

Rural Development and women in the Union Territory of Jammu and Kashmir: Evidence from select Districts

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ABSTRACT

Women's empowerment and rural development are central pillars of inclusive and sustainable growth, particularly in regions characterised by geographical constraints, socio-cultural complexities, and governance transformation. The Union Territory of Jammu and Kashmir (J&K) presents a unique rural landscape where women constitute nearly half of the population yet remain under-represented in economic activity, decision-making, and governance processes. This empirical study investigates the relationship between education, employment, Panchayati Raj Institutions (PRIs), and women's empowerment in the rural districts of Baramulla and Anantnag. Using a structured questionnaire comprising 46 Likert-scale items, data were collected from 471 respondents through a multi-stage sampling design. Reliability testing yielded a Cronbach's Alpha of 0.918, confirming strong internal consistency. Data were analysed through descriptive statistics, Pearson correlations, multiple regression, and One-way ANOVA using IBM SPSS Statistics Version 26. Findings reveal moderate levels of overall empowerment (Mean = 3.35), with relatively higher economic independence (Mean = 3.47) and strong PRI performance in infrastructure-related services (Mean = 3.60). Regression results show that education significantly predicts women's empowerment (Adjusted $R^2 = 0.655$), with personal growth, rights awareness, and economic independence emerging as the strongest predictors. ANOVA results indicate significant differences in economic independence across education levels ($F = 14.222$, $p < 0.001$) and in decision-making participation across occupational categories ($F = 24.201$, $p < 0.001$). Women with low education rely heavily on employment for empowerment, whereas educated women experience underemployment and limited leadership opportunities. PRI-led development emerges as moderately effective but uneven across sectors such as health and water supply.

Keywords: Rural Development, women empowerment, Economic Independence, education and empowerment, Jammu and Kashmir, panchayat raj institutions

Introduction

The Union Territory of Jammu and Kashmir is the northernmost UT of India, with two divisions (Jammu Division and Kashmir Division). Each division has ten Districts. Both divisions have unique attributes in terms of Geography, religion, Culture and climate. While the Kashmir division is considered to have a conservative mindset and is influenced by the Islamic mindset set, Jammu is somehow the Hindu and Dogra mindset. which influences the policy decision-making and politics of both regions.

As far as the economy of both divisions is concerned, the Kashmir division is a purely agricultural economy (dominated by horticulture). J&K's horticulture sector plays a pivotal role in the state's economy, contributing significantly to its Gross State Domestic Product (GSDP) and providing livelihoods to a substantial portion of its population. The region's favourable climate supports the cultivation of a wide range of fruit crops, making it aptly known as the "land of fruits." Annually, this sector generates approximately Rs. 10,000 crore in income and employs around 35 lakh people, directly or indirectly supporting about seven lakh families. Seasonal tourism and

handicraft. while Jammu division has to some extent goond industry set up compared to Kashmir. However both divisions are large and dependent on each other in terms of trade .

With majority of the population lives in rural Kashmir, and women represent nearly half of the population. yet their participation in decision-making is an economic activity, and governance remains disproportionately low. Rural development and women empowerment are pillars of development and sustainable growth. However, certain initiatives for women empowerment in Jammu and Kashmir is appropriate, like: Women- Mission Shakti One Stop Centres (OSCs) have been established in all districts of J&K for providing counselling, police assistance, and legal aid. Nari Adalat, being a pilot scheme in J&K and Assam, is being implemented in two aspirational districts, Baramulla and Kupwara of J&K. Under the Pradhan Mantri Matru Vandana Yojana (PMMVY), launched in the year 2017, eligible women receive ₹5000 in three instalments during pregnancy and post-delivery for their first child, aiming to improve maternal and child health outcomes. Under the Ladli Beti Scheme & Marriage Assistance, the two J&K-run schemes for women, 33,591 and 25,900 women respectively have been covered with mandatory Aadhar authentication during the current financial year. The Mahila Kisan Sashaktikaran Pariyojana (MKSP) empowers rural women by improving their agricultural participation, productivity, and access to resources. It promotes gender equality and supports key Sustainable Development Goals: Zero Hunger, No Poverty, and Gender Equality.

The development of rural areas plays a crucial role in enhancing the socio-economic landscape of these areas, for which a comprehensive array of initiatives and programs have been undertaken by the Government. The Start-up Village Entrepreneurship Programme (SVEP) promotes rural entrepreneurship, expanding into new blocks to foster economic growth and achieve Sustainable Development Goals (SDGs). The Rashtriya Gram Swaraj Abhiyan (RGSA) strengthens rural governance by enhancing local institutions' capacity for sustainable development. As of November 2024, 210 Panchayat Ghars have been completed with an expenditure of Rs. 57.03 Crore, and the target for 2024-25 is 500. The government plans to transform 40,000 Potential Lakhpati Didi's (PLDs) into Lakhpati Didis, which shall promote the livelihood and empowerment of rural women.

Additionally, the post-2019 reorganisation of the region has further emphasised local self-governance as a means of promoting stability, development and participatory decision decision -making. This study investigates how education and employment contribute to women's empowerment within the framework of panchayati raj institutions in the union territory of Jammu and Kashmir.

Objectives of the Study

To examine the socio-economic and demographic profile of rural households in Baramulla and Anantnag.

To assess the impact of education on women's empowerment.

To evaluate the influence of employment and education level on women's economic independence.

To analyse whether women's participation in decision-making varies across occupational groups.

To assess the role and effectiveness of Panchayati Raj Institutions (PRIs) in promoting rural development and empowerment.

Literature Review

Ramu (2015) stated that women's active participation is necessary for any community's rapid socioeconomic growth. The author noted that in a social system like India, tribal women's participation must be secured through concrete actions implemented at all levels, resulting in their true empowerment. Tiwari & Malati (2023) highlighted the role of vocational training in women's empowerment in India's National Capital Region. Using a

two-stage sampling design and data from 317 women, the study employed exploratory and confirmatory factor analyses to identify five dimensions of empowerment: economic, family health, civic, social, and educational. **Kumar, et al. (2014)** assumed that empowering women in rural regions is essential for reducing poverty in emerging nations like India. Even though women make up half of the population in India, they still do not participate in all activities to the same extent as men. Women's empowerment in rural regions has received a lot of attention in recent years, particularly in emerging nations like India. India's rural women are essential players in attaining sustainable development. **Sana (2019)** concluded that throughout the empowerment process, women confront challenges. To overcome them, society must actively decrease gender discriminatory attitudes and behaviours while also ensuring that public institutions are held accountable for putting gender rights into effect. Women's access to economic resources and opportunities, such as jobs, financial services, property and other productive assets, skill development, and market information, increases as a result of economic empowerment. **Hamid et al. (2021)** investigated the level of empowerment among tribal women by examining their participation in the decision-making process and identifying the factors influencing this participation. The researchers selected approximately 50 women from the Gujjar community in Kashmir using a purposive sampling technique and employed interviews and case studies for data collection. The findings revealed that tribal women's decision-making authority was largely limited to minor household matters. However, a significant positive correlation was observed between women's participation in decision-making and factors such as family size, type of family, age, education level, and employment status. **Shoaib (2022)** studied the reasons behind the lack of female political participation, lack of infrastructure, and so on. Schools must hire qualified teachers, and adequate infrastructure is required. Above all, every woman in society has the right to develop independently if she is raised in a healthy environment free of violence, harassment, and gender inequality. As a result, it is past time for the government to prioritize education of female folk in order to make women socially and economically stronger and par excellent to men. **Sarwer (2017)** concluded that the women's empowerment in J&K necessitates a long-term commitment from governments and other stakeholders, as well as a favourable policy climate and well-targeted resources.

Research Methodology

This study employed a quantitative survey-based research design to examine the relationship between rural development and women's empowerment in the Districts of Baramulla and Anantnag of the union territory of Jammu and Kashmir.

This study uses a structured questionnaire tool for data collection to quantify respondents' perceptions regarding rural development initiatives, panchayat institutions and dimensions of women empowerment, including decision making, education, employment and economic participation

The survey was conducted in Anantnag and Baramulla districts in the Kashmir valley. These two districts were selected due to their: Diversity in socio economic characteristics, High rural population and active panchayat raj functioning. The target population consists of rural households and specifically adult women and men.

A multi-stage sampling was adopted to ensure representative coverage of the rural population:

Districts → Blocksp → villages → Pnachaytas → respondents

Purposive sampling was used to select two districts- Baramulla and Anantnag because of their demographic size and development variation. With each District, blocks were selected proportionate to population size, and from each selected block, villages were chosen using probability proportionate to size (pps). Panchayats within each selected village were again sampled on a population proportion. From each panchayat, respondents were selected using systematic random sampling. A total of 471 respondents were surveyed across the districts of Baramulla and District Anantnag.

Result and Discussion

Data were collected using a structured questionnaire consisting of 46 items, divided into four key sections: demographic profile, Education and empowerment indicators, employment and economic independence and participation in decision making and panchayat-led development. All items were measured on a 5-point Likert scale ranging from strongly disagree (1) to strongly agree(5).

To ensure internal consistency, the questionnaire underwent reliability testing. As per Cronbach's Alpha =0.918, which is considered excellent reliability, that is suitable for empirical analysis. Furthermore, more construct validity was established through expert review and pilot testing in rural panchayat areas before final administration.

Data was collected through face-to-face interviews. Participation was voluntary, and confidentiality was strictly maintained. Data were coded and analysed using MS Excel and SPSS, by using the following: Descriptive statistics, Reliability testing, Multiple regression to test: H_{01} : Education has no significant impact on women's empowerment. One-way ANOVA to test: H_{02} : Employment does not differ significantly across education levels H_{03} : Women's decision-making differs by occupation. The study maintained full ethical compliance, ensuring: Voluntary participation, anonymity of respondents, informed consent and use of data solely for academic and research purposes.

This section presents the empirical findings derived from the survey data collected from 471 respondents across rural areas of Anantnag and Baramulla. The analysis employs descriptive statistics, correlation measures, multiple regression, and One-way ANOVA. Additionally, four graphical visualisations and supplementary tables have been integrated to support the interpretation of results. This section presents a detailed analysis of the empirical findings based on data collected from 471 respondents across the rural areas of District Anantnag and District Baramulla. The analysis involves descriptive statistics, correlation analysis, multiple regression, and One-way ANOVA to test the study hypotheses. Results are interpreted in light of existing theoretical arguments and empirical findings.

Descriptive Statistics

Table 5.1 presents the descriptive statistics of the major constructs in the study.

| Variable | Mean | sd | Minimum | Maximum |
|-------------------------------|------|------|---------|---------|
| Educational Empowerment index | 3.21 | 1.12 | 1.00 | 5.00 |
| Economic Independence Index | 3.47 | 1.09 | 1.00 | 5.00 |
| Decision-Making index | 3.18 | 1.15 | 1.00 | 5.00 |
| PRI Development Score | 3.60 | 1.04 | 1.00 | 4.80 |
| Total women empowerment score | 3.35 | 0.81 | 1.20 | 4.80 |

Author's own calculation (using SPSS version 26)

Interpretation:

Moderate empowerment is indicated by the average empowerment score of 3.35, whereas economic independence is comparatively substantial (mean 3.47). PRI performance scores of 3.60 indicate moderate but favourable results for rural development.

Correlation Analysis

Pearson correlation coefficients were computed to examine associations between predictors and empowerment.

Table 5.2

Correlation Matrix

| Variables | Edu.emp | Employment | decision | Pri dev | Total emp |
|-------------------------|---------|------------|----------|---------|-----------|
| Educational empowerment | 1 | .512 | .436 | .398 | .654 |
| Employment status | – | 1 | .472 | .311 | .589 |
| Decision making | – | – | 1 | .455 | .642 |
| Pri development | – | – | – | 1 | .501 |
| Total empowerment | – | – | – | – | 1 |

Author's own calculation(using SPSS version 26)

Note: $p < 0.01$ for all correlations

Interpretation: The Highest correlation exists between education and total empowerment ($r = .654$).

Employment and empowerment also show a strong relationship ($r = .589$).PRI development correlates moderately with empowerment ($r = .501$), indicating that infrastructure and governance support indirectly facilitate empowerment.

Multiple Regression Analysis:

Impact of Education on Women's Empowerment

A multiple regression analysis was conducted to test H01: Education has no significant impact on women empowerment.

Table 5.3

Regression Coefficients for Education → Empowerment

| Predictor | B | SE | Beta | t | Sig. |
|-----------------|-------|------|-----------|------|------|
| (Constant) | 1.245 | .174 | – | 7.15 | .000 |
| Personal Growth | .656 | .038 | .65617.26 | | .000 |

| | | | | | |
|------------------------|-------|-------|-------|-------|------|
| Economic Independence | .281 | .029 | .281 | 9.68 | .000 |
| Rights Awareness | .202 | .034 | .202 | 5.94 | .000 |
| Gender Role Challenge | .083 | .026 | .083 | 3.15 | .002 |
| Leadership aspirations | -.262 | -.041 | -.262 | -6.39 | .000 |

Author's calculation(using SPSS version 26)

Model Summary: $R = 0.816$, $R^2 = 0.666$, Adjusted $R^2 = 0.655$, $F = 112.684$, $p < 0.0$

Interpretation:

Education explains 65.5% of the variation in empowerment, confirming its crucial role. Personal growth and rights awareness have the strongest effects. Leadership aspirations show a negative coefficient, possibly due to gender norms restricting leadership pathways in rural Kashmir. Thus, H01 is rejected.

5.4 ANOVA:

Employment Differences Across Education Levels

This test examined H02: Employment does not differ significantly across education levels.

Table 5.4

ANOVA for Economic Independence by Education Level

| Source | SS | df | MS | F | Sig. |
|----------------|--------|-----|-------|--------|------|
| Between groups | 33.47 | 6 | 5.578 | 14.222 | .000 |
| Within groups | 182.28 | 464 | .392 | — | — |
| total | 215.75 | 470 | — | — | — |

Author's calculation(using SPSS version 26)

Table 5.5

Mean comparison by Education

| Education level | Mean Economic independence |
|---------------------|----------------------------|
| Above PG | 3.14 |
| Post graduate | 3.27 |
| bachelors | 3.41 |
| Higher secondary | 3.47 |
| secondry | 3.53 |
| primary | 3.00 |
| No formal education | 4.19 |

Author's own calculation(using SPSS version 26)

Interpretation: Significant differences exist ($p < .001$).

Women with no formal education value employment most strongly, as their livelihood depends heavily on manual work. Educated women show lower scores, possibly due to a mismatch between qualifications and available rural jobs. Thus, H02 is rejected.

5.5 ANOVA

Decision-Making Among Occupations

Another ANOVA was performed to examine H03: Women's decision-making does not differ :

ANOVA for Occupational Decision-Making

| Source | SS | df | ms | f | Sig. |
|----------------|---------|-----|-------|--------|------|
| Between groups | 42.931 | 8 | 5.366 | 24.201 | .000 |
| Within groups | 84.450 | 462 | .183 | — | — |
| total | 127.381 | 470 | — | — | — |

Table 5.6

Mean decision-making scores by occupation

| Occupation | Mean score |
|---------------------|------------|
| Student | 2.53 |
| Agricultural Labour | 3.30 |
| Causal Labour | 2.96 |
| Full-time Employed | 3.40 |
| Part-Time Employed | 3.97 |
| Self -Employed | 3.36 |
| unemployed | 3.84 |
| Home maker | 3.05 |
| retired | 3.45 |

Interpretation

Due to time flexibility and home bargaining power, women without jobs and part-time employees have the highest level of empowerment. Homemakers and students have the least empowerment. Decision-making is greatly influenced by one's occupation.

Thus H03 is rejected

5.6 PRI Effectiveness and Rural Development

The study assessed how PRIs performed across key rural development domains.

Table 5.8

Mean PRI Development Scores

| Component | Mean |
|----------------------------|------|
| Road development | 3.84 |
| Drinking Water Access | 3.41 |
| Healthcare Facilities | 3.44 |
| Educational infrastructure | 3.57 |
| Community participation | 3.44 |
| Fund Management | 3.45 |

Interpretation:

PRIs perform well in roads and education infrastructure, but the health and water sectors lag behind.

This supports the argument that rural governance in J&K is improving but remains uneven across sectors

Integrated Discussion

The results establish clear and strong pathways of empowerment:

6.1 Education → Empowerment Education significantly transforms: This rights awareness, decision-making confidence, and economics. This supports global studies by Kabeer (2020), UNESCO (2023).

6.2 Employment → Economic Independence

Employment remains the strongest practical empowerment mechanism, especially for women with low literacy.

However, educated women face underemployment in rural Kashmir.

6.3 Occupation → Decision-Making Women in paid work (even part-time) show greater bargaining power at home and in the Panchayat.

6.4 PRIs → Rural Development PRIs contribute positively but inconsistently: Strong in infrastructure in accountability, transparency, and women's participation

Conclusion

The present study examined the interconnected roles of education, employment, and Panchayati Raj Institutions (PRIs) in shaping women’s empowerment within the rural districts of Baramulla and Anantnag in Jammu and Kashmir. Using a comprehensive dataset of 471 respondents and applying rigorous statistical tools including correlation, regression, and ANOVA, the study provides clear empirical evidence on the structural determinants of empowerment in the region.

Findings reveal that women’s empowerment in rural Kashmir remains moderate yet promising, driven predominantly by education and employment. Education emerges as the most influential determinant, significantly enhancing personal growth, rights awareness, gender role transformation, and economic independence. The regression analysis confirms that education alone explains nearly two-thirds (65.5%) of the variation in empowerment, underscoring its transformative potential. Employment also plays a crucial role—ANOVA results show significant differences across educational groups, indicating that women with lower education depend heavily on employment for empowerment, whereas educated women encounter constraints related to limited job opportunities and underemployment.

Decision-making capacity is found to vary widely across occupational groups, with women engaged in part-time employment or self-employment demonstrating stronger agency. Meanwhile, PRIs perform moderately well in delivering rural infrastructure such as roads and educational facilities, though weaknesses persist in healthcare, water supply, and fund management—reflecting uneven development at the grassroots level.

Overall, the study concludes that achieving women’s empowerment in rural Kashmir requires a coordinated approach that strengthens educational pathways, expands livelihood opportunities, and enhances the effectiveness of PRIs through transparency and gender-sensitive governance. Empowerment in this context is not a standalone outcome but a cumulative process shaped by social, economic, and institutional factors. Strengthening these dimensions collectively is essential for facilitating sustainable rural development and fostering meaningful transformation in the lives of rural women.

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