

IMPACT OF INSURGENCY ON WOMEN EMPOWERMENT IN KASHMIR

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Abstract:

For the last 33 years, Jammu and Kashmir has grappled with significant political and social unrest stemming from the proxy conflict between India and Pakistan. This upheaval has deeply affected the populace, leading to substantial changes in their way of life, health, work environment, education, and mentality. Amidst the impacted residents, Kashmiri women, irrespective of their religious backgrounds, have borne considerable hardships. They've faced psychological trauma, poverty, lack of education, sexual assault, harassment, infertility, and numerous other difficulties. This study zooms in on the challenges and adversities confronting the most vulnerable sector of society—women. These women find themselves confined to traditional roles of child-rearing and household responsibilities, with minimal participation in decision-making processes. The longstanding Kashmir issue, persisting for seven decades, has inflicted profound suffering on women, subjecting them to the consequences of actions by both state and non-state entities. Instances of sexual assault, harassment, forced disappearances, and the growing numbers of half-widows, half-orphans, and orphans have surged as a result.

Keywords: Kashmiri Women; Vulnerable Section, Violence, Impact of Insurgency on Women, Challenges.

Introduction

Similar to women in other states of India, women in Jammu and Kashmir also experienced a subordinate position throughout the region. The challenges faced by women were further exacerbated by the long-standing political unrest in the Kashmir region of Jammu and Kashmir. However, starting from the early 1900s, women in Kashmir began to recognize their oppression. This awareness was fueled by the emergence of political consciousness, the spread of modern education, the promotion of cultural awareness, and the deteriorating economic conditions. In the 1930s, women actively participated in socio-political movements, and in the subsequent years, there was a noticeable increase in women taking up leadership roles in the politics of Jammu and Kashmir. Moreover, many women bravely fought against Pakistani invaders in 1947. While the political history of Kashmir after 1947 was often turbulent, and a distinct ethno-national consciousness remained strong among Kashmiri Muslims, it was not until the late 1980s that widespread frustration among Kashmiri Muslims towards their own leaders and the policies of New Delhi erupted into a full-fledged secessionist movement against India.¹

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¹. Khan A.H. (2017) Security Situation in Jammu and Kashmir, The Road Ahead

The negative attitude displayed by leaders in Kashmir and New Delhi has caused the alienation of the Kashmiri people, leading to a growing desire for independence among them. The oppressive laws, suppression, and misguided policies implemented by both the Central and State governments have compelled the younger generation in the valley to embrace a culture of violence. Consequently, in 1989, a significant uprising emerged in the region, fueled by the illegitimate occupation, and it has persisted and intensified ever since. An important contributing factor was the "Rajiv-Farooq" agreement in late 1986, which resulted in the reinstatement of Farooq Abdullah, who had been removed from power two years prior, as the interim chief minister in 1987 through a deal with the Congress party.

The unsolved Kashmir problem which is long pending since last 7 decades has become one of the worst suffers for women. Women are one, who is worst suffering from the conflict. They suffer both by state and non-state actors.² There is an increase in a number of rape, molestation cases, enforced disappearances and the number of half-widows, half-orphans, and orphans. Violence against women has badly affected them physically, psychologically, socially, politically and economically. In addition to prolonged life threat due to Kashmir conflict, they also face economic impoverish. The life of women in Kashmir is heavily impacted by domestic violence, aggressive treatments for trivial, negative social attitudes and increasing crimes against them. The beginning of the conflict, the violence in general and rape of Kashmiri women by security forces in particular.³

The women of Jammu and Kashmir are the most vulnerable and affected members of society and are subjected to the most challenges and violations of their rights. The state's current social, economic, and political circumstances have exacerbated gender discrimination during the past three decades.⁴ There has been little evidence of women participating fully in political and social processes. These discriminations have stolen their freedom of speech, freedom to pursue education, and freedom to find employment possibilities, which has a negative impact on human development and well-being. Women's life in the Kashmir has undergone significant upheaval, leaving them with no choice but to watch the rapidly shifting socioeconomic environment in silence. Particularly in the context of armed conflict and militancy, such developments have manifested signals of exclusiveness and led to identity issues. In addition to persistent humiliation and harassment, women in Kashmir also encounter catastrophic events and protracted depression, which exacerbates their mental and emotional health. Women of Kashmir, like many other states in India, are constrained by norms and traditions and responsible for managing household matters and rearing children.⁵

Taking into account the rationale of the study, two main sources of data collection have been used i.e., Primary and Secondary. Both these sources have been fully utilized in order to complete the research. The primary data for the present study consists of information obtained from respondents in the field through interview schedule and questionnaire. Whereas the secondary

² Behera, N. C. (2000). State, Identity and Violence: Jammu, Kashmir and Ladakh, Manohar Publications, New Delhi

³ Sharma, P. (2007), Violence against Women on the Rise in Jammu and Kashmir, News Track India, New Delhi

⁴ Gul, S.B.A. & Khan Z. (2013), Interventions for Promoting Gender Equity at Elementary Education Level in South Kashmir: An Evaluative Study, International Refereed Research Journal, 4(3), Pp-34,42

⁵ Sarwer Ghulam, (2017), Women empowerment: Issues and challenges in Jammu and Kashmir, ISSN-2347-9698 Volume 5 Issue 5,Pp-7

sources include the information collected through Books, Journals, research articles, Government documents which include data from census and other published materials from other sources.

As per census 2011, the Kashmir province has a total population of 6,907,623, out of which 3,647,466 and 3260157 are males and females respectively. So the total population size for the study is 3260157. Hence, the total sample size of the study becomes 377. Besides to it, the sample size taken by the previous researchers studying these variables have been in between 200-400. Thus it was found appropriate to collect the data from 377 respondents.

For this study analytical study is used for the analysis of data collected from field surveys in the study area. The IBM 20, SPSS descriptive analysis is used the interpret data. It is based on both primary and secondary sources. Census reports and personal interviews and field survey carried out in the selected regions for the authentic research. For this research, primary field data have been collected through structured questionnaires with both close and open-ended questions. The primary data will be collected from Kashmir region of Jammu and Kashmir.

Profile of the Respondents

1 Region:

The table 1 provides information about the frequency and percentage distribution of three regions in Kashmir - South, Central, and North Kashmir. The data is based on a total sample of 377. The table 4.1 shows that the largest percentages of respondents, 38.5%, are from South Kashmir, followed by 31.8% from North Kashmir, and 29.7% from Central Kashmir. This indicates that South Kashmir has the highest representation in the sample, while Central Kashmir has the lowest. Overall, the data suggests that the sample is fairly representative of the three regions in terms of percentage distribution, with no region having an overwhelming majority.

Region	Frequency	Percent
South Kashmir	145	38.5
Central Kashmir	112	29.7
North Kashmir	120	31.8
Total	377	100.0

Table 1 Frequency Distribution of the Region of the Respondents

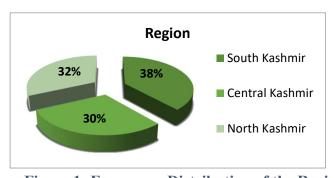


Figure 1: Frequency Distribution of the Region of the

Respondents

2. Locality:

The Table 2 shows the distribution of a sample of 377 individuals based on their locality, either rural or urban. Out of a total of 377 individuals, 219 (58.1%) live in rural areas, while 158 (41.9%) live in urban areas. This suggests that the majority of individuals were from rural localities. The percentage of individuals living in urban areas is comparatively lower.

Table 2 Frequency Distribution of the Locality of the Respondents

Locality	Frequency	Percent
Rural	219	58.1
Urban	158	41.9
Total	377	100.0

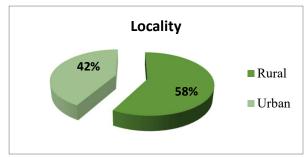


Figure 2: Frequency Distribution of the Locality of the

Respondents

3. Age:

The age groups are divided into 5 categories: below 18 years, 18-28 years, 28-38 years, 38-48 years, and above 48 years. Of the total sample, only 9 individuals or 2.4% were below 18 years of age. The largest age group was 18-28 years, which consisted of 139 individuals or 36.9% of the sample. The second-largest age group was 28-38 years, which consisted of 131 individuals or 34.7% of the sample. The other age groups, 38-48 years and above 48 years, were smaller and consisted of 65 individuals (17.2%) and 33 individuals (8.8%), respectively. Overall this table 4.3 suggests that the majority of individuals in the sample were between 18 to 38 years old, with the largest group being in the 18-28 years age range.

Table 3 Frequency Distribution of the Age Categories of the Respondents

Age	Frequency	Percent
Below 18 Years	9	2.4
18- 28 Years	139	36.9
28-38 Years	131	34.7
38-48 Years	65	17.2
Above 48 Years	33	8.8
Total	377	100.0

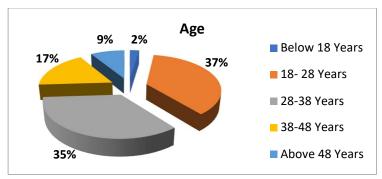


Figure 3: Frequency Distribution of the Age Categories of the Respondents

4 Marital Status:

The Table 4 shows the distribution of a sample of 377 individuals based on their marital status. The marital status categories are married, unmarried, widow, and divorcee. Of the total sample, 194 individuals or 51.5% were married, while 144 individuals or 38.2% were unmarried. The remaining individuals were either widows (27 individuals or 7.2%) or divorcees (12 individuals or 3.2%). The table 4.4 suggests that the majority of individuals in the sample were married, with more than half of the sample falling under this category. The percentage of unmarried individuals was also quite high, at around 38%. The percentage of individuals who were widows or divorcees was comparatively smaller.

Table 4 Frequency Distribution of the Categories of Marital Status of the Respondents

Marital Status	Frequency	Percent
Married	194	51.5
Unmarried	144	38.2
Widow	27	7.2
Divorcee	12	3.2
Total	377	100.0

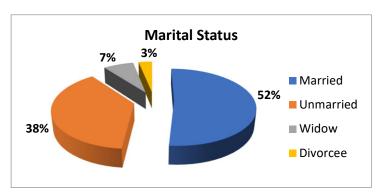


Figure 4: Frequency Distribution of the Marital Status of the Respondents

❖ Impact of Insurgency on Women in Kashmir

The women in Kashmir have been profoundly affected by the insurgency, encompassing various facets of their lives, including social, political, and economic dimensions. They have endured suffering and punishment from both Indian forces and militants, making it a terrifying ordeal for

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women, marked by attacks, threats, and a constant fear for their lives and well-being. These women have experienced the loss of loved ones, torture, sexual assault, psychological trauma, and numerous other acts of violence. The women in the state became the victim of violence from the past three decades due to armed conflict, Militancy, domestic and social violence etc. Domestic violence hinders the choices of women development. Militancy and armed conflict has unleashed a wave of violence against women. "There can be no two opinions that the women of Kashmir during the past two decades have been in the vanguard and have been fighting battles against all kinds of injustice and crimes against humanity committed by the state and by some dubious non state actors" Dabla; (2009).

Extreme male domination over women takes the form of violence against women. Women are put in a submissive position as a result of male violence. In Kashmir, domestic violence against women is on the rise. According to anecdotal evidence found in police data, even the educated and financially independent women suffer as a result. Violence against women has escalated over the past 30 years, and the effects of armed conflict and militant behavior have made the situation more severe. In the state, domestic violence is committed against women who live in urban and rural areas, as well as in all socioeconomic, educational, cultural, and age groups. However, militarization and militancy have sparked a wave of violence against women. While progovernment and pro-freedom militants' partial or misused use of guns resulted in a number of violent acts against women, military and paramilitary groups with access to state-sponsored guns have engaged in a variety of excesses against women, including violating their chastity. The latter appears to be justified by severe legislation like the Disturbed Areas Act and the Armed Forces Special Powers Act, whereas the former type of violence lacks social, legal, and political legitimacy. According to statistics from Jammu and Kashmir, crimes against women—such as rape, kidnapping, dowry, trafficking, suicide, and the like—are rising alarmingly.

In 2017, there were multiple incidents of violence in Jammu and Kashmir that resulted in the deaths of 20 civilian women. Among the victims were 8 women who were on a pilgrimage to Amarnath and were killed when suspected militants attacked their bus in Anantnag on July 10, 2017. Additionally, five women, including a minor girl, lost their lives near areas where encounters took place in the valley. Four women were killed as a result of shelling across the Line of Control (LOC), and one woman in the valley reportedly died due to suffocation caused by the intense teargas shelling by armed forces in Pulwama. Furthermore, one girl died from injuries sustained in a grenade blast in Tral town in September, while another woman was killed by unidentified gunmen at her home in Seer village of Tral in Pulwama district.⁸

❖ Social Impacts

The social well-being of women has been significantly impacted in comparison to other aspects of life. Numerous women have endured torture and punishment from both the Indian army and militants. Over 32,000 women have become widows, leaving approximately 120,000 children as

⁶Sharma, Pallavi (2010), Violence against women on the rise in Jammu and Kashmir, Retrieve from http://www.hindustantimes.com/indianews/violence-against-women-on-the-rise-inJammu & Kashmir/article1-530141.aspx

⁷ Sarwer Ghulam, (2017), Women empowerment: Issues and challenges in Jammu and Kashmir, ISSN-2347-9698 Volume 5 Issue 5,Pp-9

⁸ Jammu Kashmir Coalition of Civil Society, ANNUAL REPORT 2017 A Review of Human Rights in Jammu and Kashmir Pp-8

orphans. Since the onset of the conflict in Kashmir, a significant number of women have witnessed the deaths of their loved ones, including the loss of the main breadwinner, whether it is the father or husband. Each death, whether of an armed person or a civilian, leads to the collapse of the family as a functional socio-economic unit. This situation brings about challenges regarding sustenance and emotional security for family members. As the burden falls directly on the shoulders of these vulnerable women, it results in severe psychological and social issues. Without access to trained counseling centers, most women find it impossible to cope with and manage these circumstances. Numerous studies have demonstrated a significant increase in female suicides during the post-insurgency period.⁹

The Armed Forces (Special Powers) Act of 1958 governs military operations in Jammu and Kashmir. Under this Act, an officer may direct his soldiers to shoot and kill any civilian if they are in the way of maintaining public order. The Act allows for any person being arrested without a warrant using whatever force is necessary. The terrorists have also murdered a large number of Kashmiri people under various pretexts, viewing these killings as crucial for the armed struggle. Women, widows, and their children become orphans as a result, and the family unit as a whole is destroyed. The duty falls on women to provide basic needs, and widows are pressed into the labor market, where they control, and undergo continued abuse at the hands of their bosses. One study claims that, the conflict of Kashmir has increased the women's labor with leaps and bounds. ¹⁰

Conflict's effects on social life are evident in the prevalence of homes headed by women, half-widows, and widows; they bear a heavy burden of providing for the family. 11 Official records indicate that 693 people have vanished in total and been reported to the state. The relatives of missing people have received ex-gratia relief in the amount of one lakh after completing the necessary requirements and 332 has also been approved for ex-gratia. 12 Half-widows typically decline government-approved ex-gratia support. There are two reasons, one she was not sure about her husband's death and the second one she thought that those are responsible for her husband's disappearance. The decision to allow half-widows to remarry among Muslims was subject to theological disagreements, similar to the waiting period for women whose husbands had vanished. In India, the Muslim Dissolution Marriage Act was adopted in 1939. It is in effect in the state of Jammu and Kashmir, where it was adopted in 1942. In accordance with a provision in the Act, a woman who is the wife of a person according to Muslim law shall be able to get a declaration for the dissolution of her marriage when her husband hasn't returned for a period of four years. There is disagreement among Ulema on their opinions. According to one group, if a half-widow marries again and her spouse remarries, the first marriage is dissolved. The second opinion, on the other hand, holds that even if the second marriage would be dissolved if the original husband returned after the woman had married again; it would be considered valid if she had given birth to any children. 13

⁹ Rashid, A. (2005). Women Suicide Rate in Valley Rising, Voices Unheard, July-Sep. Pp.5-6

¹⁰ Rashid, A. (2011). Waiting for Justice, Half-widows, Pharos Media and Publishing Pvt Ltd, May2 Pp.10

¹¹ State of Human Rights in Jammu and Kashmir, 1990 – 2005, Pp-5

¹² Informative Missive April 2006, Pp-11

¹³ State of Human Rights in Jammu and Kashmir, 1990 – 2005, Pp.277

The region of Kashmir has been plagued by political unrest and armed conflict for several decades, resulting in significant societal changes. The issue of militancy in Kashmir has had various social, cultural, and economic impacts on the lives of people living in the region, including the way women dress. It's important to note that Kashmir is a diverse region with different religious and cultural groups, and people's attire can vary based on their religious and cultural affiliations. In the context of militancy, the conflict in Kashmir has led to an increased presence of security forces and a heightened atmosphere of tension and uncertainty. This has influenced the way some women choose to dress for various reasons, including personal safety and cultural norms. Due to security concerns, some women may adopt more conservative attire, such as wearing hijabs, headscarves, or traditional Kashmiri clothing like the pheran (a loose gown-like garment). This is often done to minimize attention and avoid potential harassment or targeting by security forces or militants.

The female teachers received threats from their own pupils for not donning *Burgas* and for not waxing their eyebrows. Mehvish, 16, and Nausheen, 14, were shot by militants on their legs when they were wearing jeans. 14 Although militants had cautioned girls in urban areas, particularly educated girls, to dress appropriately or cover up with a *Burga*, the girls in rural regions adamantly embraced it. The Burga was never permitted in Kashmiri traditional attire. Qasaba with a long phiran were the traditional clothes of Kashmir, and the face was always exposed. 15 Instead of safeguarding women from security personnel, the *Burga* puts them more open to attack. According to security personnel, one out of every three people wearing Burgas is a militant. The woman wearing a *Burga* was humiliated and subjected to sexual harassment by security personnel. After threats from terrorists and other elements, every woman in Kashmir wore a Burga or chador, but women were still occasionally spotted in public without them. 16

However, it is important to remember that the impact of militancy on women's dress is complex and varies across individuals and communities. Not all women in Kashmir necessarily change their dress due to militancy, and many continue to wear a variety of clothing styles based on personal choice, cultural norms, and religious beliefs.

Table 5: Frequency distribution of respondents whether they agree that Insurgency in Kashmir region has put negative consequences on social life of women in the Valley?

Options	Frequency	Percentage
Agree	266	70.6
Disagree	111	29.4
Total	377	100

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¹⁴ Suri. K. (2006), Impact of Violence on women's Education in Kashmir, Published by WISCOMP, New Delhi 110003, India Pp-21

¹⁵ Shiraz Sidhwa, "Dukhtaran-e-Millat: Profile of a militant, fundamentalist women's organization," IN Kamla Bhasin and Ritu Menon (eds.), Against All Odds: Essays on Women, Religion and Development from India and Pakistan, New Delhi: Kali for Women, 1994, p.128 ¹⁶ Rita, M. (2001), Guns and Burqa: women in Kashmir Conflict. In Manchanda (ed.) women, War and Peace in South Asia; Beyond Victimhood to

Agency), Sage Publications, New Delhi Pp.59,60

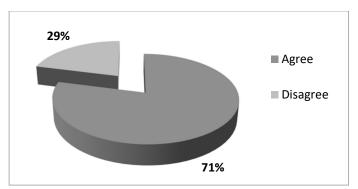


Figure 5: Frequency distribution of respondents whether they agree that Insurgency in Kashmir region has put negative consequences on social life of women in the Valley?

In **Table 5:** 70.65% of the respondents allege that insurgency in Kashmir region has put negative consequences on social life of women, including Women irrespective of their age, caste, religion and occupation and the rest 29.35% have marked their responses in negative mode. Our findings indicate that armed rebellion has worsened the social life of women in Kashmir. It is because of insurgency that every section of the state get affected to a huge extent, no section in the state remain safe from side effects of insurgency.

***** Impact on Education of Women:

The aspiration of providing education to everyone remained unfulfilled due to the prolonged unrest in the valley. Based on the School Education Department's data, there are a significant number of children, totaling 43,153, who are currently not attending school in Jammu and Kashmir. Among these children, 19,426 are boys and 23,727 are girls, encompassing both dropouts and those who have never been enrolled. It is concerning to note that 22,041 children have discontinued their education with 9,296 boys and 12,745 girls comprising this group. The state, which already has the highest illiteracy rate among the northern states, faces further concern as 10,982 girls between the ages of 6 and 14 have never had the opportunity to attend school.¹⁷

The State's literacy rate in 2001 was 55%, with rural areas having a rate of 48% and urban areas having a rate of 72%. This stark gap between rural and urban literacy rates highlights Kashmir's rural areas' significant lack of development, particularly the dearth of schooling in villages near the Line of Control. These present data demonstrate the historical ramifications of undervaluing the education of Muslims and women. In 2001, it was projected that 66% of men and 42% of women were literate. According to the 2003 Report, Kashmir, which has a Muslim majority, has the lowest rural literacy rate (72%), whereas Jammu, which has a Hindu majority, tops the list. This is attributable to the effects of militancy, as all of the districts afflicted by militancy have a poor literacy rate, the Report claims. Conservative estimates place the number of schools destroyed by the extremists at around 650, with security personnel taking over many more in remote areas. One effect of these activities is that the state has a low literacy rate, which is 64.97 percent, compared to 74.04 percent for all of India.¹⁸

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¹⁷ The Daily Greater Kashmir (Aug. 25, 2012), Pp.1

¹⁸ Geelani Zahoor Ahmad (2012), Effect of Militancy on the Educational Standards in Jammu and Kashmir State Vol. 21, No. 2 Pp-29.

The occurrence of violent incidents in the area has a negative impact on girls, leading many parents to perceive a heightened risk for their daughters when schools in those regions are subjected to attacks. During the academic year 2018-2019, the number of girls enrolled in education within urban areas amounted to 398,525. However, this number drastically decreased to 99,899 young girls in 2015-2016, indicating a significant 78% decline in girls' access to education. Moreover, the presence of military camps poses additional threats to girls, as the presence of armed personnel increases their vulnerability to sexual violence, abuse, and other forms of harassment. Consequently, this situation leads to an increase in dropout rates among girls attending these schools, as they seek to avoid such risks.¹⁹

Table 6: Frequency distribution of respondents about ongoing insurgency has increased the illiteracy ratio of females in the region.

Options	Frequency	Percentage
Yes	226	59.9
No	60	15.9
Can't Say	91	24.2
Total	377	100

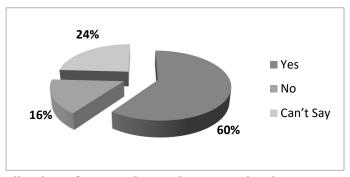


Figure 6: Frequency distribution of respondents about ongoing insurgency has increased the

illiteracy ratio of females in the region.

The **Table 6:** represents the frequency and percentage distribution of respondents based on their frequency of that ongoing insurgency has increased the illiteracy ratio of women in the state. The sample size for the study is 377 respondents. Of the total respondents, the majority (59.9%) reported ongoing insurgency has increased the illiteracy ratio of women, while a smaller proportion (15.9%) reported the option 'No'. A significant minority (24.2%) reported the option can't say. We achieve maximum responses in favor of option 'Yes', thus our findings suggest that it is the insurgency which has pushed illiteracy ratio of women towards upward.

❖ Political Impacts

After the social, there is another aspect that must be considered: politics. Without politics, no nation can advance, and it is especially important when it comes to women's empowerment. This factor is essential for any country's growth, but it is especially important for advancing women's

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¹⁹ P.A. Ahmad and S. Balamurgan, June 2021, THE IMPACT OF ARMED CONFLICT ON EDUCATION IN KASHMIR, ISSN 2319-4979 Pp-618

empowerment. Prior to the 1972 election, women in Jammu and Kashmir had not yet been admitted to the assembly. For the first time, four out of the six female candidates won this election. Thus, this election cleared the way for the highest percentage of women (5.33%) to enter the assembly. Since that time, the proportion of women in the assembly has never exceeded 3%. This is despite the fact that, with the exception of the 1977 and 1983 elections, the number of women running for office has been steadily rising. Most of the women who ran in the assembly elections forfeited their deposits. Since the trend persisted in the 2002 election as well, the administration was required to recommend two women in accordance with the constitution. For a very long time, the state did not have a single female minister. In 1996, Sakina Itoo was appointed minister.

In the conflict-ridden region of Kashmir, political participation is remarkably low in the 21st century, whereas women's representation globally has shown satisfactory progress. The electoral processes in Jammu and Kashmir highlight a concerning trend of decreasing women's representation, both in the legislative assembly and in local self-government. A noticeable disparity can be observed between the 2008 and 2014 elections, with a substantial decline in the number of women members. In 2008, there were 67 women members, whereas in 2014, this number plummeted to a mere 26. The decline in women's representation can be attributed to the ongoing conflict and the boycott calls by separatist groups and militants. The state experienced numerous upheavals during the period from 2008 to 2014, which greatly impacted the electoral process. Furthermore, the local self-government also witnessed a decline in women's representation in 2018 compared to 2011. In 2011, women constituted 29% of the local self-government, whereas in 2018, their representation decreased to 26%. There are multiple reasons contributing to this decline, including:

- The continuous conflict in the Kashmir,
- Insufficient knowledge and understanding,
- Inadequate access to education,
- Limited availability of resources,
- Waning interest due to recurring fatalities,
- Persistent occurrences of rape, trauma, and abuse against women,
- Disinterest from authorities in resolving disputes,
- Political parties reluctant to empower female candidates,
- Unfavorable circumstances within families,
- Influence of patriarchal family structures,
- Women abstain from participating in elections due to adherence to separatist and militant boycott calls.

The aforementioned factors are limiting the presence of women in both the state legislature and local government. The prolonged conflict over the past seven decades has resulted in people feeling mentally unstable and confined within their homes. Life has become challenging, particularly for women, because of the extensive presence and unpredictability of the armed forces near the rehabilitation centers. Consequently, women are compelled to stay indoors due to the psychological fear caused by the armed forces. The 73rd and 74th amendment (1993) of the

constitution of India has provided reservation of seats for women in the local bodies of panchayat and municipalities. From the fifth five-year plan (1974-78) onwards there has been a remarkable shift in the approach to women issues from welfare to development. In Kashmir valley, the women folk are interested to take part in political activities and are also interesting to cast their votes but due to unrest and some social and political disturbance women are not in such position to show and favor their interests.

Table 7: Frequency distribution of responses whether insurgency in the state is a biggest hurdle in the way of political participation of women in Kashmir?

Options	Frequency	Percentage
Yes	177	46.9
No	67	17.8
Can't say	133	35.3
Total	377	100

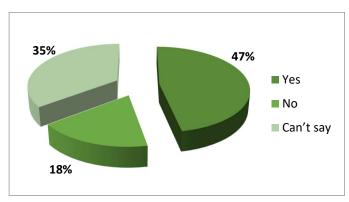


Figure 7: Insurgency in the state is a biggest hurdle in the way of political participation of women in Kashmir

The **Table 7:** data shows that 46.9 percent respondents said that insurgency in the state is a biggest hurdle in the way of political participation of women, 17.8 percent respondents disagreed with the statement and 35.3 percent are with "Can't say" statement.

Economic Impacts

Insurgency exerts a significant influence on the economies of societies, causing not only immediate destruction of resources but also enduring repercussions on the local economy. ²⁰ The effect of Insurgency includes the physical destruction of urban objects, and the human casualties (injuries and losses of human life). The economy of a state is directly impacted by armed conflicts. Handicraft businesses, agricultural production, and the tourism sector have all suffered decline due to such conflicts. Additionally, essential infrastructure elements like roads, power supply, communication systems, and access to clean drinking water remain in a state of disrepair as resources are allocated towards counter-terrorism efforts.

²⁰ Islam, A.U. (2014). Impact of Armed Conflict on Economy and Tourism: A Study of State of Jammu and Kashmir. IOSR Journal of Economics and Finance (IOSRJEF) e-ISSN: 2321-5933, p-ISSN: 2321-5925. Volume 4, Issue 6. (Jul-Aug.), Pp 55-60

The women who lost their husbands faced immense challenges in the economic realm. They had to endure great hardships, toiling in fields or serving in the households of royal families just to sustain their daily lives. Their children had to forego their education and assist their mothers in improving their economic situation, striving to escape the grip of abject poverty. Nevertheless, it proved arduous for all the widows to earn a livelihood. The Insurgency in the Kashmir valley has led to the impoverishment of the Kashmiri society. This has occurred through various means, such as the depletion of capital, decline in income and employment opportunities, physical destruction of agricultural resources, diminished investments, and the widespread displacement of the populace.²¹

The government's failure to implement effective measures to protect the basic survival rights of widows has been proven, despite the existence of various social security programs. The Sample Registration System has revealed that several crucial factors contribute to the severe deprivation experienced by Indian widows. These factors include societal restrictions on living arrangements, insecure property rights, limited freedom to remarry, restricted employment opportunities, and a lack of social support. While in theory there may be provisions in place, the reality is that impoverished women are left to rely solely on the will of a higher power to sustain their lives. Additionally, elderly individuals who have lost their vision due to the loss of a son in conflicts, whether at the hands of government forces or militants, find themselves living in darkness. Their economic circumstances are too dire to fulfill their basic needs and desires.

Conflict is a prevalent issue worldwide, and one such conflict exists in Kashmir region of India. Here, armed militants and security forces are engaged in a violent struggle. This conflict has resulted in significant human and material losses, impacting the region's population directly or indirectly. Among those most affected are women, who have suffered the loss of loved ones and their own dignity. The Kashmir region currently has approximately 15,000 to 25,000 widows, 1,500 half-widows, and 120,000 orphans. These women endure immense hardships in various aspects of life, including social, political, and economic domains. They have been subjected to physical and psychological abuse by both militants and security forces. As heads of their families, they face numerous challenges in providing for their children. Regrettably, women in Kashmir are subjected to sexual harassment and humiliation in all aspects of life.

Table 8: Frequency Distribution of Responses whether unemployment rate of females in

Kashmir is higher than the males Unemployment rate.

Options	Frequency	Percentage
Selfishness of politicians	92	24.5
Lack of natural resources	79	20.9
Political turmoil and unrest	157	41.7
Any other	49	12.9
Total	377	100

21 Jo Boyden, Jo de Berry, Thomas Feeny, & Jason Hart PhD (2002), Children Affected by Armed Conflict in South Asia: International Development

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Centre University of Oxford.

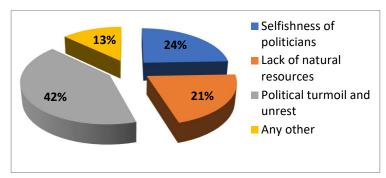


Figure 8: Frequency Distribution of Responses whether unemployment rate of females in Kashmir is higher than the males Unemployment rate.

In the above **Table 8:** 41.7 percent respondents allege that Political turmoil and unrest is responsible for higher unemployment rate of women in Kashmir, 24.5 percent respondents said it occurred due to selfishness of politicians. 20.9 percent respondents said that it is because of lack of natural resources and 12.9 percent said it is any other. On the bases of responses which we achieve, we can say that Insurgency in the state has given birth to many kinds of problems among them the chief one is unemployment problem, it is growing in an alarming rate among women in Kashmir. Further the state lacks industrial sector which also gives birth to unemployment boom.

The lives of women have been severely impacted, and both the central government and state government have not made any efforts to improve the situation for women. If the circumstances continue unchanged, there may come a time when people start resorting to the killing of female babies in the womb. Women have been the most adversely affected by the conflict, whether directly or indirectly through their relatives. They are trapped in the conflict as their sons, daughters, husbands, fathers, and others are involved in it. It is the responsibility of the central and state governments to bring an end to this perpetual conflict, allowing women to breathe freely without any problems. The central and state governments should engage in dialogue with separatists and civil societies to resolve this conflict and save future generations from this unfortunate plight.

Conclusion

One of the primary concerns of this work was to examine the effects of militancy on women empowerment in Kashmir. Hopefully, this study has revealed that women have been the greatest victims of the violence in Kashmir. Looking at the major indices of development health, education, employment and property rights this study has shown that the insurgency and armed conflict in Kashmir have had extremely destructive effects on the lives of women. Insurgency has created many problems like the frustration, psychological tension, less visible economic development among Women of Kashmir.

The ongoing insurgency is a major hindrance in the Social, Political and economic development of Women in Kashmir. Most of the respondents in the study area are affected due to ongoing insurgency in Kashmir. Despite number of programmes and policies for their upliftment, women in Kashmir are facing number of challenges due to insurgency related to their health, economy, education and politics.

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