

## UNEMPLOYED YOUTH IN KASHMIR: SOCIAL POLICY ISSUES REVISITED

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### ABSTRACT

Young people today have emerged as a distinctive social category comprising the major chunk of the global population. Their emergence as a distinctive social category can't be attributed to their numerical preponderance only but also to the fact that they represent an essential component of demographic dividend and must navigate far more of life's crucial transitions in a short time frame than any other age group apart from their peculiar characteristics, needs, socio-psychological traits and patterns of behaviour. Though, the problems encountered by the youth as a generalized category while negotiating this transition are due to youth of state of Jammu and Kashmir as well, however, youth in Kashmir being a conflict ridden zone assume a special importance given their severe victimization in terms of their lives, career opportunities and subsistence. Turmoil here, has lent a momentum to the ever increasing toll of miseries of youth by blunting the already limited available incentives and, hence, the life chances due to them. This has created a burgeoning problem of unemployment as a result of which educated youth are in dilemma and face multiple problems on socio-economic front.

Based on the primary and secondary inputs, the present paper shall focus on the scenario of youth unemployment in Kashmir, the attendant problems besides evaluating the efficacy of maiden employment policy in vogue in the form of "Sher-e-Kashmir Employment Welfare Programme for the Youth". Finally, specific recommendations based on the various findings of the study shall be put forth for policy makers in order to curb the burgeoning problem of unemployment in the state apart from various suggestive measures for the improvement of various youth centric policies in vogue

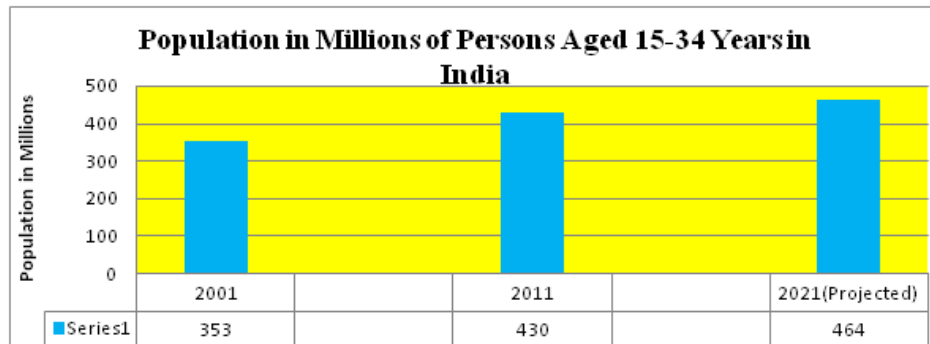
**KEYWORDS:** Jammu and Kashmir, Kashmir, SKEWPY, Unemployment, Youth

### INTRODUCTION

Today, the global population of the young people aged 10-24 years stands at all time high of 1809.6 million (1.8 billion), comprising 25 percent of the world population<sup>1</sup>. The emergence of young people especially youth aged 15-24 years as a separate social category is not only because of their numerical preponderance but also because, they must navigate far more of life's crucial transitions in a short time frame than any other age group besides their peculiar characteristics, needs, socio-psychological traits and patterns of behaviour. Their paramount significance can be attributed to the fact that they comprise the nucleus of social change and development by virtue of which they represent strength, vitality and vigour and hold a strong hope for the future of a nation.

The significance of the young people is even more highly felt in developing nations given the fact that they comprise more than 90 percent of the global young population. In India, the population of young people aged 10-24 years stands at 362 million i.e., 29 percent (apprx.) of the country's population out of which youth aged 15-24 years constitute

232 million (apprx.), thereby, comprising almost 19 percent of the total population<sup>ii</sup>. Further, the population in the age-group of 15-34 years has registered a continuous acline from 353 million in 2001 to 430 million in 2011 while Current predictions suggest a steady increase in the youth population to 464 million by 2021<sup>iii</sup> as shown in the bar figure as:



**Figure 1**

The positive face of the youth bulge is that it creates a demographic window of opportunity in which economies can benefit from a majority of individuals entering their productive peak, while the share of the population that is very young and the elderly still remains fairly small. Similarly, the large working age population holds out the potential for increased consumption or income taxes that can in turn be used to finance productive investments such as additional education, health, or social protection. The potential exists to reap tremendous benefits from ensuring that youth have the health, skills and social capital to productively contribute to growth. However all this is possible only when substantial investments are made in this sensitive component of population failing which poses a high risk that the youth bulge may manifest itself as a drain on growth and society, rather than a dividend.

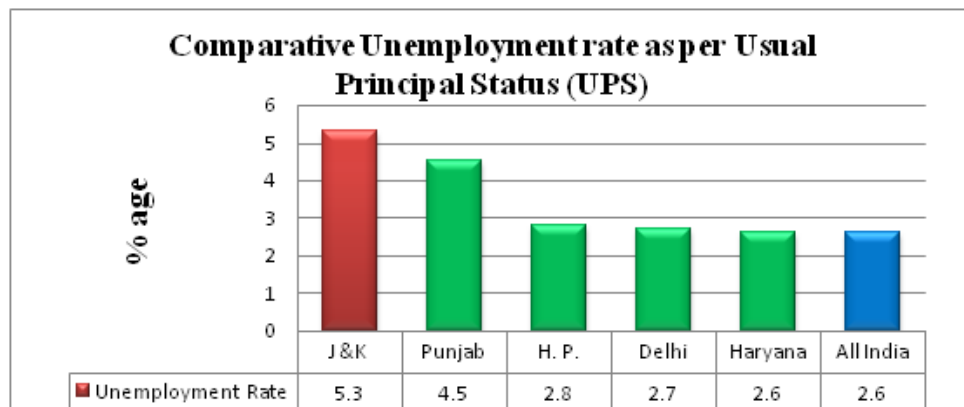
Presently, the world is undergoing the worst youth employment crises with around 75 million unemployed youth and a global youth unemployment rate of 12.6 per cent.<sup>iv</sup> The impact of global youth employment crises is visible in India as well with every 1 person unemployed out of three persons in the age group of 15-29 years whose qualification is graduation and above<sup>v</sup>. Social, economic and demographic changes in the last two decades coupled with globalization and technological advances have significantly impacted the labour markets in India. As a consequence to these changes, a number of issues, which were hitherto not part of serious policy discourse, have emerged. One of the critical aspects of employment policy is emergence of large pool of young people who as new workers, face a number of challenges associated with the evolving economic and social structure. Skills mismatch on youth labour markets has become a persistent and growing trend. Over-education and over-skilling coexist with under-education and under-skilling and increasingly with skills brought about by long term unemployment. Young people in employment are actually overqualified for the job they are doing and therefore society is losing their valuable skills and forfeiting stronger productivity growth that would have been achieved, had these young people been employed at their appropriate level of qualification.

The dual deprivation that the country is facing on account of services of the millions of educated and professionally trained youth force as also on account of wastage of precious human resources is unaffordable. All this has created geography of anger among the youth who are increasingly indulging into illegal, anti-social and other violent and criminal activities, thus deviating from the prevailing normative structure. This pathological situation finds its expression

in the concept of anomie or normlessness which according to one of the leading sociologists R.K Merton<sup>vi</sup> is an outcome of the excessive strain on individual behavior because of the sustained conflict between accepted norms and social reality. Failure of societies to provide the institutionalized means for its members compels the members to adopt illegal means in order to attain the culturally approved goals. The existing situation of the youth in the country can therefore, be, better perceived in the light of Merton's argument according to which, lack of appropriate means indulges youth into the deviant behavior.

Talking about the war torn societies, they serve as the breeding ground for the predicament of the youth. Turmoil in whatever form impedes the development of a society and once the developmental process is arrested, the youth become its worst victims. In the same vein, the situation of the youth in Kashmir because of the ongoing turmoil of over two decades is far from being deplorable and, hence mandates a special mention. The youth in Kashmir are a most disoriented and disillusioned lot, given their variegated forms of want, deprivation, brutalization and displacement. The fallouts of conflict, economic and political exploitation, socio-economic displacement, flawed developmental policies, corruption, nepotism, destruction, death and soaring unemployment are the only indices through which youth in Kashmir ought to be gauged.

Given the prolonged turmoil coupled with the absence of a developed private sector, the problem of unemployment in Kashmir has snowballed into a critical situation as evidenced in the sustained increase in annual number of unemployed educated youth registered with the various District Employment and Counseling Centers in the recent years across the state. The unemployment rate based on Usual Principal Status (UPS)<sup>vii</sup> in Jammu and Kashmir stands at 5.3 percent as against the national average of 2.6 percent with northern states such as Punjab (4.5 percent), Himachal Pradesh (2.8 percent), Delhi (2.7 percent) and Haryana (2.6 percent) being comparatively well placed as is also visible from the below graphic representation<sup>viii</sup>.



**Figure 2**

The soaring unemployment has adversely impacted the psyche of youth in Kashmir, who being unable to respond to the individual and collective expectations confront a severe role strain and, hence have emerged as a most depressed lot having lost every hope of life. The mounting incidences of crime and violence among the youth in recent years can be attributed to the failure of state machinery to contain the primary and burgeoning problem of unemployment in the state. Having borne the brunt of sustained strife and violence, a strong feeling of alienation can be evidenced among the youth of Kashmir who nurse a huge contempt against the state structure and, hence, feel highly disillusioned with the system.

Notwithstanding the mounting pressure of the persistent unemployment and the attendant problems among the educated youth, the state government in the recent years came up with some novel policy interventions by launching Sher-e-Kashmir Employment and Welfare Programme for the Youth (SKWEPY) in December 2009 as a way forward to address this burgeoning problem. Though the responsiveness towards the maiden youth policy can't be altogether denied but, till date, there hasn't been any prominent head way in so far as the unemployment issues of the youth in the state are concerned.

In the backdrop of above facts, the present problem was undertaken to analyze the various policy issues of the unemployment youth in Kashmir in the context of unemployment with a focus on the efficacy of maiden *Sher-e-Kashmir Employment Welfare Programme for the Youth* (SKWEPY), so that appropriate policy interventions can be put forth.

## METHODOLOGY

The study was conducted on a stratified and a purposive sample of 300 youth aged between 18-30 years comprised of four sub-samples in the form of Q<sub>1</sub> (College students), Q<sub>2</sub> (University Students), Q<sub>3</sub> (Youth registered with Employment Counseling Centers), Q<sub>4</sub> (Beneficiaries of SKWEPY) and belonging to three major geographical zones namely Northern, Central and Southern zone of Kashmir valley from March 2014 to December 2014. From each zone, one representative district each such as Baramulla from Northern zone, Srinagar from Central zone and Anantnag from Southern zone was purposively selected for the ultimate collection of sample data.

The sample respondents fell into three age categories of 18-21, 22-25 and 26-30 years with the distribution of 26.67 percent (80), 30.00 percent (90) and 43.33 percent (130) respectively including 188 males and 122 females, out of which 25 percent (approx.) were married. Out of the 300 study respondents, 30.00 percent (90) were under-graduate, 50.00 percent (150) were graduate while as 20.00 percent (60) were post-graduates. Further, out of total respondents, 50.00 percent (150) were students, 25.00 percent (75) had completed/left their education and were registered with Employment Counselling Centers where as next 25.00 percent (75) were the beneficiaries of Sher-e-Kashmir Employment Welfare Programme for the Youth (SKWEPY).

Multi-stage sampling was used for the selection of study respondents. Given this, the respondents of Q<sub>1</sub> were randomly (Simple and Stratified sampling) drawn from two leading Government colleges (men and women) from each selected district, whereas the sample respondents of Q<sub>2</sub> were drawn from the premier University of Kashmir following simple random sampling. Further, the respondents of Q<sub>3</sub> were purposively drawn from the Employment Counselling Centers (ECCs) of the selected districts while as the respondents of Q<sub>4</sub> (Beneficiaries of Sher-e-Kashmir Employment Welfare Programme for the Youth (SKWEPY) were purposively drawn from the Ganderbal district being the mother district of the researcher.

To develop the holistic insights into the research problem, Triangulation method comprised of both quantitative as well as qualitative methodological tools was adapted. Pretested interview schedules comprised of both open and closed questions were used for the collection of primary data. The data collected from the respondents on the basis of the interview schedule was transcript properly and presented in simple tabulated form for the easy comprehension of the readers.

## OPERATIONAL DEFINITIONS OF THE KEY CONCEPTS USED IN THE STUDY

### Youth

All those who fell within the age interval of 18-30 years as against age interval of 16-30 years prescribed by National Youth Policy 2012. This was because of the fact that study respondents were either college/university going or had already completed their graduation.

### Unemployment

Any person of the prescribed age group, who despite of possessing necessary qualifications, and sufficient will to work, putting his best efforts to find the work as per his/her qualifications but fails to get the same on normal wages and under normal conditions.

## RESULTS AND DISCUSSIONS

### Reasons of Unemployment in Kashmir

Occupation is one of the important determinants of one's social status, while as unemployment is a state that reflects the failure of the youth to achieve certain socially expected and accepted goals. However, it is verily the society that provides the required means for its individuals to achieve the expected goals. Proper education, family background, personal interest, available facilities, socio-political standing etc. are some of the factors responsible for one's success in the society and vice-versa. While asking the respondents about the factors related to their unemployment, the following responses were recorded as tabulated:

**Table 1: Factors Responsible for Unemployment (N=300)**

Related Factors	Q <sub>1</sub> (College Respondents)		Q <sub>2</sub> (University Respondents)		Q <sub>3</sub> (ECC Respondents)		Q <sub>4</sub> (Beneficiary Respondents)		Total	
	N	%	N	%	N	%	N	%	N	%
Inappropriate Means/Lack of Means	10	13.33	06	8.00	8	10.66	10	13.33	34	11.33
Family Atmosphere	6	8.00	4	5.33	2	2.67	5	6.67	17	5.67
Defective Education System	25	38.67	27	40.00	22	33.33	21	32.00	95	31.67
Unavailability/ Lack of Job	23	26.67	27	29.33	27	33.33	23	26.67	100	33.33
Other Factors*	10	13.33	13	17.33	15	20.00	16	21.33	54	18.00
<b>Total</b>	<b>75</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>	<b>300</b>	<b>100.00</b>

\*Other Factors: Nepotism, Bribery, Political/Bureaucratic pressure

From the above data, it may be concluded that various factors can be held responsible for the unemployment problem in Kashmir. However, from the maximum modal frequency of 33.33 percent as recorded above, it can be said that unavailability or lack of job is the foremost factor that has resulted in the burgeoning unemployment situation, which can be largely attributed to the nascent private sector in the state.

Another equally important factor which has added to the increasing unemployment is the defective education system as is clear from the response rate of 31.67 percent. Pertinently, even after more than six decades of independence, education system in the state is by and large monotonous and hence, has failed to infuse the required skills among the students to face the realities of life, as a consequence of which, a lot of aimlessness can be found among the youth. Other

factor related to the unemployment situation can be attributed to illicit means of securing employment such as nepotism, corruption; pressurocracy etc. as indicated by the response rate of 18 percent which is the third highest percentage recorded among the above factors. Further, 11.33 percent respondents attribute inappropriate means/lack of means as a major cause for unemployment in the state while as only 5.67 percent respondents held family atmosphere responsible for the present unemployment situation.

Education and merit as the only yardsticks to get a job is an outdated phrase in the contemporary times. Apart from education and merit, employment requires some vital factors. Educational qualification has just become a permit/pass to enter into today's job market where otherwise considerations are facilitated on priority basis. Based on this argument, when the respondents were asked about what they think is the most vital factor to ensure a job now-a-days, the following responses were recorded as tabulated below:

**Table 2: Vital Factors to Get a Job (N=300)**

Factors Responsible	Q <sub>1</sub> (College Respondents)		Q <sub>2</sub> (University Respondents)		Q <sub>3</sub> (ECC Respondents)		Q <sub>4</sub> (Beneficiary Respondents)		Total	
	N	%	N	%	N	%	N	%	N	%
Family Background	12	16.00	10	13.33	11	10.66	9	12.00	42	14.00
Academic Achievement	15	20.00	19	25.33	14	33.33	12	16.00	60	20.00
Other Factors*	48	64.00	46	61.33	50	33.33	54	72.00	198	66.00
<b>Total</b>	<b>75</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>	<b>300</b>	<b>100.00</b>

*\*Other Factors: Bribe, Political affiliation, Nepotism, Connections and Recommendations etc.*

The tabulated data amply makes it clear that, it is not the 'academic achievement' (20 percent) alone, but 'other factors' (66 percent) that have become a prerequisite for securing a job in the valley. Pertinently, the maximum modal frequency was recorded in favour of 'other factors' among all the sample categories while as the least modal frequency of 14 percent was recorded in favour of the 'family background'.

While analyzing the above tabulated findings, it is evident that merit has got a back seat in the corruption driven system in the state. The whole system has been vitiated and it is the dubious and devious means that are accorded a very high position in the society. Further, from the analysis of the primary data, it can be concluded that the youth in Kashmir have lost the faith in the system and are, therefore compelled to adopt the illicit means to achieve their ends. This has also discouraged the practice of achieving the academic excellence among the youth which can prove very fatal for the collect development of the state.

### Problems of Unemployed Educated Youth

To know as to what are the actual problems faced by the unemployed youth, the following responses on as tabulated below were recorded:

**Table 3: Problems of the Educated Unemployed Youth (N=300)**

Problems Faced		Male	Female	Total	
		N	N	N	%
1.	Psychological Problems	187	15	202	67.33
2.	Financial Problems	205	57	262	87.33
3.	Adjustment Problems	162	10	163	54.33
4.	Social Problems	194	15	209	69.67

*Note: Frequencies shown in table are based on double counting*

As can be seen from the foregoing table, male unemployed youth/students encounter the above set of problems to a much larger extent than the female unemployed youth/students. The apparent reason can be that Kashmir being a religious and patriarchal society imposes the main burden of earning the livelihood on the males while as burden of earning a livelihood on females is only marginal. However, over the years, the trend is fast giving up in the valley as the female employment is becoming a priority in arranging a bride groom in Kashmir.

Based on the observations of the above data, it is amply clear that a maximum of 87.33 percent respondents encounter financial hardships, 67.33 percent face psychological problems, 64.67 percent respondents are the victims of social apathy while as 54.33 percent respondents face adjustment problems owing to their low status and lack of familial support.

One of the crucial factors in the process of identity formation is the choice of occupational career. Another equally important factor in the completion of identity formation is the choice of the life partner (Dalme: 1971)<sup>ix</sup>. Unfortunately, in case of Kashmir youth, structural inefficiency doesn't offer a proper choice of career. Talking about the choice of life partner, it is well decided on the basis of one's employment in the valley. While asking the respondents about the importance of a job in the affairs of marriage, the following responses were recorded as tabulated below:

**Table 4: Relevance of Job in Marital Affairs (N=300)**

Marital Affairs	Q <sub>1</sub> (College Respondents)	Q <sub>2</sub> (University Respondents)	Q <sub>3</sub> (ECC Respondents)	Q <sub>4</sub> (Beneficiary Respondents)	Total	
	N	N	N	N	N	%
Timely Marriage	53	60	67	65	245	81.67
Choice of Partner	50	57	63	62	232	74.00
Marital Adjustment	40	51	50	54	198	66.00

*Note: Frequencies shown in table are based on multiple counting*

The foregoing table beyond any doubt clarifies the relevance of job in the marital affairs as reflected in the highest response rate of respondents against all the response categories provided in the table. Because of the unemployment problems, the age of marriage has increased over years as also indicated by different survey reports in the state. Further, almost all the married respondents (both male and females) strongly believe that job is the prime consideration in all of the above cases.

Unemployment cast two fold problems for the unemployed youth-directly and indirectly. Directly unemployment imposes the severe handicaps upon the unemployed youth to satisfy their personal expectations from life which leads to the individual disintegration. A part from this, unemployment also creates the indirect problems by imposing the additional burden on the families of the unemployed youth who continue to depend on their families for the financial and other support.

Unemployment brings with it a lot of adversaries. It is followed by the primary loss of interest followed by psychological problems and ultimate depression. Failure of youth to accomplish individual and collective expectations indulges them into illicit means and is a leading factor behind the youth deviation today. However, it is not the youth only which alone should be blamed for their wrong doings. As revealed by the findings of the study so far, educated youth in the state especially in the valley of Kashmir are the victims of developmental deficits and unfair practices. The erosion of

higher values of life and degeneration in character must be stopped forth with. Nepotism, corruption and dishonesty should be immediately replaced with honesty, integrity, dedication and discipline. There is an instant need to instill the scientific temper among both the youth and selectors. All this calls for a 'cultural revolution' which requires a lot of dedication and commitment of the people from all walks of life.

To conclude, failure of youth to find the adequate opportunities and avenues poses a distinct set back to the major motivations of aspirations, enthusiasm and optimism. The lacunae between the expectations and harsh realities lead to mounting disillusionment, disenchantment and frustrations among the youth. There is a pressing need of paradigm shift, which can be achieved only by virtue of immediate 'cultural revolution'. The changes in the socio-economic system ought to be substantiated by the concomitant change in the ethos of the people at large aimed at securing the all-round social, economic and political justice so as to ensure a truly holistic and humanitarian social order.

### **Efficacy of “*Sher-e-Kashmir employment & welfare programme for youth (SKWEPY)*”**

Conscious of the unemployment situation in the state and feeling the need of a much awaited comprehensive policy for the youth especially the educated unemployed youth, the state Government came out with a land mark initiative by launching the 'Sher-e-Kashmir Employment Welfare Programme for the Youth (SKWEPY)' on 5<sup>th</sup> of December, 2009 on the eve of 105<sup>th</sup> birth anniversary of Sher-e-Kashmir, Jenab Sheikh Abdullah-the former chief Minister of the state. With a strong focus on Entrepreneurship Development, the policy was finally implemented on 17<sup>th</sup> September 2010 under the responsibility of Jammu and Kashmir Entrepreneurship Development Institute (JKEDI) with Jammu and Kashmir Bank as its strategic partner.

Under Sher-e-Kashmir Welfare programme for the Youth in Kashmir (SKWEPY), the government has planned to create approximately 5 lakh job opportunities in the state for the initial five years both in the Government and the private sectors.

In totality, the policy can be seen to have two components in the form of **A. Self Employment Component** and **B. Welfare Component**.

#### **Self Employment Component**

This component puts a strong focus on entrepreneurship development and operates through two major schemes of I)Seed Capital Fund Scheme (SCFS) and II)Youth Start up Loan Scheme (YSLS)under the responsibility of Jammu and Kashmir Entrepreneurship Development Institute (JKEDI).

#### **Seed Capital Fund Scheme (SCFS)**

This scheme is based on entrepreneurship development and through the medium of entrepreneurship development programme (EDP) offers sensitization, training and consultancy and an incentive in the form of nonrefundable Seed Money/capital to the eligible prospective entrepreneurs to kick starts their ventures and makes their projects bankable. The main objective of the Scheme is to motivate, train and facilitate a large segment of educated young men and women to take up entrepreneurship as a career option instead of hankering after the government jobs. Through its provision of seed capital (a non-refundable financial incentive), the scheme aims to create a class of first generation entrepreneurs who might not only create employment opportunities for themselves, but also for others. Besides this, the scheme aims to invest in multiple areas of economy in order to bring about the optimal utilization of the resources



Pertinently, the Seed capital provided under the scheme has been a motivating factor for the youth to involve themselves in the self-employment ventures who would otherwise fruitlessly wait for years altogether in the hope of a government job. This can also serve as a catalytic factor in creating a much needed favourable culture for the nascent private sector to develop and flourish.

While seeking the insights about the said scheme from the respondents of the sample area, the responses as put forth by the respondents are tabulated below:

**Table 5: Efficacy of Seed Capital Fund Scheme (SCFS)-I (N=300)**

Degree of Effectiveness	Q <sub>1</sub> (College Respondents)		Q <sub>2</sub> (University Respondents)		Q <sub>3</sub> (ECC Respondents)		Q <sub>4</sub> (Beneficiary Respondents)		Total	
	N	%	N	%	N	%	N	%	N	%
Highly Effective	-	-	3	4.00	5	6.67	8	10.67	16	5.33
Effective	14	18.66	20	26.67	30	40	24	32.00	88	29.33
Un-effective	6	8.00	17	22.67	25	33.33	30	40.00	78	26.00
Don't Know	55	73.33	35	46.67	15	20.00	13	17.33	118	39.33
<b>Total</b>	<b>75</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>	<b>300</b>	<b>100.00</b>

As reflected from the responses tabulated above, 34.66 percent of total respondents carry the opinion that the aforementioned scheme is effective for creating self-employment avenues in the state. However, out of the total positive responses, only 5.33 percent respondents believed that the scheme is highly effective. Further, the modal frequency of 26 percent was recorded for 'un-effective' response category while the highest modal frequency of 35 percent was recorded in favour of 'don't know' response category. Pertinently, the seed capital offered under the scheme has provided a platform to the first generation entrepreneurs of the state/valley by providing an initial financial security in the form of the seed capital to kick start their ventures.

Further, to ascertain the facts about the un-effectiveness of the scheme from the 26 percent i.e., 78 respondents who were apprehensive of the scheme, when they were asked as to why they believe that the said scheme is not so effective, the following responses were collected as:

**Table 6: Reasons for in-Efficacy of Seed Capital Fund Scheme (SCFS) (N=78)**

Reasons	Q <sub>1</sub> (College Respondents)		Q <sub>2</sub> (University Respondents)		Q <sub>3</sub> (ECC Respondents)		Q <sub>4</sub> (Beneficiary Respondents)		Total	
	N	%	N	%	N	%	N	%	N	%
Rigid Procedures	5	83.33	11	64.70	16	64.00	21	70.00	53	67.95
Insufficient Seed Capital	4	66.67	13	76.47	20	80.00	27	90.00	64	82.05
Unfair Selection Process	3	50.00	10	58.82	17	68.00	25	83.33	55	70.15
<b>Total</b>	<b>6</b>	<b>100.00</b>	<b>17</b>	<b>100.00</b>	<b>25</b>	<b>100.00</b>	<b>30</b>	<b>100.00</b>	<b>78</b>	<b>100.00</b>

*Note: Frequencies shown in table are based on multiple counting*

Based on the above responses, it can be inferred that majority of the respondents who are against the scheme believe that seed capital offered under the said scheme is far from what should have been ideally provided to the beneficiaries. A part from this, the respondents remorse their concerns about the unfair selection process behind selecting the beneficiaries besides the rigid procedures one has to follow while applying for the said scheme.

To further certify the facts, when the question about the efficacy of the scheme was posed to the real beneficiaries of the Seed Capital Fund Scheme (SCFS) alone, the following responses were recorded as shown in the table:

**Table 7: Efficacy of the Seed Capital Fund Scheme (SCFS) - II**

	Q <sub>4</sub> (Beneficiary Respondents of SCFS)	
	N	%
<b>Highly Effective</b>	4	10.52
<b>Effective</b>	17	44.74
<b>Un-effective</b>	17	44.74
<b>Total</b>	<b>38</b>	<b>100.00</b>

While certifying the responses on differential basis by seeking the viewpoint of the actual beneficiaries of the scheme, it is obvious that 55.26 (10.52+44.74) percent respondents were in favour of the scheme, while almost equally another chunk of 44.74 percent respondents are against the said policy on the same backgrounds as provided in the table 2.2.

Based on the collective inference of the collected data, it can be concluded that on the whole, Seed Capital Fund Scheme (SCFS) claims a fair good respectability among the respondents of the sample area. Among the factors which have earned the scheme a negativism include less seed capital, followed by almost equally important rigid procedures and unfair selection process. This calls for serious interventions in the various policy measures because of which, there is a dire need of revisiting and revamping the recently launched state policy in the form of 'Sher-e-Kashmir Employment & Welfare Programme for Youth (SKWEPY)'.

#### **Youth Start up Loan Scheme (YSLS)**

This scheme is the second major component of 'Sher-e-Kashmir Employment & Welfare Programme for the Youth (SKEWPY)', for the educated unemployed youth of the State who are willing to opt for entrepreneurship (self-employment) rather than a Government/ private job. This scheme is also implemented through Jammu & Kashmir Entrepreneurship Development Institute (JKEDI). The core areas to choose among are the Food Processing, Commercial Floriculture, Cultivation & Marketing of Medicinal & Aromatic Plants, Dairy Farming, Poultry Farming, Tourism, Information Technology & any other viable area.

Since its inception in 2010, Youth Start Up loan Scheme (YSLS) is gradually gaining popularity among the unemployed youth of the state who are interested in kick starting their self-employment ventures.

While gauging the ground level efficacy of the said scheme through the respondents of the sample area, when respondent's viewpoints were sought in this regard, the following responses were provided as shown in the table:

**Table 8: Efficacy of Youth Startup Loan Scheme (YSLS) (N=300)**

Degree of Effectiveness	Q <sub>1</sub> (College Respondents)		Q <sub>2</sub> (University Respondents)		Q <sub>3</sub> (ECC Respondents)		Q <sub>4</sub> (Beneficiary Respondents)		Total	
	N	%	N	%	N	%	N	%	N	%
Highly Effective	-	-	-	-	-	-	8	10.67	8	2.67
Effective	13	17.33	25	33.33	35	46.67	28	37.33	101	33.67
Un-effective	10	13.33	18	24.00	26	34.67	29	38.67	83	27.67
Don't Know	52	69.33	32	42.67	14	18.67	10	13.33	108	36.00
<b>Total</b>	<b>75</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>	<b>300</b>	<b>100.00</b>

From the above table, it is amply clear that the modal frequency recorded against the response category of 'overall effectiveness' of the scheme was 36.34(2.67+33.67) percent while that recorded for 'Un-effective' response category was 27.67 percent. However, the maximum modal frequency of 36.00 percent was recorded against 'Don't Know' response category. Those respondents who are in favour of the scheme, believe that the money availed through the loan by the beneficiaries is of great help for them to initiate their own business being charged at low and simple interest rates.

To further know as to why said scheme was not effective, when the question was asked from the sample respondents who responded negatively to the above question, the following reasons were put forth by them as shown in the table:

**Table 9: Reasons for in-Effectiveness of Youth Startup Loan Scheme (YSLS) (N=83)**

Reasons	Q <sub>1</sub> (College Respondents)		Q <sub>2</sub> (University Respondents)		Q <sub>3</sub> (ECC Respondents)		Q <sub>4</sub> (Beneficiary Respondents)		Total	
	N	%	N	%	N	%	N	%	N	%
Interest Charged on Loan	8	80.00	15	83.33	21	80.76	25	86.21	69	83.13
Insufficient loans provided	6	60.00	12	66.67	18	69.24	22	75.86	58	69.87
Rigid Procedures	7	70.00	13	72.22	20	76.92	23	79.31	63	75.90
<b>Total</b>	<b>10</b>	<b>100.00</b>	<b>18</b>	<b>100.00</b>	<b>26</b>	<b>100.00</b>	<b>29</b>	<b>100.00</b>	<b>83</b>	<b>100.00</b>

*Note: Frequencies shown in table are based on multiple counting*

As depicted from the modal frequencies recorded in the table above, the respondents are of the opinion that loans offered through the scheme should be interest free. Apart from this, majority of the respondents believe that the amount of loan provided is not sufficient enough to start a reliable business. Besides, a major chunk of the study respondents believe that rigid procedures thwart the whole purpose of the aspirants of the scheme who often encounter a lot of problems in motivating people to act as guarantors in order to avail the said loan.

To certify the reasons cited by the respondents above regarding the in-efficacy of the scheme, when the same question was posed to the original beneficiary respondents of the Youth Start Up Loan Scheme (YSLS), the following responses were provided as:

**Table 10: Efficacy of Youth Start Up Loan Scheme (YSLS) - II (N=37)**

Degree of Efficacy	Q <sub>4</sub> (Beneficiary Respondents of YSLS)	
	N	%
Highly Effective	4	10.81
Effective	16	43.24
Un-effective	17	45.94
<b>Total</b>	<b>37</b>	<b>100.00</b>

As can be seen from the tabulated responses, 54.05(10.81+ 43.24) percent original beneficiary respondents carry the positive opinion about the said scheme and strongly believe that the scheme provides a much needed momentum for the starters. As against this, 45.94 percent respondents replied negatively while arguing that rigid procedures thwart the whole purpose of the aspirants of the scheme who often encounter a lot of problems in motivating people to act as guarantors in order to avail the said loan.

Based on the wholesome analysis of the entire tabulated data, it can be concluded that in totality, Youth Start Up Loan Scheme (YSLs) augers well with the unemployed educated youth as gauged through the respondents of the sample area. Further, the main impediments which deter the youth to avail of the scheme include the 'Interest charged on loan' besides the 'rigid procedures' especially the security factor in the form of guarantors which is a prerequisite for availing the said facility.

### Welfare Component

The welfare component of the "Sher-e-Kashmir Employment Programme for the Youth (SKWEPY)" operates through the Voluntary Service Allowance (VSA) which is basically an unemployment allowance paid to the unemployed educated youth who are matriculates and above on monthly basis for a period of three years from the date of registration. The Voluntary Service Allowance (VSA) is paid, through the concerned district employment and counseling centers on non-cash basis through the bank transfer depending upon on the qualifications of the candidates. Accordingly, separate categories have been explored under the said scheme starting which include matric, 10+2, Graduation and post-graduation. Besides, candidates with professional qualifications have been kept as a separate category under the scheme.

The welfare component of the 'Sher-e-Kashmir Employment & Welfare Programme for Youth (SKWEPY)' in the form of the Voluntary Service Allowance (VSA) is perhaps the highlight of the policy and a much awaited response. Over the years, a huge number of applicants have registered themselves with respective District Employment Counseling Centre's for the said allowances as depicted from the table above. While seeking the feedback from the respondents of the sample area about the said allowances being paid to the unemployed educated and eligible registered youth of the state, the following responses were provided as:

**Table 11: Efficacy of Voluntary Service Allowance (VSA) (N=300)**

Degree of Efficacy	Q <sub>1</sub> (College Respondents)		Q <sub>2</sub> (University Respondents)		Q <sub>3</sub> (ECC Respondents)		Q <sub>4</sub> (Beneficiary Respondents)		Total	
	N	%	N	%	N	%	N	%	N	%
Highly Beneficial	10	13.33	12	16.00	13	17.33	15	20.00	50	16.67
Beneficial	25	33.33	29	38.67	38	50.67	31	41.33	123	41.00
Non-Beneficial	20	26.67	22	29.33	24	33.33	29	38.67	95	31.67
Don't Know	20	26.67	12	16.00	-	-	-	-	32	10.67
<b>Total</b>	<b>75</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>	<b>300</b>	<b>100.00</b>

The tabulated data beyond any doubt points out that Voluntary Allowance Scheme (VSA) finds huge acceptability among the unemployed educated youth. This is substantiated by the highest modal frequency of 57.67 (16.67+41.00) recorded in favour of the scheme. As against this, only 31.67 percent respondents believed that the said allowance is of no

specific value for the youth while as only 10.67 percent of the respondents couldn't answer.

To ascertain the facts for the negativism of the respondents towards the said scheme, when it was asked to the respondents as to why they feel that the said scheme is not beneficial for the unemployed educated youth, the following responses could be secured as:

**Table 12: Reasons for in-Efficacy of Voluntary Service Allowance (VSA) (N=95)**

Reasons	Q <sub>1</sub> (College Respondents)		Q <sub>2</sub> (University Respondents)		Q <sub>3</sub> (ECC Respondents)		Q <sub>4</sub> (Beneficiary Respondents)		Total	
	N	%	N	%	N	%	N	%	N	%
VSA Paid Not Sufficient	17	85.00	18	81.82	23	95.83	25	86.21	83	87.37
Income limits	15	75.00	16	72.72	19	79.16	22	75.86	72	75.78
Paid for only a limited period	16	80.00	17	77.27	20	83.33	24	82.76	77	81.05
<b>Total</b>	<b>20</b>	<b>100.00</b>	<b>22</b>	<b>100.00</b>	<b>24</b>	<b>100.00</b>	<b>29</b>	<b>100.00</b>	<b>95</b>	<b>100.00</b>

*Note: Frequencies shown in table are based on multiple counting*

From the tabulated data, three fold reasons were put forth by the sample respondents for the inefficacy of the said scheme. The respondents argued that the Unemployment allowance paid of the unemployed youth is far less given the huge expenditures of the present times. Further, the respondents believe that the income barrier imposed upon the scheme denies the majority of the otherwise eligible educated unemployed youth said privilege, besides the respondents expressed their that the allowance is paid to the unemployed youth only for a maximum period of three years irrespective of the fact whether the one gets a job or not.

Based on the collective inference of the above tabulated data, it can be concluded that Voluntary Service Allowance (VSA) provided to the unemployed educated youth beyond any doubt conveys the seriousness on the behalf of the government towards the long and severely victimized educated youth of the state. However, considering the present situation, there is a dire need to extend both the amount as well as the period of this allowance so that the unemployed youth are provided with a minimal threshold financial security during their tough periods of idleness.

To conclude and based upon the collective analysis of the findings based on various variables, it may not be scientific to admit that the 'Sher-e-Kashmir Employment welfare Policy for the Youth' (SKWEPY) in state has been an utter failure. As is amply clear from the collected data and the field experience, the policy through its Entrepreneurship Development Programme (EDP) has gone a long way in creating a self-employment culture in the state/valley through the generation of the self-employment avenues for thousands of unemployed youth of the state. Besides the policy though its welfare component of Voluntary Service Allowance (VSA) has facilitated thousands of youth since its inception and is continuing unabated. At the same time, any claim to argue that the said policy has altogether succeeded in containing the burgeoning problem of unemployment in the state will also be baseless. There still exists a lot of scope where under the policy efficiency can be optimized. All this can be well ensured by virtue of already existing Entrepreneurship schemes of Seed Capital Fund Scheme (SCFS) and Youth Start Up Loan Scheme (YSLS) though their proper quantitative and qualitative consolidation.

## Way Forward

The analysis of the research findings of the present study suggest that that unemployment is the primary concern for the educated youth of the state and hence a primary subject matter of policy importance. The findings of the study amply support the fact that employment casts an indelible impact on the social life of an individual be it the age of marriage or for that purpose choice of partner among the youth in Kashmir Failure of unemployed youth to fulfill the familial and other individual expectations subjects them to dejection from both the family as well as the society as a result of which they feel alienated and depressed – a negative feeling that often result in pathological outcomes.

Given the aetiology of unemployment in the state being a complex socio-economic phenomenon, the problem of unemployment in its present form can't be done away with until the prevailing socio-economic and political situations which encourage unemployment continue to exist. Owing to the multi-dimension nature of the unemployment problem in the state, there is a desperate need of multi-pronged and a sustained approach which should be grounded in both direct as well as indirect strategies that can be ensured through short as well as long term measures as:

## Short Term Measures

The short term goals can be secured through immediately revamping all the policies in vogue for the youth in state.

- Youth entrepreneurship can be encouraged through a variety of means, including special programmes that facilitate access to credit. Owing to their lack of collateral and business experience, youth are considered a very high risk by lenders, making it difficult for them to gain access to credit. Pertinently, there exists a large scope of improvement in the much talked about “Sher-e- Kashmir Employment Welfare Programme for the youth (SKWEPY)” in the state focused on self-employment through entrepreneurship. This can be ensured through the amendments in both the schemes of “Seed Capital Fund Scheme” and “Youth Start Up Loan Scheme”. The incentive of seed capital provided through the scheme ought to be enhanced multi-fold in order to attract and motivate more and more educated youth towards self-employment in the state. At the same time, the annual seed capital proposed for various districts under the scheme need to be increased by multiple proportions which can ensure an increased coverage of beneficiaries under the said scheme. Similarly, the quantum of financial assistance provided under the “Youth Start Up Loan Scheme” needs to be enhanced. Besides, the other rigid procedures of guarantors and margin money which are mandatory under the said scheme should immediately be removed in order to make the scheme more customers friendly. A part from this, the welfare component under Sher-e-Kashmir Employment Welfare Programme for the Youth (SKWEPY)” being pursued through “Voluntary Service Allowance (VSA)” can be bettered. This can be achieved through extending the present duration of maximum three years for which the allowance is paid to the unemployed registered youth till they are eligible or till they are permanently employed in Government/Private sector whichever is earlier.
- A strict legislation should be enforced in the state to ensure the employment security of the work force in the private sector/informal sector particularly in terms of wages/ salary being paid to them and the duration of their working hours. A due cognizance shall be taken particularly of the private educational institutions in the state- both professional and non-professional who engage a large part of the work force on meager remuneration not

enough to even fulfill the basic necessities of life. This has created a heightened sense of insecurity among the qualified youth working in these institutions. State administration ought to enforce strict employment regulations to this effect so as to ensure that wages paid and working conditions are in tandem with the government sector. Other measures to promote jobs for young people in the private sector/informal sector include policies that grant private sector employers various incentives for hiring youth such as tax rebates etc.

### Long Term Measures

The long term measures have generally a preventive and prospective role and can be highly effective if strictly undertaken.

- In order to achieve the human development transitions of youth, effective education system at every level holds a critical importance. The employability of the youth upon leaving the school or completing the education, their income potential all throughout life and potential contribution to the economy and society are influenced strongly by quality and extent of education including vocational and skills training. Unfortunately, the phenomenon of unemployment is deeply entrenched in the present education system which is totally aimless and has failed to develop in the students the quality of human life, perspective towards the social problems and a genuine sense of morality except securing the degrees to its learners. There is a dire need of a paradigm shift in the prevailing education system so that its ultimate product is the human resource and not the human waste. This can be ensured through the compulsory enforcement of the skill based and job oriented curricula particularly up to higher secondary level. Our higher education system particularly the universities lack a proper system so as to estimate the magnitude and type of man power required in the future. There is a dire need of education system which has a holistic vision, a definite aim, a motto and a line of action so that its pass outs are not rendered unproductive and jobless.
- One of the most decisive factors responsible for the unemployment in the state is the negative attitude of the family and society towards the private sector. The government jobs in the state are being attached a high preference and privilege. There still exists a high craze among the parents to see their wards working in the government sector. The parents instill in the psyche of their children their expectations right from childhood who while grown up become quite hesitant to work in the private sector or take up any job against the parental expectations. Thus, there is a dire need of a well devised social action programme to change the traditional outlook of the society especially in the context of the employment. This will enable the educated youth to build their career on the basis of their own initiative and self-determination rather than endlessly waiting for government jobs.
- To sum up, the problem of unemployment in the state can't be addressed until there is a proper emphasis on the four priority areas as recommended by the expert committee of the Youth Employment Network launched jointly by United Nations, International Labour Organisation (ILO) and the World Bank in the form of : **employability** - ensuring investments in education and vocational training for young people and enhancing the impact of those investments; **equal opportunities**- ensuring the provision of same/equal opportunities for young men and women; **entrepreneurship** –ensuring the easiness to start and run enterprises in order to provide more and better jobs for young people; and **employment creation**-ensuring the central place of job creation in the macro-economic policy.

## CONCLUSIONS

Finally, no measure of policy initiatives is going to fructify until, young people are made the active participants in programme designing and programme implementation and until, there is a fool-proof system in place that ensures the fair play in the managing the various youth related developmental affairs in the state.

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