

## ROLE OF JAMMU AND KASHMIR WOMEN'S DEVELOPMENT CORPORATION TOWARDS THE UPLIFTMENT OF WOMEN: - A SOCIOLOGICAL STUDY IN THREE DISTRICTS OF KASHMIR VALLEY.

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**Abstract:** - Men and women have never been accorded equal treatment or social standing in human history. similar to how society in Jammu and Kashmir is. Despite their desire for equality, women have not been able to live lives that are perfectly comparable to those of men. Compared to later eras, women's status in ancient India was far more favorable. Throughout the Middle Ages, women were almost forced into servitude; but, following independence and under the British Empire, their status continued to improve. Indian women are practically given the same status as men these days. Their disabilities in terms of politics, economy, education, and other areas have all been lawfully eliminated. In addition to these initiatives, the Indian government founded a women's development corporation at the national level and The programs offered by this corporation to close the gender gap in Jammu and Kashmir are the main topic of this paper.

**Keywords:** Microcredit, socioeconomic program, National Commission for Women, and Women Development Corporation.

### Introduction: -

Over the past few years, women's empowerment has been increasingly important and well-known everywhere, especially in India. Women Development Corporations are one of the main projects the Indian government has launched to solve the issue that women confront. These companies have a significant impact on women's socioeconomic growth by giving them the tools, resources, and opportunities they need. Enhancing Economic Empowerment, Developing Skills, Fostering Entrepreneurship, Ensuring Social Welfare, Advocacy and Policy Development are the areas of focus for these corporations. While working with this corporation to help women economically. To start a firm, financial aid is given in the form of grants, loans, and subsidies. It instills self-reliance in women. Women receive skill development training to prepare them for employment in the industrial sectors. Women Development Corporation has as one of its core principles the promotion of entrepreneurship. Companies help and promote women who want to start successful businesses. They support and mentor women who want to launch their own businesses. aids in understanding financial management and

marketing tactics as well. Additionally, this organization protects women's social welfare. They carry out a number of programs to protect women's health, safety, and well being, such as raising awareness of gender-based violence and providing access to healthcare and counseling services and rights based on gender. Promoting gender equality and influencing policy change require strong advocacy and policy development. This gives women a voice in the decision-making process, raises awareness of the difficulties they confront, and advocates for laws that advance women's rights (WDC).

Jammu and Kashmir Union Territory experienced the same thing. The State Women's Development Corporation was established in 1991 under the Companies Act of 1956 with the goal of promoting the socioeconomic advancement of women, with a particular emphasis on women from lower socioeconomic groups and those living in poverty. In India, women make up approximately 48.05 percent of the entire population, however in Jammu & Kashmir, women make up 47%. J&K does not have a suitable employment structure that promotes gender equality, with only 21.9% of women in the 15–49 age range now employed compared to 68.2% of men (Census 2011). Women Development Corporation was established in Jammu and Kashmir as well in an effort to close this job gap. This institution has developed a number of initiatives to close the gender employment gap. In addition to being a fundamental human right, women's empowerment is also the cornerstone of a society that is harmonious, prosperous, and sustainable. For this reason, this institution's primary goal was to identify and develop women entrepreneurs and to organize awareness campaigns that would allow women to be recognized for engaging in activities that generate revenue. Through this organization, self-help groups and skill-up training were offered first in order to foster self-confidence and microcredit. It's also working for the awareness of women status in Health , Education, Sanitation, Hygiene, Legal rights Economic socioeconomic and political rights.

## Literature Review

Polish(1997) women entrepreneurs represents 20%of the population of entrepreneurs in central and Eastern European countries. There is obviously a lack of standardized statistics. To better understand the situation of female entrepreneurship in CEI countries we have to place in a broader context and analyse the employment and social structures in which entrepreneurship can grow.

Levine (2006) revealed that without access to education and paid income, women will be forced to buy into the “ patriarchal bargain” where they have no bargaining power or autonomy within the household.

Poetal.(1997) found that increasing female employment, education rates and cooperation. MN C's assist the breakdown of old extended family systems based on patriarchal norms that sustained gender inequalities in the household.

Kabeer et al (2004) found that the disparities in gender enrollment ratios have been eliminated at the primary level and significantly reduced at the secondary level.

Heggade (1998) revealed that efforts are made to promote self employment among women labour in many developing Countries including India during last decade (1980-1990). This indicates new awareness on the part of the govt. and policy makers to recognize the role of women in economic growth and their capacity to alleviate poverty at household level. Thus, in developing women entrepreneurship, the public sector banks are assigned with financing and promotional roles in India.

Francis (2000) reported that educated women have fewer children also helps raise per capita income levels by allowing families to save more money.

In their study published on March 19, 2012, G. Palaniappan, C. S. Ramanigopal, and A. Mani examined how women had been able to overcome obstacles that kept them inside their homes by pursuing a variety of careers and services. The key factors driving women into entrepreneurial ventures are skill, expertise, and flexibility. This study was also conducted to examine the environmental possibilities and risks that support entrepreneurship, as well as the motivational and other factors that influence women to become entrepreneurs. It also aimed to identify the main strengths and weaknesses of female entrepreneurs. This study came to the conclusion that their inability to thrive in the market is a result of their lack of education and training. One of the biggest issues facing female entrepreneurs is finance.

### **Objectives of the study**

1. To access the existing status of the corporation in Jammu and Kashmir.
2. To investigate the role played by the corporation so far the Empowerment of women of Jammu and Kashmir through various schemes.
3. To identify the deficiencies in the existing policies.

### **METHODOLOGY**

The present study was undertaken to know **Role of Jkwdc towards upliftment of women**. The information for the study was gathered from both married and unmarried women. A survey was conducted by collecting responses from various training centers of JKWDC, through questionnaire designed for eliciting information for the purpose.

### **SAMPLING**

For the purpose of this study 50 women were selected through purposely random basis to know the gap between actual and expectations.

### **METHODS OF DATA COLLECTION**

Working of **JKWDC** was studied and assessed for all the activities undertaken, financial assistance provided, training imparted and number of beneficiaries benefited from the programme were analyzed to know the progress made towards upliftment of women. Apart from this on-spot information from the women undergoing different technical training programme was collected through a well structured questionnaire.

### **TOOL USED**

A questionnaire was designed for the collection of data and it was divided into the following sections.

### **Analysis of data**

The present study was conducted to assess the “Role of JKWDC towards enlistment of women”. A number of 60 respondents were selected from three districts I, e Baramullaha, Kulgam, and Budgam. Questionnaire-cum-interview method was used to obtain the desired information. After

collecting the information data was carefully scrutinized and coded , so that all the information could be brought to proximity. The data was condensed into a master chart; then tabulated and presented with the help of tablets and figures as per the need of the study.

## Results and Discussion

Table -1: various schemes/ loans provided by JKWDC (2022-2023)

Name of the scheme	District	Rupees in Lakhs	Total number of units
NMDFC	Kulgam	139	50
do	Baramullah	138	58
do	Budgam	113	50
NBCFDC	Kugam	14	07
do	Baramullah	41	17
do	Budgam	12	05
NHFDC	Kulgam	10	04
	Baramullah	18	06
	Budgam	07	03
ESW	Kulgam	93	45
	Barmullah	33	19
	Budgam	47	36

Source :- Field work

Table 4.1 reveals schemes/ loans provided by JKWDC in year 2022-2023 under the scheme National Minorities Development and Finance corporation (NMDFC) an amount of Rs. 139 lakh were released to the 50 beneficiaries in District Kulgam followed by District Baramulla with an amount of 138 lakh to 58 beneficiaries and the amount of 113 lakh to 50 beneficiaries to District Budgam, respectively. Table 4.1 further reveals that under National Backward class finance and development corporation (NBCFDC) an amount of Rs 14 lakh were released to the 7 beneficiaries in District kulgam followed by district Baramulla with an amount of Rs 41 lakh to 17 beneficiaries and the amount of Rs 12 lakh to 5 beneficiaries in district Budgam.

That above table depicted under the scheme National Handicapped Finance and Development Corporation (NHFDC) an amount of Rs. 10 lakh were provided to 4 beneficiaries in District Kulgam followed by District Baramullah with an amount of Rs. 18 lakh to 6 beneficiaries and amount of 7 lakh to 3 lakh beneficiaries in district Budgam, simultaneously. In the same table under the empowerment skilled young women scheme (ESW) an amount of Rs. 93 lakh were provided to 45 beneficiaries followed by district Baramulla with an amount of Rs 33 lakh to 19 beneficiaries and amount of Rs 47 lakh to 36 lakh beneficiaries in District Budgam respectively.

Table 4.2 : NMDFC educational loan provided by JKWDC

Name of the Scheme	District	Rupees in Lakhs	Total Number of beneficiaries
Educational Loan	Kulgam	Nill	Nill
	Baramulla	21	05
	Budgam	Nill	Nill

Source :- field Work

It is depicted from the table that under the scheme NMDFC education loan provide by JKWDC in district Baramulla with an amount of Rs. 21 lakh to 5 beneficiaries in the year 2022-2023.

Table 4.3: Age wise distribution of beneficiaries

Age	No of Respondents	%age
22-23	06	10
24-26	16	26.6
26-28	10	16.6
28-30	13	21.6
30-32	09	15
32-34	04	6.7
34-36	02	3.3

Source :- Field Work

Table 4.3 shows that 10% of the respondents were in the age of 22-24 years , 26.6% lie in the age group of 24-26 years, as 16.6% falls in the age group of 26-28 years, 21.6% were from 28-30 years , 15% were in the age group of 30-32 years. However it is clear from the above table that the maximum of (26.6%) members of the respondents were in the age group of 24-26 years. The reason is only that the women in this age group are more innovative and attractive towards work and they do not want to be dependent.

Table :4.4: Qualification of the Beneficiaries

Age	Illiterate	%age	Under Matric	%age	Matric	%age	Graduate	%age
22-24	-	-	-	-	5	8.3	2	3.3
24-26	2	3.3	2	3.3	9	15	5	5
26-28	5	8.3	2	3.3	6	10	-	-
28-30	2	3.3	4	6.6	1	1.6	3.3	3.3
30-32	3	5	1	1.6	-	-	-	-

32-34	5	8.3	2	3.3	1.6	1.6	1.6	1.6
34-36	2	3.3	-	-	-	-	-	-
Total	19	31.6	11	18.3	22	36.6	13.3	13.3

Source :- field Work

Table 4.4 shows that 31.6 % are the beneficiaries are illiterate, majority of them (8.3) were in the age group of 26-28 years and 32-34 years, whereas least number (3.3%) of the beneficiaries were from 24-26 years 28-30 years and 34-36 years. 18.3% of the beneficiaries were under matric 36.6% of the respondents qualification was matric and majority (15%) of the beneficiaries were in the group of 24-26 years and Minimum (1.6%) were in the age group of 28-30 years and 11.6 in the age group 28-30 years and 32-34 years. 13.3% were Graduate among them 5% falls in the age group of 24-26 years and 1.6 in the age group of 32-34 years respectively. Maximum (36.6%) number of the respondents qualification were Matric because of the poverty and ignorance they have not continued their study.

Table 4: 5: Marital status of Beneficiaries .

Age	Married	%age	unmarried	%age
22-24	-	-	7	11.6
24-26	-	-	16	26.6
26-28	6	10	7	11.6
28-30	9	15	-	-
30-32	4	6.6	-	-
32-34	9	15	-	-
34-36	2	3.3	-	-
Total	30	50	30	50

Source :- Field Work

Table 4.5 reveals that 50% of the students were married in which 10% , 15%, 6.6% and 3.3 % of the beneficiaries were in the age group of 26-28 years, 28-30 years, 30-32 years and 34-36 years respectively. Whereas 50 % of the beneficiaries were unmarried among them 11.6% each were in the age group of 22-24 years and 26-28 years followed by 26.6% in the age group of 24-26 years, because in the age group they have not matched responsibility towards their family. They are bachelors and they get the help of other female members in their household activities.

Table 4.6: Family's monthly Income of beneficiaries

Monthly Income	Number of Respondents	%age
3000	6	10
3000-6000	19	31.6
6000-9000	12	20
9000-12000	15	25
12000-15000	8	13.4

Total	60	100
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Source :- Field Work

The above table reveals family income of the respondents. It can be seen that more than half (31.6%) of the respondents had a monthly income between Rs. 3000-6000, however 25% had monthly income Rs 9000-3000 had monthly income of Rs 6000-9000. Very few respondents (10%) had monthly income up to Rs 3000. Therefore majority of the beneficiaries are living below poverty line.

Table: Major Concerns of the respondents

Major concern	N	%
Low stipend	50	83.3
Short period of training course	10	16.6
total	60	100%

Source :- Field Work

Table: 4.7 reveals the major concern of the beneficiaries. All the beneficiaries reported that they received low stipend. When the study intended to know the amount of stipend received by the beneficiaries, it was observed that they got Rs 500/ day as stipend during exhibition. When asked to the respondents whether they need longer duration of training, all of them said that they need longer duration of training. The respondents said that the corporation should come up with ideas for alternate activities and different training programmes so that ample and sufficient employment would be created for J&k women in order to enable them to live a dignified and honourable life.

## Conclusion

The corporation is performing up to expectations, it has been determined. Taking the lead in promoting women's socioeconomic empowerment is the responsibility of the Jammu and Kashmir Women Development Corporation. In addition to raising women's understanding of their rights and responsibilities, JKWDC arranges financing for competent, skilled women entrepreneurs, regardless of caste, creed, or religion, and for those who are living below the poverty line to launch their own businesses.

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