

A SURVEY REPORT

ON

ECONOMIC AND SOCIAL STATUS

OF

Widows

DISTRICT; KUPWARA, J&K

RESEARCH AND DEVELOPMENT AGENCY:

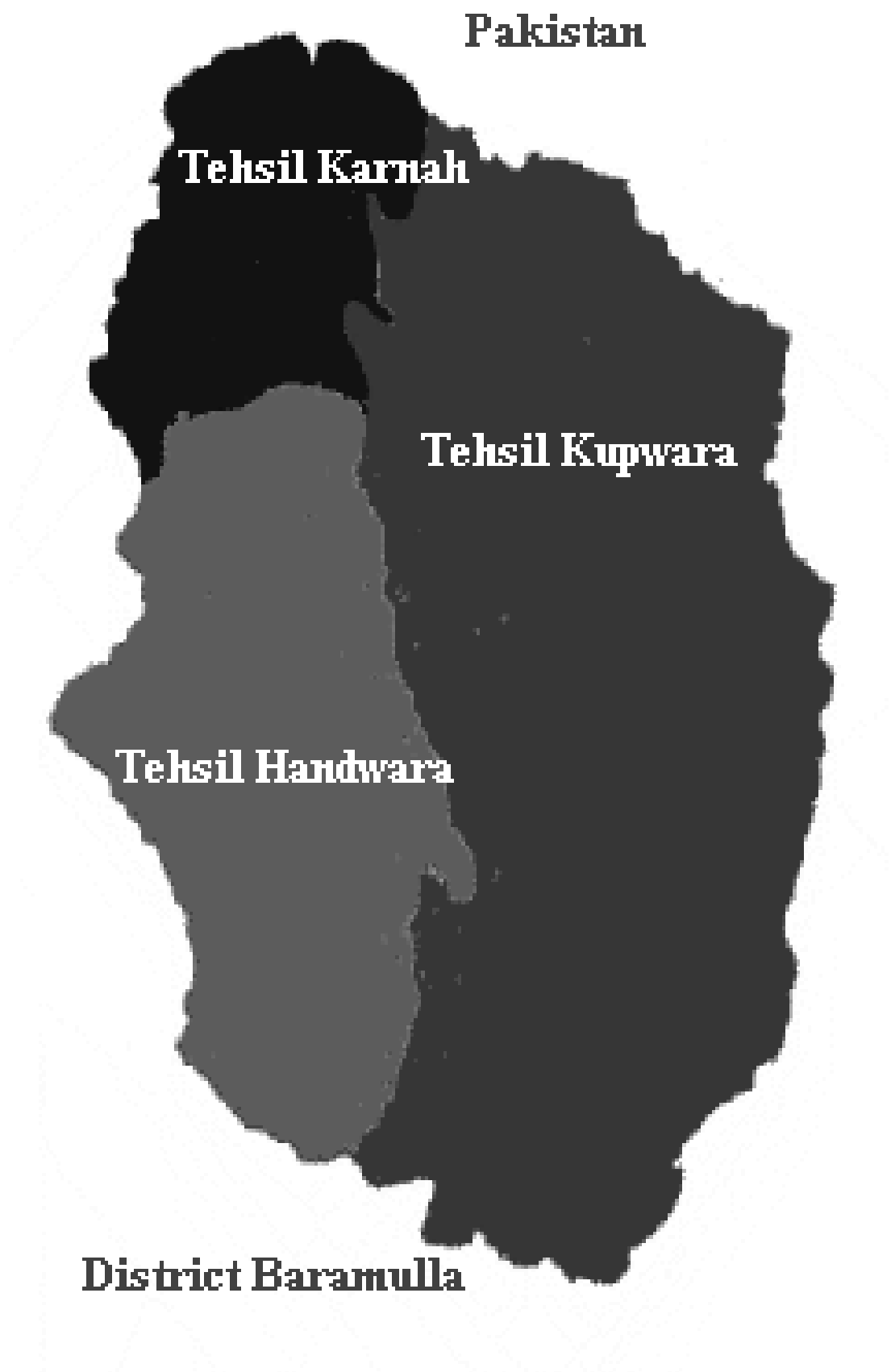
HELP FOUNDATION, J&K

(Human Effort for Love and Peace)

SPONSORED BY:

MINISTRY OF HOME AFFAIRS, GOI THROUGH SELF EMPLOYED
WOMEN'S ASSOCIATION (SEWA), AHMADABAD GUJARAT, INDIA

DISTRICT KUPWARA MAP



District Baramulla

KUPWARA BACKGROUND

Kupwara is the backward frontier District of Kashmir Valley, full of scenic beauty. Dense forests and rich wild life make it significant from tourism and wildlife point of view. District Kupwara was carved out from erstwhile District Baramulla in the year 1979. The District Headquarter "Kupwara" is situated at a distance of 90 kms from the summer capital of state, i.e. Srinagar. The District is situated at an average altitude of 5300 feet from the sea level. The geographical area of the District is 2379 sqkms. The north west part of the District is bound by actual line of control (L.O.C)) while the southern portion is bound by the District Baramulla. There are three bad-pocket areas, namely, Machil, Keran and Karnah located near L.O.C which remain land locked for more than six months in a year. There are some other areas located at barbed distances and remain cut off from District Headquarter for a considerable time, like Kumkadi, Lashdat, Jungund, Kethanwali and Budnambal.

The District consists of **369** census villages and **113929** households, comprising of three tehsils viz., Handwara, Kupwara, and Karnah, eleven CD Blocks namely Kupwara, Sogam, Trehgam, Kralpora, Ramhall, Rajwar, Langate, Tangdar, Teetwal, Kalaroosa, Wavoora, Two municipal committees of Handwara and Kupwara.

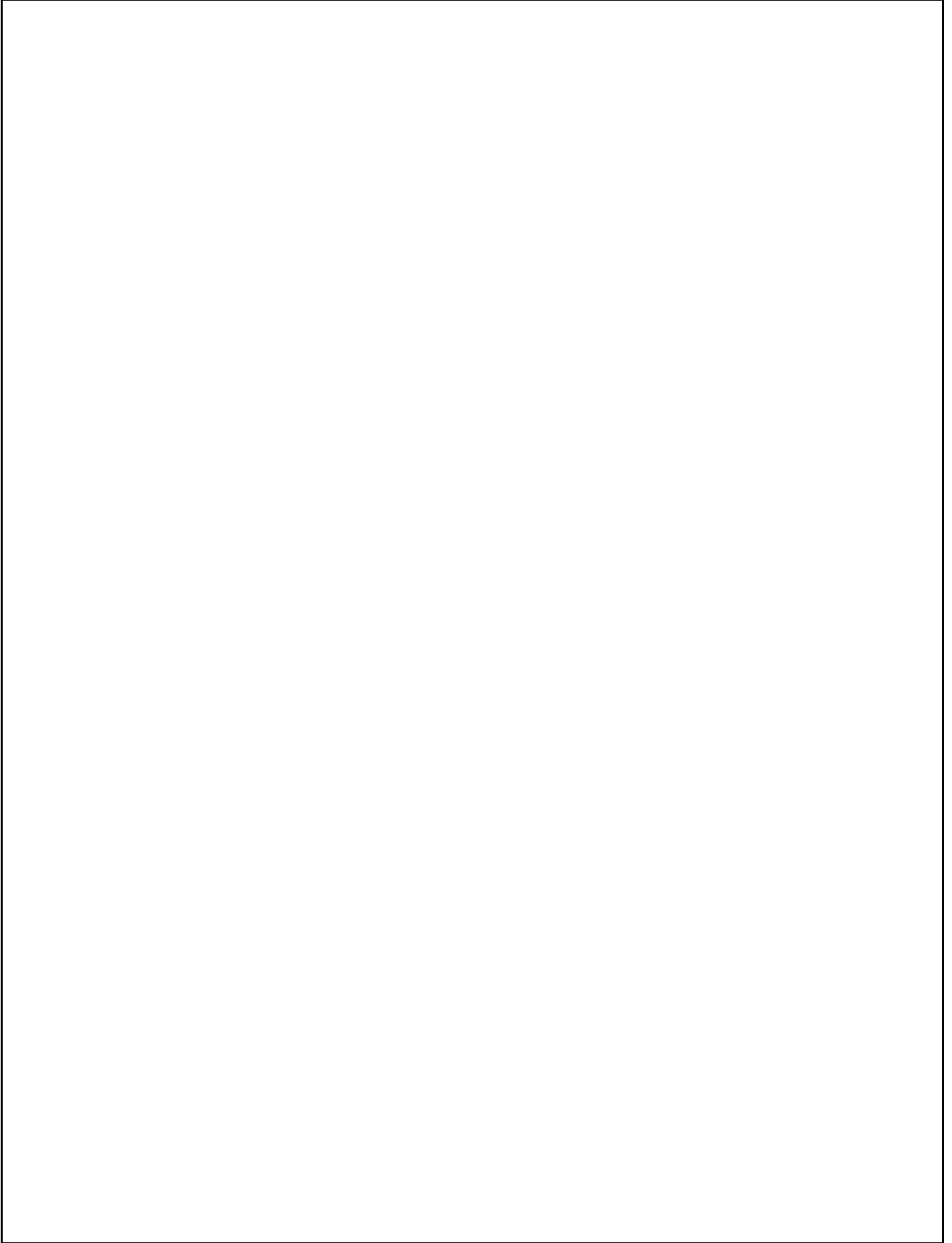
As per census 2011, the total population of KUPWARA District is **8,70,354** comprising of **474190** males and **396164** females. District has around **22 %** population below 6 years of age. The literate population of district is **439654** comprising of **282823** male and **156831** female person. The district has more than **88%** rural population and **2210** slum households.

Name of Tehsil	Kupwara	Handwara	Karnah
No of Revenue villages	130	207	42



MAGNIFICENT BEAUTY OF LOLAB

NOTES:

A large, empty rectangular box with a thin black border, intended for handwritten notes. It occupies the majority of the page's vertical space.

EXECUTIVE SUMMERY

This report reflects the survey done during Jan- May, 2013 in the Kupwara district of Jammu & Kashmir state to understand the widow status in the region. Kupwara is located along the Line of Actual Control with Pakistan Administered Kashmir and is one of the most backward districts of the state of Jammu and Kashmir; Illiteracy and poverty already prevailing in this district have been compounded by the ongoing armed conflict and cross border terrorism, almost over two and half decades. This has also contributed to some extent to the growing number of families without male bread earner, women in distress and widows in the district. While there are a few financial assistances from the State along with Central through National Social Assistance Programme to families under below poverty line, thousands of widow beneficiaries across different districts of Jammu and Kashmir are waiting for approval of their plea. Moreover, there is no proper documentation of number of widows/ destitute eligible for the same. Here, HELP foundation with financial support from Self Employed Women's Association Ahmadabad (SEWA)-Aided by MHA, GOI for this particular programme has conducted a first of its kind survey in Kupwara district with the purpose to have a systematic understanding of the total number of widows, their financial scenario and how the different financial schemes can best be channelized to those needy families.

Over four months, several personnel had worked to gather the data from total eleven (11) blocks of Kupwara. Surveyors made door to door visit to these families of the villages and structured interviews were conducted with the widows, if any, in each household. The surveyors gathered information included contact detail of widow, their age and time when they lost their husband, reason of the death, number of family members, financial status and support, if any, from different agencies, their health conditions, and any specific need they are contemplating from Govt. and NGOs. The data from the interview was compiled in excel sheet for each block. A detailed analysis has been done block wise and a comparative analysis has been made between all these blocks to identify any trend and significance to address forward. In this analysis, we have looked at information of around eleven thousands and seven hundred (11,717) widows from three hundred and fifty (350) villages:

MAJOR OBSERVATIONS

- Widows not having any financial support varies between blocks: In Kupwara and Kalarooch more than 45% of widows have not been registered under any financial support scheme from Govt. or any NGOs; in Kralpora, Rajwar, Ramhal and Langate this percentage is between (38-44%); in Tregham, Sogam and Wavoor it is (30-35%) and in Tanghdhar and Teetwal, the average number of widows not receiving any assistance from Govt or NGOs is 21% only.
- Across all the blocks, average 12% of the widows are below age of 40 years and except Sogam and Tanghdhar, average 50% of them have not been registered in any benefit scheme.
- Around 8% of women lost their husband in cross-firing/custodial death/disappearance/killed by forces.
- Very limited disability related pension beneficiaries were noticed (only 3-4) across eleven blocks.
- Depending on the blocks, around 8-23 % family has monthly income of Rs 10,000 or more. Significant co-relation has been noticed between monthly income (more than Rs 10,000) and reluctance to request for any additional assistance.
- Average 80% of widows in the district indicated that any form of financial assistance will help their basic livelihood need and around 20% specified it will help educating their children. Widows of three blocks Kralpora, Ramhal and Wavoor have indicated medical assistance. Hypertension, trauma and related psychiatric difficulties were significant in Kralpora among all the blocks.

INTRODUCTION

Kupwara, the north-west district of Jammu & Kashmir, along the line of Control between India and Pakistan is the most financially backward district of the state. As per 2011 Census data, Kupwara ranks 5th in population contribution to the state with number of men and women are 4.8 lakh and 4.0 lakh respectively. Roughly, around 10% of married female population of district lives widowed life. This is one of the country's two fifty (250) most backward districts which had been selected for receiving funds from the Backward Regions Grant Fund Programme (BRGF) of Govt. of India to enhance the capacity of Panchayats and Municipalities and for over all infrastructure development of the district. Additionally, as part of National Social Assistance Programme (NSAP) and Integrated Social Security Scheme (ISSS), like other states, J & K has been receiving central funds such as Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS), National Family Benefit Scheme (NFBS) introduced by Central Govt. for people living below poverty line of the country. The State Govt. also is contributing into these schemes and both Central and State assistances are being implemented by Department of Social Welfare (DSW) in different districts.

HELP foundation's attachment with Kupwara (what they have done and suitability of them in doing this survey)

Since past one and half decade, HELP foundation has been involved in implementing multiple projects in Kupwara district, providing formal education to orphans, in particular girls and school drop outs; assisting in livelihood of destitute and widows through different vocational trainings, livestock aid, knowledge dissemination on Govt. loans and other financial schemes and financial aid through combination of in-house program and external funding supports from agencies like TATA Trust, ECHO through Save the Children and others. In recent years, HELP Foundation has been working with Save the Children for child protection policy in different villages of Kupwara, addressing health issues of mothers and neonatals in hospitals of Lolab valley of Kupwara and Kralpora block. This has strengthened the relation between HELP foundation management and the local people and deepened the knowledge and networking of HELP Foundation in this district. Because of all these engagements, HELP Foundation has been qualified in engaging reliable quantitative data gathering on widow status of this district.

METHODOLOGY

Over four months, (20) personnel had worked to gather the data from total eleven (11) blocks of Kupwara. Surveyors made door to door visit to families of the villages and structured interviews were conducted with the widows, if any, in each household. The areas surveyors gathered information included contact detail of widow, their age and time when they lost their husband, reason of the death, number of family members, financial status and support if any from different agencies, their health conditions, and any specific need they are contemplating from Govt. and NGOs. The data from the interview was compiled in excel sheet for each block. A detailed analysis has been done block wise and a comparative analysis has been made between all these blocks to identify any trend and significance to address forward.

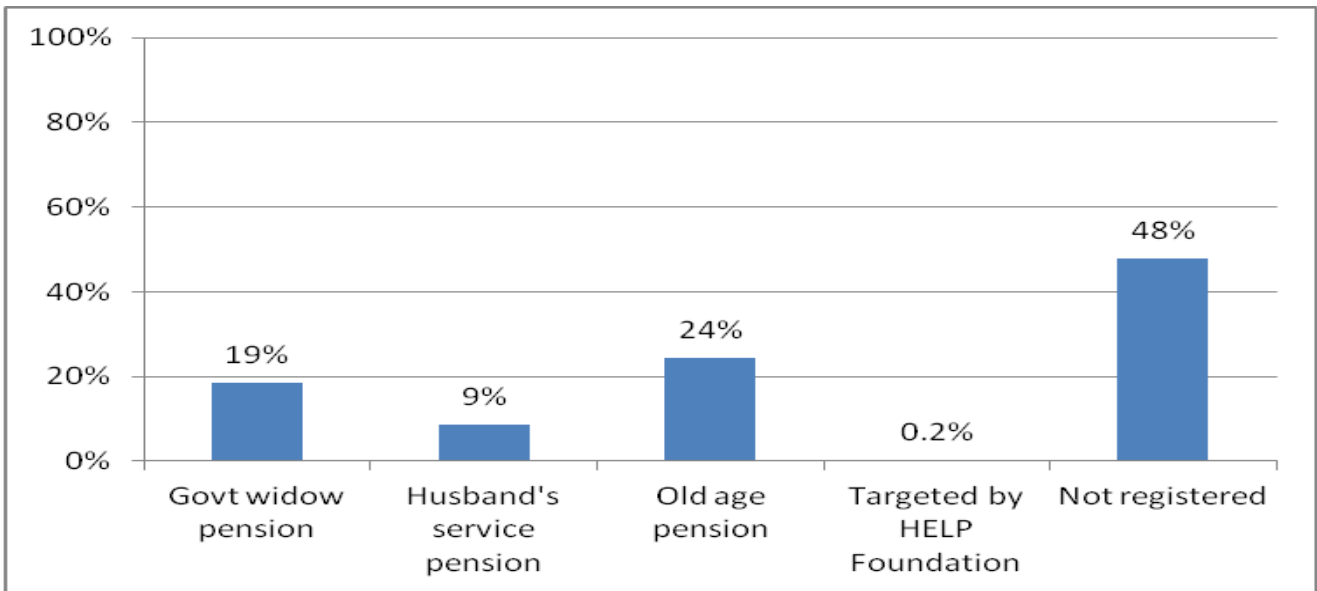
FINDINGS

Following are the block wise finding from the survey:

KUPWARA BLOCK

It is the largest block of the district with fifty eight (58) villages and with total widow population of 2,140. Around 8% of the widows are below age 40, 47% between age 41-65 and another 45% above age of 65. It has been observed, around 24% widows have monthly income of Rs 10,000 or more and these families are content with their livelihood status. Of total widows surveyed in these villages, 77% expressed interest to receive financial support for livelihood, and one fourth of them specified their wish to get educational assistance of their children. Only 1% of the widows has passed 8th Std or higher.

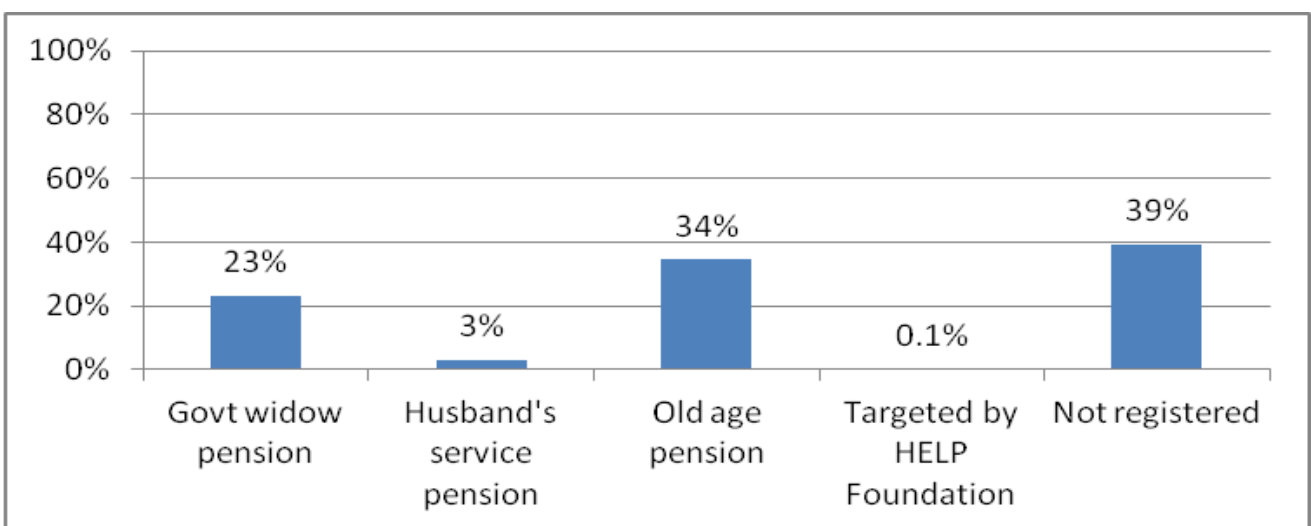
Block : Kupwara		No of Vil- lages: 58			
Not Regis- tered	Govt. widow pension from DSW J&K	Old age pen- sion from DSW	Husbands service pen- sion	HELP foun- dation	Total No of Widows
1025 (48%)	398 (19%)	524 (24%)	186 (9%)	5 (<1%)	2140



LANGATE BLOCK

It is the second largest size block of the district with twenty five (52) villages and with total widow population of 1827. Of them, 7% is below age 40, 48% between age 41-65 and another 46% above age of 65. It has been observed, around 21% widows have monthly income of Rs 10,000 or more and these families are content with their livelihood status. Of total widows surveyed in these villages, 79% expressed interest to receive financial support for livelihood, and one fourth of them specified their wish to get assistance for education of their children and 1% mentioned medical help. Only 2% of the widows has passed 8th Std or higher.

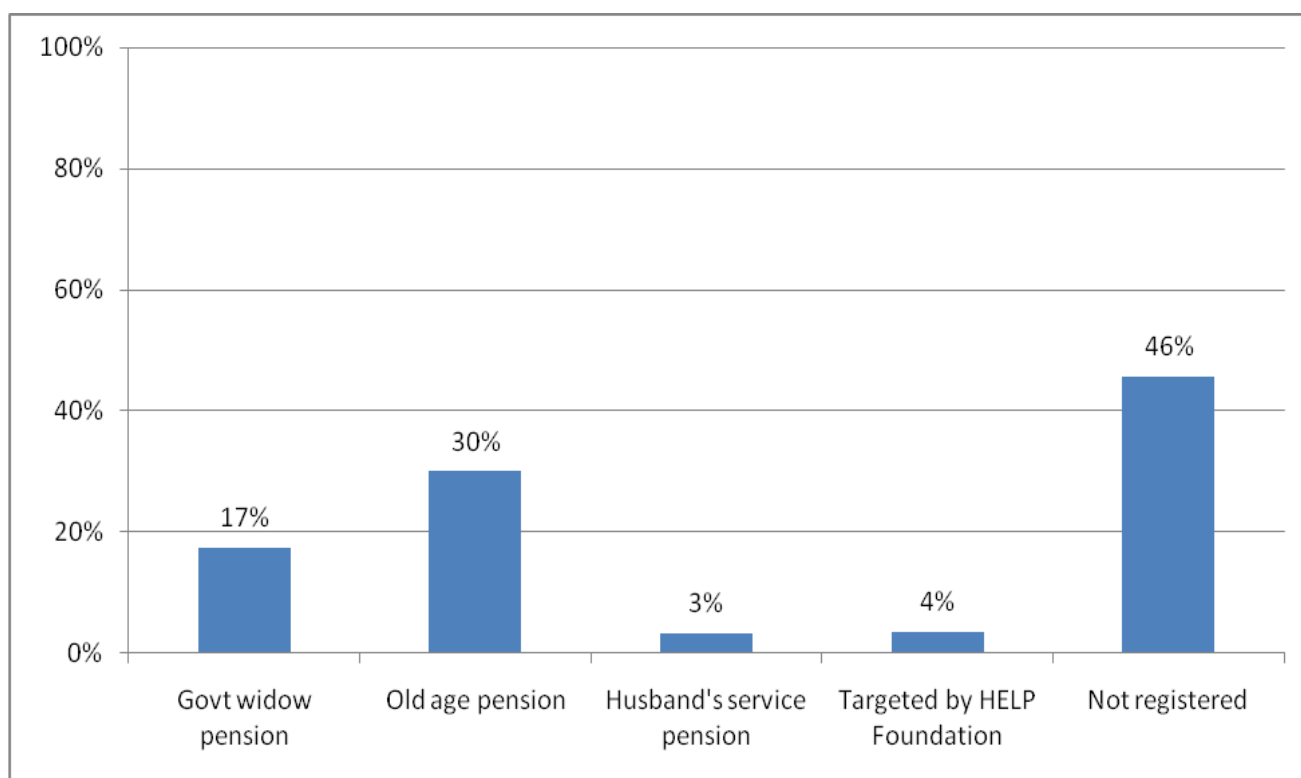
Block :		No of Vil-			
Langate		lages: 52			
Not Regis-tered	Govt. widow pension from DSW J&K	Old age pension from DSW	Husbands service pension	HELP foun-dation	Total No of Widows
715 (39%)	423 (23%)	630 (34%)	58 (3%)	1 (<1%)	1827



KALAROOCH BLOCK

One of the medium size big blocks with twenty four (24) villages and with total widow population of 711, 12% is below age 40, 44% between age 41-65 and another 44% above age of 65. It has been observed, less than 9% widows have monthly income of Rs 10,000 or more and they don't need any further assistance. 92% of the widow expressed interest to receive financial support for livelihood, out of which 23% specified interest for educational assistance of their children. No major health issue has been noticed in these villages. Only 2% of widow has passed 8th Std or higher.

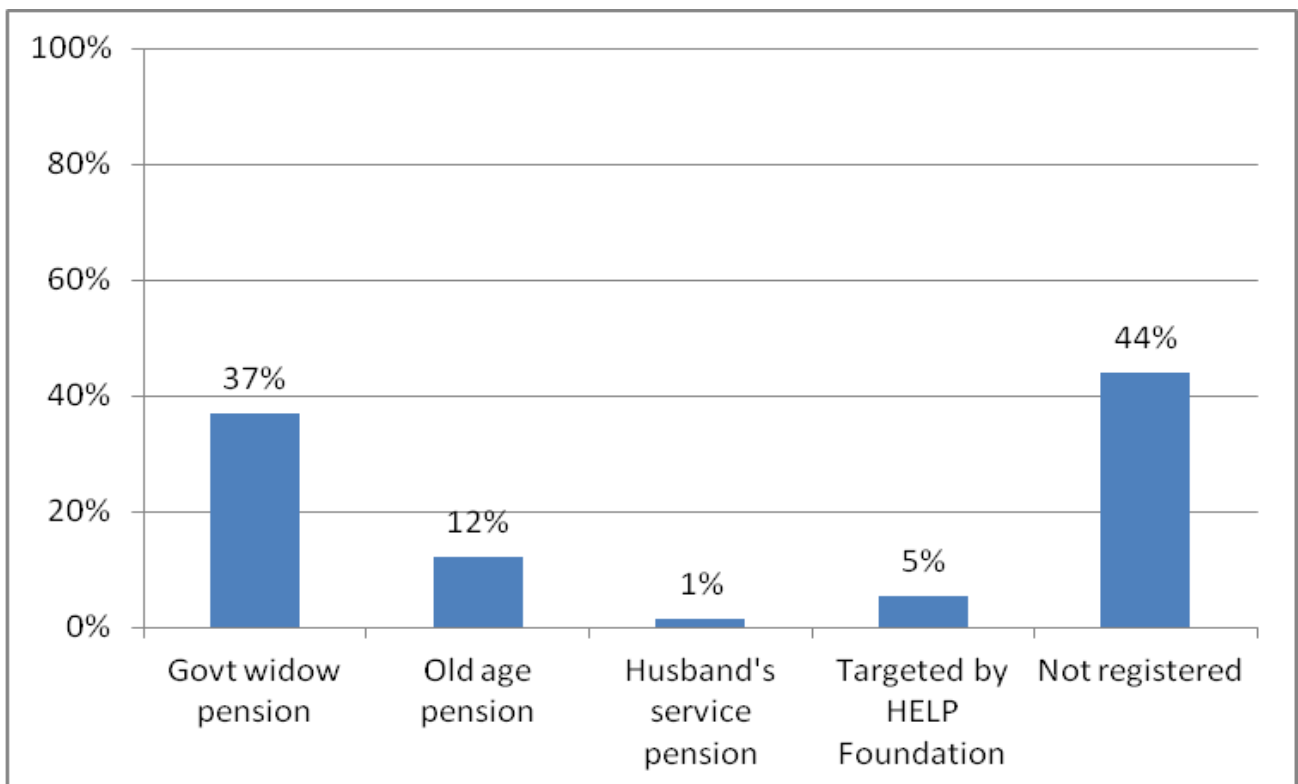
Block : Kalarooch (s)		No of Villages: 24			
Not Registered	Govt. widow pension from DSW J&K	Old age pension from DSW	Husbands service pension	Targeted by HELP foundation J&K	Total No of Widows
325 (46%)	213 (30%)	123 (17%)	23 (3%)	25 (4%)	711



KRALPORA BLOCK

A medium size block with thirty one (31) villages and with total widow population of 851, 14% is below age 40, 54% between age 41-65 and another 32% above age of 65. It has been observed, less than 17% widows have monthly income of Rs 10,000 or more and these families are content with their livelihood status. Of total widows surveyed in these villages, 87% expressed interest to receive financial support for livelihood, almost half of them indicated their wish to get educational assistance of their children. Significant numbers of widows were concerned about their health and around 13% of total widows specifically requested medical support. Hypertension, trauma and related psychiatric difficulties were significant in Kralpora. Only 4% of the widows has passed 8th Std or higher.

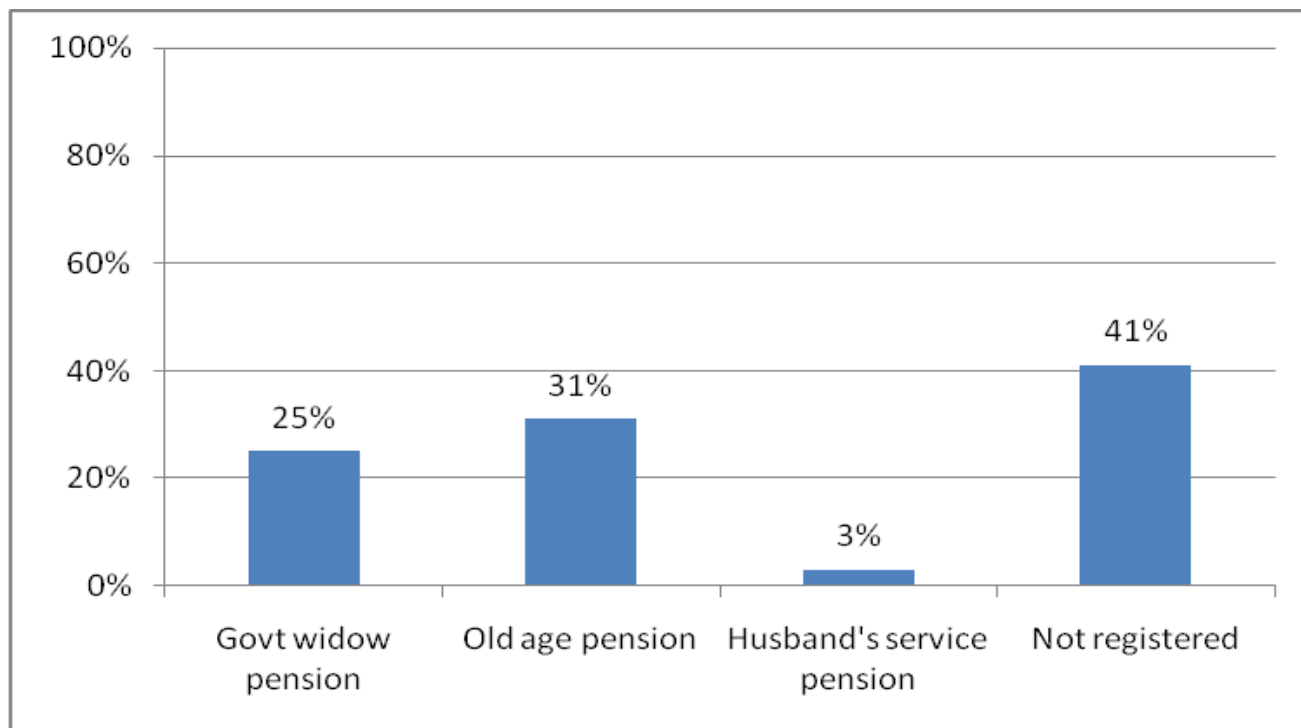
Block : Kralpora		No of Villages: 31			
Not Registered	Govt widow pension from DSW J&k	Old age pension from DSW	Husbands service pension	Targeted by HELP foundation J&K	Total No of Widows
375 (44%)	314 (37%)	104 (12%)	12 (1%)	46 (5%)	851



RAJWAR BLOCK

The third largest block with thirty seven villages (37) and with total widow population of 1500. 8% of the widows are below age 40, 50% between age 41-65 and another 42% above age of 65. It has been observed, less than 17% widows have monthly income of Rs 10,000 or more and these families are content with their livelihood status. Of total widows surveyed in these villages, 82% expressed interest to receive financial support for livelihood, one fourth of them indicated their wish to get educational assistance of their children. Only 4% of the widows has passed 8th Std or higher.

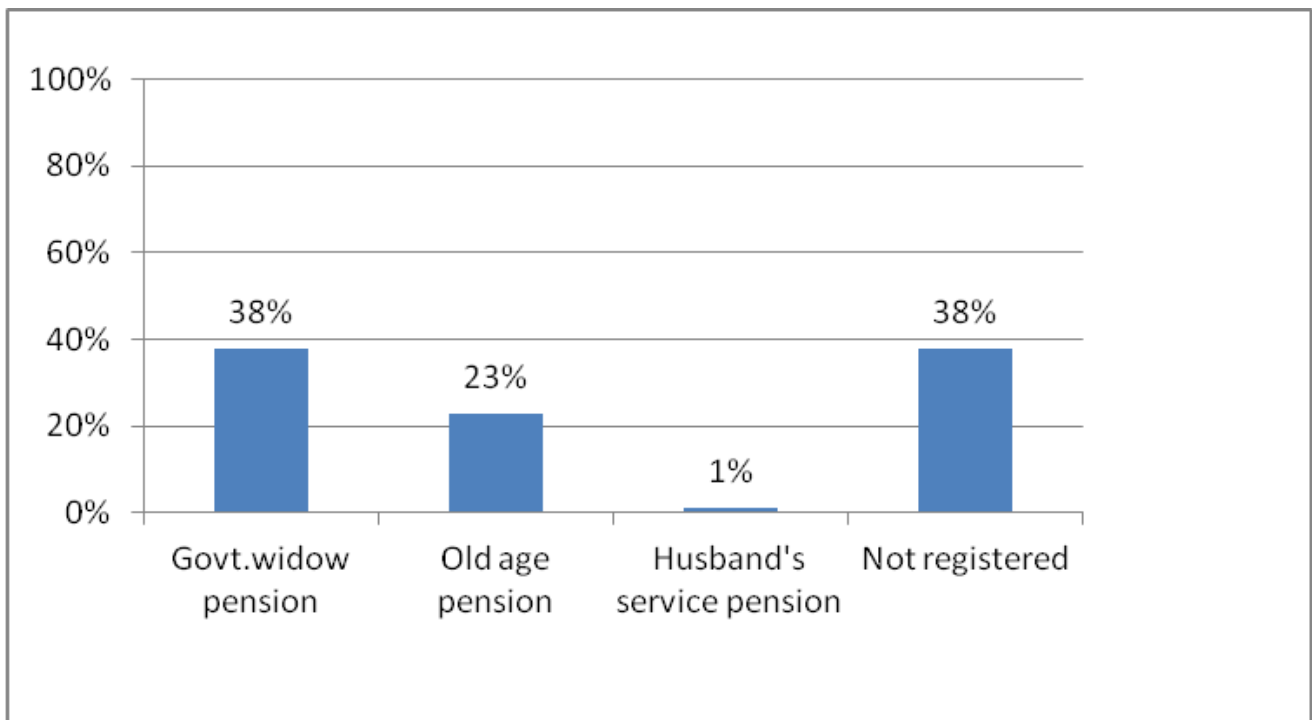
Block : Ra-jwar		No of Vil-lages: 37			
Not Regis-tered	Govt widow pension from DSW J&k	Old age pen-sion from DSW	Husbands ser-vice pension	Disability aid/ service	Total No of Widows
610 (41%)	377 (25%)	470 (31%)	39 (3%)	4 (<1%)	1500



RAMHAL BLOCK

A medium size block with twenty eight (28) villages and with total widow population of 869, 10% is below age 40, 48% between age 41-65 and another 41% above age of 65. It has been observed, less than 23% widows have monthly income of Rs 10,000 or more and these families are content with their livelihood status. Of total widows surveyed in these villages, 77% expressed interest to receive financial support for livelihood, one third of them indicated their wish to receive educational assistance of their children and around 9% of them specified the medical assistance support. In this block around 5% of the widows have passed 8th Std or higher which is little higher than rest of the blocks.

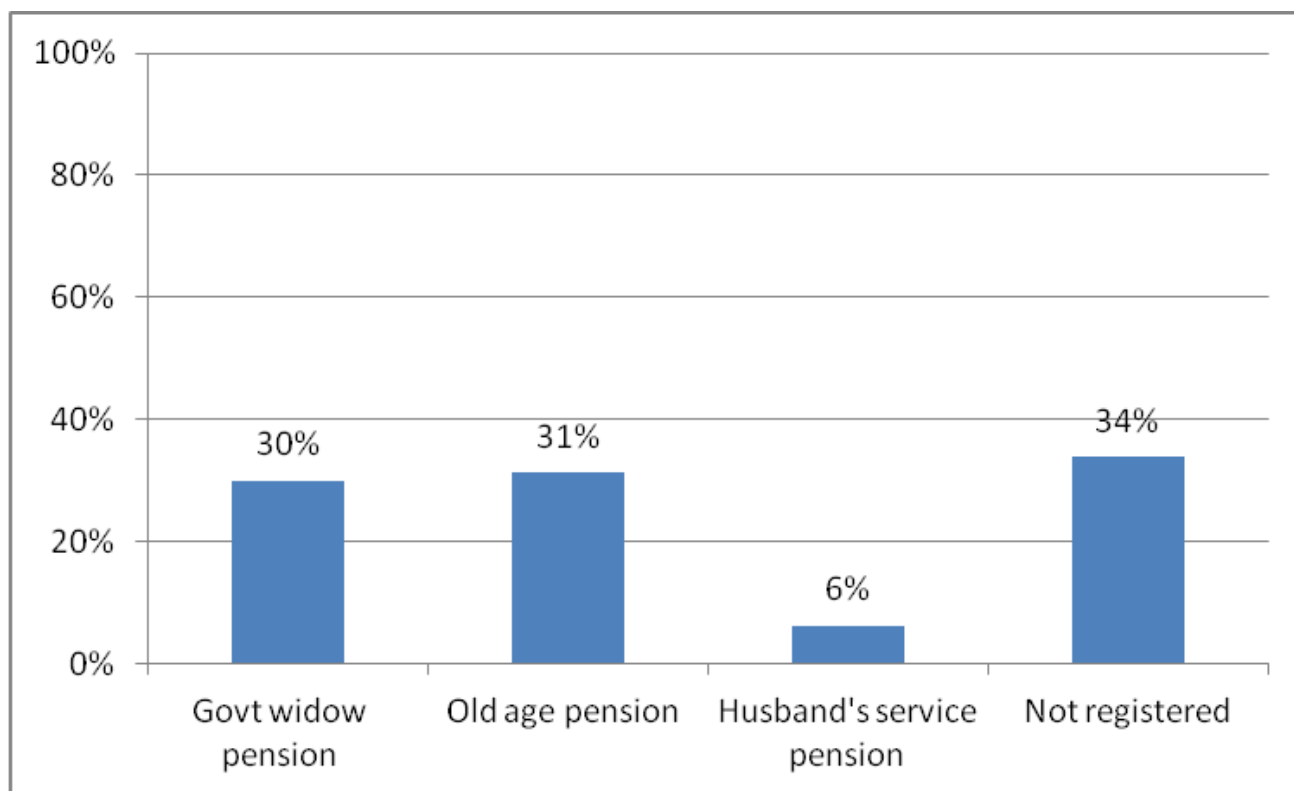
Block : Ramhal		No of Villages: 28			
Not Registered	Govt widow pension from DSW J&k	Old age pension from DSW	Husbands service pension	Disability aid/ service	Total No of Widows
329 (38%)	328 (38%)	197 (23%)	13 (1%)	1 (<1%)	869



SOGAM BLOCK

A medium size block with twenty seven villages (27) and with total widow population of 1151, 10% is below age 40, 50% between age 41-65 and another 41% above age of 65. It has been observed, less than 21% widows have monthly income of Rs 10,000 or more and these families are content with their livelihood status. Of total widows surveyed in these villages, 80% expressed interest to receive financial support for livelihood, and 20% of them indicated their wish to get assistance for education of their children. Only 2% of the widows has passed 8th Std or higher.

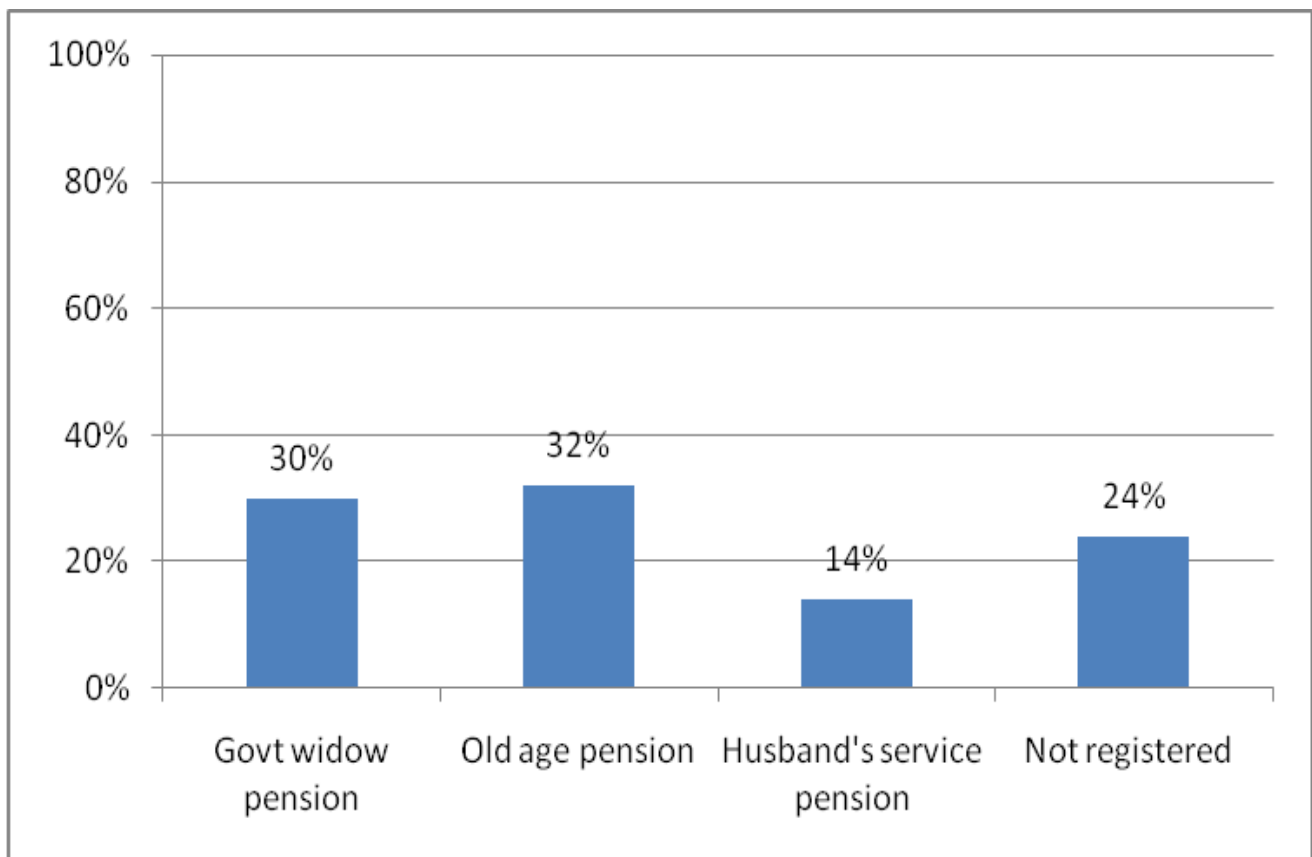
Block : Sogam		No of Vil- lages: 27			
Not Regis- tered	Govt. widow pension from DSW J&K	Old age pen- sion from DSW	Husbands ser- vice pension	Disability aid/ service	Total No of Widows
389 (34%)	344 (30%)	359 (31%)	72 (6%)	0	1151



TANGDAR BLOCK

The second smallest block with sixteen villages (16) and with total widow population of 497. 13% of the widows are below age 40, 46% between age 41-65 and another 40% above age of 65. It has been observed, less than 23% widows have monthly income of Rs 10,000 or more and these families are content with their livelihood status. Of total widows surveyed in these villages, 75% expressed interest to receive financial support for livelihood, and 25% of them indicated their wish to receive educational assistance of their children. Only 1% of the widows has passed 8th Std or higher.

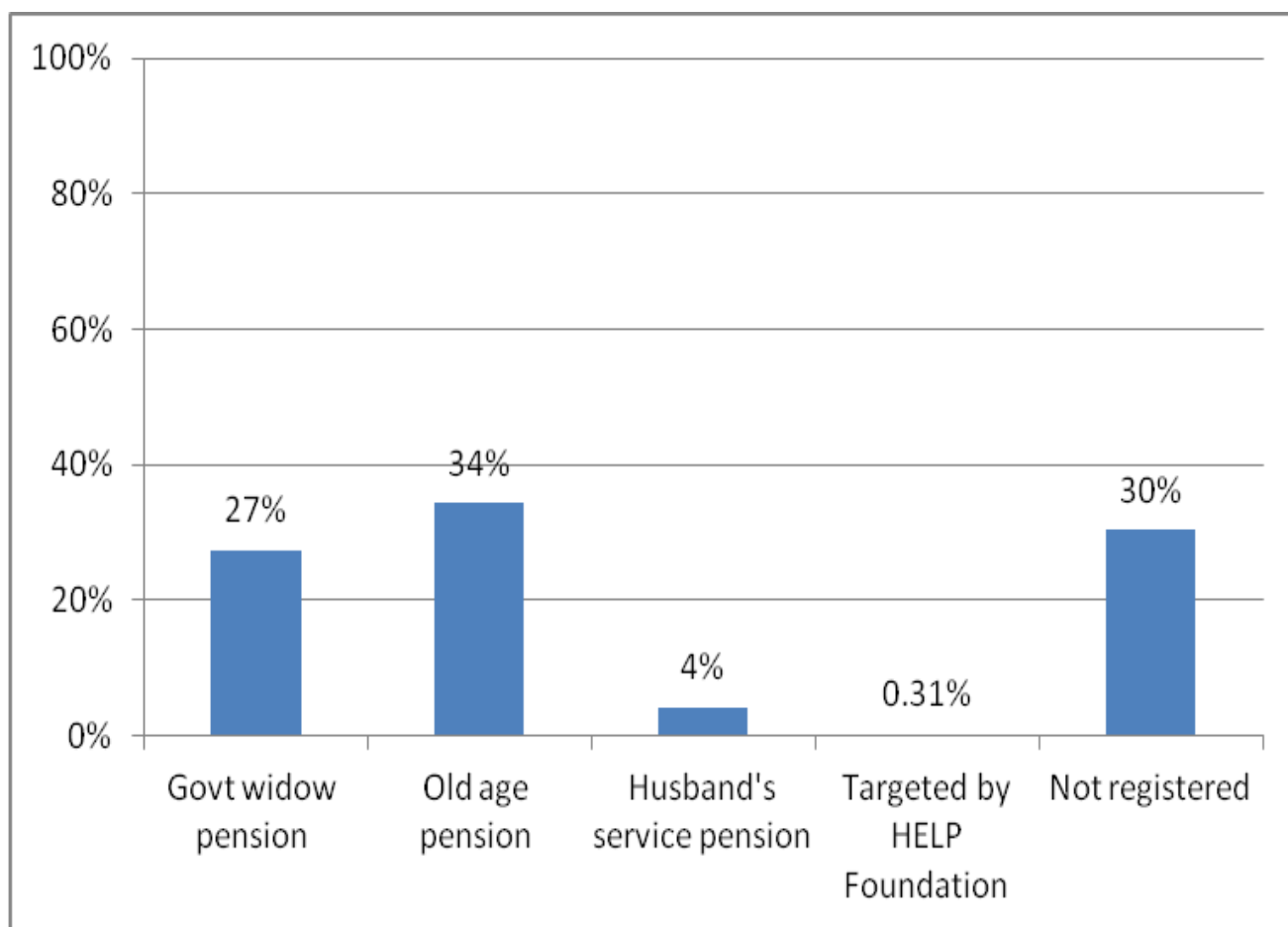
Block : Tang-dar		No of Vil-lages: 16			
Not Regis-tered	Govt widow pension from DSW J&k	Old age pen-sion from DSW	Husbands ser-vice pension	Disability aid/ service	Total No of Widows
118 (24%)	150 (30%)	161 (32%)	70 (14%)	0	497



TREHGAM BLOCK

A moderate size block with thirty four (34) villages and with total widow population of 953, 9% is below age 40, 50% between age 41-65 and another 41% above age of 65. It has been observed, less than 22% widows have monthly income of Rs 10,000 or more and these families are content with their livelihood status. Of total widows surveyed in these villages, 78% expressed interest to receive financial support for livelihood, and 23% of them indicated their wish to get assistance for educational assistance of their children. Only 3% of the widows has passed 8th Std or higher.

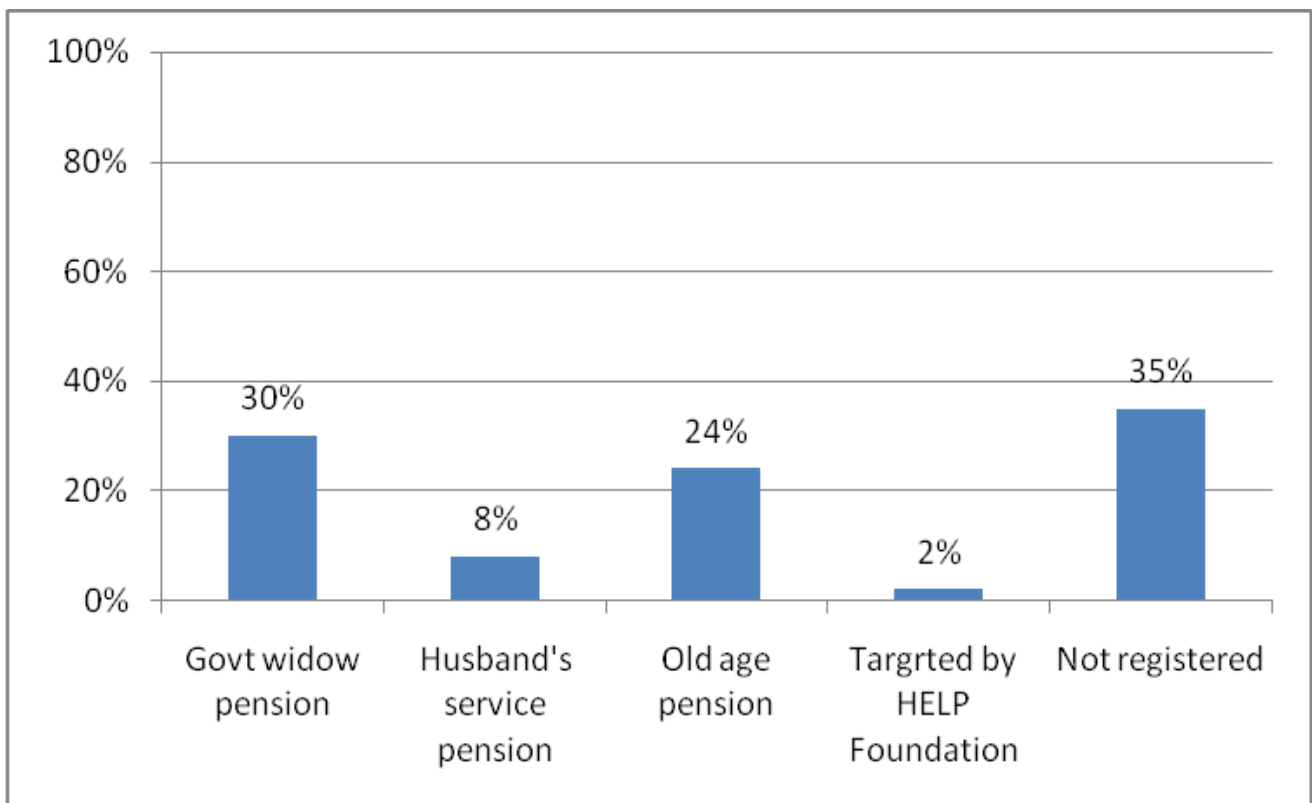
Block : Trehgham		No of Vil- lages: 33			
Not Regis- tered	Govt. widow pension from DSW J&K	Old age pen- sion from DSW	Husbands ser- vice pension	HELP foun- dation	Total No of Widows
289 (30%)	260 (27%)	327 (34%)	40 (4%)	3 (<1%)	953



WAVOORA BLOCK

It is a medium size block with twenty five (25) villages and with total widow population of 886. 9% of the widows are below age 40, 51% between age 41-65 and another 40% above age of 65. It has been observed, less than 20% widows have monthly income of Rs 10,000 or more and these families are content with their livelihood status. Of total widows surveyed in these villages, 80% expressed interest to receive financial support for livelihood, and one third of them specified their wish to get assistance for educational assistance of their children and 3% indicated medical need. Only 3% of the widows has passed 8th Std or higher.

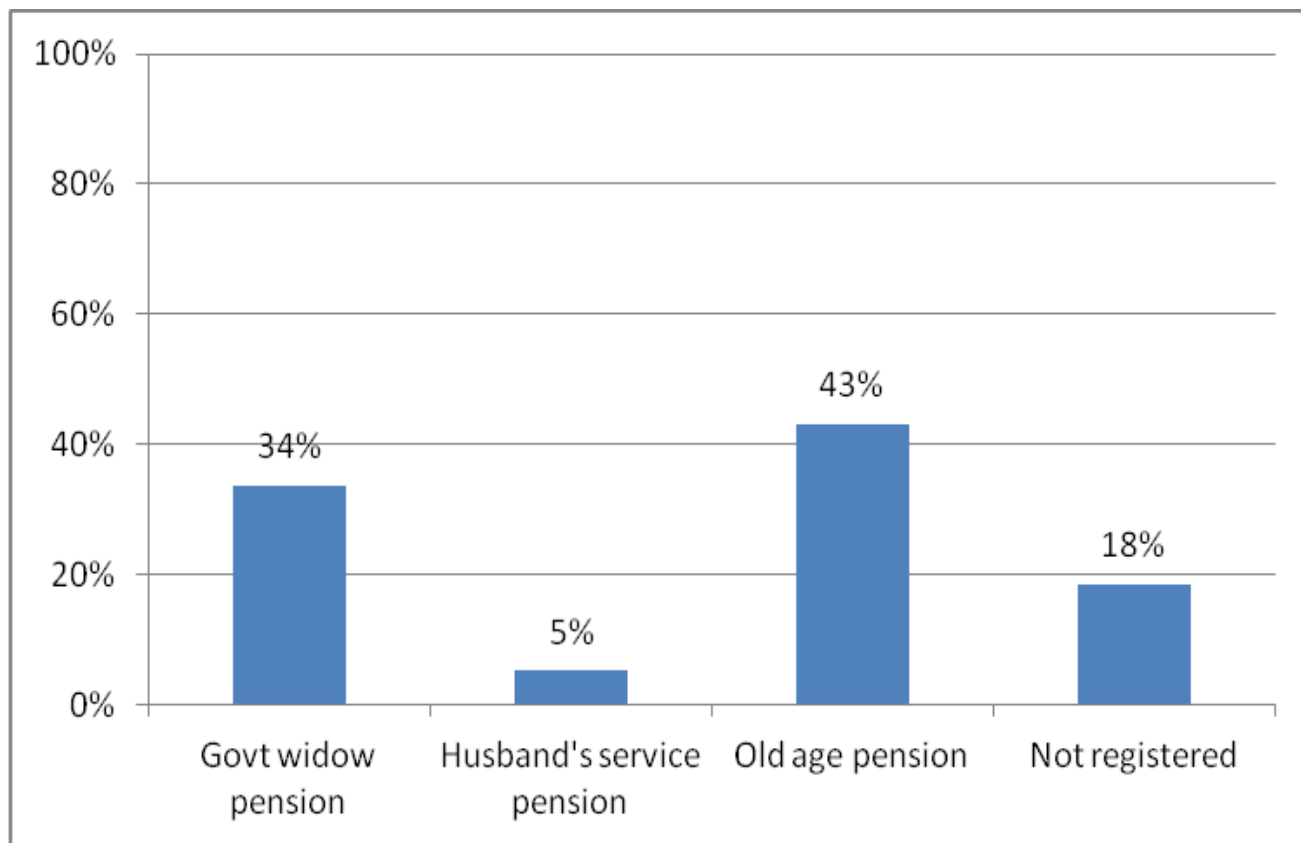
Block : Wavoora		No of Vil- lages: 25			
Not Regis- tered	Govt widow pension from DSW J&k	Old age pen- sion from DSW	Husbands ser- vice pension	HELP foun- dation	Total No of Widows
313 (35%)	263 (30%)	216 (24%)	74 (8%)	20 (<2%)	885



TEETWAL BLOCK

It is the smallest block with fifteen (15) villages and with total widow population of 332, 9% is below age 40, 50% between age 41-65 and another 41% above age of 65. It has been observed, around 17% widows have monthly income of Rs 10,000 or more and these families are content with their livelihood status. Of total widows surveyed in these villages, 84% expressed interest to receive financial support for livelihood, and one fourth of them specified their wish to get assistance for education of their children. Only 1% of the widows has passed 8th Std or higher.

Block : Teetwal		No of Vil- lages: 15			
Not Regis- tered	Govt widow pension from DSW J&k	Old age pen- sion from DSW	Husbands ser- vice pension	HELP founda- tion	Total No of Widows
61 (18%)	112 (34%)	143 (43%)	17 (5%)	0	332



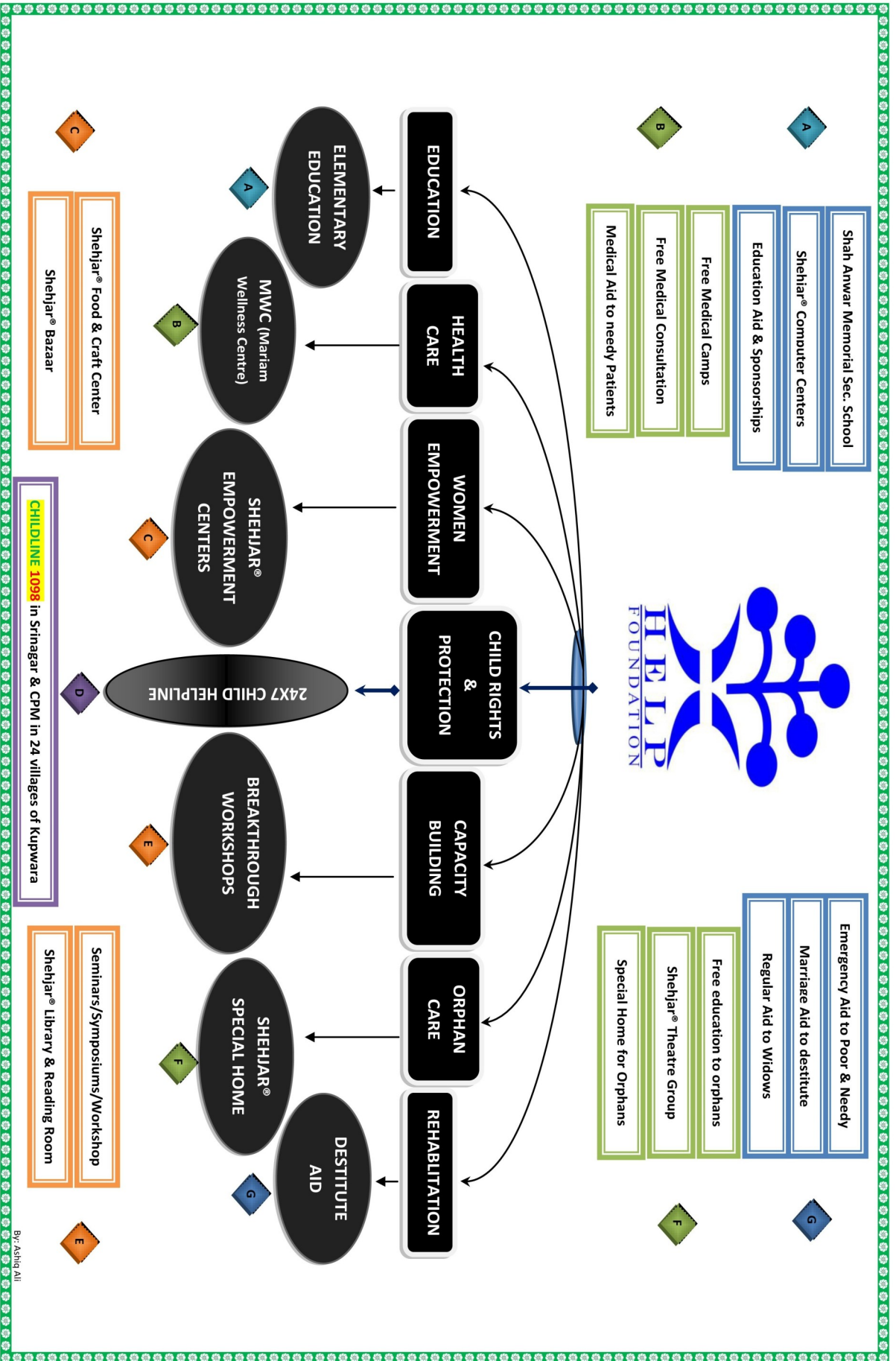
COMPERATIVE PICTURE OF ALL THE BLOCKS

Name of the Blocks	Number of vil-lages	Total Number of Widows	Number of widows not registered to any scheme	Percentage(%) of windows not registered to any pension scheme	Targeted by HELP Foundation till date
Kupwara	58	2140	1025	48%	5
Kalarooch	25	711	325	46%	25
Kralpora	31	851	375	44%	46
Rajwar	37	1500	610	41%	-
Langate	52	1827	715	39%	1
Ramhal	28	869	329	38%	-
Wavoora	25	885	313	35%	20
Sogam	27	1151	389	34%	-
Trehgam	34	953	289	30%	?
Tangdar	16	497	118	24%	-
Teetwal	15	332	61	18%	-

CUMULATIVE RESPONSE SHEET FOCUSED ON INDIVIDUAL RESPONDENT [SAMPLE]

use for answer village/H.No./ landmark/ Block im- porta nt # alone or with who # # # Yes No Yes No Yes No

a	b	c	d	e	f	g	h	i	j	k	L	m	n	o	p	q	r	s	t	u
name	age	address	phone	email	level of education	# of years widowed	Age at the time of husband's death	Cause of absent husband	living situation	# of children	# of dependents	Special needs	Any Health issue	weekly expenses	weekly income	type of work she does	Receiving income from Gov, or NGO	total income	Would she marry	
							b-g	(if Dead) Cause of Death												



DIAGRAMMATIC REPRESENTATION OF HELP'S SPAN OF WORK

By: Ashiq Ali



HELP (Human Effort for Love and Peace) Foundation, J&K

HELP Foundation J&K is a nonprofit organization (registered as a society with the Registrar of Societies, J&K) set up in 1997, by Nighat Shafi, along with a few likeminded people, with the objective of providing a helping hand to people affected by the violence in the strife-torn valley. The focus has been on providing education and mental health counseling to women and children, who have been the worst victims of turmoil, relief and rehabilitation to various sections of the society who are severely challenged by physical disability and/or economic deprivation.

CONTACT US:

HELP FOUNDATION, J&K

H.NO. 50, TULSIBAGH, SRINAGAR
BEHIND AMAR SING COLLEGE
PIN: 190008

Phone: 0194-2310256
<http://www.helpfouncaation.co>