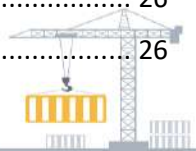




District Export Action Plan
Ganderbal

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“Each district of our country has a potential equal to that of one country; each of our districts has the capacity equal to a small country in the world. We need to understand this power and channelize this potential. And why should each district not think of becoming an export hub? Each district has its own handicraft and each district has its unique specialities. If some district is known for its perfumes then some other district may have saris as its distinct identity whereas some other district is known for utensils and the other district is famous for its sweets. Each of our districts has a diverse identity and potential for global market.”

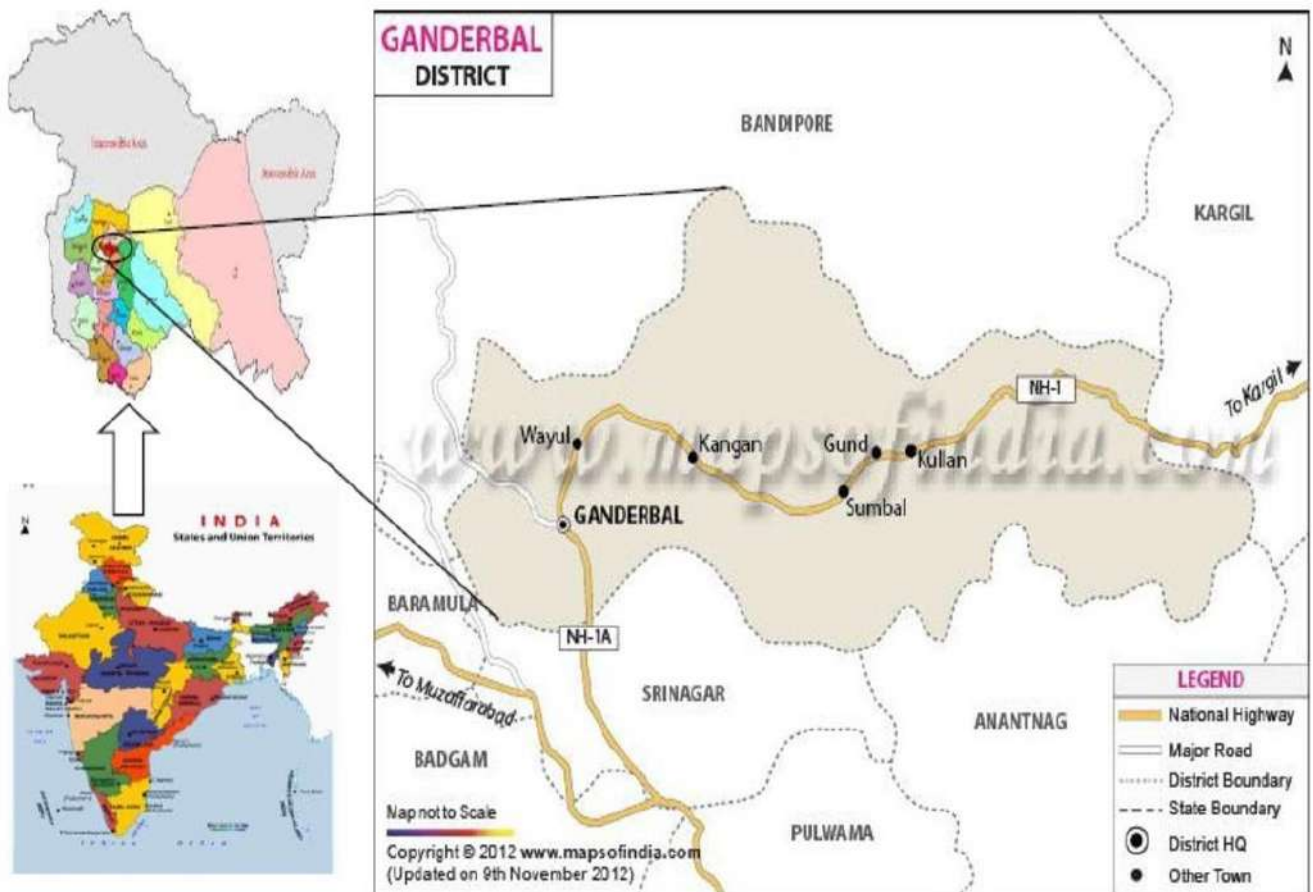
Hon'ble Prime Minister addressing the Nation on Independence day (15TH August, 2019)



1. Chapter: About District Ganderbal

1.1. Introduction

The name Ganderbal has been derived from the famous spring "GANDERBHAWAN" which Once Used to The Gateway To Central Asia during ancient period. The district is spread over 39304 hectares of land. The district Ganderbal is among the eight newly created districts came into existence in 2007 by deletion of areas of Ganderbal and Kangan from erstwhile Srinagar district. District Ganderbal is located on the north side world famous Srinagar city of Kashmir valley at an elevation of 1650 to 3000 meters above Mean Sea Level (MSL). The Sind River, a major tributary to the Jehlum River flows through this district. The water of the river is mainly used for irrigation, and generation of hydroelectricity. There are three hydroelectric power stations, Lower Sindh Hydroelectric Power Project Ganderbal, Upper Sindh Hydroelectric Power Project 1st Kangan and Upper Sindh Hydroelectric Power Project 2nd Sumbal generating electricity on the Sind River. The city is famous for its nine old bridges, connecting the two parts of the city.



1.2. District Profile

1.2.1. Geography

The district is located between 34.23°N Longitude and 74.78°E Latitude .The district is flanked by District Baramulla in the west, district Srinagar in the south, newly created district Bandipora in the north west, Arohom forest in the



north and district Kargil in the east. Ganderbal district enjoy a unique geographical position and it represents the last station depicting all the scenic features of the Kashmir valley. The presence of famous health resorts, **Sonamarg** and **Mansbal** lake and Sindh Nalah flowing through areas adds to its beauty.

1.2.2. Topography

Farming in Ganderbal is the main occupation as more than 80% of the working population is engaged with it, thus has made district Ganderbal as one of the important district of Jammu and Kashmir. The main income of the district comes from agriculture for which land has been put to use about 5758 Hectares. However, the district Ganderbal is on the path of the industrialization. Despite topographical limitations. Industrial Sector has been declared as main vehicle for accelerating economic activity besides providing employment to the unemployed youth. The district abounds in the places of the historical, religious and archaeological significance, the important among which are Qamar Sahib Shrine, Khir Bhawani Temple, Sonamarg, naranag. Manasbal lake and some fresh water lake like gangabal, nanda sar lake, gada sar lake, Vishan sar lake and Kishan sar lake.

1.2.3. Industrial Estates in Ganderbal

1.2.3.1. Developed Industrial Estates

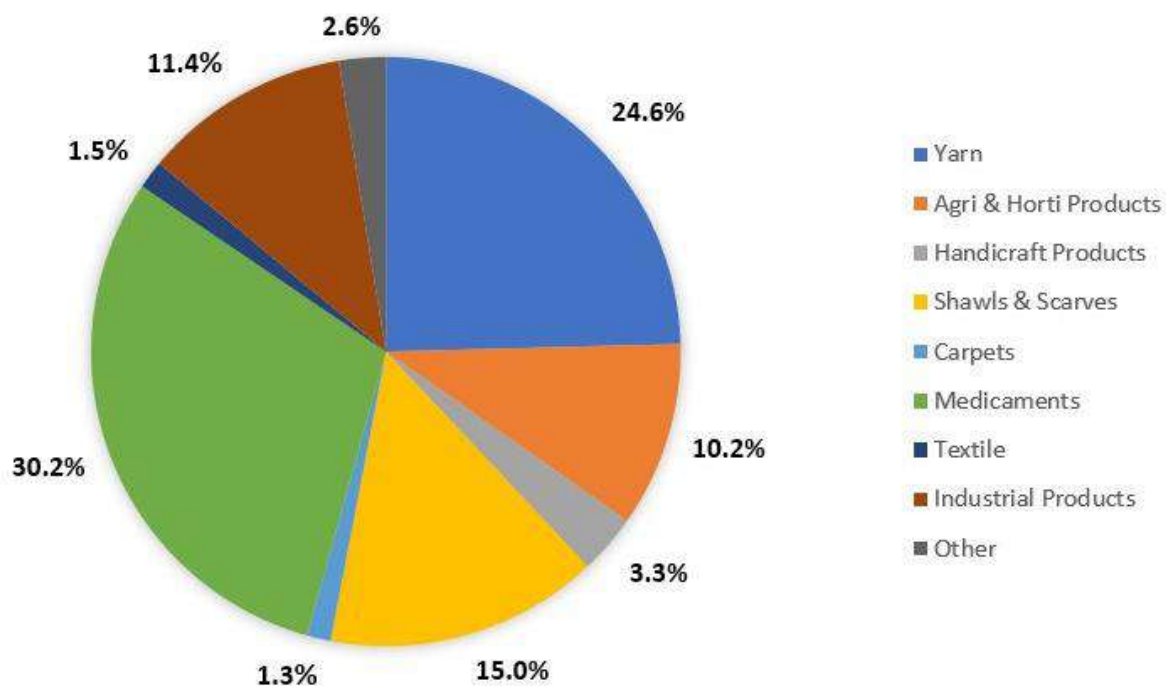
Developed Industrial Estates		
Industrial Estate	Area in Kanals	Industrial units
IE Ganderbal	106	76

1.2.3.2. Upcoming Industrial Estates

Upcoming Industrial Estates		
Industrial Estate	Area in Kanals	Zone
I/E Barsoo Ganderbal	106	B
I/E Ari Goripora Kangan	85	B
I/E Kohistan Colony	93	B
I/E Pehlipora	582	B



2. Chapter 2: Export Scenario of Jammu and Kashmir



Jammu and Kashmir, known for its breathtakingly beautiful landscapes, it's also rich in various natural resources and crafts, which opens significant export opportunities. A large number of agricultural and horticultural products such as apple, saffron, walnut, basmati rice, mushkbudji rice etc., from the region is popular across the globe. Other products like walnuts, almonds, cherry, and various other fruits and dry fruits are also exported. The region is also known worldwide for its splendid handcrafts. Products like pashmina shawls, carpet, silk, tweeds, Kashmir willow crickets and various wooden artifacts are largely exported to different parts about the globe.

Jammu and Kashmir's rich biodiversity is home to several medicinal plant species which are exported for pharmaceutical purposes. Minerals like gypsum, limestone, sapphire, granite and other decorative stones also make up the export list of Jammu and Kashmir.

Though not technically counted under traditional exports, tourism can be considered as an export in the service sector. The exquisite natural beauty, rich cultural heritage, and adventure opportunities have attracted tourists from around the world. The demand for tourist services generates substantial revenue for the region.

In the year 2022-23, J&K has exported products worth INR 1,337 Cr which of which Industrial Products such as medicaments, industrial chemicals, cotton / woollen / silk yarn contributed to about 66.2% of the total export, where as agri and horticulture products contributes to about 10.2% and Handloom & handicraft products was about 19.6%. In the year 2023-24, the export value of the UT is expected to be increase by atleast 15% due to increase in the industrial production.



2.1.1. Jammu and Kashmir EPI Index

Jammu & Kashmir has emerged as one of the best performers in the currently and currently ranks 17th position among all states/UT's and 2nd among UT's in Third Edition of Export Preparedness Index for Financial year 2022 issued by Niti Aayog. J&K recorded an improvement in its score rising to 47.49 from previous scores of 30.07.



Policy	99.52
Export Promotion Policy	100.00
Districts Level export plan	100.00
Export promotion policy/ strategy	100.00
Facilitation measures around export promotion	100.00
Marketing Support for international market	100.00
ODOP - District Export Plan	100.00
Product Quality and standards: Information	100.00
Product Quality and standards: Workshops Conducted	100.00
Thrust sectors for exports	100.00
Valid sector-specific policy for exports	100.00
Institutional Framework	99.03
Appointed Export Commissioner	100.00
District Export Promotion Council (DEPC) in district	96.77
Grievance redressal portal: Functional	100.00
International Access: faster export	100.00
State - Centre coordination cell	100.00
Export Ecosystem	44.56
Export Infrastructure	69.15
Agri- Export Zones - Number	25.00
Area covered under Industrial Parks (EPIP, EPZs, SEZ)	0.00
Existence of Trade guide	100.00
Online portals for information for exporter	100.00
Regional disparity: District level	57.33
Trade Support	47.21
Application of TIES scheme	0.00
Capacity building or orientation workshops for exporters	0.93
Conducted Stakeholder Interactions with exporter	100.00
Initiative for maintaining Database for exporters	100.00
Maintains updated district wise/sector wise database of exporter	100.00
Projects approved under (TIES)	0.00
Trade fairs and exhibitions: Numbers	16.36
R&D Infrastructure	17.32
Innovative capacity: India Innovation Index scores	31.50
NABCB: Number	0.00
NABL accredited labs: per exporter	8.21
Research institutes per lakh of population	5.38

Business Ecosystem	35.65
Business Environment	55.37
Ease of doing business index	25.00
Export credit to exporters: % of GSDP	1.84
Increment - FDI inflow	57.12
Increment - Manufacturing GVA	91.02
Power cost - Power tariff (HT)	77.39
Single-window clearance	100.00
Infrastructure	29.85
Cluster Strength	24.71
Internet facilities	24.30
Number of Industrial Parks	1.08
Power Availability: Demand Met	71.07
Transport Connectivity	21.73
Cold storage facilities- Capacity	0.62
Cold storage facilities- Number	1.34
FTW, FTWZ & Integrated Logistics Parks	0.00
Inland container depots- Area coverage	0.00
LEADS index	50.00
Operational Air cargo terminals	33.33
Warehouse facilities- Capacity	0.00
Warehouse facilities- Number	0.00
Export Performance	19.39
Growth and Orientation	25.80
Availing origin certificate: Number of Exporters	33.23
Export growth in 3 years	38.81
GI Products	19.05
IEC [as a percentage of total business]	35.40
Increase in number of exporters	8.70
Merchandise exports to GDP ratio	2.92
Export Diversification	12.98
Export Concentration	0.91
Market Penetration Index	26.51

Overperforming	●
Performing within expected range	●
Underperforming	●

Strengths and Weaknesses are relative to 10 regions of similar GDP: Jammu and Kashmir, Himachal Pradesh, Goa, Uttarakhand, Tripura, Chandigarh, Puducherry, Meghalaya, Manipur, Sikkim



2.1.2. District Wise Export Distribution of Jammu and Kashmir

District	Export In Crores	Percentage Export
Anantnag	2.64	0.16%
Baramulla	0.48	0.03%
Budgam	1.61	0.09%
Ganderbal	0.09	0.01%
Jammu	528.86	31.11%
Kathua	575.11	33.84%
Kistwar	0.08	0.00%
Kupwara	0.46	0.03%
Poonch	0.10	0.01%
Pulwama	1.34	0.08%
Ramban	1.28	0.08%
Reasi	0.02	0.00%
Samba	261.09	15.36%
Srinagar	321.18	18.90%
Udhampur	5.39	0.32%
Grand Total	1699.72	100%

2.1.3. Commodities Exported from District Ganderbal

HSN	Item Description	Amount in Rs
42022220	HAND BAGS/SHOPPING BAGS OF COTTON	29054
44219990	WOOD AND ARTICLES OF WOOD	52888
58090090	WOVEN FABRICS OF METAL THREAD AND WOVEN FABRICS OF METALLISED YARN	46289
62142010	SHAWLS OF WOOL	210183
62142090	OTHR ITMS OF WOOL OTHR THN SHAWLS, SCARVES AND MUFFLERS	88138
62143000	SHAWLS, SCARVES, MUFFLERS ETC OF SYNTHTC FBRS	49194
62149010	ABRABROOMAL COTTON	36192
63041910	BEDSHEETS AND BED COVERS OF COTTON	82952
74192000	CAST, MOULDED, STAMPED OR FORGED, BUT NOT FURTHER WORKED	63757
74198030	ARTICLES OF BRASS	63316
Total		862477



3. Chapter3: District as Export Hub and One District One Product

3.1 District as Export Hub

Districts as Export Hubs is the first project of its kind from the Indian government that aims to promote exports, manufacture goods, and create jobs at the local level. It holds States and Districts responsible for the growth of exports coming from the Districts across the nation. Rural and remote sections of the nation never had export promotion as a priority. By significantly increasing manufacturing and exports from urban areas while concentrating on fostering interest and economic activity in the rural hinterland and small towns across the nation, the Government of India hopes to support the **Atma Nirbhar** mission through this initiative and encourage new businesses to go global. Under this initiative district Ganderbal has shortlisted 3 products with huge export potential:

Trout



Willow Wicker



Pashmina Shawl



3.2 ODOP

The "One District, One Product (ODOP)" initiative was introduced in 2018 by the Ministry of Food Processing Industries to assist districts in realizing their full potential, promote socio-cultural and economic development, and generate



employment opportunities, particularly in rural areas. The ODOP programme aims to make the Hon'ble Prime Minister of India's vision of promoting balanced regional development across all of the nation's districts a reality.

The goal is to choose, market, and spread awareness of One Product from Each District in the nation.

- For enabling holistic socioeconomic growth across all regions
- To attract investment in the District to boost manufacturing and exports
- To generate employment in the District
- To provide an ecosystem for Innovation/ use of Technology at the District level to make them competitive with domestic as well as international market

ODOP of Ganderbal

Kashmiri willow wicker refers to a traditional craft technique and material used in the production of various handicrafts and furniture particularly in the region of Ganderbal, J&K. It involves weaving or braiding willow branches to create intricate patterns and designs. The willow tree is native to Kashmir and has long, flexible branches that are well-suited for weaving. Artisans in Ganderbal have honed their skills over generations, creating a wide range of products using this technique. Some common items made from Kashmiri willow wicker include baskets, trays, chairs, tables, and decorative pieces. The process of creating Kashmiri willow wicker involves harvesting young willow branches, typically in spring when they are supple and easy to work with. The branches are then soaked in water to make them pliable. The artisan selects the desired branches, strips off the bark, and separates them into thin, uniform strips. These strips are then woven or braided together to form the desired shape and pattern. Ganderbal willow wicker products are known for their intricate designs and high craftsmanship. The artisans often incorporate other materials such as cane, straw, or leather to add strength and aesthetic appeal to the final product.



3.3 Export Promotion Committee

In order to enable the UT in general and Districts, in particular to be export hubs and boost exports from J&K, the Government has constituted an Apex Level Export Promotion Committee and District Level Export Promotion Committees vide Government Order No.: 879-Jk(GAD) of 2023 dated 21.07.2023. The Composition of these committees along terms of reference is mentioned below:

Apex Level Export Promotion Committee

Chief Secretary	Chairman
Administrative Secretary, Agriculture Production Department	Member
Administrative Secretary, Finance Department	Member
Administrative Secretary, Industries and Commerce Department	Member
Divisional Commissioner, Kashmir	Member
Administrative Secretary, Planning, Development and Monitoring Department	Member
Divisional Commissioner Jammu	Member
Administrative Secretary, Tourism Department	Member
Deputy Commissioners (All)	Member
Manager Director, J&K Trade Promotion Organization (JKTPO)	Member Secretary
Regional Authority of DGFT	Co- convenor
Representatives of major export promotion council viz., APEDA, WVEPC, HEPC, CEPC, FIEO, or any other similar organization recommended by the committee	Member(s)
Representatives of local trade bodies of JK viz Jammu Chamber of Commerce/Kashmir Chamber of commerce or any other as advised by the committee	Member(s)

Terms of reference

- ▶ To coordinate with the district admin to promote District as an Export Hub
- ▶ To coordinate with all the departments of UT and Central gov to resolve issues related to exports.
- ▶ To assist the UT government in formulation/Implementation of Export policy/Strategy

District Level Export Promotion Committee

Official/Department	Role
---------------------	------



Collector/DM/DC	Chairperson
Designated DGFT Regional Authority	Co-Chair
GM – District Industries Centre (DIC)	Convener
Nominated member from the State Government (Commerce & Industries Department)	Member
Lead Bank Manager	Member
Representative - Department of MSME, Govt. of India	Member
Representative – Sector Specific Export Promotion Council	Member
Representative – Quality & Standards Implementation body	Member
Representative from District Trade/Commerce Associations	Member
Sector Specific Ministry in Government of India (Agriculture, Fisheries, plantation boards etc.)	Member
Sector Specific Ministry of the State Government	Member
Sectoral Agencies specific to Product identified in each District (NABARD etc.)	Member
Other State Government Representative (As per requirement)	Member

Terms of reference

- ▶ Benchmarking baseline export performance of the district current-situation
- ▶ Identification of potential export products from the district
- ▶ Create a district level export action plan with quantifiable targets
- ▶ Identification of the bottle necks for the export of potential products.
- ▶ Act as one point facilitator for export promotion at district level

4. Chapter-4: Export Potential of DEH Products

4.1 Willow Wicker

4.1.1 About Ganderbal Willow Wicker



Willow wicker craft, locally known as Keeni Keem, is a Kashmiri handicraft made from rattan canes. Basket weaving is one of the oldest crafts in the world and is also widely practiced here. Willow wood is most commonly used and one of the most distinctive products of this craft is kangri.

A kangri is a wicker basket in which an earthen pot filled with smoldering coal is carried. Locals keep this under flowing pherans to keep warm in freezing winters. Willow weaving is a local industry in this valley. While other crafts are mainly used for decorative purposes, the peculiarity of this craft is that rattan products are both decorative and at the same time used to store edible items during special occasions such as Eid and weddings. It also functions as a portable household item. Due to its geographical advantage, Ganderbal district of Kashmir has ideal soil and climatic conditions for rattan cultivation and production. Willow is grown from seedlings. Once the seedlings have germinated, they are separated and sown on land, and the shoots are harvested each year. The sapling will continue to produce crops each year until it is uprooted. Seedlings are usually sown in February-March.

Normal willow grows to a height of 2-3 meters and is harvested in October. Once the crop is harvested, willow branches are sorted into bundles based on length and girth. From here, industrial processing begins, and the harvest is sold to contractors, who pass it on to various artisans along with a description of the products they must produce from it. When raw materials are assigned to a craftsman, his main task is to soften the interior. This is done by cooking harvested raw willow. A large kettle powered by a stove made of combustible wood is used for cooking. The bundles are stacked in a cauldron and pressurized by a huge rock. This cooking process takes place overnight. After being efficiently cooked, the bundle is removed from the cauldron and sent to the next stage. After cooking, peel off the bark. Removing the bark is a delicate process, carried out using a special stick known locally as a jeelan. The bark serves as an excellent fuel. Remove the bark from the willow vine and dry it in direct sunlight. This process will take several days until the willow tree is completely drained of moisture. The dried willow branches are recombined into bundles according to length and girth. The willow may be dyed blue, red or green and various geometric patterns are created by multi-directional weaves in the upper half of the kangri. These are further embellished with shiny coloured foil, mirrors and metal pieces. Shaksaz is the local term for the basket-maker.

4.1.1.1 Area Under Cultivation

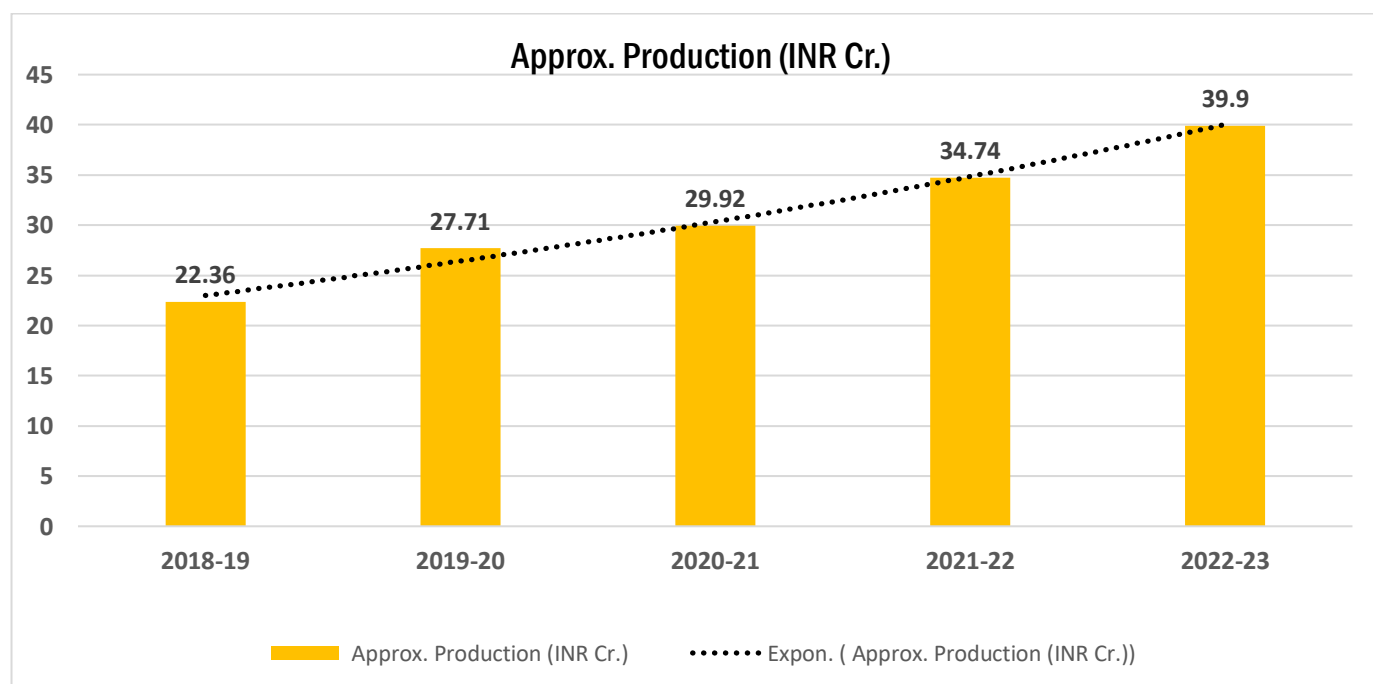
Area under Willow Wicker Cultivation is about **700-800 kanals** around areas like gadoora, kachan , peerpora, shallabugh, chundina etc. Production per kannal is approx. 10-12 Quintals with an average market price of 20,000/ Quintal after boiling and peeling.



4.1.2 S.W.O.T Analysis Willow Wicker

Strength	Weaknesses
<ul style="list-style-type: none"> ▶ Natural Material ▶ Artisanal Craftsmanship ▶ Versatility ▶ Less capital intensive ▶ Easily Available 	<ul style="list-style-type: none"> ▶ Labour intensive ▶ Limited Durability ▶ Lack of modern techniques/Equipment's ▶ Small landholding ▶ Weather Sensitivity
Opportunities	Threats
<ul style="list-style-type: none"> ▶ Growing Interest in Sustainable/handmade Products ▶ Collaborations with Local and national level Designers ▶ Cultural Tourism and Souvenirs ▶ Eco Friendly 	<ul style="list-style-type: none"> ▶ Limited marketing facilities ▶ Influence of middlemen ▶ Competition from Synthetic Alternatives ▶ Fluctuating Raw Material Prices

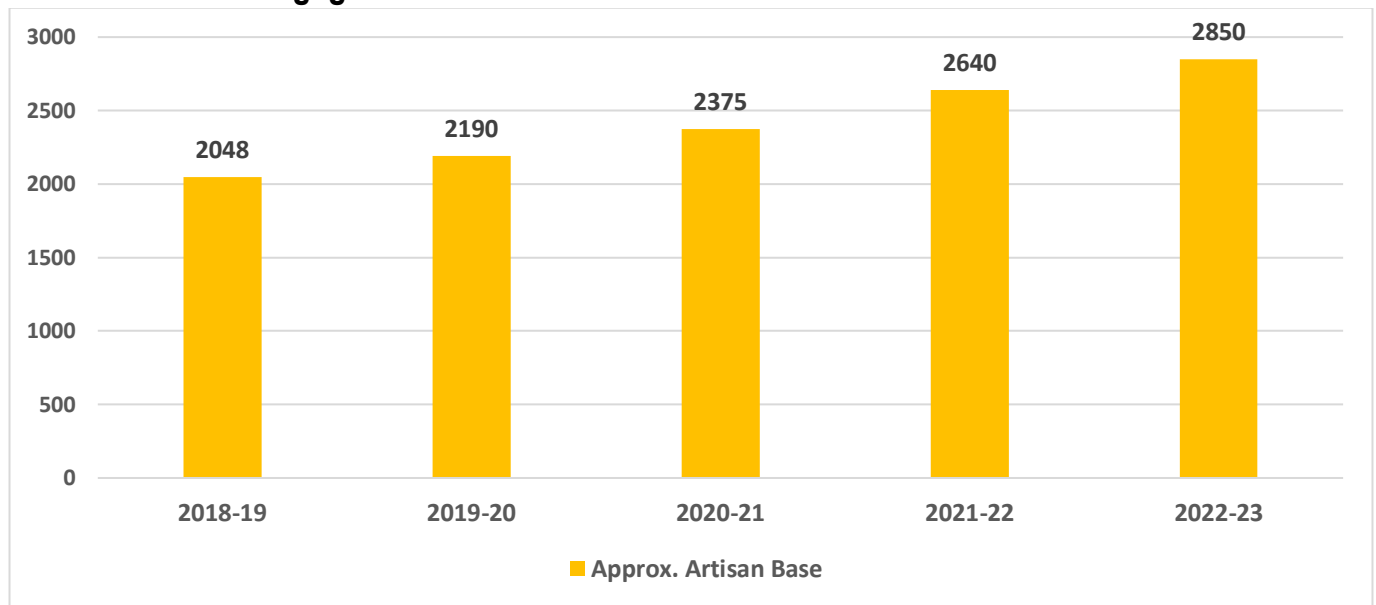
4.1.3 Willow Wicker production Data



*The above production data per year (in amount) has been calculated by taking the total number of Artisans involved directly or indirectly in the Willow Wicker Craft and assuming the income of the Artisan to be around Rs 200-300 per day.



4.1.4 Artisans Engaged in Willow Wicker

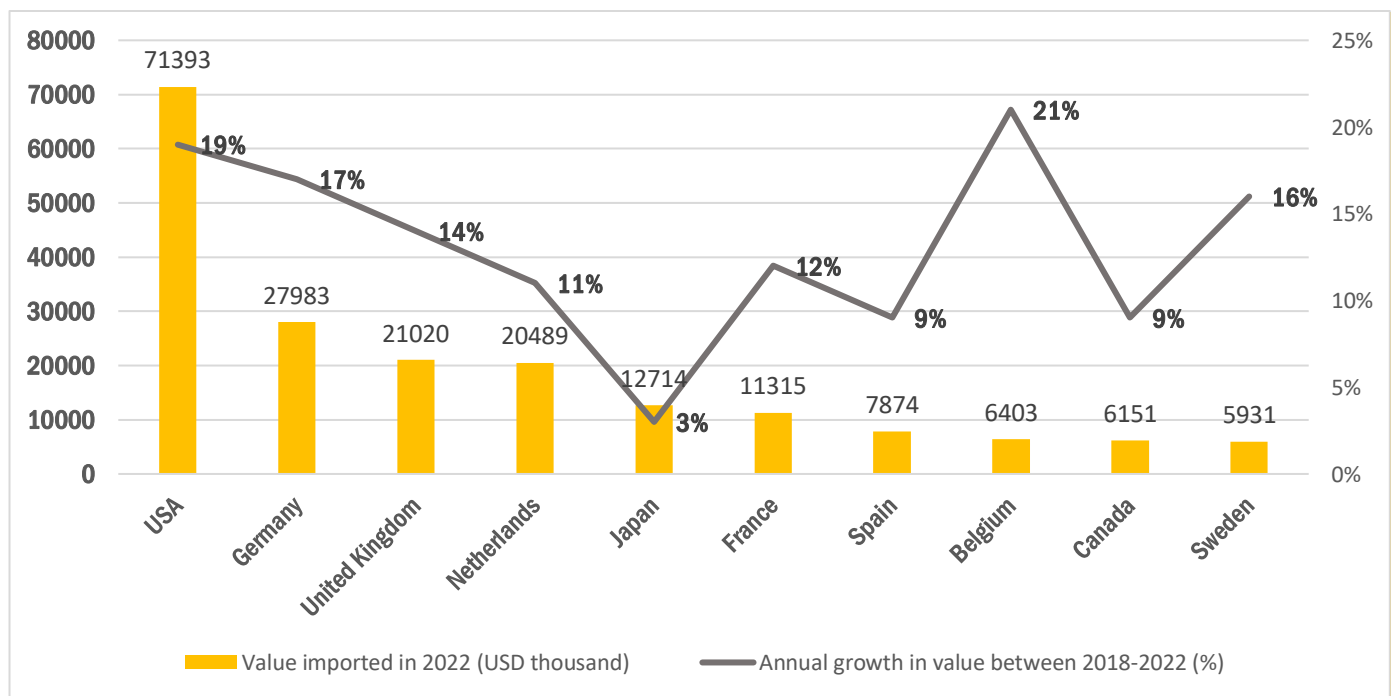


4.1.5 Export Figures of Willow Wicker

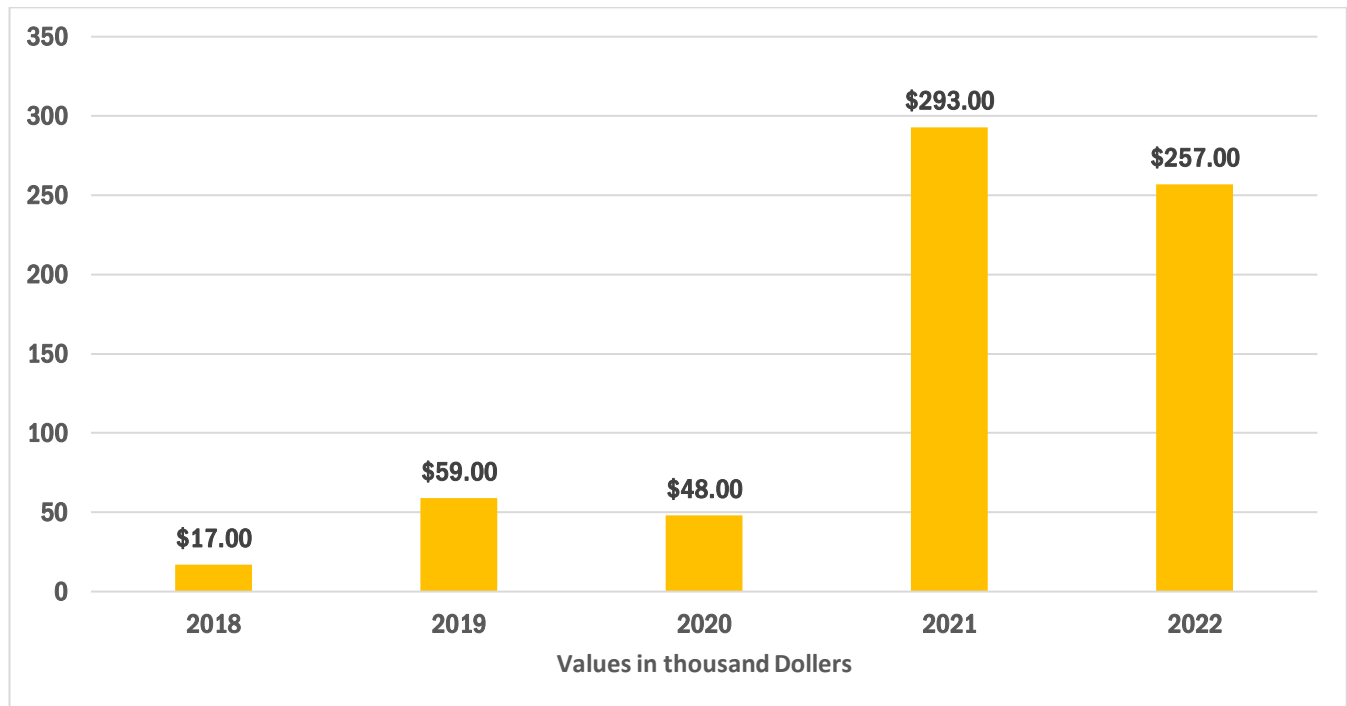
Following HSN Codes have been used by districts of J&K to export willow wicker.

HSN codes	Description
460212	Basketwork, wickerwork and other articles, made directly to shape from rattan plaiting materials

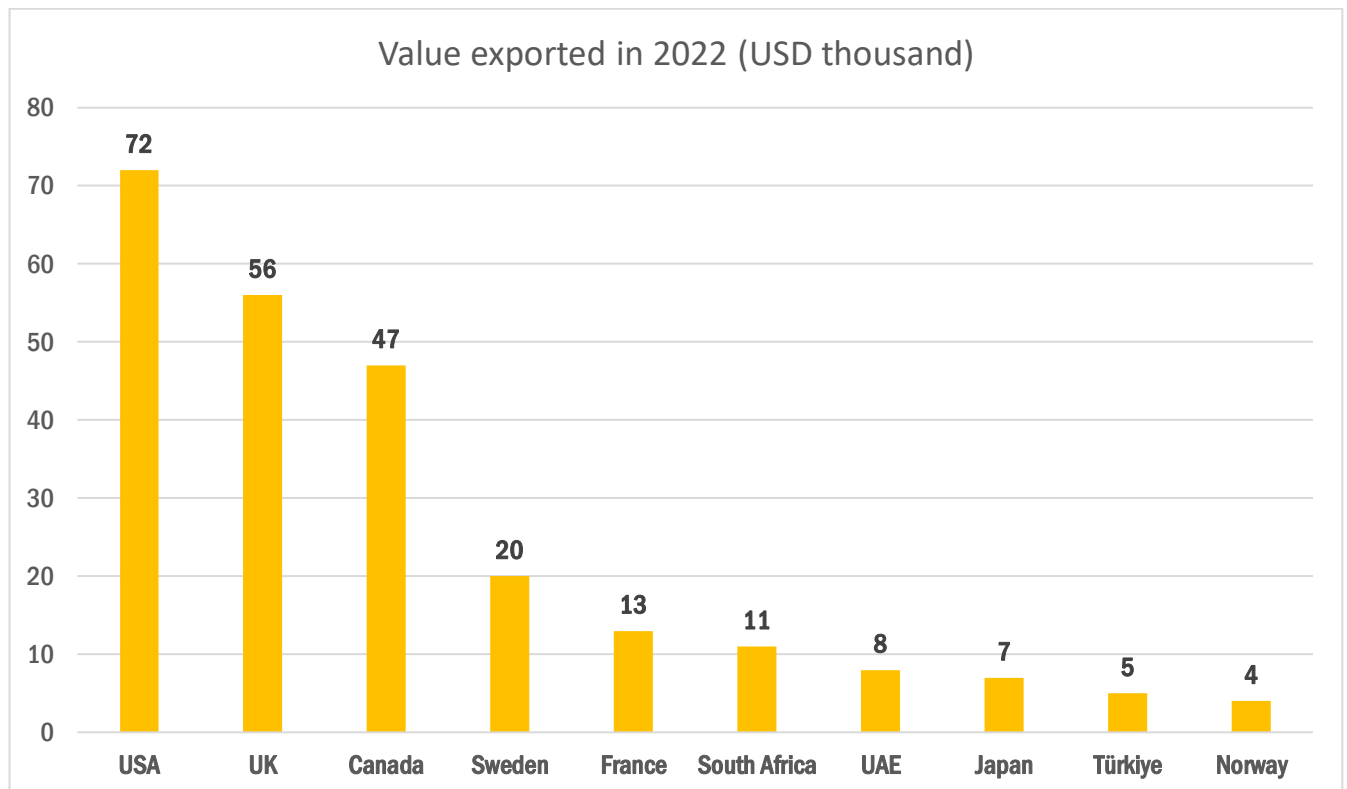
4.1.5.1 Top Importers under the HSN Code 460212



4.1.5.2 Year-on-Year India exports under the HSN Code 460212.



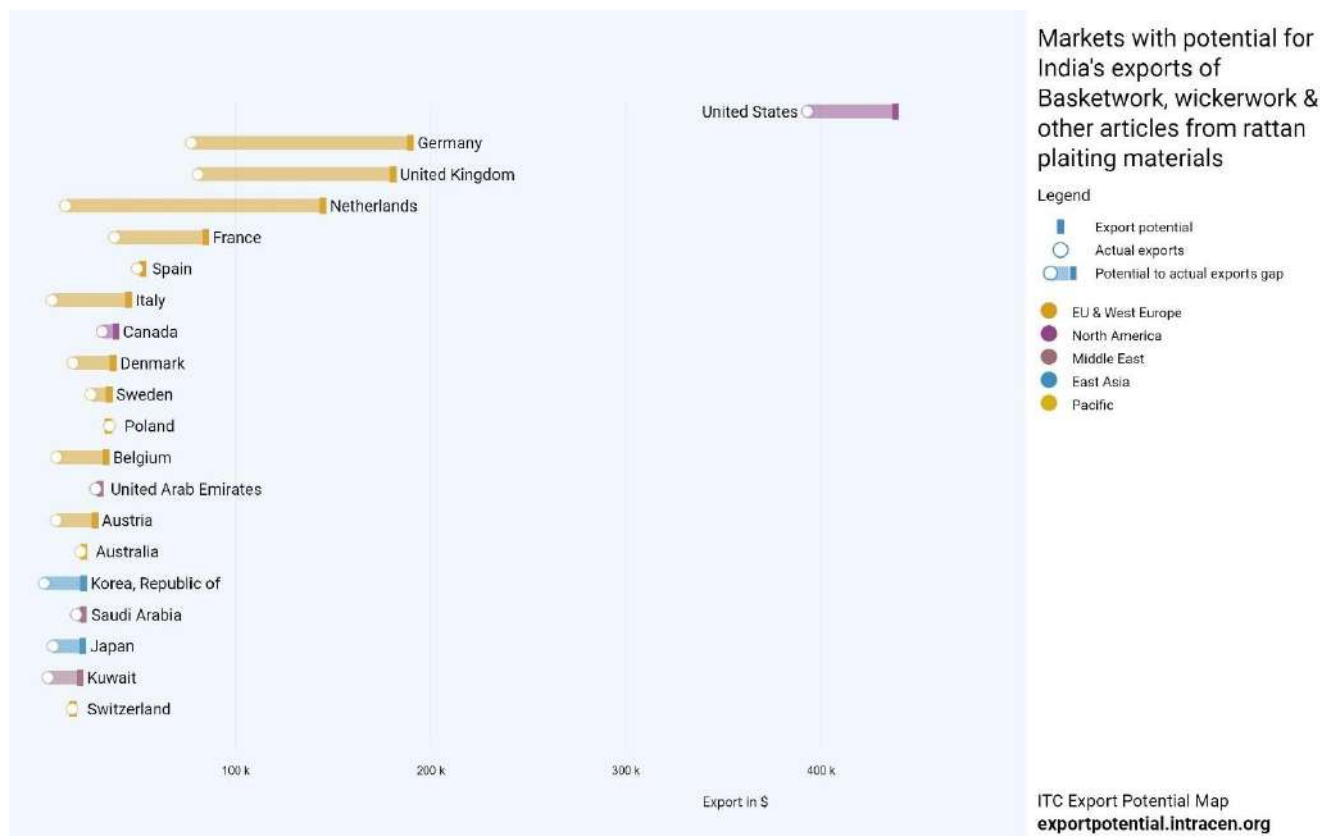
4.1.5.3 Top Countries to whom India Export under the HSN Code 460212



4.1.5.4 Top Potential Countries for Indian Exporter under the HSN Code 460212



Untapped Potential of India under this HSN Code is **USD 645** (in Thousand)

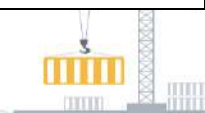


4.1.6 Challenges and Interventions

Parameter	Challenges	Intervention
Raw Material	<ul style="list-style-type: none"> ▶ Low production of Willow 	<p>Hard Interventions</p> <ul style="list-style-type: none"> ▶ New land should be identified for cultivation of willow with departments like Forest/ agriculture etc. <p>Soft Interventions</p> <ul style="list-style-type: none"> ▶ Sher-e-kashmir university of agricultural Science and Technology should be consulted to improve production of willow. ▶ Access to Kishan Credit Card and other agriculture and other allied Schemes to willow farmers also
Design	<ul style="list-style-type: none"> ▶ Majority of stakeholder face problems in creating their designs by latest trends. ▶ Unique designs are usually created based on demand of the buyer 	<p>Soft Interventions</p> <ul style="list-style-type: none"> ▶ Collaboration with National Institutes like NIFT Delhi, National Institute of Design. ▶ Collaboration with renowned interior designers to provide design inputs. ▶ Modernization of SOD Scheme of Directorate of Handicrafts and Handloom, J&K.



Infrastructure	<ul style="list-style-type: none"> ▶ Current dyeing process done by Artisans is not environment friendly and is dyed manually. ▶ No warehouses or storage depot for raw material and finished products 	Hard Interventions <ul style="list-style-type: none"> ▶ Establishment of Common Facility Centre with technology -enabled machine viz. Peeler, Boiler, Sorter, Drying to scale up production of micro artisans/ small manufacturers. ▶ Establishment of Common Warehousing facility have provision for temperature and humidity control Soft Interventions <ul style="list-style-type: none"> ▶ Use of Eco-friendly Azo-Free dyes
Market	<ul style="list-style-type: none"> ▶ Need for infrastructure for marketing and trading for marketing the product ▶ Marketing is done traditionally (offline), online presence is negligible. ▶ Minimal use of Govt of India's e-commerce portal: India Handmade Bazaar – Seller Registration for maximizing sale ▶ Lack of knowledge of existing schemes and govt. initiatives ▶ Lack of participation in national and international events related to the sector. 	Hard Interventions <ul style="list-style-type: none"> ▶ Expo Mart should be established to encourage and help exporters outgrow in international markets ▶ Establishing Rural Haat/Sales Outlet in the District that would provide a suitable market to the artisans ▶ For Willow Wicker cooperatives, cooperative super bazaar (as already proposed in the district) shall also provide a great platform for market ▶ Craft Tourism: Other Interventions as mandated according to Handicrafts and Handloom Policy 2020. Soft Interventions <ul style="list-style-type: none"> ▶ Awareness and outreach for participating in international, national and state-level fairs and exhibitions. ▶ Tie-ups with companies like IKEA and wall-mart ▶ Artisan's linkage with Instagram and other Social Media Platforms ▶ Collaboration with E-commerce companies like Etsy, GoCoop, Blue Rickshaw etc. for maximizing sales. ▶ Conduct awareness workshops at block level to create awareness about schemes like International Cooperation (IC), Proposed Market Assistance Scheme (MAS) under Export Policy. ▶ Awareness regarding recently introduced QR Code based mechanism, first of its kind in the country, for the purpose of Certification & Labelling of produced in Kashmir. ▶ By virtue of this QR Code mechanism, the customer would be able to check and verify requisite details of a Willow Wicker in respect of its genuineness/authenticity along with other related parameters with the help of smart phone before purchasing the same. ▶ Linkage of Willow Wicker Cooperatives in Ganderbal District with National Cooperatives Exports Limited(NCEL)
Packaging	<ul style="list-style-type: none"> ▶ Packaging is done in Kashmir as per the 	Soft Interventions <ul style="list-style-type: none"> ▶ Collaboration with Indian Institute of Packaging.



	<p>requirement of buyers for exports.</p> <ul style="list-style-type: none"> ▶ Lack of innovative packaging of the products. 	
Access to Finance	<ul style="list-style-type: none"> ▶ Lack of awareness about existing financial institutions and their schemes & policies ▶ Blockage of working capital owing to extended payment timelines and return of unsold stock 	<p>Soft Interventions</p> <ul style="list-style-type: none"> ▶ Collaboration with nationalized banks ▶ Collaboration with SIDBI ▶ Awareness and outreach program for raising consciousness about existing central and state government schemes that can be leveraged. ▶ Ease in documentation for Artisans and Weavers in accessing the finance.
Skill Upgradation	<ul style="list-style-type: none"> ▶ Overreliance of Traditional designs and offline marketing ▶ Little Upgradation of weaver's skills 	<ul style="list-style-type: none"> ▶ Training should be given to artisan's entrepreneurs for onboarding, cataloguing and engaging in selling activities on e-commerce platform. ▶ For youth , sufficient training centers should be established in the District where the youth can learn the skill incorporating innovative designs. ▶ Ministry of Skill Development and other allied departments can play a major role.
Socio Economic Factors	<ul style="list-style-type: none"> ▶ MSP for Willow Wicker Artisans ▶ Minimum Working Wages to be fixed 	<p>Minimum Support Price (MSP) is a form of government intervention to insure the growers/Weavers against a steep decline in the prices of their goods and to help them prevent losses. It is the minimum price set by the government for certain products. The grower/Weaver are paid a pre-announced price for their products</p>
Exporter's issue	<ul style="list-style-type: none"> ▶ No focal point to address exporters ongoing issues. ▶ No Sector Specific Export Council in district Ganderbal ▶ Lack of awareness 	<ul style="list-style-type: none"> ▶ KCCI to act as a focal point for all exporters issues. GM-DIC may be given this responsibility to monitor the cell in consultation with DGFT.



Action Plan and Strategies for Willow Wicker

- **Key Infrastructure required for Production:**

A Common Facility Centre with Requisite Machines to Boil the Wicker, Peel-off the boiled Wicker Reeds, Splitting & Preparing (Plaining / Operating) the Wicker to make it weave-ready. The CFC ought to be located at around Shallabugh/Harran Belt with a capacity to cater around 5000 tons of Wicker annually that should be enough to benefit around 60% of the Artisans involved with the Craft.

- **Key Infrastructure required for export:**

The CFC / Cluster shall possess the IEC besides other certifications like Organic Cultivation, Environment Safety Protocols, etc. In addition, a key requirement of a warehouse (preferably outside the Winter Capital of the UT of J&K) is pivotal to ensure timely processing of order fulfilment.

- **Capacity Building /Skill Requirement / Training:**

The Cluster already established under the World Bank Funded, Jhelum Tawi Flood Recovery Project, has worked in this direction & the Producer Company – SHAAKSAZ (1st of its kind in the District & 3rd in the UT) has been established. The Artisans associated with the Cluster have been trained in not only in Designs & Production Efficiency but in the fields of Accounting & Management, as well.

Moreover additional Handicraft /Skill Development Training centres in the Willow Wicker Craft shall be setup in the District, with sufficient infrastructure and human resource (expert training staff) available that shall train at least 30-50 persons per batch per centre . The Training centres shall be a hub of creative designing , latest interventions and exposure to the global market space.

- **Linkage of the Willow Wicker Handicraft Cooperatives with the National Cooperative Export Society:**

Recently the Ministry of Cooperation has come up with the idea of linking a cooperative of different levels e.g Apex, Secondary , Primary etc with a National Level Export Cooperative , that would help the cooperatives in getting connected with the National and International Market. The cooperatives depending upon their types need to invest in the NECL by buying shares of different amounts. The shares would be repaid in the form of dividends to the cooperative .

- **Creation of a District Export Council for Willow Wicker Artisans**

A council of the Willow Wicker Artisans shall be formed so that timely suggestions may be invited from them and accordingly the matter would be taken up.

- **Requirement of a Common Facility Centre:**

There is a dire need of the creation of physical infrastructure that would act as a one-point stop for the Artisans to procure required quality & quantity of materials at an affordable rate viz-a-viz the sale/contributing point to deposit their production.

The land for a common facility centre has been identified in Peerpora-Kachan Area of Ganderbal District, that has been taken up with the authorities. Soon the DPR would be prepared and sent to the authorities for approval. The detailed requirement of the CFC so proposed is given as follows:



- **Key issues impacting Export – Identify bottlenecks for exporting these products.**
 - ▶ Illiteracy of an Artisan.
 - ▶ Lack of exposure.
 - ▶ Lack of Support centre facilitating the export formalities.(No Export Cell in the District)
 - ▶ Lack of enforcement of labour laws.
 - ▶ Lack of infrastructure.(No QR coding facilities , packaging facilities available)
 - ▶ Lack of an organized structure.
 - ▶ Crop changing by the artisans/farmers from Willow Wicker to rice , etc
- **Suggestive Solutions / Interventions – Interventions (Both Hard & Soft) required from DLEPC Ganderbal.**

An understanding is must between the World Bank PMU – JK ERA & JK TPO to check for possible convergence of the Cluster created under JTFRP to strengthen it further & creation of Physical Assets that would help the Community in the long run.

1. Existing Collaborations with other Countries, if any.

SHAAKSAZ via JTFRP initiative had collaborated (through National Consultant engaged for the task) with a U.S. based Consultancy – Creative Learning (Aid to Artisans) for International Market Linkages and had participated in the Las Vegas Show (2022).

2. Certifications with other agencies:

Willow Wicker is currently tagged (QR Coded) especially the products developed by SHAAKSAZ Willow Wicker Craft Producer Company Limited.

3. Organic Cultivation Certification:

As such there isn't any such certifications held by any Artisan / Unit Holder which is in the knowledge of the Department. However, SHAAKSAZ has applied for some certifications as mandated for the Export of the Wicker Products.

4. Assessment of work that can be mechanized:

There are several pre-weaving activities right from boiling to processing that could be mechanized.

5. Other Technological Interventions required to import the Product:

There is least involvement of technology in the Wicker Industry that too is limited to preparation of materials for weaving. As such, most of the mechanical equipment's required for the craft can be developed locally/nationally.

6. Willow Wicker cultivation Insurance

The farmers/ artisans shall be provided with an insurance cover for their land under Willow Wicker Cultivation, so that they don't change the crop from Willow to other crop.

7. Creation of FPOs/Cooperatives /PACS

Willow Wicker artisans who are in an unorganized sector shall be registered under Self Reliant Cooperative Act to form an Apex Cooperative Federation where they would be funded, they shall also invest their money for the overall upliftment of other Artisans . This AMC shall also act as a SPV for the Cluster to be proposed



4.1.7 Government Schemes/ Policies for Willow Wicker

- ▶ SFURTI Scheme
- ▶ Micro and Small Enterprises - Cluster Development Programme (MSE-CDP)
- ▶ Flatted Factory
- ▶ National Handicrafts Development Programme (NHDP)
- ▶ Credit Card Scheme for Artisans and Weavers (CCSAW)
- ▶ Karkhandar Scheme
- ▶ Financial Assistance to Industrial Cooperatives
- ▶ PMEGP and REGP

4.1.8 Financial implications for Setting up Willow Wicker CFC

Description	Area	Amount in Lakhs
Building		
Skill Upgradation Center Hall	600	200
Office Block	400	
Raw Material Bank	800	
Boiler	1000	
De-barking Section	600	
Dyeing, grading & Drying Section	1000	
Generator Room Cum Utility Section 20 ft x20 ft	400	
QR Coding Facility Section	400	
Designer Section	300	
Wash Rooms (2 Nos)	100	
Site Development		
The Machinery & Equipment		
Willow dyeing Machine		150
Drying Machine		
Boiler with fitting, along with pipe distribution network proportionate to the rated capacity of machines with series of motors.		
Miscellaneous Fixed Assets		30
Total		400

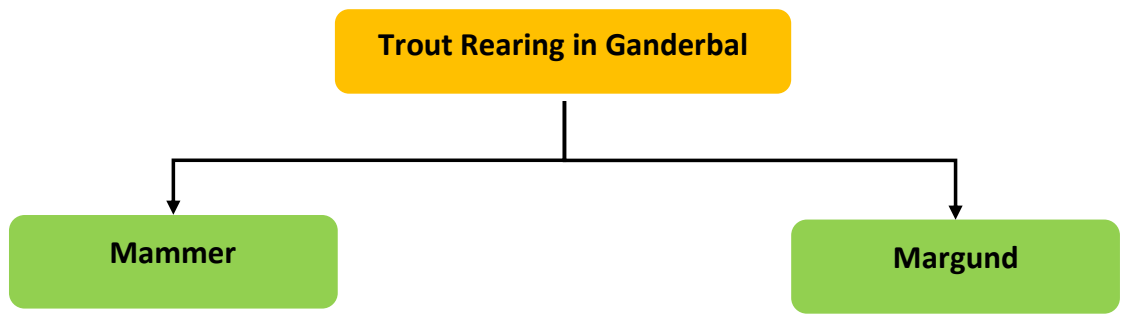
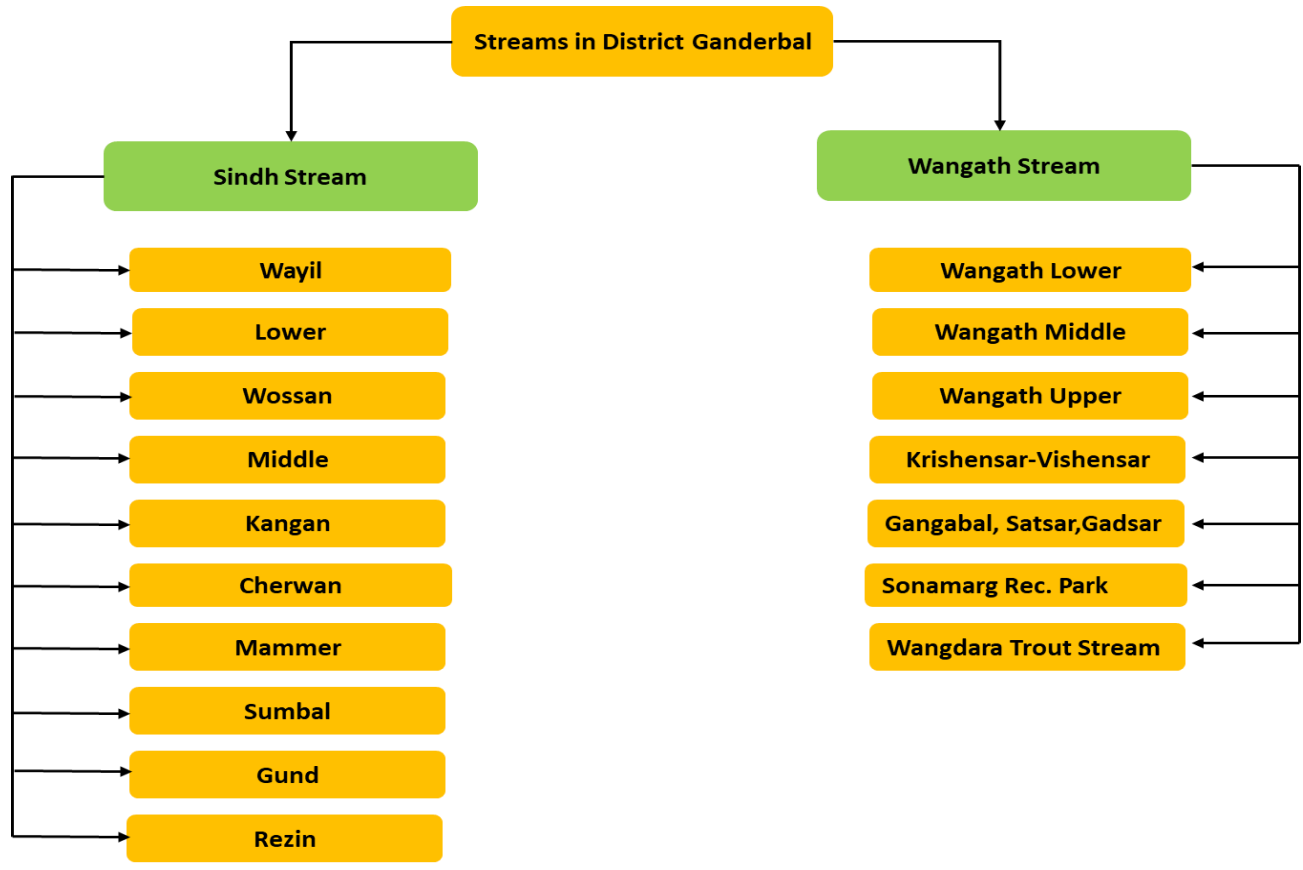
4.2 Rainbow Trout

4.2.1 About Rainbow Trout

Kashmir is known for its world-famous lakes and rivers, which are distributed throughout the valley. The lakes in Kashmir, such as Wular lake and Dal lake, are mostly used for fishing purposes. These water bodies act as habitats for many carp species, such as common carp, grass carp and silver carp. Apart from these fishes, other clear cold water fish species (**trout fish**) are found in clear cold and lotic water bodies of Kashmir.

The majority of India's trout come from Jammu and Kashmir, mainly the Kashmir region. The colder water of lakes and rivers is more suitable as a habitat for them. Although there are marine forms of some of its species, the subtle flavour of freshwater trout differs significantly between species.





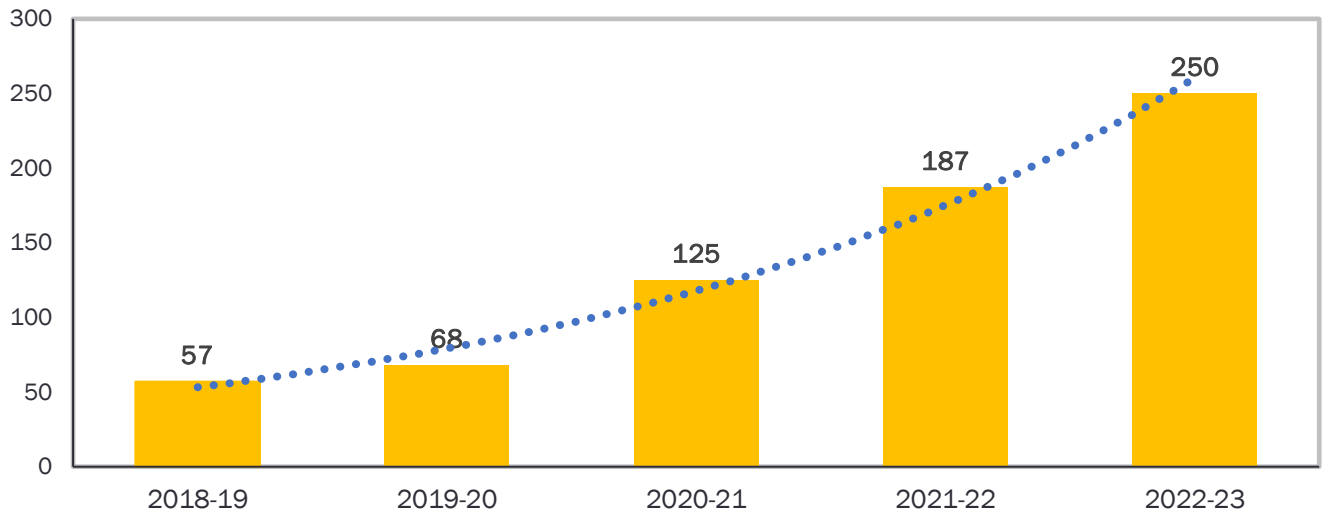
4.2.2 S.W.O.T Analysis of Rainbow Trout

Strength	Weaknesses
<ul style="list-style-type: none"> ▶ Cultural Significance ▶ Natural Habitat ▶ Tourism Attraction ▶ Health Benefits ▶ High Quality and Taste 	<ul style="list-style-type: none"> ▶ Seasonal Availability ▶ Dependency on Natural Ecosystem ▶ Limited Processing Infrastructure ▶ Limited Production Capacity ▶ Lack of Cold Chain Facility
Opportunities	Threats
<ul style="list-style-type: none"> ▶ Market Expansion: ▶ Value-Added Products ▶ Eco-Tourism ▶ Export Potentials 	<ul style="list-style-type: none"> ▶ Competitive Pressure ▶ Environmental Challenges like flash flood ▶ Regulatory Constraints ▶ Disease Outbreaks

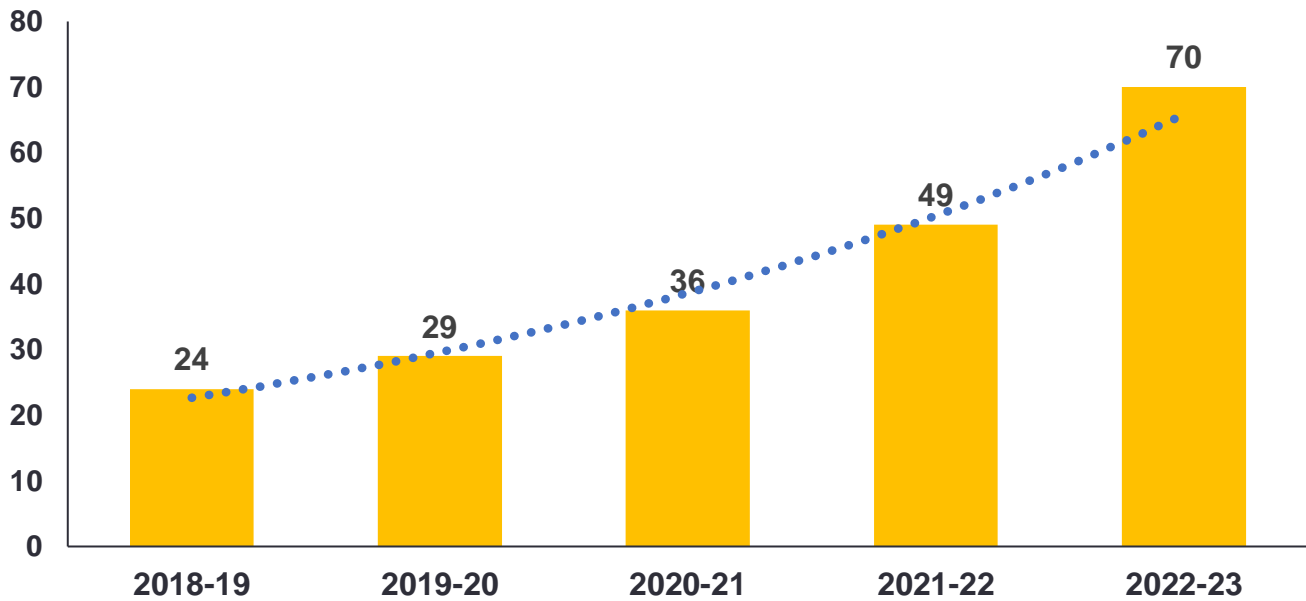


4.2.3 Rainbow Trout Production Data

Trout Production in Quintals from District Ganderbal



4.2.4 Farmers Associated with Rainbow Trout Farming



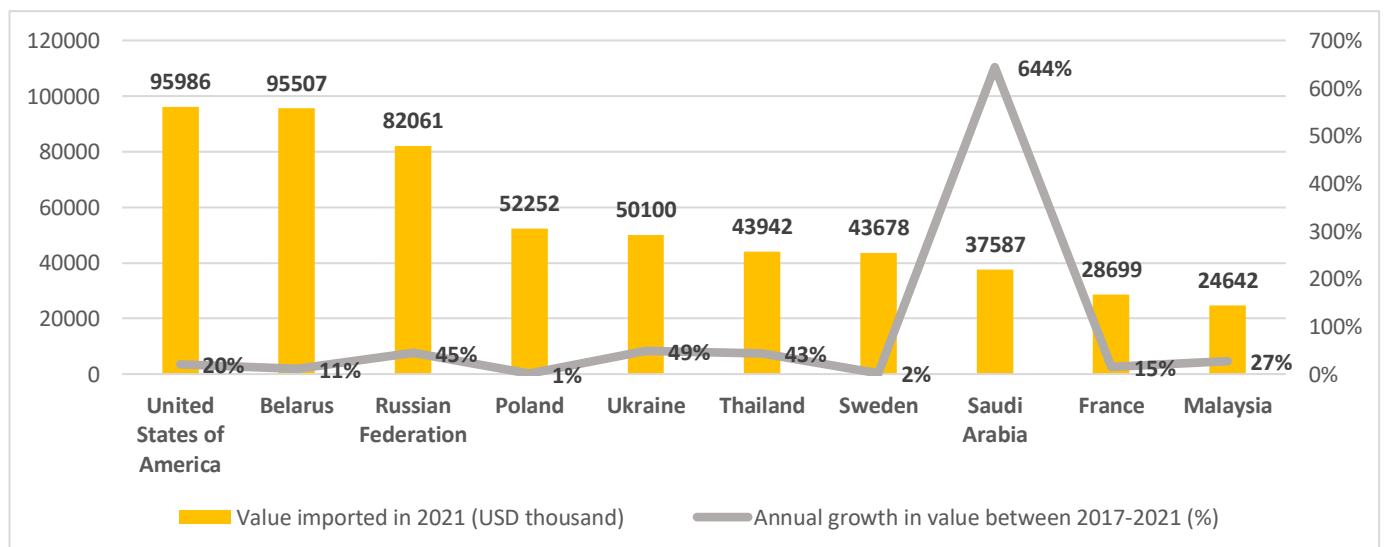
4.2.5 Export Figures of Rainbow Trout

A detailed breakup and analysis of the market based on the form has also been provided in the report. This includes fresh, frozen, canned, and others.

Following HS Code has been used by districts of J&K to export Trout

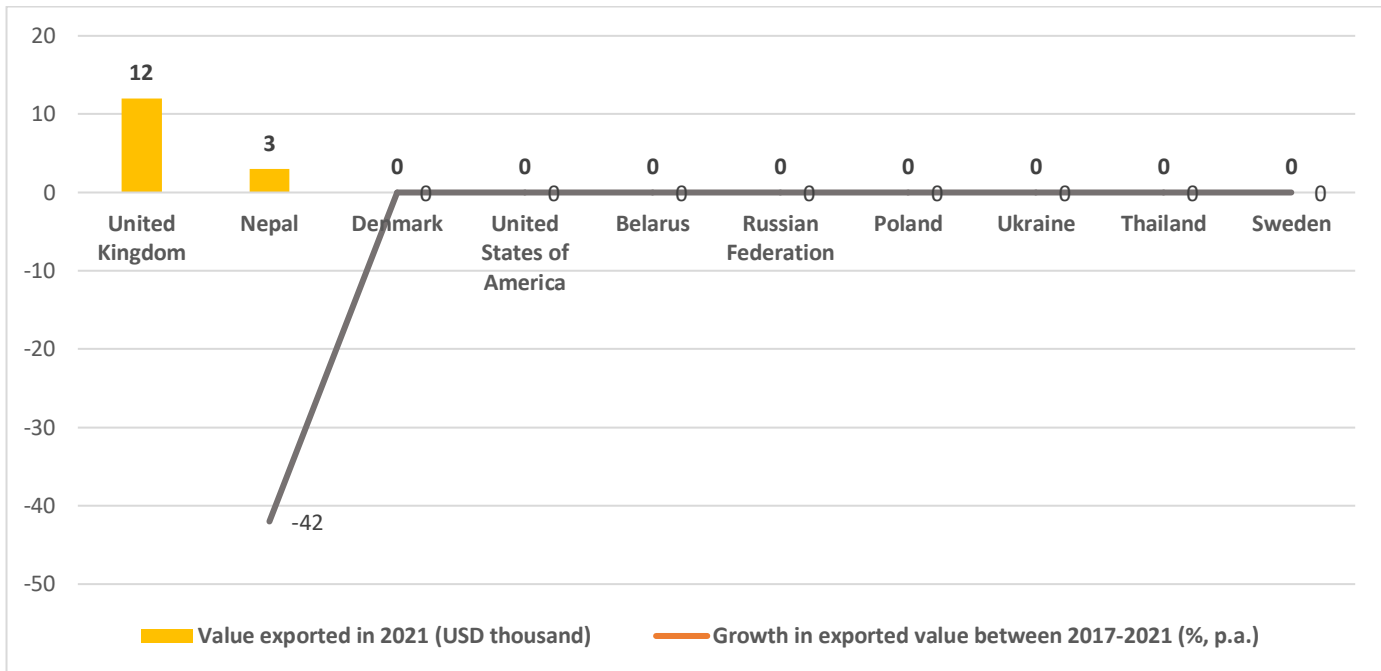
HS codes	Description
030211	Fresh or chilled trout, <i>Oncorhynchus mykiss</i>

Top Importers of the Trout Crewel under the HSN Code 030211



Top Countries to whom India Export the trout under the HSN Code 030211.





Synergies:

- 1 Immediate:** These are those countries where a proper marketing channel will unlock the potential of that market in very short period.
 - a. Based on Signed FTAs the following can be targeted: **Thailand, Malaysia**
 - b. High Growth Markets:, **Saudi Arabia**
- 2 Long Term:** The following countries **USA, Russia, France, Poland, Sweden, Belarus** come under Long-term priority market as these are those markets where the untapped market potential can only be fulfilled if J&K exporters comply and raise the quality of the product to the highest standards, freight rates are more subsidized and major efforts is required in marketing which will require time to accommodate the same.



4.2.6 Challenges and Interventions

Since the total production industry, Ganderbal is around 25 metric tons, and the total produced fish is consumed within the district. A very small quantity of the fish is transported to the state capital for sales. Moreover, the farmers are distantly stationed, as such, clubbing the produce at a single point will be a challenge and shall tell upon the final price of the fish. The collection will take a lot of transit time for which the refrigerated collection van shall be required. Most importantly, the fish is a very perishable commodity, and trout being rich in fatty acid content, has a greater risk of rancidity. Moreover, the trout is to be killed on spot as the aggression leads to an increase in lactic acid concentration, thereby reducing the palatability of the livestock. There is almost 10 to 20% loss due to dehydration during the transit, which is also to be taken into account.

The processing plant is to be centrally located so as to cover the fish farmers of district Ganderbal and adjoining districts. Moreover, a refrigerated van for transporting live or dead fish needs to be kept in place, which shall reduce the dehydration levels as well as arrest spoilage of the fish. The fish cycling is an important intervention which needs to be taken over as the fishes grow in a particular season to the marketable size, that is from October to November and the supplies throughout the year cannot be maintained. In order to ensure regular and timely supplies, some important interventions like the conversion of traditional aquaculture systems into recirculatory models or semi-recirculatory models need to be done so as to make the fish available at least twice a year. The production in the district needs to be enhanced so that the processing plant keeps running and be a profitable asset.

4.2.7 Action Plan and Strategies for Rainbow Trout

Blast Freezing

Blast freezing is a technique used to rapidly freeze fish or other perishable foods at extremely low temperatures. It is commonly employed in the seafood industry to preserve the freshness and quality of fish. The process involves placing the fish in a specialized freezer called a blast freezer or blast chiller. These freezers are designed to freeze products quickly by subjecting them to very low temperatures, usually between -30°C (-22°F) and -40°C (-40°F). The freezing time can vary depending on the size and type of fish but is typically relatively short compared to traditional freezing methods. There are several benefits to using blast freezing for fish:



01

Preservation of quality

Rapid freezing helps to preserve the texture, flavor, and nutritional value of the fish. It minimizes the formation of ice crystals, which can damage the cell structure and affect the taste and texture of the fish.

02

Extended shelf life

By freezing the fish quickly, blast freezing can significantly extend its shelf life. The low temperatures inhibit the growth of microorganisms that cause spoilage, ensuring that the fish remains fresh for a longer period.

03

Prevention of bacterial growth

Blast freezing helps to reduce bacterial growth on the surface of the fish. Freezing at such low temperatures can inhibit the growth of bacteria that may be present, reducing the risk of foodborne illnesses.

04

Convenience and flexibility

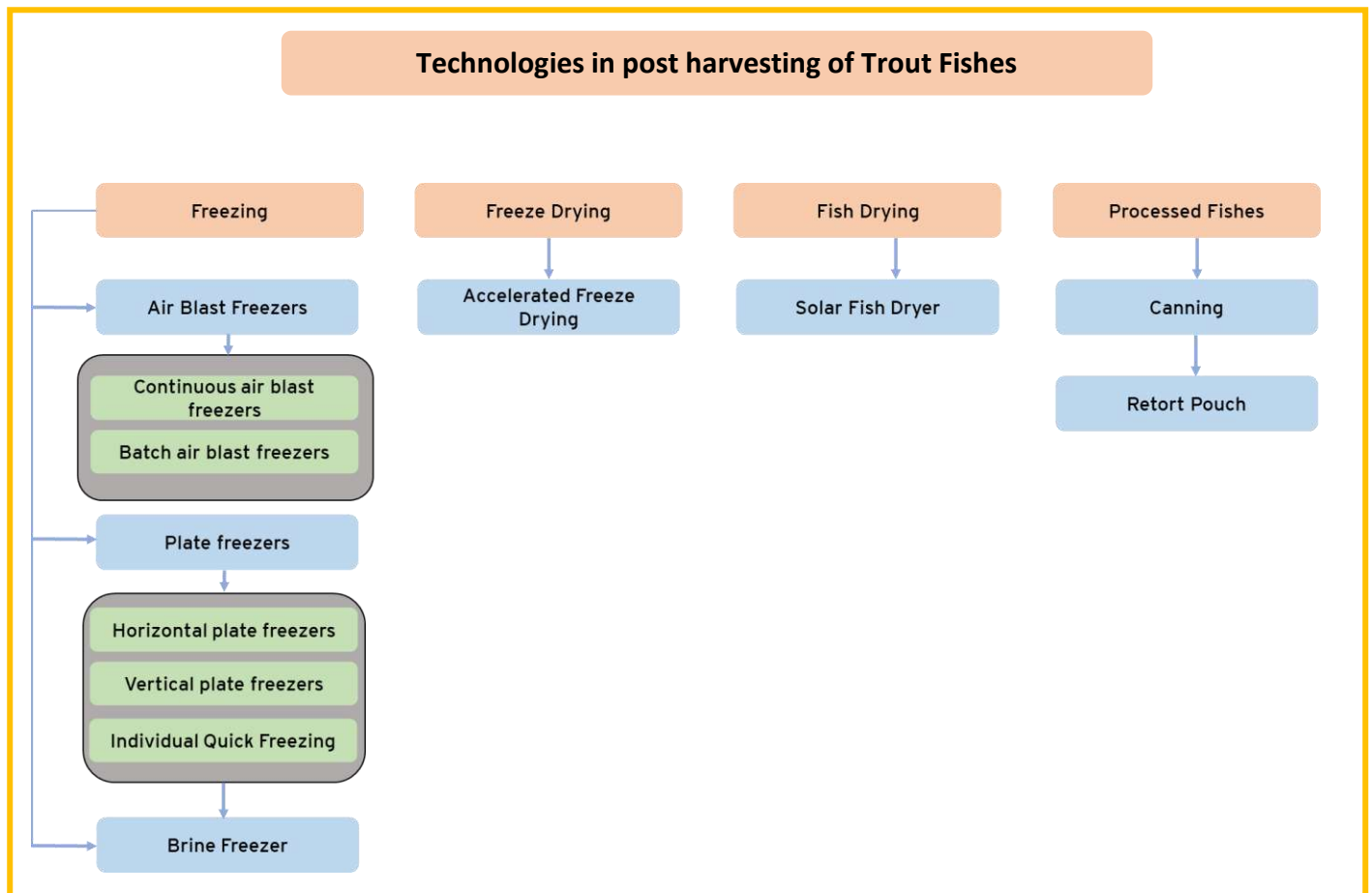
Once the fish is blast frozen, it can be stored for an extended period without significant loss of quality. This allows for better inventory management and flexibility in meeting market demands.

It's worth noting that blast freezing is often followed by proper packaging techniques to protect the frozen fish from freezer burn and maintain its quality during storage and transportation.

Overall, blast freezing is a widely used technique in the seafood industry to ensure the freshness and quality of fish, making it a preferred method for preserving seafood for both domestic and international markets.



Post Harvesting



4.2.8 Government Schemes/ Policies for Trout Farming

Pradhan Mantri Matsya Sampadha Yojhna (PMMSY)				
	Trout farm	Small RAS	Medium RAS	Large RAS
Project Cost (Lacs)	5.50	7.5	25	50
Subsidy @40% General	2.20	3.00	10.0	20.0
Beneficiary Share	3.30	4.50	15.0	30.0
Subsidy @60% (SC/ST/Women)	3.30	4.50	15.0	30.0
Beneficiary Share	2.20	3.00	10.0	20.0
Water Source	Spring/Stream	Tube well	Tube well	Tube well
Land Required	5 marlas	10 Marlas	1 kanal	2 kanals
Apply	Offline	Offline	Offline	Offline
Kissan Credit Card (Lacs)	2.20	SOF not defined	SOF not defined	SOF not defined

Holistic Agriculture Development Plan (HADP)



	Trout farm	Small RAS	Medium RAS	Large RAS
Project Cost (Lacs)	5.50	7.5	25	50
Subsidy @50% General	2.75	3.75	12.5	25.0
Beneficiary Share	2.75	3.75	12.5	25.0
Subsidy @60% (SC/ST/Women)	3.30	4.50	15.0	30.0
Beneficiary Share	2.20	3.00	10.0	20.0
Water Source	Spring/Stream	Tube well	Tube well	Tube well
Land Required	5 marlas	10 Marlas	1 kanal	2 kanals
Apply	Online	Online	Online	Online
Kissan Credit Card (Lacs)	2.20	SOF not defined	SOF not defined	SOF not defined

4.2.9 Financial implications for Setting up Trout Canning CFC

Description	Cost(Lakhs)
Building Cost & Refer Vans	₹ 245.00
Fish stunning machine	₹ 1.30
Grading Machine	₹ 1.00
Drum washing with a horizontal rotation axis	₹ 2.40
Vertical cylindrical scaler	₹ 1.00
Combination washer conveyor	₹ 1.15
De- heading machine	₹ 3.80
Gutting machine	₹ 4.50
Boiler, with pressure of 14 kg per square cm,	₹ 9.58
Autoclave , with crate capacity of about 660 can., with dial thermometer, safety valve and pressure gauge	₹ 4.30
Double seamer – motor driven, complete with stand, motor, starter, switch gear, and change parts, chuck	₹ 3.85
Balancing tank SS made, with steam piping arrangement.	₹ 3.10
Brine heating tank SS with steam heating type, of 200 kg capacity	₹ 2.60
Exhaust box, straight line type	₹ 6.00
Treadle embossing system with one set of double row die, or 5 letter figures range	₹ 2.65
Platform balance	₹ 1.25
Rack for cooling fish and arranging Cans	₹ 6.90
Process table with AL top	₹ 2.10
Washing tanks	₹ 4.92
Pulveriser	₹ 2.50
Total	₹ 309.90



4.3 Pashmina

4.3.1 About Pashmina

For centuries, the Pashmina has remained an emblem for Kashmiri culture and tradition. It is also the sole means of livelihood for several thousand families in the valley. Generations and generations have been engaged in this age-old profession. The weaving of Pashmina is a true art that requires unmatched skills and an eye for precision. And since centuries, the local Kashmiri craftsmen have been doing it.

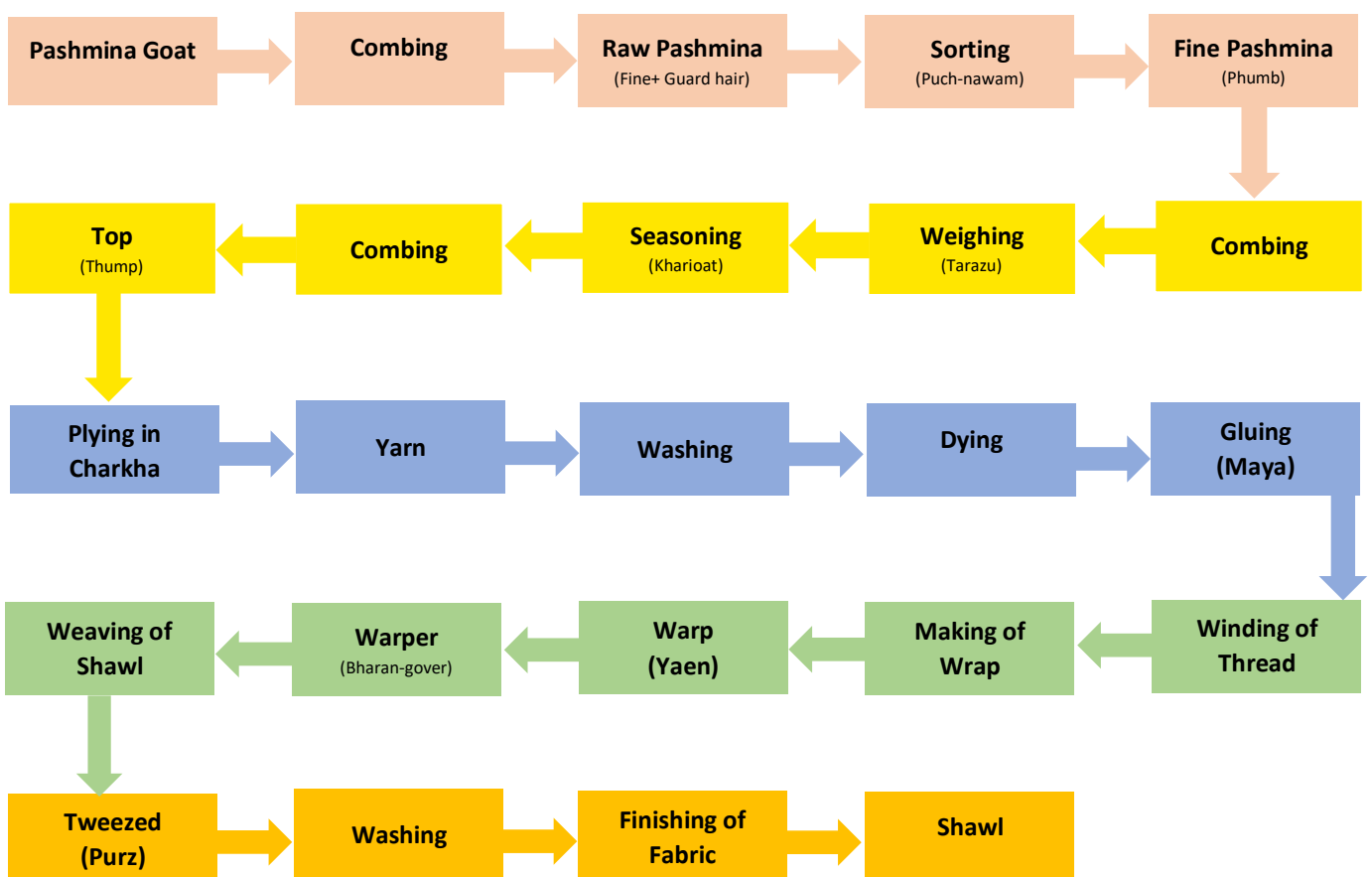
The Pashmina industry of Kashmir has had several ups and downs in the past few decades. Unlike real Pashminas, semi pashminas are shawls made from the pashmina wool combined with some other fabric. And unlike pashminas, semi pashminas can be woven using power looms and are made in shorter durations of time. They also tend to be a lot cheaper.

With rapid use of power looms and more demand for the cheaper semi pashminas, the pashmina weavers in Kashmir have seen a decline in their business.

Kashmir is also a major exporter of these shawls. Internationally, these shawls are mainly exported to the United States, France, Germany, Britain, Belgium, Italy, Japan, Korea and Australia. While the Kashmir Pashmina Industry is still worth several hundred crores, its value has substantially decreased in the last few years.

However, to revive the industry and bring it back to its former glory, several measures are being taken by the government as well as independent organizations. Recognizing the importance of this traditional art, several portals have now started selling real Pashminas online. One of the best among them is www.kashmirica.com. This doesn't just mean that the Pashminas are more easily available but it is also helping the local artisans immensely.

Backward Linkage:

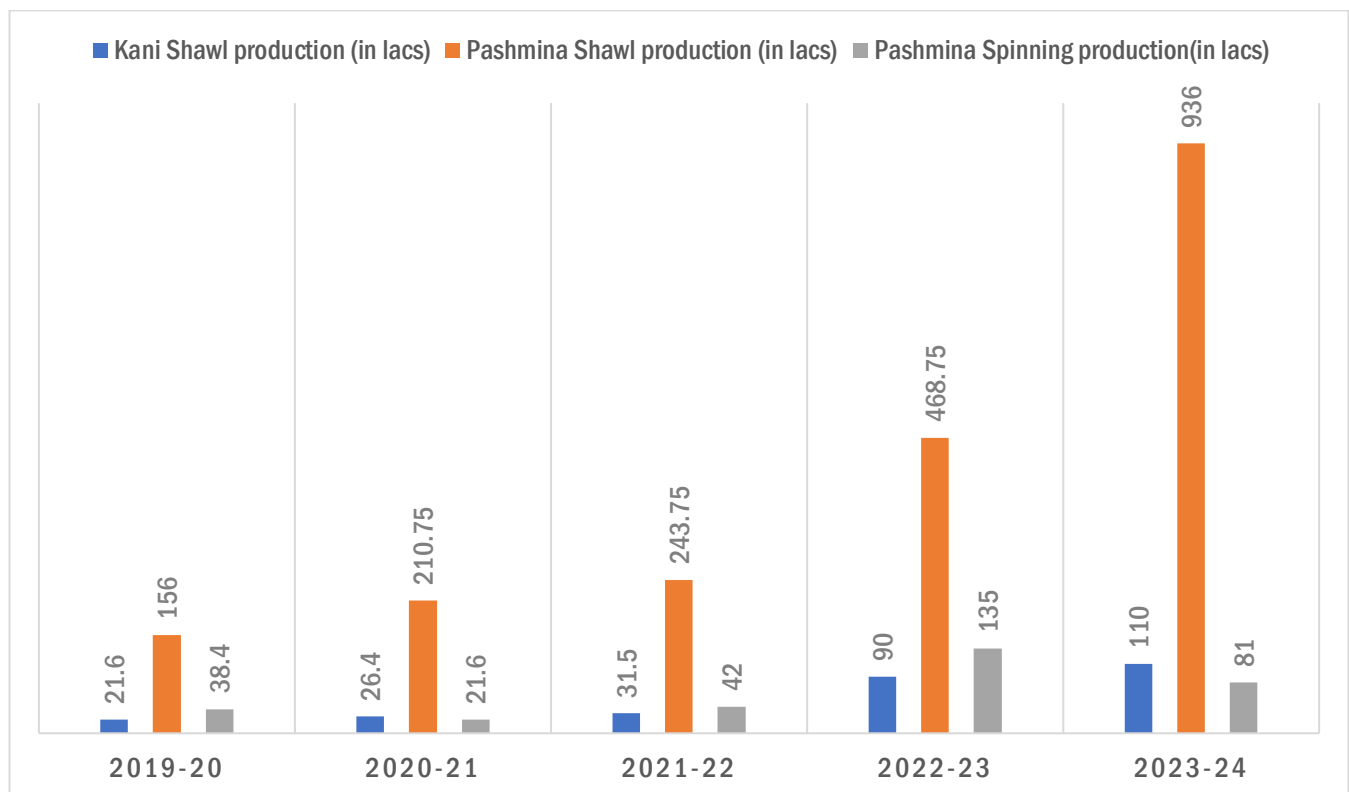


4.3.2 S.W.O.T Analysis of Pashmina

Strength	Weaknesses
<ul style="list-style-type: none"> ▶ No direct Competitors ▶ Traditional Handicraft ▶ Huge Potential Market ▶ GI Tagged Certification 	<ul style="list-style-type: none"> ▶ Less Marketing and Awareness ▶ Raw material Dependency ▶ Limited Weavers ▶ Time Consuming ▶ Middleman Involvement.
Opportunities	Threats
<ul style="list-style-type: none"> ▶ International Market ▶ Un-attended Market ▶ Skill and training institutes can be developed 	<ul style="list-style-type: none"> ▶ Competition from other countries ▶ Counterfeiting

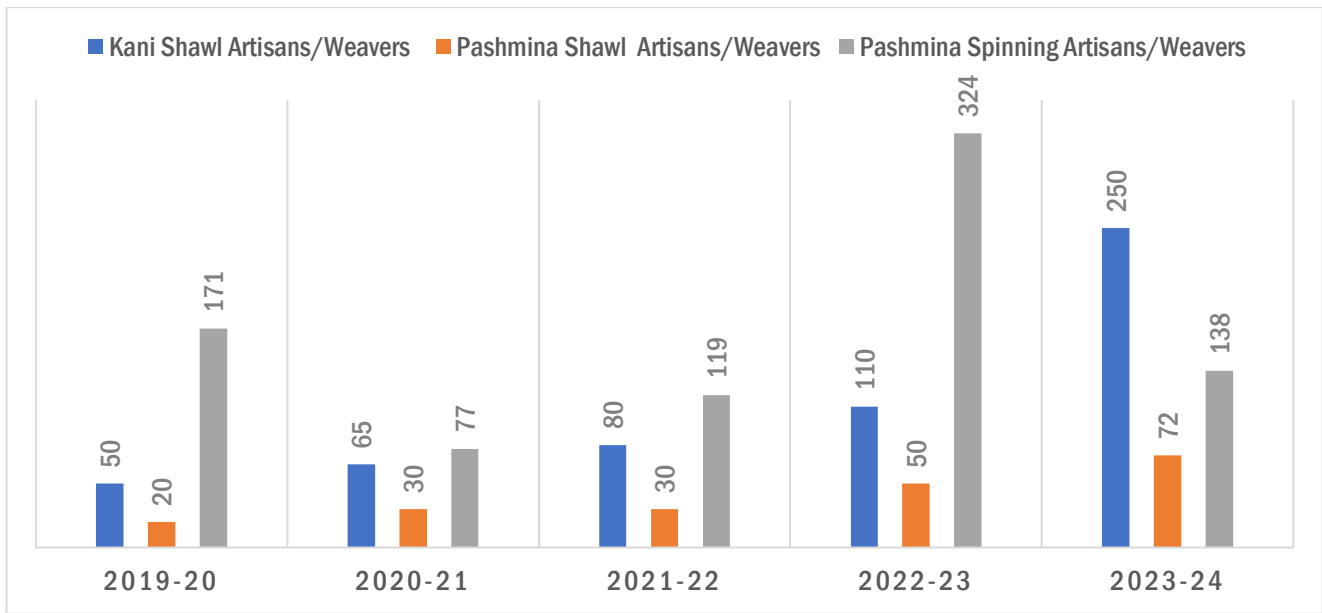
4.3.3 Pashmina Production Data and Artisan Base from Ganderbal

Production



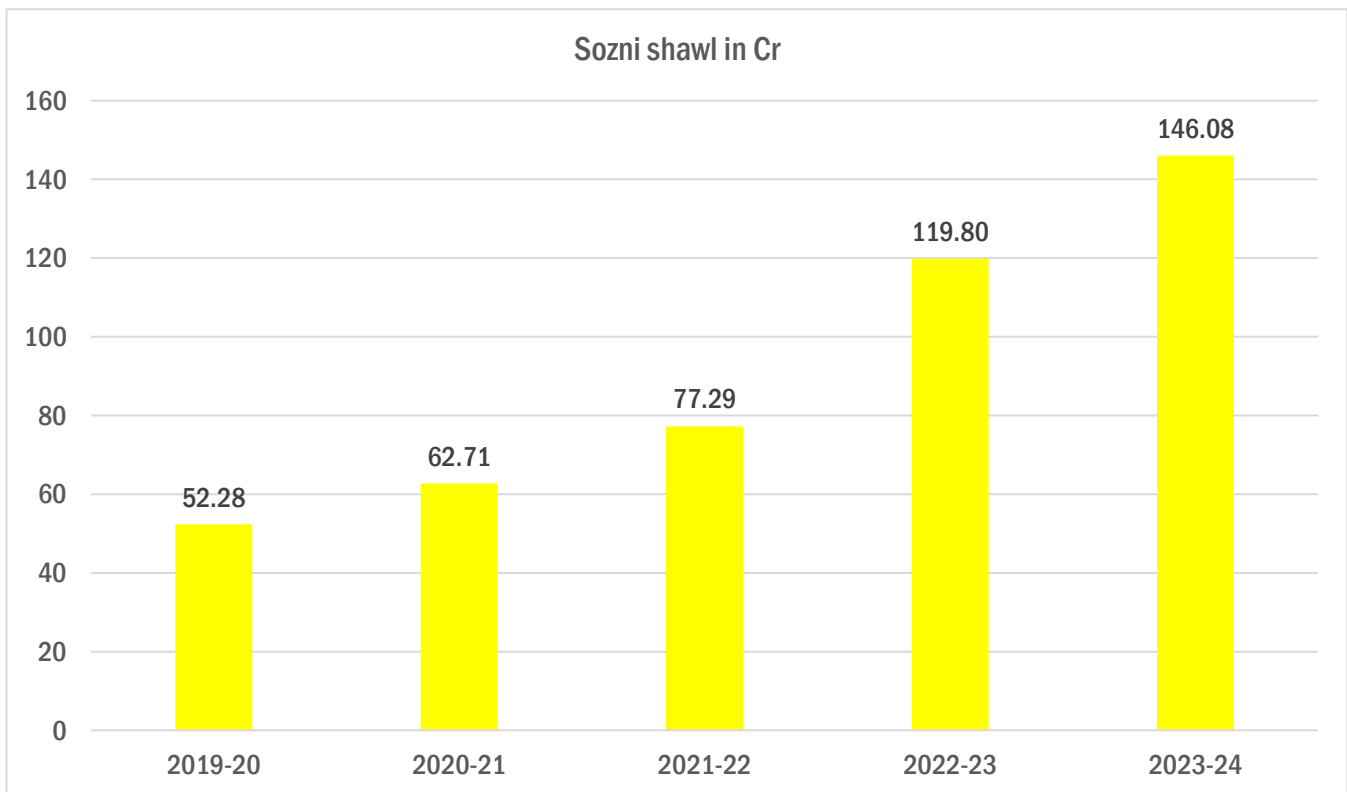
Artisan Base



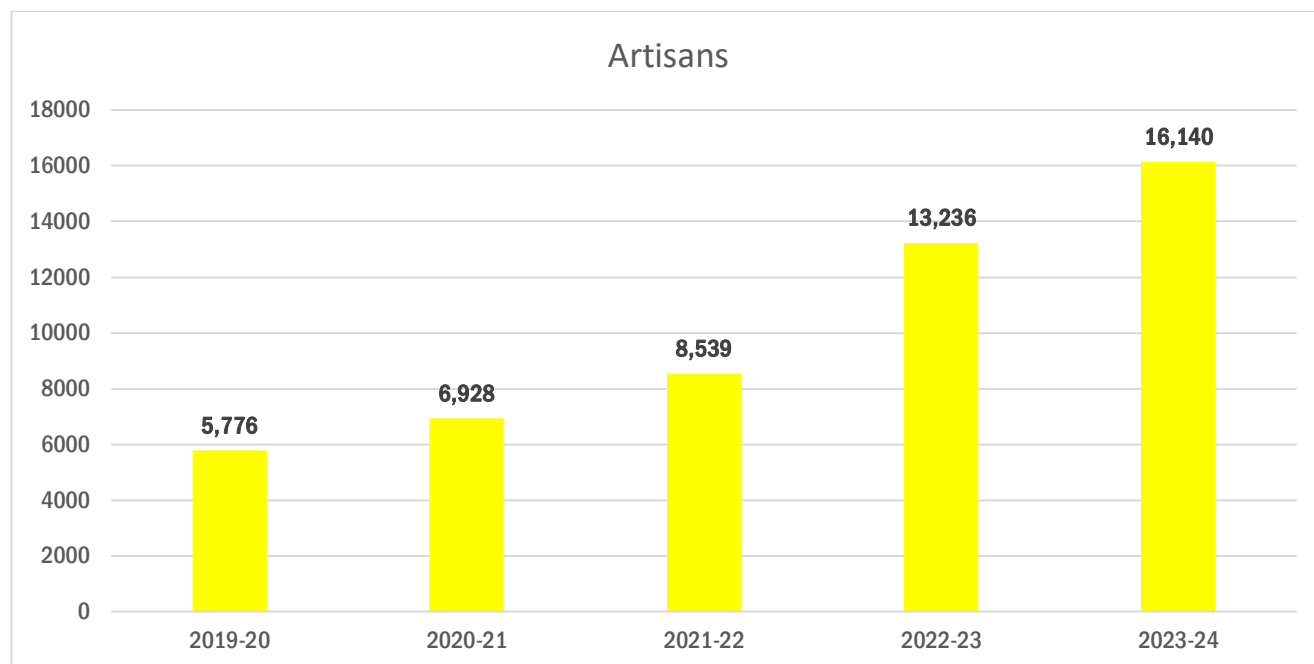


4.3.4 Sozni Production Data and Artisan Base from Ganderbal

Sozni Shawl Production

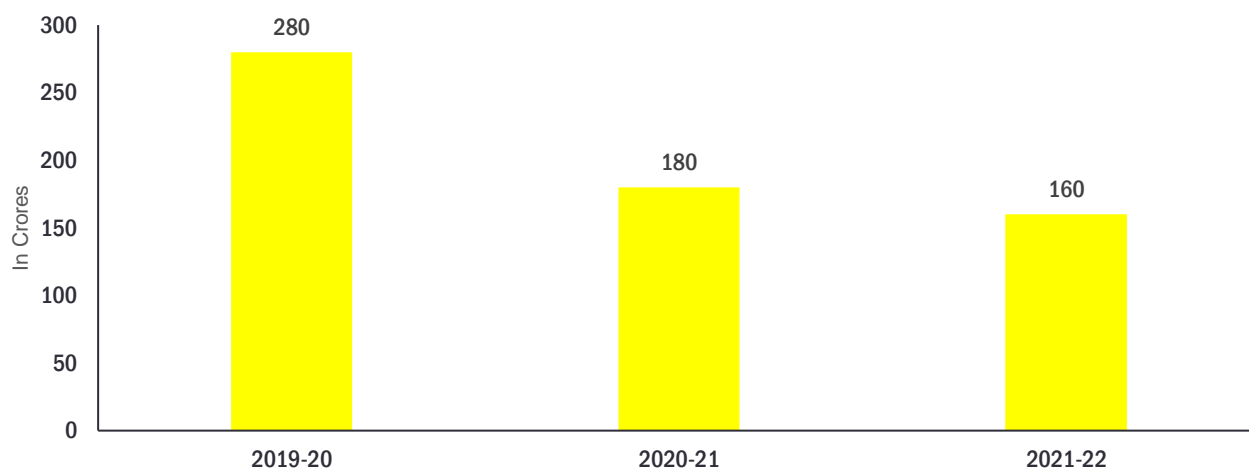


Artisan Base of Sozni



4.3.5 Export Figures of Pashmina

Export Data from J&K - HSN 621420

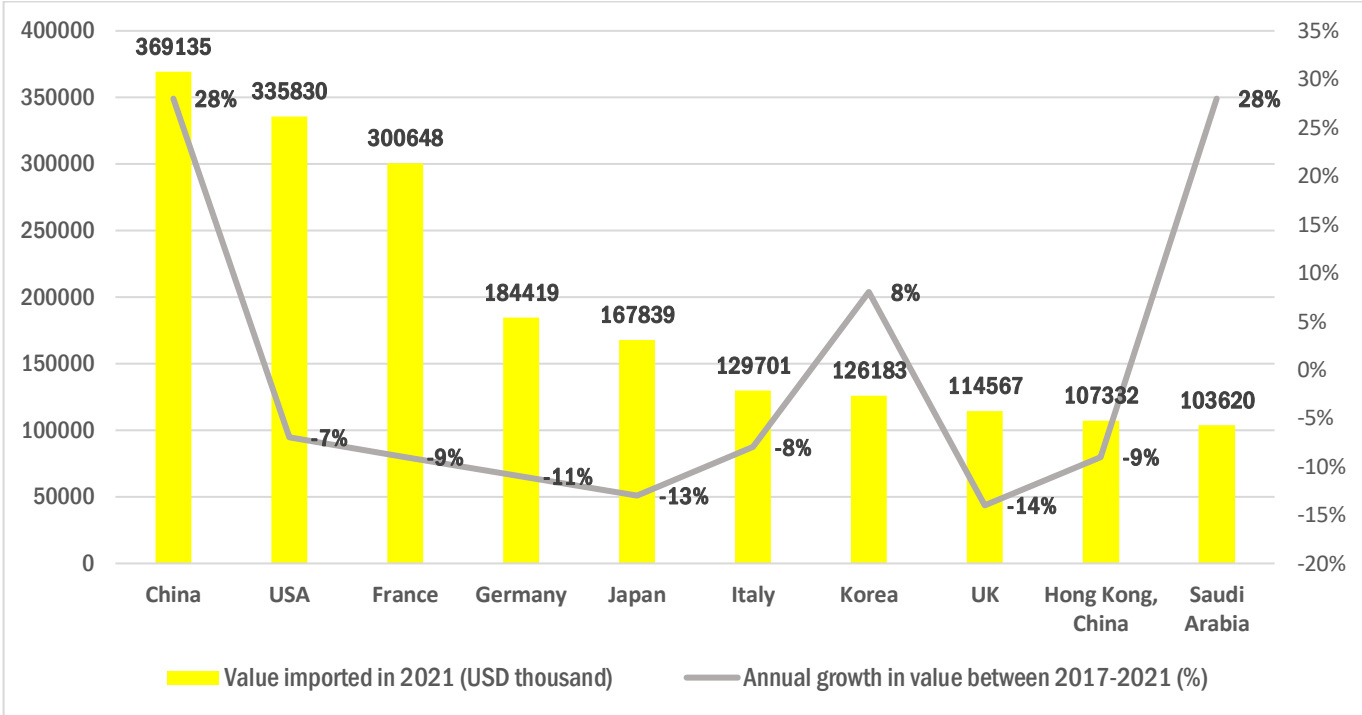


Following HSN Code has been used by districts of J&K to export Pashmina

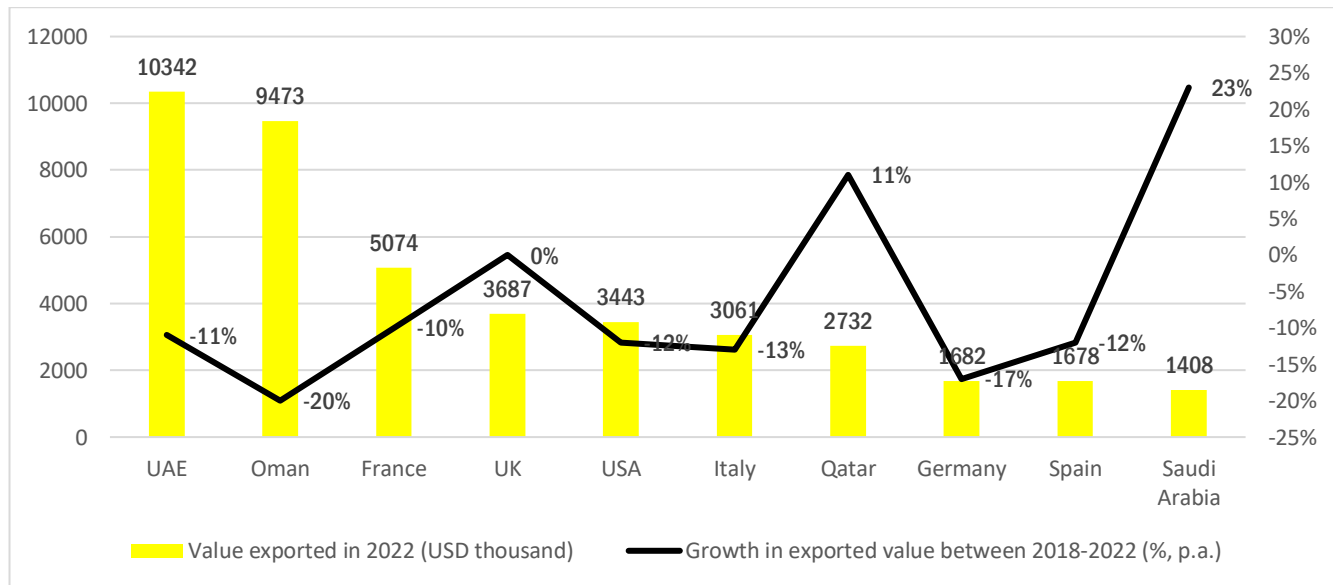
HSN codes	Description
621420	Shawls, scarves, mufflers, mantillas, veils and similar articles

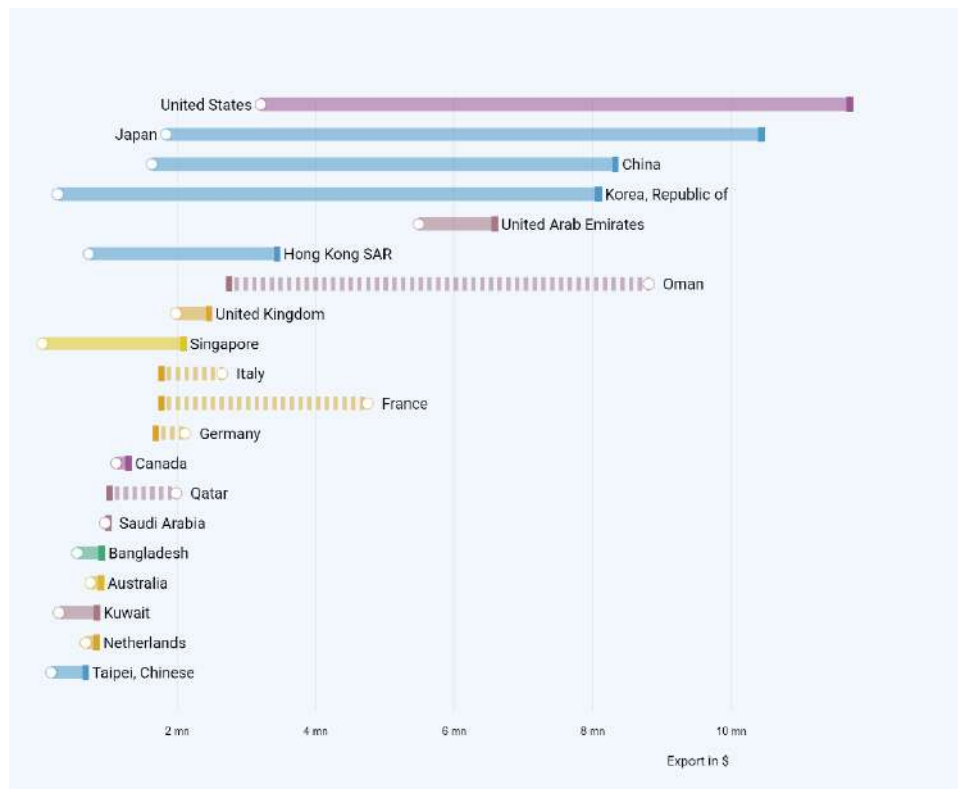
Top Importers of the Pashmina under the HSN Code 621420





Top Countries to whom India Export the Pashmina under the HSN Code 621420.





Markets with potential for India's exports of Scarves, veils & similar of wool/fine animal hair



ITC Export Potential Map
exportpotential.intracen.org

Synergies:

1. **Immediate:** These are those countries where a proper marketing channel will unlock the potential of that market in very short period.
 - a. Based on Signed FTAs the following can be targeted: **UAE, Japan, Australia, Thailand, Vietnam, Singapore and Malaysia.**
 - b. High Growth Markets: **UK, Russia, Bahrain and Kyrgyzstan**
 - c. Based on Untapped Potential, J&K exporters should target the following countries to expand **Brazil.**
2. **Long Term:** The following countries **USA, Canada, France, Italy, Germany, Netherlands, Poland, Belgium, Norway, Sweden, Finland and Switzerland** come under Long-term priority market as these are those markets where the untapped market potential can only be fulfilled if J&K exporters comply and raise the quality of the product to the highest standards, freight rates are more subsidized and major efforts is required in marketing which will require time to accommodate the same.

4.3.6 Government Schemes /Policies of Pashmina

- SFURTI Scheme
- Micro and Small Enterprises - Cluster Development Programme (MSE-CDP)
- Flatted Factory
- National Handloom Development Programme (NHDP)



- Credit Card Scheme for Artisans and Weavers (CCSAW)
- Karkhandar Scheme
- Financial Assistance to Industrial Cooperatives
- PMEGP and REGP

4.3.7 Financial Implication for Setting up Pashmina

Common Facility Centre for Pashmina Dehairing		
Cost of the Project(In Cr)		
	Particulars	Total Cost
1	Plant & Machinery for dehairing and Carding of Pashmina	4.00
2	Accredited Pashmina Testing Lab at Ganderbal	4.00
3	Marketing and Promotion	1.00
4	Market Research/Study/ R&D to identify Target Markets and Develop Export Intelligence trends and also to develop new Designs with Export potential or Value Added Products	1.00
	Total	10.00

4.3.8 Challenges and Interventions

Major Challenge:

The major challenges that Pashmina weavers of District Ganderbal faces is that there is no advanced infrastructure to support them such as advanced Common Facility Centre for Packaging, Quality Testing, Display Centre, Design Centre, Effluent Treatment Plant with ZLD model, Raw Material Bank, getting shawls GI tagged etc.

Moreover, the facilities like Design Centre, Effluent Treatment Plant, Quality Certification and GI Tagging of the Pashmina are present in CDI Srinagar only, Few Weavers/Artisans and Small Enterprises which are close to the facility or afford to travel to CDI Srinagar are able to utilize this facility.

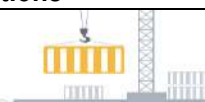
Major Intervention:

A cluster-based approach where the common facility centres for Packaging, Quality Testing, Display Centre, Design Centre, Effluent Treatment Plant with ZLD model, Raw Material Bank, Getting Pashmina GI tagged etc should be present in the vicinity of the clusters so that artisans and weavers can access the above-mentioned facilities.

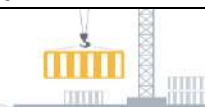
Parameter	Challenges	Intervention
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Raw Material	<ul style="list-style-type: none"> ▶ Constant price fluctuations of the raw materials. ▶ Majorly Pashmina is being procured from China internationally, nationally from Ladakh. 	<p>Hard Interventions</p> <ul style="list-style-type: none"> ▶ Raw material bank with raw material processing facility for processing different varieties of yarn ▶ The raw material processing facility under Common Facility Centre should ensure availability of Pashmina at discounted price. <p>Soft Interventions</p> <ul style="list-style-type: none"> ▶ Awareness and facilitation of Micro credit facilities which can be used by weavers / artisans for procuring Pashmina such as ‘Credit Card Scheme for Artisan and Weavers of Handicrafts and Handloom Sector’ ; ‘Financial Support Scheme for Cooperatives in Handicrafts and Handloom Department’ ; ‘Pradhanmantri Weaver Mudra Scheme’ etc.
Design	<ul style="list-style-type: none"> ▶ Tree of Life, Floral and geometric patterns are the major designs being used by the weavers in Kashmir. ▶ Majority of stakeholder face problems in creating their designs by latest trends. ▶ Unique designs are usually created based on demand of the buyer 	<p>Hard Interventions</p> <ul style="list-style-type: none"> ▶ The Kashmir shawls industry should focus on having a state of art design lab or Design Bank as a CFC along with sample designs. This can be done under Block Level Cluster Schemes under NHDP <p>Soft Interventions</p> <ul style="list-style-type: none"> ▶ Collaboration with National Institutes like NIFT Delhi, National Institute of Design. ▶ Collaboration with renowned Fashion designers to provide design inputs. ▶ Modernization of SOD Scheme of Directorate of Handicrafts and Handloom, J&K.
Infrastructure	<ul style="list-style-type: none"> ▶ Current dyeing process done by Weavers and Artisans is not environment friendly as 80% of current demand is dyed manually. ▶ Majority of the weavers do not have iron frame looms. ▶ No warehouses or storage depot for raw material and finished products 	<p>Hard Interventions</p> <ul style="list-style-type: none"> ▶ Establishment of Common Facility Centre with technology -enabled machine (viz. innovative frame looms, Yarn counting machine to scale up production of micro artisans/ small manufacturers. ▶ Use of Eco-friendly dyes <p>Soft Interventions</p> <ul style="list-style-type: none"> ▶ Financial assistance should be provided through Integrated Processing Development Scheme (IPDS) introduced by GoI, to set up inhouse dyeing units with ETPs ▶ Awareness Campaigns for Loan for purchase/Modernization / Renovation of looms under J&K’s UT Sponsored Handloom Sector Scheme.
Market	<ul style="list-style-type: none"> ▶ Need for infrastructure for marketing and trading for marketing the product ▶ Marketing is done traditionally (offline), online presence is negligible. ▶ Minimal use of Govt of India’s e-commerce portal: India Handmade Bazaar – Seller 	<p>Hard Interventions</p> <ul style="list-style-type: none"> ▶ Expo Mart should be established to encourage and help exporters outgrow in international markets ▶ Primary Corporative in Ganderbal to be linked with multi state cooperatives export Society, that will act as umbrella organisation for export of surplus goods and services produced by various corporative society <p>Soft Interventions</p> <ul style="list-style-type: none"> ▶ Awareness and outreach for participating in international, national and state-level fairs and exhibitions. ▶ Organize state and national level exhibitions



	<p>Registration for maximizing sale</p> <ul style="list-style-type: none"> ▶ Lack of knowledge of existing schemes and govt. initiatives ▶ Lack of participation in national and international events related to the sector. ▶ Lack of awareness and marketing of GI 	<ul style="list-style-type: none"> ▶ Tie-ups with companies like Target and wall-mart ▶ Collaboration with E-commerce companies like Etsy, GoCoop, Blue Rickshaw etc. for maximizing sales. ▶ Conduct awareness workshops at block level to create awareness about schemes like International Cooperation (IC), Proposed Market Assistance Scheme (MAS) under Export Policy. ▶ Awareness regarding recently introduced QR Code based mechanism, first of its kind in the country, for the purpose of Certification & Labelling of produced in Kashmir. ▶ By virtue of this QR Code mechanism, the customer would be able to check and verify requisite details of a Pashmina in respect of its genuineness/authenticity along with other related parameters with the help of smart phone before purchasing the same. ▶ The QR Code along with registered Logo printed on secured fusion label, possessing requisite covert and overt information, is to be embossed on duly tested/certified shawls so that label cannot be copied/misused.
Quality Certification	<ul style="list-style-type: none"> ▶ Currently there are no checks and balances made for quality certification/maintenance. ▶ Only exporters of the cluster try to maintain the quality standard of global market ▶ Lack of knowledge amongst most weavers about the quality certificate required for each product. ▶ Undefined quality standards of the products. ▶ No NABL Accredited Testing Laboratory in J&K. 	<p>Hard Interventions</p> <ul style="list-style-type: none"> ▶ District testing lab like CDI Srinagar should be proposed for District Ganderbal also to enable advance testing and quality control <p>Soft Interventions</p> <ul style="list-style-type: none"> ▶ Awareness regarding CDI Srinagar's recently introduced QR Code based mechanism, first of its kind in the country, for the purpose of Certification & Labelling of Hand-spun and hand woven Pashmina produced in Kashmir.
Packaging	<ul style="list-style-type: none"> ▶ Packaging is done in Kashmir as per the requirement of buyers for exports. ▶ Lack of innovative packaging of the products. 	<p>Soft Interventions</p> <ul style="list-style-type: none"> ▶ Collaboration with Indian Institute of Packaging.
Access to Finance	<ul style="list-style-type: none"> ▶ Lack of awareness about existing financial institutions and their schemes & policies ▶ Blockage of working capital owing to extended payment timelines and return of unsold stock 	<p>Soft Interventions</p> <ul style="list-style-type: none"> ▶ Collaboration with nationalized banks ▶ Collaboration with SIDBI ▶ Awareness and outreach program for raising consciousness about existing central and state government schemes that can be leveraged. ▶ Ease in documentation for Artisans and Weavers in accessing the finance.
Skill Upgradation	<ul style="list-style-type: none"> ▶ Overreliance of Traditional designs and offline marketing ▶ Little Upgradation of weaver's skills 	<ul style="list-style-type: none"> ▶ Training centers to be established within the district of Ganderbal ▶ Training should be given to artisans, weavers, entrepreneurs for onboarding, cataloguing and engaging in selling activities on e-commerce platform.



Post GI Initiative	<ul style="list-style-type: none"> ▶ Lack of promotion of products highlighting their GI tag 	<ul style="list-style-type: none"> ▶ Target to make 100 authorized Users to become IEC holder in a year. (DIC) to identify such stakeholders. ▶ Organise one seminar within two months to apprise the stakeholders about the importance of Geographical Indication (GI) and for increasing the authorised users. (This can be done by DGFT /FIEO/ MSME with the help of DIC)
Socio Economic Factors	<ul style="list-style-type: none"> ▶ MSP for Pashmina weavers ▶ Minimum Working Wages to be fixed 	Minimum Support Price (MSP) is a form of government intervention to insure the growers/Weavers against a steep decline in the prices of their goods and to help them prevent losses. It is the minimum price set by the government for certain products. The grower/Weaver are paid a pre-announced price for their products
Exporter's issue	<ul style="list-style-type: none"> ▶ No focal point to address exporters ongoing issues. ▶ No Sector Specific Export Council in district Ganderbal ▶ Lack of awareness 	<ul style="list-style-type: none"> ▶ KCCI to act as a focal point for all exporters issues. GM-DIC may be given this responsibility to monitor the cell in consultation with DGFT.

4.3.9 Government Schemes/ Policies for Pashmina

- ▶ SFURTI Scheme
- ▶ Micro and Small Enterprises - Cluster Development Programme (MSE-CDP)
- ▶ Flatted Factory
- ▶ National Handloom Development Programme (NHDP)
- ▶ Credit Card Scheme for Artisans and Weavers (CCSAW)
- ▶ Karkhandar Scheme
- ▶ Financial Assistance to Industrial Cooperatives
- ▶ PMEGP and REGP

5. Chapter: Action Plan

Infrastructure

Activities	Responsibility	Duration
<ul style="list-style-type: none"> - Leverage MSE-CDP Scheme, Flatted Factory Complex Scheme, SFURTI to set up <ul style="list-style-type: none"> - Willow wicker: CFC for Willow wicker processing unit having facilities like Boiling, Peeling, Seasoning, and dyeing, Quality control - Pashmina: dehairing and Carding of Pashmina and Testing Lab, Quality control and GI tagging. - Identify SPV 	DIC/ GMDIC/ Directorate of Handicrafts and Handlooms, J&K	36-48 Months



Design Innovation

Quantifiable activity/ intervention	Responsible authority	Timeline for implementation
i. Creation of a Design bank at the CFC.	DIC, Directorate of Handicrafts and Handlooms, J&K.,	24 Months
ii. Collaboration with National Institute of Design (NID), NIFT, CDI Srinagar shall help weavers bring design innovation in the market.	JKTPO, Directorate of Handicrafts and Handlooms, J&K	6 Months to Initiate
iii. Collaboration with renowned interior designers	JKTPO	12 months to Initiate

Quality and Packaging

Activities	Responsibility	Duration
i. MoU with QCI for defining quality standards of the product so that their quality can be maintained/ improved	JKTPO, QCI	3 Months to initiate
ii. Collaboration with Indian Institute of Packaging (IIP) will help with innovative packaging techniques customized as per the product. When, the weavers will adopt the latest techniques, it will help enthrall new customers thus, increasing the overall sales	IIP, JKTPO, CDI Srinagar, NIFT	4-6 months

Marketing

Activities	Responsibility	Duration
i. Undertake a study to identify the potential for Willow Wicker products in the domestic and export market.	JKTPO, Directorate of Handicrafts and Handlooms, J&K.	2 Months
ii. Leverage the potential and expand the market reach of these products.		
iii. Establish Expo- Mart/Showroom in Ganderbal to increase exports, promote exporters, provide guidance. a. Identification of Space for Expo Mart/Showroom b. Identification of body to be in charge c. Establishment of Expo Mart/Showroom	JKTPO, EPCH, Directorate of Handicrafts and Handlooms, J&K.	24 months
iv. Identification of big retailers having presence in international markets to increase domestic sale and exports	JKTPO	3 months
v. Initiate talks with Walmart, IKEA and TARGET for collaboration a. Discuss terms for collaboration		



Activities	Responsibility	Duration
b. Introduce weavers and manufacturers to big retailers		
Collaboration with e-Commerce portals (Flipkart, Amazon, eBay, Etsy, Blue Rickshaw etc.) to boost the sales of the products in the domestic and International Market.	JKTPO	Continuous Initiative
Conduct awareness workshops at block level to create consciousness about different marketing schemes that can be leveraged	GMDIC, Directorate of Handicrafts and Handlooms ,JKTPO	Continuous Initiative
Branding of Willow Wicker as ODOP Product of Ganderbal to promote Willow wicker across the Nation by participating in exhibitions/fairs	JKTPO, ITPO, CEPC	Continuous Initiative
Collaboration with major hospitality industries, private organizations and government bodies for decorating of their offices with Willow Wicker products manufactured in Ganderbal	JKTPO	3 months

Financial Assistance

Activities	Responsibility	Duration
Tie up with the banks/financial institutions (SIDBI, J&K Bank etc.) for better interest rates, enhanced working capital limits etc.	JKTPO/DLEPC and banks	3 Months
Handholding of MSMEs, Weavers, Artisans, Entrepreneur for increasing their awareness on schemes of UT & centre and the procedure to avail financial assistance	Directorate of Handicrafts and Handlooms, J&K./ GMDIC/DLEPC	Continuous Initiative

Skilling Upgradation

Activities	Responsibility	Duration
i. Collaboration with NSDC for providing job-oriented training for skilling and upskilling.	NSDC/ Directorate of Handicrafts and Handlooms, J&K	Continuous Initiative

Export Assistance



Quantifiable activity/ intervention	Responsible authority	Timeline for implementation
Prepare New Export Policy for Jammu and Kashmir which should encompass Market Development Assistance (MDA), Financial Assistance for Foreign fairs/exhibition, Financial Assistance for sending samples to foreign buyers, Subsidy on freight charges upto gate way port Air Freight Rationalization Scheme, Gate way Port Scheme, etc	JKTPO, Department of Handicrafts and Handloom, J&K	Policy Prepared and Approved (3 Months) Implementation (5 years)
Sensitization and facilitation in availing Import/ export documents: Awareness on Import-Export Code which is crucial for participating in global trade. While some of them are aware, they face challenges in applying. Thus, at district level, a camp should be set in every three months to help the individuals interested in trade to understand about the requisite documents required for undertaking import/ export and provide support in availing them	JKTPO, DLEPC and DGFT	Continuous initiative
Creation of an event calendar comprising of events to be conducted in a Financial Year with a focus on international marketing events . Further, DGFT and FIEO can finalize a target to participate in at least 5 international events in a year by utilizing schemes like IC and MAS etc.	JKTPO, DLEPC, ITPO, EPCH, CEPC and DGFT	Continuous initiative
The CONCOR rates are to be made available at regular intervals to the DIC office for updation of the rates to be displayed at the same time at district website.	DLEPC/JKTPO/FIEO/DIC/DGFT	24 Months
The formation of the Sub-committee comprising the representative of CONCOR and Deputy Commissioner Industries to understand the issue and suggest ways to help Industry. Ease of Logistics portal of FIEO has been developed to provide information about container availability and issues relating to it. The industry may be informed of this portal.	JKTPO/DLEPC/DIC/DFGT/FIEO	24 Months

Envisaged Outcomes

- ▶ Double the Export Turnover from District Ganderbal.
- ▶ Addition of 50,000 Weavers/Artisans etc.
- ▶ 20% increase in Digital Literacy, i.e selling of products on e-commerce platforms.



- ▶ 20-40% increase in wages of the Weavers, artisans.
- ▶ Depository of Designs and quick adaption or Creation of New Designs as per the market trends.
- ▶ Eco-Friendly Packaging which complies the International Standards as well as enhance the product's aesthetic appeal.



6. Chapter 6: Policies and Schemes

► SFURTI Scheme:

“Scheme of Fund for Regeneration of Traditional Industries (SFURTI)” is a programme of the Ministry of Micro Small and Medium Enterprises, Government of India and was launched in the year 2005 with the view to make the traditional industries more competitive, market-driven, productive, profitable and capable of providing sustainable employment for traditional industry artisans and rural entrepreneurs. The Coir Board is the Nodal Agency for the implementation of the scheme. The scheme is being implemented by the Board through the Implementing Agencies engaged by the Board for each cluster. This scheme focuses on physical infrastructure creation, technology upgradation, training, product development, innovation, design interventions, marketability, improved packaging and marketing infrastructure with the aim of improving artisanal income.

Project Interventions: The Scheme covers three types of interventions namely Soft Interventions, Hard Interventions and Thematic interventions.

❖ Soft Interventions:

- General awareness, counselling, motivation and trust building.
- Skill development and capacity building for the entire value chain with special focus on digitization of training modules
- Machine handling and maintenance training
- Institution development
- Exposure visits
- Market promotion initiatives
- Design and product development
- Participation in seminars, workshops, and training programmes on technology up-gradation, etc.

Note: Digitization of training modules should be done to support training to new artisans, refresher training, assistance to artisans working from home, etc



❖ **Hard Interventions:**

- Common facility centres (CFCs) and worksheds with a provision of IP enabled CCTV cameras.
- Procurement of machineries
- Working Capital and Raw material banks (RMBs)
- Tools and technological up-gradation such as charkha upgradation, tool-kit distribution, etc.
- Warehousing facility
- Training center.

❖ **Thematic Interventions:**

- Brand building and promotion campaign
- New media marketing
- e-Commerce initiatives
- Innovation
- Research & development initiatives and technological upgradation of similar group of clusters based on performance.
- Developing institutional linkages existing & proposed clusters

❖ **Institutional Arrangement:**

- Scheme Steering Committee (SSC)
- Nodal Agencies (NAs)
- Technical Agency (TA)
- Implementing Agency (IA)

Implementation Methodology:

- ❖ Web-Based Project Management System (PMS)
- ❖ Identification of a tentative list of clusters
- ❖ Engagement and appointment of Technical Agencies (TAs)
- ❖ Approval from the Scheme Steering Committee (SSC)
- ❖ Pre-requisites for Release of Funds
- ❖ Release of Funds to Nodal Agencies (NAs)
- ❖ Release of Funds to Implementing Agency (IA)

Financial Assistance:



Type of Clusters	Per Cluster Budget Limit
Regular Clusters (upto 500 artisans) *	Rs.2.50 crore
Major Clusters (more than 500 artisans)	Rs.5.0 crore

Clusters with lesser number of artisans/workers etc. can also be proposed by NAs but number of artisans/workers etc. should not be less than 100 (50 for NER & Hilly areas) In such cases, proportionate GIA(Grants-in-aid) may be considered by SSC while granting approval.

#	Project Intervention	Scheme Funding	Financial Limit	Implementing Agency Share
A	Cluster Interventions			
A1	Soft Interventions including skill training, capacity building, and design development	100%	10% of the amount of Hard Intervention(HI) or 25 Lakh whichever is less	Nil
A2	Hard Interventions(HI) including CFC's, RMBs, Training Centre etc*	90%		10% of Hard Intervention as own contribution in cash
B	Cost of TA^^	100%	6 % of the amount of Hard Intervention(HI) or 18 Lakh which ever is lesser	Nil
C	Cost of IA/SPV Including CDE#	100%	8% of the amount of the hard intervention (HI) 20 Lakh which ever is less	Nil

* **95%:5%** in case of North Eastern Region (NER), J&K and hilly states. (INSPV may deposit their share in a phased manner with minimum 25% in a single Installment as per the satisfaction of NA.)

^^ Additional 1%, i.e. 6% to be given to TAs for clusters in NER/J&K/Hilly Areas, upto Rs. 18 lakhs, whichever is less.

This includes remuneration of Cluster Development Executive (CDE) and other expenses incidental for a period of 3 Years.



► Micro and Small Enterprises - Cluster Development Programme (MSE-CDP)

Objectives:

- To enhance the sustainability, competitiveness, and growth of MSEs by addressing common issues such as improvement of technology, skills & quality, market access, etc.
- To build capacity of MSEs and Start-ups for common supportive action through integration of self-help groups, consortia, district Industry associations, etc.
- To create / upgrade infrastructural facilities in the new/existing Industrial Areas/Clusters of MSEs.
- To set up Common Facility Centres in Industrial area (for testing, training centre, raw material depot, effluent treatment, complementing production processes).
- Promotion of green & sustainable manufacturing technology for the clusters to enable units switch to sustainable and green production processes and products

Two components of the MSE-CDP scheme:

- **Common Facility Centres (CFCs):** This component consists of creation of tangible “assets” as Common Facility Centres (CFCs) in Industrial Estate
- **Infrastructure Development (ID):** This component is for development of infrastructure in new/existing notified Industrial Estate.

Funding Pattern

Component	Total Project Cost	Funding Pattern		
		Gol grant	State Share	SPV
CFCs in NE & Hill States, Island Territories, Aspirational Districts	INR 5 Cr to 10 Cr	80%	15%	5%
CFCs in NE & Hill States, Island Territories, Aspirational Districts	INR 10 Cr to 30Cr	70%	15%	15%
Infrastructure Development in NE & Hill States, Island Territories, Aspirational Districts- New	INR 5 Cr to 15 Cr	70%	30%	
Infrastructure Development in NE & Hill States, Island Territories, Aspirational Districts- Existing	INR 5 Cr to 10 Cr	60%	40%	

Implementing Agencies



Component	Implementing Agency/Fund Receiving Agency
Setting up of CFC	<ul style="list-style-type: none"> ▶ Institutions of Ministry of MSME (MSME-DIs, NSIC, KVIC, Coir Board, Technology Centres, NI-MSME and GIRI) ▶ Organizations of State Governments ▶ National and international institutions engaged in development of the MSE sector ▶ Any other institution / agency approved by the Ministry of MSME
Infrastructure Development Project	State / UT Governments through an appropriate State Government / UT Agency/Integrated Industrial Park Development Agency/State Industrial Development Agency

Process

- ▶ SPV Formation: There shall be a SPV for the projects for CFC, which would be a Company registered under Section 8 of the Company Act. FPO/ FPC registered under Section 8 of the Company Act are allowed as the SPV provided they have required number of members as provisioned in the guidelines of the scheme.
- ▶ To ensure that CFC is a collective initiative, certain number of members are required
 - Minimum 20 MSEs/ Startups /Green Field MSEs/FPOs for CFC with project cost of above Rs 10 crore and above
 - Minimum 10 MSEs/ Startups /Green Field MSEs/FPOs for CFCs with project cost of below Rs 10 crore
 - Any contribution higher than the minimum contribution could be by way of unsecured interest free loans
- ▶ The members in the SPV should have a minimum contribution by way of equity capital to bring more sense of ownership. Minimum members direct contribution for the project:
 - 20% of the project cost for CFCs with project cost more than Rs 10 crore
 - 10% of the project cost for CFCs with project cost less than Rs 10 crore
- ▶ Land Identification: Post SPV formation next step is to identify the land for the structure. The cost of land will be included in the cost of project (subject to a maximum of 25% of Project Cost)
- ▶ DPR Preparation: The SPV or state government will prepare a DPR which will clearly establish how the CFC will improve the competitiveness of the MSE units in the cluster and should be aligned with their common aspirations. A credible market study/ survey should be conducted to establish the value chain of the facility.
- ▶ DPR of the project will be appraised by any branch of SIDBI or any commercial bank. The techno economic feasibility report of the bank and DPR would be placed before the SLSC (State Level Screening Committee)
- ▶ The State Level Steering Committee would examine the DPRs, recommend and monitor implementation and operation of approved Projects in the State to ensure satisfactory and time-bound implementation of the activities and operations thereafter
- ▶ The proposal once recommended by SLSC, would be forwarded by concerned MSME-DI online with its recommendations before the same is considered in Office of DC, MSME
 - If the SLSC fails to recommend or reject a proposal within the stipulated time for recommendation as given at Annexure 6, the proposal will be treated as deemed recommended by the SLSC
 - SLSC may act as a single window for all the clearances required for the project. Director (Industries) may be nominated as the nodal officer for such clearances
 - There shall not be any In-principle approval of any project. Either a project would be approved or not approved
 - The proposals for projects with no State Government funding support, may be directly submitted to O/o DC-MSME after due examination by MSME-DIs for final approval, however, recommendation of SLSC would be required
 - The project costing up to Rs. 5 crore will be considered under SFURTI



- ▶ The projects recommended by SLSC will be placed before NPAC (National Project Approval Committee) for consideration and approval
- ▶ The projects must be completed within 18 months from the date of approval order of the project by NPAC

Composition of SLSC (State Level Screening Committee)

ACS/ Principal Secretary/ Secretary (Industries/MSME)	Chairman
Commissioner / Director of Industries / MSME	Co Convener
Managing Director or Representative of Implementing Agency	Member
Representative of Finance Department	Member
Director, MSME-Development Institute	Member Secretary/Convener
General Manager, Concerned District Industries Centre	Member
Special invitees (if any) like representative of SIDBI or any financial institution or any official required for the purpose	Member
A representative from Technical Institution/MSME-Technology of M/o MSME	Member

Composition of NPAC (National Project Approval Committee)

Secretary (MSME)	Chairman
AS&DC (MSME)	Member
Adviser (VSE), NITI Aayog	Member
Joint Secretary (ARI), Ministry of MSME	Member
Economic Adviser (EA)/IFW	Member
Additional Development Commissioner / JS/DDG of the Cluster Division	Member Secretary
Representative of SIDBI	Member
Representative of CSIR	Member
Representative of NSIC / KVIC	Member
Representative(s) of DPIIT, MoTextile, DoPharma, MeitY, MoRD, MoFPI, MoDefence, DoFisheries, Do Animal Husbandry and Dairying	Member
Director, MSME-DI concerned	Member
Principal Secretary / Secretary (Industries/MSME) / Commissioner / Director of Industries / MSME of the State Govt	Special Invitee
Representative(s) of concerned Industry Association(s), Representative from Financial Institution, Programme Management Service Provider, Appraisal Agencies etc	Special Invitee
Director (CD)	Member

▶ Flatted Factory

Introduction:

Flatted Factory Complex (FFC) is a building having two or more floors, where every floor has independent Industrial unit and in which land and amenities, open space and passage are jointly owned and collectively used may be termed as Flatted Factory.

- ▶ Flatted factories are high-rise developments with common facilities



- ▶ The building has a particularly good factory layout with maximum and efficient use of unit space. It is also equipped with basic amenities.
- ▶ The building is subdivided into small separately occupied units which are used for manufacturing, assembly, and associated storage.
- ▶ Flatted factories, a subset of light industrial properties, are stacked-up manufacturing space used for general manufacturing

With a view to optimize on the limited vacant land, concept of flatted factories has been introduced for small scale industries. Provision for flatted factories to accommodate MSME units may be made for the new industrial units. This will facilitate the industry to reduce the lead time in setting up of the project besides huge investment on land and building, thus promoting the entrepreneurship in the region.

FFC will also consist of Raw material storage, Display Centre, admin space, conference hall, creche', First aid centre, CETP facility, dedicated bank space, commercial shops, dedicated lifts.

▶ **Schemes of Ministry of Textile (Development Commissioner Handicrafts)**

The schemes implemented by Office of the Development Commissioner (Handicrafts) are composite in nature and not specific to area, caste or gender. The artisans belonging to all communities including women artisans draw benefits from the schemes. Office of Development Commissioner (Handicrafts), is implementing following generic schemes:

A. NATIONAL HANDICRAFTS DEVELOPMENT PROGRAMME (NHDP)

- a) Marketing Support & Services
- b) Skill Development in Handicraft Sector
- c) Ambedkar Hastshilp Vikas Yojana
- d) Direct Benefit to Artisans [Welfare]
- e) Infrastructure and Technology Support
- f) Research & Development

B. COMPERHENSIVE HANDICRAFTS CLUSTER DEVELOPMENT SCHEME (CHCDS)

Under Infrastructure and Technology Support of NHDP:

1. Introduction

The sub-scheme "Infrastructure and Technology Support" aims to develop world-class infrastructure in the country to support handicraft production, enhance product quality and reduce costs to enable it to compete in the global market. For the development of handicrafts sector and benefit of handicrafts artisans, various components like Urban Haat, Emporia, Marketing and Sourcing Hub, Handicraft Museum, Craft Based Resource Centre, Common Facility Centre, Raw Material Depot, Crafts Village etc. under Infrastructure and Technology Support – National Handicraft



Development Programme are being implemented on need basis on receipt of feasible and viable proposals from the eligible agencies as per the scheme guidelines throughout the country. Under this subscheme, concerted efforts are being made to enhance production, productivity, efficiency and to increase the income and socio-economic status of artisans.

2. URBAN HAAT

The objective of this component is to setup a permanent marketing infrastructure in towns/ metropolitan cities to provide direct marketing facilities to the handicrafts artisans/handloom weavers. This will enable them to sell their products round the year to a wider target audience (or customer segment). Another important feature of the Haat is that there will be adequate number of stalls selling authentic Indian cuisine of various regions in the country by rotation. The Food & Craft Bazaar will provide leisure & recreational facilities for domestic as well as international tourists on the lines of Dilli Haat, which has already attained a prominent status amongst important domestic & international buyers/ tourists. The Haat shall be constructed in an area of not less than 8,000 sq. m. and will have a display gallery, food court etc. The stalls are allotted to artisans on rotational basis on a nominal rent. In addition, weavers can also participate in this scheme. The implementing agencies will be encouraged to form SPVs with active participation of the various agencies dealing with promotion of Tourism, Culture, Food, Processing Industry, etc., involving the tour operators, hotel operators in addition to those dealing with handloom and handicrafts for broad basing and ensure utilisation of facilities for long duration for management and day-to-day running of the same. The implementing agency will be required to sign Memorandum of understanding specifying quantified deliverables. This is a joint programme of DC (Handicrafts) & DC (Handlooms). Only State Govts directly or through their recommended state corporations/agencies will be eligible for building Urban Haats

Eligibility:

- Eligible Local statutory bodies, Apex cooperative Societies and National level Apex Societies (registered under society act/ trust act, etc.)
- Producer Company supported by O/O DC Handicrafts
- Only implementing agencies with a minimum audited annual turnover of Rs. 1.5 Cr in the last three consecutive years will be eligible for implementation of infrastructure projects. However, this provision shall not be applied in the case of Central/State Govt. agencies as an Implementing Agency (IA)

Deliverables:

- Erection of Stalls: - 50 – 80 Nos.(10X8 Sqft)
- Toilets: - 2 each for Ladies and Gents
- Dormitory for Craftspersons:- Provisions for minimum 100 people
- Food Court
- Pavilion /Stage for Cultural Programme
- Store Room



- Meeting/Conference Room
- Souvenir Shop

Financial assistance and funding pattern:

- The financial ceiling for urban haat is maximum INR 800 lakh for each unit for 80 stalls
- 40% of the admissible amount shall be borne by the O/o the DC(H) and DC(HI) each and 20% will be contributed by the state implementing agency.
- Land will be provided by state govt and will be over and above the 20 % contribution by the implementing agency.
- In case of NER, Jammu & Kashmir, Ladakh – 45 % of the admissible amount will be borne by the O/o the DC (HC) and DC (HL) each and 10% shall be contributed by the implementing agency.
- Assistance will also be given for strengthening/renovation of existing Urban Haats subject to a maximum financial limit of INR 250 lakhs (90% assistance will be borne by the Office of the DC (Handicrafts) & DC(HI) and 10% by state

Note- The financial assistance will be based on the number of stalls, land area & other deliverables in proportionate manner. The PAMC shall comprise DC (HC), ADC (HC), ADC(HL), representative of IFW and representative of State Implementing agency.

3. EMPORIA

Under this component, assistance would be provided for the setting up of emporia. These would be setup in commercially viable locations in the implementing agencies' own/rented building. The basic objective of the component is to provide marketing platform to the Local Handicrafts Artisans in their respective area through the outlet and emporia.

The building should already be available for setting up of emporia. The minimum area should not be less than 1000 sq.ft. The eligible cost components for emporia are interior decoration like pop, painting, shelving and related electrical and security and utility installations This component is not for construction and publicity and IT.

Eligibility

- Central/ State Handloom and Handicrafts Development Corporations and any other eligible Govt. Corporations/ govt agencies recommended by State Government or local govt. Bodies etc.
- Eligible Registered SHGs, cooperatives, local statutory bodies
- Producer companies formed by o/O DC Handicrafts.
- Only implementing agencies with a minimum audited annual turnover of Rs. 1.5 Cr in the last three consecutive years will be eligible for implementation of infrastructure projects. However, this provision shall not be applied in the case of Central/State Govt. agencies as an Implementing Agency (IA)



Financial assistance and funding pattern:

The financial ceiling for emporia will be as mentioned in the table below:

Component	Per unit cost (INR lakh)
New emporia (Rented/Own building)	60
Strengthening / Renovation of existing emporia	15

- 80% of the admissible amount shall be borne by the O/o the DC (H) and 20% will be contributed by the implementing agency subject to the ceiling specified in above table.
- In case of NER, Jammu & Kashmir, Ladakh - 90% of the admissible amount will be borne by the O/o the DC (H) and 10% shall be contributed by the implementing agency.
- 100% assistance will be borne by the Office of the DC (Handicrafts) for Strengthening / Renovation of existing Emporia. • Rental amount will be borne by the IA

4. Marketing and Sourcing Hub

It is proposed to setup Marketing Complex (Hubs) for Handicrafts in commercially viable Cities/Towns etc. on the concept of "One Stop Shopping". It will provide a marketing platform to the wholesaler/retailers/ consumers and foreign buyers to reach the potential target segment by showcasing the entire range of handicrafts products. Office of DC (H) will provide support towards cost of construction and interior work for the proposed Marketing Hub

Eligibility:

Central/ State Handloom and Handicrafts Development Corporations and any other eligible Govt. Corporations/ agencies promoted by State Government or local govt. Bodies etc.

- Eligible Non-Governmental Organizations, Registered SHGs, local statutory bodies, exporter bodies/ associations, Apex cooperative Societies and National level Apex Societies (registered under society act/ trust act, etc.) and organization like IICT, MHSC, HMCM, NIFT, and Export Promotion Councils.
- Producer companies registered under Section 8 of Companies Act and working for the promotion and development of Handicrafts & Handlooms.
- Any component can be implemented by department as well.

Financial Assistance and Funding Pattern:

- The financial ceiling for setting up a marketing hub facility is INR 1000 lakh
- 75% of the admissible amount shall be borne by the O/o the DC (H) and 25% will be
 - contributed by the implementing agency subject to the ceiling specified.
- Land will be provided by implementing agencies and will be over and above the
 - 25 % contribution by the implementing agency.



5. Common Facility Centre

The objective of the Common Facility Centre is to ensure economy of scale, price competitiveness, quality control, application of Design and Technology input on continuous basis, scope of product diversification and higher unit value realization and compliance with WTO compatible standards. Such a common facility will lead to significant reductions in the cost of production, production of a diversified range of high value products, sample development, reduction in the response times in order execution and ensure high quality of final products.

Eligibility:

Central/ State Handloom and Handicrafts Development Corporations and any other eligible Govt. Corporations/ agencies promoted by State Government or local govt. bodies etc.

- Eligible Non-Governmental Organizations, Registered SHGs, local statutory bodies, Apex cooperative Societies and National level Apex Societies (registered under society act/ trust act, etc.) and organization like IICT, MHSC, HMCM, NIFT, and Export Promotion Councils.
- Producer companies registered under Section 8 of Companies Act. and working for the promotion and development of Handicrafts & Handlooms.
- Any component can be implemented by department as well.

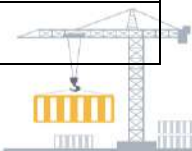
Deliverables:

CFCs must include adequate space for Training area, Sales counter, Dyeing Unit (if required), Store, Room, Tools Machinery and Equipment related to production and testing including computer installations, packaging, proper provisions of electrification for machineries and civic amenities etc.

Funding Pattern:

- The financial ceiling for setting up a common facility centre is INR 300 lakh.
- In case of NER, J & K, Ladakh & Andaman and Nicobar Islands, Lakshadweep - 90% of the admissible amount will be borne by the O/o the DC (H) and 10% shall be contributed by the implementing agency.
- Assistance will also be available for upgradation/ strengthening of existing CFCs with a maximum of Rs 200 lakhs as 100% GOI share.

S.No	Expenditure Items	Funds Permissible (In Lakhs)
1	a) Own building (Interior Work/construction) b) Rented building(IA must have Agreement of at least 15 years for running the CFC) <i>Interior Work/ Construction</i>	50.00
2	Tools Machinery and equipment related to production and testing including installations, packaging etc	225.00
3	Fixed Asset	4.50
4	Expenditure towards training of machine operators	5.00



5	Contingency	3.00
6	Erection and commissioning	12.50
Total		300.00

Rental amount will be borne by the IA.

6. Raw Material Depot

Aim of this component is to make easy availability of quality, certified and graded raw material to the artisans/entrepreneur at a reasonable rate.

Eligibility:

- Central/ State Handloom and Handicrafts Development Corporations and any other eligible Govt. Corporations/ agencies promoted by State Government or local govt. bodies etc.
- Eligible Non-Governmental Organizations, Registered SHGs, local statutory bodies, SPV promoted by banks, Apex cooperative Societies and National level Apex Societies (registered under society act/ trust act, etc.) and organization like IICT, MHSC, HMCM, NIFT, and Export Promotion Councils.
- Producer companies registered under Section 8 of Companies Act. and working for the promotion and development of Handicrafts & Handlooms.
- Any component can be implemented by department as well.

Financial Assistance and Funding Pattern:

- The financial ceiling for a raw material depot is INR 200 lakh, and out of this INR 50 lakh will be earmarked for setting up of godown.
- In case of NER, Jammu & Kashmir, Ladakh and Andaman & Nicobar Islands, Lakshadweep - 90% of the admissible amount will be borne by the O/o the DC (H) and 10% shall be contributed by the implementing agency.
- The GOI assistance shall be provided to the eligible body in staggered manner for capital rotation.
- An MOU will be signed between the grantee and Office of the Development Commissioner (Handicrafts) incorporating different aspects related to functioning of Raw Material Depot.
- Accordingly, the yearly targets to be achieved in terms of physical & financial parameters will be fixed and in case of non – achievement, the Govt. will forfeit the raw material to the extent of grants released.
- Further for a period of five years, yearly quantitative increase in corpus/stock of raw material may be fixed depending on the raw material which will be indicative of functionality of Raw Material Depot.

7. Technology Upgradation Assistance to Exporters/ Entrepreneurs



The objective is to extend the technological up gradation facility to exporters/entrepreneurs. The facility centre should be an infrastructure with modern machinery including packaging machinery to support product, productivity, quality, etc.

Eligibility:

Recognized Exporters and Entrepreneurs/ Exporter Associations, Producer Companies etc.

Financial Assistance and Funding Pattern:

- The maximum amount of funds to be sanctioned is INR 150 lakh for each facility centre.
- The financial pattern would be based on 60:40 sharing between the Government of India through the Office of the D.C (H) and Exporters and Entrepreneurs/ Exporter Associations, Producer Companies etc.
- MOU between Exporters and Entrepreneurs/ Exporter Associations, Producer Companies etc. and Government of India (GOI) will be signed before release of funds.

8. Testing Laboratories

Testing Laboratory shall be made in the sufficient and adequate spaces with the provision of Machinery & Equipment, Support Fixture & Furniture, Raw-Material Processing Section, Inspecting Section, Packaging & Warehousing Section, Maintenance Section including Master Room for knowledge sharing and future reference etc.

In order to standardize / certify raw materials/ products, it is proposed to

- ✓ Set up new labs
- ✓ Strengthen existing labs.

The objective is to offer total Testing and Quality Assurance support for Handicrafts

Eligibility:

- IICT, MHSC, NIFT, NID, Central/State recognised educational Institute/University, Exporter's bodies, EPCH, CEPC, State Corporations etc.
- CSIR and Textiles Committee.

Financial Assistance and Funding Pattern:

- The financial assistance would be in the form of Grant-in-aid with a ceiling of INR 100 lakh for each testing laboratory.
- This grant would be in the form of 100% through the Office of the D.C (H) to the eligible
- institute/ organization.



9. Crafts Village

Craft village is a modern-day concept wherein craft promotion and tourism are being taken up at single location. Artisans live and work at the same place and are also provided with the opportunity to sell their products thereby ensuring livelihood. Craft items are exhibited as well as sold here.

The O/o Director Handloom and Handicraft would provide assistance both towards improving infrastructure in existing villages where a substantial number of craftsmen practicing similar crafts are residing and also setting up of new villages where craftspeople can be rehabilitated. The aim would be to select villages that can be connected with some tourist circuit to ensure sale of products.

Under this component office of Director Handloom and Handicraft will fund improvements/creation of infrastructure which would include roads, houses of artisans and their work sheds areas, sewerage, water, street lights, footpaths, shops and display areas. These will be undertaken by the implementing agency and the craftsmen will be rehabilitated with new work sheds and display areas. The display areas will be in form of stalls where the artisans can sell their product. Each project will be approved by a committee headed by the Secretary.

Eligibility:

- Central/ State Handloom and Handicrafts Development Corporations and any other eligible Govt. Corporations/ agencies promoted by State Government or local govt. bodies etc.
- Eligible Local statutory bodies, SPV promoted by banks and organization like IICT, MHSC, HMCM, NIFT, and Export Promotion Councils.
- Any component can be implemented by department as well.

Financial Assistance and Funding Pattern:

- The financial ceiling for the total amount sanctioned per unit will be INR 1000 lakh.
- In case of NER, J & K, Ladakh & Andaman and Nicobar Islands, Lakshadweep- 90% of the admissible amount will be borne by the O/o the Director Handloom and Handicraft and 10% shall be contributed by the implementing agency.
- Land will be provided by implementing agency and it will be over and above its 20% contribution, attributed in the funding pattern

► Credit Card Scheme For Artisans And Weavers(CCSAW)

Objectives:



- **Financial Empowerment:** The primary goal of the scheme is to empower artisans and weavers financially, enabling them to meet their daily operational expenses and procure high-quality raw materials for their crafts.
- **Sustainable Livelihoods:** By providing timely and affordable credit, the scheme contributes to the sustainability of artisans and weavers' livelihoods. This, in turn, helps preserve and promote traditional crafts and weaving practices.
- **Business Expansion:** The credit card scheme is designed to facilitate business expansion for artisans and weavers. With access to capital, they can explore new opportunities, enhance production capacities, and diversify their product offerings.

Financial Assistance:

- The Artisan and Weaver Credit Card Scheme offers loans up to Rs 2.00 lakhs to registered artisans.
- The government provides a substantial interest subsidy of 7% to alleviate the financial burden on the artisans.
- The loan comes with a term of 5 years, allowing artisans a reasonable timeframe for repayment.
- The interest subsidy is disbursed quarterly, providing periodic financial relief to the borrowers.

▶ Prime Minister Handloom Mudra:

- It is centrally sponsored scheme.
- This loan is provided to registered pashmina spinners/weavers .
- Loan upto an amount of Rs 5.00 lac is provided to the weaver.
- The interest subsidy is provided by the Ministry of Textiles, GoI @7%.
- The mode of Application is Offline

▶ Karkhandar Scheme for development of Craft Sector

Objectives:

- Revive the languishing crafts.
- Upscale the learning techniques of trainees.
- Improve the wage earnings of the craftsmen by leading them into collectivization.
- Create linkages with producer organizations to inculcate entrepreneurship skill and aptitude to the trainees.

Financial Assistance:

- Rate of stipend per trainee/ per month is Rs.2000/-.



(Rs. 1000/- shall be paid through individual bank account and rest of the amount shall be disbursed on the successful completion of probation/ practical training session).

- Logistic Charges/ Honorarium to Trainer/Karkhandar is Rs. 2000/- per trainee per month.
- The honorarium to Karkhandars shall be disbursed only after assessing that the desired level of skills is achieved by the trainee and trainees shall be evaluated through an approved qualifying framework devised for skill up-gradation level.

► Financial Assistance To Industrial Cooperatives

- Any registered Industrial Cooperative(Handicrafts/Handloom) is provided a financial assistance of Rs 1.00 lac in two equal installments i.e, Rs 50000 per year.
- The amount so provided needs to be spent such that minimum 75% of the fund is used for procuring raw material. The rest amount is used for maintain records etc.
- The mode of Application is Offline.

► Prime Minister Employment Generation Programme (PMEGP)

Description	The scheme is implemented by Khadi and Village Industries Commission (KVIC) functioning as the nodal agency at the national level. At the state level, the scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs) and banks. In such cases KVIC routes government subsidy through designated banks for eventual disbursement to the beneficiaries / entrepreneurs directly into their bank accounts.
Nature of assistance	<ul style="list-style-type: none"> ► The maximum cost of the project/unit admissible in manufacturing sector is ₹ 25 lakhs and in the business/service sector, it is ₹ 10 lakhs. ► Categories of Beneficiary's Rate of subsidy under PMEGP (of project cost) ► Area (location of project/unit) General category 15%(Urban), 25%(Rural), Special 25%(Urban), 35%(Rural) (including SC/ ST/ OBC/ Minorities/Women, Ex-servicemen, Physically handicapped, NER, Hill and Border areas, etc.) The balance amount of the total project cost will be provided by the banks in the form of term loan and working capital.
Who can apply?	<p>Any individual, above 18 years of age. At least VIII standard pass for projects costing above Rs.10 lakh in the manufacturing sector and above Rs. 5 lakh in the business / service sector. Only new projects are considered for sanction under PMEGP. Self Help Groups (including those belonging to BPL provided that they have not availed benefits under any other Scheme), Institutions registered under Societies Registration Act,1860; Production Co-operative Societies, and Charitable Trusts are also eligible.</p> <p>Existing Units (under PMRY, REGP or any other scheme of Government of India or State Government) and the units that have already availed Government Subsidy under any other scheme of Government of India or State Government are NOT eligible.</p>

► Rural employment Generation Programme



Description	To harness and divert the energy and enthusiasm of the youth of the state for establishment of the productive enterprise in micro industrial sector and to create employment opportunities in rural as well as urban areas of the state, a new credit linked subsidy programme namely J&K Rural Employment Generation Programme (JKREGP) is proposed.																										
Nature of assistance	<ul style="list-style-type: none"> ▶ The maximum cost of the project/unit admissible under manufacturing/agriculture/horticulture & allied sectors shall be Rs. 25 lakh. ▶ The maximum cost of the project/unit admissible under service sector/trading activity shall be Rs. 10 lakh. However, under rural and public transport sector, the upper project/ unit cost shall be admissible to the upper ceiling of Rs.20 lakhs. ▶ The project reports for the beneficiaries shall be prepared by Rural Industrial Consultancy service centers (RICS), J&K EDI, DIC or any Government owned or private consultancy duly registered with J&K, KVIB. ▶ Funding pattern <ul style="list-style-type: none"> ○ Beneficiary's contribution of project cost (Equity money) ----- 5% ○ Government Subsidy (Margin Money) ----- 35% ○ Bank Credit----- 60% 																										
Who can apply?	<ul style="list-style-type: none"> ▪ Any individual, between 18 to 40 years of age residing in the village/rural area of the State. Any area where population is less than 20000 persons and which is a village/rural area as per revenue records shall be considered a Village/Rural area for implementation of the scheme. Towns, District Head Quarters and Capital Cities of the State shall be excluded from area of operation of the Scheme. ▪ There will be no income ceiling for assistance for setting up projects under JKREGP. ▪ Assistance under the Scheme is available only for new projects sanctioned specifically under the JKREGP. ▪ Existing Units (under PMRY, REGP, PMEGP, SJSRY or any other scheme of Government of India or State Government) and the units that have already availed ▪ Government Subsidy under any other scheme of Government of India or State Government are not eligible. ▪ Educational Qualification for Beneficiaries and Quantum of Financial Assistance: <table border="1" data-bbox="323 1391 1509 1818"> <thead> <tr> <th data-bbox="323 1391 568 1563">Educational Qualification</th> <th data-bbox="568 1391 979 1563">Sector wise Maximum Project Cost Ceiling (Rs. In Lakh)</th> <th data-bbox="979 1391 1252 1563">Sector wise Maximum Project Cost Ceiling (Rs. In Lakh)</th> <th data-bbox="1252 1391 1509 1563">Sector wise Maximum Project Cost Ceiling (Rs. In Lakh)</th> </tr> <tr> <td></td> <th data-bbox="568 1563 979 1648">Manufacturing</th> <th data-bbox="979 1563 1252 1648">Service/Trading</th> <th data-bbox="1252 1563 1509 1648">Agriculture & Allied Matric</th> </tr> </thead> <tbody> <tr> <td data-bbox="323 1648 568 1688">Matric</td> <td data-bbox="568 1648 979 1688">10</td> <td data-bbox="979 1648 1252 1688">5</td> <td data-bbox="1252 1648 1509 1688">10</td> </tr> <tr> <td data-bbox="323 1688 568 1729">10+2</td> <td data-bbox="568 1688 979 1729">15</td> <td data-bbox="979 1688 1252 1729">10</td> <td data-bbox="1252 1688 1509 1729">15</td> </tr> <tr> <td data-bbox="323 1729 568 1769">Graduate</td> <td data-bbox="568 1729 979 1769">20</td> <td data-bbox="979 1729 1252 1769">15</td> <td data-bbox="1252 1729 1509 1769">20</td> </tr> <tr> <td data-bbox="323 1769 568 1818">Post Graduate</td> <td data-bbox="568 1769 979 1818">25</td> <td data-bbox="979 1769 1252 1818">20</td> <td data-bbox="1252 1769 1509 1818">25</td> </tr> </tbody> </table>			Educational Qualification	Sector wise Maximum Project Cost Ceiling (Rs. In Lakh)	Sector wise Maximum Project Cost Ceiling (Rs. In Lakh)	Sector wise Maximum Project Cost Ceiling (Rs. In Lakh)		Manufacturing	Service/Trading	Agriculture & Allied Matric	Matric	10	5	10	10+2	15	10	15	Graduate	20	15	20	Post Graduate	25	20	25
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▶ **Procurement And Marketing Support Scheme**

Objective:



- Promoting new market access initiatives like organizing / participation in National / International Trade Fairs / Exhibitions / MSME Expo, etc. held across the country.
- To create awareness and educate the MSMEs about importance / methods/ process of packaging in marketing, latest packaging technology, import-export policy and procedure, GeM portal, MSME Conclave, latest developments in international / national trade and other subjects / topics relevant for market access developments.

Eligibility Condition:

Manufacturing / Service sector MSEs having valid Udyam Registration (UR) Certificate.

Scheme Components:

- **Market Access Initiatives across the country.**
- **Organizing events like Domestic Trade Fair& Exhibition/ Awareness programs/ National & International Workshops & Seminars/ Vendor Development Programs.**
- **Vendor Development Programme**
- **Capacity Building**
- **Development of Retail Outlet**



► National Handloom Development Programme (NHDP)

Objective:

NHDP has been formulated for its implementation during financial year 21-22 to 25-26. The scheme will follow need-based approach for integrated and holistic development of handlooms and welfare of handloom weavers. The scheme will support weavers, both within and outside the cooperative fold including Self Help Groups etc. towards raw material, design inputs, technology up-gradation, marketing support through exhibitions, create permanent infrastructure in the form of Urban Haats, marketing complexes etc.

Components

A. Small Cluster Development Programme

B. Handloom Marketing Assistance.

C. Need based Special Infrastructure Project

D. Mega Cluster Development Programme

E. Concessional Credit/Weaver MUDRA Scheme

F. Handloom Weavers' Welfare

G. Other Miscellaneous & Promotional Components

I. Research & Development projects

II. Handloom Census

III. Publicity, Advertisement, Monitoring, Training & Evaluation of Scheme

IV. Education of weavers/their wards through National Institutes of Open Schooling (NIOS)/IGNOU V. Project Monitoring Cell,

VI. Handloom Helpline Centre

VII. Earlier committed liabilities of NHDP, HWCWS, CHCDS, NERTPS etc.

H. Any other component

► PM Vishwakarma

About:

PM Vishwakarma, a Central Sector Scheme, was launched on 17th September, 2023 by the Prime Minister to provide end-to-end support to artisans and craftspeople who work with their hands and tools. The Scheme covers artisans and craftspeople engaged in 18 trades, viz. Carpenter (Suthar/Badhai), Boat Maker, Armourer, Blacksmith (Lohar), Hammer and Tool Kit Maker, Locksmith, Goldsmith (Sonar), Potter (Kumhaar), Sculptor (Moortikar, stone carver), Stone breaker, Cobbler (Charmkar)/ Shoemsmith/Footwear artisan, Mason (Rajmistri), Basket/Mat/Broom Maker/Coir Weaver, Doll & Toy Maker (Traditional), Barber (Naai), Garland maker (Malakaar), Washerman (Dhobi), Tailor (Darzi) and Fishing Net Maker.



Benefits to the Artisans And Crafts Persons

The Scheme envisages provisioning of the following benefits to the artisans and crafts persons:

Recognition: Recognition of artisans and craftspeople through PM Vishwakarma certificate and ID card.

Skill Upgradation: Basic Training of 5-7 days and Advanced Training of 15 days or more, with a stipend of Rs. 500 per day.

Toolkit Incentive: A toolkit incentive of upto Rs. 15,000 in the form of e-vouchers at the beginning of Basic Skill Training.

Credit Support: Collateral free 'Enterprise Development Loans' of upto Rs. 3 lakh in two tranches of Rs. 1 lakh and Rs. 2 lakh with tenures of 18 months and 30 months, respectively, at a concessional rate of interest fixed at 5%, with Government of India subvention to the extent of 8%. Beneficiaries who have completed Basic Training will be eligible to avail the first tranche of credit support of upto Rs. 1 lakh. The second loan tranche will be available to beneficiaries who have availed the 1st tranche and maintained a standard loan account and have adopted digital transactions in their business or have undergone Advanced Training.

Incentive for Digital Transaction: An amount of Re. 1 per digital transaction, upto maximum 100 transactions monthly will be credited to the beneficiary's account for each digital pay-out or receipt.

Marketing Support: Marketing support will be provided to the artisans and craftspeople in the form of quality certification, branding, onboarding on e-commerce platforms such as GeM, advertising, publicity and other marketing activities to improve linkage to value chain.

