



Case Study

Youth Aspirations and Expectations of Economic Recovery of Jammu and Kashmir in India after Abrogation of Article 370

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Abstract: The paper intends to explore the perceptions of the youth regarding the economic recovery of Jammu and Kashmir in India after the abrogation of Article 370, and to draw the policy implications for the speedier economic recovery of conflict-ridden regions. The study has been confined to the Jammu region and focused on four selected districts of the Jammu region viz Jammu, Kathua, Rajouri, and Poonch. A cluster sampling technique has been used to select respondents from the selected districts. The study has been restricted to the educated youth of selected districts as they represent the hope for the future and they can better interpret economic recovery. The primary data has been collected through a questionnaire survey of the youth of selected districts. A total of 120 educated youth (graduates, postgraduates, research degree holders belonging to different religious groups viz. Hindus and Muslims: 40 each, and Christians and Sikhs: 20 each) have been selected based on their approximate proportional representation in the total population. Data has been analyzed using simple descriptive statistics. The paper reveals that economic recovery requires significant development of businesses and local economies. Young population is the heartbeat and energetic force for economic development. Therefore, their participation in economic recovery is vital to give right direction to the economy specifically since the revocation of the special status of Jammu and Kashmir. The developmental aspirations of the youth focused on agriculture reforms, investment in manufacturing, transportation, health, education, infrastructure, banking, and transparency in all development planning and implementation. Youth education and training and self-employment including the development of tourism, horticulture and handicrafts sectors were prioritized for economic recovery post-abrogation of Article 370. Addressing persistently high unemployment rate in Jammu and Kashmir has been ranked as one of the top priority areas for economic recovery. There is a need to rejuvenate the sick industrial units for creating sustained employment opportunities for youth. Tourism, handicrafts and horticulture sectors should be developed to reduce poverty, promote exports and generate employment for the youth through substantial funding from the Central government and private sector.

Keywords: conflict, economic recovery, youth, expectations, Jammu and Kashmir, India

JEL Codes: A14, D70, D74, D84, F43, J13

1. Introduction

Economic recovery refers to the process of recovery of businesses and local economies after the disaster (Chang & Rose, 2012). Economic recovery is the rebuilding of the socioeconomic framework and reconstruction of the enabling conditions for the functioning economy (Rose & Krausmann, 2013). It is a process of return from insecurity and inconsistency to a normal development path through a self-sustaining process of economic governance. Financial recovery and creating jobs are the enabling priorities to start reconstruction (Jomo & Chowdhury, 2020). Public expenditure can adequately address horizontal inequalities and promote comprehensive development. Private investment fosters public investment and promotes economic development. Economic reforms should be compatible with the political and economic realities of the country (Nayyar, 2008).

Successful economic recovery requires robust governance for peace building. In the broader perspective, economic recovery means attainment of higher socioeconomic well-being, including food security, public health, shelter, educational systems, a social safety net for all citizens, reconstruction of physical and social infrastructure, employment generation, well regulated markets, legal and regulatory reforms, robust trade and investment, and transparent banking and financial institutions (Amsami, 2019). India can tap its human and natural resource potential through better institutions to facilitate poverty reduction and ameliorating youth employment. Economic performance can be restored by reconstruction of infrastructure, accessibility of capital markets, labor market, management of public finance, and availability of government services (Chang et al., 2012).

Young people are an important human resource and energetic force for development. Youth participation in economic recovery is vital for all round development of the economy including industrial development and long-term stability. Youth is considered as an important resource for economic growth and brings huge cost-effective benefits. Youth of Jammu and Kashmir in India also aspires to make a positive contribution towards the economic recovery of conflict-ridden society but their ability to do so is hampered by the ongoing political insecurity and educational and employment challenges.

Jammu and Kashmir, which has been a subject of conflict between India, China and Pakistan since the lines of partition were drawn. Later on, Jammu and Kashmir was given the unique status of Article 370 drafted in Part 21 of the Constitution of India, which granted Jammu and Kashmir powers to make laws, except for defense, external affairs and, communications. It was stated that the provisions concerning Article 370 are temporary, not permanent. In 1990, the rapid surge in militancy in the Kashmir valley forced the Kashmiri Pandits (a minority Hindu community) to migrate in large numbers to Jammu and other parts of the country. Over the period, numerous armed conflicts occur in Jammu and Kashmir, which deteriorated the psychological and economic conditions of the masses. On 5th August 2019, the Government of India renounced the Article 370 of the Constitution of India and on 31st October 2019, Jammu and Kashmir State was divided into the two Union Territories viz. the Union Territory of Jammu and Kashmir and Union Territory of Ladakh for speedier economic development and better governance.

A number of studies have been carried out on the economic recovery of different countries even in India including Jammu and Kashmir. However, the studies conducted on the economy of Jammu and Kashmir have been conducted before the abrogation of Article 370. With the scrapping of Article 370, there is a need to know the perceptions of stakeholders regarding economic recovery in Jammu and Kashmir. There is also a need to know what policies the government should implement in the future to improve the condition of Jammu and Kashmir economy. Besides, no extant studies have been undertaken to know the youth's perceptions and expectations related to the economic recovery in Jammu and Kashmir after abrogation of Article 370. Therefore, the present study is an attempt in this direction and fills the knowledge gaps on the youth perceptions and expectations linked to the economic recovery in Jammu and Kashmir in the aftermath of Article 370. Against the above backdrop, the paper intends to explore the aspirations and expectations of youth on economic recovery of Jammu and Kashmir in the aftermath of the abrogation of Article 370 with a goal to offer policy implications. The study has been confined to four districts of Jammu region and used cluster sampling technique to select the sample population and collection of primary data and information. Simple descriptive statistics have been used to analyze the data. The study reveals that economic recovery in aftermath of abrogation of the Article 370 needs all round development of the conflict-ridden economy of Jammu and Kashmir through active participation of all the stakeholders including the youth. Youth's developmental aspirations should be given special attention in holistic development of all sectors. Transparency and good governance should be the key consideration in economic recovery policies and programs. Youth employment should be the cornerstone of all developmental

intervention in the economic recovery of Jammu and Kashmir.

2. Review of literature

Economic recovery is a process of socioeconomic transformation (Strohmaier et al., 2019; UN, 2020). Economic recovery needs a better understanding of indigenous drivers (UNDP, 2008), which provide the most effective ways for the post-war rehabilitation efforts (ILO, 2010). Robust governance and institutions are essential for economic recovery (Liu et al., 2018). Economic recovery requires substantial public expenditure (Mills, 1934; Zouhar et al., 2021), more effective development strategies (Kedia et al., 2020), social sector programs, industrial development and diversification (Thanoon et al., 2014), increasing the aggregate demand (Summers, 2010), rejuvenating the private sectors, and broader participation in growth (ILO, 2014).

In the recent past, economic growth remained low in Jammu and Kashmir due to ongoing conflict. The economy moves towards stagnation and common people suffer the most (Mahapatra & Shekhawat, 2008; Singh, 2017). The Article 370 was the root cause of corruption, state alienation, terrorism, and poverty (Shah, 2018). The abrogation of Article 370 will help to stabilize Jammu and Kashmir economy by integrating into India through economic recovery and reducing poverty.

Youth unemployment is pervasive worldwide due to lack of skills, work experience, job search abilities, and financial resources (Moore, 2019). India is no exception in rising youth unemployment. Similarly, youth unemployment is alarming in Jammu and Kashmir (Nengroo, 2015) due to changing occupational patterns from agriculture to the service sector without taking into account the development of the secondary sector (Khan, 2013). Inadequate development of the private sector forced the educated unemployed youth towards the government jobs. Therefore, the government should take necessary steps to increase the employment opportunities for youth in Jammu and Kashmir (Qadri & Kasab, 2017). The abrogation of Article 370 will enable the private investors to invest in industrial sectors, which will increase youth employment in Jammu and Kashmir.

Health facilities are much better in Jammu and Kashmir than the rest of the Indian States (Mir & Bhat, 2018). Even then, the majority of poor people faced health infrastructure constraints due to lack of private investment due to restrictions of Article 370. Education promotes human capital development and overall economic development (Sreenivasul, 2013). Inadequate educational development mars development process in Jammu and Kashmir due to poor infrastructure (Shah, 2018). The Article 370 restricts the youth of Jammu and Kashmir from effective career competition.

Development of physical infrastructure is vital for economic development. Infrastructure development contributed significantly in the reduction of economic disparities and abysmal poverty in Jammu and Kashmir. Strong economic growth requires robust infrastructure (Gachunga & Kuso, 2019). Violent conflict in Jammu and Kashmir has caused serious damage to the existing infrastructure, which needs to be rebuilt to revive the economy of Jammu and Kashmir (Mahapatra & Shekhawat, 2008). Revocation of Article 370 will open opportunities for growth and development. Corruption impacts economic growth directly or indirectly and reduces human capital and private investment in Jammu and Kashmir (Dimant & Tosoto, 2018; Bhattacharyya & Jha, 2013; Mir, 2019).

Tourism plays a significant role in economic development of India (Khatik & Nag, 2012) and Jammu and Kashmir (Mir, 2014). The scrapping of Article 370 presents an immense opportunity for Indians' travel and tourism sector in Jammu and Kashmir as the outsiders will now be able to make real estate investments. Indian handicraft industry is labor-intensive and contributed significantly to exports (Bhat & Yadav, 2016). Jammu and Kashmir rely largely on the handicrafts sector, which brings enormous foreign exchange earnings (Bhat, 2019) and creates wealth and jobs (Bhat, 2017).

Investment in horticulture sector contributes significantly to production and productivity and improves the living standard of people and generates employment (Islam & Shrivastava, 2017). Horticulture industry in Jammu and Kashmir has huge potential for employment and revenue generation, and poverty reduction (Darzi, 2016). Horticulture sector in Jammu and Kashmir faces severe challenges like debilitated infrastructure, weak supply chain, poor marketing strategy, problem of wastage, and higher costs (Lone, 2014). The revocation of Article 370 will boost agriculture including horticulture development in all three regions viz. Jammu, Kashmir, and Ladakh.

Investment is significant for economic recovery, which increases foreign investments (Breuer et al., 2010; Erden & Holcombe, 2006) and public investment to stimulate private investment. After the aftermath of Article 370 in Jammu and Kashmir, the venture opportunities will increase. Economic recovery in Jammu and Kashmir is possible by allowing

the private sectors to invest in different sectors like tourism, transportation, hydropower generation, dairy products, sericulture, horticulture, information technology, food security, handicrafts, and agriculture by harmonious policy framework (Upadhyay, 2019).

Macroeconomic policies play an essential role in economic growth (Perkins, 1979) by rebalancing the economy (Mohanty, 1997). Credit is significant for the financial advancement of the country (Bhosale, 2014). Commercial banks substantially contribute to industrial development. Economic growth of India generally relies upon the banking sector (Rehman, 2016). Banking sector contributes immensely to the economy of Jammu and Kashmir (Abrol, 2014).

Violence results in lack of employment opportunities and a poor educational system (Keen, 2003). Youth bulges led to rising anxieties and vulnerabilities to violent conflict involving youth in terrorism. Jammu and Kashmir is one of the most conflict-ridden areas in the world. The development scenario of Jammu and Kashmir has been severely affected by the continued violence (Bhat, 2019), which require successful implementation of developmental policies for speedier economic recovery (Mahapatra & Shekhawat, 2008).

The literature reviewed clearly makes it evident that no study exists to explore the perception, attitudes and aspirations of youth in Jammu and Kashmir specifically after the abrogation of Article 370. With the scrapping of Article 370, there is a need to understand the youth's perceptions regarding economic recovery of Jammu and Kashmir with a goal to know what policies the government should implement in the future to improve the economic condition and speedier economic recovery.

3. A framework of youth aspirations and economic recovery

Aspirations refer to the capacity to steer social life and support desires, preferences, and choices to achieve the intended goals in a society (Appadurai, 2004). Aspirations can be ex-post or ex-ante. Ex-post aspirations are future-oriented and can be fulfilled in near future. Ex-ante aspirations are linked to instantaneous fulfillment of goals. Aspirations are the targets to be achieved with investment of time, energy or capital. In this study, youth aspiration is different from inoperative fantasies and desires. The likelihood of aspirations failure is termed as aspiration gap (Ray, 2006). Aspirations failure may be attributed to a behavioral bias (Dalton et al., 2016). Aspirations can be realized through concerted efforts for positive development outcomes (Lybbert & Wydick, 2018). Successful aspirations are realized through a genuine goal for the future, initiation of required steps to achieve the target and chalk out the road map to fulfill the goal (Snyder, 2002). Aspirations based on achievable goals, situations and endeavors aligned to expectations can bring victorious results (Dalton et al., 2016). Therefore, aspirations are based on preferences, while expectations are linked to practical perceptions. Figure 1 shows the framework of youth aspirations and economic recovery.

In this study, aspiration refers to the ex-post aspirations of educated youth from the government for economic revival in the aftermath of abrogation of the Article 370 of the Constitution of India. It also refers to follow the aspired goals and to work actively to achieve the goals by the younger generation. Aspirations are linked to ones actions and interactions to achieve the targeted goals. Aspirations can determine educational and occupational achievements. Job aspirations can impel the preference for education, employment goals, and salaries including lifetime outcomes. In the context of abrogation of the Article 370, youth aspirations shape how economic recovery is achieved through government interventions. It helps in understanding how aspirations affect the lives of youth and why aspirations are at the center of economic recovery in the aftermath of the Article 370. Therefore, this study investigates youth aspirations vis-à-vis economic recovery in Jammu and Kashmir in post-abrogation of the Article 370.

Very high or very low aspirations dampen enthusiasm to achieve the goals. Likewise, aspirations matched with expectations can bring higher outcomes. Therefore, the economic development policies and governance in the post-abrogation of 370 phase should be built in a manner compatible with aid to the youth realize their aspirations of speedier economic recovery. This can also provide a potential roadmap to achieve their career goals and the development efforts can efficiently activate the inspiring power of youth aspirations.

The capacity to aspire depends on socioeconomic background of individuals. For instance, education silhouettes how youth performs in society. Education and learning establish how youth behave and what they judge to be achievable. Education can develop youth's capability to succeed and achieve the targets. Youth's self-efficacy significantly determines their aspirations (Sen, 1985). Capabilities can significantly influence the real opportunities

(Robeyns, 2016), which also depends on social situations (Drèze & Sen, 2002) and an individual's own experiences (Dalton et al., 2016). Therefore, youth education and learning and their capabilities to contribute to economic recovery shape future policies in post-abrogation of the Article 370.

Aspirations can build the future well-being of youth to meet their career expectations based on development policies to be pursued by the government. If youth perceive that they have the capability to bring significant transformation in their lives through concerted effort (Lybbert & Wydick, 2018; Dalton et al., 2016), they can chart the roadmap to achieve the goals at their own (Ray, 2006; Appadurai, 2004; Bandura, 1977) or through government policies (Lybbert & Wydick, 2018). Therefore, youth can most likely to tap the opportunities offered by the Abrogation of the Article 370 through government policies.

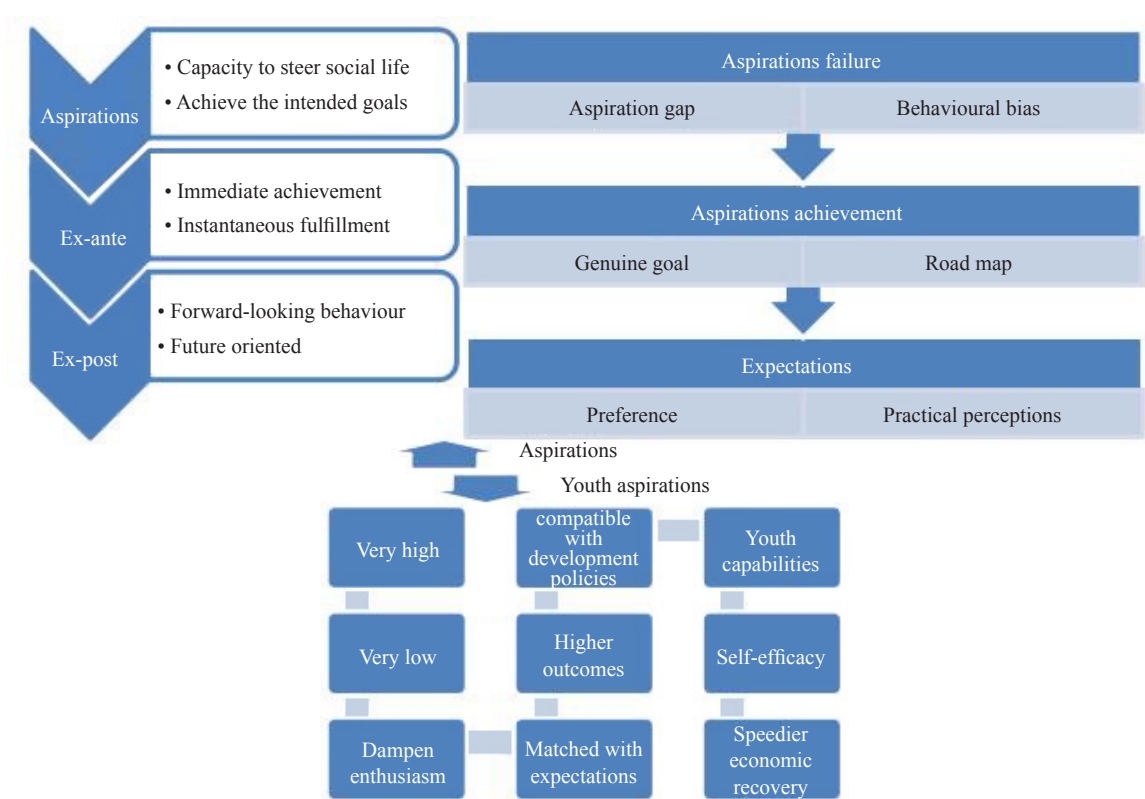


Figure 1. Framework of youth aspirations and economic recovery

4. Objectives and methodology

The main objectives of the study are to ascertain the perceptions of the youth regarding economic recovery of Jammu and Kashmir after the abrogation of Article 370, and to draw the policy implications for the speedier economic recovery of conflict-ridden regions. The study has been confined to Jammu region of the Jammu and Kashmir. The study is mainly focused on four selected districts of the Jammu region viz Jammu, Kathua, Rajouri, and Poonch. A cluster sampling technique has been used to select respondents from the selected districts. The study has been restricted to the educated youth of selected districts as they represent the hope for the future and they can better interpret economic recovery of Jammu and Kashmir and also help to understand their perceptions, attitudes and expectations in terms of economic conditions in the coming years. The primary data has been collected through a questionnaire survey of the youth of selected districts. A total of 120 educated youth (graduates, postgraduates, research degree holders belonging to different religious groups viz. Hindus and Muslims: 40 each, and Christians and Sikhs: 20 each) have been selected based on their approximate proportional representation in the total population. Data has been analyzed using simple descriptive statistics.

5. Profile of sample area

The Article 370 of the Constitution of India granted special status to Jammu and Kashmir State, a region situated in the Himalayan Mountains of northern India. In the later half of 2019, the Government of India revoked the special status and divided the Jammu and Kashmir State into two Union Territories (UTs) viz. Jammu and Kashmir, and Ladakh. The UT of Jammu and Kashmir lies between 32° 17' N to 36° 58' N latitudes and 73° 26' E to 8° 26' E longitudes. Jammu and Kashmir share a boundary with Afghanistan in the north-west, Pakistan in the west, with China in Ladakh sector, Tibet in the East and Punjab and Himachal Pradesh in the South. The map of UT Jammu and Kashmir is shown in Figure 2. Each region has diverse climatic and cultural characteristics. The winter capital is Jammu and the summer capital is Srinagar. The geographical area of Jammu and Kashmir is 42,241 km² (16,309 sq). The total districts in Jammu and Kashmir are 20.

Jammu region is situated between 74°-24" and 75°-18" E longitude and 32°-50" and 33°-30" N. It is restricted in the north and northeast by the districts of Reasi and Udhampur, Gurdaspur district in Punjab and Sialkot district of Rawalpindi in the south and south-west and district Rajouri and parts of Bimber in the north-west. Jammu, one of the most crowded regions of the UT. It represents 12.16% of the total population and rank first in terms of population. It includes a region of 2,342 sq. km with population density of 653 persons per sq. km. Jammu city is the main cultural and economic centers of the Jammu region and linked to other parts of the country by road, rail and air transports and hub of small manufacturing and trade.

The district Kathua is situated at 32° 17' to 32° 55' N latitude and 75° 70' to 76° 16' E longitudes and lies at the southernmost part of Jammu and Kashmir. The district is encompassed by Punjab in the south-east, Doda, and Udhampur in north and north-west, Jammu in the west, Pakistan in the south-west. The district experienced a wide range of the atmosphere from sub-tropical to calm and indeed, even Alpine in higher locales. Agriculture and horticulture are dominant economic activities. Rajouri district is encircled by district Poonch in the north side, Jammu in the south, Reasi in the east, and Mirpur in the west. It covers an area of 26,430 sq. km. and the environment differs from semi-tropical in the southern part to mild in the mountainous northern part. People are mainly agriculture-oriented.



Figure 2. Map of Jammu and Kashmir

Poonch district with an area of 1674 sq. is located at 33° 7' N to 74° 07' E with an altitude of 981 meters. It is bounded by Baramula, Budgam and Pulwama districts from north and northeast and district Rajouri on the east and Pakistan on the west with mountainous and hilly topography. Poonch is a small district but rich in forests with a cooler climate and predominantly rural and agriculture oriented.

6. Results of the study

The Article 370 under the Constitution of India was considered as the primary cause of economic backwardness of Jammu and Kashmir due to inadequate private and foreign investment in education, health, horticulture, handicrafts and tourism and also rampant corruption, poverty, unaccountability, high incidence of horizontal inequalities, lack of agriculture reforms, low industrialization, youth violence, unemployment, terrorism, and poor implementation of economic policies. All these factors denied Jammu and Kashmir to utilize the full productive capacity. Keeping the above in view, the Government of India abrogated Article 370 to put the Jammu and Kashmir on the path of economic growth by attracting substantial private investment in education, health, and tourism and creating employment opportunities. The abrogation of Article 370 will positively impact the people to usher in development and modernization of Jammu and Kashmir.

6.1 Age, religion and educational profile of youth

Table 1. Age profile of sample youth (No./%)

Age Profile	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
20-25	19	11	06	13	49
	(38.7) ^a	(40.7) ^a	(30.0) ^a	(54.1) ^a	(40.8) ^a
	(38.7) ^b	(22.4) ^b	(12.2) ^b	(26.5) ^b	(100.0) ^b
25-30	28	14	14	09	65
	(57.1) ^a	(51.8) ^a	(70.0) ^a	(37.5) ^a	(54.2) ^a
	(43.1) ^b	(21.5) ^b	(21.5) ^b	(13.8) ^b	(100.0) ^b
30-35	02	02	-	02	06
	(4.1) ^a	(7.04) ^a	-	(8.03) ^a	(5.00) ^a
	(33.3) ^b	(33.3) ^b	-	(33.3) ^b	(100.0) ^b
N	49	27	20	24	120
	(40.8) ^b	(22.5) ^b	(16.6) ^b	(20.0) ^b	(100.0) ^b
	(100.0) ^a	(100.0) ^a	(100.0) ^a	(100.0) ^a	(100.0) ^a

Source: Survey Data

Note: Data in parenthesis shows percentage

a: shows column-wise percentage

b: shows row-wise percentage

Table 1 reveals that more than half of the sampled youth were in the age group of 25-30 years, followed by 20-25 years (40.8%) and 30-35 years (5%). Youth aged 25-30 years constitutes 43.1% in Jammu, 21.5% each in Kathua and Rajouri and 13.8% in Poonch district. Table 2 reveals that Muslims and Hindus youth were in the same proportion (33.3% each) followed by Sikhs and Christians (16.7% each). Hindus and Muslims were dominant in district Jammu (50%), while Sikhs were dominant in Poonch and Christians were concentrated more in districts of Jammu and Kathua compared to other districts of Rajouri and Poonch. Table 3 reveals that 41.7% of sampled educated youth got their education in arts stream, followed by science (32.5%), commerce (15.0%), and law (10.8%). In Jammu district, 44% of sampled youth were educated in the arts, while in the districts of Rajouri and Poonch, a significant proportion of

sampled youth were in the science stream and stood at 17.9% and 23.1% respectively, whereas 38.4% of them were educated in law stream in Kathua district. About 40.8% of sampled youth were postgraduates followed by M. Phil (25.8%), graduates (16.07%) and Ph. D (16.7%). Thus, almost all sampled youth were highly qualified.

Table 2. Religion of sample youth (No./%)

Religion	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Hindu	20 (40.8) ^a (50.0) ^b	07 (25.9) ^a (17.5) ^b	06 (30.0) ^a (15.0) ^b	07 (29.2) ^a (17.5) ^b	40 (33.3) ^a (100.0) ^b
Muslim	20 (40.8) ^a (50.0) ^b	07 (25.9) ^a (17.5) ^b	10 (50.0) ^a (25.0) ^b	03 (12.5) ^a (7.5) ^b	40 (33.3) ^a (100.0) ^b
Sikh	03 (6.1) ^a (15.0) ^b	06 (22.2) ^a (30.0) ^b	01 (10.0) ^a (5.0) ^b	10 (41.6) ^a (50.0) ^b	20 (16.7) ^a (100.0) ^b
Christian	06 (12.2) ^a (30.0) ^b	07 (25.9) ^a (35.0) ^b	03 (30.0) ^a (15.0) ^b	04 (16.6) ^a (20.0) ^b	20 (16.7) ^a (100.0) ^b
N	49 (40.8) ^b (100.0) ^a	27 (22.3) ^b (100.0) ^a	20 (16.4) ^b (100.0) ^a	24 (20.0) ^b (100.0) ^a	120 (100.0) ^b (100.0) ^a

Source: Same as Table 1
Note: Same as Table 1

Table 3. Educational streams of sample youth (No./%)

Educational streams	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Arts	22 (44.8) ^a (44.0) ^b	12 (44.4) ^a (24.0) ^b	07 (35.0) ^a (14.0) ^b	09 (37.5) ^a (18.0) ^b	50 (41.7) ^a (100.0) ^b
Commerce	06 (12.3) ^a (12.0) ^b	03 (11.1) ^a (6.0) ^b	05 (25.0) ^a (10.0) ^b	04 (16.6) ^a (8.0) ^b	18 (15.0) ^a (100.0) ^b
Science	16 (32.6) ^a (41.0) ^b	07 (25.9) ^a (17.9) ^b	07 (35.0) ^a (17.9) ^b	09 (37.5) ^a (23.1) ^b	39 (32.5) ^a (100.0) ^b
Law	05 (10.0) ^a (38.4) ^b	05 (18.5) ^a (38.4) ^b	01 (5.0) ^a (7.6) ^b	02 (8.33) ^a (15.3) ^b	13 (10.8) ^a (100.0) ^b
N	49 (40.8) ^b (100.0) ^a	27 (22.3) ^b (100.0) ^a	20 (16.4) ^b (100.0) ^a	24 (20.0) ^b (100.0) ^a	120 (100.0) ^b (100.0) ^a

Source: Same as Table 1
Note: Same as Table 1

6.2 Knowledge and expectation of State Domestic Product

Table 4 reveals that the majority of the sampled youth (78.3%) have knowledge about State Domestic Product (SDP). About 61.7% of them revealed that agriculture contributes significantly to SDP, followed by the service sector (35.1%) and the manufacturing sector (3.1%). However, there were significant variations in responses in terms of district-wise analysis. For instance, the service sector contributed significantly in the Jammu district (45.4%), followed by agriculture (37.9%), and manufacturing (33.3%). About 60.6% of sampled youth perceived that the SDP of Jammu and Kashmir stood low compared to other States of India due to lack of productive investment and ill conceived economic policies. With the new political and economic regime with abrogation of Article 370, 29.3% of sampled youth expected an economic recovery (26.6%) and improvement in agriculture (18.6%), services (29.3%), and manufacturing (25.3%) due to enormous private investment opportunities in different sectors. The overall expectation of economic recovery including sectoral recovery has been expressed by 62.5% of youth (see Table 5).

Table 4. Knowledge about State Domestic Product (SDP) (No./%)

Knowledge	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Yes	38	22	15	19	94
	(77.5) ^a (40.4) ^b	(81.4) ^a (23.4) ^b	(75.0) ^a (15.9) ^b	(79.7) ^a (20.2) ^b	(78.3) ^a (100.0) ^b
No	11	05	05	05	26
	(22.4) ^a (42.3) ^b	(18.5) ^a (19.2) ^b	(25.0) ^a (19.2) ^b	(20.8) ^a (19.2) ^b	(21.6) ^a (100.0) ^b
N	49	27	20	24	120
	(40.8) ^a (100.0) ^b	(22.5) ^a (100.0) ^b	(16.6) ^a (100.0) ^b	(20.0) ^a (100.0) ^b	(100.0) ^a (100.0) ^b

Source: Same as Table 1
Note: Same as Table 1

Table 5. Expectations of economic recovery and sectoral improvement

Expectations of economic recovery	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Economic recovery	08	05	02	05	20
	(25.0) ^a (40.0) ^b	(35.7) ^a (25.0) ^b	(15.3) ^a (10.0) ^b	(31.2) ^a (25.0) ^b	(26.6) ^a (100.0) ^b
Agriculture Recovery	04	02	03	05	14
	(12.5) ^a (28.5) ^b	(14.2) ^a (14.3) ^b	(23.1) ^a (21.4) ^b	(31.2) ^a (35.7) ^b	(18.6) ^a (100.0) ^b
Service recovery	08	06	04	04	22
	(25.0) ^a (36.4) ^b	(42.8) ^a (27.2) ^b	(30.7) ^a (18.1) ^b	(25.0) ^a (18.1) ^b	(29.3) ^a (100.0) ^b
Manufacturing Recovery	12	01	04	02	19
	(37.5) ^a (63.2) ^b	(7.1) ^a (5.2) ^b	(30.7) ^a (21.1) ^b	(12.5) ^a (1.1) ^b	(25.3) ^a (100.0) ^b
N	32	14	13	16	75
	(42.6) ^b (100.0) ^a	(18.6) ^b (100.0) ^a	(17.3) ^b (100.0) ^a	(21.3) ^b (100.0) ^a	(100.0) ^b (100.0) ^a

Source: Same as Table 1
Note: Same as Table 1

6.3 Expectation of unemployment

Table 6. Expectation of unemployment by sample youth (No./%)

Expectation	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Very high	30	11	08	12	61
	(61.2) ^a (49.1) ^b	(40.7) ^a (18.0) ^b	(40.0) ^a (13.1) ^b	(50.0) ^a (19.6) ^b	(50.8) ^a (100.0) ^b
High	13	11	09	07	40
	(26.5) ^a (32.5) ^b	(40.7) ^a (27.5) ^b	(45.0) ^a (22.5) ^b	(29.1) ^a (17.5) ^b	(33.3) ^a (100.0) ^b
Low	04	03	01	03	11
	(8.1) ^a (36.4) ^b	(11.1) ^a (27.3) ^b	(5.0) ^a (9.1) ^b	(12.5) ^a (27.3) ^b	(9.2) ^a (100.0) ^b
Very low	02	02	02	01	08
	(4.2) ^a (25.0) ^b	(7.4) ^a (25.0) ^b	(10.0) ^a (25.0) ^b	(4.1) ^a (12.5) ^b	(6.7) ^a (100.0) ^b
N	49	27	20	24	120
	(40.8) ^b (100.0) ^a	(22.5) ^b (100.0) ^a	(16.6) ^b (100.0) ^a	(20.0) ^b (100.0) ^a	(100.0) ^a (100.0) ^b

Source: Same as Table 1
Note: Same as Table 1

Table 7. Barriers of educated unemployment (No./%)

Barriers	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Inadequate access to information	06	07	04	04	21
	(5.7) ^a (28.5) ^b	(10.6) ^a (33.3) ^b	(11.4) ^a (19.1) ^b	(7.1) ^a (19.1) ^b	(8.04) ^a (100.0) ^b
Not enough government jobs	14	09	01	02	26
	(13.4) ^a (53.8) ^b	(13.6) ^a (34.6) ^b	(2.8) ^a (3.8) ^b	(3.5) ^a (7.6) ^b	(9.96) ^a (100.0) ^b
Lack of soft skills	07	04	03	04	18
	(6.7) ^a (38.8) ^b	(6.1) ^a (22.2) ^b	(8.6) ^a (16.6) ^b	(7.1) ^a (22.2) ^b	(6.8) ^a (100.0) ^b
Less aware of job openings	36	19	10	20	85
	(34.6) ^a (42.3) ^b	(28.7) ^a (22.4) ^b	(28.5) ^a (11.7) ^b	(35.7) ^a (23.5) ^b	(32.5) ^a (100.0) ^b
Lack of good jobs	17	11	07	09	44
	(16.3) ^a (20.0) ^b	(16.6) ^a (12.9) ^b	(20.0) ^a (8.2) ^b	(16.1) ^a (10.5) ^b	(16.8) ^a (100.0) ^b
Lack of education	10	05	06	09	30
	(9.6) ^a (33.3) ^b	(7.5) ^a (16.6) ^b	(17.1) ^a (20.0) ^b	(16.1) ^a (30.0) ^b	(11.4) ^a (100.0) ^b
Lack of good guidance	10	06	03	02	21
	(9.6) ^a (47.6) ^b	(9.09) ^a (28.5) ^b	(8.5) ^a (14.2) ^b	(3.5) ^a (9.5) ^b	(8.04) ^a (100.0) ^b
Lack of work experience	04	05	01	06	16
	(3.8) ^a (25.0) ^b	(7.5) ^a (31.3) ^b	(2.8) ^a (6.3) ^b	(10.7) ^a (37.5) ^b	(6.1) ^a (100.0) ^b
N	104	66	35	56	261
	(39.8) ^b (100.0) ^a	(25.3) ^b (100.0) ^a	(13.4) ^b (100.0) ^a	(21.4) ^b (100.0) ^a	(100.0) ^b (100.0) ^a

Source: Same as Table 1
Note: Same as Table 1

Table 6 reveals that more than half of sampled youth perceived that the unemployment rate was very high (50.8%) and high (33.3%), followed by low (12.5%) and very low (4.1%) due to slow economic recovery. Unemployment was high in district Jammu compared to other districts of the Jammu region. The main barriers of educated unemployment include lack of education, job openings, soft skills, public sector jobs, and work experience with significant variation across the selected districts (see Table 7). These barriers persisted due to closed economy, reliance on government jobs, unorganized and unskilled workers in tourism sector, and use of traditional methods in agriculture including inadequate awareness of self-employment schemes. Table 8 reveals the expectations of sampled youth on prospective job opportunities in the next 5 years. Only 10.8% of them opined that employment is expected to increase due to investment in different sectors including tourism, while an equal proportion of them also reported that unemployment is likely to rapidly increase after abrogation of Article 370 due to indifferent approach towards the youth.

Table 8. Expectations of job opportunities in the next 5 years (No./%)

Expectations	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Increase	16	13	04	12	45
	(32.6) ^a	(48.1) ^a	(20.0) ^a	(50.0) ^a	(37.5) ^a
	(35.5) ^b	(28.8) ^b	(8.8) ^b	(26.6) ^b	(100.0) ^b
Decrease	03	04	04	02	13
	(6.1) ^a	(14.8) ^a	(20.0) ^a	(8.3) ^a	(10.8) ^a
	(23.1) ^b	(30.7) ^b	(30.7) ^b	(15.4) ^b	(100.0) ^b
Rapidly increase	01	02	01	02	06
	(2.04) ^a	(7.40) ^a	(5.0) ^a	(8.3) ^a	(5.0) ^a
	(16.6) ^b	(33.3) ^b	(16.6) ^b	(33.3) ^b	(100.0) ^b
Rapidly decrease	08	03	04	02	17
	(16.3) ^a	(11.1) ^a	(20.0) ^a	(8.3) ^a	(14.2) ^a
	(47.1) ^b	(17.6) ^b	(23.5) ^b	(11.7) ^b	(100.0) ^b
Cannot say	21	05	07	06	39
	(42.8) ^a	(18.5) ^a	(35.0) ^a	(25.0) ^a	(32.5) ^a
	(53.8) ^b	(12.8) ^b	(17.9) ^b	(15.4) ^b	(100.0) ^b
N	49	27	20	24	120
	(40.8) ^b	(22.5) ^b	(16.6) ^b	(20.0) ^b	(100.0) ^b
	(100.0) ^a	(100.0) ^a	(100.0) ^a	(100.0) ^a	(100.0) ^a

Source: Same as Table 1

Note: Same as Table 1

6.4 Educational and health expectations of youth

The majority of sampled youth have attained high educational qualifications. Table 9 reveals that nearly one-fourth were not satisfied with educational achievement before abrogation of the Article 370. Sampled youth expected improvement in educational facilities in the near future through more emphasis on practical skills, quality of libraries, modernize educational programs, use of modern teaching methods, market-oriented courses, better teachers and better educational environment (see Table 10). Table 11 reveals that more than two-thirds of sampled youth have reported inadequate availability of health facilities due to high cost, lack of specialist doctors, inaccessibility, inadequate awareness, lack of health infrastructure besides poor implementation of financial and social security and health measures. Table 12 reveals that nearly half of them expected an improvement in health facilities in near future and 8.3% of them expected no improvement in health facilities under new regime due to callous attitude of health administration and policymakers. The marginalized population remained discriminated compared to mainstream population, which required an end to discrimination of marginalized people, seek out marginalized choices, inclusion and wider support to

marginalized movements. About one-fourth of sampled youth expected that discrimination of marginalized sections can be reduced by supporting marginalized movements.

Table 9. Satisfaction regarding educational qualifications (No./%)

Expectations	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Yes	38	24	10	19	91
	(77.5) ^a (41.7) ^b	(88.8) ^a (26.4) ^b	(50.0) ^a (10.9) ^b	(79.7) ^a (20.8) ^b	(75.8) ^a (100.0) ^b
No	11	03	10	05	29
	(22.5) ^a (37.9) ^b	(11.2) ^a (10.3) ^b	(50.0) ^a (34.4) ^b	(20.8) ^a (17.2) ^b	(24.2) ^a (100.0) ^b
N	49	02	20	24	120
	(40.8) ^b (100.0) ^a	(1.6) ^b (100.0) ^a	(16.6) ^b (100.0) ^a	(20.0) ^b (100.0) ^a	(100.0) ^b (100.0) ^a

Source: Same as Table 1
Note: Same as Table 1

Table 10. Necessary things to improve educational institutions (No./%)

Improving educational institutions	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Focus more on practical skill	32	12	11	19	74
	(18.2) ^a (43.2) ^b	(11.6) ^a (16.2) ^b	(13.5) ^a (14.8) ^b	(20.4) ^a (25.6) ^b	(16.3) ^a (100.0) ^b
Improve quality of libraries	15	08	10	07	40
	(8.5) ^a (37.5) ^b	(7.7) ^a (20.0) ^b	(12.3) ^a (25.0) ^b	(7.5) ^a (17.5) ^b	(8.8) ^a (100.0) ^b
Modernize educational programmes	27	14	11	13	65
	(15.3) ^a (41.5) ^b	(13.5) ^a (21.5) ^b	(13.5) ^a (16.9) ^b	(13.9) ^a (20.0) ^b	(14.3) ^a (100.0) ^b
Use of modern teaching methods	21	19	11	16	67
	(11.9) ^a (31.3) ^b	(18.4) ^a (28.3) ^b	(13.5) ^a (16.4) ^b	(17.2) ^a (23.8) ^b	(14.7) ^a (100.0) ^b
Modernize content of courses	31	19	12	11	73
	(17.7) ^a (46.3) ^b	(18.4) ^a (28.3) ^b	(14.8) ^a (17.9) ^b	(11.8) ^a (16.4) ^b	(16.1) ^a (100.0) ^b
Better teachers	25	17	15	16	73
	(14.2) ^a (34.2) ^b	(16.5) ^a (23.3) ^b	(18.5) ^a (20.5) ^b	(17.2) ^a (21.9) ^b	(16.1) ^a (100.0) ^b
Better environment	25	14	11	11	61
	(14.2) ^a (40.9) ^b	(13.5) ^a (22.9) ^b	(13.5) ^a (18.0) ^b	(11.8) ^a (18.0) ^b	(13.4) ^a (100.0) ^b
N	176	103	81	93	453
	(38.8) ^b (100.0) ^a	(22.7) ^b (100.0) ^a	(17.8) ^b (100.0) ^a	(20.5) ^b (100.0) ^a	(100.0) ^b (100.0) ^a

Source: Same as Table 1
Note: Same as Table 1

Table 11. Problems with health facilities (No./%)

Problems	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Expensive	12	05	07	04	28
	(10.2) ^a	(9.6) ^a	(14.6) ^a	(10.2) ^a	(10.9) ^a
	(42.8) ^b	(17.8) ^b	(25.0) ^b	(14.2) ^b	(100.0) ^b
Lack of specialist doctors	18	08	08	10	44
	(15.4) ^a	(15.4) ^a	(16.7) ^a	(25.7) ^a	(17.1) ^a
	(40.9) ^b	(18.2) ^b	(18.2) ^b	(22.7) ^b	(100.0) ^b
Distance problems	20	06	07	06	39
	(17.1) ^a	(11.5) ^a	(14.6) ^a	(15.4) ^a	(15.2) ^a
	(51.3) ^b	(15.4) ^b	(17.9) ^b	(15.4) ^b	(100.0) ^b
Cost of medical service store	10	05	03	02	20
	(8.5) ^a	(9.6) ^a	(6.25) ^a	(5.1) ^a	(7.8) ^a
	(50.0) ^b	(25.0) ^b	(15.0)	(10.0) ^b	(100.0) ^b
Awareness problems	15	09	05	04	33
	(12.8) ^a	(17.3) ^a	(10.4) ^a	(10.2) ^a	(12.8) ^a
	(45.4) ^b	(27.3) ^b	(15.2) ^b	(12.1) ^b	(100.0) ^b
Formalities for registration	14	08	04	06	32
	(11.9) ^a	(15.4) ^a	(8.3) ^a	(15.4) ^a	(12.5) ^a
	(43.7) ^b	(25.0) ^b	(12.5) ^b	(18.7) ^b	(100.0) ^b
Lack of infrastructure	17	05	08	02	32
	(14.5) ^a	(9.6) ^a	(16.6) ^a	(5.1) ^a	(12.5) ^a
	(53.1) ^b	(15.6) ^b	(25.0) ^b	(6.25) ^b	(100.0) ^b
High expenses	11	06	06	05	28
	(9.6) ^a	(11.5) ^a	(12.5) ^a	(12.8) ^a	(10.9) ^a
	(34.4) ^b	(18.7) ^b	(18.7) ^b	(15.6) ^b	(100.0) ^b
N	117	52	48	39	256
	(45.7) ^b	(20.3) ^b	(18.7) ^b	(15.2) ^b	(100.0) ^b
	(100.0) ^a	(100.0) ^a	(100.0) ^a	(100.0) ^a	(100.0) ^a

Source: Same as Table 1

Note: Same as Table 1

Table 12. Expectations regarding improvement in health facilities (No./%)

Response	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Yes	20	08	16	15	59
	(40.8) ^a	(29.6) ^a	(80.0) ^a	(62.5) ^a	(49.2) ^a
	(33.8) ^b	(13.5) ^b	(27.1) ^b	(25.4) ^b	(100.0) ^b
No	05	03	02	-	10
	(10.2) ^a	(15.0) ^a	(10.0) ^a	-	(8.3) ^a
	(50.0) ^b	(30.0) ^b	(20.0) ^b	-	(100.0) ^b
Cannot say	24	16	02	09	51
	(48.9) ^a	(59.2) ^a	(10.0) ^a	(37.5) ^a	(42.5) ^a
	(47.1) ^b	(31.4) ^b	(3.9) ^b	(17.6) ^b	(100.0) ^b
N	49	27	20	24	120
	(40.8) ^b	(22.5) ^b	(16.6) ^b	(20.0) ^b	(100.0) ^b
	(100.0) ^a	(100.0) ^a	(100.0) ^a	(100.0) ^a	(100.0) ^a

Source: Same as Table 1

Note: Same as Table 1

6.5 Infrastructural and banking expectation of youth

Table 13 reveals that only a small proportion of sampled youth was satisfied with drinking water supply (17%) followed by social environment (15.4%), power supply (14.2%), transport facilities (12.6%), road construction (11.9%), education (11.9%), health (10.4%) and public administration (6.3%). Table 14 reveals that a significant proportion of them expected an improvement in the health sector (16.8%), followed by education infrastructure (16.5%), road construction (15.7%), industrial infrastructure (15.1%), renewable energy (12.7%), urban transport (9.6%), railways (7.02%) and airport infrastructure (6.26%) with variation across selected districts. Youth of district Jammu expected major improvement in industrial and transportation infrastructure, while the youth of district Kathua wanted a major improvement in the railway infrastructure, whereas, the youth of districts of Rajouri and Poonch expected an improvement in road construction. Table 15 reveals that the majority of sampled youth-rated the availability of banking facilities as good (60.8%). Major banking constraints included poor availability, lack of transparency, improper time management, bad customer services and loan issues with significant variation across selected districts (see Table 16). Table 17 reveals youth expectations regarding changes in availing banking services in the future focusing on transparency (32.4%) followed by proper time management (27.2%), cooperation from banking staff (24.8%) and consistency in transactions (16.4%).

Table 13. Satisfaction with basic facilities (No./%)

Facilities	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Drinking water facility	21 (16.1) ^a (31.3) ^b	21 (17.7) ^a (23.8) ^b	13 (17.8) ^a (19.4) ^b	17 (16.8) ^a (25.4) ^b	67 (17.0) ^a (100.0) ^b
Power supply	17 (13.1) ^a (30.3) ^b	13 (14.4) ^a (23.2) ^b	10 (13.6) ^a (17.8) ^b	16 (15.9) ^a (28.5) ^b	56 (14.2) ^a (100.0) ^b
Social environment	20 (15.3) ^a (32.7) ^b	15 (16.6) ^a (24.5) ^b	11 (15.1) ^a (18.0) ^b	15 (14.8) ^a (24.5) ^b	61 (15.4) ^a (100.0) ^b
Transport facilities	21 (16.1) ^a (42.0) ^b	11 (12.2) ^a (22.0) ^b	09 (12.3) ^a (18.0) ^b	09 (8.9) ^a (18.0) ^b	50 (12.6) ^a (100.0) ^b
Administration	09 (6.9) ^a (36.0) ^b	05 (5.5) ^a (20.0) ^b	05 (6.8) ^a (20.0) ^b	06 (5.9) ^a (24.0) ^b	25 (6.3) ^a (100.0) ^b
Road construction	17 (13.1) ^a (36.2) ^b	11 (12.2) ^a (23.4) ^b	07 (9.5) ^a (14.8) ^b	12 (11.9) ^a (25.5) ^b	47 (11.9) ^a (100.0) ^b
Education	13 (10.0) ^a (27.6) ^b	11 (12.2) ^a (23.4) ^b	08 (10.9) ^a (17.0) ^b	15 (14.8) ^a (31.9) ^b	47 (11.9) ^a (100.0) ^b
Health	12 (9.2) ^a (29.3) ^b	08 (8.8) ^a (19.5) ^b	10 (13.6) ^a (24.3) ^b	11 (10.9) ^a (26.8) ^b	41 (10.4) ^a (100.0) ^b
N	130 (32.9) ^b (100.0) ^a	90 (22.8) ^b (100.0) ^a	73 (18.5) ^b (100.0) ^a	101 (25.6) ^b (100.0) ^a	394 (100.0) ^b (100.0) ^a

Source: Same as Table 1
Note: Same as Table 1

Table 14. Necessary things to improve infrastructure (No./%)

Improving infrastructure	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Road construction	32 (15.2) ^a (38.5) ^b	19 (15.2) ^a (22.8) ^b	15 (18.1) ^a (18.1) ^b	17 (15.6) ^a (20.5) ^b	83 (15.7) ^a (100.0) ^b
Railways	13 (6.1) ^a (35.1) ^b	11 (8.8) ^a (29.7) ^b	05 (6.02) ^a (13.5) ^b	08 (7.3) ^a (21.6) ^b	37 (7.02) ^a (100.0) ^b
Airport infrastructure	13 (6.1) ^a (35.1) ^b	08 (6.4) ^a (21.6) ^b	05 (6.02) ^a (13.5) ^b	07 (6.4) ^a (18.9) ^b	33 (6.26) ^a (100.0) ^b
Education infrastructure	35 (16.6) ^a (40.2) ^b	22 (17.6) ^a (25.3) ^b	13 (15.6) ^a (14.9) ^b	17 (15.5) ^a (19.5) ^b	87 (16.50) ^a (100.0) ^b
Industrial infrastructure	35 (16.6) ^a (43.7) ^b	18 (14.4) ^a (22.5) ^b	11 (13.3) ^a (13.7) ^b	16 (14.6) ^a (20.0) ^b	80 (15.1) ^a (100.0) ^b
Renewable energy	26 (12.3) ^a (38.8) ^b	15 (12.0) ^a (22.4) ^b	11 (13.3) ^a (16.4) ^b	15 (13.7) ^a (22.4) ^b	67 (12.7) ^a (100.0) ^b
Health sector	37 (3.33) ^a (41.5) ^b	21 (16.8) ^a (23.5) ^b	15 (18.1) ^a (16.8) ^b	16 (14.6) ^a (17.9) ^b	89 (16.8) ^a (100.0) ^b
Transportation facilities	19 (9.04) ^a (37.2) ^b	11 (8.8) ^a (21.5) ^b	08 (9.6) ^a (15.6) ^b	13 (11.9) ^a (25.5) ^b	51 (9.6) ^a (100.0) ^b
N	210 (39.8) ^b (100.0) ^a	125 (23.7) ^b (100.0) ^a	83 (15.7) ^b (100.0) ^a	109 (20.6) ^b (100.0) ^a	527 (100.0) ^b (100.0) ^a

Source: Same as Table 1
Note: Same as Table 1

Table 15. Impression of banking facilities (No./%)

Response	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Good	37 (75.5) ^a (50.6) ^b	13 (48.1) ^a (17.8) ^b	09 (45.0) ^a (12.3) ^b	14 (58.3) ^a (19.2) ^b	73 (60.8) ^a (100.0) ^b
Bad	11 (22.4) ^a (30.5) ^b	10 (37.03) ^a (27.7) ^b	09 (45.0) ^a (25.0) ^b	06 (25.0) ^a (16.6) ^b	36 (30.0) ^a (100.0) ^b
Cannot say	01 (2.04) ^a (9.1) ^b	04 (14.8) ^a (36.4) ^b	02 (10.0) ^a (18.2) ^b	04 (16.6) ^a (36.4) ^b	11 (9.3) ^a (100.0) ^b
N	49 (40.8) ^b (100.0) ^a	27 (22.5) ^b (100.0) ^a	20 (16.6) ^b (100.0) ^a	24 (20.0) ^b (100.0) ^a	120 (100.0) ^b (100.0) ^a

Source: Same as Table 1
Note: Same as Table 1

Table 16. Constraints faced in availing banking services (No./%)

Constraints	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Poor availability of services	07 (33.3) ^a (38.8) ^b	03 (10.0) ^a (16.6) ^b	04 (18.1) ^a (22.2) ^b	04 (14.8) ^a (22.2) ^b	18 (18.0) ^a (100.0) ^b
Lack of consistency	04 (19.04) ^a (33.3) ^b	03 (10.0) ^a (25.0) ^b	01 (4.5) ^a (8.3) ^b	04 (14.8) ^a (33.3) ^b	12 (12.0) ^a (100.0) ^b
Lack of transparency	03 (14.2) ^a (18.7) ^b	05 (16.6) ^a (31.2) ^b	04 (18.1) ^a (25.0) ^b	04 (14.8) ^a (25.0) ^b	16 (16.3) ^a (100.0) ^b
Improper time management	03 (14.2) ^a (16.6) ^b	05 (16.6) ^a (27.7) ^b	05 (22.7) ^a (27.7) ^b	05 (18.5) ^a (27.7) ^b	18 (18.0) ^a (100.0) ^b
Large over dues	-	03 (10.0) ^a (33.3) ^b	03 (13.6) ^a (33.3) ^b	03 (11.1) ^a (33.3) ^b	09 (9.0) ^a (100.0) ^b
Bad customer service	02 (9.5) ^a (15.4) ^b	05 (16.6) ^a (38.5) ^b	04 (18.1) ^a (30.7) ^b	02 (7.40) ^a (15.4) ^b	13 (13.0) ^a (100.0) ^b
Loan issues	02 (9.5) ^a (14.3) ^b	06 (20.0) ^a (42.8) ^b	01 (4.5) ^a (7.2) ^b	05 (18.5) ^a (35.7) ^b	14 (14.0) ^a (100.0) ^b
N	21 (21.0) ^b (100.0) ^a	30 (30.0) ^b (100.0) ^a	22 (22.0) ^b (100.0) ^a	27 (27.0) ^b (100.0) ^a	100 (100.0) ^b (100.0) ^a

Source: Same as Table 1

Note: Same as Table 1

Table 17. Expectations regarding banking services in near future (No./%)

Changes	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Transparency	35 (37.2) ^a (43.2) ^b	15 (27.3) ^a (18.5) ^b	15 (32.6) ^a (18.5) ^b	16 (28.1) ^a (19.7) ^b	81 (32.4) ^a (100.0) ^b
Consistency in transactions	11 (11.7) ^a (26.8) ^b	09 (16.4) ^a (21.9) ^b	10 (21.7) ^a (24.4) ^b	11 (19.3) ^a (26.8) ^b	41 (16.4) ^a (100.0) ^b
Proper time management	25 (26.5) ^a (36.7) ^b	19 (34.5) ^a (27.9) ^b	09 (19.5) ^a (13.2) ^b	15 (26.3) ^a (22.1) ^b	68 (27.2) ^a (100.0) ^b
Cooperation from banking staff	23 (24.4) ^a (37.1) ^b	12 (21.8) ^a (19.3) ^b	12 (26.1) ^a (19.3) ^b	15 (26.3) ^a (24.2) ^b	62 (24.8) ^a (100.0) ^b
N	94 (37.3) ^b (100.0) ^a	55 (21.8) ^b (100.0) ^a	46 (18.3) ^b (100.0) ^a	57 (22.6) ^b (100.0) ^a	252 (100.0) ^b (100.0) ^a

Source: Same as Table 1

Note: Same as Table 1

6.6 Expectations of economic performance

Table 18. Rating of Jammu and Kashmir as a poor state (No./%)

Response	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Yes	16	11	08	07	42
	(32.6) ^a (38.1) ^b	(40.7) ^a (26.2) ^b	(40.0) ^a (19.0) ^b	(29.7) ^a (16.6) ^b	(35.0) ^a (100.0) ^b
No	27	11	08	11	57
	(56.1) ^a (47.4) ^b	(40.7) ^a (19.3) ^b	(40.0) ^a (14.0) ^b	(45.8) ^a (19.3) ^b	(47.5) ^a (100.0) ^b
Cannot say	06	05	04	06	21
	(0.6) ^a (28.5) ^b	(18.5) ^a (23.3) ^b	(20.0) ^a (19.0) ^b	(25.0) ^a (28.5) ^b	(17.5) ^a (100.0) ^b
N	49	27	20	24	120
	(40.8) ^b (100.0) ^a	(22.5) ^b (100.0) ^a	(16.6) ^b (100.0) ^a	(20.0) ^b (100.0) ^a	(100.0) ^b (100.0) ^a

Source: Same as Table 1
Note: Same as Table 1

Table 19. Ways to reduce poverty in near future (No./%)

Ways	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Literacy	10	04	05	05	24
	(11.2) ^a (41.6) ^b	(7.4) ^a (16.6) ^b	(11.9) ^a (20.8) ^b	(13.8) ^a (20.8) ^b	(20.0) ^a (100.0) ^b
Training	08	04	02	05	19
	(8.9) ^a (42.1) ^b	(7.4) ^a (21.0) ^b	(4.7) ^a (10.5) ^b	(13.8) ^a (26.3) ^b	(15.8) ^a (100.0) ^b
Education	09	07	06	05	27
	(10.1) ^a (33.3) ^b	(12.9) ^a (25.9) ^b	(14.2) ^a (22.2) ^b	(13.8) ^a (18.5) ^b	(22.5) ^a (100.0) ^b
Housing facilities	08	05	02	03	18
	(8.9) ^a (44.4) ^b	(9.2) ^a (27.7) ^b	(4.7) ^a (11.1) ^b	(8.3) ^a (16.6) ^b	(15.0) ^a (100.0) ^b
Health facilities	10	07	04	05	26
	(11.2) ^a (38.4) ^b	(12.9) ^a (26.9) ^b	(9.5) ^a (15.4) ^b	(13.8) ^a (19.2) ^b	(21.7) ^a (100.0) ^b
Income and employment supporter	12	08	06	02	28
	(13.4) ^a (42.8) ^b	(14.8) ^a (28.5) ^b	(14.2) ^a (21.4) ^b	(5.5) ^a (7.1) ^b	(23.3) ^a (100.0) ^b
Create jobs	11	08	05	07	31
	(12.3) ^a (35.4) ^b	(14.8) ^a (25.8) ^b	(11.9) ^a (16.1) ^b	(19.4) ^a (22.5) ^b	(25.8) ^a (100.0) ^b
Access to credit	06	05	04	01	16
	(6.7) ^a (37.5) ^b	(9.2) ^a (31.2) ^b	(4.7) ^a (25.0) ^b	(2.7) ^a (6.2) ^b	(13.3) ^a (100.0) ^b
Provide subsidies	09	02	04	01	16
	(10.1) ^a (56.2) ^b	(3.7) ^a (12.5) ^b	(4.7) ^a (25.0) ^b	(2.7) ^a (6.25) ^b	(13.3) ^a (100.0) ^b
Minimum wage laws	06	04	04	02	16
	(6.7) ^a (37.5) ^b	(7.4) ^a (25.0) ^b	(4.7) ^a (25.0) ^b	(5.5) ^a (12.5) ^b	(13.3) ^a (100.0) ^b
N	89	54	42	36	221
	(40.3) ^b (100.0) ^a	(24.4) ^b (100.0) ^a	(19.0) ^b (100.0) ^a	(16.3) ^b (100.0) ^a	(100.0) ^b (100.0) ^a

Source: Same as Table 1
Note: Same as Table 1

Table 18 reveals that more than one-third of sampled youth-rated Jammu and Kashmir as a poor state while 47.5% rated otherwise and 17.5% of them were indifferent. Poverty remained the main cause of low economic growth, which needs to be addressed through better education and training, housing, health, greater income and employment support, access to credit, subsidies and better minimum wages (see Table 19). The majority of sampled youth (82.5%) reported Jammu and Kashmir as the most corrupt (see Table 20). The Article 370 was the root cause of corruption and the biggest hurdle for industrial development and other development projects in Jammu and Kashmir. Table 21 reveals that sampled youth expected to reduce corruption in the future through greater transparency (34.5%) followed by empowering citizens (21.01%), strong punitive measures (16.2%), reducing horizontal inequalities (36.7%) and reforming finance management (13.2%).

Table 20. Rating of Jammu and Kashmir as a corrupt State (No./%)

Response	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Yes	43	22	16	18	99
	(87.7) ^a (43.4) ^b	(81.4) ^a (22.2) ^b	(80.0) ^a (16.2) ^b	(75.0) ^a (18.2) ^b	(82.5) ^a (100.0) ^b
No	06	05	04	06	21
	(12.3) ^a (28.5) ^b	(18.5) ^a (23.8) ^b	(20.0) ^a (19.0) ^b	(25.0) ^a (28.5) ^b	(17.5) ^a (100.0) ^b
N	49	27	20	24	120
	(40.8) ^b (100.0) ^a	(22.5) ^b (100.0) ^a	(16.6) ^b (100.0) ^a	(20.0) ^b (100.0) ^a	(100.0) ^b (100.0) ^a

Source: Same as Table 1
Note: Same as Table 1

Table 21. Ways to reduce corruption in Jammu and Kashmir (No./%)

Ways	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Transparency	42	23	17	20	102
	(35.0) ^a (41.2) ^b	(35.3) ^a (22.5) ^b	(33.3) ^a (16.6) ^b	(33.8) ^a (19.6) ^b	(34.5) ^a (100.0) ^b
Empower citizens	24	15	10	13	62
	(20.0) ^a (38.7) ^b	(23.1) ^a (24.2) ^b	(19.6) ^a (16.1) ^b	(22.03) ^a (20.9) ^b	(21.01) ^a (100.0) ^b
Reform finance management	16	12	06	05	39
	(13.3) ^a (41.0) ^b	(18.4) ^a (30.7) ^b	(11.7) ^a (15.4) ^b	(8.4) ^a (12.8) ^b	(13.2) ^a (100.0) ^b
Strong punitive measures	22	08	09	09	48
	(18.3) ^a (45.8) ^b	(12.3) ^a (16.6) ^b	(17.6) ^a (18.7) ^b	(15.2) ^a (18.7) ^b	(16.2) ^a (100.0) ^b
Reducing horizontal inequalities	16	07	09	12	44
	(13.3) ^a (36.4) ^b	(10.7) ^a (15.9) ^b	(17.6) ^a (20.4) ^b	(20.3) ^a (27.3) ^b	(36.7) ^a (100.0) ^b
N	120	65	51	59	295
	(40.6) ^b (100.0) ^a	(22.0) ^b (100.0) ^a	(17.3) ^b (100.0) ^a	(20.0) ^b (100.0) ^a	(100.0) ^b (100.0) ^a

Source: Same as Table 1
Note: Same as Table 1

6.7 Expectations of youth violence

Table 22. Rating of youth involvement in violence (No./%)

Response	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Yes	40	15	13	13	81
	(81.6) ^a (49.4) ^b	(55.5) ^a (18.5) ^b	(65.0) ^a (16.0) ^b	(54.7) ^a (16.0) ^b	(67.5) ^a (100.0) ^b
No	04	06	06	03	19
	(8.7) ^a (21.1) ^b	(22.20) ^a (31.5) ^b	(30.0) ^a (31.5) ^b	(12.5) ^a (15.7) ^b	(15.8) ^a (100.0) ^b
Cannot say	05	06	01	08	20
	(10.2) ^a (25.0) ^b	(22.2) ^a (30.0) ^b	(5.0) ^a (5.0) ^b	(33.3) ^a (40.0) ^b	(16.7) ^a (100.0) ^b
N	49	27	20	24	120
	(40.8) ^b (100.0) ^a	(22.5) ^b (100.0) ^a	(16.6) ^b (100.0) ^a	(20.0) ^b (100.0) ^a	(100.0) ^b (100.0) ^a

Source: Same as Table 1
Note: Same as Table 1

Table 23. Reasons for youth involvement in violence (No./%)

Reasons	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Widespread corruption	28	11	08	11	58
	(19.5) ^a (48.3) ^b	(15.7) ^a (18.9) ^b	(22.8) ^a (13.7) ^b	(21.2) ^a (18.9) ^b	(15.7) ^a (100.0) ^b
Unequal access to relief	04	03	-	05	12
	(2.7) ^a (33.3) ^b	(4.2) ^a (25.0) ^b	-	(9.6) ^a (41.6) ^b	(3.9) ^a (100.0) ^b
Unequal access to developmental assistance	06	03	01	05	15
	(4.1) ^a (40.0) ^b	(4.2) ^a (20.0) ^b	(2.8) ^a (6.6) ^b	(9.6) ^a (33.3) ^b	(4.9) ^a (100.0) ^b
Exclusion in education	15	09	03	06	33
	(10.5) ^a (45.4) ^b	(12.8) ^a (27.3) ^b	(8.6) ^a (9.1) ^b	(11.5) ^a (18.2) ^b	(10.9) ^a (100.0) ^b
Exclusion in employment	20	11	07	05	43
	(13.9) ^a (46.5) ^b	(15.7) ^a (25.5) ^b	(20.0) ^a (16.3) ^b	(9.6) ^a (11.6) ^b	(14.2) ^a (100.0) ^b
Unequal access to social services	14	02	04	04	24
	(9.7) ^a (58.3) ^b	(2.8) ^a (8.3) ^b	(11.4) ^a (16.6) ^b	(7.6) ^a (16.6) ^b	(7.9) ^a (100.0) ^b
Lack of jobs	26	16	10	07	59
	(18.1) ^a (44.0) ^b	(22.8) ^a (27.1) ^b	(28.5) ^a (16.9) ^b	(13.5) ^a (11.8) ^b	(19.5) ^a (100.0) ^b
Restriction on cultural and social practices	13	05	02	03	23
	(9.0) ^a (56.5) ^b	(7.1) ^a (21.7) ^b	(5.7) ^a (8.6) ^b	(5.7) ^a (13.0) ^b	(7.6) ^a (100.0) ^b
Economic security	17	10	02	06	35
	(11.8) ^a (48.5) ^b	(14.3) ^a (28.5) ^b	(5.7) ^a (5.7) ^b	(11.5) ^a (17.1) ^b	(11.5) ^a (100.0) ^b
N	143	70	35	52	302
	(47.3) ^a (100.0) ^b	(23.2) ^a (100.0) ^b	(11.5) ^a (100.0) ^b	(17.2) ^a (100.0) ^b	(100.0) ^a (100.0) ^b

Source: Same as Table 1
Note: Same as Table 1

Table 22 reveals that more than two-thirds of sampled youth confirmed youth's involvement in violence, while 15.8% of them disagreed on this. The perceived reasons for youth involvement in violence included lack of jobs, unequal access to relief and developmental assistance, exclusion from education and employment, unequal access to social services, widespread corruption, restriction on cultural and social practices and economic security (see Table 23). Table 24 reveals that sampled youth expected reduction in youth violence after the abrogation of Article 370 through better employment opportunities (15.7%), inclusive education (12.1%), neutral and fair media (11.3%), better governance and political institutions (10.5%), economic security and reduced corruption (10.1%) and skill development programs (8.1%). Sampled youth were also aware of youth training schemes including skill development and entrepreneurship programs, but with considerably low utilization due to implementation apathy. However, about 40% of them expected better utilization of youth training schemes with robust implementation of these schemes after abrogation Article 370. About one-third of youth were aware of self-employment schemes and the level of awareness was reasonably high from Jammu district than other selected districts. More than half of sampled youth expected significant improvement in self-employment schemes in near future.

Table 24. Ways to reduce youth violence after abrogation of Article 370 (No./%)

Ways	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
By providing employment opportunities	18	08	07	06	39
	(20.6) ^a	(8.7) ^a	(22.6) ^a	(15.7) ^a	(15.7) ^a
	(46.2) ^b	(20.5) ^b	(17.9) ^b	(15.4) ^b	(100.0) ^b
By providing skill development programmes	07	04	03	06	20
	(8.04) ^a	(4.3) ^a	(9.6) ^a	(15.7) ^a	(8.1) ^a
	(35.0) ^b	(20.0) ^b	(15.0) ^b	(30.0) ^b	(100.0) ^b
Neutral and fair media	11	07	06	04	28
	(12.6) ^a	(7.6) ^a	(19.4) ^a	(10.5) ^a	(11.3) ^a
	(39.3) ^b	(25.0) ^b	(21.4) ^b	(14.2) ^b	(100.0) ^b
Established well governed political institution	12	03	04	07	26
	(13.7) ^a	(3.3) ^a	(12.9) ^a	(18.4) ^a	(10.5) ^a
	(46.2) ^b	(11.5) ^b	(15.4) ^b	(26.9) ^b	(100.0) ^b
Inclusion in education	14	06	05	05	30
	(16.1) ^a	(6.5) ^a	(16.1) ^a	(13.2) ^a	(12.1) ^a
	(46.6) ^b	(20.0) ^b	(16.6) ^b	(16.6) ^b	(100.0) ^b
Economic security	11	06	02	06	25
	(12.6) ^a	(6.5) ^a	(6.4) ^a	(15.7) ^a	(10.1) ^a
	(44.0) ^b	(24.0) ^b	(8.0) ^b	(24.0) ^b	(100.0) ^b
Need to address the issues of corruption	14	03	04	04	25
	(16.1) ^a	(3.3) ^a	(12.9) ^a	(10.5) ^a	(10.1) ^a
	(56.0) ^b	(12.0) ^b	(16.0) ^b	(16.0) ^b	(100.0) ^b
N	87	91	31	38	247
	(35.2) ^b	(36.8) ^b	(12.5) ^b	(15.3) ^b	(100.0) ^b
	(100.0) ^a	(100.0) ^a	(100.0) ^a	(100.0) ^a	(100.0) ^a

Source: Same as Table 1

Note: Same as Table 1

6.8 Expectation of tourism development

About 79.2% of sample youth reported a very high scope of tourism development in Jammu and Kashmir. Table 25 reveals that more than half of sampled youth expected flourishing tourism industry in coming years due to revocation of the Article 370 due to greater private investment in tourism infrastructure. Table 26 reveals that tourism generates more income (17.8%), creates more jobs (16.7%), provides more business for local people (16.1%), improve the standard of

living (13.8%), attract more investment (13.1%), diversify households (9.9%), support museums and heritage sites (6.1%) and generate foreign exchange earnings (6.1%). Sampled youth expected high tourism development in near future with robust infrastructure development and compatible policies. The government is expected to provide the necessary infrastructure, transport facilities, tourism policies, financial investment, parking facilities, and restaurants at tourist places for the speedier development of the tourism industry.

Table 25. Expectations about flourishing of tourism industry (No./%)

Expectations	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Same	05	06	03	02	16
	(10.2) ^a (31.3) ^b	(22.2) ^a (37.5) ^b	(15.0) ^a (18.7) ^b	(8.3) ^a (12.5) ^b	(13.3) ^a (100.0) ^b
Improve	26	13	15	12	66
	(53.1) ^a (39.4) ^b	(48.1) ^a (19.6) ^b	(75.0) ^a (22.7) ^b	(50.0) ^a (18.2) ^b	(55.0) ^a (100.0) ^b
Decline	02	01	-	02	05
	(4.1) ^a (40.0) ^b	(3.7) ^a (20.0) ^b	-	(8.3) ^a (40.0) ^b	(4.2) ^a (100.0) ^b
Cannot say	16	07	02	08	33
	(32.6) ^a (48.5) ^b	(25.9) ^a (21.2) ^b	(10.0) ^a (6.1) ^b	(33.3) ^a (24.2) ^b	(27.5) ^a (100.0) ^b
N	49	27	20	24	120
	(40.8) ^b (100.0) ^a	(22.5) ^b (100.0) ^a	(16.6) ^b (100.0) ^a	(20.0) ^b (100.0) ^a	(100.0) ^b (100.0) ^a

Source: Same as Table 1
Note: Same as Table 1

Table 26. Contribution of tourism (No./%)

Contribution	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Created more jobs	32	17	14	16	79
	(16.6) ^a (40.5) ^b	(15.8) ^a (21.5) ^b	(18.9) ^a (17.7) ^b	(16.5) ^a (20.2) ^b	(16.7) ^a (100.0) ^b
Attract more investment	20	14	12	16	62
	(10.4) ^a (32.2) ^b	(13.1) ^a (22.5) ^b	(16.2) ^a (19.3) ^b	(16.5) ^a (25.8) ^b	(13.1) ^a (100.0) ^b
Provide more business for local people	33	18	07	18	76
	(17.1) ^a (43.4) ^b	(16.8) ^a (23.6) ^b	(9.4) ^a (9.2) ^b	(18.5) ^a (23.6) ^b	(16.1) ^a (100.0) ^b
Support museums and heritage site	12	06	06	05	29
	(6.2) ^a (41.4) ^b	(5.6) ^a (20.6) ^b	(8.1) ^a (20.6) ^b	(5.1) ^a (17.2) ^b	(6.1) ^a (100.0) ^b
Diversified households and community livelihood choices and opportunities	19	13	07	08	47
	(9.8) ^a (40.4) ^b	(12.1) ^a (27.6) ^b	(9.4) ^a (14.8) ^b	(8.2) ^a (17.0) ^b	(9.9) ^a (100.0) ^b
Generate more income	33	19	16	16	84
	(17.1) ^a (39.3) ^b	(17.7) ^a (22.6) ^b	(21.6) ^a (19.0) ^b	(16.5) ^a (19.0) ^b	(17.8) ^a (100.0) ^b
Improvement in the standard of living	30	14	08	13	65
	(15.5) ^a (46.2) ^b	(13.1) ^a (21.5) ^b	(10.8) ^a (12.3) ^b	(13.4) ^a (20.0) ^b	(13.8) ^a (100.0) ^b
Foreign exchange earnings	14	06	04	05	29
	(7.2) ^a (48.3) ^b	(5.6) ^a (20.6) ^b	(5.4) ^a (13.7) ^b	(5.1) ^a (17.2) ^b	(6.1) ^a (100.0) ^b
N	193	103	74	97	471
	(40.9) ^b (100.0) ^a	(22.7) ^b (100.0) ^a	(15.7) ^b (100.0) ^a	(20.5) ^b (100.0) ^a	(100.0) ^b (100.0) ^a

Source: Same as Table 1
Note: Same as Table 1

6.9 Expectation of horticulture and handicrafts development

Table 27. Contribution of horticulture sector in the economy (No./%)

Contribution	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Raise income level	20 (13.9) ^a (37.0) ^b	11 (15.1) ^a (20.3) ^b	11 (19.2) ^a (20.3) ^b	12 (19.0) ^a (22.2) ^b	54 (16.1) ^a (100.0) ^b
Generate employment	29 (20.3) ^a (47.5) ^b	14 (19.2) ^a (22.9) ^b	08 (14.0) ^a (13.1) ^b	10 (15.8) ^a (16.4) ^b	61 (18.2) ^a (100.0) ^b
Alleviate poverty	20 (13.9) ^a (45.4) ^b	10 (13.6) ^a (22.7) ^b	06 (10.5) ^a (13.6) ^b	08 (12.6) ^a (18.2) ^b	44 (13.1) ^a (100.0) ^b
Export promotion	20 (13.9) ^a (37.7) ^b	09 (12.3) ^a (16.9) ^b	13 (22.8) ^a (24.5) ^b	11 (17.5) ^a (20.7) ^b	53 (15.7) ^a (100.0) ^b
Provides food and nutritional secure	23 (16.1) ^a (43.4) ^b	11 (15.1) ^a (20.7) ^b	09 (15.7) ^a (16.9) ^b	10 (15.8) ^a (18.8) ^b	53 (15.7) ^a (100.0) ^b
Maintain ecological balance	17 (11.8) ^a (45.9) ^b	09 (12.3) ^a (24.3) ^b	05 (8.7) ^a (13.5) ^b	06 (9.5) ^a (16.2) ^b	37 (11.0) ^a (100.0) ^b
Provides raw materials	14 (9.7) ^a (41.2) ^b	09 (12.3) ^a (26.5) ^b	05 (8.7) ^a (14.7) ^b	06 (9.5) ^a (17.6) ^b	34 (10.1) ^a (100.0) ^b
N	143 (42.5) ^b (100.0) ^a	73 (21.7) ^b (100.0) ^a	57 (16.9) ^b (100.0) ^a	63 (18.7) ^b (100.0) ^a	336 (100.0) ^b (100.0) ^a

Source: Same as Table 1

Note: Same as Table 1

Table 28. Ways to boost horticulture sector (No./%)

Ways	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Transportation	26 (19.8) ^a (41.9) ^b	16 (22.8) ^a (25.8) ^b	09 (15.3) ^a (14.5) ^b	11 (15.4) ^a (17.7) ^b	62 (18.7) ^a (100.0) ^b
Storage facilities	29 (22.1) ^a (43.3) ^b	14 (20.0) ^a (20.8) ^b	11 (18.6) ^a (16.4) ^b	13 (18.3) ^a (19.4) ^b	67 (20.2) ^a (100.0) ^b
Skilled labour	27 (20.6) ^a (38.0) ^b	12 (17.1) ^a (16.9) ^b	12 (20.3) ^a (16.9) ^b	20 (28.2) ^a (28.2) ^b	71 (21.4) ^a (100.0) ^b
Market strategy	28 (21.4) ^a (37.3) ^b	16 (22.8) ^a (21.3) ^b	16 (27.1) ^a (21.3) ^b	15 (21.1) ^a (20.0) ^b	75 (22.6) ^a (100.0) ^b
Finance	21 (16.0) ^a (28.0) ^b	12 (17.1) ^a (16.0) ^b	11 (18.6) ^a (14.6) ^b	12 (16.9) ^a (16.0) ^b	56 (16.9) ^a (100.0) ^b
N	131 (39.5) ^b (100.0) ^a	70 (21.1) ^b (100.0) ^a	59 (17.8) ^b (100.0) ^a	71 (21.4) ^b (100.0) ^a	331 (100.0) ^b (100.0) ^a

Source: Same as Table 1

Note: Same as Table 1

Horticulture sector plays an important role in the development of Jammu and Kashmir. Horticulture sector generates significant employment, increases income level, promotes exports, alleviates poverty and maintains ecological balance (see Table 27). Sampled youth argued that government should improve transportation facilities and storage facilities including supply of skilled labor and finance for horticulture development (see Table 28). More than half of sampled youth rate expected increase in the contribution of handicrafts sector in near future for which the problems of lack of skilled workers, low availability of capital, poor infrastructure, and absence of marketing intelligence should be addressed on priority (see Table 29). Besides, product marketing, financial assistance, interest free loan, and handicrafts clusters should be provided.

Table 29. Contribution of handicrafts to economy (No./%)

Contribution	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Low	14	05	06	04	29
	(35.0) ^a	(20.8) ^a	(46.2) ^a	(25.0) ^a	(31.2) ^a
	(48.3) ^b	(17.2) ^b	(20.6) ^b	(13.7) ^b	(100.0) ^b
Moderate	21	15	06	09	51
	(52.5) ^a	(62.5) ^a	(46.2) ^a	(56.2) ^a	(54.8) ^a
	(41.2) ^b	(29.4) ^b	(11.7) ^b	(17.6) ^b	(100.0) ^b
High	05	04	01	03	13
	(12.5) ^a	(16.6) ^a	(7.6) ^a	(18.7) ^a	(13.9) ^a
	(38.4) ^b	(30.7) ^b	(7.6) ^b	(23.1) ^b	(100.0) ^b
N	40	24	13	16	93
	(43.0) ^b	(25.8) ^b	(13.9) ^b	(17.2) ^b	(100.0) ^b
	(100.0) ^a	(100.0) ^a	(100.0) ^a	(100.0) ^a	(100.0) ^a

Source: Same as Table 1

Note: Same as Table 1

Table 30. Ways to improve the performance of handicrafts sector (No./%)

Ways	Districts				
	Jammu	Kathua	Rajouri	Poonch	N
Product marketing	21	15	11	05	52
	(16.2) ^a	(21.1) ^a	(21.5) ^a	(9.6) ^a	(17.1) ^a
	(40.4) ^b	(28.8) ^b	(21.2) ^b	(9.6) ^b	(100.0) ^b
Financial assistance	23	12	08	10	61
	(17.6) ^a	(16.9) ^a	(15.6) ^a	(19.2) ^a	(20.1) ^a
	(37.7) ^b	(19.6) ^b	(13.1) ^b	(16.3) ^b	(100.0) ^b
Interest free loan	21	09	08	10	48
	(16.2) ^a	(12.6) ^a	(15.6) ^a	(19.2) ^a	(15.7) ^a
	(43.7) ^b	(18.7) ^b	(16.6) ^b	(20.8) ^b	(100.0) ^b
Establish clusters of Handicrafts	33	17	14	13	77
	(25.4) ^a	(23.9) ^a	(27.4) ^a	(25.0) ^a	(25.3) ^a
	(42.8) ^b	(22.1) ^b	(18.2) ^b	(16.8) ^b	(100.0) ^b
Skilled labour	32	18	10	14	74
	(24.6) ^a	(25.3) ^a	(19.6) ^a	(26.9) ^a	(24.3) ^a
	(43.2) ^b	(24.3) ^b	(13.5) ^b	(18.9) ^b	(100.0) ^b
N	130	71	51	52	304
	(42.7) ^b	(23.3) ^b	(16.7) ^b	(17.1) ^b	(100.0) ^b
	(100.0) ^a	(100.0) ^a	(100.0) ^a	(100.0) ^a	(100.0) ^a

Source: Same as Table 1

Note: Same as Table 1

6.10 Expectation of economic recovery

There are different ways to start economic recovery, which include revenue mobilization, trade, investment, local participation, reduction in corruption, transparency, infrastructure development, agriculture reforms, and development of handicrafts and horticulture. The role of the Central government to start economic recovery is emphasized by large proportion of sampled youth. Besides, proper policy and planning, policy reforms, economic management, public expenditure and private investment are essential for speedier economic recovery. Health, education, trade, banking, agriculture, industry, transport, power, handicrafts, tourism and renewable energy should be adequately focused for economic recovery. It has been emphasized that people participation in development of Jammu and Kashmir is sine qua non for economic recovery after abrogation of the Article 370. However, participatory economic recovery is not possible without addressing the challenges of inadequate public awareness, lack of social capital and trust of local people. Investment has been considered as an important determining factor in economic recovery. The revocation of Article 370 will allow the private sector to invest in different sectors and opens up the opportunities in pharmaceuticals, leather, education, health and information technology. Significant investment is needed for development of tourism, businesses, educational institutions, hospitals, roads, railways, industry and agriculture for overall prosperity and growth.

7. Conclusion and policy implications

From the decades, the economy of Jammu and Kashmir was considered as backward as it lacks economic and social development. This becomes one of the reasons for the revocation of special status of Jammu and Kashmir. The chief characteristics of economic backwardness of Jammu and Kashmir include the predominance of the agriculture sector, high birthrate, debilitated infrastructure, scattered population, low degree of urbanization, widespread illiteracy, corruption, abysmal mass poverty, institutional decay, Inequality, exclusion, low level of investment, low-income generation, natural disasters, poor connectivity, mountainous and remote area, inhospitable terrain, poor policy design, militancy, and economic mismanagement. Article 370 was abrogated by the Government of India on the fifth of August 2019 in light of fact that this was considered as the primary reason behind the economic backwardness Jammu and Kashmir. Article 370 restricted the economy of Jammu and Kashmir to grow compared to other Indian states. For instance, Jammu and Kashmir failed to attract much needed private and foreign investment specifically in education, health, horticulture, handicrafts and tourism. Economic reforms have not been initiated and even extended to Jammu and Kashmir. The economy was highly gripped by widespread corruption, poverty, poor accountability, prevailing horizontal inequalities. Agriculture and industrial sectors remained underdeveloped. Youth violence, unemployment, and terrorism were pervasive. The development programs of the Government of India were not properly implemented. All these factors denied Jammu and Kashmir the benefits of robust economic growth in India in recent years. Therefore, the Government of India abrogated Article 370 in order to boost up the economy of Jammu and Kashmir by allowing the private investment in education, health, and tourism with the expectation that it will usher new opportunities of economic growth in Jammu and Kashmir, which may generate much needed employment and ameliorate the livelihoods of the masses.

The study reveals that youth participation in economic recovery is vital to give right direction to the economy specifically since the revocation of special status of Jammu and Kashmir. The developmental aspirations of the youth focused on agriculture reforms, investment in manufacturing, transportation, health, education, infrastructure, banking, and transparency in all development planning and implementation. Youth education and training and self-employment including the development of tourism, horticulture and handicrafts sectors were prioritized for economic recovery during the post-abrogation of Article 370. Addressing persistently high unemployment rate in Jammu and Kashmir has been ranked as one of the top priority area for economic recovery. There is need to rejuvenate the sick industrial units for creating sustained employment opportunities for youth. Tourism, handicrafts and horticulture sectors should be developed to reduce poverty, promote exports and generate employment for the youth through substantial funding from the Central government and private sector.

Investment in the manufacturing sector should focus on the promotion and development of agro-processing, pharmaceuticals, industry, textiles, films, motorcycles, and electronics, besides other small scale enterprises. The availability, accessibility, affordability and quality of health services should be improved substantially to provide high-

quality preventive and corrective measures. The existing education sector should be strengthened to provide quality education to the youth and address the gaps between curriculum and industry demand to unlock multiple employment opportunities. Holistic growth and expansion of handicrafts and horticulture should be achieved. Handicrafts clusters should be developed throughout the region. Horticultural infrastructure such as proper market facilities, transportation, storage facilities, and skilled labor should be promoted. There is a need to involve the local community including youth in development planning and decision making for ensuring accountability and transparency in economic recovery of Jammu and Kashmir.

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Appendix

Economic recovery of Jammu and Kashmir: A study of youth's aspirations and expectations *Respondent's questionnaire*

Note: You are requested to please express your perceptions regarding economic recovery of Jammu and Kashmir under new regime after abrogation of article 370.

Thanks in anticipation for your valuable contribution.

1. Personal information of youth

Table 1. Personal information of youth

Personal information of youth					
1. Respondent name					
2. District					
3. Residence					
4. Gender	(a) Female	(b) Male			
5. Religion	(a) Hindu	(b) Muslim	(c) Sikh	(d) Christian	(e) Any other
6. Faculty	(a) Arts	(b) Commerce	(c) Science	(d) Law	(e) Any other
7. Age	(a) 20-25	(b) 25-30	(c) 30-35	(d) Above 35	
8. Educational qualification	(a) Graduate	(b) Post graduate	(c) M. Phil	(d) Ph. D	(e) Any other

2. Perceptions of youth on economic recovery

Table 2. State domestic product

State domestic product		
1. Do you know what is State Domestic Product (SDP)?	(a) Yes	(b) No
2. If yes, which sector contributes maximum to the SDP?	(a) Agriculture (b) Service sector (c) Manufacturing Sector (d) Any other (Please mention)	
3. Compared to other states, your rating of growth of SDP of Jammu and Kashmir (J & K)?	(a) Good	(b) Bad
4. Will there be any improvement in SDP in near future?	(a) Yes	(b) No
5. If yes, then in which priority sector?	(a) Agriculture (b) Service (c) Manufacturing sector (d) Any other (Please mention)	

Table 3. Employment

Employment		
1. How you rate unemployment in J & K?	(a) Very high (c) Low	(b) High (d) Very low
2. Is educated unemployment increasing?	(a) Yes	(b) No (c) Cannot say
3. If yes, what is the major barrier?	(a) Lack of education (b) Less aware of job openings (c) Lack of soft skills (d) Not enough government jobs (e) Lack of good jobs (f) Inadequate access to information (g) Lack of guidance (h) Lack of work experience	
4. Will the government be able to employ all educated unemployed youth in J & K?	(a) Yes	(b) No (c) Cannot say
5. After abrogation of Article 370, job opportunities in the next 5 years will?	(a) Increase (b) Decrease (c) Rapidly increase (d) Rapidly decrease (e) Cannot say	

Table 4. Food security

Food security		
1. What is the main source of income in your area?	(a) Agriculture (b) Private jobs (c) Government jobs (d) Business (e) Any other (Please mention)	
2. If agriculture, the average size of land holding (ha) (1 ha = 19.76 kanal)	(a) Marginal holdings (up to 1.0 ha) (b) Small holdings (1-2 ha) (c) Small-medium holdings (2-4 ha) (d) Large holdings (Above 10 ha)	
3. Is the unpredictable and variable nature of climate threat on agricultural productivity?	(a) Yes	(b) No (c) Cannot say
4. If yes, how it affects the income?	(a) Low productivity (b) Excessive rains (c) Droughts (d) Fewer products to sell in the market	
5. What changes you are expecting in food security after abrogation of Article 370?	(a) Irrigation facilities (c) Institutional credit (e) Proper marketing facilities (g) Cooperative farming (i) Consolidation of holding (k) Any other (Please mention)	(b) Agricultural education (d) Transport facilities (f) Provision of better manure (h) Supply of quality products (j) Reduction of population on land

Table 5. Health

Health	
1. Are sufficient health facilities available for people of J & K?	(a) Yes (b) No (c) Cannot say
2. Do you avail any benefit from health facilities in your area?	(a) Yes (b) No
3. If yes, the general problems faced by you?	(a) Expensive (b) Lack of specialist doctors (c) Distance problems (d) Cost of medical service store (e) Awareness problems (f) Formalities for registration (g) Lack of infrastructure (h) High expenses (i) Any other (Please mention)
4. Will there be any improvement in health services in near future?	(a) Yes (b) No (c) Cannot say

Table 6. Educational system

Educational system	
1. Are you satisfied with your educational qualification?	(a) Yes (b) No
2. Having in your mind your current education do you think you can easily find a job?	(a) Yes (b) No (c) Cannot say
3. If no, who do you blame the most?	(a) Self (b) Your education (c) Family (d) Government
4. The necessary things that must be improved in educational institutions?	(a) Focus more on practical skills (b) Improve quality of libraries (c) Modernize educational programmes (d) Use of modern teaching methods (e) Modernize content of courses (f) Better teachers (g) Better environment (h) Any other (please mention)

Table 7. Physical infrastructure

1. Are you satisfied with the following facilities in your area? (Please write Yes/No)	2. The most necessary things that must be improved in terms of infrastructure in your area after abrogation of Article 370?
(a) Drinking water supply (b) Power supply (c) Social environment (d) Transport facilities (e) Administration (f) Road construction (g) Education (h) Health (i) Any other (Please mention)	(a) Road construction (b) Railways (c) Airport infrastructure development (d) Education infrastructure (e) Industrial infrastructure (f) Highways (g) Renewable energy (h) Health sector (i) Urban transport (j) Any other (Please mention)

Table 8. Marginalized populations

Marginalized populations			
1. Is your area has a population of marginalized section?	(a) Yes	(b) No	
2. If yes, which section prevails the most?	(a) SC	(b) ST	(c) OBC (d) Any other
3. Are they discriminative in your area?	(a) Yes	(b) No	
4. If yes, then what you think how to overcome?	(a) Avoid segregation (b) Seek out marginalized choices (c) Inclusion in our daily life (d) Support marginalized movements (e) Any other (Please mention)		

Table 9. Banking facilities

Banking facilities			
1. Your impression about bank financing?	(a) Good	(b) Bad	(c) Cannot say
2. If bad, major constraints faced in availing banking services in your area?	(a) Poor availability of services (b) Lack of consistency (c) Lack of transparency (d) Improper time management (e) Large over dues (f) Bad customer service (g) Loan issues (h) Any other		
3. What possible changes you are expecting in availing banking services in J & K?	(a) Transparency (b) Proper time management (c) consistency in transactions (d) cooperation from banking staff (e) Time management (f) Any other (Please mention)		

Table 10. Poverty

Poverty			
1. Do you think J & K is a poor state?	(a) Yes	(b) No	(c) Cannot say
2. If yes, how much it affects you and your family?	(a) Greatly	(b) Moderately	(c) Slightly (d) Not at all
3. Will there be any reduction in poverty in the near future?	(a) Yes	(b) No	(c) Cannot say
4. If yes, then how?	(a) Literacy (b) Training (c) Education (d) Housing facilities (e) Health facilities (f) Income and employment (g) Create jobs (h) Access to credit (i) Provide subsidies (j) Minimum wage laws (k) Any other (Please mention)		

Table 11. Corruption

Corruption		
1. Is J & K a corrupt state?	(a) Yes	(b) No
2. If yes, how it affects the economy?	(a) Low quality education and health care (b) Lowers standard of living (c) Reduces tax revenues (d) Reduces effectiveness of public investment (e) Reduces economic performance (f) Any other (Please mention)	
3. The ways to reduce corruption in J & K?	(a) Transparency (b) Empower citizens (c) Reform finance management (d) Strong punitive measures (e) Reducing horizontal inequalities (f) Any other (Please mention)	

Table 12. Return of displaced persons

Return of displaced persons		
1. Do you know the displacement of Kashmiri Pandits?	(a) Yes	(b) No
2. Is their resettlement a good step?	(a) Yes	(b) No
3. What are the ways to resettle them?	(a) Providing jobs (b) Providing basic facilities (c) Free education (d) By inclusion in the society (e) Providing separate housing colonies in Kashmir (f) Any other (Please mention)	
4. After their resettlement, will there be any affect on societal integration?	(a) Yes	(b) No
5. If yes, what you think it acts as?	(a) Positively	(b) Negatively

Table 13. Youth's violence

Youth's violence		
1. Are youth of J & K involved in violence?	(a) Yes	(b) No (c) Cannot say
2. If yes, what are the reasons of their involvement?	(a) Lack of jobs (b) Unequal access to relief (c) Unequal access to development assistance (d) Exclusion in education (e) Exclusion in employment (f) Unequal access to social services (g) Widespread corruption (h) Restriction on cultural and social practices (i) Economic insecurity (j) Any other (please mention)	
3. Will there be cessation of hostilities and violence of youth after removal of Article 370?	(a) Yes	(b) No (c) Cannot say
4. If yes, then how?	(a) By providing employment opportunities (b) Need to address the issues of corruption (c) Neutral and fair media (d) Established well governed political institution (e) Inclusion in education (f) Economic security (g) By providing skill development programmes (h) Any other (please mention)	

Table 14. Youth's training

Youth's training			
1. Under the state government, did you know any of the schemes for youth's training?	(a) Yes	(b) No	(c) Cannot say
2. If yes, then which one?	(a) Pradhan Mantri Kaushal Vikas Yojana (b) Deen Dayal Upadhyaya Grameen Kaushalya (c) Udaan (d) Ministry of skill development and entrepreneurship (e) Pradhan Mantri Kaushal Kendra Yojana (f) Any other (Please mention)		
3. Was the scheme properly utilized?	(a) Yes	(b) No	
4. Will the training programmes for youth in UT increase in near future?	(a) Yes	(b) No	(c) Cannot say

Table 15. Self employment echemes

Self employment echemes			
1. Are you aware of any self employment schemes?	(a) Yes	(b) No	
2. If yes, then which one?	(a) Jawahar Rozgar Yojana (b) Self employment for educated unemployed youth (c) Departmental schemes (d) Mahatma Gandhi national rural employment guarantee programme (e) Food for work programme (f) Sampoorna Gramin Rozgar Yojana (g) Any other (Please mention)		
3. Your perception about utilization of self employment schemes in near future?	(a) Will improve	(b) Will remain the same	(c) Will decline
		(d) Cannot say	

Table 16. Tourism

Tourism			
1. Is there any scope of tourism in your area?	(a) Yes	(b) No	
2. If yes, on which ground is based on?	(a) Natural resources	(b) Manmade resources	
3. Will the Tourism industry flourished in the coming years?	(a) Same	(b) Improve	(c) Decline
4. How tourism contribute to life in your area?	(a) Created more jobs (b) Attract more investment (c) Provide more business for local people (d) Support museums and heritage site (e) Diversified households/community livelihood choices and opportunities (f) Generate more income (g) Improvement in the standard of living (h) Foreign exchange earnings (i) Any other (Please mention)		
5. Roles the government should play for development of tourism?	(a) Good infrastructure (b) Availability of transport facilities (c) Formulate tourism policies (d) Financial investment (e) Transport facility (f) Parking facility (g) Bank (ATM) facility (h) Super market (i) Restaurant (j) Any other (Please mention)		

Table 17. Horizontal inequalities

Horizontal inequalities			
1. Do you think, horizontal inequalities prevail in J & K?	(a) Yes	(b) No	(c) Cannot say
2. Are there any benefits available to reduce Horizontal inequalities?	(a) Yes	(b) No	(c) Cannot say
3. If yes, what types of benefits?	(a) Increase in the minimum wage (b) Build assets for working families (c) Investment in education (d) Make tax code more progressive (e) End residential segregation (f) Benefits in kind (g) Any other (Please mention)		
4. How should government help to overcome from these inequalities?	(a) By providing scholarships (b) By providing quotas in education (c) By providing quotas in employment (d) Provide benefits in kind (e) Any other (please mention)		

Table 18. Horticulture

Horticulture			
1. Is horticulture, a backbone of J & K economy?	(a) Yes	(b) No	(c) Cannot say
2. If yes, then how?	(a) Raise income level (b) Generate employment (c) Alleviate poverty (d) Export promotion (e) Provides food and nutritional secure (f) Maintain ecological balance (g) Provides raw materials (h) Any other (Please mention)		
3. On what issues government should focus to further boost this sector? RANK (1-6)	(a) Transportation (b) Storage facilities (c) Skilled labour (d) Market strategy (e) Finance (f) Any other (Please mention)		

Table 19. Handicrafts

Handicrafts			
1. Is handicraft, a backbone of J & K economy?	(a) Yes	(b) No	(c) Cannot say
2. If yes, how much it contributes to SDP?	(a) Low	(b) Moderate	(c) High
3. The problems handicrafts sector faced?	(a) Unorganized structure (b) Lack of skilled education (c) Low capital (d) Poor Infrastructure (e) Absence of market intelligence (f) Any other (Please mention)		
4. How the performance of this sector will improve?	(a) Product marketing (b) Financial assistance (c) Interest free loan (d) Establish clusters of Handicrafts (e) Skilled labour (f) Any other (Please mention)		

Table 20. Start of economic recovery

Start of economic recovery	
1. Which is the best way to start economic recovery in J & K?	(a) Revenue mobilization (b) Trade (c) Investment (d) People participation (e) Reduction in corruption (f) Transparency (g) Infrastructure (h) Power development (i) Agriculture (j) Handicrafts (k) Horticulture (l) Any other
2. Is central government mainly responsible for it?	(a) Yes (b) No
3. If yes, then how?	(a) Proper policy and planning (b) By raising state revenues (c) By policy reforms (d) Economic management (e) Government expenditure (f) Policy reforms (g) Fostering private investment (h) Any other (please mention)
4. Will there be recovery in economic activities in near future?	(a) Yes (b) No (c) Cannot say
5. Which field needs more attention?	(a) Health (b) Education (c) Trade (d) Banking (e) Agriculture (f) Industry (g) Transport (h) Power (i) Handicrafts (j) Tourism (k) Renewable energy (l) Any other (please mention)

Table 21. Participation of local people in the development

Participation of local people in the development	
To what extent participation of local people helps in the development of the economy?	(a) Higher (b) Lesser (c) Cannot say
What challenges, people are facing for participation in development?	(a) Lack of public awareness (b) Lack of social capital (c) Trust of local people (d) Any other (Please mention)
Participation of people in development before abrogation of Article 370?	(a) Moderate (b) Poor (c) High (d) Cannot say
Do you expect participation of people in development increases in near future?	(a) Yes (b) No (c) Cannot say

Table 22. Investment

Investment			
1. Do you think the investment opportunity will foster after abrogation of Article 370?	(a) Yes	(b) No	(c) Cannot say
2 .if yes, what do you expect which field gets higher preference?		(a) Tourism	
		(b) Private business	
		(c) Roads	
		(d) Higher education institutions	
		(e) Railways	
		(f) Hospitals	
		(g) Increase in the number of hospitals	
		(h) Agriculture	
		(i) Any other (Please mention)	

Table 23. Macroeconomic policies

Macroeconomic policies			
1. In the regime of Article 370, what do you think about the macroeconomic policy of government?	(a) Good	(b) Bad	(c) Cannot say
2. If good, did the benefits reach the public?	(a) Yes	(b) No	(c) Cannot say
3. Do you think, the policy designed and its implementation will benefits the people after abrogation of Article 370?		(a) Yes	(b) No
4. If yes, government should focused on what types of policies to increase the economic growth?	(a) Increase government spending		
	(b) Cutting taxes		
	(c) Roads		
	(d) Tourism		
	(e) Improved education		
	(f) Agriculture		
	(g) Improved Infrastructure		
	(h) Power development		
	(i) Privatization		
	(j) Education		
	(k) Health		
	(l) Water		
	(m) Energy		
	(n) Employment		
	(o) Self employment		
	(p) Any other (Please mention)		
