

LINKAGES BETWEEN EDUCATION AND EMPOWERMENT: THE CASE OF KASHMIRI REFUGEE WOMEN

SUPERVISED BY

Dr. Feriyal Amal Aslam

SUBMITTED BY

Ayesha Rasheed Dar

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DEPARTMENT OF DEVELOPMENT STUDIES
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DEDICATION

To my parents

And

Bhai Jan

ACKNOWLEDGEMENT

First of all thanks to Allah Almighty for His countless blessings upon me. I would like to express my heartfelt gratitude to my supervisor Dr. Feriyal for her robust supervision. She picked me out from hurdles, whenever I faced right from preparation of research design to the completion of this study. I also acknowledge the useful inputs and suggestions provided by my friends. Finally thanks to all my refugee women participants who were the primary source of this research paper. Last, but not least, I am glad to thank the Institution which provided me the platform and opportunity for learning.

ACRONYMS

IDP	Internally Displaced People
UNHCR	United Nation High Commissioner for Refugees
UN	United Nation
ICDP	International Conference on Population and Development
IOK	Indian Occupied Kashmir
NGO	Non-Governmental Organization
LOC	Line of Control
AHEAD	Agency for Holistic Evangelism and Development
OAU	Organization for African Unity
SGBV	Sexual and Gender Based Violence
STD's	Sexually Transmitted Diseases
HIV	Human Immunodeficiency Virus
AIDS	Acquired Immune Deficiency Syndrome
RAGU	Refugee Assessment and Guide Unit

ICRW International Center for Research on Women

UNIFEM United Nations Development for Fund

FGD Focus Group Discussion

AIOU Allama Iqbal Open University

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ABSTRACT

Of the many global issues that increasingly occupy international political decision makers and theorists, the world refugee problems is perhaps the most complex. While refugees as whole face different forms of exploitation in different parts of the world, among these it is among those refugee women who are most vulnerable to different forms of exploitation. Among female refugees, voices of Kashmiri refugee women have been left unheard or ignored. In a field survey comprising of four refugee camps, this research work tries to find the association between education of refugee women and their empowerment. Moreover, the factors which affect their education and empowerment in different spheres of life are also addressed. The concept of empowerment is multidimensional and context specific as well. Research has found that there is no linear relationship between education and women's empowerment. The relationship between education and transformation at the individual and societal level is not necessarily linear or automatic. Unit of analysis is important in this regard and household-level characteristics, the external environment, level and quality of education, family structure including parental education and financial status is important in the assessment of women's empowerment.

Keywords: Refugees, educated refugee women, uneducated refugee women, education, empowerment

CHAPTER ONE

INTRODUCTION

1.1 Background of the study:

Among the world's global issues, refugee's issue is most complex. Refugees are those people who move from one state to another state because of different reasons like political instability, war and economic crisis. Among the most problematic issues facing the world community today, the problem of IDP's (Internally displaced people) and refugees is at the top(Fact Sheet No.20, Human Rights and Refugees). The problems of refugees are increasing day by day and issues of refugees are globally discussed by politicians, practitioners and academia persons from different perspectives. These different approaches have fueled the global debate about refugees and their related issues. According to an estimate, there were 16.7 million refugees worldwide at the end of 2013, 11.7 million under the mandate of UNHCR.¹Majority of the refugees are from Africa and Asia (Fact Sheet No.20, Human Rights and Refugees). First and foremost is to understand properly what the term "refugee" means. The 1951 Refugee Convention (Article L.A (2)) and the Refugee Protocol 1967 (Article 1.2) spells out refugee is someone who *"owing to well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality and is unable or, owing to such fear, is unwilling to avail himself of the protection of that country; or who, not having a nationality and being outside the country of his former habitual residence as a result of such events, is unable or, owing to such fear, is unwilling to return to it"*(Wilhelmina & Girard, 2000, p. 167).²The issue of refugee is well familiar in Pakistan because it is hosting world's largest

¹<http://www.unhcr.org/uk/about-us/key-facts-and-figures.html>

² Françoise Girard is senior program officer for international policy and Wilhelmina Waldman is assistant program officer for international policy, International Women's Health Coalition, New York

refugees from Afghanistan, facilitating 1.6 million registered refugees.³In addition, Kashmiri refugees are also living in Pakistan. They crossed borders and now are settled in Pakistan. After independence, wars of 1965 and 1971 between Pakistan and India produced many refugees who settled in Pakistan. In late 1980's the brutalities increased by the Indians in occupied Kashmiri, forced Kashmiri to leave their place and to move to secure their lives.⁴ As a result, about 35112⁵ refugees entered into the territory of Azad Kashmir as refugees.

Refugee camps are temporarily made to accommodate and facilitate refugees. The population in refugee camps varies in size from a few hundreds to hundreds of thousands of people living in a camp. In most cases the camps are constructed and run either by a government, the UN, or other international agencies such as the Red Cross (Jegade, 2012).

Refugee camps are setup to provide basic necessities to refugees for a short period of time because of the continued civil war or because of different reasons like political, economic and social disorder but some camps exist for few decades and some have turned into permanent settlements when refugees perceive that returning home would not be safe for them. Among all the refugee population, woman and children comprises 80 % (Harris ,2000). Attainment of legal status, violence and less access to resources are common for refugee women and these factors made them most vulnerable group. Although the narratives of refugees have been discussed in academic research writings and scholarly articles in detail covering different dimensions, the experiences faced by female refugees are different from the experiences faced by male refugees (Sullivan & Deacon, 2009). Many scholars have claimed female refugees as forgotten majority. Despite of this claim, the narratives of female refugees are not documented in detailed as

³<http://www.irinnews.org/fr/report/98873/afghan-refugees-in-pakistan-wait-for-reforms>

⁴<http://www.ips.org.pk/pakistan-and-its-neighbours/1117-kashmiri-refugees-facts-issues-and-the-future-ahead.html>

⁵ Figures from commissionerate rehabilitation department (updated up to November 2003)

compared to male refugees (Spijkerboer, 2000). Refugee women are vulnerable to exploitation because of their status and gender. They do not have access to basic necessities of life including facilities of health, education, shelter. Although in the host communities, immediate assistance comes in the form of shelter, food and health facilities. Education factor is usually neglected because foremost preference is to settle them. That's why the education of refugees is neglected and in particular, refugee women don't have access to education in host communities because of no availability. Broadly education is used as an indicator to define the status of women and in recent literature it is used as an agent to empower women by increasing their skills and knowledge (Jayaweera, 1997).

According to International Conference on Population and Development (ICPD), education is considered as one of the most important means to empower women and to fully participate in the development process (Rao & Rao, 2003). Investing in female education is considered as one of the most effective way to reduce poverty and to improve their livelihoods. Importance of education is for everyone but for women and girls, its most significant. From the perspective of women's education, it is said that giving education to girls produces remarkable benefits not only to the current generation but to the upcoming generation.⁶A study conducted by Pacheco has highlighted the importance of formal education relationship between refugee women's formal education and women empowerment and has explained that education has helped refugee women in their settlement in host countries (Pacheco, 2011). But before proceeding with investigating the relationship between education and empowerment, it is important also to problematize the concept of "empowerment".

⁶http://www.ungei.org/news/files/unicef_gebackgrounder_110406.pdf

1.2 Problematizing Empowerment:

The history of the concept of empowerment traces back in mid-17th century with meaning of “*to invest with authority*” (Tripathi, 2011). This concept is linked with human discourse and development and got prominent in 1980’s. The concept “empowerment is multidimensional in nature which makes it challenging to come up with one concrete definition of empowerment. There are four main components of empowerment; Cognitive, psychological, economic and political. Different scholars define different definitions of empowerment in their work accordingly.⁷Gita Sen⁸ has defined empowerment as “altering relations of power which constrain women’s options and autonomy and adversely affect health and well-being”(Malhotra, Schuler, & Boender, 2008, p. 5) .Keller and Mbwewe defined it as “a process whereby women are able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination”(Malhotra, Schuler, & Boender, 2008, p. 6). Naila Kabeer also defined empowerment as "The expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them"(Malhotra, Schuler, & Boender, 2008, p. 6). The term “empowerment” is more relevant to marginalized groups, illiterate, poor, the ethnic societies, and the women (Medel-Anonuevo, 1995).Numerous studies have been done on the refugee women and their related issues. While there are numbers of existing studies highlighting issues of refugee women from health perspectives, settlement issues, the aspect of education in refugee community has not been discussed in detail. Researcher has decided to find out empowerment of refugee women from their standpoints in dimensions of decision making, mobility and economic freedom. Therefore, in an attempt to allow space for indigenous

⁷<http://www.cdedse.org/ws2011/papers/Tulika%20Tripathi.pdf>

⁸ She is a development economist at the center for public policy and adjacent professor of global health at Indian Institute of Management Bangalore

definition of term “empowerment”, researcher has not defined any definition of empowerment to investigate connections between education and empowerment under pre-defined framework for analysis. This research, thus addresses the gaps in existing literature through qualitative analysis of lives of Kashmiri refugee women to explore potential link between education and their empowerment from their perspectives.

1.3 Historical Context:

According to report of Human Rights Commission of Pakistan (2009), Pakistan has been host to the world’s largest refugee population. Refugee’s issue is well documented in Pakistan because it is hosting world’s largest refugees from Afghanistan, facilitating 1.6 million registered refugees⁹ and as a result they are seeking help from the state government and getting international assistance. The international community did not show any concern in the refugee crisis of subcontinent (Robinson, 2012). Human rights violation in Indian Occupied Kashmir has been widely discussed at international forum. This burning issue has been discussed in many articles and books. Rich information and debate is there on Kashmir issue but unexpectedly, refugees of Azad Jammu and Kashmir who moved from Indian Occupied Kashmir in late 1980’s have been hardly discussed(Rahman, 2013).

The recent wave of migration started in 1990’s and continues even today. During 1987 state election in Indian occupied Kashmir, Indian administration in Indian-held Jammu and Kashmir showed obvious deceit and uncertainty and crushed all hopes of Kashmiri youth. After the failure to quell Kashmiri youth, they started committing atrocities against civilians; including children and women. As a result many people migrated to Azad Kashmir and crossed LOC.¹⁰ Although

⁹<http://www.irinnews.org/fr/report/98873/afghan-refugees-in-pakistan-wait-for-reforms>

¹⁰ Line Of Control

government of Azad Kashmir is providing them assistance but that is not enough to meet their basic needs. A few non-governmental organizations (NGOs) are helping and supporting these refugees but their resources are limited.

International institutions like UNHCR¹¹ and International Center for Research on Women (ICRW) has been providing substantial and acknowledgeable support for the rehabilitation and restoration of affected and displaced individuals and families all over the world, but Kashmiri refugees have remained deprived and neglected from international assistance. No efforts have been made to get assistance at either international level or from NGOs (Rahman, 2013). There are over five million recognized legal Kashmiri refugees temporarily settled in Pakistan and Azad Kashmir but they are not recognized as refugees by UN (Robinson, 2012) because refugees of Kashmir did not cross any international boarder and to be considered as refugee, one must cross the international boarder according to articles of Convention of 1951 and Protocol 1967 (Khuhro, Bukhari, & Lashari, 2009). At the global level, Kashmiri refugee represents a small refugee population but refugee comprises a large percentage of the recognized citizen's subject of AJK (Robinson, 2012). Many problems like social, economic along with issues of self-respect are faced by the Kashmiri refugees living in the camps (Khuhro, 2009). There has not been comparable scholarly attention paid to these refugees. This research work has tried to draw attention towards these neglected refugee women and has detailed analysis of exploring the link between education and empowerment.

1.4 Statement of the problem:

This study acknowledges that all refugees in the camps might never enjoy the comfort and security and facilities which they were enjoying in their own countries. It is argued that the

¹¹ United Nation High Commissioner for Refugees

refugee faces different issues; women face more problems in performing their routine tasks in crisis situations. Women do face crisis in different aspects of life. One of the key aspects in which refugee women faces problems, is in access to education. They are neglected and subjected to violence not only because of their gender as female but because of their refugee status as well (Wiggett, 2014). This study has focused on Kashmiri refugees who have been neglected from international forum and not even recognized as refugees because they did not crossed any permanent or international border but LOC¹² which is not permanent (Khuhro, Bukhari, & Lashari, 2009) and consequently they are neglected. This research aimed to study the trends of education of Kashmiri female refugees including female enrollment in different levels of education like primary, middle high, intermediate and in high levels of education. Moreover, this study has tried to find out the linkages between female education and women empowerment that how education contributes to women empowerment. It does not make more difference that refugee are in developed or less developed countries or settlements, refugees find themselves in industrially developed or less developed countries or settlements, their status of education narrated their past, present and future social and economic roles in their settlement (Bortu, 2009). According to Agency for Holistic Evangelism and Development (AHEAD) annual report, skills are important for refugees to make them equipped and it enables refugees to sustain themselves as refugees (Bortu, 2009). As far as education in Azad Kashmir is concerned, according to official figures, in AJK, literacy rate is 72% and across Pakistan, it is 58%. According to a top local newspaper express tribune, the enrolment of boys and girls in schools is much higher than other parts of Pakistan.¹³ It shows the trends of high education in Azad Kashmir. The ambiguous status of Kashmiri refugee showed a path to the researcher to look into

¹² Line Of Control

¹³ <http://tribune.com.pk/story/526323/education-emergency-ajk-leading-in-enrolment-lagging-in-quality/>

detail their narratives of being refugee and the status of education of females. Thus, this study tried to find out linkages between education and women empowerment. To find such linkage, following objectives guided the study.

1.5 Objectives of the study:

1. To find the relationship between education and empowerment of Kashmiri refugee women from the perspectives of involvement in decision making (including decisions about their own self and family matters), mobility and economic independence.
2. To explore trends of education among Kashmiri refugee women and their enrollment at different levels of education.
3. To find the factors determining the education of Kashmiri refugee women.
4. To give policy recommendations in the light of findings of the study to improve the livelihood of Kashmiri refugee women.

1.6 Research Questions:

To have in-depth understanding about education of Kashmiri refugee women, its impact on women empowerment and factors affecting their education, the following research questions will guide the study:

1. Is there any relationship between education and empowerment of Kashmiri refugee women in the perspectives of decision making (including decisions about their own self and family matters), mobility and economic empowerment?
2. What are the trends of education among Kashmiri refugee women and their enrollment at different levels of education?
3. What are the factors determining education of Kashmiri refugee women?

4. What recommendations can be given to policy makers to improve the lives of refugee women and their access to education?

1.7 Justification of the study:

The phenomenon of migration leaves varying impacts on the migrating population with difference of their class, gender race and ethnic characteristics. Literature has revealed that women comprise 80% of the world refugee problem (Bartolomei, 2001). Old age, physically challenged people and children are also prone to risk of physical, social, and economical exploitation but women are more prone to sexual exploitation and other forms of abuse. This study aims to highlight the narratives of Kashmiri refugees, particularly refugee women, neglected by the international bodies as Kashmiri refugees are not recognized as refugees. Resultantly, not much attention has been paid to these refugees by the local authorities to improve their standard of living better. These issues are being researched to unearth the solutions to reduce vulnerabilities of refugees in general and that of women specifically but within Kashmir refugee camps, no such research has ever been conducted to identify multifaceted women exploitations. Human rights violation by India in Kashmir has been widely discussed but the refugees who moved from occupied to the territory of Azad Kashmir have never been discussed (Rahman, 2013). A study has been conducted on those refugees who moved from Pakistan occupied Kashmir to Indian Occupied Kashmir and living there as refugees. The study has highlighted the impacts of displacement on their socio economic conditions and on other aspects of life of refugees (Kumar, 2012). Not such study has been conducted which has focused on Kashmiri refugees regarding their status and vulnerabilities with respect to education and left along on the issues of female refugees.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction:

The following chapter presents the review of previous work done on the refugees, their vulnerabilities, gendered nature of those vulnerabilities and the work done on the field of education. In this chapter, first portion of literature review is done through the lens of global perspective that refugees are vulnerable to exploitation in different forms. Furthermore, the gender perspective is highlighted to focus the issues of forgotten majority that within refugees, gender discrimination prevails and on the basis of their gender, they are more prone to exploitation. In the final part of the literature review, issues of education of refugee women are discussed and the concept of empowerment which is alien to refugee women.

Refugee camps are built to provide shelter and assistance to the refugees who are supposed to leave their home because of reasons like political instability, economic issues and safety issues. Most of the studies conducted on refugee camps, all agree that they lack and must be provided basic necessities of life including security. In practice, however, numerous refugee camps are prone to internal conflict or crime (Mawhinney, 2013).

2.2 Who is a refugee?

The word “refugee” we hear is commonly used. Usually this word has negative connotations and arouses pity feelings and gives impression that refugees are liability and burden on the state (Manison, 2008). Before going into detail, it is important to define the criteria or conditions for an individual to be called as a refugee. The 1951 Refugee Convention defines a refugee as a person who is outside his or her country of nationality or habitual residence; has a well-founded

fear of being persecuted because of his or her race, religion, nationality, membership of a particular social group or political opinion; and is unable or unwilling to avail him or herself of the protection of that country, or to return there, for fear of persecution (UNHCR, 2011). This definition was extended in Africa in 1969, by the Organization of African Unity (OAU), now OAU included those individuals as refugees who leave the country of their nationality due to external aggression, occupation, foreign domination or events seriously disturbing public order (Pacheco, 2011).

2.3 Global perspective:

The term “refugee” sounds quite vulnerable that the refugees are always vulnerable to different forms of exploitation in the host countries. It becomes very difficult for refugees to enter in a new environment and new life style in camps increases their sense of insecurity because of a fear of unknown (Khattak, 2007).

Refugees all over the world are being exploited by the host countries in different forms. The Syrian refugees face extreme problems in the host country of Lebanon. Women face verbal and sexual harassment in the refugee camps. The education of the children in the refugee camps is affected because of the issues of access and language barriers (Roula el-Masri, 2013). Refugees from the African countries are most vulnerable. In Manitoba, because of the refugee status, the academic and economic challenges are faced by the refugee students, resulting in reducing their socio economic opportunities (Kanu, 2008). Kenyan government does not have flexible policy towards the refugees. Refugees are not freely allowed to move in camps (Horn, 2008). The security issues are always faced by the refugees. Refugees in Malawi are not facing problems different than other refugees globally. Young girls are vulnerable and at high risk of sexual violence. Access to education is also an issue for them as government of Malawi is providing

education to refugee children only up to grade six because of limited resources(Schafer, 2002). Afghan refugees in Pakistan also do not want to go back to home because of insecurity and lack of access to social services (health, education), shelter or jobs.¹⁴ The economic conditions of the refugees are also very critical. As the refugees depend upon the humanitarian assistance and aid for their survival in the host countries so, the governments show its interests in facilitating the refugees because of the aid that accompanies them (Jacobsen, 2005).

Ninety percent of refugees from war are in third world countries (Wambugu, 2003). Most of the South Asian countries are third world countries and in those countries, the refugee's issues are increasing day by day. The Bhutanese refugees in Nepal are facing issues in accommodation, getting jobs and services and access to other basic necessities of life. Within the state the conflicts between Nepali and the Bhutanese refugees are increasing (Kharat, 2003). For settlement, refugees have to face different challenging factors. Culture is one of those influencing factor. The cultural influence is also important and has varying impact on refugee conditions. Secondary source research, data analysis, and interviews had been conducted in order to access the level of integration of the refugee in the host communities and Banki Susan concluded that the level of integration of Pakistani and Kashmiri refugee is low in the host communities because of ethnic, cultural and linguistic differences, and it makes them vulnerable to different kinds of exploitation(Banki, 2004). Sanjugta Vas Dev¹⁵ also have same findings that in past, linguistic, ethnic or cultural similarity often facilitated communication between refugees and hosts, but this trend is no more existing.¹⁶The refugee's survival at the host country mainly depends upon the international assistance and the policies of the government regarding the

¹⁴http://www.un.org/womenwatch/osagi/resources/faces/8-Refugee2_faces_en.pdf

¹⁵ Sanjugta Vas Dev is a Masters by Research candidate in the Department of Politics, University of Adelaide

¹⁶<http://motspluriels.arts.uwa.edu.au/MP2102s.html>

refugees and their issues. The management system of the refugee camps is quite important. In Pakistan, when one talk about the refugees, the Afghan refugee comes first as Pakistan is the largest host of the Afghan refugee population(Chattha, 2013).Afghanistan shares its borders with Pakistan and Iran and many refugees flee towards these neighboring countries. Initially, the neighboring countries welcomed the refugees and provided with as much facilities as they can. The increased pressure on the economy because of the heavy influx of the refugees stopped host countries to welcome and facilitate more refugees. Refugees from Afghanistan complained of being target of racism, both in Pakistan and Iran. Men's and women's identity has been affected by class degradation in different ways (Rostami-Povey, 2007).

2.4 Gender perspective:

There are 16.7 million refugees in the world at the end of 2013¹⁷ and out of them 80% are children and women. UNHCR is a UN agency directed to protect and support refugees. Guidelines for refugees and other documents of UNHCR have given importance and space to address the issues of gender based and sexual violence. According to an assessment report by Women's Commission for Refugee Women and Children (2002), Sexual gender based violence is prevailing in all societies, but refugees are more facing problems, and within refugees, girls and women are more exposed to risk because they often have less protection, limited power and survives in an environment where there is little respect for human rights. UNHCR has conducted detailed dialogues (semi structured and in-depth interviews) with refugee women in seven different localities in the world¹⁸covering issues in areas of women in leadership, sexual and gender-based violence (SGBV), and other forms of violence, legal issues, education, economic self-reliance, individual documentation, health, sanitary materials, and shelter. Detailed

¹⁷<http://www.unhcr.org/uk/about-us/key-facts-and-figures.html>

¹⁸ Uganda, Jordan, Colombia, Zambia, Thailand, inland and India

interviews were held and UNHCR came up with the conclusion that gender-based risks and challenges affect almost all aspects of life for displaced women and girls.¹⁹ There is possibility that no one is more vulnerable than the refugee women (Valji, Hunt, & Moffett, 2003). It is a universally acknowledged, that women face double exploitation, abuse, violations or fear in the world as compared to men (Valji, Hunt, & Moffett, 2003). Refugees from Syria and Palestine faced anxiety and stress which affected all the refugees but the nature of vulnerability and experiences of refugee is highly gendered (Roula el-Masri, 2013). Female refugees and displaced women face additional forms of discrimination as compared to men because of the inferior status assigned to women.²⁰ High forms of gender discrimination in refugee camps also prevail in Africa. It is believed that to send out girls in the displacement zones or armed conflict is less dangerous as girls are likely to be raped only where as young boys and men will be killed (Marsh, 2006). Forms of SGBV faced by women include rape, domestic violence, female genital mutilation, forced marriage, abduction, and sexual coercion. Women's Commission for Refugee Women and Children's report (2002) cited that male children education is mostly favored over girls education and also mentioned that UNHCR recognized the need to address these forms of abuse systematically to address the issues of refugee women. Among world's total refugee population, 80% are women and children (Bartolomei, 2001). In comparison with population of women all over the world, refugee women experience more violence including rape and sexual harassment. It is observed that the international refugee policies are biased towards the gender.²¹ Refugee women face sexual harassment, rape, abuse, insecurity during movement, even in the host community and they need proper protection from these issues (Beyani,

¹⁹<http://www.unhcr.org/511d160d9.html>

²⁰<http://www.ohchr.org/Documents/HRBodies/CEDAW/30thAnniversaryCEDAW/AsylumAndStatelessnessPatriciaSchulz.pdf>

²¹<https://www.du.edu/korbel/hrhw/researchdigest/minority/Africa.pdf>

1995).Refugee women face issues everywhere, no matter where they are. Issue of refugees does not have any geographical boundaries (Beyani, 1995);security concerns are always there in the refugee camps. According to a report published by Save the children²² and UNHCR (2002) entitled “*Sexual violence and Exploitation* “about experiences of refugee children in Sierra Leone, Liberia and Guinea, sexual exploitation was widespread and it was committed by community leaders and peacekeepers. Humanitarian workers provided relief items, food and other basic daily use products in exchange of sexual favors. School teachers in camps exploited and abused children for passing grades(Ferris, 2007).Women in refugee camps do not have proper access to basic necessities of life. Female refugees are at high risk of rape, unsafe delivery, unwanted pregnancies, and sexually transmitted diseases (STDs), including HIV and AIDS. Access to health facilities is quite difficult for them(Girard & Waldman, 2000). Refugee women are facing extreme vulnerabilities that medical facility is often given to them in return for sex. Refugee women are often turned away by health workers when seeking medical attention for themselves or for family. They are told that they are not properly documented or do not have necessary medical aid cards which they believe because of less education and awareness. Sometimes, they are turned away merely as a result of linguistic difficulties because of differences of language between country of origin and host country. As a result, refugee women visit hospitals with reluctance. Many would rather endure their symptoms than be ill-treated by health workers, resulting in a deterioration of their health(Wambugu, 2003). Women in the refugee camps are considerably vulnerable that the humanitarian worker also traded food and relief items for sexual favor (Ferris, 2007).India is also facing issues of refugees who cross borders because of the devastating civil war in Sri Lanka. Unemployment, overcrowding, post-

²² Save the children is an NGO working at international level to promote children’s right and supports children in developing countries

traumatic stress and alcoholism are the issues which are increasing in the camps. According to the report from Jesuit Refugee service, along with the other hardships, forced early marriages and sexual and gender based violence are also faced by women (31st October 2012).²³ Male domination impacts the refugee women's lives and their day to day affairs and their involvement in decision making is quite rare (Wallace, 1993) and because of this domination, voices of refugee women related to violence are often ignored and left unheard. Aid personnel and camp authorities are often overwhelmed with merely providing the basic necessities of life; they have little time to listen (Beswick, 2001).

Afghan refugees face different issues in Pakistan. There are mostly Afghan refugees in Pakistan who started to flee in their neighboring countries when the political developments started in Afghanistan in 1973. Although Pakistan is not signatory to any international law that guarantees refugee to asylum seeker (Khan, 2002) and because of this unclear pronounced refugee policy from the government, both refugee and local population are facing issues (Khattak, 2003). Sexual assault and rape are used as weapon of war (Becker, 2003). Rape, recognized as a war crime admits the fact that women constitute an integral part of war not only because women are women but also because their bodies and beings have representational and symbolic value (Khatak, 2002). Afghan refugee women experienced sexual violence, increased poverty, and sexual violence and increased household responsibilities as a result of the conflict in Pakistan. They also felt their weak and decreased legal and social status for being a refugee (Khan, 2002).

2.5 A focus on refugee women:

Although the narratives of refugees have been well discussed in literature covering different dimensions, refugee women and men face different experiences (Goodkind & Deacon,

²³<http://img.static.reliefweb.int/report/india/refugee-camps-put-women-risk-violence>

2004) because of discriminatory resettlement policies (Hatoss & Huijser, 2010). The issue of refugees is considered as masculine in nature and most of the literature related to refugee has ignored to highlight feministic perspective. The research on refugees has paid much attention on gendered aspect of their experiences (Callamard, 1999). This is an important issue and because of negligence towards the gendered aspect, many scholars call refugee women as “*forgotten majority*” of world’s refugee population (Spijkerboer, 2000, p. 16). Displaced and refugee women are more affected by the ignorance from the international donors and their assistance (Martin, 2001).²⁴ Refugee women have less opportunities and any platform to express their experiences and grievances. Pacheco reported in its qualitative study that refugee women often feel themselves as disregarded and neglected not only in the host communities but also within the refugee communities. Because of this they are referred as “*invisible refugees*” in the literature (Pacheco, 2011, p. 12). Neglecting attitude towards refugee women creates limited opportunities for them to raise their voices (Spijkerboer, 2000). Within host communities and in their immediate refugee communities, refugee women become invisible (Goodkind & Deacon, 2004). By recognizing that refugee women and men experience different experiences would help to analyze the lives of refugee women and can provide better and clear picture to the lives of refugees (Kani, 2007).

2.6 Education of refugee women:

Due to temporary and uncertain nature of refugees, limited funding for their care, more attention is paid to their immediate needs like camps security and daily meals, rather than on long term needs like education (Palkyi, 2011). It is widely acknowledged that protection can be given to

²⁴ Susan Martin is Associate Professor of International Migration and serves as the Executive Director of the Institute for the Study of International Migration in the Edmund A. Walsh School of Foreign Service, Georgetown University.

refugees through education(Kirk & Cassity, 2007).For refugees, “education ultimately acts as a vital coping mechanism as they adapt to their new life trajectories”(Mosselson, 2007, p. 110). According to UNHCR, education is very important for refugees because it helps them to make their routine, bring a sense of regularity and stability in the lives of refugees. WLL [Women Leading for Livelihood] is a setup made by UNHCR and in December 2010, in collaboration with UNHCR, meeting was held in Geneva, different businesswomen and aid workers participated and emphasized to empower women through education and self-reliance as they suffer most in emergencies or in conflict situations.²⁵Studies indicate that because of education, refugee women who become able to develop social connections in the society of the host country and experience a number of psychological and material benefits (Sakyiwah, 2012). Bosnian refugee women also believe that education has helped them to control over their future and to direct their lives in a better way (Mosselson, 2007). Education is also considered as a source to create employment opportunities and consequently empowerment, through economic independence.²⁶ Education is considered as very vital tool for social change (Sakyiwah, 2012).Another study came up with same findings that education is important for refugee women; it helps them to have an access to occupation and makes them to enable to occupy certain respectful position in the society (Valtonen, 2004). Likewise, another study conducted on Bosnian refugee women supported that easy access to education in the host county is very important and refugee women view it is a mean of successful integration in the host community to overcome the challenges (Pacheco, 2011). Somalian refugee women do not have easy access to educational opportunities in host country, UK which creates problems form them in host

²⁵<http://www.unhcr.org/47600b962.html>

²⁶<http://hopesforwomen.org/effects-of-poverty-on-higher-education-amongst-refugee-women/>

community (Sakyiwah, 2012).Refugee Assessment and Guide Unit (RAGU)²⁷ in its assessment reported that refugee women and asylum seekers are facing major issues in UK. Gender related aspects are not taken into account. Moreover, mental health issues, trauma, sexual violence, isolation and lack of education have affected their skills making them more weak and vulnerable (RAGU, 2003).

Saba Gul Khattak has talked about the Afghan camp's management system in Pakistan and observed that male domination that is embedded in our social set up did not allow their women to earn in aid sponsored, income generating projects (Khattak, 2007) that result in their weak position in the society and making them economically more dependent and vulnerable. A study has been conducted on the lives of Afghan refugee women and researcher has observed that they have become disregarded because of abuse of their human rights(Bhanji, 2011). Restriction on women's freedom of mobility, right to education and employment has affected women's life badly. These findings are consistent with the results of another study that Afghan refugee women are marginalized, the severe curtailment of women's freedom of mobility, employment, right to education have affected the lives of many refugee women, making them less empowered(Dattadeen, 2007).Refugee women face higher rates of unemployment than others because of limited access to education. Department for Works and Pension in UK conducted interviews with refugee women of Somalia Turkey, Kosovo, Srilanka and Iraq, concluded that the language barrier, family commitments, and weak professional skills prevents them to integrate in the labor markets that results in low self-esteem and decreased independence(Bloch, 2004). Another qualitative study conducted on Kakuma refugee camp came up with results that

²⁷ The aim of the Refugee Assessment and Guidance Unit (RAGU) is to improve the employment and requalification prospects of refugees with higher level education.It was set up in 1995 in response to the needs of refugees and asylum seekers with higher level educational and professional qualifications.

for formal education, girls are being denied and male children are preferred for education because of cultural concept that men have to take care of their families(Pacheco, 2011).Ayesha Khan conducted a study on Afghan refugee's experiences by conducting detailed interviews. She mentioned in her study that UNHCR acknowledged that there are many boys and few girls who get the education in the UNHCR funded schools because of male domination that prevails in the society. Females were not included in decision making. Women were also treated badly because of their gender at the time of aid distribution (Khatak, 2002).The issues of psychological trauma, emotional stress and other problems are observed less in female refugees who are engaged in non-formal education as compared to those who are not part of such networks(Pacheco, 2011).

International Medical Corps conducted a survey in January 2010 and found that GBV is highly prevalent in Afghan refugee camps located in KPK. Results also observed that those women were less empowered(Gender-Based Violence among Afghan Refugees, 2010).Becoming a refugee mean losing social and legal status. Because of the patriarchal social structure, tribal and political leaders put restrictions on women's mobility results in women less access to employment, education or other better opportunities. In the process of policy formation and camps management, women voices are missing. Afghan female refugee's issues and problems are increasing. UNHCR has paid attention of the Afghan refugees and their related issues.²⁸ Apart from the UNHCR a number of international donors are also struggling to provide other facilities to helpless refugees.²⁹

²⁸http://www.thefword.org.uk/blog/2013/03/afghan_refugee_women

²⁹<http://www.rawa.org/refugees.htm>

2.7 Kashmiri refugees: Unique case

In case of Kashmiri refugees, at the global level, Kashmiri refugee represents a small refugee population but refugee comprises a large percentage of the recognized citizen's subject of AJK (Robinson, 2012). Many problems like social, economic and along with the issues of self-respect are also faced by the Kashmiri refugees living in the camps (Khuhro, 2009). Kashmiri refugees and their related issues have rarely been discussed at the international level. There are over five million (since 1947) legal recognized Kashmiri refugees temporarily settled in Pakistan and Azad Kashmir but they are not recognized as refugees by UN (Robinson, 2012) because they have not crossed any international boarder as per the rules of international definition to have refugee status. Their status is unclear as international bodies like UN do not consider them refugees and government of Pakistan treats them like IDPs because Pakistan regards all Kashmir (Azad and Occupied Kashmir) as part of Pakistan (Banki, 2004).

2.8 Education and Women Empowerment:

Importance of education can never be denied. Universal deceleration of human rights and program of action of 1994 International Conference on Population and Development has also emphasized on the importance of women education. In 1995, conference held on women in Beijing, recognized and acknowledged that women's education is key to make them empowered through proper participation in decision making and it will help them to take better care of their families (Roudi-Fahimi & Moghadam, 2003). Women empowerment has become an important goal for achieving development. On the other hand; there is debate in literature on how empowerment can be evaluated. The definition of empowerment generally includes people's

sense of making decisions about their lives which are important to them and the environment in which they are living (Itzhaky & York, 2000).³⁰

Although there is not any proper definition to fully capture the concept of empowerment but there is a nexus of a few key, overlapping terms that are most often included in defining empowerment: options, choice, control, and power. Most often these are referring to women's ability to make decisions that affect outcomes of importance to themselves and their families. Control over one's own life and over resources is often stressed. Thus, there is frequent reference to some variant of the ability to "affect one's own well-being," and "make strategic life choices" (Malhotra, Schuler, & Boender, 2008, p. 5). The term empowerment has become a synonym for participation, for speaking out, or for feeling that one can accomplish an important task. The main reasons of women's disempowerment are different but some factors are common including beliefs, norms, customs and values through which society differentiate between men and women (Kabeer, 2000). The concept of empowerment varies culturally and over the time. At one place, empowerment's concept reveals itself in women economic disempowerment relative to men. At any other place, it represents itself in the relative survival rates of girl and boy children. Moreover, both education and employment seems to effectively increase women's independence and control over their lives (Jayaweera, 1997). Restriction on women's mobility also portrays another picture of empowerment of women.

Assessment of empowerment requires identifying and mapping power relations by assessing the limitations to social actions, including freedom to move, to resist with all its strengths and

³⁰ Haya Itzhaky , PhD, is associate professor ; and Alan S. Tork , PhD, is senior lecturer ; School of Social Work , Bar-Ilan University, Ramat-Gan

resistance to change the boundaries. Oakley³¹ identifies the concept of empowerment in five key areas; participation, democratization, economic empowerment, capacity building, and individual (Oakley, 2001). Batliwala defines empowerment as “how much influence people have over external actions that matter to their welfare” (Malhotra, Schuler, & Boender, 2008, p. 6). He considers the link between participation and empowerment as strongest one. The concept of economic empowerment or independence is usually used with women because of their relative lack of economic power.

2.8.1 Gender roles

While talking about women empowerment and their status in society and at household level, the gender roles between men and women are of great importance. Edward in her research with refugee women of Sudan found that in the host communities, the acceptance and recognition of gender roles often lead to changes in the relation between men and women. One of the respondents of her study said that shift in gender roles are of great importance and because of this shift now we are involved in the decision making, particularly related to financial matters (Edward, 2001). In a counter argument, in an influential paper in 1994, Batliwala pointed out that empowerment is not necessarily linked with economic strength. She further justified her argument that rich women also suffer domestic violence and rape too (Batliwala, 1994). Education is closely linked to women’s position in social setup and to form social connections and to achieve self-respect (Nussbaum, 2004). A research report by ICRW³² stated that relationship between education and transformation of individuals at individual and societal level is not much liner and automatic.

³¹ Peter Oakley was Director of Research at INTRAC (International NGO Training and Research Center)

³² International Center for Research on Women

2.8.2 External Factors:

Along with education, other factors like household level, external environment and the level of quality of education matters to great extent. The relation between education and females would be more fruitful and productive to make them empowered when the environment would be more safe and productive.³³ Empowerment does not take place in vacuum. There must be some facilitating factors to carry out the concept of empowerment. Zimmerman³⁴ has talked about psychological empowerment. This component of environment not only talks about the individual's ability to cope but also covers structural, cultural and environmental influences as well (Zimmerman, 1990). Rowlands views empowerment in the context of education and social work (Rowlands, 1997, p. 15). Similarly, Deepa Narayan-Parker in her edited book mentioned that education and employment are considered as enabling or facilitating factors or sources of empowerment (Narayan-Parker, 2006). UNIFEM³⁵ has also worked on women empowerment and considered that women's economic empowerment is one of the best ways to alleviate poverty and for this; they must have access and control over material benefits like education, employment. World Economic Forum³⁶, in its study mentioned five criteria's of women empowerment including political empowerment, economic participation, health educational attainment, and well-being. And out of these, education is considered as most important and fundamental prerequisite for empowering women in all spheres of society. Without education, women are unable to access formal sector, well-paid jobs that ultimately makes them less empowered (Augusto Lopez-Claros, 2005). Ghazala³⁷ and Humala, on the other hand had semi

³³ http://www.macfound.org/media/files/ICRW_Girls-Education-Empowerment-Transitions-Adulthood.pdf

³⁴ Dr. Zimmerman is professor at Department of Health Behavior and Health Education, School of Public Health, University of Michigan. His research focuses on adolescent health and resiliency, and empowerment theory

³⁵ United Nation Development Fund for Women

³⁶ It is an independent international organization devoted to improve the state of the world by engaging leaders in partnership to shape global, regional and industry agendas.

³⁷ Assistant professor at Lahore College for Women and University

structured formal interviews with educated women and came up with conclusion that education plays important role in the lives of women and increases their participation. At the same time, results argued that education is not sufficient factor facilitating the process of empowerment; rather it is one of the favorable, conducive and important factors. Participants of their study agreed on this point that financial independence, decision making and mobility are important factors for women empowerment. Participants also added that along with education, earning also contributes to women empowerment (Noreen & Khalid, 2012). The World Bank considers that women empowerment can help to reduce their vulnerability and poverty (Malhotra, Schuler, & Boender, 2008).³⁸In addition, Human capital approach views education as an investment in development. Investing in girl's education will reduce poverty and would yield enormous international gains (Suen, 2013). UN WOMEN³⁹ in its detailed report on status of man and women in Pakistan also emphasized that education is one of the most important factor to empowerment women.

2.9 Factors determining the education of refugee women:

Education is considered as a portable capital (Mosselson, 2007). But to this portable capital, everybody does not have equal access. It is universally understood that there is gender disparity in having access to education. A qualitative study on Kakuma refugee camp, for formal education, girls are being denied and male children are preferred for education because of cultural concept that women have to take care of their families at home (Pacheco, 2011). A study conducted in three parts of Sudan to work out the education system for displaced women and girls to improve their livelihoods. Findings showed that girl's enrollment and retention rates are

³⁸ Anju Malhotra is PhD International Center for Research on Women Sidney, Ruth Schuler is PhD JSI Research and Training Institute Carol Boender is Consultant, JSI Research and Training Institute

³⁹ United Nations Equity for Gender Equality and the empowerment of women (2012)

low in educational institutes as compared to boys because of extreme poverty. Parents cannot afford to pay their fee while boys go outside and become able to pay their school fee through labor, trade and other means(WCRWC, 2007).⁴⁰In an ethnographic study, conducted in Australia on Karen refugee women regarding their barriers to education, language was observed as a potential barrier for refugee women in the country of resettlement (Watkins, Razee, & Richetrs, 2012).Kalave⁴¹ also identified certain barriers to women empowerment as parents prefer boys for going school, which is the reason of another hurdle that is increasing dropout rate among girls. Caste system, poverty demographic factors, and poor school environment for girls, are also responsible for hurdles to women empowerment(Gangadharrao , 2012).In the host communities, changes in access to basic services (health, education), resources, community support and security reduce the capacity of refugees to feel empowered(Ganeshpanchan, 2005). Similarly, the Guide lines on Refugee Women (GRW), has also mentioned that education and literacy inequalities lies between refugee men and women and consequently refugee men have more access to basic necessities provided in camps like health facility, education(Jegade, 2012).Within the refugee communities, women are more vulnerable to the exploitation. They do not have easy access to education in the host communities.UNHCR acknowledged that there are many boys and few girls who get education in the UNHCR funded schools because of male domination(Khan, 2002)that prevails in the society. According to UNHCR, during conflict and after conflict, refugee girls and women have less access to basic rights like health, education and shelter. Male children education is mostly favored and parents depend on girls for domestic work.⁴²The aid donor agencies also has biased attitude towards women as the aid was provided

⁴⁰ Women's Commission For Refugee Women and Children

⁴¹ Assistant professor at Dr. Babasaheb Ambedkar Marathwada University

⁴²http://www.ungei.org/infobycountry/247_834.html

on male centered power structures that reinforced women's subordination by promoting a particular and specific role of women that negated women's agency and empowerment.

2.10 Situating present study within literature:

Literature is silent about the Kashmiri refugees, their experiences and their narratives of being a refugee because of their status as they have not crossed international border. Consequently no such attention has been paid to these refugees. Being a refugee, the concept of empowerment is usually not linked with refugees because it is considered that the refugees themselves are not permanent settlers in the host country and consequently they would not possess any kind of empowerment. No such study has been done to highlight their issues and vulnerabilities and no considerable attention has been given to the refugees of Kashmir. This study has tried to find the linkages between education and women empowerment of Kashmiri refugee women along with the trends of education in Kashmiri female refugees and has tried to draw attention of the international agencies.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter provides details of all the events that took place during data collection in the field for this research work. Furthermore, this chapter explains how the research was conducted along with the detailed description of different qualitative research techniques. The chapter gave a collective representation of the various research methods that were chosen by the researcher in executing the field work in refugee camps.

3.2 Qualitative Methodology:

“Not everything that can be counted counts and not everything that counts can be counted”

(Albert Einstein)

In any research, research methodology is quite important because it provides framework to the questions being asked, determines the set of instruments and methods to be employed and shape the analysis (Smith, 2007). Qualitative research begins with people. There develops a spontaneous relationship between researcher and respondent. In qualitative study, researcher focuses on the world through the eyes of the participants and on understanding interpretations (Bhanji, 2011). Qualitative research distinguishes itself from quantitative in the sense that it usually emphasizes words rather than quantifications when collecting and analyzing data (Grindheim, 2013). Qualitative inquiry deals with the lived experiences of human beings as they live, feel, make sense of, and undergo them. Rapport building is very important in the qualitative methodology. It is the ability to develop trust between researcher and the respondent in the field. This technique helps the researcher to develop understanding level and trust among the

researcher and the participant and increased their comfort level.⁴³ Rapport building makes the environment comfortable and facilitates the process smoothly. This technique involves postures, breathing and gestures. Impression of the researcher is important. This technique is called as a wheel of communication as the whole process of interaction between researcher and the respondent depends upon the interaction between them at the initial stage.⁴⁴

Qualitative methodology comprises different tools. One of the effective tools is semi structured interviews. Researchers doing qualitative research use this tool because this tool provides flexible scale for small scale research involving limited number of respondents. Semi structured interviews starts with more broad and open question to give space to the respondent to speak and it helps researcher to have deeper insight of the issue(Pathak & Intratat, 2012).

3.3 Target population:

For conducting research, targeted population was females of refugee camps. Total number of population of refugee in Azad Kashmir is about 35112. In kotli, 5052 refugee are living there. In Mirpur, 756 refugees are living but not in the camps. They are dispersed in host community. Similarly, 119 refugees are living out of the camps in Rawlakot. There are nine refugee camps in Muzaffarabad consisting 23216 refugees.⁴⁵The research was conducted in four out of nine camps. Two camps were selected which are adjacent to the city areas named as Manak Payian and Ambore and two from rural areas, named Rara and Basnara. I selected camps from both rural and urban areas (near main city) because the environment, surroundings have important role and impact on the daily lives of the people and therefore, I selected respondents for my research from both rural and urban refugee community to know their experience and document their narratives.

⁴³<http://accelerantresearch.blogspot.com/2012/04/establish-rapport-before-respondents.html>

⁴⁴<http://www.inspirationalsolutions-nlp.co.uk/theimportanceofrapport.pdf>

⁴⁵ Figures from commissionerate rehabilitation department (updated up to November 2003)

My targeted population was both educated and uneducated female refugees. Host community was also included in my research to know their experience about education and its impact on independence of women in dimensions of decision making, economic independence and mobility as compared to those women who have status of refugee.

3.4 Data collection:

To successfully carry out any research work, the process of data collection is very important (Bortu, 2009). Data were collected from the field trips at selected refugee camps. Semi-structured interviews, participatory observation, field notes and key informants were the foremost data collection methods used in gathering information for this study. Kashmiri language also served as an important tool for data collection in the field. This study employs a descriptive data analysis to delineate the situation that prevailed at the time the fieldwork. Below is a brief description of the selected methods which were used for data collection.

3.4.1 Semi structured interviews:

To conduct this study, semi-structured interview method was selected. This method was selected to get the opportunity to have a healthy discussion with the respondents with the aim of probing further into what they say. In semi structured interviews, the interviewer asks important questions from the respondents/ informants but leaves the room to probe and alter the sequence of the question (Jaji, 2009). Bryman has explained semi structured interviews as the sequence of questions and in that sequence, the researcher is allowed to change the sequence and can ask the questions out of that particular sequence to get significant information (Bryman, 2008). Semi structured interviews are structured but less than in-depth interviews. Semi structured interviews are used to get the details about the respondent's own experiences and perceptions. Conversation, in semi structured interviews usually starts with very simple questions like tell me

about your education career. Usually this method is used for the topic about which little information is available and it is important to have an in-depth understanding (Bricki & Green, 2007). Since there is a dearth of such in-depth narratives of Kashmiri refugee's especially female refugees, so I selected semi structured interviews to get detailed information. This method helped me a lot in the field to get first-hand information. Respondents shared their experiences and accounts in a friendly environment.

3.4.2 Participant observation:

Participant observation is a tool to collect data in qualitative research.⁴⁶ This tool has great importance in both anthropological and sociological studies for many years. This method allows researcher to observe and match the definitions and the terms used by the respondents during interviews, Focus Group Discussions. Researchers keenly observe the events and searches for the answers of the question which the respondents are unwilling to answer or share. Researcher's participation in the field through observation aware researcher from any distorted or inaccurate information provided by the respondent (Kawulich, 2005). For understanding daily life experiences of people and their connection with the experiences, the researcher is required to live within the community. Living within the refugee community facilitates the researcher to know and observe the experiences of refugees more closely (Jaji, 2009). This method is the most effective one while conducting research in field. This research tool is quite suitable for data collection on naturally occurring behaviors in their usual contexts.⁴⁷ For this purpose, researcher lived in the refugee community and participated in their daily life activities to get deeper understanding of the whole phenomenon. Researcher also participated in their different

⁴⁶ Qualitative Research Methods: A Data Collector's Field Guide: Module 2 Participant observation

⁴⁷ Qualitative Research Methods: A Data Collector's Field Guide: Module 1 Qualitative Research Methods Overview

gatherings like marriage etc. By living in community, researcher observed women's attitudes, behaviors, their practices and resemblances of their responses and could observe in actual their actual position in the community as well.

During my field visit, I found this method very helpful and authentic while collecting data because participant observation helped me to recruit my respondent more carefully. Moreover, this tool also helped me to develop interview questions. Although respondents were welcoming but still they were little bit reserved. I attended a girl's engagement function in the refugee community. I participated in their function as their family and observed them closely. Researcher really enjoyed a lot and observed that Kashmiri refugee gives great respect and honor to their females (details are in analysis section).

3.4.3 Focus Group Discussion (FGDs):

This method was used while conducting research work in order to collect data about the experiences, beliefs, perceptions and attitudes of the male members of the refugee community about women education and their empowerment. Male members of the refugee community took part in detailed discussion.

This research involved field work in different refugee camps located in Muzaffarabad to assess if there is link between women's education and their independence or empowerment in certain defined areas⁴⁸ women empowerment through the lens of education. The main focus of this study is on Kashmiri refugee women. So, it was possible that at the end of the study, I might get only feministic perspective about women education and empowerment. So I decided to have two

⁴⁸ Decision-making (about herself and involvement in decision making) , economic power and mobility

focus group discussions with male members of the refugee community.⁴⁹ Use of this method helped me to know the male perspective about women education. During discussions, the members who took part in discussion narrated their personal stories and experiences. Members who took part in this discussion were both married and unmarried. This technique to collect data allowed me get involved in the community and gains their trust.

Two FGDs were conducted. The male members participated in discussions were not from the families of refugee women participated in study. In one FGD, six members from the community participated. Out of those six, four were married and two were married having different occupational background. In the second FGD, total seven men from refugee community participated. Out of those, four were married and three were unmarried.

This methodology provided convenient atmosphere for researcher because of close and free interaction between researcher and the respondent. Researcher did not involve any facilitator. The rapport building further facilitated the discussion in quite better way. No one facilitated for focus group discussions so there was direct interaction with the participants.

3.4.4 Key Informants:

One of the recommended methods in a qualitative research for identifying and targeting issues is to collect data from key informants through interviews to get important information about the community.⁵⁰ Key informants are respectful and trustworthy persons who connect a researcher to the respondents who provides researcher reliable data or information. In anthropological field research key informants are useful and reliable source of information. This technique is used to

⁴⁹ In one FDG, 6 male members participated and in second one, 7 male members from the refugee community took part in discussion.

⁵⁰ http://ok.gov/odmhsas/documents/Key%20Informant%20Interview%20Guidance%20Doc_Draft.pdf (26th august 2014)

gather qualitative and descriptive data that is time consuming and otherwise difficult to gather through quantitative techniques like questionnaires (Tremblay, 1957). Data collected from key informants can be used alone and also with other approaches. Key informants played an important role in this research. They must be from different backgrounds. If you select key informants having same background, you may end up with biased or one sided results.⁵¹ Good informants are people who can talk easily, who understand the information you need and who are glad to give it to you or get it for you (Pelto & Pelto, 1972). Researcher selected key informants from different occupational background. Researcher selected four key informants, one from each camp. My key informants included a school teacher⁵², a principle of private school located in the community, a clerk and a shop owner and made them understand nature of research. Key informants introduced researcher in the community which further helped researcher to develop rapport building with the respondents in a friendly environment.

3.5 Sampling:

In qualitative research subset of population is called as “sample” which is selected for any given study. Non probability sampling design was adapted. This sampling design is often used to understand complex social issues (Marshall, 1996). Non probability approaches are more suitable for in-depth qualitative studies to understand social issues in detail.

Furthermore, purposive sampling which is a type of non-probability sampling design was done to conduct research. In this technique, researcher select sample (respondents) on the basis of its knowledge of population and those who matches with the nature of the research (Babbie, 1990). According to Bryman, the goal of purposive sampling is to “sample cases/participants in a

⁵¹ http://healthpolicy.ucla.edu/programs/health-data/trainings/documents/tw_cba23.pdf (27th august 2014)

⁵² Teacher in primary school

strategic way, so that those samples are relevant to the research questions that are being posed” (Bryman, 2008). Much of the sampling in Qualitative research is Purposive (Gay & Airasian, 1999).

There is no general consensus about the sample size; a researcher must take for a particular study. Most frequently asked question about sample is what should be the sample size. The answer to this question is influenced by number of factors like, purpose of the study, nature of the study, population size etc. (Ssemugenyi, 2011). My target respondents were educated and uneducated female refugees from the community and those were selected on the understanding and knowledge of the researcher, who could possibly respond best to the research questions.⁵³ Total respondents for this study were 28 female refugees.

3.6 Entering the field: Permission and Protocol

Bryman says that it is usually hard to freely have access to the local environment where you have interest to carry out your research (Bryman, 2008). Researcher got access to the refugee camps through Commissionerate Rehabilitation Department which is assisting these refugees. With the help of that department researcher was introduced in that community.

Although researcher was introduced in community but initially in field, researcher faced few problems in mobility. Few male members showed concern about my presence over there and asked from me again and again my purpose of being there. They supposed that researcher is from any government department or NGO. Researcher satisfied them by showing them my university card that researcher is here only for academic purpose.

⁵³ While targeting respondents for research, the confidence level, understanding level was observed so to interact easily with them to make them understand the questions and theme of the study.

Further interaction with the respondents within the community was initiated by researcher herself. Researcher, at the start of the interaction introduced herself and made them clear the purpose and nature of the study. Researcher has Kashmiri background which helped in rapport building and gaining trust of the respondents. Before going into the field, researcher developed an interview guide to facilitate interaction process between researcher and respondent. After getting into the field, first researcher listened to them to gain their confidence, to develop friendly environment and to let my respondent respond freely without following any prior given direction.

3.7 Validity and reliability of data:

In any research work, the whole essence is to demonstrate how much the findings are reliable and valid. Validity concerns the soundness, legitimacy, authenticity and the relevancy of a research work and its investigation(Ssemugenyi, 2011).“The willingness of respondents to be good informants has implications for the validity of the data”(Barriball & While, 1994, p. 332). In anthropological research, you are required to live in the field where you are supposed to carry out your research. And being insider of the community though has its advantages. Simultaneously have the chances of biasness there as well. I tried my level best to be neutral during my whole study to collect reliable data. Usually in field work, language becomes a potential barrier between researcher and the respondent. While conducting my field work, I did not face any language barrier. Those refugees were migrated from Indian occupied Kashmir and speak Kashmiri language. I am Kashmiri and also know Kashmiri language. They are living here for about 24 years and somehow know Urdu. I asked questions from them in Urdu and they responded me in Kashmiri which I easily understand. I did not rely on interpreters. So, the data collected was reliable and valid.

Ethically, I found it quite challenging, not to rely on interpreters because it often comes with biased results as they make pleasing replies(Ssemugenyi, 2011).

The study has employed descriptive data analysis. Descriptive study designs are valuable because they reveal the exact status quo of the phenomenon which is under investigation and takes the reader into the setting being described.

3.8 Ethical considerations:

Ethical considerations were highly prioritized throughout the entire study. Barbara, a well-known personality in the field of refugees studies⁵⁴ says that it is necessary for any researcher who takes refugees as subjects or respondents, to ensure the refugees that the study being conducted is for their own advantages, not for self-benefits in order to get maximum cooperation from the refugees(Harrell-Bond, 2007). Researcher assured the respondents, for maintaining their identity confidential and made them understand their and my role in this whole research process. When I went into the field, initially, mostly refugees thought that I am from any government institute and I am here just to fill the pages with their life stories and supposed to do nothing for their welfare and betterment. However I made them understand that I am a student and I am here to conduct my research and want to address the issues related to education of females. Later on, they felt comfortable and helped me in conducting research in their community. On the question of recording their interviews, they refused me to record their interviews as they did not like it. I respected their wish and I wrote all the conversation. Moreover, giving respect to their wish, I did not show their real names and used fictional names in my research to hide their identity. This relaxed them and helped in smooth conversation between researcher and respondent because it is

⁵⁴She laid the foundation of world's first institution related to refugee studies at Oxford University, *Refugee Studies Center*

not suitable to show or mention any details without the willful consent or prior consent of the person interviewed or observed(Bortu, 2009).

CHAPTER FOUR

AREA PROFILE

4.1 Introduction:

In this chapter, there is description of area of research. The detailed profile of locale in anthropological research is very important as it covers and observes every aspect of that area in detail including culture, people, religion practices, marriage patterns, caste system etc.

4.2 District Muzaffarabad

Muzaffarabad is the capital city of Azad Kashmir. It is situated at the convergence of Neelum and Jhelum rivers⁵⁵ which increases beauty of this city. There are total ten districts⁵⁶ of Azad Kashmir. Muzaffarabad is one of them. In the west, Khyber-Pakhtunkhwa is located. From the eastern side, Baramulla and Kapwara, districts of Indian occupied Kashmir are situated. In the Northern side, Neelum district is there. It is 138 kilometers from Islamabad, the capital of Pakistan and 76 kilometers from Abbottabad.⁵⁷ Muzaffarabad city is very well known for its beauty because of two rivers, Neelum and Jhelum. Muzaffarabad has been named after a chief of Bomba Dynasty, Sultan Muzaffar Khan, in 1652. This city is of great importance because a very important Neelum Jhelum Hydro power project for electricity production which is assisted by China. Near this big project, a university project is started which is funded by government of Saudi Arabia. In October 2005, Muzaffarabad was hit by earthquake and it destroyed almost 60% of the city.

⁵⁵http://tourism.ajk.gov.pk/index.php?option=com_content&view=article&id=94&catid=17&Itemid=98

⁵⁶ Muzaffarabad, Neelum, Mirpur, Bhimber, Sudhnutti, Poonch, Bagh, Kotli, Haveli(Kahuta), Hattian

⁵⁷<http://www.ajktourism.gov.pk/index.php/aj-k/muzaffarabad>

4.2.1 Cultural diversity:

It is said about people of Muzaffarabad that they are quite talented, cultured and friendly. There is cultural diversity because people from different areas for job and other purposes are settled here. People from different background are living here therefore different traditional and cultural practices are followed here. Linguistic diversity is also here. Different languages like Urdu, Kashmiri, Hindko, Punjabi, and Pahari are spoken here. Diversity in their background makes colorful picture of different cultures living here in Muzaffarabad. Discrete features of Muzaffarabad district are described below:

4.2.2 Education:

In terms of education, it is very progressive city. There are many educational institutes in the city. There is one university in the main city. Large number of boys and girls are getting education from there. According to 2006 figures, one post graduate college for girls, one degree college for girls is in city, one inter college for girls, 6 higher secondary school for girls, 408 primary schools for girls, 26 middle and 38 high schools for girls are located in Muzaffarabad.⁵⁸Female enrollment in university is quite encouraging as it shows importance of female education. Population from the rural areas is not considerably educated. On the other hand, in city areas, women are at high ranks in government sector. In the refugee community, trends of women education and their enrollment is not that more encouraging.

4.2.3 Religion

Most of the people found here are either Sunni or Shias. People practice Islam and are very punctual in offering prayers. Mosques as well as darbaars are also found here. Other than these holy places of shias are also constructed in different areas of the city. One of the famous

⁵⁸ Report of District Muzaffarabad by Earthquake Reconstruction and Rehabilitation Authority published in 2007

darbaars, *Saien Saheli Sarkaris* there in Muzaffarabad and large number of people daily visit here.

4.2.4 Hospitality:

People of this city are bound together with each other and a tradition of get-togethers among the families (specially the relatives) is very common. Moreover, they are very kind hearted and hospitable. They are very welcoming towards guests and provide them with best of time.⁵⁹ Kashmiri people are very welcoming and caring.

4.2.5 Culture:

Muzaffarabad city is blend of varied languages and culture. However, Kashmiri culture is prominent. Almost half of the population is Kashmiri speaking. Those who are not Kashmiri, understands this language because of dominant language. However, marriage patterns are mix. Kashmiri dresses are used by Kashmiri and non-Kashmiri people. If we talk about the dresses, Traditional dress; shalwar kameez is used by men and women however, traditional and special Kashmiri dress is also used called "*phairan*". Kashmiri Pashmina shawls of Kashmiri embroidery are also commonly used by young girls and women.

4.2.6 Art:

Kashmiri people are very skilled and talented. Most famous products of Muzaffarabad by Kashmiri people are hand woven carpets, Kashmiri shawls and Phairan, Kangri.⁶⁰ These products are very famous and are sent to abroad because of high and very fine quality.

⁵⁹<http://historypak.com/muzaffarabad-the-capital-of-azad-jammu-kashmir/>

⁶⁰ It is a kashmiri bowl type thing made of mud in which is filled with charcoal and is used in winters for warm-up.

4.3 History of camps:

Since the partition of sub-continent, the relations between India and Pakistan are not stable. This instability has resulted in two major wars between India and Pakistan. Bone of contention between India and Pakistan is Occupied Kashmir which both states considered as an integral part of their respective territories. In 1987, elections held in occupied Kashmir acted as a catalyst for insurgency in occupied Kashmir. This resulted in atrocities from Indian army and tensions between Muslims and Hindu increased. Because of this political turmoil, Kashmiri people started cross border movement and got settled in different districts of Azad Kashmir. Government of Azad Kashmir welcomed those refugees and settled them in different districts of Azad Kashmir. Majority of those refugees got settled in Muzaffarabad, capital city of Azad Kashmir.

4.4 Selection of camps:

For conducting my research, out of 9, Researcher selected four camps. Two camps were selected which are near main city area and two camps were selected which were in far areas; access to city area is not easy for residents of those camps. Access to schools, colleges, hospitals is not easy. I selected these camps to find out the impact of rural and urban environment on the lives of refugee women living in camps and their status in family and in society.

4.5 Camps Profile:

4.5.1 Ambore camp:

Ambore camp is the second largest refugee camp in Muzaffarabad having the population of 2915 Kashmiri refugees. The living conditions of refugees are not up to the mark. This camp is adjacent to the city area. Its distance from city is about 7 kilometers. Abbas Institute of Medical Sciences (AIMS) is there in Ambore which provides health facilities and facilitates refugees as well along with the native population of the city. In refugee camp, there is one government

primary school for girls and one high school for girls but enrollment rate is low because of poor condition of government schools.

4.5.2 Manak Payian camp:

There are two refugee camps on this name in Muzaffarabad. I selected Manak Payian camp 2 for conducting my research. It is the largest refugee camp in Muzaffarabad. It is about 11 kilometers away from the main city. Its population is 3546. It is located at the bank of Jhelum River. In the camp, one government primary school is there and three private schools are there up to middle class. The condition of private schools is quite poor in refugee camp.



Fig 01: Private School of Manak Payian camp in poor condition(photo taken by researcher)



Fig 02: Manak Payian camp near bank of Jhelum River (photo taken by researcher)

4.5.3 Rara camp:

The second camp selected for study was Rara. It is located on kohala road. Population of this camp is 794. It is about 16 km away from main city. One government middle school and one high school for girls are there in the camp. Two private middle schools are also there but in very poor conditions. Access to city area is difficult for refugees living here. Although Ambore hospital is few kilometers away from this camp but because of side area, transportation issue is there and in case of emergency, residents of camp face difficulty in reaching to hospital in time.

4.5.4 Basnara camp:

Basnara camp is located 20 km away from the main city. Total population of this camp is 909. Living conditions are very poor. One government middle school for girls and three private primary schools are located here. No college facility is available at this camp for girls to attain high education. Access to city area is problem for them. Refugees face problems in having access to health facilities. One dispensary is there but without facilities. Houses are not in good conditions. Sewerage system is not proper. Although after 2005 earthquake's heavy destruction and land sliding, government started to allot land to refugees where heavy destruction was occurred along with financial assistance but still, camps are not in good conditions. One thing which is common in all camps in the presence of Kashmiri culture. Almost in every household people have mad mud stove⁶¹ showing Kashmiri traditions and culture.

⁶¹ In Urdu called as "*matti ka chulha*" and in Kashmiri called as "*Damur*"

CHAPTER FIVE

RESULTS

5.1 Introduction:

In the previous chapter, I explained in detail the methodological tools used and explained how these tools helped to me conduct my research in field. Furthermore, in this chapter, data collected from the field survey is presented. In the first part, results are explained followed by analysis and discussion.

During my field work, through the experiences of my respondents, researcher learnt various lessons from the refugee community. Respondents comprises of both educated and uneducated refugee women. Along with these, researcher conducted few FGDs with community members to know their perspective about education of females. So, the result researcher have formulated are, from two main perspectives, from educated and uneducated refugee women followed by FGDs output. To investigate the linkage between education and empowerment of refugee women, researcher has presented the results ahead accordingly from the perspective of educated and uneducated refugee women from rural and city area camps.

5.2 Education and Empowerment

It is universally acknowledged that education is a portable capital and acts as a catalyst in development process (Mosselson, 2007) and as a source of empowerment as well. Empowerment means moving from enforced powerlessness to a position of power. Education is an essential means of empowering women with the knowledge, skills and self-confidence necessary to fully participate in the development process.

5.2.1 Educated refugee women (City camps)

Importance is given to education of females keeping in mind its importance in the development process. Women education is now given importance to strengthen the process of development and MDGs have also emphasized the education of women. On the topic about education of refugee women, unfortunately not considerable attention has been given to this marginalized group.

Researcher interviewed ten educated refugee women each from four camps, two camps which are adjacent to the city area and two from the rural areas. Researcher took camps from rural and urban areas because the environmental factors like family setup, living environment, family structures also contributes in the assessment of women's strength and position in families family values are different in city and rural areas and change in the environment is also important factor.

5.2.1.1 Unmarried educated refugee women:

Seven educated refugee women were interviewed from the two camps, Manak Payian and Ambore near the city. Out of seven, four women were unmarried and they explained that they are educated and have awareness about good and bad but still they are not supposed to make any decision regarding their lives. They have to follow the rules and orders dictated by elders and other family members without their consent. Regarding the question of their involvement in decision making, the educated respondents stated that they do not have any say in decision making neither about their own selves nor in the family matters. Rabia, one of the respondents said:

*“I am educated and elder child of my parents. My father is government employee. Regarding the education of my younger siblings, my parents, especially my father does not allow me to give my opinion. My opinions are not given worth. Even, my father has arranged my marriage without my will and he did not even ask from me.”*⁶²

They said that they are supposed to follow the family decisions taken by their elders for the prestige of their family. Two out of four refugee women told that they have never felt independence and freedom. Somewhere, their choices and decisions are constrained and shaped by family and societal barriers. Their family structures are not supportive. Another point was made by the respondents that they are not allowed to move freely outside their home. They cannot participate in the family gatherings and not in the community gatherings. These two women said that they are educated but they are not free. They are bound because of the restrictions imposed by them from their male family members. Further, on the question of economic independence, women responded with disappointment that economically they are dependent on their family. For instance, another participant Farzana told that:

*“Being a refugee, I feel that my family has not faced more problems as we are facing because of our rigid family structure and dominant societal practices. I asked permission from my father to join any private school to use my education and to support my family as much as I can but he did not allow me. I feel so poor because of such restriction.”*⁶³

Despite being educated, they are not allowed to go out and earn. One, out of these four unmarried women told me that she got a master’s degree and her father is government employee. In spite of this, she didn’t get permission for job because her father does not allow her for job.

⁶² Interview Date: 22nd June, 2014

⁶³ Interview Date: 28th June 2014

She told that her father said that: “*your education is for your grooming, not for earning*”. She said that she feels quite helpless as despite of being educated she cannot change her family structures⁶⁴ and mind set of the people.

One of those respondents Maria, whose education was BSc, said that although she is not having high degrees of education but she told me that her family is very supportive. Further, she highlighted her family environment and said that her father’s education is matric but he encourages her to pursue high education. Respondent mentioned that she believe that education has increased her worth that her suggestions are given importance in every decision making in home. She defined empowerment as family support and their confidence in her. Economically, she told that, she is independent as she is a school teacher in a school located in main city. Although she does not earn much but she feels free to have her own income and freedom to use it anywhere. She stated: “*I love my family and I feel so powerful when my decisions are listened and appreciated by my parents.*” She felt so proud of her parents and told that when she goes outside her home for job or for any other work, she feels very confident because of her family’s support.

5.2.1.2 Married educated refugee women

On the other hand, three married educated refugee women also took part in my research. Out of these three, two married women were living in joint family system.⁶⁵ They told me about their education and their daily life experiences. Their qualification was private M.A.They had rational awareness about the term “empowerment”. They said that education has not contributed anything

⁶⁴ Family structure includes status of family including living patterns i.e; nuclear or joint family system where parents, grandparents, uncle, aunts and all cousins live together. In such system, the elder family members are given enough respect and their decisions are given importance. It also includes educational status of family members.

positive in their lives because of their rigid and traditional family structures. They further explained that they wanted to go for any job like teaching but their families did not allow them to do so. Their decisions are not given importance. One of them said that her decisions are not given importance related to her education, her marriage and about the family matters. Other than decisions, her father does not even pay any attention to her opinion neither her husband. One of those participants, Zainab said:

*“In our family, traditions are more important than any other thing. My family does not allow any of our females to go outside alone, not even in the community despite of living here for many years. I feel quite helpless and powerless because my education is not helping me in living my life easily because of strong societal structures”.*⁶⁶

Moreover, these two married and educated refugee women said despite facing financial hardships, they are not allowed to earn. Economically they feel desperately disempowered because they have education but that is not of their use. Participants further explained that being refugee they don't feel any kind of major change in their lives rather restrictions from their families have contributed in their lives making more difficult for them because of family norms and traditions.

Out of these three educated refugee women, one was living separately (not in joint family system). Her education was BSc. She said that she does not feel any kind of problem being a refugee. Initially they faced problems in settlement but now everything is smooth. Her husband is quite supportive and helping. Respondent further said that she did not do job but that was her choice. There is no restriction on her from her husband. Economically they are not much well off

⁶⁶ Date of interview: 5th August 2014

but she is happy with limited income. Because of some family issues she did not go for higher education but education gave her awareness. She feels herself important and worthy when her decisions are given importance regarding her children and family matters. Interestingly, for her, economic independence is not necessarily to earn by herself. She feels empowered when her husband supports on her decisions. With or without her husband, she moves freely within and outside the community. Bano said:

“I believe that education is a source for women to gain power and to strengthen her position in family and in society. Every girl has right of education and it helps in making them strong. I am a strong supporter of girls education in my family. By doing job, women can be economically sound and education gives them confidence.”⁶⁷

One important point she mentioned that in prevailing societal structure, male dominance exists and in such environment, if a women raises her voice for her rights she faces severe criticism from family and society.

5.2.2 Uneducated refugee women (City campus):

Total seven uneducated refugee women participated in my field work. Discussed in later section (see section 5.5)it was a challenge for the researcher to make uneducated refugee women clear the central focus of this study. Following are the responses of uneducated refugee women from rural and urban camps regarding their education and their position and strengths in families and in society.

⁶⁷ Date of interview: 14th June 2014

5.2.2.1 Married uneducated refugee women:

Out of seven, four of my respondents were married. Their education was between primary to middle level. The respondents told that they are not educated because their parents were not educated. Apart from parental education, financial hardships were the reason of their lack of education. After migration, these respondents said that their life is more or less same. Initially they faced problems in settlement but after 2005 earthquake, land was allotted to them by government and now they are living stable with their routine life problems. Their husbands have small business like shops and also work on daily wages. They support them in earning. One of these respondents, Poshmal said:

“I know Kashmiri embroidery and make suits of Kashmiri embroidery and gives my husband to sale them in market. In this way, we earn good profit. This skill has helped me a lot in sustaining my family in new place. I believe that I am earning and my less education is not hurdle in my earning. I am economically sound but I would like my coming generations to give education to their girls.”⁶⁸

She made an argument that her lack of education is not hurdle in her earning. Although she is not educated but have skill and by using that skill and feels economically independent and supports her family. She financially helped her husband and properly takes a part in decision making. She said that she has an opportunity that her camp is near city so she also goes in the nearby areas and sells her embroidered clothes on good rates. Her husband never stopped her mobility. Another respondent told that if you are not educated and your family is supportive, it is enough to live a good life. She mentioned that her husband is so supportive that he asked her to take private admission in Allama Iqbal Open University and continue her studies. She further told that her in

⁶⁸ Interview Date: 29th June 2014

laws and husband is quite supportive and helps her in every decision like children's education, management of household resources etc. For her, education is a symbol for empowerment and to become independent. She continued that by doing job and earning, you can be economically independent but cannot be empowered (completely powerful) until and unless your family is with you.

5.2.2.2 Unmarried uneducated refugee women:

Three uneducated and unmarried refugee women were my respondents. They explained the reasons for not getting education. They mentioned few factors including financial issues, parental education, family structure and environmental factors. Two of these refugee women said that although they are uneducated but they do not feel any kind of problem in their life because of no education. Those women told that their family is male dominating. Men (father and brothers) always order females of their houses. They are not in favor of girl's education. They said that they do nothing just to follow the orders of their brother or father. They can never think to be economically independent as females of their houses are supposed not to get involved in household management decisions. They are not allowed to move within the community easily. Their parents are of the view that unmarried girls should not move outside neither they should freely attend the family gatherings. They were of the view that being a refugee they didn't face problems but being a girl and without education, they feel more vulnerable. They said that their parents have backward thinking and people have wrong perception about people from rural areas do not allow their girls to get education but it varies from family to family.

One of these refugee women said that she feels proud being a girl. Her education was till primary school only. She wanted to get education but could not because their family moved across the border. Ayesha said that:

*“My family is not educated. My mother is uneducated and my father’s education is till middle. He has always been very supportive. I feel proud to be their daughter. Because of some family and financial issues, I could not continue my education. Economically we are not sound enough but I am happy with what we have. My parents involve me in decisions related to family matters like management of house hold resources and even ask freely about my marriage plans”.*⁶⁹

She said that economically they feel problems because her father works on daily wages but they are living happily. She continued that:

“I don’t feel bad to be a poor or uneducated girl because my father gives respects to my mother and they manage issues together”.

For her, she said that empowerment is her family. She clarified her perception of empowerment that everything is related to her family and she feels happy and powerful when she is with her family and enjoys their love and care.

Uneducated refugee women also made arguments on their relations with the host community and said that their relations with the host community are weak because they are poor and refugee. Their limited education has added fuel to their relations with the host community as they consider them alien despite of having the same origin, Kashmir.

5.2.3 Educated refugee women (Rural area camps)

Education is important for every person whether living in city area or living in its adjacent area. Educated and uneducated refugee women from two refugee camps located in rural area, Rara and Basnara participated in my study.

⁶⁹ Interview Date: 17th June 2014

5.2.3.1 Educated refugee women:

I interviewed six educated refugee women from camps based in rural areas. Out of these six, three females were married. Two of them were graduated and third was doing private M.A. They said that education gives them sense of protection. They responded that they fully participate in decision making and have right to take decisions about themselves and give their opinion in family matters. One of the participants, Summera said:

*“I am educated Alhamdulillah and my “moji”⁷⁰ supported me a lot because she was not educated and later she realized importance of education and she took stand for me and Alhamdulillah I am very satisfied with my life as I am free”.*⁷¹

The meaning and concept of empowerment is also context specific and depends upon the surroundings in which you are living. In the rural area, restriction on mobility seems negligible because in rural areas, women do most of the household work like bringing of wood and water for daily use. Respondents said that they freely move outside the house and are involved in the community gatherings. One of these educated females was employed in a private school near refugee camp. She said that she saves her earning if she wants and free to spend it anywhere. She said that she is supporting her family by doing job and it is possible just because of education. Being a refugee, she said that she never felt any kind of inferiority complex or faced problems because of this status. One of these respondents was married women. She was doing private M.A. She said that her husband is not supportive at all and do not allow her to go for job. He is not in favor of female’s education but she insisted and got admission in MA. Safiya told that:

⁷⁰ In Kashmir, word “moji” is used for mother.

⁷¹ Interview Date: 13th June 2014

*“I am doing private M.A but I have suffered a lot for getting permission for continuing my education. My husband is not at all supportive and never helps me to manage household work along with my studies. I am getting education to do job, to earn, to educate my daughter to try to save her future. I cannot move with the community not even to my relatives and parent’s house”.*⁷²

Three unmarried educated women also expressed their views about their education and independence. Two of them were students of FA. Students said that they feel good and enjoy their education. Their family supports them therefore they are going out of refugee camps and go to degree college which is located in main city. Although they are not economically independent but their family is so supportive and fulfill their needs. Third one woman, Nazia said:

*“My qualification is BA and I am 37 years old. My parents and my siblings are quite supportive. I did not get marry by my choice and my family supported me. My brothers are married and we live in a joint family system. I am not earning but my family supports me. From my fathers and brothers, there is no restriction on my mobility and I easily go wherever I want to go”.*⁷³

5.2.3.2 Uneducated refugee women:

Five uneducated refugee women from rural area camps were part of my study. First of all researcher made them clear what researcher mean by empowerment to know how they perceive and experience empowerment and whether they had a different definition of empowerment. They were married and totally illiterate. Their education was up to primary level. They responded that they do not know the impacts of education in their daily routine lives because they have never been to school neither their children because of unawareness and financial issues. These refugee

⁷² Interview date: 24th June 2014

⁷³ Date of interview : 11th June 2014

women responded that their living standard as refugee is better than their standard in Indian occupied Kashmir. These refugee women said that they were living in most backward area in District Kapwara and Baramulla and because of atrocities of Indian army their movement was very restricted. They said that at least they can freely move here. Majority of these participants said that although they are not educated and do not acknowledge the importance of education in true sense but they are happy with their lives. On the other hand, they said that they want their coming generations to get education. One of the respondents, Irum said:

*“My family is quite poor. Before coming to Azad Kashmir, we were living in very difficult situation in Baramulla. After coming here, although our condition is not much improved but it is comparatively better than before. Although I am not educated but I know Kashmiri embroidery and I sell embroidered clothes in market, earns and supports my husband and family. My husband supports me and encourages me”.*⁷⁴

5.3 Trends of education and enrollment of female Kashmiri refugees:

Education is very important for the survival of a nation. Advancement and quality education is very important for any nation that leads it towards prosperity. Everybody knows the importance of education as no nation can survive without quality or modern education, that builds the nations and become the cause of prosperity it gives the path that leads towards bright future. The education system in Pakistan is generally divided into five levels: pre-primary, primary, secondary, intermediate, higher secondary and university (professional studies). Literacy rate of Azad Kashmir is 72 % (express tribunes, 26 March 2013). Following is the description of female refugee's enrollment at different levels of education in government schools and colleges⁷⁵ which

⁷⁴ Interview Date: 8h August 2014

⁷⁵ Both government and private

are located within refugee communities or out of the community because college facility is not there.

No.	Name of Camp	Class 1 st to 10th	FA/BA/MA (Professional studies)
01	Ambore	576	70
02	Rara/Domishi	92	8
03	Basnara	80	7
04	Manak Payian 1	96	3
05	Manak Payian 2	430	54
06	Naili	42	1
07	Kamsar	316	60
08	Karka/Heer Kurki	64	5
09	Zero point	33	1
10	City area	494	40
	Total	2223	249

Table: 01 Enrollment of Kashmiri refugee girls and different levels of education⁷⁶

5.4 Factors determining the education of Kashmiri refugee women:

During filed work, following factors were concluded as determining factors for education of Kashmiri refugee women.

5.4.1 Family structures

It is difficult for the refugees to adjust themselves in the host community. For settlement in the host community, supportive family structure is important to gather strength and to face the difficulties. Family structure includes status of family including living patterns i.e.; nuclear or joint family system where parents, grandparents, uncle, aunts and all cousins live together. In such system, the elder family members are given enough respect and their

⁷⁶ Data from Commissionerate Rehabilitation Department Muzaffarabad Azad Kashmir

decisions are given importance. It also includes educational status of family members. Kashmiri refugee women faced difficulties in settlement initially but gradually they got settled over there. Such family structure also determined education of Kashmiri refugee women. During field work, family structure was found as an influential factor for determining the education of Kashmiri refugee women. About 14% of my participants stated that their family structure is a hurdle for them and their traditional and rigid family structure does not support them.

5.4.2 Poverty

This factor negatively affected the education of Kashmiri refugee females in refugee camps. A financial constraint was found as a big hurdle in achieving the education of Kashmiri refugee females. Out of my total female respondents, 32% (9) respondents said that because of poverty they cannot afford to send their girls to school. They said that they have a lack of resources and cannot prefer education of their children over food because of limited resources. Another important factor was observed during this study that few families did not prefer to send their girls to school because they wanted their boys to go to school and to help in reducing poverty by earning.

5.4.3 Family prestige

Family structure was determined as another influencing factor in the education of Kashmiri refugee females. The factor of family prestige is linked with family structure. Families living in a joint family system have more effect of family prestige as in those families decisions of elders (grandparents) are given more importance. About 21% (6) of my respondents made this argument that they are not allowed to go for education because they are girls and more importantly they are Kashmiri girls. So it is against the name and respect of their family to send

them out to go for education. Because of family's name and "izzat", they could not have access to education. They believe that females are "izzat" of their families so they should confine themselves at home rather than outside home.

5.4.4 Parental education

Parental education is very important factor in education of children. About 14% of my respondents said that parental education is very important factor for girls' education. If parents are educated and know the value of education, they will definitely prefer their children's education. Moreover, mother's education is very important. If mother will be educated she would prefer her daughter's education.

5.5.5 Migration

Another one of the important determining factor for refugee female's education is migration. About 17% of my respondents made an argument that migration has very important effect on female's education. Because of movement and settlement in the new residence with different settlement issues, education gets disturbed and effects the female education. They said that it becomes difficult for girls to go out freely in the refugee community because of security issues. Respondents further said that their education patterns got affected because of migration and no education institutes were there near refugee community.

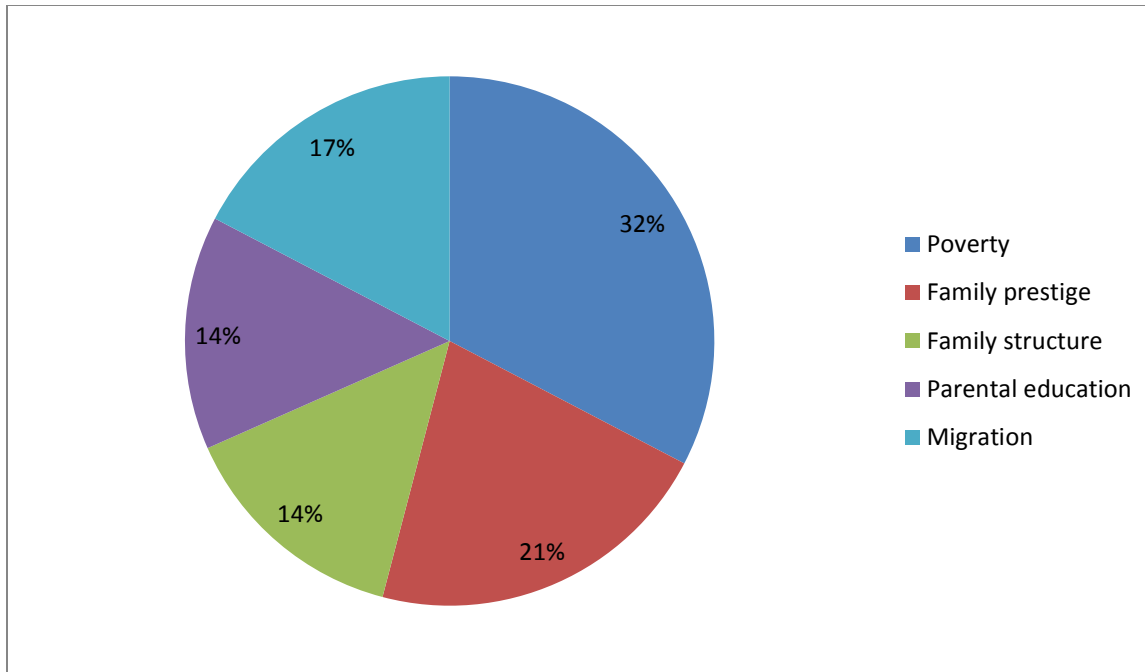


Figure: 03 Factors determining the education of Kashmiri refugee women

5.5 Asking about women empowerment:

My respondents were both educated and uneducated refugee women. Interaction with educated refugee women was easy as they understand what I mean to ask about empowerment, education and their perceptions about this nexus.⁷⁷ On the other hand, explaining the meaning of empowerment in dimensions of decision making, economic independence and mobility was challenging. Researcher did not give them any prior definition on guideline to define empowerment on those lines. Rather researcher allowed them to define this term in their own contexts and to explain freely how do they feel powerful and independent in different spheres of life, without giving any prior definition of empowerment.

⁷⁷ Researcher first asked them how they perceive this term” empowerment” and how they define this term accordingly. I asked them about their choices, freedom in the context of economic power, decision making and mobility in relation with education.

5.5.1 Educated refugee women:

Extensive literature is there that supports that education leads to empowerment. From the perspective of educated refugee women, empowerment is the concept that is open to selective interpretation (Malhotra, Schuler, & Boender, 2008). They narrated their experiences and practices. Being educated and being refugee they said that education and empowerment has relation with each other and they both complement each other.

Majority of the refugee women argued that education is an important factor that leads to empowerment but not all in all. These findings were consistent with the findings of Ghazal Noreen's study that education is an important ingredient to be in power but not the only factor (Noreen & Khalid, 2012). They defined empowerment as a state of mind in which you are free to do whatever you want to do, whether to earn, to move freely, to confine yourself at home, to take independently and fearlessly decisions without any external influence. They further explained empowerment as the circumstances in which you feel in power. They said that empowerment is a state in which one feels fearless and have authority to take his/her own decisions. Moreover, the environment in which one live must be appropriate to exercise power. They added that above all, there is need to change the mindset of the male segment of the society. Women can feel themselves in power and free only when their male partners or family members will allow or support them.

5.5.2 Uneducated refugee women:

The perceptions and attitudes about empowerment and education were also asked from uneducated refugee women. The picture of empowerment portrayed or defined by educated refugee women was from their perspectives. They said that they do not know the bookish or academic definition of empowerment but they feel free and independent when they manage to

overcome their problems. Uneducated refugee women responded that because of different factors, they could not pursue or continue their education. They continued that living here in camps as a refugee, their education and their independence does not have any strong relationship. These participants defined empowerment as their two time meal, supportive family and free movement inside and outside the community without having any tension of status in society and wealth. One of them alleged:

*“I don’t know what you are asking about and in which context but we have only one concern and that is how to get two times meal. We move freely outside and within the community. We are no more concerned about our refugee status anymore because it has been more than 15 years we are living here”.*⁷⁸

Interestingly, several uneducated refugee women told about their relationship with the host community. They said that they feel themselves quite vulnerable when the host community treats them like outsiders and they feel quite powerless and weak in the host community.

5.6 Focus Group discussions with male members:

Entire research mainly focused on the education of Kashmiri refugee women and its connections with empowerment. Educated and uneducated refugee women were my respondents. To eliminate the chances of one sided or feministic perspective about female education, two FGD’s were held with male members of the community. One was conducted in city area camp, Ambore and other was conducted in rural area camp, Rara.

In FDG conducted in Ambore camp, 6 male members participated. Out of these six, four people were married and two were unmarried. About women education, they were of the view that

⁷⁸ Date of interview: 9th August 2014

education is good for living a better life. Married men who participated in discussion were of the view that women education is good but up to a certain level (maximum BA). Their main argument was this that it is generally said that females should go for higher education so that they can earn and get independent or to help financially in the household management. Educated women can better manage, take care of family and can handle issues. They made an argument that girls should go for education but not higher education. They further said that after migration here, they cannot afford to send their females to go for education because of financial hardships in the host country. One of them was against the education of females that we must follow the traditional roles assigned by the society to men and women. They should stay at home and take care of their families rather than going out and studying as ultimately they have to get married. He said that although after migration, men from refugee community are facing economic hardships but in the city they can work on daily wages and can provide two time meal for their family so there is no need of women to go out and earn. On the quality of education, few participants said that they are not satisfied with the quality of the education provided in camps school. They alleged that teaching staff is not dedicated. Infrastructure is very poor. Students don't have proper facilities.

Unmarried men who participated in discussion were of the different view. They were in favor of female education and said that male members must support their females for pursuing higher education. They mentioned that there is need to change the traditional setup and mind set of male dominancy. They said that after migration, females from refugee camps are not significantly attracted towards education because of living in poor conditions and government ignorance.

Another FGD was conducted in rural area camp. Seven people from the community participated in the discussion. One of them was a government employee and rests of the participants were

shopkeepers or daily wage workers. About female education, they said that it is important for those who can afford it. Respondents further made arguments that for them, education of both girls and boys is important. They said that for them their two times meal is important. They showed positive response about female education and said that they are living here for many years but still sometimes they feel themselves here as outsiders because they do not have proper education neither their females so they have not merged properly in the host community. They said that government needs to give proper attention to refugees and educational facilities must be provided to refugee males and females so that they can also live a life of better standard. Majority of the married men participated in discussion were of the view that education is good but women should confine themselves to home as it is more suitable for women and earning is not their duty so they should stay at home and fulfill their traditional roles. They emphasized on giving respect to women irrespective of their educational status. They said that they give more honor and respect in new place of residence to make them comfortable and safe.

Main argument made by majority of the male members of refugee community was that women must be given honor and respect and space must be given to them to equally participate in household management. In addition, they said that we do respect our females and but we believe they can have proper freedom and participation in decision making and other decisions related to their lives even if they are not having enough education. However they prefer their females to live in houses rather than to go out for education or job.

CHAPTER SIX

ANALYSIS AND DISCUSSION

6.1 Introduction

Education acts as a catalyst for achieving sustainable solutions for rebuilding community. Particularly so in case of displaced community, it provide alternative ways for settlements and play an important role in situations of conflict situations and in rebuilding the community. Education and awareness of ones rights helps both male and female as a protective tool against abuse and exploitation.

In this chapter, findings are discussed within the context of literature. As mentioned in chapter one, the main purpose of this research was to investigate the linkages between education and empowerment from the perspectives of Kashmiri refugee women as the focus on women empowerment in refugee camps and settlements has been largely neglected in research(Krause, 2014).

6.2 Perception of education:

The refugee women in this study cited education as an important mean of empowerment but they emphasized more on family for either enabling or resistive in their way for being empowered. Respondents concluded that parental support, parental education, in-laws support (if married), no gender biasness, supportive environment and background of the family is important for women's education to be pursued. Participants in this study were refugee women from both rural and urban areas. So their perceptions regarding education and empowerment were accordingly.

6.3 Education and Empowerment:

Educated and uneducated refugee women from all the camps included in this study argued that education is important for women and somehow lead women towards empowerment but without family's support, a woman cannot be in power in true terms even if she is educated. Majority of the refugee women accepted the importance of education but gave equal importance to family setup, culture and traditions as empowerment vary culturally and over time (Medel-Anonuevo, 1995). Refugee women stated that education can make a woman economically empowered and independent but cannot make her completely independent to take her decisions because of patriarchal society. These findings are consistent with the argument made by Batliwala that economic strength does not ensures empowerment (Batliwala, 1994).

Space was given to them to critically evaluate and analyze their empowerment in relation with education⁷⁹, both educated and uneducated refugee women stated relationship between education and empowerment as critical one. As ICRW mentioned in one of its report, the relationship between education and transformation is not that much linear and automatic at societal and individual level. Household environment and supportive family is important to make this relation strong.⁸⁰ The unit of analysis is important in this regard whether women's power should be analyzed at individual level or at household level.

While few educated refugee women equated empowerment with education but they said that empowerment does not take place in vacuum. Facilitating factors like psychological factor is very important to facilitate process of empowerment (Zimmerman, 1990). They also emphasized that educating females not necessarily ensure their strong position in family until and unless

⁷⁹ Respondents were asked to explain their independence and empowerment in defined areas of decision making, economic independence and mobility and its connections with education and how were asked to explain how their education has influenced your life.

⁸⁰ http://www.macfound.org/media/files/ICRW_Girls-Education-Empowerment-Transitions-Adulthood.pdf

patriarchal structure is same. While observing the extent of empowerment in educated refugee women, it was observed that to have power and exercise power, it is not necessary enough to be educated. Although, education does enhance ones understanding level and improves level of awareness but in existing social orders where male is dominant, family's support and flexible societal structure is important to give women a strong a respectable position in society. Education can make you economically sound but not empowered. As Batliwala points out that empowerment is not a necessary result of economic strength because rich women suffer domestic abuse and rape too(Mosedale, 2003).Because of the prevailing societal structures in which male dominancy is embedded, power is given to them by the male segment of society. Women do not have their own powers; it is given to them indirectly via male channel.

On the other hand, uneducated refugee women did not equate education with empowerment. They preferred their family structure and mentioned that to be in power, education is important but other facilitating factors are more important for them in existing structures of society. In comparison with educated refugee women's power and authority, uneducated refugee women explained that they have to manage all household work. They move outside their homes for fetching water, wood and their husbands (if married) and brothers help them out even though they are not educated. Some uneducated refugee women seemed satisfied with the current situation in which they were living. They looked happy and contended with their home chores.

Parental education is an important factor determining the education of refugee children, especially of females as observed. Four uneducated refugee women said that they are not educated and their parents were not educated. Life is going on even without education, so there is no need of girls education. They must focus on household work. They continued that they have access to education as few education institutes are in their community but they are not allowed

from their parents to get admission. One of those respondents, Parveen told about her educational experiences and said:

*“My parents are not educated enough. My father’s qualification is Matric. We are four sisters. My three elder sisters are married. Their education is till primary. I requested my father to let me continue my education but he did not allow me to do so.”*⁸¹

So it can be argued that access to education opportunities not necessarily ensures female’s enrollment in those institutions because of household’s environment and mindset of family members. Their families seem to be a victim of social taboos.

6.4 Meeting the needs of refugee women:

Literature has documented in detail the role of education in the refugee’s settlement and in the later facing the issues confidently. Likewise, the Sudanese refugee women shared their experiences of being educated and how it helped them in gaining independence and confidence in the host country (Pacheco, 2011). Educated refugee women participated in this study described that education is important for women to be empowered and independent. Specially it is important for those women who are refugee because education helps in facing problems in host countries. They further said that being educated is more helpful when family’s support, culture and traditional values supports and favor female’s education. It shows that education in isolation cannot ensure your independence or empowerment. It can give you economic independence under certain circumstances, but not complete independence without other societal factors. Refugee women mentioned that marital status is important to determine one’s empowerment and independence.

⁸¹ Interview Date: 11th June 2014

All the uneducated refugee women whom researcher interviewed also explained in detail how they perceive education and what empowerment for them is. They said that although they are not educated but managed to face the problems in the host community. They alleged even though that they did not have any job because they were not educated, but they did not let this deficiency dominate and suppress them. They said that they know Kashmiri embroidery and they decided to use this skill to become economically empowered and overcome economic hardships by using their skills. They started selling Kashmiri embroidered clothes in the nearby community initially, later started sending those clothes to main market to earn good profit. Such responses of Kashmiri refugee women were similar to the responses of Karen⁸² refugee women an ethnic group who moved to United States. Karen is one of the states of Burma. Because of civil unrest in Burma, many people fled to Thailand and later got settled in United States. They said that their skill of weaving helped them in terms of social support and economic survival in new environment. It usually happens that in the host community, refugee face new environment and change and this new change often introduces them with new norms and culture which often lead towards the loss of traditional and valued occupations(Bhugra & Becker, 2005). But Karen refugee women did not let this happen and continued their traditional occupation of weaving even in the refugee community to preserve their culture and helped them in their economic survival by selling their traditional weaved products(Stephenson, Smith, Gibson, & Watson, 2013). Kashmiri refugee women also continued this practice and used their skills for earning rather than becoming more weak and dependent.

⁸² Kayin is a state of Burma (also pronounced as Karen) and Karen is one of the ethnic groups living there.

6.5 Prestige of women:

Among all the refugees, refugee women are more vulnerable, socially and economically. During field visit of this study, I found Kashmiri refugee's issues and narratives different from other refugees. Educated and uneducated refugee women from different camps were my respondents. They told their narratives, explained about their education and clarified about empowerment from their perspectives. One important point, I observed throughout my field work was that refugee women educated or uneducated, did not utter a single word against their male member of family. They showed great respect towards their husbands, fathers and brothers.

One of the reason researcher observed behind women's such behavior was men's attitude towards females. FGDs were also conducted with the male members of the community and observed that they give great respect to their females despite of their less education. Female participants responded that they are not allowed to go for education or job whether because of family restrictions, economic hardships, or male's restrictions. But on the other hand, they greatly showed respect for them. Male members said that they give great respect and honor to their females. They believe that females are "*izzat*" of their families and they should stay at home. It is against their cultural practices, traditional values and prestige to let their females go out of home to earn. Another point researcher found that marital status of refugee women matters for having access to study and to feel free. A qualitative study came up with findings that in Kakuma refugee camps girls are being denied education because male children are preferred by their parents(Mareng, 2005). In case of Kashmiri refugees, it was observed that although females are facing problems in access to education but it was not because of gender biasness but because of traditional concept of their males that women should not go outside. Accordingly, it can be argued that women's empowerment varies according to the criteria such as caste, ethnicity,

relative wealth, family status age etc(Mosedale, 2003). A prepared for the World Bank Workshop on Poverty and Gender made argument that domestic and interfamily relations are central locus to women's disempowerment (Malhotra, Schuler, & Boender, 2008). In case of Kashmiri refugee women, it was observed that male members of families do not allow their females to go outside for education or for job. So it can be argued that from one side, it seems that women are not allowed to go outside but at the same time it was observed that they are given enough respect and prestige by their family members and they are given complete charge of their domain (household).Mainly married male members who participated in discussion said that women's prestige and honor is safe with home's boundary and women suits there rather going outside.

On the other hand they said that after migration, living patterns are changing. Somehow they are now allowing their females to pursue education, but for job, they still impose restrictions on them. During field visit observations, researcher found that trend of education varies from family to family depending upon family structure.⁸³

6.6 Trends of education:

Usually in the refugee communities, women are more vulnerable. They face problems multiple in having access to basic necessities like education, shelter, food and health facilities. Moreover sexual harassment and abuse is a major factor that affects the education of refugee women.

In case of Kashmiri refugee women, the trends and enrollment of females in different levels of education was quite low. Overall enrollment rate was not impressive. Different factors behind this low enrollment were observed. Despite of allowance given to refugees for education from

⁸³ Family structure includes family background, education level, parental education and financial status of the family.

rehabilitation department, the condition of female's enrollment is not encouraging. Allowance given to them by government is not very high. Education facility is given to them free of cost in government schools. But the allowances given to them are not enough to meet their basic needs like uniform, books.⁸⁴ In addition, parental education, family structure, economic constraints, traditions and cultural norms also contributed as determining factors in education of female refugees.

6.7 Vulnerability of refugee women:

The narratives of refugee are well documented in literature covering different dimensions (Goodkind & Deacon, 2004) but the voices of refugee women are left unheard. It is also said that among refugees, no one is more vulnerable than the refugee women (Valji, Hunt, & Moffett, 2003) as they face different forms of exploitation, most pervasive is sexual harassment and exploitation. In case of Kashmiri refugees, there were no such complaints. Not a single case of sexual abuse or harassment has happened. Although they said that they faced problems soon after displacement like financial issues, residence issue, health issues but they did not face any sexual abuse or harassment in refugee camps. This point makes Kashmiri refugee community different from other refugee communities all over the world where women becomes more prone to different forms of exploitation, mostly sexual exploitation.

6.8 Personal observation:

In anthropological study, researcher needs to live within the community so to observe the community very closely and get first-hand information. While conducting this research, researcher got the opportunity to live within the community. I am also from the Kashmiri background and have familiarity with Kashmiri culture and language. As an insider researcher

⁸⁴ Class 6th to 8th Rs.100/month Class 9th to 10th Rs. 150/month For Higher education Rs. 300/ month

because of familiarity, researcher got some advantages. There are some disadvantages of being an insider researcher because the element of biasness may occur there. Researcher knew that conducting research as an insider would impinge on their privacy they might prefer an outsider who would respect their privacy(Bhanji, 2011). I kept this point in my mind and did not assume in the start that familiarity with their culture and language will lead me towards true analysis of their experiences. However, chances of biasness were there and I tried to be neutral throughout my stay in the field. On the other hand, I also got some advantages over an outside researcher. According to Charmaz, exploring research participants lives from the inside often gives a researcher otherwise inaccessible views that to outsiders would be “limited, imprecise, mistaken, or egregiously wrong”(Charmaz, 2006, p. 14).

During my stay over there, I got the opportunity to attend an engagement function of a girl in community. It was nice and wonderful experience for the researcher to observe their customs and traditions closely. This small family get together made me very clear that women in this community are given high respect no matter they are educated or not. I observed different practices and things which I did not notice during my interaction with participants. Important point which I observed was the respect given to females irrespective of their level of education (educated or uneducated). Their decisions were given importance and were involved in the important decisions related to family matters. Male members showed great respect for their females. On the other hand, females also showed respect and honor for their male members (no matter they were not given permission for getting education). They prefer to obey their decisions happily. One important and distinguished thing I observed among the Kashmiri refugee community which makes them different from rest of the refugee communities is it that male members shows more care towards their females to protect them from any kind of violence or

exploitation in the host country unlike the other refugee communities in different parts of the country where women are subjected to different forms of exploitation.

Another thing which I observed was that they give great respect to joint family system. Although because of place issue in host community, they could not manage to live in joint family system but still they give great respect to their elder family members and gives importance to their decisions. In addition, I also observed that males of refugee community (specially unmarried) are changing because by some means they have realized that women should be with them in every step of life for the betterment of whole family and they are now inclined towards women participation in different spheres of life specially in education and employment. Moreover, it was observed that refugee women listen to the decision of their elder family members and obey their decisions. With respect to education of females, it was observed that the trends and perception of education about female's education varies from family to family depending upon their family background, economic position and parental education.

During my field work, I observed that few female respondents were monitored by their male family members (husband, father or brother). They checked that what I am asking from their females. After making clear my purpose of being there and nature of research, somehow they showed their trust and provided us space to continue our conversation freely. So, I got unbiased results free from any kind of pressure from family members. Further I have found no differences in the responses of these females and their counterpart female respondents who were not monitored by their male family members.

6.9 Refugee status:

To find out the associations between education and women's independence in different spheres of life, educated and uneducated refugee women were interviewed. Women from the host community were interviewed to strengthen the arguments that whether this particular status of refugee has any impact on their lives or not? Refugee women argued that being refugee they do not feel any kind of problem within the community. Being refugee, they do not feel any difficulty in movements in host community. They argued that although they face some problems like economic hardships, employment issues but because of their refugee status, they never face any kind of problem. Refugee women educated or uneducated whom I interviewed added that sometimes they feel weak, helpless and powerless not being a refugee but a female. One of the respondents Huma said:

*“It has been about 16 years; we are living in refugee camps in Azad Kashmir. Initially, after displacement we faced problems in settlement. My education is matric. My parents are not educated and I and my siblings could not get high education because of financial issues but they support female education. I do not feel any kind of problem being a refugee but being a female, I do face problems in mobility, outside and within the community because our society supports patriarchal structure. Society does not allow a female to take her decisions independently and this approach and mindset of people creates more hurdles for females”.*⁸⁵

It is concluded that the refugee status of Kashmiri refugee women has not affected lives of Kashmiri refugee women in greater extent even after migration. Their domain in which they exercise their authority is still guided and directed by male members. Education of refugee women and its links with empowerment was chosen as the subject of the study because it is said

⁸⁵ Interview Date: 4th July 2014

that refugee cannot possess any empowerment as they are having refugee status. Moreover, the problem of lack of women empowerment is pervasive throughout the society not only in refugee communities where the existing societal structures suppress female's authority.

DEVELOPMENT AND REFUGEE ISSUE:

Now a days world has become a global village and is facing different issues. One of those issues is refugee issue. There is debate that whether this issue should be considered as development issue or should be treated as humanitarian issue. Mainly, refugee issue is considered as humanitarian issue based on the assumption that once the immediate needs of refugees are met, long term solutions will be made for their settlement.⁸⁶The popular concept of participation in the development process has rarely been applied to the refugee communities. Refugee and displaced persons are either the beneficiaries or target of aid rather than active partners in designing the development related policies. Among all refugees, women and children are more vulnerable and subjected to different forms of violence, exploitation and discrimination. Access to basic necessities is difficult for them because of their gender and status. About 80% of the refugees are women and children. There is need to address the issues of refugees and particularly the issues of women and children. Education of refugees should be given primarily importance by the state authorities to help them in sustaining their lives in the host countries so that this bulk of human capital will also contribute to the development process.

CONCLUSION:

This research has focused on education of Kashmiri refugee women as a mean of acquiring empowerment or independence for them. It is assessed that education is important for all, men and women. The unit of analysis is important for accessing impact of education on empowerment along with the other contributing factors. Environmental factors like rural and urban environment are important for the concept of empowerment to be acquired and practiced

⁸⁶http://ec.europa.eu/echo/files/policies/sectoral/2014_dev_refugees_idps_issuespaper.pdf

in different dimensions. Moreover, it is also analyzed that family practices, traditions and values are very important to truly practice this concept. In addition, many families do not allow their girls to get education. On the other hand, it is also observed that access to education is somehow easy for refugees who are living in the camps near city areas where access to education facilities is easy but not for those refugees who are living in the camps which are located at distance from the city area. It poses a question to the government of Azad Kashmir which has an established government department working for refugee's rehabilitation but results are not fruitful. Government need to formulate new development related policies.

The concept of empowerment is multidimensional and context specific. In relation with empowerment, it is said that education leads to empowerment. It is an important factor that leads to empowerment. There are other factors including family support, parental education, family traditions and societal setup as well which acts as an important ingredient and ensure the empowerment and independence of females. On the other hand, in the refugee communities, women are more vulnerable to basic necessities of life. Refugee women face different problems in the new place of residence in having access to basic rights because of being refugee and being female. Consequently the concept of empowerment is also unfamiliar for them as they do not possess any kind of power or prestige.

Overall this research argues that in case of Kashmiri refugees, refugee women have experienced different experiences as refugees as compared to other refugees. Refugee women both educated and uneducated have experienced empowerment in different spheres under different circumstances and environment. In relation with education, it is concluded from the responses of participants that education is important factor for exercising and enjoying power and authority

but factors like family structure, family background, supportive family, financial issues and prevailing patriarchal structure goes parallel with education.

Increasing the average level of women's education does not necessarily improve women's status or challenge the norms of patriarchy. Women who are educated might be having slightly more power than women who are uneducated, but their choices are still constrained and shaped by patriarchy. Education alone cannot counter the economic and social constraints for women with prevailing societal structure which are patriarchal. UNHCR has also acknowledged that women's "independence and economic self-reliance and their leadership and decision making abilities is to promote women empowerment"(Krause, 2014) and all these factors are strongly supported by family.

Moreover, it is concluded that Kashmiri refugee women enjoy freedom and independence even without education because of their family structures and norms. Traditional practices are given importance and women are considered as symbol of respect and prestige. However, their freedom and power structures are determined by the male members of family. There is need to bring changes in the social setup which favors male dominance because of which females have limited choices.

RECOMMENDATIONS:

This study has focused on the education of refugee women, their education and explores education's relationship with empowerment in some defined dimensions of empowerment. In the light of findings (section: 5.1) following are the recommendation:

- It is recommended that government ought to make such policies which address the issues of refugees, particularly females in having easy access to education.
- Training centers should be established in refugee communities to provide them skills to become economically sound.
- Male education should be given importance to change the mindset of the male segments of the society towards female education.
- Financial assistance should be given to the refugees to make them economically sound to have easy access to education.
- Vocational training centers should be initiated in the community to provide skills to the uneducated refugee women.
- Integrated community based development approach should be adopted for the welfare of refugees.

FURTHER RESEARCH OPPORTUNITIES:

This study is conducted on the refugees living in camps of Muzaffarabad. Some Kashmiri refugees are also living in other districts of Azad Kashmir. Research can be done on the refugees living in other districts in comparison with the refugees living in capital city of Azad Kashmir.

Kashmiri refugees are not recognized as refugees by international institutions like UNHCR because they have not crossed any international border but LOC. So, they are not given any international assistance. Refugees like Kashmiri refugees who are not recognized as refugees are living better off or worse off than the refugees having proper status like Afghan refugees in Pakistan. These questions need to be explored through additional research. Furthermore, a comparative research in between different refugee groups in Pakistan on these lines can be taken up by future researchers

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APPENDICES:

Appendix A: Interview Guide for Refugee Women

Involvement in decision making:(About herself)

1. What is your education?
2. Do you want to get education?
3. About your marriage, are you free to take you decisions?
4. Whenever you want to go anywhere, you take permission from some elder family number or you go by yourself?
5. Are you free to take your decisions about your life or you are supposed to follow and accept the decisions of elder family members?
6. Your family supports your decisions taken by yourself?

About Family matters:

1. You give your opinion in family decisions?
2. If any decision is going to take, about marriage, education, you family involves you in decision making?
3. In the management of household resources and issues, you have any say or not?
4. Being educated, your family involves you in family related decisions? (Question from educated women)

5. Your family members involve you in decision making and respect your decisions.

Mobility:

1. Are you free to go outside home wherever you want to go?

2. You are freely allowed to move for job? (Question from educated women)

3. Can you go outside for education without any difficulty or pressure from family or community? (Question from educated women)

4. What is your family system? (Joint or separate)

5. How much you are involved in community gatherings?

6. Your family supports you to move outside the home for job, education or any other purpose?

7. You are allowed to go in family gatherings?

8. Your family supports you if you go outside home for education, job or for any other work?

9. Do you face any kind of family pressure when you move outside home?

Economic independence:

1. Are you earning? (If yes, than)

2. Do you face any difficulty in getting job being a refugee or being a woman?

3. Your family supports you for working?

4. What is your source of earning? (Nature of job)

5. Where do you spend your earnings?
6. Are you free to spend your earnings?
7. Do you save your earnings or give to other family members? (Elder brother, father, husband)
8. Do you save your earnings or spend money by your choice?
9. Your husband or father gives you money to spend? (From educated and uneducated women and not doing any kind of job)
10. Do you have equal access to resources which help you to get economically independent by any mean? Or do you have equal opportunities for employment in your community as men have?

Appendix B: Interview Guide for male refugees (Focus Group Discussion)

1. What is your opinion about education?
2. Do you think that education is important for women?
3. Are you in favor of female education?
4. Are you satisfied with the quality of education provided in camps?
5. Do you think educated women can better serve families?
6. How do you see contribution of educated women in family, at community and at society level?
7. Do you see or observe that being refugee, women from this community are facing any kind of difficulty in getting education, or acquiring job?
8. Do you think that women should go outside home and earn?

9. In your opinion, culture, traditions are more important or education?

10. What you think about educated women and their contribution in development?

Appendix C: Profile of respondents

No.	Name	Age	Marital status	Education	Occupation
1.	Faraz Shah	39	Married	F.A	Dry fruit shop
2.	Noor Ali	37	Married	Hotel employee	Primary
3.	Rafique Khawaja	33	Married	School teacher	B.A (private)
4.	Mubashar Mir	40	Married	Govt. employee	B.A
5.	Babar Niaz	27	Unmarried	Shop keeper	Middle
6.	Abdul Majeed	29	Unmarried	Clerk	Matric

Table: 02 Profile of male respondents of Ambore camp

No	Name	Age	Marital Status	Occupation	Education
1.	Farid Ahmed	43	Married	Govt employee	FA (private)
2.	Iqbal Dar	33	Married	Daily wage worker	Primary
3.	Imran Azeem	37	Married	Daily wage worker	6th grade
4.	Naeem butt	27	Married	Auto rickshaw driver	7th grade
5.	Riaz Sadiq	28	Unmarried	Shop keeper	Matric
6.	Jawed Rasheed	31	Unmarried	unemployed	Middle
7.	Daniyal Majeed	29	Unmarried	Unemployed	Matric

Table 03: Profile of male respondents of Rara camp

No	Name	Age	Marital Status	Occupation	Education
1.	Rabia	24	Unmarried	Nil	FA (private)
2.	Nazia	27	Unmarried	Nil	M.A
3.	Huma	32	Married	House wife	Primary
4.	Riffat	32	Married	House wife	7th grade
5.	Farzana	26	Married	Housewife	B.A
6.	Maria	25	Married	Teaching	B.Sc
7.	Zainab	28	Married	House wife	F.A
8.	Bano	31	Married	Teaching	B.Sc
9.	Poshmal	28	Married	Sales embroidered clothes	Middle
10.	Zoni	24	Married	House wife	Middle
11.	Ayesha	27	Unmarried	Nil	Primary
12.	Summera	27	Married	Teacher in tuition center	B.A
13.	Safiya	30	Married	House wife	M.A
14.	Nazia	37	Unmarried	Nil	B.A
15.	Irum	25	Unmarried	Nil	B.A
16.	Rashida	28	Unmarried	Nil	Primary
17.	Salma	32	Married	House wife	Middle
18.	Nasreen	29	Married	House wife	F.Sc
19.	Saima	26	Unmarried	Teaching	B.A
20.	Noor	24	Unmarried	Nil	F.A
21.	Parveen	33	Married	House wife	Third year
22.	Zahida	36	Married	Teaching	F.A
23.	Nusrat	26	Unmarried	Nil	B.A
24.	Rahat	32	Married	Sales embroidered clothes	4th grade
25.	Yasmeen	25	Unmarried	Tailor	Middle
26.	Iqra bb	27	Unmarried	Nil	6 th grade
27.	Samina	38	Married	House wife	9 th class
28.	Nazia	34	Unmarried	Teaching	M.Sc

Table 04: Profile of female refugee women

GLOSSARY

Damur Mud stove

Moji Mother

Phairan Kashmiri traditional dress

Waan Shop

Pallo Clothes

Koum Kar Work/Job

Fasal Decisions

Kamavan Earning