

CHAPTER 0

INTRODUCTION

As quoted by Lawrence (1967), Kashmir, known to its inhabitants as *Kasheer* or 'Valley', is perched securely among the Himalayas at an average height of about 6000 feet above the sea level. It is approximately eighty-four miles in length and twenty-five miles in breadth. North, east and west range of mountains guard the Valley from the outer world, while on the south side, it is cut off from the State of Punjab by rocky barriers, fifty to seventy miles in width.

As quoted by Bazaz (1978), Kashmir was famous as *rishiwar*, a land of *rishis*, ascetics, sages and seers. They were simple, honest and had no lust for worldly affairs. They stood for values and virtues.

0.1 History of Kashmiri Pandits

As narrated by Koul (1994), the kashmiri hindus were popularly known as kashmiri pandits. The kashmiri pandits had their own distinct class. They were the purest specimen of the Aryan race. Their fair and handsome features established their Aryan lineage and racial bonds. The pandits were forward-looking, dynamic and vibrant, having no ill will against persons of other religions. Kashmiri pandits were intelligent and quick at understanding the trends of events. They promptly met challenges to their survival.

Koul (1999), mentions that kashmiri pandits were the inheritors of a rich cultural heritage that they had preserved even in calamitous times. It was well known that there was hardly a branch of learning that they had not enriched by their creativity and intelligent acumen. Philosophy, dance, drama, painting, architecture and sculpture had been the

segments where they had made tremendous contributions. Through their high thinking and lofty ideas that they pursued, the hindus of Kashmir had transformed their land of scenic beauty into an intellectual centre, historically known as *Sharda peeth* or *Sarvajnanpeetha*

The pattern of culture that Kashmir had, imbibed various influences from the variegated cultural patterns of India and had emerged as one with its distinctive characteristics. Buddhism, Vaishnavism and Shaivism had imprinted the entire cultural pattern with their philosophical wisdom and religious tenets. The ethos of culture which came to be known as kashmiri culture was cumulatively a replica of Indian culture.

As Kashmir is a cold region, snowfall is deeply associated with the cultural moorings of people. The importance of dress and devices to protect oneself from the cold climate has been too well known. *Phiran*, as the long cloak covering a human body to serve as a shield against cold, has been deemed of ancient origins. All levels of men, whatever the economic status, carry a *kangri* within their *phirans*. Nicely embroidered *phirans* and superbly decorated *kangris* are dowry items in Kashmir. On the day of *Shivratri* a bride, a long married lady or even a widow is given a gift of *kangri* by her parents.

Kashmiri pandits as a specific ethnic religious group were deeply wedded to a plethora of customs and ceremonies that had been connected with marriage, birth and death. The customs varied from family to family according to the economic well being of the family. There was almost no difference in the manner of their celebrations between the rural and urban setup.

As far as marriages were concerned, kashmiri pandits used to perform them with great pomp and show. *Mehandiraat*, a custom of putting patterns on hands and feet using heena, remained the most noticed day. *Lagnachir* or fixing up of marriage date and its timing used to be done with great celebrations. *Phirsaal*, the first visit paid by the bridegroom to the bride's house used to be a source of pride. The traditional *manzumyor* or match-maker played a vital role.

The rites connected with the birth and death of a man also played a significant role in ceremonies. The ceremony of *sunder*, when child and mother were bathed on the same auspicious day, and *kahnathar*, when the entry of the child in to the particular family was made, played a significant role among birth rituals.

0.2 History of Kashmir

The main purpose to present the history of Kashmir is to show the past facts of the tyranny of some kings who ruled the Valley.

Bamzai (1962) writes, Gananda was the first king of Kashmir. Not only was he a friend but also in relation with Jarasanda, who ruled Magadha. Jarasanda was the father-in-law of Kansa, the king of Mathura. Gananda's military helped Jarasandha in his battle against Lord Krishna but was defeated and killed by Krishna. The throne of Kashmir was thus occupied by Damodara, the son of Jarasanda. He also fought with Lord Krishna to avenge his father's death but in the process got killed. Yasovati, wife of Gananda, was crowned to rule Kashmir on the advice of Lord Krishna and gave birth to a son, who was later called Gananda II and christened the king of Kashmir.

After Gananda II, there were nearly forty-three rulers who ruled over Kashmir. But in terms of good rule and governance, they proved small, puny and inconsequential. Kashmir became a part of the Mauryan Empire, when Ashoka extended his political authority over Kashmir. As a result of his zeal and concerted efforts, Kashmir became a prominent seat of Buddhism in terms of thought and practice. Highly tolerant and catholic in attitude and approach, Ashoka not only built the Buddhist Viharas and Caityas but also constructed temples for the Hindus to pray and worship. He got the ancient Shiva temple at Bijbehara repaired and face lifted and also got constructed a plethora of new Shiva temples to establish his catholicity of thought and approach.

After Ashoka's demise, his son Jaluka took over the throne of Kashmir, but contrary to his father, he was a firm believer in hinduism. After a protracted period of three hundred years, Kashmir came under the sovereign rule of the Kushanas Kanishka, Hushka and Jushka were the three notable Kushana rulers. Kashmir witnessed a revival of art and literature of all sorts during the rule of the Kushans. Then, they were followed by a number of local rulers who included Abhimanyu, Vibhisana, Indrajit and Lavana. These rulers made tremendous contributions to the growth and flowering of Shaivism as the religion of the masses. They built Shiva temples at prominent places in the Valley of Kashmir. It was in the first half of the 6th century A.D. that Mihir Kula, a Huna general, captured the throne of Kashmir and proved cruel and inhuman. The local rulers of Kashmir again captured the throne of Kashmir. Meghvana, from the Gananda dynasty, ruled over Kashmir with all deftness, was a notable and kind ruler, and was responsible for getting the practice of animal slaughter banned. Vikramaditya, the ruler of Ujjain, conquered Kashmir and with that ended the rule of the Gananda dynasty.

During the rule of the Karkotas, Hsuan-Tsang travelled all the way from distant China to Kashmir. He was accorded a warm welcome by Durlabvardhan, who was from the Karkota dynasty. Lalitaditya, from the Karkota dynasty, earned high accolades for his conquests beyond the borders of Kashmir. He ruled Kashmir with sufficient tact and ability for a protracted period of thirty-seven years. His successors lacked in political skills and intellectual resources and that was why the dynasty declined and collapsed.

The Utpala dynasty had a scion name but a ruler Avantivarman, proved a remarkable king and made Kashmir materially and intellectually rich and prosperous. He ruled for twenty-eight years and it was under his rule that Kashmir witnessed unprecedented peace, piety, cultural flowering and material prosperity. At the end of the Utpala dynasty, a Brahmin named Yasaskaradana was crowned as the king but his rule

lasted for a short period of ten years. He was pushed out through a coup, conceived and staged by his chief minister Parva Gupta.

During this reign, Didda, the daughter of the King of Lohara, emerged on the political scene of Kashmir (Lohara is presently located in Poonch district of Jammu). She, through her political skills and resourcefulness, survived the politics of intrigue, murder and debauchery for about fifty years.

Rinchana, who hailed from Ladakh, had found shelter in Kashmir after his father, who was a local chief, was murdered by his own kinsmen. Rinchana took over the kingdom of Kashmir and was said to have set up an administration just to gain people's support and sympathy. He, for reasons of political strategy, wanted to become a hindu, but his proposal for conversion to the hindu faith from buddhism was turned down outright by the chief of the kashmiri brahmins. He then embraced Islam and titled himself as Sultan Sadr-ud-Din. Kashmir thus got its first muslim ruler.

The entire socio-political and religious structure of Kashmir suffered a drastic change in the beginning of the 14th century when the muslim rulers started the persecution of hindus. It was actually during the reign of Suhadeva (1305-24 A D.) and some hindu rulers preceding him, that many muslims and other outside elements entered Kashmir from the passes in the north and found shelter from the self-confident hindu rulers. A good section of the muslims had joined the local hindu army and had risen to high positions and some had even attained eminence in the administrative structures of the land.

They were actually waiting for an opportune time to strike. Dulchu (Zul Qadar Khan) had absolutely weakened the hindu State through his devastating invasion. The muslims struck, overthrew Kota Rani, the local hindu ruler, and captured the throne of Kashmir by getting her executed. With the muslims in power, the central Asian Sufis, having been exiled from their native lands, embarked upon the mission of muslimising the over riding hindu population by force. They harnessed the

instrumentalities of a muslim State to achieve the objective of large scale conversion of the hindus to islam and massacre of those who refused to convert to the muslim faith. The muslim divines and sufis who descended on Kashmir from the Central Asian lands were mostly in search of fortune and favours. They were the authors of the worst forms of persecution and oppression to which the hindus of Kashmir were subjected. The humiliating terms and conditions under which a hindu should be made to live were recommended by a Central Asian sufi, Mir Ali Hamadani, to the muslim ruler of Kashmir, Kutub-ud-Din. Bulbul Shah, a Suharwardy sufi from Turkestan under persecution in his native land, was also provided shelter in Kashmir by a hindu king to practice his religion with all freedom. The Turkish invader Zul Qadar Khan (1320 AD) along with sixty thousand Turkish and Mongol hordes invaded Kashmir and indulged in loot, arson and cruel murder of thousands of hindus and the activities continued for full eight months.

The Turkish and Mongol hordes perished in a blizzard near the foot hills of Banihal with their loot which included hindu men, women and children.

As narrated by Rafique (1994), Mir Ali Hamadani, who had fled his land to save his skin from Timur, set a new agenda for the persecution and massacre of kashmiri hindus. The conditions laid down by Hamdani as delineated in the *Zakhiratul-Muluk* were as under:

- Muslim rulers should not allow fresh construction of temples and shrines for idol worship.
- No repairs should be executed of the old temples and shrines.
- No muslim traveller should be refused lodgment in the temples and shrines. The hindus must treat them as guests for three days.
- No non-muslim should act as a spy in a muslim State .
- No hurdles should be created for those non-muslims who of their free will embrace islam.

- Non-muslims should honour muslims and should leave the place whenever muslims assemble.
- The dress of non-muslims should be different from that of the muslims so that they were clearly differentiated from muslims.
- Non-muslims should not bear muslim names.
- Non-muslims should not ride a harnessed horse.
- Non-muslims should not move with arms or carry any kind of weapon.
- Non-muslims should not construct houses in the neighborhood of muslims.
- Non-muslims should not burn their dead.
- Non-muslims should not weep and wail loudly over their dead

In the end, the advice stipulates that if a non muslim flouts any of the conditions, he shall be subjected to loot and then killed

One of the most fanatic of the muslim rulers, Sultan Sikander (1389–1413 A.D.) surpassed his predecessors in the persecution of the hindus and broke all previous records. He was a scourge for the hindus who continued to adhere to the hindu faith with all tenacity. Under the influence of Mir Mohammad Hamdani, a Kubravi sufi, Sikander banned music, dance, drama, sculpturing of images, painting and other creative and aesthetic activities of the hindus. To exterminate infidelity from Kashmir, he forbade hindus to put a tilak mark on their foreheads and stopped them from cremating their dead. He prevented them from going to temples to pray in their own manner and mode. He did not permit them to blow a conch and toll a bell. He destroyed massive temples at the prominent centres of hindu culture and built mosques and hospices with their material at the sites of destroyed temples

Jonraj, the author of the book, *Rajtarangani*, second edition, has drawn a graphic picture of the temples that were devastated by Sikander. He imposed *jazia* (poll tax) on the hindus to force their conversion to islam. He collected sacred threads of hindus, burnt them and then killed the hindus from whom such threads had been snatched by force. He was

a book burner too. Sikander came to be known as *But-Shikan*, the destroyer of idols. Jonraj states that there was no city, town or village, where the temples of gods remained unbroken, as is quoted by Lawrence (1967). A relentless campaign for conversion of hindus to islam was launched under the instigation of Mir Mohammad Hamdani, the son of Mir Ali Hamdani. Sikander even used army for the conversions and the same is testified to by the muslim historians.

Pandita (1991) mentions that the next sultan, Zain-ul-Abidin (1420-70 A.D.), turned out to be the most tolerant and benevolent ruler that Kashmir had ever seen. Most of the restrictions, that his father had imposed on hindus were partially withdrawn. He allowed rebuilding of temples and places of hindu worship. He rehabilitated the pandits who had fled the Valley to save their skin and faith. He permitted them to pursue higher studies and join government services. He got hindu *Shastras*, "Mahabharata" and other holy books translated into Persian.

Kilam (1963) writes that Abidin had an innovative mind and introduced a number of measures to give a boost to commerce and industry. Many new canals were dug to irrigate the fallow land. Many marshes were drained to reclaim new land for cultivation. The natural outcome was an increase in agricultural production and level of prosperity. Old arts and crafts of indigenous origins were revived and new ones from neighboring civilizations of adjacent origins were introduced. Kashmir once again became a smiling garden of trade and industry. The shawl as an industry of ancient origin made new strides, some towns and cities emerged as new centers of trade and commerce. Despite his benevolence and tolerance, Abidin rendered a damaging setback to the indigenous culture of Kashmir when he introduced Persian, an alien language, as the court language, thereby replacing Sanskrit as a vehicle of indigenous thought and expression.

The next hundred and twenty years, were a saga of intrigues, murders and conspiracies, of weak sultans of small stature, but persecution of hindus continued with impunity. It was at this stage that a

Mughal general, Mirza Haider Dughlat, entered the Valley and succeeded in reviving law and order and giving a boost to trade and commerce. After his death, the local feuding factions again emerged on the scene only to weaken the Valley, politically and economically. During this phase of turmoil, the Chaks, who were rough and rugged tribals from Dardistan, captured the throne of Kashmir and caused more harm than good to the Kashmiris in general. Religious fanaticism in its worst form was what they unleashed. Many a Shia-Sunni feud took place to destroy the religious peace in Kashmir, for which Kashmir had earned a tremendous reputation since ages. A local Sunni, said to be a saint, despatched his two political advisors to the court of Akbar to invoke his immediate intervention.

The Mughals :

Akbar captured the throne of Kashmir by dislodging the Chaks from power with the result that Kashmir became a part of the vast Mughal empire.

Akbar by and large followed a tolerant policy in Kashmir and on his visit to Kashmir in 1580 A.D., he repealed the *jazia* and other exactions that were re-imposed on the Hindus by the Chaks, who were converts to the Shia sect of Islam.

Koul (1994) writes that Akbar's successor, Jehangir, had an immense love for Kashmir. He enjoyed its scenic beauties and laid out many gardens to add more beauty to the natural landscape of Kashmir.

Koul (1994) writes that in praise of the natural beauty of Kashmir, Jehangir wrote, "Kashmir is a garden of eternal spring, a delightful flower bed and heart-expanding heritage. Its pleasant meadows and enchanting waterfalls are beyond all descriptions".

Jehangir's son, Shah Jahan (1627-1658 A.D.) was equally captivated by the enchanting beauty of Kashmir and he too made frequent trips to the Valley. It was during the reigns of Jehangir and Shah

Jahan that the famous Mughal gardens were laid out in Kashmir. Apart from stabilizing law and order in the State, they encouraged music, festivity and local dance to relieve the people of the Valley from the depression and gloom in which the Chaks had mired them.

Aurangzeb (1658-1707 A.D.) administered Kashmir efficiently but the kashmiri hindus were again subjected to religious persecution and *jazia* (poll tax) was reimposed on them. Iftikar Khan (1671-1675 A.D.), the Mughal governor of Kashmir, deputed by Aurangzeb subjected kashmiri hindus to the worst ever persecution, forcing them to either convert to muslim faith or quit their homeland. Consequently, thousands of hindus succumbed to his tyranny and thousands of them abandoned their homes and hearths and took refuge in the neighboring regions to save their religion and more to prevent their womenfolk from getting raped and harassed. Thus it was the third massive exodus of kashmiri hindus caused by the fanatic muslim rulers.

Koul (1999) mentions that after the death of Aurangzeb, the Mughal empire began to crumble and totter and authority over Kashmir was weakened and finally lost. It was in the midst of such chaotic and disorderly conditions that the two highly influential muslim leaders invited Ahmed Shah Abdali to invade Kashmir and establish Afghan rule. Abdali seized the opportunity and dispatched a strong army under the command of Abdullah Khan Ishk Aqasi in 1753 AD. The Afghan general defeated Qasim, the last Mughal ruler of Kashmir, in a token battle and Kashmir thus came under the Afghan rule.

Afghan Rule:

As written by Koul (1972), Kilam (1984), Bhat (1992), Koul (1994) and Bhattacharjee (1994), the Afghan rule continued for a period of sixty-seven years. Afghans as barbarians were absolutely ignorant, cruel and inhuman. Their atrocities on kashmiri hindus who had not converted till then, beat all previous records of barbarity. They did not even spare the common muslims who had vociferously hated their occupation of

Kashmir. Anybody resisting or complaining against their barbarities, were straight-away put to sword. Their methods of torture and persecution were inhuman and brutal. This forced the remaining hindus either to flee their homeland or get converted to islam. Ishk Aqasi, as the surrogate of Abdali, was so cruel that he applied red-hot iron bars to the naked body of a muslim businessman to extort huge sums of money from him. Muslims under frustration and desperation tried their best to rise in revolt against the Afghans but failed due to want of deft and dynamic leadership. Ishk Aqasi left the Valley for Kabul carrying with him a huge amount of money. He handed over the Valley to Abdullah Khan Kabuli, who appointed Sukh Jewan, a hindu trader from Amritsar, as his advisor devoted to the cause of amelioration of the lot of people. Abdullah Khan established peace in Kashmir and led people to new levels of prosperity, though for a very short period.

After Kabuli, rulers like Lal Khan Khattak and Faquirullah Kanth were ruthless and cruel. Hindus were mercilessly butchered and burnt alive. The land of Kashmir witnessed the darkest period of its history during the Afghan rule, as evidenced by the historical records.

As mentioned by Bamzai (1962), Haji Karim Dad Khan was the cruelest who used to kill hindus for the sake of pleasure. He used to tie hindus back to back in pairs and put them in sacks and hurled them into the waters of Dal lake. A new tax called *Zari-dood* (Smoke-tax) was imposed on the hindus. Prominent members of the hindu community were forcibly dumped in cowsheds, where burning cow-dung was kept to suffocate them with fumes till they agreed to pay an annual tax of fifty thousand rupees, which came to be known as smoke-tax.

The kashmiri hindus who had made brilliant contributions to Persian language and literature were not allowed to read Persian and anybody who dared to do so was straight away slaughtered. The Afghan rule created havoc in Kashmir and the Valley was not treated and administered as a part of the big empire but as an area from which maximum amount had to be extracted to fill the treasury at Kabul.

Koul (1999) states that a prominent kashmiri pandit, Birbal Dhar took an initiative to retrieve kashmiris in general and kashmiri hindus in particular from the tyrannical rule of the Afghans. He crossed over to the plains of Punjab on a horse and urged Maharaja Ranjit Singh, the sikh emperor of Punjab, to capture Kashmir and liberate the hindus and the muslims from the Afghan persecution and oppression

Sikh Rule :

Koul (1994) and Koul (1999) mention that Birbal Dhar with Dyan Singh, the brother of Gulab Singh, a Dogra in the sikh court, marched to Kashmir at the head of thirty thousand sikh troops and defeated the Afghans in a fierce battle and Kashmir fell into the hands of sikhs.

The sikh rule in Kashmir lasted only for a short period of twenty-seven years (1819-1845 A.D.). The sikhs gave a good government to the people of Kashmir though they were absolutely rough and tough masters. Their main objective was also to extract maximum amount from the kashmiris and augment the sikh treasury at Lahore and as per the historical records, annual revenue extracted from kashmiris in general touched the mark of Rs. 62 lakhs.

During the rule of the sikhs, a strict ban was imposed on cow slaughter and anyone accused of killing a cow was given a capital punishment. Many measures were undertaken to push up trade and commerce. During the sikh rule, the hindus were comparatively treated better than the muslims and muslims were subjected to a number of restrictions and disabilities. Some mosques built over destroyed temples, used as pivotal centers of propaganda and sedition, were put under lock and key. By the time sikh rule was established in Kashmir, the Valley was nearly denuded of kashmiri pandits who had fled to Punjab, Delhi and United Provinces for safety and survival

As per Koul (1999), when sikhs took over Kashmir, there were just seven thousand kashmiri pandits living in the Valley, four thousand in the city and three thousand in other towns and villages of Kashmir. The

severity of the Afghan rule had forced them to take refuge outside the borders of the mountain girt Valley. It was surprising that the return of the sikh rule could not lure the hindu population that had fled the Valley back to its homeland, a veritable paradise on earth. The sikh power in Punjab had considerably decayed and naturally the sikhs could not withstand the expanding british power within India. The sikhs suffered a major defeat in the Anglo-Sikh war of 1846. They, as nominal rulers in Punjab, showed their inability to pay war indemnity imposed on them by the British. As per an agreement, the british transferred the province of Kashmir, which was a part of the sikh kingdom, in an independent possession to Maharaja Gulab Singh of Jammu for the services he had rendered to the british.

Dogra Rule:

Bamzai (1962) narrates that the british virtually sold Kashmir and its people to Gulab Singh, for a consideration under the Treaty of Amritsar. Gulab Singh was an efficient administrator and established his authority over Kashmir with a stern hand. He was a man of great vigour, foresight and determination with ample grains of administrative acumen and capabilities in him. He gave the people of Kashmir a spell of peace and order after centuries of bloody lawlessness. In 1857 A.D., Gulab Singh expired and he was succeeded by his son Maharaja Ranbir Singh who ruled Kashmir with absolute efficiency till 1885 A.D.

After the death of Ranbir Singh, his successor Maharaja Pratap Singh ascended the throne of Kashmir and ruled over Kashmir for a period of forty years. He drafted and implemented a number of welfare schemes, which led Kashmir into an era of development on modern lines. Jhelum Valley road and Banihal cart road that were built in the times of Pratap Singh, broke isolation of the Valley and connected it with Punjab resulting in a positive change in the volume and direction of trade in the Valley. The Maharaja gave a meaningful impetus to education by setting up two degree colleges and a network of primary schools throughout the State. He even executed a number of projects to develop agriculture on

modern lines. It was during his reign that post offices were set up at prominent places in the State

Maharaja Hari Singh, the nephew of Pratap Singh, ascended the throne of Kashmir in 1925 A.D. He was an astute ruler who was modern in his outlook and patriotic to the marrow of his bone. As per the Independence Act of India of 1947, Maharaja acceded to India when muslim tribals of Pakistan invaded his State with a view to forcibly annexe it with Pakistan. As per historical records, Hari Singh had dreams of independence for his State and even dodged Lord Mount Batten who had advised him to be decisive about the accession issue before 15th August 1947.

Sheikh Mohammad Abdullah as the leader of muslim masses supported the Maharajas Act of Accession of Kashmir to India, as a result of his adverse relations with Mohammad Ali Jinnah and his muslim league, devoted to the cause of Pakistan as a separate State for the Indian muslims. It was exactly on 26th October 1947 that Jammu and Kashmir as a princely State acceded to India and became a part of the Indian Federation

Post Independence :

Koul (1994) mentions that Sheikh Mohammad Abdullah, a prominent leader of the National Conference, was appointed as the Prime Minister of Jammu and Kashmir State and Dr. Karan Singh as its Sadar-e-Riyasat. National Conference enjoying tremendous support from the muslims of Kashmir, supported the accession of the State to India and played a vital role in organizing resistance to the invasion of the State by Pakistan, before the State acceded to India

In his heart of hearts, Sheikh Abdullah was also nursing the idea of independence of Jammu and Kashmir State, which practically meant his personal Sheikhdom. Sadar-e-Riyasat, as the head of the State, dismissed Sheikh on 7th August 1953 and was arrested at Gulmarg, in the early hours of 9th August 1953 and Bakshi Ghulam Mohammed was

sworn in as the new Prime Minister of the State. In the beginning, he had a tough time facing the muslim wrath due to Sheikh's arrest and deposition. But he proved to be a very deft and dynamic administrator and built up a good relationship between the Union government and the people of Kashmir.

It was on 9th August 1955, that Mirza Afzal Beg, the Chief Lieutenant of Sheikh Abdullah founded Jammu and Kashmir Plebiscite Front, a separatist organization with the avowed objective of seeking the right of self-determination for the people of the State.

On 8th January 1958, Sheikh Abdullah was released but was re-arrested on 20th April 1958. He and his supporters did not take it lying down and worked to the end, severing relations of Kashmir with India. The Sheikh and other leaders of the Plebiscite Front were implicated in the Hazratbal conspiracy case, which, however, could not be legally established and was finally dropped.

Bakshi Ghulam Mohammed continued in office till 1963 when his protégé Shamas-ud-din was installed as the new Prime Minister for a very short period. On 29th February 1964, Ghulam Mohammed Sadiq became the Prime Minister

On 30th May 1965, the Constitution of Jammu and Kashmir was amended and the nomenclatures of Prime Minister and Sadar-e-Riyasat were converted to Chief Minister and Governor, as were in vogue in all other States of India. Ghulam Mohammed Sadiq continued to be the chief minister of the State upto 12th December 1971, till his death. During this time Sadiq as a matter of political strategy adopted a soft line approach towards Sheikh Abdullah and all the criminal and seditious charges against him and his supporters were all at once withdrawn and he was unconditionally released.

On 13th December 1971, Syed Mir Qasim, who headed a Congress Ministry in the State played a mediatory role between the Sheikh and Mrs. Indira Gandhi, the Indian Prime Minister, till an accord was signed between the two and Sheikh Abdullah was sworn in as Chief Minister on

25th February 1975, with the total support of the Congress Legislature party. The understanding between the Congress and Sheikh Abdullah, as crystallized in the accord, could not last long and on 13th April 1975 Sheikh Abdullah revived the defunct National Conference. On 5th July 1975, he dissolved the Plebiscite Front that had patronized to get formed under the leadership of his protégé Mirza Afzal Beg and merged it into National Conference. In June 1977, Sheikh Abdullah dissolved the House and contested elections, which he won with a thumping majority and the Congress Party was defeated and was nearly wiped out from the political landscape of Kashmir.

On 8th September 1982, Sheikh Abdullah passed away and his son Dr Farooq Abdullah was sworn in as Chief Minister with the active support of Mrs Indira Gandhi. The relations between Mrs. Gandhi and Dr Abdullah first soared, then suffered a dip and finally a serious conflict developed between the two

Dr Abdullah was dismissed on 2nd July 1984, and Ghulam Mohammed Shah, son-in-law of Sheikh Abdullah, was installed as the new Chief Minister and the Ministry was dismissed on 7th March 1986, in the wake of open loot and assault inflicted on the hindus of Kashmir by the muslims, as quoted by Koul (1999). Another accord was forged between Dr. Farooq Abdullah and Mr. Rajiv Gandhi who emerged as the successor to his mother after her assassination in 1984. History repeated itself when Dr Farooq Abdullah swept the elections to the Legislative Assembly on 7th March 1987. A sizeable section of the people believed that the elections were unfair and completely rigged and manipulated in favour of Dr Abdullah's National Conference. This proved to be a turning point in the history of Kashmir, when organizations like Plebiscite Front, Al-Fateh, Jammu and Kashmir Liberation Front and Students League forged a common front to pursue secessionist and anti-national activities and agenda.

In fact, the steady preparation for a militant movement for achieving the secession of the State from the Indian democratic order

was conceived and initiated by several muslim intellectuals in Kashmir in wake of the war that was fought between India and Pakistan in 1965. They claimed that the constitutional struggle unleashed and led by Plebiscite Front had not borne fruit and therefore it had become imperative to take recourse to an armed struggle to force India to cede Jammu and Kashmir to Pakistan. The Plebiscite Front leadership, by and large, was not averse to the emergence of a militant movement in Kashmir, which it believed would further weaken the cause that the Plebiscite Front had espoused. It was in consequence of an understanding forged on the issue of secession from India that the first militant muslim organization was formed in so-called Azad Kashmir, the territories under the occupation of Pakistan, to unleash an armed struggle against Indian presence in Kashmir.

The India-Pakistan war fought in 1971, upturned the Plebiscite Front and took the wind out of its sails when Pakistan got divided by the Indian military intervention. The defeat of Pakistan gave a severe jolt to the entire secessionist movement that had been gaining momentum. The Indira - Abdullah accord of 1975 was an outcome of the division of Pakistan that had a sobering impact on the secessionists within the State. However, after the accord, though the Plebiscite Front was dissolved, a powerful underground movement for a militant armed muslim struggle continued to gather strength and support in Kashmir. Right from the time the accord was clinched, the successive State governments followed a calculated policy of keeping the muslim secessionist movement alive.

The demand for separate political identity for Jammu and Kashmir State, though under the Indian constitutional framework, was a clever ploy to save the secessionist movement from dying out and fomenting the impression that the political future of the State was yet an open issue. All manifestations of the secessionist movement including the armed struggle had total support from the Pakistan and many muslim countries in the world, and in due course of time the secessionist movement

assumed formidable strength. The, State governments of all political hues had direct involvement in aiding and abetting of the new militant movement directed to the end of secession of the State from India. The combine of muslim political leadership both inside and outside the State, the muslim bureaucracy and a sizeable section of muslim intellectual class that had cropped up after 1947, extended their unrelenting support to the muslim militant movement. In the year 1989, the militant movement and Pakistan, with its vast network of agencies operating in the State unleashed terrorist operations, what they called "Guerilla" war, for the liberation of the muslims from India.

As quoted by Teng (1975), the terrorist attack was directed against India and the forces that were deemed to form the support base of India in Kashmir, since the kashmiri pandits had always opposed and formed the front line of the resistance against the muslim secessionist forces. The first attack that the muslim terrorists launched was to eliminate the kashmiri pandits in particular and other hindus in general.

Teng quoted that the terrorist organizations claimed that.

- a) Since Jammu and Kashmir was a muslim majority state, it was important that it should form a part of Pakistan.
- b) The Pakistani elements around whom the entire secessionist movement rotated, clamoured that Kashmir's integration with Pakistan would complete the unfinished agenda of Partition.
- c) The muslims in the State did not accept the reality of the accession of the State to India as they held that they were denied the right of self-determination.

In their armed struggle against India, they dreamt of an exclusive muslim State as part of Pakistan where hindus and other minority communities had no right to exist as citizens. Instead they were to be eliminated to their last vestiges because:

- a) They formed the front line of the resistance to the secession of the State from India and its integration with Pakistan.

- b) They did not accept Jammu and Kashmir as part of muslim home-land of Pakistan.
- c) They were not prepared to subject themselves to social, religious, economic and political prominence of the muslim majority in the State.
- d) They refused to participate in the 'Jihad' or a holy war against India.
- e) They did not subscribe to the theory of Kashmir being a disputed territory.
- f) They upheld the State's accession to India as irrevocable

For the realization of their political and religious goals, strategies were devised by the secessionists and terrorists to destroy the support planks that India had in muslim dominated Kashmir.

The religious pluralism as a mode of life in modern civilized societies was labelled as un-Islamic and hence was completely destroyed. Thus militant violence with its gory and grisly face was unleashed with kashmiri pandits as its immediate target.

Koul (1994) and Koul (1999) write that, the waters for unleashing of terror and violence were tested in the year 1986 when kashmiri pandits living in the villages and hamlets of the District of Anantnag were severely looted and arsoned, though there was no apparent cause for such barbaric violence. A false rumor was set afloat in the corners of the Valley that muslims in Jammu were massacred and their mosques were destroyed. Hence the hindus in Kashmir were revengefully subjected to blatant loot and aggression. More than sixty temples were either desecrated or demolished or burnt. The hapless kashmiri pandit women were assaulted and humiliated and there were some cases of rape as well. No remedial measures were undertaken to protect the minorities from such a blatant onslaught.

History for kashmiri pandits was repeated on 19th January 1990, when all the mosques in the Valley of Kashmir were turned into frontal

centers of terrorism. Hindus were threatened to buzz off as Kashmir was declared as the land of muslims. Pro-Pakistani slogans were blared out from the mikes installed in the mosques that had mushroomed all over the Valley with petro-dollars from the gulf countries.

Thousands of muslims appeared on the roads rendering the sky with anti-hindu and anti-India slogans. The night was extremely terrifying for kashmiri pandits and other non-muslim ethnic groups. They realized that fear of death was more terrifying than actual death. The houses of hindus were pelted, doors and windows were broken and inmates of the houses showered with a barrage of abuses to scare them away from their homes and hearths to cleanse the land of infidelity. As a damage control measure the Government imposed long hauls of curfews to prevent the insurgents from coming onto the streets, but curfews were defied by the muslim majority, which lent unstinted support to the insurgents for liberation of Kashmir from the Indian hold. In fact, terrorism in Kashmir was unleashed by blasting of bombs either in the houses or business establishments belonging to kashmiri hindus. The whole scenario suffered a sea change when prominent kashmiri pandits were mercilessly slaughtered either in their own houses or on the streets in their neighborhoods. The label of *Mukhbir*, that is, agents or informers was tagged on to them to justify their murder. Some muslims, not many in number, deemed to thwart the designs of terrorists were not spared either. Among the pandits who were mercilessly butchered were activists, intellectuals, media persons, shopkeepers, government officials and non-entities hindus by name.

Teng and Gadoo (1995) reported for National Human Rights Commission, that the killings were accompanied by torture, which was unheard of in the annals of human history. The kashmiri pandits were tortured and killed by adopting the following brutal methods:

- Strangulation by using wires
- Hanging
- Dragging to death

- Beating to death
- Breaking of body parts
- Slicing
- Fleecing
- Draining of blood
- Drowning alive
- Burning alive
- Gouging of eyeballs
- Branding with red hot iron bars
- Impaling
- Slaughtering

As if the above methodologies of torture and death were not sufficient, Koul (1999) writes that the terrorists applied burning cigarettes to the sensitive body parts of their victims. Even boiling wax was poured on highly sensitive parts of their body frames. Nails were driven into foreheads of their religious enemies. Genitals were chopped off and mutilated. A woman, Girja Tiku by name, was raped for several days and sliced off into two equal parts on a wood-slicing machine. (See Appendix-1)

A hindu policeman was abducted from the police station in Anantnag, kept in confinement for several days, tortured and then beheaded. Brains of the hindu victims were hammered out and all these barbaric methods were employed to terrify the peace-loving community of kashmiri pandits with the design of pushing them out of the land that they and their ancestors had turned into a seat of learning and nurtured for ages.

The rising tide of terror was unleashed with the agenda of putting the natives of Kashmir to bullets. Men were brutally killed and their women were molested and raped. Even innocent children were cruelly killed and terror was so endemic that every hindu man, woman and child

became jittery and vulnerable. No hindu could dare move out of the four walls of his house.

The collapse of governance was so massive that the terrorists had full freedom to kill a hindu the way they chose. The Islamic secessionist movement had visible religious inputs and motivation. It was guided by the islamic concepts of *jihad* with Nizam-e-Mustafa as its destination. All the terrorist outfits like Jammu and Kashmir Liberation Front, Hizbul-Mujahideen were wedded to islamic *jihad* for the establishment of caliphate from Kashmir to the shores of Atlantic. All the outfits were cadre based and ideologically oriented.

The Islamic seminaries and study centers, numbering thousands, were funded by Arab money, which had been responsible for churning out cadres with highly volatile motives and ideological orientations. The religious bias of the islamic movement became perceptibly apparent when Nizam-e-Mustafa was extolled as the lode-star of the movement and as in the past, the religious places of hindus were looted, desecrated and put to arson.

To inflame the religious sentiments of muslims, the terrorists deliberately took shelters in mosques, which naturally suffered damage in the process of cleansing them. In fact, mosques had been turned into dumping grounds of arms and ammunition and security forces on reliable information had recovered such weapons from many mosques. The muslim majority had been ambivalent about such acts of the terrorists which established their complicity with the terrorist designs. It can be averred that conversion of mosques into terrorist centers of operation was a sufficient indicator of the religious and communal character of the secessionist movement in Kashmir.

Koul (1999) narrates that terrorists as representatives of the militarised islam had waged a naked war not only on hindus but also on the genre of knowledge and learning that they had nourished and nurtured all through the millennia. It was amply known that knowledge

and learning were enshrined in books. To stamp out the hindu vestiges in Kashmir, books as 'culture objects' had been looted from pandit homes and torn into bits or burnt or destroyed. Some businessmen even set up shops where the looted books of hindus were sold and vended for paltry sums.

The Jamait-e-Islami cadres churned out from the muslim madrasas, were in the front ranks of book looters and book burners. History reveals that muslims were repugnant to the species of knowledge that is not islamic. Srivar, the famous historiographer of Kashmir, boldly conveys that Sultan-Sikander burnt books the same way as fire burns hay or dry grass. During the days when muslim secessionist movement was gaining momentum, the Jamait-e-Islami cadres launched a movement to cleanse the libraries in the Valley of all the books on hindu knowledge, philosophy and religion. Even books enshrining western type of learning were not spared. Precious idols of ancient origins were looted from temples and homes of kashmiri pandits and disposed of in the open markets of Amritsar and Delhi. Artist and sculptor community were the special targets for the loot. The sculptural and artistic works left in their homes were looted and in most cases were marketed for hefty sums.

Gadoo (1990), Teng (1990) and Koul (1999) wrote that the militant organizations worked to design of bringing about the ethnic extermination of the hindus from Kashmir for several reasons. First, they aimed at ending all hindu resistance to their struggle for secessionist goals. Secondly, they aimed at de-secularizing and islamising society in Kashmir. Thirdly, they aimed at dissolving all the channels of communications, which helped hindus in Kashmir to maintain and keep alive. Lastly they aimed at destroying all vestiges of social plurality of Kashmir, which was necessary to establish their unstinted political hegemony and exclusive religious hold in completely muslimized Kashmir.

The widespread massacre and assault on women and children, the destruction of the hindu temples and shrines and the overwhelming

threat of conversion accompanying the militant violence left no other option open for the hindus in Kashmir but to make good their escape, leave their homes and hearths and leave Kashmir to save their skin and faith for uncharted destination. The evacuation of hindus, which began in January 1990, touched its peak in the summer of 1990. By the end of the year, almost the whole community of hindus had fled Kashmir and taken shelter in various parts of the country.

A few thousand hapless pandits who chose to stay back for their own reasons have felt the impact at regular intervals when scores of them were put to bullets in a blitzkrieg onslaught. The latest massacre happened in March 2003, when twenty-four kashmiri pandits fell to the terrorist bullets and got brutally killed at Nadimarg in South Kashmir. The muslim police guarding the locality of the pandits meekly surrendered their weapons to the terrorists and thus collaborated with the killers. The essence of kashmiriyat fancifully epitomizing religious tolerance and harmonic relationship perched on the plank of pluralism got mangled up, completely destroyed and totally quenched out.

0.3 Kashmiri Pandit Dispersal and Diaspora

The kashmiri pandits were a minority in the muslim dominated Kashmir Valley. They had to flee and this was the only solution to safeguard their lives. Koul (1999) narrates that kashmiri pandits, who had been ethnically cleansed from the Valley, were in a State of diaspora and dispersal. The dispersal had been a never-ending process right from the fateful night of 19th January 1990 and lasted till April 2003, when a large number of families from Anantnag, South Kashmir and from other remote areas had to move out of the Valley because of lack of security and severe threat to their life. The displaced kashmiris took shelter and refuge at Jammu, Udhampur, Delhi, Chandigarh, Mumbai, Bangalore and even in the Southern cities of the country. The governments at the centre and state level had preferred to classify the displaced Pandits as “migrants” and not “refugees” or “displaced people”. The reason for this deception was sought to be explained on technical grounds but the fact remained that the unfortunate citizens of India lost a number of privileges because of a misleading nomenclature tagged on to them.

Before the settlement of the so called “migrants” at various places, it is imperative to go back to Kashmir to have a glimpse as to what happened to the movable and immovable properties that they had left behind in Kashmir. The deserted houses of religious enemies were ransacked and looted and every item lifted away as booty was sold in the, open markets with impunity. The stolen items like gas cylinders, costly shawls and saris looted from the houses of sophisticates and also scooters, articles of furniture, television sets, music systems, beddings, clothings of all sorts and sizes, utensils and many other household goods like crockery and cutlery were collected and openly sold as booty and the proceeds distributed among the looters with a share going to the mosques to augment their resources. In fact it was difficult to recount the looted goods as it caused pangs of pain. A large number of articles were

even brazenly sold in open bazaars of Delhi and Jammu through their muslim agents. After the loot of movable property they set ablaze the houses of pandits that were ravaged and denuded of doors, windows and wooden ceilings. Some of the houses went on burning for months on end. A good number of deserted houses, which were left unburnt, were occupied illegally or got transferred in the names of the occupants through tactics of blackmail, deception and deceit.

At vital positions in the city of Srinagar and in some principal towns in Kashmir, security forces occupied a good number of houses without intimating the proprietors and their rent cases were settled with their respective offices after hectic written correspondence for years together. There are many cases which are still pending for settlement.

Koul (1994) and Koul (1996) mentioned that in the rural areas of Kashmir, thousands of almond and apple orchards owned by kashmiri pandits were chopped off. There were many such orchards which were still standing but had been grabbed by their muslim neighbors who earned regular incomes from such grabbed property. The terrorists got a share of such loot that they utilized either for personal benefits or for terrorist activities. There were a few cases where the owners of their landed properties had been paid a negligible share of the produce of cultivated lands and orchards of which they were the rightful owners.

The cultivable land belonging to the hindus was cultivated and crops sold to private or Government agencies without intimating or giving a penny to the rightful owners of the land. Besides losing their moorings, the hindu villagers of Kashmir lost all their property. As on today, most of them under economic pressure had disposed of their land at throwaway prices to the muslims. Some had even sold off their orchards under the fear that Government of India had completely lost control over Kashmir and hence to keep property in Kashmir was absolutely useless and in the end they might lose it altogether. Maximum property of the kashmiri pandits in the city of Srinagar appears to be sold off.

Not only were people and property subjected to torture, loot and plunder, the temples in Kashmir were also not left. As religious symbols of the community, most of the temples in the Valley were desecrated and demolished. The temples which were guarded by the Indian security forces were only safe and standing. The famous *Kheer-bhawani* temple was subjected to a number of missile attacks. Same was for the 'Ganesha' temple in Srinagar.

Coming back to unlucky migrants, who left the Valley were settled in camps that were established at a number of places and zones at Jammu and Delhi (See Appendix –2). Initially, tents were distributed one to each family and a number of Government buildings were allotted to accommodate the migrants. The distribution of the tents in various zones of Jammu and at Delhi was supervised by Jammu and Kashmir Government and Delhi administration. With the passage of time, these tents got torned off due to natural climatic conditions. Thus the tents were replaced by one room tenement sets called 'ORTS' (See Appendix-3). Another category of the displaced kashmiris who were temporarily provided shelter by their close relations managed to live in rented accommodation later.

0.4 Terrible Plight of Kashmiri Pandits

The low roof tenement sets were as good as ovens in the hot season. In the rainy season, the roof of the tenements leaked, showing the pain and agony through which these displaced Kashmiris were going through. Due to less space, joint families could have undergone tremendous change and must have broken up. This could have caused interpersonal relationship problems. Besides, lack of space could have inhibited privacy among family members. Common community toilets and bathrooms could have caused problems due to lack of proper sanitation and living in camps might have been unhygienic and inhuman. Improper sanitation could have caused health problems like frequent urinary infections, measles, skin diseases and malaria.

Change in the living conditions not only might have led to serious infectious illnesses but might have caused psychological and emotional problems also.

The sudden uprooting could have created a financial crush among the displaced Kashmiris. Sudden losses of land, business and jobs might have made Kashmiris suffer tremendously. Thus they might have become initially dependent on the government relief, which was a meager sum of Rs. 1000/- and later increased to Rs. 2500/-. The amount might not have been sufficient to fulfill the needs of a family, when prices of the commodities have been spirally increasing. Unfortunately many of the displaced Kashmiris might have not been able to fetch good jobs especially rural Kashmiris due to their low educational qualifications. Hence problems must have been alleviated with hardships and worries.

A few of the displaced employees who were adjusted in various departments were placed in remote and far-flung areas and they could have faced many problems related to commuting and communicating.

While the employees who were not adjusted to respective departments could have faced unwanted mental stagnation and almost an unwanted retired life. Talents of such employees could not have been utilized for past years. The service records of many kashmiris were either burnt or held back and the employees who were on the verge of retirement could have faced problems during their preparation of pension cases

The sudden flight from their birthplace and further damage to ancestral moorings could have given the owners a lifetime shock. The owners submitted their cases to respective companies for compensation but all was in vain. The owners were supposed to provide photographs as proof for getting compensation. Kashmiris, who were not able to provide proof, could not get compensation and thus might have faced more financial problems. Lack of financial security could have created a lot of mental torture to the sufferers already in trauma. This might have led to even more interpersonal relationship problems. Further mental problems could have increased as a result of poor recreational facilities, which were provided in the government camps at Jammu.

Leaving their own birth place and moving to other parts could have created a sense of insecurity, loneliness and rootlessness among the displaced kashmiris, who could have faced problems with self respect as they were initially treated as a burden on the State.

Due to sudden displacement of kashmiris from the Valley to the plains, socio-cultural changes could have occurred. kashmiris might have faced problems with language in the alien place where *dogri* instead of kashmiri was spoken. Such a loss of language could be the biggest loss that a budding generation could face.

Not only language but also other socio-cultural rituals like marriage could have changed. More cross-cultural marriages might have taken place due to exposure to other communities.

The government initially started camp schools and camp colleges for the benefit of displaced kashmiri students but they lacked adequate infrastructural facilities. Thus they may not have provided quality education. Post-graduate courses in many branches were not made available to displaced kashmiri students which might have limited the scope of educational fields

However there might have been some concomitant positive impact of displacement that could have helped displaced kashmiris to recover from the adverse affects of displacement. The displaced kashmiris could have tried to explore many opportunities in the field of education and occupation to overcome the displacement problems. Not only displaced kashmiris could have tried themselves to overcome their problems, but even the camp school teachers, camp doctors and camp zonal officers could have helped displaced kashmiris.

Since fundamentally, males and females are different, their problems and positive impact of displacement may also vary according to gender. Problems and positive impact of displacement could also vary according to age, level of urbanisation of the place of displacement, family size, family type, emotional intelligence, socio-economic status and loss of property.

0.5 Statement of the Problem

Keeping in mind the entire scenario and review of literature, and own experiences as a displaced kashmiri, the investigator proposed a study **“The impact of displacement on kashmiris living in the government camps at Jammu”**.

0.6 Justification of the Study

The investigator, being a displaced kashmiri herself faced many tough and traumatic situations personally. Keeping this in mind, it was the investigator's desire to analyze and see the depth of the problems faced by the displaced kashmiris.

The investigator had earlier explored this very topic with few problem areas and no variables. Besides this, the investigator had taken into consideration only one camp with one hundred and ten individuals. Therefore the investigator desired to take a large sample from all camps. The investigator wanted to take up present study for in-depth and extensive research taking large number of problem areas namely present living conditions, occupation, finance, interpersonal relationship, recreation, health, self-respect and socio-cultural changes. The investigator wanted to take a number of variables like age, level of urbanisation of the place of displacement, family size, family type, emotional intelligence, socio-economic status before displacement and loss of property.

There is not much statistical data available regarding the displaced kashmiris living in the government camps at Jammu.

The present study will give a chance to the displaced kashmiri community for self introspection and visualization of the changes those displacement brought to various aspects like present living conditions, health, occupation and language.

The study will help in providing the following facts:

1. The study will help in providing the detailed profile of the displaced kashmiris with age, emotional intelligence, family size, family type, level of urbanisation and socio-economic status before displacement.

2. The study will find inadequacy of the facilities provided to displaced kashmiris with respect to.
 - The educational opportunities in the camp schools
 - The recreational activities during leisure time
 - The distribution of aid in the form of kind and cash

- 3 The study will help in providing knowledge about the type and depth of the problems faced by the displaced kashmiris in the following areas.
 - Present living conditions
 - Occupation
 - Finance
 - Interpersonal relationship
 - Recreation
 - Health
 - Self-respect
 - Socio-cultural changes

- 4 The study will help to:
 - Know the association of factors with the problems reported by the displaced kashmiris
 - Come out with the recommendations and rehabilitative measures for the displaced kashmiris living in the government camps
 - Have a ready reference for various national and international agencies to come up with the solutions and help in reducing the sufferings of displaced kashmiris

0.7 Justification of Study in Department of Home Science, Extension and Communication

Home science Extension and Communication Department has been training students to work for the upliftment of families specially belonging to the disadvantaged groups like those who are poor and illiterate. The department helps to conduct upliftment programs for all age groups and occupational groups especially with reference to children and mothers. The department helps to understand the capabilities of a group and thus tries to bring the resultant change as desired. The department helps to bring changes in the physical, social and psychological aspects of an individual.

The department identifies needs and interests of the people and based on that organizes long and short-term programs to raise the standard of living of the weaker sections.

The department helps in extending knowledge through the students who work as catalysts between the people and the resource persons, governmental organizations and other voluntary organizations.

So the present study undertaken in this department on the displaced community becomes important for the students as to acquire knowledge and data about the plight of displaced communities. Based on the data, the rehabilitative measures can be started to uplift the displaced communities through various strategies.

0.8 Justification Of Sample

In the present study, the investigator will gather data from the displaced kashmiri hindus who had fled from Valley and were presently staying at government camps at Jammu. The investigator will not gather data from other religious groups like muslims, sikhs or christians as either they were not continuously staying in government camps or they were not in large numbers.

The investigator will be concentrating on kashmiri pandits staying at government camps at Jammu. The displaced kashmiris staying outside camps will not be included as they seemed some what economically sound, seen through their monthly rent.

The sample will consist of four groups, displaced kashmiris men and women, camp school teachers, camp doctors and camp zonal officers. The investigator preferred adult men and women as they can give first hand facts about their plight and traumatic experiences.

Since the camp school teachers, camp doctors and camp zonal officers were constantly in touch and working with displaced kashmiris, the investigator will get to know the facts from another angle about the plight and the aids provided to displaced kashmiris from these groups by collecting data from them

0.9 Justification of Variables for Problems and Positive Impact of Displacement

Gender

The problems may vary according to gender. The displaced kashmiri women may face more security problems as women are more vulnerable and victims of indecent vulgarism. Biologically for some functions like monthly cycle and while nursing their babies, women may also face more problems as they have to share common community toilets and

bathrooms with other displaced kashmiris as well as one room with all family members. Besides, women are physically weaker compared to men and hence might face problems while doing some laborious work than the men who are supposed to be physically strong

On the other hand, displaced kashmiri men may encounter more problems due to their responsibility of earning and taking care of all the family members. Men may also encounter more emotional problems as they are expected to be strong and hence they may not give way to emotions that may lead to frustrations than the displaced kashmiri women who may share their feeling with friends, neighbors and relatives. The positive impact of displacement may vary according to gender. Displaced kashmiris men might be given more opportunities than women. Besides, men might be more curious to explore exciting opportunities, thus they might report more positive impact of displacement than women. The displaced kashmiri women might be given less opportunities to explore and thus might be reserved in exploring the opportunities and hence might report less positive impact of displacement than displaced kashmiri men.

Age

The problems may vary according to age of a person. The old displaced kashmiris may be facing more problems in getting adjusted to new environment and people as they might be emotionally more attached to their birth place, land and the people there than the young displaced kashmiris who may manage to get adjusted to new environment, place and people.

The old displaced kashmiris may face more of health problems due to less resistance and less strength compared to young displaced kashmiris who may be physically strong. On the other hand the younger generation may have less patience, less knowledge and less experience to face tough situations compared to older displaced kashmiris who may face

less problems due to more patience, more knowledge and more experience to handle tough situations.

The positive impact of displacement may vary according to age. The young displaced kashmiris may report more positive impact as they might be seeking better opportunities due to the urgency and responsibility for the family upliftment. Thus young displaced kashmiris might be exposing themselves more with outside world. Therefore they may report more positive impact of displacement. The old displaced kashmiris might be less ambitious as of having less responsibility for family upliftment. Thus the old displaced kashmiris might be exposing themselves less with exciting experiences. Therefore they may report less positive impact of displacement.

On the other hand, the old displaced kashmiris might be more experienced with life experiences and thus they could choose the right way to deal with the situations. In doing so, they might explore many opportunities. Thus old displaced kashmiris may report more positive impact of displacement than young displaced kashmiris who may be less experienced with the ups and downs in life.

Level of Urbanisation of the Place of Displacement

The problems may vary according to level of urbanisation of the place of displacement. If the displaced kashmiris are from rural areas, possession of property and assets may be more while the educational qualifications might be very less. On the other hand, displaced kashmiris from urban areas may not possess property and assets but the educational qualifications may be higher than the rural displaced kashmiris. Therefore there may be chances that rural displaced kashmiris may face more problems because of tremendous loss of property and may not fetch good jobs after displacement due to less educational qualifications compared to displaced kashmiris from urban areas.

On the other hand, the displaced kashmiris from urban areas may face more problems due to less returns from their property and may not find suitable jobs according to their educational qualifications

The urban displaced kashmiris might report less positive impact of displacement at Jammu as they could have been already exposed to better opportunities at Valley. The rural displaced kashmiris may report more positive impact of displacement at Jammu as they were not exposed to various opportunities at Valley. Even the small gains might seem bigger to rural displaced kashmiris than urban displaced kashmiri

Size and Type of Family

The problems may vary according to size and type of family. Displaced kashmiris having large and joint families may have varied needs and may require more of resources, more space for members as well as for storage compared to small and nuclear families. On the other hand, the displaced kashmiris having less family members may have more of interpersonal relationship problems as there might be nobody to listen and understand their feelings. Besides this, there will be no division of work compared to displaced kashmiris having large and joint families where they might share their emotions and help each other in house hold work due to division of work

The positive impact of displacement may also vary according to size and type of family. Displaced kashmiris having small and nuclear families may have less needs and may require less resources to fulfill family needs. Thus they might not be able to avail many opportunities and may report more positive impact of displacement than joint and large families. On the other hand, small and nuclear families might not be financially sound due to less earning hands. Thus they might report less positive impact of displacement than joint and large families. Displacement could break down the traditional joint family system and therefore nuclear families may not be able to enjoy benefits of joint family

Emotional Intelligence

The problems may vary according to emotional intelligence possessed by the displaced kashmiris. The displaced kashmiris having high emotional intelligence will have problem solving ability, flexibility, stress tolerance and optimistic approach towards life. So they may face less problems than their counterparts who are unable to solve problems, not possess stress tolerance, are scared of facing any tough situations and have negative approach towards life. Displaced kashmiris having high emotional intelligence with the above positive qualities besides having few problems may report more positive impact of displacement than displaced kashmiris having low emotional intelligence.

Socio-Economic Status Before Displacement

The displaced kashmiris who had a good socio-economic status before displacement and had a sudden loss of property may be facing more problems as compared to displaced kashmiris who already had a low socio-economic status and were used to managing their needs within the limited resources.

Displaced kashmiris who had high socio-economic status before displacement could try to regain their original status and thus they might seek maximum available opportunities and report more positive impact of displacement. On the other hand, such displaced kashmiris could be totally dissatisfied with the camp life as they might have seen their best of their lives at Valley and could report less positive impact of displacement. The displaced kashmiris having low socio-economic status at Kashmir could find better opportunities at camps and they may avail them, reporting more positive impact of displacement than their counterparts.

Loss of Property

The problems may vary according to loss of property of the displaced kashmiris. The displaced kashmiris who had lost more property whether movable or immovable may face more problems. The loss of property

may cause more stress which will lead to health problems like stress diabetes and displaced kashmiris might not be able to fulfill basic needs of the family members due to tremendous financial crisis leading to interpersonal relationship problems than the counterparts who might have managed to get their belongings and may have suffered less loss of property

On the other hand displaced kashmiris having total loss of property might try to regain their original status than their counterparts who had partial loss of property. Thus they might report more positive impact of displacement than the kashmiris having partial loss of property, which might be satisfied with what they had.

0.10 Objectives of the Study

The following are the objectives of the study:

1. To study the profile of the displaced kashmiris living in the government camps at Jammu with respect to
 - Year of displacement
 - Level of urbanization of the place of displacement
 - Age
 - Nature of settlement after displacement
 - Family size
 - Family type
 - Emotional intelligence
 - Socio-economic status before displacement
 - Loss of property

- 2 To study overall and genderwise problems of displaced kashmiris living in the government camps at Jammu in the following areas.
 - Present living conditions
 - Occupation
 - Finance
 - Interpersonal relationship with family members and others
 - Recreation
 - Health
 - Self-respect
 - Socio-cultural changes



3. To study overall and genderwise differences in the level of the problems of the displaced kashmiris living in the government camps at Jammu, according to age, in the following areas:
 - Present living conditions
 - Occupation
 - Finance
 - Interpersonal relationship with family members and others
 - Recreation
 - Health
 - Self-respect
 - Socio-cultural changes

4. To study overall and genderwise differences in the level of the problems of the displaced kashmiris living in the government camps at Jammu, according to level of urbanization of the place of displacement, in the following areas:
 - Present living conditions
 - Occupation
 - Finance
 - Interpersonal relationship with family members and others
 - Recreation
 - Health
 - Self-respect
 - Socio-cultural changes

5. To study overall and genderwise differences in the level of the problems of the displaced kashmiris living in the government camps at Jammu, according to family size, in the following areas:
 - Present living conditions
 - Occupation
 - Finance
 - Interpersonal relationship with family members and others
 - Recreation
 - Health
 - Self-respect
 - Socio-cultural changes

6. To study overall and genderwise differences in the level of the problems of the displaced kashmiris living in the government camps at Jammu, according to family type, in the following areas:
 - Present living conditions
 - Occupation
 - Finance
 - Interpersonal relationship with family members and others
 - Recreation
 - Health
 - Self-respect
 - Socio-cultural changes

7. To study overall and genderwise differences in the level of the problems of the displaced kashmiris living in the government camps at Jammu, according to emotional intelligence, in the following areas:
 - Present living conditions
 - Occupation
 - Finance
 - Interpersonal relationship with family members and others
 - Recreation
 - Health
 - Self-respect
 - Socio-cultural changes

8. To study overall and genderwise differences in the level of the problems of the displaced kashmiris living in the government camps at Jammu, according to socio-economic status before displacement, in the following areas:
 - Present living conditions
 - Occupation
 - Finance
 - Interpersonal relationship with family members and others
 - Recreation
 - Health
 - Self-respect
 - Socio-cultural changes

9. To study overall and genderwise differences in the level of the problems of the displaced kashmiris living in the government camps at Jammu, according to loss of property, in the following areas:
 - Present living conditions
 - Occupation
 - Finance
 - Interpersonal relationship with family members and others
 - Recreation
 - Health
 - Self-respect
 - Socio-cultural changes
10. To study overall and genderwise opinions of displaced kashmiris living in the government camps at Jammu, regarding positive impact of displacement, in the following areas:
 - Education
 - Occupation
 - Tolerance and sympathy
 - Work efficiency
 - Socio-cultural and emotional changes
 - Awareness and availability of facilities

11. To study overall and genderwise differences in the opinions of displaced kashmiris living in the government camps at Jammu, regarding positive impact of displacement with respect to age, in the following areas:
 - Education
 - Occupation
 - Tolerance and sympathy
 - Work efficiency
 - Socio-cultural and emotional changes
 - Awareness and availability of facilities
12. To study overall and genderwise differences in the opinions of displaced kashmiris living in the government camps at Jammu, regarding positive impact of displacement with respect to level of urbanization of the place of displacement, in the following areas:
 - Education
 - Occupation
 - Tolerance and sympathy
 - Work efficiency
 - Socio-cultural and emotional changes
 - Awareness and availability of facilities
13. To study overall and genderwise differences in the opinions of displaced kashmiris living in the government camps at Jammu, regarding positive impact of displacement with respect to family size, in the following areas:
 - Education
 - Occupation
 - Tolerance and sympathy
 - Work efficiency
 - Socio-cultural and emotional changes
 - Awareness and availability of facilities

14. To study overall and genderwise differences in the opinions of displaced kashmiris living in the government camps at Jammu, regarding positive impact of displacement with respect to family type, in the following areas:
 - Education
 - Occupation
 - Tolerance and sympathy
 - Work efficiency
 - Socio-cultural and emotional changes
 - Awareness and availability of facilities
15. To study overall and genderwise differences in the opinions of displaced kashmiris living in the government camps at Jammu, regarding positive impact of displacement with respect to emotional intelligence, in the following areas:
 - Education
 - Occupation
 - Tolerance and sympathy
 - Work efficiency
 - Socio-cultural and emotional changes
 - Awareness and availability of facilities
16. To study overall and genderwise differences in the opinions of displaced kashmiris living in the government camps at Jammu, regarding positive impact of displacement with respect to socio-economic status before displacement, in the following areas:
 - Education
 - Occupation
 - Tolerance and sympathy
 - Work efficiency
 - Socio-cultural and emotional changes
 - Awareness and availability of facilities

17. To study overall and genderwise differences in the opinions of displaced kashmiris living in the government camps at Jammu, regarding positive impact of displacement with respect to loss of property, in the following areas:
 - Education
 - Occupation
 - Tolerance and sympathy
 - Work efficiency
 - Socio-cultural and emotional changes
 - Awareness and availability of facilities
18. To study opinions of the camp school teachers regarding the problems and facilities related to education of the displaced kashmiri students studying in the government camp schools at Jammu.
19. To study opinions of the camp doctors regarding the health of the displaced kashmiris living in the government camps at Jammu and medical facilities provided to them.
20. To study opinions of the camp zonal officers regarding the problems in relief management for the displaced kashmiris living in the government camps at Jammu.
21. To have recommendations for rehabilitative measures needed for improving the lives of the displaced kashmiris from:
 - Displaced hindu kashmiri men and women
 - Camp school teachers
 - Camp doctors
 - Camp zonal officers

0.11 Assumptions of the Study

1. Displaced kashmiris are likely to suffer loss of property related to land, house and household articles due to abrupt displacement causing many problems.
2. Displaced kashmiris are likely to lose neighbors, relatives and friends causing many problems.
3. Socio-cultural changes among the displaced kashmiris are likely to occur due to change from their birth place, the Valley to the plains.
4. Both displaced kashmiri men and women are likely to suffer after displacement.
5. There could be some positive impact of displacement.
6. Displaced kashmiri men and women will be able to report problems and positive impact related to displacement.
7. Camp school teachers, camp doctors and camp zonal officers will be able to report about the suffering of kashmiris due to displacement.
8. The displaced kashmiris living in the government camps at Jammu differ according to age, level of urbanization, family size, family type, emotional intelligence, socio-economic status and loss of property.
9. Government and non-government organizations and international agencies need data to rehabilitate the displaced kashmiri men and women living in the camps at Jammu.
10. There is a need of recommendations to uplift displaced kashmiris living in the government camps at Jammu.

0.12 Null Hypotheses

- 1) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding present living conditions, in the following groups, made according to age.
 - a) Overall, male and female respondents together belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - b) Male respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - c) Female respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - d) Male and female respondents belonging to young age group.
 - e) Male and female respondents belonging to middle age group
 - f) Male and female respondents belonging to old age group.

- 2) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding occupation, in the following groups, made according to age:
- a) Overall, male and female respondents together belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - b) Male respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - c) Female respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - d) Male and female respondents belonging to young age group
 - e) Male and female respondents belonging to middle age group.
 - f) Male and female respondents belonging to old age group.

- 3) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding finance, in the following groups, made according to age.
- a) Overall, male and female respondents together belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - b) Male respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - c) Female respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - d) Male and female respondents belonging to young age group.
 - e) Male and female respondents belonging to middle age group.
 - f) Male and female respondents belonging to old age group

- 4) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding interpersonal relationship with family members and others, in the following groups, made according to age:
- a) Overall, male and female respondents together belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - b) Male respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - c) Female respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - d) Male and female respondents belonging to young age group.
 - e) Male and female respondents belonging to middle age group.
 - f) Male and female respondents belonging to old age group.

- 5) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding recreation, in the following groups, made according to age:
- a) Overall, male and female respondents together belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - b) Male respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - c) Female respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - d) Male and female respondents belonging to young age group.
 - e) Male and female respondents belonging to middle age group.
 - f) Male and female respondents belonging to old age group.

- 6) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding health, in the following groups, made according to age:
- a) Overall, male and female respondents together belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - b) Male respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - c) Female respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - d) Male and female respondents belonging to young age group.
 - e) Male and female respondents belonging to middle age group.
 - f) Male and female respondents belonging to old age group.

- 7) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding self-respect, in the following groups, made according to age:
- a) Overall, male and female respondents together belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - b) Male respondents belonging to age groups of
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - c) Female respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - d) Male and female respondents belonging to young age group.
 - e) Male and female respondents belonging to middle age group.
 - f) Male and female respondents belonging to old age group

- 8) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding socio-cultural changes, in the following groups, made according to age:
- a) Overall, male and female respondents together belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - b) Male respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - c) Female respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - d) Male and female respondents belonging to young age group.
 - e) Male and female respondents belonging to middle age group.
 - f) Male and female respondents belonging to old age group.

- 9) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding present living conditions, in the following groups, made according to level of urbanization:
- a) Overall, urban and rural male and female respondents together.
 - b) Urban and rural male respondents.
 - c) Urban and rural female respondents.
 - d) Urban male and urban female respondents.
 - e) Rural male and rural female respondents.
- 10) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding occupation, in the following groups, made according to level of urbanization:
- a) Overall, urban and rural male and female respondents together.
 - b) Urban and rural male respondents.
 - c) Urban and rural female respondents.
 - d) Urban male and urban female respondents.
 - e) Rural male and rural female respondents.

- 11) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding finance, in the following groups, made according to level of urbanization:
- a) Overall, urban and rural male and female respondents together.
 - b) Urban and rural male respondents
 - c) Urban and rural female respondents.
 - d) Urban male and urban female respondents.
 - e) Rural male and rural female respondents.
- 12) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding interpersonal relationship with family members and others, in the following groups, made according to level of urbanization:
- a) Overall, urban and rural male and female respondents together.
 - b) Urban and rural male respondents.
 - c) Urban and rural female respondents.
 - d) Urban male and urban female respondents.
 - e) Rural male and rural female respondents.

- 13) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding recreation, in the following groups, made according to level of urbanization:
- a) Overall, urban and rural male and female respondents together.
 - b) Urban and rural male respondents.
 - c) Urban and rural female respondents.
 - d) Urban male and urban female respondents.
 - e) Rural male and rural female respondents.
- 14) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding health, in the following groups, made according to level of urbanization:
- a) Overall, urban and rural male and female respondents together.
 - b) Urban and rural male respondents
 - c) Urban and rural female respondents.
 - d) Urban male and urban female respondents.
 - e) Rural male and rural female respondents.

- 15) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding self-respect, in the following groups, made according to level of urbanization:
- a) Overall, urban and rural male and female respondents together.
 - b) Urban and rural male respondents.
 - c) Urban and rural female respondents.
 - d) Urban male and urban female respondents.
 - e) Rural male and rural female respondents.
- 16) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding the socio-cultural changes, in the following groups, made according to level of urbanization:
- a) Overall, urban and rural male and female respondents together.
 - b) Urban and rural male respondents.
 - c) Urban and rural female respondents.
 - d) Urban male and urban female respondents.
 - e) Rural male and rural female respondents.

- 17) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding present living conditions, in the following groups, made according to family size:
- a) Overall, male and female respondents together belonging to small and large families.
 - b) Male respondents belonging to small and large families.
 - c) Female respondents belonging to small and large families.
 - d) Male and female respondents belonging to small families.
 - e) Male and female respondents belonging to large families.
- 18) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding occupation, in the following groups, made according to family size:
- a) Overall, male and female respondents together belonging to small and large families.
 - b) Male respondents belonging to small and large families.
 - c) Female respondents belonging to small and large families.
 - d) Male and female respondents belonging to small families.
 - e) Male and female respondents belonging to large families.

- 19) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding finance, in the following groups, made according to family size:
- a) Overall, male and female respondents together belonging to small and large families.
 - b) Male respondents belonging to small and large families.
 - c) Female respondents belonging to small and large families.
 - d) Male and female respondents belonging to small families.
 - e) Male and female respondents belonging to large families.
- 20) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding interpersonal relationship within family members and others, in the following groups, made according to family size:
- a) Overall, male and female respondents together belonging to small and large families.
 - b) Male respondents belonging to small and large families
 - c) Female respondents belonging to small and large families.
 - d) Male and female respondents belonging to small families
 - e) Male and female respondents belonging to large families.

21) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding recreation, in the following groups, made according to family size:

- a) Overall, male and female respondents together belonging to small and large families.
- b) Male respondents belonging to small and large families.
- c) Female respondents belonging to small and large families.
- d) Male and female respondents belonging to small families
- e) Male and female respondents belonging to large families.

22) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding health, in the following groups, made according to family size:

- a) Overall, male and female respondents together belonging to small and large families.
- b) Male respondents belonging to small and large families.
- c) Female respondents belonging to small and large families.
- d) Male and female respondents belonging to small families.
- e) Male and female respondents belonging to large families.

- 23) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding self-respect, in the following groups, made according to family size:
- a) Overall, male and female respondents together belonging to small and large families.
 - b) Male respondents belonging to small and large families
 - c) Female respondents belonging to small and large families
 - d) Male and female respondents belonging to small families
 - e) Male and female respondents belonging to large families.
- 24) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding socio-cultural changes, in the following groups, made according to family size:
- a) Overall, male and female respondents together belonging to small and large families.
 - b) Male respondents belonging to small and large families.
 - c) Female respondents belonging to small and large families.
 - d) Male and female respondents belonging to small families.
 - e) Male and female respondents belonging to large families.

25) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding present living conditions, in the following groups, made according to family type:

- a) Overall, male and female respondents together belonging to joint and nuclear families.
- b) Male respondents belonging to joint and nuclear families.
- c) Female respondents belonging to joint and nuclear families.
- d) Male and female respondents belonging to joint families.
- e) Male and female respondents belonging to nuclear families.

26) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding occupation, in the following groups, made according to family type:

- a) Overall, male and female respondents together belonging to joint and nuclear families.
- b) Male respondents belonging to joint and nuclear families.
- c) Female respondents belonging to joint and nuclear families
- d) Male and female respondents belonging to joint families.
- e) Male and female respondents belonging to nuclear families.

- 27) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding finance, in the following groups, made according to family type:
- a) Overall, male and female respondents together belonging to joint and nuclear families.
 - b) Male respondents belonging to joint and nuclear families.
 - c) Female respondents belonging to joint and nuclear families.
 - d) Male and female respondents belonging to joint families.
 - e) Male and female respondents belonging to nuclear families.
- 28) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding the interpersonal relationship with family members and others, in the following groups, made according to family type:
- a) Overall, male and female respondents together belonging to joint and nuclear families.
 - b) Male respondents belonging to joint and nuclear families.
 - c) Female respondents belonging to joint and nuclear families.
 - d) Male and female respondents belonging to joint families.
 - e) Male and female respondents belonging to nuclear families.

- 29) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding recreation, in the following groups, made according to family type:
- a) Overall, male and female respondents together belonging to joint and nuclear families.
 - b) Male respondents belonging to joint and nuclear families.
 - c) Female respondents belonging to joint and nuclear families.
 - d) Male and female respondents belonging to joint families.
 - e) Male and female respondents belonging to nuclear families.
- 30) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding health, in the following groups, made according to family type:
- a) Overall, male and female respondents together belonging to joint and nuclear families.
 - b) Male respondents belonging to joint and nuclear families.
 - c) Female respondents belonging to joint and nuclear families.
 - d) Male and female respondents belonging to joint families.
 - e) Male and female respondents belonging to nuclear families.

- 31) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding self-respect, in the following groups, made according to family type:
- a) Overall, male and female respondents together belonging to joint and nuclear families.
 - b) Male respondents belonging to joint and nuclear families.
 - c) Female respondents belonging to joint and nuclear families
 - d) Male and female respondents belonging to joint families.
 - e) Male and female respondents belonging to nuclear families.
- 32) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding socio-cultural changes, in the following groups, made according to family type:
- a) Overall, male and female respondents together belonging to joint and nuclear families.
 - b) Male respondents belonging to joint and nuclear families.
 - c) Female respondents belonging to joint and nuclear families.
 - d) Male and female respondents belonging to joint families.
 - e) Male and female respondents belonging to nuclear families

- 33) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding present living conditions, in the following groups, made according to emotional intelligence:
- a) Overall, male and female respondents together having low and high emotional intelligence.
 - b) Male respondents having low and high emotional intelligence.
 - c) Female respondents having low and high emotional intelligence.
 - d) Male and female respondents having low emotional intelligence.
 - e) Male and female respondents having high emotional intelligence.
- 34) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding occupation, in the following groups, made according to emotional intelligence.
- a) Overall, male and female respondents together having low and high emotional intelligence.
 - b) Male respondents having low and high emotional intelligence.
 - c) Female respondents having low and high emotional intelligence.
 - d) Male and female respondents having low emotional intelligence.
 - e) Male and female respondents having high emotional intelligence.

- 35) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding finance, in the following groups, made according to emotional intelligence:
- a) Overall, male and female respondents together having low and high emotional intelligence.
 - b) Male respondents having low and high emotional intelligence.
 - c) Female respondents having low and high emotional intelligence.
 - d) Male and female respondents having low emotional intelligence
 - e) Male and female respondents having high emotional intelligence.
- 36) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding interpersonal relationship with family members and others, in the following groups, made according to emotional intelligence:
- a) Overall, male and female respondents together having low and high emotional intelligence
 - b) Male respondents having low and high emotional intelligence.
 - c) Female respondents having low and high emotional intelligence.
 - d) Male and female respondents having low emotional intelligence.
 - e) Male and female respondents having high emotional intelligence.

- 37) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding recreation, in the following groups, made according to emotional intelligence:
- a) Overall, male and female respondents together having low and high emotional intelligence.
 - b) Male respondents having low and high emotional intelligence.
 - c) Female respondents having low and high emotional intelligence.
 - d) Male and female respondents having low emotional intelligence.
 - e) Male and female respondents having high emotional intelligence.
- 38) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding health, in the following groups, made according to emotional intelligence:
- a) Overall, male and female respondents together having low and high emotional intelligence.
 - b) Male respondents having low and high emotional intelligence.
 - c) Female respondents having low and high emotional intelligence.
 - d) Male and female respondents having low emotional intelligence.
 - f) Male and female respondents having high emotional intelligence.

- 39) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding self-respect, in the following groups, made according to emotional intelligence:
- a) Overall, male and female respondents together having low and high emotional intelligence.
 - b) Male respondents having low and high emotional intelligence.
 - c) Female respondents having low and high emotional intelligence.
 - d) Male and female respondents having low emotional intelligence.
 - e) Male and female respondents having high emotional intelligence.
- 40) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding socio-cultural changes, in the following groups, made according to emotional intelligence:
- a) Overall, male and female respondents together having low and high emotional intelligence.
 - b) Male respondents having low and high emotional intelligence
 - c) Female respondents having low and high emotional intelligence.
 - d) Male and female respondents having low emotional intelligence.
 - e) Male and female respondents having high emotional intelligence.

- 41) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding present living conditions, in the following groups, made according to socio-economic status:
- a) Overall, male and female respondents together belonging to low and high socio-economic status.
 - b) Male respondents belonging to low and high socio-economic status.
 - c) Female respondents belonging to low and high socio-economic status.
 - d) Male and female respondents belonging to low socio-economic status.
 - e) Male and female respondents belonging to high socio-economic status.
- 42) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding occupation, in the following groups, made according to socio-economic status:
- a) Overall, male and female respondents together belonging to low and high socio-economic status.
 - b) Male respondents belonging to low and high socio-economic status.
 - c) Female respondents belonging to low and high socio-economic status.
 - d) Male and female respondents belonging to low socio-economic status.
 - e) Male and female respondents belonging to high socio-economic status.

- 43) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding finance, in the following groups, made according to socio-economic status:
- a) Overall, male and female respondents together belonging to low and high socio-economic status.
 - b) Male respondents belonging to low and high socio-economic status.
 - c) Female respondents belonging to low and high socio-economic status.
 - d) Male and female respondents belonging to low socio-economic status.
 - e) Male and female respondents belonging to high socio-economic status.
- 44) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding interpersonal relationship with family members and others, in the following groups, made according to socio-economic status:
- a) Overall, male and female respondents together belonging to low and high socio-economic status.
 - b) Male respondents belonging to low and high socio-economic status.
 - c) Female respondents belonging to low and high socio-economic status.
 - d) Male and female respondents belonging to low socio-economic status.
 - e) Male and female respondents belonging to high socio-economic status.

- 45) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding recreation, in the following groups, made according to socio-economic status:
- a) Overall, male and female respondents together belonging to low and high socio-economic status.
 - b) Male respondents belonging to low and high socio-economic status.
 - c) Female respondents belonging to low and high socio-economic status.
 - d) Male and female respondents belonging to low socio-economic status.
 - e) Male and female respondents belonging to high socio-economic status.
- 46) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding health, in the following groups, made according to socio-economic status:
- a) Overall, male and female respondents together belonging to low and high socio-economic status.
 - b) Male respondents belonging to low and high socio-economic status.
 - c) Female respondents belonging to low and high socio-economic status.
 - d) Male and female respondents belonging to low socio-economic status.
 - e) Male and female respondents belonging to high socio-economic status.

- 47) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding self-respect, in the following groups, made according to socio-economic status:
- a) Overall, male and female respondents together belonging to low and high socio-economic status.
 - b) Male respondents belonging to low and high socio-economic status.
 - c) Female respondents belonging to low and high socio-economic status.
 - d) Male and female respondents belonging to low socio-economic status.
 - e) Male and female respondents belonging to high socio-economic status.
- 48) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding socio-cultural changes, in the following groups, made according to socio-economic status:
- a) Overall, male and female respondents together belonging to low and high socio-economic status.
 - b) Male respondents belonging to low and high socio-economic status.
 - c) Female respondents belonging to low and high socio-economic status.
 - d) Male and female respondents belonging to low socio-economic status.
 - e) Male and female respondents belonging to high socio-economic status.

- 49) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding present living conditions, in the following groups, made according to loss of property:
- a) Overall, male and female respondents together having total and partial loss of property.
 - b) Male respondents having total and partial loss of property.
 - c) Female respondents having total and partial loss of property.
 - d) Male and female respondents having total loss of property.
 - e) Male and female respondents having partial loss of property.
- 50) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding occupation, in the following groups, made according to loss of property:
- a) Overall, male and female respondents together having total and partial loss of property.
 - b) Male respondents having total and partial loss of property
 - c) Female respondents having total and partial loss of property.
 - d) Male and female respondents having total loss of property.
 - e) Male and female respondents having partial loss of property.

- 51) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding finance, in the following groups, made according to loss of property:
- a) Overall, male and female respondents together having total and partial loss of property.
 - b) Male respondents having total and partial loss of property.
 - c) Female respondents having total and partial loss of property.
 - d) Male and female respondents having total loss of property.
 - e) Male and female respondents having partial loss of property.
- 52) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding interpersonal relationship with family members and others, in the following groups, made according to loss of property:
- a) Overall, male and female respondents together having total and partial loss of property.
 - b) Male respondents having total and partial loss of property.
 - c) Female respondents having total and partial loss of property.
 - d) Male and female respondents having total loss of property.
 - e) Male and female respondents having partial loss of property.

- 53) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding recreation, in the following groups, made according to loss of property.
- a) Overall, male and female respondents together having total and partial loss of property.
 - b) Male respondents having total and partial loss of property.
 - c) Female respondents having total and partial loss of property.
 - d) Male and female respondents having total loss of property.
 - e) Male and female respondents having partial loss of property.
- 54) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding health, in the following groups, made according to loss of property:
- a) Overall, male and female respondents together having total and partial loss of property.
 - b) Male respondents having total and partial loss of property.
 - c) Female respondents having total and partial loss of property
 - d) Male and female respondents having total loss of property
 - e) Male and female respondents having partial loss of property.

- 55) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding self-respect, in the following groups, made according to loss of property:
- a) Overall, male and female respondents together having total and partial loss of property.
 - b) Male respondents having total and partial loss of property.
 - c) Female respondents having total and partial loss of property.
 - d) Male and female respondents having total loss of property.
 - e) Male and female respondents having partial loss of property.
- 56) There will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding socio-cultural changes, in the following groups, made according to loss of property:
- a) Overall, male and female respondents together having total and partial loss of property.
 - b) Male respondents having total and partial loss of property.
 - c) Female respondents having total and partial loss of property.
 - d) Male and female respondents having total loss of property.
 - e) Male and female respondents having partial loss of property.

57) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on education, in the following groups, made according to age:

a) Overall, male and female respondents together belonging to age groups of:

- i) Young and middle
- ii) Middle and old
- iii) Old and young

b) Male respondents belonging to age groups of:

- i) Young and middle
- ii) Middle and old
- iii) Old and young

c) Female respondents belonging to age groups of:

- i) Young and middle
- ii) Middle and old
- iii) Old and young

d) Male and female respondents belonging to young age group.

e) Male and female respondents belonging to middle age group

g) Male and female respondents belonging to old age group.

- 58) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on occupation, in the following groups, made according to age:
- a) Overall, male and female respondents together belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - b) Male respondents belonging to age groups of.
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - c) Female respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - d) Male and female respondents belonging to young age group.
 - e) Male and female respondents belonging to middle age group.
 - f) Male and female respondents belonging to old age group.

- 59) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on tolerance and sympathy, in the following groups, made according to age:
- a) Overall, male and female respondents together belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - b) Male respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - c) Female respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - d) Male and female respondents belonging to young age group.
 - e) Male and female respondents belonging to middle age group.
 - f) Male and female respondents belonging to old age group.

60) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on work efficiency, in the following groups, made according to age:

a) Overall, male and female respondents together belonging to age groups of:

- i) Young and middle
- ii) Middle and old
- iii) Old and young

b) Male respondents belonging to age groups of:

- i) Young and middle
- ii) Middle and old
- iii) Old and young

c) Female respondents belonging to age groups of:

- i) Young and middle
- ii) Middle and old
- iii) Old and young

d) Male and female respondents belonging to young age group.

e) Male and female respondents belonging to middle age group.

f) Male and female respondents belonging to old age group

- 61) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on socio-cultural and emotional changes, in the following groups, made according to age:
- a) Overall, male and female respondents together belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - b) Male respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - c) Female respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - d) Male and female respondents belonging to young age group.
 - e) Male and female respondents belonging to middle age group.
 - f) Male and female respondents belonging to old age group.

- 62) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on awareness and availability of facilities, in the following groups, made according to age:
- a) Overall, male and female respondents together belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - b) Male respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - c) Female respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
 - d) Male and female respondents belonging to young age group.
 - e) Male and female respondents belonging to middle age group.
 - f) Male and female respondents belonging to old age group.

- 63) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on education, in the following groups, made according to level of urbanization:
- a) Overall, urban and rural male and female respondents together.
 - b) Urban and rural male respondents.
 - c) Urban and rural female respondents.
 - d) Urban male and urban female respondents.
 - e) Rural male and rural female respondents.
- 64) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on occupation, in the following groups, made according to level of urbanization:
- a) Overall, urban and rural male and female respondents together.
 - b) Urban and rural male respondents.
 - c) Urban and rural female respondents.
 - d) Urban male and urban female respondents
 - e) Rural male and rural female respondents.

65) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on tolerance and sympathy, in the following groups, made according to level of urbanization:

- a) Overall, urban and rural male and female respondents together.
- b) Urban and rural male respondents.
- c) Urban and rural female respondents.
- d) Urban male and urban female respondents.
- e) Rural male and rural female respondents.

66) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on work efficiency, in the following groups, made according to level of urbanization:

- a) Overall, urban and rural male and female respondents together.
- b) Urban and rural male respondents.
- c) Urban and rural female respondents.
- d) Urban male and urban female respondents.
- e) Rural male and rural female respondents.

67) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on socio-cultural and emotional changes, in the following groups, made according to level of urbanization:

- a) Overall, urban and rural male and female respondents together.
- b) Urban and rural male respondents.
- c) Urban and rural female respondents.
- d) Urban male and urban female respondents.
- e) Rural male and rural female respondents.

68) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on awareness and availability of facilities, in the following groups, made according to level of urbanization:

- a) Overall, urban and rural male and female respondents together.
- b) Urban and rural male respondents.
- c) Urban and rural female respondents.
- d) Urban male and urban female respondents
- e) Rural male and rural female respondents.

69) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on education, in the following groups, made according to family size.

- a) Overall, male and female respondents together belonging to small and large families.
- b) Male respondents belonging to small and large families.
- c) Female respondents belonging to small and large families.
- d) Male and female respondents belonging to small families.
- e) Male and female respondents belonging to large families.

70) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on occupation, in the following groups, made according to family size:

- a) Overall, male and female respondents together belonging to small and large families.
- b) Male respondents belonging to small and large families.
- c) Female respondents belonging to small and large families
- d) Male and female respondents belonging to small families.
- e) Male and female respondents belonging to large families.

- 71) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on tolerance and sympathy, in the following groups, made according to family size:
- a) Overall, male and female respondents together belonging to small and large families.
 - b) Male respondents belonging to small and large families.
 - c) Female respondents belonging to small and large families.
 - d) Male and female respondents belonging to small families.
 - e) Male and female respondents belonging to large families.
- 72) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on work efficiency, in the following groups, made according to family size:
- a) Overall, male and female respondents together belonging to small and large families.
 - b) Male respondents belonging to small and large families.
 - c) Female respondents belonging to small and large families.
 - d) Male and female respondents belonging to small families.
 - e) Male and female respondents belonging to large families.

73) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on socio-cultural and emotional changes, in the following groups, made according to family size.

- a) Overall, male and female respondents together belonging to small and large families.
- b) Male respondents belonging to small and large families.
- c) Female respondents belonging to small and large families.
- d) Male and female respondents belonging to small families
- e) Male and female respondents belonging to large families.

74) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on awareness and availability of facilities, in the following groups, made according to family size.

- a) Overall, male and female respondents together belonging to small and large families.
- b) Male respondents belonging to small and large families.
- c) Female respondents belonging to small and large families.
- d) Male and female respondents belonging to small families
- e) Male and female respondents belonging to large families.

- 75) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on education, in the following groups, made according to family type:
- a) Overall, male and female respondents together belonging to joint and nuclear families.
 - b) Male respondents belonging to joint and nuclear families.
 - c) Female respondents belonging to joint and nuclear families.
 - d) Male and female respondents belonging to joint families.
 - e) Male and female respondents belonging to nuclear families.
- 76) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on occupation, in the following groups, made according to family type:
- a) Overall, male and female respondents together belonging to joint and nuclear families.
 - b) Male respondents belonging to joint and nuclear families.
 - c) Female respondents belonging to joint and nuclear families.
 - d) Male and female respondents belonging to joint families.
 - e) Male and female respondents belonging to nuclear families.

- 77) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on tolerance and sympathy, in the following groups, made according to family type.
- a) Overall, male and female respondents together belonging to joint and nuclear families.
 - b) Male respondents belonging to joint and nuclear families.
 - c) Female respondents belonging to joint and nuclear families
 - d) Male and female respondents belonging to joint families.
 - e) Male and female respondents belonging to nuclear families.
- 78) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on work efficiency, in the following groups, made according to family type:
- a) Overall, male and female respondents together belonging to joint and nuclear families.
 - b) Male respondents belonging to joint and nuclear families.
 - c) Female respondents belonging to joint and nuclear families.
 - d) Male and female respondents belonging to joint families.
 - e) Male and female respondents belonging to nuclear families.

- 79) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on socio-cultural and emotional changes, in the following groups, made according to family type:
- a) Overall, male and female respondents together belonging to joint and nuclear families.
 - b) Male respondents belonging to joint and nuclear families
 - c) Female respondents belonging to joint and nuclear families.
 - d) Male and female respondents belonging to joint families.
 - e) Male and female respondents belonging to nuclear families.
- 80) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on awareness and availability of facilities, in the following groups, made according to family type:
- a) Overall, male and female respondents together belonging to joint and nuclear families.
 - b) Male respondents belonging to joint and nuclear families.
 - c) Female respondents belonging to joint and nuclear families
 - d) Male and female respondents belonging to joint families.
 - e) Male and female respondents belonging to nuclear families.

- 81) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of the displacement on education, in the following groups, made according to emotional intelligence.
- a) Overall, male and female respondents together having low and high emotional intelligence.
 - b) Male respondents having low and high emotional intelligence.
 - c) Female respondents having low and high emotional intelligence.
 - d) Male and female respondents having low emotional intelligence.
 - e) Male and female respondents having high emotional intelligence.
- 82) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding positive impact of the displacement on occupation, in the following groups, made according to emotional intelligence:
- a) Overall, male and female respondents together having low and high emotional intelligence.
 - b) Male respondents having low and high emotional intelligence.
 - c) Female respondents having low and high emotional intelligence.
 - d) Male and female respondents having low emotional intelligence.
 - e) Male and female respondents having high emotional intelligence.

- 83) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding positive impact of the displacement on tolerance and sympathy, in the following groups, made according to emotional intelligence:
- a) Overall, male and female respondents together having low and high emotional intelligence.
 - b) Male respondents having low and high emotional intelligence.
 - c) Female respondents having low and high emotional intelligence.
 - d) Male and female respondents having low emotional intelligence.
 - e) Male and female respondents having high emotional intelligence.
- 84) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding positive impact of the displacement on work efficiency, in the following groups, made according to emotional intelligence:
- a) Overall, male and female respondents together having low and high emotional intelligence.
 - b) Male respondents having low and high emotional intelligence.
 - c) Female respondents having low and high emotional intelligence
 - d) Male and female respondents having low emotional intelligence
 - e) Male and female respondents having high emotional intelligence.

- 85) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding positive impact of the displacement on socio-cultural and emotional change, in the following groups, made according to emotional intelligence:
- a) Overall, male and female respondents together having low and high emotional intelligence.
 - b) Male respondents having low and high emotional intelligence.
 - c) Female respondents having low and high emotional intelligence.
 - d) Male and female respondents having low emotional intelligence.
 - e) Male and female respondents having high emotional intelligence.
- 86) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding positive impact of the displacement on awareness and availability of facilities, in the following groups, made according to emotional intelligence:
- a) Overall, male and female respondents together having low and high emotional intelligence.
 - b) Male respondents having low and high emotional intelligence.
 - c) Female respondents having low and high emotional intelligence.
 - d) Male and female respondents having low emotional intelligence.
 - e) Male and female respondents having high emotional intelligence.

- 87) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on education, in the following groups, made according to socio-economic status:
- a) Overall, male and female respondents together belonging to low and high socio-economic status.
 - b) Male respondents belonging to low and high socio-economic status.
 - c) Female respondents belonging to low and high socio-economic status.
 - d) Male and female respondents belonging to low socio-economic status.
 - e) Male and female respondents belonging to high socio-economic status.
- 88) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on occupation, in the following groups, made according to socio-economic status:
- a) Overall, male and female respondents together belonging to low and high socio-economic status.
 - b) Male respondents belonging to low and high socio-economic status.
 - c) Female respondents belonging to low and high socio-economic status
 - d) Male and female respondents belonging to low socio-economic status.
 - e) Male and female respondents belonging to high socio-economic status.

- 89) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on tolerance and sympathy, in the following groups, made according to socio-economic status:
- a) Overall, male and female respondents together belonging to low and high socio-economic status.
 - b) Male respondents belonging to low and high socio-economic status.
 - c) Female respondents belonging to low and high socio-economic status.
 - d) Male and female respondents belonging to low socio-economic status.
 - e) Male and female respondents belonging to high socio-economic status.
- 90) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on work efficiency, in the following groups, made according to socio-economic status:
- a) Overall, male and female respondents together belonging to low and high socio-economic status.
 - b) Male respondents belonging to low and high socio-economic status
 - c) Female respondents belonging to low and high socio-economic status.
 - d) Male and female respondents belonging to low socio-economic status.
 - e) Male and female respondents belonging to high socio-economic status.

- 91) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on socio-cultural and emotional change, in the following groups, made according to socio economic status.
- a) Overall, male and female respondents together belonging to low and high socio-economic status.
 - b) Male respondents belonging to low and high socio-economic status.
 - c) Female respondents belonging to low and high socio-economic status.
 - d) Male and female respondents belonging to low socio-economic status
 - e) Male and female respondents belonging to high socio-economic status.
- 92) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on awareness and availability of facilities, in the following groups, made according to socio-economic status:
- a) Overall, male and female respondents together belonging to low and high socio-economic status.
 - b) Male respondents belonging to low and high socio-economic status.
 - c) Female respondents belonging to low and high socio-economic status.
 - d) Male and female respondents belonging to low socio-economic status.
 - e) Male and female respondents belonging to high socio-economic status.

- 93) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of the displacement on education, in the following groups, made according to loss of property:
- a) Overall, male and female respondents together having total and partial loss of property.
 - b) Male respondents having total and partial loss of property.
 - c) Female respondents having total and partial loss of property.
 - d) Male and female respondents having total loss of property.
 - e) Male and female respondents having partial loss of property.
- 94) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of the displacement on occupation, in the following groups, made according to loss of property:
- a) Overall, male and female respondents together having total and partial loss of property.
 - b) Male respondents having total and partial loss of property.
 - c) Female respondents having total and partial loss of property.
 - d) Male and female respondents having total loss of property.
 - e) Male and female respondents having partial loss of property.

95) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of the displacement on tolerance and sympathy, in the following groups, made according to loss of property:

- a) Overall, male and female respondents together having total and partial loss of property.
- b) Male respondents having total and partial loss of property.
- c) Female respondents having total and partial loss of property.
- d) Male and female respondents having total loss of property.
- e) Male and female respondents having partial loss of property.

96) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of the displacement on work efficiency, in the following groups, made according to loss of property:

- a) Overall, male and female respondents together having total and partial loss of property.
- b) Male respondents having total and partial loss of property.
- c) Female respondents having total and partial loss of property.
- d) Male and female respondents having total loss of property.
- e) Male and female respondents having partial loss of property.

97) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of the displacement on socio-cultural and emotional changes, in the following groups, made according to loss of property:

- a) Overall, male and female respondents together having total and partial loss of property.
- b) Male respondents having total and partial loss of property.
- c) Female respondents having total and partial loss of property.
- d) Male and female respondents having total loss of property.
- e) Male and female respondents having partial loss of property.

98) There will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of the displacement on awareness and availability of facilities, in the following groups, made according to loss of property:

- a) Overall, male and female respondents together having total and partial loss of property.
- b) Male respondents having total and partial loss of property.
- c) Female respondents having total and partial loss of property.
- d) Male and female respondents having total loss of property.
- e) Male and female respondents having partial loss of property.

0.13 Delimitations of the Study

- 1) Present study will include displaced kashmiris living in the government camps at Jammu only.
- 2) Only adult displaced kashmiris were included in the study living in government camps at Jammu only.
- 3) No direct observation was done. The investigator was totally dependent on the respondents' recalled answers.
- 4) Accidental purposive sampling was done to collect the data from the respondents to meet the requirements.