



Economic profile of Jammu & Kashmir state: An overview

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Abstract

The purpose of this research paper is to highlight the material and human resources available in J&K State and also to discuss the present economic activities being carried on in the State. The study also focuses on the potential entrepreneurial activities in the state of Jammu & Kashmir. Jammu & Kashmir state is located at the Northern-most part of the country. The total area of the State is 2,22,236 sq. km of which 78,114 sq. km is under illegal occupation of Pakistan and 37,555 sq. km under China. In addition 5,180 sq. km area of J&K was illegally ceded to China by Pakistan. J&K is the 6th largest State of India occupying 6.76% of country's geographical area. The State has abundant water resources in view of its blessed riverine geography. The State is surrounded by mountains except in the South- West side. A major portion of State's terrain is hilly and its height from sea level varies from 3,000 feet to 22,740 feet. The State has road and air links with rest of the country through South making it accessible from the South only. The rail link is up to Udhampur only. As per Quick Manual Results of 6th Economic Census 2013 there are 5,07,372 establishments located in J&K engaged in different economic activities other than crop production, plantation, public administration, defense and compulsory social security. Out of which 3,04,207 establishments constituting 59.96% are in rural J&K and remaining 40.04% with 2,03,165 establishments in urban areas. The economy of J&K state is predominantly agricultural. The state of J&K offers a challenge to planners as well as administrators in tackling manifold problems associated with the economic backwardness of the State. In the present study, an effort has been made by the researcher to analyze the different facets of State economy. Efforts made by the government and other agencies like banking sector, other financial institutions, etc. have also been studied carefully. The purpose of the present study is to provide a road map for further growth and development of economy of the state.

Keywords: agriculture, economy, resources, climatic conditions, Jammu & Kashmir state, production, horticulture, economic activities

Introduction

Jammu & Kashmir is the northern-most State of India and shares its borders with Himachal Pradesh and Punjab and the neighboring countries of Pakistan, China and Afghanistan. The state consists of three regions Jammu, The Kashmir valley and Ladakh. The natural beauty and picturesque locations have made it a favoured destination for tourists across the world. Jammu is famous for its temples while the Kashmir valley is known for its lakes and gardens. During 2016-17 the total number of foreign tourists in J&K was recorded to be 24,516. J&K expects to witness 22.7 million tourist arrivals in FY 2020. J&K has agro-climatic conditions best suited for horticulture and floriculture. Horticulture is the mainstay of the rural economy providing employment to large number of local inhabitants. Apple production in the state reached 1.73 million metric tons (MT) in 2016-17. The State is also a major exporter of walnut and its international market share is about seven per cent. At current prices, the gross state domestic product (GSDP) of Jammu & Kashmir grew at 14.9% to reach US dollars 22.64 billion in 2016-17. As of October 2017, J&K had a total installed power generation capacity of 3,297.28 Megawatts (MW), Comprising 1,733.43 MW under central utilities. The State government has an industrial policy that offers attractive incentives along with a single window clearance mechanism. Land is allotted at concessional rates in industrial areas on lease for 90 years.

The cost of setting up operations is comparatively lower than other states. The Skill Development Policy 2012-17 and the Sher-e-Kashmir Employment & Welfare Programme for the Youth 2009 are the policies undertaken by the government to develop the skills of the indigenous people of the state and offers better employment opportunities. J&K stands 29th among Indian states in rankings based on ease of doing business and reforms implementation, according to a study by the World Bank and KPMG. The State (including Chandigarh, Punjab and Haryana) has attracted Foreign Direct Investment (FDI) equity inflows worth USD 6 million during the period April 2000 to June 2017, according to data released by Department of Industrial Policy and Promotion (DIPP).

Key Sectors

1. Food processing and agro-based industries (excluding conventional grinding and extraction units) thrive in the state due to an excellent climate for horticulture and floriculture.
2. The handicrafts industry has been receiving priority attention from the government in view of its large employment base and export potential.
3. J&K is famous for its small- scale and cottage industries such as carpet weaving, silk, shawls, ba-sketry, pottery, copper and silverware, paper- mache and walnut wood.
4. J&K SIDCO is the nodal agency for promotion and

development of medium and large- scale ind-ustries in the state.

- To boost infrastructure, J&K has approved funding of about USD 1.8 billion. Additionally, USD 112.62 million were released under the Pradhan Mantri Gram Sadak Yojana during 2016-17

In spite of the fact that state of Jammu & Kashmir has passed through many political and economic challenges, yet the state has made considerable progress in economic field. Number of registered units has increased in addition to much rise in number of units in the un-organized sector. The exports from the state have also shown a good rising trend over the years.

Objectives of Study

Following are the objectives of study

- To understand the political status of J&K state
- To understand the existing economic status of the state
- To study the resources available for economic development in the state
- To come to know about the efforts of the financial institutions for economic development of the state
- To work out the State as well as Central government support for economic development
- To suggest the measures to give a boost to economic activities in Jammu & Kashmir state

Research Methodology

In total 600 questionnaires with 20 relevant questions related to the subject of research were asked to the respondents. These questionnaires were administered to both the divisions of Jammu & Kashmir state. The respondents were tiny, small and medium economic unit holders. Verbal discussions on the subject were also made with such unit holders and a large number of common people to reach the ground realities on the subject of study. In addition to this both published and unpublished sources were consulted in detail to collect the needed data for making the study fully representative. Moreover, personal visits were also made to the Industries Directorates of both the Jammu & Kashmir divisions to have verbal discussions with the officers and employees of these headquarters.

A simple random sampling method was adopted to make the collected data un-biased so there exists an equal opportunity for each type of unit holder to fill up the questionnaires. The questionnaires administered were structured and pretested. The relevant areas of the data collected were tabulated and analyzed to obtain necessary results. Information from other published and unpublished sources was also collected to make the study fully meaningful.

Findings and Discussions

Economy of Jammu & Kashmir is pre-dominantly dependent on agriculture and allied activities. The Kashmir valley is known for its sericulture and cold water fisheries. Wood from Kashmir is used to make high quality cricket bats, popularly known as Kashmir Willows. Kashmiri saffron is very famous and brings the State a handsome amount of foreign exchange. Agricultural exports from Jammu & Kashmir include apples, barley, cherries, corn, millet, oranges, rice, peaches, pears,

saffron, sorghum, vegetables and wheat, while manufactured exports include handicrafts, rugs and shawls. Horticulture plays a vital role in the economic development of the state. With an annual turnover of over Rs. 3 billion (USD 47 million), apart from foreign exchange of over Rs. 800 million (USD 12 million), this sector is the next biggest source of income in the State's economy. The region of Kashmir is known for its horticulture industry and the wealthiest region in the State. Horticulture produce from the state includes apples, apricot, cherries, pears, plums, almonds and walnuts.

Doda region of the State has deposits of high grade sapphire. Though small, the manufacturing and service sector is growing rapidly, especially in Jammu division. In recent years, several consumer goods companies have opened manufacturing units in the region. The Associated Chambers of Commerce & Industry (ASSOCHAM) has identified several industrial sectors which can attract investment in the state and accordingly, it is working with the union and the state government to set up industrial parks and special economic zones. In the fiscal year 2005-06 exports from the state amounted to Rs. 11.5 billion (USD 180 million). However, industrial development in the state faces several major constraints including extreme mountainous landscape and power shortage. The Jammu & Kashmir bank which is listed as a S&P CNX 500 Conglomerate is based in the state. It reported a net profit of Rs. 598 million (USD 9.3 million) in 2008. The government of India has been keen to economically integrate Jammu & Kashmir with rest of India. The State is one of the largest recipients of grant from New Delhi, totaling USD 812 million per year. It has a mere 4% incidence of poverty - one of the lowest rate in the country.

In an attempt to improve infrastructure in the state, Indian Railways is constructing the ambitious Jammu- Baramulla line project at a cost of more than USD 2.5 billion. Trains run on the 130 km Baramulla- Banihal section. The 17.5 km Qazigund- Banihal section through the 11 km long Pir Panjal Railway Tunnel was commissioned. Udhampur – Katra section of the track was commissioned early in July 2014. The Katra- Banihal section is under construction. The route crosses major earthquake zones and is subject to extreme temperatures of cold and heat, as well as, inhospitable terrain, making it an extremely challenging engineering project. It is expected to increase tourism and travel to Kashmir. Three other railway lines, the Bilaspur- Mandi- Leh railway, Srinagar-Kargil- Leh railway and the Jammu- Poonch railway have been proposed.

Table 1

Year	State's Gross Domestic Product (in million INR)
1980	11,860
1985	22,560
1990	36,140
1995	80,970
2000	1,47,50
2006	539.80 million (USD 8.4 billion)
2016	132.31 crore (USD 21 billion)

Demographics

The major ethnic groups living in Jammu & Kashmir include Kashmiris, Gujjar/ bakerwals, Paharis, Dogras and Ladakhis. The Kashmiris live mostly in the main valley of Kashmir and

Chenab valley of Jammu division with a majority living in Pir Panjal region. The Pahari speaking people mostly live in and around the Pir Panjal with some in the northern Kashmir valley. The nomadic Gujjars and Bakerwals practice transhumance and mostly live in the Pir Panjal region. The Dogras are ethnical, linguistically and culturally related to the neighbouring Punjab people and mostly live in Udhampur and Jammu districts of the state. The Ladakhis are the people of Mongoloid stock and resemble in their ethnic character to the neighbouring Tibetan people. Jammu & Kashmir is one of the India's two administrative divisions (the other being the Union Territory of Lakshadweep which is overwhelmingly Muslim) with Muslim majority population. According to 2011 census, Islam is practiced by 68.30% of the state population, while 28.40% follow Hinduism and small minorities follow Sikhism (1.90%), Buddhism (0.90%) and Christianity (0.30%). In Jammu & Kashmir the principal spoken languages are Kashmiri, Urdu, Dogri, Hindi, Punjabi, Pahari, Balti, Ladakhi, Gogri, Shina, and Pashto. However, Urdu written in Persian script is the official language of the State. Hindustani is widely understood by the people.

Tourism

Before the insurgency intensified in 1989, tourism formed an important part of the Kashmir economy. The tourism economy in the Kashmir valley was worst hit. However, the holy shrines of Jammu and Buddhist monasteries of Ladakh continue to remain popular pilgrimage and tourist destinations. Every year thousands of Hindu pilgrims visit holy shrines of Vaishno Devi and Amarnath, which has had significant impact on the State's economy. It was estimated in 2007 that the Vaishno Devi Yatra contributed Rs. 4.75 billion (USD 74 million) to the local economy annually a few years ago. The contribution should be significantly greater now as the number of Indian visitors have increased considerably. Foreign tourists have been slower to return. The British government still advises against all travel to Jammu & Kashmir with the exceptions to cities of Jammu & Srinagar. The travel between these two cities on Jammu- Srinagar highway and the region of Ladakh. While Canada excludes the entire region excepting Leh. Besides Kashmir, several areas in the Jammu region have a lot of tourist potential as well. Bahu Fort in Jammu city is the major attraction for the tourists visiting that city. Bagh- e- Bahu is another tourist destination. The local aquarium established by the fisheries department is visited by many. Tourists from across India visit in a pilgrimage to Shri Mata Vaishno Devi. Mata Vaishno Devi is located in the Trikuta Hills about 40 to 45 km from Jammu city. Approximately 10 million pilgrims visit this holy place every year. Tourism in Kashmir valley has rebounded in recent years and in 2009 the State became one of the top tourist destinations of India. Gulmarg- one of the most popular Ski resort destination in India is also home to the world's highest green golf course. The State's recent decrease in violence has boosted the economy and tourism. It was reported that more than a million tourists visited Kashmir in 2011.

Major Crops

J&K State particularly Kashmir valley has a large capacity of

fruit production. Apples, walnuts, almonds, cherries, and pears are imported by many foreign countries. Other crops like maize, wheat, paddy, pulses, etc. are also grown in the State.

Handicrafts Kashmir Rug

A Kashmir rug is a hand- knotted oriental rug from Kashmir. Kashmir rugs or carpets have intricate designs that are primarily oriental, floral style in a range of colours, sizes and quality. Kashmir carpets are hand- made, hand- knotted and are primarily made in pure wool, pure silk and occasionally wool and silk blends. They are available in wide- ranging colours, designs and sizes. Kashmir rugs are primarily made in Srinagar but a significant part of the production also comes from rural areas. Kashmir rugs carry a high premium in the world of hand-made, hand- knotted rugs. Kashmir rugs are made in a range of sizes like 3'x2', 4x2'6'', 5'x3', 6'x4', 7'x5', 10'x8', 12'x9' and 14'x10'. Due to intensive labour involved, larger sizes are made only on a customer order basis.

Kashmir rugs are renowned to have bright, jewel- like colour tones such as sapphire blue, ruby red, emerald green, aquamarine, amethyst and ivory. Rugs from Kashmir are traditionally made in oriental, floral designs that typically involve the significant and culturally important motifs such as the paisley, chinar (the oriental plain) and tree-of- life. Most of these designs are rooted in the Kashmiri way of living and are a symbolic representation of the age- old Kashmir tradition of hospitality, warmth and genuine love. It is often said in Kashmir folklore that a home is incomplete without a soul- a Kashmiri carpet which is told to bring the entire house together into a unified whole.

Kashmiri Shawls

The shawls made in Kashmir occupy a pre-eminent place among textile products; and it is to them and their imitations from Western looms that specific importance attaches. The Kashmiri shawl is characterized by the elaboration of its design in which the "Cone" pattern is the prominent feature and by the glowing harmony, brilliance, depth and enduring qualities of its colours. The basis of these excellencies is found in the very fine, soft, short, flossy under-wool, called pashm or pashmina found on the shawl- goat- a variety of capra hircus inhabiting the elevated regions of Tibet. There are several varieties of pashm, but the finest is a strict monopoly of the maharaja of Kashmir. Inferior pashm and kerman wool – a fine soft Persian sheep's wool- are used for shawl weaving at Amritsar and other places in the Panjab where colonies of Kashmiri weavers are established. Of shawls, apart from shape and pattern there are only two principal classes: (1) Loom-woven shawls called tili-walla, tili-kar or kani-kar- sometimes woven in one piece, but more often in small segments which are sewn together with such precision that the sewing is quite imperceptible and (2) embroidered shawls- amlikar- in which over a ground of plain pashmina is worked by needle - a minute and elaborate pattern.

Stole

A stole is a woman's shawl especially a formal shawl of

expensive fabric used around the shoulders over a party dress or ball gown. A stole is narrower than a typical shawl and of simpler construction than a cape: being a length of a quality material wrapped and carried about the shoulders or arms. Lighter material such as silk and chiffon are simply finished, that is, cropped, hemmed and bound; heavier materials such as fur and brocade are often lined as well.

Other types of shawls are

1. Haapsalu Shawls
2. Cape
3. Cloak
4. Scrape
5. Poncho
6. Blanket Scarf
7. Ruana
8. Afgan Patu

Wood Carving

Wood carving is a form of wood working by means of a cutting tool (knife) in one hand or a chisel by two hands or with one hand on a chisel and one hand on a mallet resulting in a wooden figure or figurine or in the sculptural ornamentation of a wooden object. The phrase may also refer to the finished product from individual sculptures to hand-worked mouldings composing part of a tracery. The making of sculptures in wood has been extremely widely practiced, but survives much less well than the other main materials such as stone and bronze as it is vulnerable to decay, insect damage and fire. It, therefore, forms an important hidden element in the art history of many cultures. Outdoor wood sculptures do not last long in most parts of the world, so it is still unknown how the totem pole tradition developed. Many of the most important sculptures of China and Japan in particular are in wood and so are the great majority of African sculpture and that of Oceania and other regions. Wood is light and can take any fine detail so it is highly suitable for masks and other sculptures intended to be worn or carried. It is also much easier to work on than stone. Some of the finest extant examples of early European wood carving are from the middle Ages in Germany, Russia, Italy, and France where the typical themes of that era were Christian iconography. In England many complete examples remain from the 16th and 17th century where oak was the preferred medium.

Styles

1. Chip carving
2. Relief carving
3. Scandinavian flat- plane
4. Caricature carving
5. Love spoon
6. Whitting
7. Treen

The economy of Jammu & Kashmir is mostly dependent upon farming and animal husbandry. Majority of the population of the State depends on agriculture. Agriculture plays a very prominent role for development of economy of Jammu & Kashmir state. Around 70% of the population of the state reside in rural areas and directly or indirectly depend upon this

sector for their livelihood and employability. Paddy, wheat and maize are the major crops. Barley, bajra and jowar are cultivated in some parts of the State. Gram is grown in Ladakh. Though small, the manufacturing and services sector is growing rapidly. Tourism formed an important part of the Kashmir economy. Although tourism economy in the Kashmir valley has been hit by the terrorism threat, Jammu and Ladakh continue to remain as popular tourist destinations. The wood in Kashmir is also used to make quality cricket bats and they are popularly known as Kashmir willow. Handicraft items from Jammu & Kashmir have demand from both inside and outside the country. Coal, gypsum and lime stone are the major minerals produced in the State. The large, medium and small industrial sectors constitute the organized sector of the economy. The un-organized sector which is much larger relates to Handicraft, Handloom and Sericulture areas providing employment to lakhs of people mainly in semi-urban and mostly in rural areas of the state. The un-organized sector produces articles of very high quality serving national and international markets worth crores of rupees. The State government has been making all possible efforts from time to time by way of new industrial policies to give a boost to the industrial sector. The benefits of such incentives have started reaching the far flung and backward areas of the state. The importance of balanced regional development may hardly be over emphasized. Efforts are, therefore, on for accelerated economic development of neglected areas. Expanding industrial base in these areas has been regarded as the most effective option to seek the development of backward and hilly regions. But the major problem in such areas is of the resources lying untapped. It may be due to higher cost in exploration and accessibility and deficiency of skilled and trained manpower which are coming in the way of socio-economic development. To stimulate the tempo of industrial production, it is necessary to develop economic activities particularly in hilly and backward areas. For this purpose it is necessary on the part of the government and non- government agencies to extend all possible support to make the inputs available to the people. Many efforts since independence have been made by the Central government in the form of establishment of various institutions for entrepreneurial development like National Institute for Entrepreneurship and Small Business Development (NIESBUD), Management Development Institute (MDI) and others for providing adequate finance at reasonable terms and conditions. During freedom struggle, Mahatma Gandhi had included revitalization of village industries in his constructive programme. He was the moving spirit behind the All India Village Industries Association and All India Spinners Association. These later, in 1957, were merged and appeared in the form of Khadi and Village Industry Commission (KVIC), a statutory body. In addition to above, some other entrepreneurial promotional institutes have been established in the country. Important among them are:

1. Management Development Institute (MDI)
2. Institute for Entrepreneurship Development (IED)
3. Science and Technology Entrepreneurship Parks (STEPs)
4. Centre for Entrepreneurship Development (CED)
5. The Xavier Institute of Social Services in Ranchi
6. National Alliance of Young Entrepreneurs (NAYE)

7. Entrepreneurial Motivation Training Centre

New Industrial Policy

Keeping in view the fact that the State of Jammu & Kashmir lags behind in industrial development, a need was felt to accelerate industrial development of the State and boost investor confidence. The new initiative would provide the required incentives as well as enabling environment for industrial development, improve availability of capital and increase market access to provide a fillip to the private investment in the state. The central government has decided to provide the following of incentives to the state of Jammu & Kashmir

A) Fiscal Incentives to New and Substantial Expansion of Existing Industrial Units

New Industrial units and existing Industrial units on their substantial expansion, set up in growth centre, Industrial infrastructure development centre (IIDC) and other locations like industrial estates, parks, export processing zones, commercial estates, etc. as notified by the Central Government are entitled to 100% excise duty exemption for a period of 10 years from the date of commencement of commercial production.

B) Other Incentives

Design-cum-Resource Centre for Footwear and Leather Industry Leather goods and shoes, as well as, items of fur are being manufactured in small- scale industry/ tiny sector traditionally in Srinagar and Jammu. The Central government would make an initial contribution of Rs. 1 crore as grant for setting up design/ resource centre and National Leather Development Programme (NLDP) would provide assistance for machinery, training and salaries of professionals. Under the NLDP, exclusive assistance would be provided to market finished leather products of artisans of the State in the form of buyer- seller meets and exhibitions. Ministry of Textiles has extended their package of assistance as applicable to the North Eastern Region, to the state of Jammu and Kashmir on same terms and conditions.

Conclusion

The State of Jammu & Kashmir which is situated in the extreme north of the country is predominantly agriculture-based. Majority of the population of the State is dependent on agriculture sector for their sustenance. The geo- climatic conditions of the State are ideal for horticulture, sericulture and silk production. The state has been endowed with plenty of water resources. The terrain is mountainous which is ideal for livestock rearing. State of Jammu & Kashmir has also a large forest resource. Government of the State, as well as, Central government has been very keen to improve the economy of Jammu & Kashmir. A large number of industries- tiny, small, medium and large have been established in the state. Industrial areas with space, electricity, water, drainage and other such facilities have been established. Banking sector has also been active in addition to SIDCO (Small Industries Development Corporation); SFC (State Financial Corporation) and DICs (District Industries Centres) in the state. The economy of the State of Jammu & Kashmir is fast growing.

The contribution of un- organized sector is quite significant. But there remains a lot yet to be done in this direction. The State as well as Centre government must launch certain new schemes with the help of big bankers like NABARD (National Bank for Agriculture & Rural Development); SIDBI (Small Industries Development Bank of India); ICICI (Industrial Credit & Investment Corporation of India), etc. and Central government to give a further boost to the State economy.

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