

# Education and Women Empowerment among Gujjars, Bakerwals and Gaddis in Jammu Region of Jammu and Kashmir

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## Abstract

Women's education in India has also been a major preoccupation of both the government and civil society as educated women can play a very important role in the development of the country. Education is milestone of women empowerment because it enables them to respond to the challenges, to confront their traditional role and change their life. So that we can't neglect the importance of education in reference to women empowerment India is poised to becoming a superpower, a developed country by 2020. The growth of women's education in rural areas is very slow. This obviously means that still large womenfolk of our country are illiterate, the weak, backward and exploited." Education of women in the education of women is the most powerful tool of change of position in society. Education also brings a reduction in inequalities and functions as a means of improving their status within the family. The education system should make an individual better suited to the needs of the ever changing dynamic world. The changes in the education system should also reduce the social gaps by enabling proper recognition to whatever extent one is able to pursue or acquire a skill. The tribal community all over India has been subjected to various forms of deprivation such as alienation from land and other resources. Especially the tribal women, though they are away from the main stream of national life, but they are not kept away from the impact of socio – economic changes affecting the society in general. In this process of change, the tribal woman is forced to adhere to certain norms which may even take away her freedom, her control over the traditional production system, her house, family and children and even her own life. The fact remains that a large number of tribal women have missed education at different stages and in order to empower them there is a great need of providing opportunities so as to enable them to assume leadership qualities for economic self-reliance and even social transformation. It is often alleged that the level of aspiration of these women as a group is low and they are quite satisfied with what they are and with what they have. It is most often not true only to womenfolk, but to everyone who feels helpless and frustrated. However, in order to develop and raise their level of aspiration, adequate educational opportunities are to be provided so that they get motivated to participate, support and also ultimately learn to initiate their own programs of development. Therefore, in this paper an attempt has been made to analyze the present status of educational facilities availed by tribal girls and women. It is also suggested to provide skill and vocational training programs for tribal women to empower them.

**KEYWORDS:** Education, Female Literacy Rate, Women Empowerment, Tribal Development.

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## Introduction

Education has been the main instrument of human development and its importance has been emphasized through fundamental rights, principles, statutes / acts in a number of countries. The progress and prosperity of a nation and of the community are determined by the level of education. This remarkable potential of education needs to be realized by every individual or social community and must go in for it (Ahmad, 1987). At the international level, attempts have been made at various congregations to focus on aspects of education as a part of fundamental human rights. According to the Article 26 of the Universal Declaration of Human Rights (UDHR):

*“Everyone has the right to education. Education shall be free, at least in the elementary and fundamental stages. Elementary education shall be compulsory... Education shall be directed to the full development of human personality and to the strengthening of respect for human rights and fundamental freedoms”. (Universal Declaration of Human Rights, Article 26)*

This right is also repeated in the U N Declaration of the Rights of the Child which seeks to ensure, ‘Right to free and compulsory education, at least in the elementary stages and education to promote general culture, abilities, judgment and sense of responsibility to become a useful member of society and opportunity for recreation and play to attain the same purpose as of education’. The part IV of the National Policy on Education (1986) clearly promised equality in education with respect to women, scheduled caste, Scheduled tribes, minorities and handicapped. The constitution of India makes provision for free and compulsory education for all children up to the age of fourteen years. The 86th Constitutional Amendment Act 2002 made

education in India a Fundamental Right for children in the -age group of 6-14 years by providing that;

*“The State shall provide free and compulsory education to all children of the age of six to fourteen years in such manner as the State may, by law, determine.”*

## Concept of Education

Education helps in generating awareness among women about their legal, social, political and economic rights, provisions and privileges to fight against all sorts of social discrimination. It enables them to realize their potentialities, developing skills, seeking employment and improving their nutritional and health conditions. Therefore, educating women encourage not only their political participation and economic independence but also improves their quality of life and through them of the whole family and then of the whole nation in a broader sense. Various studies (Roy, 1979; Menon, 1981; Agrawal 1986; Hassan and Menon, 2004) have shown that education has made a significant contribution in improving the status of women. Education of women is the most effective channel for reducing the inequalities between men and women and ensuring the maximum participation of women in the development process. Recent research suggests that female schooling is more important than male schooling for social outcomes such as fertility, child health, and infant mortality (King and Hill, 1993; Subbarao and Raney, 1995, and Drèze and Murthi, 2001). The literature also suggests that the economic gains from women’s education are generally at least as high as those from men’s education (Schultz, 1993). Thus, women’s educational backwardness is of concern not only because it is inequitable but also because it is socially and economically inefficient. Thus, there is need for removing the

barriers in the women's education which will consequently help in bringing them in the mainstream of society. An examination of the literature on the differences in education by gender shows that the concern in most countries has to do with the low level of achievement of girls in relation to boys, the girls' lower access to education, and their lower rates of persistence to the higher levels of the educational system (King and Hill, 1993; Stromquist, 1990). Rajan (2010) in his analysis found that the gender disparity in enrollment for all categories of students has not improved gradually. The gender disparity in teachers is higher at secondary and higher secondary level of education as compared to another level of education such as primary and middle level. The gender gap might be attributable to discrimination, the differential treatment of men and women (Fershtman, Chaim and Uri Gneezy, 2001). However, despite this significance of education for removing seclusion, the participation of women in the field of education is not very satisfactory. There is a wide gap between male-female literacy rates in India. Gender disparity has been a major issue in India's pursuit of achieving the goal of universal elementary education. In order to address this problem and develop appropriate interventions, it is necessary to understand the nature and extent of the problem, as well as possible explanations for the disparity.

## Empowerment of Women

The Empowerment of women has become one of the most important Concerns of 21st century not only at national level but also at the international level. Efforts by the Govt. Are about to ensure Gender equality, but Government initiatives alone would not be sufficient to achieve this goal. Society must take initiative to create a climate in which there is no gender discrimination and Women have full

opportunities of Self decision making and participating in the Social, Political and Economic life of the Country with a sense of equality. Then only the Vedic verse:

*“Yatra Nariastu Pujyante, Ramante Tatra Devta”* (Wherever Women is respected, God resides there) would come true.

India is amongst the fastest growing countries in the world today, with a GDP growth rate of more than 8 % during the XI plan period. This high level of growth can, however, be sustained only when all sections of the society, especially women become equal partners in the development process. It is well recognized that societies which discriminate by gender tend to experience less rapid economic growth and poverty reduction than societies which treat men and women more equally. Gender equality and empowerment would, thus, need to be a core development goal if the growth planned in the 12th plan has to be achieved. Women are vital and productive workers in National economy. “Concept of Bharat Nirman”, “Feel Good”, “Socio Economic Development” and “Good Governance” is not possible without participation and empowerment of women. Women's protection, welfare, participation and empowerment are, thus, important for human development and growth in the economy.

The Government of India had ushered in the new millennium by declaring the year 2001 as 'Women's Empowerment, Year' to focus on a vision 'where women are equal partners like men.

Empowerment is now increasingly seen as a process by which the ones without power gain greater control over their lives. This means control over material assets, intellectual resources and ideology. It involves a power to, power with and power within. With reference to

women the power relation that has to be involved includes their lives at multiple levels, family, community, market and the state. Importantly, it involves at the psychological level women's ability to assert themselves and this is constructed by the 'gender roles' assigned to her especially in a culture which resists change like India.

The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favor of women. Within the framework of a democratic polity, our laws, development policies, plans and programs have aimed at women's development in different spheres. From the Fifth Five Year Plan (1974-78) onwards, there has been a marked shift in the approach to address women's issues from welfare to development. The National Commission for Women was set up by an Act of Parliament in 1990 to safeguard the rights and legal entitlements of women. The 73rd and 74th Amendments (1993) to the Constitution of India have provided for reservation of seats in the local bodies of Panchayats and municipalities for women laying a strong foundation for their participation in decision making at the local level. Focus is being given to draw up women oriented/women-friendly personnel policies to encourage women to participate effectively in the development process. Separate women plans are formulated to give emphasis on women related schemes/ programs.

## Why Empowerment of Women among Gujjars, Bakerwals and Gaddis?

A study conducted by Tribal Research and Cultural Foundation revealed that early marriage system, illiteracy, extreme poverty and Nomadic way of life is causing dark shadows over the future of lakhs of nomadic Gujjar women residing in the most backward hilly and border areas of Jammu and Kashmir. Dr. Javaid Rahi, National Secretary of the foundation revealing the gist of the study said on the eve of International woman's day that out of 1000 nomad houses of nomadic Gujjars and Bakerwals tribe surveyed in Poonch, Rajouri, Baramulla and Kupwara districts, a total of 89 percent Gujjar women between the age of 10 to 65 were illiterate. They are being exploited and became the victim of superstitions. On the other hand, despite of her excessive work hard she is not getting due respect and position in the tribal society. Because of early marriages and social bindings only 12% of the nomad Gujjar girls are in a position to get admission in Primary school level, and circumstances compel her to leave their studies even at the different levels and it is all because of the limited resources of the family income, lack of human resources they are not in a position to get a proper education and health facilities in early age. According to the study the worst condition of was of the nomad girl children belonging to Ajjhari Gujjars (shepherd) and Manjii Gujjars (Buffalo keeper) 88% of whom have not seen the doors of the school and only a few were getting an education in religious institutions. Three girls Gujjar hostel has been established in Jammu, Srinagar and Doda which is not sufficient for about lack of Gujjar women. According to the study the central sponsored Balika Smridhi Yojna, Sawastiki and Indira Mahila Yojna has not applied over Gujjar

Women at all which has resulted more and more backwardness in the Gujjar women. In a comparative angle of the study say that the life standard of nomad Gujjar women folk is worst then the women belonging to 10 other tribes like Beda, Bot, Balti, Mon, Brokpa, Purigpa, Gaddi and Sippis tribe of the state. About four hundred mobile schools for educating the Gujjar tribe established by the department of education, Govt. of Jammu and Kashmir have unsuccessful in bringing a change in the educational scenario of nomadic Gujjar women. The study further says more than 10 lakhs Gujjar women which, constitute 10% of the total population of the state of Jammu and Kashmir, unaware of their rights pace of progress in the modern world and are posing a question mark over the government and other non –government organization working for women claiming of social changes in 21<sup>st</sup> century. The study further said various central and state programs, including those of UNICEF will not achieve any success till they consider socioeconomic reasons for the illiteracy and work in the roots of the tribe.

Another study conducted by **Sheetal Badyal of Department of Home Science, University of Jammu** concluded that the living standard of the majority of Gaddis had undergone a metamorphosis as they had gradually assimilated to a great extent the winds of change. Unlike past, they enjoyed a better status, free from discrimination, participate in welfare and cultural activities and their contact and exposure to other castes and outsiders had also improved. Another significant social change in the family scenario was the gradual recognition of the status of a woman as a decision maker and household manager. Girl child too had improved her status in the family, but not yet equal that of a son. Another negative factor still operating and negating the overall progress of the community where the discriminatory attitude of the parents

towards the girl child right from her birth to womanhood, unsatisfactory health and meal pattern, ignorance and backwardness of a large section of the community, superstitions, beliefs still having deep roots.

So it is suggested that the state and state programs and their agencies provide legal safeguard to Gujjar, Bakerwal and Gaddi women and initiate some special schemes for their education, social transformation and empowerment which is their basic and constitutional rights.

## National Policy for Empowerment of Women

The National Policy for Empowerment of Women has set certain clear-cut goals and objectives. The objectives of the policy include:-

1. Creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential.
2. The de-jure and de-facto enjoyment of all human rights and fundamental freedom of women on equal basis with men in all spheres-political, economic, social, cultural and civil.
3. Equal access to participation and decision making by women in social, political and economic life of the nation.
4. Equal access of women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public office etc.
5. Strengthening legal systems aimed at the elimination of all forms of discrimination against women.

6. Changing societal attitudes and community practice by active participation and involvement of both men and women.

7. Mainstreaming a gender perspective in the development process.

8. Building and strengthening partnerships with civil society, particularly women's organization.

The approaches for the empowerment of rural women can be broadly classified into following heads:

Educational Empowerment

Social Empowerment

Economic Empowerment

Technological Empowerment.

## Schemes and Programs for Education of Scheduled Tribes

Education is a precondition for removing the barriers of backwardness and marginalization of any society/ community. Therefore, the education of Scheduled Tribe has been a priority for the Government of India. Here are the descriptions of some of the programs and schemes launched for the promotion of education among this disadvantaged section of society.

**Post-Matric Scholarship Scheme:** This scheme has been in operation since 1944-45. The objective of this scheme is to provide financial assistance to the Scheduled Tribes students studying at post –matriculation or post-secondary levels to enable to complete their education. This scheme is open to all ST students whose parent's annual income is Rs 1.08 lakh or less and the scholarships are awarded through

the Government of the State/Union Territory where he/she is domiciled.

**Schemes for construction of hostels for ST Girls and Boys:** The scheme for construction of ST Girls' Hostel was started during the Third Plan period. A separate scheme for construction of ST Boys was launched in 1989- 90. Both schemes were merged into one scheme during 10<sup>th</sup> Five Year Plan. The objective of the scheme is to promote literacy among tribal students by providing hostel accommodation for such ST students who would otherwise have been unable to continue their education because of their poor economic condition, and the remote location of their villages.

**Schemes for the establishment of Ashram School in Tribal Sub-Plan Areas:** This scheme is operational in tribal sub plan 1990-91. The presence of boarding and lodging facilities has been found to be the factor of higher rate of enrollment in schools (Ayadappanavar, 2003). The objective of this scheme is to promote and extend educational facilities to Scheduled Tribe students including PGTs. Ashram Schools provide education with residential facilities in an environment conducive to learning. This is a Centrally Sponsored Scheme on a cost sharing basis between the Centre and the States.

**Up gradation of merit:** This scheme which was operating earlier has in the tenth five year plan been merged into the scheme of Post –Matric scholarships. It has since been functioning only as a sub-scheme of the PMS. The objective of this scheme is to upgrade the merit of Scheduled Tribe, including PGTs students in classes 11<sup>th</sup> and 12<sup>th</sup> by providing them with facilities for all around development through education in residential schools so that they can compete with other students for admission to higher education



courses and senior administrative and technical positions. Under this scheme a revised package grant of Rs 1900/-per student per year is provided from 2008-09 which includes an honorarium to be paid to the Principal or Experts imparting coaching and also meet incidental charges.

**Book Bank:** In order to reduce the drop-out rates of the ST students from the professional institutes /universities, funds are provided for the purchase of books under this scheme. The central assistance to States /UT Administration for setting up Books, Banks is limited to, the following ceiling or actual cost of the set, whichever is less. This is a Centrally Sponsored scheme and the expenses are shared between the Centre and States in 50:50 basis. However, in respect of UT Administration cent percent grants are given by the ministry.

**National Overseas scholarship scheme for Higher Studies Abroad:** This scheme has been in operation since 1954-55. This was a Non Plan Scheme, which became a Plan Scheme from 2007-2008. The objective of this scheme is to provide financial assistance to selected ST students pursuing higher studies (Masters, Doctoral and Post Doctoral level) in certain specified fields of Engineering, Technology and Science only. Four annual "Passage Grants" to ST and PGT candidates are available under this scheme. The passage grants are open throughout the year to such candidates who are in the receipt of a merit scholarship for post-graduate studies, research or training abroad from a foreign university /Government or under any other scheme, where the cost of passage is not provided. The scheme provides grants for to and fro passage from India to back by economy class. Grants are given to the selected candidates on a 100 percent basis directly by the Ministry through the Indian Mission.

**Rajiv Gandhi National Fellowship:** The scheme has been launched from the year 2005-2006. The objective of this scheme is to provide fellowships in the form of financial assistance to students belonging to the STs to pursue higher studies such as M. Phil and Ph.D. This scheme covers all the Universities/Institutions recognized by the UGC under section 2 (f) of the UGC Act. The rate of fellowship for Junior Research Fellow (JRF) and Senior Research Fellow (SRF) is at par with the UGC Fellowship as amended from time to time.

**Scheme of Top Class Education for ST student:** Ministry of Tribal Affairs has introduced a new scholarship scheme of Top Class Education for the ST students from the year 2007-2008. The objective of the scheme is to encourage meritorious ST students for pursuing studies at a degree or post degree level in any of the selected list of institutions, in which the scholarship scheme would be operative. There are 125 institutions approved under the scheme in both the Government and private sectors covering the field of management, medicine, engineering, law and commercial courses. Each institute has been allotted five awards with ceiling of total 625 scholarships per year.

**Vocational Training Centers in Tribal Area:** This scheme was introduced in 1992-93 and is continuing. The main objective of this Scheme is to develop the skills of the ST Youths for a variety of jobs as well as self employment and to improve their socioeconomic conditions by enhancing their income. Under this scheme 100% grants are provided to the States, UTs and other Associations implementing the scheme.

**Coaching For Scheduled Tribe Students:** The scheduled tribe candidates coming from deprived families and disadvantaged environment find it difficult to compete with

those coming from a socially and economically advantageous background. To promote a more level playing field, and give ST candidate a better chance to succeed in competitive examinations, the Ministry of Tribal Affairs supports a scheme for coaching for the disadvantaged ST candidates in quality coaching institutions to enable to successfully compete in examinations for jobs/admission to professional courses. The scheme supports free coaching to ST candidates for various competitive examinations viz. Civil Services /State Civil Services/ Other Exams conducted by UPSC like CDS, NDA, etc./ professional courses like Medical, Engineering, Business Administration/Banking/Staff Selection Commission /Railway Recruitment Boards/insurance companies etc. The financial norms of the scheme have been revised during 2007-2008. The scheme covers coaching fees, monthly stipend @Rs 1000/- per ST student per month and boarding/lodging charges for outstation students @Rs 2000/- per student per month for the period of coaching.

**Strengthening education among Scheduled Tribe girls in low literacy districts:** It is a grander scheme of the Ministry of tribal affairs. The scheme aims to bridge the gap in literacy between the general female population and tribal women, through facilitating 100 % enrolment of tribal girls in the identified districts or blocks, more particularly in the Naxal affected areas and in the areas inhabited by the Primitive Tribal Groups (PGTs), and reducing drop -out rates at the elementary level by creating required ambience for education. The scheme covers 54 identified districts in 12 States and 1 Union Territory, where the ST population is 25% or more, and ST female literacy is below 35% or its fraction as per census 2001. In addition, any other tribal block in a district, other than aforesaid 54 identified

districts, which has scheduled tribal population, 25% or above, tribal female literacy rate below 35 % or its fraction, as per census, are also covered. The scheme is implemented by non-governmental organizations and autonomous societies of the State Government/ Union Territory.

## STATE PROGRAMMES AND POLICIES FOR EMPOWERMENT OF WOMEN

The Gujjars, Bakerwals and Gaddis have been declared as scheduled tribes in the schedule tribe order, 1989, as amended in 1991 (Ord. 3 of 1991). Hence schedule caste, schedule tribe and the other backward development corporation include gujars, Bakerwals and Gaddis in its schemes. The objectives of this corporation are to advance loans through banks and directly finance through financial organizations like National Schedule Caste and National Schedule Tribe, Finance and Development Corporation and National Backward Class, Finance development and Backward Corporation etc. A wide range of feasible income generating units can also be financed. While the male members of economically backward sections are provided finances, in the case of minorities through National minority development and Finance Corporation, assistance is provided for females by Jammu and Kashmir women Development Corporation. In many parts of the country the women development corporations were established after 7<sup>th</sup> five year plan, in which the objectives of setting of Women Corporation were included. In Jammu and Kashmir, the women development corporation was established in 1994. The objective of this corporation was to start up centers and homes for care of special groups; financial assistance in the shape of loans to women, processing goods,



activities connected with animal husbandry, dairy farming, bee keeping, designing, printing, embroidery, knitting, tailoring etc..It was its objective to take up various centrally sponsored schemes for the welfare at the district level is pursued through various mechanisms. Special provisions are made for schedule caste and schedule tribe under the rural development programs like JRY, IJRY and EAS etc. In 1994-95, four thousand students belonging to Gujjar, Bakerwals community were provided hostels. There are various other programs initiated in the state to empower the women in state and these areas:

### **Nari Niketan**

12 Nari Niketans are functioning in the State having a total capacity of 400 inmates to provide free boarding, lodging and healthcare to the destitute.

### **Employment Status of Women**

UN Commission on the status of women says that women constitute half of the world population, accomplish about two thirds of the work hours and receive one tenth of the world income. There is a need to strengthen self-employment of women, which will generate additional income, leading to their economic independence.

### **Other Welfare and Support Services**

In order to ameliorate the status of women, the government took the following initiatives:-

Support for training and employment program (STEP) has been launched to provide updated skills and new knowledge to poor, asset-less women in 10 traditional sectors viz Agriculture, Animal Husbandry, Dairying, Fisheries, Handlooms, Handicrafts, Khadi and Village industries, Sericulture, Social Forestry and

Wasteland Development, through mobilizing them into cohesive groups.

To facilitate employment of women and to support the working women living away from their homes/towns, who come into the cities and towns for undergoing short term training courses, Working Women Hostels with day care centers and creches have been set up in the State for catering to the social needs of the destitute. By J&K State, 5 hostels for working women have been sanctioned, out of which, two have been completed (one in Jammu and other in Kashmir). The works on the remaining 3 hostels are in progress.

### **Economic Empowerment of Women**

Considering that the women have suffered badly during the last two decades because of the militancy related events in J&K, their economic empowerment is considered to be the only way to help the women in distress. Government has been implementing various programs which support women to take up new ventures and start self employment, through the following departments/organizations:

#### **A. State Women Development Corporation**

The State Women Development Corporation has been declared the channelizing agency for implementation of the schemes for the welfare of women. The State Women Development Corporation, J&K is implementing schemes for social and economic upliftment of the women living below the poverty line.

The following schemes are in operation through SWDC:-

#### **i. Empowering Skilled Young Women Scheme**

J&K State Women Development Corporation launched Empowering Skilled Young Women Scheme (ESW) on 8th march, 2010, on International Women's Day, which forms a part of Sher-I-Kashmir Employment and Welfare Program. Against the total release of ` 6.50 crore, JKWDC has sanctioned ` 6.46 crores in favor of 403 women entrepreneurs belonging to different districts of the state for the establishment of gainful income generating units on nominal interest rates of 6%. The entrepreneurs availed the loan facility for the following trades:

- Ready-made garments • Aromatic, Medicinal Plants • Boutique • Fashion Designing • Cosmetic Shop • DTP • Medical Health Care • Mushroom Cultivation
- Floriculture/Agriculture, etc.

### **ii. Schemes financed by the National Minorities Development and Finance Corporation (NMDFC)**

The J&Ks Women Development Corporation is raising loan from NMDFC and releasing the term loans to female beneficiaries for starting income generating units. ` During 10th Plan, Rs. 17.33 crores have been obtained from NMDFC and 3300 beneficiaries have been covered. In comparison, during the year 2008-09, being the first year of the Eleventh Five Year Plan, 745 beneficiaries have been benefitted with an expenditure of ` 460 lakhs. During 2009-10, 1176 beneficiaries were covered with a financial assistance of ` 496 lakhs, during the year 2010-11, 1002 beneficiaries were covered with a financial assistance of ` 663.55 lakhs and during the year 2011- 12, 851 beneficiaries were covered with a financial assistance of ` Rs. 614.86 lakhs. 700 beneficiaries have been covered with an expenditure of ` Rs. 583.79 lakhs up to November 2012 during 2012-13.

National Minorities Development and Finance Corporation (NMDFC) also sanctions loan for education of women belonging to minority communities at a nominal rate of interest.

### **iii. Schemes financed by National Backward Classes Finance and Development Corporation (NBCFDC)**

Under this scheme, loans are advanced to females of backward classes for setting up their income generating units financed by NBCFDC. During the year 2008-09, 209 beneficiaries with financial assistance of Rs. 91.80 lacs have been benefitted. During the year 2009-10, 103 beneficiaries have been benefitted with financial assistance of Rs. 53.55 lacs. During the year 2010-11, 217 beneficiaries were covered with financial assistance of Rs. 122.04 lacs. During the year 2011-12, 257 beneficiaries have been covered with an expenditure of Rs. 168.28 lacs. An amount of Rs. 104.75 lacs has been spent up to November 2012 with coverage of 122 beneficiaries during 2012-13.

### **iv. Schemes Financed by National Handicapped Finance & Development Corporation (NHFD)**

J&K State Women Development Corporation sanctions loan with refinance support of NHFDC in favor of eligible females at a nominal rate of interest for setting up their own income generating units. The Corporation provided an assistance of Rs.18.74 lakhs to 25 beneficiaries during the year 2008-09. During 2009-10, 29 beneficiaries with financial assistance of Rs.19.23 lakhs, were benefitted. During the financial year 2010- 11, 34 beneficiaries were covered with a financial assistance of Rs. 38.50 lakhs. During the year 2011-12, 48 women beneficiaries have been benefitted with an expenditure of Rs. 60.60 lakhs. During the year 2012-13, 32 women



beneficiaries have been benefitted with an expenditure of Rs.74.73 lakhs up to ending November 2011.

#### **v. Schemes for Skill Development financed by NMFDC & NBCFDC**

J&K State Women Development Corporation seeks loan from NMFDC & NBCFDC for setting up training centers for skill development of artisans/women beneficiaries. Thereafter, women are brought under micro credit net to display & sell their products in an exhibition-cum-meets which are organized by the State Women Development Corporation, both inside and outside the State. These meets give opportunities to women to sell their products.

### **B. Social Welfare Department**

The Social Welfare Department is also implementing various schemes for development of women which are enunciated below:-

#### **i. Development of Vocational Skills**

Females in the age group of 15 to 35 years are imparted trainings in various crafts through Social Welfare Training Centers. At present, 150 Social Welfare Centers which are engaged in imparting training to women folk. The number of inmates in each center is 25. The duration of the training to inmates is 11 months and stipend @ Rs. 100/- per month is provided to the women folk.

#### **ii. Lady Vocational Training Centers**

Apart from this, there are four ladies vocational training centers in the State one each at Jammu, Srinagar, Kargil and Leh. In these centres, besides imparting advanced trainings in various crafts, training in stenography is also imparted.

### **Social Empowerment**

Care and protection of women in distress are another focused area. To ensure security, development and well being of women in every sphere of life and implementation of steps against gender discrimination, adequate provisions for advancement of women are kept in the State policies, plans and programs.

The state Commission for women is a statutory body set up in March 2000 under State Commission for Women Act-1999. Its mission is to safeguard women as per the constitutional provisions and suggest new legislations and amendments to the existing laws to meet the objectives of gender equality and advancement of women.

National Commission for Women (NCW) safeguards the interests of women with a mandate to cover all aspects of women's rights. The Protection of Women from Domestic Violence Act, 2005, which came into force on October 26, 2006, seeks to provide immediate relief to women facing situations of violence in their homes. A comprehensive scheme "Ujjawala" has been launched recently for prevention of trafficking and rescue, rehabilitation and re-integration of victims of trafficking and commercial sexual exploitation. The scheme has five components-prevention, rescue, rehabilitation, re-integration and repatriation.

New Initiatives for Women Self Employment v Women Development Corporation will provide loans to the beneficiaries at the interest rate of 5% only. Women Development Corporation has adopted a market based approach in the field of preparation of Jute Prasad bags, which are being manufactured by the loan beneficiaries of WDC and supplied to Shri Mata Vashno Devi Shrine Board. The ICDS Scheme was started in the

J&K State in the year 1975. Currently ICDS is the only program that reaches out to lakhs of women and children living in remote villages. It is and will continue to be the flagship program with a holistic package of six basic services for children up to six years of age and for pregnant and nursing mothers. These services are: health check-up, immunization, referral services, supplementary feeding, preschool education and health and nutrition education through one platform i.e. Anganwari Centre. At present, J&K State has 141 ICDS Projects (including one migrant project) and 28577 AWCs have been sanctioned by the Government of India out of which 28467 are presently functional.

### Supplementary Nutrition

About 900000 beneficiaries which comprise children of 6 months to 6 years of age, Pregnant and lactating mothers, are being given supplementary nutrition.

### Vision for the XII Five Year Plan

The vision for the XII Five Year Plan is to ensure improving the position and condition of women by addressing structural and institutional barriers as well as strengthening gender mainstreaming.

Goals for the XII Five Year Plan Creating greater 'freedom' and 'choice' for women by generating awareness and creating institutional mechanisms to help women question prevalent "patriarchal" beliefs that are detrimental to their empowerment. Improving health and education indicators for women like maternal mortality, infant mortality, nutrition levels, enrollment and retention in primary, secondary and higher education. Reducing the incidence of violence against women and providing quality care services to the victims. Improving employability of women, work participation rates, especially in

the organized sector and increased ownership of assets and control over resources. Increasing women's access to public services and programs through establishing and strengthening convergence mechanisms at multiple levels, the creation of physical infrastructure for women and improving the capacity of women's organizations and collectives. Ensuring that the specific concerns of single and disadvantaged women are addressed.

### Status of Women in J&K

Women constitute around 47% of the total population of the State. The development of women, no doubt, has been a part of the development planning process right from inception of Five Year Plans but the shift in approach from welfare to develop toward women took place in a focused manner in the 6th and 7th Five Year Plans. The 8th Five Year Plan promised to ensure that benefits of development do not by-pass women. The 9th Five Year Plan changed the strategy for women from developing to empowerment and emphasis on preparation of the separate Women Component Plan (WCP) by identifying specific Schemes/Projects having direct bearing on the welfare and development of Women. The 10th Five Year Plan further strengthened the implementation of the Women Component Plan (WCP). Moreover, the Women and Child Development Department in the Ministry of Social Justice and Empowerment has also enjoined upon the states to monitor closely the flow of benefits of various schemes for the empowerment of women on a regular basis. These initiatives have helped in improving the status of women in various spheres to a great extent, but the imbalance still exists which needs to be addressed over the years. The 11th Plan had taken numerous steps forward. However, the

targets set out could be only partially achieved. In the 12th plan, the Government’s priority would be to consolidate the existing initiatives and interventions relating to women, build upon the achievements and also move beyond to respond to new challenges.

### Demography

Female population of J&K State slashed down from 47.15% of the total population in 2001 to 46.88% (Prov.) in 2011. As per details from Census 2011, Jammu and Kashmir has a population of 1.25 Crore souls over the figure of 1.01 Crore in 2001 census. The total population of Jammu and Kashmir as per 2011 census is 12,548,926 of which male and female are

6,665,561 and 5,883,365 respectively indicating a reduced sex ratio of 883. The corresponding figures of male and female as per Census 2001 were 5,360,926 and 4,782,774 respectively indicating sex ratio of 892.

The population growth in this decade was 23.71 percent, while in previous decade it was 29.04 percent. The population of Jammu and Kashmir forms 1.04 percent of India in 2011. In 2001, the figure was 0.99 percent. This difference indicates a much higher rate of growth in comparison to average All India growth rates. Demographic imbalance between men and women, however, continues to exist and has further deteriorated.

Comparative position of sex wise population of All India and J&K during 2001 and 2011 Census

	All India		J&K	
<b>Population</b>	1,02,87,37,436	1,21,01,93,422	1,01,43,700	1,25,48,926
Males	53,22,23,090	62,37,24,248	53,60,926	66,65,561
Females	49,65,14,346	58,64,69,174	47,82,774	58,83,365
<b>Child Population(0-6 yrs )</b>	16,38,37,395	15,87,89,287	14,85,803	20,08,642
Male	8,50,08,267	8,29,52,135	7,65,394	10,80,662
Female	7,88,29,128	7,58,37,152	7,20,409	9,27,980
Child Sex Ratio	927	914	941	859

\*The Child Sex Ratio at All India level (914) is lowest reordered since independence.

### Sex Ratio

Sex ratio (females per thousand of males) is an important indicator of the social conditions, particularly with respect to women’s status in any society. Low sex ratio shows indulgence of artificial interventions, distorting the biological trend and the natural balance in terms of the number of females per thousand males. An important concern in the present status of

Jammu and Kashmir’s demographic transition relates to the adverse sex ratio. The sex-ratio as per census 2001 is 892 which is very unfavorable to the women of the State. The sex-ratio as per census 2011 was 883 which is a matter of great concern and needs to be addressed on priority. The following information sheds light on percentage change in the sex ratio over the period.

### Comparison of Sex Ratio in India and J&K

	2001 Census	2011 (prov)	Percentage change
India	933	940	0.75
J&K	892	883	-1.01

### Women Education

“Education in general and Higher Education in particular acts as an insurance for Women Empowerment”

Education of the women is a very effective tool for women’s empowerment not only from the point of view of literacy, but it has inter-linkage with other social parameters viz. population growth, health care, education of children etc. It enables rural women to acquire new knowledge and technology, required for improving and developing their tasks in all fields. Besides availing new opportunities and combating emerging challenges of a dynamic society. Female education is essential for higher standards of health and improved “maternal competence” which leads to lower infant mortality. It also raises women’s economic productivity. Despite its linkage to so many positive outcomes and the progress made over the past 50 years, female literacy remains low in the J&K State as compared to men.

Jammu and Kashmir’s literacy rate have increased by 13% in the last decade i.e. from 55% in 2001 Census to 68% in the 2011 Census. While female literacy has increased from 42.22% in the 2001 Census to 58.01% in 2011. Gender differential still exists both in rural and urban areas, but it is comparatively higher in rural areas. This can be attributed to a number of factors viz lack of access to schools, parents feeling insecure about sending girl children to schools, their engagement in agricultural and other domestic activities etc.

Though, still being in a disadvantageous position, the womenfolk are breaking the barriers/shackles to get an equal share in the basic human rights. With higher growth rates than male literacy, the goal is expected to be achieved in near future.

### Gender Gap in Literacy:

Gender differential exists both in rural and urban areas, but it is high in rural areas. This can be attributed to a number of factors like Social dogmas, engagement of girl child in agricultural and other domestic activities etc. At the national level, the gender gap in literacy has decreased drastically from 25.06% in 1961 to 21.59% in 2001 and further to 16.68% in 2011. Contrary to this, the gender gap in literacy increased in the State from 12.71% in 1961 to 23.60% in 2001. Accordingly, the Govt, both at National and State level made all out efforts to reduce the gender gap in literacy. A number of steps for accomplishment of the goal of bridging gender gap in literacy were taken-up and these include National Program for Education of Girls at Elementary level (NPEGEL), Establishment of Kasturba Gandhi Balika Vidyalas (KGBVs), Free Textbooks/ Scholarships, Community mobilization, Establishment of Women ITIs and Women wings in the existing ITIs, reservation of half of the seats for females in the Medical Colleges, Focus on adult female illiterates under Saakshar Bharat Mission (SBM) etc. As a result of these measures, the State has been able to break this impasse and put a halt to the ever increasing trajectory of the gender gap for the

first time during the decade 2001-2011 when the gender gap got reduced to 20.25%. This was possible only due to higher rate of increase in

the female literacy viz; by 15.01% as against 11.66% recorded for males during 2001-11.

### Gender gap in literacy 1961-2011

S.NO	Census Year	Male Literacy Rate	Increase in literacy over the preceding Year	Female Literacy Rate	Increase in literacy over the preceding year	Gender gap in literacy
1	1961	16.97	-	4.26	-	12.71
2	1971	26.75	9.78	9.28	5.02	17.47
3	1981	36.29	9.54	15.88	6.60	20.41
4	2001	66.60	30.31	43.00	27.12	23.60
5	2011	78.26	11.66	58.01	15.01	20.25

The analysis has brought this fact to fore that the efforts put in by the Government through various interventions to reach to the far-flung areas and bring down literacy gap has materialized at ground level yet there is tremendous scope for bringing further improvements with focused attention.

### Conclusion:

Education to women is as essential as to men. It makes women to find the right way to develop. Even today in most parts of the country, the tribal women remain steeped in superstitions and ignorance with men presiding over their destiny. The main aim of education is to change the cultural norms and patterns of life of tribal women to make them economically independent, to organize themselves to form strong groups so as to analyze their situations and conditions of living, understand their rights and responsibilities and to enable them to participate and contribute to the development of

women and the entire society. The population of STs is very high in some states and in some states there are no STs. With regard to the literacy rates, female literacy has raised considerably in the past four decades, both in urban as well as rural areas. Moreover the percentage of Schedule Tribe girls in higher education has been gradually increasing. The fact remains that a large number of tribal women in rural areas might have missed educational opportunities at different stages and in order to empower them varieties of skill training programs have to be designed and organized. The skill could be for assuming political leadership or for economic self-reliance or even social transformation. Of the total population of Jammu and Kashmir State, around 72.79 percent live in the villages in rural areas. In actual numbers, the total population of rural areas of Jammu and Kashmir state is 9,134,820. In rural areas of Jammu and Kashmir, the literacy rate for males and female stood at 75.51 % and 53.36



%. The average literacy rate in Jammu and Kashmir for rural areas was 64.97 percent. Total literates in rural areas were 4,898,008.

Keeping in view the fact that a significant number of the population resides in rural areas of Jammu and Kashmir, these people should have the same quality of life as is enjoyed by people living in suburban and urban areas. However, this is not the reality. A surplus of government initiatives to provide access to primary education may be underway, but issues of equity, quality, and access remain areas of concern in rural schools. Children in rural areas continue to be deprived of worth education owing to factors like lack of competent and committed teachers, lack of textbooks or teaching-learning materials, and so on. Present Scenario of rural education in Jammu and Kashmir is quite poor. Persistent female illiteracy is a major impediment to women's empowerment; empowering women and adolescent girls through literacy and education can enable them to develop analytical skills on gender, development and other issues.

Rural women of J&K should be empowered through education as they form an important part of the society worldwide. Education would help them to be aware of new product opportunities in the areas of entrepreneurship skills acquisition, greater income generation and better opportunities in the world of employment greater income opportunities to better their lot in the worldwide communities. Rural women should be encouraged to enroll in literacy programs. They should be encouraged to know that the benefits that would accrue to their being literate is greater than the economic benefits they are currently enjoying and so they should take bold steps to leave their trades at the stipulated time for literacy classes. Awareness programs should be floated on posters, and media houses and children in schools should be made to encourage their mothers on literacy education. The government at all levels should fund literacy programs, make it interesting to women so as to entice them to enroll for literacy classes.

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