Social Economic Problems Faced by Rural Women in Getting Higher Education in Jammu and Kashmir

Rakhi Rajput

Lecturer,
Govt. Degree College Mahreen Kathua, Jammu and Kashmir

Abstract: This research publication investigates the social and economic problems encountered by rural women in accessing higher education within the Jammu Division. Despite advancements in educational opportunities, rural women continue to face numerous barriers that hinder their pursuit of higher education. This study aims to identify the key challenges faced by rural women, examine their impact on educational attainment, and propose potential solutions to address these issues.

Keywords: higher education, rural women, social Economics Problems.

Introduction

Education is the exercise of easing learning, or the gaining of understanding, knowledge, capabilities, practicality, morals, optimism, and practices. Women constitute almost half of the world's population but are discriminated in various spheres of life and are more subject to problems in many aspects because of socio economic structure. The fact is evident that women are among the vulnerable segment of society. The importance of women's role in the process of development was recognized long ago. Women have economic, political and social roles to play. Keeping in view the importance of female education, it is believed that the major cause of lagging behind in general, in economic and social progress, in most of developing countries including India is the absence of a higher percentage of educated and technically qualified women. Education empowers women to take control of their lives. It provides them with greater opportunities and choices to improve their lives and their families. Education is the key to overcoming repressive customs and traditions that have negated the needs of girls and women. Education is a basic right of each individual. The provision of educational facilities to all its masses is the obligation of society from a social perspective. Education is directly related to the development of the nation. Education is a process through which a nation develops its self-consciousness by developing the self-consciousness of individuals who compose it. In maximum countries, education has been made compulsory till a certain age factor, for e.g. In India it is compulsory for everyone to acquire education till the age of 14 years. There is a stir for education improvement, specifically for evidence-driven programmes with worldwide initiatives intended at attaining Sustainable Development Goal, which encourages excellent and merit education for everyone. In J&K, a large number of populations fall under middle-class families and lower-middle-class families. At the same time lower economy-class families also exist in large numbers. Now, when a large number of families and their youth are struggling hard to fulfill their basic needs, they naturally have to compromise with higher education especially the youth of rural and remote areas. Normally it is observed in J&K state, higher education institutions are mostly located in cities, main towns etc.; where it is not possible for all the youth to stay away from their families as they may be the only bread earner of their families. Apart from this poor communication & transportation system in rural areas also hinders equal access to higher education. The most important problem in the higher education system in India as well as in our state is the lack of quality institutions in rural areas. We can see Literacy rate in Jammu and Kashmir has seen an upward trend and is 67.16 per cent as per the latest population census in 2023. Of that, male literacy stands at 76.75 per cent while female literacy is at 56.43 per cent. In 2001, the literacy rate in Jammu and Kashmir stood at 55.52 per cent of which males and females were 66.60 per cent and 43.00 per cent literate respectively.

2 TAUQIR A SANDHU, AYESHA CHAUDHRY NAAIA. Effect of Socio-Economic Factors on the Female Education in Rural Areas of Faisalabad (Pakistan). J Agric Soc Sci. 2005;24000(Table I):41-42
### Literacy rate in Jammu and Kashmir

<table>
<thead>
<tr>
<th>Description</th>
<th>2001</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>66.60%</td>
<td>76.75%</td>
</tr>
<tr>
<td>Female</td>
<td>43.00%</td>
<td>56.43%</td>
</tr>
<tr>
<td>Total</td>
<td>55.56%</td>
<td>67.16%</td>
</tr>
</tbody>
</table>

*Source: Census of Jammu and Kashmir, 2001, 2023*

In Jammu and Kashmir, the female literacy rate is quite low and stands at 58.01 per cent.

### Female literacy rate in Jammu and Kashmir

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>2001</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>36.7%</td>
<td>53.36%</td>
</tr>
<tr>
<td>Urban</td>
<td>61.9%</td>
<td>70.19%</td>
</tr>
</tbody>
</table>

*Source: Census of Jammu and Kashmir, 2001, 2023*


<table>
<thead>
<tr>
<th>S.NO.</th>
<th>YEAR</th>
<th>AREA</th>
<th>MALE</th>
<th>FEMALE</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1981</td>
<td>Total</td>
<td>41.46</td>
<td>18.37</td>
<td>30.64</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rural</td>
<td>36.35</td>
<td>12.19</td>
<td>25.01</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Urban</td>
<td>59.87</td>
<td>41.05</td>
<td>51.12</td>
</tr>
<tr>
<td>2</td>
<td>2001</td>
<td>Total</td>
<td>65.75</td>
<td>41.82</td>
<td>54.46</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rural</td>
<td>60.34</td>
<td>35.09</td>
<td>48.22</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Urban</td>
<td>80.30</td>
<td>62.22</td>
<td>72.12</td>
</tr>
<tr>
<td>3</td>
<td>2011</td>
<td>Total</td>
<td>78.26</td>
<td>58.01</td>
<td>68.74</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rural</td>
<td>57.51</td>
<td>53.36</td>
<td>64.97</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Urban</td>
<td>84.90</td>
<td>70.19</td>
<td>78.19</td>
</tr>
</tbody>
</table>

*Source: Census of India 2001 and 2011 (provisional)*

The districts with a low level of literacy are predominantly hilly and have limited urban development. In these districts, people mainly rely on primary sector occupations for their livelihoods. Unfortunately, the number of schools in these areas is inadequate to meet the educational needs of those living in remote and hard-to-reach locations. Conversely, districts with a relatively high level of literacy have a higher urban population and are situated in moderately flat regions. The majority of the workforce in these areas is employed in secondary and tertiary sectors. Additionally, the presence of more schools in these districts gives them an advantage.

From the provided table, it is evident that the literacy rate in rural areas is lower compared to urban areas. According to the 2011 census, out of the total literacy rate of 68.74% in Jammu and Kashmir, rural areas account for 64.97%, while urban areas contribute 78.19%. Analyzing the table further, it can be observed that between 1981 and 2011, the literacy rate among males in rural areas increased from 36.35% to 57.51%, and in urban areas, it rose from 59.87% to 84.90%. Similarly, the literacy rate among females in rural areas has shown improvement, increasing from 12.19% to 53.36%. Despite these advancements in both male and female literacy, a significant gender divide still exists, both in rural and urban areas. In rural areas, this gender disparity is more pronounced compared to urban areas.

### Importance of higher education in rural women

The limited access to education for rural communities can be attributed to their traditional views on female education. In rural areas, there is a lack of sufficient schools that cater to the needs of rural females. The socio-economic factors within families directly and indirectly impact the education of its members. It is crucial to consider all aspects as they are strongly interconnected. The inadequate educational facilities are a significant factor contributing to the unsatisfactory educational conditions for females. A large number of girls remain illiterate due to the absence of basic
education and training opportunities. The educational status of females is further hindered by age-old traditions and social values in J&K. Parents often discourage their daughters from pursuing education and limit them to household activities. Gender-based celebrations during childbirth, schooling, inheritance, and family lineage are commonly observed in both rural and urban areas of J&K. Additionally, there are other factors that can affect the education of rural females, such as the father's educational level, income, social class, family size, and occupation. Parents play a crucial role in motivating and providing an environment conducive to achieving educational goals. Outdated customs, traditions, the caste system, rural communities, and misinterpretations of religious teachings have perpetuated the denial of female education.

Justification of the Problem
Jammu and Kashmir is a region characterized by its mountainous terrain and affiliation with the Union Territory. Unfortunately, the educational situation for women in the Jammu division is disheartening and extremely dismal, especially in the hilly districts of the region. Women residing in rural districts often face discrimination, exploitation, oppression, and inequality. They are primarily restricted to household duties and are denied access to education. Information regarding the educational status of women in rural areas, particularly in border districts, is scarce. Moreover, there is a significant lack of comprehensive studies based on firsthand data that delve into various aspects of women's lives, including their overall well-being and, specifically, their education.

Review of Literature
Mohammad Ilyas (2018) analyzed the Conflict, Education, Gender equity and women empowerment. According to the study, in Jammu and Kashmir, the female literacy rate is quite low and stands at 58.01% as per the 2011 census, also there is a large gap in male and female literacy levels in this broader UT. The paper explained the programmes initiated by the central and state government for the enhancement of women's education and to bring gender equity in education. The paper also focused on the challenges to gender equity in Jammu and Kashmir.

Rida Khan, M. Sheharyar Khan, and Muhammad Babar Khan (2020) conducted a study in which they investigated that women face more problems than men in acquiring an education. The prime objective of their study is to find out the sociocultural factors that could become a barrier in acquiring higher education for women. Parental attitudes regarding the importance of educating girls may contribute to the education gender gap in rural areas. This research analysed the data collected from female students pursuing higher education from Rawalpindi and Islamabad. Mainly socio-cultural factors are highlighted in this research. The main focus of this research was on women's empowerment, decision-making, higher education, sociocultural factors, and gender discrimination.

Nuss and Majka (1985) focused on the research to describe the relationship between female education and economic development. The researcher found that female education has a positive effect on the economic development of any country. The researcher further argued that economic development offers great opportunities for female education. Economic development has a significant role to improve female education. Development of economic conditions is very much integrated with female education because if parents have the capacity to educate their children then they first prefer male children.

Padder and Shanmugam (2015) highlighted Higher Education, Growth, Enrollment, J&K and Annual Growth Rate. The objective of the study was to analyze the growth of higher education in Jammu and Kashmir. The relevant information was gathered through secondary data. The results of the study found that there was an irregular trend in enrollment of students both in General and Professional education as well as in faculty-wise enrollment. The investigator also found that there was less number of government colleges rather than private B.Ed. colleges.

Ruhee, Rashidand Maharashi(2015) in their paper estimated the status, sex ratio, women's education, and female literacy rate in Jammu & Kashmir. The aim of their study was to examine the status of women's education, the causes of increasing and decreasing female literacy rate and the sex ratio in some districts of Jammu and Kashmir from 1950 to the present. The present study is based on secondary sources (census). This study suggested the ways to improve the Present Status of Female Education by providing free and compulsory education to all females at all levels of education. Govt. should provide a reservation policy for females in all sectors. Society and families should cooperate for enhancing interest and support for girls’ education. They should show sympathetic attitude towards girls’ Education.

Sheetal Sharma (2014)The main focus of this Journal was Status, Higher Education in Rural areas. The aim of this paper was to find out the status of higher education in rural areas of J&K state and tried to find out the problems that the rural population is suffering in regard to higher education. The investigator also suggested suitable measures and recommendations to overcome those barriers. The objectives of the Paper is to determine the status of higher education in rural areas in J&K state, know the problems of higher education in rural areas, and find out the best possible remedies to cope with those problems.

In this paper, the research was based on secondary data. The research was based on the study of the Gross Enrollment Ratio (GER) of higher education in Urban and Rural areas of J&K state. The suggestions of the journal were The
utilization of funds for rural development schemes in the state should be increased, there was a need to rationalize the scheme of providing free education at all levels in the state and to reconsider the decision of providing free education at the university level. Steps should be taken to ensure a higher ratio of enrolment among girls. As the existing infrastructure is not sufficient, adequate infrastructure, training and learning material should be made available. Saima et al (2012)\(^{10}\) in their study analyzed the relationship between higher education and economic growth in West Virginia by using simultaneous equations with three endogenous variables namely- per capita income change, education change and population change. The result of the study indicated that income growth and education growth are positively related while education growth reduces population growth. Sandhu et al., (2005)\(^2\) focused on the research to study the socio-economic factors which were associated with the education of females in rural areas, and data were collected through the interview method of research. The researcher found that the education and income of families are associated to send their children to school. The majority of the female population was illiterate due to unsatisfactory conditions in educational institutions, and the lack of basic facilities in these institutions. Female education was not encouraged by the parents because of old traditions, low income, and low level of parents’ education. The researcher suggested motivating females to higher education and changing old values.

**Research questions**

1. What causes the socio-economic problems faced by rural women in higher education?
2. What are the factors responsible for the women’s low enrolment and high drop-out rate?
3. What is the education status of women in rural areas of the study area?
4. Does gender discrimination in higher education in rural areas of the Jammu division really affect women?

**Objectives of the Study**

The core objectives of this study are enumerated below:

1. To study the education status of women in rural areas of the study area.
2. To study the socio-economic Problems faced by rural women in Higher education.
3. To study gender discrimination in higher education in rural areas of the Jammu division
4. To study the factors responsible for the low women’s enrolment and high drop-out rate.
5. To suggest measures for improving the status of women’s higher education.

**Research Methodology**

The researcher has undertaken exploratory and descriptive research design to find out the various dimensions that contribute to the challenges faced by rural women in accessing higher education in rural areas. Data has been collected from secondary sources. Secondary data has been collected with the help of journals, magazines, newspapers, books, websites, etc.

**Secondary data sources**

- Census of India.
- Planning commission documents.
- State Development reports.
- Reserve Bank of India documents.
- Human Resource Development reports.
- Articles/Research papers of peer revived national and international journals.

**Study Area**

Jammu and Kashmir, the northernmost state of India, is situated on the border of Himachal Pradesh and Punjab, and shares boundaries with Pakistan, China, and Afghanistan. It is divided into two regions: Jammu and Kashmir. The total area of the state is 26,293 square kilometers. According to the 2011 Census, the population of Jammu and Kashmir is 1,25,48,926. The urban population is 31,14,106, while the rural population is 91,4,820. The majority of the people in Jammu and Kashmir live in rural areas. There is a significant disparity in the literacy rates between males and females. Jammu and Kashmir is the only state in India where education is free up to the university level. However, despite this provision, the state still faces educational backwardness. The overall literacy rate in Jammu and Kashmir is 68.74%, which is lower than the national average of 74.04% (as per the 2011 Census). The literacy rate among males is 78.26%, while it is 58.01% among females. When compared to national educational standards, Jammu and Kashmir is considered educationally backward based on factors such as literacy rate, teacher-pupil ratio, dropout rate, and the employment rate of educated individuals.
Problem
1) The educational institutions in rural areas face significant challenges that affect the academic performance of students. One major obstacle is the low quality of students' educational background, which hampers their ability to excel academically. Additionally, these institutions often have a higher teacher-to-student ratio, limiting individual attention and personalized instruction. Furthermore, poor communication infrastructure in rural areas makes it difficult for students to access the necessary resources for learning. Moreover, the lack of adequate grants and funding restricts the improvement of physical infrastructure, further impeding the overall educational experience.

2) The quality of education heavily relies on the caliber of teachers. However, rural educational institutes struggle to attract and retain qualified faculty members. Competent teachers prefer better colleges that offer superior resources, such as higher-quality students, a balanced teacher-to-student ratio, effective communication channels, well-maintained facilities, and advanced research opportunities. As a result, rural institutes and the rural youth they serve suffer from a lack of proficient teachers, undermining the quality of education in these areas.

3) In rural areas of Jammu and Kashmir state, there is a higher dropout rate compared to urban areas, both at the school and college levels. Rural students often face multiple challenges that contribute to their decision to drop out. These challenges include the burden of family responsibilities, inadequate infrastructural facilities, insufficient financial support, and a general lack of enthusiasm towards education. These factors collectively lead to a significantly higher percentage of rural students discontinuing their education, depriving them of opportunities for personal and professional growth.

4) Insufficient living standards and a lack of access to a comfortable lifestyle signify the problem of poverty. Merely focusing on economic growth is not enough to achieve social justice and balanced development. It is crucial to address poverty and create employment opportunities for marginalized individuals and disadvantaged communities. According to a survey conducted in 2007-08, 21.63 percent of the population fell below the poverty line (BPL). Various poverty alleviation programs are being implemented in the State, often with support from the central government.

5) The high cost of education is a significant factor contributing to low enrollment rates in rural areas. Some families belonging to the lower middle class category find it challenging to afford the expenses associated with higher education.

Suggestion
1) Higher education institutions should actively engage with and support their feeder areas or supply chain. This means establishing partnerships, collaborations, and programs that contribute to the improvement of education quality and reduce dropout rates. By focusing on their feeder areas, these institutions can ensure a stronger educational foundation for students, resulting in better outcomes and increased opportunities for success.

2) The needs of the community should be a top priority for the higher education system. Institutions should align their programs and curriculum with the demands and requirements of the local community to address specific challenges and contribute to its growth. By tailoring education to meet community needs, higher education institutions can produce graduates who are well-equipped to make a positive impact and drive development in their respective areas.

3) Higher education institutions have a responsibility to prioritize their own growth alongside the community's needs. By continuously improving their infrastructure, faculty, and resources, these institutions can enhance the quality of education and ensure they remain at the forefront of knowledge and innovation. This not only benefits the institution but also strengthens its ability to serve the community and attract students and investment.

4) The utilization of grants provided by the government and other bodies to educational institutes should be carefully monitored. Regulatory bodies should ensure that funds are used in line with the institute's priorities and the greater social interests of the stakeholders. This means discouraging the misuse of funds for personal profitability and emphasizing the importance of allocating resources based on genuine educational needs and societal impact.

5) Planned Opening: It is crucial to open these institutions in a well-thought-out and organized manner. The process should involve careful consideration of the population of the area to determine the number and size of colleges required to meet the educational needs adequately.

6) Accessible Locations: Colleges should be established in areas that are easily accessible to students. This would ensure that students from various regions can conveniently reach the educational institutions without significant barriers or transportation issues.

7) Prior Furnishing: To facilitate a smooth and efficient learning environment, it is essential to furnish the colleges beforehand. This includes providing necessary infrastructure such as classrooms, laboratories, libraries, and other facilities required for effective teaching and learning.

8) Promoting Girls' Enrollment: Steps should be taken to encourage a higher ratio of enrollment among girls. Recognizing that the existing infrastructure may not be sufficient, it is important to provide adequate infrastructure, training, and learning materials specifically targeting girls' education.
9) Minimizing Absenteeism: In order to reduce absenteeism among teachers, especially in remote areas, locally employed teachers should be encouraged. This approach has been successful in Madhya Pradesh, where village panchayats have been involved in supervising school functioning. The government of Jammu and Kashmir could consider implementing a similar experiment to address this issue.

10) Extending Standards: Efforts should be made to elevate the standards of centers of advanced study within major universities. These high standards should be extended to other departments within the universities and also to affiliated colleges. This would ensure that students across various disciplines receive a quality education and have access to the same academic standards.

Conclusion
In conclusion, the analysis presented above indicates that there is a significant disparity in literacy rates between rural and urban areas. Particularly in rural areas, women have faced discrimination, exploitation, oppression, and inequality, with their roles primarily limited to household activities and exclusion from education. While there have been improvements in literacy rates for both men and women over time, a considerable gender divide persists in both rural and urban areas, with the divide being more pronounced in rural regions.

The aforementioned discussion highlights that the reasons behind non-enrollment and early dropout from the education system are deeply rooted in local traditional and customary practices relating to gender roles, sociocultural norms, economic factors, inadequate infrastructure, and a sense of insecurity. Despite the Indian government's policies and programs aimed at enhancing women's education, rural women have been largely overlooked. Although there have been gradual advancements in various aspects of women's lives within the framework of a democratic polity and national policies for women's empowerment, there is still much more to be done, especially concerning rural women. Addressing this challenge requires grassroots initiatives that prioritize the issues surrounding women's education. Efforts should be made to generate awareness and foster attitudinal changes among the general population, with a specific focus on women's families, community leaders, and the media.

REFERENCES

Websites
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