***Relevant data***

1. **What are the general levels of poverty in your country/region and those specifically of women and girls?**

According to **World Poverty Clock**, the number of people who are living in poverty is **83,068,597** (83 million) or roughly 6% of the population. There are **37,767,473** males and **45,301,124** females impacted by poverty in India. Females are more affected than males. As per NITI Aayog Multidimensional Poverty Index report Jammu Kashmir and Ladakh poverty rate is 12.58

1. **Which are the levels of economic inequality in your country/region? Could you present disaggregated data concerning women and girls?**

There are different kinds of inequalities in India that are multidimensional and intersectional in nature. While multidimensional poverty has been an area of study in the field of developmental economics since the early 2000s, multidimensional inequality is a fairly new perspective. Such an approach focuses on the interrelationship between different variables like income, labour, education, health and household conditions in order to emphasise on the degree of deprivation.

India’s position today is described as “most extreme cases of wealth and income inequality in the world” and can be termed more of a political choice rather than an inevitability inherited from liberal policies of a deregulated economy since the 1990s. But these policies have affected demographics differently even within countries.

The top 10% of the Indian population holds 77% of the total national wealth. 73% of the wealth generated in 2017 went to the richest 1%, while \*670 million Indians who comprise the poorest half of the population saw only a 1% increase in their wealth.

There are 119 billionaires in India. Their number has increased from only 9 in 2000 to 101 in 2017. Between 2018 and 2022, India is estimated to produce 70 new millionaires every day.

Billionaires' fortunes increased by almost 10 times over a decade and their total wealth is higher than the entire Union budget of India for the fiscal year 2018-19, which was at INR 24422 billion.

Many ordinary Indians are not able to access the health care they need. 63 million of them are pushed into poverty because of healthcare costs every year - almost two people every second.

It would take 941 years for a minimum wage worker in rural India to earn what the top paid executive at a leading Indian garment company earns in a year.

Gender-based discrimination, being an important dimension of socio-economic inequality has had adverse economic outcomes for women in these unprecedented times. Women are 10 percent more likely to be living in extreme poverty in India by 2021 in comparison to men cites the UN Women Report of 2020. Though ‘women’ would encompass a wide array of people from varying socio-economic, cultural, and geographical backgrounds with varying levels of access and are not a monolithic identity, the pandemic disrupted an already skewed ratio in educational opportunities, access to finance, wage disparities, and other social constraints for them demographically.

According to the Inequality Report 2022, while women represent about 50 percent of the population, they earn only about one-third of the labor income for it. Those who do step into the workforce are often offered work in the informal sector, which categorically provides no protection of labor laws, or social benefits like pension, paid sick leave, maternity leave. Informal sector rarely provides any resilience against market fluctuations; this makes them more vulnerable and keeps them in poverty and altogether wary of potentially entering the workforce. While men moved to the informal workforce during lack of better opportunities, women quit the workforce altogether due to increased burden of the household and an acute lack of safety nets.

1. **Also, please present if available, disaggregated data on the specific conditions of such women in poverty (e.g., whether they belong to an ethnic or religious minority, are indigenous, migrants, asylum-seekers, stateless or refugees).**

The gender-based disparities are high, both within and across countries due to income differentials, the type of occupations women are engaged in as well as cultural barriers to women’s work. The factors contributing to this declining trend are ample and diverse. Going by time use surveys, women spend almost twice as much time providing unpaid care work such as cleaning, cooking, providing care to the elderly, fetching water, childcare, etc. “Women across different regions and cultures and classes spend an important part of their day on meeting the expectations of their domestic and reproductive roles.” Women are, thus, under the “double burden” of performing paid and unpaid labour. According to statistics presented by the OECD Center, the wealth a country possesses has a negative correlation to the gender inequality in unpaid care work. The social norm of gendered differentiation of labour, thus, makes it harder for women to enter and remain in the labour market. The conundrum of unpaid care work is only increasing in India given the shrinking family sizes and resulting time poverty faced disproportionately by women.

According to the Azim Premji University’s report “State of Working India” the imposition of lockdowns, has affected the feminised sectors, such as the care economy and the gig economy, much more severely than the sectors in which men are over represented. Only 19 percent of women were able to continue their employment while a vast 47 percent faced a job loss permanently. The Global Gender Gap Report 2021 describes the concept of ‘Labour Market scarring’ in which temporary limitation of in-person work has caused permanent and long-lasting effects on women’s chances at decent employment in future.

It would be hard to dismiss that South Asia is hardest hit by these factors due to the prevailing social and cultural norms around women’s work, aggravated by factors such as harassment and violence at public spaces or during commute to the workspace. Women’s interactions are severely limited and basic social and economic freedoms are curbed, thereby, affecting their agency.

***Risks and structural barriers***

1. **In which way are girls and women living in poverty or experiencing a situation of economic and social marginalization/disadvantage exposed to threats or risks in your country/region? In particular, in terms of:**

* having difficulty with accessing social security, health care, housing, water, food, education, employment.
* being in a situation of homelessness or experiencing social exclusion and economic ‘unfreedom’
* facing violence or discrimination, or stigmatization due to living in poverty
* lacking access to justice and reparations for violations of their rights
* facing undue/disproportionate or excessive criminalization for different causes

The human rights violation aspect of the Kashmir conflict also sheds light on the wider context and problem of women in conflict zones globally as sexual abuse and gender-linked violence remain ubiquitous in wartime. When we heard about the revoking of Kashmir’s special status back on August 5th, 2019, we thought about the ramifications of Article 370 and the geopolitical implications of the problem given the gravity and precariousness of the India-Kashmir debacle. Yet, the realities of human rights violations, loss and violence that continue to contribute to the systematic oppression of Kashmiri people is an important consideration at this juncture. This particularly concerning aspect of the Kashmir conflict, also sheds light on the wider context and problem of women in conflict zones globally as sexual abuse and gender-linked violence remain ubiquitous in wartime. Women and children continue to be the most targeted in times of conflict as they are forced to carry a rather disproportionate burden. In 2002, the United Nations condemned the violence against women in Kashmir, particularly noting how rape and humiliation against women are used as an ‘instrument of war.’ ”I lost four sons,” said a Nabza Bano, a woman who was interviewed by Al-Jazeera earlier this year on the gendered nature of the conflict. ”She keeps asking about him and doesn’t know he is no more. She keeps waiting for her son’s phone call, ” said Manzoor Ahmed’s sister about her mother, Khershi, who remains unaware about her son’s death.

Most unfortunately, women remain alone in their struggles as social welfare, security and humanitarian aid and assistance have been compromised owing to the scale of the conflict. The dire social and economic conditions in conflict zones in Jammu and Kashmir have further aggravated gender inequality and discrimination. The female school dropout rate continues to increase as female literacy now stands only at a minor 56 percent. Kashmiri society already continues to be entrenched in a deeply-rooted patriarchal system of gender hierarchy, especially in more rural areas that seeks to suppress women further.

Yet, with the lives of so many hanging in the balance, sexism and misogyny continue to take center stage. For one, Indian politicians and party leaders and officials of the Bharatiya Janata Party (BJP) stirred up further misogyny as some of them were reported to have made horrific comments targeting Kashmiri women, calling them ‘white-skinned women of Kashmir’ now worthy of ‘Muslim party workers’ and how brides will be brought from there (Kashmir).’

Unfortunately, the BJP has long since used the Kashmir conflict as a source of ammunition and propaganda tool, especially when it comes to appealing to a Hindu-majority, mostly right-wing political base. The sensationalization of some of these remarks on social media also did not do much to abate the situation. ‘How to Marry a Kashmiri Woman’ became one of the most searched phrases online. As a result of increased military presence, women and girls continue to be wary and apprehensive about their futures.

What’s even more concerning is that, most atrocities and violent acts against women in conflict zones seem to be committed by Indian forces. Similar events may be recalled if we look back at the time of February 23, 1991, when India undertook a large scale military operation. Though the Indian Army denied it, allegations of rape became widespread as 30 women in the villages of Kunan and Poshpura were reported to have been attacked.

However, there appears to be a serious and grave miscarriage of justice as the cases of the survivors continue to be foiled and their efforts continue to be hindered. Unfortunately, many such cases often are rather inconclusive or remain undocumented. Many women have been reported to have ‘disappeared’ after either being taken away by authorities, questioned, or put in custody. The narrative of victim-blaming once again normalises the spectre of rape culture that continues to be prevalent. Only this year, the hashtag #JusticeForAimanZehra received national attention and the sheer magnitude of sexual crimes committed against women.

In addition to this, the treatment of women in the Kashmiri conflict also highlights some of the entrenched inequalities that Kashmiri women have faced for many decades especially in realms like political class and Indian cinema. Kashmiri women have long been the victims of war, conflict and militarisation. The propagation of sexist ideals of this nature continues to mar and aggravate the representation and portrayal of Kashmiri women, particularly the toxic and damaging archetype of “innocence”, “naivety”, and “fairness”. The religious aspect also further exacerbates the objectification they receive.

Social media has additionally, proved to be a boon as well as a curse in alleviating the problem as vehicles of hate and misogyny. But they could be an equally powerful, if not more, voice of hope as important issues gain a greater degree of attention.

1. **What is the legal and policy framework in your country/region to address such risks and prevent human rights violations affecting women and girls in poverty?**

India’s refusal to monitor the human rights violations, the remote monitoring of the human rights situation by the OHCHR specified that the focus of the first report was to monitor the situation from July 2016 to April 2018 on the charges of serious human rights violations committed by India in this period that led to numerous civilian casualties. The use of pellet gun, which is a 12-guage pump-action firing metal pellets, used by the Indian security forces against the protesters is a case in point. The report also cited the special laws enforced in the state, such as Armed Forces (Jammu and Kashmir) Special Powers Act, 1990 (AFSPA) and the Jammu and Kashmir Public Safety Act, 1978 (PSA) jeopardizing the right to remedy for victims of human rights violations. One of the significant points noted in the report is that the authorities failed to investigate and prosecute allegations of sexual violence by Indian security forces personnel. Although the recommendations put forth in AFSPA by the central government committee to review laws against sexual violence by members of the armed forces states that any such case would be brought under the purview of ordinary criminal law, this has clearly not been implemented. In India’s second Universal Periodic Review, the National Human Rights Commission of India indicated that AFSPA remains in force in Jammu and Kashmir and the North Eastern States, conferring an exemption to security forces that often leads to violations of human rights. This reflects how India evades reasonable recommendations while adopting heinous laws against Kashmiris, women, in particular.

The second report of the OHCHR covered the period from May 2018 to April 2019. The second report cited the incident of November 25, 2018 in which a 19-months-old girl was hit by metal pellets in her right eye. The report also emphasized that no progress had been made in the Kunan-Poshpora mass rape case and authorities are denying justice to the survivors. That the photojournalist Masrat Zahra faced online harassment and threats when her photograph circulated on social media platforms with the caption Mukhbir meaning ‘spy’, is also stated in the second OHCHR report. In BBC’s report, Finding God in the Anguish of Violence, Maroofa Ramzan has been covered; every week she meets a psychiatrist at Srinagar’s Shri Maharaja Hari Singh Hospital because her mental health worsened after her son was shot dead by the Indian Army in 2010 during a protest. After consulting the doctor, she visited the Dastgeer Sahib, a 200-year-old shrine uttering the words: “He is alive, isn’t he?” This is a reflection of how Indian atrocities cause depression, anxiety and post-traumatic stress disorder that impact physical and mental health of Kashmiri women. All of this signposts India’s brutal policy against Kashmiri women in its attempt to subjugate them and kill their spirit that spurs them to struggle for their rights.

1. **Are there any particular groups of women and girls most at risk or conditions that especially determine barriers for women and girls to access such rights and why (such as by living in poverty, working in the informal labor market, unpaid care work or domestic work, migrant, asylum-seeker, refugee or stateless status, race, ethnicity, religion, age, gender identity, sexual orientation).**

Shaheena Akhter, a 51-year-old widow, the capital of the Indian-administered Kashmir, tailors a Kameez-Shalwar as a small business(informal work force). Living alone in the congested poor neighborhood of Khwaja Bazar, she has developed many health problems since the tragic death of her husband Ghulam Hassan in an explosion and the marriage of her only daughter. But she is determined to earn a living and not rely on others for financial assistance. She is not the only woman in the valley; there are thousands of them, and some of them receive assistance from various charitable groups. She uses anti-anxiety and blood sugar medications to keep going.

According to health care professionals, the decades-long conflict in Kashmir has had a significant impact on the region's women, affecting them in a number of different ways. To keep things going, she began working as a helper in a local school in 2001 to alleviate financial pressure, but it was insufficient. She lost her deceased husband's parents in 2018, leaving her all alone.

"In a place like Kashmir, a woman's life without a husband weighs heavily around her," clinical psychologist Isha Malik explained. "It is difficult for women to shoulder family responsibilities. "However, the years of uncertainty have made women more resilient to suffering," Malik underlined. Almost hundreds of women in Kashmir receive some form of assistance in the shape of rations from local charitable organizations in the region each month to keep their hopes alive.

According to Zahoor Ahmad Tak, the chairman of Jammu and Kashmir Yateem Trust, one of Kashmir's oldest charity organizations, hundreds of women receive monthly rations from the trust.

These women are mostly widows who lost their husbands owing to different reasons such as accidents, conflict, or other tragedies

1. Are there laws and/or practices in your country/region which differentiate between persons on the basis of sex or gender, i.e., between girls and boys to access education, ability for men and women, both inside and outside marriage, to enter into contracts, own/administer property, purchase land and/or housing, own/administer business, and gain access to credit? If so, what are they?
2. **How would you say that structural obstacles, and ongoing phenomena or threats in your country (such as the Covid-19 pandemic, climate change, ongoing conflict, etc.) impact on risks for women and girls, particularly in the way women and girls access economic and social rights?**

In Jammu and Kashmir, women face a lot of challenges that stop them from entering the workforce as compared to their male counterparts or even their female counterparts in the rest of the country, leading to the percentage of unemployment in women being alarmingly higher than the women of neighbouring states. Ghulam Sarwer (2017) points to Sharma’s study (2015) that reported that the rate of unemployment in the then state of Jammu and Kashmir was 20.2%, much higher than its neighbours Punjab (5.6%), Haryana (4.8%), Delhi (4.3%) and Himachal Pradesh (2.2%). It is also a lot higher, as Sarwer rightly points out, than the national average of 3.7 percent. Not only is the UT facing a female unemployment scenario far worse than many other states in India, but there is also the troubling trend of an increasing unemployment rate among women in J&K. A study pointed out that while 2011 data showed unemployment among women in urban J&K at 19% and rural J&K at 3%, in 2015-16, the Fifth Annual Unemployment Survey by the Ministry of Labour showed that women above the age of 15 in J&K had an unemployment rate of 25%, clearly indicating that “fewer women had jobs”.

This high rate of unemployment can be explained by a number of factors that sometimes are interconnected. The chief issue in this regard is the lack of educational opportunities. According to the census report of 2011, only 58.01% of women in J&K are literate as opposed to 78.26% male literacy. Moreover, it has to be acknowledged that literacy is far from enough to secure anyone any job in this day and age. Completing graduation or at the least school-level education is required for getting a decent job. This low rate of literacy and lack of educational empowerment is due to a lot of factors that may be interconnected in some cases.

Three-decade-long conflict in the region that has made the public sphere perpetually dangerous for women, prompting many scared parents to keep their daughters at home rather than to send them to school. To this can be added poverty, lack of awareness and a traditionalist view of gender roles especially in rural J&K, which results in many girls dropping out of schools at primary and middle school levels. Importantly, many of these girls are technically ‘literate’ but due to their incomplete education, are deprived of the chance to gainful employment. Many girls in rural J&K are engaged in agricultural and household work and married off at a young age. Also, the region suffers from a lack of infrastructures like girls-only schools and higher education institutions and an efficient transportation system which could convince the traditionalist families to provide their daughters with a good education.

The lack of educational opportunities serves as the principal barrier between women and employment, but it is far from being the only one. Violence against women is another key issue restricting their life choices in the Jammu and Kashmir. The United Nations defines violence against women as “any act of gender-based violence that results in, or is likely to result in, physical, sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life.”

The decades-long conflict also contributed to women’s unemployment. While it is important to acknowledge that the incidents of militancy and the number of civilians killed in such incidents have steadily declined from 2002 to 2015, it is also important to simultaneously acknowledge the array of effects these cases and the militarized nature of the region has on the physical, social and psychological well-being of women. Besides preventing women from attaining education which is the surest path to employment (as discussed above), the gendered nature of many cases of violence scares many women into staying indoors. Also, while conflict remains uncertain in the UT, issues of civil rights have a low chance of receiving the wider attention it deserves.

A study by Muneer Ahmad Khan and Dr. Nisar Ahmad Wani (2017) showed that apart from the problems of lack of education, the structural marginalization by a male-dominated society and conflict that haunt working women in general, they face additional blockades. For example, lack of finances is one of the major issues faced by women entrepreneurs. This is because, on one hand, they lack the property to use as collateral in their efforts to gain loans from financial institutions and on the other hand banks do not see women entrepreneurs as less creditworthy because they assume that women entrepreneurs can leave their businesses at any time. They also face tremendous problems in marketing their products and have to rely heavily on middlemen who have the tendency to siphon off a large chunk of the profits. Due to being financially dependent on the male members of the family, women entrepreneurs also tend to have a less risk-bearing ability which is a key factor to survive in the business world. While women like Rifat Masoodi, Nusrat Jahan, Mimoona Nazir, Mahwish Zargar have beaten the incredible odds to become recognized and successful in the wider business world, they are the exception rather than the norm.

The various challenges, especially the issue of lacking a significant source of capital, have made the online space more attractive to up-and-coming women entrepreneurs. Omaira Khayoom, a school teacher and co-owner of Craft World Kashmir, acknowledged that the internet is not only a lucrative field but also a safe space for women entrepreneurs in J&K. She and Binish Basheer Khan turned their passion into a profession by founding Craft World Kashmir where they use Instagram to publicize and sell crochet and floral jewellery. Their business had grown exponentially from humble beginnings and they had taken 16 female employees under their wing. At one time, they earned 2000 dollars per month in a region where most peoples’ annual income was close to 1300 dollars. However, the internet clampdown that came with the abrogation of J&K’s special status (August 5, 2019) resulted in business coming to a grinding halt as the principal means to advertise and contact potential clients was suddenly gone. When restrictions were finally lifted in March 2020, the Covid-induced nationwide lockdown put the breaks on the hopes of recovery. Omaira and Binish have continued to pay the 16 employees because they know that for many of them that is the sole source of income. Portrait artist Sana Mir who was selling portraits online by advertising through Instagram has also lost her source of income and empowerment.

The recent restoration of 4G connectivity to the Valley was a new ray of hope for women entrepreneurs in the region, but as the other wave of Covid-19 is ravaging the country and the people facing another lockdown. The pandemic has also affected the women employed in rganized labour. By December 2020, 13% fewer women had jobs or were looking for jobs, as compared to 2% fewer men, clearly showing that in India, women are more likely to lose jobs during the pandemic than men. There is no reason to believe that this is not the pattern in J&K as well.

1. Are there any specific actors, such as business corporations, or macroeconomic norms or policies in your country/region -such as trade agreements, taxation, debt and redistribution measures- that create particular or disproportionate risks or concrete human rights violations for women and girls?
2. Is there any legal framework or policy, program or part of your work, that focuses on the role of men in preventing economic risks or vulnerabilities of women and girls and/or ensuring the human rights of women in the context of poverty and inequality? Is there any that makes visible or emphasizes the benefits for the whole of society of a gender-equal and inclusive economy?

*Promising practices*

1. What are the concrete ways in which the State –at the executive, legislative or judicial branch- addresses the situation of women and girls’ structural disadvantage in relation to economic and social rights? Are there any particular issues and platforms in which the State protects them from the systemic threats they face due to poverty and inequality?
2. How does your institution/Government/organisation contribute to ensuring girls’ and women’s access to their basic economic and social rights in your national context? Are there particular issues, platforms or levels in which the State/your institution encourage their participation, inclusion and engagement and what role does it play?
3. Could you refer to legal norms and policies for eliminating poverty, as well as for reducing economic inequality, such as taxation, debt and redistribution measures, or specific economic or social policies, and could you specify if they adopt a gendered perspective and/or if there are any specifically directed to women and girls?
4. Could you refer to any good practice or innovative measure or initiative that has helped advance women’s and girls’ socioeconomic human security?
5. How can women and girls participate in decision-making in this area?

*International norms and policies: for UN agencies, offices and institutions, particularly international economic institutions (especially WB, IMF, WTO)*

1. Are there any policies implemented by your organization, or recommended to/applied in States, to protect women and girls from risks and sudden economic shocks derived from crises, and strengthen their resilience and that of the communities they live in?
2. What are the main actions taken by your organizations to reduce poverty of women and girls and/or to reduce their levels of economic inequality?
3. Could you mention any concrete action adopted to promote and protect the economic and social human rights of women and girls?

*Recommendations/ the way forward*

1. What concrete measures should States adopt and implement to eradicate poverty and tackle in particular the situation of women and girls living in poverty and the disproportionate impact poverty has on them?
2. What concrete measures should States adopt to address systemic gender-based/age-based/socioeconomic-based discrimination and challenges affecting women and girls living in situation of poverty?
3. **What would be your main recommendation to advance women’s and girls’ socioeconomic human security?**

A permanent solution to the ongoing and worsening situation of Jammu and Kashmir needs to be addressed in light of the UN resolutions to provide safe and secure environment to prosper.

The lack of education is the greatest barrier to women’s employment. It is obvious, therefore, that the foremost attention should be provided to education and skill development. Solving the education puzzle should be a multi-layered process involving proper infrastructure (like establishing girls’ schools and colleges, improving the transportation system and making necessary improvements in existing schools to make them more accessible to female students and teachers), focusing on female teacher recruitment, creating awareness for the need of women’s education, spreading awareness against girl child labour and early marriage, providing and increasing educational loans, creating and promoting institutions providing vocational education to women for quick employment etc., to name a few.

Infrastructural improvement (ex.: repairing and increasing the number of street lights in urban and rural areas, rapid improvement of transportation system, the creation and spread of transport mechanisms reserved for women, the multiplication of working women’s hostels across the region) has to be viewed with increased priority. In this case, the government can use crowdsourced reporting to make a difference.

Violence against women, especially has to be addressed right away given the severity of the issue and the increasing numbers of cases year by year. Here, non-governmental organizations various other key stakeholders to address the issue in a comprehensive manner. Awareness about such institutions also must be increased among women in J&K and that role should be taken up by the government and the commoner alike. It must be acknowledged that women cannot reach their deserved potential both in professional and personal worlds unless they are in a safe environment.

Religious and secular traditional community leaders can play a critical role in removing the stigma around women’s employment. They have a deep-rooted social and psychological authority on the common householder that the state has still not achieved. Their words have the power to change deep-seated perspectives on society and life in general. Therefore, their active collaboration must be enlisted in order to truly move the masses towards the empowerment of women.

As the wife or any female member of the family, the traditional ‘homemaker,’ assumes the role of co-breadwinner, the traditional breadwinner i.e., the husband or any male member of the family, also must re-negotiate his position and duties within the family. Both the male and the female family members have to communicate properly and assume a more nuanced role within and outside the household. This will lessen the pressure on the female working family member(s) who alone currently has to deal with the hazards of a dual role and hopefully restore the balance within the household. Admittedly, this re-adjustment will have to take different forms according to the realities of different households and will require specific solutions arriving from an honest conversation in every household. However, the government can still contribute immensely by spreading awareness about the need to start a conversation.

The working conditions of women in J&K in a male-dominated organised workplace is an area that has received troublingly little attention. Adequate sociological research seeking out problems specific to women in the workplace must take place and the results have to be brought to the Jammu & Kashmir governments’ attention in order for new policies to be framed.

Women entrepreneurs, if provided with a level playing field, can become the basis for women’s employment and can, being women themselves and understanding the struggles of women in a male-dominated work environment, revolutionize the condition of working women in private and, by extension, public sectors. By doing so they can assist the government in reaching the goal of a gender-sensitive professional world with both genders having equal opportunity and security in a way no other stakeholder possibly can. Therefore, they have to be provided opportunities to grow and establish their footprints in the business world. The government can do this by providing women entrepreneurs loans with low rates of interest, ensuring trading practices sensitive to women entrepreneurs’ specific needs and actively contributing to remove the social stigma against women-owned businesses.

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