

## Women's Empowerment In Kashmir Through Welfare Programs And Schemes: Progress And Persisting Challenges

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### Abstract

*Several social projects and programmes have been launched by the Indian government with an emphasis on the state of Jammu and Kashmir, to boost the empowerment of women and tackle the issues they deal with. These efforts include social welfare programmes designed to ensure the well-being of marginalized women, educational assistance, and economic empowerment obtained via organizations such as the J&K Women's Development Corporation and National Minority Development and Finance Corporation. However, the situation for women in Kashmir is far from ideal, and they continue to confront obstacles like as late marriage, dowry-related concerns, property rights, and an increase in crimes against women. Even though women's literacy rates have increased, there is still a gender gap in higher education. The health problems that women in the area face are further exacerbated by societal norms, insufficient infrastructure, and healthcare concerns. There is a cumulative effect of these issues that works against the advancement and general well-being of women in Kashmir. Sincere attempts have been made to comprehend the dynamics Women's Empowerment in Kashmir through Welfare Programs and Schemes: Progress and Persisting Challenges*

**Keywords:** Welfare Schemes, Developmental Programs, Dowry, Health, Education.

### Introduction

The government has launched several programmes and welfare measures to help women advance professionally and financially as part of its larger effort to alleviate poverty and advance gender parity. Since India's independence, these initiatives have been essential to the government's efforts to implement constitutional and legal changes, promote planned economic development, and finance social welfare projects. Therefore, policies and programmes that strive to make society more egalitarian and affluent have contributed to women's progress. The Jammu and Kashmir Women's Development Corporation was founded in 1994 and is one such project in the state of Jammu and Kashmir. The corporation, was established in 1991 and was formerly known as the State Channelizing Agency, has been instrumental in carrying out several state and federally approved programmes for economic and social development. Women from underprivileged, minority, and disadvantaged backgrounds are prioritized for participation in these programmes. The main aim of the corporation is to improve women's economic conditions so that they may take more control of their lives and enjoy a higher standard of living.

Government has introduced several national-level initiatives, such as the National Minority Development and Finance Corporation, the National Backward Classes Finance & Development Corporation, and the National Handicapped Finance and Development Corporation. These schemes offer low-interest loans to women from various disadvantaged

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groups, thereby facilitating economic empowerment. Educational loans are also made available to women under these programs, emphasizing the importance of skill development and education in women's empowerment. Sher-I-Kashmir Employment and Welfare Programme have been initiated by the Government of Jammu and Kashmir to provide self-employment opportunities for educated, unemployed youth, including young women. Despite the relatively higher interest rates on these loans, the program has attracted unemployed young women eager to venture into entrepreneurship.

These programs are structured with financial support from the Government of India, the state government, and the beneficiaries themselves, making them accessible and affordable. The repayment terms are designed to be favorable, encouraging economic growth and self-sufficiency among women in the region.

Social Welfare Department of Jammu and Kashmir plays a crucial role in addressing the diverse needs of marginalized communities, including women facing adversity. This department oversees a range of welfare programs that extend support to women affected by domestic violence, marital conflicts, or economic hardships. Initiatives like the Ladli Beti Social Assistance Scheme aim to uplift the lives of girls from financially challenged backgrounds, providing them with financial assistance throughout their growing years.

Despite these initiatives, Kashmiri women confront a unique set of challenges, including delayed marriages, dowry-related issues, limited access to property inheritance, and increasing crimes against women. The region also grapples with gender disparities in education, highlighting the need for greater efforts to ensure equal access and quality education for both genders. Healthcare concerns are prevalent, with rural areas lacking adequate healthcare infrastructure and awareness.

### **Initiatives taken by the Government for the Empowerment of Women through Welfare Schemes**

In order to eradicate poverty and achieve gender equality, the government has implemented a number of programmes and strategies to promote women's development and empowerment. Since India's independence, the government has prioritized constitutional and legal changes, planned growth based on a mixed economy, and governmental backing for social welfare activities. The advancement of women is directly attributable to the policies implemented in an effort to create a more equitable and affluent society.

#### **1. J&K Women's Development Corporation**

The Jammu and Kashmir Women's Development Corporation has been around since 1994. It was started in 1991 as the State Channelizing Agency. The corporation plays a crucial role in carrying out different developmental initiatives authorized by both the state and central governments, with a particular focus on families living under Below Poverty Line (BPL) and women from minorities, backward, and other classes. These programmes are designed to improve women's economic standing, which in turn enhances their independence and quality of life.

##### **1.1 National Minority Development and Finance Corporation**

Under this programme, loans are provided to women of minority faiths (such as Muslims, Buddhists, Sikhs, Christians, and Zoroastrians) at a low interest rate (6% p.a. simple) with a repayment schedule of no more than 5 years. A person may get a loan of up to Rs. one lakh.

##### **1.2 National Backward Classes Finance & Development Corporation**

Under this programme, women from economically marginalized communities (as defined by State SRO 126) may borrow money at a low interest rate (4.0 % p.a. up to Rs. 50,000 and 6.0 % p.a. up to Rs.1.00 lakhs), with a payback term of 5 years.

### 1.3 National Handicapped Finance and Development Corporation

This scheme provides financial assistance to women with a 40% disability, specifically those who are handicapped. The interest rates offered are quite favorable, with a low rate of 3% per annum for loans up to Rs. 50,000/-, and a slightly higher rate of 4% per annum for loans up to Rs. 1.00 lakh. It is important to note that the loan amount must be repaid within a period of 7 years.

#### 1.3.1 Educational Loan

Under all of the aforementioned programmes for professional and technical training, education loans are offered as well to the women.

#### 1.3.2 Micro Credit Loan

Self Help Groups (SHGs) are also given access to micro credit facilities, which have a three-year payback duration and a 5% interest rate.

### 1.4 Sher-I-Kashmir Employment and Welfare Programme

The Government of Jammu and Kashmir envisioned the Sher-I-Kashmir Employment and Welfare Programme (SKEWP) to provide opportunities for self-employment to educated, unemployed youth. The Corporation is in the vanguard of this effort, implementing both SKEWP and "Empowering Skilled Young Women. Unemployed young women are attracted to the corporation's offer of credit to aspiring entrepreneurs, despite the fact that the interest rates on these loans are 6%. The Corporation is currently implementing the loan pattern through a single window system, adhering to the national guidelines for the various schemes that will be elaborated upon in the following section.

Government of India (central share) = 85.0%

State Govt. share = 10.0%

Beneficiary's share = 5.0%

Rate of interest: 4.0% to 6.0%

Repayment = 20–24 equal quarterly installments (5–6 years)

#### Scheme wise/District wise Physical and Financial achievements of the year 2019 on loaning schemes

District	WEP Loan Scheme		NMDFC Term Loan Scheme		NMDFC Micro Credit Scheme		BNMDFC Education Loan Scheme		NBCFDC Term Loan Scheme		NBCFDC Micro Credit Scheme		NHFDC Loan Scheme	
	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.	Fin.	Phy.
Anantnag	34.00	12	58.50	20	3.00	6	0.00	0	30.00	10	0.00	0	26.00	0
Kulgam	41.00	14	70.00	24	0.00	0	13.28	6	17.00	6	0.00	0	13.00	3
Pulwama	19.00	07	41.00	15	11.00	12	6.24	3	20.00	8	0.00	0	33.00	9
Shopian	21.00	07	75.00	25	0.00	0	0.00	0	27.00	9	0.00	0	27.00	9
Baramulla	35.00	13	36.00	14	0.00	0	18.56	9	8.00	3	0.00	0	5.00	1
Bandipora	15.00	05	37.00	12	3.00	6	0.00	0	12.00	4	0.00	0	14.00	4
Kupwara	39.00	16	63.00	28	13.00	28	28.12	9	18.00	8	0.00	0	57.00	17
Srinagar	62.00	21	204.0	71	3.00	6	56.23	19	41.00	15	0.00	0	14.00	4
Ganderbal	39.00	13	61.50	21	3.00	5	6.74	4	12.00	4	0.00	0	11.00	4

Budgam	35.00	12	47.50	17	15.10	25	23.57	8	19.00	8	2.00	4	11.00	4
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**Source:** Newsletter J&K Women's Development Corporation, Issue 12, 2019-20

## 2. Social Welfare Department

The term "social welfare" refers to a systematized set of programmes and institutions geared towards enhancing the quality of life for people and communities. This includes a broad spectrum of initiatives that focus on improving the conditions faced by marginalised sectors of society. The Department of Social Welfare in Jammu & Kashmir, formed in the year 1960, along with its dedicated Directorate, is primarily concerned with the implementation and management of a diverse range of initiatives aimed at fostering the empowerment of isolated sections of society. These initiatives specifically target women facing adversity, individuals grappling with disabilities, and the elderly population. They take on the oversight of childcare establishments, exercise supervision over correctional facilities, foster collaborations with voluntary associations, and strive towards the attainment of socioeconomic equality. The Directorate places a strong emphasis on the promotion of both individual and collective well-being, actively engaging with and addressing pertinent social issues. It diligently strives for social and economic equality through the implementation of various welfare programmes. These programmes encompass a wide range of initiatives, such as disability support, social security provisions for the elderly and destitute, and educational scholarships aimed at fostering intellectual growth and development. The state's Social Welfare Department is supported by a designated ministry, and its administrative structure includes distinct directorates for each division under its control.

**2.1 Integrated Social Security Schemes (ISSS):** It is a government programme supported equally by the state plan and central contributions. The objective of this initiative is to improve the access of the impoverished to social security systems.

**2.2 Old Age Pension (OAP):** Pensions are an income-dependent financial assistance system for elderly men and women. Men must be 60 years of age or older, and women must be 55 years of age or older. Applicants must have a meager source of income.

**2.3 Widows/Women in Distress:** An amount of 1000 rupees in financial assistance is provided to women who are in vulnerable circumstances, such as those having distress, destitution, divorce, separation, or widowhood, in the form of a regular monthly pension. Age requirements range from 40 to 79 years for this position.

**2.4 Pension for Physically Challenged Persons (PCP):** Pensions are granted to the disabled who have a disability rating of 40% or above. Persons with disabilities should be between the ages of 18 and 79.

**2.5 State Marriage Assistance Scheme:** The "State Marriage Assistance Scheme" (SMAS) is a new social assistance initiative designed for educated unmarried girls facing financial limitations in the state. As per directions from the Hon'ble High Court, a preliminary survey identified girls below the poverty line through District Social Welfare Officers. To qualify, the beneficiary girl must be on the survey lists, aged above 18, not have availed of similar benefits before, and can only avail of this scheme once. After confirming eligibility, the Committee may provide financial assistance, subject to funding availability, which will be deposited directly into the beneficiary's savings account. 10353 eligible beneficiaries have been provided marriage assistance under state Marriage Assistance Scheme (SMAS), with financial assistance of 40.97 crores, across the different districts of Kashmir with following break district-wise breakup:

S. No	District	Total No. of cases Sanctioned till 2019	Total expenditure in Lakhs
1	Srinagar	765	305.33
2	Anantnag	1657	659.58
3	Kupwara	1071	406.98
4	Ganderbal	573	260.75
5	Budgam	617	234.14
6	Kulgam	1585	623.15
7	Bandipora	707	280.7
8	Pulwama	1390	542.1
9	Shopian	942	376.8
10	Baramulla	1046	407.47
<b>Total</b>	<b>10</b>	<b>10353</b>	<b>4097 (lakhs)</b>

**Source:** Social Welfare Department Jammu and Kashmir

**2.6 Ladli Beti Social Assistance Scheme:** The State Sponsored Social Assistance Scheme "Ladli Beti" was recently adopted by the J&K State Government and was implemented in eight districts Kathua, Jammu, Samba, Budgam, Puiwama,, Srinagar, Kishtwar and Anantnag that have a low or decreasing child sex ratio.

As part of the plan, the government pays Rs. 1000 every month for each female child born from April 1, 2015, and continues to do so for the following 14 years. When the girl child is 21 years old, she would get Rs. 6.5 lakh. The initiative would only provide advantages to girls whose parents have a yearly income of less than Rs. 75,000.

Till 2019 there were 41278 girl Childs who got assistance from the scheme through Jammu and Kashmir Social Welfare Department

### 3. Empowerment of women in Kashmir

The central government has introduced a number of programmes aimed at empowering women in Kashmir, and the state administration has made it one of its own priorities to do the same. Here, we'll go through some of these plans in detail:

**3.1 Awareness Generation Projects for Rural and Poor Women:** Through the provision of information on significant issues pertaining to women's status, including female feticide, domestic abuse, trafficking, drug addiction, and low-sex camps, the awareness generation programme scheme aims to empower women. These events are arranged through nonprofit organizations that are already dedicated to the welfare of women and children.

**3.2 Condensed Course of Education for Adult Women:** To help women and girls who had been unable to continue their education after dropping out of school or the conventional educational system, a programme of accelerated study was launched in 1958. Girls and women above the age of 15 are benefited through the plan by providing them access to higher education and more skills and vocational training. The core objective of the plan is to adapt the curriculum to meet the needs of students at the elementary, middle, high school, and metric/secondary school levels. The programme of study also strives to develop confidence in adult women via education in order to turn them into capable citizens. Eligible applicants must be chosen by a group made up of the principal or delegate of a local government school in the area where the course is being offered. Across the nation, the initiative is being implemented by non-profit organizations and educational institutions with the necessary infrastructure and experience in the fields of women's social development and education.

**3.3 Family Counseling Centre:** Women who are victims of domestic violence, sexual assault, or other forms of sexual violence, as well as women who are impacted by marital strife, conflict in the home, or other forms of social dysfunction, may get free counseling and referral services from a family counselling centre.

**3.4 Janani Suraksha Yojana:** The Jnani Suraksha Yojana (JSY) is a safe motherhood project developed by the National Rural Health Mission (NRHM) to reduce maternal and newborn mortality by promoting institutional delivery among low-income pregnant women. The Yojana was initiated by the Honorable Prime Minister on April 12th, 2005, and is being implemented throughout all states and UTs, with a special focus on individuals from poor states. JSY is a fully government-funded programme that gives mothers a monetary boost in addition to prenatal, birth, and postnatal care. ASHA, or a certified social health activist, has been designated by the Yojana as a key intermediary between the government and low-income pregnant women in the ten lowest-performing states. These states include the eight EAG states, Assam, J&K, and the other NE states. In other qualified states and UTs where AWW (Anganwadi workers) and TBAs, or ASHA-like activists, have been working on this purpose, she can be linked to this Yojana to provide the services.

**3.5 Swayamsidha Scheme:** In 2001, the government of India introduced the Swayamsidha scheme to promote the advancement of women. The approach is centered on the use of convergent strategies by self-help groups. The goal is to provide a complete and cohesive experience for self-help group members so that they may make use of all available programmes and services.

#### **4. Problems facing by the Kashmir Women**

In this complex region, Kashmiri women confront a unique set of challenges. In certain cases, the constraints imposed by established conventions may prevent somebody from achieving their full potential, both in terms of personal and professional development. The constant state of unpredictability is also detrimental to their emotional health. Kashmiri women have been struggling with the same issues for decades. A few of them have been highlighted below.

##### **4.1 Late Marriage:**

The prevailing tendency towards delayed marriage may be attributed to many significant factors, including poverty, unemployment, the persistence of dowry practices, the cultural practice of expensive weddings, barriers to accessing higher education, and the prolonged wait for government employment opportunities. It is widely believed that the prolonged period of political instability has also contributed to the transformation of the conventional social value system pertaining to marriage.

In some instances, the postponement of marriage has been associated with several challenges, including mental distress, psychological and emotional ailments, negative biological consequences, instances of suicide, marital collapse, engagement in premarital affairs, and other related outcomes. Recently, a survey was conducted by Tehreek e Fala-ul-Muslimeen, a non-profit, non-political organization based in Kashmir. The survey revealed that more than 50,000 girls in Kashmir have crossed ideal marriageable ages.

##### **4.2 Dowry**

Kashmiri dowry system has been shaped by history and external causes. Dowry was formerly used to protect a woman's financial stability in her marriage, but it has now become a social status symbol and a way to show power and control. Dowry-related concerns harm women and their families in Kashmir. Financial pressure and dowry demands may cause anguish, debt, and domestic violence. Dowry practices also hamper women's empowerment and maintain gender inequality.

Dowry has become part of the marriage ritual in Kashmir's primarily Muslim culture, despite its negative connotation. Dowry is decided by both families before the

wedding to guarantee stability in the marriage. This dowry might include money, jewellery, equipment, clothes, appliances, and automobiles. The practice may take many forms, typically disguised as presents. Weddings have become spectacular displays of extravagance as this trend has spread. This has worsened in-laws' maltreatment of women and promoted the misguided idea. Lower-class parents are burdened by this practice, which causes prejudice against female. The crime branch of Jammu and Kashmir police found that there were sixteen dowry deaths in the union territory in the year 2018 and 2019, as well as 3,069 cases of domestic violence were recorded against women in the union territory.

#### 4.3 Women's property

Consequently, parents in Jammu and Kashmir are required to give their male and female offspring an equal portion of the property. Women's issues with their inheritance rights on their parents' property are not limited to cities; they also exist in rural places. Despite the fact that Islam has granted them the explicit right of inheritance, they are often denied the opportunity to inherit all or part of their parent's property. Despite the fact that this property was popular overall, particularly in rural regions, the daughter or daughter-in-law does not get their fair share of the property, which cuts across their income or inheritance. But these days, the pattern has shifted as a result of ICT, advancements in education, new government and NGO action, and other community-mobilized projects. Professional and educated women are now battling for their rightful portion of their parents' and in-laws' property.

#### 4.4 Crimes against women:

In the last two years, crimes against women have increased in Jammu and Kashmir, according to the crime branch. Police reported 3363 crimes against women in 2017. This includes kidnapping, abduction, rape, molestation, dowry, spouse abuse, and other offences. All J&K districts reported 1602 molestation and 354 rape cases in 2018, according to the Crime Branch.

**Table shows the crime rate against women in the years 2016, 2017, and 2018.**

Nature of crime	2016	2017	2018
Rape	262	314	354
Abduction	775	960	1079
Molestation	1233	1442	1602
Suicide	144	153	NA
Crudely by in-laws	342	375	NA
Other	173	139	NA
<b>Total</b>	<b>2929</b>	<b>3063</b>	<b>1956</b>

Source: Greater Kashmir (newspaper)

#### 4.5 Gender Differences in Education:

One of the most important factors in economic growth is education, and eliminating gender disparities in access and achievement is one of the best ways to achieve gender equality and empower women. It improves individual lives and helps the country thrive. Illiteracy is linked to poverty, both in terms of financial resources and opportunity, according to UNESCO (2006). A mother's education level significantly impacts her child's health, making it a crucial element in determining their health (India Human Development Report 2011). Indian planning has prioritized primary school graduation since independence. Increasing access to basic education does not fix the quality or retention issues. Economic growth needs a dependable supply of highly educated and skilled human capital, which demands high educational attainment among women and men. High educational

achievement among women and men is necessary to accomplish this aim. Reducing gender inequities in education is not the primary goal. Skilled human capital is needed to support economic development. Another goal is that education, especially higher education for women, drives demographic change, family welfare, and improved health and nutrition for women and their families. Higher education may empower women by giving them the knowledge and skills to understand and influence the world. Lower fertility, infant mortality, and child health and nutrition are linked to schooling. Every school system relies on literacy, or the ability to read and write. According to the 2011 Census, 58.01% of women and 78.26% of men in Jammu and Kashmir are literate. The state's male and female illiteracy rate has been rising.

#### **Literacy Rate in Jammu and Kashmir from 1961–2011**

<b>Year Literacy Rate</b>			
<b>Year</b>	<b>Persons</b>	<b>Males</b>	<b>Females</b>
1961	12.95	19.75	5.05
1971	12.71	31.01	10.94
1981	33.02	44.55	19.86
1991	NA	NA	NA
2001	55.52	66.60	43.00
2011	68.74	78.26	58.01

Source: Census of India, 2011

Women's literacy has improved rapidly, from 5.05% in 1961 to 58.01% in 2011. The gender gap in literacy has narrowed since 1980, although it remains large. Female literacy (58.01%) is 20.25 percentage points lower than male literacy (78.26%). Seven of Jammu and Kashmir's twenty-two districts have less than 50% female literacy, with Ramban (40.04%) at the lowest. Most districts have more than 70% male literacy, except Badgam (68.18%), Bandipore (68.41%), and Reasi (69.93%).

#### **4.6 Healthcare issues**

Kashmir is conservative and conventional in many areas, yet it has advanced in all key areas, including clinical studies. With global healthcare advances, Jammu and Kashmir has sought to maintain its facilities competitive. Not everything has gone as planned. One of the primary reasons our valley has many victims is our poor healthcare system. Village and town basic and secondary care hospitals lack infrastructure, resources, and staff; hence, patients are often sent to Srinagar hospitals. Most rural areas retain conventional beliefs about women. In certain locations, women are still inferior to men and denied fundamental rights. Women's health is neglected. Maximum number of women in Kashmir still facing number of issues related to health with chronic diseases such as diabetes, epilepsy, heart ailments, and liver and kidney failures are finding it extremely challenging to reach health-care units. Beside these issues women of the region are also facing serious health problems, the 2015 National Family Health Survey found that 73% of Kashmiri women have reported problems with their reproductive health. Women who are pregnant do not regularly visit hospitals or maternity care centers as they are deterred by the threat of violence.

Women usually disregard these health issues, which should be their first priority. Many rural women must disregard these health issues due to societal norms. They learn patience and suffering. Due to societal shame, women conceal these health issues. They neglect early concerns, which become significant and severe health issues that are frequently untreatable. This makes matters worse since women cannot see a professional and typically ignore or self-medicate, which may have catastrophic implications. Discrimination against girls in rural communities also contributes to disregarding their



health. Rural households tend to treat boys better than girls, so they may ignore the health issues of their daughters or other women. Local social customs can exacerbate the problem. The societal shame of disease, superstitious beliefs regarding prior births, misunderstandings about health issues, and bigotry against women contribute to significant health ignorance among rural women. Women are degraded for being unwell and forced to labor without relaxation. They lack skilled medical guidance at critical times. Homebirths are still common in rural regions. Without a professional doctor, female, versatile health workers in PHCs are ineffective. Most birth situations that may be managed in primary health centers or sub-district hospitals are sent to LD Hospital in Srinagar. This causes a hospital overflow, affecting patient treatment. One bed at this super-specialty maternity hospital can hold three patients plus a rush of caesareans.

### Conclusion

The initiatives taken by the government for the empowerment of women in Kashmir are multifaceted and have made significant contributions to improving the lives of women in the region. The status of women in Kashmir presents a complex and challenging landscape for women's empowerment. Women in this region have faced persistent obstacles in areas such as healthcare, education, economic opportunities, and social norms. They have also had to contend with issues like late marriages, domestic violence, and property rights disparities. However, it is essential to acknowledge the incredible strength and resilience demonstrated by the women of Kashmir in their quest for empowerment. To address these challenges and obstacles, a concerted effort is required, one that focuses on sustainable educational initiatives and awareness programs. By promoting gender equality, enhancing policies, and creating a supportive environment, significant progress can be achieved. It is imperative to continually raise awareness, provide education, and engage in advocacy efforts to challenge deep-rooted cultural practices that perpetuate gender disparities. Efficient implementation of existing laws and regulations, coupled with grassroots initiatives that question established gender roles, will play a pivotal role in building a more inclusive and equitable society. The collaborative efforts of the government, civil society, families, and individuals are essential in creating an environment where women can fully realize their potential and make positive contributions to the betterment of society in Kashmir. Empowering women is not just a matter of justice; it is an investment in the prosperity and progress of the entire region.

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