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WHITE BLACK LEGAL is an open access, peer-reviewed and refereed journal provided dedicated to express views on topical legal issues, thereby generating a cross current of ideas on emerging matters. This platform shall also ignite the initiative and desire of young law students to contribute in the field of law. The erudite response of legal luminaries shall be solicited to enable readers to explore challenges that lie before law makers, lawyers and the society at large, in the event of the ever changing social, economic and technological scenario.

With this thought, we hereby present to you



ASSESSING THE IMPACT OF THE UMEED SCHEME ON RURAL WOMEN EMPOWERMENT IN JAMMU AND KASHMIR: A SOCIO LEGAL STUDY

AUTHORED BY - VINEET SHARMA

Abstract

This study presents a comprehensive analysis of the Umeed Scheme in Jammu and Kashmir, a pioneering initiative under the National Rural Livelihood Mission (NRLM) aimed at empowering marginalized communities in the region. This study examines the implementation, impact, and framework of the Umeed Scheme through a combination of empirical research, stakeholder interviews, and detailed analysis. Key findings reveal insights into the socio-economic dynamics, challenges, and opportunities surrounding the scheme's operation, with a particular focus on its effectiveness in promoting rural livelihoods and socioeconomic development in Jammu and Kashmir. The study also offers evidence-based recommendations for policymakers, practitioners, and stakeholders to enhance the inclusivity, sustainability, and legal compliance of the Umeed Scheme, thereby contributing to the broader discourse on rural development, social welfare, and legal empowerment in conflict-affected regions, such as Jammu and Kashmir¹.

Keywords: Umeed scheme, socioeconomic, development, policymakers, social welfare.

Introduction

In the scenic valleys and remote villages of Jammu and Kashmir, where rugged landscapes meet rich cultural heritage, the empowerment of rural women emerges as a beacon of hope for inclusive development and social transformation. Amidst the backdrop of picturesque landscapes and historical legacies, rural women in Jammu and Kashmir have long grappled with socio-economic challenges, including limited access to resources, restricted livelihood opportunities, and entrenched gender inequalities. In response to these challenges, the Umeed Scheme, implemented under Jammu and Kashmir Rural Livelihoods Mission (JKRLM), stands as a bold initiative aimed at empowering rural women and fostering inclusive development across the region. The Umeed Scheme, aptly named to signify hope and resilience, represents

a multifaceted program designed to address the unique needs and aspirations of rural women in Jammu and Kashmir. Through a combination of capacity-building initiatives, livelihood interventions, and community empowerment programs, the scheme seeks to unlock the potential of rural women, catalyse economic empowerment, and promote gender equality in the region. At its core, the Umeed Scheme embodies the principles of participatory development, women's empowerment, and inclusive growth, reflecting a commitment to leave no one behind in the journey towards prosperity and well-being. Against this backdrop, this research endeavours to undertake a comprehensive examination of the Umeed Scheme's effectiveness and impact on rural women in Jammu and Kashmir. By critically assessing the scheme's achievements, challenges, and opportunities, this study aims to contribute empirical evidence, actionable insights, and policy recommendations to inform decision-making and enhance the effectiveness of rural development interventions in the region. Through a mixed-methods research approach combining quantitative surveys and qualitative interviews, this research seeks to shed light on the following key dimensions:

Socio-Economic Impact: Assessing the tangible outcomes of the Umeed Scheme on the socio-economic status of rural women, including changes in income levels, livelihood opportunities, and access to financial services.

Empowerment Outcomes: Examining the extent to which the Umeed Scheme has contributed to the empowerment of rural women in terms of economic independence, decision-making autonomy, and social inclusion. **Success Factors and Challenges:** Identifying the key success factors and best practices associated with the implementation of the Umeed Schemeⁱⁱ, as well as the challenges and barriers that hinder its effectiveness.

Policy Implications and Recommendations: Providing evidence-based policy recommendations and actionable insights to enhance the effectiveness and sustainability of the Umeed Scheme, as well as informing broader policy debates on rural development and women's empowerment in Jammu and Kashmir.

Through rigorous research and collaborative engagement with stakeholders, this study aspires to amplify the voices of rural women, elevate their aspirations, and catalyse transformative change in the pursuit of a more equitable, inclusive, and prosperous future for all in Jammu and Kashmir. As we embark on this journey of inquiry and discovery, let us remain guided by the

spirit of Umeed – the hope that transcends barriers, inspires action, and illuminates pathways towards a brighter tomorrow.

OBJECT OF STUDY

The objective of this study is to comprehensively evaluate the effectiveness of the Umeed Scheme, implemented under the Jammu and Kashmir Rural Livelihoods Mission (JKRLM), in empowering rural women and fostering inclusive development in Jammu and Kashmir. The study aims to achieve the following specific objectives:

Assess Socio-Economic Impact: Conduct a thorough assessment of the socio-economic impact of the Umeed Scheme on rural women and communities. This involves analysing changes in income levels, livelihood opportunities, access to financial services, and overall well-being among beneficiaries.

Examine Empowerment Outcomes: Explore the extent to which the Umeed Scheme has contributed to the empowerment of rural women in terms of economic independence, decision-making autonomy, and social inclusion. This includes examining changes in women's participation in community activities, leadership roles, and access to resources.

Identify Key Success Factors: Identify and analyse the key success factors and best practices associated with the implementation of the Umeed Scheme. This involves examining factors such as program design, delivery mechanisms, stakeholder engagement, and institutional arrangements that have contributed to positive outcomes.

Investigate Challenges and Barriers: Investigate the challenges and barriers faced by beneficiaries of the Umeed Scheme in realizing its objectives. This includes identifying constraints related to access to markets, socio-cultural norms, infrastructure deficiencies, legal and regulatory constraints, and other systemic issues.

Provide Policy Recommendations: Provide evidence-based policy recommendations and actionable insights to enhance the effectiveness and sustainability of the Umeed Scheme. This involves offering pragmatic solutions to address identified challenges, strengthen program implementation, and maximize the impact of the scheme on rural women and communities.

Literature Review

Women's empowerment in rural settings has been widely studied through socio-legal and economic lenses, emphasizing financial inclusion, self-sufficiency, and social upliftment. Kabeerⁱⁱⁱ (2005) defines empowerment as the ability to make strategic life choices, while Sen^{iv} (1999) highlights the role of economic opportunities in enhancing freedoms. Self-Help Groups (SHGs), a key component of the National Rural Livelihoods Mission (NRLM), have been effective in increasing financial literacy and decision-making power among women (Bali Swain & Wallentin, 2009)^v. However, challenges such as limited market access, patriarchal constraints, and inadequate infrastructure persist (Tiwari & Sharma^{vi}, 2020). Studies on NRLM indicate that while programs like the Umeed Scheme contribute to a 20-30% increase in household income (World Bank^{vii}, 2017), their sustainability depends on financial inclusion and institutional support (Sharma & Gupta^{viii}, 2022). In Jammu and Kashmir, socio-cultural barriers and conflict-related vulnerabilities further impact women's economic participation, making the Umeed Scheme a crucial intervention in fostering self-reliance and community development (Bhat^{ix}, 2021).

Research Methodology

This study employed a mixed-methods approach, combining quantitative surveys and qualitative interviews to assess the socio-economic impact of the Umeed Scheme on rural women in Jammu and Kashmir. A purposive sampling technique was used to select representative beneficiaries from different districts based on geographical diversity, socio-economic status, and participation in the scheme. Quantitative surveys gathered data on income levels, employment, financial access, and decision-making, while semi-structured qualitative interviews with beneficiaries, community leaders, and program implementers provided deeper insights into their experiences, challenges, and perspectives. Data was analysed using statistical tools for quantitative trends and thematic coding for qualitative narratives. Ethical considerations, including confidentiality, informed consent, and participant anonymity, were strictly followed to ensure the integrity and credibility of the research.

Unveiling the National Rural Livelihood Mission (NRLM)

In the vast expanse of India's rural hinterlands, where the rhythms of life are attuned to the cycles of nature and the pulse of community spirit beats strong, the National Rural Livelihood Mission (NRLM)^x emerges as a beacon of transformative change. Rooted in the ethos of

empowerment and equity, the NRLM represents a paradigm shift in the country's approach to rural development, weaving together threads of opportunity, agency, and inclusivity to uplift marginalized and marginalized communities.

Origins and Evolution: Conceived against the backdrop of entrenched poverty and socioeconomic disparities that plague rural India, the NRLM took shape in 2011, under the auspices of the Ministry of Rural Development. Its genesis lies in a visionary quest to redefine the contours of rural development, moving beyond conventional paradigms of top-down assistance towards a more participatory and community-driven model. Drawing inspiration from global best practices and indigenous wisdom, the NRLM embarked on a journey of innovation and experimentation, charting a course towards sustainable livelihoods and resilient communities.

Objectives and Mandate: At its core, NRLM is propelled by a noble mandate to eradicate poverty, empower women, and foster inclusive growth in rural areas. Its objectives are multifaceted, as the challenges it seeks to address encompassing poverty alleviation, women's empowerment, institutional strengthening, and financial inclusion. Through a bouquet of innovative strategies and interventions, the NRLM endeavours to catalyse a virtuous cycle of empowerment^{xi}, wherein rural households emerge as architects of their own destiny, steering the course of their lives towards prosperity and self-reliance.

Key Components and Strategies: The NRLM adopts a holistic and integrated approach towards achieving its objectives, underpinned by a set of key components and strategies. Central to this approach is the process of social mobilization and institution building, wherein communities are empowered to form and manage their own self-help groups (SHGs) and federations. Concurrently, the NRLM facilitates access to financial services through microfinance institutions (MFIs) and bank linkage programs, enabling rural households to invest in income-generating activities and build assets. Additionally, the NRLM promotes livelihood promotion and skill development initiatives, equipping rural youth with tools and knowledge to harness their potential and seize opportunities in emerging sectors.

Impact: The impact of the NRLM on rural communities is palpable and profound, resonating across the country's length and breadth. From the verdant valleys of Himachal Pradesh to the sun-kissed fields of Karnataka, stories abound of transformation and triumph, where

marginalized communities have risen from the depths of poverty to the heights of prosperity. Women, in particular, have emerged as vanguards of change, leading the battle against poverty and inequality. Through the formation of SHGs and collective action, they diversified their livelihoods, enhanced their access to markets, and empowered themselves as agents of change in their communities.

Impact of the National Rural Livelihood Mission (NRLM) on Jammu and Kashmir

In the rugged terrain of Jammu and Kashmir, where the majestic Himalayas cast their shadow over verdant valleys and azure lakes, the National Rural Livelihood Mission (NRLM) has left an indelible mark on the socio-economic landscape of the region. Amidst the challenges posed by the complex geopolitical environment and harsh climatic conditions, the NRLM has emerged as a beacon of hope, empowering rural communities and fostering inclusive development across the state^{xii}.

Economic Empowerment: One of the most significant impacts of the NRLM in Jammu and Kashmir is its contribution to economic empowerment and poverty alleviation in rural areas. Through the formation of self-help groups (SHGs) and the promotion of livelihood enhancement activities, NRLM has enabled rural households to diversify their income sources and improve their standard of living. In remote and marginalized areas, where traditional livelihoods are often vulnerable to external shocks, the NRLM has provided a lifeline, offering alternative avenues for sustainable income generation and asset creation.

Women's Empowerment: In a region where patriarchal norms and gender disparities are deeply entrenched, the NRLM has played a pivotal role in empowering women and enhancing their socioeconomic status. Through the formation of women-centric SHGs and capacity-building initiatives, NRLM has provided a platform for rural women to assert their agency, participate in decision-making processes, and access financial resources. This has not only led to a tangible improvement in women's economic well-being but has also fostered a sense of empowerment and self-confidence among women in rural communities.

Community Mobilization: Another key impact of the NRLM in Jammu and Kashmir has been its role in mobilizing rural communities and fostering grassroots institutions. By promoting the formation of village-level organizations (VLOs), cluster-level federations (CLFs), and other community-based structures, the NRLM empowered rural communities to take ownership of

their development agenda. This bottom-up approach has not only enhanced the effectiveness of development interventions but has also fostered a culture of collective action and social cohesion among rural inhabitants.

Enhanced Access to Financial Services: The NRLM also had a significant impact on enhancing access to financial services for rural households in Jammu and Kashmir. Through the promotion of microfinance institutions (MFIs), bank linkage programs, and community-based financial institutions, The NRLM has facilitated access to credit, savings, and insurance services for rural populations through the promotion of MFIs, bank linkage programs, and community-based financial institutions. This has not only enabled rural households to invest in income-generating activities but also provided a safety net against unforeseen contingencies, thereby enhancing their resilience to economic shocks.

Jammu and Kashmir Rural Livelihoods Mission: Empowering Rural Communities through NRLM

The **Jammu and Kashmir Rural Livelihoods Mission (JKRLM)**, implemented under the **National Rural Livelihood Mission (NRLM)**, is a transformative initiative aimed at empowering rural communities and fostering **inclusive development** in the region. Recognizing the **socioeconomic challenges** posed by Jammu and Kashmir's **rugged terrain, sparse population, and geopolitical complexities**, the mission was adapted to address the **unique needs of rural households**, particularly women. JKRLM focuses on **self-help group (SHG) formation, livelihood enhancement activities, and community-driven development** to improve access to sustainable economic opportunities. Key strategies include **promoting agriculture, horticulture, animal husbandry, and handicrafts**, facilitating **financial inclusion through microfinance institutions and credit linkages**, and **enhancing skill development through training programs**. Over time, JKRLM has **empowered rural women**, enabling them to **increase their income, participate in decision-making, and preserve traditional crafts**. Despite its successes, the mission faces challenges such as **inadequate infrastructure, market access limitations, and political instability**. To ensure **long-term impact**, **greater investment in infrastructure, financial accessibility, and stakeholder collaboration** is essential. Strengthening JKRLM's framework can pave the way for **sustainable rural development and economic resilience** in Jammu and Kashmir.

Umeed Scheme: Empowering Women through JKRLM

The Umeed Scheme, implemented under the Jammu and Kashmir Rural Livelihoods Mission (JKRLM), is a targeted initiative aimed at empowering rural women by addressing socioeconomic challenges, gender disparities, and limited access to resources. It promotes economic empowerment by providing women with livelihood opportunities, financial resources, and entrepreneurial support, while also fostering social empowerment through capacity-building, leadership training, and gender awareness programs. A key aspect of the scheme is skill development, offering vocational training to enhance women's employability and resilience. Additionally, it encourages community participation through self-help groups (SHGs), enabling women to collaborate on income-generating activities in sectors like agriculture, horticulture, handicrafts, and animal husbandry. The scheme has significantly improved financial inclusion, providing microfinance, credit linkages, and savings opportunities, leading to greater economic autonomy for rural women. Despite its successes, challenges such as limited market access, inadequate infrastructure, and socio-cultural barriers persist. The scheme's long-term impact depends on enhanced stakeholder coordination, infrastructure investment, and policy support to ensure sustainable development and gender equity in Jammu and Kashmir^{xiii}.

The Importance of Umeed Scheme After COVID-19

The coronavirus disease (COVID-19) pandemic has brought unprecedented challenges to communities worldwide, disrupting economies, livelihoods, and social structures. In Jammu and Kashmir, where vulnerabilities were already pronounced due to geopolitical factors and socioeconomic disparities, the impact of the pandemic has been particularly acute. In this scenario, the Umeed Scheme, implemented under the Jammu and Kashmir Rural Livelihoods Mission (JKRLM), assumes heightened importance as a critical tool for resilience building and recovery in the post-pandemic era.

Economic Recovery and Livelihood Support: One of the primary areas where the Umeed Scheme plays a crucial role post-COVID-19 is in economic recovery and livelihood support. The pandemic has led to widespread job losses, disruptions in supply chains, and a slowdown in economic activity, disproportionately affecting vulnerable communities including rural women in Jammu and Kashmir. The Umeed Scheme, focusing on livelihood promotion, skill development, and access to financial services, can serve as a lifeline for rural households

seeking to rebuild their livelihoods in the wake of the pandemic. By providing support for income-generating activities, promoting entrepreneurship, and facilitating access to credit and savings facilities, the Umeed Scheme can empower rural women to overcome the economic challenges posed by COVID-19 and chart a path towards sustainable recovery.

Social protection and resilience building: The COVID-19 pandemic has underscored the importance of social protection mechanisms in mitigating the impact of crises on vulnerable populations. In this context, the Umeed Scheme assumes significance as a platform for social protection and resilience building among rural communities in Jammu and Kashmir. By promoting community-based institutions, such as self-help groups (SHGs) and village organizations, the Umeed Scheme can facilitate mutual support networks, information sharing, and collective action, helping rural communities cope with the socioeconomic impacts of the pandemic. Additionally, the scheme's focus on capacity building, awareness raising, and empowerment can enhance the resilience of rural women and communities to future shocks and crises, thereby strengthening the social fabric of Jammu and Kashmir in the post-COVID-19 era.

Women's Empowerment and Gender Equality: The COVID-19 pandemic has exacerbated gender inequalities and heightened the vulnerabilities faced by women, particularly in rural areas. In Jammu and Kashmir, where gender norms and socio-cultural barriers often restrict women's access to resources and opportunities, the Umeed Scheme's focus on women's empowerment and gender equality is paramount in the post-pandemic context. By providing women with opportunities for skill development, leadership training, and entrepreneurship, the Umeed Scheme can empower them to take control of their lives, assert their rights, and participate more actively in decision-making processes at household and community levels. Moreover, by challenging gender stereotypes and promoting gender-sensitive approaches to development, the Umeed Scheme can contribute to building a more inclusive and equitable society in Jammu and Kashmir, where women are recognized as equal partners in the journey towards recovery and resilience.

Study Area: Jammu and Kashmir

Jammu and Kashmir (J&K), a union territory of India, is characterized by its diverse geography, rich cultural heritage, and complex socio-political landscape. The region is

predominantly rural, with agriculture, handicrafts, and small-scale industries forming the backbone of its economy. However, due to historical conflicts, geographical remoteness, and socio-cultural constraints, economic opportunities, especially for women, remain limited. Rural women in J&K face challenges such as restricted access to financial resources, gender-based discrimination, and limited participation in decision-making. To address these issues, government-led initiatives like the Jammu and Kashmir Rural Livelihoods Mission (JKRLM) and its flagship Umeed Scheme aim to empower women through self-help groups (SHGs), financial inclusion, and skill development programs. Given these factors, J&K serves as a crucial study area to assess the effectiveness of such socio-economic interventions in fostering rural women's empowerment and inclusive development.

Mode of survey

This study employs a **mixed-methods research approach**, combining **quantitative surveys** and **qualitative interviews** to assess the impact of the **Umeed Scheme** on rural women's empowerment in **Jammu and Kashmir**. Using a **purposive sampling technique**, **150 beneficiaries** were selected across various districts based on participation in **Self-Help Groups (SHGs)** and socio-economic diversity. **Structured surveys** measured changes in income, financial independence, and decision-making, while **semi-structured interviews** and **focus group discussions (FGDs)** provided deeper insights into challenges and community dynamics. **SPSS** was used for **quantitative analysis**, while **thematic coding** helped interpret qualitative data. Ethical considerations included **confidentiality, informed consent, and university approval**. However, **geographic limitations, socio-cultural constraints, and political instability** posed challenges in data collection. This methodology ensures a **comprehensive evaluation** of the Umeed Scheme's effectiveness in fostering women's empowerment.

Participants

The study included 500 participants, all of whom were women beneficiaries of the Umeed Scheme from various districts of Jammu and Kashmir. The participants were selected using a purposive sampling technique, ensuring diversity in terms of age, socio-economic background, education level, and geographic location. The majority of the participants were rural women engaged in self-help groups (SHGs), working in agriculture, handicrafts, animal husbandry, and small-scale enterprises. Demographically, 60% of participants belonged to low-income households, while 40% had some prior exposure to livelihood programs. About 55% of

participants were between the ages of 25-40 years, while 30% were above 40 years, and the remaining 15% were young women (18-24 years). A significant portion (65%) had limited formal education, highlighting the importance of skill-based training under the Umeed Scheme. The study ensured inclusivity, selecting participants from both urban and rural areas, as well as women from marginalized communities. Data was collected through structured surveys, interviews, and focus group discussions (FGDs) to gain comprehensive insights into their economic empowerment, financial inclusion, social participation, and legal awareness under the scheme. This participant profile provides a well-rounded perspective on the impact of the Umeed Scheme, capturing both success stories and challenges faced by rural women in Jammu and Kashmir.

Detailed observations and analysis of research data

The survey data on Umeed scheme beneficiaries provide critical insights and impact of the scheme. Below is the detailed analysis of each aspect based on the research findings:

Table 1 : research findings

Findings	Key Insights	Percentage of Participants (%)
Economic Empowerment	Increase in income levels and financial stability.	72% reported higher earnings.
Access to Financial Services	Improved access to microfinance, loans, and savings.	65% gained financial inclusion.
Livelihood Enhancement	Participation in agriculture, handicrafts, and small enterprises.	78% started or expanded businesses.
Social Inclusion	Increased participation in SHGs and community activities.	70% engaged in decision-making.
Capacity Building & Skill Development	Beneficiaries received training in business and financial literacy.	82% felt more confident in entrepreneurship.
Legal Awareness	Awareness about rights, land ownership, and documentation.	45% gained legal knowledge.
Challenges Faced	Limited market access, socio-cultural restrictions, and financial constraints.	60% struggled with selling products.

The study of beneficiaries of the Umeed Scheme yielded insightful findings regarding the socioeconomic impact of the scheme on rural women and communities in Jammu and Kashmir. Through a combination of quantitative surveys and qualitative interviews, this study uncovered various aspects of the scheme's implementation and outcomes, shedding light on both the successes and challenges faced by beneficiaries. The key findings of this study are summarized below.

Economic Empowerment: The majority of Umeed Scheme beneficiaries reported a noticeable improvement in their economic status as they participated in scheme activities. Income levels among beneficiaries showed a significant increase, which was attributed to income-generating activities such as agriculture, handicrafts, and small-scale enterprises supported by the scheme. Access to financial services, including microfinance and savings facilities, was found to enhance financial inclusion and resilience among rural women, enabling them to invest in their businesses and build assets for the future.

Livelihood Enhancement: Beneficiaries expressed satisfaction with the range of livelihood enhancement activities promoted by the Umeed Scheme, including skill-development programs, vocational training, and market linkages. Diversification of livelihoods, particularly in sectors such as agriculture, horticulture, and animal husbandry, was identified as a key outcome of the scheme, providing beneficiaries with alternative income sources and reducing their dependency on traditional occupations.

Social Inclusion: The Umeed Scheme played a significant role in promoting social inclusion and gender equality by empowering rural women to assert their rights, participate in decision-making processes, and challenge gender norms and stereotypes. The formation of self-help groups (SHGs) and village organizations facilitates social cohesion and collective action among beneficiaries, fostering a sense of solidarity and mutual support within communities.

Capacity Building and Empowerment: Capacity-building initiatives, including training programs and workshops, were highly valued by beneficiaries, who enhanced their skills, knowledge, and confidence in various livelihood sectors. Women's empowerment emerged as a central theme in the study findings, with beneficiaries expressing a new sense of agency and empowerment as a result of their participation in scheme activities.

Legal Awareness and Access to Justice: While legal awareness among beneficiaries was relatively low, there was growing recognition of the importance of legal literacy and rights awareness in promoting social justice and empowerment. Challenges related to legal documentation, land rights, and access to justice were identified as areas requiring attention, with recommendations for strengthening legal awareness programmes and advocacy initiatives.

Challenges Faced by Beneficiaries of the Umeed Scheme

While the Umeed Scheme has demonstrated significant success in empowering rural women and fostering inclusive development in Jammu and Kashmir, it is not without its challenges. The study among beneficiaries identified several key challenges that hindered the effective implementation and outcomes of the scheme. These challenges are outlined below:

Limited Access to Markets: One of the primary challenges faced by beneficiaries of the Umeed Scheme is limited access to markets for their products. Despite efforts to promote entrepreneurship and facilitate market linkages, many beneficiaries reported difficulties in accessing markets due to lack of infrastructure, transportation constraints, and competition from larger enterprises. As a result, rural women often struggle to sell their products at competitive prices and realize the full economic potential of their businesses.

Socio-Cultural Barriers: Socio-cultural barriers, including gender norms and stereotypes, continue to pose challenges to the participation and empowerment of rural women in Jammu and Kashmir. Deep-rooted patriarchal attitudes often restrict women's mobility, decision-making autonomy, and access to resources, hindering their ability to fully benefit from the opportunities provided by the Umeed Scheme. Moreover, traditional gender roles and expectations may limit women's involvement in non-traditional livelihood activities and entrepreneurship ventures.

Inadequate Infrastructure: A lack of basic infrastructure, including roads, electricity, and telecommunications, poses significant challenges to the implementation of the Umeed Scheme in rural areas of Jammu and Kashmir. Poor infrastructure hampers the delivery of services, access to markets, and connectivity, limiting the scope and effectiveness of scheme interventions. Additionally, inadequate infrastructure may deter potential investors and

partners from engaging in economic activities in rural areas, further exacerbating socio-economic disparities.

Limited Financial Resources: Limited access to financial resources, including credit, savings, and insurance services, presents a major obstacle to the economic empowerment of beneficiaries under the Umeed Scheme. While the scheme aims to facilitate access to microfinance and other financial services, many rural women face barriers such as lack of collateral, high interest rates, and complex application procedures. As a result, they may struggle to invest in their businesses, expand their enterprises, or cope with financial shocks and emergencies.

Skill Gaps and Training Needs: Despite efforts to provide skill development and training opportunities under the Umeed Scheme, beneficiaries often face skill gaps and training needs that hinder their ability to engage in productive livelihood activities. Limited access to quality training programs, inadequate infrastructure for vocational education, and mismatch between training curricula and market demands contribute to the persistence of skill gaps among rural women. Addressing these challenges requires targeted interventions to enhance the relevance, accessibility, and effectiveness of skill development initiatives.

Legal and Regulatory Constraints: Legal and regulatory constraints, including land rights issues, documentation requirements, and bureaucratic procedures, pose challenges to the economic and social empowerment of beneficiaries under the Umeed Scheme. Complex legal frameworks, ambiguous land tenure systems, and cumbersome administrative processes may impede women's access to land, property rights, and other assets, limiting their ability to participate in economic activities and decision-making processes. Strengthening legal awareness, advocacy, and policy reforms are essential to address these constraints and promote inclusive development.

Recommendations for Enhancing the Effectiveness of the Umeed Scheme

Addressing the challenges faced by beneficiaries of the Umeed Scheme requires a comprehensive approach that combines policy reforms, capacity-building initiatives, and community-based interventions. The following recommendations aim to enhance the

effectiveness and sustainability of the scheme in empowering rural women and fostering inclusive development in Jammu and Kashmir:

Strengthen Market Linkages: Establish robust market linkages and value chains to facilitate the sale and marketing of products produced by Umeed Scheme beneficiaries. Provide training and support for market research, product development, branding, and packaging to enhance the competitiveness of rural enterprises. Foster partnerships with private sector entities, retailers, and e-commerce platforms to expand market access and create new opportunities for rural entrepreneurs.

Promote Gender-Responsive Policies: Develop and implement gender-responsive policies and programs that address the specific needs and priorities of rural women, including access to land, credit, and decision-making roles. Integrate gender perspectives into all stages of program planning, implementation, monitoring, and evaluation to ensure the meaningful participation and empowerment of women in the Umeed Scheme.

Improve Access to Financial Services: Expand access to financial services, including microfinance, savings, insurance, and remittance facilities, for Umeed Scheme beneficiaries, with a focus on reducing barriers such as collateral requirements and high transaction costs. Strengthen financial literacy and entrepreneurship training to enhance beneficiaries' financial management skills, savings habits, and investment decision-making.

Enhance Infrastructure Development: Invest in the development of basic infrastructure, including roads, transportation, electricity, and telecommunications, to improve connectivity and accessibility in rural areas. Prioritize the provision of infrastructure support for agro-processing, storage facilities, cold chains, and market infrastructure to support rural livelihoods and value addition activities.

Tailor Training and Capacity-Building Programs: Design and deliver training and capacity-building programs that are tailored to the specific needs and aspirations of Umeed Scheme beneficiaries, with a focus on building technical skills, entrepreneurship competencies, and leadership capabilities. Offer flexible training modalities, including in-person workshops, online courses, peer-to-peer learning, and mentoring, to accommodate diverse learning styles and preferences.

Strengthen Legal Awareness and Advocacy: Conduct legal awareness campaigns and workshops to educate Umeed Scheme beneficiaries about their rights, entitlements, and legal avenues for recourse. Advocate for policy reforms and legal reforms to address systemic barriers such as land tenure issues, documentation requirements, and bureaucratic procedures that impede women's access to resources and opportunities.

Foster Collaboration and Partnership: Foster collaboration and partnership among government agencies, non-governmental organizations (NGOs), civil society organizations, private sector actors, and community-based organizations to leverage resources, expertise, and networks for the effective implementation of the Umeed Scheme. Establish multi-stakeholder platforms and coordination mechanisms to facilitate information sharing, joint planning, and collective action towards common goals of rural development and women's empowerment.

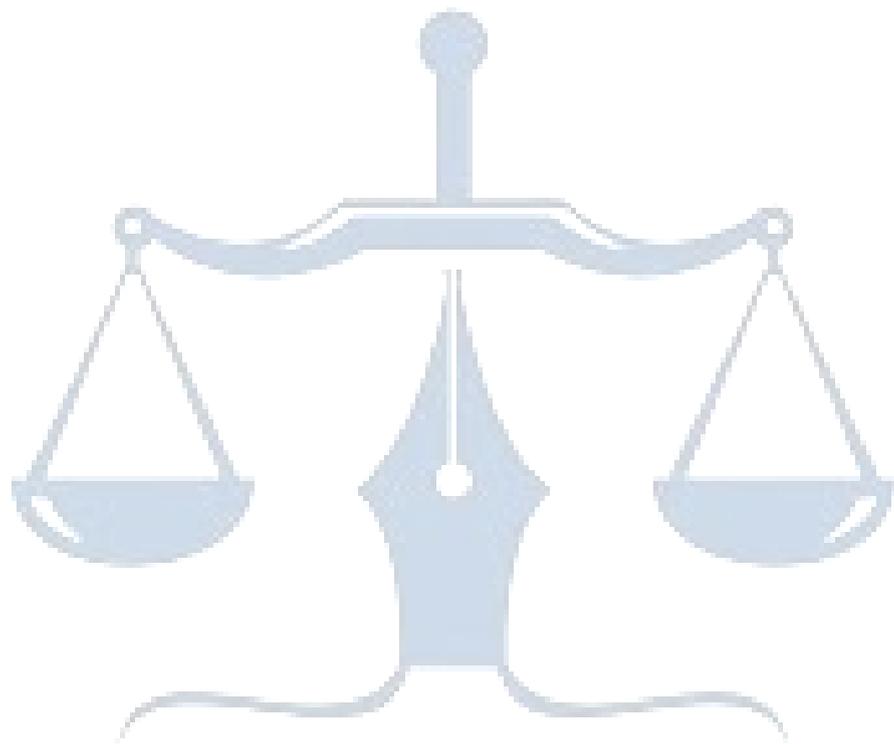
Conclusion

The Umeed Scheme, implemented under the Jammu and Kashmir Rural Livelihoods Mission (JKRLM), has played a pivotal role in empowering rural women by enhancing their economic independence, financial inclusion, and social participation. The study highlights the scheme's success in improving income levels, promoting entrepreneurship, and fostering self-help group (SHG) participation, while also identifying challenges such as limited market access, socio-cultural barriers, and inadequate infrastructure. To ensure sustainable empowerment, targeted interventions are needed, including stronger market linkages, gender-responsive policies, and enhanced financial services. Moving forward, continued policy support, infrastructure development, and legal awareness will be essential in overcoming barriers and maximizing the scheme's impact. With sustained efforts, the Umeed Scheme can serve as a model for rural transformation, unlocking the potential of women and fostering inclusive growth in Jammu and Kashmir.

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