

7.1. Conclusions

The present study namely “*Right to Development and Empowerment of Women in India With Special Reference to Developmental Schemes in State Of J&K: A Socio- Legal Study*” has been undertaken to study, the development and empowerment of women under various developmental schemes in vogue in India especially the state of Jammu and Kashmir, coupled with the role played by law, judiciary and international conventions in their overall implementation and development. The main thrust of this study has remained the examination and appreciation of women-related developmental schemes in operation with their attendant impact on right to development of women. The study was carried out to analyse and check out the operation of developmental schemes applicable to women in the state of Jammu & Kashmir. The study thus undertaken *inter alia* concludes as under:

- The study began by analysing the principle of gender equality as enshrined in the Constitution that forms the basis of human dignity, integrity and justice in India. The Constitution not only grants equality to women but also empowers the State to adopt measures of positive discrimination in favour of women. Gender equality and development of women despite being a critical issue has often remained an unrealized goal.
- The study specially focused on various International Conventions and Human Rights Commitments meant to secure equal rights of women. Within the framework of a democratic polity, development policies, Plans and programmes aimed at advancement of women in different spheres, has remained the background material of the present study.
- Gender equality and development has assumed significance because of the dawn of gender justice, women empowerment, right to development of women and Sustainable Development Goals recognized at all levels-international,

national and local, focusing on the holistic empowerment of women as a special class.

- Many initiatives have been taken up at various levels, be it local, national or worldwide, in order to achieve the desired goals related to women, for example, Indian Constitution is a key provider of gender justice. Under the gauge of constitution various developmental schemes for overall development of women have been made applicable in India as the fundamental law of the land.
- It may be, however, noted that customary laws and patriarchal fabric of the society hinders justice and curtails women from benefiting PIL. The gap that exists between the men and women in the social fabric vis-à-vis development schemes as beneficiaries has not yet been upon as yet. Therefore, the present study aims to study and examine this dichotomy with a special focus on the women of Jammu and Kashmir.
- The present research employed qualitative and quantitative tools for enquiries. Data was collected through primary sources with field survey, especially the use of open and close-ended questionnaire, interviews and other modus of data collection along with utilizing secondary sources, such as books, journals, reports, etc., in order to arrive at the logical conclusion.
- The discussion to start with dealt with different international conventions that specifically concern the fulfillment of the goal of women empowerment, with special focuses on various conventions like Convention on the Political Rights of Women 1953, Convention on the Elimination of all Forms of Discrimination against Women 1979, Vienna Convention on the Elimination of Violence against Women 1993, Beijing Declaration to raise the Status of Women, in this direction.
- Besides these conventions, the study has also focused on the *UN Millennium Declaration (2000)* containing an epithet : the heads of the states and government, in addition to their separate responsibility to their individual society, have a collective responsibility to uphold the principles of human

dignity, equality and equity at the global level, and further specifically promote gender equality and empowerment of women under its goal 3.

- It may be noted that since July 2010 “UN Women” was created by United Nations General Assembly for promotion of women empowerment and gender equality which has proved to be a historic move by UN members for accelerating gender equality and empowerment of women through such organizations, as a prelude to UN Reform Agenda for mandate of greater impact.
- The Sustainable Development Goals (SDG) also known as the Global Goals, came into effect on January 2016, and they continue to guide UNDP policy and funding until 2030, under its specific Goal 5 related to gender equality, has also provided the justification for undergoing the present study in the emerging situation.
- Ending all forms of discrimination against women and girls is not only a basic human right, it's also crucial for sustainable future; it's proven that empowering women and girls helps economic growth and development. Despite tremendous progress made towards gender empowerment, significant challenges are being faced by women throughout their lives. One major contributing factor is the system of patriarchy in society that places male and females in different and unequal positions.
- The gender system is reinforced through different aspects of life, such as interpersonal behavior, law, and politics. Nobel Laurette, Dr. Amartya Sen. emphasizes that the empowerment of women is one of the main issues in the process of development and more importantly, “the factors involved include women’s education, their ownership pattern, their employment opportunities and the working of the labour market”. In the same vein he quotes, “since there is considerable evidence that women’s empowerment within the family can reduce child mortality significantly”, which clearly shows empowering alone can take care of so many issues that society faces.

- The economic empowerment will allow raising women's self-awareness, skill development, creative decision making and it may also produce better citizens. While striving for women empowerment it must be kept in mind that empowering women doesn't mean empowering them in technical area only. The notion that women being highly educated and employed are empowered is a myth.
- Due to various types of crimes prevalent in society against women, the women-folk are taught from very beginning of their life, how to manage to survive, and this tag continues throughout their life cycle i.e. from womb to tomb. These social adjustments resulting in their survival without dignity, proves the point that the societies' mind-set is still against girl child. Even the educated and economically well-off sections are not free from 'son preference attitude.' because of very strong society's cultural mooring, thousands of women suffer in silence.
- The abuse takes physical, mental, emotional and economic forms. For the sake of the society, women sacrifice a lot and bear a lot of mental, physical and emotional stress. Even if a Woman lives in an abusive domestic environment, she will hesitate to come out of marriage in spite of her economic independence. This situation is due to strong addiction to culture and tradition. Such patience is exercised not only for the sake of society and children, but also due to lack of confidence to live as a single woman and face the challenges of life.
- Women have to awake from deep slumber, as this slumber has sealed their spirit and understanding regarding the true meaning of empowerment. Despite tremendous progress made toward gender empowerment through international conventions, norms, laws, significant bottlenecks are being faced by women even in present era.
- Chapter III of the study specifically examined the different provisions of Indian constitution that provide for women empowerment and development in general. It further explained the role played by judiciary in empowering women. Sufficient thought was bestowed by framers of Indian constitution on

position of women in India. Women in India shared the responsibility of liberation of their motherland with their counterparts. In this context the date of India's political freedom 15th August 1947 is a landmark in the history of women empowerment in India.

- It was envisaged under the Constitution that every section of society in independent India be accorded equal treatment under the law. To realize the vision of the freedom movement special attention was given by constitution framers on the position of women. This is evident from the provisions of the constitution which have not only sought equality between men and women but also provided specific safeguards in the favour of women,
- While supporting the incorporation of provision for women empowerment in fundamental rights of our constitution.
- The precursor to such development can be the strong stand taken by women members of the Constituent Assembly, especially Mrs. HansaMehta who emphatically remarked, "it will warm the heart of many a woman to know that free India will mean not only equality of status but equality of opportunity. It is true that a few women in the past and even today enjoy her status and have received the highest honour that anyone can receive, like a friend, Mrs. Sarojini Naidu. But these women are few and far between, one swallow does not make a summer. These women do not give us a real picture of the position of Indian women in this country. The average woman in this country has suffered now for centuries from inequalities heaped upon her by laws, customs and practices of people, who have fallen from the heights of that civilization of which we all are so proud. There are thousands of women today who are denied the ordinary human rights... The Indian women has been reduced to such a state of helplessness that she has become an easy prey of those who wish to exploit the situation. In degrading women, man has degraded himself. In rising her man will not only raise him but raise the whole nation... What we have asked for is social justice, economic justice and political justice. We have asked for that equality which can alone be the basis of mutual respect and understanding, without which real co-operation is not possible between men

and women, women form half of the population of this country and, therefore, men cannot go very far without the cooperation of women. This ancient land cannot attain its rightful place without the cooperation of women. I therefore welcome this resolution for the great promise which it holds and I hope that the objective embodied in this resolution will not remain on paper but will be translated into reality".

- The very concept of women empowerment is enshrined in basics of Indian Constitution be that preamble, Part III, Part IV or Part IV-A of it. Article 14 makes room for affirmative action and positive discrimination. Article – 15 provides for a particular application of the general principle embodied in Article – 14. The first clause of Article 15 directs the State shall not discriminate against a citizen on grounds only of religion, race, caste, sex or place of birth or any of them. The second clause prohibits citizens, as well as, the States from making such discrimination with regard to access to shops, hotels etc, and all places of public entertainment of public resort, wells, tanks, roads etc.
- The clause (3) of Art.15 empowers the State to make special provisions for the protection of women and children. Clauses (1) and (2) of Article 16 lay down the general rule of equality of opportunity or appointment under the State with a stipulation that no citizen can be discriminated against or be ineligible for any employment or office under the State on grounds only of religion, race, caste, sex, descent, place of birth or residence.
- Article 19(1) (g) guarantees that all citizens shall have the right “to practice any profession, or carry on any occupation, trade or business”, so we can say that sexual harassment at work place amounts to its violation.
- Article 36 to 51 sets out aims and objectives to be taken up as directives of state policy to ensure social, economic and political justice to all including the women. The idea of welfare state envisaged by our constitution can only be achieved if the states endeavor to implement them with a high sense of moral duty. Article 38 of the Constitution provides that the State shall in particular, strive to minimize inequalities in income and endeavor to eliminate

inequalities in status, and opportunities amongst individuals. Article 39(a) specifically provides for equal right of men and women to adequate means of livelihood. Article 42 incorporates very useful provision for women welfare and well-being. It requires state to make provisions for securing just and human conditions of work, for maternity relief. Article 44 requires state to strive to secure for citizens of India a uniform civil code throughout India.

- 73rd and 74th Amendment Act is marked as Magna-Carta for women empowerment in India where in Parliament has succeeded in reserving seats for women in election to panchayats and municipalities. It has been incorporated under Article 243D and Article 243T. According to it not less than one third (including the number of seats reserved for women belonging to schedule caste and ST) of number of seats, shall be reserved for women.
- In protecting right of women, the judiciary played a crucial role and various laws have been beneficially interpreted to secure gender justice in areas like; prohibition of female infanticide, dowry, exposure of women in advertisements and films, female child marriage, atrocities and molestation, abduction and rape, maternity benefits, medical termination of pregnancy, in tune with constitutional aspiration of gender equality.
- With a view to afford better protection to women, the positive judicial intervention from, time to time, has provided a stimulus for the legislatures to enact several new laws or to bring about the changes in the existing ones with a view to afford better protection to women. For example, Vishaka guidelines, PNDT laws, maternity benefit laws etc., can be attributed to the timely judicial intervention for women empowerment in this regard. However, the holistic evaluation of judicial decisions on gender justice give only a partial and not necessarily the true picture of judicial performance in this regard.
- Gender justice can work as a yardstick for assessment of judicial performance, discernible in treatment of women in courts by judges, when a woman appears there as litigant, witness, victim, lawyer or as a member of subordinate staff. This is where women develop perceptions of justice/injustice in the system and experience discrimination. This perception

acts whether for good or bad as a critical input in the assessment of the system in respect of gender justice.

- Looking to the political and social situation of the country, the courts have invariably justified the reservation of seats for women in elections especially where women have no chance of being elected. This helps women to participate actively in the democratic process of the country and to defend the right of women in parliament and public forum wherever there is a need to do so.
- The courts in India have liberally interpreted the provisions regarding maintenance to woman in order to provide her social security. Though woman is physically weak in comparison to man; the courts have condemned the discrimination on the basis of sex and have given new interpretation to the principle of equal pay for equal work. It has refused to consider the quantum of physical strength of a woman, a standard for evaluation of work and pay. Thus, the judiciary has been playing a creative role in harmonizing and balancing the rights and interests of men vis-à-vis women. This has been done in addition to rights guaranteed to women in the Constitution in cases related to employment and service conditions.
- Chapter IV of the present study has focused on the issue of Development of women and the corresponding law in context. It is an admitted fact that India has been historically a land where women were worshipped (Mata-Lakshmi, Mata-kali, Mata Durga), but unfortunately, on the other hand, it's counted amongst the few nations where offence against women has shown an increasing tendency over the years. We can say that status of women in our country has risen but not up to the mark. Since independence many legislative provisions, have been pro-actively interpreted and amplified in favour of this unprivileged -half section of the society, i.e., the women of our country.
- In India rights are available to woman, mainly under two categories, namely legal rights and constitutional rights. The Parliament has enacted various Acts pertaining to the rights of women and children. The Central Ministry of

Women and Children is entrusted with the main task of the administration of the following Acts to ensure gender justice and women empowerment:

- i. The Immoral Traffic (Prevention) Act, 1956 (as amended Up-to-date),
- ii. The Indecent Representation of Women (Prevention) Act, 1986 (60 of 1986),
- iii. The Dowry Prohibition Act, 1961 as amended in 1986,
- iv. The Commission of Sati (Prevention) Act, 1987 (3 of 1988),
- v. The Prohibition of Child Marriage Act, 2006 (notified in January 2007),
- vi. The Prohibition of Women from Domestic Violence Act, 2005,
- vii. The National Commission for Women Act, 1990,
- viii. The Infant Milk Substitutes, Feeding Bottles and Infant Food (Regulation of Production, Supply and Distribution) Act, 1992 (41 Of 1992),
- ix. The Commission for Protection of Child Rights Act, 2005;
- x. The Juvenile Justice Care and Protection of Children Act, 2015;
- xi. Protection under criminal law Amendment Acts;
- xii. The Married Women's Property Act, 1874;
- xiii. Protection to Women Under Factories Act, 1948;
- xiv. Probation of Offender's Act 1958;
- xv. The Medical Termination of Pregnancy Act 1971; and
- xvi. The Maternity Benefit Act 1961

- In addition, the Government of India adopted a special policy regarding socio-economic empowerment of women in 2001. This policy is known as the National Policy on Empowerment of Women. The objective of this policy was to bring about the advancement, development and empowerment of women and to eliminate all forms of discrimination against women and ensure the active participation in all spheres of life and activities.
- As per details contained in the government of India yearbook 2019 titled India 2019 published by the publication division of the Ministry of Information and Broadcasting, Ministry of Women and Child Development is implementing various Schemes for economic, social and cultural empowerment of women, for providing them better facilities in sectors like education, health etc. That is as follows:
 - i. Support to Training and Employment Programme (STEP),
 - ii. SWAYAMSIDHA,
 - iii. SWADHAR,
 - iv. Short Stay Homes,
 - v. Family Counselling Centres,
 - vi. Condensed Courses of Education of Women,
 - vii. Awareness Generation Programme for Rural and Poor Women,
 - viii. Working Women's Hostel.
- Planning Commission in India has always focused towards development of women. Under Fifth five-year plan 1974 - 79 it emphasized on women in need of income and protection and recognized training as a measure tool for their empowerment.
- Accordingly, in Sixth five-year plan 1980 – 85 it was realized that welfare programs are not sufficient. We need to shift towards developmental programs for welfare of women.

- In Seventh five-year plan 1985-90 focus was on gender equality and empowerment of women by providing confidence, awareness generation with regard to training for better employment and programmes which continue till date.
- Simultaneously a wave was generated worldwide for improving status of women as a result women's welfare and development bureaus was set up under Ministry of Social Welfare.
- However, the fact of the matter is that the women are, no doubt, empowered by constitution and many other legal provisions in India but most of them are limited to books only. All these empowerments are seldom implemented in letter and spirit which enervate the drive for real empowerment.
- National Commission for Women is a statutory body constituted to study and monitor all matters relating to the constitutional and legal safeguards provided for women and suggest amendments, wherever necessary. NCW is also mandated to look into the complaints and take *Suo-moto* notice of the cases involving interpretation of the rights of women in order to provide support, legal or otherwise to helpless and needy woman, ensuring custodial justice as it's another important function.
- RastriyaMahilaKosh (RMK) as an institution set up on 30th march, 1993 under Society's Registration Act, 1860 to facilitate credit support to poor women for the social economic up-liftmen. The credit is extended through women Development Corporation through State government agencies like DRDAs, dairy federation, municipal Councilors, etc. RMK extends loan to the above Organization at mere 8%.
- The Ministry in 2004 – 05 adopted the mission Statement of budgeting for gender equity and also framed the strategic framework of Activities to implement this mission.
- The thrust of Chapter V of the study has been an analysis of developmental Schemes in state of J&K related to Women Empowerment. As a prologue it

may be worthwhile to emphasize that Women's protection, welfare, participation and empowerment are, important for human development and growth in any economy. Kashmir used to be an abode of peace in the past but has now become one of the most volatile regions in entire India. As per the study, women-folk in J&K has felt impact of volatility in the state the most, in particular their access to education, workplaces and so on.

- The study reveals that conflict has caused spatial and long-term effects on them. This situation is further confounded by the very vulnerable nature of women as a social stratum existing in such violence-torn environment. This state of affairs consequently leads to the economic deprivation, displacement, poverty or gender-based violence; as the costs of conflict are borne disproportionately by women and their children.
- This Himalayan state is shrunk as for availability of economic opportunities in the wake of the conflict vis-à-vis women. For example, Widows especially the half-widows are often unable to provide for themselves and their families due to cultural and religious restraints. Due to lack of education etc., women are not always able to obtain meaningful employment and are, therefore, unable to provide financial security for their families.
- In the light of this background several programs have been started i.e., separate women development plans are in existence which give emphasis on women related schemes/programmes aimed at women empowerment.
- To begin with for empowering women, we have to eliminate gender disparity through universal primary education which is being addressed in focused manner by Government of India & state Government. In this direction some of the ongoing initiatives undertaken in J&K prevalent as under:
 - i. SarvaShikshaAbhiyan (Ssa),
 - ii. National Programme For Education Of Girls At Elementary Level (Npegel),
 - iii. Kishori Shakti Yojna (Ksy),And
 - iv. NariNiketan

- In addition, the Government of J&K took the following initiatives to uplift the status of women, in collaboration with State Women Development Corporation and social welfare department through various programmes to support women for starting self-employment analyzed under the present study. These are enumerated as follows:
 - i. Empowerment of Skilled Young Women Scheme,
 - ii. National Minorities Development and Finance Corporation schemes,
 - iii. National backward Classes Finance and Development Corporation (NBCFDC) schemes,
 - iv. National handicapped Finance and Development Corporation (NHFDC) schemes,
 - v. Development of Vocational Skills,
 - vi. Lady Vocational Training Centres,
 - vii. Recent PradhanMantriModi introduced UjjwalaYojana-It's a scheme of ministry of petroleum and natural gas for providing LPG connection to women from below poverty line (BPL) households.
- As per the study very few women in Jammu and Srinagar are availing benefit of these schemes. Census 2011 reports that out of 107489 Muslim population in Jammu, half of which constitute women, only 17 women are availing benefits of National Minorities Development and Finance Corporation scheme namely National Minorities Development and Finance Corporation term loan scheme and 10 women are availing benefit of Micro-financing Loan Scheme, while as 1 woman is availing benefit of Educational Loan Scheme; while out of 42540, 12187, 2746, 285, 74 Hindu, Sikh, Christian, Buddhist, Jain population in Srinagar only 62 women's are availing benefits National Minorities Development and Finance Corporation term loan scheme and 27 women are availing benefit of Micro-financing Loan Scheme

- While as 20 women are availing benefit of Educational Loan Scheme. And out of 33785 handicapped persons in district Jammu only 2 women are availing benefit of National handicapped Finance and Development Corporation term loan scheme, while as in Srinagar and Leh respective number is 6 and zero, thus talking about deficiency in implementation of these schemes.

The thrust of Chapter VI of the study (based on primary data) has been an Evaluation of schemes for women development in the state of J&K; on the ground level. The working of these welfare schemes as discussed in preceding chapter especially the measures relating to women in State of J&K on careful examination reveals that there are many loopholes and impediments in their proper implementation and enforcement. The empirical study on the working of these schemes in district Anantnag, Jammu, and Srinagar, reveals the inadequate enforcement and implementation of these schemes reflected in the graphical representation given there. It cannot be denied that due to these developmental Schemes in vogue in Jammu and Kashmir a new epoch has arisen so far as women development is concerned, though not at par with national level. The various aspects covered by these schemes have been evaluated on the basis of the data collected from the number of respondents (300) to assess, the actual operation of these schemes at administrative, institutional and grass-root level. The respondents include the personnel including the students, teachers, administrative staff and other stakeholders belonging to, Higher Secondary Institutions, Secondary School Institutions, J&K Social Welfare Department, J&K Women Development Corporation, Integrated Child Development Scheme office, University of Jammu as well as Kashmir. On the basis of empirical study researcher finds following findings:

- Awareness amongst women regarding the welfare and development schemes in operation is very low.
- Due to lack of awareness amongst women folk the benefit of HUNAR does not percolate down to the societal level and as a result only a smaller number of trainees (13%) have been benefited so far.

- Most of the schemes became un-useful to beneficiaries due to non-availability of funds on time resulting in shaking of faith over these schemes for empowerment and development of women.
- More financial assistance does not help the women. They need non-financial inputs in form of awareness knowledge, skill training and marketing know-how for their over-all development.
- The state government and the employers in particular do not have the capacity to take implementation tasks of various women developmental schemes and this has led to the failure of women empowerment mission in state
- Technically speaking, the state machinery does not have adequate resources, expertise and skill to plan and implement developmental schemes and projects for the welfare of women.
- Numerous factors such a large illiteracy, poverty, non-availability of information, absence of infrastructure at the grassroots level, and inadequacy of officials to enforce different schemes for women respondents are the factors responsible for women not to be aware of the welfare laws/schemes.
- Illiteracy rate among female folk in state of J&K as per Census 2011 is 41.09%, mostly illiterate women compose of old age, adult women folk. This is one of main reasons that widow women availing benefit of widow in distress scheme in district Jammu, Srinagar, &Anantnag is only 41%.
- One of the agenda behind introduction of women developmental schemes was that it will ameliorate condition of women through economic empowerment, but census 2011 reveals that Rate of participation of Women in work force is 22.5% poverty rate among women folk in J&K is ,there by showing failure of these schemes to yield the desired results despite of being in operation from long time
- As per details from Census 2011, Jammu and Kashmir has population of slightly over 1.25 Crore souls which increased from the figure of 1.01 Crore recorded in 2001 census. Total population of Jammu and Kashmir as per 2011

census is 12,548,926 of which male and female are 6,665,561 and 5,883,365 respectively, indicating a reduced sex ratio of 883/1000. Thereby indicating that schemes like LadliBeti, BetiBachaoBetiPadhao has failed to yield desired results

- Although government has recruited good number of Aanganwari workers and para legal volunteers which does not serve the purpose, due to absence of infrastructure at the grassroots level
- Non-availability of information among the stake holders about developmental schemes as per researchers study reveals is 60%. there by leading to mass failure of these schemes
- Researchers study reveals that one of factor that contribute to failure of women empowerment through developmental schemes is inadequacy of officials to enforce different schemes for women respondents, as per empirical study this factor contributes mainly 22%.
- Most wonderful content of 2017 2018 J and K budgeting was gender budgeting content for women empowerment hope this trend will continue in near future.

7.2. Suggestions:

Women empowerment has been effected at the National and State level by various development schemes and their impact has been quite significant. However, the desired goal of women empowerment seems to be still a distant dream. In order to fructify the maximum benefit of these developmental schemes leading to empowerment of women, the following suggestions are proposed by researcher on the basis of comprehensive analysis of the issues under examination, the study makes certain significant observations as follows:

1. Empowerment is the process of enhancing the capacity of individual or groups to make choices and to transform those choices into desired actions and outcomes.... Empowered people have freedom of choices and actions. This in turn enables them to better influence the course of their lives and the decisions

which affect them. Empowering women ought to start right in our families, workplace, and neighborhoods. Appreciate a new mom in your office who's struggling to balance it all, or tell your own sister, daughter, or mother how much you appreciate them. In my opinion these small changes can bring empowerment in real sense.

2. Mere financial assistance does not help the women. They need institutional support. Non- financial inputs in the form of awareness, knowledge, skill, training and marketing knowhow, etc. should be treated as an integral part of the programme and the mechanism of providing these through convergence with prime departments needs to be reviewed. Information on the latest available technology is also key in this regard.
3. In this era of economic reforms since women are entering into self-employment avenues in large numbers, there is an immense need that the academicians, policy makers, NGOs get involved in women related schemes, to check whether these are being implemented in letter and spirit. Follow up action should be taken to appreciate the beneficiaries to continue in training areas.
4. We need to engage with women across the different communities and structures, as they themselves are the best judge of their lives and the platforms they need. Once such a strong environment in a closed affinity group is created, people tend to forge partnerships to challenge unequal norms.
5. The role of equality in education in bringing about equality in all walks of life is well known. Girls' education is fundamental to gender equality and women's empowerment. Key areas for developmental schemes should include life – long education and training, including pre- school provision, the elimination of stereotyped teaching and education materials ; diversification of the educational and training opportunities available to women and girls; promotion of self – esteem and leadership schemes in girls; providing employment and job training, as well as literacy training, etc., for women. Post traditional school age should be an area of special focus of these schemes, which may include enabling pregnant adolescents to continue their schooling.

6. Education has been instrumental in increasing the participation of women in entrepreneurial activities. The formal education not only helps in acquisition of required knowledge for a job, but also imparts knowledge about the different occupational opportunities. Although it is a fact that entrepreneurship is not a special preserve for the educated one but in case of women already burdened with many social pressures, education is a powerful tool in breaking down the barriers to successful Entrepreneurship. Thus, education could be a liberating force from the barriers of caste and class, smoothing out inequalities imposed by birth and other circumstances, for real term empowerment. So, awareness camps for women should be organized where they can become familiar with the framed schemes and policies and can take benefit of those schemes and policies.
7. Policy makers and workers must take affirmative action's for empowerment of women which could have long term impact on their overall development e.g. *PradhanMantriUjjwalaYojana (PMUY)*, launched in 2016 by the Government of India, is one of the best examples. No doubt, PMUY if implemented in a proper way may reduce the burden of thousands of women and children engaged in collecting firewood. But has it created any change in gender relations at home? The answer is a blunt 'no'.
8. The Women related schemes have been facing many problems in its implementation. So, by improving the strategies and working over limitations of such programs could make quite valuable and genuine change to the society. The upliftment of the women will surely benefit the country's economic conditions. That will ultimately help the government and corporate to expand their potential operations in the markets.
9. Heterogeneous grouping of representatives from different disciplines, the public and private sectors, and a range of civil society associations, allow for the dynamic exchange of ideas, sharing of lessons learned, consolidation of objectives, rationalization of activities, coordination of funding and identification of priorities, need to be augmented.

10. Voices and visions of women at the grass root level are brought into the policy – making process. The inclusion of regional bodies in this expanded partnership is also a necessity.
11. There is also a great need to promote research; gather facts and compile statistics concerning Developmental Schemes; encourage schemes on overall women development; and test and analyze the effectiveness of measures and document its recovery process.
12. Creating a roaster of gender experts- national consultants with expertise in different fields, such as agriculture, appropriate technology and health, including reproductive health, compiling a directory of studies and data bases related to gender and making it available at the national, as well as, local level, as a useful first step.
13. All developmental schemes, including those that seek to introduce new technologies or promote economic growth, naturally imply social change, so far as the nature, modes, goals and social relations of production are altered, in such a manner so as to help in overall development of women.
14. Raise awareness about the ancillary advantages of schemes about educating girls and women, such as, providing stipend to more skilled labour force, advocating with full force the campaign for the right of women and girls with special emphasis on equality and quality in education.
15. The best way to reach women at the grassroots level is to provide technical and financial assistance to the organizations that the women themselves create and control through various schemes in this regard.
16. The importance of local institutions in the process of development cannot be overstated; no matter what problem a project seeks to address, no matter what problem a project seeks to address, its ultimate success or failure often hinges upon the strength of the implementing agency. Although strong organizations occasionally fail, institutionally weak organizations seldom succeed.

17. A large number of adolescent girls are yet to be included in the scheme confounded by the fact that most of the people are unaware of these schemes. Thus, it is necessary to educate the people at the grass root level and circulate the necessary information about the schemes among the people. Funds allocated should be utilized properly so that the purpose of the scheme is served. All policies relating to the development of women must reach up to the grass root level.
18. It is a common factor that many government schemes do not reach to the needy people due to large scale corruption prevalent in India. So, it is necessary to root out corruption from the society for proper utilization of government funds, and require sincere efforts on the part of officers to implement the schemes as per policies. Steps need to be taken to increase the effectiveness of service. The government of all the states needs to address the issues for making sustainable path of development for their respective states and the region as a whole.
19. Woman welfare council should be set up to look after the schemes related to women and their proper implementation. If half of these proposals are implemented in the truest sense, Jammu and Kashmir could see itself in a higher rank in Human Development index. As Prof. Amartya Sen Writes, "Twenty Years after the appearance of the first Human Development Report, there is much to celebrate in what has been achieved. But we also have to be alive to ways of improving the assessment of old adversities and of recognizing – and responding to- new threats that endanger human wellbeing and freedom".
20. Women have the potential and the determination to set up, uphold and supervise their own enterprises in a very systematic manner. Appropriate support and encouragement from the society in general and family members in particular, other than governmental schemes, are required to help these women, scale new heights in their business ventures. The right kind of assistance from family, society and Government can make these Woman

Entrepreneurs a part of mainstream of national economy and they can contribute to the economic progress of India.

21. A Women Entrepreneurs Guidance Cell should be set up to handle the various problems of women entrepreneur schemes all over the state. To extend concessional rates facilities and schemes for woman entrepreneurs in the field of enterprise- offering, Seed Capital, upliftment schemes, women entrepreneurs fund etc. can encourage them economically.
22. There must be establishment of proper training institutes for enhancing their level of work – knowledge skills, risk – taking abilities, enhancing their capabilities for Women.
23. The banking system is not sufficiently responsive to social banking needs and has not been able to deal with barriers that hinder women from using or gaining access to credit. Adequate arrangements must be made for the supply of credit facility provided through these schemes at concessional rate for the women entrepreneurs in view of their growing needs.
24. Proper awareness of laws should be there, i.e., law should not be restricted to papers only but the implementation of law should be there so that every woman can be familiar with her rights. Significant steps should be taken to implement all the laws which are fine-tuned to facilitate detention, prevention and punishment of crimes against women, best way for this can be to earmark a portion of gender budgeting for this through specific schemes.
25. Adopting appropriate measures to improve women's ability to earn income beyond traditional occupations, achieve economic self-reliance, and ensure women's equal access to the labour market and social security systems.
26. National Commission for Women should undertake a study to ascertain the status of relief and rehabilitation of the Women affected by the turmoil in Jammu and Kashmir, and make recommendations for future action of schemes.

27. The UN, donors and Governments to provide long term financial support for Women survivors of violence through legal, economic, psychosocial and health services. This should be an essential part of emergency assistance and post conflict reconstruction. All agencies providing health support and social services should include psycho-social counseling and referral scheme proposals.
28. Ensure that Women are assisted in the process of claiming compensation under workmen's Compensation Act; 1923. Schemes should be implemented for women working as unorganized Sector Workers so that they have more access to financial resources, marketing and transport facilities.
29. Media should focus on programs for women development. Effort should be made to ensure that they tackle the issues without bias and without sensationalizing it. Publicity of legal aid schemes and programmes to make people aware about legal aid policies should be made prime duty of media.
30. Women's organizations should be consulted at all stages of legal reform process. Self-defense training for girls through different schemes to be made compulsory in schools. Women activists taking up cases of violence against women are often threatened and attacked, so strict action should be taken in such cases and the rights of women activists protected.
31. Ensure that legal aid centers be set up consisting of a group of committed and gender sensitive lawyers.
32. Registered SHG federations should be provided training to identify and deal with issues of violence against women. Small funds should be made available with guidelines on spending to enable the federations to assist such women in distress.
33. A certified course on counselling should be developed and offered through reputed organizations to ensure the availability of counsellor's especially in rural areas and in small towns where there is acute shortage of such facilities.

34. Rehabilitation schemes for women in terms of capacity building for victims in terms of skills for self- sustenance, proper livelihood, care and protection, implemented & monitored in proper way, can prevent discrimination and stigmatization.
35. Setup hotlines and helplines providing information, advocacy, support and crisis counseling. Rehabilitation in terms of capacity building for victims with skills for self-sustenance, property, livelihood, care and protection, can prevent discrimination and stigmatization.
36. Support holistic, multidimensional, multidisciplinary programmes, to be implemented in partnership with the UN support-System, civil society groups and women's groups / networks.
37. In all programs an exercise should be done to eliminate the existing patterns of discrimination, lower participation and performance. This necessitates the collection and arrangement of data (on program participation etc.) by caste, tribe etc. Reporting of this data in the Annual Report should also be considered, again in the interest of inclusive development. A comprehensive data base will enable MWCD to keep track of the progress achieved in basic human development indicators by women and girls in general.
38. MWCD should try to make all its support programs, such as awareness generation, short stay homes, Swadhar etc. accessible to tribal women by means of mounting a special campaign.
39. Address the whole range of basic needs by first listing the areas of disparities holistically, including education, health, employment, credit, civil infrastructure, poverty strategies, etc. Poverty alleviation programmes should create opportunities for gainful employment for women, especially in disaster-prone areas.
40. Identify tools and yardsticks by which performance with respect to women can be monitored at all levels- district, block and village. All block, district and panchayat / village contingency plans must be made public (shared with key stakeholders).

41. As a result of conflict in the area, trauma and fear among women and children is quite high. There is evidence that homes and counseling centers in the region are mostly dysfunctional, and there is a need to revamp the existing and counseling centers for women through allocation of funds under the garb of different schemes.
42. There should not be any stationing of military and paramilitary forces near girls' schools, hostels etc. Gender Sensitization of Military and Paramilitary forces is a crucial need and should form part of the priority agenda. Fast track criminal courts should be set up for dealing with cases against military, paramilitary and other State officials who may inflict atrocities against women.
43. Vocational and technical training of women particularly non- traditional areas along with appropriate skill training, technical up-gradation, and entrepreneurship under public- private partnership within a region-specific context, need to be created.
44. There should be a separate quota for conflict affected female-headed households under Indira AwasYojana. Suggested funding for the above can perhaps come out from the funds available in the Non- lapsable pool.
45. The ICDS network of women workers needs to be galvanized into action as it is, they who are in the midst of the community and are aware of the situation. ICDS women workers need to be oriented about this complex issue from the perspective of the girl child and her rights so that they themselves do not become amenable to local pressures.
46. Besides personnel dealing with women's welfare, health care staff should also be trained to respond to needs of women and girls with disabilities, similarly, police and judiciary should also be trained to handle cases involving women with disabilities in a sensitive manner.
47. There is immense scope for gender mainstreaming within pedagogy. Whether it is courses in special education, rehabilitation or women's studies, the concerns of women with disabilities should feature as a special module if not

as a separate course in itself. Rehabilitation council of India can go long way in promoting this process, since it is the agency responsible for standardizing teaching and curricula in the disability sector in the country. So, a two – pronged approach in training is the need of the hour, namely gender mainstreaming in curricula on disability and rehabilitation, and disability mainstreaming in curricula on gender and women's empowerment.

48. Technology is also a path to empowerment. Government policies in the disability sector encourage development of innovative adaptive technologies. For instance, the scheme on science and technology projects in mission mode in the Ministry of Social Justice Empowerment provides 100% research funding for such work. There is a need not only to make such technologies women – friendly but also to involve women with disabilities in their development.
49. The *JananiSurakshaYojana* should be extended to cover all poor women irrespective of their age, position, or place of childbirth and extent maternity leave to 6 months and provide maternity benefits for women of all sections without any disparity.
50. The health insurance schemes being implemented by government and private sector should also cover the pregnancy period (both normal and caesarean cases). The premium of these schemes should be kept to the minimum so that the poor women can have access to these schemes.
51. Notwithstanding the importance of elementary education and keeping in mind the role of education in bringing about and strengthening women's empowerment the educational policy framework and programme emphasis should be holistic and the specific educational requirements of each sector should be addressed and backed by resources. The focus of women's education should not be on elementary education alone but also on secondary, higher, vocational, technological and professional education.
52. To ensure that funds actually reach the women, a non – lapsable pool' of women's fund could be created in every state and also at center. If there is

under – utilization of funds allocated for women specific programmes / schemes under any Ministry (central or state), the balance amount of funds should be transferred to this pool.

53. At least 30 per cent of the funds for all schemes to be earmarked for women beneficiaries. For this purpose, the Ministries should identify women related schemes or engender existing schemes so that women can get the benefits under such schemes. The essential earmarking of 30% funds for women under the WCP for all Ministries at the Centre and the states is, at the very least, a good exercise as it forces the policy makers to start thinking on the lines of gendered–impact of policies. This commitment of resources is both vital and necessary.
54. WCP to continue as a bridging mechanism to ensure that the momentum of flow of funds to women related programs is sustained. WCP will require to be strengthened to cover all sectors and schemes and all programmes both in the Centre and the states. Hitherto the emphasis of WCP has been on women related and women specific Ministers / schemes. However, as women comprise nearly 50% of the population in the country, it is inevitable that all schemes and programs of the Government, irrespective of the sector, will impinge on women in one way or another. As such it is firmly believed that there is no sector / program/ scheme that does not have gender implications. Hence the strong recommendation of the Sub Group is to extend the concept of WCP to all Ministries/ Sectors in the Centre and the states.
55. An apex body at the National level, as envisaged in the 2001 Policy (NPEW) should be set up at the earliest, so that a comprehensive picture of the Action Plans can be prepared and reviewed. Similarly, the Policy commitment of reporting on progress of women’s plans to the National Development Council from time to time should be implemented at the earliest.
56. The Parliamentary Committee on Women’s Empowerment should clear all legislations before they are presented to parliament for enactment. At the state and district level, the existing institutions including departments and women’s

commissions should be strengthened both with human and financial resources and powers.

57. Governments should take every possible action to remove all gender gaps and inequalities pertaining to women's livelihood and participation in the labour market through the creation of employment with secure incomes, which has been shown to advance women's empowerment and enhance their reproductive health. Legislation ensuring equal pay for equal work or for work of equal value should be instituted and enforced.
58. Strengthen national efforts, including with assistance from the international community, to promote the empowerment of women, inter alia, by : Closing the gender in primary and secondary education and ensuring free compulsory and universal primary education for both girls and boys : Increasing the access of women and girls to all levels and girls to all levels and forms of education.
59. The approach of the scheme should be expanded to include an empowerment and right based agenda. 'Swarozgar' should be redefined to include a livelihood approach, the focus should shift from financial management to economic empowerment which would mean going beyond access to credit to strengthening asset creation and ensuring women's access to public resources. Linkage with RashtriyaMahilaKosh (RMK) may be explored as an alternative source of credit where commercial bank branches are not there.
60. Increase the number of vocational training institutes for women. There should be slots in vocational training institutes for the re- training and skill up-gradation of women who have taken a job- break due to their familial (including child- care and child – raising) responsibilities so that they are enabled to re- enter the workforce.
61. Bill to reserve one- third seats for women in Parliaments and Assemblies to be passed without politicking so as to increase women participation in public life and ensure their role as the law-givers.

62. Government and the Civil Societies should initiate steps to give wide publicity to the PWDVA. Awareness about the Act should be dovetailed in all major government programs and schemes, especially those concerning women.
63. Awareness about developmental schemes should be created among the younger generation through drama, nukkad-natak, media campaigns etc. and to make it a part of common concern.
64. Adequate representation of women in police and judiciary to be ensured with a sustained increase through planned development so as to ensure their control in such institutions to achieve real-term gender justice.
65. Regular flow of scholarship schemes may cause a girl child to get enrolled into schools, and may prevent their dropping out from such schools or educational institutions. For this, start a massive publicity campaign extolling the virtues of educating a girl and the benefit that might accrue to her family in the form of monetary gain once she starts earning and bolstering of status and prestige in the community. If one family sends its girls to school, its neighbors are likely to do so as well. The Centre should release its grants for the next year of the scheme, if and only if, there is evidence of community mobilization.
66. The MWCD should not release grants to the State Government without sufficient evidence of an *Anganwadicentre* in every settlement. The State Governments should provide reports of the number of settlements and on whether each has an ICDS centre. NGOs and social workers should file applications under the Right to Information to ensure that this has been done.
67. Looking ahead what contributes to the inefficiency of the Centrally sponsored schemes with regard to quality of education provided is the lack of local participation, for State Governments, Block and District Authorities cannot ensure of their own that these schemes function smoothly.
68. The targeted beneficiaries should be empowered to ensure proper service delivery. This can be done through massive publicity campaigns to exhort parents, teachers and women etcetera to get together, organize and register

them with the District Authorities. The Block Authorities and Panchayats should also persuade beneficiaries to form Self Help Groups. Once these Self-Help Groups, School Management committees and MahilaSanghas are formed, they should be funded directly from the Central Accounting System set up by the RBI, on a release order from the concerned Ministry in the Government of India, once it receives a list of all committees. This will save inefficiencies in the trickle down of funds from the Centre to the State to the District to the Block Authorities, in which case funds might be ‘parked’ or simply, siphoned away.

69. Research institutes should run social audits on all these schemes and should evaluate and criticize them regularly. The Right to information Act should be used constantly by Social Service Activists and Feminists to seek data on ground implementation.
70. Assessing budget allocations and proposing for additional allocations for gender related schemes/ components.
71. Identification of areas where existing schemes can be further engendered and initiating new initiatives, innovative ideas and schemes for gender benefit.
72. In view of the vision for change, the Government ought to ensure the holistic and integrated empowerment of women using the tools of gender mainstreaming and gender responsive budgeting, based on coordination and monitoring role- being a kind of watch dog on behalf of the government, on gender issues.
73. All said and done, the path leading to empowerment is still long, as gendered identities exist in our values, beliefs, and action. There needs to be greater partnership among policy makers, funders, academics, practitioners, and media, to create an environment of dialogue within communities, and within institutions. This kind of partnership must guarantee that there are constitutional arrangements for safeguarding people’s right to speak up and engage in public discourse. Mere laws and provisions are far from sufficient. Finally, we must ask ourselves: are developmental agencies concerned about

