



Transforming the Rural Landscape of J&K and Ladakh





दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर- वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन

Vision

Development Bank of the Nation for Fostering Rural Prosperity

Mission

Promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity

Transforming Rural Landscape in UT of J&K and Ladakh



ग्रामीण तरक्की के दो आधार

कड़ी मेहनत और नवाचार

Rural Development Thrives On Two Pillars

Relentless Hard Work & Boundless

Innovation

प्राक्कथन

जम्मू-कश्मीर और लद्दाख के केंद्र शासित प्रदेश (UTs) स्थायी विकास की ओर एक बड़े बदलाव की यात्रा पर हैं। इस यात्रा में आजीविका, कृषि-जलवायु प्रणाली, बुनियादी ढांचे और सामाजिक-आर्थिक हस्तक्षेपों में बदलाव शामिल हैं। यह इलाका एक नए दौर का स्वागत कर रहा है, जहां व्यापारिक खेती के मौके बढ़ रहे हैं, जबकि हस्तशिल्प और पर्यटन जैसे पारंपरिक उद्योग ग्रामीण लोगों के लिए महत्वपूर्ण आजीविका के स्रोत बने हुए हैं। इलाके की खास जलवायु परिस्थितियों के हिसाब से स्थायी आजीविका का अवसर बढ़ाने के लिए सभी साझेदारों के बीच सहयोग जरूरी है। सरकारी संगठनों से लेकर जमीनी संगठनों तक, कृषि और ग्रामीण विकास में प्रगति के लिए संगठित कोशिशें करना जरूरी हैं। राष्ट्रीय कृषि और ग्रामीण विकास बैंक (NABARD) ने इस पूरे सिस्टम को विकसित करने, ऋण की जरूरतें पूरी करने, संस्थागत विकास को बढ़ावा देने और पर्यावरण की स्थिरता सुनिश्चित करने में एक अहम भूमिका निभाई है। इस मिशन का उद्देश्य सरकार, आरबीआई, वित्तीय संस्थानों और साझेदारों के सहयोग से चिरस्थायी प्रभाव उत्पन्न करना है। मुझे “जम्मू-कश्मीर और लद्दाख के ग्रामीण परिदृश्य में बदलाव” पुस्तिका को पेश करते हुए गर्व हो रहा है, जो दोनों केन्द्रशासित प्रदेशों की समृद्धि और स्थायी तथा सतत विकास की दिशा के ओर बढ़ते कदमों को दर्शाता है।

भल्लामुडी श्रीधर
मुख्य महाप्रबंधक



FOREWORD

The UTs of J&K and Ladakh are undergoing a transformative journey towards sustainable growth, marked by shifts in livelihoods, agro-climatic systems, infrastructure, and socio-economic interventions. The region is embracing a new era, with widening opportunities for commercial agriculture, while traditional industries like handicrafts and tourism remain vital sources of livelihood for its rural population. Achieving sustainable livelihoods in harmony with the region's unique climatic conditions requires collaboration across all stakeholders from government bodies to grassroots organizations, coordinated efforts are key to progress in agriculture and rural development. The National Bank for Agriculture and Rural Development (NABARD) has played a crucial role in expanding the ecosystem, addressing credit needs, fostering institutional growth, and ensuring environmental sustainability. In collaboration with the Government, RBI, financial institutions, and partners, this mission aims to create lasting impact. I am proud to present 'Transforming the Rural Landscape of J&K and Ladakh', showcasing the region's strides towards prosperity and sustainable growth.

Bhallamudi Sridhar
Chief General Manager





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Fostering Agriculture Growth & Revitalizing Rural Communities

Agriculture and allied activities contribute 16.81% to Jammu and Kashmir's GSDP and employ 41% of the workforce, making it crucial to the UT's economy. Despite challenges like small land holdings, low productivity, non-viable small farms, and limited irrigation in rainfed areas, the vision is to transform the sector. This includes forming Farmer Producer Organizations (FPOs), promoting allied activities like dairy and poultry farming, and leveraging technology through KVKs, agricultural universities, and the UT government.

Key interventions on strengthening the Agri Value Chain, includes promoting natural farming, and integrating hi-tech and digital solutions to boost productivity and farmers' incomes. Agricultural Value Chain Financing will play a crucial role in providing funding for agri-startups to scale. Collaboration with agricultural research institutions will enhance productivity, improve product quality, and reduce waste. Empowering FPOs, PACS, and similar entities to lead in processing and marketing will further include advanced techniques like grading, sorting, certification, and traceability. With climate change impacting crops, water resources, soils, livestock, and pest dynamics, innovative solutions are essential to ensuring the sector's long-term sustainability and resilience.





Fostering Agriculture Growth & Revitalizing Rural Communities

Farmer Producers Organization (FPOs)

NABARD is supporting the formation of 94 FPOs in Jammu and Kashmir & Ladakh, benefiting over 10,000 small and marginal farmers. Of these, 57 FPOs are supported under the Central Sector Scheme, and 37 under NABARD's PODF and PRODUCE programs. The initiative aims to enhance market access, provide quality inputs, improve credit access, and ensure the sustainability of FPOs as viable farming enterprises

Tribal Development Programme

Since 2004-05, NABARD's Tribal Development Fund (TDF) has supported sustainable, income-generating activities for tribal families. In J&K & Ladakh, 05 TDF projects in Kishtwar, Rajouri, Kupwara, Udhampur and Leh districts (Ladakh) cover 1,184 acres, benefiting over 1,500 tribal families. These projects promote participatory, sustainable development through activities like farming, sheep rearing, and women's empowerment.

Watershed Development Project

The Watershed Development Fund (WDF) has been promoting sustainable rural prosperity since 1999-2000, focusing on integrated watershed management. In J&K & Ladakh, 06 watershed and 03 spring-shed projects have been implemented with a grant of ₹4.40 crore, benefiting 4,265 families and covering 12,818 hectares of land.

Agriculture Innovation through FSPF

The Farm Sector Promotion Fund (FSPF) supports agricultural innovations, technology transfer, and capacity building to empower farmers in adapting to a technology-driven landscape. In J&K & Ladakh, 20 ongoing projects out of total 43 projects focus on enhancing productivity, building climate resilience, developing agricultural and millet value chains, and promoting farmers' collectives with advisory services.







FROM FIELDS TO FRAGRANCE: THE SUCCESS STORY OF JK AROMA FARMER PRODUCER COMPANY



JK Aroma Farmer Producers Company Limited, located in Bhaderwah, Doda district, has transformed the livelihoods of local farmers by introducing lavender farming in the region. Initially, farmers were skeptical about adopting lavender cultivation in 2015, but over time, the region's favorable climate and lavender's higher profitability compared to traditional crops like maize and paddy led to widespread acceptance.



Today, JK Aroma empowers over 350 farmers, improving their productivity and income by processing lavender flowers into high-quality products such as oils, soaps, agarbattis, hair oils, perfumes, and diffusers. These products are in demand in major cities like Delhi and Mumbai.



The FPO's success is driven by providing high-quality planting materials, establishing lavender oil distillation units, and offering training in product manufacturing. As a result, farmers now earn higher returns compared to selling dried lavender flowers, diversify their income sources, and enjoy better market access. Additionally, the FPO supports its members with access to fertilizers and agricultural inputs.



In the 2023-24 financial year, JK Aroma achieved a turnover of ₹32.00 lakh, demonstrating its focus on quality and market expansion. With an equity grant of ₹1.65 lakh from NABARD, the FPO plans to diversify into rosemary and cedar products, as well as integrate fish farming into its activities.





FARMER INFORMATION (1)



RIYAZ
AHMAD WANI



PRODUCT DESCRIPTION



PRODUCT NAME

Apple KULU

QUANTITY



FROM ORCHARD TO PROSPERITY: THE TRIUMPH OF KASHMIR'S APPLE FPO



The Kashmir Apple FPO, established in June 2022 in Shadimarg, Pulwama, has significantly impacted the livelihoods of local apple farmers by addressing challenges like low bargaining power, fragmented supply chains, and limited market access. With over 512 farmers across 10 villages, the FPO has successfully improved market linkages, helping farmers secure better prices and reduce dependence on middlemen.



In its first year, the Kashmir Apple FPO achieved a turnover of ₹2.16 crore, which grew to ₹2.84 crore by 2023. This increase reflects improved market access and operational efficiency. Profits were reinvested into strengthening the apple value chain, including the establishment of an apple processing unit and other infrastructure, ensuring long-term sustainability and further growth for the organization.



The FPO has also focused on value addition, with the establishment of an apple processing unit aimed at converting raw apples into high-value products. It has onboarded on to the TraceX platform for ensuring end to end traceability of apple supply chain and quality control, ensuring that the apples meet high standards for both domestic and international markets.



Despite challenges like unpredictable weather and price volatility, the Kashmir Apple FPO has laid a solid foundation for long-term sustainability. The future strategy includes diversifying into organic farming and expanding market outreach through branding and new product development.







BLOSSOM HEIGHTS: ORCHESTRATING PROSPERITY WITH SHAM VALLEY FPO, LADAKH

Ladakh, accounting for 62% of India's apricot production, faced significant challenges in apricot farming, primarily due to inefficient harvesting, drying methods, and limited market access. This led to nearly 50% of apricot yields being wasted, with the remaining produce fetching low prices, preventing farmers from maximizing their income.

To address these issues, NABARD, in collaboration with Himmotthan Society (Tata Trust), launched a project to form a Farmer Producer Organization (FPO) in Ladakh's lower Sham Valley. The initiative aimed to empower farmers through collective action, improving their bargaining power and establishing a robust apricot value chain. The FPO successfully mobilized over 300 farmers in the region, a major achievement given the sparsely populated Leh district.

The FPO's success is reflected in its impressive business volume of ₹93.45 lakh, with profits reaching ₹18.00 lakh. The FPO has also sold nearly 61 metric tons of fresh apricots and ventured into corporate gifting, generating ₹13.00 lakh in sales of dried apricots. The FPO was honored with the CII FPO Excellence Award 2023.

Additionally, NABARD's Farm Sector Promotion Fund (FSPF) introduced solar apricot dryers and harvesting nets, reducing post-harvest wastage by 40-50%, further enhancing farmers' productivity and income. This initiative serves as a model for transforming agricultural communities.





GROWING TOGETHER: LADAKH'S TRANSFORMATION INTO A MODEL ORCHARD

The Integrated Tribal Development Project in Ranbirpur village, Leh District, aims to transform 311 acres of uncultivated wasteland into a thriving community-based orchard (Wadi). The project focuses on sustainable agriculture, including apricot, apple, and seabuckthorn cultivation, using modern irrigation techniques. The initiative aims to improve water access, enhance productivity, and provide new income opportunities through eco-tourism and capacity-building activities for local farmers.



Project Details

The Integrated Tribal Development Project is located in Ranbirpur village, Thiksey Block, Leh District, UT of Ladakh, and is aimed at benefiting 219 tribal families. The project covers an area of 311 acres of uncultivated wasteland allocated to the local community. The initiative is being implemented by NABARD with the support of the Ladakh Farmers and Producers Cooperative Limited with a total grant assistance of ₹464.28 lakh.

Issues and Interventions

The project addresses several challenges, including extreme cold desert conditions, water scarcity, limited infrastructure, and fragmented landholdings. Key interventions include establishing an irrigation system that lifts water from the Indus River, creating a community orchard with apricot, apple, and seabuckthorn, and providing infrastructure like fencing and storage godowns. Additionally, the project focuses on capacity building, eco-tourism, and promoting alternative livelihoods like mushroom cultivation and nursery management.

Impact

The project has led to significant impact, including improved water availability for farming, the planting of over 12,500 fruit trees, and increased agricultural production. It also promotes livelihood diversification through eco-tourism and mushroom cultivation, empowering the community through cooperative management. With a focus on sustainability, the project aims to scale by incorporating inter-cropping, protected cultivation, and capacity-building initiatives to ensure long-term growth and success.



SEEDS OF CHANGE: EMPOWERING TRIBAL COMMUNITIES IN KISHTWAR

Nestled in the heart of Mughalmaidan block, Kishtwar district, the TDF project is a transformative initiative designed to empower 450 tribal families across 9 villages. With a grant of over ₹3.00 crore, this project breathes new life into the region through the cultivation of high-value horticultural crops like apples, walnuts, and pears across 455 acres. In addition, it uplifts landless families by providing sheep and goat units, while promoting intercropping for both food security and local market opportunities. A beacon of sustainable growth, this project is paving the way for lasting economic prosperity in the tribal community.



Project Details

The Tribal Development Fund (TDF) project in Mughalmaidan block, Kishtwar district, has been sanctioned to benefit 450 tribal families across 9 villages, covering 455 acres of land (455 wadis). The project is being implemented with over ₹ 3.00 crore in grant support.

Issues and Interventions

The project addresses critical challenges faced by tribal families, including limited irrigation, financial constraints, and landlessness. It focuses on horticultural development by planting high-value crops like apples, walnuts, and pears across 455 acres, with each wadi (orchard) containing 90 fruit trees. Additionally, sheep and goat units have been provided to 45 landless families, with 37 families receiving 4-animal units and 8 families receiving 8-animal units. To ensure local involvement, the project is managed by a Tribal Development Committee and Village Level Committees, aligning with the community's needs. The establishment of a Farmers Producer Organisation (FPO), with 120 members from the beneficiary families, further strengthens economic stability, facilitate better access to markets, and improve social benefits. The FPO is expected to expand to all 450 families in the future.

Impact

The TDF project has significantly improved the livelihoods of tribal families in Mughalmaidan block. The plantation of 90 fruit trees per wadi is expected to provide steady income from horticulture. Sheep and goat units have boosted the economy of landless families, while vegetable intercropping has ensured food security and surplus for local sale. The first walnut harvest in 2023-24 marks a major milestone. The formation of an FPO and improved access to banking services is empowering the community and promoting sustainable development.



WATER, AGRICULTURE AND LIVELIHOODS: HARNESSING SPRINGS FOR GROWTH AND SUSTAINABILITY

The Khiram Springshed Development Project aims to enhance water availability, improve agricultural productivity, and create sustainable livelihoods for 1,764 households in Khiram Village, Anantnag. Through the revival of springs, soil conservation, and water harvesting initiatives, the project addresses key challenges like water scarcity and degraded land.



Project Details

- Khiram Village of Dachinpora block, Anantnag District.
- 3 halqa panchayats.
- 1,764 households.
- 540 hectares.
- Total Budget Outlay: ₹45 Lakh.



Problem Statement

- Rain-fed Area & Degraded Land.
- Lack of Proper and Accessible Irrigation.
- Low Productivity Potential of the Land.
- Large Percentage of Small and Marginal Farmers.
- Decreased Groundwater Table & Scarcity of Water.



Interventions

- Revival and development of 12 springs, 10 water harvesting tanks/farm ponds, check dams and recharge pits.
- Establishment of vermi-compost units and a tailoring unit for livelihood enhancement.
- Community mobilization and training programs in areas like natural resource and livestock management.



Impact

- Enhanced water availability for both drinking and irrigation needs.
- Increased Agricultural Productivity.
- Livelihood enhancement and women empowerment.
- Fostering a sense of community ownership.



FROM SCARCITY TO SUSTAINABILITY: THE SUKHAL – KHAD WATERSHED PROJECT IN KATHUA

The Sukhal-Khad Watershed Project in Athialta, Kathua, initiated in March 2022 is aimed to combat severe water scarcity and environmental degradation in the region. With an investment of ₹35.00 lakh, the project focused on water conservation and sustainable land management practices to improve agricultural productivity and reduce rural migration.



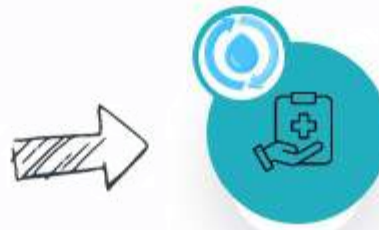
Project Details

- Athialta Village of Mahanpur block, Kathua District.
- 276 households.
- 206 hectares.
- 540 hectares.
- Total Budget Outlay: ₹35.00 Lakh.



Problem Statement

- Severe water scarcity, impacting agriculture and daily life.
- Barren lands and poor agricultural productivity.
- Remoteness of site: hindered effective development.
- Limited economic opportunities led to migration.



Interventions

- Community Engagement: Regular meetings, social demonstrations to increase awareness and farmer participation.
- Water Conservation Measures: Staggered Contour Trenches, Percolation Tanks and Loose Boulder Structures.
- Horticulture support to farmers.



Impact

- Steady water supply for both drinking and irrigation needs.
- Controlled soil erosion, turning barren land into cultivable fields.
- Created local employment opportunities, reducing migration



HARNESSING ICE FOR GROWTH: SAKTI'S TRANSFORMATION THROUGH THE ARTIFICIAL GLACIER

By using the artificial glacier technique for water conservation and revitalizing local ponds, the Sakti Springshed project aims to improve irrigation, increase acrop yields, and provide farmers with better market access through linkage to the Ladakh Vegetable FPO.



Project Details

- Sakti village, Kharu Block, Leh, UT of Ladakh.
- 370 households.
- 285 hectares.
- Total Budget Outlay: ₹44 Lakh.
- Project Focus: Water conservation in the form of ice and market linkage via FPO.



Problem Statement

- Limited availability of water for first irrigation during May-June.
- Limited Market Availability and High Input Cost.
- Crop Loss Due to Climatic Events.
- Low Productivity and Low Market Prices.



Interventions

- Artificial Glaciers by blocking surface run-off during winter.
- Revitalization of 5 existing ponds for enhanced water storage.
- Formation and Capacity Building of Village Watershed Committee.
- Connecting farmers to the Ladakh Vegetable FPO and exposure visits and training of FPO members.



Impact

- Improved Irrigation Water Availability.
- New marketing avenues through the Ladakh Vegetable FPO.
- Average vegetable production rose by 36% & average income by 28%.
- Fostered Community Ownership.



From Cocoon to Craft: A Success Story of Sustainable Sericulture



In 2022, a transformative project for low-cost silkworm rearing huts was launched to address the shortage of rearing space for silkworm farmers at higher altitudes. In collaboration with SKUAST-K, the project was sanctioned with a grant of ₹12.40 lakh and aimed to support 200 tribal farmers in the Lolab and Uri tehsils of Kupwara and Baramulla districts. These farmers were provided with 20 low-cost silkworm rearing huts to enhance cocoon production. Through intensive training programs, the farmers were introduced to innovative rearing techniques, which significantly improved productivity.

The results were impressive, with the average green cocoon yield per hut increasing to 52 kg/ounce, compared to the previous average of 32 kg/ounce. This not only benefited the sericulturists but also created new job opportunities within the sericulture value chain, from rearing to harvesting and processing. The project also identified waste cocoons as a valuable raw material for creating unique artisanal products, giving rise to a sustainable livelihood for local artisans. These handmade items gained recognition in local markets, particularly among eco-conscious consumers, further contributing to the region's economic growth. This initiative highlights the power of collaboration, community-driven efforts, and sustainable practices, setting a precedent for future development in sericulture and artisanal crafts.



Melting Innovation: Artificial Glaciers Transform Water Access in Ladakh



In the arid, high-altitude region of Ladakh, the “Artificial Glacier” project has revolutionized water access for the villagers of Tsaga and Mudh in the Changthang area. These villages, dependent on glacier water for irrigation, faced severe shortages during the critical sowing months of April to June. With the financial support of Himmotthan Society, the project introduced a unique solution to conserve and harness water during the dry season.

Artificial glaciers are built at high altitudes (>4300m) where stone embankments trap water, creating shallow pools that freeze over winter. As the ice melts in spring, it provides a steady flow of water for irrigation, supplementing the water needed for crop sowing. The project has made over 130 cubic meters of water available per day for more than three months, benefiting the 110 households in both villages.

The community has responded enthusiastically, appreciating the improved access to water, which has led to increased agricultural productivity, better crop yields, and greater resilience against drought. This initiative has also motivated farmers to bring more land under cultivation and plant more trees, further boosting the region’s economy. The success of the artificial glaciers in Tsaga and Mudh offers a replicable model for other water-scarce regions in India and beyond, addressing water scarcity and fostering sustainable development.





Balancing the Seasons: Overcoming Mango Alternate Bearing for Consistent Yields in Jammu & Kashmir

In the mango orchards of Jammu, Samba, and Kathua districts, farmers faced a significant challenge: yield losses of 80-100% during the off-year season due to alternate bearing. This issue, coupled with a lack of awareness on managing alternate bearing, led to the underutilization of potential crop yields, especially during the high market rate off-season.

To address this, NABARD Jammu initiated a project aimed at managing the alternate bearing problem through a scientifically-backed technology. The project began in 2021, with the objective of enhancing mango production through multi-location validation of the technology. The initiative involved on-farm training, demonstration of technology at various mango orchards, and distribution of farm inputs. By 2023, the intervention demonstrated impressive results. Farmers saw improved flowering and fruiting in the off-year season, leading to better yield and fruit quality. Furthermore, treated plants exhibited resilience to climatic stress, such as storms and high winds.

The project reached over 300 beneficiaries across the three districts, with 30-32 farmers receiving farm inputs and training in each district. The successful application of the technology allowed mango growers to earn significant income from the off-year season, where market rates are higher. The technology not only improved the economic status of the farmers but also contributed to better quality and increased mango production in Jammu & Kashmir.





Empowering Roots: Infrastructure for Inclusive Growth in J&K

J&K's socio-economic growth has been driven by NABARD's RIDF funded investments in rural connectivity, agriculture, irrigation, health, and infrastructure, fostering sustainable development and improved livelihoods.



➤ **Rural Connectivity**

NABARD's ₹8866 crore RIDF investment in 3419 rural roads and bridges has boosted socio-economic growth and connected rural-urban communities.

➤ **Irrigation and Agriculture**

RIDF's ₹696.70 crore investment in irrigation, CADA, and seed projects benefits 1.06 lakh hectares, enhancing J&K's agricultural productivity.

➤ **Rural Drinking Water**

NABARD's ₹1,073.80 crore investment in 504 drinking water projects benefits 35 lakh people, improving health, sanitation, and community well-being.

➤ **Public Health Infrastructure**

NABARD's ₹303.09 crore investment in 197 health projects, including wellness centers, enhances essential healthcare access in rural J&K's underserved areas.



Empowering Roots: Infrastructure for Inclusive Growth in J&K

NABARD's RIDF investments in J&K drive holistic rural development, bridging the rural-urban divide, fostering inclusive growth, and transforming lives through vital infrastructure projects.



➤ Flood Protection

RIDF's ₹227.03 crore investment in 58 flood protection projects safeguards 18,537 hectares, securing land and livelihoods in flood-prone J&K.

➤ Marketing and Storage Infrastructure

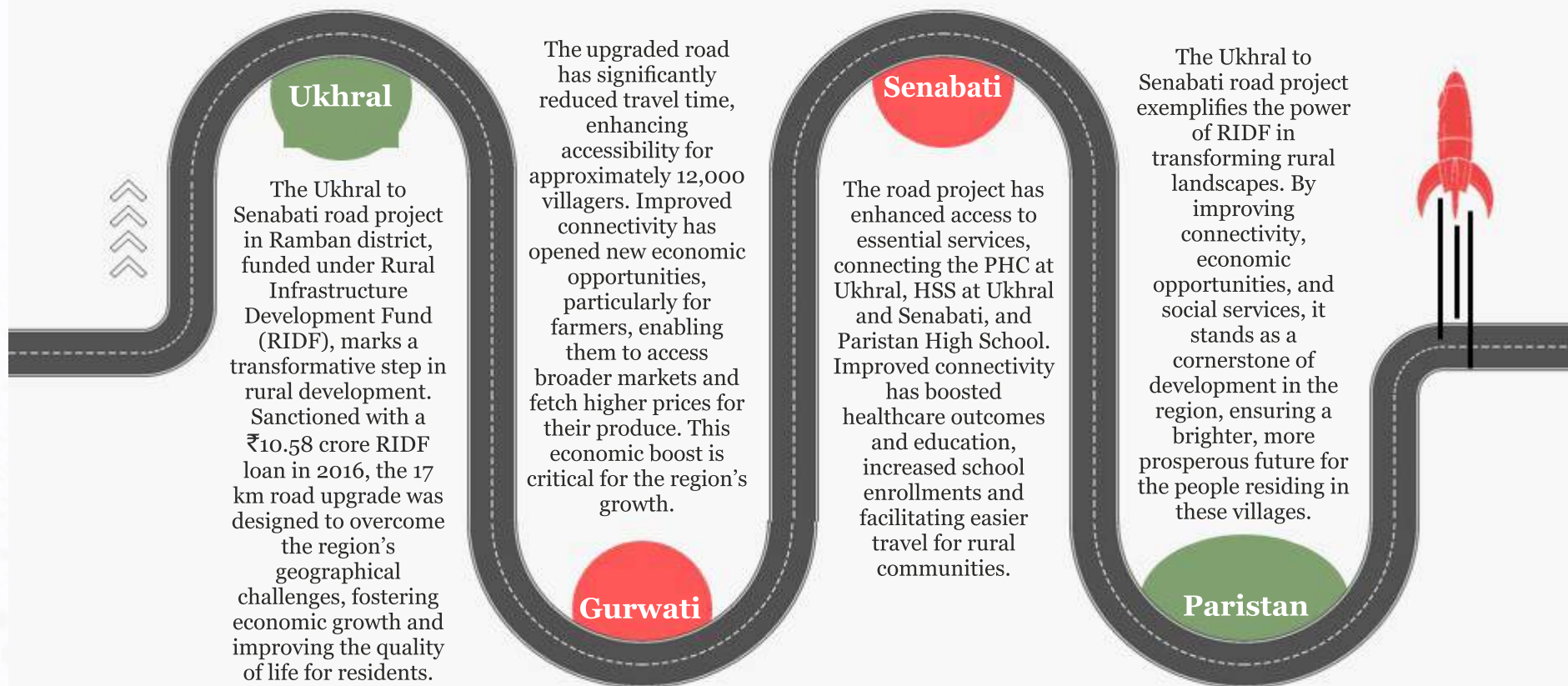
RIDF's ₹207.06 crore investment in cold storage, warehouses, and markets enhances J&K's agricultural value chain, reducing losses and ensuring fair pricing

➤ Animal Husbandry Infrastructure

NABARD's ₹1,073.80 crore investment in 504 drinking water projects benefits 35 lakh people, improving health, sanitation, and community well-being.



Reaching the Hinterlands: Ukhral to Senabati Road Project under RIDF





Revolutionizing Post-Harvest Management Cold Storage Plant at Chenani, Udhampur

- The Cold Storage Plant at Chenani, Udhampur, is a transformative initiative aimed at addressing post-harvest losses and promoting agricultural growth in Udhampur. Funded under RIDF XXVII with a project cost of ₹294.83 lakh, the facility offers a storage capacity of 320 MT, divided into eight 40 MT chambe.
- Equipped with advanced refrigeration systems and automatic controls, it ensures optimal conditions for preserving produce, reducing spoilage, and extending shelf life. This facility benefits 70 villages in the Chenani region, directly impacting farmers by improving the quality and marketability of their crops.
- By minimizing post-harvest losses, farmers can achieve higher incomes and greater economic stability. The plant strengthens the agricultural supply chain and promotes sustainable farming practices. Moreover, the cold storage project serves as a model for rural development and food security, providing critical infrastructure that ensures efficient produce storage and a consistent supply to markets.





Connecting Dreams: Reshnagri Bridge

- ❖ The 360-meter Reshnagri Bridge in Kulgam, built under RIDF XXII with a ₹14.85 Crore loan, connects Kulgam and Shopian districts, enhancing regional development.
- ❖ Designed for seismic zone V, it incorporates advanced materials for durability and sustainability, while minimizing disruption to the local ecosystem. The bridge has improved access to healthcare, education, and markets for 80,000 residents, boosting quality of life.
- ❖ It has also facilitated tourism to Aharbal Waterfall and trade in agricultural products like apples, pears, and walnuts.
- ❖ The bridge also connects Noorabad in Kulgam to Srinagar, the Mughal Road, and the proposed NH-444, enhancing connectivity with Poonch and Rajouri.
- ❖ Years later, the Reshnagri Bridge remains a vital infrastructure asset, driving economic growth and community resilience.





Revitalizing Marval Lift Irrigation Scheme: A New Era for Sustainable Agriculture in J&K

- The Marval Lift Irrigation Scheme, serving farmers in Pulwama and Budgam districts since 1978, faced inefficiencies after decades of operation. To address this, the government initiated a modernization effort under the Rural Infrastructure Development Fund (RIDF).
- In the first phase, ₹13.63 crore was sanctioned under RIDF IV for upgrades, including replacing outdated pumps, reinforcing canal walls, and rebuilding flood-damaged structures, restoring irrigation to part of the region.
- In the second phase, ₹40.30 crore has been sanctioned under RIDF XXX for a comprehensive overhaul. This included upgrading infrastructure, replacing pumps, and enhancing cross-drainage systems with a focus on sustainability.
- The project employed eco-friendly methods to enhance water regulation and flood protection, minimizing environmental disruption and boosting agricultural productivity.
- The Marval Lift Irrigation Scheme's second phase will irrigate 4858 hectares, benefiting 2 lakh people, boosting productivity, resilience, and ensuring food security and economic stability.





A Flight to Rural Prosperity: Poultry Breeding Farm and Hatchery Achabal, Baramulla

- ❖ In the agrarian Rafiabab block of Baramulla, poultry farming is a vital economic activity for rural livelihoods.
- ❖ To address the Baramulla's poultry supply-demand deficit, NABARD sanctioned ₹2.38 crore under RIDF-XXII to establish a model poultry breeding and hatchery farm in Achabal, Baramulla.
- ❖ Spanning 941 sq m, the facility includes a breeding farm with a capacity of 25,000 birds, a hatchery for 5,000 hatchlings per cycle, and administrative facilities.
- ❖ The farm supplies 50 quintals of poultry meat monthly, making Baramulla self-sufficient in poultry production while revitalizing indigenous breeds and promoting backyard poultry farming.
- ❖ It has also supported over 25 commercial poultry units through the National Livestock Mission, ensuring a steady supply of chicks to farmers.
- ❖ By fostering commercial and backyard ventures, the Achabal facility has bolstered the local economy, empowered farmers, and enhanced self-sufficiency in poultry farming across Baramulla.



Farm Overview



Shearing Bay

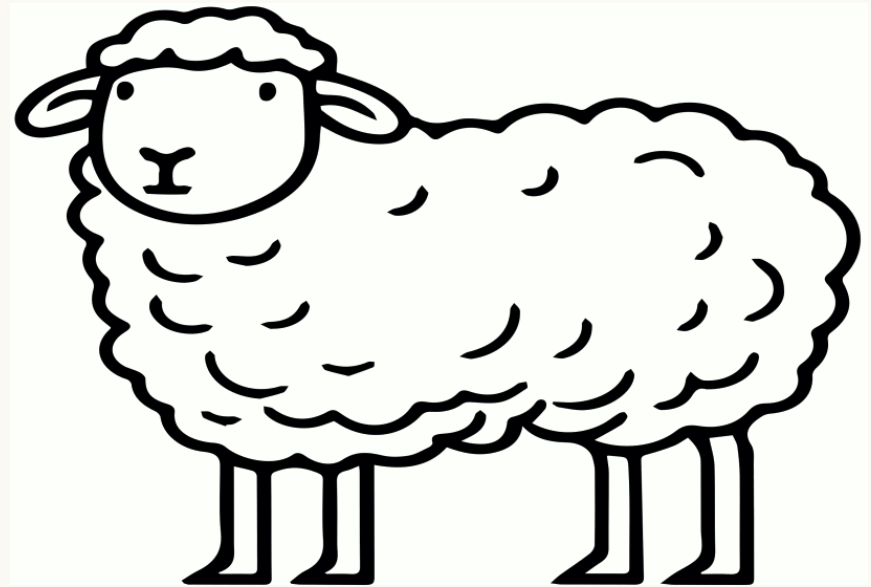


Main Office Complex



Transforming Livelihoods through Sustainable Sheep Breeding Farm at Khimber

- ✧ The Sheep Husbandry Department established a Sheep Breeding Farm at Dachigam National Park in 1960. However, disease outbreaks from livestock influx threatened the endangered Hangul deer, prompting the farm's relocation to Khimber.
- ✧ Funded with ₹33.82 crore under RIDF, the new farm spans 13.90 ha and includes facilities like cattle breeding units, sheep sheds, fodder cultivation areas, dispensary, and residential quarters.
- ✧ The Khimber farm produces 600-700 elite Kashmir Merino breeds annually, yielding 30,000-36,000 quality lambs, significantly enhancing sheep germplasm, wool, and mutton production in the valley. It also produces 1200-1600 quintals of hay annually, ensuring fodder sustainability.
- ✧ Beyond meat and wool production, the farm strengthens institutional capacity, improves the livestock supply chain, and supports farmers with quality breeds and extension services.
- ✧ Its sustainable operations reflect a holistic approach, balancing environmental, social, and economic benefits, thus contributing to agricultural and rural development.





Revolutionizing Agriculture: The Jablipora F&V Market's Impact on Anantnag's Rural Economy

- ✦ The Fruit and Vegetable (F&V) Market at Jablipora, Anantnag, is a transformative project for the rural economy of J&K, benefiting 1,077 traders and over 10,000 farmers from 394 villages. Sanctioned under RIDF XIX, RIDF XXVI, and the Prime Minister's Development Package (PMDP), the project strengthens the Union Territory's agricultural backbone.
- ✦ Phase I, funded by a ₹5.67 crore NABARD loan, initiated civil works, while subsequent phases with ₹16.65 crore under RIDF XXVI and PMDP added auction platforms, drainage systems, and fencing.
- ✦ The mandi entails modern facilities like cold storage, grading, and packaging units, ensuring food safety and market access.
- ✦ Supporting a ₹3000 crore annual fruit and vegetable sector employing over six lakh families, the market will offer internet, banking, and real-time displays, ensuring transparency and connectivity.

- ✦ The project symbolizes sustainable development, boosting rural livelihoods and agricultural infrastructure in J&K.







Strengthening Rural Economies: Empowering Artisans and Promoting Sustainable Livelihoods

The promotion of the off-farm sector has been a cornerstone of development in the UTs of J&K and Ladakh, particularly in the context of reducing rural India's dependence on agriculture. At the time of its inception, NABARD's mission emphasized the importance of creating alternate livelihood options in rural areas to reduce the pressure on agriculture and curb migration to urban centers in search of better opportunities. Over the years, the sector has evolved to offer sustainable avenues for income generation, skill development, and rural economic diversification.





Strengthening Rural Economies: Empowering Artisans and Promoting Sustainable Livelihoods.

NABARD has promoted **Off-Farm Producer Organizations (OFPOs)** such as Sehar Carpet (Baramulla), Basholi Pashmina Products (Kathua), and Kanisoz Shawls (Bandipora) to empower rural artisans and small producers. These organizations enhance market access and fair pricing for traditional crafts.

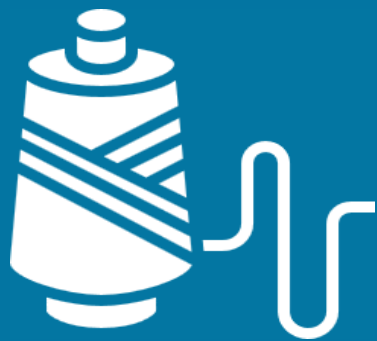
The department has facilitated **GI tagging** for nine products under Phase-I and is working on nine more under Phase-II to preserve cultural heritage. Key projects include wood carving in Kargil, carpet preservation in Kashmir, and Pashmina value chain strengthening in Leh. **Rural Mart Projects** in Shopian, Pulwama, Reasi, and Ramban promote local entrepreneurship. **Mobile Rural Marts and skill development initiatives** further boost market access and income generation, empowering rural communities across J&K and Ladakh.





Weaving a Better Tomorrow

Sehar Carpet
Producer
Company Ltd.



To combat counterfeit products and exploitative trade practices, NABARD supported the formation of Sehar Carpet Producers Company Limited, an Off-Farm Producer Organization (OFPO), empowering Kashmiri artisans. Launched in 2020, the company has mobilized 300 artisans, 150 of whom are shareholding member. Sehar Carpet has established its own raw material and design bank, diversifying beyond traditional Kashmiri carpets to include silk carpets, woolen carpets, and staple carpets. This collective effort has led to significant economic uplift, as artisans have improved their skills, increasing the quality of their work from 18 knots per inch to 24 knots per inch. This growth reflects enhanced livelihoods and a stronger position in the market.



Ladakh Calling : The Looms of Change



Issues

The artisans of Ladakh face limited advanced skills in weaving pashmina woolen products, low national visibility as a textile hub, and inadequate marketing efforts for luxury pashmina. Remote villages near the India-China border struggle with low incomes, while women lack opportunities to enhance their traditional weaving skills for empowerment and sustainable livelihoods.

Intervention

With NABARD's ₹107.50 lakh grant support, Looms of Ladakh empowers 400+ members by collectivizing pashmina producers, establishing yarn banks and a Common Facility Center, enhancing weaving, knitting, and dyeing skills, and training in contemporary design. It strengthens value chains and drives aggressive marketing to boost Ladakh's visibility as a hub for premium woolen products.

Impact

Looms of Ladakh has empowered 400+ members, primarily women, by boosting incomes and enhancing skills in weaving, dyeing, and designing premium woolen products. The initiative established value-chain infrastructure, promoted contemporary designs, and strengthened marketing, positioning Ladakh as a hub for luxury pashmina. It has improved livelihoods in remote India-China border villages, fostering economic growth and social empowerment.







Fostering Financial Inclusion & Digital Literacy

NABARD has played a key role in enhancing financial inclusion in J&K and Ladakh, focusing on vulnerable groups like farmers and self-help groups. Through initiatives like the financial inclusion fund (FIF), mobile banking vans, and over 16,000 financial literacy camps, NABARD has increased access to banking services. It has supported digital literacy, installed 12,000 PoS & mPoS machines, 400 micro-atms, and 300 solar-powered banking units. By promoting the rupay kisan credit card and ensuring secure digital transactions, NABARD is bridging financial gaps, improving livelihoods, and fostering economic growth in rural areas.



Bringing Banking to the Doorsteps: Mobile Vans Empower Rural J&K and Ladakh



- In the remote corners of Jammu & Kashmir and Ladakh, 14 Mobile Demonstration Vans, sanctioned with ₹1.93 crore, are bridging the gap in financial literacy.
- These vans travel across far-flung villages, bringing crucial banking knowledge to those with limited access. Equipped with audio-visual aids, the vans educate rural populations about banking services, digital payment systems, and government schemes, making financial literacy accessible to all.
- They demonstrate the use of ATMs, mobile banking, PoS/mPoS devices, and RuPay cards, fostering understanding and trust in digital banking. Overcoming hesitation and reluctance towards cashless transactions, these mobile units are vital in promoting the adoption of digital banking.
- By directly engaging with rural communities, these vans help enhance financial inclusion, ensuring more people in underserved areas can access formal financial systems, making digital banking a reality for even the most remote populations.





Enhancing Financial Awareness through Centers for Financial Literacy



To address financial illiteracy and lack of awareness in rural areas, 56 Centers for Financial Literacy (CFLs) have been established—48 in Jammu & Kashmir and 8 in Ladakh—with a sanctioned amount of ₹21.85 crore. These centers act as hubs for promoting financial literacy, educating communities on banking, digital payments, savings, credit, insurance, pensions, and government schemes. CFLs conduct targeted campaigns to empower individuals with financial decision-making skills and help them access formal financial systems. By bridging the gap between rural populations and financial services, CFLs play a pivotal role in fostering financial inclusion, improving the economic well-being of communities, and ensuring effective utilization of government welfare schemes.





ADVANCING RURAL DEVELOPMENT THROUGH MICROCREDIT



NABARD has facilitated rural development in UTs of Jammu & Kashmir and Ladakh by promoting financial inclusion through microcredit initiatives. Under the SHG Bank Linkage Programme, 116,029 Self-Help Groups (SHGs) were formed, with 53,016 linked to banks, enabling women's empowerment and economic participation.

For small and marginal farmers, 10,680 Joint Liability Groups (JLGs) were created, with ₹10.36 crore sanctioned to facilitate credit access without collateral. Skill enhancement programs like the Micro Enterprise Development Programme (MEDP) and Livelihood Enterprise Development Programme (LEDP) trained 2,020 SHG/JLG members in trades such as handicrafts and sisal fiber, fostering sustainable livelihoods. These initiatives have significantly strengthened rural economies and empowered communities across both Union Territories.



REVIVING BAMBOO CRAFT: A JOURNEY OF ARTISANS IN SAMBA

In the quaint villages of Samba, J&K, bamboo artisans struggled to make ends meet, confined to crafting outdated baskets with little market demand. NABARD, with Kristu Jyoti Social Welfare Society, identified 60 artisans and launched a transformative 15-day training program. They learned to craft furniture, decorative lamps, and modern baskets, while also gaining business skills. Equipped with toolkit support, their creations began fetching better returns, increasing incomes by ₹2,000-₹5,000 monthly. Registered under the Handloom & Handicraft Department, they accessed funding and showcased their crafts at melas and Rural Marts. Today, these artisans proudly bridge tradition and innovation, carving brighter futures.







A NEW SOURCE OF INCOME: BACKYARD POULTRY IN SAMBA

In Samba, 30 women from SHGs/JLGs embarked on a life-changing journey with NABARD's Micro Enterprises Development Programme (MEDP) on backyard poultry farming. Trained by experts from Animal Husbandry and local entrepreneurs, they learned the latest techniques for raising poultry. Equipped with essential supplies like chicks, feed, and mesh for sheds, the women set up successful poultry units.

Within six months, each beneficiary earned ₹1,500 - ₹2,000 monthly from eggs, and some even started selling chickens, boosting their income. This initiative empowered women to become micro-entrepreneurs, enhancing their livelihoods and fostering self-sufficiency in rural Samba.





Lavender Farming Barings New Hope to Pulwama

In Pulwama, Jammu & Kashmir, 25 Self-Help Groups (SHGs) have united to cultivate lavender under the Livelihood Enterprise Development Programme. With support from the CSIR IIIM Boneera, the groups received 6,600 lavender saplings and training on cultivation and oil extraction.

The initiative has led to the production of high-quality lavender oil, which is marketed locally and through e-commerce platforms like Flipkart, Meesho, and Amazon. This lavender farming venture promises a sustainable livelihood and is poised for expansion, bringing prosperity to the region's farmer.





BREAKING TABOOS: MY PAD MY RIGHT

In Sankoo block, Kargil, the "*My Pad My Right*" initiative has transformed the lives of women through the production and sale of sanitary pads. Led by the Alhamdullilah SHG, with financial support from NABARD and NABFOUNDATION, the project aims to spread awareness about menstrual hygiene while providing a sustainable income source for rural women. The SHG women have produced over 20,000 sanitary pads, sold more than 2,000 packets, and earned ₹70,000. Despite initial societal challenges, the women embraced the project, improving both hygiene awareness and their livelihoods, contributing to a healthier and empowered community.



Vision for the cooperative sector in J&K & Ladakh

The vision for Jammu & Kashmir's cooperative sector is to establish digitally integrated, self-sustaining Primary Agricultural Credit Societies (PACS) to serve rural farmer Equipped with modern infrastructure and digital tools, PACS will offer services like e-KCC loans, agricultural procurement, and financial support while ensuring profitability and community-driven growth. They will reduce post-harvest losses through cold storage and strengthen market linkages, empowering farmers and fostering rural economic development. By advocating farmers' rights and influencing policy, PACS will drive inclusive development, creating a self-reliant and prosperous rural economy where technology and financial empowerment converge.



Computerization of PACS

- *A total of 547 PACS are being computerized, with their data digitized and integrated into an advanced ERP system.*
- *This initiative is progressing well, and the audit of PACS in the ERP system has been completed.*
- *Full implementation of the system will be achieved by December 2024, when all PACS will be processing daily transactions in the ERP solution, ensuring greater operational efficiency, transparency, and service delivery to members*



Formation of New Multipurpose PACS (M-PACS)

- *Defunct PACS are being liquidated, and new Multipurpose PACS (M-PACS) are being established in every district, particularly in underserved or uncovered Gram Panchayats.*
- *Joint Working Committees have been formed in all districts to identify villages and GPs requiring new PACS.*
- *Registration activities for these new M-PACS have commenced in the identified areas, expanding financial service coverage in rural regions.*



Coop. Exchange - Capacity Building Initiative of Officials of Coop. Dept. and RCBs

- *In March 2024, NABARD hosted a three-day exposure visit to Odisha for Cooperative Department officials.*
- *Participants explored PACS best practices, the BALARAM Scheme for collateral-free loans, and cooperative models like OMFED and MARKFED, gaining insights to strengthen Jammu and Kashmir's cooperative sector.*

Health of Rural Cooperative Banks (RCBs)

The J&K government is considering a recapitalization plan for the Short-Term Cooperative Credit Structure (STCCS) to support development initiatives for Primary Agricultural Credit Societies (PACS) and revitalize the cooperative credit system.



Expansion through Common Service Centers (CSCs)

- *PACS in J&K & Ladakh are adopting (CSCs) to diversify services such as e-governance, utility payments, and community services.*
- *This expansion has helped improve profitability and sustainability for the majority of PACS.*

Diversification of Business Portfolio (Food Processing Units)

- *At least 80 PACS in J&K have been identified for establishing FPU's under Coop. Dept. schemes.*
- *This initiative aims to create new business opportunities, enhance the local value chain, and improve farmers' income through better market access.*

Storage Facilities under the World's Largest Grain Storage Project

70 PACS in J&K are establishing storage facilities under the World's Largest Grain Storage Project to reduce post-harvest losses, stabilize food prices, and improve market access. NABARD supports this with a special refinance scheme offering 1% interest on loans, following benefits from the Agriculture Infrastructure Fund and New AMI scheme.



PACS in J&K, hindered by defaults and migration challenges, are undergoing revitalization through automation, DCCB recapitalization, and e-KCC implementation to ensure timely credit delivery. Membership drives aim to expand their reach, enhance efficiency, and promote financial inclusion, supporting underserved farmers and boosting agricultural growth.



PROMOTING RURAL PROSPERITY



NABARD

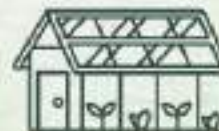
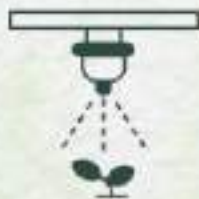


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NABARD has seven subsidiaries, established to leverage the institute's expertise with its own specialists catering to specific sectors.

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- NABFINS
- NABFOUNDATION
- NABCONS
- NABVENTURES
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