



Gender disparities and women's access to resources in Kumaun region of Uttarakhand

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Abstract

The socio-economic status of women varies across the regions of India and this gap in access to resources and opportunities is clearly visible in the Indian society. This study aims to investigate the gender disparity and the resources available to women in the Kumaun region of Uttarakhand. The primary area of focus of the study is education and employment, health infrastructure and banking facilities. Secondary data has been gathered from government sources including Census of India, Periodic Labour Force Survey (PLFS), Statistical handbook of Uttarakhand and economic survey reports and banking reports. Simple statistical analyses such as percentages and comparative analysis have been adopted to interpret it. Findings showed that there was a tremendous improvement in the literacy rate and in women's labour force participation rates over time. The female literacy increased from 42.54 % in 1991 to 69.61 % in 2011. Likewise, through financial inclusion initiatives and growing institutional assistance, women's access to employment has also improved. The participation of women in employment has also improved because of financial inclusion initiatives and strengthening of institutions. But there remains a disparity in gender and regional inequity within districts. The educational and health facilities are comparatively good in hilly areas like Almora and Nainital and still there are some limitations in healthcare facilities and banking systems in some districts like Champawat and Bageshwar. In conclusion the study has pointed out that although the socio-economic conditions are gradually improving, women in the Kumaun region is still deprived from access to productive resources, employment opportunity and institutional facilities.

Keywords: Gender disparities, Resource accessibility, Socio-economic status

Introduction

Gender equality is seen as a key element in social and economic development. Although overall education, employment and ownership of assets and access to basic resources have improved in the past few decades, inequalities in these areas remain significant in many parts of India for women. The inequalities become more pronounced in heterogeneous areas with social and economic inequalities between rural and urban areas (United Nations Development Programme, 2021). Almost 50% of the populations are female and they are essential for socio-economic development of any society. They do not do this just in the context of household chores but also in the field of agriculture, livestock, and informal economy and in the development of a community. Although, women have faced gender-specific disempowerment and inequalities in access to schooling, education, healthcare, working opportunities, and access to productive resources, which has influenced their overall socio-economic status (SES) (Desai & Kulkarni, 2008) ^[1].

The Kumaun region of Uttarakhand is a peculiar socio-economic scenario in the mountains with rural predominance and uneven development pattern. Women are one of the important groups in managing the household, in achieving

agricultural and livelihood activities in the region. Education, health services, financial service and access to property, however, are still impacted by regional and gender-specific factors for them. In plain districts, women are getting increasingly involved in activities other than agriculture and domestic work, while in the hilly districts, women are actively involved in agricultural and household-based activities.

Government's access to resources like education, employment, banking facilities, and land ownership contribute greatly to the socio-economic empowerment of women. But the exclusion of women in development processes persist on unequal access to these resources. Hence, the research aims to analyse gender disparities and existing pattern of availability of resources to the women of Kumaun region in Uttarakhand through secondary data analysis. The study will concentrate on the following main key areas – education, employment, health care facilities, and banking facilities – to learn about the inequalities in the area and the disparities between people's genders.

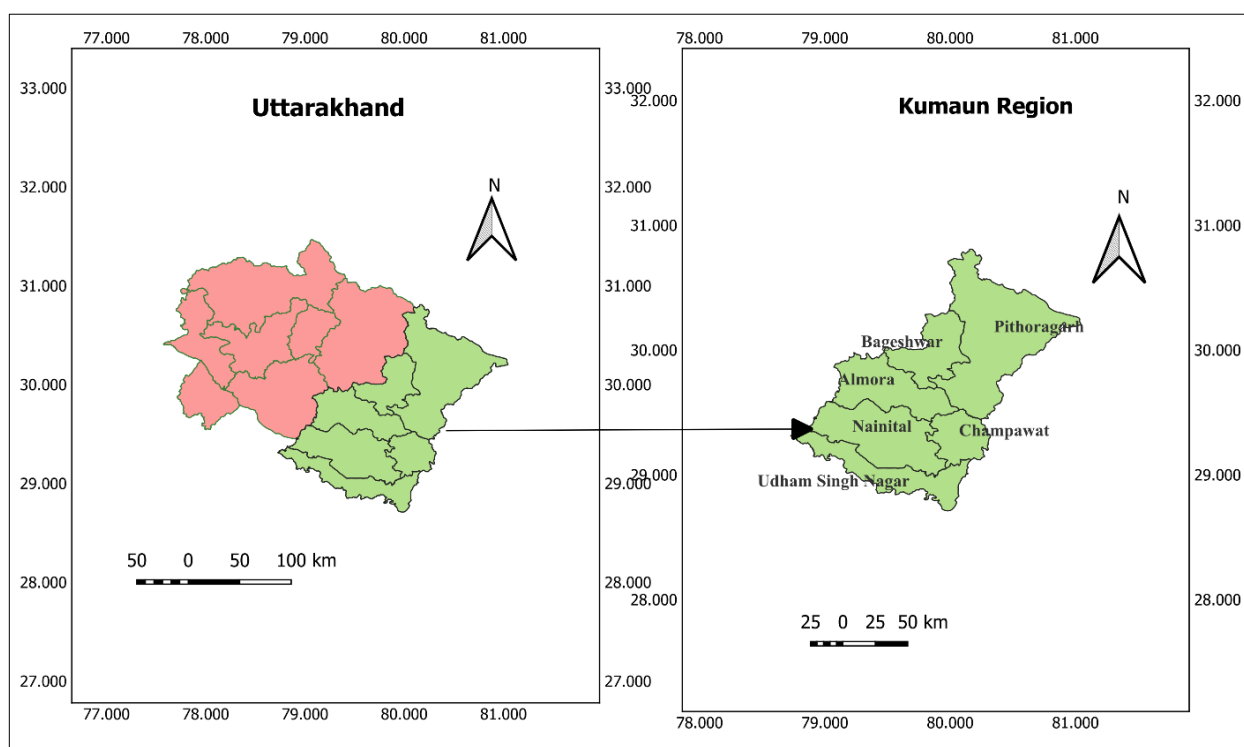
Objectives

- To investigate the gender disparities in the Kumaun region of Uttarakhand.
- To analyze women's access to education, employment, healthcare and banking facilities.

Study area

The study will be conducted in the Kumaun region of Uttarakhand (eastern half). It is the one of Uttarakhand state's two division. The Kumaun area is surrounded on the northern side by the Tibet, on the eastern side by the Nepal, southern side by the states of Uttar Pradesh and on the western side being Garhwal region. Following the enactment of the Uttar Pradesh Reorganization Act of 2000 passed by the Indian Parliament on 9th November 2000, the Kumaun Region is now part of the 27th state of the Republic of India – Uttarakhand. The geographical area in the Kumaun region is total 21034 sq. km

which lies between 29°27' N latitude and 79°47' E longitude. The population density of the area is 201 persons/sq. km. There is a wide variation of climatic conditions depending on altitude and closeness to the Himalayas. It consists of six districts- Almora, Bageshwar, Champawat, Udham Singh Nagar, Nainital, Pithoragarh. The entire Kumaun region comprises a big Himalayan block and two bordering sub-montane strips namely the Terai and the Bhabar. According to 2011 census, the total population of the Kumaun Region is 4228998 with the male population being 2138287 and the female population being 2090711. There are 48 tehsils in the region.



Source: Drawn by author using open-source GIS Software

Fig 1: Location map of Kumaun Region

Database and Methodology

The researcher cited secondary data which has been collected from the government official publications and reports. The data has been collected from the Census of India, Periodic Labour Force Survey (PLFS), Statistical Handbook of Uttarakhand, Ministry of Statistics and Programme Implementation (MOSPI) and other government reports.

Total 6 districts of Kumaun region, namely Almora, Bageshwar, Champawat, Nainital, Pithoragarh and Udham Singh Nagar have been studied. Data has been analysed using simple statistical measures like percentage analysis and comparative analysis. Meaningful with analytical results have also been presented using the tables and graphical representations.

Result & Discussion

The availability of resources is a crucial aspect of women's socio-economic status and their empowerment. It is about women's access to and utilization of key resources like

education, skills, assets, health facilities, jobs and financial service. Equitable access to these resources gives women a greater sense of independence, autonomy in decision making capacities and better overall standard of living that in turn impacts on inclusive and sustainable development (United Nations Development Programme, 2016). Although there have been a number of policy initiatives in India but women are still not being equally resourced with productive and social resources because of socio-cultural norms and constraints in accessing productive resources, as well as economic constraints and institutional barriers. These inequalities exacerbate in rural and hilly regions of Nepal due to geographical isolation, weak infrastructure and lack of services (World Bank, 2020). Each of these formats: remoteness of place, traditional social system and lack of awareness, is crucial to women's access to resources in the Kumaun region. There has been progress in, among other fields, education and employment but gaps remain in terms of access to land, skills development, and finance.

Education and literacy

Education is not only a key determinant of women's socio-economic development but also a valuable indicator of it. Although literacy is on the rise in Kumaun, there are still gender gaps between different districts. Relatively poor female literacy figures are found in some rural and economically weaker districts in comparison to Nainital and Almora. Heavy strides have been made towards better education, but this has led to greater awareness and involvement of women in the women's economy and economic and social activities, and this has not led to gender equality in overall development.

Female Literacy (1991-2011) data shows that there is continuous improvement in women's education as the literacy rate for females has seen a significant increase in the Kumaun region of Uttarakhand from 42.54% in 1991 to 69.61% in 2011. While the literacy rate among men is still higher, this gap has narrowed with time.

Nainital has the maximum literacy rate of female (77.29%) while U.S. Nagar (64.45%) and Champawat (68.05%) have comparatively lower literacy rate of female. Overall, there was improvements in female literacy shown in the region, but there was some inter-district variation.

Table 1: Gender-wise Literacy of Female in Kumaun Region of Uttarakhand

Year/District	Literate People		Literacy (%)		
	Male literate	Female literate	Male%	Female%	Total%
1991	527862	301152	73.81	42.54	58.25
2001	1248595	886714	82.67	59.66	71.21
2011	1605092	1268503	87.36	69.61	78.52
District-wise 2011					
Pithoragarh	189623	155927	92.75	72.29	82.25
Almora	231604	204893	92.86	69.93	80.47
Nainital	385779	310721	90.07	77.29	83.88
U.S. Nagar	598525	439314	81.09	64.45	73.10
Bageshwar	97546	81937	92.33	69.03	80.01
Champawat	102015	75711	91.61	68.05	79.83
Total	1605092	1268503	87.36	69.61	78.52

Source: Compiled from Statistical Handbook of Kumaun Division, 2023

Employment and livelihood

Women are actively involved in both livelihood activities – agriculture & non-agriculture. Mostly women from the rural areas are engaged in farming or livestock rearing activities and other economic activity based on their households while urban areas are providing opportunities in service sectors and self-employment. Over the past few years, PLFS data shows that the WLFPR has slowly improved. The rate of women's labour force participation is, however, concentrated in the informal and low-paid segments of the economy, due to weak access to and availability of formal and organised employment opportunities.

It can be observed that LFPR is observed to have been improved for 2023-24 as compared with 2022-23 in the PLFS data. There has been a slight rise in LFPR, WPR, and even in

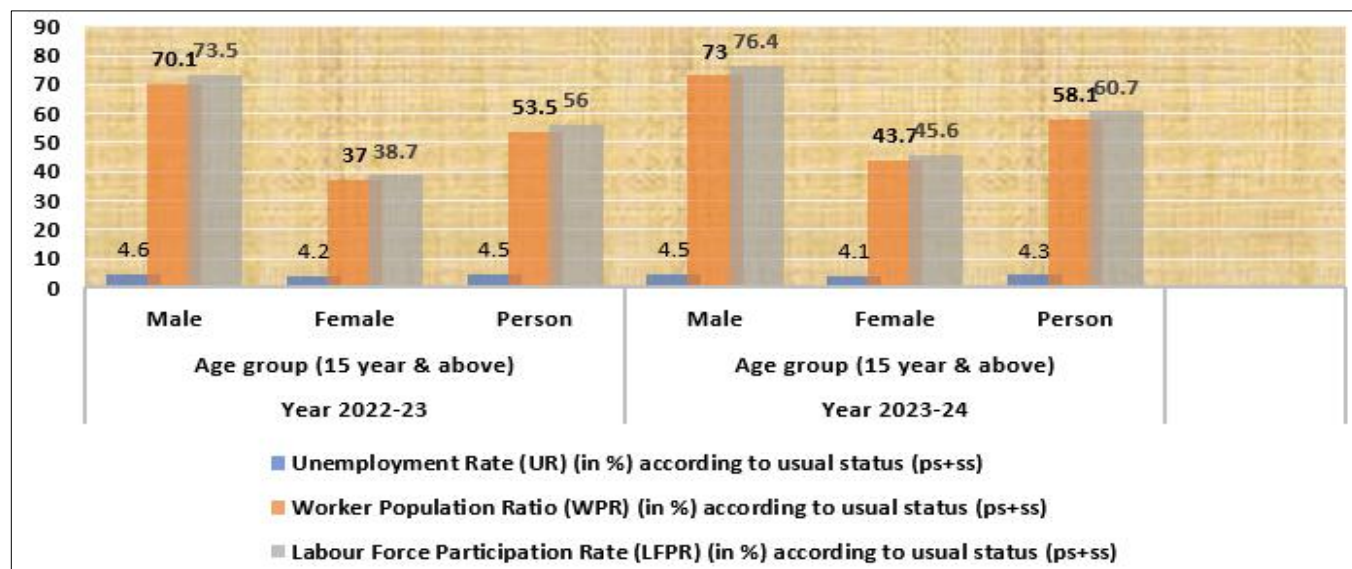
unemployment rate which means there are more people entering into and actively participating the labour forces. Male participation has not been affected and in both years, it is still higher than female participation. However, there is an improvement in the male and female participation in employment for both gender with LFPR rising from 38.7% to 45.6% respectively in the two years and WPR from 37.0% to 43.7% in the two years.

There is a relatively stable labour market as there is almost negligible difference in the unemployment rates for females and males. The aggregate data signal an improving employment situation and progress on average toward women's share of employment, but it also indicates that a gender divide remains.

Table 2: Gender-wise Periodic Labour Force Survey (PLFS 15 Year & above)

Item	Year 2022-23			Year 2023-24		
	Age group (15 year & above)			Age group (15 year & above)		
	Male	Female	Person	Male	Female	Person
Unemployment Rate (UR) (in %) according to usual status (ps+ss)	4.6	4.2	4.5	4.5	4.1	4.3
Worker Population Ratio (WPR) (in %) according to usual status (ps+ss)	70.1	37.00	53.5	73	43.7	58.1
Labour Force Participation Rate (LFPR) (in %) according to usual status (ps+ss)	73.5	38.7	56.00	76.4	45.6	60.7

Source: Compiled from PLFS Mospi (July 23 to June 24) (Economic Survey Uttarakhand 2024-25)



Source: Prepared basis on the data taken from PLFS Mospi (July 23 to June 24) (Economic Survey Uttarakhand 2024-25)

Fig 2: Periodic Labour Force Survey (PLFS 15 Year & above)

The graph reveals that the employment situation of females improved somewhat over time but gender gaps remain. The key differences in the labour market in 2022–23 and 2023–24 between rural and urban periods of the year are brought to the fore in the table.

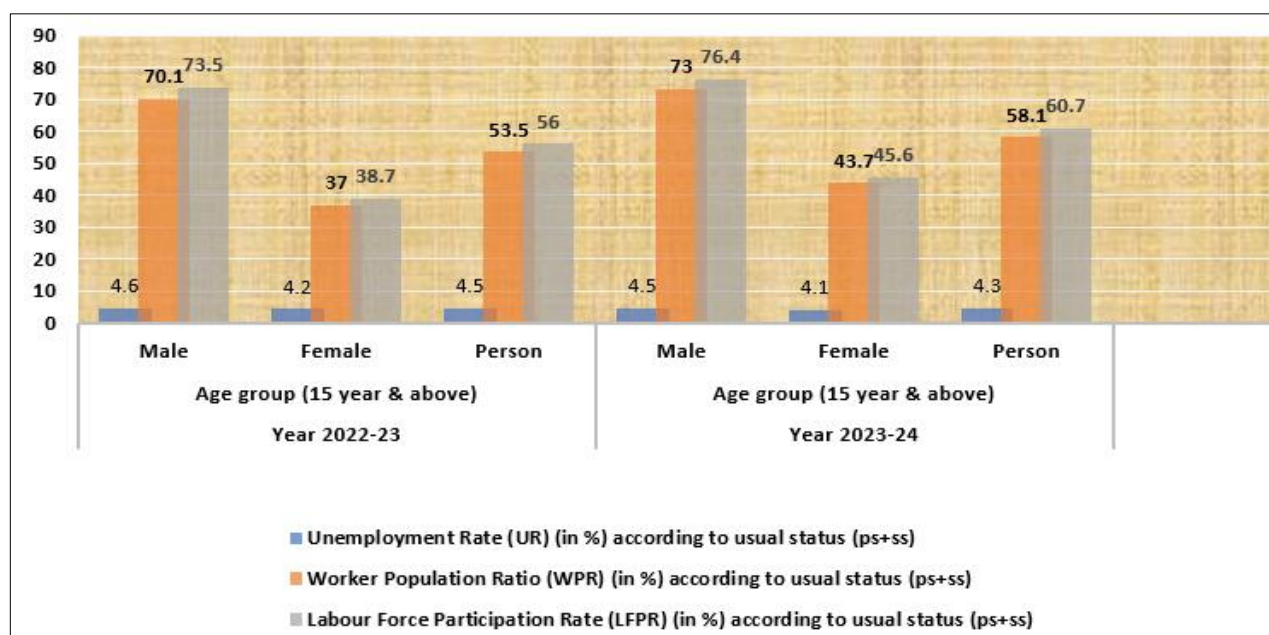
In years 2022-23 to 2023-24, WPR and LFPR are increasing with that of rural areas being higher than that of urban areas,

reflecting a higher participation of the rural population in economic activities. Rural WPR increased from 57.1% to 61.9%, while urban WPR rose from 43.2% to 46.6%. The unemployment rate was also higher in urban areas than in rural areas for both years. While in urban areas, the unemployment rate dropped from 6.6% to 5.8%, that in rural areas did not change from 3.9%.

Table 3: Rural-Urban Periodic Labour Force Survey (PLFS 15 Year & above)

Item	Year 2022-23 Age group (15 year & above)			Year 2023-24 Age group (15 year & above)		
	Rural	Urban	Rural+Urban	Rural	Urban	Rural+Urban
Unemployment Rate (UR) (in %) according to usual status (ps+ss)	3.9	6.6	4.5	3.9	5.8	4.3
Worker Population Ratio (WPR) (in %) according to usual status (ps+ss)	57.1	43.2	53.5	61.9	46.6	58.1
Labour Force Participation Rate (LFPR) (in %) according to usual status (ps+ss)	59.4	46.2	56.0	64.5	49.5	60.7

Source: Compiled from PLFS Mospi (July 23 to June 24) (Economic Survey Uttarakhand 2024-25)



Source: Prepared basis on the data taken from PLFS Mospi (July 23 to June 24) (Economic Survey Uttarakhand 2024-25)

Fig 3: Periodic Labour Force Survey (PLFS 15 Year & above)

The graph indicates that there is a higher labour force participation rate in rural areas as compared to urban areas for both years, and reflects this in the WPR and LFPR. Improved rural participation in 2023-24 compared to 2022-23. Higher unemployment rates were seen among urban areas compared to rural areas, although there was a slight dip in unemployment in 2023–24. Overall the employment participation in rural areas has improved.

Health infrastructure

The ability to access health infrastructure has a direct impact on women's health and life. The distribution of CHC, PHC, and Sub Centre in Kumaun region varies significantly from region

to region. While some districts like Almora and Nainital have relatively good health-care amenities; others, like Champawat and Bageshwar, have comparatively weak ones. The following Table reflects health and welfare centers in the Kumaun region between the year 2020-21 to 2022-23 and the inequalities in accessing these services. The number of Community Health Centers however saw some variation and dropped to 32 in 2022-23. When an analysis is done at the district level Almora and Nainital have the maximum number of health facilities, Champawat district have no Community Health Centre, while welfare sub-center in these districts is maximum. Overall, the data shows moderate improvement in health care facilities, but there are differences between districts.

Table 4: Year-wise and District-wise Distribution of Health and Welfare Centers in Kumaun Region (2020-23)

District/year	Number of Community Health Centre	Family and Mother Child Welfare Centre	Family and Mother Child Welfare Sub-Centre
1	2	3	4
2020-21	35	41	818
2021-22	37	44	809
2022-23	32	49	813
Districtwise2022-23			
Pithoragarh	5	8	163
Almora	9	12	203
Nainital	10	9	136
U.S. Nagar	5	13	157
Bageshwar	3	3	86
Champawat	0	4	68
Total	32	49	813

Source: Compiled from statistical handbook -2023

The table showed dissimilarities of healthcare infrastructure in the Kumaun region. Almora and Nainital have high no. of CHC, PHCs and Sub-Centers with better infrastructure as compared to Champawat where there is no CHC and less in no. of health centers. Additionally, from the table, it is seen that sub-center distribution was more wide-spread than that of CHC and PHC indicating the provision of basic healthcare at the village level.

Table 5: District-wise Distribution of Health Facilities in Kumaun Region (2024)

District	CHC	PHC	Sub-Centers
Almora	9	66	204
Bageshwar	3	29	79
Champawat	0	18	66
Nainital	10	45	141
Pithoragarh	4	53	160
U.S. Nagar	5	34	154

Source: Compiled from Ministry of Health and Family Welfare. (2024). State Action Plan on Climate Change and Human Health: Uttarakhand. Government of India

Banking

Financial conditions impact women's financial empowerment in part through access to banking services. The participation of

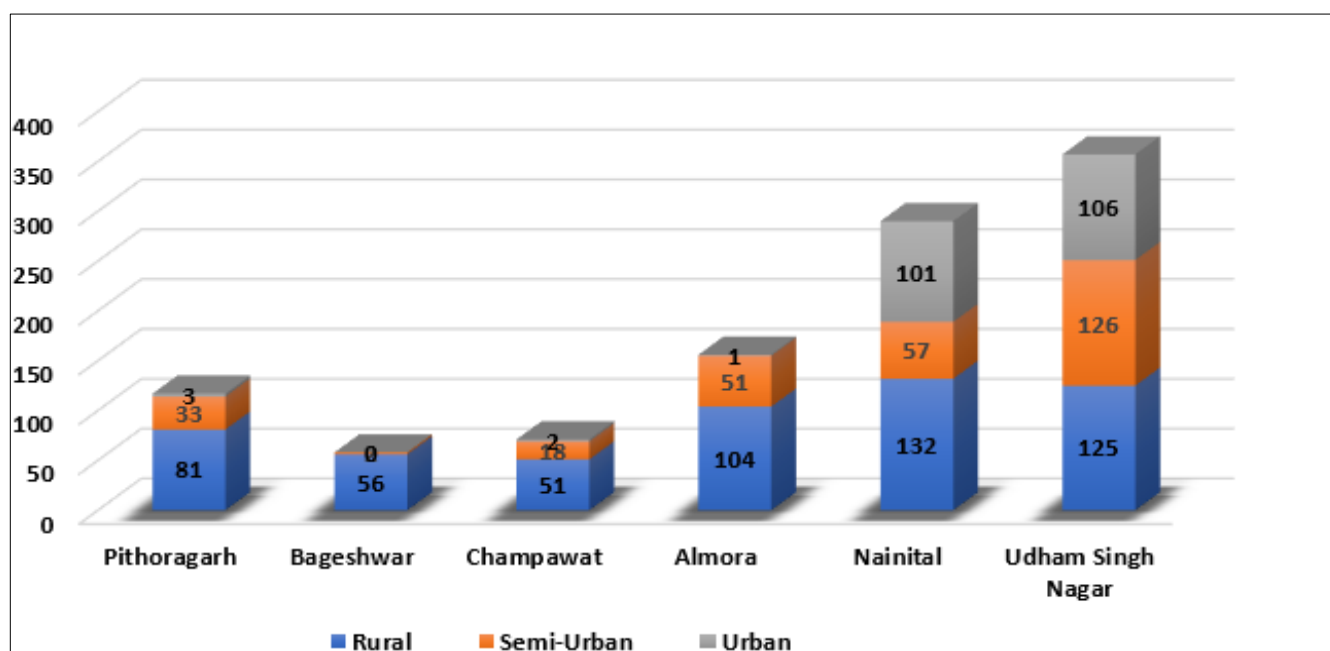
women in banking system has grown over time due to government measures and financial inclusion programmes. But there are variations in the Kumaun region. Access to banking facilities in urban districts are comparatively good and gender gaps in access to banking facilities remains in hilly areas which are also far away. Accessibility, awareness and financial literacy issues affecting women still exist in rural areas, particularly in hilly far-flung areas, where the financial facilities are not as easily available.

This table highlights the number of bank branches by district by type of area as urban, semi-urban and rural. There are 1049 bank branches in the area and the maximum percentage is 549 (rural) and 287 (semi-urban) followed by 213 (urban). This also implies that banking facilities are available in rural area which helps the rural poor of Kumaun located in rural areas who makes up a significant population. Districts-wise, Udham Singh Nagar has the maximum number of bank branches (357) having balanced distribution in rural, semi-urban and urban areas which indicates the higher economic and commercial development of the district compared to other districts. With 290 branches, Nainital is also one with a high amount of urban banking. Bageshwar on the other hand has the least number of bank branches (58) and therein Champawat and Pithoragarh also have comparatively limited banking infrastructure.

Table 6: District-wise Bank Branch Network in Kumaun Region

Districts	Rural	Semi-Urban	Urban	Total
Pithoragarh	81	33	3	117
Bageshwar	56	2	0	58
Champawat	51	18	2	71
Almora	104	51	1	156
Nainital	132	57	101	290
Udham Singh Nagar	125	126	106	357
Total	549	287	213	1049

Source: Compiled from Directorate of Economics and Statistics, Government of Uttarakhand (2025–26), Economic Survey 2025–26, Uttarakhand. (SLBC)



Source: Prepared basis on the data taken from Directorate of Economics and Statistics, Government of Uttarakhand (2025–26), Economic Survey 2025–26, Uttarakhand. (SLBC)

Fig 4: District-wise Bank Branch Network in Kumaun Region

The rural character of banking network was the main feature of the Kumaun region, except that in economically developed district, the banking network was more concentrated in cities like Udham Singh Nagar and Nainital. The table shows the achievements of banking and financial inclusion measures in Uttarakhand. The number of opened bank accounts under financial inclusion has done a great deal, over 39 lakh accounts have been opened telling about the wider accessibility to banking services provided by the banking system for the population. The Credit Deposit Ratio at 54.26% is at a

moderate level of banking/business activity in the state economy. Further improvement is reflected in the data, with approximately 48 persons out of every hundred thousand people availed of by social security schemes in the Government. Women are also represented in the banking sector, with 39.2% of bank accounts owned by women. Women have ownership of bank account is higher 42.2% in rural areas. The table overall indicates that there is an on-going improvement in the level of financial inclusion and the ease of access to bank services in Uttarakhand, particularly for women and rural people.

Table 7: Banking and Financial Inclusion Indicators in Uttarakhand

S. No.	Indicator	Statistics
1	Total bank accounts opened under financial inclusion programme in Uttarakhand	More than 39 lakh accounts
2	Credit-Deposit Ratio in Uttarakhand banking sector (2024-25)	54.26%
3	Beneficiaries insured under social security schemes (per 1 lakh population)	48,000 persons insured
4	Women participation in bank accounts (India contest for comparison)	39.2% accounts owned by women
5	Women bank account ownership on rural areas	42.2%

Source: Compiled and calculated from the Reports of the Reserve Bank of India, Ministry of Statistics and Programme Implementation and State Level Bankers' Committee reports for Uttarakhand.

Conclusion

The study indicates that over time the status of women in the Kumaun region of Uttarakhand has seen a constant evolution in terms of education, employment, healthcare accessibility, banking accessibility etc. The general trend of improvement in all aspects of women's education is manifested in the sharp increase in the proportion of girls and women who are literate from 42.54 per cent in 1991 to 69.61 per cent in 2011. In the same manner, PLFS data points towards better engagement of women workforce and female worker population ratio, indicating improvement in the situation of women participants in economic activities. There exist also significant variations at regional level within Kumaun area. Nainital and Almora districts have comparatively good educational, healthcare, and financial setup, while Champawat and Bageshwar still have restrictions in accessing institutional facilities and services. There is higher rate of labour force participants in rural areas than in urban areas, and comparatively higher unemployment levels in urban areas. Welfare Centers, sub-centers and financial inclusion programs have been created to improve health and banking infrastructure over the last few years. The improvement in financial accessibility is reflected from the increase in more than 39 lakh accounts of women with banks and more of them banking. However, socio-economically there are still inequalities in women, such as limited infrastructure and resources in remote hilly areas.

The study finds that there have been significant strides for gender equality but gender gaps remain in the area of access to education, job opportunities, health, and financial resources in the Kumaun region. Thus, there is a need of imbalanced regional development, infrastructure improvement in the rural areas, improvement of health care and banking infrastructure and increase in the policy support to make the women in the Kumaun region empowered inclusively and sustainably.

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