

# **AWARENESS, BENEFITS AND BOTTLENECKS IN THE ECONOMIC UPLIFTMENT SCHEMES MEANT FOR THE ECONOMIC DEVELOPMENT OF THE TRIBAL GUJJARS & BAKERWALS OF JAMMU & KASHMIR.**

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## **ABSTRACT:**

Government of India straightaway after independence instigated a good number of programmes for the development of Schedule Tribes/Schedule Castes. All of these schemes aimed at their economic, social and educational development. The programmes and schemes of the Tribal Welfare Ministry are anticipated to support and supplement through financial assistance, the efforts of other Central Ministries, the State Government and Voluntary Organizations, and to plug critical gaps considering the condition of Scheduled Tribes. The main responsibility for fostering the interests of Scheduled tribes thus rests with all the Central Ministries. The Ministry compliments their efforts by way of various development interventions in critical sectors through specially designed schemes. These schemes for economic, educational and social development, are administered by the ministry of Tribal affairs and implemented through the State Governments/Union Territory Administration and voluntary organizations.

## **INTRODUCTION:**

The Gujjars and Bakerwals have low level of standard of life as they cannot afford to have basic facilities of life which are now very much important for people to maintain their minimum standard of life. Gujjars are the backward community of the State, having kacha houses. They cannot afford to have good house, good food, good education and better health facilities as they have low income. Majority of the targeted beneficiaries do not get the benefits from the economic upliftment Schemes just because of their ignorance about them. With this in mind, the respondents were asked if they knew about the schemes meant for the Economic Upliftment of Gujjars and Bakerwals. Majority of the respondents were unaware about the different schemes while a few respondents knew about some of the schemes meant for economic upliftment of Gujjars and Bakerwals. The following table (5.13) shows the index of awareness about the selected economic upliftment schemes in the sampled villages.

**Table-5.13: Awareness of Economic Upliftment Schemes**

S.No.	Scheme	Distribution of Respondents across Districts (Yes, responses only)			Total (N=360) Yes responses
		Rajouri (N=120)	Poonch (N=120)	Anantnag (N=120)	
1	Scheme of Institutional Support for Development and Marketing of Tribal Products	22 (18.33)	27 (22.5)	17 (14.16)	<b>66</b> <b>(18.33)</b>
2	Scheme of Minimum Support Price for Minor Forest Produce	38 (31.66)	28 (23.33)	29 (24.16)	<b>95</b> <b>(26.38)</b>
3	Establishment of Sheep Units	15 (12.5)	29 (24.16)	22 (18.33)	<b>66</b> <b>(18.33)</b>
4	Bank Tie-Up Scheme	21 (17.5)	21 (17.5)	24 (20)	<b>66</b> <b>(18.33)</b>
5	Direct financing Scheme	19 (15.83)	12 (10)	23 (19.16)	<b>54</b> <b>(15)</b>
6	Skill Development Training Programme	17 (14.16)	17 (14.16)	22 (18.33)	<b>56</b> <b>(15.55)</b>
7	Scheme of Micro Credit (MC) for Self-Help Groups	11 (9.16)	13 (10.83)	10 (8.33)	<b>34</b> <b>(9.44)</b>

\*Figures in parenthesis denote percentage

Multiple Response Table

In our sample, a total of 18.33 percent respondents were aware about the Scheme of Institutional Support for Development and Marketing of Tribal Products, out of which a little less than one fifth (18.33 percent) respondents in Rajouri, 22.5 percent in Poonch and 14.16 percent in Anantnag were aware about this scheme. The Scheme offers inclusive support for people belonging to diverse tribes in the entire range of production, product development, preservation of traditional heritage, support to both forest and agricultural produce of tribal people, support to Institutions to conduct the above activities, provisions of better infrastructure, development of designs, dissemination of information about price and the agencies which are buying the products, support to Government agencies for viable marketing and thereby ensure an equitable price regime. It was found from the study that a little more than three tenth (31.66 percent) respondents in Rajouri, 23.33 percent on Poonch and 24.16 percent in Anantnag claimed that they were aware about the Scheme of Minimum Support Price for Minor Forest Produce. The scheme seeks to establish a system to ensure fair monetary returns for their efforts in collection, primary processing, storage, packaging, transportation etc. It also seeks to get them a share of revenue from the sales proceeds with cost deducted. It also aims to address other issues for sustainability of process. The scheme envisages fixation and declaration of Minimum Support Price for the selected Minor Forest Produce.

From the analysis of the data (in the Table 5.13), a little more than one tenth (12.5 percent) respondents in Rajouri, 24.16 percent in Poonch and 18.33 percent in Anantnag were aware about the scheme of Establishment of Sheep Units. It is credit linked programme in which financial institutions provide a subsidy of 75 percent and 25 percent as loan. Sheep health coverage is being carried out and also anti-parasite drugs to sheep and goats are supplied free of cost, other activities are imparting training, educating farmers, extension activities and publicity. Improved breeds of rams are being supplied at the subsidized rates from farms to the interested farmers for breed improvement. Likewise, it was also found that a little less than one fifth (17.5 percent) respondents in Rajouri, 17.5 percent in Poonch and one fifth respondents in Anantnag knew about the scheme of Bank Tie-Up scheme. Under the scheme, The J & K Schedule Tribe Corporation provides subsidy

to the extent of 50 percent of the unit cost subject to a maximum of Rs. 10,000 per unit for SCs, STs, & OBC beneficiaries and 33.33 percent subject to maximum of Rs. 3,000 in case of other backward class beneficiaries who are sanctioned loans by the banks under the scheme.

From the study, it was found that 15.83 percent respondents in Rajouri, 10 percent in Poonch and a little less than one fifth (19.16 percent) in Anantnag were aware about Direct financing Scheme. Under this scheme, the J & K Schedule Tribe corporation provides loan to the target group in collaboration with the National Level Corporations on concessional rates of interest. From the analysis of the data, it was found that 14.16 percent respondents in Rajouri, 14.16 percent respondents in Poonch and a little less than one fifth (18.33) percent in Anantnag were aware about the scheme of Skill Development Training Programme. Under the programme, The Schedule Tribes Corporation arranges skill development training for target group candidates in computer, nursing, typing, tailoring, Zari and Ari works, carpet weaving, shawl making, hand looms, papier-mache, wood carving, calico printing, electrician, tailoring etc. Likewise, it was further found that a little less than one tenth (9.16 percent) respondents in Rajouri, 10.83 percent on Poonch and 8.33 percent in Anantnag claimed that they were aware about the Scheme of Micro Credit (MC) for Self-Help Groups. Under the scheme, National Scheduled Tribes Finance & Development Corporation (NSTFDC) provides loans up to Rs.50,000/- per member and Rs. 5 Lakhs per Self Help Group (SHG) through NGOs/Established Voluntary Agencies. The interest rate of 12 percent p.a. is chargeable from SHGs member against which they will get an interest incentive of 4 percent on timely payment thus making the effective rate of interest to 8 percent.

During the survey, it was found that there was no respondent (out of 360) who had awareness about the other economic upliftment schemes like Establishment of Dairy and Poultry Units, Swarnajayanti Gram Swarozgar Yojana (SGSY), Integrated Watershed Development Programme (IWMP), Prime Minister Employment Generation Programme (PMEGP), National Rural Livelihood Mission (NRLM), Integrated Rural development Programme (IRDP).

From the forgoing discussion, it was found that the awareness level of Gujjar and Bakerwals about the different economic upliftment schemes is very low. A very small percentage of respondents knew about these schemes as Gujjar and Bakerwals live in remote and far-flung areas closer to forests and natural resources. Most of these tribals put up in inaccessible and far flung areas. These areas are economically backward and living conditions of the people are very pathetic. Most of these areas are under developed. The public facilities like schools, hospitals, banks, post offices etc. are almost non-existent or located at long distances from the habitations. Besides, rampant illiteracy and ignorance of these tribals, extreme poverty of this tribe, corruption in the implementing agencies, nomadic life style of this community, and lack of extension services of the Government also contributed to the unawareness and ignorance about these schemes due to which these tribals are not able to derive optimum benefits out of these schemes. These conclusions are further supported by the survey conducted by Tribal Research and Cultural Foundation (TRCF) which revealed that more than 71 percent of nomads were not aware of the schemes of the State and Central Government for their upliftment under Scheduled Tribe category which prevents them from obtaining optimum benefits out of these economic upliftment schemes.

### 5.6.1 BENEFITS DRAWN FROM THE SCHEMES RELATING TO ECONOMIC UPLIFTMENT OF GUJJARS AND BAKERWALS

The Gujjars and Bakerwals since long have been victims of socio-economic exploitations and have been demoted to low income generating occupations, inferior trades, unhygienic environment and unclean menial occupations. Although, there are a number of schemes meant for the economic upliftment of the Gujjars and Bakerwals, yet their condition has not improved drastically. During the study, we inquired about some of the economic upliftment schemes meant for the Gujjars and Bakerwals. Following table enlists the economic upliftment schemes and number of persons availing those schemes.

**Table-5.14: Benefits Drawn from Economic Upliftment Schemes**

S.No.	Scheme	Distribution of Respondents across Districts (Yes, responses only)			Total (N=120) Yes responses
		Rajouri N=120	Poonch N=120	Anantnag N=120	
1	Scheme of Institutional Support for Development and Marketing of Tribal Products	17 (14.16)	13 (10.83)	14 (11.66)	<b>44</b> <b>(12.22)</b>
2	Scheme of Minimum Support Price for Minor Forest Produce	18 (15)	15 (12.5)	16 (13.33)	<b>49</b> <b>(13.61)</b>
3	Establishment of Sheep Units	13 (10.83)	17 (14.16)	12 (10)	<b>42</b> <b>(11.66)</b>
4	Bank Tie-Up scheme	19 (15.83)	14 (11.66)	17 (14.16)	<b>50</b> <b>(13.88)</b>
5	Direct financing Scheme	12 (10)	10 (8.33)	16 (13.33)	<b>38</b> <b>(10.55)</b>
6	Skill Development Training Programme	14 (11.66)	12 (10)	19 (15.83)	<b>45</b> <b>(12.5)</b>
7	Scheme for Micro Credit (MC) for Self-Help Groups	11 (9.16)	13 (10.83)	10 (8.33)	<b>34</b> <b>(9.44)</b>

\*Figures in parenthesis denote percentage  
Multiple Response Table

From the study, it was found that more than one tenth (12.22 percent) respondents were benefited by the Scheme of Institutional Support for Development and Marketing of Tribal Products, (also refer to section 5.1) out of which, 14.16 percent respondents in Rajouri, a little more than one tenth (10.83 percent) in Poonch and 11.66 percent respondents in Anantnag received the benefits out of this scheme, while as 15 percent respondents in Rajouri, 12.5 percent respondents in Poonch and 13.33 percent respondents in Anantnag were benefited by the Scheme of Minimum Support Price for Minor Forest Produce (also refer to section 5.1). Further, 10.83 percent respondents in Rajouri, 14.16 percent respondents in Poonch and one tenth (10 percent) respondents in Anantnag were benefited by the Establishment of Sheep Units Scheme (also refer to section 5.1).

From the data (in the Table 5.14), it is also evident that more than one tenth (13.88 percent) respondents were benefited by Bank Tie-Up Scheme (also refer to section 5.1), out of which 15.83 percent respondents in Rajouri, 11.66 percent in Poonch and 14.16 percent respondents in Anantnag were benefited by this scheme. It is clear from the data that 10.55 percent respondents were benefited by Direct Financing Scheme (also refer to section 5.1), out of which one tenth (10 percent) respondents in Rajouri, 8.33 percent in Poonch and 13.33 percent respondents in Anantnag were benefited by this scheme. It was further found that more than one tenth (11.66 percent) respondents in Rajouri, 10 percent in Poonch and 15.83 percent respondents in Anantnag were

benefited by Skill Development Training Programme (also refer to section 5.1). Likewise, it was also found that a little less than one tenth (9.16 percent) respondents in Rajouri, 10.83 percent respondents in Poonch and 8.33 percent respondents in Anantnag were benefited by Scheme of Micro Credit (MC) for Self-Help Groups.

From the forgoing discussion, it was found that the awareness level of Gujjar and Bakerwals about the different economic upliftment schemes is very low. A very small percentage of respondents knew about these schemes as Gujjar and Bakerwals live in remote and far-flung areas closer to forests and natural resources. Most of these tribals put up in inaccessible and far flung areas. These areas are economically backward and living conditions of the people are very pathetic. Most of these areas are under developed. The public facilities like schools, hospitals, banks, post offices etc. are almost non-existent or located at long distances from the habitations. Besides, rampant illiteracy and ignorance of these tribals, extreme poverty of this tribe, corruption in the implementing agencies, nomadic life style of this community, and lack of extension services of the Government also contributed to the unawareness and ignorance about these schemes due to which these tribals are not able to derive optimum benefits out of these schemes. These conclusions are further supported by the survey conducted by Tribal Research and Cultural Foundation (TRCF) which revealed that more than 71 percent of nomads were not aware of the schemes of the State and Central Government for their upliftment under Scheduled Tribe category which prevents them from obtaining optimum benefits out of these economic upliftment schemes.

### 5.6.2 IMPROVEMENT IN THE STATUS OF THE GUJJARS AND BAKERWALS DUE TO ECONOMIC UPLIFTMENT SCHEMES

The economic development of tribal population has been a major worry of the nation builders, Central and State Governments, policy makers, Non-Government Organizations, social scientists and social reformers. Economic upliftment is important for the progress and development of an individual. Economic upliftment guarantees the improvement in the quality of life of the individuals, groups and families. It is also important for inter-class mobility. Studies show that there is positive correlation between the level of economic upliftment and quality of living of the people. Against this presumption, the present section presents information about the extent of improvement in the status of the sampled Gujjars and Bakerwal households in the area of the study.

**Table 5.15: Improvement in Economic Status as perceived by the respondents**

Scheme	Responses	Distribution of Respondents across Districts (Yes, responses only)			Total
		Rajouri	Poonch	Anantnag	
Scheme of Institutional Support for Development and Marketing of Tribal Products	Improved	12 (70.58)	9 (69.23)	10 (71.42)	<b>31 (70.45)</b>
	Not Improved	5 (29.41)	4 (30.76)	4 (28.57)	<b>13 (29.54)</b>
	<b>Total</b>	17 (100)	13 (100)	14 (100)	<b>44 (100)</b>
Scheme of Minimum Support Price for Minor Forest Produce	Improved	11 (61.11)	13 (86.66)	9 (75)	<b>33 (73.33)</b>
	Not Improved	7 (38.88)	2 (13.33)	3 (25)	<b>12 (26.66)</b>
	<b>Total</b>	18 (100)	15 (100)	16 (100)	<b>49 (100)</b>
Establishment of Sheep Units	Improved	13 (100)	15 (88.23)	11 (91.66)	<b>39 (92.85)</b>

	Not Improved	0 (0)	2 (11.76)	1 (8.33)	3 (7.14)
	<b>Total</b>	13 (100)	17 (100)	12 (100)	42 (100)
Bank Tie-Up scheme	Improved	14 (73.68)	10 (71.42)	12 (100)	36 (72)
	Not Improved	5 (26.31)	4 (28.57)	5 (0)	14 (28)
	<b>Total</b>	19 (100)	14 (100)	17 (100)	50 (100)
Direct financing Scheme	Improved	9 (72.72)	7 (66.66)	12 (100)	28 (71.42)
	Not Improved	3 (27.27)	3 (33.33)	4 (0)	10 (28.57)
	<b>Total</b>	12 (100)	10 (100)	16 (100)	38 (100)
Skill Development Training Programme	Improved	10 (71.42)	8 (66.66)	14 (73.68)	32 (71.11)
	Not Improved	4 (28.57)	4 (33.33)	5 (26.31)	13 (28.88)
	<b>Total</b>	14 (100)	12 (100)	19 (100)	45 (100)
Scheme for Micro Credit (MC) for Self-Help Groups	Improved	11 (100)	13 (100)	9 (90)	33 (97.05)
	Not Improved	0 (0)	0 (0)	1 (10)	1 (2.94)
	<b>Total</b>	11 (100)	13 (100)	10 (100)	34 (100)

\*Figures in parenthesis denote percentage

#### Multiple Response Table

From the study, it was found that out of the total 70.45 percent, an overwhelming (70.58) respondents in Rajouri, a little less than seven tenth (69.23 percent) respondents in Poonch and 71.42 percent in Anantnag stated some improvement in their status due to the Scheme of Institutional Support for Development and Marketing of Tribal Products, while a little less than three tenth (29.54 percent) replied in negative as they think that their status did not improved as a result of the said schemes. Further, a little more than three fifth (61.11 percent) respondents in Rajouri, 86.66 percent in Poonch and three fourth respondents in Anantnag stated some improvement in their status due to the scheme of Minimum Support Price for Minor Forest Produce, while less than three tenth (26.66 percent) replied in negative as they think that their status did not improved as a result of the said scheme. It was also found that out of the total, all the respondents in Rajouri, 88.23 percent respondents in Poonch and a little more than nine tenth (91.66 percent) in Anantnag stated that there was improvement in their status due to the scheme of Establishment of Sheep Units, while less than one tenth (7.14 percent) replied in negative as they think that their status did not improve as a result of the said scheme.

As is evident from the data (in the table 5.15), the status of all the respondents in Rajouri, Poonch and Anantnag improved due to the Bank Tie-Up scheme, while the status of all the respondents of Rajouri and Anantnag, a little more than nine tenth (90.90 percent) respondents of Poonch improved due to the scheme of Direct Financing Scheme and that of a little less than one tenth (9.09 percent) did not improved. Further, it was found from the study that the status of more than nine tenth (95.23 percent) respondents in Rajouri, Poonch and Anantnag improved due to the Scheme of Skill Development Training Programme, while 4.76 percent replied in negative as they think that their status did not improve as a result of the said scheme. Likewise, it

was found that all the respondents in Rajouri, Poonch and Anantnag were of the view that there was some improvement in their health status due to the scheme of integrated watershed Development Programme.

It was found from the forgoing discussion that the awareness level of Gujjar and Bakerwals about the different economic upliftment schemes is very low. A very small percentage of respondents knew about these schemes as Gujjar and Bakerwals live in remote and far-flung areas closer to forests and natural resources. Most of these tribals put up in inaccessible and far flung areas. These areas are economically backward and living conditions of the people are very pathetic. Most of these areas are under developed. The public facilities like schools, hospitals, banks, post offices etc. are almost non-existent or located at long distances from the habitations. Besides, rampant illiteracy and ignorance of these tribals, extreme poverty of this tribe, corruption in the implementing agencies, nomadic life style of this community, and lack of extension services of the Government also contributed to the unawareness and ignorance about these schemes due to which these tribals are not able to derive optimum benefits out of these schemes and thus the status of these tribals does not improve drastically. These conclusions are further supported by the survey conducted by Tribal Research and Cultural Foundation (TRCF) which revealed that a little more than seven tenth (71 percent) of nomads were not aware of the schemes of the State and Central Government for their upliftment under Scheduled Tribe category which prevents them from obtaining optimum benefits out of these economic upliftment schemes and hence their economic status does not improve drastically.

### 5.6.3 BOTTLENECKS IN THE ECONOMIC UPLIFTMENT SCHEMES

In this section of the study, the researcher tried to find out the different bottlenecks in the schemes meant for the Gujjars and Bakerwals. During the study it was found that there were many impediments which prevented the Gujjar and Bakerwal community in deriving the adequate benefits out of these schemes. The different prevalent bottlenecks have been given a mention in the following table.

**Table 5.16: Bottlenecks in Economic Upliftment Schemes**

S.No.	Bottle Necks	Distribution of Respondents across Districts (Yes, responses only)			Total (N=360) Yes responses
		Rajouri N=360	Poonch N=360	Anantnag N=360	
1	Ignorance	8 (6.66)	5 (4.16)	3 (2.5)	<b>16</b> <b>(4.44)</b>
2	Communication gap and lack of networking among various stakeholders	9 (7.5)	11 (9.16)	7 (5.83)	<b>27</b> <b>(7.5)</b>
3	Non-Participation of People	11 (9.16)	13 (10.83)	10 (8.33)	<b>34</b> <b>(9.44)</b>
4	Lack of Funds	9 (7.5)	10 (8.33)	8 (6.66)	<b>27</b> <b>(7.5)</b>
5	Lack of competent Human Resources	8 (6.66)	5 (4.16)	6 (5)	<b>19</b> <b>(5.27)</b>
6	Presence of Brokers	10 (8.33)	4 (3.33)	11 (9.16)	<b>25</b> <b>(6.94)</b>
7	Corruption	10 (8.33)	7 (5.83)	11 (9.16)	<b>28</b> <b>(7.77)</b>
8	Favouritism	9	4	5	<b>18</b>

		(7.5)	(3.33)	(4.16)	(5)
9	Discrimination	7 (5.83)	8 (6.66)	5 (4.16)	<b>20</b> <b>(5.55)</b>
10	Non-Involvement of NGOs and Civil Society	7 (5.83)	5 (4.16)	6 (5)	<b>18</b> <b>(5)</b>
11	Excessive Paperwork	11 (9.16)	8 (6.66)	5 (4.16)	<b>24</b> <b>(6.66)</b>
12	Hostile Behaviour of Officers	8 (6.66)	5 (4.16)	7 (5.83)	<b>20</b> <b>(5.55)</b>

\*Figures in parenthesis denote percentage  
Multiple Response Table

From the field work, it was found that ignorance and unawareness about the different education schemes meant for the welfare of Gujjar and Bakerwals is a major impediment for not deriving adequate benefits from these schemes. It was found that 6.66 percent respondents in Rajouri, 4.16 percent in Poonch and 2.5 percent respondents in Anantnag were of the view that unawareness and ignorance about the different economic upliftment schemes meant for Gujjars and Bakerwals is a major bottleneck for not deriving adequate benefits out of these schemes. It was also found during the study that communication and networking among various stakeholders in the process and implementation of various welfare initiatives is of utmost importance and any fault in the communication and networking structure could result in the failure of the whole programme. From the survey, it was found that 7.5 percent respondents in Rajouri, a little less than one tenth (9.16 percent) in Poonch and 5.83 percent respondents in Anantnag were of the view that communication gap and lack of networking among various stakeholders is one of the major bottlenecks for not deriving adequate benefits out of these schemes.

During the survey, it was found that the participation of people in the proper planning, framing and successful implementation of the women specific schemes is necessary at every step of the process. Without the participation of the people for whom the scheme is meant no fruitful results would be derived. It was also found that a little less than one tenth (9.16 percent) in Rajouri, 10.83 percent in Poonch and 8.33 percent respondents in Anantnag were of the view that non-participation of people is another major bottleneck for not deriving adequate benefits out of these economic upliftment schemes. It was also observed during the field work, that lack of funding in any scheme proves disaster in the implementation of that particular schemes which results in the non-achievement of the set targets and goals of that very programme. From the study, it was found that 7.5 percent in Rajouri, 8.33 percent in Poonch and 6.66 percent respondents in Anantnag were of the view that lack of funds is among the major bottlenecks for not deriving adequate benefits out of these schemes.

During the field work, it was realised that competent human resource for framing and devising of any policy and for proper and fruitful implementation of the same is pivotal and necessary. On asking about the same, 6.66 percent in Rajouri, 4.16 percent in Poonch and 5 percent respondents in Anantnag were of the view that Lack of competent human resources is another major bottleneck for not deriving adequate benefits out of these economic upliftment schemes. On asking about the presence of brokers, corruption and favouritism culture in the welfare system, the respondents were of the view that the brokers in the system play a very negative role in the implementation of these schemes as the benefits are distributed unjustly due to which the benefits are reduced for the actual beneficiaries. More than 8 percent in Rajouri, 3.33 percent in Poonch and a



little less than one tenth (9.16 percent) respondents in Anantnag were of the view that Presence of brokers is a major bottleneck for not deriving adequate benefits out of these economic upliftment schemes. The respondents in our study were of the view that corruption at framing and implementation level in these schemes is one of the major impediments in achieving the set targets out of these schemes, as corruption leads to unequal and unjust distribution of benefits. Meanwhile, 8.33 percent in Rajouri, 5.83 percent in Poonch and a little less than one tenth (9.16 percent) respondents in Anantnag were of the view that corruption is among the major bottlenecks for not deriving adequate benefits out of these schemes. The respondents were also of the view that favouring one beneficiary over the other leads to biased and unjust distribution of benefits among the beneficiaries. Round about 8 percent in Rajouri, 3.33 percent in Poonch and 4.16 percent respondents in Anantnag were of the view that favouritism is one of the major bottlenecks for not deriving adequate benefits out of these schemes.

From the data (in the table 5.16), it was also found that 5.83 percent in Rajouri, 6.66 percent in Poonch and 4.16 percent respondents in Anantnag were of the view that discrimination is another major bottleneck for not deriving adequate benefits out of these schemes, while as 6.66 percent respondents in Rajouri, Poonch and Anantnag stated that excessive paperwork is another major bottleneck for not deriving adequate benefits out of these schemes. It was also found from the study that involvement of NGOs and civil society in framing and implementation of the various women specific schemes is very essential, as they have the ground level experience in the implementation of these schemes. Near about 6 percent in Rajouri, 4.16 percent in Poonch and 5 percent respondents in Anantnag were of the view that non-involvement of NGOs and civil society is a major bottleneck for not deriving adequate benefits out of these schemes. It was also found from the field work that the hostile behaviour of the officers is among the major reasons that discourages the members of this downtrodden community from asking about the benefits of these schemes. Near about 7 percent in Rajouri, 4.16 percent in Poonch and 5.83 percent respondents in Anantnag were of the view that hostile behaviour of officers is another major bottleneck for not deriving adequate benefits out of these schemes.

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