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## 'NRLM, MGNREGA, PMAY Central schemes benefit people of J&K'

## **BK NEWS SERVICE**

Srinagar, May 25: In the Union Territory of Jammu and Kashmir, the Central Government's social welfare programmes and schemes, such as the National Rural Livelihood Mission (NRLM), the MGNREGA, and the Pradhan Mantri Awas Yojana (PMAY), are not only benefiting women but are also empowering them.

Reports said the women beneficiaries in Kulgam and Kupwara are sustaining their livelihoods due to implementation of these schemes.

Ruby Jan is a resident of Ashmuji village in Kulgam district of South Kashmir. She got a loan under the NRLM to start a bakery shop. Ruby and her brother are now earning about 25 thousand rupees a month. Ruby said, 200 more girls from her village are also earning their livelihood under the NRLM.

Asha Begum, an MGNREGA beneficiary from Kupwara district of North Kashmir,



said her village lacked drinking water, hence she built a well. It provides groundwater for domestic needs, irrigation and agriculture.

Another resident of this frontier district is Posha Begum who lost her husband to militancy.

She lives in a shed. She said, she received more than 50 thousand rupees under the PMAY for the construction of her house.

The local Panchayat also built a bund to stop land erosion near her under-construction house.