UNION TERRITORY OF JAMMU AND KASH OFFICE OF THE DISTRICT DEVELOPMENT COMMISSIONER, BUDGAM E-mail:- budgamcpo@email.cnm , ddc-budgam@jk.gov.in

District Social Welfare Officer,

Budgam.

No.DDCB/DSWO/8446Dated:**-/J?**/**12**/**2023**.

Subject:-Identification of cases under Youth. with Disabilities (YwD) initiative-reg.

Sir,

This office is in receipt of communication from office of the Chief Executive Officer, Mission Youth, J&K vide ISfo. FD-MY/51/2023/1410-1433 Dated:-30/11/2023 regarding the above captioned subject, contents of which are explicit.

Accordingly, the undersigned is directed to enclose herewith the communication along with the scheme guidelines of YwD initiative with the request to go through the contents of the communication & take appropriate necessary action at your end as per the established norms.

Encl. ( Leaves)



Budgam.



Government of Jammu and Kashmir

Office\*, of the Chief Executive Officer, Mission Youth, J&K Civil Secretariat, Jammu/Sri Nagar

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The Deputy

Commissioner
 (All).

No - f:D-MV 11/2023/WtQp - • Datec! 30 11-202.:

Subject: Idc itific.ation of cases under Youth with Disabilities (YwD) initiative-reg.

Madam/Sir.

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{District Leve: financial assi Ap-oot/ction to sblea youth of

<.1011 Youth, J&K is a specially conceived initiative of Government c:
ihmir, auned to facilitate engagement and empowerment of youth through
ategic interventions. Among other schemes. IVlission Youth. J&K has also
n,v initiative foi Youth with Disabilities (YwD) to provide them with al! the

which are essential for their overrall rehabilitation and empowerment This

be focused in creating Sell Employment avenues tor the Youth with

wD) in Jammu & Kashmir by providing necessary hand-holding and
ance to them

,iew of ti .e above. I am accordingly directed to request you 'to kindly
ases under the Youth with Disabilities (YwD) Initiative through

Trict Social Welfare Offices (DSWO's) and piace the same in DLTF
Task Force) committee for approval or otherwise, so as to provide them
.ance for setting up a gainful employment venture, provide end-to-end
Marketing), strategic, support to the dynamic and motivated differentiy-
J&K to establish successful and sustainable Economic. Units

The ocheme Guidelines of Youth with Disabilities Initiative (YwD) are

a/so enclosed for ready reference.

Dr Murtazcy RaiK A $

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sVtission Youth, \j£uK.

Hncis;- Scheme guidelines of YwD^q^j^ntiv

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SCHEME GUIDELENES

For

-YOUTH WITH DISABILITIES INITIATIVE

SAHIT (Inclusive): Mission Youth initiative for promotion of Self Employment Dim Youth with Disabilities

In **JSlK**

1. Purpose;

It has been the constant endeavour of the Government to provide the Youth with Disabilities (YwD) with ail the opportunities, which are essential for their overall rehabilitation and empowerment. This Initiative shall be focused in creating Self Employment avenues for the Youth with Disabilities (YwD) in Jammu & Kashmir by providing necessary hand-holding and financial assistance to them.

1. Objectives;

The Objective of the Scheme is to provide financial assistance to the Youth with Disabilities (YwD) for setting up a gainful employment venture. Broadly, the program/initiative shall be implemented with the following specific objectives:

1. To create Self-Employment ventures for the differently-abled Youth of S&.YL who are in the age group of 18-40 years,
2. To provide necessary handholding and financial assistance to the youth with Disabilities (YwD) for establishing Self Employment Enterprises;
3. To provide end-to-end (Production to Marketing) strategic support to the dynamic and motivated differently-abled youth of J&K to establish successful and sustainable Economic Units;
4. To introduce the concept of ‘Inclusive Development’ based on integrated

&. projectivized growth model.

. Definitions;

Youth with benchmark Disability: For the Purpose of this scheme, the term Youth with disability means a person between the age of 18 to 40 years, with not less than forty per cent (40%) of a specified disability where specified disability has not been defined in measurable terms and includes a person with disability where specified disability has been defined in measurable terms, as certified by the certifying authority.

1. Youth with disability” means a person with, long term physical, mental, intellectual or sensory impairment which, in interaction with barriers, hinders his full and effective participation in society equally with others;
2. Definitions of various types of disabilities as given in the “The Rights of Persons with Disabilities (RPwD) Act, 2016” and “National Trust Act, 1999” shall apply same here.
3. “Specified disability” means the disabilities as specified in the Schedule annexed with the guidelines;

4. Activities to be Covered;

The programme is intended to facilitate creation of new employment avenues for the differently abled youth integrated with inclusive development of local Society. The indicative, not exhaustive, list of activities to be covered under the programme/initiative is as under:

1. Mobile Vending Carts;
2. Dairy Farms/Sheep Unit;
3. Digital Marketing Work;
4. Setting up small Library;
5. Cutting-Tailoring Unit;
6. Handloom/JPiandicraft Support Infrastructure;
7. Agriculture/Food processing Support Unit & Agri-Allied Activities;
8. Sports Training Unit;
9. Artisan & Traditional activities;
10. Packaging Unit/Paper Bag Making Unit;

xjl Indigenous Raw Material Based Manufacturing Units;

1. Wayside amenities & facilitation centers in Tourist Circuits;
2. Smart Teaching- Learning facilities;
3. Supply 8c Distribution Network for Retail Food/ Non-Food Products;
4. Transport Sector Activities;
5. Small Business/Trade;
6. Cottage Industry or Service Activity;
7. Any other such activity necessary/reassuring promotion of self-reliance & inclusive social development;
8. Identification of Projects:

The projects to be funded under the initiative shall be selected on the basis of economic potential and localized facility gaps. The proposals received for assistance under this Initiative shall be assessed by District Level Task Force (DLTF), an inter-sectoral expert committee of the concerned districts.

1. Mode of Channelization:

The youth whose proposals are selected on the basis of set parameters shall be assisted on all possible contours to facilitate successful execution of the proposal. The financial assistance under this Initiative shall be provided on individual mode basis to the enthusiastic Youth with Disabilities (YwD). Besides financial assistance, the youth shall be given end to end succor ranging from detailed project report (DPR) preparation & Skill development training to Marketing & Promotional support.

1. Eligibility:

The following eligibility is prerequisite for applying under this scheme:

1. /my domicile of J&K, essentially registered with Mission Youth, J&K.
2. The financial assistance would be given only to Youtli with Disabilities, having a minimum qualification of 10th standard in the age group of 18 to 40 years, provided that the CEO Mission Youth, J&K shall be competent to relax the educational qualification or age bar criteria for deserving candidates on a case-to-case basis, based on proper justification and rationale.
3. The applicant shall not have availed any benefit under any Self- Employment or similar schemes of Government;
4. Character Antecedents of the applicant should be certified by Police-,
5. The applicant should not be defaulter to any Bank/ Financial Institution.

vL Loan facility availed by the beneficiary under any Government sponsored

scheme are not eligible under this scheme,

1. Financial assistance under the scheme shall be provided to youth proposing for the creation of a new or expansion of an existing business venture within J&K. Assisiance shall be provided to meet the requirements of assets such as plant and machinery and working capital.
2. For candidates seeking assistance for new start up units, the concerned youth shall be unemployed and registered with the concerned District Employment and Counseling Center.
3. For candidates seeking assistance for expansion of existing business unit, he/she should be having an established business for at least 02 years.
4. Non-individual enterprises wherein at least 51% of the shareholding and controlling stake is held by one entrepreneur (youth with disability) is also eligible for the Scheme, subject to the requirement that the entrepreneurs meet other criteria of this rule.
5. One person can seek the assistance under this scheme only once.

XII. 25 percent of the cases to be sanctioned under this scheme in a particular Financial year shall be reserved for women & if the required number of women cases is not available, the eases of the men applicants shall be tcLccn up. This sub-component of the scheme shall be implemented in collaboration/convergence with JKTPO, SRLM or any other government organization concerned with women development as may be decided by CLO IVlission Youth, J&K from time to time. Sanctioning of cases under this component shall also be governed by the provisions of the scheme.

1. No criteria regarding income of the family would be considered for the eligibility under this schcme.
2. Assistance:

i- Under the scheme, the eligible Youth with Disabilities (YwD) shall be facilitated to avail a financial assistance to the extent of ? 10.0 lakh including upfront subsidy component provided by Mission Youth, J&K under the programme;

iL Mission Youth, J&K shall provide an amount of ^ 1.0 lakh or 3 0% of project cost (whichever is minimum) as special up-front incentive (subsidy) under the scheme, which shall be paid in three installments by the Mission Youth, J&K;

Hi. The three installments shall be paid as per the following breakup;

1. 1st Installment of? 0.50 lakh or 5% of project cost (whichever is minimum) at the instant of sanctioning of the case by the Bank as Margin Money.
2. 2nd Installment of ? 0.30 lakh or 3% of project cost (whichever is minimum) within three (03) months of establishment of Venture/Unit by beneficiary, for which the proof of setting up establishment/venture shall be submitted by the beneficiary to the District Level Nodal Officer.
3. 3rd Installment of 0.20 lakh or 2% of project cost (whichever is minimum) after 06 months of release of second installment.
4. The Lending Bank shall extend loan facility to the extent of 95% of project cost or ^ 9.50 lakh, whichever is lower, including the upfront contribution of Mission Youth to the extent of ^ 0.50 lakh or 5% of project cost (whichever is minimum);
5. Mission Youth, J&K will provide special incentives for successful growth of business unit/venture which shall be channeled upon GST registration and submission of GST returns and will be provided as follows;
6. Special Subsidy totaling to 10% of the loan amount shall be paid in 05 equal installments for incremental revenue achievement of 20% of the sanctioned loan amount each year i.e 1st year-20%, 2nd year-40%, 3rd Year-60% and so on till 5th year.
7. This subsidy shall be added in the loan account directly at the end of the year after simple verification of GST returns submitted by the beneficiary.

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rcsDonsihlo^- ^Crai? aS SUCh Mission Youth, J&K shall not be
p,. 01 any default on part of the beneficiaries;

lepayment/ takeover facility by other bank/ financial institution shall not

be. allowed at any instant of time during the agreed loan-tenure.

shall insist for minimum possible collateral security for the
cases sponsored under the programme;

Financial Assistance provided under this scheme shall be provided by the
lending Bank as Start Up loan for Creation of New Business Ventures and
Business Loan for Expansion of Existing Business Ventures and the
interest Charged by Bank on Business loan shall be same as that of Start
Up Lone.

x\* There will be no margin money requirement to be paid by the applicant,

1. The amount of assistance provided by Mission Youth, J&K has to be compulsorily utilized for establisliment/expansion of Startup/Business only.
2. It will be the responsibility of the lending bank to check creditworthiness of each case to be sponsored under the scheme.
3. Procedure for selection of applicants.
4. Mission Youth, J&K shall invite applications from interested Youth with disabilities (YwD) of J&K for seeking assistance under the scheme;
5. The applications shall be submitted by the applicants in the office of the District Social Welfare Officer (DSWO) of the concerned district, who shall also be the District Level Nodal Officer for this Scheme;
6. The applications received at district level shall be placed before the committee of following officers to finalize the district level list of the eligible Youth with Disabilities and the consolidated list shall be forwarded to Mission Youth, J&K for release of subsidy;

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| --- | --- |
| S. Mo. | Composition |
| 01 | Deputy Commissioner Concerned (Chairperson’) |
| 02 | General Manager, DIC Concerned |
| 03 | Deputy Director/ Assistant Director DE&CC |
| 04 | Chief Medical Officer (CMO) Concerned |
| 04 | District Social Welfare Officer (Dastract- Sevel fr3oda! Officer) |
| 05 | District Level representative from J&K EDI |
| 06 | Lead Bank Manaqer Concerned |
| 07 | Co-opted Members, as deemed appropriate by Chairperson |



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IV. Following documents shall be submitted by the applicant along with the application form; . &

1. Domicile Certificate, Ration Card, Aadhaar Card & PAN card;
2. Date of Birth Certificate issued by the Competent Authority;
3. Qualification Certificate issued by the Competent Authority;
4. Disability Certificate issued by the Competent Authority

DPR/Project report from a Consultant duly empanelled by a Government department or any other government department agency connected with the field of entrepreneurship, f) The applicant will submit an affidavit to the effect that he/she will continue the trade/business through the selected venture for a period not less than 05 years or till the liquidation of loan amount in full, whichever is later;

1. The Committee will scrutinize the applications as per targets allotted to the Districts by Mission Youth, J&K along-with the Detailed Concept Note/DPR received from the candidates desirous of seeking financial assistance under this scheme;
2. The Committee shall screen the application forms, viability of Project and conduct interviews to select the suitable candidates for grant of financial assistance;
3. Selected ideas and business will be provided funding support through J&K Bank.
4. The applications received shall be evaluated by a designated committee on below parameters;
5. Need for the Idea;
6. Feasibility of the Idea;
7. Potential Impact;
8. Road map for fund utilization;
9. Presentation.
10. The designated committee shall evaluate applicants based on their submissions and presentations and select Lhe candidates for assistance under the scheme within 60 days of the receipt of application;
11. Sanctioning of cases in a particular financial year shall depend on the physical and financial targets approved by the Governing Body of Mission Youth, J&K.
12. Procedure for disbursement of assistance:
13. Once the case is approved by the DLTF, the cases shall be forwarded to J&K Bank for sanction and disbursement of loan. The Bank shall provide the finance facility on the basis of their normal assessment procedure;

u. Disbursement of loan shall be done by JK Bank as per the internal

... P‘ocedure applicable to Start Up loans/Business Loans;

m. ihe selected youth shall furnish an indemnity bond’duly attested by a irst Class Judicial Magistrate to the following effect:-

1. That he/she shall establish the sanctioned Start Up within the period specified in the Concept note/DPR submitted by him/her;
2. That he/she shall incur the sanctioned amount only for the purpose of establishment/expansion of unit/Venture;
3. At the end of one year after disbursement of assistance under the scheme, the beneficiary will have to submit a copy of GST/Banlc statement with the concerned District Social Welfare Officer (DSWO) in the district for all quarters as proof of actual operation of the business unit. The same shall continue for every subsequent year till the financial assistance provided under the scheme is repaid/liquidated in full by the beneficiaries.
4. Mode of Repayment and Security:
5. Primary Security: All the assets both fixed and current financed by the bank shall form the primary security by way of hypothecation/assignment;
6. Guarantee of Credit Guarantee Fund Scheme/Guarantee of Credit Guarantee Schcmc for Start Up/Business Loans: Guarantee Fee shall be paid up front to the Trust by the bank, fee to be borne by the bank;
7. The implementation period for setting up the unit shall depend upon their specified activity. However the same shall not exceed a period of 01 year;
8. In the eventuality of default on part of beneficiary towards repayment of loan sanctioned under the scheme, the Bank shall recover the balance amount as per then\* existing procedure and shall ensure that the contribution of Mission Youth, J&K is refunded back to the Mission Youth on proportionate basis;
9. In case it is found that the beneficiary has deviated from the indented purpose, Mission Youth, J&K and JK Bank shall also initiate legal proceedings against such a person under relevant provisions of law.
10. Jrlandholdnng Support by J&K Bank.

All the new entrepreneurs will be provided guidance in his/her endeavors to set

up his or her business enterprise starting from training to filling up loan applications as per bank requirements. Providing step by step guidance for connecting to various agencies with specific expertise viz. Skilling Centre’s, Mentorship support, Entrepreneurship Development, Program Centre’s, District Industries Centre, together with addresses and contact number shall be provided by Cluster Offices/RSETI/ FLCCs / Marketing Managers. Out of pocket expenses

if any, incurred on training/hand holding to be borne by the beneficiary. Mission

Youth, J&K shall provide necessary support to J&K Bank on various linkages

wherever required.

1. Monitoring, Evaluation and Appraisal:

i. The scheme shall be monitored through a robust monitoring mechanism to ensure the functional efficacy of the scheme;

1. The post-sanction monitoring of the cases sanctioned under the scheme shall be conducted by a District Level Monitoring Committee of officers to be decided by DLTF;
2. The said committee of at least 03 Officers (with one Officer to be mandatorily DSWO Concerned) shall be constituted by Chairperson, DLTF at the time of sanction of first batch of cases under this initiative for that financial year;
3. The monitoring by the Committee shall be done usually on a monthly basis. However, if the Chief Executive Officer, Mission Youth, J&K has a reason to believe that immediate monitoring is required, he shall take necessary steps to organize the same irrespective of the time limit and can also request for services of any appropriate officer/agency for facilitating lhe monitoring;
4. The district -level monitoring committee shall submit monthly monitoring reporls to lhe Mission Youth, J&K for any corrective measures, as & when required;
5. For monitoring purposes, District Level Nodal Officer (DSWO) for this Scheme shall periodically make field visits to check the units sanctioned under the scheme;
6. Every year (First week of April) the officer shall submit a consolidated report on functioning of ail units sponsored under this scheme in his/her district.
7. Other Terms and Conditions
8. The Banking partner for the scheme shall be Jammu & Kashmir Bank or any other Bank as decided by the Mission Youth, J&K from time to time;
9. The unit so established under the Scheme shall have to be insured by the beneficiary.
10. Power to amend/issue clarifications.

In case of any clarification required/difficulty faced in the implementation of this scheme, CEO Mission Youth, J&K shall be competent to issue suitable clarifications and amendments to the scheme guidelines.

THE. SCHEDULE

SPECIFIED DISABILITY

Physical disafoility:-

A« Locomotor disability (a person’s inability to execute distinctive activities associated with movement of self and objects resulting from affliction of musculoskeletal or nervous system or both), including;-

1. “Leprosy cured person” means a person who has been cured of leprosy but is suffering from;-
2. loss of sensation in hands or feet as well as loss of sensation and paresis in the eye and eye-lid but with no manifest deformity;
3. manifest deformity and paresis but having sufficient mobility in their hands and feet to enable them to engage in normal economic activity;
4. rxlreme physical deformity as well as advanced age which prevents him/her lrom undertaking any gainful occupation, and the expression “leprosy cured” shall construed accordingly;
5. “Cerebral palsy” means a Group of non-progressive neurological condition affecting body movements and muscle coordination, caused by damage to one or more specific areas of the brain, usually occurring before, during or shortly after birth;
6. “Dwarfism” means a medical or genetic condition resulting in an adult height of 4 feet 10 inches (147 centimeters) or less;
7. “Muscular dystrophy” means a group of hereditary genetic muscle disease that weakens the muscles that move the human body and persons with multiple dystrophies have incorrect and missing information in their genes, which prevents them from making the proteins they need for healthy muscles. It is characterized by progressive skeletal muscle weakness, defects in muscle proteins, and the death of muscle cells and tissue;
8. “A-Cid attack victims” means a person disfigured due to violent assaults by throwing of acid or similar corrosive substance.

B. Visual impairment;

(a) “Blindness” means a condition where a person has any of the following conditions, after best correction;

1. Total absence of sight; or
2. visual acuity less than 3/60 or less than 10/200 (Snellen) in the better eye with best possible correction; or
3. Limitation of the field of vision subtending an angle of less than 10 degree.

(b) “ILow-vision” means a condition where a person has any of the following conditions, namely:—

i. visual acuity not exceeding 6/18 or less than 20/60 upto 3/60 or upto I 0/200 (Snellen) in the better eye with best possible corrections; or ,j( | imitation of the field of vision subtending an angle of less than 40 degree up to 10 degree.

C- Hearing impairment;

1. “Deaf” means persons having 70 DB hearing loss in speech frequencies in both ears;
2. “Hard of hearing” means person having 60 DB to 70 DB hearing loss in speech frequencies in both ears;

D0 Speech and language disability means a permanent disability arising out of conditions such as laryngectomy or aphasia affecting one or more components of speech and language due to organic or neurological causes.

Intellectual disability:- a condition characterized by significant limitation both in intellectual functioning (reasoning, learning, problem solving) and in adaptive behavior which covers a range of every day, social and practical skills, including:-

1. Specific learning disabilities” means a heterogeneous group of conditions wherein there is a deficit in processing language, spoken or written, that may manifest itself as a difficulty to comprehend, speak, read, write, spell, or to do mathematical calculations and includes such conditions as perceptual disabilities, dyslexia, dysgraphia, dyscalculia, dyspraxia and developmental aphasia;
2. “Autism spectrum disorder” means a nemo-developmental condition typically appearing in the first three years of life that significantly affects a person's ability to communicate, understand relationships and relate to others, and is frequently associated with unusual or stereotypical rituals or behaviors.
3. Mental behavior :-“mental illness” means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behavior, capacity to recognize reality or ability to meet the ordinary demands of life, but does not include retardation which is a condition of arrested or incomplete development of mind of a person, specially characterized by sub normality of intelligence.

4„ Disability caused due to:-

1. Chronic neurological conditions, such as;

(a) “Multiple sclerosis” means an inflammatory, nervous system disease in which the myelin sheaths around the axons of nerve cells of the brain and spinal cord are damaged, leading to demyelination and affecting the ability of nerve cells in the brain and spinal cord to communicate with each other;

(ii) “Parkinson's disease” means a progressive disease of the nervous system marked by tremor, muscular rigidity, and slow, imprecise movement, chiefly affecting middle-aged and elderly people associated with degeneration of the basal ganglia of the brain and a deficiency of the neurotransmitter dopamine.

1. Blood disorder;-
2. “Haemophilia” means an inheritable disease, usually affecting only male but transmitted by women to their male children, characterized by

loss or impairment of the normal cloim; : ability of blood so Lhal a minor would may result in fatal blccding.

1. “Thalassemia means a group of inherited disorders characterized by reduced or absent amounts ol haemoglobin.

(ill) “‘Sickle cell disease'” means a hemolytic disorder characterized by chronic anemia, painlul events, and various complications due to associated tissue and orji.au damage; “hemolytic” refers to the destruction of llu\* t\*c-11 membrane of red blood cells resulting in the release of hemoglobin.

. Muttipple' Disabilities (more than one of the above specified disabilities) includinj\* ileaf, blindness which means a condition in which a person may have combination of hearing and visual impairments causing severe communication-, developmental, and educational problems.

<>. Any other category as maybe notified by the Central/UT Government.