

Socio-Economic and Developmental analysis of Indian-Administered and Pakistan-Administered Jammu & Kashmir: A Multi-Sectoral Perspective

Arshad Bhat

Amity Institute of Liberal Arts, Amity University Mumbai, Maharashtra, India.

*Corresponding Author: **Arshad Bhat**

Abstract

The Jammu and Kashmir (J&K) region can be characterized as an area that is socio-economically and developmentally different from other areas because of the political partition and the different administrative frameworks. Through the use of secondary data sources such as Census data, The Economic Survey, and other government sources, as well as International Databases, this paper will use both descriptive statistics to show the regional disparities and complementarities across categories of demographics, agriculture, education, healthcare, and Financial Infrastructure, for both Indian administered Jammu & Kashmir (IAJ&K) and Pakistan administered Jammu & Kashmir (PAJ&K). The results show that, relative to PAJ&K, IAJ&K has more rural health coverage with respect to all healthcare dimensions and has developed extensive primary healthcare networks; it is highly diversified in its agriculture production with higher cropping intensity; and has a larger private education sector. In the case of PAJ&K, the average farm size per household is larger than in IAJ&K; most of the healthcare utilization occurs at hospitals; there are generally more ATMs per bank; and the teacher-student ratio for private schools is greater than in IAJ&K. However, PAJ&K continues to lag in infrastructure and availability of human resources. The rate of population growth, rate of literacy and per capita availability of resources are also indicative of systemic differences based on governance, policy interventions, and socio-political factors. According to the research outlined in this paper, context-specific policy approaches to address developmental deficits

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**Related declarations are provided in the final section of this article.

In politically sensitive and geographically complex areas will continue to be important. In addition to providing insight into how institutional frameworks and resource allocations impact human development outcomes in conflict regions by creating a unified comparative framework that pulls together multiple sectors, this study also highlights the importance of developing an inclusive and comprehensive strategy for specific geographical areas.

Introduction

The Jammu and Kashmir (J&K) region is one of the most complex geopolitical areas in South Asia, with parts under the control of three different countries, India, Pakistan and China. It has many developmental challenges, and each area is impacted differently by development due to each country's different approach to governance, infrastructure, agriculture, education, health care, and human development (Snedden 2013, Bose 2021). The Investigated Administered Jammu & Kashmir (IAJ&K) and the Pakistan Administered Jammu & Kashmir (PAJ&K) territories have very distinct socio-economic characteristics resulting from very different institutional arrangements and political economies. A comparative study of both territories will reveal how policies, governance structures, and development models have either negatively impacted or contributed to the quality of life.

The current statistics illustrate the various disparities between IAJ&K and PAJ&K in several sectors. In IAJ&K, there is greater investment made towards developing and maintaining rural health care facilities, a much higher ratio of doctors to population, and significantly more utilised for agricultural purposes. Conversely, in PAJ&K, residents access and utilise health care services through hospitals, utilise significantly more private education facilities, and have substantially larger farms worked by a greater number of family members. Other statistics that display a clear indication of disparity between and/or between representative samples in both areas are (used in this study) literacy, unemployment, access to health care services, and agriculture productivity (World Bank 2021; UNDP 2020). The systematic analyses of the five sectors of economy and development will provide a complete overview of the socio-economic disparity and potential in the regions of J&K divided between India and Pakistan.

Because of the location of Jammu & Kashmir between China and India, there are both similarities and differences in how these two countries interact with and administer the region. The primary reason for this, and the basis for so many conflicting political agendas in Jammu & Kashmir, is the geographic and cultural proximity between these regions while having distinctly diverging development paths (Snedden, 2013; Schofield, 2010).

Development indicators that demonstrate the differences between these areas are population growth, literacy rates, healthcare accessibility, crop yields and agricultural output, and the level of financial inclusion experienced by residents of these areas. In terms of rural health care, agriculture, and higher education, IAJ&K has a somewhat stronger level of rural health care infrastructure, substantially greater diversification in the types of crops cultivated and a somewhat wider variety of private educational institutions than PAJ&K. Conversely, PAJ&K has a somewhat higher level of hospital utilization, larger average farm size, and greater proportion of the population with access to sanitation than IAJ&K although both areas face significant challenges because of the shortage of workers in health care and agriculture (UNDP, 2020; World Bank, 2021).

Comparing IAJ&K with PAJ&K reveals broader insights into regional inequality and economic development in areas with similar geographic and cultural continuities, but operating within diverse regional policy regimes, legal systems and military alliances. As a result, this comparison provides a unique case for analysing how political economy/institutional design can impact developmental outcomes (Bose, 2021).

The aim of this research is to provide a comparative analysis of multiple sectors in both regions through a comparison of demographic trends, agricultural practices, levels of financial penetration, education systems, and health care infrastructure. Using both descriptive and statistical methods, it is the goal of this research to identify the comparative advantages and disadvantages of each of the two regions and provide potential policy approaches that are applicable to other regions affected by conflict or geographical constraints.

Review of Literature

Developmental trajectories of Jammu and Kashmir have been examined predominantly by academics as they relate to issues of conflict and governance. The politically contested nature of Jammu and Kashmir has had a direct impact on the level of institutional capability, which has resulted in a disparate pattern of development across the region, with a large gap in capabilities between both parts of Jammu and Kashmir (i.e., the Indian-Administered part (IAJ&K) and the Pakistan-Administered part (PAJ&K)). Schofield (Schofield, 2010) & Bose (Bose 2021), state that the political economy of the PAJ&K has been historically shaped by external sources and dependence, whereas the IAJ&K has been able to benefit from a comparatively higher level of government investment in infrastructural and welfare provisions. There have also been

significant differences between both parts of the region regarding healthcare access; however, in this case, infrastructural investment has translated into significantly more access to and availability of primary healthcare services in IAJ&K compared to significantly fewer numbers of doctors per capita in PAJ&K, as noted by the United Nations Development Programme (UNDP) (United Nations Development Programme (UNDP), 2020) and the World Health Organisation (WHO) (World Health Organisation (WHO) 2021). There are similar differences in the two regions' educational outcomes; although IAJ&K has a considerably larger private education system with many more private schools and qualified teachers, the teacher-student ratio in private schools in PAJ&K is significantly better (World Bank 2021).

The differences between the two regions have been documented within agricultural studies as well as financial studies, with IAJ&K having smaller farm size per household than PAJ&K and also having a greater diversity of crops, whereas the reverse is found in PAJ&K where larger farms are typically planted to wheat and maize (FAO, 2020). Studies conducted on financial inclusion of both territories indicate that PAJ&K has built more branches and ATMs than IAJ&K, showing a higher level of penetration of banks into the regulated economy according to IMF (2021) reports.

Academic research on J&K has historically focused primarily on political analyses, conflict and international relations. Schofield (2010) discusses how the protracted territorial dispute over J&K has poorly drawn resources away from important developmental issues in relation to welfare. Snedden (2013) describes how the political identity of PAJ&K and how its governance arrangements have allowed it to develop reliance on the economic infrastructure of PAJ&K and therefore to successfully develop its institutions. Likewise, Bose (2021) discusses that the trajectory of IAJ&K has been heavily influenced by India's state-sponsored welfare programs and the government's infrastructure policies; thus, the service delivery capabilities of IAJ&K are generally much better than those of PAJ&K.

The UNDP identifies (2020), on the topic of demographics and population growth, that the populations of PAJ&K, and IAJ&K are both expanding, however, the rate of population increases, and also, the ratio of dependent persons to working persons, differ in each case. The increase in population of PAJ&K has increased demand for health care, education and employment while in the case of IAJ&K, the slower growth of the population has allowed for a somewhat more orderly, although still uneven, development of health care services.

There are many disparities in health services between these two regions. The WHO and UNDP have both confirmed (2021) that IAJ&K is supported by a more decentralised health care system which provides for a strong network of rural health centres and higher ratios of doctors to patients than exists in PAJ&K. In the case of PAJ&K, health services are usually hospital based, resulting in a higher-than-average utilisation of outpatient services, and considerable strain on human resources.

The FAO (2020) and other studies have shown that agricultural enterprises in IAJ&K are generally smaller in size, but have more variety in terms of crops grown (e.g. rice, maize, other vegetables, as well as fruit and vegetable products with high economic values), than PAJ&K farms, which tend to be larger on average, but grow most of their crops in the forms of wheat and maize. The differences between the two regions illustrate the dissimilarities of their government policies and their agro-climatic adaptation practices. The education sector also demonstrates critical variations. According to the World Bank (2021), IAJ&K has a vast private school system with higher absolute enrollment, but PAJ&K exhibits relatively better teacher-student ratios in private institutions. These findings suggest that while IAJ&K prioritizes scale, PAJ&K emphasizes quality in smaller systems.

According to research conducted by the International Monetary Fund (IMF) regarding the banking sector of Paper of Jammu and Kashmir (PAJK) (2021), PAJ&K has seen rapid growth in both the number of branches and ATM locations throughout the territory, which suggests a higher degree of formal economic integration than IAJK (Indian Administered Jammu and Kashmir). Additionally, while there is no comprehensive national study of either PAJK or IAJK, the existing literature suggests that IAJK is an example of an area where the level of available infrastructure exceeds the demand for utilisation; whereas PAJK demonstrates that utilisation can occur at a local level when driven primarily by the community through available resources. Very few studies have compared the two regions across a broad spectrum of sectors, and this study will provide that breadth of comparison by comparing data from each sector, including healthcare, Education, Agriculture, Finance and Demographics, to create an overall picture of the differing development levels in the separated regions of Jammu and Kashmir.

Methodology

This research has been conducted using a framework for comparative statistical analysis of secondary data obtained from various sources: census reports, governmental statistics and

international agencies. The datasets that were analyzed contain information pertaining to many different areas of society and include demographic information, agricultural production, education, financial institutions and healthcare systems.

Descriptive statistics (ratios, percentages, per capita) and comparative measures (such as per 100,000 people, percentage shares in each sector of production and growth trends) were examined to bring out disparity and strengths in development areas.

Using a sectoral approach to analysis, the study focused on; (1) The geographical and demographic distribution of the areas, (2) The resources and productivity of the agricultural sector, (3) The financial infrastructure, (4) The educational opportunities available and the educational outcomes produced, and (5) The delivery and utilization of the health care system. The cross-sectional approach allows for the comparison of the data for both IAJ&K and PAJ&K and used data from the latest available year (2017 - 2023). Additionally, trend analyses were performed for selected variables to identify the historical development of those variables in IAJ&K and PAJ&K (Creswell & Creswell, 2018). However, the research is limited by the lack of comparable and complete data across the two areas, which restricts the use of advanced econometric models. Despite this limitation, the descriptive comparative approach used in this study provides a firm basis for insights regarding the developmental characteristics of these two geographical regions.

The paper's analysis used to produce the result-oriented data including definitions and formulas that have been developed to derive both Descriptive and Comparative statistics. The analysis includes each equation and an explanation of each of the variables used in the equation, as well as an explanation of how the equation should be interpreted and how units are expressed.

1. Percentage share of total area/population

$$\text{Share}_i \left(\frac{X_i}{\sum_j X_j} \right) \times 100$$

Where, X_i = area (or population) of unit i , $\sum_j X_j$ = total area (or population) across all units in the table. The measuring unit is percent (%), and it is used to compute e.g., % of total J&K area held by IAJ&K, PAJ&K, etc.

2. Population (or other) density

$$\text{Density} = \frac{\text{Population}}{\text{Area}}$$

Where, Population = number of persons, Area = sq. km., the measuring unit is persons per sq. km. and it is used to compare demographic pressure across regions.

3. Simple growth rate between two census points (%)

$$\text{Growth Rate } (t_0, t_1) = \frac{P_{t_1} - P_{t_0}}{P_{t_0}} \times 100$$

Where, $P_{t_0}, P_{t_1}, P_{t_0}, P_{t_1}$ = populations at the earlier and later date., The measuring unit for this is percent (%) and it is used to report growth between two censuses.

4. Compound Annual Growth Rate (CAGR)

$$\text{CAGR} = \left(\frac{P_{t_1}}{P_{t_0}} \right)^{\frac{1}{t_1 - t_0}} - 1$$

Where, P_{t_0}, P_{t_1} as above; $t_1 - t_0$ = number of years between observations. The unit of measurement is decimal (multiply by 100 to express %). It is used to summarise long-term average annual growth.

5. Per capita (per person) indicator

$$\text{Per Capita} = \frac{\text{Total resources}}{\text{Population}}$$

Where, Per capita power availability = total electricity (KWh)/population. Measuring unit depends on numerator (e.g., KWh/person, bank branches per person).

6. Per 100,000 population rate (standardised rate)

$$\text{Rate}_{100k} = \frac{\text{Count}}{\text{Population}} \times 100,000$$

7. Ratio measures (doctors per population, population per doctor)

$$\text{Doctors } 100k = \frac{\text{Number of doctors}}{\text{Population}} \times 100,000$$

Population per doctor:

$$\text{Pop. Per Doctor} = \frac{\text{Population}}{\text{Number of Doctors}}$$

8. Cropping intensity (%)

$$\text{Cropping Intensity} = \frac{\text{Gross (annual) cropped area}}{\text{Net sown (cultivated area)}} \times 100$$

Where, Gross cropped area = sum of areas under all crops (includes multiple cropping). Net sown area = physical area under cultivation (no double counting). The measuring unit is percent (%). It is used to measure intensity of land use (values >100 indicate multiple cropping).

9. Irrigated share of cultivated area (%)

$$\text{IrrigatedShare} = \frac{\text{Irrigated Area}}{\text{Cultivated Area}} \times 100$$

This formula is used to measure irrigation dependence and vulnerability to rainfall.

10. Crop-specific area share (%)

$$\text{Yield} = \frac{\text{Total production (tons)}}{\text{Area under crop (ha)}}$$

12. Average farm/family measures

$$\text{Farm Area per Family} = \frac{\text{Total farm area}}{\text{Number of Farming families}}$$

$$\text{Cultivated Area per Family} = \frac{\text{Cultivated area}}{\text{Number of Farming families}}$$

13. ATM/Branch ratios

$$\text{ATMs Per Branch} = \frac{\text{Number of ATMs}}{\text{Number of Fbank branches}}$$

$$\text{Branches per 100k} = \frac{\text{Number of branches}}{\text{NPopulation}} \times 100,000$$

14. Average enrollment (students per school / teachers per school)

$$\text{Average Enrollment per School} = \frac{\text{Total enrolled students}}{\text{Number of Schools}}$$

$$\text{Teacher Student Ratio} = \frac{\text{Number of teachers}}{\text{total enrolled students}} \quad (\text{or expressed as } 1: x)$$

15. Utilization per facility (OPD per health facility / per doctor)

$$\text{OPD Per Facility} = \frac{\text{Total OPD visits}}{\text{Number of health facilities}}$$

$$\text{OPD Per Doctor} = \frac{\text{Total OPD visits}}{\text{Number of Farming Doctors}}$$

16. Comparative ratios and indices

For cross-region comparisons the following formula is used to calculate simple ratios and percentage differences:

$$\text{Relative Difference} = \left(\frac{X_A - X_B}{X_B} \right) \times 100$$

Where, $X_A, X_{BX_A}, X_{BXA}, X_B$ are the indicator values for region A and B. This method is used to report how much larger/smaller one region's indicator is relative to the other.

Results and Discussions

The historical and political actions on the territory of Jammu and Kashmir were created by a long history of failures and successes in many different areas. The total area of Jammu and Kashmir is 222,236 square kilometers. Since the partition of the British Empire into two separate states, India and Pakistan, the territory has been divided into several different territories under different administrative and political controls.

In addition to those numbers provided in Table 1, the largest share (42% or 93,708 sq. km) is named "Indian-Administered Jammu and Kashmir" (the Jammu, -Valley and Ladakh units). The second largest share of Jammu and Kashmir is the territory now known as Gilgit-Baltistan (35% or 77,676 sq. km); it is currently administered by Pakistan.

Furthermore, lastly, in this report, is the area of PAJ&K, which is also administered by Pakistan, but comparatively, it is only a very minor portion of Jammu and Kashmir (6% or 13,297 square kilometers).

A further 17% (37,555 square kilometers) of Jammu and Kashmir is controlled by China primarily through occupation of the Aksai Chin portion of India, and partially because of the Chinese-Pakistan Administered Territory concluded in 1963. This example highlights the problem of a trilateral conflict in which Jammu and Kashmir is both the subject of India's and Pakistan's conflict, and of India's conflict with China over the border (Wirsing, 2020).

The division of the state of Jammu and Kashmir indicates that the state, which was once geographically unified, is now split into three separate countries. This is indicative of the geopolitical sensitivities and competing claims to sovereignty within the region, with ramifications for how these territories will be governed, managed for resources, providing security to the citizens, and how their daily life will be impacted (Bose, 2021). The geographical division of these countries illustrates the complexity of the J&K dispute, which has become one of the longest-standing disputes without a resolution since the end of colonialism (Table 1).

Table 1: Area-wise Distribution of State of Jammu & Kashmir

Description	Area in sq.km	%
Area of PAJ&K	13,297	06
Area of Gilgit Baltistan	77,676	35
Area of Indian Held Kashmir	93,708	42
Area Under Control of China	37,555	17
Total Area of State of Jammu & Kashmir	222,236	100

Source: Land Use Planning, P&DD, Muzaffarabad & Digest of Economics and Statistics, Govt. of Jammu and Kashmir, 2021

The population demographics show large differences in both size and growth patterns between PAJ&K and IAJ&K from the census years 1961 to 2017. In PAJ&K, the population in 1961 was relatively small (1.064 million), while the population in IAJ&K was significantly larger (3.56 million). By 2017, these numbers had risen to 4.032 million in PAJ&K and 12.5 million in IAJ&K, which means the populations grew approximately 3.8 and 3.5 times respectively (Table 2). Although the populations represent different absolute numbers, these findings suggest that the two areas have had similar long-term growth patterns.

Growth rates demonstrate that PAJ&K's population grew consistently but declined gradually: 3.43% in 1972 to 1.61% in 2017, showing trends in demographic transitions toward lower fertility rates, possibly due to improvements in socioeconomic status (United Nations, 2019). On the other hand, IAJ&K's growth rates were volatile. IAJ&K had an extraordinarily large increase of 29.69% between the census years 1972-1981, which was the largest increase during all census years measured. The reason for this unique spike could be due to migration rates, a more accurate census count, or the resettlement of people following a major conflict (Bose, 2021).

Statistically speaking, the mean annual growth rate of PAJ&K (approximately 2.41%) has been consistently less than that of IAJ&K (approximately 16.93%) throughout the five census periods. However, the growth rate for IAJ&K from 1972-1981 appears unusually high compared to the other census periods. This period of accelerated growth will be influential on the overall average rate for IAJ&K because if you remove the period 1972-1981 the average would approximate to almost 12.8%. The annualized compound growth rate (CAGR) from 1961-2017 is 2.35% for PAJ&K and 2.13% for IAJ&K which indicates that PAJ&K's demographic growth has been consistently stronger and stable over the long term than that of IAJ&K (Table 2). Additionally, PAJ&K appears to be experiencing a more uniform demographic transition and is exhibiting the

same gradual decline in fertility that is increasingly evident around the world. IAJ&K on the other end of the continuum is experiencing larger variations from the average of PAJ&K due to higher levels of political instability, migration and irregularities in census enumeration (Schofield, 2010; Snedden, 2013). The 2017 census shows both regions to be gravitating toward moderate levels of population growth which suggests that both regions of South Asia are experiencing similar pressures associated with modernization, education and health transition.

Table 2: Population and Growth Rate of IAJ&K and PAJ&K

Year	Census Population of AJ&K (in million)	Growth Rate %	Census Population of IAJ&K (in million)	Growth Rate %
1961	1.064	1.87	35.6	9.44
1972	1.573	3.43	3.56	2.66
1981	1.980	2.72	5.987	29.69
1998	2.973	2.41	7.9	15.20
2017	4.032	1.61	12.5	23.64

Source: Pakistan Bureau of Statistics, Islamabad & Digest of Economics and Statistics, Govt. of Jammu and Kashmir, 2021

Area and Population Distribution

Different territories have different sizes. The total area of India, which includes the union territory of Jammu and Kashmir, is 222,236 square kilometres, while the total area of Pakistan, which includes the region known as "Pakistan-administered Jammu and Kashmir" or "PAJ&K", is only 13,297 square kilometres. These two jurisdictions have very large populations compared with each other, and the population density (people per sq km) illustrates this clearly: there are 62 people per sq km in India's Jammu and Kashmir, while there are 303 people per sq km in Pakistan-administered Jammu and Kashmir, 445 in India overall, and 261 in Pakistan, so there are much more people living in each of the areas of PAJ&K (Pakistan-administered Jammu and Kashmir) than people living in IAJ&K compared to the total size of areas (PAJ&K) of both regions. According to the United Nations (2019) and Iqbal and Shamim (1965), there are higher population densities in PAJ&K than in IAJ&K due to the smaller geographic size of PAJ&K compared to IAJ&K.

Rural-Urban Divide

Different settlement structures can be illustrated with rural-urban ratios. The major proportion of the settlement structure in the PAJ&K area is rural (83:17), whereas the IAJ&K area is slightly more urban than Pakistan's average (72.6:27.4 vs. 64:36). The highest degree of urbanization is shown to be in India (31.2%). In terms of percentage, PAJ&K's rurality is above the national average for Pakistan by 19 percentage points, indicating slower urban transition of PAJ&K compared to Pakistan (Snedden, 2013) (Table 3).

Infrastructure and Energy Availability

By analyzing the amount of electricity available per person, it is possible to see differences in how much electricity is available versus how much it is used. The amounts for IAJ&K (1,532 KWh) and India (1,395 KWh) are significantly higher than for PAJ&K (556 kWh) and Pakistan (641 KWh). The amount of electricity available to IAJ&K is 176% greater than that in PAJ&K (Table 3). Hence, the infrastructure within India has a much higher degree of integration than the infrastructure within Pakistan-administered regions (Schofield, 2010).

Health Indicators

The discrepancies between Health Statistics paint a very different picture for IAJ&K, which has a lower Maternal Mortality Rate (MMR) of 46 per 100K live births and Infant Mortality Rate (IMR) of 18 per 1K live births than both India and Pakistan, and significantly lower than national averages for Pakistan for MMR (186) and IMR (56). PAJ&K does better overall than Pakistan in MMR (104 vs. 186) and IMR (51 vs. 56) but does not do as well as IAJ&K. Doctor-patient ratios highlight the difficulties of accessing healthcare: IAJ&K has one doctor for every 1,880 people; AJ&K has one for every 3,954 (nearly double the burden). Pakistan (1:898) and India (1:834) have greater ratios than either (Table 3). This indicates that the healthcare system in IAJ&K is over-extended, and that PAJ&K is experiencing a structural deficit in healthcare (World Bank, 2021).

Education and Literacy

The distribution of literacy rates varies throughout the world. The illiteracy rate of Jammu and Kashmir (J&K) is an estimated 67.16%, which is below the national average for India (80.9%), but above that of Pakistan (60 percent). On the other hand, the Khyber Pakhtunkhwa region (PAJ&K) has a literacy rate of 76.8%, which is higher than both that of Pakistan and IAJ&K. This indicates that, for its size, PAJ&K has better educational achievements than Pakistan (Table

3). Additionally, PAJ&K has a higher literacy rate than the national average of Pakistan with an increase of 16.8 percentage points (Bose, 2021).

Infrastructure and Connectivity

The highest density of roads is located in the Indian Administered Jammu & Kashmir (IAJ&K) with a density of 12.14 km per square kilometre compared to both India's average of 1.94 km/ sq. km and Pakistan-Administered Kashmir (PAJ&K) 0.78 km/ sq. km i.e. IAJ&K has a road-density that is higher than India by 6.25 times and 15.5 times the density of roads in PAJ&K and confirms the results of strategic investments in Connectivity (Table 3).

Natural Resources and Forest Cover

When considering forest cover as a percentage of land area, IAJ&K (47.8%), India (80.9%) have greater levels than PAJ&K (42.6%) or Pakistan (5.01%). In contrast, in terms of the percentage of land covered by productive forests, India (25.17%) has the highest proportion, followed by IAJ&K (19.95%) and PAJ&K (11.6%), while Pakistan (1.44%) is the lowest (Table 3). These numbers demonstrate that both areas in India are emphasizing sustainable forestry practices relative to the region of Pakistan (Wirsing, 2020).

Social Indicators: Crime, Water, and Sanitation

With a crime rate of 235.7 per 100 000 people, the IAJ&K's crime rate is significantly lower than that of India (422.2) and Pakistan (377), indicating a greater likelihood of safety. Although the availability of water for both regions is below that of their respective countries; PAJ&K's (81.9%) and IAJ&K's (82.4%) are below that of their countries, indicating limited access to safe drinking water due to poor infrastructure. However, differences in sanitation coverage exist between both regions. For example: PAJ&K's sanitation coverage is at 92.5%, while Pakistan's is at 84.7%. Also, IAJ&K's sanitation coverage (40.97%) is far lower than India (70.2%). Statistically, PAJ&K has the highest access to sanitation when compared to the available data, which suggests that PAJ&K has significantly advanced the sanitation situation in recent years (UNDP, 2020).

Table 3: Geographical Profile and Socio-economic Indicators (India, Pakistan, IAJK &PAJ&K)

Description	IAJ&K	India	PAJ&K	Pakistan
Total Area (sq.km)	222236	3,287,263	13,297	796,096

Population Census 2017 (in million)	13.7	1,463.9	4.032	207.775
Rural/Urban Ratio	72.62/ 27.38	68.8/31.2	83:17	64:36
Per Capita Power Availability (KWH)	1,532	1,395	556 641	641
Unemployment Rate (%)	5.2	5.6	10.7	5.8
Population Per Doctor	1,880	834	3,954	898
*Maternal Mortality Rate (Per 100,000 LB)	46	93	104	186
Infant Mortality Rate (Per 1,000 LB)	18	27	51**	56*
Population Per Bed	1,733	2	1,513	1,608
Literacy Rate (%)	67.16	80.9	76.80	60
Road Density (km/sq. km)	12.14	1.94	0.78	0.34
Forest Land (%)	47.8	80.9	42.63	5.01
Area Under Productive (Actual) Forest (% of Total Area)	19.95	25.17	11.60	1.44
Crime Rate (Per 100,000 Persons)	235.7	422.2	207	377
Using Improved Source of Drinking Water (%)	82.37	93.7	81.90**	92.60
Using Improved Sanitation Facility (%)	40.97	70.2	92.50**	84.70

*Source: (i) Pakistan Economic Survey 2020-21 (ii) Education Department, Muzaffarabad (iii) Health Department, Muzaffarabad (iv) Forest Department, Muzaffarabad (v) *Pakistan Maternal Mortality Survey 2019 (vi) PDHS 2017-18 (vii) AJ&K Labour Force Survey 2018-19 (viii) Power System Statistics 2020, NTDC (ix) **AJ&K MICS 2020-21 (x) National Forest Policy Review 2015, FAO (xi) *** NNS 2018, & Digest of Economics and Statistics, Govt. of Jammu and Kashmir, 2021, Economic Survey, GoI, 2022.*

Farm Size and Landholding Patterns

Table 4 illustrates how much more agricultural land resources exist between India-administered Jammu and Kashmir (IAJ&K) and Pakistan-administered Jammu and Kashmir (PAJ&K). For example, in 2023, the IAJ&K has approximately 430.39K hectares of total cultivated land while the PAJ&K has 641,129 hectares as of 2019. Even though the total number of hectares in PAJ&K is much larger, the average size of cultivated farms per family is much smaller (0.59 ha for IAJ&K and 1.76 ha for PAJ&K). In fact, households in PAJ&K have almost three times the amount of arable land (on average) than households in IAJ&K), indicating that IAJ&K has a split and limited capacity for agricultural production and most of the land is dedicated to small-scale farms that do not produce enough food to feed the family (FAO).

Cultivated and Cropped Area

There are 430.39K hectares of arable land reported as being commercially produced in IAJ&K; in PAJ&K, approximately 194,592 hectares of arable land is being commercially produced. However, there are some discrepancies when you compare the size of farms owned by families in both areas. According to the FAO and Bhat, when you calculate the average size of cultivated land area for farmers in PAJ&K (0.517 ha), it is slightly lower than that of farmers in IAJ&K (0.59 ha). There is a drastic difference in the annual commercial harvested area for both regions (1,134,000 acres of commercial harvest area for IAJ&K compared to only 225,557 acres of commercial harvest area for PAJ&K) (indicating high levels of multiple cropping occurring in IAJ&K while single cropping is occurring in most PAJ&K farms likely due to less access to irrigation and a smaller arable base) (Bhat et al.).

Irrigation and Water Use

The primary sources of irrigated land in IAJ&K are significantly more than in PAJ&K with respect to total area, 355,190 ha compared to 12,103 ha respectively. Most PAJ&K's irrigated areas are rain-fed with 96.5% of total cultivated areas being rain-fed, while 82.5% of cultivated lands in I&J&K are irrigated (Table 4). The difference in availability of irrigated land between the two regions affects directly cropping intensities and agricultural productivities; PAJ&K is particularly vulnerable to seasonal variability in the amount and reliability of precipitation and the effects of climate change (World Bank, 2021).

Crop-Wise Land Use

Wheat and maize dominate in both regions, but with contrasting emphasis. IAJ&K allocates 281.87 thousand ha to wheat and 220 thousand ha to maize, whereas PAJ&K devotes 76,310 ha to wheat and 99,635 ha to maize. Proportionally, maize is more significant in PAJ&K, accounting for ~51% of cultivated area, compared to IAJ&K's ~51% wheat dominance (Table 4). Rice cultivation is substantial in IAJ&K (261.35 thousand ha) but negligible in PAJ&K (1,768 ha), reflecting ecological differences rice being suited to Kashmir's valley plains but less to PAJ&K's hilly terrain (Schofield, 2010).

Horticulture and Vegetables

Even though both regions are important producers of wheat and maize, the emphasis on the two crops is vastly different. For instance, according to Table 4, I&J&K allocates approximately 281,870 ha to wheat production compared to 220,460 ha to maize production, while PAJ&K allocates 76,310 ha to wheat and 99,635 ha to maize. If we look at the percentages allocated to

each form of crop in each region we see in PAJ&K approximately 51% of cultivated area is allocated to maize whereas approximately 51% of the cultivated area allocated to wheat in IAJ&K (Table 4). In IAJ&K the area allocated to rice production is very large (261,350 ha) whereas in PAJ&K nearly all the area dedicated to rice production is in a small area of approximately 1,768 ha. Although the two regions are separated by geographical location, they are separated by a difference in the environment that rice grows best; rice grows best in the valley plains of the Kashmir region while the rice growing conditions in PAJ&K are not as optimal as those in Kashmir (Schofield, 2010).

Mechanization

The dependence of the Department of Agriculture in PAJ&K on mechanized equipment is relatively low because only 22 tractors have been counted. Although statistics from IAJ&K regarding tractors are absent, various sources indicate that IAJ&K is adopting more mechanized equipment due to the greater degree of farm intensification (Bhat et al., 2022), which illustrates that PAJ&K has a much higher level of reliance on traditional agricultural practices than IAJ&K, as well as a much lesser degree of state ability, to support the development of modern agricultural infrastructure (Table 4).

Table 4: Major Indicators of Agriculture Sector in IAJ&K & PAJ&K (2019 to 2021)

Category	IAJ&K	PAJ&K
	2023	2019
Total Farm Area (in hectare)	430.39 mha	641,129
Farm Area Per Family (in hectare)	0.59	1.76
Area Under Cultivation (in hectare)	430.39 thousand ha	194,592
Cultivated Area Per Family (in hectare)	0.59 hectares	0.517
Annual Cropped Area (in hectare)	1,134,000	225,557
Irrigated Area (in hectare)	3,55,190	12,103
Non-Irrigated Area (in hectare)	422,242	182,489
Area Under Wheat Cultivation (in hectare)	281.87 thousand hectares	76,310
Area Under Maize Cultivation (in hectare)	2.20 lakh hectares	99,635
Area Under Rice Cultivation (in hectare)	261.35 thousand hectares	1,768
Area Under Vegetables (in hectare)	83,670	3,375.38
Production of Vegetables (tons)	1395.5 thousand MT	16,705.40
Tractors (with Agriculture Department) (Nos.)		22

Source: Agriculture Department, Muzaffarabad & Department of Agriculture, Jammu and Kashmir

Banking Outreach and Infrastructure

Data comparisons show a dramatic difference between the amount of banking institutions in either territory as well as how those institutions are distributed. The number of bank branches located in the region of IAJ&K at the end of 2020 was 1,012; however, according to data from PAJ&K, there were only 612 branches in 2021. This means that IAJ&K maintained approximately 65% more of its physical banks than PAJ&K did, and thus there is a greater proportionate access to banking services in the Indian-administered area of that particular region (Table 5).

With respect to ATM availability, however, the statistics indicate a different outcome: PAJ&K has more automated teller machines than does IAJ&K, with a total of 1,423 in 2021. In comparison, there were only 582 ATMS available to customers in IAJ&K in 2020. The ratio of ATMs/branches in PAJ&K is approximately 144% higher than that found in IAJ&K. Accordingly, this difference illustrates that PAJ&K's banking sector places a higher value on electronic/electronically assisted financial service delivery in the region, while at the same time having fewer brick-and-mortar bank branches in total (State Bank of Pakistan, 2021) (Table 5).

Employment in the Banking Sector

The differences in employment opportunities also illustrate the structural differences between the two banking sectors. PAJ&K's banking sector employed over 12,786 individuals in 2021, while the banking sector for IAJ&K employed only 389 individuals in 2020. The difference indicates that there are approximately 32.8 times more jobs available in the PAJ&K banking sector than in the banking sector of IAJ&K. Even when taking into account the possibility that some amounts of variation may exist in how banks report their employment numbers (for example through including employees who work at other offices), it demonstrates that PAJ&K provides significantly more job opportunities than does IAJ&K; thus, the banking industry in PAJ&K is more labor intensive than IAJ&K, which appears to be primarily driven by efficiency and technology (Reserve Bank of India, 2021) (Table 5).

Bank Branch-ATM Ratio

The number of ATMs per Branch an institution offers describes how different financial service models are operated. Branching out over four times as many ATMs as the State Bank of India means that the People's Bank of Jammu and Kashmir is utilizing what is perceived to be a technical/information and a higher ratio business model to reduce dependence on physical branches.

The differences in the business models of the People's Bank of Jammu and Kashmir and the State Bank of India can be described as financial inclusion models, with the State Bank of India employing a branch-based approach, consistent with the wider Indian government's strategy for providing last-mile access to finance to everyone (RBI, 2021), while the People's Bank of Jammu and Kashmir focuses on increasing the number of ATMs and on increasing the number of staff to banks, which may reflect both low digital finance adoption rates and institutional inefficiencies in rural Jammu and Kashmir (SBP, 2021).

Financial Access and Inclusion Implications

In terms of number of branches, the People’s Bank of Jammu and Kashmir had 144% more ATMs than the State Bank of India. In comparison, the People’s Bank of Jammu and Kashmir employed over 32-fold more employees in banking compared to the State Bank of India. However, whereas the ATM per branch ratio for the People’s Bank of Jammu and Kashmir was 4.07 times greater than that of the State Bank of India, the People’s Bank of Jammu and Kashmir is a branch-intensive business with fewer employees on the ground, while the State Bank of India is ATM-intensive and with significantly more employees working in the field.

Table 5: Banks Operating in AJ&K, Number of Branches, ATMs and Employees of Banks Functioning in IAJ&K & PAJ&K (2020 & 2021)

	IAJ&K			PAJ&K		
	Bank Branches	Bank Branches	ATMs	Employees	ATMs	Employees
	2020	2021	2020	2020	2021	2021
Total Banks	1,012	612	582	389	1,423	12,786

Source: Banking Services Corporation Muzaffarabad & Digest of Economics and Statistics, Govt. of Jammu and Kashmir, 2021

Distribution of Schools

Primary and mosque schools in PAJ&K (4,126) greatly outnumber those in IAJ&K (429). This means that PAJ&K relies predominantly on community-based and religious schools, whereas IAJ&K emphasizes state and privately operated educational systems (Bose, 2021). In contrast, IAJ&K has a much larger number of high schools (1,741) and especially higher secondary schools (788), compared with PAJ&K which has 785 and 117 respectively. Therefore, IAJ&K has a stronger institutional support system for its secondary education system than PAJ&K does (Table 6).

Private Schooling Expansion

Although private schools make up the greatest percentage of the educational institutions in both regions, the differences between them are quite notable. There is a total of 5,555 private schools in IAJ&K, nearly 7.6 times more than there are in PAJ&K (734). This growth in the number of private schools in IAJ&K is consistent with the overall growth trend of private sector involvement in education throughout India (World Bank, 2021) (Table 6).

Teachers and Teacher-Student Ratios

In terms of teachers in private schools, IAJ&K has 68,031 while PAJ&K has 33,391. Thus, while IAJ&K employs more than double the number of teachers compared to PAJ&K, the student-to-teacher ratio provides a substantially different perspective. For instance, IAJ&K has a student-to-teacher ratio of 1:20 while PAJ&K's ratio is estimated to be 1:15.07. This indicates that PAJ&K has considerably smaller class sizes and as a result, may provide students with more individualized instructional support; on the other hand, IAJ&K has significantly larger class sizes (despite employing a greater number of teachers) because of the heightened demand for educational services (UNESCO, 2020) (Table 6).

Enrollment Patterns

In the Indian-administered Jammu & Kashmir (IAJ&K), more than twice as many students are enrolled in Private Schools than there are Private Schools. If you compare the size of Private Schools by taking the average enrollment per school, you would find that Private Schools in Pakistan-administered Jammu & Kashmir (PAJ&K) are approximately three times larger than their counterparts in IAJ&K based on average enrollment; thus giving them an upper hand on the basis of having smaller Teacher to Student Ratios (Table 6).

Educational Infrastructure Gaps

While there are currently 6.7 times more schools in IAJ&K than PAJ&K, there are also 4.6 million fewer students' rounder to the next highest grade than there are in PAJ&K. Because of this disparity in the availability of higher education opportunities, IAJ&K provides a greater chance for students from IAJ&K to access higher education and skills through IAJ&K institutions, while lower-level academic access consists primarily of primary and secondary educational institutions in both IAJ&K and PAJ&K. This gap may restrict an individual's opportunity to gain an advanced degree or further develop their skills in PAJ&K, thus potentially resulting in a wide range of negative effects on socio-economic status in the long run (Schofield, 2010) (Table 6).

Compared to IAJ&K, PAJ&K has 9.6 times more grade schools / mosque schools, while IAJ&K has 6.7 times more grade 9-12 schools than PAJ&K, and IAJ&K has a rate of private school enrollment of 2.39% greater than in PA&K, with PAJ&K having an average student enrolment three times larger than that of IAJ&K private schools (Table 6).

Based on the discussion thus far, IAJ&K has a more robust capacity for academic achievement at both the Secondary and Higher Secondary levels due to the presence of widely distributed private school systems, while PAJ&K remains characterised primarily by community-based and mosque-based educational programs with a higher number of students, but fewer offering. Whereas IAJ&K's system encompasses access to a broader array of private-funded educational options with increased access to higher-level institutions during later stages, PAJ&K's educational approach is more concentrated, produces fewer students per class, and has weaker infrastructure for Higher Secondary education (Snedden, 2013; UNESCO, 2020).

Table 6: Number of Govt. Schools in IAJ&K & PAJ&K (2019 to 2021)

	IAJ&K	PAJ&K
	2021	2021
Primary and Mosque schools	429	4,126
Middle Schools	527	1,023
High Schools	1,741	785
Higher Secondary Schools	788	117
Private Schools	5,555	734
Teachers in Private School	68,031	33,391
Teacher Ratio of Private Schools	1:20	15.07
Enrollment in Private Schools	12,03,064	503,267

Source: Directorate of EMIS, E&S Education Department, Muzaffarabad, Source: Directorate of EMIS, E&S Education Department, Muzaffarabad, Source: EMIS Education Department, Muzaffarabad, Directorate of Education, Govt. of Jammu and Kashmir

Hospital Infrastructure

Reportedly, both IAJ&K & PAJ&K offer limited? (2 Teaching/Others) compared to PAJ&K (8 Teaching/Others) seems to show PAJ&K is spending more of their resources on Medical Education & less on Specialty Hospitals. However, IAJ&K (20) provides significantly more district-based hospitals than PAJ&K (7); which are critical to providing a secondary level of care. In addition, at a tehsil level, PAJ&K has also provided more (13) hospitals compared to IAJ&K (11); this trend continues to indicate better mid-tier health care availability at ST-6 level (Table 6-7).

Primary Healthcare Coverage

There is a significant difference between the two regions at the grassroots level. The number of Rural Health Centers (RHC) in IAJ&K is 891, while in PAJ&K, there are 45, which means that IAJ&K has roughly 19.8 times more RHC than PAJ&K. Dispensaries are also more numerous in IAJ&K(403 for Allopathic) versus PAJ&K (81), again indicating that the healthcare model used in IAJ&K has a greater emphasis on Primary and Decentralized Healthcare than PAJ&K's Hospitals, with limited access to rural areas (Bose, 2021) (Table 7).

Critical Care Facilities (Ventilators)

IAJ&K has a clearly superior level of access to Critical care equipment. They have 2,095 ventilators as opposed to only 90 for PAJ&K, an increase of approximately 23.3 times more ventilators in IAJ&K than in PAJ&K. Both areas report that all ventilators are operational, which demonstrates effective maintenance. This large disparity illustrates that IAJ&K has better investments in Critical Care and emergency preparedness, likely bolstered by the COVID pandemic (WHO, 2021) (Table 7).

Patient Load and Utilization

The number of patients visiting the outpatient department (OPD) represents two things: 1) The size of the population, and 2) How willing individuals are to receive care. In 2021, PAJ&K had 4.23 million OPD patients while IAJ&K had only 0.7 million. When considering population size (4.03 million in PAJ&K; 13.7 million in IAJ&K, based on the 2017 census data), the rate of OPD visits per capita in PAJ&K is about 21 times greater than the rate of OPD visits per capita in IAJ&K (<0.05 versus 1.05, Table 7). This indicates that the people of PAJ&K utilize the available healthcare facilities approximately 21 times more than the people of IAJ&K do. It could be because there are more hospitals located within or near PAJ&K, the healthcare-seeking behavior of the population is different, or the OPD visit statistics for IAJ&K are significantly underreported (Schofield, 2010; Table 7).

Human Resource Availability

The doctor-patient ratio displays the underlying systemic pressures within healthcare systems in both IAJ&K and PAJ&K. In IAJ&K, there is 1 doctor for every 1880 individuals, while in PAJ&K there is 1 doctor for every 4033 individuals. Statistically, the ratio of doctors in IAJ&K is 2.15 times greater than AJ&K (Table 7). Given that PAJ&K has a much larger OPD patient volume than IAJ&K, it follows that it has a significantly overstressed medical workforce as evidenced by the number of OPD patients per physician (UNDP, 2020). There are 19.8 times more RHCs and 4.97 times more dispensaries in IAJ&K than in PAJ&K, and 23.3 times as many ventilators in IAJ&K compared to PAJ&K. On a per capita basis, OPD visits per capita in PAJ&K were 21 times greater than in IAJ&K, while the doctor-patient ratio in IAJ&K was 2.15 times higher than in PAJ&K (Table 7). While IAJ&K demonstrates a more developed rural health infrastructure, has a greater availability of doctors, and has a robust critical care system than is evident in PAJ&K, PAJ&K must rely on hospitals to provide the same level of health services; therefore, PAJ&K has a higher OPD utilization but a lower ratio of human resources. Therefore, the healthcare delivery models of these two regions are contrasting, with IAJ&K being infrastructure abundant and decentralised and PAJ&K being hospital centric with an overstressed workforce (Snedden, 2013; Bose, 2021) (Table 7).

Table 7: Major Health Statistics in IAJ&K & PAJ&K

Description	IAJ&K	PAJ&K
	2021	2021
Infrastructure		
Teaching/Other Hospitals	2	8
District Head Quarter (DHQ) Hospitals	20	7
Tehsil Head Quarter (THQ) Hospitals	11	13
Rural Health Centres (RHC)	891	45
Dispensaries	403 allopathic	81
Available Ventilators	2095	90
Functional Ventilators	2095	90
Services		
OPD Patients	700000	4,231,311
Patients per Doctor	1,880	4,033

Source: Department of Health Services in Azad Jammu & Kashmir & Directorate of Health Services, Govt. of Jammu and Kashmir

Conclusion

Comparing IAJ&K and PAJ&K shows that the socio-economic conditions, the systems created to deliver services and infrastructure differ widely. IAJ&K has a more developed rural health care network; the percentage of arable land used for crops is higher; farmers practice multiple forms of agriculture; and many private schools exist. This indicates that IAK has substantially more infrastructure than its population can sustain, with many demands placed on it. In contrast, PAJ&K shows that households generally cultivate larger plots of land; utilize more hospitals than

IAJ&K households; utilize more ATMs for each bank branch than IAJ&K schools. These factors illustrate that although there is little difference in the quantity of resources available to both PAJ&K and IAJ&K, the development of PAJ&K has been driven mainly by community-directed resources rather than by state-supported or centrally directed services. Differences in the availability of and access to resources impact literacy rates, access to health care and agricultural productivity based on the design of policies, the efficiency of institutions and the local socioeconomic culture of the community. Both regions have similar experiences and, therefore, need to consider the strengths and weaknesses of each region when designing and implementing context-sensitive interventions.

Policy Suggestions

Regions of Pakistan-administered Jammu and Kashmir (PAJ&K) and India-administered Jammu and Kashmir (IAJ&K) can take steps to decrease hospital dependency by expanding their networks of primary health care centres and establishing networks of rural health centres. The regions have the opportunity to develop more equitable access for remote populations by increasing per capita use of health services. Both PAJ&K and IAJ&K are also encouraged to invest in critical care facilities such as ventilators and train more healthcare workers capable of handling new emerging health care issues (WHO, 2021). In addition, PAJ&K can use irrigation and climate resilient technologies to increase crop diversity and cropping intensity. IAJ&K should focus on sustainable intensification and producing high-value crops that will create additional revenues for farmers; thus, helping to reduce the burden placed on smallholder farms in IAJ&K (FAO, 2020). Furthermore, PAJ&K can benefit from the development of vocational schools and higher-secondary schools, thus contributing to increasing upward mobility of its students. To improve student outcomes in IAJ&K, a key focus should be on reducing student-teacher ratios in both public and private schools in rural areas (UNESCO, 2020). With a high ratio of ATMs to branches, PAJ&K can promote digital banking and provide consumers with training on financial literacy. In addition, IAJ&K can work to increase access to banks in rural areas and provide services that support inclusive economic growth and entrepreneurship (IMF, 2021).

It is recommended both regions implement multi-sectoral planning frameworks that will integrate healthcare, education, agriculture and financial services together. Special considerations should be made for geographical marginalization to help ensure equitable development and to ameliorate intra-regional disparities. To summarize, policy interventions must focus on balancing

between the expansion of infrastructure with human resource development, while also ensuring rural/remote access is prioritized while creating adaptive strategies specific to the unique sociopolitical and ecological contexts of both regions (IAJ&K & PAJ&K) to ultimately create the potential to improve the overall human development goals and encourage longer term resilience and economic sustainability of those regions.

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