

SKILL DEVELOPMENT AS A CATALYST FOR SOCIAL AND PERSONAL EMPOWERMENT: WOMEN IN KASHMIR

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Abstract

This paper examines the intertwined yet distinct dimensions of personal and social empowerment, emphasizing their significance in the context of women's development in Jammu and Kashmir. Personal empowerment involves individuals gaining control over their lives, enhancing self-confidence and decision-making abilities, while social empowerment pertains to marginalized groups accessing resources and opportunities to participate fully in society. The study highlights the transformative role of skill development programs such as the Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Himayat, and Mahila Shakti Kendra (MSK) in empowering women in the region. These initiatives have facilitated women's entry into various sectors, fostering economic independence and challenging traditional gender norms. The paper further discusses how these empowerment strategies contribute to broader socio-economic development and peacebuilding in conflict-affected areas.

Keywords: *Personal empowerment, social empowerment, women's development, skill development programs, PMKVY, Himayat, Mahila Shakti Kendra, Jammu and Kashmir, gender equality, socio-economic development, peace-building.*

Introduction

Social and personal empowerment are two interlinked but distinct dimensions of human development. Personal empowerment refers to an individual's ability to gain control over their own life enhancing their self-confidence, self-efficacy, and decision-making power (Zimmerman, 2000; Gallant, et. al. 1985). It involves developing the skills and mindset required to act independently and make life choices. Social empowerment, on the other hand, is a broader process through which marginalized groups gain access to resources, opportunities, and institutions that enable them to participate fully in society. It includes the reduction of systemic barriers related to gender, caste, ethnicity, or class and the transformation of social norms and power dynamics (Kabeer, 1999).

Empowering women is not just a matter of justice or equity; it is a fundamental requirement for sustainable social and economic progress (Drèze, & Sen 1989). Among the most effective contemporary strategies for women's empowerment is skill development, which serves as a bridge between exclusion and inclusion, between dependence and self-reliance (Corbridge, 2002). In recent years, skill development programmes such as Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Himayat, and Mahila Shakti Kendra (MSK) have emerged as powerful tools in India's mission to empower women, especially in conflict-affected and economically backward regions like Jammu and Kashmir (Khan & Wani, 2020).

Women in Kashmir often face multi-dimensional marginalization due to socio-political instability, conservative traditions, low female literacy, limited access to employment, and mobility restrictions

(Bhat, 2021). Despite these constraints, skill development initiatives have begun to offer women the opportunity to redefine their roles, increase their agency, and participate meaningfully in society. As Michelle Obama once said, "No country can ever truly flourish if it stifles the potential of its women and deprives itself of the contributions of half its citizens." This quote holds particular resonance in Kashmir, where tapping into women's potential can play a key role in socio-economic reconstruction and peacebuilding.

The PMKVY, launched by the Ministry of Skill Development and Entrepreneurship, aims to enable a large number of Indian youth to take up industry-relevant skill training. Through its short-term training (STT) and Recognition of Prior Learning (RPL) modules, the scheme opens doors for unskilled and semi-skilled women to formal employment opportunities (MSDE, 2022). In Kashmir, PMKVY has been instrumental in upskilling young women in trades such as sewing, beauty therapy, food processing, IT, and healthcare. Many have gone on to start micro-businesses, contributing to both family income and local economies.

In parallel, Himayat, a special sub-scheme of the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) tailored for Jammu and Kashmir, targets unemployed youth from low-income households. The programme offers skill training with job placement, which is crucial for empowering young women in rural and urban parts of the valley. According to a report by the Ministry of Rural Development (MoRD, 2021), over 50,000 youth have been trained under Himayat, with a significant proportion being women. By offering

assured placement, the scheme gives these women not just income but also dignity, exposure, and a broader vision for life (Khan & Wani, 2020).

The Mahila Shakti Kendra (MSK) scheme, under the Ministry of Women and Child Development, plays a complementary role in creating awareness, mobilizing women, and facilitating access to welfare services. In Kashmir, MSKs have been set up at the district and block levels to bridge the gap between government schemes and grassroots women. These centres conduct training in life skills, digital literacy, financial literacy, and legal awareness—enhancing women's ability to make informed decisions and assert their rights (MWCD, 2020).

The cumulative impact of these programmes is profound. On a personal level, skill development enhances self-confidence, decision-making capacity, and economic independence. Women who once relied entirely on male family members are now active earners, with control over their income. This contributes significantly to intra-household bargaining power, allowing women to take part in decisions related to children's education, healthcare, and household spending (Sen, 1999). As one trainee from Budgam noted, “*Earlier, I couldn't even speak in front of my family members. Now I run a tailoring centre and train other girls in my village.*” (Field Interview, 2023).

On a social level, skill development contributes to changing perceptions and gender norms. In communities where women working outside the home was once taboo, families now proudly support daughters and wives who bring home a salary. This shift contributes to greater gender equality, reduction of poverty, and enhanced community resilience (UN Women, 2021). Women trained under Himayat or PMKVY have also formed Self-Help Groups (SHGs) and micro-enterprises, becoming role models for others and fostering a sense of collective empowerment.

Moreover, these programmes indirectly contribute to peacebuilding in conflict-prone regions. Empowered women are more likely to participate in civil society, local governance, and peace dialogues. They are also less vulnerable to exploitation and radicalization—a key concern in regions like Kashmir. As Amartya Sen (1999) argues in *Development as Freedom*, real development must focus on expanding human capabilities and removing the “unfreedoms” that limit people's choices and potentials. Skill programmes in Kashmir are helping achieve precisely this by giving women the means to make independent life choices. Skill development is not merely an economic intervention—it is a transformative social process. It equips women

with tools to break barriers, challenge stereotypes, and build self-reliant futures. Programmes like PMKVY, Himayat, and Mahila Shakti Kendra are not only empowering individuals but also reshaping communities across Kashmir. By continuing to invest in skill-building with a gender-sensitive approach, the vision of a more equal, just, and peaceful society becomes increasingly attainable.

Objectives of the Study

1. Assess the Impact of Skill Development Programs on Women's Economic Autonomy
2. Examine the Role of Financial Inclusion in Personal Empowerment
3. Identify Regional Disparities in Financial Access Post-Training
4. Evaluate the Interplay Between Paid Employment and Domestic Responsibilities

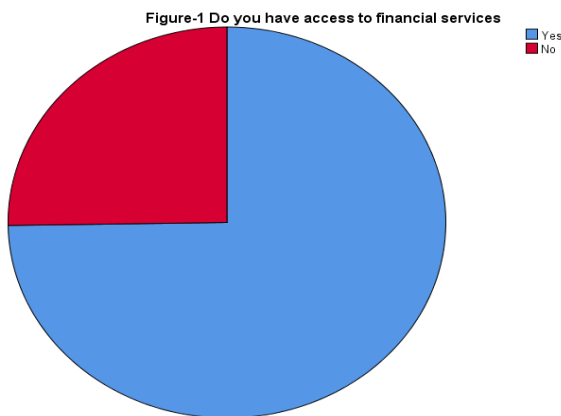
Methodology

This empirical study employs a cross-sectional survey design to assess the impact of three key government skill development programs—Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Himayat, and Mahila Shakti Kendra (MSK)—on women's empowerment in the Kashmir Valley. The research was conducted in three districts of Jammu and Kashmir: Srinagar, Budgam, and Ganderbal, selected for their active participation in the aforementioned skill development programs. A purposive sampling technique was utilized to select 103 women who had completed training under PMKVY, Himayat, or MSK. These participants were chosen to represent the target population of women who have undergone skill development training in the region. Primary data was collected through structured interviews using a pre-tested questionnaire. The instrument was designed to capture information on participants' demographic profiles, types of skills acquired, access to financial services, changes in employment status, and shifts in domestic responsibilities. Quantitative data were analyzed using descriptive statistics to summarize the findings. Thematic analysis was applied to qualitative responses to identify patterns and insights related to the impact of skill development programs on women's empowerment. Informed consent was obtained from all participants, ensuring confidentiality and voluntary participation. Ethical guidelines were adhered to throughout the study to protect the rights and dignity of the respondents. This methodology provides a comprehensive approach to evaluating the effectiveness of skill development programs in enhancing women's empowerment in the Kashmir Valley.

Finding and Discussion

Personal empowerment through access to financial services

One of the most tangible indicators of personal empowerment is economic autonomy—the ability to earn, control, and utilize financial resources independently. In assessing the impact of skill development programmes on women's empowerment, a critical question was posed: “Do you have access to financial services after gaining skill education?” This question aims to uncover whether skill education has translated into real economic access and autonomy, which are foundational to personal empowerment.



A significant 74.8% of respondents reported that they gained access to financial services such as bank accounts, savings options, digital payment platforms, and even credit facilities after undergoing skill education. This access marks a major shift in their personal empowerment journey, for several reasons:

Financial inclusion as a catalyst for agency: Before acquiring skill education, many women in Kashmir—especially in rural areas—lacked access to even basic financial instruments. Skill programmes like PMKVY and Himayat not only train women in income-generating skills but also link them to financial literacy modules, enabling them to open bank accounts, access savings schemes (like Sukanya Samriddhi or PM Jan Dhan Yojana), and use mobile wallets. Having a bank account in her name means a woman can save money, receive payments directly, and plan her expenses independently. This financial independence directly enhances decision-making power and reduces dependence on male family members a core component of personal empowerment (Kabeer, 1999).

Economic identity and social recognition: When women start earning through skill-based activities—like tailoring, handicrafts, food processing, or digital services—they begin to be

recognized not just as caregivers or homemakers but also as economic contributors. This change boosts their self-worth, self-efficacy, and community standing. Having access to financial services reinforces this new identity, giving women the tools to manage and grow their income.

Control over Financial Resources: Control over income is a key factor in gender empowerment. Studies (Sen, 1999) have shown that when women control household income, more is spent on children's health and education. In the survey, women who reported gaining access to financial services often also reported being able to make independent purchasing decisions, contribute to family savings, or even invest in their own micro-enterprises.

For example, one respondent from Budgam shared: “After the training, I started a stitching business from home. Now, I have my own bank account and even applied for a government loan to expand my work. Earlier, I never imagined doing any of this on my own.” (Respondent no. 20)

This illustrates how skill education leads to confidence and competence, and how financial tools make that transformation sustainable.

Bridging the Digital Divide: Several government schemes, including Mahila Shakti Kendras, have helped women become familiar with digital banking, UPI, and other online services. For many, this was their first interaction with technology-driven financial services, contributing not just to economic access but also to digital literacy, a crucial part of 21st-century empowerment.

5. The Remaining 25.2%: While the data is promising, the 25.2% of women who reported not having access to financial services highlight the remaining barriers. These could include lack of documentation (Aadhaar, PAN), mobility constraints, digital illiteracy, or family restrictions. It shows that while skill training opens doors, support mechanisms like financial education, follow-up mentoring, and infrastructural access are still needed to ensure *inclusive empowerment*.

As Zimmerman (2000) explains in empowerment theory, personal empowerment comprises intrapersonal (self-perception), interactional (knowledge and skills), and behavioral (actions taken) components. In this case- intrapersonal: Women feel more confident and perceive themselves as capable; interactional: Skill training gives them the knowledge to understand and use financial tools; behavioral: Accessing financial services and making independent decisions becomes possible. Thus, the data clearly shows that skill development programmes, by facilitating economic empowerment, are directly enabling women to achieve personal empowerment—turning

passive recipients into active agents of their own change.

List of the services availed

Table-1 provides a breakdown of the types of financial services accessed by women who reported gaining financial access after acquiring skill education. Let’s proceed with a detailed analysis of this data, building on the theme of personal empowerment through economic inclusion.

Table-1. List of the services availed

	Frequency	Valid Percent
Account/Debit card/ mobile Internet	49	63.6
Credit card/ loan facilities	28	36.4
Total	77	100.0

This table gives us important insight into the quality and depth of financial inclusion among the 77 women who reported gaining access to financial services after skill development training.

1. Basic financial inclusion The majority (63.6%) of the respondents availed basic financial services such as bank accounts, debit cards and mobile internet or online payment systems. These services represent the first level of financial empowerment, allowing women to:

- Receive payments or wages from employment
- Deposit savings securely
- Make independent purchases
- Engage in basic digital transactions (e.g., UPI, mobile wallets)

This access is crucial, especially in regions like Jammu and Kashmir, where women have historically been excluded from formal financial systems due to mobility restrictions, lack of documentation, and socio-cultural norms (Bhat, 2021). Skill education here acts as a gateway, often accompanied by sessions on financial literacy and digital banking, which help bridge the knowledge gap.

Advanced financial services : A significant portion (36.4%) of women accessed credit-based services such as loans (including microfinance or Mudra loans) and credit cards This is a powerful indicator of personal and entrepreneurial empowerment. It suggests that women are not just participating in the economy passively but are planning for future investment, starting or scaling income-generating activities and managing risk and financial decisions independently. This marks a transition from dependence to agency, especially for women who might have traditionally relied on male family

members for financial decision-making. For instance, women under the Himayat scheme or trained through PMKVY centres often receive guidance on applying for loans under schemes like Stand-Up India or PMSGP, allowing them to start small businesses. As per Khan & Wani (2020), women who started tailoring units, beauty parlours, or food-processing ventures in south Kashmir were often first-time borrowers this was only possible due to the exposure and confidence gained through structured skill training.

Layered empowerment: The data shows a layered process of empowerment, first, skill training leads to income generation that leads to basic financial service use. With time, exposure, and confidence, women move towards credit use and financial planning. This progression aligns with Kabeer’s (1999) framework, which sees empowerment as a process involving resources (skills and finance), agency (ability to act independently), and achievements (visible outcomes like savings or businesses).

Skill development programmes must be integrated with financial literacy and access facilitation. It’s not enough to teach tailoring or digital skills training must include sessions on banking, savings, insurance, and credit access. Linkages with banks and microfinance institutions should be built into the curriculum so that women trainees can immediately apply for loans or open accounts upon completion. The gap between basic and advanced service use (63.6% vs. 36.4%) indicates the need for more support in navigating formal credit systems, especially for women with low literacy or first-time users. The data from Table-1 highlights that skill education does not just stop at employment, it creates a financial identity for women. While 63.6% of women accessed basic financial services, a significant 36.4% took the further step of entering the world of formal credit, which is a strong indicator of rising financial confidence, autonomy, and entrepreneurial ambition. This reinforces the conclusion that skill development is a foundational tool for personal empowerment not just because it offers a job or a skill, but because it opens the door to lifelong economic participation and independent decision-making.

District-wise access to financial services

The data shows that among the women who reported having access to financial services, the highest percentage came from Srinagar (45.5%), followed by Budgam (35.1%) and Ganderbal (19.5%). This suggests that women in Srinagar are more likely to benefit from financial inclusion after skill training, possibly due to better banking

infrastructure, digital access, and awareness. Budgam also shows a strong level of access, indicating that skill programmes are reaching semi-urban areas effectively.

On the other hand, among those who do not have access to financial services, the majority 53.8% are from Ganderbal, which raises concerns about gaps in outreach, awareness, or available facilities in that district. Srinagar and Budgam both had lower shares (23.1% each) of women who were still financially excluded. This suggests that while skill training is helping in some areas, more targeted support is needed in districts like Ganderbal to ensure equal access for all women.

Overall, the district-wise comparison highlights uneven progress in financial access. While skill development programmes are proving effective in places like Srinagar and Budgam, Ganderbal lags behind. This calls for focused interventions such as mobile banking units, local financial literacy workshops, and stronger community-level support to help women in underserved areas gain the same level of personal empowerment through financial inclusion.

Table 2 District wise access to financial services

	Srinagar	Ganderbal	Budgam	Total
Yes	35	15	27	77
	45.5%	19.5%	35.1%	100.0%
No	6	14	6	26
	23.1%	53.8%	23.1%	100.0%
Total	41	29	33	103
	39.8%	28.2%	32.0%	100.0%

Impact of Skill Programmes on Domestic and Care Work

Table-2 Does skill programme and paid work had impact on your domestic and care given work?

	Frequency	Valid Percent
Increased	7	7.4
Performing Double work	21	22.1
Decreased	23	24.2
Decreased to some extend	44	46.3
Total	95	100.0

The data shows a complex picture of how skill development and paid work affect women’s roles at home. While a hopeful 70.5% of women (24.2% + 46.3%) said their domestic and care responsibilities have decreased or decreased to some extent after joining skill programmes, there is a concerning side to this story. A notable 22.1% of women reported that they are now performing double work juggling both paid jobs and the same level of unpaid

domestic duties. Additionally, 7.4% said their workload has actually increased.

This situation highlights what sociologist Arlie Hochschild called the ‘second shift’ where women, even after gaining employment, are still expected to handle housework, childcare, and caregiving without support or redistribution within the household. These women are essentially carrying a double burden, doing both paid and unpaid labor, which can lead to stress, exhaustion, and a limit on how far they can benefit from empowerment. In the Kashmiri context, where social expectations around women’s roles remain strong, this adds to the emotional and physical strain many working women face.

More worryingly, these patterns reveal that skill programmes, while successful in promoting economic participation, are not yet challenging traditional gender norms at home. As Nancy Fraser argues, true empowerment and equality require “redistribution, recognition, and representation.” Redistribution here means that domestic and care work must be shared more equally between men and women. Without this shift, many women continue to bear the invisible cost of empowerment gaining income, but losing time, rest, and well-being.

The increased workload, especially for the 22.1% of women performing double work, has a direct effect on personal empowerment. While skill programmes give women the tools to earn and become economically active, many are still expected to maintain all their traditional domestic responsibilities. This leaves them with less time for self-care, rest, education, or even participation in community activities, which are all key parts of feeling personally empowered. True personal empowerment means having control over one's time, choices, and energy. When women are stretched thin between paid and unpaid work, they may earn more but lack the freedom to fully enjoy or benefit from that independence. They may not be able to invest time in upgrading their skills further, attending community events, or planning for personal goals because of their household duties. This imbalance reinforces traditional gender roles where women's work at home is undervalued or seen as a natural duty. As a result, skill programmes might empower women financially but fall short in transforming their social position or giving them real autonomy. For personal empowerment to be meaningful, women need not only jobs but also support in reducing or sharing their unpaid work, which includes cooking, cleaning, and caregiving.

Conclusion

The empirical study conducted across three districts in Kashmir—Srinagar, Budgam, and Ganderbal—investigated the impact of three pivotal government skill development programs: Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Himayat, and Mahila Shakti Kendra (MSK). Interviews with 103 women who had completed training at these centers revealed significant strides toward personal empowerment, particularly through enhanced access to financial services. Approximately 74.8% of respondents reported gaining access to financial tools such as bank accounts, digital payment platforms, and credit facilities, marking a transformative shift in their economic autonomy.

The data further indicated a progression from basic financial inclusion to more advanced services. While 63.6% of women utilized basic financial services, 36.4% accessed credit-based services like loans and credit cards, underscoring a growing confidence in managing personal finances and entrepreneurial ventures. This trend aligns with findings from similar programs in the region, such as PMKVY's role in reviving traditional crafts and Himayat's success in placing women in employment opportunities beyond Kashmir.

However, the study also highlighted areas requiring attention. Despite the overall positive impact, 25.2% of women reported not having access to financial services, pointing to potential barriers like lack of documentation, digital illiteracy, or family restrictions. Additionally, the dual burden of paid employment and domestic responsibilities emerged as a concern, with 22.1% of women performing double work and 7.4% experiencing an increase in workload. This reflects the ongoing challenge of balancing economic participation with traditional gender roles in household duties.

In conclusion, while skill development programs have significantly contributed to women's personal empowerment by facilitating economic independence and financial inclusion, challenges remain. Addressing barriers to financial access and promoting equitable distribution of domestic responsibilities are crucial steps toward ensuring that empowerment leads to sustainable and meaningful change in women's lives.

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