Awareness, Benefits and Bottlenecks in the Schemes relating to Gujjar and Bakerwal Women meant for the Empowerment of the Tribal Women of Jammu & Kashmir

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ABSTRACT- Development of tribal population has been a major worry of the nation builders, Central and State Governments, policy makers, Non-Government Organizations, social scientists and social reformers. There are Constitutional provisions for social, economic, educational, political, administrative, health and sanitation attainments of the tribal people of our nation. Since our independence countless policies, strategies, approaches and models to tribal development have been anticipated. From the very beginning of the 1st five years plan to the present 12th five years plan, numerous programmes of tribal development have been formulated and implement. It has been acknowledged that the task of the development of Scheduled Tribes cannot be achieved by Government efforts only. The role of Voluntary Organizations (VOs) or Non-Governmental Organizations (NGOs), with their local roots and sense of service has become increasingly important. They supplement the efforts of the State in ensuring that the benefits reach to large number of populations. In certain cases, the voluntary organizations may be in a better position to implement the schemes of the Government in a more efficient manner.

Index Terms- Gujjars & Bakerwals, Tribals Women, Schemes, Welfare, Empowerment.

1 INTRODUCTION

Majority of the targeted beneficiaries do not get the benefits from the welfare schemes just because of their ignorance about them. With this in mind, the respondents were asked if they knew about the schemes meant for the Gujjar and Bakerwal women. Majority of the respondents were unaware about the different schemes while a very few of the respondents knew about some of the schemes meant for the Gujjars and Bakerwal women. Table (1.1) shows the index of awareness of the respondents about some of the women specific schemes in the sampled villages.

TABLE-1.1: AWARENESS OF THE	SCHEMES RELATING TO	GUJJAR AND BAKERWAL	WOMEN

	TABLE-1.1: AWARENESS OF THE SCHEMES RELATING TO GUJJAR AND BAKERWAL WOMEN					
		Distribution of Respondents across			Total	
			(N=360)			
S.No.	Scheme	(Yes, responses only)			Yes	
		Rajouri	Poonch	Anantnag	responses	
		(N=120)	(N=120)	(N=120)		
1	Kasturba Gandhi Balika Vidyalaya	15	19	12	46	
		(12.5)	(15.83)	(10)	(12.77)	
2	Scheme for Minority Women for Establishing Income Generation	13	10	12	35	
	Units	(10.83)	(8.33)	(10)	(9.72)	
3	Rajiv Gandhi National Creche Scheme for Children of Working	16	18	19	53	
	Mothers	(13.33)	(15)	(15.83)	(14.72)	
4	Scheme of Support to Training and Employment Programme for	17	21	18	56	
	Women (STEP).	(14.16)	(17.5)	(15)	(15.55)	
	Women (STEF).	. ,	. ,	. ,	. ,	
5	Working Women Hostel Scheme	8	9	7	32	
	6	(6.66)	(7.5)	(5.83)	(8.88)	
6.	Rajiv Gandhi Scheme for Empowerment of Adolescent Girls	0	0	22	22	
	(SABLA).	(0)	(0)	(18.33)	(6.11)	
7	Girl child scheme	7	11	9	27	
		(5.83)	(9.16)	(7.5)	(7.5)	

*Figures in parenthesis denote percentage

Multiple Response Table

In our sample, 12.5 percent respondents in Rajouri, 15.83 percent in Poonch and 10 percent respondents in Anantnag were aware about the scheme of Kasturba Gandhi Balika Vidyalaya. Under the scheme, residential schools are set up at upper primary level for girls belonging primarily to the SC, ST, OBC and minority communities. A minimum reservation of 75 percent of the seats is given to the girls belonging to SC, ST, OBC or minority communities and priority for the remaining 25 percent, is given to girls from families below poverty line. It was found from the study that a little more than one tenth (10.83 percent) respondents in Rajouri, 8.33 percent in Poonch and 10 percent in Anantnag were aware about the Scheme for Minority Women for Establishing Income Generation Units. The scheme aims to empower and help

the women belonging to below poverty line (BPL). Under the scheme, a maximum loan of Rs. 2.50 lakh is provided to the beneficiary with rate of interest 6 percent and repayment in 20 easy quarterly instalments in 5 years including the moratorium period of three months on the recovery of principal amount.

From the analysis of the data (in the Table 1.1), 13.33 percent respondents in Rajouri, 15 percent respondents in Poonch and 15.83 percent respondents in Anantnag were aware about the Rajiv Gandhi National Creche Scheme for Children of Working Mothers. The main purpose of this scheme is to help working mothers especially women belonging to poor families, who require support and relief from childcare as they struggle to cope with a burden of activities, within and outside the home and also to improve

nutritional and health status of children and to promote physical, cognitive, social and emotional development of children along with educating and empowering parents and caretakers for better childcare. There are 737 Creches operational in J&K which provide day care facilities to children (age group of 0-6 years). It was also found from the study that 15.55 percent respondents were aware about the scheme of Support to Training and Employment Programme for Women (STEP), out of which 14.16 percent respondents in Rajouri, a little less than one fifth (17.5 percent) in From the study, it was also found that a total of 8.88 percent respondents were aware about the Working Women Hostel Scheme, out of which 6.66 percent respondents in Rajouri, 7.5 percent respondents in Poonch and 5.83 percent respondents in Anantnag were aware about this scheme. The hostel under the scheme is available to all working women without any distinction with respect to caste, religion, marital status etc. Working women, who are single, widowed, divorced, separated, married but whose husband or immediate family does not reside in the same city/area are eligible under the scheme. Women from disadvantaged and downtrodden sections of the society like STs are given special preference under the scheme. Further, it was found that less than one fifth (18.33 percent) respondents in Anantnag were aware about the Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (SABLA) (the scheme is not implemented in Rajouri and Poonch districts). This scheme aims at empowering adolescent girls for self-development and empowerment, improve nutrition and health status, promote awareness about health, hygiene, adolescent reproductive and sexual health (ARSH), family and child care, upgrade home-based skills, life skill and vocational skills, encouraging out of school adolescent girls into formal/nonformal education. Provide information/guidance about prevailing public services such as public health centres (PHCs), community health centres (CHCs, post offices, banks, police stations etc. Furthermore, it was found that 5.83 percent respondents in Rajouri, a little less than one tenth (9.16 percent) respondents in Poonch and 7.5 percent in Anantnag were aware about the Girl Child Scheme. Under the scheme, financial assistance is given to the girl child for their education. The primary goal of the scheme is to make education available to underprivileged sections of society. Under this scheme, each girl child is paid Rs. 3000 per annum. The amount is deposited in respective local branches of the Jammu and

rights and the pace of progress in the modern age. The nomad

Gujjar and Bakerwal women had been the victim of

superstitions and despite her extreme work and contributions,

she has not received the due respect and position in the tribal

society. Although, the Central as well as the State Governments

have launched a number of programmes and schemes for the

Poonch and 15 percent respondents in Anantnag were aware about this scheme. Under this scheme, assistance is given in any sector for imparting skills related to employability and entrepreneurship, including Agriculture, Horticulture, Food Processing, Handlooms, Tailoring, Stitching, Embroidery, Zari work and other Handicrafts, Computer & IT enabled services along with soft skills and skills for the workplace such as spoken English, Gems & Jewellery, Travel & Tourism and Hospitality.

Kashmir bank in the form of fixed deposit.

With regards to other women empowerment schemes like Hunnar Scheme, Janani Surakha Yojana (JSY), State Marriage Assistance Scheme (SMAS), Asra Scheme, Kishori Shakti Yojna (KSY), Van-Bandhu Kalyan Yojana (VKY), Adivasi Mahila Sashaktikaran Yojana (AMSY), Ladli Beti Scheme. There was no respondent (out of 360) who had awareness about any of these schemes.

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

2. BENEFITS DRAWN FROM THE SCHEMES RELATING TO GUJJAR AND BAKERWAL WOMEN The Gujjar and Bakerwal women are unaware of their basic bonofit of rural as well as urban women, but the

benefit of rural as well as urban women, but the Gujjar and Bakerwal women are still unable to take any advantage from these schemes as they are living in faraway places in remote areas where they hardly get any information regarding such schemes. During the study, we inquired about some selected schemes meant for the betterment and welfare of the Gujjar and Bakerwal women. Following table shows the selected schemes and number of persons availing benefits from these schemes.

S. No. Scheme		Distribution (Yes	Total (N=360) Yes		
		Rajouri	Poonch	Anantnag	responses
		N=120	N=120	N=120	responses
1	Kasturba Gandhi Balika Vidyalaya	9	2	6	17
		(7.5)	(1.66)	(5)	(4.72)
2	Scheme for Minority Women for	5	10	11	26
	Establishing Income Generation Units	(4.16)	(8.33)	(9.61)	(7.22)
3	Rajiv Gandhi National Creche Scheme	9	5	2	16
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TABLE-1.2: BENEFITS DRAWN FROM WOMEN SPECIFIC SCHEMES

	for Children of Working Mothers	(7.5)	(4.16)	(1.66)	(4.44)
4	Scheme of Support to Training and	11	8	13	32
	Employment Programme for Women (STEP)	(9.16)	(6.66)	(10.83)	(8.88)
5	Working Women Hostel Scheme	13 (10.83)	4 (3.33)	7 (5.83)	24 (6.66)
6	Rajiv Gandhi Scheme for	0	0	16	16
	Empowerment of Adolescent Girls (SABLA)	(0)	(0)	(13.33)	(4.44)
7	Girl child scheme	6	9	4	19
		(5)	(7.5)	(3.33)	(5.27)

*Figures in parenthesis denote percentage

Multiple Response Table

From the study, it was found that 7.5 percent respondents in Rajouri, 1.66 percent in Poonch and 5 percent respondents in Anantnag were benefited by the scheme of Kasturba Gandhi Balika Vidyalaya, while as a total of 7.22 percent respondents were benefited by Scheme for Minority Women for Establishing Income Generation Units, out of which 4.16 percent respondents in Rajouri, 8.33 percent respondents in Poonch and a little less than one tenth (9.61 percent) respondents in Anantnag were benefited by this scheme. Further, a little more than one tenth (10.83 percent) people in Rajouri, 3.33 percent in Poonch and 5.83 percent respondents in Anantnag were benefited by Rajiv Gandhi National Creche Scheme for Children of Working Mothers (also refer to section 1.1).

As is evident from the data (in the table 1.2), that total of 8.88 percent respondents were benefited by Scheme of Support to Training and Employment Programme for Women (STEP), out of which a little less than one tenth (9.16 percent) in Rajouri, 6.66 percent in Poonch and 10.83 percent in Anantnag received benefits from this scheme. Further, it was found from the study that a little more than one tenth (10.83 percent) respondents in Rajouri, 3.33 percent in Poonch and 5.83 percent respondents in Anantnag were benefited by Working Women Hostel Scheme. Likewise, more than one tenth (13.33 percent) respondents in Anantnag were benefited by Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (SABLA) and no respondent in Rajouri and Poonch (as the scheme is not implemented in these districts). Furthermore, 5 percent respondents in Rajouri, 7.5 percent respondents in Poonch and 3.33 percent respondents

in Anantnag were benefited by the Scheme of Girl Child Scheme (also refer to section 1.1).

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

3 IMPROVEMENT IN STATUS OF THE GUJJAR AND BAKERWAL WOMEN DUE TO THESE SCHEMES

The tribal Gujjar and Bakerwal women live in absolute deprivation. The Gujjar women are not aware of their rights and schemes launched by the Government for their education and social upliftment as they live in far-flung and difficult areas and are nomads moving from one place to another. Thus, empowerment of the Gujjar and Bakerwal women is an important aspect for her all-round progress and development. As decisive empowerment will guarantee improvement in the quality of life of the Gujjar and Bakerwal women. Against this presumption, this section presents information about the extent of improvement in the status of the women of sampled Gujjar and Bakerwal households in the area of the study.

		Distribution	of Responden	ts across		
Scheme	Posponoo		Districts		Total	
Scheme	Responses	(Yes,	(Yes, responses only)			
		Rajouri	Poonch	Anantnag		
	Improved	8	2	5	15	
	Improved	(88.88)	(100)	(83.33)	(88.23)	
Kasturba Gandhi Balika	Not Improved	1	0	1	2	
Vidyalaya	Not Improved	(11.11)	(0)	(16.66)	(11.76)	
	Total	9	2	6	17	
	Totai	(100)	(100)	(100)	(100)	
Scheme for Minority Women	Improved	5	10	11	26	
for Establishing Income	Improved	(100)	(100)	(100)	(100)	

TABLE 1.3: IMPROVEMENT IN STATUS AS PERCEIVED BY THE RESPONDENTS



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SSN 2229-5518 Generation Units	Not Income d	0	0	0	0
	Not Improved	(0)	(0)	(0)	(0)
	Total	5	10	11	26
	Total	(100)	(100)	(100)	(100)
	Immunored	8	5	2	15
Rajiv Gandhi National	Improved	(88.88)	(100)	(100)	(93.75)
Creche Scheme for Children	Not Improved	1	0	0	1
of Working Mothers	Not improved	(11.11)	(0)	(0)	(6.25)
of working womens	Total	9	5	2	16
	TOtal	(100)	(100)	(100)	(100)
Scheme of Support to	Improved	11	8	13	32
Training and Employment	impioved	(100)	(100)	(100)	(100)
Programme for Women	Not Improved	0	0	0	0
(STEP)	Not improved	(0)	(0)	(0)	(0)
	Total	11	8	13	32
	Total	(100)	(100)	(100)	(100)
	Improved	13	4	5	22
		(100)	(100)	(71.42)	(91.66)
Working Women Hostel	Not Improved	0	0	2	2
Scheme		(0)	(0)	(28.57)	(8.33)
	Total	13	4	7	24
		(100)	(100)	(100)	(100)
	Improved	0	0	16	16
Deiin Can dhi Cabana far	impioved	(0)	(0)	(100)	(100)
Rajiv Gandhi Scheme for Empowerment of	Not Improved	0	0	0	0
Adolescent Girls (SABLA).	Not improved	(0)	(0)	(0)	(0)
Addrescent Giris (SADLA).	Total	0	0	16	16
	Total	(0)	(0)	(100)	(100)
Girl child scheme	Improved	6	9	4	19
	Improved	(100)	(100)	(100)	(100)
	Not Immore 1	0	0	0	0
	Not Improved	(0)	(0)	(0)	(100)
	Total	6	9	4	19
		(100)	(100)	(100)	(100)

*Figures in parenthesis denote percentage

Multiple Response Table

From the study, it was found that a little less than nine tenth (88.88 percent) respondents in Rajouri, all the respondents in Poonch and 83.33 respondents in Anantnag stated some improvement in their status due to the scheme of Kasturba Gandhi Balika Vidyalaya, while a little more than one tenth (11.76 percent) replied in negative as they think that their status did not improve as a result of the said scheme. All the respondents in Rajouri, Poonch and Anantnag stated that there was improvement in their status due to the Scheme for Minority Women for Establishing Income Generation Units. Also, more than three fourth (88.88 percent) respondents in Rajouri, all the respondent in Poonch and Anantnag were of the view that there was improvement in their status due to Rajiv Gandhi National Creche Scheme for Children of Working Mothers, while 6.25 percent replied in negative as they think that their status did not improved as a result of the said scheme. Furthermore, it was found that all the respondents in Rajouri, Poonch and Anantnag stated some improvement in their status due to the Scheme of Support to Training and Employment Programme for Women (STEP).

From the data (in the table 1.3), it is evident that all the respondents in Rajouri and Poonch and a little less than three fourth (71.42) respondents in Anantnag stated some improvement in their status due to the scheme of Working Women Hostel Scheme, while less than one tenth (8.33 percent)

replied in negative as they think that their status did not improve as a result of the said scheme. Likewise, it was found that all the respondents in Anantnag stated some improvement in their status due to the Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (SABLA). It was also found from the field work that the status of all the respondents in Rajouri, Poonch and Anantnag has been improvement in their status due to the scheme of Girl child scheme of the Government of J&K.

It was found from the forgoing sections that the awareness level of Gujjar and Bakerwals about the different women related schemes is very low. A very small percentage of respondents knew about these schemes as Gujjar and Bakerwals traditionally live in remote and far-flung areas closer to forests and mountains. Most of these tribals put up in inaccessible and far flung areas. These areas are economically backward and living conditions of the people are very pathetic. Most of these areas are under developed. The public facilities like schools, hospitals, banks, post offices etc. are almost non-existent or located at long distances from the habitations. Besides, rampant illiteracy and ignorance of these tribals, extreme poverty of this tribe, corruption in the implementing agencies, nomadic life style of this community, and lack of extension services of the Government also contributed to the unawareness and ignorance about these schemes due to which these tribals are

not able to derive optimum benefits out of these schemes and thus the status of these tribals does not improve drastically. These conclusions are further supported by the survey conducted by Tribal Research and Cultural Foundation (TRCF) which revealed that a little more than seven tenth (71 percent) of nomads were not aware of the schemes of the State and Central Government for their upliftment under Scheduled Tribe category which prevents them from obtaining optimum benefits out of these women specific schemes and hence their status does not improve considerably.

4 BOTTLENECKS IN THE WOMEN EMPOWERMENT SCHEMES

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

	TABLE 1.4: BOTTLENECKS IN WOMEN EN				-
C NI		Distribution	Total (N=360)		
S.No.	Bottlenecks	· · · · ·	, responses or	57	Yes
		Rajouri N=120	Poonch N=120	Anantnag N=120	responses
1	Ignorance	8	5	3	16
		(6.66)	(4.16)	(2.5)	(4.44)
2	Communication gap and lack of	7	5	6	18
	networking among various stakeholders	(5.83	(4.16)	(5)	(5)
3	Non-Participation of People	8	5	7	20
		(6.66)	(4.16)	(5.83)	(5.55)
4	Lack of Funds	7	9	8	24
		(5.83)	(7.5)	(6.66)	(6.66)
5	Lack of competent Human Resources	8	5	6	19
	-	(6.66)	(4.16)	(5)	(5.27)
6	Presence of Brokers	9	10	8	27
		(7.5)	(8.33)	(6.66)	(7.5)
7	Corruption	10	7	11	28
		(8.33)	(5.83)	(9.16)	(7.77)
8	Favouritism	9	4	5	18
		(7.5)	(3.33)	(4.16)	(5)
9	Discrimination	11	13	10	34
		(9.16)	(10.83)	(8.33)	(9.44)
10	Non-Involvement of NGOs and Civil	9	11	7	27
	Society	(7.5)	(9.16)	(5.83)	(7.5)
11	Excessive Paperwork	7	8	5	20
		(5.83)	(6.66)	(4.16)	(5.55)
12	Hostile Behaviour of Officers	10	4	11	25
		(8.33)	(3.33)	(9.16)	(6.94)

*Figures in parenthesis denote percentage

Multiple Response Table

From the field work, it was found that the ignorance and unawareness about the different schemes meant for the welfare of Gujjar and Bakerwals is a major impediment for not deriving adequate benefits from these schemes. It was found that 6.66 percent respondents in Rajouri, 4.16 percent in Poonch and 2.5 percent respondents in Anantnag were of the view that unawareness and ignorance about the different women specific schemes meant for Guijars and Bakerwal women is a major bottleneck for not deriving adequate benefits out of these schemes. It was also found during the study that communication and networking among various stakeholders in the process and implementation of various welfare initiatives is of utmost importance and any fault in the communication and networking structure could result in the failure of the whole programme. It was also found from the survey that 5 percent respondents in Rajouri, Poonch and Anantnag were of the view that communication gap and lack of networking among various stakeholders is among the major bottlenecks for not deriving adequate benefits out of these schemes.

During the survey, it was found that the participation of people in the proper planning, framing and successful implementation of the women specific schemes is necessary at every step of the process. Without the participation of the people for whom the scheme is meant no fruitful results would be derived. It was also found that less than one tenth (6.66 percent) respondents in Rajouri, 4.16 percent respondents in Poonch and 5.83 percent respondents in Anantnag were of the view that nonparticipation of people in the welfare process is another major bottleneck for not deriving adequate benefits out of these women empowerment schemes. During the survey, it was observed that lack of funding in any scheme proves disaster in the implementation of that particular schemes which results in the non-achievement of the set targets and goals of that very programmme. It was also found from the survey that 5.83 percent respondents in Rajouri, less than one tenth (7.5 percent) respondents in Poonch and 6.66 percent respondents in Anantnag were of the view that lack of funds is another major bottleneck for not deriving adequate benefits out of these

schemes. During the field work, it was realised that competent human resource for framing and devising of any policy and for proper and fruitful implementation of the same is pivotal and necessary. While asking about the same, 6.66 percent respondents in Rajouri, 4.16 percent respondents in Poonch and 5 percent respondents in Anantnag stated that lack of competent human resources is one of the major bottlenecks for not deriving adequate benefits out of these women specific schemes. On asking about the presence of brokers, corruption and favouritism culture in the welfare system, the respondents were of the view that the brokers in the system play a very negative role in the implementation of these schemes as the benefits are distributed unjustly due to which the benefits are reduced for the actual beneficiaries. It was found that less than one tenth (7.5 percent) respondents in Rajouri, less than one tenth (8.33 percent) respondents in Poonch and 6.66 percent respondents in Anantnag were of the view that presence of brokers in the system is a major bottleneck for not deriving adequate benefits out of these schemes. The respondents were also of the view that corruption at framing and implementation level is one of the major impediments in achieving the set targets out of these schemes, as corruption leads to unequal and unjust distribution of benefits. Meanwhile, 8.33 percent respondents in Rajouri, 5.83 percent respondents in Poonch and a little less than one tenth (9.16 percent) respondents in Anantnag were of the view that corruption is one of the major bottlenecks for not deriving adequate benefits out of these schemes. The respondents in our study also believed that favouring one beneficiary over the other leads to biased and unjust

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distribution of benefits among the beneficiaries. Meanwhile, 7.5 percent respondents in Rajouri, 3.33 percent respondents in Poonch and 4.16 percent respondents in Anantnag stated that favouritism is among the major bottleneck for not deriving optimum benefits out of these schemes.

From the data (in the table 1.4), it was also found that a little less than one tenth (9.16 percent) respondents in Rajouri, 10.83 percent respondents in Poonch and 8.33 percent respondents in Anantnag stated that discrimination is a major bottleneck for not deriving adequate benefits out of these schemes, while as 5.55 percent respondents in Rajouri, Poonch and Anantnag stated that excessive paperwork is another major bottleneck for not deriving adequate benefits out of these schemes. It was found from the study that involvement of NGOs and civil society in framing and implementation of the various women specific schemes is very essential, as they have the ground level experience in the implementation of these schemes. Near about 8 percent respondents in Rajouri, a little less than one tenth (9.16 percent) respondents in Poonch and 5.83 percent respondents in Anantnag stated that non-involvement of NGOs and civil society is among the major bottleneck for not deriving adequate benefits from these schemes. It was also comprehended from the field study that the hostile behaviour of the officers is among the major reason that discourages the members of this downtrodden community from asking about the benefits under these schemes. Less than one tenth (7 percent) respondents stated that hostile behaviour of officers is one of the major bottlenecks for not deriving adequate benefits out of these schemes.

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