

INDUSTRY SPECIAL

**Voices From Diverse
Quarters**

THE KASHMIR

CONNECT

VOLUME 1

EDITION 4

WHY *Kāshmir* **URGENTLY NEEDS**

A DIRECT FLIGHT TO

Jeddah



Srinagar



Jeddah



**Win-Win For All Sectors,
Govt Will Earn Immense Goodwill**



THE **KASHMIR**
CONNECT

FROM THE DESK OF THE EDITOR-IN-CHIEF

Truth Presented So Charmingly By Ms Yana Mir



Sometimes what may be considered complex can be stated in the most simple manner. Then the fog is cleared, and the matter seems simple to all.

Ms Yana Mir's short video clip recently went viral across India. Perhaps it went viral across Pakistan too. Ms Mir is the Editor in Chief of ITvRK News, based in Kashmir. In the video which went viral, she was on a panel discussion with a Pakistani journalist and the host.

The Pakistani journalist called Kashmir a mudda (issue) between the two countries. Ms Mir responded emphatically: Nahin hai, mudda nahin hai. Pakistan mudda banata hai.

When the Pakistani journalist stuck to his argument, Ms Mir offered a charming explanation

that had the netizens laughing at its sheer simplicity and accuracy.

Ms Mir compared Pakistan to a man who keeps running to the United Nations because he covets the wife of another man. In her simile, Kashmir is the wife, and India the husband.

The wife says I am happy with my husband. The husband says I am happy with my wife. But the outsider keeps insisting that the wife is not happy, her rights have been taken away. What kind of mudda is this, Ms Mir questioned.

The Pakistani journalist was stumped by the accuracy and simplicity of her winsome argument. Ms Mir's response is indeed a lesson in how truth shall always prevail by the sheer force of its undeniable honesty and integrity.

GAYATRI MOHAN

THE KASHMIR
CONNECT

VOLUME 1 EDITION 4

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FROM THE DESK OF THE DEPUTY EDITOR

ABIDA WAR

OUR YOUTH MUST LEAD THE FIGHT AGAINST NARCO TERROR

The grooming of young political leadership for Kashmir is a subject very close to my heart. Our youngsters are thinking, analytical individuals. They want to make choices that will boost progress, harmony and development in our region.

For this purpose, it is important that our youngsters should be part of the political process not just as voters but also as leaders. One of the most alarming issues we are facing today is the drug menace. JK Police, the Army and the security agencies are doing their best to control this problem. We know that this is part of the narco terror unleashed by Pakistan against India.

It is our youngsters who can give the real impetus to the fight against narcotics consumption.

The youngsters who have realised that drugs are poison for our society are a highly valuable resource. They can prevail upon their peers and in their friends circle to be cautious of the drugs trap.

This is the time for the youth who have leadership qualities and want to lead from the front. Times of distress are the times when real heroes come forward to give new direction to the society.

The youth know how serious this problem is, within their peer circles. All such concerned youth must join hands to fight the battle against narcotics.

It is very sad to observe that this problem is now part of our neighbourhood. Children within our known circle are falling prey to this curse. Insha'Allah we shall win this battle against drugs and we shall all fight it together.

(Deputy Editor Ms Abida War has an honorary position with The Kashmir Connect)



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Tourism Boom

We Need More Tented Accommodation



TAXI

PERMITS

Finance Support For Entrepreneurs

by Mr Showkat Chaudhary

It is highly encouraging that this year and also last year, we have witnessed a tourism boom in Kashmir. But all the stakeholders including the government and the tourism services providers are aware that tourism infrastructure in Kashmir needs a revamp. We can't expect tourists in lakhs without putting in efforts for revival of the tourism infrastructure. The government will have to come forward and do their bit by providing us clearances needed for setting up the additional infrastructure.

Last year and also this year, we received phenomenal number of tourists in Kashmir. But it seemed as if the whole sector was caught napping. While the number of tourists surged, there wasn't any immediate relief from the government side. After the rush last year, we faced the same challenges this year. There were complaints from many quarters that enough rooms for tourists were not available. A shortage of rooms was being faced. High class infrastructure was not available. This did not speak well for the sector.

Upgradation Of Tourism Infrastructure Needs Focus

During the next season, upgradation of infrastructure must be given the attention that it requires. There is urgent need to augment tourism infrastructure across Jammu and Kashmir. We know that the Department of Tourism wants to



Mr Showkat Chaudhary

maximize tourism inflow to the region and also provide them the best facilities and support. In this light, strong and effective tourism upgradation schemes must be introduced and implemented on priority.

In order to bring more vibrancy to this sector, high-class tenting facilities should be provided for the tourists. The government should bring the stakeholders in this sector on board, who shall provide these additional facilities needed by the tourists.

Allot Camping Sites To Genuine Stakeholders

It would have been ideal if the effort to map more and more camping sites across the beautiful locations of Kashmir had been undertaken and completed by now. This would have enabled the service providers to come forth with the required infrastructure at these sites. The government should highlight the genuine stakeholders in the sector who



Need For More Tented Accommodation

During this year, we witnessed that while tourism inflow was robust. Bed capacity was low. Hotel rates were very high. New property cannot be created so soon. With the new preferences and trends in tourism, we have options to effectively address this challenge.

Kashmir is blessed with a large number of natural landscapes which can be used for the provision of high class tenting. A high percentage of tourists prefer well-provided tents during their holiday.

The government can lease these sites to genuine stakeholders for the provision of high-class tenting facilities. With this, the government will get additional revenue from these areas, and the youth of Jammu and Kashmir will get employment.

If the government takes enabling steps in time, then bed capacity for 5000 tourists can be easily provided at picturesque camping sites. There are various new schemes of the Central government which provide multiple incentives for the tourism industry. These schemes should be implemented in totality without delay.

For providing the proper tourism infrastructure at any site, the service providers have to take multiple NOCs. On paper, the government says that it has provided a single window facility for taking these NOCs. But single window *sirf*

The government says that it has provided a single window facility for taking these NOCs. But single window *sirf kehne ko hai*. In practice, we don't have single window

want to provide the requisite services to the tourists.

Thereafter, these sites must be allotted to genuine stakeholders after the due process of tenders. In order to cater to the high flow of tourists, we shall have to work on the infrastructure.

It is important for Jammu and Kashmir Bank to adopt a strategy which works in synergy with the stakeholders. The stakeholders should not be harassed unnecessarily. Currently, limited cover is being provided to the balance sheet holders. The government must address the need to renew NPS. There should be proper planning, and the limit should be kept low.

For clearing the loan, the limit of repayment should be kept at two years. As per MSME guidelines, the government has provided for the handholding needed by the new start-ups and business units. They should be provided with loan of Rs 2 crores without mortgage.

When the government guidelines in this regard are in place, then why aren't the loans provided to start-ups and other stakeholders. This issue must be addressed by the UT Administration. For stakeholders having properties under the green belt, permission should be given and clearances must be expedited.

kehne ko hai. In practice, we don't have single window.

For taking these required permissions, the service providers face many problems. The process must be streamlined.

Need More Taxi Permits

The provision of good transportation facilities is another challenge that we have faced in Kashmir. There are complaints from the tourists that they want better taxis and cabs for transportation, but these are not available. The reason is that the government has not issued the permits for new tourism taxis. Despite steady demand, the service providers have to work with the old permits. We don't have high end taxis because permits have not been issued.

New permits for tourism taxis should be given to the youth. This shall increase employment in the sector, which is a major objective of the government.

Need Better Road Connectivity

Doodh Pathri, Bangus valley and other such beautiful spots have been announced by the Tourism Department as new destinations for the tourists. But how will the tourists reach there if road connectivity is poor? One, the roads to these destinations are bad. Second, there is no proper accommodation there. These places don't have good eating joints.

But if the tourists don't find

The Central government has made provision that young entrepreneurs can take loan up to Rs 2 crore without any guarantee or mortgage. But when our youth go to the banks to avail these schemes, they are not provided these benefits

infrastructure at these places, what are they going to do there? The tourists should be provided with eco-friendly accommodation there. It is not feasible to raise concrete infrastructure at these places. It will be possible to raise eco-friendly accommodation fast in order to cater to the tourism flow.

We welcome the Amarnath Yatra in Kashmir every year. But this year Kashmir faced a challenge. During the yatra, Gulmarg, Pahalgam and some adjoining areas were out of access. There were hard restrictions for tourists. There were multiple complaints regarding this from various quarters. The UT Administration must ensure that along with yatra, tourism should not suffer.

GOI Schemes For Start-Ups Not Being Implemented

Banks have schemes for MSMEs. The Central government has made provision that young entrepreneurs can take loan

up to Rs 2 crore without any guarantee or mortgage. But when our youth go to the banks to avail these schemes, they are not provided these benefits. In this way, the purpose of these schemes is defeated.

If we collect the statistics, we shall find that JK Bank and other banks have supported only a handful of young entrepreneurs with these schemes. From news reports, we learn that other banks have done immensely good work by involving the youth in these schemes and the PM Scheme for the MSME sector.

The UT Administration must examine why benefit of these schemes is not being given to the local youth. The Central government provides the guarantee to the bank. GOI undertakes the responsibility to pay the amount. Even then the banks are supporting the local start-ups. This is not right. How will the youth become entrepreneurs and generate employment if they are not supported with the required hand-holding?

Evening Options For Tourists



We Need Food Courts

Amalgam Of Cuisines, Folk Arts, Sufiana Culture

The tourists need multiple options where they can enjoy the evenings. As of now, evenings offer almost no facilities to tourists here. The hotel restaurants are dull. Maximum the tourists can do is to enjoy buffets. There is no diversity of options.

Globally, at all the popular tourism destinations, the local governments have given permission for setting up food courts. These are vibrant places which showcase the local culture, handicrafts and arts.

The Tourism Department must provide similar food courts here. We have the most beautiful sites at Zabarwan, Nigeen, Shalimar and other places where these food courts can be provided. Food courts can also be developed at other tourism destinations in Jammu and Kashmir.

People will enjoy Sufiana culture here. They can enjoy the local cuisines and also the cuisines of different states. They can spend beautiful evenings here.

At every platform, the



Mr Showkat Chaudhary

“Mr Showkat Chaudhary is a leading industrialist of the region. He is also the President of Jammu Kashmir Hotel And Restaurant Association (JKHARA)”

Hon'ble PM and LG have emphasized upon greater employment opportunities for the youth. The government shall be able to offer multiple employment opportunities with more tented camping sites, taxi permits, food courts and other such initiatives.

This is a win-win for all sectors. The government will earn revenue. The youth will gain employment. They will be engaged constructively in the strengthening of the economy.



Why Kashmir Urgently Needs A Direct Flight To Jeddah

Win-Win For All Sectors, Govt Will Earn Immense Goodwill

by Mr Sheikh Ashiq





Mr Sheikh Ashiq

After Covid, for the first time we are witnessing such a huge rush from Kashmir for Umrah. Traditionally, winter is the time when Kashmiris go for Umrah. Earlier, only a handful of people would head for Umrah. We are happy to see that their numbers have swelled significantly.

The government should introduce a direct flight from Srinagar to Jeddah, and back. This will be such a huge relief for the elderly people who go for Umrah. The government will earn such immense goodwill of the people. Those at the helm of affairs will get so many duayen of the elderly and all others. "Un

ki journey, un ki ibadat ko aap aasan karoge, vo aap ko duayen karenge, blessings denge."

The government must introduce at least one direct weekly flight from Srinagar to Saudi Arabia and UAE, and back. We have raised this issue many times. When we met Hon'ble Prime Minister Mr Narendra Modi this year, this was one of the major issues we discussed with him. In our meeting with the Hon'ble LG Mr Manoj Sinha too, many times we brought up the issue for discussion.

The Hon'ble LG assured us that he would pursue the matter with the concerned Ministry. We are hoping for a discussion in this regard soon.

The government provides direct flight for those Haj pilgrims who go through the Haj Committee of India. Direct flight from Srinagar is not provided for those pilgrims from Kashmir who go for Umrah through private tour operators.

Serving Umrah Pilgrims Is Huge Industry Now

Eight to ten years ago, only a handful of organizations were offering Umrah pilgrimage services for the pilgrims. With the rising number of pilgrims, this is a huge industry in Kashmir. Now every town, every district has a good number of private

tour operators serving Umrah pilgrims.

The contribution of these private service providers for Haj and Umrah should be appreciated and acknowledged. This industry is offering employment opportunities to our youth and engaging them in gainful work. It is serving the people. It is adding to the revenue generated from the union territory and is strengthening the economy.

In this way, this industry is meeting all the desired objectives of the government.

The Administration must incentivize and boost this industry. One way to incentivize this sector will be to introduce the direct flight to Saudi Arabia or UAE.

We Have All Stakeholders On Board

KCCI has spoken to the industry stakeholders in this regard. The Chamber has assured the authorities that there is definite one flight load weekly from the region for Jeddah. It is our ardent request that the government must rope in the private airlines and make provision for at least one flight a week initially. The feasibility of additional flights can be subsequently assessed thereafter. If the airlines find that there is more demand, then more flights can be introduced with the due permissions of the government.

Airline flights from a region are indicative of the overall development of the region. The flights will also serve



The government must rope in private airlines and make provision for at least one flight a week initially. The feasibility of additional flights can be assessed thereafter. If there is more demand, more flights can be introduced

those people from Jammu and Kashmir who are working in Saudi Arabia, UAE and the other nations in the Gulf. There are many skilled people from Jammu and Kashmir working there. It will provide them ease of travel for home.

Move Will Lead To Immense Goodwill

Before Covid, KCCI had met the Hon'ble Prime Minister. During the discussion, we also raised the issue of the direct flight for Jeddah with the PM. We told them that this move shall generate immense goodwill. We told the PM that he is aware of how important pilgrimage is for

all our people, especially for the elderly. The direct flight shall provide immense ease of travel. Otherwise they have to fly to Saudi Arabia through other cities.

During our meetings with the Hon'ble LG too, on various occasions we have requested for direct connectivity with UAE and Saudi Arabia. The LG has assured s that he is actively pursuing this with the Union government.

For its part, the Chamber is addressing this issue at every level. The provision of the direct flight shall be dream come true for the Chamber and also for every ordinary Kashmiri. They will give duayein for making this possible.

Direct Flight Will Enhance Export



Mr Sheikh Ashiq

“Mr Sheikh Ashiq is President, Kashmir Chamber Of Commerce and Industry (KCCI). He is a major exporter from Kashmir. Mr Ashiq is on the Board of Directors of Carpet Export Promotion Council set up by the Ministry of Textiles, GOI, and represents Kashmir on this august body”

A direct flight to Saudi Arabia or UAE shall also enhance the export from the area. Currently, we are facing connectivity issues in terms of export.

Our exports suffer because while there is robust demand in the Gulf for products manufactured in Kashmir, we do not have direct flight for ease of export. A direct flight shall mean cost cutting and lower freight charges, hence higher competitiveness for our products. This will definitely give an edge to the industry.

A direct flight shall offer multiple benefits. It shall lead to higher revenue for industry and trade, and generate employment. If one company has five employees, more can be employed when revenue is higher and demand is more.

All the objectives that are served by offering the direct flight are also the objectives of the government for higher development and progress in the region. The Chamber has discussed the issue at length with Jammu Kashmir Association of Hajj And Umrah Companies (JKAHUC), headed by Sheikh

Feroze. It is an amalgam of more than 100 tour operators. All stakeholders are highly keen that the direct flight is introduced, which shall lead to numerous benefits for the region.

JKAHUC has assured once a week flight load for Jeddah so that the government may not have to worry about the feasibility issue. JKAHUC has also proposed that if the government ensures direct flight, the association shall ensure full flight support for the next several weeks.

Need Better Connectivity, Stronger Post-Harvest Management

by Mr Farooq Amin

The biggest problem that the industry is facing is logistics. Road and air transportation is a huge issue for us. If we talk of highways, one assumes that Kashmir has good road connectivity with the nation. But living here, we know that for almost seven months in a year, we face snags on the

THIS IS THE TIME TO PROVIDE MOMENTUM TO THE INDUSTRY

highways. Sometimes these road blockades get really bad, like the situation we faced this year. The situation gets bad in monsoon and winter.



Mr Farooq Amin

The government must develop Handicrafts Villages. These will revive our artisans, provide employment for the youth, and emerge as major tourism hubs

All Weather Connectivity Needed

This year, the highway problem was so severe that the horticulturists were left in distress. The horticulture produce suffered because of poor road connectivity and poor storage facilities.

We are not able to meet the timeliness of orders. It squeezes our working capital. We need to store more raw materials because we never know when supply lines may be closed. At times it takes six to seven days from road transfer from Jammu to Kashmir, or vice versa.

We Need Fast Disposal Of Mandatory Approvals

There are many young entrepreneurs in Kashmir who want to invest in the region. We have very good talent here. But we face challenges in fast disposal of the approvals required for setting up a business.

The local youth must be given priority for land allotment.

Financing is a big headache. In terms of finance, banks are not working in the way that is required by the industry. The entrepreneurs face multiple

issues in terms of bank financing.

If the UT Administration gets even more focused on the challenges being faced by the entrepreneurs and businessmen, local business activity will get a huge boost. This shall increase state revenue. It shall make the regional economy strong and contribute more and more to the GDP.

All these issues are very important for the development of successful industry. The industry needs fast track market access. In Kashmir the food processing industry has huge potential. The goods are highly

perishable. As the first link of the chain, we need very strong post-harvest management. Hence more and more facilities are required in this sector.

We need fast track logistics to make the businesses viable. The produce and the processed products must reach the market fast.

More Controlled Atmosphere Stores

In terms of CA Stores, the industry is booming. Our current apple produce stands at 25 lakh metric tons. But we have cold storage capacity for only 2 lakh

metric tons. This is indicative of the gap between the demand and the supply. The situation would be much better if we have storage capacity for at least 10 lakh metric tons.

The lack of post-harvest management facilities creates uncertainty. This year, because of peculiar challenges, a deluge of Kashmiri apples reached the fruit markets across the country. This led to crash in prices, and the farmers didn't get the appropriate return for their produce.

Such adverse conditions create an uncertainty in the market.

IT, medical tourism, health tourism – all these are major sectors where the Kashmir industry can flourish. If the government boosts these sectors, it can be a win-win scenario for all



Mr Farooq Amin

Mr Farooq Amin is the CEO of Kanwal Group of Industries, a mega group in Kashmir. He is a leading industrialist of the region and has interest across diverse sectors of the economy



ROADMAP FOR GROWTH

- The horticulture sector is the backbone of the Kashmir economy. The government must boost and incentivize the sector so that all the stakeholders flourish, and the economy of the region becomes strong.

If more CA stores are available, the farmers will have options for storage. They shall be able to hold their produce and sell it at the right time.

- The entrepreneurs must be provided with faster mandatory clearances of NOCs from the various departments for setting up new units
- We need higher focus on the logistics and supply chain management, along with better warehousing
- We need alternate all-weather roads connecting Kashmir to the rest of the nation
- There must be ease in financing to boost entrepreneurship at start-up level
- Collateral free financing for young entrepreneurs is available under CGTMS. Banks must implement this so that the start-up sector gets the right boost. The government must hold the banks accountable if they don't provide this handholding to the youth, the entrepreneurs.

- The government must enable the sick units to function again. No businessman wants his unit to remain sick. He needs the right boost to get things going. The government must provide schemes through which sick units are encouraged to restart.

- IT, medical tourism, health tourism – all these are major sectors where the Kashmir industry can flourish. If the government boosts these sectors, it can be a win-win scenario for all.

Kashmir can be a great destination for super specialty hospitals. Kashmir has peace and harmony now. This must also reflect in state policy for investment.

Kashmir can also be a great destination for yoga, ayurveda and such facilities.

- The government must develop Handicrafts Villages. These will revive our artisans, provide employment for the youth, and emerge as major tourism hubs.

Now we have sustained peace and development in Kashmir. Now is the time to give these activities momentum. The government must enable the local youth to maximize these opportunities. This will serve all the national objectives that the Hon'ble PM and the LG have highlighted from time to time.

Houseboats A Heritage Sector, **Need Special Incentives**

**Tourism Dept Must Announce
Annual Fests Calendar In
Advance**

by Mr Manzoor Pakhtoon

I am happy to note that the houseboats sector is looking up. The recent fests organised by the Tourism Department to promote the houseboats have played a major role in the revival of this sector.

At times, there have been fears among the houseboats owners that perhaps some unscrupulous elements in the hotel industry were spreading some disinformation regarding the houseboats sector. This was a cause of concern for the stakeholders in the houseboats sector. We are very happy to observe that these wrong perceptions are being dispelled now.

Houseboat Festivals A Good Initiative

This fest was organised for the first time last year. Recently the second edition of the fest was organised. It is encouraging that the tourists as well as the locals took part in fest. Since it was organised at Nehru Park, the locals also had easy access to the fest. We welcome all such initiatives.

Winter Tourism Looking Up

We are now observing that even in winter, there is higher demand among the tourists for experiencing the stay at a houseboat.

During winter, many popular winter destinations like Gulmarg, Pahalgam, Sonmarg etc have very limited capacity for tourists. In Pahalgam, 70 to 80 per cent



Mr Manzoor Pakhtoon

Houseboats are a highly valuable heritage of Kashmir, famous the world over. Support and incentives from the government will make this prized sector grow

hotels remain closed during winter. Only the hotels that are equipped with the most modern technologies for tourist comfort remain open.

Houseboats A Unique Experience

Over the years, the tourists to Kashmir find the houseboats to be a unique experience. They love to spend time here. Houseboat Festivals and other such fests should be organised in the beginning of the season so that there is wider awareness and more and more tourists can enjoy this wonderful experience.

Even the tourists who stay in hotels want to set aside at least two nights in a houseboat.

Organised Calendar Of Events

It is important that the Tourism

Department must announce an organised calendar of fests to promote tourism much in advance ahead of the season.

If this is done, we shall be able to build the hype around these events. For example, Ladakh announces an organised calendar of events much in advance.

That way, tourism operators are able to build the right awareness around these activities much ahead of the events. When people have awareness of the kind of activities they seek, bookings are higher. These events need to be marketed in advance so that they are able to get the right response.

We need promotion at the national and also international level in order to get good tourist bookings. Higher tourist

Houseboats are a unique repository of our glorious heritage and culture. When tourists enter a houseboat, they are amazed to find the most prized arts and crafts of Kashmir displayed there with pride and love

footfalls help all the sectors of the region. They provide higher employment opportunities to our youth and strengthen our economy. In order to serve all these needs, the Tourism Department must further intensify its efforts to serve the sector.

Houseboats Celebrate Our Glorious Heritage

Houseboats are a unique repository of our glorious heritage and culture. When tourists enter a houseboat, they are amazed to find the most prized arts and crafts of Kashmir displayed there with pride and love. From the ceiling to the walls, the woodwork to



Mr Manzoor Pakhtoon

Mr Manzoor Pakhtoon is the Vice Chairman of Kashmir House Boat Owners Association (KHBOA). He is also heading Travel Agents Federation Of India (TAFI)



the carpets, everything in a houseboat celebrates the art and culture of Kashmir.

There are all kinds of cuisines available on houseboats, from Wazwan to Continental, Jain vegetarian cuisine to the most delicious foods that our patrons may desire.

We are expecting better business of the houseboats sector in the coming times. If houseboats are promoted well, the owners shall be encouraged to keeping their units glorious and shining. If there is no business, they feel disheartened and uninterested in the upkeep.

Kashmir Should Have More Options For Evenings

More Recreation, Entertainment Opportunities

by Mr Javed Ahmad Bhat

As a businessman, I can say that after August 2019, the situation for the business activities, education activities etc in the Valley is much better than what it used to be.





The government is providing immense support to unemployed youth. Make yourself aware of the government schemes and initiatives. Make use of them to achieve your dreams. Maximize these opportunities to start your own business

Earlier the situation was that for months together, we used to face regular shutdowns, hartals. We used to suffer immense losses. This is not a government department that you can simply close the daftar. The businessman has to pay salary to his employees who have placed their trust on him and are dependent on him. He has to maintain an inventory for the clientele that he has built. This led to major stress for all businessmen even though no revenue was being generated.

Since the last two years, things are good. If we want, we can work even seven days a week.

One thing I would like to say is this. Kashmir should have more options for the evenings, more evening activities. People are so happy to be out of the terror years that they even want more options available to them.

Why Private Investment Remained Low

There is a reason why investment was not happening earlier. There was so much uncertainty for the businessman. At one time, we read that there were investment proposals for Rs 63000 crore for different sectors in J&K. But uncertainty

was the biggest hurdle. The businessman was worried about the returns for his business. He didn't want to be saddled with NPAs.

There is a reason why entrepreneurship was not preferred in Kashmir for decades, and why people preferred government jobs for themselves and their children.

Before 2019, due to closures and hartals for 15 days a month, the corporate sector of Kashmir was the worst hit. The youth could not take the risk that the business will not give returns. Hence they did not start their own business.

Even if the government is providing subsidy for business, what is the use if we have to face so many hartals?

After abrogation of Article 370, these strike and hartal games are over. The business sector and all other sectors were hampered by Covid. But that challenge is over now, thank the Almighty. Now business is good.

I Always Wanted To Be A Job Provider

I always wanted to be a job provider and not a job seeker. But with all the difficulties that we faced, even my mindset had become that I should not put myself and my family in trouble. Before abrogation, youngsters preferred doing a job which gave them only Rs 5,000 to Rs 10,000.

Now, there is peace and stability. It is wonderful to see how the ambitions of the youth have changed. They have bigger dreams now, and they are pursuing those dreams.

We started our Hyundai dealership in 2015. We went through the entire phase of hartals, shutdowns. We were able to sustain our business and survive because we had family support.

Our society and economy will not progress if all of us are seeking only government jobs. Also, we must bear in mind that when we are in a job, we are serving ourselves only. But a business serves the society and economy. Businesses support generations.



We Need Ease Of Business

A businessman requires various NOCs to start his business. There should be ease of business to promote youngsters to become entrepreneurs. The government promises single window facility

for entrepreneurs who want to start their business. This must be implemented in letter and spirit.

Businesses must grow. This is important so that our future generations should not face the difficulties that we faced. We want our future generations to grow up in a strong economy.

Future Business Plans

I plan to open a dealership for construction material. There is excellent growth in this sector. I also want to open a café. I have been keen on opening a café for long.



Deputy Commissioner Pulwama Mr Baseer Ul Haq Chaudhary informing villagers in Payer about various government schemes for their benefit

The youth of many villages of Pulwama were deprived of a normal life for decades. After the abrogation of Article 370, life in these villages has improved significantly. Law and order has been ensured by the sustained combine efforts of the DC and SSP Pulwama.

The youth of these villages are seeking a fresh change. They want positive and interactive spaces. Hence I want to open a café for these youth. The demand among the youth is so high that I would even like to open a Cineplex.

We want to support the youthful energy. Among our friends we would discuss that we want to open a Cineplex. Insha'Allah we shall do it now

Pulwama Admn Highly Supportive

I must say that in the last two years, the Pulwama

administration has been highly supportive.

I am receiving this feedback from other districts too. Earlier, one needed the recommendation of a politician to get anything done. Now the District Administration in every district is available to the people and is business friendly.

There are many schemes available for the youth. There is Mumkin scheme which is part of Mission Youth. There is Umeed scheme for young entrepreneurs.

These are highly enabling

schemes. There are many schemes of the Government of JK for which subsidies available. But the youth lack awareness and knowledge of these schemes.

The government is providing immense support to unemployed youth. Make yourself aware of the government schemes and initiatives. Make use of them to achieve your dreams. The good part is that the government is providing many benefits. Maximize these opportunities to start your own business.

A businessman requires various NOCs to start his business. There should be ease of business to promote youngsters to become entrepreneurs



Government Support And Handholding

***Single window system, ease of business must be assured**

***Soft loans, financial support, incentives for aspiring and deserving youth**

About seven years ago, I had a friend who wanted to start his business. But the uncertainty was so much that his family refused to invest in it. At that time, I

helped him to get loan of Rs 1.50 lakh from JK Bank, being his guarantor.

Now my friend is an established businessman. He has a medical agency at Pulwama. This is how much support matters. If I could help him at individual level, imagine how much the government can help the youth by being facilitator. Then there shall be no unemployment.

Banks have various policies to support youth entrepreneurship. But they start with the assumption that the youth will be a defaulter. This negative attitude is not right. Banks must support youth entrepreneurship with a positive attitude.

If the government supports the youth, so much is possible.

Banks should ensure just one thing – that there is no diversion of funds. This way, the banks can play a monitoring role. Banks must have a strong monitoring team. If proper monitoring is ensured, then there shall be no defaulters and no NPAs.



Mr Javed Ahmad Bhat

I am Javed Ahmad Bhat. I am the owner of Off Road Motors and the GM of KY Hyundai at Pulwama, my hometown. I hail from a business family. From childhood, I knew that I wanted to be a businessman.

A businessman contributes to the society and the economy. He provides employment and sustains families. I urge the youth to start their own business rather than running for government jobs. Instead of a job seeker, be a job provider

NOTES FROM THE VALLEY



FROM THE CONSULTING EDITOR'S DESK

SHEIKH MUDASIR HUSSAIN



DISEMPower ALL THOSE INDIVIDUALS WHO MAKE THE TERROR ECOSYSTEM THRIVE

I run a free coaching institute for children in old town Baramulla, by the name of Gaash Coaching Centre. We provide coaching for school students. We also engage the students in diverse activities. With positive word of mouth recommendations by parents of students studying here, more and more children are keen to join our centre. The centre functions after school hours.

I am happy to observe an amazing joy, an amazing enthusiasm among the children for learning and for a range of activities. Old town Baramulla used to be a highly radicalised area. Children used to be indoctrinated here from early childhood. This way, they became ready material for terror operators to make them militants or OGWs.

This unfortunate situation is changing.

Children are the fresh crop of a society. They will learn what we teach them. The children at our centre are now proud to call themselves citizens of India. We tell them about our democracy, our Constitution, our Tricolour. We inspire them to take pride in the symbols of our proud Republic.

It makes me sad to observe that in many government schools, some teachers continue to have the bias towards radicalization of children. The Education Department must closely monitor such teachers. The UT Administration has taken vital steps to dismantle the terror ecosystem. It is time to address the ideology that sustains terror. It may take some time but it is achievable. For sustaining our progress on the path of peace and harmony, it is essential to keep our focus clear and disempower all those individuals who make the terror ecosystem thrive.



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