

## Empowering Marginalized Girls: An Assessment of Policy of Social Inclusion through Skill Development Initiatives

Sonam Sharma<sup>1</sup>, Mehraj ud din waza<sup>2</sup>, Asrar Ahmed<sup>3</sup>, Khaleeq Ahmed<sup>4</sup>

<sup>1</sup> Department of Public Policy and Public Administration, Central University of Jammu, India

<sup>2</sup> Department of Sociology, University of Jammu, India

<sup>3</sup> Department of Sociology, Government Degree College Rajouri, India

<sup>4</sup> Department of Sociology, Government Degree College Surankote, India

### Abstract

The issue of empowering girls and bridging the gap between genders is a global issue and one that, in many parts of the world, is in dire need of attention. In most of the developing countries increased attention is paid to impart skills to these girls which help them to stand independent in all aspects of their lives. It is for this reason the present paper examines whether the state sponsored skill development policies are reaching out to these disadvantaged girls and bring any change among their lives both economically and socially in Jammu city. Such girls are a distinct segment of the population that are often excluded from being benefitted from various policies and programmes regarding their education and skill. These girls tend to be more difficult to reach than their less marginalized counterparts and as such tend to miss out on critical investments in. The marginalised girls are vulnerable because they lack educational opportunities and skills thus grow up to be marginalized and disempowered women who raise similarly disadvantaged daughters. The state of Jammu and Kashmir due to its geography has not been able to reach to every section of the society and the challenges to the girls of these marginalized communities have been very complex. Due to this the main alarming issues among these communities are low level of education, more drop-outs, low skills and a mismatch between education and employment.

*Key Words: Discrimination, Girls, Inclusion, Marginal, Skill.*

### 1. Introduction

The empowerment of adolescent girls is indispensable if the countries of the Region are to achieve the Millennium Development Goals (MDGs) (World Health Organization, 2010)<sup>1</sup>. Efforts thus toward this end should be made on various fronts and should aim at coordinated actions that have lasting and substantial effects on the health and well-being of Indian population, which is very diverse yet uniform with respect to its vulnerability. This research paper takes up the concept of empowerment from two basic perspectives: on the one hand, the inclusive skill development of marginalized girls, and on the other hand, the disempowering factors

that impinge upon the individual growth and development of these girls, as well as the social dimensions of these processes. Based on this understanding of the problem, the research paper also try to offer support to policy makers and to decision makers concerned with the socio-economic development of girls in order to help them incorporate or strengthen actions that lead their comprehensive empowerment.

In India the major factor which hampers women's access to empowerment is poverty, population explosion, domestic responsibility, absence of basic facilities health, education and skill development and early marriage. In Jammu and Kashmir educating girls is not seen a challenge but high fertility rates promote a social bias against educating young girls. Parents lack the resources to provide a quality education for all of their children, and therefore they prefer to educate boys for whom the market returns, as the investment in education are perceived to be higher. This creates a vacuum full of distress, unemployment and disadvantages at every stage of girls lives. Also due to lack of awareness of the real potentialities of women empowerment among the people living in peripheries there has been decline in sex ratio in Jammu and Kashmir. Today various policy initiatives in education and skill development are acting as the most powerful instrument for empowering the most disadvantaged girls in Jammu region. On the women's day, it might be pertinent to talk about one of the most disturbing issue which has not got requisite attention in the state of Jammu and Kashmir. It is the issue relating to the decreasing sex ratio. As revealed by the 2011 census, the sex ratio is going in inverse direction, from 892 females per thousand males in 2001, the number went down to 883. With a deficit of 117 women for every thousand men, the state seems to have travelled backwards. In 1901 the sex ratio of the state was recorded at 882. A hundred and ten years later, the sex ratio is 883. This is really a worrisome situation since it is an indicator that despite a constitution with lofty principles of equality, women continue to face a high level of prejudice<sup>2</sup>.

However, what is actually alarming is the data related to Child sex ratio (CSR). The picture in this count is much more depressing. The sex ratio of girls up to the age of six in J&K is still lower than the overall sex ratio. For every one thousand male children there are only 859 female children. This means that between the female and male children, there is a gap of 141 female children. Pt. Jawahar lal Nehru once remarked "if we educate a man we educate a man but when we educate a women we educate the whole family," but the contribution of the women largely remain ignored in many societies or regions in India. These alarming situations clearly indicate the need of the empowerment of not only girls but the society as a whole.

## 2. Meaning of Empowerment and women Empowerment

According to Page and Czuba,<sup>3</sup> in their Empowerment: What Is It? Empowerment is a multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power (that is, the capacity to implement) in people, for use in their own lives, their communities, and in their society, by acting on issues that they define as important.

The three components of their definition are basic to any understanding of empowerment. Empowerment is multi-dimensional, social, and a process. It is multi-dimensional in that it occurs within sociological,

psychological, economic, and other dimensions. Empowerment also occurs at various levels, such as individual, group, and community. Empowerment, by definition, is a social process, since it occurs in relationship to others. Empowerment is a process that is similar to a path or journey, one that develops as we work through it. Other aspects of empowerment may vary according to the specific context and people involved, but these remain constant. In addition, one important implication of this definition of empowerment is that the individual and community are fundamentally connected.

Empowerment actually is a process that addresses all sources and structures of power. Empowerment of women is enabling women to realize their full potentialities and motivating them to utilize them to be truly empowered. Empowerment is a process which neutralizes the forces that try to marginalize the development of women socially, politically and economically. Empowerment of women is unavoidable process to seek the holistic empowerment of nation. Empowerment includes the social, political and economic aspects. Undoubtedly Women are important partners in economy of nation, so for overall development and growth of Economy women empowerment is necessary.<sup>4</sup>

Empowering women to participate fully in economic life across all sectors is essential to build stronger economies, achieve internationally agreed goals for development and sustainability, and improve the quality of life for women, men, families and communities. The private sector is a key partner in efforts to advance gender equality and empower women (UN Women). According European Institute of Gender Equality (EIGE) Women's empowerment has five components: women's sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resources; their right to have power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally. In this context, education, training, awareness raising, skill enhancement, building self-confidence, expansion of choices, increased access to and control over resources, and actions to transform the structures and institutions that reinforce and perpetuate gender discrimination and inequality are important tools for empowering women and girls to claim their rights.

### **3. Skill development and women empowerment in Jammu and Kashmir**

Skilling India opens up myriad opportunities to the youth of the country especially the young girls from the disadvantaged populace. Skill development is considered the sole vehicle in the 21<sup>st</sup> century to change the socio-economic status of the people. The Skill India programme will grow beyond employment and job creation and will lead to discernible educational, social and economic mobility for the beneficiaries in India. Skill India is a campaign launched by Prime Minister Modi on 15 July 2015 which aim to train over 40 crore people in India in different skills by 2022. It includes various initiatives of the government like "National Skill Development Mission", "National Policy for Skill Development and Entrepreneurship, Pradhan Mantri Kusal vikas Yojna.

### 3.1. Background of Skill development initiatives in Jammu and Kashmir

In 1999, the Ministry of Rural Development (MoRD) initiated a mission mode programme called the Swarnajayanti Gram Swaroggar Yojana (SGSY) for poverty alleviation in rural areas. The SGSY focuses on self-employment by reaching out to self-help groups (SHGs). In June 2011, the SGSY was restructured and called the National Rural Livelihoods Mission (NRLM); it was to be implemented in a mission mode across the country. The mission aimed at reaching out to all rural poor families (those living below the poverty line or BPL families) and link them to sustainable livelihood opportunities. Its agenda was to nurture the poor out of poverty to enjoy a decent quality of life. The NRLM is based on three pillars namely, (i) Enhancing and expanding existing livelihood options for the poor; (ii) Building skills for the job market; and (iii) Nurturing the self-employed and entrepreneurs.

In 2011, the Aajeevika Skill Development Programme (ASDP) was initiated by the MoRD as a submission under NRLM. The ASDP provides young people from poor communities an opportunity to upgrade their skills and join the skilled workforce in growing sectors of the economy. The programme aims to provide employment-linked, market-oriented training to the age group of 18–35 from BPL families across the country. The aim of this programme is to equip this group with necessary skills and ensure their employment (five million youths) in the formal sector by 2017<sup>5</sup>.

### 3.2 Aajeevika sub-schemes

Though Aajeevika is a country-wide programme, the MoRD introduced three sub-schemes under the ASDP for different target groups with different timeframes. These sub-schemes are: (i) Himayat, (ii) Roshni, and (iii) Parvaz. (iv) Udaan

The Himayat is the placement-linked Skill Development Initiative under the ASDP for youths in state of Jammu and Kashmir. This scheme covers rural as well as urban youths from BPL as well as above poverty line (APL) families. It imparts job-oriented vocational skills to 100,000 youths in the state from 2011-2016.

The Parvaz is a special scheme for drop-outs from Madarsas. This project is called “Comprehensive Skills and Education Program for Rural BPL (Below Poverty Line) Minority Youth”. It is now in pilot stage and covers only a few districts in North India.

### 3.3. Udaan

The Special Industry Initiative (SII) for J&K funded by Ministry of Home Affairs and implemented by National Skill Development Corporation (NSDC) was named ‘UDAAN’ as the name suggests, Udaan is about propelling your flight to reach your career destinations. The programme is a part of the overall programme for addressing economic issues in J&K. The Udaan programme is intended to encourage corporate to travel to J&K to meet with the young and hire aspiring youth who desire to discover the opportunity to work with corporate. Udaan provides a framework of support to the youth to travel, undergo training in firms and transit to work.

Udaan program started in 2011. The cabinet committee on Economic Affairs, Chaired by the Prime Minister had approved the extension of the time period of the scheme “Special Industry Initiative for J&K” Udaan till 2019-20. Initially the time period of the Udaan was up to 2015-16. It is expected that the target of the Scheme, to train and enhance employability of 40,000 graduates, post graduates and three year engineering diploma holders, will be achieved by 2019-20. Udaan is also seen by many scholars as a national integration scheme with the goal to mainstream J&K youth with rest of the country. The scheme not only provides skill enhancement and job opportunity but also leads to counter – radicalization and weaning away youth of J&K from militancy.<sup>6</sup>

#### 4. Research methodology

In the present study, the investigators employed case study method to investigate the various skill development measures initiated by Jammu and Kashmir government for the marginalized girls “The in-depth examination of a single instance of some social phenomenon, such as a village, a family, or group is defined as case study.”<sup>7</sup> Here empowerment<sup>7</sup> is the case for which various measures initiated through skill development have been studied in Jammu city, thus used the case study research design as a methodology followed by the In-depth Interviews of various respondents to have comprehensive understanding of the overall impact of these initiatives on their lives.

##### 4.1. Sampling

For the quantitative study, sampling technique is employed. The process of selecting observations is called sampling<sup>8</sup>.

TABLE NO.1.1 depicts the number of case studies and names of the policy initiatives identified for the study.

S.NO	POLICY INITATIVE	NO. OF CASES	AREAS
1	UDAAN	5	CORPORATE SKILLS
2	HIMAYAT	5	PERSONALITY DEVELOPMENT AND HOSPITALITY
3	UMEED (SHG)	5	SELF EMPLOYMENT
4	JAMMU AND KASHMIR ENTREPRENEURSHIP DEVELOPMENT INSTITUTE (JKEDI)	5	LOW INTEREST LOANS
	<b>TOTAL</b>		<b>20</b>

The researchers have employed random sampling technique to select those girls who have received training of various skills through the skill development initiatives by the Government of Jammu and Kashmir. The researchers have also chosen only those programmes for the study which have been operating from last five years in the field of skill development.

This research work contributes to the existing knowledge base by documenting initiatives from the state government to uplift the socio-economic status of girls through different skill development initiatives that are designed to empower women economically and promote their engagement in the social, economic and political domain.

## 5. The study

### HIMAYAT

#### 5.1. The end of family's worries

Sudesh's father works as a labourer in Bari Brahmana Glass Factory and her mother is a homemaker. Belonging to the labour class. Sudesh had to limit her dreams earlier . "I could manage my studies upto 10th standard owing to the poor condition of the family. Sitting idle at home, I became a bit frustrated and was depressed too, I always used to think how I could help my family and uplift their living standards, said Sudesh.

Her parents finally wanted her to get married but she had a dream to help her father to have a good house, so she remained adamant until one day she came to know about the Project HIMAYAT that not only offers free three months skill training but also lends a helping hand by placing the students in the entry level job market after the completion of the training. She could see this as a ramp on which she could take herself further and give dreams a new level. She preferred hospitality domain and Finally, after the completion of training, got selected in KC Residency Hotel for its Housekeeping section at a monthly salary of Rs. 1500 + food and accommodation. Getting this job made me feel lucky. She continued there for a long time, and received a favorable hike in the salary which today amounts to Rs. 6000 + food and accommodation per month. She is Independent and full of dreams now. Mubeena Akhtar,(24) from Janipur, Jammu works at Pizza Hut, Jammu as a Team member. An introvert and a dropout started attending a local Himayat centre of the area where she was provided communication skills and personality skills. She had never thought working can be so much fun and easy. She called Himayat a ladder to cross the struggles of life. Her parents have full faith in her hardwork and she contributes half of her salary to her family.

#### 5.2. Got Wings to Fly

### UDAAN

Belonging to a BPL family from Akhnoor, Jammu, Pooja Devi said that, "My father the only male member in the family is a daily wage worker looking after the complete family. We are four sisters and I am the eldest".

Being financially not well, she had to give up her dream of higher studies and had to start stitching clothes as she wanted to help her father in surviving her family. But it couldn't work out well as it was not a permanent source of income and the condition of the family was degrading day by day due to poverty.

It was really not easy for Pooja to take the decision of doing a job as girls in her area are socially bound to remain within the four walls of homes. But it is fact that today's scenario is not the same as it was some few years back. She never wanted her father to feel the lack of having a son who could help him in his bad days. So, being the eldest daughter of the family, Pooja said that it was responsibility to lend a helping hand in sustaining the family well. So she joined UDAAN Program through a drive conducted by Canara bank Jammu and got selected and now works on a clerical post . Farhat bano Rajiv Nagar,24, works at Ratnakar Bank Limited (RBL) New Delhi. Farhat is 23 and is recently graduated. She's married and has a 2 year old son. Her husband is unemployed and the family doesn't have any income. Her husband had borrowed money so that he could feed the family, but he couldn't pay the money back, which was very stressful for the whole family. Farhat's husband had decided to go work in another country so that he could repay the money, but Farhat was worried and didn't want him to go. At that same time, UDAAN conducted a recruitment drive for Canara bank. Fatima decided to apply, but was worried that she wouldn't meet the requirements. After applying, Farhat was shortlisted and asked to take a written test. She wasn't sure if she could pass the test or not, but a few days later was invited to an interview. She did well in the interview and was selected. "I couldn't believe that I was chosen for a job, because I had seen so much corruption in some organisations," she said.

Some private enterprises like IL&FS and Don Bosco which have been associated with project Udaan and Himayat since 2010 are imparting skills and preparing students especially drop out girls for the areas like hospitality and retail sectors. One of our case study from R S Pura area named Kiran Kumari who belongs to a Schedule Caste community and had left her studies in the middle of her graduation became a salesgirl at lifestyle store in wave mall since 2015. She is earning an amount of 8000 per month. She works for 6 hours a day and is considers herself lucky enough to have been known about these skill development programmes which has transformed her life completely, she said.

### 5.3. From borrower to earner: Umeed-Hope

The concept of Self Help Groups serves the principle 'by the women, of the women, and for the women.' UMEED is an initiative that organizes the "Rural Women" into Self Help Groups (SHGs) and facilitates their access to credit for livelihood enhancement. The Programme is currently operational in block Ghagwal only. Besides having more than 500 SHGs the block also comprised of 10 Automatic Milk Collection Centres (AMCC). The centres have been setup under Umeed scheme and managed by all-women Self Help Groups. The AMCCs is a prompt solution to automate the milk collection process making it efficient, transparent and less time consuming as the system incorporates complete solution right from capturing weight, measuring Fat and can automatically check the type of milk (Cow milk or Buffalo milk). The system allows less adulteration of milk. The AMCCs were inaugurated at Madwal and Paloor village of Ghagwal village which are managed by

the women associated with Self Help Groups (SHG) created under Umeed scheme of National Rural Livelihood Mission (NRLM) in collaboration with J&K Milk Producers Cooperative limited. These group of young girls got finance from the local bank and in just one and a half year have paid all their dues and have become earners now. In village Ghagwal the impact of SHGs is enormous. During the field survey it was found that most of the SHGs are managed by the women of the village so it was them who are getting benefited the most. The women (mostly girls) avail the benefits envisaged under the SHGs and strive for their economic upliftment.

5.4. The winner is not the one who never fails, but the one who never gives up

#### JAMMU & KASHMIR ENTREPRENEURSHIP DEVELOPMENT INSTITUTE (JKEDI)

Traditionally government jobs in jammu and kashmir are considered to be the ultimate aim of life, JKEDI has provided a different route to the upliftment of the youth in jammu and kashmir. Masrat Jan 26, Gujjar Nagar, Jammu. Masarat belongs to a poor family and is the sole bread earner. She has four blind unmarried sisters. "Everyone sees the dream and want to fly, its dedication which gave wings to my dreams and finally I reached to some position from where I can help my family and I hope this process remains endless, said Masrat. Masrat came to know the JKEDI's Youth Startup Loan Scheme and took a loan to open a garment store, after successful two she has paid 50% of her loan and is doing much better in life.

Rubina chaudhary, 25, Gujjar Nagar, belongs one of the schedule tribes of Jammu and Kashmir. Her family had migrated from Rajouri district in 2000. Her father is the sole bread earner in her family. Rubina was studying in 12<sup>th</sup> standard when she heard about the JKEDI's initiatives. Due to family issues she could not continue her studies and decided to open a boutique of her own. After completing a 40 day training course from local Industrial Training Institute, she applied for a loan in JKEDI which was approved. According to her although she still misses her school but her family situation has changed from worst to better. While interacting with JKEDI official who is associated with approval and sanctioning of loans to the marginalized girls and believes that for such girls education is important because literacy has become a tool of evaluating a person- whether one can read or write. Illiteracy has become a very pejorative word in our society. Today we find that literacy itself gives you status. If one can read or write is educated he/she may get access to so much of information. Information about what you can access for others and for yourself, whether it is educational facilities, health, employment opportunity, legal literacy and so forth. These are very extrinsic reasons, but intrinsically education is important for individual development and confidence.

#### 6. Conclusion

- Over the past few years there has been growing concern shown by governments, national and international civil society and international agencies that the Millennium Development Goals will not be reached on schedule unless extraordinary efforts are made and strategically targeted interventions are promoted with urgency. Same concerns has been put forward by the policy makers in the state of Jammu and Kashmir as well which turned into the implementation of various skill development

policies like Himayat and UDAAN. The following are some of the important findings from the case studies:

- The present study found that the policy initiatives like Udaan, Himayat, Umeed and EDI are playing vital role in bringing the positive outlook among the poor and marginalised girls in Jammu region.
- These policy initiatives have brought a sense of economic independence among these girls and they have therefore become an important part in the decision making processes in their respective households.
- Some of the cases in the study concluded that the economic independence and skill acquirement has helped many girls to challenge the orthodox patriarchal structure of society and have been living their dreams at their own.
- The case studies depicts that work participation empowers an individual. These girls could be seen working right from the KFCs to Macdonald's and holding with confidence the customers relations at the Multi National Corporations (MNCs) like Airtel, Aircel etc.
- In the present study some of these girls after working in private sector for sometime are found to join the ranks of Panchas and Sarpancha in their respective villages as they seem interested in joining the politics and wish to be part of the government at the decision making process. This has been a quit a trend and these girls especially in the peripheries of Jammu are making an impact in the lives of other girls in their respective areas as well.
- The study found that these policy initiatives are turning into an indispensable part of socio-economic development of marginalised youth especially that of girls who have become a part of the economy as a whole and their absence could create a void and ultimately dysfunctional in society.
- Women's empowerment is used to alleviate poverty and other socio-economic issues. Self -Help movement through thrift and savings has been taken of as a mass movement under the government program of development of women and children in the Rural Areas (DWCRA), Thus it has been found in the study that mobilizing the poor girls in rural areas for self-help group formation either State Government assisted SHGs or SHGs assisted by Non-Government Organization is proving to be an effort toward participation at their early age in poverty alleviation and subsequently increases their awareness towards various social problems of their surroundings. Such endeavors build self confidence among these girls which acts as a vehicle for their successful careers.
- The study found that Inclusive development for the corporate and other state enterprises in Jammu and Kashmir means educating and skilling underserved, vulnerable populations in general, and

marginalized girls in both modern and traditional trades and, higher-wage trades for their empowerment through sustainable employment in particular.

- The most critical component of women's empowerment in the present study besides skill is found to be education. It leads to improved economic growth, low fertility rate, health and sanitation and an awareness of factors that disempowered women. Work participation rate and political participation also grows in women's education. In this regard, the skill development initiative approach towards women empowerment is found to be highly promising and effective.
- UDAAN has given wings and HIMAYAT has given hope to these young and dynamic girls to achieve their aims and dreams.

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