

AN EVALUATIVE STUDY OF WOMEN EMPOWERMENT STRATEGIES ADOPTED BY THE GOVERNMENT OF JAMMU & KASHMIR AND THEIR FIELD IMPLEMENTATION

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Abstract

Women empowerment represents a fundamental prerequisite for sustainable socioeconomic development, yet persistent systemic inequalities, patriarchal structures, and protracted sociopolitical conflict continue to marginalize women across various regions. This research paper critically evaluates the women empowerment strategies, institutional frameworks, and welfare schemes implemented across the Union Territory of Jammu & Kashmir by key governmental bodies, specifically the Jammu & Kashmir Entrepreneurship Development Institute (JKEDI), Jammu & Kashmir Women's Development Corporation (JKWDC), Jammu & Kashmir Social Welfare Department (JKSWD), and the Jammu & Kashmir State Women's Commission. Employing a mixed-methods evaluative framework combining primary survey data from 40 service providers and 360 beneficiaries across multiple districts with secondary administrative records, this study investigates two primary objectives: (1) identifying key institutional women empowerment strategies, and (2) evaluating their implementation efficacy, budgetary allocations, and socio-economic outcomes. The empirical findings reveal that while targeted credit schemes, skill development initiatives, and social security pensions have significantly enhanced household income, financial independence, and self-efficacy among female beneficiaries, structural bottlenecks such as protracted loan sanctioning processes, rigid collateral/guarantee requirements, and inadequate grassroots monitoring constrain optimal institutional productivity. The paper concludes with policy recommendations emphasizing continuous monitoring systems, streamlined financial disbursement, and enhanced vocational alignment.

KEYWORDS: women employ

1. INTRODUCTION

Gender equality and women's empowerment constitute central pillars of human rights, economic development, and social justice. Across the globe, women account for approximately half of the population yet frequently experience systemic subordination, discrimination, and restricted access to productive resources, education, and political leadership (Sen, 1990). In developing economies, patriarchal cultural traditions and historical norms compound these vulnerabilities, restricting female mobility and economic agency. Amartya Sen's seminal work on 'missing women' highlights how gender-based neglect in nutrition, healthcare, and resource allocation distorts demographic ratios and undermines societal well-being. Consequently, contemporary development economics recognizes that sustainable national growth is inextricably linked to female participation, decision-making autonomy, and leadership recognition.

1.1 Women Empowerment in Jammu and Kashmir Context

The Union Territory of Jammu & Kashmir presents a unique socio-economic and political landscape characterized by over three decades of conflict, displacement, and sociopolitical instability. As documented by state administrative reports, women in J&K have borne a disproportionate burden of conflict-induced trauma, economic devastation, and psychological distress (Jammu & Kashmir State Women's Commission Annual Report, 2016-17). The loss of male breadwinners has forced thousands of women into the role of household heads within a traditional, conservative framework, frequently without adequate educational attainment, marketable skills, or institutional backing.

Addressing these vulnerabilities requires robust state intervention through capacity building, targeted credit facilitation, and comprehensive social security nets.

1.2 Institutional Architecture for Women Empowerment in J&K

To combat systemic gender disparities, the Government of J&K, alongside central initiatives, has established a specialized institutional framework comprising key executing agencies:

- Jammu & Kashmir Entrepreneurship Development Institute (JKEDI): Focuses on entrepreneurial training, seed capital funding, and self-employment promotion through flagship programs like Himayat and the Seed Capital Fund Scheme.
- Jammu & Kashmir Women's Development Corporation (JKWDC): Acts as the premier channelizing agency for national corporations (NMDFC, NBCFDC, NHFDC), providing micro-credit, term loans, and vocational training tailored for minority, backward class, and differently-abled women.
- Jammu & Kashmir Social Welfare Department (JKSWD): Implements grassroots welfare, nutritional, and social security interventions including ICDS, Integrated Social Security Scheme (ISSS), Ladli Beti, Marriage Assistance, and Nari Niketan residential homes.
- Jammu & Kashmir State Women's Commission: Operates as the statutory watchdog safeguarding women's rights, redressing domestic violence grievances, and recommending legislative amendments.

1.3 Statement of the Problem and Research Objectives

Despite the proliferation of diverse welfare and empowerment schemes, critical questions remain regarding their ground-level execution efficacy, bureaucratic bottlenecks, and tangible socio-economic impact on marginalized women. The present research investigates these dynamics under the overarching problem statement: 'A Study of Women Empowerment Strategies adopted by the Government of J&K and their Implementation.'

In accordance with the scope of this study, two core objectives and their corresponding empirical results are examined in depth:

- Objective 1: To identify and analyze the important women empowerment strategies and institutional mechanisms propagated by concerned agencies in J&K.
- Objective 2: To evaluate the implementation efficacy, budgetary allotments, and socio-economic outcomes of these empowerment strategies.

2. RESEARCH METHODOLOGY

A rigorous mixed-methods evaluative design was adopted to capture both institutional administrative realities and beneficiary experiences across the 22 districts of Jammu & Kashmir.

2.1 Sample Selection and Locale

The study population was divided into two distinct groups (Group-I: Service Providers and Group-II: Beneficiaries). Utilizing Cochran's (1977) sample size formula for large populations ($n = Z^2pq / d^2$), a comprehensive sample of 40 service providers (10 from each key executing department: JKEDI, JKWDC, JKSWD, and Women's Commission) and 360 beneficiaries across diverse schemes was surveyed.

2.2 Data Collection Tools and Procedures

Primary data was elicited through structured Questionnaire-cum-Interview Schedules administered via personal interviews, focus group interactions, and institutional field visits. Secondary data was compiled from census publications, departmental administrative records, annual reports, and published scholarly literature.

3. RESULTS AND DISCUSSION

This section presents the empirical findings corresponding directly to the two core research objectives: identifying institutional strategies and evaluating their implementation outcomes.

3.1 Identification of Women Empowerment Strategies

The investigation identified a multi-tiered array of strategies deployed across the four executing departments:

- Economic & Entrepreneurial Strategies (JKEDI & JKWDC): Provision of soft loans, term loans via National Minorities Development & Finance Corporation (NMDFC), National Backward Classes Finance & Development Corporation (NBCFDC), and National Handicapped Finance & Development Corporation (NHFDC). Skill

development programs in traditional crafts (pashmina spinning, carpet weaving, tilla work, papier-mâché) and modern vocations (beauty parlors, bakery units, jute accessories).

- **Social Welfare & Security Strategies (JKSWD):** Monthly financial assistance through the Integrated Social Security Scheme (ISSS) for destitutes, widows, and divorcees; the Ladli Beti scheme for newborn girls to reverse declining child sex ratios; the Marriage Assistance Scheme providing cash and gold; and residential care through Nari Niketan and Bal Ashram homes.
- **Protective & Legal Strategies (State Women's Commission):** Statutory grievance redressal, legal counseling, awareness camps, and active intervention in domestic violence and maintenance disputes.

3.2 Evaluation of Implementation Efficacy and Results

Evaluating the operational efficacy of these strategies yielded critical insights into beneficiary satisfaction, economic transformation, and administrative roadblocks.

Table 1: Department-wise Beneficiary Evaluation and Satisfaction Metrics

Executing Department	Sample Size (Beneficiaries)	Satisfied (%)	Reported Bureaucratic Loopholes (%)
JKEDI (Entrepreneurship)	124	86.30%	23.38% (Time-consuming / Transport)
JKWDC (Development Corp)	130	96.92%	9.23% (Guarantee / Exhibition issues)
JKSWD (Social Welfare)	106	62.26%	93.40% (Documentation / Guarantor hurdles)
J&K State Commission	10 (Service Providers)	100.00% (Resolution rate)	N/A (Advisory & Legal Redressal)

3.3 Budgetary Allotments and Financial Disbursals

An analysis of budgetary allocations across financial years highlights the fiscal commitment toward women empowerment in J&K. For instance, disbursals under JKWDC through NMDFC, NBCFDC, NHFDC, and WEP scaled significantly, reaching over Rs. 2,264 lakhs in FY 2019-20. Similarly, the Integrated Social Security Scheme (ISSS) recorded peak expenditures exceeding Rs. 30,975 lakhs during FY 2017-18, reflecting expanded coverage of widows and destitutes. Conditional cash transfer initiatives like the Pradhan Mantri Matru Vandana Yojana (PMMVY) demonstrated extensive grassroots reach, with cumulative disbursals surpassing Rs. 2.86 crores across districts in FY 2019-20.

Table 2: JKWDC Scheme-wise Fund Disbursals (Rs. in Lacs, 2011–2021)

Financial Year	NMDFC	NBCFDC	NHFDC	WEP	Total Disbursed
2014-15	1,500.00	200.00	200.00	0.00	1,900.00
2016-17	1,035.00	200.00	200.00	400.00	1,835.00
2018-19	1,174.26	200.00	300.00	250.00	1,924.26
2019-20	1,339.00	300.00	500.00	125.00	2,264.00
2020-21	1,470.00	300.00	141.00	79.50	1,990.00

3.4 Critical Analysis of Field Findings and Success Stories

The empirical investigation established that institutional strategies successfully enhanced household income, expenditure capacity, and female decision-making power within traditional patriarchal structures. Success stories, such as the 'Fareesa Self-Help Group' in Abi Karpura Srinagar and the 'Rozy Self-Help Group' in Sarhoti Poonch, demonstrate how micro-credit and vocational training in jute craft and flower making fostered economic independence and self-reliance. However, critical analysis reveals significant administrative hurdles: 45.28% of Social Welfare beneficiaries reported severe difficulties regarding guarantor and documentation requirements, while rural respondents highlighted transportation deficits and lack of exhibition marketing support.

4. SUMMARY, CONCLUSION, AND RECOMMENDATIONS

4.1 Summary

The study evaluated the implementation of women empowerment strategies across JKEDI, JKWDC, JKSWD, and the State Women's Commission. Findings indicate high satisfaction regarding economic upliftment (over 90% across JKEDI and JKWDC), while social welfare pensions and nutritional programs (ICDS, RGSEAG) effectively addressed

grassroots destitution and adolescent health. Nonetheless, procedural delays and high collateral demands remain prominent barriers.

4.2 Conclusion

In conclusion, women empowerment initiatives in Jammu & Kashmir have created a transformative impact on the lives of vulnerable women, transitioning their status from mere welfare recipients to active economic agents. Despite protracted sociopolitical conflict and patriarchal barriers, structured credit, skill acquisition, and social security programs have fostered financial autonomy and self-confidence. Optimization requires addressing administrative bottlenecks and establishing transparent monitoring systems.

4.3 Policy Recommendations

- Continuous Monitoring System: Establish a robust, transparent digital monitoring framework to track fund disbursements, scheme productivity, and grassroots execution in real time.
- Streamlined Loan Disbursement: Simplify documentation procedures and reduce guarantor/mortgage rigidity to facilitate rapid loan access for marginalized women.
- Enhanced Marketing Infrastructure: Provide dedicated logistical support, transport assistance, and permanent exhibition spaces for women-led Self-Help Groups.
- Vocational Realignment: Expand skill training programs beyond traditional crafts into high-demand technological, digital, and agro-based sectors.

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