

MONTHLY NEWSLETTER

# Urban Insights

HOUSING & URBAN DEVELOPMENT DEPARTMENT  
GOVERNMENT OF JAMMU & KASHMIR

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## About JKHUDD

The Jammu & Kashmir Housing and Urban Development Department (JKHUDD) is the Nodal Agency for Planning, Development, and Management of Urban Areas in the UT of J&K. It oversees various aspects such as Infrastructure Development, Urban Planning, Housing, and Municipal Governance to ensure sustainable growth & quality of life in the region.

The Department is also responsible for framing of Housing policy, Create Legal, Institutional and Procedural changes to encourage investment in housing sector and to facilitate creation of adequate housing stock etc. The Housing and Urban Development Department, J&K has been in existence since 1970 to look after the important sectors of Housing, Urban Development and Local Self-Government.



सत्यमेव जयते

*Mandeep Kaur, IAS*

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## **MESSAGE**

It is my pleasure to present the ninth edition of our Housing and Urban Development Newsletter. This month, I am pleased to share the remarkable achievements of the Deen Dayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM) in Jammu and Kashmir. Our mission continues to empower urban communities through strategic interventions and targeted support.

In the Self-Employment Programme, we have significantly exceeded our initial targets. With a planned goal of 2,500 beneficiaries, we successfully sponsored 2,942 individuals, disbursing approximately ₹27.71 crores. These funds have enabled entrepreneurs to establish diverse businesses ranging from beauty parlours and tailoring shops to laboratories and grocery stores, demonstrating the remarkable entrepreneurial spirit of our urban populations.

The Social Mobilization and Institution Development component has also shown promising results. While our target was to form 750 Self Help Groups (SHGs), we have successfully established 674 groups, releasing ₹43.10 lacs to support their initiatives. These groups have diversified into numerous productive activities, showcasing the rich potential of local skills and creativity. From traditional handicrafts like Kashmiri Kangri and Tilla Work to modern enterprises producing household cleaning products, these SHGs are creating sustainable livelihoods and preserving cultural heritage.

A significant milestone in our urban social infrastructure is the Scheme of Shelters for Urban Homeless. We have constructed five shelter homes across Jammu and Kashmir, located in Jammu, Srinagar, Reasi, Kupwara, and Kathua. Each facility provides more than 15 beds, ensuring dignified living conditions for urban homeless individuals and addressing a critical social need.

These achievements reflect our unwavering commitment to inclusive urban development and economic empowerment. By providing targeted support, financial assistance, and infrastructure, we are not just creating economic opportunities but transforming lives and communities across Jammu and Kashmir.

We remain dedicated to supporting and uplifting urban communities, believing that every individual has the potential to contribute to our collective progress.

**(Mandeep Kaur)**



## DAY-NULM

Deendayal Antyodaya Yojana-National  
Urban Livelihoods Mission

The Deen Dayal Antyodaya Yojana– National Urban Livelihoods Mission (DAY-NULM) is a pivotal initiative launched by the Ministry of Housing and Urban Affairs, aimed at alleviating poverty and enhancing the livelihoods of urban poor households across India. By focusing on enabling access to gainful self-employment and skilled wage employment opportunities, DAY-NULM seeks to empower marginalized communities, fostering their economic independence and resilience.

In Jammu and Kashmir, the implementation of DAY-NULM is spearheaded by the Jammu Urban Development Agency (JUDA) and the Urban Development Agency, Kashmir (UDAK). These agencies play a crucial role in operationalizing the mission's objectives at the regional level, tailoring strategies to meet the specific needs of local communities. By facilitating the skill development programs, promoting entrepreneurship, and providing access to various financial services, DAY-NULM aims to transform the socio-economic landscape of urban areas in Jammu and Kashmir, ultimately leading to sustainable livelihoods and improved quality of life for the urban poor.

### COMPONENTS OF DAY-NULM

01



#### Self-Employment Programme- Individual & Group

This Component focuses on financial Assistance to individuals/groups of urban poor. The beneficiary having income less than 1 lakh per annum and willing to avail loan facility are identified by Community Organizers (Cos) for availing loan to establish income generating units. The Beneficiary may also approach directly.

02



#### Social Mobilization and Institution Development

Self Help Groups are group of 10 to 20 women who come together to improve their living conditions by group savings and loans. These groups conduct regular meetings where the savings of the group is collected into a corpus fund, which is used to provide short term loans to the members.

03



#### Shelter For Urban Homeless (SUH)

Ensure availability and access of the urban homeless population to permanent shelters including the basic infrastructure facilities like water supply, sanitation, safety and security.



## Women's Entrepreneurship Shines: Akansha Haat 2024 Empowers Self-Help Groups in Lucknow

In a vibrant celebration of women's economic empowerment and transformation, Akansha Haat- 2024 transformed Darshan Park in Lucknow into a bustling marketplace of creativity and entrepreneurship. Organized by Akanksha Samiti, the development wing of the Indian Administrative Service Officers' Wives Association (IASOWA) of Uttar Pradesh.

Inaugurated by Uttar Pradesh Chief Minister Sh. Yogi Adityanath at Indira Gandhi Pratishthan, the two-day event on November 9-10, 2024, was more than just a marketplace—it was a powerful platform for women to display their traditional crafts, and innovative products. Participants from J&K, supported by the Deendayal Antyodaya Yojana - National Urban Livelihood Mission, generated valuable exposure and sales.

For the Self Help Groups from Jammu and Kashmir, Akansha Haat 2024 proved to be an unprecedented opportunity for national visibility and market expansion. Stepping beyond their regional boundaries, these SHGs showcased their unique crafts, intricate handworks, and innovative products to a diverse national audience.

The event provided them a critical platform to network with potential buyers, interact with entrepreneurs from other states and UT's, and gain insights into broader market trends. This exposure not only helped them generate immediate sales but also opened up a new world of potential long-term business connections, effectively positioning these women entrepreneurs from Jammu and Kashmir (J&K) on a national stage.





Uttar Pradesh Chief Minister Yogi Adityanath inaugurating 'Akanksha Haat 2024' at Indra Gandhi Pratishthan in Lucknow



*Entrepreneurial Dreams,  
Handcrafted Success..*





Self Help Groups from Jammu and Kashmir along with their products at 'Akanksha Haat 2024' Exhibition



*Hands That Create,  
Women Who Lead..*





## Sustainable Skills, Empowered Women: The Bamboo Enterprise Revolution in Udhampur

Under the prestigious DAY-NULM initiative, the Vishwakarma Self Help Group (SHG) from Udhampur has transformed bamboo into a pathway to economic empowerment. By developing skills in bamboo craftsmanship, these women have created eco-friendly products that generate sustainable income and challenge traditional economic barriers.

Through comprehensive hands-on training and collective determination, the group has developed a diverse range of bamboo products that appeal to local and broader markets. Their journey demonstrates how targeted skill development and community entrepreneurship can unlock economic potential, support women's livelihoods, and contribute to environmental conservation through sustainable local craftsmanship.

### Key Products

The Vishwakarma Self Help Group specializes in producing several notable bamboo items:



**Handicrafts**  
(Decorative Items, Baskets)



**Furniture**  
(Chairs, Tables, Shelves)



**Home Decor**  
(Lampshades, Wall Hangings)



**Utility Items**  
(Plates, Cups, Cutlery)







When we first began our journey with the DAY-NULM initiative, we were simply a group of women seeking opportunity. Today, we are artisans, entrepreneurs, and changemakers. Our hands, once unfamiliar with the art of bamboo crafting, now weave stories of resilience and hope with every product we create.

**Ms. Rekha Devi**  
Member, Vishwakarma SHG



Crafting Traditions: Artisans of the Vishwakarma Self Help Group Showcasing their Handmade Creations

## Weaving Livelihoods

### Vishwakarma Self Help Group

📍 Udhampur, Jammu & Kashmir





## Weaving Dreams, Stitching Success: Heaven SHG's Embroidery Revolution in Anantnag

In the heart of Anantnag district, a group of dedicated local women entrepreneurs are transforming their lives and community through the art of crewel embroidery, weaving hope into every thread. Heaven Self-Help Group (SHG) stands as a shining example of super resilience, creativity, and economic empowerment under the Day-NULM (National Urban Livelihood Mission) initiative.

Supported by the City Mission Management Unit (CMMU), Heaven SHG has developed a specialized crewel embroidery unit that produces an impressive range of products. From intricately designed dresses to elegant curtains, their craftsmanship has found its way into various shopping stores. Despite facing tough market competition, the group has captured the local market.

The CMMU played a crucial role in the group's success, providing comprehensive marketing support and strategic guidance. Their collective comprehensive efforts have resulted in an impressive annual turnover of Rs. 5,00,000, a testament to their skill, hard work, and the transformative power of community-driven entrepreneurship, showcasing resilience and collaborative potential.

Heaven SHG represents more than just a business venture; it is a powerful narrative of women's economic independence and collective strength. By turning their passion for embroidery into a sustainable livelihood, these women have not only improved their own economic conditions but have also become inspiring role models for other women in their community.





Crafting Prosperity: The Remarkable Journey of Heaven SHG's Embroidery Unit



# Tale from Kashmir

Heaven Self Help Group

📍 Anantnag, Jammu & Kashmir





## Beyond the Kitchen, Breaking Barriers: The 'Didi Ki Rasoi' Revolution

In a significant landmark initiative of women's empowerment, the Marada Mata Self-Help Group has launched 'Didi Ki Rasoi' Canteen at the DC Office Complex in Udhampur. Supported by DAY-NULM and facilitated by District Urban Development Agency (DUDA), the group secured a Rs. 3,00,000 loan to establish this community-driven enterprise.

On October 22, 2024, District Development Commissioner Ms. Saloni Rai, IAS, officially inaugurated the innovative community-driven canteen, highlighting its dual mission of providing affordable, nutritious meals and creating sustainable livelihood opportunities. The initiative not only offers home-cooked meals at reasonable prices but also demonstrates the potential of collective entrepreneurship among women.

Project Officer Mr. Jaffar Abass Bhatt revealed that this is the second 'Didi Ki Rasoi' canteen launched under the Deendayal Antyodaya Yojana-National Urban Livelihoods Mission in Udhampur District. The project has garnered support from local officials & bank officials, underscoring the collaborative effort behind this empowerment model.

The canteen represents more than just a food service- it's a testament to women's resilience and potential. By transforming a modest loan into a thriving business, the Marada Mata Self-Help Group is not just serving meals, but also serving up hope, independence, and a blueprint for community-driven economic development. Their success story illuminates the transformative power of collective action and grassroots entrepreneurship.



The 'Didi Ki Rasoi' Canteen is more than just a food service; it's a powerful testament to women's entrepreneurial potential and economic independence.

**Ms. Saloni Rai (IAS)**  
Deputy Commissioner, Udhampur



Ms. Saloni Rai (IAS), Deputy Commissioner, Udhampur inaugurating Didi Ki Kitchen Canteen at DC Office Complex, Udhampur



# Inauguration

## Didi Ki Rasoi Canteen

📍 DC Office Complex, Udhampur





## Skill, Strength, and Spice: The Entrepreneurial Journey of SKY Self-Help Group

In a groundbreaking move that exemplifies the power of community-driven initiatives, the Jammu Municipal Corporation has launched a "Didi Ki Rasoī" Canteen that promises to transform lives and challenge traditional employment paradigms. Inaugurated by Sh. Rajinder Sharma, the Hon'ble Mayor on 21-06-2023 along with other dignitaries.

The canteen, established under the Deendayal Antyodaya Yojana-National Urban Livelihoods Mission program, is not just a food service outlet but a beacon of empowerment for the SKY Self-Help Group. Formed by the Jammu Urban Development Agency in 2021, this team of experienced women professionals brings their expertise in catering and hospitality to the forefront, challenging preconceived notions about women's capabilities.

What sets this initiative truly inspiring apart is its comprehensive approach to community development. The canteen aims to provide high-quality food services at competitive prices while maintaining exceptional hygiene standards. Moreover, it creates meaningful employment opportunities for women who from backward financial background.

The Jammu Urban Development Agency's commitment to innovative solutions for urban poverty is clearly evident in this project. By creating a platform that combines skill development, economic empowerment, and community service, the Self Help Group (SHG) Canteen represents a holistic approach addressing the unemployment and social inclusion. This paves the way for a more equitable and prosperous urban landscape.





Sh. Rajinder Sharma, Hon'ble Mayor, Jammu, inaugurating Didi Ki Kitchen Canteen at Jammu Municipal Corporation (JMC)



# Inauguration

## Didi Ki Rasoi Canteen

📍 Jammu Municipal Corporation





## Crafting Change: The Inspiring Journey of Shopian's Tilla Artisans

In the quiet streets of ULB Shopian, a quiet revolution is taking place. The women of Pakeeza Self-Help Group (SHG) are rewriting their own narratives, one delicate Tilla embroidery stitch at a time. What began as a modest initiative under the prestigious National Urban Livelihoods Mission (DAY-NULM) has blossomed into a powerful testament to women's entrepreneurship.

Once confined to the boundaries of their homes, these women have now found their creative and economic liberation through the intricate art of Tilla work, breaking traditional societal constraints. Their collective efforts have not just preserved a traditional craft but turned it into a thriving business, generating monthly sales of approximately 80,000 rupees and a profit margin ranging between 15k-20k.

The success of Pakeeza SHG is more than just a financial achievement; it represents a profound social transformation. Through the support of DAY-NULM, which provided crucial financial assistance, skill training, and market connections, these women have transcended traditional limitations. They are now recognized as skilled artisans who contribute significantly to the local economy.

As Pakeeza SHG continues to grow and inspire, their story serves as a powerful beacon of hope for women's self-help groups across the region. They demonstrate that with determination, collective effort, and the right support, women can transform their skills into sustainable livelihoods. Their success is about reclaiming dignity, building confidence, and economic stability.

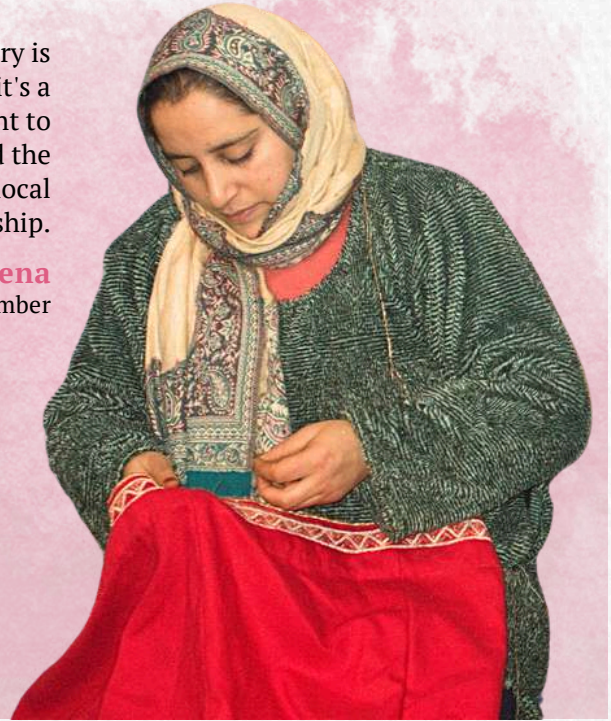
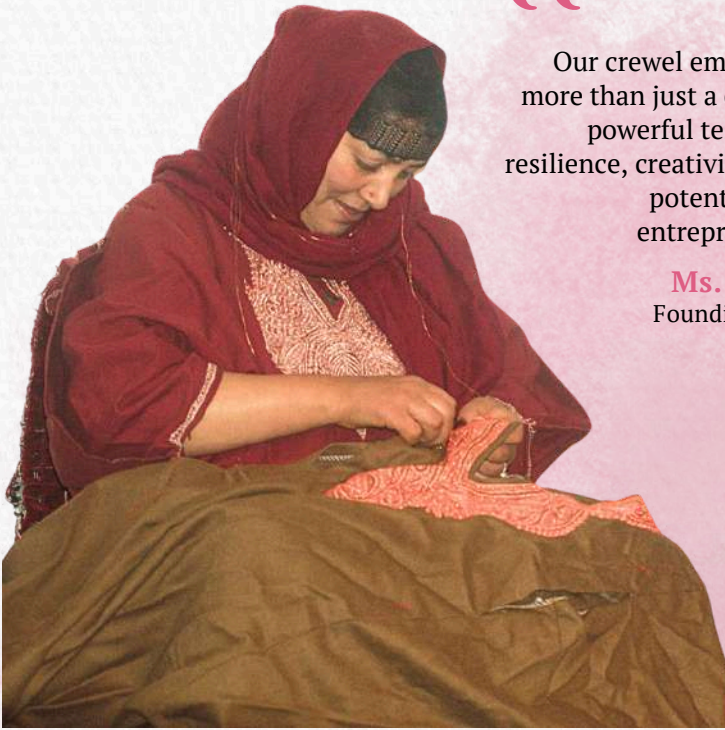






Our crewel embroidery is more than just a craft- it's a powerful testament to resilience, creativity, and the potential of local entrepreneurship.

**Ms. Sakeena**  
Founding Member



Crafting Change: Pakeeza Self Help Group's Journey to Economic Independence



# Threads of Change

Pakeeza Self Help Group

📍 Shopian, Jammu & Kashmir





## Grassroots Empowerment: A Small Group's Big Economic Breakthrough

In the heart of Udhampur, the Santoshi Mata Self-Help Group (SHG) emerged as a transformative and positive testament to women's entrepreneurial resilience. Supported by the District Urban Development Agency, the group received a crucial financial boost of Rs. 1,00,000 to venture into phenyl production.

The beginning was not without challenges. When the Resource Organization abruptly severed its commitment, leaving the group without raw material suppliers or a guaranteed market for their products, many would have viewed this as a terminal blow. However, Champa Devi, refused to let this setback derail their dreams. Her resilience caught the attention of DUDA, who recognized the group's potential and took decisive action to support their aspirations.

Addressing the critical challenge of market access, the District Administration stepped in to provide a strategic solution. Champa Devi was allocated a shop at Jeevika Hat, strategically located adjacent to the District Commissioner's Office. This prime location was more than just a physical space.

Under the Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM), Champa Devi's entrepreneurial journey reached new heights. Her persistent efforts and the support of DUDA, Udhampur, have resulted in a remarkable achievement: monthly earnings exceeding Rs. 20,000. This success story is not just about financial gain, but a powerful & strong narrative of women's empowerment, community support, and the transformative potential of self-help groups.





When our initial challenges threatened to extinguish our entrepreneurial dreams, we refused to give up. With unwavering determination we transformed a potential setback into a remarkable success story.

**Ms. Champa Devi**

Founder, Santoshi Mata SHG



Phenyl, Perseverance, and Progress: The Remarkable Journey of Udhampur's Women Entrepreneurs



# Empowering Dreams

## Santoshi Mata Self Help Group

📍 Udhampur, Jammu & Kashmir





## Looms of Opportunity: The Story of Poonam's Entrepreneurial Vision

In the picturesque town of Poonch, Poonam Tandon emerged as a beacon of entrepreneurial spirit, bridging the gap between traditional artisanship and modern market demands. Raised in a family of artisans, she was steeped in the rich cultural heritage of embroidery from her earliest years.

Poonam encountered numerous challenges that would have deterred a less determined entrepreneur. Sourcing quality raw materials, managing production standards, and building a network of reliable suppliers and artisans required immense patience and strategic thinking. Her breakthrough came through the SEP-I component of DAY-NULM, which approved a loan of 2 lakhs—a critical lifeline that transformed her aspirations into a tangible business strategy.

With her loan, Poonam diversified her product range strategically, creating a portfolio that included jute bags, baby sweaters, intricate embroidery items, and artisanal pickles. Each product was a testament to her commitment to quality and her ability to blend traditional craftsmanship with market preferences.

Her hard work and innovative approach soon bore fruit, with her business generating a steady monthly income of 25,000 to 30,000 rupees—a significant achievement that not only secured her financial independence but also created opportunities for other local artisans. Poonam Tandon's story is more than just a personal success narrative; it's a powerful illustration of how targeted financial support can transform local economies, inspiring entrepreneurial growth.





Handmade Success: Transforming Traditional Skills into Modern Enterprise



# The Artisan's Blueprint

Poonam Tandon

📍 Poonch, Jammu & Kashmir



## From Struggle to Success: How AS Boutique Stitched Dreams into Reality

In the heart of a small urban community, a group of determined women came together with a shared vision of breaking free from economic hardship. Under the Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM), these women formed A S Boutique, a Self-Help Group (SHG) that would soon become a powerful symbol of female empowerment and entrepreneurial spirit.

The journey began with comprehensive training in business management, marketing, and customer service, provided by DAY-NULM. Armed with a small revolving fund and their collective savings, the women of A S Boutique embarked on a challenging yet exciting venture into the world of fashion and tailoring. Their unwavering determination became the cornerstone of their success.

The Word of their exceptional craftsmanship spread quickly through the community. A S Boutique's unique approach of blending traditional designs with modern trends caught the attention of local women, school students, and nearby businesses. Their commitment to quality and timely delivery set them apart, transforming initial skepticism into loyal customer support.

Today, AS Boutique stands as a testament to the potential of women-led enterprises. Generating an average monthly income of ₹18,000, the group has not just created a business, but fundamentally changed the economic landscape of their families and community. Their success story illustrates the profound impact of proving that dreams can be stitched into reality with determination.





When I started AS Boutique, I never believed I could be an entrepreneur. Today, I'm not just earning Rs. 18,000 monthly, but I'm proving that women can transform their lives through skill and determination.

Each stitch is a statement of our collective strength.

**Ms. Aayesha**  
Founder, AS Boutique

Ms. Aayesha Leads AS Boutique in Weaving Women's Empowerment Through Skill and Courage



## Sewing Dreams, Changing Lives

AS Boutique

 Srinagar, Jammu & Kashmir





## The Entrepreneurial Mosaic: Transforming Local Skills into Global Opportunities

In the narrow lanes of Dana Mazar, Srinagar, Mr. Dildar Ahmad has been keeping alive a centuries-old Kashmiri art form known as Khatam Band– an intricate woodcraft that transforms ordinary ceilings into breathtaking masterpieces. For years, Dildar's exceptional skills were constrained by traditional manual tools, limiting his ability to meet the growing demand for his unique craftsmanship.

The turning point came through the Self-Employment Programme (SEP) under the Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM). Attending a community awareness camp in Srinagar, Dildar saw an opportunity to transform his traditional craft into a sustainable business. With financial assistance, he revolutionized his approach to Khatam Band.

Dildar's innovative approach quickly caught the attention of customers seeking unique, high-quality ceiling work. He developed a competitive pricing model, charging ₹220 per square foot for his Khatam Band ceilings, with prices varying based on design complexity. His workshop became a destination for those wanting to blend traditional Kashmiri aesthetics with modern design sensibilities.

The result was remarkable – Dildar's monthly income grew to an average of ₹20,000, providing financial stability for his family and breathing new life into his cherished craft. More than a business success, Dildar Ahmad's journey represents a broader narrative of cultural preservation and entrepreneurial spirit. His story stands as a testament to the transformative power of passion and skill.







## Home is Where Hope Begins: A New Dawn for Urban Homeless in Jammu and Kashmir

In a significant stride towards social inclusivity, the Jammu and Kashmir Urban Local Bodies (ULBs) undertook a comprehensive survey to identify shelter-less individuals, including transgender persons, across the Union Territory. This groundbreaking initiative under the DAY-NULM marked a critical first step in addressing the vulnerable urban homeless population.

Following the survey, a transformative solution emerged with the construction of five purpose-built shelters across different districts of Jammu & Kashmir. Equipped with essential infrastructure including clean water supply, proper sanitation, and robust safety measures, these shelters provide a lifeline to urban homeless individuals offering them a foundation for rebuilding their lives.

### The Locations

The five shelter homes are located at:

- 01 Boria Colony, Bahu Fort, Jammu**  
Occupancy- 33 Beds
- 02 Deviangan, Srinagar**  
Occupancy- 50 Beds
- 03 Near District Hospital, Reasi**  
Occupancy- 15 Beds
- 04 Geerhati Bypass, Kupwara**  
Occupancy- 25 Beds
- 05 Near Bus Stand Parliwand, Kathua**  
Occupancy- 20 Beds



## Employee's of the Month - November 2024



### Jaffar Abass Bhatt

Project Officer, District Urban Development Agency (DUDA)

Mr. Jaffar Abass Batt, Project Officer at the District Urban Development Agency (DUDA) Udhampur, has played a pivotal role in improving the socio-economic conditions of urban poor beneficiaries and Self-Help Groups. He took the initiative to improve their socio-economic conditions in collaboration with the District Administration Udhampur.

Through his strenuous efforts, the District Administration of Udhampur provided an outlet adjoining the DC Office Complex, Udhampur, free of cost to Self-Help Groups. This enabled them to showcase their products/produce and generate a sustainable source of income for urban poor beneficiaries under the Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM).

His notable initiatives include first-of-its kind initiative in J&K (UT) to establish Self Help Group canteen at DC office Poonch on 29-05-2023 and now at the Government College of Women, Udhampur on 16-08-2024 and the DC Office Complex Udhampur on 22-10-2024. These canteens provide the groups with a regular source of income. Moreover, he has successfully accomplished targets aligned with administrative directives and organized Financial Literacy camps and Awareness camps. These camps aim to disseminate information about the poverty alleviation schemes of DUDA Udhampur.

His hard work, dedication, and meticulous execution of assigned tasks have earned him appreciation from his superiors. This is evident from his designation as the Nodal Officer for Akansha Haat 2024. In this capacity, he has facilitated Self-Help Groups under DAY-NULM from the Housing and Urban Development Department, Jammu and Kashmir to showcase their products, resulting in substantial sales.

By creating platforms for Self-Help Groups to showcase their products, organizing financial literacy camps, and establishing innovative income-generating models like canteens, he has demonstrated a holistic approach to community development.

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