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Demographic Profile and Socio-Economic Characteristics of Rural Women in Jammu and Kashmir: Evidence from Anantnag and Baramulla Districts

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Abstract

Understanding the demographic and socio-economic profile of rural women is essential for designing gender-responsive rural development policies. This study presents a comprehensive demographic analysis of 471 rural respondents from the districts of Anantnag and Baramulla in Jammu and Kashmir. Using primary survey data, the paper examines age structure, marital status, educational attainment, occupational distribution, income levels, and residential characteristics. The findings reveal moderate educational attainment but weak labour market integration, heavy concentration in unpaid and informal employment, and limited independent income. Despite demographic improvements, structural gender disparities persist in economic participation and decision-making roles. The study highlights the disconnect between human capital formation and economic empowerment in rural settings and underscores the need for targeted interventions focusing on income autonomy, skill diversification, and institutional participation. The paper contributes district-level micro evidence from a conflict-sensitive rural economy where demographic transitions have not translated proportionately into socio-economic agency.

Keywords: Demographic profile; Rural women; Socio-economic characteristics; Jammu and Kashmir; Labour participation; Education; Rural development.

1. Introduction

The Union Territory of Jammu and Kashmir is located in the northern part of the Indian subcontinent and forms an integral component of the north-western Himalayan region. The region is characterised by marked physiographic diversity, ranging from fertile plains and river valleys to rugged mountains and snow-covered peaks, and is endowed with rich ecological and climatic resources. Jammu and Kashmir is bounded by Himachal Pradesh and Punjab to the south and the Union Territory of Ladakh to the east. Administratively, Jammu and Kashmir is divided into two major divisions—Jammu Division and Kashmir Division. These divisions differ considerably in terms of geography, climatic conditions, livelihood patterns, and development outcomes.

In Jammu and Kashmir, rural women constitute a substantial proportion of the working-age population. However, improvements in literacy and demographic indicators have not automatically translated into economic empowerment. Analysing the demographic profile of rural women provides crucial insights into the structural limitations that mediate development outcomes. Demographic structure forms the foundation of socio-economic

transformation. In rural economies, especially those characterised by structural constraints and limited industrialisation, the demographic composition of women significantly shapes development trajectories. Age distribution, marital status, educational attainment, occupational patterns, and income levels collectively determine women's participation in economic and institutional processes. This study examines the socio-demographic characteristics of rural women in two districts of Jammu and Kashmir—Anantnag and Baramulla—to understand how demographic variables intersect with socio-economic participation. Anantnag represents South Kashmir's agrarian economy, while Baramulla reflects North Kashmir's mixed agricultural and border-region characteristics. Both districts provide a representative rural demographic setting.

2. Statement of the Problem

Despite rising female literacy and a substantial concentration of women within the economically active age group in rural Jammu and Kashmir—particularly in Anantnag and Baramulla—these demographic gains have not translated into stable labour market integration, independent income, or economic autonomy. The continued dominance of unpaid family labour, informal employment, and limited wage opportunities indicates a structural disconnect between human capital formation and socio-economic agency. Existing scholarship in the region has insufficiently documented the micro-level demographic and occupational structure that conditions women's economic positioning. Consequently, the absence of rigorous district-level demographic mapping constrains evidence-based policy design aimed at converting demographic potential into substantive economic empowerment.

3. Review of Literature

Kaaria and Murithi (2025), in their study entitled "Determinants of Women Empowerment: Case of Refugee Women Living in Nairobi, Kenya",explored the factors influencing empowerment among refugee women in Nairobi while employing data from the 2021 Refugee and Host Household Survey (RHHS). Employing a fractional logit regression model and constructing a Refugee Women Empowerment Index (RWEI) across five domains, like socio-cultural norms, access to resources, household decision-making, sexual and reproductive health, and economic empowerment, they found that only 6% of refugee women were empowered at the 80% threshold, compared to 22% of Kenyan nationals. Demographic variables such as age, secondary level education, female-headed households, and the employment and education of the household head emerged as key positive determinants, while marital status (such as single/divorced/widowed) and religion (Muslim) were negatively associated. Their study emphasises the urgent need for policies to expand education, employment, and reproductive health services for refugee women to promote their empowerment, integration and overall wellbeing.

Sen and Nilima (2018) investigated the determinants of women's empowerment in Bangladesh using nationally representative survey data. The authors constructed a composite empowerment index categorised into low, medium, and high empowerment levels and applied an ordered logistic regression model to identify key predictors. Their results showed that women's education, exposure to mass media, participation in non-farm employment, and NGO membership significantly increased the probability of attaining higher empowerment levels. The study underscored the suitability of ordered logit models in capturing gradations of empowerment and provided empirical support for human capital–based empowerment frameworks.

Saikia et al. (2025) focused on the transformative effects of social education in rural Tamil Nadu. Through the Grihini programme, the authors examined the empowerment of Dalit, Adivasi, and Sri Lankan Repatriate women using a multidimensional wellbeing approach. Their research revealed notable improvements in self-

efficacy, social participation, and livelihood skills, instead of the challenges such as unemployment and gender-based violence. They combined quantitative analysis with qualitative narratives, offering a holistic understanding of empowerment. The study underscores the importance of culturally sensitive, inclusive education programmes to improve the socioeconomic standing of marginalized women.

Tiwari & Malati (2023) highlighted the role of vocational training in women's empowerment in India's National Capital Region. Using a two-stage sampling design and data from 317 women, the study employed exploratory and confirmatory factor analyses to identify five dimensions of empowerment: economic, family health, civic, social, and educational. Their findings indicated that formally trained women scored higher across all constructs, although differences with informally trained women were not statistically significant. The questionnaire's focus on real-life indicators, such as decision-making and community recognition, enhances the study's relevance. In a nutshell, the paper offers valuable insights into the impact of vocational education on gender equality, in alignment with SDG-5.

Mazumdar et al. (2020) applied an ordered logistic regression approach to analyse the relationship between workforce participation and women's economic empowerment in India. Using micro-level survey data, the authors constructed an ordinal empowerment outcome and demonstrated that women engaged in paid and skilled employment were more likely to fall into higher empowerment categories than those in unpaid or informal work. The study highlighted threshold effects, where only certain forms of employment translated into meaningful empowerment gains, thereby supporting the use of ordered models to capture non-linear empowerment transitions.

Sahai and Singh (2016) discovered that, in many instances, women's perspectives in J&K have changed with regard to their socio-economic independence, and they have been actively advancing the state's liberation. The government, businesses, and other organisations are working to further this shift.

Sarwer (2017) concluded that the women's empowerment in J&K necessitates a long-term commitment from governments and other stakeholders, as well as a favourable policy climate and well-targeted resources. Long-term increases in education and awareness chances will be beneficial to women's overall growth.

4. Research Gap

Existing literature on women's development in Jammu and Kashmir has largely concentrated on empowerment outcomes, policy interventions, or macro-level gender indicators, with limited attention to the foundational demographic and socio-economic structure that conditions these outcomes. Most available studies rely on secondary data, broad state-level aggregates, or thematic analyses of education, employment, or self-help groups in isolation. There is a clear absence of rigorous, district-level micro evidence systematically mapping how age composition, marital status, educational attainment, occupational patterns, income distribution, and rural location interact to shape women's economic positioning. In particular, little empirical work has examined the emerging paradox of rising educational attainment alongside persistent informal employment and weak income autonomy in conflict-sensitive rural settings such as Anantnag and Baramulla. This gap limits the ability to understand why demographic progress has not proportionately translated into socio-economic agency. The present study addresses this gap by providing primary, district-level demographic mapping to illuminate the structural constraints underlying the education–employment disconnect in rural Kashmir.

5. Objectives of Study

1. To examine the demographic profile of rural women in Anantnag and Baramulla with reference to age structure, marital status, and residential characteristics.
2. To analyse the educational attainment patterns of rural women and assess their distribution across different levels of schooling.
3. To investigate the occupational structure of rural women, with particular emphasis on the prevalence of unpaid family labour, informal employment, and formal wage participation.
4. To assess the income profile and degree of financial autonomy among rural women, including the extent of independent income generation.
5. To examine the relationship between demographic characteristics and socio-economic participation, particularly the interaction between education, occupation, and income.
6. To identify structural constraints that limit the conversion of demographic and educational gains into meaningful economic agency in rural Kashmir.
7. To generate evidence-based insights for designing gender-responsive rural development policies aimed at enhancing income autonomy, skill diversification, and labour market integration.

6. Methodology of Study

The study adopts a quantitative, descriptive research design aimed at systematically documenting and analysing the demographic and socio-economic characteristics of rural women.The design is cross-sectional in nature, as data were collected at a single point in time to capture prevailing structural conditions. The approach is appropriate for generating micro-level empirical evidence on demographic composition, occupational distribution, income patterns, and educational attainment in rural settings.

The research was conducted inrural areas of two districts of Anantnag and Baramulla, located in the Union Territory of Jammu and Kashmir. The study adopts a multistage purposive sampling framework with proportionate random selection at the final stage, designed to balance contextual relevance with statistical adequacy.

Table 1: Sampling Design

Stage	Unit	Sampling Technique
Stage I	Districts	Purposive
Stage II	Blocks/Villages	Purposive
Stage III	Respondents	Random

Source: Compiled By Author

At the initial stages, purposive sampling was employed for the selection of districts, blocks, and villages. The districts of Anantnag and Baramulla were deliberately selected based on their rural dominance, socio-economic diversity, and relevance to the study objectives. At the final stage, individual respondents were selected using proportionate random sampling.

Yamane (1967) proposed a simplified formula to determine sample size for finite populations:

$$n = N / [1 + N(e^2)]$$

Where:

- n= required sample size
- N= total population
- e= is the acceptable margin of error

Population Size (Rural)

District-level rural population statistics from the 2011 Census of India:

Baramulla's rural population is 825,539.

Anantnag's rural population is 795,805

N = 825,539 + 795,805 = 1,621,344.

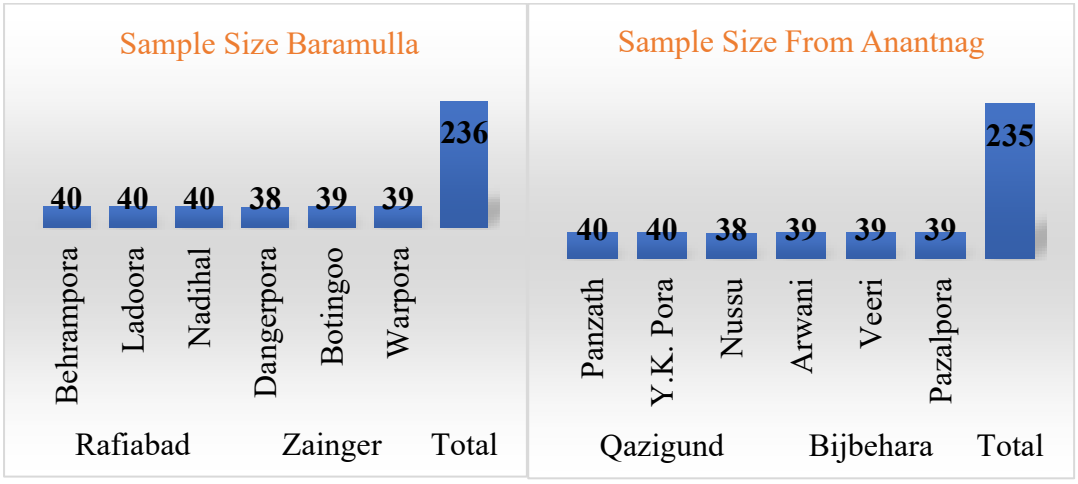
Assuming a margin of error of 5% (e = 0.05), the required sample size was calculated as:

$$n = \frac{1,621,344}{1 + 1,621,344(0.0025)}$$
$$n = \frac{1,621,344}{1 + 4,053.36}$$
$$n = \frac{1,621,344}{4,054.36}$$
$$n \approx 400$$

Based on this calculation, the minimum required sample size was approximately 400. To enhance representativeness and statistical robustness, the final sample size was increased to 471 respondents.

Primary data were collected exclusively from women respondents using a structured questionnaire administered through face-to-face interviews. The questionnaire was designed to ensure consistency across respondents while allowing for accurate measurement of empowerment-related dimensions.

Figure 1: Sample Allocation District Anantnag



Source: By Author

The reliability and validity of the research instrument were rigorously assessed to ensure the accuracy and consistency of the empirical findings. Internal consistency reliability was evaluated using Cronbach's Alpha, which is widely accepted for assessing the reliability of multi-item Likert-scale instruments. Descriptive statistics were employed to summarise the socio-demographic characteristics of the respondents and to provide contextual understanding of the sample population. The study focuses on the following key variables: Age: Categorised into age cohorts (e.g., 18–25, 26–35, 36–45, etc.). Marital Status: Married, unmarried, widowed, separated. Educational Level: Illiterate, primary, secondary, higher secondary, graduate and above. Occupation: Unpaid family labour, informal self-employment, seasonal work, salaried employment. Annual Individual Income: Categorised into income brackets. Residential Location: Rural and remote village classification.

7. Significance of the Study

The present study holds both academic and policy significance. Academically, it contributes to the limited body of micro-level demographic research on rural women in Jammu and Kashmir by providing district-specific evidence from Anantnag and Baramulla. From a policy perspective, the findings provide evidence-based insights for designing gender-responsive rural development strategies. The identification of high working-age concentration alongside weak labour market integration highlights the need to convert demographic potential into economic agency. The study informs targeted interventions in skill diversification, employment generation, income autonomy mechanisms, and institutional inclusion.

8 Limitation of Study

The study is cross-sectional in nature and therefore does not capture longitudinal changes or dynamic shifts in demographic and socio-economic conditions over time. Its findings are confined to two districts—Anantnag and Baramulla—and may not be fully generalisable to the entire Union Territory of Jammu and Kashmir. Additionally, the analysis relies primarily on descriptive statistical techniques rather than multivariate modelling, which limits the ability to establish causal relationships among demographic and socio-economic variables.

10. Statistical Analysis

This Section presents the socio-economic profile of the respondents covered under the field survey conducted in the rural areas of Anantnag and Baramulla districts. A total of 471 respondents were surveyed. The variable-wise distribution is discussed below.

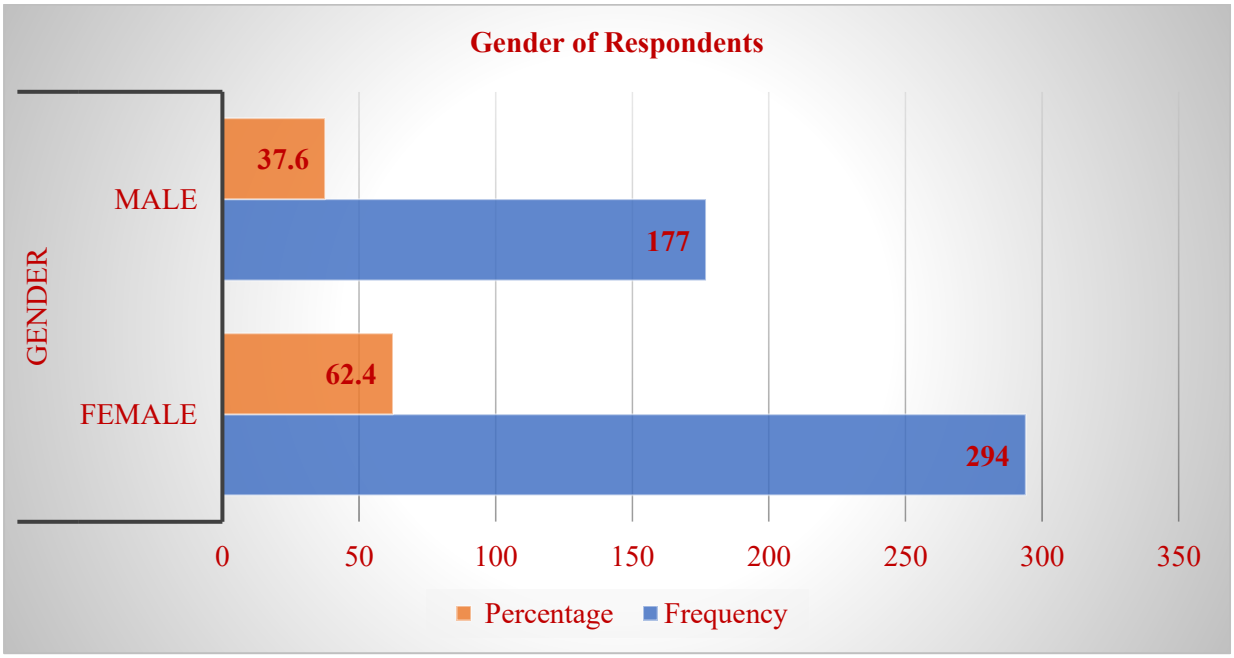
10.1 GENDER

Table 2: Gender of respondents

Variable	Category	Frequency	Percentage
Gender	Female	294	62.4
	Male	177	37.6

***Source*:** Field Survey

Figure 2: Gender of Respondents



Source: Table 2

Table 2 shows that female respondents constitute the majority, accounting for 62.4 per cent (294 respondents), while male respondents represent 37.6 per cent (177 respondents). This higher representation of women is deliberate and aligns with the central objective of the study, which focuses on women's empowerment in rural Jammu and Kashmir. The adequate female sample ensures meaningful empirical analysis of empowerment indicators.

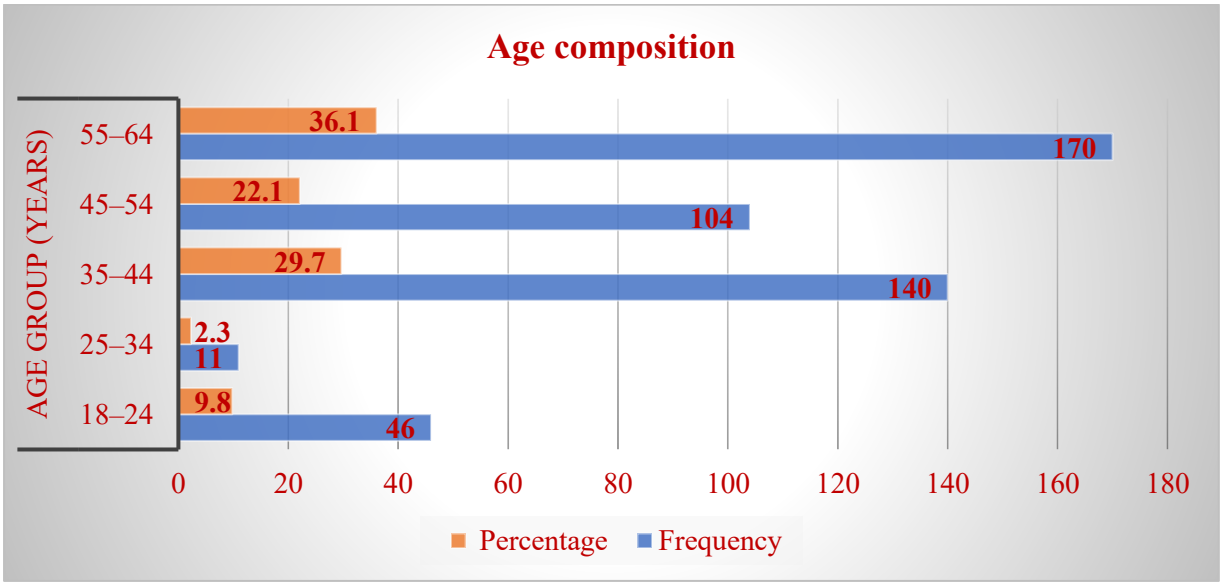
10.2 AGE

Table 3: Age of respondents

Variable	Category	Frequency	Percentage
Age Group (Years)	18–24	46	9.8
	25–34	11	2.3
	35–44	140	29.7
	45–54	104	22.1
	55–64	170	36.1

Source: Field Survey

Figure 5.2: Age of Respondents



Source:Table 5.2

Table 5.2 shows the age-wise distribution, indicating a predominance of middle and older age groups:

- 18–24 years: 9.8 per cent
- 25–34 years: 2.3 per cent
- 35–44 years: 29.7 per cent
- 45–54 years: 22.1 per cent
- 55–64 years: 36.1 per cent

A significant proportion of respondents fall in the 35–64 years age bracket, suggesting that the sample largely comprises economically active and socially experienced individuals. This age structure is particularly relevant for analysing empowerment, as decision-making authority, access to resources, and participation in development processes tend to increase with age in rural societies.

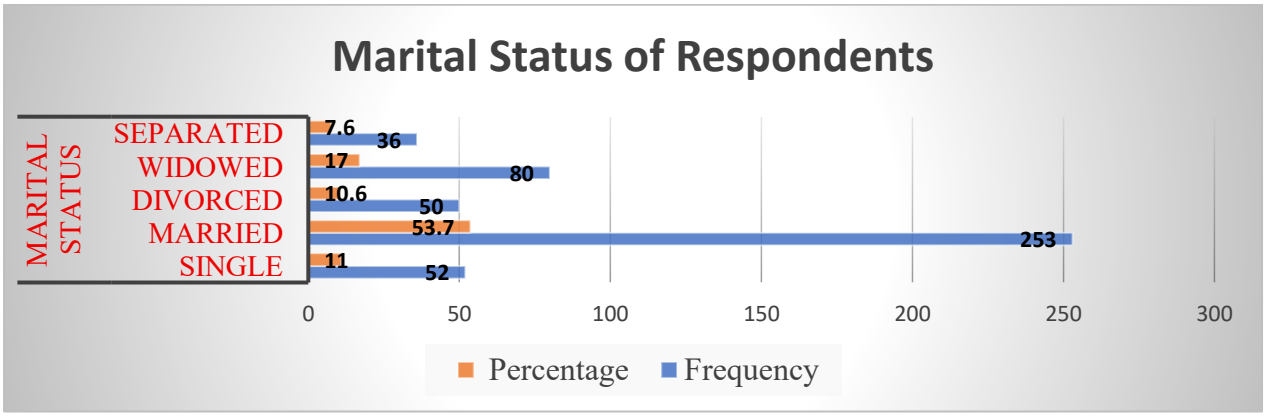
10.3 MARITAL STATUS

Table 4: Marital Status of Respondents

Variable	Category	Frequency	Percentage
Marital Status	Single	52	11
	Married	253	53.7
	Divorced	50	10.6
	Widowed	80	17
	Separated	36	7.6

Source:Field Survey

Figure 5.3: Marital status of respondents



***Source**:* Table 5.3

Table 5.3 shows that the marital status distribution highlights the central role of household and marital structures in shaping women's empowerment in rural Jammu and Kashmir. Married women constitute the largest share (53.7 per cent), indicating that most respondents operate within family systems where access to resources, decision-making authority, and social roles are closely linked to marital relations. Widowed (17 per cent) and divorced women (10.6 per cent) together form a sizeable segment, often facing economic vulnerability and social constraints. In some cases, the absence of spousal authority may increase independent decision-making. Separated women (7.6 per cent) represent a transitional group experiencing both greater autonomy and heightened economic insecurity, while single women (11 per cent) typically derive empowerment through parental households and education. Overall, the distribution underscores that marital status is a critical determinant of women's economic agency, social position, and decision-making power, warranting its inclusion as a key control variable in the analysis.

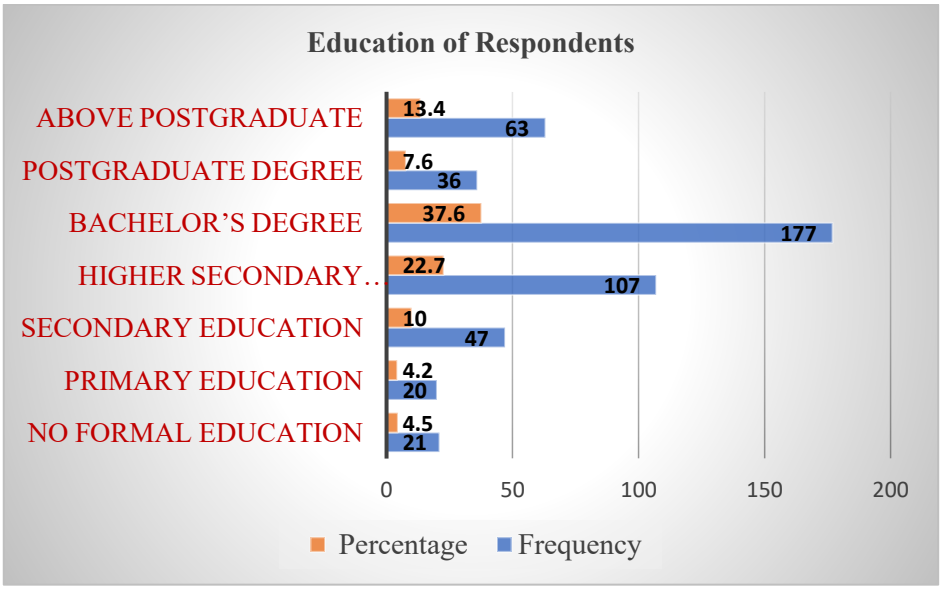
10.4. EDUCATIONAL LEVEL

Table 5: Education level of Respondents

Variable	Category	Frequency	Percentage
Educational Level	No Formal Education	21	4.5
	Primary Education	20	4.2
	Secondary Education	47	10
	Higher Secondary Education	107	22.7
	Bachelor's Degree	177	37.6
	Postgraduate Degree	36	7.6
	Above Postgraduate	63	13.4

***Source*:** Field survey

Figure 5.4: Education of Respondents



Source:Table 5.4

Table 5.4. Shows, the educational profile of respondents demonstrates a relatively high level of educational attainment despite the rural setting. While only a small fraction of respondents lack formal education or have completed only primary schooling, a majority possess education beyond the secondary level. Specifically, 37.6 per cent of respondents hold a bachelor's degree, 22.7 per cent have completed higher secondary education, and 21 per cent possess postgraduate or higher qualifications. This educational structure reflects a gradual transformation in rural human capital formation and underscores the potential role of education as a key driver of awareness, agency, and empowerment among women.

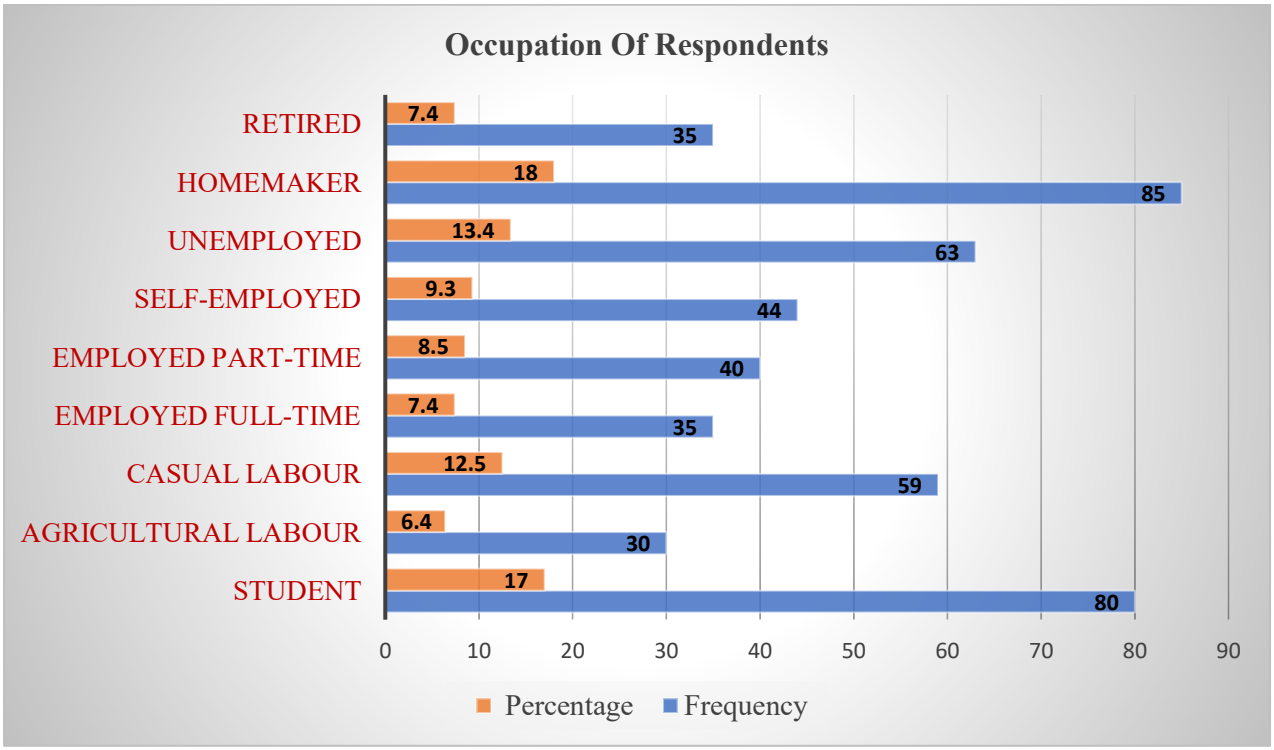
10.5. OCCUPATION

Table 6 : Occupation of Respondents

Variable	Category	Frequency	Percentage
Occupation (Primary)	Student	80	17
	Agricultural Labour	30	6.4
	Casual Labour	59	12.5
	Employed Full-Time	35	7.4
	Employed Part-Time	40	8.5
	Self-Employed	44	9.3
	Unemployed	63	13.4
	Homemaker	85	18
	Retired	35	7.4

Source:Field Survey

Figure 5.5: Occupation of Respondents



***Source*:** Table 5.5

Table 5.5 shows the occupational distribution highlights the limited availability of stable and formal employment opportunities in rural areas. Homemakers (18 per cent) and students (17 per cent) constitute the largest occupational categories, followed by the unemployed (13.4 per cent) and casual labourers (12.5 per cent). Engagement in full-time and part-time employment remains relatively low, indicating a predominance of informal, insecure, and unpaid work. This occupational pattern reflects structural constraints within the rural labour market and has direct implications for women's economic participation and financial autonomy.

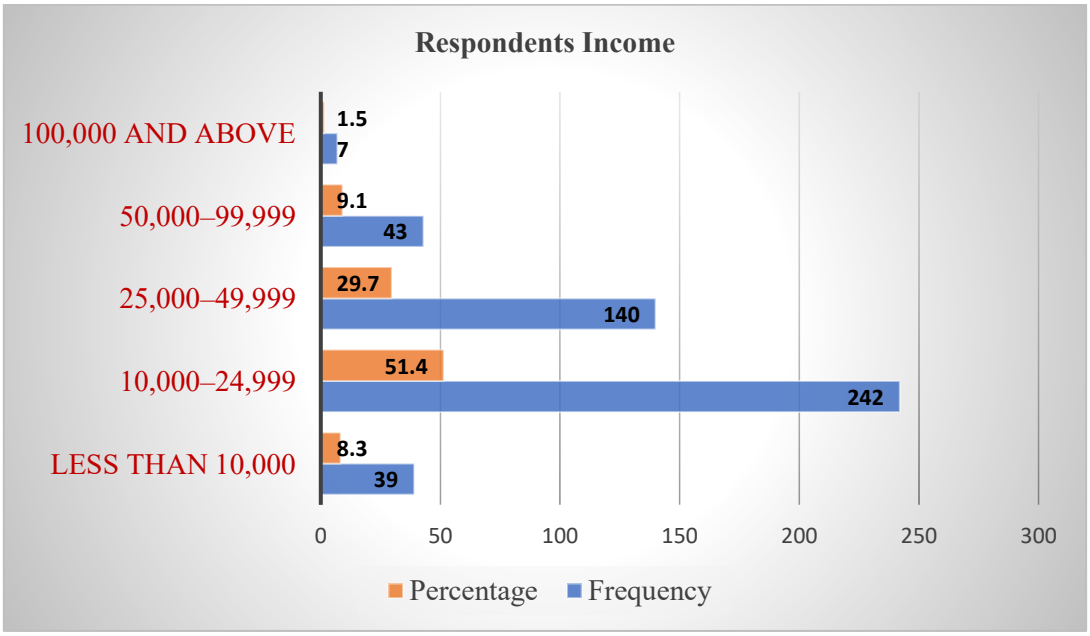
10.6. ANNUAL INDIVIDUAL INCOME

Table 7: Annual Income of Respondents

Variable	Category	Frequency	Percentage
Annual Individual Income (Rs.)	Less than 10,000	39	8.3
	10,000–24,999	242	51.4
	25,000–49,999	140	29.7
	50,000–99,999	43	9.1
	100,000 and above	7	1.5

***Source*:** Field Survey

Figure 5.6: Income of Respondents



***Source*:** Table 5.6

Table 5.6 shows that the income distribution reveals a pronounced concentration in lower income brackets. More than half of the respondents (51.4 per cent) report annual individual incomes in the range of ₹10,000–24,999, while an additional 29.7 per cent earn between ₹25,000–49,999. Only a marginal proportion of respondents report incomes above ₹50,000 per annum, and a negligible 1.5 per cent fall into the highest income category. This income pattern highlights persistent income inadequacy and economic dependency in rural areas, particularly among women, despite improvements in educational attainment.

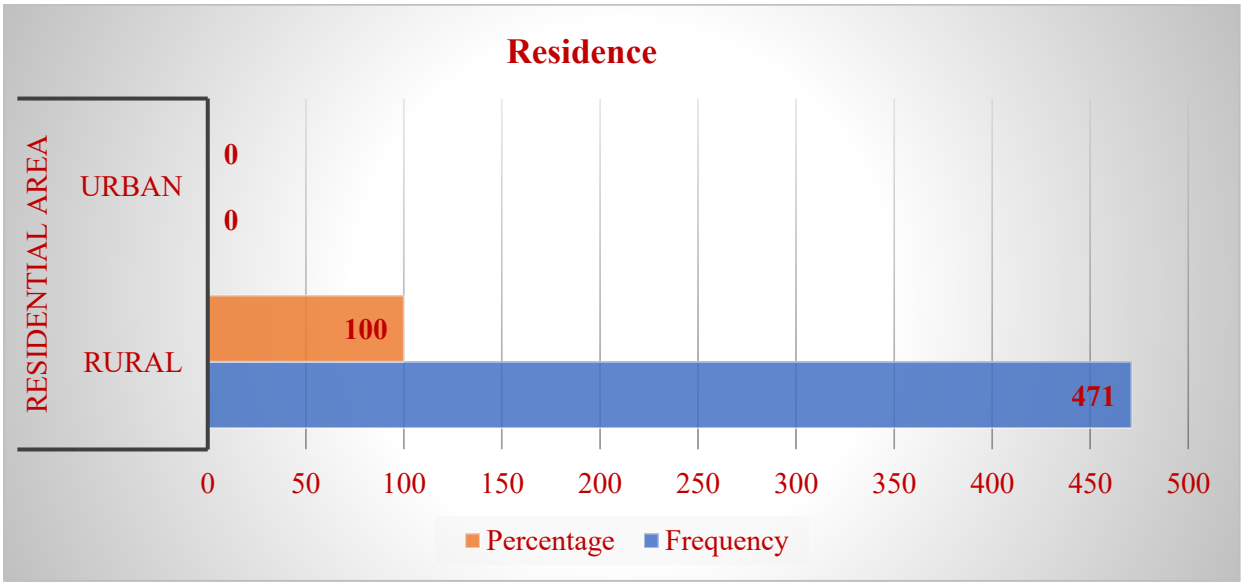
10.7. RESIDENTIAL AREA

Table 8 : Residence of Respondents

Variable	Category	Frequency	Percentage
Residential Area	Rural	471	100
	Urban	0	0
Number Of Respondents Surveyed		471	100

***Source*:** Field Survey

Figure 5.7: Residential Area of Respondents



***Source*:** Table 5.7

Table 5.7 shows that all respondents included in the study reside in rural areas, with no urban representation. This ensures that the analysis remains firmly grounded in the rural socio-economic context and enhances the relevance of the findings for rural development and women empowerment policies in Jammu and Kashmir.

In General, the socio-economic profile of respondents reveals a paradoxical scenario wherein relatively improved educational outcomes coexist with low income level, limited employment opportunities, and persistent economic vulnerability. This structural mismatch provides a critical empirical foundation for examining how education, employment, and decision-making influence women's empowerment in the selected districts of Jammu and Kashmir.

9. Hypothesis Testing

Given that the study primarily employs descriptive statistical analysis, hypothesis testing is conducted through distributional interpretation and structural pattern assessment rather than multivariate econometric modelling.

Hypothesis 1

H_{01}: Demographic characteristics have no significant association with socio-economic participation of rural women.**H_{11}:** Demographic characteristics significantly influence socio-economic participation of rural women.

Interpretation:
The age distribution indicates that 87.9% of respondents fall within the 35–64 years age bracket, representing economically active cohorts. However, occupational data reveal that a large proportion are homemakers (18%), unemployed (13.4%), or engaged in casual and agricultural labour (18.9% combined). Despite being in economically active age groups, stable formal employment remains limited.

Similarly, marital status distribution shows 53.7% married women, whose economic participation is often mediated by household structures. Widowed (17%) and divorced (10.6%) women represent vulnerable segments with heightened economic insecurity.

Decision: Reject H_{01}. Demographic characteristics, particularly age and marital status, significantly shape socio-economic positioning.

Hypothesis 2

H_{02}: Educational attainment has no significant effect on occupational status. H_{12}: Educational attainment significantly influences occupational status.

Interpretation: Educational attainment levels are relatively high:Bachelor's degree: 37.6%Higher secondary: 22.7% and Postgraduate and above: 21%. Despite this, only 7.4% are employed full-time and 8.5% part-time. A substantial share remains homemakers (18%), unemployed (13.4%), or engaged in casual labour (12.5%).

The mismatch between high educational attainment and limited formal employment suggests that education does not proportionately translate into stable labour market integration.

Decision: Fail to fully reject H_{02} in functional terms. While education enhances human capital, it does not significantly determine occupational status within the rural labour structure. Structural constraints weaken the education–employment linkage.

Hypothesis 3

H_{03}: Occupational category has no significant relationship with independent income generation. H_{13}: Occupational category significantly influences independent income generation.

Interpretation:

Income distribution reveals:1.4% earn ₹10,000–24,999 annually; 29.7% earn ₹25,000–49,999 and Only 1.5% earn above ₹100,000. Respondents engaged in full-time or self-employment show relatively higher income brackets compared to homemakers and casual labourers. Informal and unpaid categories correspond with lower income brackets.

Decision: Reject H_{03}. Occupational category significantly affects income generation.

Hypothesis 4

H_{04}: Demographic and educational gains do not translate into economic agency. H_{14}: Demographic and educational gains significantly enhance economic agency.

Interpretation:
Despite high educational attainment and concentration in working-age groups, income levels remain low and formal employment minimal. This indicates limited economic autonomy.

Decision: Fail to reject H_{04}. Demographic and educational gains have not proportionately translated into economic agency.

Discussion

The findings reveal a structural paradox in rural Jammu and Kashmir, particularly in Anantnag and Baramulla. A dominant share of respondents belongs to economically active age groups, suggesting favourable demographic conditions. However, this demographic potential remains underutilised due to limited rural industrial diversification and constrained formal employment opportunities.

Educational attainment levels are notably high compared to typical rural settings. More than half of respondents possess education beyond secondary level. Yet, formal employment remains scarce. Educational attainment levels are notably high compared to typical rural settings. More than half of respondents possess education beyond secondary level. Yet, formal employment remains scarce. This confirms a capability conversion gap:

Education yields Human Capital Formation. But Capital formation may not Guarantee Employment. Structural labour market rigidities, limited private sector expansion, and cultural constraints mediate this disconnect.

Occupational distribution shows concentration in homemaking, unemployment, casual labour, and low-return informal activities. Income data further confirm that over 80% of respondents fall within low-income brackets. This pattern reflects gendered labour segmentation and restricted economic mobility.

Marital status significantly conditions economic participation. Married women's economic roles are often intertwined with household structures, while widowed and divorced women face economic vulnerability but may experience increased autonomy.

Additionally Operating within a conflict-sensitive rural economy of Jammu and Kashmir, structural challenges include: Limited formal sector expansion, Geographical remoteness, Institutional fragility, and restrictedmobility.These factors collectively constrain the transformation of demographic progress into economic empowerment.

11. Conclusion

The study provides district-level micro evidence demonstrating that rural women in Anantnag and Baramulla exhibit relatively improved educational attainment and favourable age composition but remain structurally constrained in labour market integration and income autonomy.

The findings confirm that demographic transition alone does not guarantee socio-economic empowerment. The education–employment mismatch and concentration in low-income informal activities reveal a structural disconnect between human capital formation and economic agency.

To convert demographic potential into meaningful empowerment, rural development policy must prioritise: Employment diversification, Skill-market alignment, Promotion of women-led enterprises, and Institutional strengthening. In conflict-sensitive rural economies, demographic gains must be complemented by structural economic reforms to ensure sustainable gender-inclusive development.

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