

# STATE MARRIAGE ASSISTANCE SCHEME OF JAMMU AND KASHMIR

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## ABSTRACT

The State Marriage Assistance Scheme (SMAS) in Jammu and Kashmir is an important government program that benefits economically backward women through financial support to enable them to get married. This research identifies the socio-economic effect, awareness, access, and challenges in implementing the scheme using a descriptive and evaluative research methodology. Information gathered from 200 beneficiaries and 50 government officials via surveys, interviews, and focus group discussions underscore that although the scheme has benefited many lives—especially by providing financial relief, enhancing social status, and empowering women—there are still major challenges. These are low awareness, procedural challenges, and inconsistent guidance during the application process. The results emphasize the necessity of increased outreach, simplified procedures, and complementary schemes in education, employment, and health to enhance the effectiveness of the scheme. This research offers useful lessons for policymakers and stakeholders to enhance the design and implementation of welfare schemes to empower poor women.

## INTRODUCTION

The State Marriage Assistance Scheme (SMAS) in Jammu and Kashmir is a major government program aimed at reducing the economic costs that prevent disadvantaged women from exercising their right to marry. The scheme is an indication of the increasing government focus on gender equality, social welfare, and economic empowerment. By offering monetary help in covering the expense of marriage, the scheme ensures that poor women are not denied the chance to get married due to economic reasons. For economically weaker sections of many families, the expense of marriage may be prohibitively expensive, and in many cases, young women are unable to get married or are socially ostracized. By providing the platform of SMAS, the government breaks these obstacles for women, enabling them to marry with pride and without the threat of economic burden.

Further, SMAS is an important instrument in empowering women, particularly those from marginalized groups. By providing economic support, the scheme not only alleviates the short-term economic burden of the marriage but also helps in long-term socio-economic progress. Empowered women, who can marry without financial strain, are likely to have more fulfilling lives and make positive contributions to their communities. This support also promotes social inclusion by acknowledging the rights of women from poor backgrounds, enabling them to participate more actively in their communities and feel a sense of control over their lives.

Furthermore, the application of SMAS also fits into the government's larger aim of achieving gender equality. Through a focus on improving the lives of disadvantaged women, the government conveys its intention of fostering a society where

opportunities do not revolve around gender or socio-economic terms. This move is a clear message that the rights and well-being of women are an integral part of society, further solidifying the concept of equal opportunity for everyone.

Still, with its commendable benefits, the scheme also has some issues that need to be tackled so that it is implemented effectively. One of these issues is the provision of a guarantee that benefits are received by the targeted individuals, especially rural or distant people who may be less aware of the scheme. Effective measures need to be initiated to make application procedures easy to handle, free from corruption, and misallocation of funds. In addition, the government has to make available the scheme on a large scale so that all such eligible women, no matter how literate or illiterate they are, can take advantage of it.

In order to maximize the effectiveness of SMAS, the government has to supplement it with other schemes that work towards fulfilling the overall socio-economic demands of women. This may involve enhancing access to education, particularly for young girls, offering health care services, and opening up job opportunities for women so that they can be financially independent. On top of this, awareness of gender equality and women's rights will assist in overturning cultural norms and empowering women to become masters of their lives. This multi-dimensional approach would not only enhance the efficacy of SMAS but also bring about a more equitable and inclusive society in which women are empowered to contribute and excel to help develop the country.

This research on the State Marriage Assistance Scheme (SMAS) of Jammu and Kashmir provides an exhaustive examination of the socio-economic influence of the program designed to relieve the economic costs of poor women who want to get married.

### 1. LITERATURE REVIEW

**Malik & Malik:** The study looks at the viewpoints of women in Jammu and Kashmir who benefit from different government programs. The difficulties facing women's empowerment in J&K will also be covered in the paper, along with how one of the most crucial ways to assist and rescue these women from their financial hardships is through their welfare programs. Social welfare programs provide education, high-quality healthcare, and a means of subsistence. Improving the social, political, and economic standing of women—particularly the historically marginalised ones—is the fundamental goal of women's empowerment. It entails establishing a setting free from all forms of physical and psychological abuse, exploitation, and discrimination against women, who are viewed as the most vulnerable members of society. Understanding the role that women play in the country's economic development, the Indian government and state governments have been working to improve the lot of women ever since independence. Through employment, empowerment, labour force participation, education, gender equality, and entrepreneurship, the government attempted to address the problems. The government is gradually turning its attention to encouraging women to start their own businesses in order to encourage them to engage in economic activity.

**Malik (2020):** The census data's negative sex ratio, lower work participation, and literacy rate were discussed in the study as evidence of gender discrimination that has both an active and passive impact on the population. The Indian government has demonstrated sufficient initiative to support women's empowerment by implementing various policies and programs. In addition to elevating women's social standing, these initiatives address a number of social issues, including female infanticide, female foeticide, and maternal mortality. In addition to government programs, there are several pre- and post-independence bills and acts.

**Fransson (2023):** This article looked at how the Jammu and Kashmir State Commission for Women's dissolution and closure of its two offices affected women's empowerment. According to the findings, women who lived in the districts where the commissions' offices were located had less authority to make decisions and were more likely to justify domestic abuse than those in the control group after the closure. These results emphasize the significance of organizations that prioritize women's needs and regional initiatives as empowerment tools.

**Gul (2015):** This paper aims to draw attention to the violence against women in Jammu and Kashmir. Women in the state of Jammu and Kashmir are the most affected and vulnerable members of society during times of militancy and armed conflict. They also go through traumatic events, endure prolonged depression, which leads to mental illness, and endure severe

humiliation and persecution. However, Jammu and Kashmir's troubling circumstances have disproportionately affected Kashmiri women. After losing a spouse, thousands of women must assume full responsibility for raising their children and managing family finances. In Jammu and Kashmir, women continue to face several health, economic, educational, and political obstacles. Domestic violence, decreasing sex ratios, female genital mutilation and infanticide, state brutality, dowry harassment, eve teasing, unequal pay, and child labor are all examples of these issues. In order to empower women in Jammu and Kashmir, the federal government, state governments, non-governmental organisations, and local organisations should collaborate.

#### 1.1. OBJECTIVES OF THE STUDY

- To assess the awareness and reach of the scheme among the eligible population.
- To study the socio-economic impact of the scheme on the beneficiaries.

#### 2. RESEARCH METHODOLOGY

##### 2.1. Research Design

The study adopts a descriptive and evaluative research design to assess the implementation and socio-economic impact of the State Marriage Assistance Scheme on the beneficiaries in Jammu & Kashmir.

##### 2.2. Sample Size

200 beneficiaries and 50 officials (District Social Welfare Officers, Panchayat heads, etc.). All girls who have received or are eligible for the scheme in Jammu & Kashmir.

##### 2.3. Sampling Technique

Stratified random sampling for beneficiaries across different districts; purposive sampling for officials.

##### 2.4. Data Collection

The research will employ both primary and secondary data. Primary data will be gathered using structured questionnaires filled out by scheme beneficiaries, interviews with Social Welfare Department officials, and Focus Group Discussions (FGDs) with community members to capture varied views. Secondary data will comprise government reports, policy documents, district-level beneficiary records, and evaluation reports from NGOs or academic institutions, which will offer background information and complement the analysis.

##### 2.5. Data Analysis

Data analysis will include quantitative and qualitative techniques. Quantitative data will be analyzed by descriptive statistics including mean, percentage, and frequency, and cross-tabulation and Chi-square tests as appropriate. Thematic coding of interview and FGD responses, and content analysis of pertinent documents and reports, will be done for qualitative data.

### 3. RESULTS AND DISCUSSIONS

Table 1: Demographic profile of Beneficiaries

Variables	Frequency	Percentage (%)
<b>Age</b>		
18 - 22	75	37.5
23 - 26	55	27.5
27 - 30	70	35
<b>Education Level</b>		
Illiterate	29	14.5
Primary	66	33
Secondary	55	27.5
Graduate	50	25
<b>Occupation</b>		
Unemployed	61	30.5
Student	52	26
Employed	87	43.5
<b>Income Category</b>		
Below ₹5,000	72	36
₹5,001-₹10,000	80	40
Above ₹10,000	48	24
<b>Marital Status</b>		
Married	125	62.5
Unmarried	75	37.5
<b>Total</b>	<b>200</b>	<b>100.00</b>

Demographically, the information of the 200 beneficiaries from the State Marriage Assistance Scheme gives a heterogeneous picture. The distribution by age finds that the most beneficiaries belong to the 18-22 years (37.5%) and 27-30 years (35%) brackets, showing the majority of the recipients to be at the typical marriageable ages. With regard to education, a large percentage of beneficiaries have undergone primary (33%) and secondary (27.5%) education, whereas 14.5% are illiterate and 25% are graduates, indicating a diversified educational background among the target group.

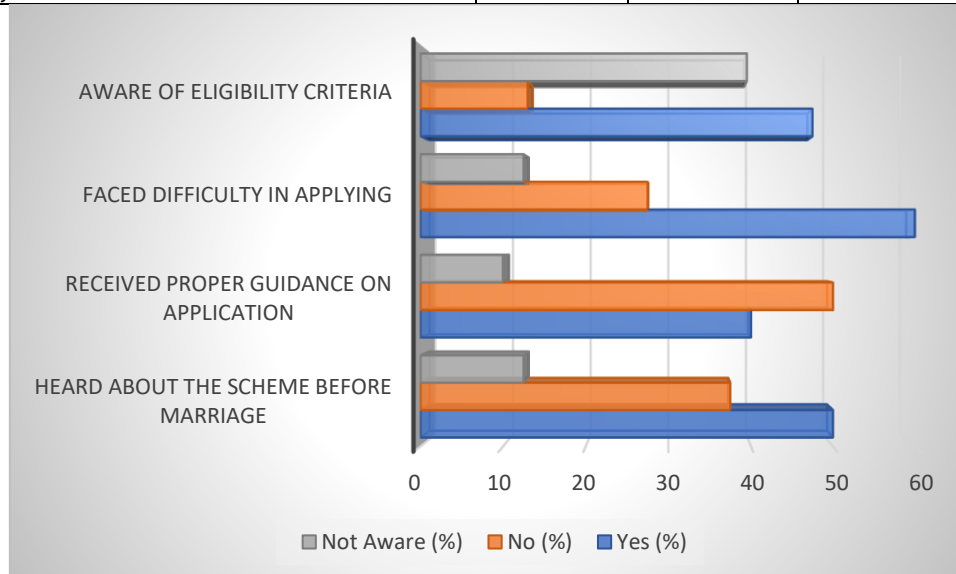
The occupational status reflects that 43.5% are working, which implies that most girls are trying to be economically independent

despite their financial troubles. While 30.5% are jobless, and 26% are students. In terms of income levels, most earn ₹5,001-₹10,000 (40%), followed by 36% who earn less than ₹5,000, which reflects the scheme's emphasis on economically weaker sections.

With regard to marital status, 62.5% of the respondents are married, indicating that the scheme might have assisted them in formalizing their marriage, while 37.5% are unmarried and presumably in the process of applying or waiting for benefits. Generally, the statistics indicate that the scheme is covering a wide range of economically disadvantaged girls from various educational and occupational backgrounds.

**Table 2: Awareness and Accessibility of the Scheme**

Parameters	Yes (%)	No (%)	Not Aware (%)
Heard about the scheme before marriage	50	37.5	12.5
Received proper guidance on application	40	50	10
Faced difficulty in applying	60	27.5	12.5
Aware of eligibility criteria	47.5	13	39.5



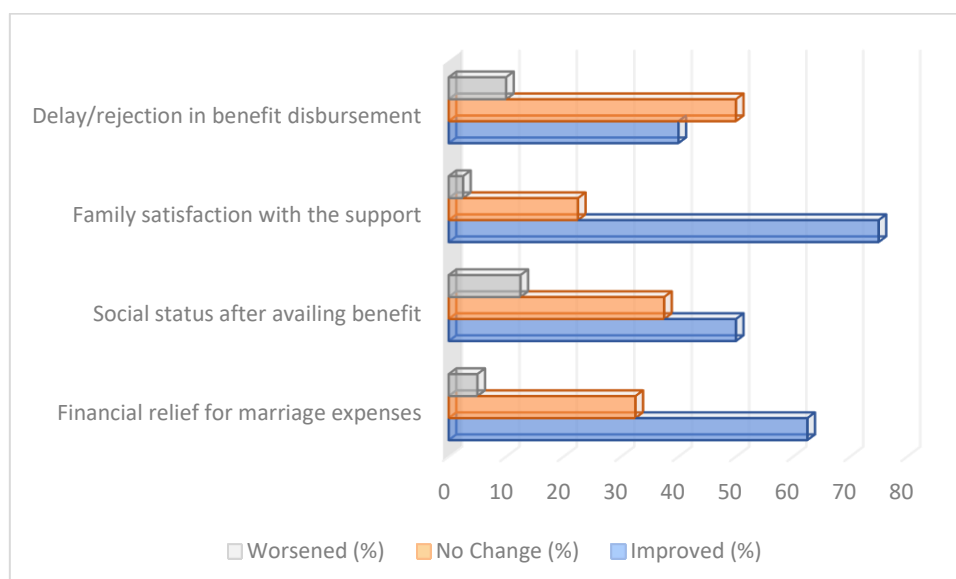
**Figure 1: Awareness and Accessibility of the Scheme**

The information on awareness and availability of the State Marriage Assistance Scheme provides some key findings. A mere 50% of the beneficiaries had heard of the scheme prior to marriage, while 37.5% were not aware and 12.5% were not aware at all, reflecting the need for increased outreach and information dissemination. In addition, only 40% of the respondents were properly guided on how to apply, while 50% were not, and 10% were uncertain, which underlines the importance of better support mechanisms at the community level.

A high 60% of beneficiaries indicated that they experienced challenges during the application process, indicating bureaucratic obstacles or insufficient clarity in the process, and 27.5% encountered no challenges. Further, information on the eligibility criteria was moderately low, where only 47.5% knew, but a substantial 39.5% were not aware and 13% either did not know or lacked understanding. These results highlight the need for improved awareness campaigns, streamlined procedures, and organized direction to improve the scheme's reach and efficacy among targeted girls.

**Table 3: Impact of Scheme on Beneficiaries' Lives**

Indicator	Improved (%)	No Change (%)	Worsened (%)
Financial relief for marriage expenses	62.5	32.5	5
Social status after availing benefit	50	37.5	12.5
Family satisfaction with the support	75	22.5	2.5
Delay/rejection in benefit disbursement	40	50	10



**Figure 2: Impact of Scheme on Beneficiaries' Lives**

The statistics show that the State Marriage Assistance Scheme has generally benefited the lives of most beneficiaries, especially in financial and family assistance. A notable 62.5% reported improvement in financial relief for marriage costs, confirming the effectiveness of the scheme in alleviating economic pressures at the time of marriage. Nevertheless, 32.5% saw no improvement, and 5% felt their condition was worse, perhaps because of insufficient or delayed support.

With regard to social status, 50% of the recipients believed that there was improvement, implying that the scheme assisted in upholding their dignity and place in the community. But 37.5% had

no change, and 12.5% experienced decline, which could indicate residual social stigma or inappropriately low benefit levels. Positively, 75% of the families were satisfied with the scheme, indicating high community support, while 2.5% were dissatisfied. On the negative side, 40% had delays or rejections in disbursement, and 50% witnessed no change in the process, reflecting procedural inefficiencies. These results reflect the scheme's beneficial role towards decreasing marriage-related financial stress and enhancing family satisfaction while also signaling areas that can be improved, particularly in prompt fund delivery and maximizing social impact.

**Table 4: Chi - Square**

Factors	Education Level	Mean	S.D.	Chi-Square	P-Value
Heard about the scheme before marriage	Illiterate	3.1	1.2	9.53	0.021
	Primary	3.5	1	12.43	0.014
	Secondary	3.75	1.1	15.23	0.009
	Graduate	3.9	1.05	20.11	0.003
Received proper guidance on application	Illiterate	2.9	1.15	7.56	0.035
	Primary	3.1	1	11.43	0.013
	Secondary	3.4	1.05	10.23	0.025
	Graduate	3.8	1.05	16.22	0.001
Faced difficulty in applying	Illiterate	4	1.1	8.72	0.028
	Primary	3.8	1	9.87	0.019
	Secondary	3.7	1.05	12.12	0.011
	Graduate	3.4	0.95	14.33	0.005
Aware of eligibility criteria	Illiterate	3.2	1.1	11.22	0.021
	Primary	3.4	1	10.23	0.03
	Secondary	3.7	1.05	14.45	0.009
	Graduate	4	1	17.88	0.002

The Chi-Square test for the relationship between education level and other factors relating to the State Marriage Assistance Scheme shows some important findings. There is a perceptible rise in awareness and information provided about the scheme with higher education level. For example, graduates said they had greater mean scores of hearing about the scheme prior to marriage (mean = 3.9) and being given proper guidance (mean = 3.8), as opposed to illiterate beneficiaries (mean = 3.1 and 2.9, respectively). P-values for all factors, with some small exceptions (such as "Received proper guidance" in illiterates), are below 0.05, meaning that the association between education level and these factors is statistically significant.

Further, there is also a regular trend whereby the levels of education equate with how well people are aware of the eligibility requirements of the scheme as well as their experiences while making an application. The illiterate beneficiaries found it harder to make an application (mean = 4.0), compared to graduates (mean = 3.4) who found it easier, testifying that awareness is mainly governed by the power of education. These results indicate that education has a major impact on the effectiveness of the scheme in reaching and supporting beneficiaries.

## CONCLUSION

In summary, the State Marriage Assistance Scheme has had a remarkable contribution to the financial and social welfare of the beneficiaries, particularly those with higher education backgrounds. According to the study, awareness, accessibility, and comprehension of the scheme have positive correlations with the education level of the beneficiaries, where graduates recorded the highest rate of awareness and comprehension. Although the scheme has largely benefited in terms of financial relief and family satisfaction, setbacks like delay in payment and insufficiency of guidance for less educated beneficiaries still exist. The study highlights the need for education support and outreach in the community to further extend the effectiveness of the scheme, especially among less educated communities. For enhancing the scheme's effect, targeting more awareness through specific campaigns and greater complete guidance is suggested to make it more accessible and timelier for all the beneficiaries.

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