



# Understanding and Measuring Women Empowerment in India: A Study from Ramban District (J&K)

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## Abstract

Women's empowerment has emerged as a key development indicator globally, recognized not only as a basic human right but also as a prerequisite for achieving inclusive and sustainable development. In India, women have historically contested and negotiated their roles within deeply entrenched patriarchal systems. This paper critically examines the trajectory of women's empowerment from welfare-centric approaches to development and rights-based paradigms. It explores constitutional safeguards, national policies, and local implementation mechanisms, with a specific focus on Ramban district in the Union Territory of Jammu and Kashmir. Using a combination of secondary sources and empirical insights, the study assesses how governmental interventions have translated into tangible outcomes for women in three key spheres: social, economic, and political. Despite a strong policy framework, significant implementation gaps remain, particularly at the grassroots level. The paper argues that meaningful empowerment requires not just policy articulation but also robust delivery mechanisms, accountability structures, and a societal shift towards gender equity.

**Keywords:** Gender equality, women's rights, policy implementation, development, Jammu and Kashmir

## Introduction

Women's empowerment is widely recognized as both a transformative process and a multidimensional goal essential to achieving gender justice, sustainable development, and inclusive governance. At its core, it challenges entrenched patriarchal structures and seeks to expand women's substantive freedoms and capabilities across economic, political, social, and personal domains (Sen, 1999; Kabeer, 2001). Empowerment, as theorized by Naila Kabeer (2001), involves the ability to make choices—particularly in contexts where this ability was previously denied—encompassing access to resources, agency in decision-making, and achievements that reflect enhanced autonomy and dignity. Thus, empowerment is not a singular outcome but a dynamic process embedded in structural transformation, requiring shifts not only in individual capacities but also in institutional power relations.

Global discourses, particularly those shaped by the United Nations and its development agencies, have progressively framed women's empowerment as a human right and a prerequisite for equitable development. The UNDP's Human Development Report (2020) outlines five core elements of empowerment: self-determination, meaningful participation in decision-making, access to and control over resources, freedom from violence and coercion, and the ability to influence societal change. These principles resonate with Keller and Mbwewe's

(1991) foundational articulation of empowerment as the process through which women organize themselves to increase their own self-reliance, assert their independent right to make choices, and influence the direction of social transformation. As Bennett (2002) argues, true empowerment entails both —power within and —power to—enhancing individual agency while simultaneously restructuring the institutions that reproduce inequality.

In the Indian context, the conceptualization and implementation of women's empowerment have undergone a significant evolution. The post-independence period initially viewed women largely through the lens of welfare and protection, often reinforcing gendered assumptions. However, by the mid-1970s, particularly with the Fifth Five-Year Plan (1974–78), the policy discourse began to shift toward a more developmental and rights-based approach. The formulation of the National Policy for the Empowerment of Women (2001), the adoption of gender budgeting practices, and institutional efforts at gender mainstreaming reflect this transition from passive welfare to active participation and equity. India's commitment to global normative frameworks— including the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW, 1993), the Beijing Platform for Action (1995), and the United Nations Sustainable Development Goals (2015)—further underscores the state's normative obligations to gender equality.

Yet, the translation of policy into practice remains uneven and marked by significant regional disparities. Structural inequalities rooted in caste, class, religion, and geography continue to circumscribe the lives of women in many rural and conflict-affected regions. For instance, in districts like Ramban in Jammu and Kashmir, the promise of empowerment is often hindered by socio-economic marginality, infrastructural deficits, and cultural constraints. Persistent issues such as gender-biased sex selection, underrepresentation in political and economic life, limited access to quality education and healthcare, and the burden of unpaid labor reveal the gaps between policy aspirations and lived realities (Desai et al., 2010; NFHS-5, 2021).

This study seeks to interrogate both the conceptual foundations and the empirical contours of women's empowerment in India. It critically examines constitutional safeguards, institutional mechanisms, and flagship government programs aimed at enhancing gender equity, while also drawing on field-based data from the Ramban district to highlight local-level challenges and resistances. Through a dual lens—macro-policy analysis and micro-empirical engagement—this paper aims to provide a grounded understanding of what empowerment means in practice, and how it is experienced, negotiated, or obstructed by women on the margins.

### **Theoretical Framework**

This study is grounded in the theoretical perspectives of Naila Kabeer's (1999) empowerment framework, which identifies three core, interrelated dimensions: Resources, Agency, Achievements. Amartya Sen's (1999) capability approach further complements this by emphasizing freedom and opportunity as core aspect of development. Feminist Intersectionality and Spatial Marginality further helps unpack the layered vulnerabilities of women in Ramban who are not only marginalized by gender but also by remoteness, limited infrastructure, and socio-political instability.

### **Methodology**

This study employs a qualitative methodology, drawing on document analysis, semi-structured interviews with twenty-five women (widowed women, married women, school going girls), and data from the District Social Welfare Department. The focus is on understanding policy awareness, access barriers, and lived experiences of women in Ramban.

### **Study area**

Ramban district, among the three districts of Chenab Valley located in the mountainous terrain of Jammu and Kashmir, is characterized by economic marginality, poor infrastructure, and limited institutional outreach. This socio-geographic context informed the choice of the study site, as it represents both a challenge and a test case for national-level women empowerment schemes.

### **Measuring Women's Empowerment in India**

The measurement of women's empowerment in India must be approached as a multidimensional endeavor

encompassing social, economic, legal, health, and political dimensions. Rather than treating empowerment as a static outcome, scholars like Kabeer (2001) argue for a process-oriented understanding that involves access to resources, agency, and achievements that enable women to make life-affirming choices (Kabeer, 2001). Empowerment, in this context, is the process through which women gain greater control over material and intellectual resources and begin to transform social structures that marginalize them (Mosedale, 2005).

### 1. Legal and Constitutional Provisions

India's constitutional framework lays a foundational legal basis for gender justice. Articles 14, 15, and 16 guarantee equality before the law, prohibit discrimination on grounds of sex, and ensure equal opportunity in public employment respectively (Constitution of India, 1950). Article 15(3) empowers the state to make special provisions for women and children, while Article 39(a) emphasizes equal livelihood rights and Article 42 mandates humane conditions and maternity relief (Government of India, 2011). Additionally, Article 243D provides for one-third reservation of seats for women in Panchayati Raj Institutions, enhancing grassroots political participation (Ministry of Panchayati Raj, 2020).

These provisions signify state recognition of historical gender inequality and reflect efforts toward institutional correction through affirmative action (Kapur & Narayan, 2020).

### 2. Social Empowerment

#### a. Education

Education is a primary driver of social empowerment. Female literacy in India increased from 53.67% in 2001 to 65.46% in 2011, a result of targeted schemes such as the Sarva Shiksha Abhiyan, Kasturba Gandhi Balika Vidyalaya, and Saakshar Bharat Mission (Census of India, 2011; Ministry of Education, 2020). The Beti Bachao Beti Padhao scheme (2015) also worked to improve girls' enrollment and retention, combatting deep-rooted gender norms (Ministry of WCD, 2016).

The National Education Policy 2020 introduced a —Gender Inclusion Fund and safe infrastructure to support girls from disadvantaged backgrounds, including hostels and gender-segregated toilets (NEP, 2020).

#### b. Health and Sanitation

India's National Rural Health Mission (NRHM) and its successor National Health Mission (NHM) have sought to reduce maternal mortality and expand access to institutional delivery through schemes like Janani Suraksha Yojana (JSY) and Indira Gandhi Matritva Sahayog Yojana (MoHFW, 2022). The Maternal Mortality Ratio (MMR) has shown improvement, declining to 113 per 100,000 live births in 2018-2020 (Sample Registration System, 2021).

Nutrition-based schemes such as POSHAN Abhiyaan and SABLA target adolescent girls and lactating mothers, linking empowerment to bodily autonomy and survival outcomes (NITI Aayog, 2021). Complementary schemes like the Swachh Bharat Mission and Jal Jeevan Mission have prioritized household-level water and sanitation access, reducing time and health burdens disproportionately faced by women (UNICEF India, 2020).

### 3. Economic Empowerment

Economic independence forms the bedrock of empowerment. Yet, women's labor force participation in India remains low at 24% as of 2022, marked by a high presence in informal sectors and unpaid care work (World Bank, 2022). Initiatives such as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) have positively impacted women by ensuring wage parity and providing work near home (Ministry of Rural Development, 2021).

Other initiatives like the Mahila E-Haats platform (2016) aim to digitize and promote women-led entrepreneurship and self-help groups (MWCD, 2017). Deendayal Antyodaya Yojana and National Rural Livelihoods Mission (NRLM) emphasize credit linkages, enterprise building, and collective bargaining through Self-Help Groups (NABARD, 2022).

Despite these gains, structural constraints, including landlessness, low access to capital, and mobility restrictions,

continue to inhibit transformative economic empowerment(Chaudhary & Verick, 2014).

#### 4. Political Empowerment

With the enactment of the 73rd and 74th Constitutional Amendments, over one million women currently serve in elected roles at the Panchayati Raj level, with several states mandating 50% reservation(UN Women India, 2021). These shifts have not only altered the gender composition of governance but also created new avenues for women to assert leadership and policy influence at the grassroots level(Buch, 2000).

However, challenges remain in terms of tokenism, patriarchal backlash, and limited decision-making autonomy among women leaders, indicating that descriptive representation must translate into substantive empowerment(Rai, 2002).

### Empowerment of Women in Chenab Valley Through Government Schemes: A Multidimensional Perspective

Despite the growing corpus of welfare policies and affirmative action targeting women across India, the question remains whether these schemes have substantively empowered women in peripheral regions such as the Chenab Valley, particularly Ramban district. Empowerment here is not merely about scheme access or participation metrics but about transformation in women's agency, autonomy, and voice across three critical domains: social, economic, and political.

#### 1. Social Empowerment: Access, Awareness, and Agency

Social empowerment refers to the process through which individuals—particularly women—gain the ability to make strategic life choices in a context where this ability was previously denied to them (Kabeer, 1999). In the context of Ramban district and the broader Chenab Valley, social empowerment is closely linked to access to education, awareness of rights and entitlements, and the agency to exercise choice in personal and community matters.

Government initiatives like Beti Bachao Beti Padhao (BBBP), Kasturba Gandhi Balika Vidyalaya (KGBV), and the Saakshar Bharat Mission have aimed to address gender disparities in education and literacy. These schemes have produced some encouraging outcomes, such as a gradual rise in female literacy rates in Ramban, which stood at 56.9% according to the 2011 Census—a figure likely to have improved due to sustained policy interventions. However, gains have been uneven and often fail to translate into enhanced agency or decision-making power for young girls.

Barriers such as mobility restrictions, socio-cultural norms, and gendered expectations continue to limit adolescent girls' access to consistent schooling. Many are forced to drop out early due to domestic responsibilities, sibling care, or the onset of menstruation, which is still stigmatized in rural areas and poorly supported by school infrastructure. Despite increased enrollment, the transition from upper primary to secondary education remains weak.

Residential schooling models like KGBV, though conceptually empowering, are riddled with operational issues. In Ramban, schools under this scheme often lack basic facilities like safe drinking water, secure hostels, female staff, and proper sanitation, which are crucial to retaining girl students. Additionally, girls continue to be underrepresented in School Management Committees (SMCs), local governance structures, and adolescent health programs, indicating that while access has improved, voice and leadership remain underdeveloped.

According to UNESCO (2019), meaningful empowerment in education is not just about enrollment but also about retention, learning outcomes, and the ability to question and reshape unequal structures. In this light, the social empowerment landscape in Ramban reflects structural inclusion but limited transformation.

#### Field Insight:

Interviews with school-going girls in Ukharhal and Raigarh blocks brought forth multiple layers of constraint that continue to impede educational attainment despite awareness campaigns. Many girls expressed that while they are aware of government schemes like BBBP and free school uniforms, they face practical barriers that remain unaddressed.

Several respondents mentioned that lack of reliable transport to schools, especially secondary schools located several kilometers away, discourages regular attendance. Security concerns, particularly during winter months or

after dusk, are frequently cited by both parents and students. Even in schools with reasonable academic facilities, the absence of gender-sensitive amenities—such as separate functional toilets for girls, adequate menstrual hygiene support, and female teachers—was a major issue.

Girls from economically marginalized households shared experiences of being pressured into early marriage once they complete or drop out after Class 8.

One 14-year-old from Raigarh said:—I wanted to study beyond Class 10, but my family thinks education beyond that is useless for girls. They say I should get married soon before I cross the age.'

This underscores how patriarchal norms intersect with poverty and logistical hurdles to silence aspirations.

Moreover, the fear of social stigma and lack of counseling support means that even when schemes exist, their uptake is poor. For example, the Mahila Shakti Kendra (MSK), which was meant to provide community-level advocacy and support services for adolescent girls and women, was either non-functional or unknown in many villages interviewed. In sum, field narratives reveal that awareness is no longer the core issue; rather, it is the failure to transform awareness into action due to socio-economic constraints and institutional gaps. Social empowerment, therefore, remains an incomplete journey—present in policy rhetoric but fractured in practice.

## 2. Economic Empowerment: Employment Without Assets

Economic empowerment is a critical dimension of women's overall empowerment, as it enables women to gain financial independence, participate in decision-making, and challenge patriarchal norms that often confine them to unpaid care work. For women in asset-poor rural areas like Ramban in the Chenab Valley, empowerment through employment without ownership of land or capital becomes particularly significant.

Schemes such as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Swarnjayanti Gram Swarozgar Yojana (SGSY) (now restructured into the National Rural Livelihood Mission, NRLM), and Mahila E-Haat have played pivotal roles in providing wage-based or small-scale self-employment avenues to rural women.

MGNREGA guarantees 100 days of wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work. It has been particularly crucial for women with no assets, offering a direct path to income generation. In Ramban, participation of women in MGNREGA has increased in recent years. As per Ministry of Rural Development (2023) data, the share of women in total person-days generated under MGNREGA in J&K has seen a steady rise. Women in Ramban have been involved in road repairs, plantation work, and water conservation projects.

However, field observations and secondary data indicate that women's participation in MGNREGA is often seasonal and mediated by male relatives. Many women reported irregular wage payments, delayed job cards, and lack of childcare support at worksites. Moreover, the gender wage gap persists, despite equal wage provisions under the Act.

The Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) has promoted Self-Help Groups (SHGs) as a pathway for assetless women to access micro-credit, skill training, and entrepreneurial opportunities. In Ramban, SHGs facilitated by J&K Rural Livelihoods Mission (JKRLM) have seen mixed success.

Many women have initiated small ventures—tailoring, poultry farming, agarbatti making—under NRLM. However, lack of market linkages, inadequate training, and limited digital access often restrict the scalability of these ventures. Despite the presence of Mahila E-Haat, a government-backed digital marketing platform for women entrepreneurs, awareness about such platforms remains low in hill districts like Ramban. Women also face challenges in asset accumulation, especially in accessing land titles, collateral for loans, or inheriting property. In a region where inheritance is traditionally patrilineal and social norms disincentivize women's land ownership, economic independence through employment becomes the only viable pathway to empowerment for many.

A major barrier to economic empowerment remains the double burden of productive and reproductive work. Most women in Ramban juggle wage work with household chores, water collection, and caregiving—leaving them overburdened and under-compensated. The Time Use Survey (NSO, 2019) confirms that Indian women spend 299 minutes/day on unpaid domestic work compared to 97 minutes for men.

Without social protections like crèches, paid leave, and healthcare access, women's engagement in the rural economy remains precarious and extractive, not transformative. **Field Insight**

Field interviews in Gool and Banihal blocks of Ramban revealed that while economic schemes have improved women's visibility in the rural workforce, systemic and socio-cultural barriers continue to undercut their potential.

Many women reported that their participation in MGNREGA was contingent upon male family members' permission.

One respondent, a 38-year-old mother of four in Gool, shared:

—I enrolled for MGNREGA work, but my husband didn't allow me to go daily. He said others will talk if I work alongside men. I only go when there are women-only groups. This points to the persistence of gendered mobility constraints, even when wage work is accessible.

Many women in Ramban participate only nominally—their names appear on work records, but the actual decisions regarding participation, wages, and work duration are frequently dictated by male family members. This indirect participation is rooted in deep-seated patriarchal norms, where women's economic contributions are viewed as supplementary, not independent (Kabeer, 2001).

Another SHG member from Gool narrated:

—We started a small dairy unit with a group loan. But the market is far, and men in the family are unwilling to help with transportation. So our products remain unsold most of the time.

Despite having the skills and interest, lack of supportive infrastructure and family cooperation often neutralizes the gains from self-employment initiatives. In mountainous terrain like Ramban, transport barriers, digital illiteracy, and insecure livelihoods render assetless women vulnerable to exploitation, informal labor conditions, and dependency cycle.

### 3. Political Empowerment: Representation Without Power

The 73rd and 74th Constitutional Amendments of India, enacted in 1992, were landmark efforts to deepen democracy by institutionalizing decentralized governance and ensuring women's participation in local governance. These amendments mandated 33% reservation for women in Panchayati Raj Institutions (PRIs), which many states like Jammu and Kashmir adopted later through state-level legislation. On paper, this quota significantly increased the number of women holding office in village councils across India, including in districts like Ramban.

In Ramban district, several women have been elected as sarpanches (village heads) and panches (council members). However, fieldwork reveals that this numeric representation has not translated into effective participation or political agency. Many women leaders operate under the shadow of their husbands or male relatives, a phenomenon widely referred to as "sarpanch pati" syndrome (Jha & Pushpendra, 2015). This informal delegation of power back to men effectively neutralizes the transformative potential of political reservations.

While electoral reforms have opened doors, elected women are often ill-equipped to navigate governance systems due to a lack of institutional support. Capacity-building workshops, training in budgetary processes, legal rights, and gram sabha protocols are either missing or poorly implemented. Without training or mentorship, many women remain unaware of their roles or entitlements, weakening their presence in decision-making.

This structural limitation aligns with findings from other Indian states. For example, Beaman et al. (2012), in their study of West Bengal, found that repeated exposure to female leaders improves community perception but also revealed that women sarpanches faced greater scrutiny and less autonomy, especially in their first terms. In Haryana and Bihar, similar patterns of male relatives dominating women's political roles have been documented (Rao, 2005; Sharma, 2017).

**Field Insight: Ramban Case Example** Interviews conducted with three women PRI members from Ramsoo and Gool blocks of Ramban district illustrate the severity of these challenges:

One elected panch revealed that her brother-in-law regularly attended official Gram Sabha and Panchayat meetings on her behalf, claiming she was —too shy to speak in public.

Another sarpanch confessed she was unaware of the Gram Sabha dates, had never seen the village development budget, and was instructed by her husband on how to vote on proposals.

A third participant from Gool shared that despite being elected for over a year, she had never spoken during a meeting and relied on a male ward member for all documentation and communication.

These narratives confirm that symbolic representation is not equivalent to substantive representation (Pitkin,

1967). Women's formal presence in elected roles does not necessarily ensure that they have voice, autonomy, or decision-making power.

### Structural and Cultural Barriers

The persistence of patriarchal norms, restricted mobility, low literacy levels, and lack of gender-sensitive administrative structures compound these problems. Women who attempt to assert themselves often face ridicule, opposition, or even family backlash. In Ramban, the intersection of gender, geography, and socio-economic deprivation makes political participation even more difficult.

Moreover, social stigma attached to women speaking in public spaces, particularly in conservative or tribal pockets of Jammu and Kashmir, further silences them (Kumar & Banerjee, 2019). Even schemes such as State Institute of Rural Development (SIRD) workshops fail to reach many remote areas due to logistical challenges.

### Beyond Access: Evaluating the Transformative Potential of Welfare Schemes for Women in Ramban

In recent years, state and central governments in India have launched a range of welfare schemes aimed at improving the condition of women through targeted financial and social support. However, while these schemes often succeed in increasing access to entitlements—such as financial assistance, education, or social security—the question remains: Do they genuinely empower women in transformative ways?

This section builds a critical bridge between the broader conceptual understanding of women's empowerment—explored earlier through social and economic lenses—and the ground-level implementation of gender-targeted welfare schemes in Ramban district. Drawing on qualitative interviews, administrative data, and field observations, this analysis moves beyond the idea of mere inclusion in programs, and instead interrogates whether such schemes help dismantle structural constraints and enable women to exercise greater agency, autonomy, and voice.

In the previous section, we saw that social empowerment in Ramban is undermined by mobility restrictions, early dropout from schools, gender-based exclusion in decision-making, and patriarchal norms that silence women in public life. Economically, women's participation in MGNREGA or SHGs has improved their visibility in the rural workforce but often without significant control over income, time, or assets. These constraints illustrate how participation without power is insufficient to bring about transformative change.

The current section, under the heading —Beyond Access, critically evaluates three key welfare schemes—Ladli Beti Scheme, State Marriage Assistance Scheme (SMAS), and the Indira Gandhi National Widow Pension Scheme (IGNWPS)—to determine whether they serve as vehicles of empowerment or remain instrumental forms of support that alleviate symptoms without addressing root causes.

#### 1. The State Marriage Assistance Scheme (SMAS)

The State Marriage Assistance Scheme offers a one-time financial grant of Rs 25,000 along with a gift worth Rs5,000 to unmarried girls from low-income families at the time of their marriage. While designed to reduce economic burden and delay early marriages, an in-depth field investigation in Banihal, Gool and Rajgarh blocks of Ramban district

- Many married women reported receiving the benefit only after prolonged delays, often after marriage, reducing its relevance.
- Several respondents indicated that the money was deposited into a male family member's account, limiting women's direct access or control over the funds.
- One 22-year-old woman in Gool, married 3 years ago, explained:  
—I was eligible, but they asked for so many documents—BPL certificate, age proof, income verification—that we gave up after six months. My father said it's not worth the humiliation at offices.¶
- Shahzada, 21, Rajgarh Block: —They said I'd get money for my marriage, but it came months later—after all expenses were done. I didn't even know the amount; my brother handled everything.¶
- Nazira, 23, Banihal Block:—The officials kept saying the form was incomplete. After six visits and no updates, my father gave up. We managed the wedding ourselves—no help ever came.¶
- Yasmeena, 20, Sangaldan Village: —I got the money, but my in-laws demanded it be handed to them. I had no say. It felt like the government just helped them, not me.¶

These short narratives emphasize how bureaucratic inefficiency, male mediation, and lack of direct control over benefits leave many women disillusioned with the scheme. Moreover, financial assistance under this scheme has been distributed in only two years

(2015 and 2019) between 2015-2022. Unmarried girls marrying outside these years are excluded, highlighting the episodic and fragmented nature of disbursement.

These insights reveal that while SMAS provides instrumental support, it does little to reshape patriarchal expectations or enable strategic life choices—a core aspect of empowerment as defined by Kabeer(1999).

## 2. The Indira Gandhi National Widow Pension Scheme (IGNWPS)

The Indira Gandhi National Widow Pension Scheme (IGNWPS) is a centrally sponsored initiative under the National Social Assistance Programme (NSAP). It aims to provide financial assistance to widows between the ages of 40 and 59 who belong to BPL households. Beneficiaries receive a monthly pension of Rs300, with the possibility of state-level top-ups that is, additional assistances by state social welfare schemes(Rs500-Rs1000/month). The scheme's goal is to provide some measure of economic security and dignity to widowed women who often lack any other form of social support (Ministry of Rural Development, 2020).

One of the most criticized aspects of this scheme is its eligibility criteria — particularly the age threshold of 40 years. Widows below this age, despite being economically vulnerable and often raising children alone, are denied access to the pension simply because of an arbitrary age cutoff.

### Field Insight:

In Khari, a 36-year-old widow narrated: —I lost my husband in a landslide. They told me I have to wait four years more to get support. But who will feed my children till then?! Her story reflects the injustice embedded in the scheme's restrictive eligibility rules. Younger widows, often burdened with dependent children and without land or livelihood, fall through the cracks of the welfare net.

Jana Begum,49, Banihal block narrated: — I got pension once, then it stopped coming. They said it was due to Aadhar mismatch, but I dn't know how to fix it-can't even read.¶

one 28-year-old widow, Aneesa from Rajgarh, who has been married at 15 to a 40-year old man, said: — I became a widow at 22. I have no skill, no money, no education. The pension is just a name- I haven't received a single rupee yet.¶

Location: Sangaldan village,Occupation: Occasional domestic help; Pension Received: Rs500/month (IGNWPS + UT share) Zaina Begum was widowed twelve years ago when her husband, a daily wage laborer, died in a construction accident. With no land, no pension of his own, and three daughters to raise, Zaina began doing odd jobs—cleaning, firewood collection, and seasonal work during harvest time.

Now 57, with two married daughters and one dependent, she receives Rs500 per month through the widow pension scheme. When asked about its utility, she responded sharply: "This is not a pension, it's a joke. You can't even buy a kilo of oil and some vegetables with this money. Two hospital visits and it's gone."

Zaina shared that during winters, she needs firewood and medicines for arthritis, which cost over Rs1,000 every month. The pension arrives late, and some months it doesn't come at all. With no bank literacy, she relies on her nephew to check the account— sometimes paying him Rs50 just to withdraw the cash.She concluded:

—If the government really wants to help widows, they should give enough to survive. Rs500 is not help, it is helpless¶

The pension amount covers only symbolic needs and fails to meet basic food or health expenses.Widows like Zaina feel humiliated rather than supported by the minimal and unreliable assistance

### Critical Analysis:

The age bar is not only exclusionary but also counterintuitive, given that economic vulnerability is most acute immediately after spousal loss. The rationale behind the 40- year threshold remains unclear, and its consequences are devastating for rural women who are left with no interim support. The pension amount covers only symbolic needs and fails to meet basic food or health expenses. Advocacy for revising eligibility criteria and linking the scheme with livelihood support programs like NRLM (National Rural Livelihood Mission) or skill training

initiatives is imperative to create a more responsive social protection framework.

### 3. Ladli Beti Scheme

The Ladli Beti Scheme was launched by the Government of Jammu and Kashmir with the objective of addressing the alarming decline in the child sex ratio and promoting the welfare of the girl child. This scheme targets economically disadvantaged families, particularly those falling under the Below Poverty Line (BPL) category or falling within the income slab notified by the government. It provides a recurring deposit of Rs1,000 per month for 14 years in the name of a girl child, which matures to approximately Rs6.5 lakhs when she turns 21, provided she remains unmarried. The scheme thus aims to reduce the socio-economic preference for male children and enhance the value of daughters in patriarchal communities (Ministry of Social Welfare, J&K, 2020).

Despite its well-intentioned design, the scheme remains non-operational in almost all parts of Ramban district, even in areas with skewed sex ratios. According to the Economic Survey of J&K (2021), regions such as Ramban report a child sex ratio below the state average, highlighting the urgency of such targeted interventions.

#### Field Insight:

Respondents from Chaka and Chamalwas villages expressed deep dissatisfaction at being excluded from the scheme. Many families with eligible girl children had not been enrolled, citing a complete absence of outreach and procedural clarity. ASHA workers confirmed that they had not received any official guidelines or training regarding the enrollment of new beneficiaries in Ramban. This administrative vacuum leads to the functional collapse of an otherwise progressive policy framework. Furthermore, lack of awareness among rural households, poor documentation practices, and bureaucratic inertia have contributed to the scheme's failure to achieve ground-level penetration.

#### Critical Analysis:

The exclusion from the Ladli Beti Scheme in such backward districts exemplifies the gap between policy intent and grassroots implementation. Without proactive identification drives, robust monitoring, and sensitization campaigns, such schemes risk becoming symbolic rather than transformative. There is also a need to integrate this scheme with maternal health and education initiatives to create a holistic support ecosystem for girl children

#### Conclusion and recommendation:

This study set out to critically examine the processes and outcomes of women's empowerment in the Ramban district of Jammu and Kashmir by investigating both broader structural dimensions—such as access to education, wage employment, and social agency—and the ground-level implementation of three key welfare schemes: the State Marriage Assistance Scheme (SMAS), the Ladli Beti Scheme, and the Indira Gandhi National Widow Pension Scheme (IGNWPS).

The findings clearly reveal a disconnect between policy intention and lived realities. While these schemes are framed within a rights-based discourse of inclusion, they seldom translate into transformative empowerment. Women's participation in education and employment remains limited by patriarchal norms, infrastructural deficits, and lack of asset ownership. Welfare schemes, instead of serving as platforms for agency and autonomy, are often instrumental, irregular, and poorly administered. Bureaucratic delays, low awareness, exclusion of digitally and geographically marginalized women, and the absence of follow-up mechanisms significantly limit their impact.

Case studies from across Ramban's blocks underscore that women continue to experience welfare as charitable relief, not as entitlements tied to dignity and citizenship. Whether it is young women receiving SMAS without decision-making power, mothers unaware of Ladli Beti's benefits, or widows struggling to survive on Rs500/month, the overarching theme is one of systemic disempowerment beneath superficial access.

This study thus argues for a shift from symbolic inclusion to substantive empowerment, rooted in structural change, institutional accountability, and gender-sensitive service delivery.

## Recommendations

### 1. Increase Financial Allocations to Reflect Real Needs:

- Raise the widow pension amount to a minimum of Rs2,000–Rs3,000/month, indexed to inflation and regional cost of living.
- Ensure that SMAS transfers are made directly to women's Aadhaar-linked accounts, not to male relatives.
- Make Ladli Beti payouts more accessible with periodic follow-ups and simplified procedures.

### 2. Integrate Schemes with Livelihood, Education, and Digital Access

- Link SMAS beneficiaries with skill training, micro-finance, or continuing education, so that marriage does not mark the end of opportunity.
- Ensure widows receive healthcare benefits, ration access, and legal assistance, alongside the pension.
- Strengthen digital outreach through mobile-based tracking systems, block-level awareness drives, and helpdesks in Panchayat offices.

### 3. Build Local Accountability and Gender-Sensitive Institutions

- Mandate social audits of all welfare schemes, with women-led community monitoring teams.
- Train frontline workers (Anganwadi, ASHA, Panchayat secretaries) on gender-sensitive communication and grievance redressal.
- Establish a single-window system for women's welfare applications, ensuring privacy, dignity, and ease.

### 4. Recognize and Reduce Unpaid Labor

- Acknowledge the burden of unpaid caregiving on widowed and married women by offering community childcare, fuel subsidies, or time-saving infrastructure (water, toilets).
- Incorporate time-use data and caregiving responsibilities into future welfare scheme design.

### 5. Contextualize Schemes to Local Realities

- Customize scheme delivery for remote, conflict-affected, or mountainous areas like Ramban through doorstep verification, mobile documentation teams, and offline enrollment options
- Promote intersectional data collection to track how caste, class, marital status, and literacy shape women's access and exclusion.

If empowerment is about expanding the ability to make meaningful life choices, then the state must go beyond provisioning and address the social and institutional structures that constrain those choices. The welfare of women in Ramban cannot be achieved through token gestures or fragmented schemes. It demands systemic, sustained, and feminist policy thinking—one that sees women not as passive recipients, but as active agents of change.

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