Government Sponsored Schemes
- Schemes jointly sponsored by State and the Central Government

I) Centrally Sponsored Schemes (CSS): There are 10 major schemes sponsored by Government of India in different sectors in J&K:

Sr. No	Scheme	Implementing Agency/ Organization/ Institute	Scheme Details/Funding Pattern	Eligibility/ Scheme meant for
1	Dairy Entrepreneurship Development Scheme (DEDS)	NABARD/ Department of Animal Husbandry, J&K Govt.	Rs. 5.00 lakh for 10 animals (minimum unit size 2 animals/ Max. 10 animals). Rs. 4.80 lakh for 20 calf unit (minimum unit size 5 calves, max 20 calves) [Back ended capital subsidy of 25% for general and 33% for SC/ST is provided under DEDS]	Farmers, individual entrepreneurs, groups including self-help groups (SHGs).
2	Poultry Venture Capital Fund Scheme	NABARD/ Animal Husbandry Department, J&K Govt.	Rs 2.24 lakh for a batch of 1000 broilers. Rs 8.00 lakh for 2000 Hybrid Layer (chicken) [Back ended capital subsidy- 25% for general and 33% for SC/ST]	Farmers, individual entrepreneurs, groups including self-help groups (SHGs).
3	Integrated development of Small Ruminants and Rabbits (IDSRR)	NABARD/Animal Husbandry Department, J&K	Rs. 01 lakh for establishment of credit linked sheep/goat rearing units of 25 ewes/ does and 1 ram/buck. Rs. 0.90 lakh and Rs. 18.75 lakh credit/loan is provided through identified banks for rearing and breeding units respectively. [Back-ended subsidy of 33.3% is extended by NABARD]	Unemployed youth, entrepreneurs and individual farmers

4	Mission for Integrated Development of Horticulture (MIDH) [Organic Farming, vermi compost units, pollination support through beekeeping, honey bee colony, bee hives]	Agriculture Department/ Horticulture Department, J&K Govt.	Rs. 25.00 lakh/ha for a Hi-tech nursery (4 ha) [Credit linked back-ended subsidy @ 40% of cost, subject to a maximum of Rs. 40 lakh/unit] Rs. 15.00 lakh/ha for a Small Nursery (1 ha). [Credit linked back-ended subsidy of cost, subject to a maximum of Rs. 7.50 lakh/unit]	Unemployed youth, aspiring agri-entrepreneurs
5	Development of commercial horticulture through production and post-harvest management of horticulture crops	National Horticulture Board	Credit linked back-ended subsidy @ 20% of the total project cost limited to Rs 25 lakh in general area and Rs 30 lakh in hilly/SC areas is provided	Unemployed youth, entrepreneurs and individual farmers
6	Primary Processing of Horticulture Produce	National Horticulture Board	Credit linked back-ended subsidy @ 40% of the total project cost limited to Rs 50 lakh per project in general areas and @ 55% of project cost limited to Rs 60 lakh in hilly/SC areas.	Unemployed youth, entrepreneurs and individual farmers
7	Capital investment subsidy scheme for cold storages/ storages of horticulture produce	National Horticulture Board	Credit linked back-ended subsidy @ 40% of the capital cost of project in general areas and 55% in hilly/SC areas.	Entrepreneurs and individual farmers
8	HIMAYAT	MoRD, GoI/JKEDI & PIAs	Training for youth to enter salaried employment/ training and assistance to youth for self-employment	Youth in the age group of 18-35 years & Min. qualification: 8th pass
9	UDAAN	MHA/National Skill Development Corporation (NSDC).	Provide skills and job opportunities to the youth in corporate sector	Graduate, post graduate and three year diploma engineers

10	PMEGP	KVIC/KVIBs/DICs	Training and Finance (Rs. 25 lakh max in manufacturing sector, Rs. 10 lakh in Services Sector (with subsidy)	Any individual, above 18 years of age and VIII Std. pass
----	-------	-----------------	--	--

II) State Govt. Sponsored Schemes: Government of Jammu and Kashmir has taken certain employment generation initiatives wherein financial support and training is provided under different norms:

Sr. No.	Name of Scheme	Implementing Agency	Scheme Details/Funding Pattern	Eligibility/ Scheme meant for
1	Mini Sheep Farm Scheme (50 Ewes + 02 Rams)	Sheep Husbandry Department, J&K	Rs. 2.00 lakh credit through J&K Bank; Back-end subsidy of Rs. 0.60 lakh to be paid by Sheep Husbandry Department to concerned branch of J&K Bank; Employment Generation for two persons on establishment of unit	Small marginal farmers, Agriculture labourers, entrepreneurs and unemployed youth of State.
2	Capital Outright Investment Subsidy for Tourism Industry	Tourism Department, J&K	30% capital outright investment subsidy (max. Rs. 30 lakh) on fixed assets including cost of land for new tourism units like amusement park, restaurant, cafeteria, hotel, motel, paying guest house etc.	Educated unemployed youth of J&K State.
3	Share Capital Loan Assistance	Handloom Department, J&K	Loan to purchase raw material, modernization/renovation of looms with 50% subsidy is provided to the cooperative societies.	Handloom artisans/ weavers
4	Credit Plan Scheme	Handloom Department, J&K	5% interest subsidy to the Handloom entrepreneurial units	Handloom artisans/ weavers
5	Women Entrepreneurship Development Scheme (WEP)	J&K Women's Development Corporation (JKWDC)	Skill Up gradation Training/ Loan (micro-credit) is provided to skilled/ qualified young women irrespective of caste, creed, religion and income	Skilled women of J&K in the age group of 18-45 years.
6	Self-Employment Scheme for artisans	Handicrafts Department, J&K	90% financial assistance as loan from banks for setting up of units. 10% interest subsidy on the loans to the registered artisans.	Registered artisans of J&K
7	Scheme with Bank Assistance (Bank Tie-Up scheme)	Jammu & Kashmir SC/ ST & Backward Classes Development Corporation	Rs. 01 lakh as Term Loan (subsidy up to 50%) on concessional interest rates to establish the income generating units	SC/ST category belonging to BPL in J&K

III) Schemes jointly sponsored by State and the Central Govt:

The State and Central Government have also joined hands wherein different employment generation schemes in J&K are jointly implemented by sharing the responsibility of funding as under:

Sr. No.	Name of Scheme	Implementing Agency	Scheme Details/Funding Pattern	Eligibility/ Scheme meant for
01	Weavers Credit Card Scheme [90:10]	NABARD through Handlooms Department, J&K	Credit up to Rs. 2 lac from banking Institutions to weavers to meet their credit requirement	Artisans/Weavers
02	Swarna Jayanti ShahriRozgarYojana (SJSRY) [90:10]	Urban Development Agency Kashmir (UDAK) and Jammu Urban Development Agency (JUDA)	Urban Wage Employment Program (UWEP) & Urban Self-Employment Programme (USEP)	Unemployed youth with less educational qualification like street vendors
03	NRLM [90:10]	MoRD, GoI/Jammu and Kashmir Rural Livelihood Mission Society (JKRLMS)	Financial assistance ranging from Rs. 10,000 to Rs. 50,000/-	Rural SHGs / Community Based Organizations
04	Loan Scheme for SCs/STs by National Scheduled Castes/ Tribes Finance & Development Corporation (NSFDC/ NSTFDC) [85:10:5]	JKSCSTOBC Corporation	Financing scheme (up to Rs. 30 lakh) for socio-economic upliftment of eligible SC/ST category persons to establish income generating unit	Permanent (SC/ST) resident of J&K State having Annual family income below Double the Poverty Line (DPL)
05	Term Loan Scheme of NMDFC [90:5:5]	JKEDI & JKWDC	Scheme is for designated national minorities for self-employment opportunities by providing them soft loans up to Rs.30 lakh at lesser and simple rates of interest (@ 6% and 8% per annum*)	A State subject aged between 18-35 years with minimum educational qualification of 8th.
06	Term Loan Scheme of NMDFC*	JKSCSTOBC	Term loan to the tune of Rs. 30 lakh on low interest rates for backward classes	

*The NMDFC has introduced the additional household income eligibility criteria of up to Rs.6.00

lac p.a. to expand the coverage under its schemes. The NMDFC has segregated the financing schemes into the following two categories with differential quantum of loan & interest rates for beneficiaries from different income groups. These schemes are being implemented by JKEDI, JKWDC and JKSCSTOBC Corporation in the State of Jammu and Kashmir.

CREDIT LINE 1

Sr. No.	Type of Loan	Maximum Project Cost	Rate of Interest
1	Term Loan	20.00 Lakh	6%
2	Micro Finance Scheme (through SHGs)	1.00 Lac (Rs.25.00 per SHG/NGO)	7%

CREDIT LINE 2

Sr. No.	Type of Loan	Maximum Project Cost	Rate of Interest
1	Term Loan	30.00 Lakh	8% for male & 6% for female beneficiaries
2	Micro Finance Scheme (through SHGs)	1.50 Lakh (Rs.30.00 Lakh per SHG)	10% for male & 8% for female beneficiaries

CHAPTER 5

Future of Entrepreneurship in Jammu and Kashmir and Expectations of Stakeholders from JKEDI

5.0 INTRODUCTION

5.01 A few of the JKEDI Vision 2030 Committee members had an opportunity to interact with a number of stakeholders, including youth, private sector leaders, government officials, industry associations, non-government organizations to understand their view on the future of entrepreneurship in the State. While the views expressed were very divergent, the common thread was that there is enormous potential for entrepreneurship development. Young, educated population leading to potential gains of demographic dividend; bounty of nature; virgin market and limited supply of locally produced goods and services; under exploited tourism potential; transport and communication; niche horticulture; handicrafts; carpets; emerging insatiated demand for soft infrastructure, under developed health sector; huge potential for entertainment sector, to mention a few, offer enormous potential for entrepreneurship and economic growth. What lacks is the conducive eco-system wherein entrepreneurship could germinate and grow. Of course, issues pertaining to political uncertainty and social turmoil were also raised by the stakeholders, but these were considered temporary phenomena. The potential for business and entrepreneurship out weighted these disturbances.

5.02 As mentioned earlier, we interacted with about 180 engineering, management, arts and commerce students from universities and colleges. The group included both male and female participants. Though there is a huge potential for entrepreneurship development, there are a few cultural factors that pull the youth back and deter them thinking about entrepreneurship. When asked about their goals in life, almost all the students wanted to have a decent government job. A number of them felt that the overall environment in the State does not encourage entrepreneurship. Though they realized that government cannot provide jobs to everybody, and entrepreneurship and self-employment is the only way out and road to prosperity, most of them felt that someone else has to do it, 'not they'.

5.03 The students also felt that their exposure to entrepreneurship is almost nil. The subject is not taught at any level in schools and colleges. The students even from the management and commerce background thought so. They have no idea of a business and how is it run?. What does it take to start a business? What are the rules and regulations, procedures and formalities to set up an industry? How to access finance? Who will stand guarantee? Where are those who could provide mentoring and handholding support? Unlike Gujarat (which was oft cited, may be because

the investigator belonged to that State) J&K does not have any role model to instill confidence in them. “Kashmir does not have a single Ambani or Tata to inspire us”, lamented quite a few.

- 5.04 They were also asked as to how many of them have land, and, would they be interested in going back to farming and making it a lucrative business. The response was quite lukewarm. Even those who have land do not want to go back to farming as they do not find it lucrative enough to meet their opportunity cost. In most cases, small size of landholdings was also a reason for their reluctance to go back to farming.
- 5.05 When asked about JKEDI and what does it do, very few knew about it. Even those who knew were not very clear about its role. None could tell that the Institute provides credit facilities also after the training. It was not surprising, given their apathy towards entrepreneurship.
- 5.06 After almost all the sessions, the last question would be usually asked: how many of them would even think of entrepreneurship as a career option, the highest number of hands that were raised in affirmative were 4 out of about 70 students at a private engineering college in Jammu.
- 5.07 Asked their suggestions to encourage youth to consider entrepreneurship as a preferred career option, they felt that exposure to entrepreneurship at an early stage will go a long way in promoting entrepreneurship. The process should be initiated early in the day, at the school level itself. Of course, it is a valid suggestion, if we look at the programmes like Junior Achievement Programme of UK or Jeroo Billimoria’s¹⁶, (former faculty of TISS, Mumbai) Aflatoun Programme, initiated in 1991 in Mumbai, which runs in 10 States of the country, besides 116 countries, to promote entrepreneurship among children, annually reaching to about 4 million children across the globe. JKEDI will be well advised to take lead in introducing entrepreneurship in schools and colleges to expose children and youth to entrepreneurship, at an early age. A number of engineering students strongly felt need of incubation facilities to take innovative ideas forward. A few also expressed their concern about the absence of a Students’ Start-up Policy, like the Governments of Gujarat and Kerala have. We think that both the issues are important and deserve government’s attention.
- 5.08 The next segment, with whom we interacted constituted private sector, government sector, banking, NGOs, Industry Associations and EDI Trained Entrepreneurs. The first question asked was about their expectation from JKEDI. We would like to put on record that, unequivocally, all the participants appreciated the activities of JKEDI. They frankly opined that it is the only Institute/Government organization which is

¹⁶ Ms. JerooBillimoria is a well-known name in the social entrepreneurship space. She is credited with initiating, operating and expanding Children Help Line in Mumbai way back in late 80s. Later, it was adopted by the Government of India and expanded countrywide. Now this programme is a part of the UN Charter for Children Safety and being implemented in over 120 countries.

fair, transparent, honest (incorruptible), committed and efficient with lots of integrity. It was a pleasant beginning of the interaction for us. However, instead of delving upon the expectations from JKEDI, almost all of them expressed their disenchantment with the government. Everybody was up on his/her feet to talk about the malaise that has crept in the red tape. Despite our best effort, we found it difficult to keep the discussions focused on JKEDI.

- 5.09 Major issues raised by them hovered round the in obtaining genuine and legitimate approvals and permissions from the government departments, in time. ‘It takes months to get simple approvals which should be granted as a routine’, lamented one of the small entrepreneurs. Even getting a power connection is a nightmare’ said one. The other issue was the access to finance. Banks were, in their views, very non-cooperative and look at entrepreneurs with lots of suspicion. Instead of finding the ways to extend credit facilities, they try to find ways to disapprove loans, especially to micro and small enterprises.
- 1.10 In this connection, we are happy to put on record that most participants, especially those who were trained by JKEDI and had also received some loans or grants from the Institute under the schemes like Seed Capital Fund Scheme or Youth Start up Loan Scheme or funding under the NMDFC schemes, etc. They had a very pleasant experience of getting the loan, where the transaction costs (including time taken in disbursement) were to the minimum. They felt that if commercial banks operating in the State act in such a proactive manner, the face of the State will change within no time. NGOs mostly cited the success story and the experience of their beneficiaries with the Institute and came heavily on core banking infrastructure in the State.
- 1.11 In terms of expectation from JKEDI, in a somewhat mild complaining tone, they stated that while the Institute is doing very good work in promoting first generation entrepreneurs, it does not take into its ambit a young person from a family business. This young person may as much need grooming and exposure which his/her family may not be able to provide. In their view, the chances of success of a young person with a family business background are much higher than in the case of a first generation entrepreneur. The Committee feels that there is a lot of substance in this argument.
- 1.12 The second issue that they raised, in terms of their expectations from JKEDI, was the capacity building and skill up-gradation of existing entrepreneurs and owners of a small business. These are the times of ‘life-long learning’. To survive in a competitive environment now even a small scale entrepreneur will need to prepare himself/herself by honing his/her skills and capabilities to face competition and remain afloat. They strongly argued for specialized, thematic, short duration programmes for owner-managers of SMEs. They also argued for expansion of EDPs for women, artisans and in rural, far-flung and less accessible areas.

- 1.13 While government official tried to stoutly defend the delays, they conceded that work pressure and sometime lack of initiatives at their part leads to unwanted delays. Banks argued that they are the custodians of public money and hence have to be doubly cautious in lending, especially in view of the heavy defaults in a few areas. While their problem is genuine, they can always fall back upon Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE). However, their skepticism about the success of ventures in J&K, in view of the long closures of markets and businesses due to political turmoil, which plays spoil sport, is not altogether misplaced. Moreover, they have little confidence in a first generation, inexperienced potential entrepreneur. **However, JKEDI is able to provide loans successfully in the same environment and political climate.** The banks need to take a leaf or two from the experience of the Institute. Nevertheless, despite their apprehensions, they agreed that the applicants who are trained by JKEDI are far better prepared than an untrained person who wants to set up his/her enterprise.
- 1.14 Another issue needed to be addressed, in view of the SME entrepreneurs, was the shortage of skilled manpower, in almost all sectors, including tourism. While there is rampant unemployment, it is difficult to get industry ready skilled manpower. There is a huge mismatch between the type of skills that are in demand and those which are available. Consequently, SMEs have to depend upon workforce from other states, which is not very stable and moves out even with small disturbances.¹⁷
- 1.15 They felt that if JKEDI could also play some role in streamlining skill development activities in the State that will help industries and small businesses a great deal.
- 1.16 Overall, it is felt that the task of promoting entrepreneurship at hand is enormous, fraught with difficulties, but hugely rewarding. If the State has to make a dent on the twin problems of unemployment and poverty, entrepreneurship development is the answer. JKEDI must champion the cause and play the lead, in this movement.

17 As per the conservative estimates as many as 5 lakh skilled workers seasonally migrate to the State of J&K from other parts of the Country.

PART – II

**VISION 2030,
MISSION, VALUES
&
STRATEGY OF
JKEDI**

[CHAPTERS 6]

2030

CHAPTER 6

Vision 2030, Mission, Values and Strategy of JKEDI

6.0 PROLOGUE

- 6.01 While reviewing the activities of JKEDI in Chapter 3 above, we had raised certain basic issues in conduct of EDPs by the Institute. It was observed that the activities involved in organizing an EDP have artificially been fragmented and there is a need to restructure the approach. Moreover, it was also observed that there are a few verticals which are not operational and no activity so far has been taken up therein. Therefore, it warrants a through organizational restructuring.
- 6.02 While vision of an organization does not usually change unless circumstances and overall operational environment change drastically, it has been almost half a decade that a Document was created for JKEDI. A lot of water has flown down the Jhelum since then. Economic contours of the country have changed drastically. A renewed and far more invigorated approach for promoting start up and entrepreneurship has emerged on the scene. Strategic interventions like Make-in-India, Startup India, Stand up India, Skill India, emergence of India as an economic powerhouse globally, change in political dispensation at the center with strong inclination towards privatization and globalization, far more global concern for environment and sustainability, fast growing incomes and changing demand pattern in response to the change in incomes, emergence of neo-consumerism, etc., are presenting altogether a different set of opportunities and challenges. This scenario calls for revisiting the Vision of the Institute.
- 6.03 We hasten to add that there is nothing wrong with the present Mission and Vision of the Institute. Nevertheless, we also feel that there is a need to further strengthen it and expand its scope. However, whatever is relevant has been retained as such. What is added is the environmental sustainability aspect, in view of the ecological character of the State of J&K; and, also skill development component which has complementarity with entrepreneurship. In fact, private sector has been suffering due to non-availability of relevant skills within the state. It has to depend upon the external workforce. As mentioned above, a shortage of over 11 lakh skilled manpower has been projected for the State. It needs serious endeavour towards skill development.
- 6.04 Given these arguments and issues raised in the chapters above, besides the Vision Workshop outcomes, the vision and mission statements are presented in what follows.

6.1 VISION

- 6.1.0 **To strive for creation of a robust ecosystem that nurtures a culture of environmentally sustainable and inclusive entrepreneurship and skill development in the State of Jammu & Kashmir.**

6.2 MISSION

- 6.2.0 **To create and nurture an ecosystem in Jammu and Kashmir which induces high-order skills, germination and growth of responsible entrepreneurship through training, teaching, research, investments and advocacy.**
- 6.2.1 *To elaborate, the mission of JKEDI is to foster an improved and inclusive ecosystem that promotes and strengthens emergence and growth of sustainable Micro, Small & Medium Enterprises, enables increased private sector investment and reduces unemployment and poverty, especially among disadvantaged regions in J&K.*
- 6.2.2 *In view of the burgeoning shortage of skills in the state, JKEDI needs to respond to the emerging skill development scenario. This will enhance the employability of youth in the state on the one hand and bridge much needed gap between the demand and supply of skilled workforce in SMEs sector.*
- 6.2.3 *This will be achieved through training, education, investments, research and advocacy. By creation of such an eco-system, it is expected that opportunity based and innovative entrepreneurship will germinate, sustain and grow leading to creation of a more dynamic and 'entrepreneurial economy,' besides covering under-represented communities to achieve inclusive growth of entrepreneurship in the state of Jammu and Kashmir.*

6.3 GUIDING PHILOSOPHY

- Dare To Dream
- Courage To Act
- Humility To Learn

6.4 Core Values

Sr. No.	Core Values	Indicators
1	Integrity & Transparency	Maintain highest standards of integrity and transparency in all our transactions. In case of conflict, stay with the right and not with the convenient.
2	Efficiency and cognizant towards feedback	Committed to efficiency in functioning and strive continuously to improve skills and knowledge, be receptive to feedback and contribute to development of in-house human resources, through learning, sharing and mentoring.
3	Knowledge & Innovation	Strive to create knowledge products, tools, platforms, champion initiatives, promote innovation and implement new ideas for effecting changes in programmes.
4	Inclusive Development	Be sensitive to needs of vulnerable groups and regions under stress, be gender sensitive and recognize and respect their family commitments and work-life balance.
5	Accountable	Strive to be decisive, deadline-oriented and achieve quick turnaround. Anticipate problems and evolve strategic and creative solutions.
6	Respect for Diversity	Build an empathetic approach, believing that there is no unique/exclusive answer to complex socio economic realities. Accepting that people (internal and external) have cultural and ideological difference; and, handling, such difference with empathy, without prejudice and without assigning them a value.
7	Commitment to Environmental Sustainability	Realise that we are custodians of the natural resources (like water, air, forests) of future generations. Use these resources judiciously without damaging them. And not to promote environmentally unsustainable enterprises, even if that means large resource generation.

6.5.1 PROPOSED STRATEGIC GOALS AND INTERVENTIONS:

The Institute defines its Strategic Goals as moored in the Vision, Mission, Guiding Philosophy and Core Values of JKEDI. These goals represent the essence of transformational interventions towards achieving and sustaining excellence in entrepreneurship development in the State, through various instruments like training,

education, incubation, research and advocacy. The strategic goals are designed to meet the various challenges of maintaining and increasing distinctiveness of JKEDI as a centre of excellence in the field of Entrepreneurship Development.

6.5.2 DEFINING STRATEGIC GOALS

<p>Strategic Goal 1: Sensitizing, Promoting and Igniting Culture of Entrepreneurship</p> <ul style="list-style-type: none"> Sow the seeds of entrepreneurship far and wide to germinate and grow. Create awareness among youth and provide them orientation on entrepreneurship and to motivate them to, at least, start thinking of entrepreneurship as a lucrative career option. This will call for sustained promotion and publicity around charms of being an entrepreneur. Taking initiative to introduce entrepreneurship in schools and colleges. Training and capacity building of teachers and other professional (NGOs) in organizing entrepreneurship campaigns and teaching/orienting students in entrepreneurship. <i>It will be hosted by <u>Centre for Igniting Entrepreneurship Culture (CIEC)</u></i>
<p>Strategic Goal 2: Fostering Entrepreneurship through Education and Training for New Enterprise Creation Programmes</p> <ul style="list-style-type: none"> Inculcate enterprising qualities such as initiative, innovation, creativity and risk taking capabilities amongst the youth; hone their skills, knowledge and aptitude through Entrepreneurship Development Programmes and other variants thereof. Create and develop professional human capital for development of entrepreneurship as a distinct body of knowledge and practice, by offering various academic courses in Entrepreneurship. <i>It will be hosted by <u>Center for New Enterprise Creation (CNEC)</u></i>
<p>Strategic Goal 3: Fostering Entrepreneurship among Women and helping Women led Enterprises Grow</p> <ul style="list-style-type: none"> Women account for 50 per cent population of the world. And unless they participate in creating prosperity, no society can prosper. Promoting women entrepreneurship in J&K will be a major plank of the Institute's strategic interventions and activities. <i>It will be hosted by <u>Center for Women Entrepreneurship (CENWENT)</u></i>

Strategic Goal 4: Business Assistance & Support (BAS)/ Business Development Services (BDS) to Existing SMEs

- Design and offer BAS/BDS to existing micro, small, and medium enterprises (MSMEs) to facilitate them overcome barriers in improved performance and growth in terms of improved productivity; increase their profitability, facilitate acquisition of improved/most efficient technologies, improve quality, and facilitate access to high value markets.
- Create data and information base to support entrepreneurs in accessing new technologies and expanding the frontier of new products and new markets.
- *It will be hosted by Center for Business Development (CBD)*

Strategic Goal 5: Sustained, Easy and Hassle free Access to Start-up Finance

- Offer and facilitate linkages to entrepreneurs across a range of financing options available from the Government, Financial Institutions, Banks and Institutional Investors.
- *It will be hosted by Center for Start-up Finance (CSF)*

Strategic Goal 6: Promoting Entrepreneurship Education, Research and Undertaking Advocacy

- Offer short-term and long term Diploma and post graduate courses in Entrepreneurship
- Launch courses in Distance learning in collaboration with centers of excellence like EDI-I, Ahmedabad or some reputed open; learning universities like IGNOU.
- Conduct Research to enhance theoretical understanding on entrepreneurship and innovation.
- Conduct applied research to develop new models and strategies to promote entrepreneurship.
- Conduct policy research to influence central and state government policies and eco-system through advocacy to facilitate emergence and growth of entrepreneurship

It will be hosted by Center for Entrepreneurship Education and Research (CEER)

Strategic Goal 7: Promoting Innovation and Technology Start-ups through Incubation Support

- Provide incubation support to promote technology driven start-ups in the state. Liaising with engineering colleges and technical institutions to scout ideas and nurturing those ideas to commercialize.
- **It will be hosted by Center for Innovation, Incubation and Business Modelling (CIIBM)**

Strategic Goal 8: Promoting Skill Formation in the State

- Starting Skill Development Programmes in a Mission Mode.
- Identify skill gaps and skill needs in the Industry.
- Coordinate development of course curriculum in collaboration with technical and vocational schools and engineering colleges
- Work as a nodal center for skill development and coordinate skill development training activities in the state in collaboration with skill development institutes like ITIs, Polytechnics, Engineering Colleges, Management Schools, etc.
- Evaluate and assess the quality of training being imparted by the partner institutions, through its Regional Centers.
- **It will be hosted by Center for Promotion of Skills (CPS)**

Strategic Goal 9: Organizational & HR Capital Development

- Attract, develop, reward and retain quality human resources.
- Develop and adopt such systems & processes that enhance transparency and accountability.
- Develop and maintain a functional organizational framework that creates a rational, cohesive and streamlined approach to the administration of the Organization

6.6 PROPOSED STRATEGIC INTERVENTIONS

6.6.1 To achieve strategic goals, it is proposed to undertake a number of strategic interventions geared towards nurturing and strengthening entrepreneurship in the state of Jammu and Kashmir. In unison, they are expected to act as pillars of eco-system for promotion of entrepreneurship in the state. Each strategic intervention corresponds to its strategic goal specified above.

6.6.2 STRATEGIC INTERVENTION 1: SENSITISING, PROMOTING AND IGNITING CULTURE OF ENTREPRENEURSHIP

6.6.2(a) *Sow the seeds of entrepreneurship far and wide to germinate and grow. Create awareness*

among youth and provide them orientation on entrepreneurship to motivate them to, at least, start thinking of entrepreneurship as a lucrative career option.

6.6.2(b) Entrepreneurship is not considered as an attractive career option among youth in J&K, like bureaucracy or other professions like medical, engineering, management – all of which enjoy a better social status, thanks to a biased mind-set. Therefore, the first barrier to remove is the negative mind-set towards entrepreneurship by raising the profile of entrepreneurs in the society. In this respect, exposure to role models is likely to have a significant demonstration effect, as their recognition itself is likely to increase social legitimacy of entrepreneurship. It is a common knowledge that societies which value self-sufficiency, individualism and autonomy and respect people, who accumulate wealth, are more predisposed to entrepreneurship. Induced interventions aimed at increasing awareness of entrepreneurship as a lucrative and attractive career for youth, in society, are called for.

Strategic Task	Indicative Description
Creating Mass Awareness on Charms of being an Entrepreneur	<ul style="list-style-type: none"> • Make existing entrepreneurial success stories and potential entrepreneurial opportunities more visible through promotion of role models. • Promote successful youth and adult entrepreneurs as role models in the classroom, media, popular culture, public forums, speaker series, documentaries, local TV & radio shows, publications, etc. • Devise and implement a regular calendar of mega entrepreneurial events, off-line and on-line PR-campaigns, competitions, quizzes, contests, awards and knowledge about entrepreneurship. • Engage and collaborate with media, including the business and youth pages of local dailies and magazines to provide more information about entrepreneurship in general. Ensure publication of news, stories and feature articles that detail local supply and demand. • Engage elders, purveyors of culture and faith like poets/writers, filmmakers, clerics etc. to build youth awareness about the multitude of existing entrepreneurial opportunities and values in our culture.

Organising Awareness Programs in Schools and Colleges	<ul style="list-style-type: none"> • Design and deliver time-bound and targeted Entrepreneurship Awareness Programs to School students (grades 8th-12th); junior college, college and university students; students of technical institutes; educated and uneducated unemployed youth in association with educational institutions and other stakeholder bodies and organizations thereby sensitizing various youth groups on charms of 'Being an Entrepreneur: Being Your Own Boss'. • Collaborate and adopt/adapt programmes like Junior Achievement Programme of UK or Aflatoun Programme for Schools. • Collaborate with Universities and Colleges to help them set up 'Entrepreneurship Clubs' and support them in organizing talks, seminars, etc. • Train University and college teachers in basics of entrepreneurship so that they could champion the cause of entrepreneurship promotion.
Online Campaigning	<p>Develop a vibrant interactive online campaign program through:</p> <ul style="list-style-type: none"> • dedicated and resourceful online portal • dedicated social media channels like face book, twitter, YouTube, BlogSpot, etc.)

6.6.3 STRATEGIC INTERVENTION 2: PROMOTING ENTREPRENEURSHIP THROUGH EDUCATION AND TRAINING FOR NEW ENTERPRISE CREATION

6.6.3(a) *Inculcate enterprising qualities such as initiative, innovation, creativity and risk taking capabilities amongst the youth; hone their skills, knowledge and aptitude through Entrepreneurship Development Programmes and other variants thereof.*

6.6.3(b) There are two major sources of entrepreneurial supply viz., (i) autonomous; and, (ii) induced. While every place has some or the other person who identifies an opportunity and converts it into a viable business proposition, this supply is not adequate and qualitatively it is rather weak, in most developing countries. If it is not adequate, one could craft strategies to induce it through government policies (concessions, subsidies, tax breaks, support, etc.). However, the experience of most countries (and states within India) has been that these incentives do not help much in promoting first generation entrepreneurs. It is a matter of mind-set. The other, a viable option, is to motivate and encourage youth to take up entrepreneurship by developing their capabilities to anchor a business successfully. Such a strategy, better known as Entrepreneurship Development Programmes (of course in various shades) has worked reasonably well in augmenting supply of first generation entrepreneurs, the world over. Therefore, the 2nd strategic intervention suggested is the

new enterprise creation through training (and also education) interventions.

Strategic Task	Indicative Description
Organizing Entrepreneurship Development Programmes (EDP)	<ul style="list-style-type: none"> Develop and administer comprehensive EDP curriculum to provide comprehensive Business Training consisting of inputs related to skill, knowledge and aptitude, to youth with little or no business experience. Develop curricula rooted in the experiential-learning methodologies through simulations, structured discussions, participatory exercises, and peer-learning techniques, experiential-learning methodologies Create learning that is relevant, immediately applicable and long-lasting.
Group Entrepreneurship Development Programmes	<ul style="list-style-type: none"> Developing entrepreneurship among groups of poor, SHGs tribal population and artisan groups; as, individually they are too weak to withstand the onslaught of market forces. In this approach, they work as a group for finance, input purchase and output disposal. Otherwise, they remain independent producers.
Programmes Promoting Producer's Organisations	<ul style="list-style-type: none"> Agriculture sector (including horticulture) has emerged as a focus of the governments across the states in India. However, farmers are seen to suffer in absence of their own organizations to negotiate with the market and also with the government. These days, government is promoting Farmer's Producer Organizations', which are registered as companies. The collectively face the market, access seeds, technology and professional support. This model has witnessed huge success in Andhra Pradesh, Gujarat, Madhya Pradesh, Haryana, Punjab, Maharashtra, Tamil Nadu, Karnataka, Odisha, Bihar and partly in UP. The Institute should commit some resources to work with farmers and help them make agriculture an enterprise through Producer groups and other strategies that the Institute may be able to come up with experience.
Sectoral Trainings Programmes	<ul style="list-style-type: none"> Organize sector-wise comprehensive EDPs Customize training content and actual training to cater to the diverse and specific needs of aspiring entrepreneurs across different sectors and business activities. Make apprenticeship as an integral part of the trainings, thereby offering real-life business experience to the aspiring entrepreneurs.

6.6.4 STRATEGIC INTERVENTION 3:

FOSTERING ENTREPRENEURSHIP AMONG WOMEN AND HELPING WOMEN LED ENTERPRISES GROW

6.6.4(a) *Designing and offering Gender oriented EDPs to promote women entrepreneurship through individual and group entrepreneurship approach and Women's Self-Help Groups (SHGs) and individual, innovative women entrepreneurs in J&K.*

6.6.4(b) Women account for 50 per cent population of the world. And unless they participate in creating prosperity, no society can prosper. Promoting women entrepreneurship in J&K will be a major plank of the Institute's strategic interventions and activities.

6.6.4(c) The question often asked as to why a separate programme should be conducted for women potential entrepreneurs. The logic is simple. It has to be different, besides cultural factors, because input structure of women EDPs has to be different. Role duality of women is well known. Though they have to look after their business like any entrepreneur, they are also expected to play the role of a house-wife or a mother, a daughter or a daughter-in-law. They are not absolved of this dual responsibility. Moreover, women have to deal in a man's world. They need much more intense behavioural inputs and soft skills of leadership, negotiation, communication, transacting with bureaucracy, maintaining a balance between business and family, etc. this will warrant for a very different input structure than the usual EDP. This calls for a dedicated cadre of trainers who specialise in conducting entrepreneurship development programmes of various kinds.

6.6.4(d) Hence, a separate centre for women entrepreneurship is a need of the hour. In this connection, it may be mentioned that in deference to the instructions of the Hon'ble Chief Minister, the Institute has already established a separate centre for Women Entrepreneurship with its office both in Kashmir and Jammu. In Jammu, the Centre is already functional in Exhibition Ground Jammu since March 2017, whereas in Kashmir it is expected to start its operations from the Directorate of Industries and Commerce, Residency Road Srinagar within a month or two. Now, under the new arrangement, the Centre for Women Entrepreneurship will be a separate vertical.

Strategic Task	Indicative Description
Organizing Women Entrepreneurship Development Programmes (EDP)	<ul style="list-style-type: none"> Develop and Administer comprehensive EDP curriculum to provide comprehensive Business Training consisting of inputs related to skill, knowledge and aptitude, to youth with little or no business experience. Develop curricula rooted in the experiential-learning methodologies through simulations, structured discussions, participatory exercises, and peer-learning techniques, experiential-learning methodologies Create learning that is relevant, immediately applicable and long-lasting.
Group Entrepreneurship Development Programmes	<ul style="list-style-type: none"> Developing group entrepreneurship among women SHGs especially in handicraft sector, readymade garments, woolen sweaters/pullovers, etc.
Sectoral Trainings Programmes	<ul style="list-style-type: none"> Organize sector-wise comprehensive Women EDPs in sectors like dairy, poultry, floriculture, fishery, horticulture, honey-bee keeping, education, food processing, bakery, etc. Customize training content and actual training to cater to the diverse and specific needs of aspiring entrepreneurs across different sectors and business activities.

6.6.5 STRATEGIC INTERVENTION 4: BUSINESS ASSISTANCE & SUPPORT (BAS)/BUSINESS DEVELOPMENT SERVICES (BDS) TO EXISTING SMES

6.6.5(a) *Design and offer BAS/ BDS to help micro, small, and medium enterprises (MSMEs) to overcome their barriers to enterprise operations, improved productivity; increase their profitability and facilitate their access to high volume and also high value markets.*

6.6.5(b) About 40% enterprises fail in the first 1000 days, the world over, primarily because they do not get advisory and mentoring support. Those who survive are not able to grow beyond their local markets. Fear of growth has been well- documented as one of the key fears small entrepreneurs suffer with. As a result, a small entrepreneur does not grow in size. A large number of manufacturing units don't go beyond employing more than nine workers, so that they do not get covered under the Factories Act 1948. Some don't want to grow because of the fear of losing control. And those who break the barriers, tend to grow fast and big. However, there is a dearth of programmes for existing entrepreneurs in J&K. This need is felt usually in smaller, industrially not so developed states like Jammu and Kashmir, which have very weak peer learning networks. This has provoked us to redefine this vertical and do something different than what it has been doing so far.

Strategic Task	Indicative Description
Organizing Performance Improvement Programmes	<ul style="list-style-type: none"> Develop and Administer Performance Improvement Programmes (PIPs) to help tiny and small entrepreneurs cross the chasm of survival and enter into the arena of stability. The PIP Training consisting of inputs related to performance audit, identifying the key constrain and develop strategy to overcome those constraints. They help such entrepreneurs improve their performance, access to markets and their ability to compete. <p>These programmes are usually conducted for those SMEs that are about 2-3 years old and are struggling to survive.</p>
Growth Programmes for Existing Entrepreneurs	<ul style="list-style-type: none"> Growth Programmes (GP) are addressed to those who are reasonably stabilized but are not able to grow, despite their will. The GPs also focus Enterprise Audit followed by diagnosis of the constraints to growth. Based on this exercise, a growth plan is prepared and implemented by the entrepreneur. If need be, a few, senior employees of the company could also be invited to participate in the exercise. The growth Plan may focus diversification, entering export markets, vertical growth, investments in technology, investments in human resources, etc.
Cluster Development Programmes	<ul style="list-style-type: none"> Most of the times not an individual enterprise but all the enterprises engaged in the same or related product and concentrated at one location face common opportunities and common threats. Some of the threats can't be faced individually but possibly collectively that can be'. For example, creation of common facilities like testing facilities could be out of the reach of an individual but it could be accomplished collectively. Similarly common branding, exhibitions, technology transfer, etc. could be taken up collectively. For such circumstances Cluster Development Programmes have been found quite effective. Therefore, this vertical is also entrusted with the task of conducting Cluster development programmes.

Programme for Value Chain Development	<ul style="list-style-type: none"> Every industry depends upon its suppliers to manufacture a finished product. Entire chain of activities, from raw material to finished goods and markets involves so many venders. If one vender in the value chain (every activity where value is added) does not perform as per the expectation, not only the chain is broken but it may lead to low quality of product and destruction of markets. It is important that everybody in the value chain plays by rule. <p>Sometimes these chains weaken because of a few dicey characters in the chain. Sometimes, no body produces certain things in the chain and thus it is incomplete. Consequently, the manufacturers of the finished goods have to depend upon the suppliers even from outside the country, adding to their costs leading to weakening of their competitive advantage.</p> <p>The Value Chain Programmes address these issues which crop up in industrially less developed regions. Such programmes could add significant value to costs and competitiveness</p>
Data and Information Base	<ul style="list-style-type: none"> Create a repository of data and information on market intelligence, technologies and current trends in demand, to help potential entrepreneurs and also researchers access the requisite information as and when required.

**6.6.6 STRATEGIC INTERVENTION 5:
ENSURING SUSTAINED, EASY AND HASSLE FREE ACCESS TO START-UP FINANCE**

6.6.6(a) Offer and facilitate linkages to entrepreneurs across a range of financing options available from the Government, Financial Institutions, Banks and Institutional Investors.

6.6.6(b) The lack of adequate and timely start-up finance is one of the most difficult impediments facing young, first generation entrepreneurs. Creditworthiness is often assessed on the basis of track record, business experience and expertise. One of the key concerns that financial institutions have about lending to youth start-up entrepreneurs is that youth lack business experience, exposure and skills. And, JKEDI promotes only first generation entrepreneurs who are devoid of all these qualifications. Nevertheless, Government of J&K has launched a few schemes to provide funding support to the EDP trained entrepreneurs through JKEDI. Obviously, this calls for a much specialized team to handle this activity. Through this strategic objective, JKEDI intends to provide

direct finance through various direct financing options as well as linkages to financial institutions to the aspiring entrepreneurs.

Strategic Task	Indicative Description
Equity Finance	<p>Direct Development and management of “Specific Funds” meant for financing business ventures in various sectors.</p> <p>Linkages to Financial Institutions Building and maintaining relationships with national and international Fund Houses for managing their funds that aim at economic development in the state.</p>
Debt	<p>Direct Direct lending to entrepreneurs through various debt instruments like Term Loans and Working Capital Finance</p> <p>Linkages to Financial Institutions Creating and developing linkages with Financial Institutions to facilitate hassle free access to formal channels of Institutional finance for entrepreneurs.</p>
Non-Fund Based Finance	<p>Creating and providing non fund based financial products to entrepreneurs to make their projects bank-worthy</p>

**6.6.7 STRATEGIC INTERVENTION 6:
PROMOTING ENTREPRENEURSHIP EDUCATION & RESEARCH AND UNDERTAKING ADVOCACY**

6.6.7(a) Offer short duration specialised courses of 1-2 weeks, diploma (6 months) and Post-graduate Programmes (2-years) in entrepreneurship, family business, technology entrepreneurship, etc.

6.6.7(b) Conduct Research to enhance theoretical and applied understanding on entrepreneurship and innovation to provide inputs to the policy makers and planners to help them craft appropriate policies for promotion of entrepreneurship in the State; and undertake documentation work related to the Institute; and, share the same through organising seminars and workshops

6.6.7(c) A bane of the action driven organizations is that they are, more often than not, extremely weak in documentation and research. Any living organization must document its history to draw lessons from its past and forge ahead. It must continue to update itself

with information, product and market trend.

6.6.7(d) JKEDI intends to position itself in an advocacy role as an important player in the economic empowerment of the State; and, proposes to offer advice and/or recommendations to Government of J&K, Central Government and other National Organizations on all the matters related to sustainable economic development of the State of J&K in general and business, entrepreneurship development and livelihood creation, in particular. With a strong R&D base, JKEDI would be able to provide quality inputs and share findings for better policy frameworks and maximized policy impact.

Strategic Task	Indicative Description
Entrepreneurship Education	<ul style="list-style-type: none"> • Launch a full-fledged diploma (six to nine months) and post graduate program in Entrepreneurship (Two years) at an opportune time. • Foster linkage between entrepreneurship practice and entrepreneurship as an academic pursuit by offering distance education programmes, in collaboration with some institute of repute like EDII or IGNOU. • Train faculty members of universities and colleges to anchor entrepreneurship related activities in their colleges by setting up entrepreneurship clubs. Develop curriculum for them to adopt for such interventions.
Conduct Policy Research	<ul style="list-style-type: none"> • Undertake policy research to provide evidence based advice and feed-back to the government to facilitate it in to crafting policies which will be relevant and contemporary.
Publication and Advocacy	<ul style="list-style-type: none"> • Based on the results and insights of R&D, JKEDI will be able to formulate and put forth reports, advocacy documents, a multitude of information products, proposed innovative financial products, best practices, etc. and ultimately contribute towards vibrant entrepreneurship development in J&K. Publish a Bi-annual Journal of entrepreneurship.

6.6.8 **STRATEGIC INTERVENTION 7:
PROMOTING INNOVATION AND TECHNOLOGY START-UPS THROUGH
INCUBATION SUPPORT**

6.6.8(a) *Provide incubation support to promote innovative and technology driven start-ups in the state. Liaising with engineering colleges and technical institutions to scout ideas and nurturing those ideas to commercialise.*

6.6.8(b) Every engineering college gets a large number of final year projects which are expected to be with newness and some innovation. After the evaluation, the projects become part of the library or the 'Departmental Dump-yard'. Even a hazardous guess will put the percentage at least at two i.e. at least two project will contain some innovation which could possibly be commercialised or has some market potential. But mostly it is buried for good. Some such ideas could be incubated easily. This is exactly what the students had to say when they were asked as to what kind of support they would like to have to think of becoming an entrepreneur.

6.6.8(c) Therefore, it is proposed that Centre for Innovation, Incubation and Business Acceleration is proposed to be set up at JKEDI to extend this facility to nearby engineering and technology colleges.

Strategic Task	Indicative Description
Set up an Incubator	<ul style="list-style-type: none"> • Set up two Incubation Centers, one each at Srinagar and Jammu to provide incubation facilities to students and others who might have some innovative idea. It will provide comprehensive services like mentoring, hand-holding, legal, patent related, technological guidance secretarial assistance, library and computer services with 24X7 access to internet, to the incubatees, under one roof
Scouting Innovations	<ul style="list-style-type: none"> • Interact with industry and academia to scout for innovations, document them and help them graduate, if needed.
Organising Idea Competition	<ul style="list-style-type: none"> • Hold two annual idea competition one open to all and other open only to students. The winning ideas will be incubates and taken forward.

6.6.9 **STRATEGIC INTERVENTION 8:
PROMOTING SKILL FORMATION IN THE STATE OF J&K**

6.6.9(a) *Promoting skill development in the State by coordinating with various stakeholders and also setting up skill development centers at various locations to meet the skill needs of micro, small, and medium enterprises (MSMEs) on the one hand and create decent employment opportunities within and outside the State, for youth.*

6.6.9(b) Availability of skilled workers has always played a crucial role in industrial development in the world. The industry has suffered because of the lack of appropriate skilled human resources. The growth story of Japan, Germany and of late, even of China has skilled and educated manpower as its major source of growth. It is crucial for economic development in general and industrial development in particular. Though, there are

32 polytechnics in J&K with an intake capacity of 6,015 students and 88 Industrial training institutes with an intake capacity of 19,452 trainees, as per a Report of the Just Job Network (2016), 11, 22,787 skilled persons will be required in J&K between 2014 and 2022.¹⁸ The gap between the potential demand and the current capacity to train people seems to be highly mismatched.

6.6.9(c) The Government has substantial plans to augment the skill development capacity in the State, covering sun rise sectors like tourism, hotel management and hospitality industry, etc. Special focus is being given to skilling of girls. Moreover, under the Skill Development Mission launched in 2012, the State Government embarked upon an ambitious programme of skilling 0.9 million people up to 2017. But given the results achieved so far, it looks like a distant dream. UDAAN has also been evolved specifically for J&K, by the Government of India. The Institute is already involved with the scheme.

6.6.9(d) Keeping the priorities of the government and need of the industry in view, JKEDI has decided to enter into the skill development segment. Since it may be difficult for the Institute to reach out to all the regions and areas of the State, it will enter into partnerships with a few select institutions to expand its outreach. The Institute will provide its curriculum, trained faculty and evaluate the outcomes of the trainings.

Offer new, unconventional programmes	Based on new, cutting edge technologies, programmes will be evolved and conducted, to promote export of human resources,, besides supplying well trained workers. Institute’s endeavour will also be to network with
Evaluate and Assess Performance of Partner Institutes	It will regularly evaluate the training quality of partner institutions and hand hold then if some limitation will be found, The Institute will also facilitate up-gradation of skills of the Instructors/teachers. And, if need be, conduct capacity Building Programmes for the teachers of various technical schools and colleges/

Strategic Task	Indicative Description
Setting up Skill Development Centers	To begin with, the Institute will set up, at least seven centres viz. North Kashmir, South Kashmir, Central Kashmir, Chenab Valley, Pir Panjal Valley, Jammu and Ladakh. Besides, it will also partner with technical institutions, engineering colleges and universities to promote new sets of skills.
Forging Partnerships with Professional agencies and Institutes	Institute will forge alliance with a few centers of excellence to enhance its outreach, as it may not be possible for JKEDI to reach out to entire state. It is planned to enter into partnerships with at least 5 agencies in each region mentioned above and offer the skill development programmes through those centers.
Linking Trainees with Industry	The Institute will facilitate the Industry as well as the trainees to interaction with each other, for job placement.
Identify Skill gaps and evolve new programmes	The Institute will evolve programmes addressed to new generation industries/technologies and will evolve course and curriculum in collaboration with Industry, Academia, and Government Engineering Colleges. It will collaborate with CEER to conduct such research.

18 Kumar, Atisha (2016), Supplying Skills for Jobs: A State Level Analysis of Training Across India, Just Jobs Network, Figure 4, p.14, www.justjobsnetwork.org

6.7.0 ORGANIZATIONAL & HUMAN RESOURCE DEVELOPMENT

- *Attract, develop, reward and retain quality human resources.*
- *Develop and adopt such systems and processes that enhance transparency and accountability.*
- *Develop and maintain a functional organizational framework that creates a rational, cohesive and streamlined approach to the administration of the Organization.*

6.7 ORGANIZATIONAL STRUCTURE AND VERTICALS

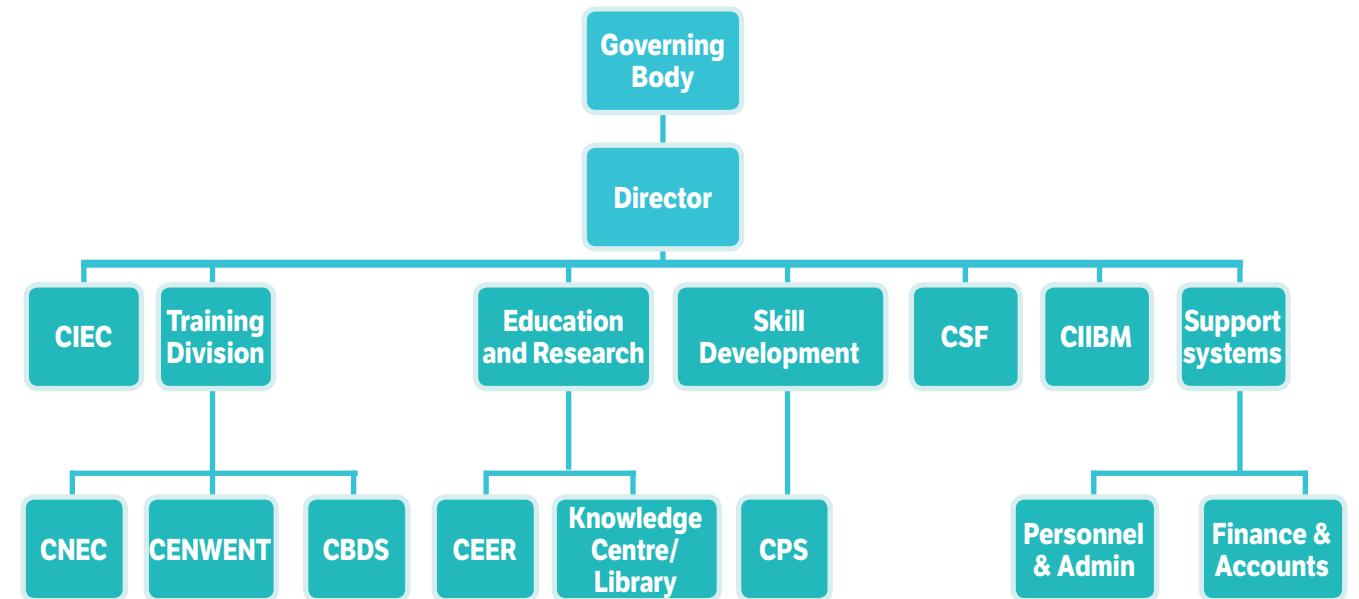
6.7.1 If one looks at the organizational structure in terms of verticals and manpower allocated to each of the verticals, the designations across the vertical vary a great deal. For same pay-scale, there is more than one designation. One does not know the relative hierarchy. If someone has to be shifted from one vertical to the other, he/she will have to be designated differently. It creates identity problem and lots of confusion within and outside the organisation. We believe that there should be hierarchical but uniform designations across the verticals, unless absolutely necessary.

6.7.2 The following section deliberates upon the organizational structure and designations for various positions to manage the verticals. It also attempts to restructure the organisational structure, in view of the changes suggested in verticals and their roles, above.

6.7.3 The Figure 6.1, below, presents the restructured organisation structure.

Figure 6.1

Organizational Structure & Verticals



CIEC: Centre for Igniting Entrepreneurship Culture; **CNEC:**Centre for New Enterprise Creation; **CENWENT:** Centre for Women Entrepreneurship; **CBDS:** Centre for Business Development Services; **CSF:** Centre for Start-up Finance; **CEER:** Centre for Entrepreneurship Education and Research; **CPS:** Centre for Promotion of Skills; **CIIBM:** Centre for Innovation, Incubation and Business Modelling; **SSV:** Support Services Vertical

6.7.4 POSITIONS AT TOP MANAGEMENT LEVEL

Pay Codes¹⁹, Pay Bands, Position and Eligibility:

Employee Code	Pay Scale / Pay Band	Grade Pay	Position	No. of Positions	Eligibility
E	67,000 Fixed (PB-4)	12000	Director	1	<ul style="list-style-type: none"> i. An eminent Development Professional having proven credentials of contribution in Development sector with over 18 years of experience including experience in administration in a reputed Academic, Corporate or Development organization. ii. A Ph. D. Degree or equivalent in Management /Social Science/ Behavioural Science/ Science & Technology/Training Technologies. iii. Preference shall be given to the candidates having extensive experience of involvement in an Entrepreneurship Development Organization.
E	37400-67000 (PB-4)	10000	Chief Faculty	3	<ul style="list-style-type: none"> i. A person with demonstrated capabilities in Project Management, Research or Consultancy with at-least 15 years of experience in Training/Teaching/ Research or Project Management & Implementation including an administrative role in academic/ corporate/development organization. ii. A Ph. D. Degree or equivalent in Management /Social Sciences/ Behavioural Science/Agriculture or Allied discipline. <p>Note: Training, Education and Skill Development Divisions will be Headed by the one Chief Faculty each.</p>

19 May change in view of the 7th Pay commission

E	37400-67000 (PB-4)	8700	Chief Administrative Officer	1	<ul style="list-style-type: none"> i. Post Graduate with 12 years of relevant work experience in Central Government/ State Government/ Autonomous Bodies in the field of Accounts, Purchase and Administration having demonstrated capabilities in developing efficient systems & procedures as well as Human Resource Management.
Total				5	

6.8 PROGRAM VERTICALS

6.8.1 VERTICAL 1:

Centre for Igniting Entrepreneurship Culture(CIEC)

6.8.1(a) Objective: Sensitising, Promoting and Igniting Culture of Entrepreneurship

6.8.1(b) *By sowing the seeds of entrepreneurship far and wide to germinate and grow. Create awareness among youth and provide them orientation on entrepreneurship to motivate them to, at least, start thinking of entrepreneurship as a lucrative career option.*

6.8.1(C) FUNCTIONS:

- a) Preparing and printing success stories on existing entrepreneurial and potential entrepreneurial opportunities more visible through promotion of role models.
- b) Promote successful youth and adult entrepreneurs as role models in the classroom, media, popular culture, public forums, speaker series, documentaries, local TV & radio shows, publications, etc.
- c) Devise and implement a regular calendar of mega entrepreneurial events, off-line and on-line PR-campaigns, idea competitions, quizzes, contests, awards and knowledge about entrepreneurship.
- d) Promote entrepreneurship at the regional level
- e) Engage and collaborate with media, including the business and youth pages of local dailies and magazines to provide more information about entrepreneurship in general. Ensure publication of news, stories and feature articles that detail local supply and demand.
- f) Engage elders, purveyors of culture and faith like poets/writers, filmmakers, clerics etc. to build youth awareness about the multitude of existing entrepreneurial opportunities and values in our culture.
- g) Design and deliver time-bound and targeted Entrepreneurship Awareness Programs to School students (grades 8th-12th); junior college, college and university students; students of technical institutes; educated and uneducated unemployed youth in association with educational institutions and other stakeholder bodies and organizations thereby sensitizing various youth groups on charms of 'Being an Entrepreneur: Being Your Own Boss'.
- h) Collaborate and adopt/adapt Programmes like Junior Achievement Programme of UK or Aflatoun Programme for Schools.
- i) Collaborate with Universities and Colleges to help them set up 'Entrepreneurship Clubs' and support them in organizing talks, seminars, etc. And, train University and college teachers in basics of entrepreneurship so that they could champion the cause of entrepreneurship promotion.
- j) Develop a vibrant interactive online campaign program through dedicated and resourceful online portal and dedicated social media channels like face book, twitter, YouTube, BlogSpot, etc.)

6.8.1.4 *This will be a professional group responsible for entire publicity and promotion of entrepreneurship and positioning of the Institute besides networking with other line departments and other organizations like NGOs, private sector, Entrepreneurship development Organizations, Schools, colleges and Universities. It will report to the Director.*

6.8.1.4(A) POSITION, PAY-SCALES AND ELIGIBILITY:

Pay code	Pay Scale	Grade Pay	Position	No.	Eligibility
D	15600-39100 (PB 3)	7600	Senior Communication Officer	01	Post Graduate Degree or equivalent in Management / Mass Communication & Journalism with 55% Marks and having demonstrated capabilities of devising, managing, implementing, advertising, publicity, promotional & PR campaigns in different media channels and having 10 years of relevant experience in a reputed Government, Corporate or Developmental organization with at least 5 years in the pay scale of Communication Officer.
D	15600-39100 (PB-3)	6600	Communication Officer	02	Post Graduate Degree or equivalent in Management / Mass Communication & Journalism with at least 55% marks and relevant experience of 5 years in any Government/Autonomous /Corporate Organization with at least 3 years in the Pay Scale of Communication Associate.
C	9300-34800 (PB-2)	5400	Communication Associates (1 each in the 7zone+2 at HO)	09	Post Graduate Degree or equivalent in Management / Mass Communication & Journalism with at least 55% marks and relevant experience of 3 years in any Government/ Autonomous /Corporate Organization.
Total				12	

6.8.2 VERTICAL 2 - CENTER FOR NEW ENTERPRISE CREATION (CNEC)

6.8.2.1 OBJECTIVE: FOSTERING ENTREPRENEURSHIP THROUGH EDUCATION AND TRAINING FOR NEW ENTERPRISE CREATION PROGRAMMES.

6.8.2.2 *It will strive to inculcate enterprising qualities such as initiative, innovation, creativity and risk taking capabilities amongst the youth; hone their skills, knowledge and aptitude through Entrepreneurship Development Programmes and other variants thereof.*

1.1.1.3 FUNCTIONS:

- 6.8.2.3(a) Develop and Administer comprehensive EDP curriculum to provide comprehensive Business Training consisting of inputs related to skill, knowledge and aptitude, to youth with little or no business experience.
- 6.8.2.3(b) Develop curricula rooted in the experiential-learning methodologies through simulations, structured discussions, participatory exercises, and peer-learning techniques, experiential-learning methodologies
- 6.8.2.3(c) Create learning that is relevant, immediately applicable and long-lasting.
- 6.8.2.3(d) Developing entrepreneurship among groups of poor through Group Entrepreneurship, SHGs tribal people and artisan groups; as, individually they are too weak to withstand the onslaught of market forces. In this approach, they work as a group for finance, input purchase and output disposal. Otherwise, they remain independent producers.
- 6.8.2.3(e) Agriculture sector (including horticulture) has emerged as a focus of the governments across the states in India. However, farmers are seen to suffer in absence of their own organizations to negotiate with the market and also with the government. These days, government is promoting Farmer's Producer Organizations, which are registered as companies. The collectively face the market, access seeds, technology and professional support. This model has witnessed huge success in Andhra Pradesh, Gujarat, Madhya Pradesh, Haryana, Punjab, Maharashtra, Tamil Nadu, Karnataka, Odisha, Bihar and partly in UP.
- 6.8.2.3(f) The Institute should commit some resources to work with farmers and help them make agriculture an enterprise through Producer Groups and other strategies that the Institute may be able to come up with experience.
- 6.8.2.3(g) Organize sector-wise comprehensive EDPs
- 6.8.2.3(h) Customize training content and actual training to cater to the diverse and specific needs of aspiring entrepreneurs across different sectors and business activities.
- 6.8.2.3(i) Make apprenticeship as an integral part of the trainings, thereby offering real-life business experience to the aspiring entrepreneurs.

- 6.8.2.3(j) Support CIEC in conducting EAPs and CENWENT by developing input structure and their delivery.
- 6.8.2.3(k) Support CEER in fieldwork and data collection, promote education programmes and deliver develop and academic inputs.
- 6.8.2.3(l) Prepare DPRs for special clients such as from government, private sector, NGOs.

6.8.2.4 This vertical will be responsible for implementing all the activities related to New Enterprise Creation. It is envisaged that at least one assistant faculty and one Faculty Associate will be posted in each district to carry out the mandate.

6.8.2.5 POSITIONS, PAY-SCALES & ELIGIBILITY:

Pay Code	Pay Scale	Grade Pay	Position	No.	Eligibility
E	37400-67000 (PB-4)	8700	Senior Faculty	02	<ul style="list-style-type: none"> i. An eminent Scholar with Ph. D. or equivalent in Management /Social sciences/ Behavioral Sciences/ Agriculture or allied subject having 12 years of Graduate or Post Graduate teaching experience at the University / National level Institution of which at least 5 years' are in the pay scale of Associate Senior Faculty or equivalent position. ii. Active engagement in Entrepreneurship Development.
D	15600-39100 (PB-3)	7600	Associate Sr. Faculty	07	<ul style="list-style-type: none"> i. An eminent Scholar with Ph. D. or equivalent in Management /Social sciences/ Behavioral Sciences/ Agriculture or allied subject having 10 years of teaching experience at the University / National level Institution of which at least 5 years' are in the pay scale of Faculty or equivalent position. ii. Active engagement in Entrepreneurship Development.

D	15600-39100 (PB-3)	6600	Faculty	30	i. Post Graduate with 55% marks in Management / Behavioural Sciences having 5 years teaching/training experience of which 03 years should be in the pay scale of Assistant Faculty or an equivalent position
C	9300-34800 (PB-2)	5400	Assistant Faculty	35	i. Post Graduate with 55% marks in Management / Behavioural Sciences or any other relevant Subject with 03 years teaching / training experience
Total				74	

6.8.3 VERTICAL 3 - CENTER FOR WOMEN ENTREPRENEURSHIP (CENWENT)

6.8.3.1 OBJECTIVE: FOSTERING ENTREPRENEURSHIP AMONG WOMEN AND HELPING WOMEN LED ENTERPRISES GROW.

6.8.3.2 *By designing and offering Gender oriented EDPs to promote women entrepreneurship through individual and group entrepreneurship approach and SHG women entrepreneurs in J&K.*

1.1.1.3 FUNCTIONS:

- 6.8.3.3(a) Develop and Administer comprehensive EDP curriculum to provide comprehensive Business Training consisting of inputs related to skill, knowledge and aptitude, to youth with little or no business experience.
- 6.8.3.3(b) Develop curricula rooted in the experiential-learning methodologies through simulations, structured discussions, participatory exercises, and peer-learning techniques, experiential-learning methodologies
- 6.8.3.3(c) Create learning that is relevant, immediately applicable and long-lasting.
- 6.8.3.3(d) Developing group entrepreneurship among women SHGs especially in handicraft sector, readymade garments, woolen sweaters/pullovers, etc.

6.8.3.3(e) Organize sector-wise comprehensive Women EDPs in sectors like dairy, poultry, floriculture, fishery, horticulture, honey-bee keeping, education, food processing, bakery, etc.

6.8.3.3(f) Performance Improvement Programmes for Women Entrepreneurs owned Enterprises

6.8.3.3(g) Customize training content and actual training to cater to the diverse and specific needs of aspiring entrepreneurs across different sectors and business activities.

6.8.3.4 This vertical will be fully and intensively supported by Center for New Enterprise creation. Two Center's, one for Srinagar and one for Jammu are proposed. They will devote at least 20 per cent of their time on research in gender development and on gender issues.

6.8.3.5 Positions, Pay-scales & Eligibility*

Pay Code	Pay Scale	Grade Pay	Position	No.	Eligibility
E	37400-67000 (PB-4)	8700	Sr. Faculty	02	i. An eminent Scholar with Ph. D. or equivalent in Management /Social sciences/ Behavioral Sciences having 12 years of Graduate or Post Graduate teaching experience at the University / National level Institution of which at least 5 years' are in the pay scale of Associate Senior Faculty or equivalent position. ii. Active engagement in Entrepreneurship Development. (Note: Experience in gender development will be essential for these positions.)

D	15600-39100 (PB-3)	7600	Associate Senior Faculty	04	<ul style="list-style-type: none"> i. An eminent Scholar with Ph. D. or equivalent in Management /Social sciences/ Behavioral Sciences/ having 10 years of teaching experience at the University / National level Institution of which at least 5 years' are in the pay scale of Faculty or equivalent position. ii. Active engagement in Entrepreneurship Development. <p>(Note: Experience in gender development and/or entrepreneurship development will be essential for these positions.)</p>
D	15600-39100 (PB-3)	6600	Faculty	06	<ul style="list-style-type: none"> i. Post Graduate with 55% marks in Management/ Social Science/ Behavioural Science having 5 years teaching and training experience of which at least 3 years should be in the pay scale of Assistant Faculty. <p>(Note: Experience in gender development will be essential for these positions.)</p>
C	9300-34800 (PB-2)	5400	Assistant Faculty	08	<ul style="list-style-type: none"> i. Post-Graduation with 55% marks in the Management/Social Science/ Behavioural Science, with at least 3(three) year's relevant work experience in any educational / training Institution.
C	9300-34800 (PB-2)	5400	Librarian	02	<ul style="list-style-type: none"> i. Master's Degree in Library & Information Science with 3 years' experience of working in the Library of a recognized Institution.
B	5200-20200 (PB-1)	2800	Library Assistant	02	<ul style="list-style-type: none"> i. Bachelor's Degree in Library and information Science with 1 year work experience in any recognized Institution.
	Total			24	

* Of the two positions at every level, one is for Srinagar and the other for Jammu. Administrative

staff has been factored in administration vertical.

6.8.4 VERTICAL 4 - CENTER FOR BUSINESS DEVELOPMENT (CBD)

6.8.4.1 OBJECTIVES: BUSINESS ASSISTANCE & SUPPORT (BAS)/ BUSINESS DEVELOPMENT SERVICES (BDS) TO EXISTING SMES

1.1.1.2 *Accomplishing the task by designing and offering BAS/BDS to existing micro, small, and medium enterprises (MSMEs) to facilitate them overcome barriers of improves performance and growth in terms of improved productivity; increase their profitability, facilitate acquisition of improved/most efficient technology, improve quality, and facilitate access to high value markets through performance improvement and growth programmes, cluster development, value chain development, etc.*

1.8.4.3 FUNCTIONS:

6.8.4.3(a) Develop and Administer Performance Improvement Programmes (PIPs) to help tiny and small entrepreneurs cross the chasm of survival and enter into the arena of stability. The PIP Training consisting of inputs related to performance audit, identifying the key constrain and develop strategy to overcome those constraints. They help such entrepreneurs improve their performance, access to markets and their ability to compete. These programmes will be conducted for those SMEs that are about 2-3 years old and are struggling to survive.

6.8.4.3(b) Growth Programmes (GP) will be addressed to those who are reasonably stabilized but are not able to grow, despite their will. The GPs will also focus Enterprise Audit followed by diagnosis of the constraints to growth. Based on this exercise, a growth plan is prepared and implemented by the entrepreneur. If need be, a few, senior employees of the company could also be invited to participate in the exercise. The growth Plan may focus diversification, entering export markets, vertical growth, investments in technology, investments in human resources, etc.

6.8.4.3(c) Most of the times not an individual enterprise but all the enterprises engaged in the same or related product and concentrated at one location face common opportunities and common threats. Some of the threats can't be faced individually but possibly collectively that can be'. For example, creation of common facilities like testing facilities could be out of the reach of an individual but it could be accomplished collectively. Similarly common branding, exhibitions, technology transfer, etc. could be taken up collectively. For such circumstances Cluster Development Programmes have been found quite effective. Therefore, this vertical is also entrusted with the task of conducting Cluster development programmes.

6.8.4.3(d) Every industry depends upon its suppliers to manufacture a finished product. Entire chain of activities, from raw material to finished goods and markets involves so many vendors. If one vendor in the value chain (every activity where value is added) does not perform as per the expectation, not only the chain is broken but it may lead to low quality of product and destruction of markets. It is important that everybody in the value chain plays by rule. Sometimes these chains weaken because of a few dicey characters in the chain. Sometimes, no body produces certain things in the chain and thus it is incomplete. Consequently, the manufacturers of the finished goods have to depend upon the suppliers even from outside the country, adding to their costs leading to weakening of their competitive advantage. The Value Chain Programmes will address these issues which crop up in industrially less developed regions. Such programmes could add significant value to costs and competitiveness

6 . 8 . 4 . 4

This vertical will focus on existing entrepreneurs and draw upon the expertise available with the other verticals depending upon the need. It will also hire specialized expertise (consultants), as and when need arises.

6.8.4.5 Positions, Pay-scales & Eligibility

Pay Code	Pay Scale	Grade Pay	Position	No.	Eligibility
E	37400-67000 (PB-4)	8700	Senior Faculty	01	<ul style="list-style-type: none"> i. An eminent Professional actively engaged in Entrepreneurship Development Consultancy with SMEs for at least 12 years' out of which 5 years should be in the pay scale of Associate Senior Consultant. ii. Post-graduation or equivalent in Management or Chartered Accountancy (CA) iii. Experience in cluster development or value chain development will be essential.
D	15600-39100 (PB-3)	7600	Associate Sr. Faculty	02	<ul style="list-style-type: none"> i. An eminent Professional actively engaged in Entrepreneurship Development Consultancy with SMEs for at least 10 years' out of which 5 years should be in the pay scale of Consultant. ii. Post-graduation or equivalent in Management or Chartered Accountancy (CA). iii. Experience in cluster development or value chain development will be essential. <p>(Note: One position will be preferably for a person with financial management background or a CA; and, the other one for a person with Project Implementation and Management Related Background.)</p>

D	15600-39100 (PB-3)	6600	Faculty	04	i. Post Graduate with 55% marks in relevant subject such as Economics, Statistics, Management, Finance with 5 years consulting experience with SMEs of which 03 years should be in the pay scale of Assistant Faculty or equivalent position.
C	9300-34800 (PB-2)	5400	Research Associates	04	i. Master's Degree with 55% marks in the relevant subjects such as economics, statistics, finance, management with 3 year relevant work experience in any reputed Consultancy/ training Institution.
Total			11		

6.8.5 VERTICAL – 5: CENTER FOR START-UP FINANCE (CSF)

6.8.5.1 Objective: Provide Sustained, Easy and Hassle free Access to Start-up Finance

6.8.5.2 *By offering and facilitating linkages to entrepreneurs across a range of financing options available from the Government, Financial Institutions, Banks and Institutional Investors.*

1.1.1.3 FUNCTIONS:

6.8.5(3a) Transaction Origination & Appraisals: Identification, Origination, Appraisal & Disbursal of Business proposals

6.8.5(3b) Credit Management: Operating of Individual accounts of loanees, deposition of installments, application of yearly interest, and reconciliation with the principal Bank account.

6.8.5(3c) Follow-up: Monitoring of units funded by the EDI, repayment of installments, recovery of bad debts, foreclosure, legal proceedings etc.

6.8.5(3d) Accounts: Maintenance of the Principal Bank account, Maintenance of Accounts and repayments to lending agencies. Maintenance of “Income and Receipt” account for lending activity etc., repayments to creditor agencies.

6.8.5.4 Positions, Pay-scales & Eligibility

Pay Code	Pay Scale	Grade Pay	Position	No.	Eligibility
D	15600-39100 (PB-3)	7600	Senior Manager	01	i. Master's Degree in Finance and Control /MBA (Finance) with 55% mark with demonstrated capacities of handling credit related functions in a Bank/Financial Institution and 10 years work experience in a financial institution at a senior managerial position with at least 5 years in the pay scale of ex. Manager.
D	15600-39100 (PB-3)	6600	Exec. Manager	04	i. Master's Degree in Finance and Control /MBA (Finance) with 55% marks with 5 years' work experience in a financial institution at a senior managerial position with at least 3 years in the pay scale of a Manager.
C	9300-34800 (PB-2)	5400	Manager	06	i. Post Graduate in Finance and Control/ Financial Management/Commerce with 03 years of relevant work experience in a Govt. /Semi-Govt. Organization/ Financial Institution.
C	9300-34800 (PB-2)	4600	Assistant Manager	8	i. M.Com. with 1 year work experience in Accounting in any Industrial / financial organization with sufficient computer knowledge.
Total				19	

6.8.5.5 VERTICAL – 6: CENTER FOR ENTREPRENEURSHIP EDUCATION AND RESEARCH (CEER)

6.8.6 OBJECTIVES:

- (i) *To offer Education Programmes in Entrepreneurship, Conducting Theoretical and Applied/Policy Research, Documentation work to strengthen entrepreneurial ecosystem; and,*
- (ii) *to enhance theoretical and applied understanding on entrepreneurship and innovation to provide inputs to the policy makers and planners to help them craft appropriate policies for promotion of entrepreneurship in the state and taking up documentation of the Institute's activities for posterity.*

1.1.5 FUNCTIONS:

- a) The Institute will conduct theoretical research to remain at the frontier of knowledge in the comity of entrepreneurship institutions across the globe.
- b) Conduct applied and/or action research to develop new models and packaged to promote entrepreneurship, learn from the feedback
- c) Conduct Impact and evaluation studies for continued learning from the field so that due corrective measures could be taken timely.
- d) The Institute will undertake policy research to provide evidence based advice and feed-back to the government to facilitate it in to crafting policies which will be relevant and contemporary.
- e) Based on the results and insights of R&D, JKEDI will be able to formulate and put forth reports, advocacy documents, a multitude of information products, proposed innovative financial products, best practices, etc. and ultimately contribute towards vibrant entrepreneurship development in J&K.

- f) Create a repository of data and information on market intelligence, technologies and current trends in demand, to help potential entrepreneurs and also researchers access the requisite information as and when required.

6.8.7 Positions, Pay-scales & Eligibility

Pay Code	Pay Scale	Grade Pay	Position	No.	Eligibility
E	37400-67000 (PB-4)	8700	Senior Faculty	02	<ul style="list-style-type: none"> i. An eminent Scholar/Professional with PhD or equivalent in Management/ Behavioural Sciences having established experience anchoring MBA programmes, teaching, ability and research credentials in management with at least 12 years of experience of teaching/training in any institution of repute out of which 5 years should in the pay scale of. Faculty or equivalent position. ii. Should also have demonstrated capability of conducting independent research preferably in the areas like evaluation studies, policy studies, business studies and case writing at a University/ National level Institution of repute. iii. Should have published at least 10 papers in National/ International refereed journals of repute.

D	15600-39100 (PB-3)	7600	Associate Senior Faculty	04	<ul style="list-style-type: none"> i. An eminent Scholar/Professional with PhD or equivalent in Management/ Behavioural Sciences having established experience anchoring MBA programmes, teaching, ability and research credentials in management with at least 10 years of experience of teaching/training in any institution of repute out of which 5 years should in the pay scale of Assistant Faculty or equivalent position. ii. Should also have demonstrated capability of conducting independent research preferably in the areas like evaluation studies, policy studies, business studies and case writing at a University/ National level Institution of repute. iii. Should have published at least 8 papers in National/ International refereed journals of repute.
D	15600-39100 (PB-3)	6600	Faculty	06	<ul style="list-style-type: none"> i. Master's Degree in Commerce/ Economics/ or MBA in Finance/Marketing/HR&OB/ International Marketing, Business Law, Communication, etc.; preferably with a Ph. D. Degree in any of the above areas of management. ii. Experience of at least 5 years in teaching in a reputed business school and conducting research and writing cases in management. <p>[One position each could be earmarked for Marketing, Finance, Production Management, Business Law, IT, Written Analysis and Communication].</p>

C	9300-34800 (PB-2)	5400	Teaching Associates	06	<ul style="list-style-type: none"> i. Master's Degree with 55% marks in the relevant subjects such as economics, statistics, social sciences, Psychology, management and 3 year's relevant work experience in any educational / training Institution. ii. Should have participated in at least one research project and collected/supervised data collection.
C	9300-34800 (PB-2)	5400	Librarian	02	<ul style="list-style-type: none"> i. Master's Degree in Library & Information Science with 3 years' experience of working in the library of a recognized Institution.
B	5200-20200 (PB-1)	2800	Library Assistant	02	<ul style="list-style-type: none"> i. Bachelor's Degree in Library & Information Science with 1 years' experience of working in the library of a recognized Institution.
Total				22	

1.1.6 VERTICAL - 7:
CENTER FOR INNOVATION, INCUBATION AND BUSINESS MODELLING (CIIBM)

6.8.7.1 Objective: Promote Innovation and Technology Start-ups through

Incubation Support

6.8.7.2 *By provide incubation support to promote technology driven start-ups in the state. Liaising with engineering colleges and technical institutions to scout ideas and nurturing those ideas to commercialize.*

1.1.6.1 FUNCTIONS:

6.8.7.3a) To provide incubation facilities to students and others who might have some innovative idea. It will provide comprehensive services like mentoring, hand-holding, legal, patent related, technological guidance secretarial assistance, library and computer services with 24X7 access to internet, to the incubatees, under one roof

6.8.7.3b) Interact with industry and academia to scout for innovations, document them and help them graduate, if needed.

6.8.7.3c) Hold two annual idea competition one open to all and other open only to students. And incubate and take forward the winning ideas.

6.8.7.4 Positions, Pay-scales & Eligibility

Pay Code	Pay Scale	Grade Pay	Position	No.	Eligibility
E	37400-67000 (PB-4)	8700	Chief Executive Officer (CEO)	01	<ul style="list-style-type: none"> i. Engineering/ Management/ Computer Application degree and 10 years' experience with atleast 5 years in operating as incubator/COO or deputy CEO or equivalent. Should have facilitated at least 10 exits (incubatees who commercialize their products successfully). ii. Proven track record of fund raising for commercialization of innovation. Strong network with incubation ecosystem including investors, mentors, patenting firms, incubators in India/ abroad, government department/ ministries at national level and state level supporting and promoting incubation, etc.

D	15600-39100 (PB-3)	7600	Executive Manager Operations (EMO)	02	<ul style="list-style-type: none"> i. Post-Graduation Degree in Engineering/ Management/ Law / Computer Applications degree and overall 5 years' experience of which 3 years' experience of operating/working in an incubator, at least as Incubator Manager or equivalent. Should have facilitated at least 05 exits (incubatees who commercialize their products successfully). ii. Proven track record of fund raising for commercialization of innovation. iii. Strong network with incubation ecosystem including investors, mentors, patenting firms, incubators in India/ abroad, government department/ ministries at national level and state level supporting and promoting incubation, etc.
C	15600-39100 (PB-3)	6600	Incubation Managers	04	<ul style="list-style-type: none"> i. Post-Graduation Degree in Engineering/ Management/ Computer Applications with atleast 55% Marks. ii. Should have 3 years' experience of which at least 1 years' should be in an incubator, as Assistant Manager (Incubation) or innovation Officer or equivalent. iii. Should have facilitated at least 03 exits (incubatees who commercialize their products successfully). iv. Strong network with incubation ecosystem including investors, mentors, patenting firms, incubators in India/ abroad, government department/ ministries at national level and state level supporting and promoting incubation, etc.
Total				07	

6.8.8 VERTICAL 8: CENTRE FOR PROMOTION OF SKILLS (CPS)

6.8.8.1 Objective: Promoting Skill Formation in the State

6.8.8.2 Promoting skill development in the state by coordinating with various stakeholders and also setting up skill development centres at various locations to meet the skill needs of micro, small, and medium enterprises (MSMEs) on the one hand and create decent employment opportunities within and outside the state, for youth.

1.1.1.3 FUNCTIONS:

- 6.8.8.3a) Starting Skill Development Programmes in Mission Mode.
- 6.8.8.3b) Identify the skill gaps and skill needs in the Industry.
- 6.8.8.3c) Coordinate development of course curriculum in collaboration with technical and vocational schools and engineering colleges
- 6.8.8.3(d) Work as a nodal center for skill development and coordinate skill development training activities in the state in collaboration with skill development institutes like ITIs, Polytechnics, Engineering Colleges, Management Schools, etc.
- 6.8.8.3(e) Evaluate and assess the quality of training being imparted by the partner institutions, through its Regional Centers

6.8.8.4 Positions, Pay-scales and Eligibility*:

Pay Code	Pay Scale	Grade Pay	Position	No.	Eligibility
E	15600-39100 (PB-3)	7600	Senior Project Manager	02	<ul style="list-style-type: none"> i. An eminent Scholar/Professional with Ph. D in Engineering or Management and having established experience anchoring in Project Management of Skill Development Programmes in terms of developing industry oriented curriculum, teaching ability and research credentials in the area of Skill development. ii. Must have at least 10 years of experience in teaching/training and research. Should have taught engineering at least at undergraduate level or PG in Management in an institution of repute for at least 5. iii. Should also have demonstrated capability of coordinating training programmes, developing project proposals and interacting and negotiating with government and other donor agencies like NSDC, NSDA, etc. iv. At least 10 published papers in national/international refereed journals of repute with at least 5 years' experience in the pay scale of Project Manager or equivalent position.

D	15600-39100 (PB-3)	6600	Project Manager (One each in the 7 zones + 2 at H.O)	09	<ul style="list-style-type: none"> i. Post-Graduation in Economics/ Management/ Behavioural Sciences with at least 55% marks and proven track record in teaching/training and organizing and conducting independent training programmes and running a centre independently ; ii. Professional with established teaching and research credentials in management studies. Should have at least 5 years of experience in teaching management courses out of which 3 years should be in the pay scale of Project Manager. iii. Should have conducted independent training programmes and research in the area of skill development, etc., at a University/ National level Institution iv. Should have at least 5 published papers in national/international refereed journals of repute
C	9300-34800 (PB-2)	5400	Associate Project Manager	7	<ul style="list-style-type: none"> i. Post-Graduation in Economics/ Management/ Behavioural Sciences with at least 55% marks and proven track record in conducting independent training programs and running a center independently ; Should have at least 3 years of relevant experience.
C	9300-34800 (PB-2)	4200	Trainers (Trade Based)	42 (6 for one Centre)	<ul style="list-style-type: none"> i. Graduate with 50% marks with a relevant experience in the trade for at least 5 years.
Total				60	

Note: As of now each Skill Development Centre shall have Project Manager as its In-charge, One Office Associate and Trainers as per requirement of the trade. However, with increase in number of Skill Development Centre's the number of positions can increase proportionately.

6.8.8.5 *The relevant subjects, for the purpose of filling up of various faculty positions shall be:

- General Management
- Behavioural Sciences,
- Marketing Management
- Production Management
- Finance
- Project & Technology
- Socio Entrepreneurship

6.8.8.6 **The relevant experience, for the purpose of filling up of various faculty positions shall mean experience in teaching at under-graduate and post-graduate classes or conducting research in relevant subjects in a reputed university /Institute/ college. While direct experience in or engagement (like running an entrepreneurship cell in a university/college) with entrepreneurship/start-up will be desirable, it will not be necessary, as there are very few professionals in this field.

6.8.8.7 Depending upon the requirements, the Institute will recruit faculty on "as and when" basis within the proposed framework.

6.8.8.8 SUPPORT SERVICE VERTICAL:

1.1.1.9 Department 1: Personnel & Administration (P&A)

6.8.8.10 Objective:

- 6.8.8.10a) The department shall be responsible for maintenance of better human relations in the organization by the development, application and evaluation of policies, procedures and Programs relating to human resources to optimize their contribution towards the realization of organizational objectives.
- 6.8.8.10b) To maintain and manage the physical infrastructure of the Institute and to manage the upcoming physical infrastructure within its campuses.
- 6.8.8.10c) To maintain and manage general upkeep of the support structure necessary to carry out the activities of the Institute.
- 6.8.8.10d) To develop, maintain and manage the IT infrastructure in the Institute for support activities, data base management and networking.

1.1.1.10 FUNCTIONS:

6.8.8.10A) Personnel

- a) Setting general and specific management policy for organizational relationship
- b) Recruitment, selection and placement of personnel

- c) Remuneration & Incentive management of employees.
- d) Training and Development of employees.
- e) Appraisal of performance of employees.
- f) Job Rotation and job placements.
- g) Social security and welfare of employees.
- h) Potential Appraisal, Feedback and Counseling.
- i) Quality Circle, Organization development and Quality of Working Life.
- j) Reviewing and auditing manpower management.

8.8.8.10B) UTILITIES & SUPPORT

- a) Maintenance of all existing buildings of the Institute and its associated units and functionalities.
- b) Maintenance of all campus grounds, lawns, roads, pavements, uninterrupted water supply and lightings, telephone services, power supply & waste management,
- c) Traffic and parking management, space and facilities planning and management
- d) Insurance of assets, land acquisition including legal issues, procurement and record of furniture and other assets, management of upcoming projects and other related works.

6.8.8.10C) INFORMATION TECHNOLOGY (SYSTEM ADMINISTRATION):

- i. To formulate IT Policy with regard to procurement, up gradation, installation of IT Software and Hardware.
- ii. To be responsible for maintenance, record and management of all IT assets of the Institute.
- iii. To provide on-going trouble shooting services to the institute.
- iv. To be responsible for security and maintenance of servers and systems.

6.8.8.10D) INFORMATION TECHNOLOGY NETWORK ADMINISTRATION:

- i. To develop and manage effective Network Systems for optimum utilization of IT in routine activities of the Institute
- ii. Regular Maintenance and updating of the Institute’s website

6.8.8.10E) DATABASE MANAGEMENT:

- i. To develop, maintain and manage effective Data Base Systems for Management Information Systems (MIS) and Decision Support Systems (DSS) for use of officials at various levels.

6.8.8.10F) SOFTWARE DEVELOPMENT:

- i. To Develop, Manage, Procure and maintain software applications to increase the operational efficiency of the Institute
- ii. To do R&D as an ongoing process to ensure the robustness of institute’s systems and procedures.

6.8.8.11 POSITIONS, PAY-SCALES & ELIGIBILITY:

Pay code	Pay Scale	Grade Pay	Position	No.	Eligibility
D	15600-39100 (PB-3)	7600	Sr. Manager	02	Post Graduate in any discipline with at-least 50% marks and 10 years of experience with at least 5 years in the pay scale of Executive Manager in any Government/Corporate/Academic Institution.
D	15600-39100 (PB-3)	6600	Executive Manager (Out of 6 posts one each shall be reserved for HR, Estates, and IT	06	Post Graduate in any discipline with at-least 50% marks and 5 years of relevant experience in any Government, Semi-Government, Corporate Business Organization/ Academic / Institution with at least 3 years in the pay scale of a Manager.

C	9300-34800 (PB-2)	5400	Manager HR	02	Post Graduate in Human Resource Management with at-least 50% marks and 3 years relevant experience in a Corporate Business Organization/ Academic Institution
	9300-34800 (PB-2)	5400	Manager Estates/ U & S	02	Post Graduate in Management, Commerce, Finance with at-least 50% marks and 3 year relevant experience in any Corporate Business Organization/ Academic Institution
	9300-34800 (PB-2)	5400	Manager-IT	02	BE/B Tech Computers/IT/ MCA with at-least 50% marks and 3 year relevant experience in a Corporate Business Organization/ Academic Institution.
	9300-34800 (PB-2)	5400	Assistant Engineer	02	B.E/ B.Tech in Civil Engineering, with at least 3 years' experience in any reputed Construction Firm.
	9300-34800 (PB-2)	4600	Secretary (To the Chief Faculties)	03	Post Graduate in any Discipline with at-least 50% marks and 1 year relevant experience in a Corporate Business Organization/ Academic Institution. Adequate Computer / stenography knowledge is a must.
	9300-34800 (PB-2)	4600	Assistant Manager-Trainings/ Education	02	Post Graduate in any Discipline with at-least 50% marks and 1 year relevant experience in a Corporate Business Organization/ Academic Institution. Adequate Computer and typing knowledge is a must.
	9300-34800 (PB-2)	4600	Hostel Warden	02	Post Graduate in any Discipline with at-least 50% marks and 1 year relevant experience in a Corporate Business Organization/ Academic Institution. Adequate Computer and typing knowledge is a must.

B	9300-34800 (PB-2)	4200	Office Associates	35	<ul style="list-style-type: none"> i. Post Graduate in any Discipline with at-least 50% marks and 1 year relevant experience in a Corporate Business Organization / Academic Institution. ii. One year Diploma in Computer Application.
B	5200-20200 (PB-1)	2800	Administrative Assistant (Technical)	2	<ul style="list-style-type: none"> i. Post Graduate in Computers/ Electronics with at-least 50% marks and 1 year experience of working in Govt./Semi Government Organization. ii. Diploma in Computer Applications.
			Administrative Assistant (Receptionist / Office/Stores Assistant Computer Assistant)	12	<ul style="list-style-type: none"> i. Post Graduate in any discipline with at-least 50% marks and 1 year work experience in Government / Semi Government /Recognized Educational Institution and a speed of 35 w.p.m in typing. ii. Sufficient Computer knowledge.
			Electrician	02	ITI Diploma in Electrical trade. 3 Year experience in handling equipment like Electric System including Power Backup, AVR, Air Conditioning System, Electric Sub-station, Generator, Electric Part of Lift and Audio Visual System.
			Plumber	02	ITI Diploma in Plumbing 3year's experience of plumbing.
B	5200-20200 (PB-1)	2800	Watch and Ward Assistant	02	Minimum 10 th with 3 years relevant experience in any semi-government or government organisation

B	5200-20200 (PB-1)	1900	Driver	06	Middle Pass with Hill Driving License issued by the Competent Authority, with two years' experience in driving heavy and light vehicles.
B	5200-20200 (PB-1)	1800	Gardener	02	Minimum 8 th Pass / Maximum 10+2. 5 years' work experience in the relevant field.
B	5200-20200 (PB-1)	1800	Office Attendants / Operators	12	Minimum Matric / Maximum 10+2 with one year work experience in a Government / Semi Government Organization
Total				98	

6.8.8.12 DEPARTMENT 2: FINANCE & ACCOUNTING DEPARTMENT:

6.8.8.12 Objective:

To ensure that adequate finances are made available to the organization to achieve its objectives by way of proper budgeting, accounting, control and reporting procedures.

1.1.1.13 FUNCTIONS:

6.8.8.13A) Budget Functions:

- i. Formulation, preparation, execution, review and analysis of the operating budget. Monitoring appropriations and actual expenditures to ensure compliance.
- ii. Accounts Payable Functions: Recording and making payment of expenditures for each department. Maintaining system of accounts to accumulate, classify, and report on the financial activities of the Institutes various departments.
- iii. Proper accounting of assets, liabilities, revenues and expenditures to facilitate preparation of financial reports.

6.8.8.13B) Revenue Functions:

To review all sources of revenue to ensure timely receipt. Coordinating the deposit of cash receipts, identifying and accounting for all funds received, auditing of invoices to ensure revenue is billed. Monitoring key data as it moves through processes and systems to ensure integrity in reported results.

6.8.8.13C) Accounting Functions:

To provide financial reporting, bank reconciliations, transactional journal entries, adjusting journal entries, ancillary schedules and record keeping, fixed asset management, substantive balance sheet analysis, audit preparation including auditor

required schedules and analysis, compliance with all areas of generally accepted accounting principles and their governing bodies.

6.8.8.13D) Control Functions:

To act as an effective internal watchdog to cut costs, detect and plug revenue leakages and excess payments and ensure regulatory compliance in all financial matters.

6.8.8.14 Positions, Pay-scales & Eligibility:

Pay Code	Pay scale	Grade Pay	Position	No.	Eligibility
E	37400-67000 (PB-4)	8700	Chief Finance Officer	01	CA/M. Com/MBA (Finance)/Masters in Financial Control with at-least 55% marks and 15 years of experience as Finance Head in a reputed Government or Corporate Business Organization/ Academic Institution.
D	15600-39100 (PB-3)	7600	Senior Manager	02	CA/M. Com/MBA (Finance)/Masters in Financial Control with at-least 50% marks and 10 years of experience as in a reputed Government / Academic Institution with atleast 5 years in the Pay Scale of Executive Manager.
D	15600-39100 (PB-3)	6600	Executive Manager	03	M. Com/MBA (Finance)/Masters in Financial Control with at-least 50% marks and 5 years of experience out of which 3 years should be in the pay scale of Manager in any reputed Government / Academic Institution.
C	9300-34800 (PB-2)	5400	Manager	04	M. Com/MBA (Finance)/Masters in Financial Control with at-least 50% marks and 3 years of experience in a similar position in a reputed Government or Corporate Business Organization/ Academic Institution.
C	9300-34800 (PB-2)	4600	Assistant Manager	06	M. Com/MBA (Finance)/Masters in Financial Control with at-least 50% marks and 1 years of experience in a similar position in a reputed Government or Corporate Business Organization/ Academic Institution.
Total				16	

PART - II

**VISION 2030,
MISSION, VALUES
&
STRATEGY OF
JKEDI**

[CHAPTERS 7]

2030

CHAPTER 7

Action Plan JKEDI 2018-2023

Having done this exercise, it will be prudent to draw a road map for at least the next five (5) years, so that appropriate man-power planning could be done. While most of the activities have to be directly undertaken by the Institute, there are certain activities wherein the Institute can play only support and even marginal role and much will depend upon the response of the central/state government and organisation outside.

The base for the Prospective Action Plan (PAP) for EDPs is the past experience of JKEDI in organising EAP, EOPs and EDPs. For other verticals, determinants like student population, unemployment among youth, number of SMEs in the state, Number of Girls in senior schools, colleges and universities, priorities of the government, need of the industry as emerged during the Workshop, etc., have been taken into account,

Also taken into are the priorities and focus of the central and state governments like Start up India-Stand up India, Make in India, Skill India, HIMAYAT, SKEWPY, etc.

The estimation base is provided in the 'Activity Column' where ever required.

The estimates for man-days also factor the topography and difficulty in travelling far flung difficult places.

The workload of the support system has not been worked out as it is not possible to earmark specific activity and the quantum. It will depend upon the work volume of the Core Verticals.

We have not factored administrative staff in any Vertical. They are factored in the manpower pertaining to the support Verticals. For example, each Regional, District and other office (Skill Development centres) will require administrative assistance. Similarly, each Vertical at the Head Office will also require certain administrative support. Such positions are part of the Administration Vertical.

5-year Action Plan for JKEDI
Vertical 1: Centre for Igniting Entrepreneurship Culture (CIEC)*

Sr. No.	Activity	Specifica- tion	Year-wise Targets/HR Requirements					Total 2018-23
			2018-19	2019-20	2020-21	2021-22	2022-23	
1	Preparing and printing success stories on existing entrepreneurs and publicise them through print media, books on them and introducing in school curriculum (In terms of number of activities)	Targets	24	47	47	47	47	212
		Pers. Days	80	119	119	119	119	556
		Targets	11	21	21	21	21	95
		Pers. Days	55	84	84	84	84	391
		Targets	11	21	21	21	21	95
		Pers. Days	15	15	15	15	15	75
2	(iii) Preparation of Success Stories [5 days per story] (ii) Publishing stories in Print media [15 days lump sum for such activity every year] (iii) Introducing the stories in Primary & Secondary School curriculum (including translation) [5 days each in 1 st year and 4 days subsequently] Promote successful youth and adult entrepreneurs as role models in the classroom, media, speaker series, local TV & radio shows, publications, etc.	Targets	2	5	5	5	5	22
		Pers. Days	10	20	15	15	15	75
		Targets	25	56	85	110	110	386
		Pers. Days	68	134	206	256	256	920
		Targets						
		Pers. Days						

Action Plan CIEC Contd...

	(iv) No. of Lectures in various schools, colleges and universities. [2 days for organising each lecture.]	Targets	20	50	75	100	100	100	345
		Pers. Days	40	100	150	200	200	200	690
	(v) Public Lecture and Panel Discussions Public. [6 days allocated to organise such public lectures.]	Targets	3	4	6	6	6	6	25
		Pers. Days	18	24	36	36	36	36	150
	(vi) TV Shows and Radio Discourse. [5 days earmarked to organise such TV shows.]	Targets	2	2	4	4	4	4	16
		Pers. Days	10	10	20	20	20	20	80
3	Engage with media and get published more news, stories and feature articles on JKEDI. (At least two stories a month on JKEDI activities in Jammu and Srinagar, both.) [On an average 3-4 days' time allocated per story.]	Targets	4	4	4	4	4	4	20
		Pers. Days	15	15	15	15	15	15	75
4	Organise Entrepreneurship Awareness Programs to School (grades 8 th -12 th); junior college, college and university students. [3 days allocated to organise one EAP.]	Targets	5	10	10	10	10	10	45
		Pers. Days	15	30	30	30	30	30	135
5	Collaborate and adopt/adapt programmes like Junior Achievement Programme of UK or Aflatoun Programme for Schools. [a lump sum time allocated 30 DAYS IN THE 1 ST YEAR. Once experience gained the time allocation could reduce substantially.]	Targets	1	2	10	25	50	88	
		Pers. Days	30	15	50	125	225	445	

6	Collaborate with Universities and Colleges to help them set up 'Entrepreneurship Clubs' & Train Teachers (11 Universities and 307 colleges in J&K) [1 st year it may take more time which will reduce significantly as experience is gained.]	Targets	2	9	50	50	100	211
		Pers. Days	25	75	150	150	250	650
7	Quarterly News Letter [10 days per issue.]	Targets	4	4	4	4	4	20
		Pers. Days	40	40	40	40	40	200
8	Develop a vibrant interactive online campaign through dedicated online portal and social media channels like face book, twitter, YouTube, BlogSpot, etc.) One person full time committed to social media from IT Department (240 days per year)	Targets	Round the year (RtY)					RtY
		Pers. Days	240	240	240	240	240	1200
9	Annual Report [A time frame of 30 days allocated to prepare and print the Annual report.]	Targets	1	1	1	1	1	5
		Pers. Days	30	30	30	30	30	150

10	Field Positions of 08 Communication Associates: each responsible for about 10 Tehsils/20 blocks (Spending at least 7 days in Each block in a year and 5 days a month in major towns and remaining in the office to plan and submit tour report, and other miscellaneous tasks, etc.)	Targets		250	250	250	250	250	1250
		Pers. Days		1928	1928	1928	1928	1928	9600
	Total	Targets		316	383	467	501	576	2243
		Pers. Days		2471	2526	2808	2933	3133	13871
		Pers. years		10	11	12	12	13	58

* (i) While the task of organising and networking will be done by this CIEC, it will heavily draw upon the professional resources from all other Centres, depending upon the task. For example in the EACs, professional inputs in the class-room shall be imparted by CNEC. Similarly, Quiz will be developed and conducted by CARA. In organising lectures, the Centre will get support from the Director and CBD.

- (i) In the first year, the targets have been kept modest as all the activities will have their own learning curve.
- (ii) The Centre will also be responsible for overall liaison and networking with Central and State government agencies, banks, private sector and NGOs.

5-year Action Plan

Vertical 2: Center for New Enterprise Creation (CNEC)

Sr. No.	Activity	Specifications	Year-wise Targets/HR Requirements					Total
			2018-19	2019-20	2020-21	2021-22	2022-23	
1	Organising EDPs (Each EDP will cover 40 trainees. The total number of are given within the parenthesis. Each trainer is involved for on an average 90 days in conducting one EDP)	Targets	150 (6000)	165(6600)	185(7400)	205 (8200)	225 (9000)	930 (37200)
		Pers. Days	13500	14850	16650	18450	20250	83700
2	Curriculum Development (Lump sum 50 days per programme.)	Targets	1	1	-	2	-	4
		Pers. Days	50	50	-	100	-	200
3	Group Entrepreneurship Programmes (The Programme duration of each GEDP is 90 days)	Targets	2	3	5	7	7	24
		Pers. Days	180	270	450	630	630	2160
4	Formation of Producer Organisations each of more than 100 farmers. (Developing one producer's Company may take about 120 days.)	Targets	-	1	2	2	3	8
		Pers. Days	-	120	240	240	360	960

Action Plan CNEC Contd...

5	Supporting CIEC in conducting EAPs (Supporting the conduct of EAPs of one day professional inputs and one day in commuting)	Targets	5	10	10	10	10	10	45
		Pers. Days	10	20	20	20	20	20	90
6	Supporting CEER in fieldwork (Supporting on an average two research studies Annually, 30 man-days per study)	Targets	2	2	2	2	2	2	10
		Pers. Days	60	60	60	60	60	60	300
7	Support CENWENT in conducting EDPs (Giving 5 days' support to each women EDP)	Targets	8	10	12	12	12	12	54
		Pers. Days	40	50	60	60	60	60	270
Total	Targets	168	192	216	240	259	259	1075	
	Pers. Days	13840	15420	17480	19560	21380	21380	87680	
	Pers. Years	58	65	73	81	89	89	366	

5-year Action Plan

Vertical 3: Center for Women Entrepreneurship (CENWENT)

Sr. No.	Activity	Specifications	Year-wise Targets/HR Requirements					Total
			2018-19	2019-20	2020-21	2021-22	2022-23	
1	Organising Women EDPs	Targets	10	12	16	18	20	76
		Pers. Days	900	1080	1440	1620	1800	66840
2	Group Entrepreneurship development Programmes	Targets	1	2	2	3	3	11
		Pros. Days	120	240	240	360	360	1320
3	Sectoral training Programmes	Targets	4	7	7	7	7	32
		Pers. Days	360	630	630	630	630	2880
4	Performance Improvement Programmes for Existing Women Entrepreneurs	Targets	2	4	4	4	4	18
		Pers. Days	120	240	240	240	240	1080
Total		Targets	17	25	29	32	34	137
		Pers. Days	1500	2190	2550	2850	3030	12120
		Pers./year	6	9	11	12	12	50

VERTICAL 4 - Center for Business Development (CBD)

Sr. No.	Activity	Specifications	Year-wise Targets/HR Requirements					Total
			2018-19	2019-20	2020-21	2021-22	2022-23	
1	Organising Performance Improvement Programmes (PIPs) for crossing the chasm [1 st year 60 days and subsequently 30 days per programme]	Targets	4	6	8	10	12	40
		Pers. Days	240	180	240	300	360	1320
2	Growth Programmes for Existing Entrepreneurs [1 st year 60 days and subsequently 30 days per programme]	Targets	2	4	6	8	10	30
		Pros. Days	120	120	180	240	300	960
3	Cluster development programmes [1 year for 1 st cluster and then 180 days/cluster]	Targets	-	1	2	2	2	07
		Pers. Days	-	240	360	360	360	1320
4	Value Chain Development (1 year per value chain)	Targets	-	-	1	1	1	03
		Pers. Days	-	-	240	240	240	720

Annual Plan CBD Contd...

Annual Plan CBD Contd...

5	Data and Information Base/Market Intelligence on various Sectors of Businesses in J&K (at least 25 sectors per year and their updating year after year [5 days per sector and 1 days for updating the old ones])	Targets	25	25	25	25	25	125
		Pers. Days	125	150	175	200	225	875
	Total	Targets	31	36	42	46	50	205
		Pers. Days	485	690	1195	1340	1485	5195
		Pers./Year	2	3	5	5	6	21

5-year Action Plan

VERTICAL 5 - Center for Start-up Finance (CSF)

Sr. No.	Activity	Specifications	Year-wise Targets/HR Requirements					Total 2018-23
			2018-19	2019-20	2020-21	2021-22	2022-23	
1	Identification, Origination, Appraisal & Disbursal of Business proposals. Target in terms of number of trainees who apply for loans. Actions for 3 applicants per day	Targets	2500	3000	4500	5500	6500	22000
		Pers. Days	850	1000	1500	1850	2200	7400
2	Operating of Individual accounts of loanees, deposition of installments, application of yearly interest, and reconciliation with the principal Bank account 15 per day	Targets	2500	5500	10000	13000	14000	45000
		Pros. Days	170	370	700	850	950	3040
3	Monitoring of units funded by the EDI, repayment of installments, recovery of bad debts, foreclosure, legal proceedings etc. Average 10 cases per day	Targets	-	2500	5500	10000	13000	31000
		Pers. Days	-	250	550	1000	1300	3100
4	Maintenance of the Principal Bank account, Maintenance of Accounts and repayments to lending agencies. Maintenance of "Income and Receipt" account for lending activity etc., repayments to creditor agencies.	Targets	5	5	5	5	5	25
		Pers. Days	240	240	480	480	480	1920
	Total	Targets	5005	11005	20005	28505	33505	98025
		Pers. Days	1260	1860	3230	4180	4930	15460
		Manpower	05	08	13	17	21	64

5-year Action Plan
VERTICAL 6 - Center for Entrepreneurship Education and Research (CEER)

Sr. No.	Activity	Specifications	Year-wise Targets/HR Requirements					Total 2018-23
			2018-19	2019-20	2020-21	2021-22	2022-23	
1	Launching a 6-9 months Diploma in Entrepreneurship (Support for developing course material will come from all the faculties of the Institute). A continual activity round the year. Target in terms of number of students. [1 st year is invested in pre-launch preparations]	Targets	-	30	60	60	60	210
		Pers. Days	240	480	960	960	1200	3840
2	Launching a 2-year Post-Graduate Diploma in Entrepreneurship. (Target in terms of Number of students) (10 – 1 student & teacher ratio assumed). To be supported by other centers, besides visiting faculty. [2 nd year is invested in pre-launch preparations.]	Targets	-	-	30	60	60	150
		Pros. Days	-	240	960	1440	1920	4560
3	Launching a distance learning Programme in Entrepreneurship in collaboration with EDI/IGNOU/Any other Institute of repute. (number of students). [1 st year is invested in pre-launch preparations]	Targets	-	60	90	120	150	420
		Pers. Days	120	240	480	480	600	1920
4	Conducting 2 Faculty Development Programmes each year. (estimated the time of one coordinator for 140 days for two programmes; and, 42 days of teaching by internal faculty)	Targets	2	2	2	2	2	10
		Pers. Days	180	180	180	180	180	900

Annual Plan CEER Contd...

5	Conduct Policy and Applied Research	Targets	1	2	2	2	2	10
			120	360	360	360	360	1560
6	Advocacy through seminars and workshops to share the findings of various policy research reports	Targets	-	-	1	1	2	4
		Pers. Days	-	-	45	45	75	165
7	Organising Annual Seminar on Entrepreneurship	Targets	-	1	1	1	1	4
		Pers. Days	-	90	90	90	90	360
8	Publication of Working Papers and Research Reports (round the year, to be supported by the 1 st centre for Igniting Entrepreneurship Culture (CIEC))	Targets	2	5	5	5	5	22
		Pers. Days	15	30	30	30	30	135
9	Publication of a Bi-annuals Journal of Skill and Entrepreneurship (Round the year; and, with support of the CIEC)	Targets	-	2	2	2	2	8
		Pers. Days	-	240	240	240	240	960
	Total (Substantial resources are invested in the first year for initial, pre-launch preparations).	Targets	5	102	193	253	284	838
		Pers. Days	675	1860	3345	3825	4695	14400
		Manpower	3	8	14	16	19	60

5-year Action Plan

VERTICAL 7 - Center for Innovation, Incubation & Business Modeling (CIIBM)

Sr. No.	Activity	Specific-ations	Year-wise Targets/HR Requirements					Total
			2018-19	2019-20	2020-21	2021-22	2022-23	
1	Preparing DPR for Incubators and other pre-launch activities (one at Jammu and the other in Srinagar)	Targets	-	2	-	-	-	2
		Pers. Days	-	240	-	-	-	240
2	Organising Idea Competition: Organise off-line and on-line, idea competitions, quizzes, contests, awards involving youth to publicise entrepreneurship.	Targets	-	-	4	6	6	16
		Pers. Days	-	-	180	280	280	740
2.1	(i) On-line Idea Competitions (1 in Jammu & Ladakh and 1 in Srinagar)	Targets	-	-	1	2	2	5
		Pros. Days	-	-	90	160	160	410
2.2	(ii) Off-line Quiz Contests (1 in Jammu and 1 in Kashmir and 1 in Ladakh and One final -3 teams each region) (in Ladakh from 2 nd year)	Targets	-	-	3	4	4	11
		Pers. Days	-	-	90	120	120	330
3	Identification and recruitment of Incubatees	Targets	-	-	5	10	15	30
		Pers. Days	-	-	60	60	60	180

4	Scouting Innovations from Industry and rural/urban areas (Scouting Campaigns) (2 each in Jammu and Srinagar and 1 in Ladakh region)	Targets	-	-	4	4	4	4	12
		Pers. Days	-	-	150	150	150	450	
5	Organising legal, technical, marketing, business modelling, infrastructural, secretarial support to the Incubatees. (Target in terms of number for Incubatees.) and organising training/capacity building programmes	Targets	-	-	5	10	15	30	
		Pers. Days	-	-	75	150	225	450	
6	Organising Innovation Fest (One in Jammu and Srinagar each and one in Ladakh every alternate year)	Targets	-	-	2	3	2	7	
		Pers. Days	-	-	80	120	80	280	
7	Organising Seminars and workshops (5 each year – 2 in Jammu and 2 in Srinagar and one in Ladakh, except 1 st year when it is planned to organise 1 event in each region.)	Targets	-	-	3	5	5	13	
		Pers. Days	-	-	90	150	150	390	
8	Overall Administration, networking, fund-raising, etc.	Targets	-	2	2	2	2	8	
		Pers. Days	-	240	240	240	960		
	Total	Targets	-	4	25	40	49	118	
		Pers. Days	-	480	875	1150	3690		
	Manpower	-	2	4	5	5	16		

5-year Action Plan

VERTICAL 8 - Center for Promotion of Skills (CPS)

Sr. No.	Activity	Specifications	Year-wise Targets/HR Requirements					Total
			2018-19	2019-20	2020-21	2021-22	2022-23	
1	Setting up Skill 5 Development Centers [one each in Baramulla, South Kashmir, Chenab Valley, PirPanjal Valley and Ladakh.] [3 months per centre.]	Targets Pers. Days	5 450	- -	- -	- -	- -	5 450
2	Forging partnerships and alliances for skill development [5 centers in each region every year] [It is estimated that on an average forging one partnership will need 15 days to materialize.]	Targets Pers. Days	- -	25 375	25 375	25 375	25 375	100 1500
2	Linking Trainees with Industry through Job fairs and campus recruitments [Organising 5 regional job fairs each requiring 15 days to organise and organising Placement week every year at its centers at an involvement of 2 weeks] (5 Job fairs + 5 placement meets)	Targets Pros. Days	- -	10 150	10 150	10 150	10 150	50 600
3	Identify Skill gaps and evolve new programmes [Evolve 10 New market Demanded Training Programmes every year (20 in 1 st year). Each programme to take 60 days from concept to implementation including course material development.]	Targets Pers. Days	20 1200	10 600	10 600	10 600	10 600	100 3600

	Targets	Pers. Days	100	100	100	100	100	500
			11350	11350	11350	11350	11350	11350
4 Offer new, unconventional programmes. [20 Programmes ranging short duration of 2-week (like sales management) to 12 weeks (like marketing management/ financial management/ accounting) 15 Short term and 5 long-term programmes. [No. of Prog. Days + 10 days for programme promotion] Per Centre including PIs (Under Udaan the duration is to range from 3-6 months)								
			25	125	170	12600	52	
5 Evaluate and Assess Performance of Partner Institutes [5 days a year]	Targets							250
	Pers. Days							1250
Total	Targets	25						855
	Pers. Days	1650						52800
	Manpower	7						220

CHAPTER 8

Concluding Observations

The JKEDI Vision Report 2030 started with the idea of evolving a Vision and Strategy to achieve that Vision. However, as the exercise proceeded, there were demands to lay a feasible Action Plan at least for the next 5 years that gives action points to the Institute's Administration to plan not only execution but galvanising resources – human, fiscal and infrastructural.

As mentioned earlier, we attempted to come up with a shared vision: shared by the Director of JKEDI, faculty of JKEDI and its major stakeholders. To achieve this task, we organised a workshop of the faculty, group discussions with private sector and government line departments, industry associations and focussed group with students. The results were quite satisfying. The document was finally evolved, which appears to be quite a robust one, with an achievable action plan.

The next challenge will be for JKEDI to implement the Action Plan. There are going to be several hick ups. First, the existing faculty positions will have to be realigned to the new structure, which may warrant some adjustments in positioning of the faculty currently in place. Change is always painful. Most of us like to maintain status quo as the change is sometimes harsh for a few. Some may feel that justice has not been done in their case. Some may feel uncomfortable as they have to go to some not so convenient locations. Some may grouse because of the increased work load and some may have to unlearn certain things and learn so many new ones to remain abreast of the development. But finally, we are pretty sure that everybody will stand to gain in the long-run. More ladders have been created, more openings have been made, activity mix has been diversified, but everyone will have scope to specialise in one field of entrepreneurship or the other. We have kept in mind the principles of flexible specialisation. Nothing is rigid. One has to work, for sure to attain it.

This is more so because a large number of new activities have been proposed to achieve overall holistic entrepreneurship development in the state. Effort has been create a well-orchestrated ecosystem wherein entrepreneurship could germinate and grow. The impediments have to be brought out through well-informed evidence-based researches to convince government to take a few steps to give entrepreneurship a BIG PUSH. The only thing government needs to do is to become a bit more benign to the needs of young, upcoming, first generation entrepreneurs.

With implementation of this Vision, the profile of the Institute and also its faculty will change substantially. It will have to reposition it-self in the market, with a number of new products. From a mere training institute, it will emerge as a 'Centre of Excellence' in the country, in the field of entrepreneurship training, teaching, research and advocacy.

That brings us to the point of building internal capabilities of the Institute and its faculty. We have introduced and proposed a number of new products which will require altogether new kind of expertise. Therefore, the Institute will have to commit significant resources in upgrading capacities of its faculty, at least in the first two years, besides inducting faculties with new expertise

and endowments. With the infusion of new type of expertise, there will be a lot of diversity in views and approaches, which is fundamental to innovation. This might have some implications for the organisational culture. The institute, nevertheless, will have to be innovative to remain at the forefront of the discipline. An innovation eco-system requires freedom to think, to act and to fail some-times. Failures are not a stigma, they are learning episodes. The Institute will be poised well to encourage diversity of views and approaches so that the spirit of innovation flourishes. After all, an entrepreneurship development organisation must act and function entrepreneurially.

We hope that the proposals contained in the Report are implemented in totality and not in a piece meal manner; and, at the earliest, if the proposed Action Plan is to be implemented from 2018-19, to achieve its stated Vision and Mission and making JKEDI a 'Centre of Excellence' in the field of entrepreneurship development in the Country.

Workshop Outcome Report

On:

The Vision Building Exercise

of:

*Jammu and Kashmir Entrepreneurship
Development Institute (JKEDI)*

Conducted at
J&KEDI Regional Office, Jammu

From:

5th to 8th January 2017

Prepared by:

Prof. Dinesh Awasthi

Adviser, SRISTI, Ahmedabad

&

Prof. Gagan Sethi

Chairman, Jan Vikas

Preface

The preparation of a new and revised Vision Document for Jammu and Kashmir Entrepreneurship Development Institute (JKEDI) is underway. Before undertaking the exercise, it was felt prudent that we must talk to key stakeholders and understand their concerns. Moreover, we wanted to evolve a shared vision and not the vision of only Governing Board or Director or a small group of people. We thought that Faculty and staff, if kept out of this exercise, may not own the revised vision. It may end up being the Boards vision without any ownership of those who matter, the faculty and staff members.

Therefore, it was decided to adopt a consultative process. Prof. Dinesh Awasthi, who is also a member of the Vision Committee, set up by the Chairman, JKEDI, invited Prof. Gagan Sethi to facilitate the consultative process, particularly with the Faculty and Staff of JKEDI. The Visioning exercise was carried out by Prof. Gagan Sethi from 5th to 8th January 2017, at JKEDI Regional Office, Jammu. Dr. Awasthi also participated in the exercise.

The Stakeholders' participation was elicited at three levels viz. Director's level; Faculty and Staff level and External stakeholders like banks, support organisations, NGOs, JKEDI Trainees, industry and business, industry association, etc. Based on this exercise and wide-ranging consultations, a Workshop Process Documentation Report was prepared. The Process Documentation Report formed the base for this 'Outcome Report'.

We are happy to submit this Outcome Report to the Governing Body of JKEDI through Director JKEDI.

We will be failing in our duty if we do not acknowledge the contribution of the Director Dr. M I Parry and his colleagues who worked tirelessly to help us accomplish the task. We are also grateful to the participants from industry and business, various government department, banks, JKEDI trained entrepreneurs, industry association in Jammu, for extending their wholehearted cooperation and giving their frank opinion on the future of entrepreneurship in the state and the issues confronting the economy of J&K. Interactions with them were very educative and useful.

We hope, the Institute finds this report useful,

Dinesh Awasthi & Gagan Sethi

10th May 2017, Ahmedabad

Introduction

The JKEDI Vision 2030 Workshop Outcome Report is based on the Workshop Process Documentation Report (annexure-II). The Vision building exercise was carried out by Prof. Gagan Sethi, Chairman, Janvikas, Ahmedabad and the Workshop Facilitator, from January 5-8, 2017 at regional office of JKEDI, Jammu. The Process Report was based on the consultation with different stakeholders of Jammu and Kashmir Entrepreneurship Development Institute (JKEDI) to develop a futuristic vision for the Institute. The workshop was conducted as part of the mandate to evolve Vision 2030 for JKEDI.

The objective of this two days workshop was to have an involvement of the staff in the visioning of the JKEDI as desired future state. The faculty members are the key drivers and are people who are directly responsible in bringing the vision to fruition. The process involved thinking on the values of the organization, the changes occurred in its structure as well as planning for its sustainability, touching upon the values of the Institute. The workshop involved a series of activities with the director and other stakeholders involved and responsible in working of JKEDI, some of which are the following:

- (i) Extensive Interaction with the Director
- (ii) Interaction with stake holders from Government, Industry and a few former trainees of JKEDI
- (iii) Interaction with a local industry association and entrepreneurs in Jammu
- (iv) Visioning workshop with the faculty members of JKEDI

The Institute maintains and constantly improves its distinctiveness as a premier Multidisciplinary Development Institution through cross-cutting approaches of awareness, training, consultancy and investment in entrepreneurship education and research.

The visioning workshop was an important part of the process. The idea was to make staff/faculty members to think about innovation on the basis of the values that the organization upholds. The workshop was conducted for two days with 25 members approximately. The methodology used during the workshop was mainly participatory along with an open visualization process. This involved a lot of group activities without ignoring individual interest while doing the same. The idea was to make everyone use their own experiences and ideas to do the visioning and come up with some innovation which is needed for the institute.

For effectively carrying out this workshop, Dr Dinesh Awasthi, a member of the Visioning Committee invited Mr. Gagan Sethi, an internationally renowned facilitator and a trainer, to assist him in the task.

1.0 Situational Analysis

The situational analysis of Jammu & Kashmir state was done in the context of JKEDI mandate. The idea was to make the faculty members brainstorm and draw a comprehensive picture of the present situation of the State. To accomplish the task, the participants were asked to deliberate upon social, economic and political scenario, highlighting their bright and dark sides.

The response that came was quite interesting and comprehensive, although each group had quite similar observations. For instance, the brighter side of the political sphere was mainly focused on political awareness and democracy. Also, the special status of J&K was thought to be a bright spot in the tapestry of political thinking. However, the dark side that included political instability, conflict and insurgency, regional imbalance, corruption, nepotism, refugee issue and identity crisis, outweighed the brighter side.

In the economic sphere, the response on the bright side mainly focused on the availability of natural resources, tourism, handicraft, constituting the economic base of the State. However, poor infrastructure, dependence on the Central for the funds and lack of a robust industrial base were some of the indicators of the darker side of the economy. Very nascent and insignificant presence of the private sector and very few jobs being created in the private sector were also pointed out as the dark patches in the State economy, particularly in view of the burgeoning unemployment which is estimated at about 10-12 lakh unemployed youths begging for jobs.

In the social arena, hospitable people, innovative ideas, youth energy and demographic dividend were considered to be some of the bright facets in the social fabric of the State. However, low literacy level, lack of marketable skills, differing aspirations of youth were considered to be some of the dark patches in the social rubric of the State.

The overarching view of all the groups was that the political situation in the state controls the other two viz. social and economic spheres. Kashmir being a conflict zone makes a huge impact and effect in the lives and livelihoods of the people in Jammu and Kashmir as it affects day to day lives of the community. Finding employment or creating new employment opportunities under these circumstances is a continuous struggle as well as the need of the community.

2.0 Review of JKEDI

The review of JKEDI was carried out to analyze the organizational structure and functioning of JKEDI. The idea was to review JKEDI on the basis of the output and outcome attained during the past 10 years of its operation. The Institute is committed to self-sustenance; positive, healthy and competitive work culture, team work, quality improvement, excellence and professionalism in all the facets of its working.

As a matter of fact, JKEDI has taken a gigantic leap in past ten years. It started with zero participants in the programmes, then 100 and then 1000s during the past ten years. This tells a lot about the need for an institution like JKEDI and also the incremental change in the recent time. Over time, JKEDI has evolved as a Center of Excellence in the State over time and has responded comprehensively to the changing demands and requirements.

Keeping this in mind the participants were asked following questions to review the performance of JKEDI.

1. Which of the programs are healthy and need scaling up?
2. Programs which are weak but important and need care and constant supervision?
3. Which are the programs that don't add much value and need culling/chopping off?
4. With the changing times and need, which kind of programs/activities that are required but have not yet been conceived and can be grafted with collaboration

The counseling activity at district centre should be enhanced at regular intervals. Proper data and maintaining of MIS were also few responses which came up for scaling up the things and programs which required scaling up. Suggestions also came up for taking new initiative like developing new skills to the youths under the Skill development program. The responses also came that the vertical has not evolved as much as that anything can be culled at this moment.

The overall sense was that JKEDI should look forward to new corporate opportunities and market place development to respond to the emerging private sector needs. Of course, it will necessitate honing skills of the faculty members to engage with such activities, in future. The demand of an active and intensive research base was also felt from the overall response of the faculty. Bringing more skill based training was perceived as the most common requirement which was recommended as one of the common initiatives from all the groups. The focus is given more on the setting up of a sustainable model of entrepreneurship. Additionally, developing a start up manual was also put forth on the future agenda of the Institute.

3.0 Future of EDI

Thinking about the future initiatives in JKEDI, some of the common responses were that the Institute needs to develop development strategies and interventions that are either totally new or innovative or could be adapted from the strategies/programmes in vogue in external resources which could be arranged through collaborating with other organizations. In this direction, collaborating with local government and non-government actors was perceived as a major initiative in future.

Thinking on the lines of values that the organization holds, an attempt was made to develop strategic objectives for the next 7-10 years, as JKEDI is a value based organization. Based on those values an attempt was made to cull out new ways. The idea was to think of the key values differently. Following are some of the responses from the groups:

- Invite MNC's to invest into local market
- Create continuous source of funds to support enterprise creation.
- Availability of proper marketing support and consultancy services to existing enterprises.
- Setting up of new departments based in a Public Private Partnership (PPP) mode.

Thinking on what is feasible, viable and desirable that would lead to innovative interventions, the participants tinkered with ideas where they can 'jugaad' such as using different local government and NGOs as resource centres. If latest tools/methods are used for the awareness programs, they could achieve more within the limited resources at their disposal. The resources of other line departments could also be galvanized to access more resources. The groups also suggested launching diploma and certificate courses in entrepreneurship and using them as a part of the revenue stream.

Additionally, establishing a new open source of software was suggested as a part of 'jugaad'. The access to International Funding for marketing support to existing and potential enterprises through collaborations with local partners having FCRA was also raised as a need and concern.

4.0 The Vision Statement and Portfolio of Activities

Each group came up with a statement which essentially included their vision and their objectives for the next 7-10 years. The larger picture was to take a holistic approach which works in ***'improving overall entrepreneurship ecosystem that promotes micro, small and medium enterprises, enables increased private sector investment and reducing overall unemployment in the state of Jammu and Kashmir'***. The groups evolved four 'Field of Actions' (FOA) as follows:

FOA 1: Community Engagement and capacity building: To Nurture Entrepreneurial Ecosystem across communities in the state of J&K by striving for excellence in community mobilization & Capacity building.

The objective of the group was mobilization and building capacity through training and regular engagement. Focusing more skill development programs with rural and urban youths were some of the indications

Need for doing training of the trainers so that more and more people from the community could get involved in the process of mobilization was also contemplated.

FOA 2: To foster enterprise creation through stress free financial and non financial services to potential and existing entrepreneurs, to contribute to increased employment generation in the state of J&K.

The overall idea was to promote entrepreneurship as preferred choice by focusing the bright side of the Entrepreneurship Development and subverting its failures or darker sides.

The overall idea was to facilitate setting up of a large number of enterprises by the JKEDI which can generate employment opportunities through PPP model. The groups also suggested mounting diploma and certificate courses in entrepreneurship to create a new revenue stream. For this purpose, the Institute could collaborate with some lead national or international organization engaged in promotion of entrepreneurship.

The group also perceived a potential risk of stoppage of funds from state and central government schemes as one of the major risks. The other risks involved were like resistance of people to change. Entrepreneurship demands patience. The insecurity of micro, small and medium enterprises is also common and with changing world economy, the insecurities in small scale enterprises have increased. To sustain a small scale enterprise requires much more involvement and regular engagement. It was suggested that the Institute should launch short duration thematic programmes for existing entrepreneurs and also offer consultancy and counseling services to them on a fee basis.

FOA 3: Entrepreneurial Studies and Policy Research:

To conduct policy research in order to undertake advocacy role with the governments and financial institutions and line department and other stakeholders to elicit their support for promotion of entrepreneurship in the State, it was also thought that the Institute should also undertake some theoretical research to enhance its understanding of entrepreneurship among youth - rural and urban in the given socio-political and economic environment prevailing in the State. This will also include research on effectiveness of various methodologies to promote entrepreneurship across the globe. It will necessitate national and international collaborations to enrich the strategies for promoting enterprise and entrepreneurship in the State.

FOA4: Create a robust administration, HRD and support systems to streamline the functioning of overall system leading to higher effectiveness of the Institute.

According to the group for this objective the need was felt to professionalise administration and HR Departments, upgrade library and IT and undertake the Training Need Assessment (TNA) of the Trainers. Emphasis was also laid on systematic maintenance of the MIS which is handy and user friendly.

Demand for exchange of faculty knowledge was raised as one of the concerns. Decentralization and operational autonomy were also some of the concerns that were raised for overall improvement in functioning of JKEDI.

Annexure-I

Field of Action (FOA 1)

Community Engagement and capacity building: To Nurture Entrepreneurial Ecosystem across communities in the state of J&K by striving for excellence in community mobilization & capacity building.

Action	Activities Recommended	Why does it belong here	Who will be responsible	Additional resource needed
1. Scale up	1) Guidance & Counseling	Initiates & directs the process of entrepreneurship	Counselor	Specialized Manpower
	2) Project Management	To initiate and implement New Projects for welfare of community and management thereof	Project Managers	
2. Continue with care & supervision	1) Awareness	Pre-Phase CECB	Community Org	Trainers and coordinators.
	2) Trainings	Capacity building and motivation	Trainer	
	3) Curriculum development	Guide for the trainings	Faculty	Transport facility or reimbursement of expenses.(Easing the process of reimbursement on weekly basis)
	4) Surveys and Post inspection	Qualifying criteria for checking the feasibility/viability and end results as well	District Surveyor	

Cull or chop	Centralization	Because of the autonomy required at distant places for undertaking any activity.	District Teams	Guidelines and other support
New initiatives	1) Skill Development	Capacity/ Skill building/ enhancement of Entrepreneurs	Trainers	TOTs, National and Foreign Standard Training programmes
Collaboration	1) Liasoning	For creating the support system	Project Managers/ District Teams	

Field of Action (FOA 2)

To foster Enterprise creation through stress free financial and non financial services to potential and existing entrepreneurs and to contribute to increased employment generation in the state of J&K.

Actions	Activities Recommended	Why does it belong here	Who will be responsible	Additional Resource Needed
Scale Up	1. Automation of work processes (MIS) 2. Hand holding of the existing units in terms of capacity building and sustenance. 3. Recognition and felicitation of successful entrepreneurs.	1. Existing system is slow 2. No support (financial / Non financial) to existing entrepreneurs. 3. To create successes stories within the community.	A team nominated by higher authority.	1. Information technology Recourses. 2. Business Development Experts/Community Engineering Team
Continue with Care and Supervision	1. DPR Formulation and Consultancy	Evolve a pool of resources which can cater to diverse activities, considering demographic, geographical, economic aspects about the activity.	A team nominated by higher authority.	1. Capacity building of human resources. 2. Comprehensive research of the state/ division/ districts/ Activities.
Cull or Chop				

New Initiative/ Collaboration	1. Liasoning with skill development Institutes (ITI's, VTC's etc.)	Since our existing training module offers only business training and no skill based training.	A team nominated by higher authority.	Concerned Skill Development Department
	2. Conduct thematic programmes for existing enterprises.	It is a part of strengthening existing enterprises	Specialized faculty members who are well versed with the nuances of SME management	A team of SME consultants and experienced trainers
	3. Offer consultancy services to existing enterprises	- Do -	Management Consultants	Same team as above

Field of Action (FOA 3)

Entrepreneurial studies and policy research: *To carry out advocacy and enhance understanding of entrepreneurship through cross fertilization of ideas and collaborative research.*

Action	Activities recommended	Why does it belong here	Who will be responsible	Additional resource needed	JUGAAD
Scale up	Data Mining: (Create a robust database related to financial and non financial data of existing units). By conducting surveys not only of the Enterprises created under guidance of JKEDI but the enterprises which have come up of their own.	Data becomes basis for sound decision making and policy formulation.	Senior Research Associate	Support staff (Researchers) Resource Persons for Collection of Data	Use interns from different universities and colleges for data collection which can save us costs.
Continue with care & supervision	Information Products for various viable entrepreneurial activities based on statistical data analysis of research & research should be exhaustive and not confined to enterprises created under guidance of JKEDI.	Research based information products are useful for informed decision making by the prospective entrepreneurs	Researchers/ Consultants	Content writers/ Field investigators/ Graphic Designer.	Use the secondary data of concerned line departments.
Cull or chop	The vertical had not evolved to such an extent that anything can be culled at this moment.				

New initiative / collaborations	1. Region / Sector wise Research (Viability of activities) The research must be vibrant & should be based on scientific analysis.	This initiative is directly linked with active research and any outcome shall be based on the research results.	Senior Research Associate	Support staff (Researchers) Resources for Collection of Data	Use secondary data.
	2. Offer Diploma/ Certification Courses	Because it will help in creating entrepreneurial eco-system.	Senior Faculty	Faculty/ Trainers	Collaboration With reputed national and international institutions in the field and using their experience.
	3. Start Up Guide by Sharing of Learning's/ Experiences in a summarized Form.	One of the end results of research-it will help the prospective entrepreneurs to choose appropriate activities based on their ability and aptitude.	Project Manager	Associates/ Content writers	Adding few more questions to the research questionnaire under data mining.
New initiative / collaborations Contd...	4. Set Up Incubation Centre	It will become a laboratory to experiment with new and innovative ideas and help entrepreneurs to learn through Experiential Learning	Project Manager	Consultants	Rope in J&K Bank for creating an incubator in JKEDI under CSR.

Field of Action (FOA 4)

Create a robust administration, HRD and support systems to streamline the functioning of overall system leading to higher effectiveness of the Institute.

Actions	Activities Recommended	Why does it belong	Who will be responsible	Additional Resources Needed
Scale up	Administration, F&A, IT.	All the three are important support system of the Organization to function smoothly.	IT Engineers , Admin Managers, HR Managers, Finance Managers	The HR practices need to be reviewed and more manpower is required to function smoothly. Up gradation of IT services.
Continue with care and Supervision	Estates and Utilities	The support services are essential for Smooth Functioning of JKEDI	Estates Managers	More Resource for smooth functioning
Cull or Chop	Exclusion of Manual Process	Manual process is time and resource consuming.	IT department	Experts and Engineers
New Initiative/ Collaboration	Human Resource Development.	Organized HR department Provides complete organizational Development. Including Personal and professional Dev. of Employees	HR Head	Complete HR team needed.

Annexure – II

Building a sustainable, peaceful and happy society through promoting Entrepreneurship

Organized by: JKEDI

A Process Documentation Report on the JKEDI Envisioning Workshop

Organized at

**JKEDI, Jammu Regional Office
5th to 8th January 2017**

Prepared by

Gagan Sethi
Chairman JAN VIKAS
Workshop Facilitator

Dinesh Awasthi
Visiting Professor, SPIESR,
Ahmedabad & Advisor, SRISTI
Workshop Co-facilitator

INDEX

Sr. No.	Content	Page No.
	Preface	129
	Introduction	130
1.0	Review of JKEDI	130
1.1	Observations	132
2.0	Understanding the values of JKEDI through an appreciative Inquiry	133
2.1	Methodology	133
3.0	Situation Analysis	133
3.1	Methodology	135
3.2	Insights from the participants	135
3.3	Key Observations	135
4.0	Understanding the Organisation	137
4.1	Methodology	138
4.2	Inputs from the facilitators	139
4.3	Insights from the Participants	139
5.0	Planning the Future Activities of JKEDI	140
5.1	Analysing the Tree in the context of JKEDI and its future planning	140
5.2	Methodology	141
6.0	Expectation of the stakeholders	143
7.0	Inputs on conflict transformation	144
8.0	Concluding observations	145
Annexures		
I	List of the JKEDI Faculty Participated in the Envisioning Workshop	147
II	Protocols for Upholding Core Values	148
III	Postulated Desired Future State (DFS) and Expected outcome	150
IV	Action Grids with DFS (FOA 1 – FOA 4)	151
V	Lists of Participants of Stakeholders' Meets	157
VI	Theory of Change for Action Plan Matrix	158

Preface

The preparation of a new and revised Vision Document for Jammu and Kashmir Entrepreneurship Development Institute (JKEDI) is underway. Before undertaking the exercise, it was felt prudent that we must talk to key stakeholders and understand their concerns. Moreover, we wanted to evolve a shared vision and not the vision of only Governing Board or Director or a small group of persons. Faculty and staff, if kept out of this exercise, may not own the revised vision. It may end up being the Boards vision without any ownership of those who matter, the faculty and staff members.

Therefore, it was decided to adopt a consultative process. Prof. Dinesh Awasthi, who is also a member of the Vision Committee, set up by the Chairman, invited Prof.GaganSethi to facilitate the consultative process, particularly, with the Faculty and staff of JKEDI. The Envisioning exercise was carried out by Prof.GaganSethi from 5th to 8th January 2017, at JKEDI Regional Office, Jammu. Dr.Awasthi also participated in the exercise.

The Stakeholders' participation was elicited at three levels viz. Director's level; Faculty and Staff and External stakeholders like banks, support organisations, NGOs, JKEDI Trainees, industry and business, industry association, etc. Based on this exercise and wide-ranging consultations, this Workshop Process Documentation Report was prepared. The Process Documentation Report has formed the base for preparing the Outcome Report.

We are happy to submit this Process Documentation Report to the Director JKEDI and through the Director to the Governing Board to give a flavour of what transpired during 5th to 8th January 2017 and what was the process adopted for eliciting involvement of the stakeholders.

We will be failing in our duty if we do not acknowledge the contribution of the Director Dr. M I Parray and his colleagues who worked tirelessly to help us accomplish the task. We are also grateful to the participants from industry and business, various government department, banks, JKEDI trained entrepreneurs, industry association, in Jammu, for extending their wholehearted cooperation and giving to us their frank opinion on the future of entrepreneurship in the state and the issues confronting the economy of J&K. Interactions with them were very educative and useful.

We hope, the Institute finds this report useful,

Gagan Sethi & Dinesh Awasthi

1st May 2017, Ahmedabad

Introduction

The report is on the Envisioning Workshop and Stakeholders' Meets, conducted in Jammu Regional Office of Jammu and Kashmir Entrepreneurship Development Institute (JKEDI) to develop a futuristic vision for the Institute. The workshop and the meets were conducted as part of the mandate to evolve Vision 2030 for JKEDI.

The Institute maintains and constantly improves its distinctiveness as a premier multidisciplinary development institution through cross-cutting approaches of awareness, training, consultancy and investment in entrepreneurship education and research.

The objective of this two days workshop was to involve the Faculty of the Institute in evolving a long-term vision for JKEDI, as desired future state. Faculty Members are the key drivers and are the people who are directly responsible in bringing the vision to fruition. The process involved thinking on the values of the organization, the changes occurred in the structure of the organization as well as planning for a sustainable growth, touching upon the values of the Institute. The workshop involved a series of activities with the Director and other stakeholders involved and responsible in working of JKEDI. The following process was followed for the exercise:

- (v) Extensive Interaction with the Director

- (vi) Visioning workshop with the faculty members of JKEDI

- (vii) Interaction with stake holders from Government, Business, NGOs and a few JKEDI trained entrepreneurs

- (viii) Interaction with Industry Associations

The visioning workshop was an important part of the process. The idea was to make faculty members think about innovation on the basis of the values that the organization upholds. The workshop was conducted for two days with 28 faculty members participating in the exercise (*see Annexure I for the list of the participants*). The methodology used during the workshop was mainly participatory along with an open visualization process. This involved a lot of group activities without ignoring individual interest while doing the same. The purpose was to make everyone use one's own experiences and ideas to do the visioning and come up with some innovation which is needed for the Institute.

For effectively carrying out this workshop, Dr Dinesh Awasthi invited Mr. Gagan Sethi, an internationally renowned facilitator and a trainer to assist him in the task.

1.0 REVIEW OF JKEDI

To begin with, the Facilitators had extensive discussions with Dr. M I Parray, Director JKEDI. He appraised about the inception and growth of the Institute over the last 15 years or so. He also explained the need for revisiting the vision, mission and strategy of the Institute and also shared his major concerns in the fast changing socio-economic environment globally, nationally and locally. He was very concerned about the unemployment among educated and semi-educated youth in the State of Jammu and Kashmir and the need to take a few concrete steps to tackle this menace. He felt that young, educated unemployed are losing faith in the system fast as they do not see any prospects of some gainful economic engagement. They expect that the government should give jobs to every one after his/her studies, which is impossible for any government the world over. 'Self-employment and entrepreneurs is the only alternative' he felt. He also discussed a number of bottlenecks that hinder emergence and growth of entrepreneurship. The discussion with the director gave a very sound base for further exercise.

The first session was the introductory session. To set the stage, Dr. Dinesh Awasthi and Dr. M I Parray, Director, JKEDI, made opening remarks and explained the purpose of the exercise. They highlighted that the Institute wants to develop a shared vision and that is why it has invited the key faculty to contribute to process of evolving the 10-15 year vision for JKEDI. This approach was highly commended by the faculty who appreciated that their involvement was being solicited for such a critical exercise that has far reaching impact on the Institute's functioning, of which they are an integral part.

Subsequently, Mr. Gagan Sethi took over and began the workshop focusing knowing and understanding the relationship between JKEDI and the participants. The participants were asked to respond to the four following questions and put their responses on four different cards.

- i. Write down your name as well as your mother's name and what of her is in you that you have recognized but have never talked about.
- ii. What metaphor best describes the relationship between you and JKEDI.
- iii. What would JKEDI lose if you were not there and vice-versa.
- iv. One wish you make & if it comes true will make JKEDI a great place to work.

1.1 OBSERVATIONS

Participants came up with very diverse but interesting responses. The metaphor used by them reflected their individual traits. The kind of metaphors that were used by the participants was revealing.

'A good leader and a hardworking and committed professional' was the most common response to what JKEDI will lose if the concerned faculty was not there. 'They will lose a job, an interesting place to work, a professional organization, interaction with people and an opportunity to work for the benefit of the society' were the perceived losses to the trainers, if they lost the job. On the wish, they said that they want a more liberal and transparent JKEDI. The overall sense was that the JKEDI was run by Dr.Parray as a family, and he was treated by all as a father figure. He was seen as a strict disciplinarian who ensured results and was passionate about creating self employment opportunities for the youth of difficult regions of Jammu & Kashmir. The concern that worried the participants most was the uncertainty if Dr.Parray leaves the organization? He was unequivocally considered to be an excellent leader with a good head on his shoulders. He was considered very hard task master with a very empathetic and considerate approach, who was willing to understand hardships of the trainers. Nevertheless, more decentralization and operational autonomy were also mentioned that might lead to a still better performance.

The Figure 1 captures some of the responses of the participants on the questions that were asked during the introductory session.



(Figure 1)

2.0 UNDERSTANDING THE VALUES OF JKEDI THROUGH APPRECIATIVE ENQUIRY:

The exercise was undertaken to facilitate the participants know their understanding of the organisation they work with, i. e. JKEDI, so that the values of the Institute could be reviewed and suitably modified, if necessary.

2.1 METHODOLOGY

The participants were asked to tell one story each of (a) what was the most glorious moment for you in JKEDI, in the last 5 years; and, (b) one incident in the Institute that you would like to forget. The stories have to be the ones that narrate something that you encountered in your work life with the Institute. They should weave around

- The Values upheld: life giving force present in JKEDI; and,
- Which values are under stress that we need to build protocols for?

The core values which the JKEDI upholds are Integrity and Transparency, Development, Knowledge and Innovation, People caring and Accountability. The participants were expected to come up with value statements keeping the core values and the Institute roots in mind, and, by and large, hover around these values. They observed that while it is within the comfort zone to adhere to the values like, development, knowledge and innovation, people caring; sometimes integrity and transparency comes under stress due to external pressures. However, all of them felt that the Director acts as a shield between them and the external pressures so that they are able to adhere to even these values successfully. They did not feel any need to add or delete any value statement in the old vision document of the Institute.

3.0 SITUATIONAL ANALYSIS

Situational analysis was the second session of the Workshop. It was primarily the analysis of Jammu and Kashmir State in the context of JKEDI's mandate.

The situational analysis exercise included two sides of the coin, one captured the bright side and the other the dark one. J&K has been most vulnerable and instable in the past few years. The external changes in the social, economic and political environment led to a lot of changes within the Institute and adversely affected their operations, now and then. The purpose of this exercise was to make participants think on those lines, analyze the change in the external factors and evolve a strategic response to the external environment and think about the space where they can make interventions and bring about a change. However, making an intervention is not possible unless one is aware of the circumstances she/he is operating in. The participants were asked to depict their observation pictorially.

3.1 METHODOLOGY

The participants were asked to present a situation analysis using dark side and a bright side in three spheres viz. political, economic and social. They were divided into three groups and asked to present their thoughts on a chart.

3.2 INSIGHT FROM PARTICIPANTS

The responses, based on their analysis were quite interesting, though, by and large similar among the groups. For instance, the bright side of the political arena was mainly focuses on political awareness and democracy. Also J&K's special status under Article 370 was considered as a bright side among the political factors. However, the dark side out weighted the brighter side that included insurgency and conflict, regional imbalance, corruption, nepotism, refugee issue and identity crisis. Political instability was also a common thread among all three groups.

In the economic arena, the response for the bright side mainly focused on the availability of natural resources (including agriculture, horticulture and lime stone reserves), handicrafts, off farm and non-farm activities (like poultry, dairy, bee keeping, etc.); and, services (like tourism and allied services, banking, insurance, transport, communication, etc.). These sectors were seen to constitute the economic base of the State. However, poor infrastructure, dependence on centre for the funds, narrow industrial base, particularly lack of large industries in public as well as private sector, etc. constituted the darker side of the economy. Limited capacity of the private sector to generate jobs and lagging private sector investments further compounded the problems and were considered as a part of darker side of the State economy.

In the social arena, hospitality, innovative ideas, and demographic dividend (youth energy) were considered to be the part of brighter side. However, low literacy level, lack of marketable skills and differing aspirations in different parts of the State were considered the key components of the darker side of the social realm.

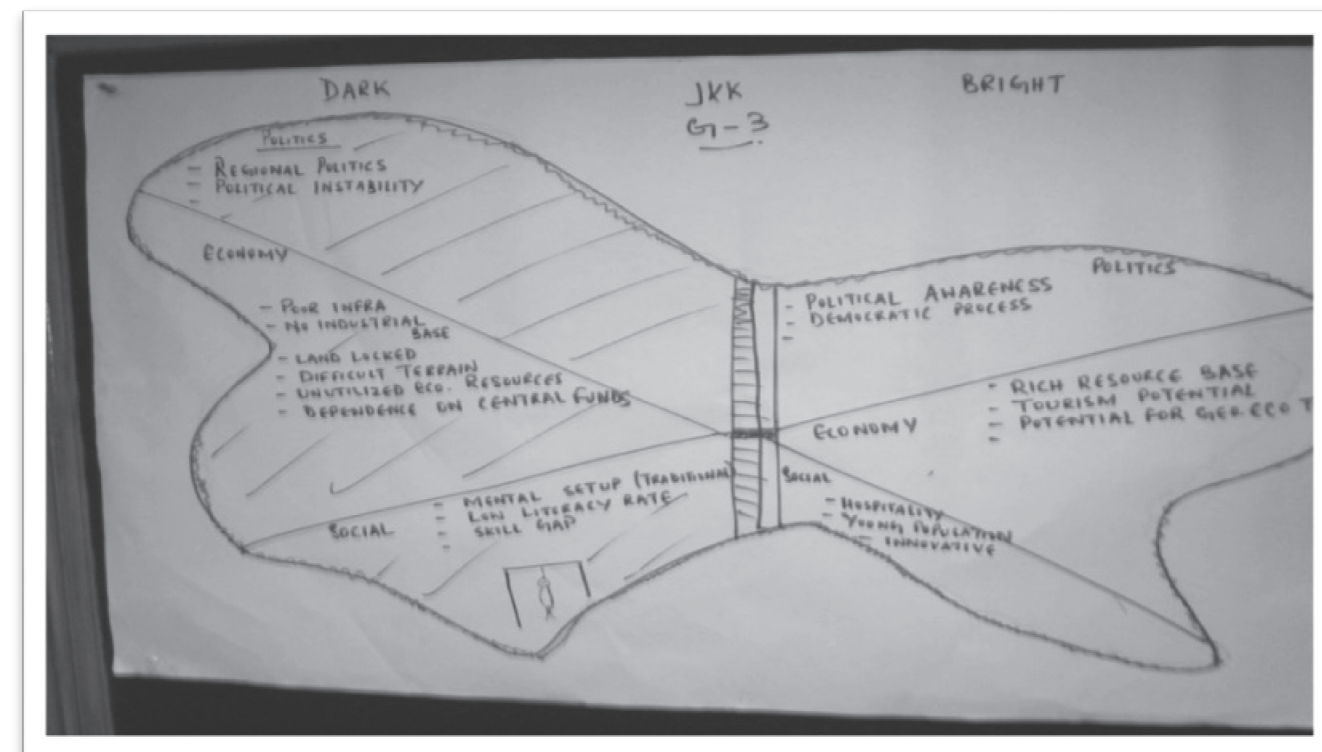
3.3 KEY OBSERVATION

Political turmoil in J&K was put at the centre stage by all the groups. It was strongly observed that the political situation of the State controls the other two arenas viz. social and blended with religious passion it makes a heady cocktail for disturbances. It is easy to rouse passion of youth if one misuses religion. Particularly in rural areas, youth are misguided by the vested interests to up rise against the State. These tender minds which are not able to think beyond due to lack of exposure easily get carried away by such elements and start raising their voice against the establishment. It is further compounded by a rather bleak scenario of employment and livelihoods opportunities.

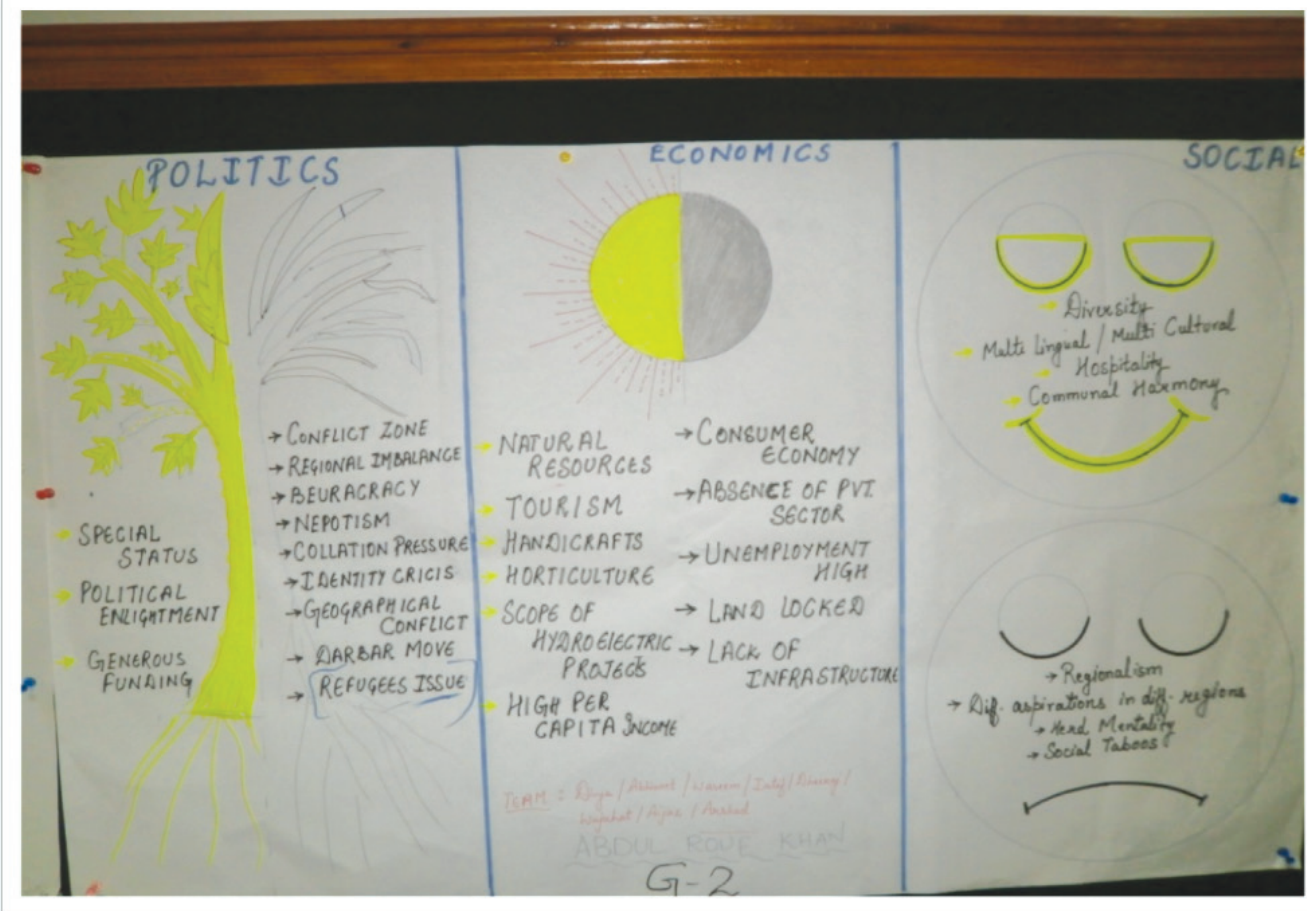
In urban areas, the story is somewhat different. Here youth are better exposed to media and outside world. They are politically much more aware that their rural counterparts. Uprising of educated

youths and students, including girls, is rather a new phenomenon. They feel frustrated and let down by the establishments at the state as well as central level. They don't see any future for themselves. Unemployment looms large and their bleak future haunts them. Added to it is the political and ideological influence of the anti-establishment, non-state actors. Though even they are losing their grip on the youth at a very fast pace and are being rapidly overtaken by hardliners in the state. They are agitating against the treatment meted out to them by the establishment. They do not see any future and pick up stones to change their present and express their anguish and frustration against the present political and administrative dispensation. The result is the prolonged closure of the business in the valley leading to disastrous impact and crippling of the economy. Obviously, there can't be any business that could give one enough business within six months to earn the profits for the entire year, as the markets are closed for almost six months in a year, due to disturbances.

Kashmir being a conflict zone, it makes a huge impact and effect on the lives of the people living there and it also affects everyday lives of the community. Finding employment or creating new employment opportunities in this situation is also under threat and a constant struggle, as well as the need of the community. This also adversely affects the operations JKEDI. However, despite these circumstances, the Institute is able to perform to a reasonably decent level.



Below are some of the pictures that capture the participants' response.



A picture of tree was demonstrated in front of the participants. The tree was divided into three parts the upper part of the tree illuminates the visible behavior; the lower part of the tree illuminates the invisible.

- i) **Visible** - My relation with outer world, the way I am interacting with others, with nature so on.
- ii) **Behavior**- The kind of behavior which makes me grow as a person, make others grow, empower me.

(And then there is another kind of behavior which prevents the growth of my human qualities like hate, animosity, distress, stubbornness, guided by a 'control mind' jealousy. The two way flow of energy and information determine the degree of my adaptation, change and learning capacity. This leads to the inside of me which is invisible.)

- iii) **Invisible**- The invisible is the deep of me. My inner world may be also full of contradictions, values and beliefs. Like, my inner 'me' may believe in the idea of social justice but it may get submissive due to other competing emotions like fear, diffidence and the like. It is accepting the existing power structure because of the above factors; and, therefore, disables me to change my situation.

Additionally, there is a constant flow between visible and invisible traits which plays an equally important role. The invisible traits are the linkages which connects the roots of the tree with its branches.

Following this input, the participants were asked to think JKEDI as a tree and identify up to seven important parts of the tree. The tree should represent the programs, structure, vision and relationships.

4.3 INSIGHT FROM THE PARTICIPANTS

IV.0 UNDERSTANDING THE ORGANISATION

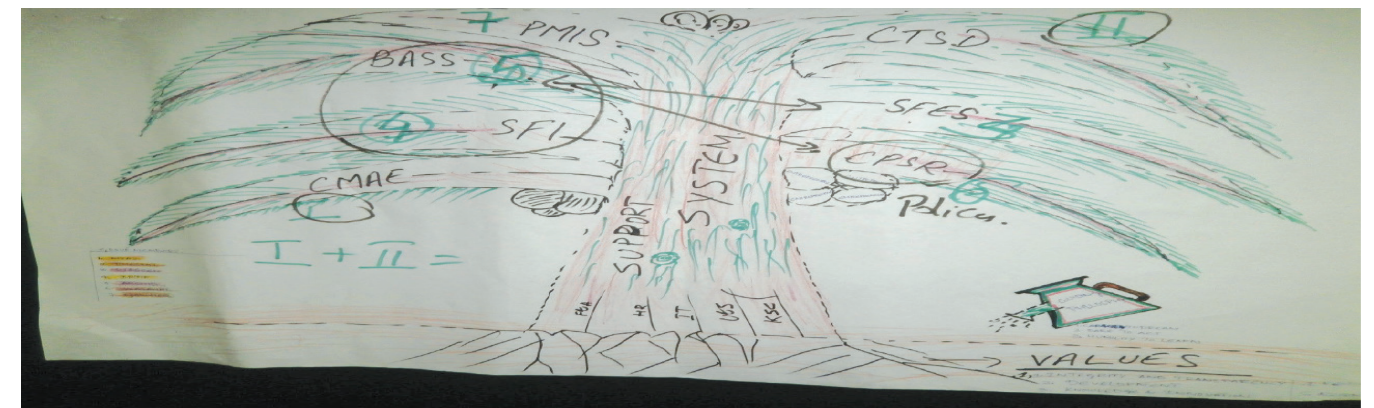
After the situational analysis and sharing of value based stories, we moved to our next set of exercise to consolidate the discussions using metaphor of a tree.

IV.1 METHODOLOGY

The participants were divided into three groups on value based on stories.

- 6 member group on situation analysis and which space can JKEDI intervene
- Three groups on Value audit based on stories
- Sub-committee to finalize protocols to be established to uphold nonnegotiable values.

IV.2 INPUTS FROM THE FACILITATORS



The staff members came up with different charts depicting the different branches of JKEDI. It was divided into these seven branches:-

- 1) Community Mobilization and Engagement (CMAE)
- 2) Centre for Training and Skill development (CTSD)
- 3) School for Entrepreneurship Studies (SFES)
- 4) Start up Finance Institute (SFI)
- 5) Business Assistance and Support services (BASS)
- 6) Centre for Policy studies and Research (CPSR)
- 7) Project Management and Implementation Services (PMIS)

This picture was made and presented by one of the groups. Administration, accounts and finance are depicted as the trunk that is the linkage/passage between the branches and its roots. The roots were described as the values which the institute upholds and nurtures and are responsible for strengthening its branches. They also evolved the key protocols for the values. (Protocols for upholding the core values as developed by the workshop participants are placed as Annexure-II.)

5.0 PLANNING THE FUTURE ACTIVITIES OF JKEDI

5.1 ANALYZING THE TREE IN THE CONTEXT OF JKEDI AND ITS FUTURES PLANNING

The next steps involved thinking and analyzing the tree/institution on the basis of the following four factors:

- i. Which are the programs that are healthy and need scaling up
- ii. Programs which are weak but important and need care and constant supervision
- iii. The programs that don't add much value and need culling/chopping off
- iv. Programs/activities that are needed but not yet conceived and can be grafted with collaboration.

5.2 METHODOLOGY

The participants were asked to answer these questions on color coded cards. The participants were divided into four groups as per the fields of action and asked to follow this process in each of the above mentioned activities. The following steps were involved:

Step 1: Take each card and see what it is recommending

Step 2: Based on each specific proposed activity, ascertain that the recommendations you make are actionable.

Step 3: Give reason as to why does it belong to this field of action (FOA)

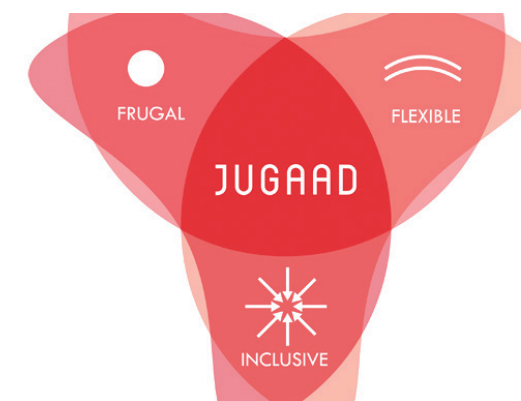
Step 4: Who should be responsible for the change.

Following these steps, the participants were asked to present a grid under groups as FOA 1, FOA 2, FOA 3 and FOA 4.

The expectation was to make each group to form sentences on what this FOA will achieve, based on the brainstorming of the previous exercises; and articulate as the desired future state (DFS). The Groups worked on these guidelines and evolved the grid and presented to the house. The participants gave their feedback on the presentations. Subsequently, the groups were asked to go back to the drawing board and incorporate the suggestions suitably. They were also given the concept of 'Jugaad' to facilitate them adding a few activities on based on the following principles of Jugaad, as follows, if necessary:

- 1) Seek opportunity in adversity
- 2) Do more with less
- 3) Think and act flexibly
- 4) Keep it simple
- 5) Include the margins
- 6) Follow your heart

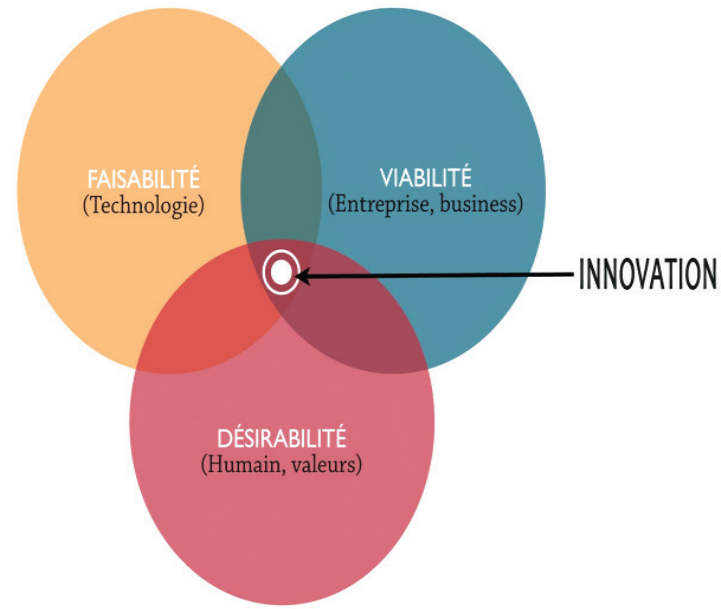
The idea was to expose the participants to 'design thinking' to evolve a design and think of innovative ideas that should be made as effective as possible. The following Venn diagram was presented on the 'Jugaad' and innovations:



The next step was to think of each field of action as Desired Future State (DFS). The following steps were taken in the process.

- 1) Articulate each FOA as the desired future state (DFS) and all that is needed to be done or new innovation applied, and what it will lead to 5-7 years hence; and,

2) Who will be involved to make it happen: internal resources or external collaborations, etc., keeping the parameters presented in the following diagram?



Each of the Groups came up with the grids assigned to them and the related DFS. (For the FoAs and related DFS, please see Annexure III). The respective FoAs and related DFS were presented to the full house. Suggestions were made on each grid by the participants. The groups were asked to revise their grids as per the suggestions and submit the final version. (The final version of the FoAs and the Grid are placed at Annexure-IV).

6.0 EXPECTATIONS OF THE STAKEHOLDERS

To strengthen entrepreneurship movement in the state through creating positive ecosystem in Jammu & Kashmir, two Meets of various stakeholders were organized on 6th and 7th January 2017, respectively, at the JKEDI Regional Head Office at Jammu.²⁰ While the focused group was conducted with the participants of the second Stakeholders Meet, Participants of the first Stakeholders Meet were asked to work in groups on the following three issues:

20 It may be clarified that two separate stakeholders' meets viz., (i) consisting of government representatives, entrepreneurs, bankers, technical support agencies, educationists, JKEDI Trained Entrepreneurs; and, (ii) consisted of Industry Associations and business leaders. While the first stakeholders meet was conducted on 6th January 2017, the later was organized on the 7th January.

- Improving the ecosystem of business to promote the culture of Entrepreneurship, invite private investment, policy imperatives that need to be advocated.
- Rural Entrepreneurship specially farm sector.
- Supporting unemployed youth specially women in micro entrepreneurship.

In all 26 participants (20 in the first and 5 in the second), besides the Director, JKEDI and 4 JKEDI Faculty Members (who acted as coordinator of each group) participated in the Meets (see Annexure - V for the List of the Stakeholders). The Group Summary of the discussions is presented in what follows:

A. *Improving the Ecosystem of Business to promote culture of Entrepreneurship, invite private Investments, Policy imperatives that need to be advocated:*

- There should be a single window system to make entrepreneurship a hassle free process.
- Proper support system should be there for the availability of land in the SIDCO/SICOP.
- In any purchase process through the Govt. agency/department, EDI trained entrepreneurs should be given priority.
- Additional finance should be provided from time to time for the sustainability/expansion of the units.
- Markets should be provided for the products/services of EDI sponsored units.
- Technical inputs regarding the particular activity should be provided to the entrepreneurs.

B. *Rural Entrepreneurship specially farm sector*

Following Points were made during the discussion:

- Stress was laid on setting up of incubation centers related to Agri & allied sectors, in order to give boost to the sector and provide young entrepreneurs with an opportunity to set up Agri- enterprises.
- The Production should be sustainable so as to position the product with some brand value over the years.
- Also, that the use of modern technology should be introduced in farming sectors.
- Awareness should be done in order to promote backyard businesses as enterprises.
- Setting up and promotion of cold storages unit for preserving the perishable items for longer periods of time.
- Promotion of activities suitable for particular areas.
- Creation of Co-operatives in various Agri/allied sectors.

C. *Supporting unemployed youth specially women in micro entrepreneurship*

- i. Emphasis on skill based training/knowledge centers.
- ii. Budding Women entrepreneurs should be send for skill based training programs/workshops outside state for exposure to new techniques/ technologies.
- iii. Time consuming process of getting NOC's, government procedures, etc. Hence ease of doing business is not there.
- iv. Single window system for NOC's should be there.
- v. Duration of various NOC's to a particular business unit should be more than 1 year.
- vi. Guarantees/mortgages also acts as a demotivating factor.

7.0 INPUT ON CONFLICT TRANSFORMATION

The facilitator gave inputs on conflict transformation, in view of the current socio-political environment in the State. The presentation was made on the theories of change which were practiced in conflict transformation design, taking Yuv Shakti as a case.²¹It focused the theories of Conflict transformation and developed activities around each theory. This change paradigm captured the Yuv Shakti experiences between 2002 and 2006. It is presented in a tabular form that includes actions implemented, key elements of the process and multiple identities that have been established (For details see Annexure – VI).

The participants were asked to keep this framework in mind while developing Fields of Action.

8.0 CONCLUDING OBSERVATIONS

The idea was to work in achieving an improved entrepreneurship ecosystem that promotes and sustains micro and small & medium enterprises amongst youth specially from the vulnerable communities and regions, enabling increased private sector investment so that to reduce overall unemployment in Jammu and Kashmir.

²¹ Yuv Shakti, a project of JANVIKAS, was implemented in Halol, Kalol and Ghoghamba taluka of Panchmahal district during the post communal violence of 2002. The aim of the intervention was to use livelihood as a tool to build interdependence between conflicting youth of different communities. "Livelihood security and enterprise development" of riot affected people was conceived as one of the important development strategy to ensure peace and justice. Along with building a joint cadre of Muslim and Hindu youth to take up professional jobs as educators in schools, the Yuv Shakti also involved itself in sports activities like cricket teams with players from all the communities. Subsequently, a separate body called "Basera" was registered to intensify development efforts in in that area. Under the experiment, mobilization of young boys, girls and women was the key element of the process. Following the 'Grassroots Mobilization Theory', the major actions taken were the formation of youth groups, encouraging chicken embroidery work, goat rearing, vocational training and credit support programme implementing right to food campaign, etc. Building interdependent livelihood options for the youth was the major plank. An organisation named 'Basera' was registered comprising of *Dalit, Adivasi and Muslim* youth in the area. The key activities taken up were created This ultimately led to the setting up of the youth forums like '*PanchmahalYuvaNagarikManch*' (PYNM), to carry it forward. A mixed group of youth was trained as video educators under the banner of '*Videoshala*' that went about teaching children in the schools their normal curriculum but through diversity and human rights lens.

The workshop was the medium to visualize and evolve the supportive ecosystem as stated above. The expectation from the workshop was to make the faculty to think about the activities which work and which did not work in past few years towards creating employability for the youth of the Jammu and Kashmir, also keeping in mind the present situation and external factors responsible for this.

As expected, the groups came up with a comprehensive design with innovation. Their plan also includes potential risks or threats towards achieving the same. All this brainstorming and group activities led all the groups of faculty members to achieve the specific objectives towards achieving the larger goal of promoting micro, small and medium enterprises.

A five year plan has been developed through this workshop, where the important part was also to make the staff members think more concretely while developing the next plans focusing on the desired future state and keeping in mind the mitigations and risks involve in doing the same. It was decided that the risks and assumptions will need to be developed by the Institute while preparing their annual plans of activities.

Annexure - I

List of the JKEDI Faculty Members Participated in the Envisioning Workshop

Sr. No.	Name	Designation
1	Zahid Ali	Administrative Officer
2	Ashraf Sheikh	Community Organiser
3	Ishfaq Mir	Community Organiser
4	AbhilashBaraoo	Associate Project Manger
5	Waseem Afzal Naik	Community Organiser
6	VirPartap Singh	Community Organiser
7	Vinod Kumar	Community Organiser
8	ShaeebKhandey	Community Organiser
9	Azmat Hussain	Consultant
10	ShabirMajeed	Research Associate
11	BasitKhursheed	Community Organiser
12	Mohammad Numan	Community Organiser
13	Irtif Lone	Community Organiser
14	Ms. Divya Sharma	Community Organiser
15	Abdul Rouf	Trainer
16	Iftikhar Bashir Lone	Associate Prject Manger
17	Mubasshir Hassan	Research Associate
18	Vishal Ray	Associate Trainer
19	Goutam Saini	Community Organiser
20	Arshid Malik	Trainer
21	CheerajHandoo	Trainer
22	Wajahat Hussain	Manager Estates
23	Waseem Ahad	Project Manger
24	AijazAhadMulla	Trainer
25	Abhineet Singh	Coordinator
26	ArifBandey	Manager Finance
27	Ms. NafiaNazir	Executive Secretary
28	Ms. GowherNazir	Manager IT

Protocols for Upholding Core Values

1. INTEGRITY & TRANSPARENCY

- i. Publishing achievements of EDI & its employees
- ii. Online database accessibility through centralized information repository
- iii. Communicate values often to the employees
- iv. Developing a conflict of interest Policy.
- v. Strongly discourage the culture of slandering

2. DEVELOPMENT

- i. Conduct of capacity building programs for intellectual growth of employees based on annual calendar
- ii. Employee feedback and make changes wherever necessary
- iii. Strong counseling/trained counselors
- iv. Resource allocation on the basis of capability, not availability
- v. Informal self-development programmes
- vi. TOT's twice a year

3. KNOWLEDGE & INNOVATION

- i. Technological based intervention
- ii. Encourage R&D
- iii. Social platform for experience & knowledge sharing
- iv. Content/ Training material up gradation
- v. Faculty exchange programmes.

4. PEOPLE CARING

- i. Vibrant Grievance redressal
- ii. Employee welfare initiative
- iii. Decentralization
- iv. Share responsibility to maintain work-life balance

5. RESPECT FOR DIVERSITY

- i. Respect for diversity of identity
- ii. Respect for diversity of ethnicity
- iii. Respect for regional diversity
- iv. Respect for gender diversity
- v. Respect for ideological diversity

6. ACCOUNTABILITY

- i. Coherent specification of Job description
- ii. Inculcate behavior of accountability proactively
- iii. Communication across all sections
- iv. Chain of command to be simplified

Postulated Desired Future State (DFS) and Expected Outcome

- DFS 1: Community Engagement and Capacity Building: To Nurture Entrepreneurial Ecosystem across communities in the state of J&K by striving for excellence in Community Mobilization & Capacity Building.
- DFS 2: To foster Enterprise Creation through stress free financial and non-financial services to potential and existing entrepreneurs to contribute to increased Employment generation in the state of J&K.
- DFS 3: Entrepreneurial Studies & Policy Research: To impact the mindset of Youth by fostering Entrepreneurial ecosystem wherein Entrepreneurship is the preferred career choice.
- DFS4: Create a robust administration, HRD & Support systems to streamline the functioning of overall system leading to higher effectiveness of the Institute.

It was assumed that the specified DFS will contribute to achieving the overall goal which was articulated as:

An improved Entrepreneurship Ecosystem that promotes and sustains Micro and Small & Medium enterprises amongst vulnerable communities and regions, enables increased private sector investment and reduces unemployment in J&K

Annexure IV

Action Grids with DFS

Field of Action (FOA) 1

Community Engagement and capacity building: To Nurture Entrepreneurial Ecosystem across communities in the state of J&K by striving for excellence in community mobilization & capacity building

Action	Activities Recommended	Why does it belong here	Who will be responsible	Additional resource needed
1. Scale up	1) Guidance & Counselling	Initiates & directs the process of entrepreneurship	Counselor	Specialized Manpower
	2) Project Management	To initiate and implement New Projects for welfare of community and management thereof	Project Managers	
2. Continue with care & supervision	1) Awareness	Pre-Phase CECB	Community Org	Trainers and coordinators.
	2) Trainings	Capacity building and motivation	Trainer	
	3) Curriculum development	Guide for the trainings	Faculty	Transport facility or reimbursement of expenses.(Easing the process of reimbursement on weekly basis)
	4) Surveys and Post inspection	Qualifying criteria for checking the feasibility/viability and end results as well	District Surveyor	
Cull or chop	Centralization	Because of the autonomy required at distant places for undertaking any activity.		
New initiatives	1) Skill Development	Capacity/ Skill building/ enhancement of Entrepreneurs	Trainers	TOTs, National and Foreign Standard Training programmes
Collaboration	2) Liasoning	For creating the support system	Project Managers/ District Teams	

Field of Action (FOA 2)

To foster Enterprise creation through stress free financial and non-financial services to potential and existing entrepreneurs and to contribute to increased employment generation in the state of J&K.

Actions	Activities Recommended	Why does it belong here	Who will be responsible	Additional Resource Needed
Scale Up	1. Automation of work processes (MIS) 2. Hand holding of the existing units in terms of capacity building and sustenance. 3. Recognition and felicitation of successful entrepreneurs.	1. Existing system is slow	A team nominated by higher authority.	1. Information technology Recourses. 2. Business Development Experts/Community Engineering Team
		2. No support (financial / Non-financial) to existing entrepreneurs. 3. To create successes stories within the community.		
Continue with Care and Supervision	1. DPR Formulation and Consultancy	Evolve a pool of resources which can cater to diverse activities, considering demographic, geographical, economic aspects about the activity.	A team nominated by higher authority.	2. Capacity building of human resources. 2. Comprehensive research of the state/division/ districts/ Activities.
Cull or Chop				

New Initiative/ Collaboration	3. Liasoning with skill development Institutes (ITI's, VTC's etc.)	Since our existing training module offers only business training and no skill based training.	A team nominated by higher authority.	Concerned Skill Development Department
	4. Conduct thematic programmes for existing enterprises	It is a part of strengthening existing enterprises	Specialized faculty members who are well versed with the nuances of SME management	A team of SME consultants and experienced trainers
	3. Offer consultancy services to existing enterprises	- Do -	Management Consultants	Same team as above

Field of Action (FOA 3)

Entrepreneurial studies and policy research:*To carry out advocacy and enhance understanding of entrepreneurship through cross fertilization of ideas and collaborative research.*

Action	Activities recommended	Why does it belong here	Who will be responsible	Additional resource needed	JUGAAD
Scale up	Data Mining: (Create a robust database related to financial and non-financial data of existing units). By conducting surveys not only of the Enterprises created under guidance of JKEDI but the enterprises which have come up of their own.	Data becomes basis for sound decision making and policy formulation.	Senior Research Associate	Support staff (Researchers) Resource Persons for Collection of Data	Use interns from different universities and colleges for data collection which can save us costs.
Continue with care & supervision	Information Products for various viable entrepreneurial activities based on statistical data analysis of research & research should be exhaustive and not confined to enterprises created under guidance of JKEDI.	Research based information products are useful for informed decision making by the prospective entrepreneurs	Researchers/ Consultants	Content writers/ Field investigators/ Graphic Designer.	Use the secondary data of concerned line departments.
Cull or chop	The vertical had not evolved to such an extent that anything can be culled at this moment.				The vertical had not evolved to such an extent that anything can be culled at this moment.

New initiative / collaborations Contd...	1. Region / Sector wise Research (Viability of activities) The research must be vibrant & should be based on scientific analysis.	This initiative is directly linked with active research and any outcome shall be based on the research results.	Senior Research Associate	Support staff (Researchers) Resources for Collection of Data	Use secondary data.
	2. Offer Diploma/ Certification Courses	Because it will help in creating entrepreneurial eco-system.	Senior Faculty	Faculty/ Trainers	Collaboration With reputed national and international institutions in the field and using their experience.
	3. Start Up Guide by Sharing of Learning's/ Experiences in a summarized Form.	One of the end results of research-it will help the prospective entrepreneurs to choose appropriate activities based on their ability and aptitude.	Project Manager	Associates/ Content writers	Adding few more questions to the research questionnaire under data mining.
	4. Set Up Incubation Centre	It will become a laboratory to experiment with new and innovative ideas and help entrepreneurs to learn through Experiential Learning	Project Manager	Consultants	Rope in J&K Bank for creating an incubator in JKEDI under CSR.

Field of Action (FOA 4)

Create a robust administration, HRD and support systems to streamline the functioning of overall system leading to higher effectiveness of the Institute.

Action	Activities recommended	Why does it belong here	Who will be responsible	Additional resource needed
Scale up	Administration, F&A, IT.	All the three are important support system of the Organization to function smoothly.	IT Engineers , Admin Managers, HR Managers, Finance Managers	The HR practices need to be reviewed and more manpower is required to function smoothly. Up gradation of IT services.
Continue with care and Supervision	Estates and Utilities	The support services are essential for Smooth Functioning of JKEDI	Estates Managers	More Resource for smooth functioning
Cull or Chop	Exclusion of Manual Process	Manual process is time and resource consuming.	IT department	Experts and Engineers
New Initiative/ Collaboration	Human Resource Development.	Organized HR department Provides complete organizational Development. Including Personal and professional Dev. of Employees	Continue with care and Supervision	Estates and Utilities

Annexure-V

List 'A' of Participants of the Stake-holders' Meet held on 6th January 2017

Sr. No.	Name	Designation	Department
1	Sanjeev Kumar	MD	NISD
2	Shabbir Hussain	Central Head	NISD
3	Shweta Baloria	Entrepreneur	Salon
4	Rachana Dubey	MD	Giri Raj Bakers and Snackers
5	ParshotamSalgotra	SR. Executive	JK bank
6	Dr.Inder Pal Singh	Properiter	Self Employed
7	Anu Mahajan	MD	Asian Engranocytes
8	Kanav Mahajan	Partner	Asian Engranocytes
9	Pawan Mehta	Owner	Kasmhir Innovative Crafts
10	Aman Deep Singh	M. D,	Singh Industries
11	V. K Raina	EX Member	Gandhi College
12	Raman Gupta	Chairman	JD institute of Fashion Technology
13	RajanKotru	Regional Prog. Manager	ICIMOD Kathmabndu Nepal
14	M I Kholi	Deputy Director T&D	T&D
15	VimalKoul	Entrepreneur	Self Employed
16	Jyoti Bhatti	Principal	FCI
17	Sachin	Rice Mill	Entrepreneur
18	Rishabh Raina	MD NISD	R.R garments
19	Hari Vansh Dogra	Properiter	Entrepreneur
20	Rohit Raina	Entrepreneur	Tawi Digi Tech Channi

List 'B' of Participants (from Industry Association) of the Stakeholders Meet on 7th January 2017

Sr. No.	Name	Designation	Organisation
1	Kulbushan Sharma	General Sectary	J&K Agri Entrepreneur Development Association
2	KulbushanKhajuria	President	J&K Agri Entrepreneur Development Association
3	Anil Suri	Ex. President	Baribrahmna Industries Association Jammu (BIAJ)
4	SatpaulAbrol	Owner	Entrepreneur
5	Yograj Sharma	Member of the BIAJ	Entrepreneur
6	Jyoti Bhatti	M.D.	Food Craft Institute

Annexure-VI

Theory of Change used for Developing the Yuv Shakti Action Plan Matrix

THE HEALTHY RELATIONSHIPS AND CONNECTIONS THEORY	Convergence of diverse Youth Organizations , Promoting Economic Interdependence, Creating Spaces around Common Community issues	Celebrating Youth Events i.e. youth festival	Village Education Committees, Goat rears – traders Association, PYNM, Media Clubs
THE INSTITUTIONAL DEVELOPMENT THEORY	Strategizing long term vision & mission of each issue based interventions viz. a viz. a collective goal, Human resource development on different issues	Institutionalization of different issue based initiatives as independent identities yet a collective towards a common goal	BASERA, Meghdhanush, PYNM, SAKSHI, SAATHI, JAGRUTI, JAN ADHIKAR, KEDS
THE ECONOMICS THEORY	Livelihood Security through entrepreneurship development, chikan embroidery work, goat rearing work, vocational training & credit support programmes	Economic empowerment of discriminated & less privileged youth and women i.e. Muslim, Dalit, Adivasi	BASERA
DEMOCRACY BUILDING	Practicing & Promoting values of inclusion, equity & transparency internally & externally, Governance improvement Programmes with proactive engagement with PHCs, Village Panchayats, Schools, Police & Judiciary	Improving Defaults of Democracy	FAHRA, PYNM, JAN ADHIKAR
THE PUBLIC ATTITUDES THEORY	Game 4 Change, Campaigns on Law & Human rights , Public Screening on issue based documentaries , Disseminating correct and ready information	Visiblizing and awareness on different issues , Promoting REAL conflict & replacing them with communal conflict	SAKSHI, SAATHI, PYNM, JAGRUTI
MODELING AND SOCIAL LEARNING	Each YS intervention is designed on learning – doing approach	YS is seen as laboratory to practice diversity, democracy & development	Independent but interdependent structural arrangement
DE-CATEGORIZATION AND RE-CATEGORIZATION	Offering Multiple & creative identities to youth i.e. FAHRA, VHW, VEC, PYNM etc. Engage diverse youth in a common identity forming group	Core assumption: it will diffuse choice less identities of gender, caste, religion	PYNM
RIPPLE EFFECTS THEORY	Research, Advocacy & Learning initiatives on different issue i.e. IDPs, PHCs, NREGA, R2F etc.	Taking ground realities to larger spheres	

Annexure – III

Minutes of the Meeting of the Committee to Prepare Vision Document for JKEDI

To take advantage of the Meetings of various committees of the Department of Science and Technology, Govt. of India, held at EDI on 15th march 2017, wherein most of the Members of the Vision committee were also present, an informal meeting of the Vision Committee was organised on 15th March 2017 at 8.30 p.m., at EDI, Ahmedabad, to take stock of the work in progress. The following members were present:

1. Mr. H K Mittal
2. Dr. M I Parray
3. Dr. Sunil Shukla
4. Prof. Dinesh Awasthi
5. Mr.GaganSethi (Special Invitee)

Prof. Dinesh Awasthi had prepared a detailed structure of the Report with the help of Mr. GaganSethi. It was circulated among the Members.

Moreover, Prof.Awasthi along with Mr. GaganSethihad organised a series of consultative meetings with various stakeholders, besides organising a 2-day Workshop of the faculty members of JKEDI, at Jammu during 5th to 8th January 2017, which was anchored by Mr. Sethi.Mr. Sethi briefed the Members on the process of the consultation and the workshop. He also gave some glimpse of the workshop proceedings. The endeavour was appreciated by all the members.

Subsequently, Prof.Awasthi briefed the members on the broad outlines of the report and requested the members to suggest alternations, modification, deletion or addition in the outline structure. By and large, the Members felt that it is quite comprehensive and endorsed the schedule. The following suggestions were made:

1. There should be some section on future manpower and resource requirements.
2. A road map for J&K EDI will be quite helpful. The report should contain the road document.
3. Dr. Shukla suggested referring the work on GEM-India Report wherein J&K has also been studied. He offered to share the Chapter on J&K with the Members. Prof. Awasthi requested Dr. Shukla to share the Chapter asap.

Given his expertise, Dr. Sunil Shukla was requested to write the Chapter on Human Resource

Requirement including organisational structure and operation and structure of Cross Functional Teams.

Dr. Parray informed that JKEDI has been entrusted to cover about 90 colleges in J&K to promote entrepreneurship. Of these colleges, about 6-7 colleges will be selected to understand the expectations and aspirations of educated youth in the state and their inclination towards entrepreneurship. He expects that the write up on these 6-7 colleges will be made available to the team shortly. Policy review is also pending from JKEDI. He assured to get it completed in the shortest possible time and send to the Committee for its incorporation in the Report.

Prof. Awasthi offered to draft the minutes of the meeting and circulate them among the members.

Meeting ended with a nice dinners hosted by Dr. Sunil Shukla, director EDI.

Prof. Dinesh Awasthi

PART – III

**ORGANIZATIONAL
STRUCTURE,
STRATEGIC PLAN
& SERVICE RULES**

[CHAPTERS 1]

2030

CHAPTER I

Service Rules:

I (A) SHORT TITLE:

These Rules shall be called “The Jammu & Kashmir Entrepreneurship Development Institute Service & Recruitment Rules - 2013”.

I (B) APPLICATION AND COMMENCEMENT:

- i) These Rules shall apply to all the persons employed by the Institute.
- ii) The Rules will come into force with immediate effect and will remain in force till further modification and/or announcements.

I (C) DEFINITION:

Unless there is something repugnant in the subject or context, the terms used in these Rules shall carry the following meaning;

- a) **‘Institute** means “The Jammu and Kashmir Entrepreneurship Development Institute”.
- b) **‘Governing Body’** means the Governing Body of the Institute/Society as constituted from time to time.
- c) **‘Chairman’** means the Chairman of the Governing Body of the Institute.
- d) **‘Director’** means the Director of the Institute.
- e) **‘Employee/Member of the Service’** means employee(s) of the Institute appointed by the competent authority against any post specified in the relevant schedule and includes Deputee Officials.
- f) **‘Faculty Member’** includes all employees appointed in the Programme Verticals except for **Start-up Finance Institution (SFI)** and holding the Grade Pay of Rs. 5400/- and above.
- g) **‘Deputee’** means the Officer/Official deputed from the State/Central Government/Public Sector Undertaking (Enterprise) /Autonomous Body to the Institute.

h) **‘Competent Authority’** in relation to exercise of any power under these rules means the Director or any other lower authority to which the power is delegated by Director, unless the power is specifically retained by the Governing Body with itself in which case it will mean the Governing Body.

i) **“Schedule”** means the schedules appended to these rules.

j) **“Selection Committee”** means the committee meant for recommending recruitment of employees by the Institution as detailed in **Schedule-II**.

k) **“Appointing Authority”** means the authority competent to make appointment to Institute’s Services.

l) **‘Rules’** means the rules of the “Jammu & Kashmir Entrepreneurship Development Institute Service and Recruitment Rules - 2013” as amended from time to time.

m) **‘Service’** means the JKEDI Service.

n) **‘Society’** means the Jammu and Kashmir Entrepreneurship Development Institute as registered by the Registrar of Societies under Societies Registration Act of 1998-Samvat (1941 A.D.)

o) **‘State’** means the State of Jammu and Kashmir.

p) **‘Government’** unless otherwise specified; means the Government of Jammu and Kashmir.

q) **‘Post’** means and includes any post(s), specified and included in the schedules and/or to be included hereafter consequent upon the creation thereof by the Competent Authority.

r) **‘Pay Code’** means cadre of the service.

s) **“Pay”** (AGP/GP+DA) means pay admissible to an employee in accordance with pay-scale sanctioned for the post.

t) **Strength and Compositions of the Service’**

- i. The authorized strength of the cadre and the nature of the posts indicated therein shall be determined by the Competent Authority from time to time. The initial cadre strength, nature of the posts, pay scales is specified in **Schedule – I** to these rules.

ii. The Competent Authority shall ordinarily review the cadre strength after the interval of every 5 years. However, a review can be undertaken even earlier should any such need arise.

u) **“Salary”** means the aggregate basic pay, dearness allowance and the officiating or special pay, if any.

v) **“Family”** means an employee’s –

- i. Spouse/husband (only one unit and dependency condition not applicable). If both employed, only one of them can avail facilities of the Institute.
- ii. Two surviving unmarried children or step children wholly dependent on the employee whether or not residing with the employee. The restriction of two children is not applicable, in case of multiple births after one child.
- iii. Married daughters but divorced, abandoned or separated from their husbands and residing with and wholly dependent on the employee.
- iv. Widowed daughters residing with and wholly dependent on the employee
- v. Unmarried minor brothers and unmarried /divorced /abandoned /separated from husbands or widowed sisters residing with and wholly dependent on the employee provided their father is either not alive or he himself is dependent on the employee.
- vi. Parents solely dependent on the employee.

“Note: A person is said to be solely dependent if his/her monthly income from all sources is less than Rs. 3000/- from all sources.

w) **“Substantive Appointment”** means an appointment in which an employee has been last confirmed.

x) **“Substantive Pay”** means pay which an employee is entitled to draw in respect of a post in which he/she stands confirmed.

y) **“Subsistence Allowance”** means a monthly allowance granted to an employee who is not in receipt of pay or leave salary.

z) Words and expressions used in these Rules but not expressly defined herein shall have the same meaning as assigned to them in these Rules for purposes of application to the employees of JKEDI.

CHAPTER II

Recruitment, Appointment and General Conditions of Service:

II (A) CLASSIFICATION OF SERVICES:

The services of Jammu & Kashmir Entrepreneurship Development Institute Staff will be classified as under:

S. No	Pay Code	Pay Band	Pay Scale	Grade Pay
1	E	PB-4	67000 (Fixed)	12000
2	E	PB-4	37400-67000	10000
3	E	PB-4	37400-67000	8700
4	D	PB-3	15600-39100	7600
5	D	PB-3	15600-39100	6600
6	C	PB-2	9300-34800	5400
7	C	PB-2	9300-34800	4600
8	B	PB-1	5200-20200	1800 to 2800

II (B) CLASSIFICATION OF EMPLOYEES:

Employees shall be classified as:-

- i. Permanent
- ii. Probationer
- iii. Contractual
- iv. Intern

(i) Permanent Employee: Employee who has been appointed on a permanent basis by the Appointing Authority and who has completed a probationary period of two years and has been confirmed in writing by the Appointing Authority.

(ii) Probationer: Employee who is provisionally employed to fill a permanent vacancy or post, but has not completed two years of service and has not been confirmed in service by an order in writing.

(III) CONTRACTUAL EMPLOYEE:

- a) Employee who is engaged on contract to fill-up a permanent vacancy or post and has not completed two years of contractual service.
- b) Employee who has been appointed for a limited period of work of essentially temporary nature or who is employed temporarily as an additional employee with a temporary increase in work of a permanent nature.
- c) Such appointments that are made for specific projects and terminate with the completion of the project.

(iv) Intern: means an employee who is not a permanent employee or a probationer or a contractual employee and is engaged by the Institute for training / learning.

II (C) METHOD OF RECRUITMENT:

- a) No person shall be eligible for appointment to any service by direct recruitment; unless he/she
 - i. is a permanent resident of the state except for the position of Director and faculty positions;
 - ii. is within the age group prescribed for the post to which he is appointed;
 - iii. possesses such qualifications and has passed such special tests as may be prescribed in this behalf, or possesses such other qualifications as may be considered by the Institute equivalent to said qualifications or special tests;
 - iv. satisfies the appointing authority that his character and antecedents are such, as to qualify him for such service; and
 - v. has not been convicted for any offence involving moral turpitude.

Note: Age which a candidate for entry to Institute's Service may have declared shall be verified with the matriculation or equivalent certificate granted by a University/Board of Higher Secondary Education. In cases where, qualification prescribed for the post is less than matric, the verification may be made with the birth certificate issued from municipalities/town area/ concerned school.

- b) For filling up of any post, the Director shall have the post advertised indicating there-in the

requisite qualifications to be possessed by a candidate as per the qualification, experience and pay scales prescribed in the respective verticals.

c) Subject concerned /discipline, wherever not mentioned in the programme verticals, shall be determined keeping in view the requirements of the Institute at the relevant point of time.

d) Applications received in response to the advertisement shall be screened and the eligible candidates will be called to appear before the selection committee for interview.

e) In case , the number of eligible candidates is large, the Institute can shortlist the candidates to be called for interview on the basis of some criterion/ criteria to be fixed for the purpose by the Director of the Institute or holding a written test.

f) For positions detailed out in the Programme Verticals, candidates can be considered in absentia by the selection committee under special circumstances.

g) After interviewing the candidates, the Selection Committee shall make its recommendations to the appointing authority and formal orders will be issued to the selected candidate/s by the Director of the Institute or the officer authorized by him.

h) Eligible candidates can also be considered for appointment on deputation for a period of three years which can be extended upto 5 years.

i) The period of validity of any panel prepared by the selection committee and approved by the competent authority shall be one year from the date of such approval.

j) The appointing authority for all categories of positions will be the Director of the Institute except for the positions falling under Pay Code E (Pay Band – 4) for which the appointing authority shall be the Chairman of the Governing Body (Chief Secretary, J&K). The Appointing authority for the position of Director will be the Governing Body of the Institute.

k) Appointments to the faculty positions shall be made on '**All India Merit Basis**'

l) Appointment to all the posts shall be made on direct recruitment.

m) Constitution of the Selection Committee for making appointments to various categories of posts is detailed at **Schedule II**.

II (D) APPOINTMENT OF DEPENDENTS OF DECEASED EMPLOYEES ON COMPASSIONATE GROUNDS:

- i) Notwithstanding anything contained in these rules or any orders for the time being

in force regulating the procedure for appointment to a post, the Director may, on compassionate grounds and at his discretion appoint in the J&KEDI in **Pay Code- B / C**, the widow or a son or a daughter, sister or brother wholly dependent on the deceased employee, provided he/she fulfills the eligibility criteria for appointment under the rules.

- ii) Request for appointment under the rules should be received by the J&KEDI within six months from the date of death of the employee

II (E) RESERVATION POLICY:

In making appointments to various posts other than those for the faculty positions, Reservation Rules as applicable to the State Government employees shall apply.

II (F) DEPUTATION:

Candidates may be appointed on deputation and will be governed by the standard terms of deputation under J&K Civil Services Regulations.

II (G) AGE OF RECRUITMENT

- i. For appointment to faculty positions in the Institute, a person should not be less than 21 years and more than 50 years as on first day of January of the year in which advertisement is issued. However, for the positions of Director and Chief Programme Officer, the upper age limit will be 58 years. In cases of exceptional merit and experience, the upper age limit can be relaxed upto 60 years.
- ii. In respect of all other positions, the Rules of the State Government shall apply.

II (H) GENERAL CONDITIONS OF EMPLOYMENT:

- a) Employees holding substantive appointment in the service of the Institute will be governed by the terms and conditions of service as prescribed by the Rules and Regulations of the Institute.
- b) At the time of initial appointment, the candidates have to furnish the following documents:
 - (i) Proof of Educational Qualification (Degree or Certificate issued by recognized institutions of State or Central Govt. only shall be accepted).
 - (ii) Proof of Experience.
 - (iii) Proof of Age.

- (iv) Proof of belonging to SC/ST/OBC etc., from the competent authority.
- (v) Character certificate from Gazetted Officer/ 1st Class Magistrate.
- (vi) Details of family members, details of kin, Property details in a prescribed format.
- (vii) Proof of domicile/ permanent home address.
- (viii) Oath of affirmation/ allegiance to the rules and regulations of the Institute.
- (ix) The appointment of an employee shall be subject to verification of his/her character and antecedents by the Law Enforcing Agencies. During such verification, if something adverse is found against the employee that shall render him / her unfit, and the service of such employee/s shall be liable to be terminated with immediate effect, without notice.
- (x) Proof of Medical Fitness from Competent Authority.
- (xi) If any particulars furnished by the employee at the time of his/her first appointment and during his/ her tenure in J&KEDI is found false/ incorrect, his/ her services shall be liable to be terminated without notice.
- (xii) In case of administrative exigencies, employees can be transferred across verticals against equivalent positions.

CHAPTER III

Working Hours, Vacation & Public Holidays:

III (A) WORKING HOURS:

- a) The regular office hours of the Institute are 7 hours, Monday through Saturday from 10:00 a.m to 5:00 p.m.
- b) The office timings in winters in Kashmir Division and Summers in Jammu Division shall be adjusted in accordance with Rule III (a).
- c) The timing is subject to change keeping in view the exigencies of work. The criteria of working hours is dependent on work exigencies and all employees are expected to work additional hours, if necessary, to meet varying needs as determined by the Head of Department.
- d) The Institute shall observe weekly off on Sundays.

III (B) VACATION

JKEDI will be a non-vacation Institute.

III (C) PUBLIC HOLIDAYS:

The Institute shall observe Gazetted / Restricted Holidays as per the following details:

S.No	Event
A.	Gazetted Holidays
	Eid-i-Milad –un-Nabi
	Republic Day
	Friday Following Eid-i-Milad-un-Nabi
	Mahashivratri
	Martyr’s Day
	Jumat-ul-Vida
	Shab-i-Qadr
	Eid-ul-Fitr
	Independence Day
	Mahatma Ghandhi’s Birthday
	Eid-ul-Zuha
	Diwali
	Guru Nanak Dev’s Birthday
	Birthday of Sheikh Mohammad Abdullah
	Ashoora
	Christmas
B.	Restricted Holidays
A maximum number of two restricted holidays can be availed by the employees from the list of holidays notified by the Government.	

CHAPTER – IV

Leave Rules:

IV (A) GENERAL CONDITIONS:

- a) No employee of the Institute can claim leave as a matter of right.
- b) When the exigencies of the Institute so require, leave of any kind can be refused or revoked or postponed in the interest of the Institute.
- c) The power to grant leave shall vest with the Director or any other Officer authorized on his behalf.

IV (B) CASUAL LEAVE:

Casual leave is intended for unforeseen and unexpected contingencies. Employees shall be eligible for a maximum of 10 casual leaves in a calendar year. The number of casual leaves at one time should not exceed 4 days (after which the same shall be treated as Leave without Pay) and may be prefixed or suffixed to any of the holidays.

IV (C) SPECIAL CASUAL LEAVE:

Special casual leaves in addition to the entitled Casual Leave IV (b) up to 05 days may be granted in favour of the employees on a case to case basis. The employees shall, however, not be entitled for any such concession without a proper sanction from the competent authority.

IV (D) STUDY LEAVE:

No employee shall be entitled to avail of a Study Leave for improving his/her qualification. However, an employee who intends to pursue higher studies may proceed on **“Leave without Pay”** at the discretion of the Competent Authority, provided grant of such a leave does not in any way hamper the functioning of the Institute.

IV (E) OTHER LEAVES:

For all other Leaves as granted in State, J&K Civil Service Leave Rules, 1979 (as amended from time to time) shall apply.

CHAPTER V

Pay & Allowances

V (A) PAY FIXATION:

Fixation of pay as per Rules of the State Government as amended from time to time shall apply.

V (B) PAY ADVANCE:

1. The amount advanced to an employee recoverable from his current month's pay shall be called 'Advance'.
2. An employee may apply for an advance against his current month's pay for a maximum of two occasions during a calendar year, subject to the condition that the advance previously taken is refunded.
3. The Institute shall entertain applications for an advance only if an employee has put in a minimum of one year service and subject to the request being made between 11th and 25th of a month.

V (C) INCREMENTS:

Release of Increment will be regulated in accordance with the provisions of the State Revised Pay Rules 2009 as amended from time to time, subject to the fulfillment of the condition detailed out at VI (b), (c) & (d).

V (D) DEARNESS ALLOWANCES (DA):

DA rates will be revised and made effective from time to time as may be in the case of State Government Employees.

V (E) HOUSE RENT ALLOWANCES (HRA):

20% of the Pay Band and Grade pay which shall be revised from time to time as applicable to the State Government employees.

V (F) MEDICAL REIMBURSEMENT

- i. Medical Allowances will be provided at a uniform rate of Rs.1000/- per month.
- ii. For Medical Reimbursement, J&K Civil Services Medical Attendance and Allowance rules

1990 (as amended from time to time) shall apply.

- iii. The employees of the Institution shall be covered under Group Medical Insurance Plan. The premium, whereof, shall be borne by the Institute.

V (G) CITY COMPENSATORY ALLOWANCE (CCA):

CCA rates will be revised and made effective from time to time as may be in the case of State Government Employees.

V (H) TRAVEL ALLOWANCES:

Entitlements for Journey on Official Tour:

Grade Pay	Travel Entitlements
Employees drawing Grade Pay of Rs.6600 and above	Economy Class by air/AC first class by train
Employees drawing Grade Pay of Rs.5400 & above	AC II Tier class by train
Employees drawing Grade Pay of Rs.4200 & above	AC II Tier class by train
Employees drawing Grade Pay below Rs.4200	AC II Tier class by train

The travel entitlements are subject to following:

- (i) In case of places not connected by rail, travel by AC bus for all those entitled to travel by AC II Tier and above by train and by Deluxe/ordinary bus for others will be allowed.
- (ii) In case of road travel between places connected by rail, travel by any means of public transport shall be allowed, provided the total fare does not exceed the train fare by the entitled class.
- (iii) Henceforth, all mileage points earned by EDI employees on tickets purchased for official purpose shall be utilized by the Institute for other official travel by their staff members. Any usage of these mileage points for purposes of private travel by a staff member will not be permitted.
- (iv) Provided that the employees who are not entitled for Air Travel Facility can avail the same, if the Air fare costs up-to 20% more of the class of travel allowances they are entitled to.
- (v) However, facility of travel by Air if availed under special circumstances by the employees not entitled for the same shall be considered on case to case basis by the competent authority.

V (I) HOTEL ACCOMMODATION CHARGES ON TOUR:

The rates of hotel tariff and daily allowance on tour are mentioned in table below:

Pay Code	Hotel Tariff		
	Metropolis & `A' Class Cities	Capital HQs other than `A' class cities & hill stations/tourist places	Others
	(Rs)	(Rs)	(Rs)
E	6000	4000	2500
D	3500	2500	2000
C	2500	2000	1500
B	1500	800	700

The above Hotel tariff will be further enhanced as per the percentage of DA hike declared by State Government.

V (J) DAILY ALLOWANCE

Pay Code	Daily Allowance on Tour		
	Metropolis Cities & `A' Class	Capital HQs other than `A' class cities & hill stations/tourist places	Others
	(Rs)	(Rs)	(Rs)
E	1000	800	700
D	800	700	600
C	600	500	400
B	400	300	250

The above rates of Daily allowance on tour will be further revised as per the percentage of DA hike declared by State Government.

V (K) MOVE ALLOWANCE:

State Government rules shall apply.

V (L) SPECIAL ALLOWANCES

a) Monthly Conveyance Charges:

Pay Code	Litres / month
D, E	25
C	20
B	10

b) Telephone/Communication /Compensation:

Director of the Institute is entitled to residential line with internet facility and mobile facility with total monthly bills reimbursed by the Institute to the extent of Rs. 4500.00 per month.

In the case of Employees in Pay Code D & E, the limit shall be Rs. 750/- and Rs. 500/- in respect of employees falling in the Pay Code C with Grade Pay of Rs. 5400/-. The compensation amount shall be reviewed after every two years.

c) Honorarium, Fees, Special Allowance, etc.

The Director may

- i) Grant or permit an employee to receive an allowance as remuneration for work performed which is occasional or intermittent in character and is either so laborious or of such special merit as to justify a special reward. However, such a provision will be made for a maximum period of 6 months at a given instance.
- (ii) Permit an employee to perform, if this can be done without detriment to his official duties and responsibilities, as specified service or series of services for a private person or body or for a public body, including a body administering a local fund, and to receive remuneration thereof, if the service is material, a recurring or nonrecurring fee.

CHAPTER VI

Promotion and Performance Appraisal Policy:

VI (a) Promotion:

Promotion to a higher position shall be through open competition. 50% of the vacancies shall be reserved for the employees of the institution in filling up of advertised positions other than the faculty positions and those falling under Pay Band- 4. However, if the number of vacant position is only 1, the post will be filled up through open competition.

VI (b) Performance Appraisals:

The performance of every employee shall be appraised on annual basis on the basis of a proforma to be approved by the Governing Body. The performance will be taken into account at two stages: i) release of annual increments and ii) consideration for higher position.

VI (c) Release of Annual Increments:

Performance Appraisal shall be linked with the release of annual increments. In case, the performance is less than 75%, the annual increment due in favour of the concerned employee shall be forfeited. If annual increment is forfeited consecutively for two years, the employee shall be liable for discontinuation from service.

VI (d) Grant of Stagnation Increments:

- a) Stagnation increments will be granted to an employee at the sole discretion of the Institute subject to his satisfactory and diligent performance.
- b) A maximum of two stagnation increments will be allowed at the rate or 4% of AGP+BP.
- c) The first stagnation increment will be granted after completion of three years from the date on which employee reaches the maximum of his scale of pay.
- d) Second stagnation increment will be granted after completion of 5 years.
- e) Stagnation increments will be treated as personal pay and the amount will not be considered for calculation of DA/HRA/PF/Gratuity etc.

CHAPTER VII

Bonds/AGREEMENTS FOR TRAINING IN INDIA/ABROAD

VII (A) BONDS / AGREEMENTS FOR TRAINING IN INDIA /ABROAD

Employees will be required to execute a bond as per the rules of Institute in force at the time when they are deputed for training in India or abroad on behalf of the Institute, as indicated below. This will however, not apply to those staff members who have completed fifteen years or more regular service at J&KEDI .

S. No.	Training Programme	Duration of Bond
1.	Training within India:	
	a. For training above 4 months and up-to one year duration or having cost implication of Rs. 50,000.00-Rs. 1.25 Lac	A Bond to serve J&KEDI for a minimum period of Two years thereafter.
	b. For training more than one year duration or having cost implication of Rs. 1.25 to Rs. 2 Lac	A Bond to serve J&KEDI for a minimum period of Three years thereafter.
	c. For training more than two years duration or having cost implication of more than Rs. 2 Lac	A Bond to serve J&KEDI for a minimum period of Five years thereafter.
	d. Trips sponsored for consultancy projects or on other assignments	No Bond
	e. Sponsorship for attending seminars or conferences	No Bond
2.	Training abroad	
	a. Trips sponsored abroad for consultancy projects or on other assignments (not connected with training or study tour)	No Bond
	b. Sponsorship for attending seminars or conferences	A Bond to serve J&KEDI for a minimum period of Two years on return
	c. Study tour abroad either independently sponsored or connected with assignments/ attendance of conference/ seminars	A Bond to serve J&KEDI for a minimum period of Two years on return
	d. Specific training sponsored abroad for one year or less	A Bond to serve J&KEDI for a minimum period A Bond to serve J&KEDI for a minimum period of three years on return
	e. Specific training sponsored abroad for more than one year	A Bond to serve J&KEDI for a minimum period of five years on return

Note:

- a. The above conditions of bonds will apply irrespective of the fact whether a seminar or conference or training abroad or within India is sponsored directly by JKEDI or arranged by JKEDI through any other national or international organization.
- b. J&KEDI will provide full salary to the staff/ his / her family during the period of any of the assignment noted above.
- c. The period of assignments will be treated as on active duty and all service benefits during that period will be accrued as if the person was on actual duty.
- d. All staff/ faculty sponsored for training/ study/ tours/ seminar/ conference, etc., whether in India or abroad will be required to submit a detailed report on his/ her return.
- e. Any staff member breaching the bond/ agreement during its validity period, or in the event of termination of his/ her services by J&KEDI on account of misconduct, he/ she will be required to pay back to J&KEDI a sum equal to four times the monthly salary last drawn, together with all expenditure incurred by J&KEDI on such assignment within India or abroad as certified by J&KEDI's auditor.

CHAPTER-VIII

Service Record, Seniority, Lien, Retirement, Resignation and Termination:

VIII (A) SERVICE RECORD:

The service record (service book and personal files) shall be maintained in the Institute and kept under the custody of Manager HR or any other person nominated by the Director.

VIII (B) SENIORITY:

The seniority lists shall be maintained and updated in the Institute by Manager Adm &HR.

VIII (C) LIEN ON APPOINTMENT:

- a) An employee on confirmation acquires a lien in the cadre in which he is confirmed and ceases to hold any lien previously acquired in any other cadre.
- b) Lien continues to be retained by an employee:
 - i. While performing the duties of that post.
 - ii. While holding a higher post in an officiating or temporary capacity;
 - iii. During joining time on transfer;
 - iv. While on leave;
 - v. While on training or on deputation outside the Institute; and
 - vi. While under suspension.
- c) An employee's lien in a pay code may in no circumstances be terminated, if the result would be to leave him without a lien.

VIII (D) RETIREMENT:

1. The age for retirement on superannuation for the faculty of the Institute shall be 62 years, extendable by 3 more years depending upon health and performance of the incumbent. In respect of other categories of employees, it shall be 60 years. The Director of the Institute shall have a fixed tenure of 5 years or 65 years of age, whichever occurs first.
2. Any superannuated Operations & Support Department Employee/s can be considered for re-employment for a period not exceeding 3 years in case, the concerned employee has demonstrated

extraordinary performance during his tenure. He/she shall be served with a notice of retirement one month prior to the date of retirement.

3. Every employee shall retire from the service in the afternoon of the last day of the month in which the employee concerned attains the age of superannuation, instead of the actual date of retirement.
4. **Explanation 1:** for purpose of this rule an employee whose date of birth falls on 1st of any month will attain the age of superannuation on the afternoon of the last day of proceeding month.
5. **Explanation 2:** incase of the extension of the services of an employee such employee will retire at the end of the period of extension and not at the end of the month in which the extension ends.
6. The retirement of an employee is automatic on attaining the age of compulsory retirement and in absence of specific orders to the contrary by the competent authority, the employee must retire on the due date. No employee can take advantage of the non-receipt of the formal orders regarding his relief, etc to say that has been granted an extension of services. Unless an employee receives specific orders that he should continue in service beyond the date of superannuation, he should make over charge on the due date to the Head of the office or if, he is himself the Head of the office to the next immediate superior.
7. When the date on which an employee is due to retire, happens to be a holiday, he shall retire from services w.e.f the afternoon (A/N) of the last working day of the month in which his/her date of retirement falls. The retiring employee should formally relinquish the charge of office on the A/N of that day itself, but he shall be deemed to have made the charge on the last day of the month.

VIII (E) VOLUNTARY RETIREMENT:

- i. An employee of the Institute may opt for voluntary retirement by giving 3 months notice, after he/ she completes 20 years of regular service at J&KEDI.
- ii. Employees retiring voluntarily from J&KEDI services would be entitled to receive retirement benefits as under:

Encashment of privilege-leave and half pay leave as in case of normal retirement on superannuation.

Weight-age up-to five years will be added to the actual service of the employee for calculation of gratuity payable, provided that total service including weight-age does not exceed 33 years or the period of service after adding weight-age does not go beyond the date of normal superannuation.

The weight-age will be used for calculation of qualifying service for gratuity payable and for employer's PF contribution only and shall not confer any other benefits like notional increase in pay, etc.

The Institute will pay employer's contribution towards provident fund, at the rate last paid, up-to a maximum period of five years, provided the period of service after adding weight-age does not go beyond the date of normal superannuation.

However, for the employees covered under Defined Contributory Pension Scheme, rules applicable to the State Government employees shall apply.

- iii. Employees under suspension will not be entitled to the benefits of voluntary retirement.
- iv. Employees seeking voluntary retirement shall not be re-employed at J&KEDI on regular basis thereafter.

VIII (F) RESIGNATION:

If any permanent employee desires to leave the services of the Institute, he/she shall give one months' notice to the Director or the duly authorized Officer. However, an employee under suspension or against whom disciplinary proceedings have been initiated or are pending cannot resign from the services of the Institute.

VIII (G) TERMINATION:

1. The Institute can dispense with the services of any employee holding a substantive position without assigning any reason. However, in that case, the concerned employee shall be served with a notice of 90 days or pay in lieu of notice period.
2. The employment of a probationer or a temporary employee can be terminated by one months' notice or pay in lieu of the period of notice.
3. The order of termination of an employee shall be made in writing by the Director or a duly authorized Officer in this behalf.

CHAPTER - IX

Terminal Benefits:

IX (a) Pension / Defined Contributory Pension Scheme (DCPS):

As applicable to the State Government Employees.

IX (c) Gratuity:

As applicable to the State Government Employees (amended from time to time)

IX (d) Leave Encashment:

As applicable to the State Government Employees (amended from time to time)

IX (e) General Provident Fund:

State Government rules shall apply (as amended from time to time).

IX (f) Contributory Provident Fund:

State Government rules shall apply (as amended from time to time).

CHAPTER X

Rules of Conduct Disciplinary Action & Appeal:

X (A) CONDUCT RULES:

Unless otherwise specified, the J&K Government Employees (Conduct)-Rules-1971 (amended from time to time) shall apply.

X (B) DISCIPLINARY ACTION & APPEAL RULES:

Unless otherwise specified, the Jammu & Kashmir Civil Services (Classification, Control & Appeal) Rules, 1956 (amended from time to time) shall apply.

CHAPTER XI

Miscellaneous:

XI (A) POWER TO REMOVE DIFFICULTIES:

If any difficulty arises in giving effect to the provisions of these rules, the Governing Body may issue such instructions, not inconsistent with the provisions of these rules, which appear to it to be necessary or expedient for the purpose of removing the difficulty and for purpose of giving effect to these rules.

XI (B) RESIDUARY MATTERS:

In regard to matters not specifically covered by these rules or orders/ instructions issued there under, the members of the service shall be governed by the rules, regulations and orders applicable to the State civil services in general.

XI (C) INTERPRETATION:

If any question arises relating to the interpretation of these rules, the matter shall be referred to the Chairperson of the Governing Body or the nominee thereof, whose decision thereon shall be final.

XI (d) Alteration & Amendment of Rules:

The Institute reserves the right of altering and amending these rules from time to time with the approval of Governing Body.

XI (e) Repeal & Savings:

The Jammu and Kashmir Entrepreneurship Development Institute Service Recruitment Rules 2008 are hereby repealed.

1. Notwithstanding such repeal, any order made or action taken under the rules so repealed shall be deemed to have been made or taken under provisions of these rules.
2. All orders and instructions issued by the Institute from time to time and not expressly provided herein shall, in so far as they are not inconsistent with these rules, continue to be in force until repealed or modified.



Pampore, Kashmir

01933-224362/65

JLN Udhog Bhawan, Jammu

0191-2478080

Industrial Estate, Leh

01982-252239

www.jkedi.org
