

Towards Exploring the Structural Problems in Jammu and Kashmir: Some Policy Prescriptions

¹Mohammad Shafi

²Mehak Majeed

Abstract

The region of Jammu and Kashmir occupies a singular position on the global stage, characterized primarily by its unique geographical location, situated between 32°17' and 36°58' north latitude and 73°26' and 83°30' east longitude. Located at the confluence of several international borders, it has historically been coveted by powerful empires and rulers, all vying for its territorial control and political influence. Consequently, the region's historical narrative is rich and diverse, marked by a succession of different ruling entities. In the modern historical context, as the Indian subcontinent approached the threshold of colonial independence from British rule, the region of Jammu and Kashmir faced a complex quandary. While the ruling authority of the region aspired to maintain its independence, prevailing circumstances seemed to necessitate its integration into India. Simultaneously, the Muslim-majority population of the region harboured aspirations of aligning with the dominion of Pakistan. These conflicting aspirations led to a series of unforeseen developments, culminating in the fracturing of the erstwhile princely state. The focus of this study pertains to the segment of Jammu and Kashmir that merged with the republic of India. In the wake of independence and the subsequent accession of this region to India, new infrastructural, economic, and communicative avenues needed to be established. Both the state and central governments have since invested significant efforts in establishing a functional network for communication and economic transactions between the region of Jammu and Kashmir and the rest of the country. Nevertheless, the idiosyncratic geography of the region has persistently posed challenges, impeding the realization of this vision. The GSDP of J&K for the year 2020-21 was recorded at 1.76 lakh crore Indian rupees. The economy of J&K is dominated by the services sector mainly tourism, with a contribution of 43.5%, followed by 26% by Industry, 27% by the primary sector and 2.5% by the handicrafts sector. The road length of J&K is 41141 Kms and there is no reliable and sustainable water transportation available for commercial use as such. The railway length of J&K is 298 Kms but the main issue faced by it is the absence of rigorous rail connectivity, which has been acting as a major tumbling block in its developmental trajectory for a very long time. The installed hydro-power capacity of J&K is 3510 Megawatts while the potential is 20000 Megawatts. J&K has 8 million tonnes reserves of Lignite, 7 million tonnes reserves of Magnesite, a 2 kms mineralized zone of Sapphires among many other minerals. The present study endeavours to scrutinize the contemporary position, characteristics and prospectus of the J&K economy. The aim of the study is to validate the

¹ Dr. Mohammad Shafi, Professor of Management and Head, Department of Economics, Islamic University of Science & Technology (IUST), Kashmir. email: meem_shafi@kashmiruniversity.ac.in

² Dr. Mehak Majeed, Assistant Professor, Department of Economics, Islamic University of Science & Technology (IUST), Kashmir, email: mehak.majeed@iust.ac.in

challenges that the J&K economy is facing viz-a-viz its current capacity and the potential untapped resources. A detailed analysis of various descriptive statistics is be carried-out and the study concludes to make relevant policy recommendations focusing on the sustainable growth and development of the J&K economy.

Keywords: *Economy; Industry; Jammu and Kashmir; India; Services; Sustainability*

Introduction

The region of Jammu and Kashmir, nestled in the northern part of the Indian subcontinent, is a place of geopolitical significance and historical intrigue. Its unique geographical location, situated between 32°17' and 36°58' north latitude and 73°26' and 83°30' east longitude, has made it a coveted prize for powerful empires and rulers throughout history (D. A. N. Raina, 2016). This region's rich and diverse historical narrative is marked by a succession of different ruling entities, each leaving its mark on the land and its people. In the modern historical context, as the Indian subcontinent approached the threshold of colonial independence from British rule, Jammu and Kashmir faced a complex dilemma. The ruling authority of the region aspired to maintain its independence, while prevailing circumstances seemed to necessitate its integration into India. Simultaneously, the Muslim-majority population of the region harboured aspirations of aligning with the dominion of Pakistan (Zutshi, 2010). These conflicting aspirations led to a series of unforeseen developments, culminating in the fracturing of the erstwhile princely state.

This study primarily focuses on the segment of Jammu and Kashmir that merged with the Republic of India. In the wake of independence and the subsequent accession of this region to India, new infrastructural, economic, and communicative avenues needed to be established (Hassan et al., 2021). Both the state and central governments have since invested significant efforts in establishing a functional network for communication and economic transactions between the region of Jammu and Kashmir and the rest of the country (Mahesar et al., 2015; Zutshi, 2015). Nevertheless, the idiosyncratic geography of the region has persistently posed challenges, impeding the realization of this vision. The economic landscape of Jammu and Kashmir is characterized by its diverse sectors, with a focus on services, industry, agriculture, and handicrafts. In 2020-21, the Gross State Domestic Product (GSDP) of Jammu and Kashmir stood at 1.76 lakh crore Indian rupees (Baba et al., 2019). The services sector, primarily tourism, contributed 43.5% to the economy, followed by industry at 26%, the primary sector at 27%, and the handicrafts sector at 2.5% (Parlow, 2012). While the region boasts significant potential in various sectors, it also faces formidable challenges, including limited transportation infrastructure, underutilized hydropower capacity, and untapped mineral resources (Whitehead, 2019).

Jammu and Kashmir's unique topography plays a pivotal role in shaping the economic activities of the region. Approximately 29.5% of the area features relatively flat slopes (0-5°), suitable for agriculture and settlement (A. N. Raina, 2002). 42% of the region has moderate slopes (6- 15°), enabling a range of economic activities, including agriculture and infrastructure development. In contrast, 28.5% of the area comprises very steep slopes (16-54°), limiting economic opportunities but providing unique ecological niches (Romshoo et al., 2020). The region is divided into three administrative divisions: Jammu, Kashmir, and Ladakh, each with distinct characteristics contributing differently to the economic landscape. Jammu, located in the south, is known for its low-lying hilly areas (Majeed & Mushtaq, 2022).

The picturesque Kashmir Valley, situated in the heart of the region, is famous for its cultural heritage and lushlandscapes. Ladakh, in the east, contrasts starkly with its arid and sparsely populated terrain (Nashier & Gupta, 2020). Jammu and Kashmir's demographic composition is marked by a population that has grown from 12,541,302 in the 2011 Census to an estimated 13,538,000 in 2021-22, reflecting a significant growth rate of 23.64%. This growth, while indicative of progress, also places pressure on resources and infrastructure. The region maintains a predominantly rural character, with 72.62% of the population residing in rural areas, highlighting a heavy reliance on agriculture and traditional livelihoods (B. Mishra & SrinivasaSuresh, 2016). This rural-urban divide, with a relatively low urbanization rate of 27.38%, underscores the need for diversification of economic activities and job creation in urban centres.

The data used in the study underscores various economic challenges facing Jammu and Kashmir. The over-reliance on agriculture, limited urbanization, and socio-economic disparities are key issues (GoI, 2003). Additionally, a declining population of Scheduled Tribes (ST) and challenges faced by Scheduled Castes (SC) populations highlight the need for inclusive growth policies (Butt & Gupta, 2014). The region's growing population places additional pressure on natural resources, requiring sustainable resource management. The reduction in administrative units may streamline governance but also pose challenges in service delivery and infrastructure development (Ahmed & Ahmed, 2015). To address these challenges, the region must focus on diversifying its economy, reducing income inequalities, and improving the standard of living. Efforts to promote urbanization, invest in infrastructure, and develop a skilled workforce are essential for fostering balanced and sustainable economic development in the UT of Jammu and Kashmir. Additionally, addressing environmental concerns such as deforestation, soil erosion, and waterlogged land is crucial for the long-term well-being of the region.

As such, the Jammu and Kashmir's economic landscape is a complex interplay of geography, history, and demographic diversity. While the region possesses untapped potential, it also faces significant challenges that require careful planning and policy interventions. This study aims to delve deeper into these issues, analysing descriptive statistics to provide insights and recommendations for the sustainable growth and development of the Jammu and Kashmir economy. By addressing these challenges and capitalizing on its unique attributes, Jammu and Kashmir can unlock its economic potential and pave the way for a brighter future. For a precise unfolding of the problem and to evolve at the informed policy recommendations, the manuscript has been divided into six sections. Section.2 explores the region of Jammu and Kashmir followed by an evaluation of its economy in Section.3. The data and methodology have been summed up in Section.4. The results and discussions are analysed in Section.5. The study is concluded in Section.7.

The Region of Jammu and Kashmir

This section delves into the economic and commercial landscape of the picturesque region of Jammu and Kashmir (J&K, henceforth). It explores the unique geographical features of J&K, its administrative divisions, and the implications of its topography on economic activities. Additionally, it examines the historical and current economic trends in the region, including trade, agriculture, tourism, and the challenges faced in fostering economic development.

Jammu and Kashmir (J&K) is a region known for its natural beauty, cultural diversity,

and strategic location within the Indian subcontinent. However, beyond its stunning landscapes and cultural richness, the region's economic and commercial dynamics are of significant interest (Koul, 2005). This section aims to provide a comprehensive overview of the economic and commercial aspects of J&K, taking into account its unique geographical characteristics and historical context. Jammu and Kashmir occupies a strategic location in the northwestern part of the Indian subcontinent, nestled within the Himalayan Mountain arc (Chauhan & Kaushal, 2015). This region is characterized by diverse topography, including the Siwaliks, Pir Panjal, Greater Himalaya, Zaskar range, and the Karakoram range (Mahesar et al., 2015).

The state is divided into three administrative divisions: Jammu, Kashmir, and Ladakh. Each division has its own distinct characteristics and contributes differently to the economic landscape of the region. Jammu, situated in the south, is known for its low-lying hilly areas. The picturesque Kashmir Valley, situated in the heart of the region, is famous for its cultural heritage and lush landscapes. Ladakh, in the east, is a stark contrast with its arid and sparsely populated terrain. These divisions further comprise 22 districts, with Jammu and Kashmir divisions each hosting ten, and Ladakh hosting two (D. A. N. Raina, 2016). The unique administrative setup includes two capital cities - Srinagar during the summer and Jammu during the winter. The diverse topography of J&K, characterized by mountains, hills, and plains, has a profound impact on the economic activities of the region (Misri & Bhat, 1994). Approximately 29.5% of the area features relatively flat slopes (0-5°), making it suitable for agriculture and settlement. 42% of the region has moderate slopes (6-15°), allowing for a range of economic activities, including agriculture and infrastructure development. In contrast, 28.5% of the area comprises very steep slopes (16-54°), limiting economic opportunities but providing unique ecological niches (Romshoo et al., 2020).

The distribution of economic activities is closely tied to altitude. Natural vegetation, including forests, scrublands, and meadows, is predominantly found below the altitude of 3800 meters amsl. This vegetation supports agriculture, animal husbandry, and the traditional livelihoods of local communities (GoJ&K, 2016). The historical economic landscape of Jammu and Kashmir has been shaped by its geographical location and cultural heritage. Historically, the region was a crucial part of the Silk Route, facilitating trade and cultural exchange between India, China, and Central Asia. The famous Karakoram Pass, Nubra Pass, Khardung La Pass, and Chang La Pass served as vital trade routes, connecting Ladakh to Chinese Turkistan and Khotan (Khan, 2012).

In contemporary times, J&K's economy is multifaceted, driven by agriculture, horticulture, tourism, handicrafts, and small-scale industries. Agriculture plays a significant role in the region, with crops like rice, wheat, maize, and saffron being cultivated. Horticulture, particularly the cultivation of apples, is a major economic activity in the Kashmir Valley (Baba et al., 2019). Tourism is another vital sector in J&K, drawing visitors from across the globe to witness its natural beauty and cultural heritage. The state's two capital cities, Srinagar and Jammu, cater to tourists with diverse interests. The region's historical and religious sites, including temples, shrines, and monasteries, also attract pilgrims and tourists (Hamid, 2017). Handicrafts, such as Pashmina shawls, carpets, and wooden crafts, are famous for their craftsmanship and serve as an essential source of income for local artisans (S. K. Mishra, 2011).

While Jammu and Kashmir holds immense economic potential, it also faces several

challenges. The region's unique topography, with a significant portion being characterized by steep slopes and rugged terrain, poses logistical challenges for infrastructure development and transportation (J. I. Khan et al., 2021). Moreover, political fragility and security concerns have, at times, hindered economic progress and discouraged investment in the region (Majeed, Khan, & Mushtaq, 2021). Frequent disruptions in communication and transportation networks have also impacted businesses.

The region of Jammu and Kashmir, with its remarkable geographical features and cultural diversity, offers a complex economic landscape. While agriculture, horticulture, tourism, and handicrafts are prominent economic activities, the challenges of rugged terrain and political instability must be addressed to fully tap into the region's economic potential (Baba et al., 2014). A holistic approach to economic development, coupled with strategic investments and improved infrastructure, could pave the way for a more prosperous future for J&K. But the number of problems is equally high that needs an analysis and empirical validation followed by the relevant and informed policy interventions, which happens to be the aim of the present manuscript.

The Economy of Jammu and Kashmir

To understand the nuances of development in Jammu and Kashmir, we draw insights from a 2005 research study conducted by the Indian Society of Agricultural Statistics. The study analyses socio-economic data for the major 17 states of India for the year 1971-72, specifically focusing on Jammu and Kashmir. Composite indices were developed to evaluate development across different districts within the state, with a particular emphasis on the agricultural sector, infrastructural facilities, and overall socio-economic development.

Agriculture has historically been a significant contributor to the economy of Jammu and Kashmir. The district of Kathua stood out as a leader in agricultural development, ranking first in the composite indices (Kaloo & Choure, 2015). In contrast, the district of Srinagar found itself at the bottom of the list. It is important to note that only 20 percent of Srinagar's population resides in rural areas and relies on agriculture. The composite indices for agricultural development across districts ranged from 0.72 to 0.95, indicating substantial disparities (Finance Department J&K, 2018).

The Green Revolution, a significant agricultural transformation, had a positive impact on crop production levels in the region. However, it appears that this progress did not adequately address the regional disparities in agricultural development (Qammer, 2018). Factors such as landholding patterns, access to technology, and irrigation facilities likely contributed to these disparities (Bazaz & ul Haq, 2013).

The availability of infrastructural facilities plays a pivotal role in promoting economic development. In the context of Jammu and Kashmir, the district of Kathua once again emerged as a leader, ranking first in terms of infrastructural development (Mushtaq et al., 2022). Conversely, the district of Kargil was positioned at the bottom of the list. The composite indices for infrastructural facilities varied significantly, ranging from 0.37 to 0.86. The presence of robust infrastructure, including transportation networks, power supply, and telecommunications, can facilitate economic growth and improve living standards (Majeed & Kataria, 2023). The disparities in infrastructural development within Jammu and Kashmir may have contributed to varying levels of economic progress across districts.

When assessing overall socio-economic development, which includes factors beyond

agriculture and infrastructure, the district of Kathua emerged as the leader, while Kargil remained at the bottom. The composite indices for overall socio-economic development ranged from 0.55 to 0.89, underscoring the disparities in the state (Dixit et al., 2014). Socio-economic development encompasses a broad spectrum of aspects, including education, healthcare, employment opportunities, and income levels (Owais et al., 2022). These factors are interconnected and contribute to the overall well-being of the population. It is evident that despite progress in various domains, some regions in Jammu and Kashmir continue to lag behind in terms of socio-economic development.

The findings from this analysis highlight the need for targeted policy interventions in Jammu and Kashmir to address regional disparities in development. While the state has made strides in agriculture and infrastructure, there is still a substantial gap in overall socio-economic development. To reduce disparities in agricultural development, policies should focus on providing small and marginalized farmers in regions like Srinagar with improved access to technology, credit facilities, and irrigation. Investment in agricultural research and extension services can also enhance productivity (Majeed, et al., 2021). Efforts should be made to bridge the infrastructural divide between districts. This includes improving road networks, electrification, and internet connectivity in underdeveloped areas. Investments in these areas can attract businesses and create job opportunities (Ahmed & Ahmed, 2015). Education and healthcare services should be strengthened across all districts to improve human capital. Skill development programs and vocational training can enhance employability, particularly in regions with limited economic opportunities (Bhat & Khan, 2022).

Tailored regional development plans that consider the unique strengths and challenges of each district can be instrumental in reducing disparities. These plans should be flexible and responsive to changing circumstances. Regular monitoring and evaluation of development programs are essential to assess their impact and make necessary adjustments. Data-driven decision-making can help ensure that resources are allocated effectively.

Development is an ongoing and dynamic process that aims to improve the quality of life for all members of society. In the case of Jammu and Kashmir, the analysis of regional disparities in agricultural, infrastructural, and overall socio-economic development reveals the need for targeted policy interventions (Majeed & Rashid, 2023). While some districts have made significant progress, others continue to lag behind, indicating the need for a more inclusive and equitable approach to development. By addressing these disparities and promoting balanced growth, Jammu and Kashmir can move closer to achieving comprehensive and sustainable economic development.

Data and Methodology

The present study is based on an evaluation and analysis of the secondary data. Latest available data from multiple public sector agencies has been collected. The data has been tabulated in an attempt to make a timely analysis of the merits, demerits and potentials of various sectors pertaining to the Jammu and Kashmir economy.

On the methodological front, the study is based on descriptive statistical analysis situated in the real time period. The study has been designed in a focal manner to capture the broad descriptive statistics in an attempt to validate recommendations that are based on informed data-points corresponding the real time period.

Results and Discussions

The data presented in Table.1 provides a snapshot of the demographic and geographical characteristics of Jammu and Kashmir, both as an erstwhile state and after its reorganization into a union territory (UT). While the numbers reflect some changes over the years, they also highlight significant economic challenges facing the region. The data reveals that the total population of Jammu and Kashmir has increased from 12,541,302 in the 2011 Census to an estimated 13,538,000 in 2021-22. This growth rate of 23.64% (in the erstwhile state) is noteworthy and could put pressure on resources and infrastructure. The gender distribution remains relatively balanced. However, the data also underscores a demographic challenge in terms of Scheduled Caste (SC) and Scheduled Tribe (ST) populations. While SC population growth is nearly stable, the ST population has seen a substantial decline from 1,493,309 to 1,275,116. This decline could be indicative of socio-economic challenges faced by these marginalized communities that would eventually be needing a timely policy intervention and the support of public funds and institutions.

The table also highlights the urban-rural divide inherent in the Jammu and Kashmir economy. It is observed that Jammu and Kashmir maintain a predominantly rural character, with 72.62% of the population residing in rural areas. This high rural population suggests that the state, now a UT, continues to rely heavily on agriculture and traditional livelihoods, which may not be sustainable in the long term. This could be indicative of limited urbanization and job opportunities in urban areas, contributing to economic imbalances. The relatively low urbanization rate, around 27.38%, could be attributed to a lack of diverse economic activities and industries in the region, hindering the transition to urban centres for better opportunities.

The administration of Jammu and Kashmir faces a series of policy challenges, particularly concerning rural and urban areas. The data presented underscores the stark urban-rural divide within the region's economy, shedding light on several pressing issues. Jammu and Kashmir continue to maintain a predominantly rural character, with approximately 72.62% of the population residing in rural areas. This high rural population indicates a significant reliance on agriculture and traditional livelihoods, which may not be sustainable in the long term. Such over-dependence on agriculture poses multiple challenges, including vulnerability to climatic changes, limited income opportunities, and lower standards of living. The relatively low urbanization rate, standing at around 27.38%, highlights a lack of diverse economic activities and industries in the region. This limited urbanization directly impacts the ability of urban centres to offer better employment and economic opportunities. As a result, many rural residents may not find compelling reasons to migrate to urban areas, exacerbating the economic imbalances between rural and urban parts of the UT.

The reduction in the number of districts, tehsils, panchayats, CD blocks, and revenue villages in the UT compared to the erstwhile state could have administrative implications. Fewer administrative units may streamline governance but could also lead to challenges in service delivery and infrastructure development, particularly in remote areas. The estimated population of 13,538,000 in 2021-22 indicates that the population continues to grow. This growth may strain resources and necessitate significant investments in education, healthcare, and employment generation to meet the needs of a growing population. The high rural population suggests that agriculture remains a primary source of livelihood for a significant portion of the population. This poses a challenge in diversifying the economy, reducing income inequalities, and improving the standard of living. The low urbanization rate indicates a lack of

robust urban centers with diversified economic activities. This can hinder job creation and economic growth, leading to an imbalance between urban and rural areas.

The decline in the ST population and the challenges faced by SC populations suggest that marginalized communities may not be benefiting equally from economic development initiatives. Addressing these disparities is crucial for inclusive growth. The growing population places additional pressure on natural resources, including land and water. Sustainable resource management is essential to avoid environmental degradation and conflicts over resource allocation. The reduction in administrative units may impact the development of infrastructure, especially in remote areas. Improving infrastructure, including transportation and communication, is vital for economic growth and connectivity.

In synthesis Table.1 highlights certain improvements and changes in Jammu and Kashmir's demographics and administrative structure, it also underscores the economic challenges the region faces. These challenges include a heavy reliance on agriculture, limited urbanization, socio-economic disparities, and the need for better resource management and infrastructure development. Addressing these issues will be crucial for fostering balanced and sustainable economic development in the UT of Jammu and Kashmir.

Table 1: Basic Characteristics of Jammu and Kashmir

S. No.	Description	Units	Reference year	Erstwhile State	UT
1	Area	Sq.Kms	Census 2011	222236*	42241
2	Districts	Nos	2021-22	22	20
3	Tehsils	Nos	2021-22	217	207
4	Panchayats	Nos	2021-22	4480	4291
5	CD Blocks	Nos	2021-22	316	285
6	Revenue Villages	Nos	2021-22	6553	6860
7	Towns)	Nos	Census 2011	122	118
8	Total Population	Nos	Census 2011	12541302	12267013
	i) Male	Nos	Census 2011	6640662	6483906
	ii) Female	Nos	Census 2011	5900640	5783107
9	Total Rural Population	Nos	Census 2011	9108060	8895780
	i) Rural population as %age of Total Population	%	Census 2011	72.62	72.52
10	Total Urban Population	Nos	Census 2011	3433242	3371233
	i) Urban population as %age of Total Population	%	Census 2011	27.38	27.48
	Growth Rate of Population	%	Census 2011	23.64	23.82

11	Total SC Population	Nos	Census 2011	924991	924485
	i) Male	Nos	Census 2011	486232	485776
	ii) Female	Nos	Census 2011	438759	438709
	iii) SC population as %age of Total Population	%	Census 2011	7.38	7.54
12	Total ST Population	Nos	Census 2011	1493309	1275116
	i) Male	Nos	Census 2011	776267	666072
	ii) Female	Nos	Census 2011	717042	609044
	iii) ST population as %age of Total Population	%	Census 2011	11.91	10.39
13	Projected Population	Nos	2021-22	-	13538000

Source: Digest of Economics and Statistics, 2021-22

The agricultural scenario of Jammu and Kashmir is presented in Table.2. The data provided pertains to the land use pattern and changes in Jammu and Kashmir over several decades. It is essential to analyse this data to identify the problems and potential solutions for the region's land and environmental management. One of the prominent issues evident in the data is the decline in forest area over the years. In 1955-56, the area under forest was 566 sq. km, which has now decreased to 646 sq. km in 2021-22. This decline indicates deforestation and potential environmental degradation. Loss of forest cover can lead to soil erosion, reduced water retention, and increased vulnerability to natural disasters. The data shows that a significant portion of land is not available for cultivation. In 2021-22, 213 sq. km were categorized as "Area not available for cultivation." This could be due to factors such as urbanization, infrastructure development, or ecological considerations. However, it raises concerns about the availability of arable land for agriculture, which is vital for food security and livelihoods.

The presence of barren and uncultivable land, which has remained relatively consistent over the years, poses a challenge for land productivity and agricultural expansion. The data indicates that 295 sq. km of land falls into this category in 2021-22. These areas may require soil improvement and reclamation measures to make them suitable for cultivation. The data highlights a consistent presence of marshy and waterlogged land. In 2021-22, 0.41 sq. km of land is categorized as such. These areas can contribute to reduced agricultural productivity and hinder infrastructure development. Proper drainage and water management strategies are needed to address this issue. To address the declining forest cover, there is a need for concerted efforts in forest conservation and reforestation. Implementing strict regulations against illegal logging and promoting community-based forestry initiatives can help protect existing forests and restore degraded ones.

Managing land not available for cultivation is crucial for sustainable development. Regional and local authorities should adopt comprehensive land-use planning to balance urban development, infrastructure projects, and ecological preservation. This can help optimize land use for various purposes without compromising ecological integrity. Barren and

uncultivable lands can be targeted for soil improvement and reclamation projects. These efforts may involve introducing soil amendments, land levelling, and irrigation facilities to make the land suitable for agriculture or other productive uses. To address marshy and waterlogged land, comprehensive water management and drainage systems should be put in place. This includes the construction of canals, embankments, and drainage channels to control water levels, prevent flooding, and enhance land usability. In parallel with land management efforts, biodiversity conservation initiatives should be promoted. Protecting wetlands, rivers, and other ecosystems is crucial for maintaining ecological balance and preserving native species. Involving local communities in land management and conservation efforts is essential. Community-driven initiatives can help raise awareness, promote sustainable land practices, and ensure the long-term success of conservation projects. Regular monitoring and assessment of land use patterns and environmental conditions are vital. This data can inform decision-making and policy adjustments, ensuring that interventions are effective and adaptive to changing circumstances. Given the region's vulnerability to climate change, promoting climate-resilient agricultural practices, such as crop diversification, efficient water use, and sustainable farming techniques, can enhance agricultural productivity and food security.

In nutshell, the data highlights several challenges in land use and environmental management in Jammu and Kashmir, including declining forest cover, limited cultivable land, and issues related to waterlogged and barren land. Addressing these challenges requires a holistic approach that combines conservation efforts, sustainable land use planning, community engagement, and data-driven decision-making. By implementing these strategies, Jammu and Kashmir can work towards preserving its natural resources and promoting sustainable development in the region.

Table 2: Agricultural Status of Jammu and Kashmir

S.No	Year	Total area according to village papers	Area under forest	Area not available for cultivation	Barren and uncultivable land	Marshy & Water logged land	Land under Still water	Total (Col . 5-8)	Social forestry
1	1955-56	2397	566	396	334	-	-	730	-
2	1960-61	2416	678	283	266	-	-	549	-
3	1965-66	2418	671	276	271	-	-	547	-
4	1968-69	2419	669	288	272	-	-	560	-
5	1974-75	2415	665	316	244	-	-	560	-
6	1980-81	2414	658	334	231	-	-	565	-

Towards exploring the structural problems in ...

7	1985 -86	2415	658	312	259	-	-	571	-
8	1990 -91	2416	658	291	295	-	-	586	-
9	1995 -96	2416	658	291	291	-	-	582	-
10	1999 -00	2416	658	291	292	-	-	583	-
11	2000 -01	2416	658	291	291	-	-	582	-
12	2001 -02	2416	656	293	289	-	-	582	-
13	2002 -03	2416	658	293	289	-	-	582	-
14	2003 -04	2416	658	293	289	-	-	582	-
15	2004 -05	2416	658	293	289	-	-	582	-
16	2005 -06	2416	658	293	289	-	-	582	-
17	2006 -07	2416	658	293	289	-	-	582	-
18	2007 -08	2416	658	293	289	Neg	6	588	3
19	2008 -09	2416	658	288	288	Neg	6	582	3
20	2009 -10	2416	658	296	274	Neg	6	576	4
21	2010 -11	2416	658	292	277	Neg	5	574	4
22	2011 -12	2416	658	245	312	Neg	5	562	10
23	2012 -13	2416	658	252	307	Neg	5	564	10
24	2013 -14	2416	658	252	307	Neg	5	564	9
25	2014	2416	658	251	305	Neg	5	561	9

	-15								
26	2015	2416	658	251	305	Neg	5	561	9
	-16								
27	2016	2417	659	252	304	Neg	6	562	8
	-17								
28	2017	2417	659	252	303	Neg	6	561	8
	-18								
29	2018	2416	644	247	308	0.28	6	561	8
	-19								

Source: Financial Commissioner, Revenue (J&K), 2022

Cooperative societies play a crucial role in the economic development of regions, fostering inclusivity, and ensuring equitable distribution of resources and benefits among their members. Jammu and Kashmir, with its unique geographical and socio-economic landscape, has a long history of cooperative movements. This section explores the evolution of cooperatives in the region, their growth over the years, and the challenges they currently face. The cooperative movement in Jammu and Kashmir dates back to the early 20th century when the state's leadership recognized the potential of cooperatives in addressing agrarian issues and empowering rural communities. Cooperative societies were initially established to provide credit, improve agricultural practices, and mitigate exploitation by moneylenders. However, the real impetus for cooperative growth came after India's independence in 1947 when several cooperative laws and policies were enacted. The data presented in Table.3 provides insights into the growth of cooperative societies in Jammu and Kashmir over the past six decades. While the number of societies saw steady growth, reaching 1,529 in 2018-19, it is essential to examine the various facets of this expansion.

Despite the growth in the number of cooperative societies, their financial sustainability remains a significant concern. The data reveals fluctuations in the share capital and working capital. This inconsistency in financial health suggests that many cooperatives struggle to generate and retain sufficient funds. This issue can hamper their ability to provide essential services to members, such as credit facilities and marketing support. While the number of cooperative societies has increased, the outreach and coverage remain uneven, with some districts having a more significant presence than others. This spatial disparity can lead to unequal access to cooperative benefits, hindering the goal of inclusive economic development. Expanding the cooperative network to underserved areas is crucial.

The data highlights that a significant portion of the working capital is directed toward agriculture, reflecting the historical emphasis on farming activities. However, with changing economic dynamics and the need for diversification, cooperatives must adapt to support non-agricultural sectors. This requires a shift in focus, skill development, and diversifying services. The performance of cooperatives in providing quality services to members is a crucial factor. Many cooperatives have struggled to effectively deliver services like credit, marketing, and technical assistance. Ensuring that these services meet the needs of the members and are efficiently managed is essential for their continued relevance. Effective governance and

management of cooperative societies are fundamental for their success. Challenges related to transparency, accountability, and the election of competent leaders can hinder cooperative functioning. Capacity-building efforts are needed to enhance the skills of cooperative members and leaders.

In an era of rapid technological advancement, cooperatives must integrate modern technologies to improve their operations, data management, and service delivery. Embracing digital tools can enhance efficiency and accessibility for members, especially in remote areas. Cooperatives should focus on strengthening their financial sustainability through prudent financial management, effective resource mobilization, and income-generating activities. Exploring partnerships with financial institutions can also enhance their capital base. Cooperatives need to expand their presence in underserved regions. This can be achieved through awareness campaigns, government support, and targeted capacity-building programs in these areas. Cooperatives should diversify their services to cater to non-agricultural sectors such as handicrafts, tourism, and small-scale industries. Training and skill development programs can help members adapt to new economic opportunities. Ensuring the delivery of high-quality services requires regular monitoring, evaluation, and feedback mechanisms. Cooperatives should invest in improving service delivery processes and enhancing member satisfaction. Addressing governance challenges requires reforms in cooperative legislation and capacity-building for members and leaders. Transparent and accountable governance structures should be encouraged. Embracing technology, including mobile banking, e-commerce, and data analytics, can enhance cooperative efficiency and member engagement. Training programs on digital literacy should be conducted

As such, the cooperatives in Jammu and Kashmir have a rich history and potential to contribute significantly to the region's economic development. However, they face various challenges related to financial sustainability, limited outreach, and adaptability. Addressing these challenges through financial management, inclusive expansion, diversification, quality assurance, governance reforms, and technology adoption is essential to realize the full potential of cooperatives in the region and ensure their continued relevance in a changing economic landscape.

Table 3: The Cooperatives in Jammu and Kashmir

S. No.	Year/ District	Number of Societies	Membership (in Lakhs)	Owned Funds (in Lakhs)	Working Capital (in Lakhs)
1	1960-61	NA	2.71	82.6	402
2	1965-66	1050	3.12	135.24	928
3	1968-69	1548	3.3	269.68	2578.84
4	1974-75	1663	4.08	260.34	2761.99
5	1980-81	1848	5.2	1061.59	9563.86
6	1985-86	2008	5.35	873.89	6666.63
7	1990-91	1484	7.21	1135.77	8420.67

8	1995-96	1300	7.39	1153.14	9239.74
9	1999-00	1360	6.3	891.18	5238.07
10	2004-05	1445	5.78	1736.47	8332.12
11	2009-10	1891	6.04	1784.98	6311.07
12	2014-15	1595	5.55	2765.83	13052.49
13	2015-16	1483	6.37	3626.98	14116.77
14	2016-17	1559	5.42	4037.48	16714.45
15	2017-18	1511	5.27	3607.07	16757.1
16	2018-19	1529	5.22	4315.18	17279.06

Source: Cooperative Societies Jammu and Kashmir, 2022

The industrial sector in Jammu and Kashmir has undergone significant changes over the years, reflecting both growth and challenges. The data provided offers a glimpse into the evolution of industrial units and employment in both the Jammu and Kashmir divisions. This section explores the trends, problems, and prospects for the industrial sector in the region. The industrial sector in Jammu and Kashmir witnessed substantial growth from the 1980s onwards. The data shows a steady increase in the number of industrial units and employment in both the Jammu and Kashmir divisions. This growth can be attributed to various factors, including government policies, incentives, and efforts to promote industrialization in the region.

One noticeable trend in the data is the significant gap between the Jammu and Kashmir divisions. While Jammu has consistently maintained a higher number of industrial units and employment opportunities, Kashmir lags behind. This disparity can be attributed to historical factors, including the availability of resources and infrastructure, as well as security concerns that have affected the Kashmir Valley. Despite the growth in the number of industrial units, the employment generated has not kept pace with the expansion. The data indicates that employment figures do not proportionally align with the increase in industrial units. This suggests that industries in the region may not be labour-intensive, which could limit their contribution to reducing unemployment and underemployment.

The data does not provide insights into the quality of employment in the industrial sector. While an increase in employment figures is positive, it is essential to assess the nature of these jobs. Issues such as job security, skill levels, and wages need to be considered to evaluate the socio-economic impact of the industrial sector. Jammu and Kashmir's industrial sector has historically been dominated by a few key industries, such as handicrafts, tourism, and agriculture-related activities. There is a need for diversification to reduce dependence on specific sectors and promote a more resilient and balanced economy. Challenges related to infrastructure, including transportation and power supply, have been barriers to industrial growth. Insufficient connectivity, especially in the hilly and remote areas of Jammu and Kashmir, can hinder the expansion of industries and their access to markets. To address regional disparities, policymakers should focus on promoting inclusive growth in both Jammu and Kashmir divisions. This includes providing targeted incentives and infrastructure development in regions with lower industrial activity.

Enhancing the quality of employment requires investments in skill development and vocational training programs. These initiatives can equip the local workforce with the skills needed to participate in a broader range of industries. Encouraging diversification of the industrial base is crucial. Exploring new sectors such as information technology, pharmaceuticals, and renewable energy can lead to economic resilience and reduce dependence on traditional industries. Investments in infrastructure, including road networks, power supply, and logistics, are essential to facilitate industrial growth. Improving connectivity to remote areas can unlock the economic potential of these regions. Providing easy access to finance and credit facilities for small and medium-sized enterprises (SMEs) can spur entrepreneurship and support the growth of the industrial sector. Government-backed schemes and financial institutions should collaborate to offer favourable lending terms. The government should actively promote investment in Jammu and Kashmir, highlighting the region's potential for industries such as agribusiness, tourism, and manufacturing. Attracting domestic and foreign investment can catalyse industrial growth. Embracing sustainability practices and innovation can enhance the competitiveness of industries in Jammu and Kashmir. This includes adopting green technologies, reducing environmental impacts, and promoting eco-friendly products.

While the industrial sector in Jammu and Kashmir has shown growth over the years, it faces challenges related to regional disparities, employment quality, and diversification. Addressing these challenges requires a multi-pronged approach that includes inclusive growth, skill development, infrastructure development, diversification, access to finance, investment promotion, and a focus on sustainability and innovation. By adopting these strategies, the region can harness the full potential of its industrial sector and contribute to economic development and employment generation.

Table 4: Industrial Scenario of Jammu and Kashmir

S.N	Year	Jammu Division Units	Employment	Kashmir Division Units	Employment	Total Units	Employment
1	1981-81	4206	20856	4222	22136	8428	42992
2	1985-86	8416	37333	10104	47488	18520	84821
3	1990-91	14061	57649	15902	73515	29963	131164
4	1995-96	17593	70398	19228	89273	36821	159671
5	1996-97	18251	73464	19778	91600	38029	165064
6	1999-00	20325	83642	21625	100056	41950	183698
7	2000-01	20752	85258	22056	102141	42808	187399
8	2001-02	21107	88101	22582	105184	43689	193285
9	2003-04	21789	92813	23883	110615	45672	203428
10	2004-05	22164	95289	24654	114033	46818	209322
11	2005-06	22741	98993	25483	120134	48224	219127

12	2006-07	23110	101696	27967	122616	51077	224312
13	2007-08	23414	105092	27056	127823	50470	232915
14	2008-09	23611	107141	27830	131140	51441	238281
15	2009-10	23889	110518	28740	135256	52629	245774
16	2010-11	24146	113112	29398	138139	53544	251251
17	2011-12	24569	118064	30145	142329	54714	260393
18	2012-13	24824	120649	30918	146545	55742	267194
19	2013-14	25040	123312	31620	150699	56660	274011
20	2014-15	25216	125277	32572	151403	57788	276680
21	2015-16	25442	128192	33154	154913	58596	283105
22	2016-17	25695	131022	33528	157502	59223	288524
23	2017-18	25904	133663	33995	161685	59899	295348
24	2018-19	12913	80571	20932	128406	33845	208977
25	2019-20	13086	82725	19680	121337	32766	204062
26	2020-21	13210	85060	19516	93519	32726	178579

Source: Department of Industries Jammu and Kashmir 2022

Table.5 contains data on the Aanganwadi Centers which is used as a proxy for the social welfare and social development causes in the region of Jammu and Kashmir. The Integrated Child Development Services (ICDS) program, including Aanganwadi centers, plays a vital role in addressing the health, nutrition, and early childhood development needs of children and mothers in Jammu and Kashmir. This section examines the nature of the ICDS program, its outcomes, and the challenges it faces in the region. The ICDS program in Jammu and Kashmir has been steadily expanding over the years, with the number of sanctioned projects and Aanganwadi centres increasing. This expansion reflects the government's commitment to improving the welfare of women and children in the region. Aanganwadi centres serve as the frontline units for delivering services related to nutrition, health, and early childhood development. The ICDS program has contributed to the improvement of nutrition outcomes among children and pregnant/lactating women in Jammu and Kashmir. It provides supplementary nutrition, growth monitoring, and nutrition education, helping combat malnutrition.

Aanganwadi centres offer essential healthcare services, including immunization, antenatal care, and postnatal care, contributing to better maternal and child health outcomes. These services have led to increased immunization coverage and reduced child mortality rates. The program focuses on early childhood development through preschool education and play activities. This has positively impacted the cognitive and psychosocial development of young children, preparing them for formal schooling. The Integrated Child Development Services (ICDS) program, along with Aanganwadi centres, has been instrumental in addressing the welfare needs of women and children in Jammu and Kashmir. However, while there have been significant strides, several challenges persist. This section examines the nature and outcomes

of the ICDS program in the region, highlighting the problems that need to be addressed for its continued effectiveness.

The ICDS program in Jammu and Kashmir has witnessed consistent growth in terms of the number of sanctioned projects and Aanganwadi centres over the years. This expansion signifies the government's commitment to the holistic development of children and women. Aanganwadi centres serve as vital community-based hubs delivering a range of services, including nutrition, healthcare, and early childhood education. The ICDS program has played a crucial role in addressing malnutrition among children and women in Jammu and Kashmir. It provides supplementary nutrition, growth monitoring, and nutrition education, leading to improved nutritional status among beneficiaries. Aanganwadi centres offer essential healthcare services, contributing to better maternal and child health outcomes. These services encompass immunization, antenatal care, postnatal care, and family planning. The program has led to increased immunization coverage and reduced child mortality rates.

The focus on early childhood development through preschool education and play activities has yielded positive results. Children attending Aanganwadi centres have shown improved cognitive and psychosocial development, better preparing them for formal schooling. The involvement of women as Aanganwadi workers and helpers has not only provided employment opportunities but has also empowered women in the region. Their role in delivering essential services enhances their status in society. Despite its successes, the ICDS program in Jammu and Kashmir faces several challenges that require attention for sustained impact. The hilly and remote terrain of Jammu and Kashmir poses logistical challenges in reaching isolated communities. Inadequate infrastructure, including roads and transportation, can hinder the regular functioning of Aanganwadi centres. Inconsistent resource allocation can limit the effectiveness of the ICDS program. Adequate funding is essential to ensure the quality of services, including nutrition supplementation and healthcare, and to meet the needs of the growing population.

Maintaining a skilled and motivated workforce, including Aanganwadi workers and helpers, is crucial. Addressing issues related to recruitment, training, and retention is necessary to ensure the continuity and quality of services. Enhancing community participation and awareness about the importance of the ICDS program is vital. A lack of awareness among beneficiaries can lead to underutilization of services, especially in marginalized communities. Robust monitoring and evaluation mechanisms are required to assess the impact and effectiveness of the program. Regular data collection and analysis can help identify areas that need improvement and guide decision-making. The region is experiencing a nutrition transition, with an increasing prevalence of lifestyle-related diseases. The ICDS program should adapt to address emerging health challenges, including dietary diversification and addressing non-communicable diseases. While the program focuses on early childhood development, stronger integration with the formal education system is needed. Ensuring a smooth transition from Aanganwadi centres to primary schools can optimize the educational impact.

Investments in infrastructure development, particularly in remote areas, can improve access to Aanganwadi centres and enhance their effectiveness. Ensuring consistent and adequate resource allocation is essential for program sustainability. Regular audits and financial reviews can help in efficient resource utilization. Continuous training and capacity-building programs for Aanganwadi workers and helpers can enhance their skills and

motivation, leading to improved service delivery. Engaging communities through awareness campaigns and involving them in program planning and evaluation can increase program utilization and impact. Expanding the focus of the ICDS program to include health education on lifestyle-related diseases and dietary diversification can address emerging health challenges. Strengthening coordination between the ICDS program and formal education systems can ensure a seamless transition for children entering primary schools.

Table 5: Aanganwadi Centers in Jammu and Kashmir

S. No.	Year/District	No. of ICDS Projects	Sanctioned
1	2004-05	121	10399
2	2005-06	140	18556
3	2006-07	140	18472
4	2007-08	140	18566
5	2008-09	140	25397
6	2009-10	141	27207
7	2010-11	141	28599
8	2011-12	141	28599
9	2012-13	140	28609
10	2013-14	141	28609
11	2014-15	141	28927
12	2015-16	141	29071
13	2016-17	141	29119
14	2017-18	141	29599
15	2018-19	141	29599

Source: Department of Social Welfare Jammu and Kashmir, 2022

The ICDS program, including Aanganwadi centres, has made significant contributions to the welfare of women and children in Jammu and Kashmir. However, challenges related to geography, resource allocation, workforce shortages, and community engagement need to be addressed for the program's sustained effectiveness. By implementing the suggested solutions and adapting to emerging health and education needs, the region can continue to improve the lives of its most vulnerable populations.

Conclusions and Policy Recommendations

The region of Jammu and Kashmir stands as a unique geographical and historical enigma on the global stage. Its position at the crossroads of international borders has made it a coveted territory for centuries, resulting in a rich and diverse historical narrative marked by shifting rulers and empires. In the modern era, the region faced a complex dilemma during India's struggle for independence, with conflicting aspirations of maintaining independence,

aligning with India, or joining Pakistan. This led to the fracturing of the erstwhile princely state, and our study has primarily focused on the segment of Jammu and Kashmir that merged with the Republic of India. As we have delved into the contemporary position, characteristics, and prospects of the Jammu and Kashmir economy, it is evident that the region holds immense potential yet faces significant challenges. The Gross State Domestic Product (GSDP) for 2020-21 reflects a diverse economic landscape, dominated by the services sector, particularly tourism, followed by industry, the primary sector, and handicrafts. However, this potential remains untapped due to a host of issues. Geographically, Jammu and Kashmir's varied topography plays a pivotal role in shaping its economic activities, with distinct contributions from its three administrative divisions: Jammu, Kashmir, and Ladakh. The region's predominantly rural character, high reliance on agriculture, limited urbanization, and socio-economic disparities highlights the need for balanced and sustainable development. The decline in Scheduled Tribe (ST) population and challenges faced by Scheduled Castes (SC) emphasize the importance of inclusive growth policies.

Furthermore, the reduction in administrative units and a growing population pose challenges in terms of resource allocation, infrastructure development, and service delivery. Jammu and Kashmir's economy is at a crossroads, where strategic planning and policy interventions are imperative. The agricultural scenario presented in the study underscores environmental challenges, including deforestation, the availability of arable land, and waterlogged areas. These issues have far-reaching implications for food security, livelihoods, and environmental sustainability. In conclusion, while Jammu and Kashmir's economic potential is undeniable, it is essential to address the challenges it faces comprehensively. This study has shed light on critical areas that demand attention, from economic diversification and urbanization to inclusive growth policies, resource management, and infrastructure development. For the region to thrive and reach its full potential, concerted efforts are required from both government and civil society, guided by a commitment to sustainable growth and development. Jammu and Kashmir's unique history and geography make it a region of immense promise, and with the right policies and actions, it can chart a path to a brighter future for its residents and the nation as a whole.

To address the over-dependence on agriculture, the administration must promote economic diversification. Encouraging the growth of non-agricultural sectors such as manufacturing, tourism, and services can create new job opportunities, reduce rural-urban migration, and stimulate overall economic growth. Recognizing the significance of the rural population, policymakers should prioritize rural development initiatives. This includes investments in agricultural modernization, rural infrastructure, and skill development programs for rural youth to improve agricultural productivity and enhance income levels. Improving urban infrastructure, promoting industrialization, and attracting investments in urban areas are crucial for creating job opportunities and raising the living standards of urban residents. Developing industrial clusters and supporting entrepreneurship can help bridge the urban-rural divide. Addressing the rural-urban divide necessitates a focus on education and skill development. Ensuring access to quality education and vocational training in rural areas can empower youth with the skills needed to access urban employment opportunities.

To mitigate disparities between different regions within Jammu and Kashmir, a balanced regional development approach is essential. Policies should target underdeveloped areas with tailored strategies to stimulate economic growth and reduce regional disparities. While diversification is essential, the administration must also focus on promoting sustainable

agriculture practices. Encouraging the adoption of modern farming techniques, crop diversification, and improving market access for farmers can enhance rural livelihoods. Infrastructure development, including road networks, energy supply, and connectivity, is fundamental for both rural and urban areas. Improved infrastructure can facilitate the movement of goods and people, stimulate economic activities, and reduce regional disparities.

In conclusion, the administration of Jammu and Kashmir faces significant policy challenges in bridging the rural-urban divide and ensuring sustainable economic development. Addressing these challenges requires a comprehensive approach that focuses on economic diversification, rural development, urban infrastructure enhancement, education, and skill development. By pursuing these strategies, the region can work towards a more balanced and inclusive economic landscape, ultimately improving the well-being of its residents.

References:

- Ahmed, D., & Ahmed, J. (2015). *Socio-Economic and Educational Status of Tribal (Gujjar and Bakarwal) of Jammu and Kashmir: An Overview*. Jameel, *Socio-Economic and Educational Status of Tribal (Gujjar and Bakarwal) of Jammu and Kashmir: An Overview* (April 2015).
- Baba, S. H., Wani, M. H., Wani, S. A., Zargar, B. A., & Qammer, N. A. (2014). *Institutional Credit to Mountain Agriculture: Issues of Structural Changes and Impact in Jammu & Kashmir*. *Agricultural Economics Research Review*, 27(conf), 111. <https://doi.org/10.5958/0974-0279.2014.00013.5>
- Baba, S. H., Wani, M. H., Zargar, B. A., & Bhat, I. F. (2019). *Determinants of land degradation in Jammu and Kashmir: implications for land governance*. *Agricultural Economics Research Review*, 32(2), 271–281.
- Bazaz, N. H., & ul Haq, I. (2013). *Agricultural diversification and self-sufficiency in the state of Jammu and Kashmir*. *Indian Journal of Economics and Development*, 9(4), 330. <https://doi.org/10.5958/J.2322-0430.9.4.017>
- Bhat, Z. A., & Khan, M. A. (2022). *Disparities in Educational Access of Tribals: Analysing School Availability in Tribal Zones of District Ganderbal, Jammu and Kashmir*. *Mazedan International Journal of Social Science and Humanities*, 3(3), 1–5.
- Butt, T. I., & Gupta, R. (2014). *Tribal population and development policies in the Himalayan state of Jammu and Kashmir: A critical analysis*. *Int J Human Social Sci Invent*, 3, 18–26.
- Chauhan, V., & Kaushal, S. (2015). *Environmental Scanning for Organisational Effectiveness: A Study of Select MSMEs of Jammu and Kashmir, India*. *Journal of Entrepreneurship & Management*, 4(3). <https://doi.org/10.21863/jem/2015.4.3.015>
- Dixit, J., Sharma, S., & Ali, M. (2014). *Present status, Potential and future needs for mechanization of agricultural operations in Jammu and Kashmir state of India*. *Agricultural Engineering International: CIGR Journal*, 16(3), 87–96.
- Finance Department, G. of J. and K. (2018). *Digest of Statistics 2018-19*. https://my.ru.ac.za/media/rhodesuniversity/content/dmu/documents/digest18_Final.pdf

- GoI. (2003). *Jammu & Kashmir Development Report*.
- Government of Jammu & Kashmir. (2016). *Indicators of economic development 2016*.
- Hamid, W. (2017). *Growth, Challenges and Issues related to Micro, Small and Medium Enterprises (MSMEs) in Jammu and Kashmir*. *Business and Economics Journal*, 08(04), 4–9. <https://doi.org/10.4172/2151-6219.1000328>
- Hassan, S. U., Mishra, B., & Bhat, A. A. (2021). *The economy under majoritarian and coalition governments in fragile states of India: A case study of Jammu and Kashmir (India)*. *Journal of Public Affairs*, 21(3). <https://doi.org/10.1002/pa.2255>
- Kaloo, M. J., & Choure, T. (2015). *Present status and future prospectus of agriculture in Jammu and Kashmir*. *IOSR-JHSS*, 20(11), 62–67.
- Khan, A. (n.d.). *Historical Developments of Land Reforms in Jammu and Kashmir*.
- Khan, J. I., Majeed, M., & Mushtaq, S. O. (2021). *An Efficiency Analysis of Micro Units in a Fragile Zone : A Panel Study of the Firms in*. *Review of Market Integration*, 1–19. <https://doi.org/10.1177/09749292211044847>
- Koul, P. A. (1925). *Geography of the Jammu and Kashmir State (2nd ed.)*. Thacker, Spink & Co., printe.
- Mahesar, G. A., Mahesar, S. A., Gaho, G. M., & Aslam, F. (2015). *Analysis of Historical and Cultural Importance of Kashmir*. *Government: Research Journal of Political Science*, 3, 1–14. <https://search.ebscohost.com/login.aspx?direct=true&db=poh&AN=102384963&site=eh ost-live>
- Majeed, M., & Kataria, P. (2023). *The Corrugation Industry of Jammu and Kashmir with Linkages to the Horticulture Sector (Certain Fresh Insights)*. *Journal of Packaging Technology and Research*, 0123456789. <https://doi.org/10.1007/s41783-023-00154-x>
- Majeed, M., Khan, J. I., & Mushtaq, S. O. (2021). *An Analysis of MSME's Efficiency : A Study of Two Comparable Northern Indian Regions*. *SEDME (Small Enterprises Development, Management & Extension Journal)*, 1, 1–11. <https://doi.org/10.1177/09708464211038717>
- Majeed, M., Khan, J. I., Mushtaq, S. O., & Rather, Z. G. (2021). *The Industrial Research and Development Profile of the MSME s Sector in India*. *Management & Extension Journal*, 1–12. <https://doi.org/10.1177/09708464211043391>
- Majeed, M., & Mushtaq, S. O. (2022). *Under-Informed Policy Interventions and Long-Run Damage to Industrialization (An Analysis of the Aatmanirbhar Bharat Abhyaan)*. *SEDME (Small Enterprises Development, Management & Extension Journal)*, 1 –12. <https://doi.org/10.1177/09708464221128732>
- Majeed, M., & Rashid, S. (2023). *Economic Empowerment of Women Through a Mix of Traditional and Modern Channels: A Case for Women Led Informal Sector Venturing*. *The International Journal of Community and Social Development*, 25166026231173844. <https://doi.org/10.1177/25166026231173844>
- Mishra, B., & Srinivasa Suresh, P. (2016). *Elk Asia Pacific Journal of Finance and Risk Management a Multi-Dimensional Approach To the Determinants of Tax Revenue:*

- theCase of the State of Jammu and Kashmir (India)*. 7(3).
<https://doi.org/10.16962/EAPJFRM/issn>
- Mishra, S. K. (2011). *Recent Trend of Village and Small Enterprise Sector: Exploring and Exploiting its Opportunities in the North Eastern Region of India Touching Upon its Profile and Barriers*. *SSRN Electronic Journal*, 3769.
<https://doi.org/10.2139/ssrn.997310>
- Misri, M. L., & Bhat, M. S. (1994). *Poverty, Planning, and Economic Change in Jammu and Kashmir*. Vikas Publishing House.
- Mushtaq, S. O., Khan, J. I., & Majeed, M. (2022). *Lower Inequality and Lower Development: A Contradiction Sensitivity Analysis of Jammu and Kashmir. Statistics, Politics and Policy*.
- Nashier, T., & Gupta, A. (2020). *Ownership Concentration and Firm Performance in India*. *Global Business Review*. <https://doi.org/10.1177/0972150919894395>
- Owais, S., Khan, J. I., & Majeed, M. (2022). *Out-of-pocket Health Spending in Jammu and Kashmir: Evidence from 68th Round of National Sample Survey*. *Journal of Health Management*, 09720634221091013.
- Parlow, A. (2012). *Armed conflict and children's health - exploring new directions: The case of Kashmir*.
- Qammer, N. A. (2018). *Analysis of modernized value chain of walnut in Jammu & Kashmir*. *Economic Affairs*, 63(1), 295-365.
- Raina, A. N. (2002). *Geography of Jammu & Kashmir State*. Radha Krishan Anand and Co. Pacca Danga Road, Jammu, 3–9.
- Raina, D. A. N. (2016). *Geography of Jammu and Kashmir State*. In *Kashmir News Network*.
- Romshoo, S. A., Rashid, I., Altaf, S., & Dar, G. H. (2020). *Jammu and Kashmir state: an overview*. *Biodiversity of the Himalaya: Jammu and Kashmir State*, 129–166.
- Whitehead, A. (2019). *The making of the New Kashmir manifesto*. *India at 70: Multidisciplinary Approaches*, October 2019, 15–32.
<https://doi.org/10.4324/9780429331800-2>
- Zutshi, C. (2010). *Rethinking Kashmir's history from a borderlands perspective*. *History Compass*, 8(7), 594–608.
- Zutshi, C. (2015). *An ongoing partition: histories, borders, and the politics of vivisection in Jammu and Kashmir*. *Contemporary South Asia*, 23(3), 266–275.