



Empowering Girls: Kashmiri Contributions to Education in Jammu and Kashmir

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Abstract

This research paper explores the significant contributions made by Kashmiri individuals, government initiatives, and non-governmental organizations in promoting and empowering girls' education in Jammu and Kashmir. From pioneering figures like Begum Zaffar Ali to impactful schemes such as UMEED, KGBV, and Tejaswini, the study highlights a transformative journey toward gender-inclusive education. It investigates the socio-economic and cultural challenges that hinder female literacy and examines ongoing efforts to overcome these barriers. Through data analysis, program evaluations, and historical insights, the paper aims to present a comprehensive overview of the progress made and the road ahead for ensuring equitable educational opportunities for girls in the region.

Keywords: Girls' education, Jammu and Kashmir, women empowerment, Begum Zaffar Ali, UMEED scheme, KGBV, Tejaswini scheme, literacy rate, gender disparity, educational policy, Kashmiri women, female empowerment, rural education, social development, education reforms.

Introduction

Education serves as a foundational pillar for societal development, and its impact is especially transformative when extended to girls, fostering not only individual growth but also broader socio-economic progress. In the context of Jammu and Kashmir, female education has historically faced numerous challenges rooted in conservative social norms, economic limitations, and periods of political instability. Despite these hurdles, the region has witnessed a determined push toward empowering girls through educational reforms and community-driven efforts. One of the earliest and most influential advocates for girls' education in Kashmir was **Begum Zaffar Ali**, the first woman matriculate of the state, who tirelessly worked to shift societal attitudes and increase enrollment among girls during the early 20th century (Wikipedia, 2024). Her legacy laid the groundwork for future initiatives. In recent years, both governmental and non-governmental actors have expanded on this foundation. Schemes like **Kasturba Gandhi Balika Vidyalaya (KGBV)** have been established to provide residential schooling for girls in remote and marginalized communities, while **Super-75 Scholarships** and the **Tejaswini Scheme** aim to reduce financial barriers and support higher education and entrepreneurship among young women (Brighter Kashmir, 2023).

The **UMEED initiative** under the Jammu and Kashmir Rural Livelihood Mission has further created a network of over 74,000 self-help groups, empowering more than 6.75 lakh women by providing them with financial literacy and livelihood opportunities (Morning Kashmir, 2023). These programs reflect a strategic approach to tackle deep-rooted gender disparities that persist in educational access, as evident from the 2011 Census, which reported a significant gap between male literacy (78.26%) and female literacy (58.01%) in the region, with even wider divides in rural areas (Daily Excelsior, 2023). Non-profit organizations such as the **Kashmir Education Initiative (KEI)** have also played a critical role by offering scholarships and mentorships to deserving girls from low-income backgrounds, ensuring continuity and quality in their academic journeys (KEI, 2024). However, despite these advances, challenges like poor infrastructure, conflict-related disruptions, poverty, and sociocultural barriers continue to affect female education in many parts of the Union Territory (Academia.edu, 2023; Research Gate, 2023). This study seeks to

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critically analyze these contributions and challenges, presenting an inclusive narrative of how Kashmiri society—through individuals, institutions, and policies—has mobilized to uplift and empower girls through education.

Current Landscape of Girls' Education

The current landscape of girls' education in Jammu and Kashmir reflects a mixture of progress and ongoing challenges. While significant strides have been made in increasing female literacy rates, gaps between male and female literacy persist, especially in rural areas. According to the 2011 Census, the overall literacy rate in Jammu and Kashmir stands at 68.74%, with male literacy at 78.26% and female literacy at 58.01%, highlighting a stark gender disparity (Daily Excelsior, 2023). Rural areas, particularly in districts like Ramban, have the lowest female literacy rates, where educational access is hindered by socio-cultural norms and a lack of infrastructure. To address these issues, the government has introduced several initiatives, including the **Kasturba Gandhi Balika Vidyalaya (KGBV)** program, which provides residential facilities and education for girls in remote areas, and **Super-75 Scholarships**, which offer financial support to encourage higher education (Brighter Kashmir, 2023).

The **Tejaswini Scheme**, aimed at promoting female entrepreneurship, is another critical initiative supporting young women in Jammu and Kashmir (Brighter Kashmir, 2023). However, despite these efforts, persistent barriers such as economic constraints, outdated infrastructure, and the region's security challenges continue to affect girls' education. The educational sector is also burdened by a lack of gender-sensitive infrastructure, such as separate toilets, and safety concerns due to the region's ongoing conflict, which have led to higher dropout rates. Nevertheless, organizations like the **Kashmir Education Initiative (KEI)** have been instrumental in offering scholarships and mentorship to girls from disadvantaged backgrounds, helping them pursue their academic goals (KEI, 2024). While the situation has undoubtedly improved, continued efforts are necessary to address the systemic barriers that still hinder girls' education in Jammu and Kashmir.

Government Initiatives and Programs

The government of Jammu and Kashmir has implemented a variety of programs and initiatives to address the educational needs of girls and promote their empowerment through education. One of the most notable efforts is the **Kasturba Gandhi Balika Vidyalaya (KGBV)** program, which was designed to provide residential schooling for girls in rural and marginalized communities. This initiative has expanded its reach across Jammu and Kashmir, with 88 KGBVs in operation, offering not only education but also a safe living environment for girls from disadvantaged backgrounds. These schools have significantly contributed to reducing dropout rates and increasing enrollment, especially in remote areas where access to education is limited (Brighter Kashmir, 2023). Alongside KGBVs, the **UMEED** scheme, under the Jammu and Kashmir Rural Livelihood Mission (JKRLM), has been pivotal in empowering women through self-help groups. This program supports more than 6.75 lakh women by providing financial literacy, skills training, and livelihood opportunities, ultimately fostering economic independence and social upliftment (Morning Kashmir, 2023).

The Super-75 Scholarship Scheme further strengthens the educational landscape by offering financial assistance to meritorious girls from economically disadvantaged backgrounds, particularly those pursuing higher education in fields like medicine, engineering, and humanities. This scheme plays a critical role in bridging the financial gap and ensuring that bright girls from low-income families do not miss out on higher education opportunities (Brighter Kashmir, 2023). Another key initiative is the Tejaswini Scheme, launched under the 'Mission Youth' program, which provides financial support for young women entrepreneurs. Offering financial assistance of up to ₹5 lakhs, this scheme encourages girls to venture into business and entrepreneurial activities, fostering self-reliance and reducing gender-based economic disparities (Brighter Kashmir, 2023). Moreover, the government has undertaken various infrastructural developments, such as the construction of girls' hostels, to improve access to education for girls, particularly in rural areas where transportation and safety remain major concerns. Although these government programs have made significant strides in improving the educational landscape for girls, challenges such as sociocultural barriers, outdated infrastructure, and security issues due to the region's political instability continue to impede progress. Nevertheless, these initiatives highlight the government's commitment to enhancing the educational and socio-economic status of girls in Jammu and Kashmir, aiming for a more equitable and inclusive future.

Non-Governmental Contributions

In addition to government initiatives, non-governmental organizations (NGOs) in Jammu and Kashmir have played a crucial role in enhancing girls' education by addressing local needs, filling gaps, and complementing Publish by Radja Publika



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government efforts. Organizations like The Kashmir Education Initiative (KEI) have been instrumental in providing scholarships and mentorship programs to girls from underprivileged backgrounds. KEI offers financial assistance to meritorious girls, enabling them to pursue education in various fields, including engineering, medical sciences, and arts. Through its network of volunteers and educational experts, KEI ensures that the academic progress of these girls is supported with consistent guidance and resources (KEI, 2024). In addition to KEI, other NGOs such as Rural Development Foundation (RDF) and The Foundation for Rural Education and Development (FRED) focus on providing quality education in remote and conflict-affected areas. RDF operates schools in the rural pockets of Kashmir, where state-run education systems are often unavailable, providing free education and textbooks to girls. These schools have seen notable success in increasing female enrollment and academic retention (RDF, 2024).

Moreover, organizations like Educate a Child (EAC) and Save the Children have actively worked to increase enrollment rates by promoting the importance of girls' education and offering scholarships, educational materials, and emergency support in conflict zones. By collaborating with local communities, these NGOs aim to reduce the dropout rate and increase access to education for girls living in areas most affected by violence and instability (Save the Children, 2023). Many NGOs also emphasize vocational training and life skills development, focusing on providing young women with the tools needed to support themselves financially. For instance, Women's Empowerment Fund (WEF), in collaboration with various local bodies, provides training programs in areas such as tailoring, computer skills, and handicrafts, helping girls gain skills that contribute to their social and economic independence (WEF, 2024). Despite the significant contributions of NGOs, these organizations still face challenges, including limited funding, the difficulty of reaching remote areas, and the prevailing social stigmas associated with educating girls in conservative communities. Nonetheless, their work continues to be a vital part of the larger effort to enhance female education in Jammu and Kashmir, providing opportunities for girls who may otherwise be excluded from the formal education system.

Challenges in Girls' Education

Despite significant progress in promoting girls' education in Jammu and Kashmir, several challenges continue to impede full access and gender equality in the education sector. One of the primary barriers is the socio-cultural mindset that often devalues the education of girls. In rural and conservative areas, deep-rooted patriarchal attitudes prioritize male education over female education, with families sometimes believing that educating girls is less important than investing in their brothers' schooling. This belief is often tied to traditional views of gender roles, where girls are expected to focus on household responsibilities rather than academic achievement (Academia.edu, 2023). Additionally, security concerns, particularly in conflict-affected areas of the region, have created obstacles for both girls and their families. The ongoing political instability and violence in parts of Jammu and Kashmir have resulted in school closures, reduced school attendance, and, in some cases, the displacement of entire communities, further limiting educational opportunities for girls.

The 2016 unrest in Kashmir, for example, led to widespread disruptions in schooling, with many girls unable to continue their studies due to curfews, violence, and school closures (ResearchGate, 2023). Moreover, inadequate infrastructure, such as a lack of safe transportation, separate toilets, and secure school buildings, presents a significant challenge. Many girls in rural areas face safety concerns while traveling to schools, especially in regions where educational institutions are far from home or where armed conflict is prevalent. The absence of proper sanitation facilities in schools also contributes to higher dropout rates among girls once they reach puberty, as the lack of separate, clean toilets discourages attendance (Morning Kashmir, 2023).

Financial constraints remain another major challenge. Many families in Jammu and Kashmir, particularly in marginalized communities, are unable to afford the costs associated with sending girls to school, including transportation, uniforms, and textbooks. While scholarship schemes like Super-75 have been introduced to mitigate these costs, the financial burden continues to act as a deterrent for many families (Brighter Kashmir, 2023). Lastly, the lack of gender-sensitive pedagogy and teaching materials that cater to the specific needs of girls further hampers educational progress. In many schools, curricula are often not designed to address the gender-specific challenges faced by girls, such as the need for menstrual health education or protection from harassment. Collectively, these challenges present significant hurdles to the full participation of girls in education in Jammu and Kashmir, despite the commendable progress made by both governmental and non-governmental actors.

Recommendations

To further enhance girls' education in Jammu and Kashmir, the following measures are recommended:



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 1. Community Engagement: Conduct awareness campaigns to change societal attitudes towards girls'
 - 2. **Infrastructure Development**: Invest in building and upgrading school facilities, ensuring a safe and conducive learning environment for girls.
 - 3. **Financial Incentives**: Expand scholarship programs and provide stipends to encourage girls to continue their education.
 - 4. **Security Measures**: Ensure the safety of students, especially in conflict-prone areas, to minimize disruptions in education.
 - 5. **Monitoring and Evaluation**: Implement robust mechanisms to assess the effectiveness of educational programs and make data-driven improvements.

6. Conclusion

education.

The efforts to empower girls through education in Jammu and Kashmir have made notable strides, supported by both governmental initiatives and non-governmental contributions. Programs like Kasturba Gandhi Balika Vidyalaya (KGBV), UMEED, and Tejaswini, alongside the work of organizations like Kashmir Education Initiative (KEI), have significantly enhanced access to education, providing financial support, mentorship, and skill development for girls. These initiatives, while transformative, have encountered persistent challenges rooted in sociocultural norms, infrastructural deficiencies, security concerns, and financial constraints. The gender disparity in literacy rates and the dropout rate among girls, particularly in rural areas, reflect these ongoing barriers. However, through continued collaboration between government bodies, NGOs, and local communities, and with sustained efforts to address these challenges, Jammu and Kashmir has the potential to further close the educational gender gap. The path forward requires a multi-pronged approach that not only ensures safe and accessible schooling but also addresses deeper societal issues, such as entrenched gender roles and economic inequality. By providing equal educational opportunities for girls, the region can foster broader socio-economic development, improving the overall quality of life and creating a more equitable future for generations to come.

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