



## Understanding the Role of Skill Development and Its Impact on Unemployment in Jammu and Kashmir

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### Abstract

*Skill development emphasizes on acquisition of skills to ensure access to decent employment, regardless of how, where and when skills are acquired. It involves both development of new skills and up gradation of existing skills a person has. The technological advances have increased the demand for skills and competencies and reduced the value of unskilled labour. Realizing the importance of skill development, Government of India adopted National Skill Development Program in its Five-Year Plans and favored the formation of skill development institutions, at State and National level. In the case of Kashmir where unemployment is at peak, skill development initiatives can be instrumental in imparting training to young men and women. These initiatives can provide new opportunities and avenues and accelerate creation of more jobs. The paper examines the role of skill development initiatives and its impact on the growing unemployment in the state of Jammu and Kashmir.*

**Keywords:** *Skill development; Unemployment; Skill development initiatives; National skill development program, J&K.*

### Introduction

Though young people are the major human resources for economic and social development, but harnessing these resources is a major challenge. According to International Labour Organization (ILO), the growing population of unemployed youth is one of the most daunting problems faced by developed and developing nations. In the International Labour Conference (ILC) 2005, it was concluded that a significant number of youth are underemployed, unemployed, seeking employment or between jobs, or working unacceptably long hours under informal, intermittent and insecure work arrangements, without the possibility of personal and professional development; working below their potential in low-paid, low-skilled jobs without prospects for career advancement; trapped in involuntary part-time, temporary, casual or seasonal employment; and frequently under poor and precarious conditions in the informal economy, both in rural and urban areas (**Dev & Venkatanarayana, 2011**).

The Planning Commission of the Government of India (GOI) 2008, in its 11th Five Year Plan (2007–2012), concludes that the Indian economy has failed to create sufficient high-quality employment to absorb the new entrants into the labour market. It also failed to facilitate the absorption of existing surplus labour into the agriculture sector, as also into higher wage or non-agriculture employment. According to the 2011 Census, youth account for 20 per cent of the total population. 84.5 million young people in India live below the poverty line, which is the highest rate worldwide, at 44.2 per cent of the total youth population. The economic survey in 2012 stresses that in order to achieve inclusive growth; India must create adequate employment opportunities as the number of unemployed is large. However, as in other

countries, unemployment among young people in India is the highest compared to other age groups (**Sinha 2013**).

The Planning Commission of India has recognized youth as the most vital section of the community and made a particular reference to unemployment among the problems faced by the youth. The National Youth Policy formulated in 1988 considered the removal of unemployment the most important component of the youth program. The National Youth Policy 2003 was designed to galvanize young people to rise up to new challenges. In this context, National Council for Skill Development (NCSD) in 2005 was constituted under the chairmanship of the Prime Minister. In this council Government of India has made skill development a major national priority especially for the youth. The President of India says “India is a nation of young people. India’s demographic dividends can be realized only if the country invests in developing skills to make our youth employable. Through a planned investment in skill development, the country holds the potential to account for a fourth of the global workforce by 2022, when India will mark 75 years of its independence” (**Dev & Venkatanarayana, 2011**).

### **Socio-demographic profile of Jammu and Kashmir**

The state of Jammu and Kashmir is popularly known as the paradise on earth. The state is bestowed with the beauty of snow-clad mountains, rich forests, fresh water springs and rivers, besides peculiar cultural ethos. It comprises three main natural regions, namely, Jammu, Kashmir and Ladakh. The state is divided into two main divisions, Kashmir with eight districts (including two districts of Ladakh region) and Jammu with six districts (**Khan 2013**).

According to Census 2011, the population of Jammu and Kashmir State is 12,548,926 and the population density is 124 sq. km. The Kashmir Valley is the most thickly populated area of the state; the overriding characteristics of the economy of the state of the Kashmir Valley is its extreme backwardness which is largely the result of the peculiar physical features of the state and traditional society. The state itself has remained much below the level of socio-economic development attained in the rest of country (**Mohiuddin & Hashia, 2012**).

**Khan (2013)** argues that the slow growth of the J&K state can be attributed to poor industrial infrastructure, poor investment climate, misdirected economic policies, Indo-Pak relations, political turmoil, armed insurgency, low productivity and lack of good government etc. All these factors impede employment generation in the state. During the planning period unemployment in absolute terms has increased. The main objective of economic policies, right from the First Five Year Plan has been the provision of gainful employment opportunities. Unfortunately, at the end of each five year plan period, this country has more unemployed than at the beginning (**Khan, 2013**).

### **Causes and Consequences of Unemployment**

Globally, youth unemployment is the major issue for national governments and international organization. Between 2008 and 2009, the number of unemployed youth increased by an unprecedented 4.5 million; at the end of 2010, there were an estimated 75.1 million young people in the world struggling to find work – 4.6 million more than in 2007. Moreover, the number of youth who are not in employment, education or training is on the rise in most countries (**Sanchez-Castaneda et al., 2012**). According to United Nations “World Youth Report 2012”, “The global youth unemployment rate, which has long exceeded that of other age groups, saw its largest annual increase on record in 2009; at its peak, 75.8 million young people

were unemployed.” Many factors are responsible for employment, mainly among youth which include lack of information and knowledge about job opportunities, lack of skills relevant to a particular job, lack of experience credentials required for a job. As a result, many young people end up facing extended periods of unemployment, or significant under-employment in jobs that fail to offer career opportunities. Studies reveal that persons who experience extended unemployment in youth are at increased risk for other social pathologies which include “considerable cognitive, health, nutrition and psychological deficits” for children raised in poverty. Research studies conclude that chronic unemployment is associated with increased incidence of criminal behavior. As these young people grow older and raise families, their own failure to accumulate economic and social capital perpetuates the same cycle for their children. A recent study suggests that men who experience a year of unemployment before age 23 will earn 23% less than their peers 10 years later, and 16% less 20 years later.

Unemployment tends to have negative psychological consequences, including the loss of identity and self-esteem, increased stress from family and social pressures, along with greater future uncertainty with respect to labor market status (Ahn *et al.*, 2004). The World Bank 2007 reports, “Unemployed youths face higher risks of engaging in illicit activities, and thus failing to acquire skills and experience during this critical stage of their development leading to concerns about longer-term employment prospects for these youths”.

According to Mercy Corps Report, “Unemployed youth incur feelings of failure, isolation, lack of social status, experience difficulty in finding a spouse and face a delay in gaining financial independence which deters youth from a healthy path to adulthood. “Citing an example, analysts believe that rising unemployment is the main big reason for late marriages in Kashmir, besides frustration and suicidal tendencies among youth. A study revealed that actual age of marriage in Kashmir had risen to 31 years in males and 27 in females respectively. The desirable age of marriage was 23 years in male and 20 years in the female category, it stated. The impacts of late marriages are various forms of mental depression, increase in suicidal rate and encouragement of immoral activities (Dabla, 2009).

### **Skill development and unemployment**

A growing number of countries have achieved the goal of building a pipeline of young people who expect to pursue further education and training to improve their chances for employment and higher earnings. The demand for skills continues to grow among adults already employed or seeking work, as it enables them to cope up with the challenges brought about by urbanization, technology, and shifting patterns of consumer demand. The term skills development is used to describe a wider array of institutions and activities influencing employment including access to secondary and tertiary education, access to technical and vocational education. Besides, it also contains informal learning on the job, structured apprenticeships and other enterprise-based training, along with government and non-governmental training programs (Adams, 2011).

Because of unemployment among educated people, skill development occupies center-stage in any employment strategy for the Twelfth Plan. Skill development is critical in order to achieve faster, sustainable and inclusive growth and provide decent employment opportunities to the growing young population. During the Twelfth Five Year Plan (2012–17), 50 million non-farm employment opportunities are proposed to be created and at least an equivalent number of people would be provided skill certification making India the skill capital of the world. The National Policy on Skill Development Policy formulated in 2009 envisions

empowering all individuals through improved skills, knowledge, and nationally and internationally recognized qualification to gain access to decent employment and ensure India's competitiveness in the global market. The Policy aims at promoting the following forms of delivery of skills: institution-based skill development including ITIs/Private ITIs/vocational schools/technical schools/polytechnics/professional colleges; learning initiatives of sectoral skill development organized by different ministries/departments; formal and informal apprenticeships and other types of training by enterprises; training for self-employment/entrepreneurial development; adult learning, retraining of retired or retiring employees and lifelong learning; non-formal training including training by civil society organisations; and e-learning, web-based learning and distance learning. All stakeholders, the Government both at Centre and States, the public and enterprise, and the individual, would share the burden of mobilizing financial or in-kind resources for skill development.

The Government of India estimates, 93% of the workforce is employed in the unorganized or informal sector, which is not supported by a structured skill development system. Since the information channels and skilling processes in the unorganized sector are unclear, it creates difficulties in targeting this section of the population for skill development. Besides, the opportunity cost of skilling, in the form of loss of employment and wages for the duration of the skill training program, also acts as a disincentive to skill acquisition.

The skill development process in India is complex, and the public sector has dominated the vocational training landscape in India. However, the private sector's participation and prominence in the skill development space has been growing over time, particularly in training for the services sector. In addition, a large number of non-profit organizations are engaged in providing skill training to enhance employability among the vulnerable sections of society (**ISAS Special Report, 2013**).

### **Unemployment scenario in Jammu and Kashmir**

Unemployment is a serious concern in the Kashmiri society and youth look towards better opportunities in government, semi-government and the corporate sector. According to the Oxfam survey, 'Kashmir today is a sea of unemployed youth, a place where infrastructure is crippled and there is almost no effort to encourage private enterprise and self-employment.' The study reveals that opportunities for professional education remain very limited. Out of roughly 700,000 youth in the age group of 18-30 years, close to 50 per cent remain unemployed despite higher education. Mercy Corps reports, "Of the large cohort of youth between the ages of 18 and 30 in the Kashmir Valley, an estimated 48 per cent are unemployed." The survey conducted by Chatham House (UK) reveals 96 per cent of respondents in Kashmir Valley identified unemployment as one of the major problems facing Jammu and Kashmir. In fact, the incidence of unemployment amongst Kashmir youth has continued to rise since 1993 (**Mercy Corps, 2011**).

The number of unemployed youth registered in various District Employment & Counselling Centres of the J&K State is 5.94 lakhs ending September, 2012As per the 66th Round of NSS (2009-10), J&K has the highest Unemployment rate of 5.3% in comparison to its neighbouring States viz. Punjab (4.5%), H.P (2.8%), Delhi (2.7%), Haryana (2.6%). Unemployment rate for Males in J&K was 3.6% only whereas that of females was 17.1% which is far too high when compared to the neighbouring States viz Punjab (11.7%), Haryana (2.8%), Delhi (2.8%), H.P (2.5%). Further, the unemployment is more prevalent in urban than in rural areas of J&K. The unemployment rate in the urban area of J&K based on 66th Round of NSS stood at 6.5% as against 4.9% in rural

area. The unemployment rate in the urban area of J&K based on 66th Round of NSS stood at .6.5% as against 4.9% in rural area (**Employment Exchange J&K, 2012**).

### **Skill development initiatives in the state of Jammu and Kashmir**

In case of J&K, apart from skills relating to modern industry and service sector that need to be developed, a large number of traditional skills, of international standards are passed down from one generation to another through informal training. The problem of skill gap in J&K is sharper due to the lack of private sector initiative in the industry which is often an important driver of skill acquisition. The Expert Group has recommended two initiatives, the first is a placement linked skill development scheme and the second is a special initiative by the industry. Both the schemes target the youth and ensure employment by bridging the skill gap created by the present education system. Both the schemes ensure a gender-sensitive design for adequate representation of women.

### **Skill, Empowerment, and Employment Scheme for J&K (SEE J&K)**

According to the census figures, the all India 15-29 age group was 28.66 percent of the total population. This number was 30.58 percent for J&K which consisted of 35.83 lakh youth. The Expert Group in consultation with the Ministry of Rural Development (MoRD) has developed a special placement linked, market-driven skill training program for the J&K youth. The scheme will cover 50,000 to 1, 00,000 J&K youth in the next 3-5 years and will be implemented in the PPP mode.

### **Objective**

The objective of the SEE J&K project is to provide options and opportunities to all youth in J&K regardless of their educational qualifications to select training program for salaried or self-employment as per their interest.

### **Scope and Scale**

The scheme is implemented by Ministry of Rural Development (MoRD) as they have special experience in implementing skill development programs. In J&K MoRD in partnership with Dr. Reddy's Foundation have trained 5100 and placed 3671 youth from September 2005 to May 2007. Other probable private sector partners are IL&FS, Kuoni, Don Bosco, Dr. Reddy's Foundation and Everonn Unlike the SGSY scheme (currently implemented by MoRD and forms the basis of this scheme) that is limited only to rural BPL youth, the scheme envisaged for J&K covers all youth. Training for salaried as well as self-employment will be provided. 70% funds will be used to provide salaried employment training, remaining 30% for self-employment training. Different training strategies will be used for diverse groups - dropouts, illiterate etc (**A report of Planning Commission of India**).

### **Special Industry Initiative for J&K (SII J&K)**

The SEE J&K scheme primarily targets a large bulk of the youth who are at the lower end of the education spectrum. The state also has a large talent pool of youth who are well educated but are unable to find employment due to lack of soft skills or lack of practical/hands-on training. The total talent available includes about 23000 graduates and postgraduates, 4500 Degree/Diploma Engineers about 12000 ITI trained personnel, and other skilled personnel. The basic challenge is the sense of alienation and disconnects with the rest of India which can be

changed by enhancing the connect through soft power of India and giving the new generation a stake in the country. Consequently, the youth should be engaged in increasing their employability, enhance educational opportunities and sustain the process of integration by building a favorable environment.

To engage the youth, one initiative could be to identify 10-20 companies across industry sectors to partner with an educational institution and run special training programs to enhance employability for 8000 students per annum over a 5-year period. This would translate into 40,000 youth in J&K becoming employable in various sectors across India. This could be operationalized through a scheme to be executed in the PPP mode with cost sharing between the government and the private sector. The nodal agency of the GoI could be the Ministry of Home Affairs. The companies would provide for, or arrange for, training in different sectors of industry. This training would take place either at the company location or at a recognized training center/institute.

In view of the special attention that is required to enable the youth of J&K to reap the same benefits as the youth in the rest of India is getting on account of growth and development the Expert Group recommends that the government contribution under these two schemes i.e. SEE J&K and SII J&K will be fully funded by the central government for the full duration of these schemes.

### **Existing Initiatives of the State Government**

Some key initiatives on skill development and employment by the State Government are as follows:

- Sher-e- Kashmir Employment & Welfare Program which aims at covering a total of five lakh youth over a period of five years for self-employment. It is being implemented with effect from December 5, 2009.
- State Skill Development Mission constituted under the chairmanship of Chief Minister.

The two schemes specially designed for J&K not only address the large skill gap of the youth but also lead to productive employment. Since a large part of the training programs and even the jobs are likely to be outside the state, the interactions will create a sense of bonding between J&K and the rest of the country. The Expert Group believes that this is an important initiative which will succeed in tapping the creative potential of the youth to bring peace and prosperity to the state. Moreover, the current pace of recruitment of the Kashmiri youth to government and the state government programs should continue as important confidence-building measures (**Prime Minister's Expert Group Report to formulate a job plan for J&K, 2011**).

The government has rolled out several programs to address J&K's employment challenge, including a number of self-employment schemes targeting different groups, such as ex-servicemen, and families and individuals involved in village industries, among others. These schemes encourage ventures in tiny, small-scale Industry and small-scale service and business enterprises. They also provide training in entrepreneurship. In addition, there are focused schemes for youth, a skills development, and training program called **Himayat**, as well as an online platform, **Udaan**, to help youth access corporate and other sorts of jobs (**Searchlight, 2012**).

The Udaan project was established by the Union home ministry but it is implemented by National Skill Development Corporation (NSDC), a public-private partnership company established to impart skills training across the country. The Udaan program has representation

from across sectors like Organized Retail, Banking, Financial Services, IT, ITES, Sports, Infrastructure, Oil and Gas, Telecommunications, Aeronautics, Manufacturing, Education, and Life Sciences. Many outreach measures are being designed to popularize the initiative among corporates and the youth of Jammu & Kashmir. Corporate partners of the scheme have reached out to some 8,700 youngsters from Jammu and Kashmir over the past one and-a-half years, according to the government document. Besides, Tata Consultancy Services Limited (TCS) has trained 85 students and offered jobs to 84 of them; 31 have started working for the company. Among 100 students trained by the Confederation of Indian Industries, 22 have been placed with various companies and six have decided to start their own companies (NSDC, 2013).

**Hunar- se- Roozgar** is a major skill development scheme in the tourism sector that trains the youth of the state and enables them to earn a livelihood. The tourism ministry launched the scheme in 2009-10 and fully funded it to create employable skills among the youth. The initiative was introduced to bridge the gap of skilled manpower in the hospitality sector. Earlier, the program offered training courses covering food and beverage service and food production. Besides courses such as housekeeping, bakery and a composite multi-skilled course in food production will be added soon.

Gender equality is a core development issue and, promoting it is an important part of development strategy in Jammu and Kashmir for both the central and the state government. To achieve this goal, an important package for developing vocational training facilities for women in 2004 was announced as a part of the Prime Minister's Reconstruction Program (PMRP) for Jammu and Kashmir. The package was initially approved for Rs.3060 lakhs but was later revised to Rs.3318. 57 lakhs for the first phase. Under the PMRP, nine industrial training institutes for women, with modern trades, were to be established and supplemented by the addition of wings in other ITIs for the exclusive training of women candidates. The skill development and vocational training initiatives will ensure that women in the region can continue to take firm and steady steps for a better future (Ministry of Home Affairs, 2011).

### **Impact of skill development in the state of Jammu and Kashmir**

Both skills and knowledge are the driving forces of economic growth and social development of a country. In rapidly growing economies like India with increasing population, the problem is two-fold. On one hand, there is a severe paucity of highly-trained, quality labor, and on the other hand; large sections of the population possess little or no job skills. In 2011, an expert group, under the leadership of Dr. C. Rangarajan was formed to formulate a jobs plan for the state of Jammu and Kashmir. The expert group recommended two flagship schemes for viz J&K Himayat and Udaan which were launched in 2011. Himayat, under the Ministry of Rural Development, aims to train and place 1, 00,000 J&K youth over 5 years through private training providers in entry-level jobs. Udaan, on the other hand, aims to train and place 40,000 J&K youth over 5 years. The scheme is funded by the Ministry of Home Affairs (MHA) and is targeted at graduates and post-graduates, who are trained and placed by corporate partners outside J&K (Government of India, 2013). The major skill development institutions in the state of Jammu and Kashmir are listed below:

### **Infrastructure Leasing and Financial Services Limited**

Infrastructure Leasing & Financial Services Limited (IL&FS) is one of India's leading infrastructure development and finance companies. IL&FS has developed the requisite

capabilities to take infrastructure projects from concept to commissioning. IL&FS strives to conserve natural resources, protect the environment and restore standards of living for those affected by its operations. In each sector, IL&FS has established specific, replicable, stand-alone, scalable prototypes for developing self-sustaining infrastructure projects.

**Courses:**

- Textile and Apparel
- Engineering and Construction
- Financial Services
- Leather
- Retail and Services

With the support of Ministry of Rural Development, it has trained and placed over 2,00,000 rural below poverty line (BPL) youth.

**Don Bosco Technologies**

**Don Bosco Tech** is the network of 125 Don Bosco skill training centers which provides employment-linked and market-driven short duration vocational courses to the economically and socially marginalized youth.

Set up in 2008 by the Salesians of Don Bosco, DB Tech addresses the issues of unemployment, unemployability and lack of skilled manpower with a market-based approach that is sensitive to the socio-economic needs of marginalized youth in the age group 18-35 years.

With funding from the Ministry of Rural Development, Government of India, under the Swarnajayanti Gram Swarozgar Yojana (SGSY), DB Tech aims at empowering youth from below poverty line through the Bosco Academy for Skills and Employment (BASE) project. Under this project, around 46000 underprivileged youth from 24 states will be trained in the market-driven course and placed in entry-level opportunities in various sectors. The Swarnajayanti Gram Swarozgar Yojana (SGSY) of the Ministry of Rural Development, Govt. of India, functions with the sole objective of providing employment linked, market-oriented training to youngsters from below poverty line sections of the country.

**CAP Foundation**

CAP Foundation is a registered trust and an innovative workforce development initiative demonstrating end-to-end solutions to link learning and livelihood for disadvantaged young people and women. CAP Foundation offers Academic, Vocational and Occupational programs through in-school, out-of-school and post-school program interventions. These include Bridge schools, Vocational Junior Colleges, Community College, Degree College and CAP Institute of Hotel Management. The youth get equitable qualitative learning and promising labor market oriented vocational training opportunities that support their pathways to safe and positive futures. The CAP Foundation has an impressive footprint in terms of its approach, face-to-face and e-learning training content and methodology, capacity building of service providers and job placement support to trainees. CAP Foundation specializes in working with the most deprived, vulnerable and difficult to reach sections of young and women at risk in poor urban, peri-urban, rural, tribal communities and has a very strong gender perspective through community-based programs spread across India and with partners across Vietnam, Sri Lanka, and Africa.



**Courses:**

- Healthcare
- Hospitality
- Customer Relations/Sales
- Bookkeeping
- Accountancy

**India Can Education Pvt. Ltd.**

India Can combines Educomp, India's pioneering education company and Pearson, the world's largest education service provider in a joint venture that is India's largest vocational education company catering to the country's biggest opportunity - educating and employing the youth.

**Courses:**

- English
- Sales
- Retail
- Information Technology
- Accounts
- Broadcast Journalism
- Video editing
- Videography
- Healthcare

**Placements done by Skill Development Institutions in Jammu and Kashmir**

S. No.	Name of institution	Project Name	Total Target	Trained	Placed	Under Training
1	Don Bosco Technologies	SEE J&K Hospitality	4520	1338	951	169
		SEE J&K Retail	6400	1122	779	100
		SEE J&K Technical	6000	1347	997	271
		<b>Total</b>	<b>16920</b>	<b>3807</b>	<b>2727</b>	<b>540</b>
2	IL & FS	Himayat-I	7920	786	425	105
		Himayat-II	7800	1403	1001	290
		Himayat-III	7800	694	436	37
		<b>Total</b>	<b>23520</b>	<b>2883</b>	<b>1862</b>	<b>432</b>
3	CAP Foundation	Himayat	6200	1296	1123	469
		<b>Total</b>	<b>6200</b>	<b>1296</b>	<b>1123</b>	<b>469</b>
4	India Can	Himayat	7860	3365	2285	1133
		<b>Total</b>	<b>7860</b>	<b>3365</b>	<b>2285</b>	<b>1133</b>
<b>OTHERS</b>						
1	JSL LIFE	JSL Life Himayat Project	1390	0	0	180
		<b>Total</b>	<b>1390</b>	<b>0</b>	<b>0</b>	<b>180</b>
2	Mass Infotech Society	Himayat	1630	0	0	80
		<b>Total</b>	<b>1630</b>	<b>0</b>	<b>0</b>	<b>80</b>

Source: www.himayat.org

### Conclusions and Recommendations

Skill development involves not only acquiring new skills but also upgradation of existing skills. The demand for skill development has increased with the advance in technologies and modern trends in development. The growing employment in India has prompted the Government of India to take skill development initiatives in its Five Year Plans since the inception of the planning period. Under National Skill Development Program, Government of India has established skill training institutions all over India. These institutions offer a variety of courses to the unemployed youth under various schemes formulated by Government of India. In addition, Government of India initiated a number of employment-generating schemes to encounter the problem of unemployment. In the state of J&K, where the unemployment rate is high, skill development can be an effective way of generating self-employment among youth. Apart from centrally sponsored schemes, the various development institutions in J&K, particularly in Srinagar districts like CAP Foundation, DB Tech and IL&FS offer both training and placement to youth under their skill development initiatives. Besides, small skill development initiatives taken by the state are also helpful in providing employment to the number of youth. To conclude, the problem of unemployment is to be understood on a global level in order to enhance employment opportunities for youth.

- Provisions should be made not only for developing new skills but also for the upgradation of existing skills.
- Promotion of traditional skills within the state so as to encourage craftsmanship and utilization of resources.
- Training courses should be defined on the basis of availability of indigenous resources so that income generation occurs within the state.
- The connoisseurs associated with traditional skills like carpet weaving, paper mache, embroidery, etc. should be promoted at the national and international level and encouraged to retain and disseminate their art.
- Hospitality and other tourism-related courses should be given priority in skill development programs witnessing the overwhelming growth of tourism in the state from last few years.

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### Suggested Websites

- <http://www.skilldevelopment.gov.in/initiatives/skill-development-jammu-kashmir>
- <http://www.capfoundation.in/>
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**Dr. Aadil Bashir** is working as Sr. Assistant Professor in the Department of the Social Work University of Kashmir. He has undertaken many research projects sponsored by reputed National and International Agencies like ICMR, ICSSR, PFC.CRY, AAI etc. He has also participated in many national and international conferences and workshops. In addition to this,

he has published a number of research papers in various journals of national and international repute.

**Unjum Bashir** has worked as Assistant Professor in the School of Business Studies IUST, Awantipora. Presently she is pursuing Ph.D. program from the same department on the impact of the employment generation schemes on youth in Kashmir. She has also qualified National Eligibility Test and has nine years of experience of teaching at PG level.

**Afnan Tariq** is currently pursuing her Ph.D. program from the Department of Social Work at the University of Kashmir. She has her done Bachelors in Business Administration and has completed her Masters in Social Work. She has participated in different research projects at college and university level. She has recently worked as a research assistant in the project titled 'Domestic Violence in Kashmir' sponsored by Indian Council of Social Science Research (ICSSR). She has also qualified National and State eligibility test.

**Afifa Lone** is post graduate in Social Work from the University of Kashmir. She has worked in the area of child labor, livelihood issues in the state. She also has worked as research associate in the Department of Social Work at the University of Kashmir.