

YOUTH DEVELOPMENT PROGRAM **Three-year consolidated summary (2022–23 to 2024–25)**

Across three years, the organisation has run two core interventions in Jammu & Kashmir: the Small Business Support Program (SBSP) and, from 2024–25, the Higher Education Sponsorship Program (HESP), together building a pipeline from education to dignified livelihoods.

Activities

- **2022–23:** Implemented SBSP to help vulnerable youth establish or expand micro-enterprises through interest-free support, structured selection, and intensive mentoring and monitoring.
- **2023–24:** Scaled SBSP across more districts, diversifying sectors (livestock, dairy, retail, services, agro-inputs, digital services) and formalising a multi-tier M&E system with regular calls and field visits.
- **2024–25:** Continued SBSP at a smaller but deeper scale and added HESP, providing higher-education sponsorship (fees, books, exams) with close academic mentoring and review.



Outputs

- **SBSP 2022–23:** 29 small business units launched across multiple districts, covering retail, tailoring, food processing, agriculture and allied, services and home-based enterprises; ~95% unit survival rate.
- **SBSP 2023–24:** 29 additional units supported, with ~90% active at year end and strong representation of women and youth in sectors such as dairy, sheep rearing, boutiques, car washing, CSCs and agro-inputs.

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- **SBSP 2024–25:** 4 new youth-led enterprises started (electronics service, dairy, optical centre, digital CSC), chosen through rigorous multi-stage assessment.
- **HESP 2024–25:** 40+ students sponsored across MBBS, engineering, law, social work, tourism, nursing and general degrees, with detailed beneficiary list and course information.

Outcomes

- **SBSP:** Most units show rising monthly incomes, stock/assets growth and strong business continuity; about half of 2023–24 units and nearly three-quarters of 2024–25 units have created at least one additional job within the family or community.
- Entrepreneurs report improved financial discipline, record-keeping, customer engagement and business confidence, supported by weekly/bi-weekly calls, monthly and surprise field visits, and quarterly reviews.
- **HESP:** Sponsorship has prevented dropouts among financially vulnerable students, enabling progression through MBBS, law, PhD and other degrees, with documented improvements in retention, academic stability and career clarity.

Impact

- **Household level:** Case studies (e.g., Fida’s sheep farm, Kulsuma and Tasleema’s dairy units, Tahira’s boutique, Ramzan’s CSC, Waseem’s mobile tyre service) show substantial jumps in sales/income, asset accumulation (livestock expansion, business stock worth several lakhs), and improved housing and living conditions.
- **Community level:** New and expanded enterprises have enhanced access to local services (agri-inputs, car washing, digital/CSC services, eye care, dairy) and generated local employment, particularly in remote and flood-affected areas.
- **Youth & gender:** Programs have enabled first-generation entrepreneurs and female youth to become income earners, strengthening self-reliance and leadership, while HESP beneficiaries (including many young women and students from remote valleys) are on paths to professional careers, contributing to longer-term social mobility.

