Chains to Change: Economic Empowerment of Pakhtoon Tribal Women. A Case Study of Ganderbal District, Kashmir

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Abstract: *Economic empowerment of tribal women in Kashmir, particularly among Pakhtoon communities, is shaped by complex interactions between gender, work, and socio-cultural structures. Tribal women in India who lack Scheduled Tribe (ST) recognition occupy a doubly marginal position, excluded both by gender and by policy invisibility. The purpose of this study is to investigate the socio-economic profile, livelihood patterns, cultural constraints, and welfare-scheme access of Pakhtoon women in Ganderbal district, Jammu and Kashmir, over a case study of 120 households in the villages of Gutlibagh and Babawayil, between field seasons in 2024 and 2025. The results show that Pakhtoon women remain overwhelmingly confined to unpaid, home-based work (99% housewives, 95% engaged in Aari embroidery), that 65% report no say in major household decisions, and that awareness of six major government welfare schemes never exceeded 25%. A comparative analysis with the Scheduled Tribe-recognized Gujjar and Bakerwal community shows that Pakhtoon women fare worse on every measured dimension of welfare access, despite facing broadly comparable cultural constraints—isolating ST non-recognition, rather than cultural practice alone, as the community's central structural barrier. These findings indicate a pressing requirement for policy recognition and a more culturally grounded strategy to close the gap between official welfare architecture and non-ST tribal minorities in low- and middle-income regions such as Jammu and Kashmir.*

Keywords: Pakhtoon women, Economic empowerment, Scheduled Tribe status, Gender inequality, Kashmir, Parda, Pashtunwali

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Introduction

Women's economic empowerment has emerged as a vital dimension of inclusive development and social transformation, particularly in communities where gender inequality intersects with tribal marginalization and cultural conservatism [1, 2]. Economic empowerment refers not only to women's participation in income-generating activities but also to their ability to access resources, exercise decision-making power, and achieve greater autonomy within households and society. Research across developing societies has demonstrated that economically empowered women contribute significantly to family welfare, children's education, community development, and poverty reduction [1, 2]. Yet these opportunities remain unevenly distributed, especially among tribal women, who continue to face structural barriers rooted in patriarchy, limited education, restricted mobility, and socio-economic exclusion.

In the context of Jammu and Kashmir, Pakhtoon tribal women constitute one of the least explored and most marginalized groups in terms of socio-economic participation. Concentrated in districts such as Ganderbal, these communities trace their origins to the Pakhtoon tribal regions of present-day Afghanistan and Pakistan. Over generations, they have maintained a distinct cultural identity shaped by tribal customs, Islamic traditions, and the code of Pashtunwali, which strongly influences social organization, family relations, and gender roles [3, 4]. As women, they are expected to conform to traditional domestic roles emphasizing modesty, obedience, and family honour; as members of a tribal community, their mobility and public participation are regulated through customary, male-dominated decision structures; and critically, their non-recognition as a Scheduled Tribe leaves them outside India's principal welfare architecture for tribal upliftment.

literature Review

Marginalization refers to the social process by which certain groups are pushed to the edge of society, limiting their access to resources, rights, and opportunities available to others; in the Indian context, this has deep historical and socio-political roots that compound across caste, tribe, gender, and religion [5]. Tribal women in India experience multiple, compounding forms of marginalization—geographic isolation, lack of political power, inadequate infrastructure, and patriarchal custom [6]. Empowerment, correspondingly, refers to the process by which marginalized women gain the ability to make strategic life choices previously denied to them [2], involving increased access to resources, participation in decision-making, and recognition of identity and dignity [7].

Despite constitutional safeguards, tribal women in India remain among the most marginalized sections of society, with limited control over property and resources and restricted participation in formal leadership [8, 9]. According to Census data, the literacy rate among Scheduled Tribe (ST) women is considerably lower than the national female literacy rate; girls frequently discontinue education owing to poverty, early marriage,

and domestic responsibility [10]. Economically, tribal women sustain household livelihoods through agricultural labour, forest-produce collection, and livestock management, yet this labour is undervalued and concentrated in the informal sector [11]. Health-related challenges—limited facilities, malnutrition, and inadequate maternal healthcare—further intensify marginalization [12].

The Government of India has introduced several schemes for tribal women's empowerment, including the Beti Bachao, Beti Padhao scheme [13], the Integrated Child Development Services programme [14], the National Rural Livelihood Mission and its tribal component Aajeevika, and the Van Dhan Yojana. Scholarship schemes aim to encourage tribal girls into higher education, though dropout remains high [15], and health schemes such as Janani Suraksha Yojana have improved healthcare access unevenly [16]. Despite this broad policy framework, its impact is consistently constrained in tribal regions by implementation gaps, poor awareness, and socio-cultural barriers.

Within Jammu and Kashmir, the Gujjar and Bakerwal communities—traditionally pastoral and semi-nomadic

—were granted Scheduled Tribe status in 1991, enabling inclusion in reservation quotas for education, employment, and political representation [15]. Gujjar and Bakerwal women remain active contributors to community livelihood through livestock care and seasonal migration, though their contributions are often undervalued in policy; female literacy in these communities is frequently below 30%, though ST-specific scholarships and residential schools have enabled some progress in districts such as Poonch and Rajouri, and these women benefit from Self-Help Group (SHG)-based income support under NRLM to a greater extent than non-ST tribal groups. Pakhtoon women, by contrast, are not officially recognized as a Scheduled Tribe in Jammu and Kashmir, which limits their access to the constitutional and welfare benefits extended to Gujjar and Bakerwal communities. Most existing research on tribal women in India concentrates on regions such as Jharkhand, Odisha, Chhattisgarh, or the Northeast, leaving Jammu and Kashmir's own distinct tribal populations—and Pakhtoon women in particular—largely absent from academic and policy discourse.

The primary objective of this study is to investigate the socio-economic profile, livelihood patterns, and empowerment dynamics of Pakhtoon women in the Ganderbal district. The study assesses the nature and extent of women's economic participation, focusing on occupational structure, education, household decision-making, and access to government welfare schemes; analyzes the influence of cultural practices such as Parda and Pashtunwali on women's mobility and livelihood choices; and compares their position against the Scheduled Tribe-recognized Gujjar and Bakerwal community to isolate the structural drivers of their economic marginalization.

The hypotheses postulated for the present research are as follows:

H1: Pakhtoon women in Ganderbal have limited access to government welfare schemes.
H2: Cultural norms restrict the mobility and economic participation of Pakhtoon women.
H3: Higher education levels lead to greater economic aspirations among Pakhtoons.
H4: Despite contributing economically, Pakhtoon women lack decision-making power.
H5: Young Pakhtoon girls show stronger empowerment aspirations than older women.

Study Area

The present research was conducted in the Ganderbal district, carved out from the erstwhile Srinagar district in 2007 and located in the central part of the Kashmir Valley in the Union Territory of Jammu and Kashmir. It lies approximately 21 km northeast of Srinagar city, at an average elevation of around 1,619 m (5,312 ft) above sea level, and is bounded by Srinagar in the south, Bandipora in the north, Kargil in the east, and Baramulla in the west, cradled between the Zanskar mountain range and the Greater Himalayas.

Spanning a total geographical area of about 1,059 kmZ, the district is predominantly rural, with a few semi-urban centers. The Sindh River, a prominent tributary of the Jhelum, flows through the district and plays a crucial role in irrigation, hydroelectricity, and biodiversity. According to the 2011 Census, the total population of Ganderbal district is approximately 297,446, of which over 80% reside in rural areas, and the literacy rate stands at 58.04%. The district comprises six tehsils: Ganderbal, Kangan, Lar, Tullamulla, Wakura, and Gund.

Within Ganderbal, the present study focuses specifically on the Gutlibagh and Babawayil localities, which host concentrated Pakhtoon populations and were identified through field visits and informal community interactions confirming active female participation in household and traditional economic activities (Fig. 1, Fig. 2).

Fig. 1 Location map of the study area showing India, Jammu and Kashmir, and Ganderbal.

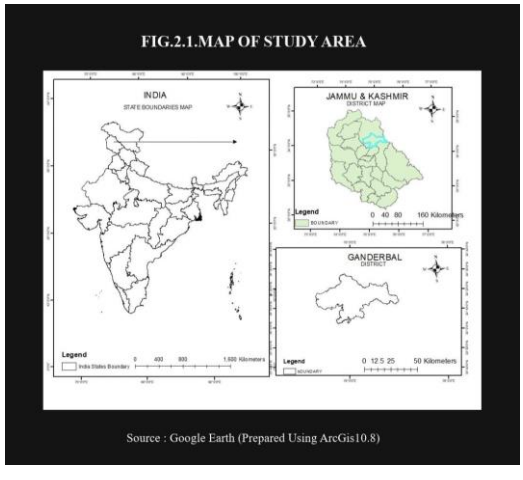
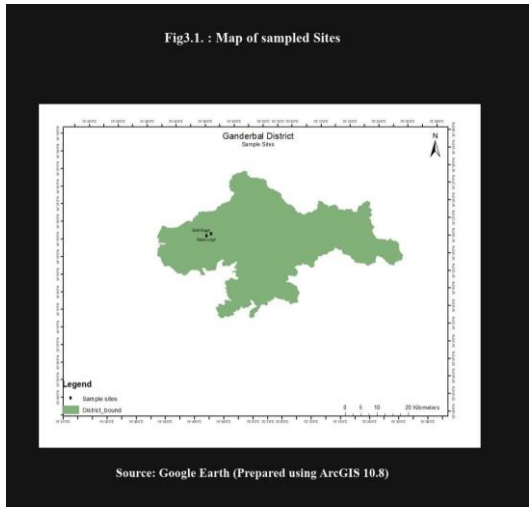


Fig. 2 Sample sites within Ganderbal district: Gutlibagh and Baba Wayil.



Data and Methodology

The study followed a descriptive and exploratory research design combining quantitative and qualitative approaches. The descriptive component outlines the demographic and socio-economic conditions of respondents—education, occupation, income, and living conditions—while the exploratory component allows an in-depth examination of less quantifiable elements such as decision-making power, religious influence, and cultural barriers to empowerment.

4.1 Universe, sample, and sampling method:- The universe of the study comprises Pakhtoon tribal women living in the Gutlibagh and Babawayil localities of Ganderbal district. A total of 120 Pakhtoon women (from 120 households—80 in Gutlibagh and 40 in Babawayil) were selected using purposive sampling, a method well suited to research involving specific minority groups with unique cultural identities. Inclusion criteria required participants to be of Pakhtoon ethnicity, aged 12 years or above, and actively engaged in household, traditional, or income-generating activity.

4.2 Data sources and tools:- Primary data were collected using structured questionnaires (demographic and economic information), semi-structured interviews (personal experiences and perceptions), focus group discussions of 6–8 participants (community-level concerns), and non-participant observation checklists (living standards and behaviour in natural settings). Secondary data were drawn from the Census of India 2011, reports of the Ministry of Tribal Affairs, District Statistical Handbooks, and academic and NGO literature, used to contextualize and support the primary findings.

4.3 Ethical considerations:- Informed verbal consent was obtained from all participants after explaining the purpose of the study, the voluntary nature of participation, and confidentiality measures. Anonymity was maintained by avoiding

collection of personally identifiable information, with responses coded and stored securely. Given the sensitivity of discussing gender roles, income control, and cultural restrictions in a conservative, religiously rooted society, all interactions were conducted with cultural sensitivity and particular attentiveness to Pashtunwali (tribal ethics) and Islamic values.

Result and Discussion

5.1 Demographic and socio-economic profile of respondents:- This section presents the profile of 120 Pakhtoon women respondents from Gutlibagh and Babawayil villages.

Table 1 Demographic profile of the sample (N = 120)

Variables	Details
Total households surveyed	120 (80 in Gutlibagh, 40 in Babawayil)
Total female respondents	120 women (majority aged 20–60)
Age groups covered	12–15 (young girls); 20–30; 30–40; 40–50; 50–60
Marital status	All women aged 20+ are married; a few below 20 are also married
Literacy levels	30 women aged 20–30 have passed 9th standard; remaining women are illiterate
Occupation (women)	99% are housewives; 95 involved in shawl embroidery/Aari work
Government employment (women)	4 women employed in Anganwadi and other government sectors
Occupation (men)	70% are labourers, carpenters, shopkeepers and other daily-wage workers; 30% in skilled/government jobs
Home ownership	All families own houses
Land ownership	50–60 households own land
Religion and culture	All are Muslims; follow Islamic customs, Parda system, and local traditions
Language	Pashto spoken but not formally taught or recognized in schools

Source: Field Survey

The age distribution reflects a youthful population, with the largest share of respondents concentrated in the economically active 20–40 age bracket (Table 2). Elderly respondents (60+) were few, likely reflecting lower participation among aged women due to cultural norms of seclusion.

Table 2 Age-wise distribution of respondents

Age group	No. of respondents	Percentage
12–19 years	10	8.3%
20–29 years	45	37.5%

30–39 years	35	29.2%
40–49 years	20	16.7%
50–59 years	6	5.0%
60 years and above	4	3.3%

Source: Field Survey

The surveyed households recorded 276 females and 267 males, yielding a sex ratio of 1,034 females per 1,000 males—notably higher than both the national average of 943 and the Jammu & Kashmir average of 889 (Census 2011). This favourable ratio may reflect cultural norms among Pakhtoons that value family integrity, alongside low out-migration of women and stable family sizes; while not by itself indicative of empowerment, it creates a demographic base on which gender-focused interventions could have meaningful impact.

5.2 Occupational structure and gendered division of labour:- The occupational structure revealed a stark gendered divide. Nearly 99% of women in both villages are primarily housewives, though this role entails substantial, unrecognized contributions to the household economy through shawl embroidery, Aari work, livestock care, and kitchen gardening (Table 3). Around 70% of men work as daily-wage labourers, masons, carpenters, or shopkeepers, while only 30% hold government or skilled positions such as in the police department or Power Development Department (PDD).

Table 3 Gender-wise distribution of primary occupations

Gender	Primary occupation	Percentage of respondents
Women	Housewives	99%
Women	Shawl embroidery/Aari work (home-based)	95%
Women	Livestock care/kitchen gardening	50%
Men	Daily-wage labourers (masonry, carpentry, shopkeeping)	70%
Men	Government/skilled jobs (Police, PDD, etc.)	30%

Source: Field Survey

A generational shift is evident: women aged 20 and above, while content with their own traditional roles, consistently expressed the hope that their daughters would become self-reliant, pursue education, and engage in meaningful work outside the home, within limits of social acceptance.

5.3 Educational background of women:- Education is one of the clearest markers of generational disparity in the community. Elderly women (aged above 40) were

overwhelmingly illiterate, their knowledge limited to domestic skills and religious teaching. Women aged 20–30 showed modest improvement, typically studying to The 8th or 9th standard before transitioning to Maktab (Islamic education); only 3–4 women across both sites had completed 12th grade or graduation (Table 4). Girls aged 12–15, by contrast, displayed high enthusiasm for education, with all interviewed girls enrolled in school and expressing ambitions to become doctors, teachers, or civil servants.

Table 4 Educational status by age group

Age group	Literacy level	Remarks
12–15	Studying (5th–8th std.)	High aspirations, school going
20–30	Mostly 9th pass	Attended Maktab after school
30–40	Mostly illiterate	Focus on household work, some religious learning
40–50	Illiterate	Traditional roles, emphasis on Islamic learning
50–60	Illiterate	Supportive of Islamic education for children

Source: Field Survey

Islamic education was near-universal across all age groups: even women without formal schooling had a sound understanding of Quranic teachings, Hadith, and basic Fiqh, and many considered religious literacy more important than worldly certificates.

5.4 Marital status and household structure:- Marriage is a near-universal institution in the surveyed community; every woman above the age of 20 was married, with early marriage—by ages 17 or 18—both culturally sanctioned and expected. Motherhood followed closely after marriage, with most married women having two or more children by their mid-20s. While a few younger women expressed disagreement with early marriage as a hindrance to personal or educational growth, they simultaneously reaffirmed pride in Parda and Pashtunwali, indicating that cultural identity often superseded individual ambition in their own framing of the issue.

5.5 Land, assets, and household income:- Home and land ownership among Pakhtoon households in Ganderbal is notably high: every surveyed family owned its residential home, and about 50% of families owned apple orchards or cultivable land, providing seasonal income. About 60% of households reared livestock (chiefly cows and goats) for milk, manure, and occasional surplus sale. These assets provide a degree of material stability and food security uncommon among many marginalized communities in India, though limited by the absence of market linkages, cold storage, or formal agricultural support.

Household income depends primarily on male daily-wage labour, generally earning ₹500–₹700 per day, producing unstable monthly income. Households with government

or semi-skilled male employment reported average monthly incomes of ₹20,000–₹30,000, while daily-wage-dependent households often survived on less than ₹10,000 per month (Table 5).

Table 5 Monthly income distribution of households

Income range (₹)	Households (%)
Below 10,000	30%
10,000–20,000	50%
20,000–30,000	15%
Above 30,000	5%

Source: Field Survey

These figures indicate that while extreme poverty is not widespread, roughly 80% of households live at or near the edge of economic vulnerability, with limited savings, insurance, or financial-scheme coverage.

5.6 Household decision-making patterns:- Household decision-making among Pakhtoon families in Ganderbal follows a strongly male-dominated structure. Of the 120 households surveyed, 65% of women reported no say in major decisions (finances, healthcare, children's education, mobility), 25% participated jointly with their husbands in domestic choices, and only 10% reported independent decision-making—mostly among younger or more educated women. Education and economic contribution were both observed to modestly increase women's involvement in household discussions, though overall decision-making authority remains firmly concentrated with male family members.

5.7 Cultural norms: Parda and Pashtunwali:- Cultural norms impose clear boundaries on women's mobility and public presence, rooted in values of honour (izzat), modesty, and domestic responsibility. The practice of Parda (veiling and seclusion) is almost universally observed; most women do not appear outside the home unless accompanied by a male guardian. Rather than being experienced solely as restriction, Parda was widely described by respondents as a source of honour and dignity ("Parda is not our weakness; it is our pride"). Pashtunwali, the customary Pakhtoon code of conduct emphasizing honour, hospitality, and loyalty, was similarly described with pride by married and older women ("Pashtunwali is our Fakhr"), functioning as an unspoken moral compass rather than a codified restriction, even as it visibly limits women's mobility, education, and public participation.

Table 6 Perceived sources of empowerment among Pakhtoon women

Empowerment source	Percentage
Islamic education	90%
Parda (veiling/modesty)	85%

Role as mother	80%
Pashtunwali	70%
Formal schooling	45%
Role models	40%
Income-earning ability	30%

Source: Field Survey

Notably, respondents ranked religious and cultural sources of empowerment (Islamic education, Parda, motherhood, Pashtunwali) well above formal schooling and income-earning ability—underscoring that empowerment, as understood by this community, is not synonymous with the standard economic indicators used in national policy frameworks.

5.8 Aspirations and emerging transformation:- The most striking theme to emerge from the fieldwork was the aspiration of young Pakhtoon girls (aged approximately 12–15), who displayed confidence and ambition toward careers in teaching, medicine, and civil services, citing role models such as Sehrish Asghar, a Pakhtoon woman who became Deputy Commissioner of Baramulla. These girls did not wish to break from their cultural roots but to grow within them—achieving personal advancement while retaining Islamic and Pakhtoon identity. Married women, meanwhile, expressed a recurring desire for "balance rather than rebellion": most did not seek to reject tradition outright but questioned specific practices—early marriage, restricted girls' education—that limited their daughters' opportunities. This pattern suggests the emergence of a "bridge generation" that is redefining empowerment as compatible with, rather than opposed to, its religious and cultural framework.

5.9 Access to government schemes and comparative position with Gujjar/Bakerwal women:- Awareness and uptake of government welfare schemes among Pakhtoon women in Ganderbal were found to be extremely low across the board (Table 7).

Table 7 Awareness and utilization of government welfare schemes among respondents

Scheme name	% Aware	% Availed	Remarks
PM Awas Yojana	5%	0%	Lack of awareness; no documentation available
Anganwadi services	25%	15%	Only availed by few for child nutrition
Ujjwala Yojana (LPG)	10%	5%	Many unaware or lack bank linkage
Ayushman Bharat (Health)	12%	2%	Health card confusion; unregistered families
PM Jan Dhan Yojana	8%	1%	Women don't manage bank accounts
Skill Development Schemes	0%	0%	No vocational training accessed

Source: Field Survey

This disconnection stems from two compounding factors: a complete absence of institutional outreach (none of the women interviewed had ever attended an awareness session or been visited by a government or Anganwadi worker), and the non-recognition of the Pakhtoon community as a Scheduled Tribe in Jammu and Kashmir. Respondents repeatedly drew a direct comparison with the ST-recognized Gujjar community: "They get everything—hostels, scholarships, respect. We are always ignored." This comparative disadvantage is summarized in Table 8.

Table 8: Comparative position of Gujjar/Bakerwal and Pakhtoon women in Jammu and Kashmir

Factor	**Gujjar**/Bakerwal	**Pakhtoon**
Scheduled Tribe (ST) benefit	Yes	No
Literacy support	Moderate	Very Limited
SHG participation	Growing	Negligible
Government scheme access	Partial	Mostly Absent

Source: Field Survey

5.10 Testing the hypotheses:- Read against the study's five hypotheses, the findings offer clear support for four and a more nuanced picture for the fifth. H1 (limited access to welfare schemes) is strongly supported: awareness across all six schemes examined never exceeded 25%, and utilization never exceeded 15% (Table 7). H2 (cultural norms restrict mobility and participation) is strongly supported by the near-universal observance of Parda and the consistent confinement of women's economic activity to the home (Table 3). H4 (women lack decision-making power despite economic contribution) is directly supported by the finding that 65% of women report no say in major household decisions even as they sustain embroidery, livestock, and household-management work that is economically significant but formally unrecognized (Section 5.6).

H3 (higher education leads to greater economic aspiration) and H5 (younger women show stronger aspirations than older women) are related and broadly supported, though the study's cross-sectional design means this reflects a generational contrast rather than a tracked change within individuals: girls aged 12–15, the most educated cohort, articulated the clearest economic and professional aspirations, while women aged 40 and above, the least educated, showed the least (Section 5.8). However, Table 6 complicates a simple reading of "education leads to empowerment"—respondents across age groups ranked religious and relational sources of empowerment above formal schooling and income-earning ability, suggesting that aspiration for formal education among the young coexists with, rather than replaces, an actively defended framework in which empowerment is substantially defined in religious and cultural terms.

The comparative analysis with Gujjar and Bakerwal women (Table 8) is the study's clearest policy-relevant finding: on every dimension compared, Pakhtoon women fare worse than a community that shares similar patriarchal cultural constraints (Parda, early marriage) but holds Scheduled Tribe status. This isolates ST non-recognition—rather than cultural practice per se—as the single largest structural driver of Pakhtoon women's exclusion from India's tribal welfare architecture.

Conclusion

The economic empowerment of Pakhtoon women in the Ganderbal district of Kashmir emerges as a deeply layered and culturally rooted issue, shaped by a complex interplay of socio-economic, educational, political, and cultural factors. While Pakhtoon women possess traditional skills, rich cultural heritage, and strong religious identity, their participation in the formal economic domain remains significantly constrained: the vast majority are engaged in unpaid domestic work or traditional embroidery, with negligible access to formal employment, and 65% report no voice in major household decisions.

A critical and specific barrier is the lack of Scheduled Tribe recognition for the Pakhtoon community. Unlike Gujjars and Bakerwals, who benefit from tribal welfare schemes, literacy support, and growing SHG participation, Pakhtoons are excluded from these provisions on every measured dimension (Table 8), producing a documented sense of being treated as "a minority within minorities." This lack of formal recognition compounds an already severe lack of awareness about existing welfare schemes and self-help groups, and is reinforced by low household incomes—around 80% of households earn below ₹20,000 per month.

The information gathered from this study can inform regionally grounded, gender-responsive policy for Jammu and Kashmir's tribal welfare institutions. It is of particular relevance to the Union Territory's Department of Tribal Affairs, Social Welfare Department, Integrated Child Development Services (ICDS), and Rural Livelihood Mission, all of which would need to extend or adapt existing outreach mechanisms to reach non-ST tribal-identity communities such as the Pakhtoons. This is more crucial in a conflict-affected, resource-constrained regional setting like Kashmir, where the reach of state welfare machinery into remote and culturally distinct communities is already uneven.

According to this analysis, addressing Pakhtoon women's economic marginalization in Ganderbal cannot be achieved through a one-size-fits-all approach. It requires a strategy that begins from Scheduled Tribe or equivalent policy recognition, followed by dedicated awareness outreach, girls' education infrastructure, and market linkages for home-based crafts such as Aari embroidery—delivered in a manner that treats the community's cultural and religious values as the starting point for engagement rather than an obstacle to be corrected. Despite the constraints documented here, the community exhibits considerable resilience and cultural pride, and there is a clear, community-internal willingness to embrace modern opportunity—education, income

generation, self-reliance—for the next generation of daughters, provided it is offered on culturally respectful terms.

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