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# Socio-Economic Assessments and Living Standards of Kashmiri Migrants Living in Camps in Muzaffarabad (AJ&K)

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Kashmir dispute has affected the lives of Kashmiris in many ways and amongst them are the migrants who have left their homes, relations, belongings, sources of livelihood and everything because of this dispute. Migration from Kashmir occurred in stages, 1947, 65, 71 and the last phase of migration started in 1989. The migrants of this last phase are settled in camps in different areas of Azad Kashmir. This study attempts to assess the socio-economic and living standard indicators of migrants, residing in camps in district Muzaffarabad through a sample survey, and respondents were selected through random sampling. The survey reveals that the indicator in which the migrants are deprived most is 'housing', and a large number of migrants are residing in tents, shelters and unpaved houses. In some indicators, the Migrants are far better than the permanent settlers e.g. the literacy rate. The adult literacy in the Migrants camps (age 15 and above) is 74 percent whereas youth literacy (age 15-24) is above 90 percent. These figures indicate that the literacy in migrant's camps is far better than local residents of Azad Kashmir. Similarly, almost all of the migrants have sources of income other than the fixed subsistence allowance provided to them by AJ&K Government. However, average earning is small, since most of the migrants work as non-skilled workers. This study concludes that the relief efforts of relief provision to Kashmiri migrants should focus on housing and improvement in vocational skills, in order to improve the living standards of these migrants.

## **Introduction**

Kashmir dispute haunted the life of Kashmiris in many ways. The people affected the most by dispute are the migrants (displaced), who left their homes, relatives, assets, belongings and etc. because of this dispute. The first mass migration occurred in 1947-48 after creation of two new countries in the subcontinent, India and Pakistan. Riots started in the subcontinent including the J&K and thus millions of Kashmiris left their homes to save their lives. This migration was followed by two other phases of massive migration of 1965 and 1971, after the two wars between India and Pakistan. The third phase of migration started in 1989, when freedom movement revived in Kashmir. This movement enveloped the whole J&K state with bloodshed and insurgency, uncertainty and instability. In fact, this phase of migration marked the great impact on the lives of Kashmiris.

The migrants from first phase of migration were absorbed in local population and that time migration from entire India to Pakistan was going on. The Kashmiri migrants settled with the migrants from other parts of subcontinent in different areas of Azad Jammu & Kashmir (AJ&K) and Pakistan. The migrants of 1965 and 1971 were not large in number but they got allotments of lands in AJ&K and Pakistan<sup>1</sup>. Last massive displacement took place after the 1989, which hailed from border areas mainly. This is why a large portion of migrants hails from these areas. In these areas Indian forces committed more heinous atrocities in these areas because they think that the local public assists and guides the freedom fighters in crossing the LoC and bringing in arms and ammunition from AJ&K.<sup>2</sup>

Another reason for the extraordinary oppression in the bordering districts is to force the people to leave and cross over into AJ&K. This would serve two purposes for India: firstly, it would get rid of a significant segment of the local population that stands for freedom and secondly, it would contribute in facilitating the age-old Indian design to steadily expel the Muslims from the area until they are no longer a majority.<sup>3</sup> As part of this special strategy for Kashmir's border areas, the Indian Government introduced a "Pass Law" to control the people's movement. Under the garb of this law, Indian Army officials break into the local people's houses any time they please and, on the pretext of checking "Passes," separate the men folk from the women. Such occasions commonly entail sexual abuse, theft, torture and maltreatment by the officials. The Indian forces similarly use the "Six Month License" commonly referred to as "Armed Forces Special Powers Act" (AFSPA) to arrest the people for investigation without citing any reasons. Sometimes, when the six-month arrest period expires, an

individual is released for a few minutes before being taken into custody for another six months.<sup>4</sup> Since the security forces have legal powers for this, even superior courts are unable to assist innocent civilians.<sup>5</sup> These are some of the ways in which Indian forces have made life unlivable in the areas bordering LoC. Given no respite, the hapless people started secretly migrating from the area into Azad Kashmir.

Most of these migrants are residing in separate Migrants camps in different areas of AJ&K. Many of them are living in miserable conditions in tents and semi paved houses with improper ventilation, sanitation and other unhygienic living conditions. A number of governmental and Non-Governmental Organizations (NGOs) have been working for the welfare of these migrants since last 27 years. However, no systematic data is available which can briefly summarize the living condition of these migrants and living standards, socio-economic situation. The aim of this study is to investigate the socio-economic and living conditions of the migrants residing in the migrants camps in district Muzaffarabad. Data on the living standard is collected through structured questionnaires from all the Migrants camps in District Muzaffarabad. A representative sample of the migrants from all the camps was taken from the lists of Migrants available in the Department of Rehabilitation, Government of AJ&K through random sampling.

### **Methodology and Survey Design**

The primary objective of this study was to document the socio-economic and living standard indicators of Kashmiri migrants residing in Muzaffarabad district. The data was obtained from various sources are organized as follow:

(1) Data Sources (2) Population and sampling (3) Questionnaires (4) Quality Control (5) Collaboration and Assistance

### **Data Sources**

The present study is based on primary and secondary sources, the detail of data sources. The data sources could again be divided into two (a) primary (b) secondary

The secondary data was obtained from following sources:

- a. The record of Rehabilitation Department of Government of Azad Jammu and Kashmir
- b. Record of welfare organizations working for Migrants
- c. Online resources

The primary data was obtained by survey, interviews from focal persons and structured questionnaire was designed to collect the information.

## Population and Sample

### Population

Our target population is the migrants having origin in different parts of Indian Administered Kashmir residing in Migrants camps in Muzaffarabad District. There are 9 distinct localities in Muzaffarabad city and its native areas, where Migrants camps are located. The details of number of families and residents from each camp are provided in Table 1.

### Sample size

Approximately 15% of families from each camp were selected for survey on the basis of simple random sampling. The details of number of residents of each migrants camps and the sample size are summarized in Table 1.

**Table: 1 Number of Migrants Families in Various Camps and the selected sample size.**

S. No	Name of Camp	No. of Families	No. of Persons	No. of Sample households	No. of family Members in sample households
1	ChellaBandi (9 camps)	504	2327	54	313
2	HeerKotli Camp	77	449	7	50
3	KarkaPatika Camp	173	1038	16	107
4	ManakPayan Camp No.1	167	981	26	124
5	ManakPayan Camp No.2	564	3606	60	415
6	Zero Point	95	570	9	45
7	Basnara Camp	142	939	20	133
8	RaraDumshi Camp	136	801	15	104
9	Ambore Camp (3)	532	2995	63	381
	<b>Grand Total</b>	<b>2295</b>	<b>13136</b>	<b>270</b>	<b>1672</b>

**Source: Based on Survey Conducted According to Questionnaire**

Only 270 families were selected out of about 2300 families. The table infers that the total number of family members selected for survey was 1672, from all Migrants camps settled in Muzaffarabad city and its firing areas; to conduct this survey the basic data was obtained from the commission created by rehabilitation department of AJ&K Government. This primary data was helpful to step forward the systematic survey regarding Migrants.

### **Sampling Units**

Though a joint family system is a common practice among the communities and more than one married couples with their children live together sharing the kitchen. But in this study, household was used as the ultimate sampling unit. In order to avoid this confusion in the current study; the household was defined as 'a group of individuals sharing a kitchen'.

### **Selection of Respondents**

In this study, respondents were selected randomly while attempting widest coverage of locals making up given camps. In every camp, a group of 2 enumerators headed by a Group Leader were assigned the task of randomly selecting respondents. The Group Leaders were responsible to ensure that no portion of camp is ignored while selecting the respondents for interview.

### **Questionnaire**

The questionnaires included modules raising questions related to livelihood, educational details of every individual in the family, health facilities and conditions, environment, income, expenditure, agriculture and assets ownership. Before finalizing the questionnaire, a pilot survey was conducted to test the questionnaire and its relevance.

### **Quality Control**

The enumerator's team for current survey consisted of social mobilizers. Enumerators were trained before the survey to handle the sources of bias including the response bias and non-response bias. The enumerators were trained to create a friendly environment before and during the interviews. At the end of each day, a discussion session was held between the enumerators and the team leaders to identify the complications and to come across the common solutions for any probable confusion. Enumerators were also asked to note the qualitative information regarding the site, community and the respondents.

### **Social and Living Standard Indicators**

The living standard indicators summarized in this study include information related to livelihood, educational details of every individual in the family, health facilities and conditions, environment, income, expenditure, agriculture and assets ownership. Before finalizing the questionnaire, a pilot survey was conducted to test the questionnaire and its relevance.

### **Housing**

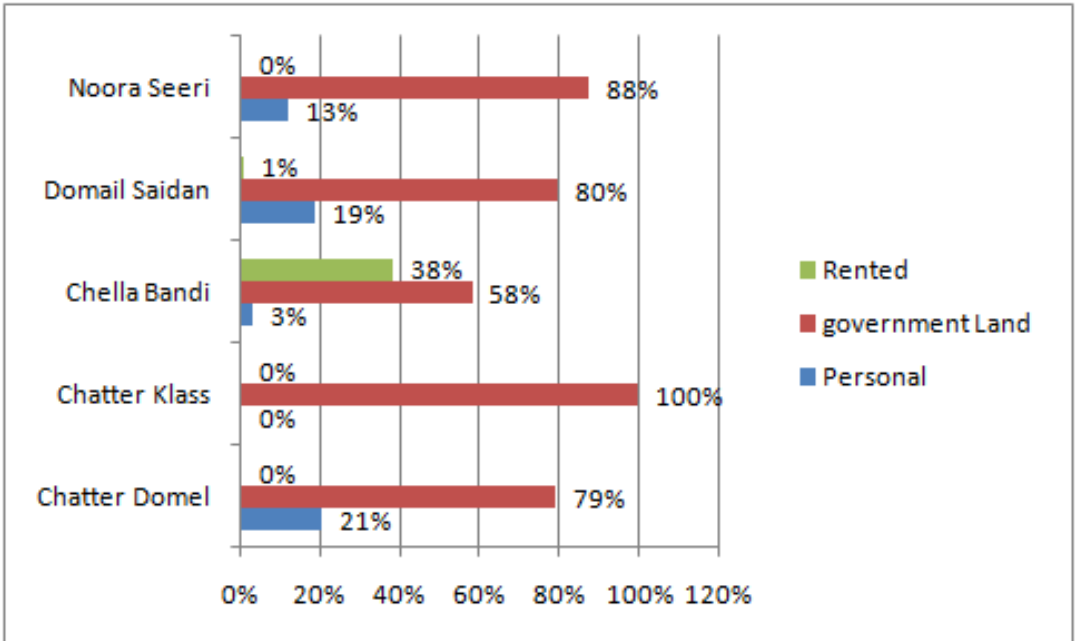
Housing is one of the most important basic human need. Migration, at first, affects the housing of the migrants. Housing, bearing relatively high is not easy to attain if it is lost once. Probably the living standard, in which Kashmiri Migrants are most deprived, is the housing. This study

summarizes data on numerous indicators related to housing. The details are as under.

**Ownership of the House**

Fig.1 summarizes data regarding the ownership of housing among the Kashmiri Migrants. In almost all of the union councils, the dominant majority of Migrants reside in the camps established on government owned land.

**Fig.1 Ownership of the Residents of Kashmiri Migrants**



issued national identity card to these migrants in 2000. Before this, Migrants were not having the permanent status of resident of Azad Kashmir and were not entitled to purchase land. But now, some people have purchased land to construct a house of their own. In Domail Syedan, 19% people have their personal land for residence and in Noora Seri, 13% people have their own residence. There is a small minority residing in rented building as well and most of them reside in Chella Bandi. Residing on Government land makes the resident vulnerable, in the sense that they could be asked any time to evacuate the land they reside on. This situation could be altered if the residents are being allotted the land they reside on, and this is not very difficult because the government possess the ownership of that land.

**Condition of the Housing**

Table 2 and 3 summarize the information regarding condition of available housing with respect to breakdown in camps and union councils. Table 1

shows that dominant majority of Migrants live in semi-paved structure made of metallic roof and concrete walls.

**Table 2: Type of Residence**

Union Council	RCC building	Semi-paved building	un-paved building	Tent	Other
Chatter Domel	3%	79%	16%	0%	2%
Chatter Klass	11%	89%	0%	0%	0%
ChellaBandi	5%	36%	0%	44%	13%
DomailSaidan	2%	71%	26%	1%	0%
NooraSeeri	13%	56%	25%	6%	0%

**Source: Based on Survey Conducted According to Questionnaire**

Few percent of Migrants reside in RCC buildings. Before the devastating Earthquake 2005, many of the Migrants have constructed paved roofs and housing especially in Kamsar camp. However, when earthquake shake the land, these concrete roofs became the death trap for the residents and hundreds of people died. Therefore after the earthquake, people preferred to live with semi – paved structure to avoid any loss of life in future. In ChellaBandi, a reasonable portion of Migrants live in tents which are most exposed to harsh weather conditions. In DomailSyedan and in Noora Seri, a large number of people (255 approximately) also reside in unpaved buildings made up of wood and mud.

Table 3 which shows camp-wise details of housing illustrates that the worst housing conditions exist in Al- Habib camp, CMO camp, New University and Qazi Abdul HameedShaheed Camp: In these camps, all of the residents have to live in tents. The best housing is found in Manakpian 1, Pamposh camp, Toheed Colony and Al- Shifa camp where all people have access to semi-paved housing.

**Table 3: Type of Residence, Camp-wise**

Name of Camp	RCC building	Semi-paved building	un-paved building	Tent	Other
AbidShaheed Camp	20%	10%	0%	70%	0%
Al Habib Camp	0%	0%	0%	100%	0%
Al Shifa Camp	0%	100%	0%	0%	0%
Ambore Camp	6%	59%	31%	0%	3%
Bashir Shaheed Camp	0%	100%	0%	0%	0%
Basnara Camp	0%	100%	0%	0%	0%
CMO Camp	0%	0%	0%	100%	0%
IshtiaqShaheed Camp	0%	100%	0%	0%	0%
KarkaPatikka Camp	13%	56%	25%	6%	0%
Manakpian 1	0%	100%	0%	0%	0%
Manakpian 2	3%	64%	31%	2%	0%

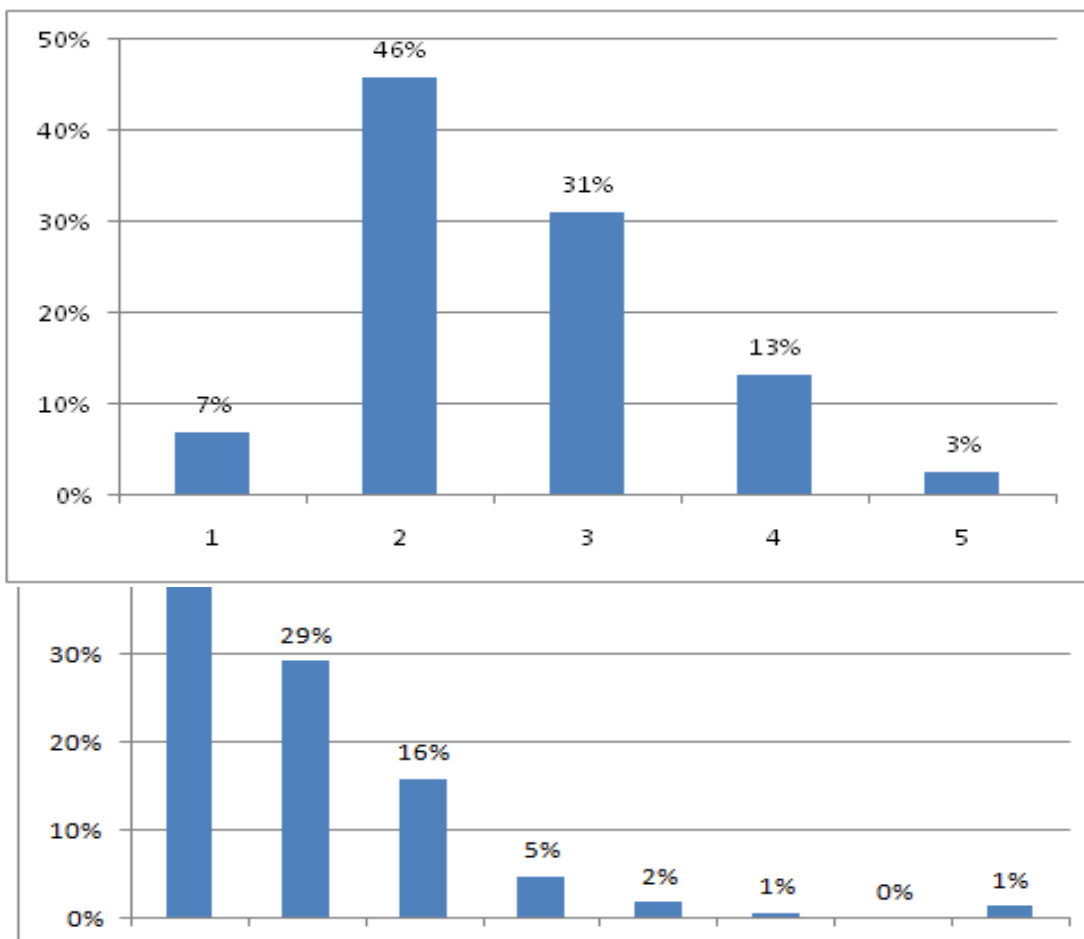
NaseemShaheed Camp	8%	23%	0%	8%	62%
New University Camp.	0%	0%	0%	100%	0%
Pamposh Camp	0%	100%	0%	0%	0%
QaziAb Hamid Shaheed Camp	0%	0%	0%	100%	0%
RaesulAhrar Camp	0%	0%	0%	100%	0%
RaraDumshi Camp	27%	73%	0%	0%	0%
Toheed Colony	0%	100%	0%	0%	0%
Zero Point	0%	33%	67%	0%	0%

Source: Based on Survey Conducted According to Questionnaire

### Housing Capacity

The Fig 2 summarizes the size of housing in the Migrants camps for the entire sample. The Fig shows that roughly half of all the dwelling occupied by Migrants have two rooms each. Having an average family size of 6 persons per family, this is quite in-adequate housing, only 13% Migrants occupy a dwelling comprising four rooms, and 3% have a five room residence.

Fig.2 Housing Capacity, Number of rooms in the dwelling





**Source: Based on Survey Conducted According to Questionnaire**

Fig.3 summarizes the histogram of Number of family member per room. We see that number of family members per room is more than two for 46% of families. Average family member per room is 10 in some cases which is extremely congested housing condition. Having a huge average of family member per room indicates inadequate space to deal with guests and for social activities.

**Streets outside the Door**

The Last indicator summarized in this document that relates to housing is “Condition of street outside the door.” The data summarized in Table shows that there are number of Migrants camps with no streets connecting the residences of Migrants. The residences are built on hilly slopes without any transport friendly street leading to these houses. The camps where the houses are connected via transportable streets, most of these streets are unpaved. The unpaved streets with mud and dust become a trouble for the residents in rainy seasons and provide habitat to mosquitoes and other flying and crawling insects. The paved streets are accessible to largest percentage of people in Manakpian1 where 96% of residents enjoy this luxury.

**Table: 4. Condition of street outside the door**

Name of the Camps	Paved	Unpaved	No Street
AbidShaheed Camp	10%	20%	70%
Al Habib Camp	0%	0%	100%
Al Shifa Camp	0%	100%	0%
Ambore Camp	22%	50%	28%
Bashir Shaheed Camp	0%	100%	0%
Basnara Camp	0%	50%	50%
CMO Camp	0%	0%	100%
IshtiaqShaheed Camp	0%	100%	0%
KarkaPatikkaCamp	6%	94%	0%
Manakpian 1	96%	0%	4%

Manakpian 2	15%	78%	3%
NaseemShaheed Camp	0%	54%	46%
New University Camp.	0%	0%	100%
Pamposh Camp	0%	100%	0%
QaziAb Hamid Shaheed Camp	0%	100%	0%
RaeesulAhrar Camp	0%	100%	0%
RaraDumshi Camp	0%	0%	100%
Toheed Colony	0%	100%	0%
Zero Point	0%	100%	0%

Source: Based on Survey Conducted According to Questionnaire

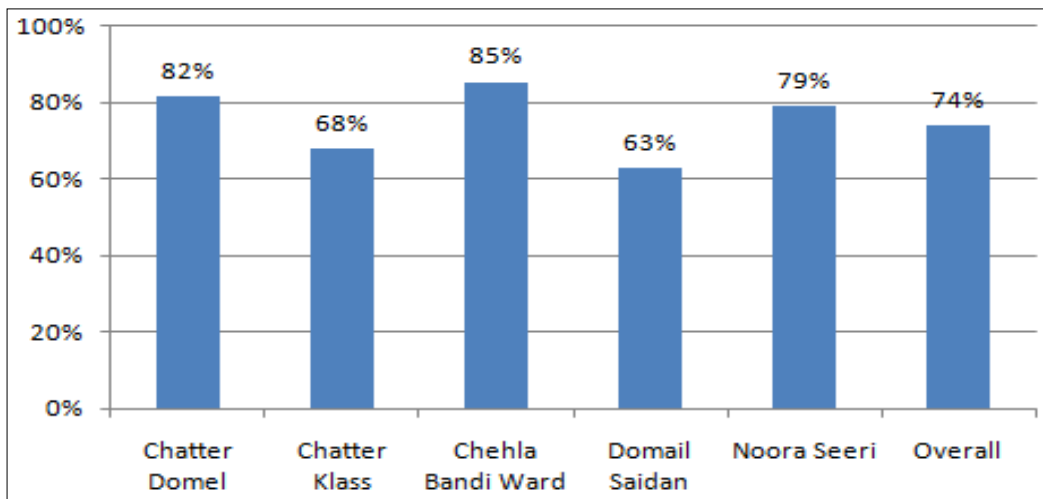
**Education:**

Education is one of most important factor of human development which affects numerous other socio economic indicators. Several indicators related to education were collected via this survey which is summarized as under:

**Adult Literacy**

Fig.4 summarizes Adult literacy of Migrants in various union councils. The overall literacy rate among the Migrants is 74% which is higher than the literacy rate of India (65%), Pakistan (56%) and Azad Kashmir (64%). The literacy rate is minimum in DomailSyedan and high in ChellaBandi.

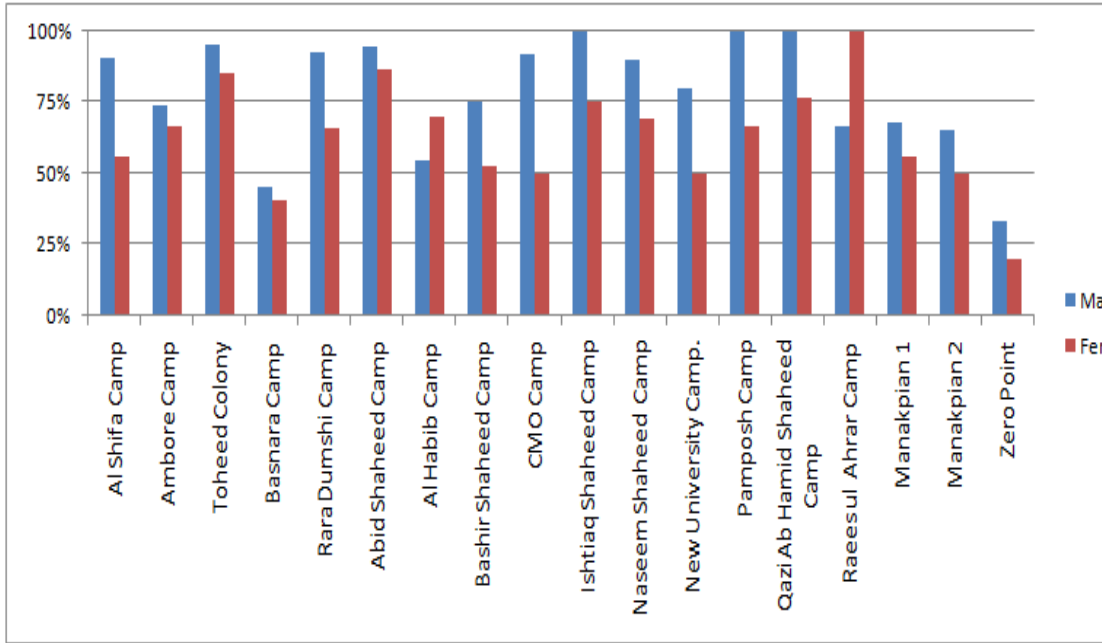
**Fig.4 Adult Literacy in Migrants Camps (Percentage)**



the literacy rate for male and female population in various camps. The fig

shows that literacy rate for female is generally less than male. However, there are few exceptions e.g. Raeesul Ahrar camp, where female literacy is higher than the male literacy rate. Similarly in Al Habib camp, the female literacy is higher than the male literacy rate.

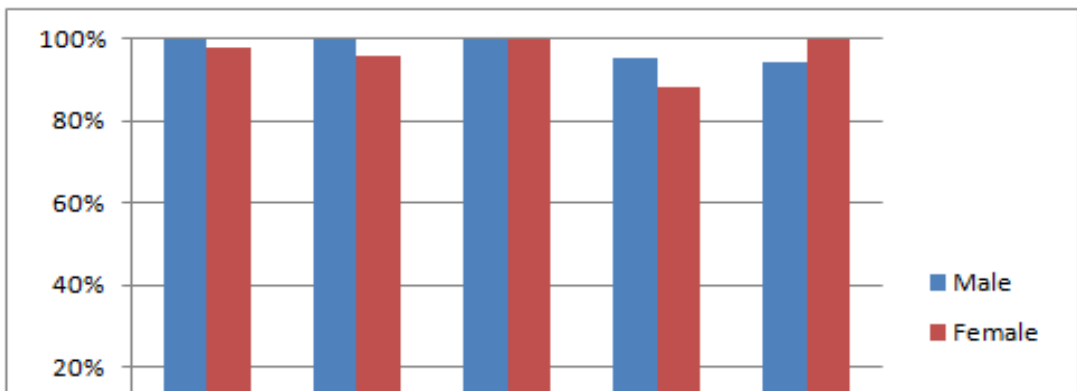
**Fig.5 Adult Literacy in Migrants Camps; Male and Female**



**Source: Based on Survey Conducted According to Questionnaire Youth Literacy**

Fig.6 shows youth literacy (age 15-25) in different union councils. One can see the youth literacy rate significantly higher than the overall adult literacy rate and in all union councils, the youth literacy rate is above 90%. This implies that the trend of literacy is much better in youth than from the older population. Similarly, we also have calculated child literacy age 5-14 and found 100% literacy in all the camps / union councils. The detail is skipped for sake of parsimony.

**Fig 6. Youth Literacy in Migrants Camps: Male and Female**



**Source: Based on Survey Conducted According to Questionnaire**

**Level of Education:** Table 5 summarizes information on the terminal education of all adult in the study area.

**Table.5 Level of Terminal Education of Adult Population**

U.C	Gender	No	Primary	Middle	SSC	HSSC	Graduate	Post-Grad G
<b>Chatter Domel</b>	Male	18%	5%	11%	22%	19%	16%	9%
	Female	33%	5%	12%	23%	10%	9%	8%
<b>Chatter Klass</b>	Male	32%	9%	16%	27%	5%	9%	2%
	Female	45%	3%	19%	16%	15%	2%	0%
<b>ChehlaBandi</b>	Male	15%	0%	9%	36%	17%	16%	8%
	Female	30%	3%	12%	23%	19%	9%	4%
<b>DomailSaidan</b>	Male	37%	2%	16%	20%	11%	6%	8%
	Female	51%	3%	9%	20%	9%	5%	3%
<b>NooraSeeri</b>	Male	21%	5%	21%	16%	21%	7%	9%
	Female	45%	0%	10%	21%	10%	7%	7%

**Source: Based on Survey Conducted According to Questionnaire**

There are two things visible from the table.

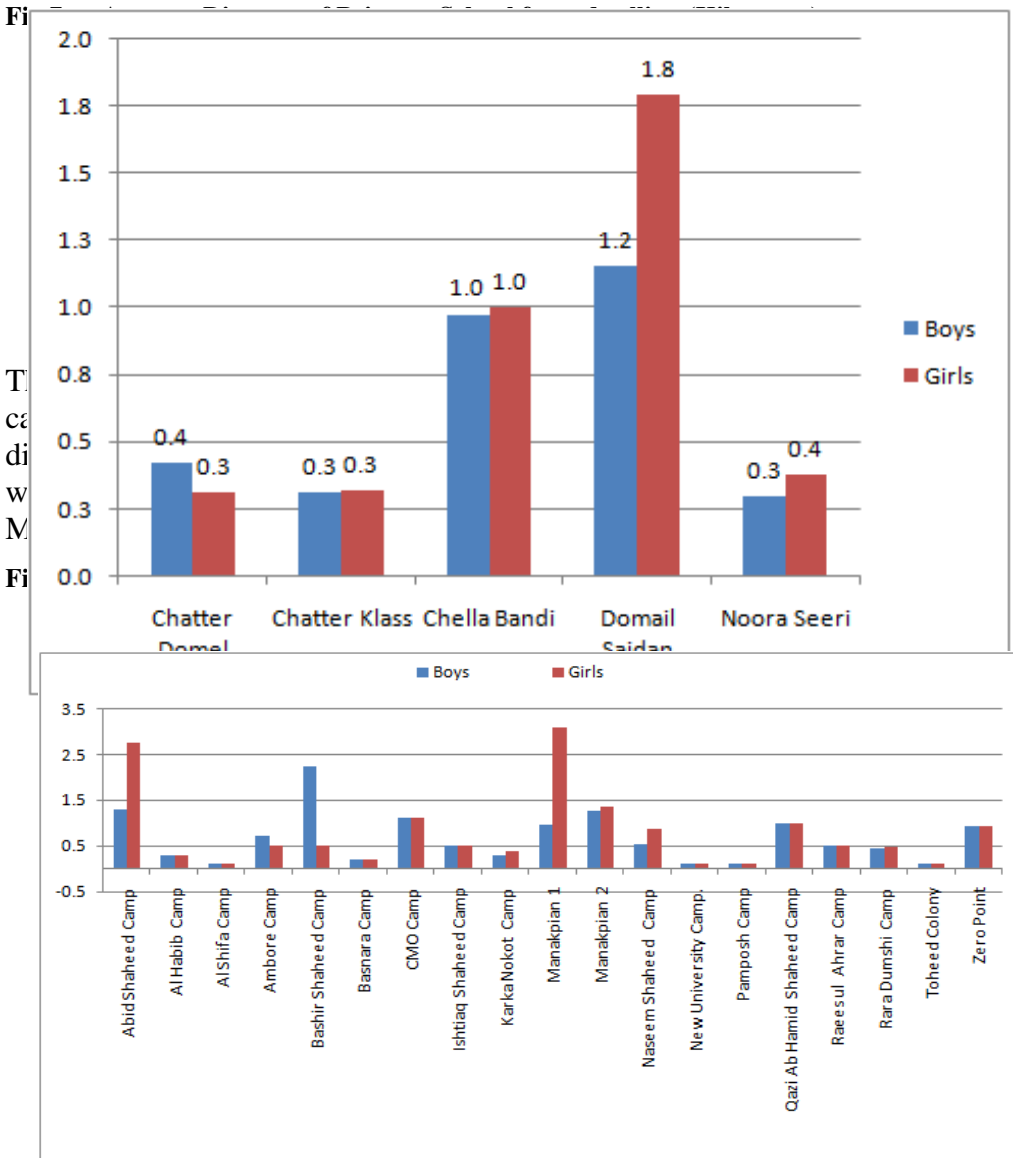
- Most of people terminate education at a lower level of education. For example, among the male population in Chatter Domail, 18% have no education and 38% terminate education on or before matriculation i.e. before going to college.
- Similarly 40% female population of the same camp terminate before going to college and 33% of female did not go to school at all. Similarly, in all other union councils, proportion of those who go to a college or university is less than half of the literate people.

Thus the Table indicates that though the overall literacy rate is reasonable in the Migrants camps, the people terminate education at an earlier stage and very few people go to a college or university.

### **Educational Facilities**

As summarized in chapter 5, the Migrants camps are located in surrounding of Muzaffarabad city, therefore do not have shortage of educational facilities. Fig.7 summarizes average distance of Middle school from the Migrants's dwelling. We see that the distance is less than 1 Kilometer except in case of DomailSyedan where it is 1.2 Km for male and 1.8 Km for

female. This means that schools are available at a walk of about less than 20 minutes.



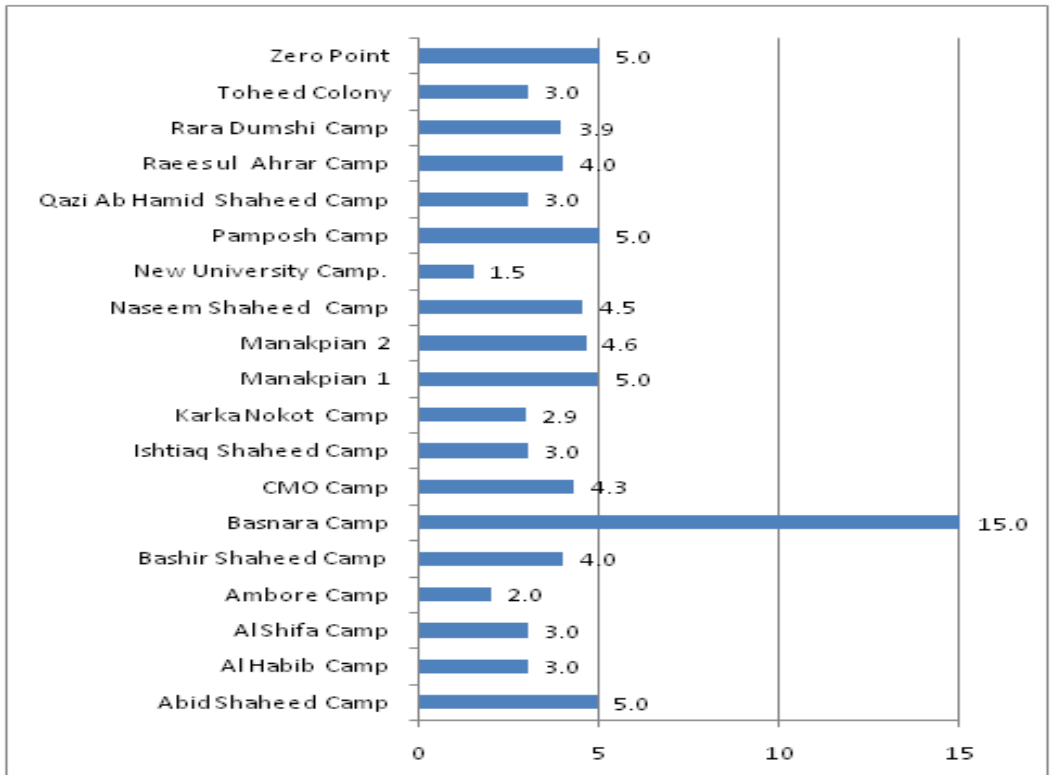
**Source: Based on Survey Conducted According to Questionnaire Health and Environment**

Several indicators related to health and environments are collected via this survey which is summarized as under.

**Distance of Hospital**

The distance of nearest health center for different camps is summarized in Fig 9.

**Fig.9 Average Distance of Hospital from Camp (Kilometer)**



**Source: Based on Survey Conducted According to Questionnaire**

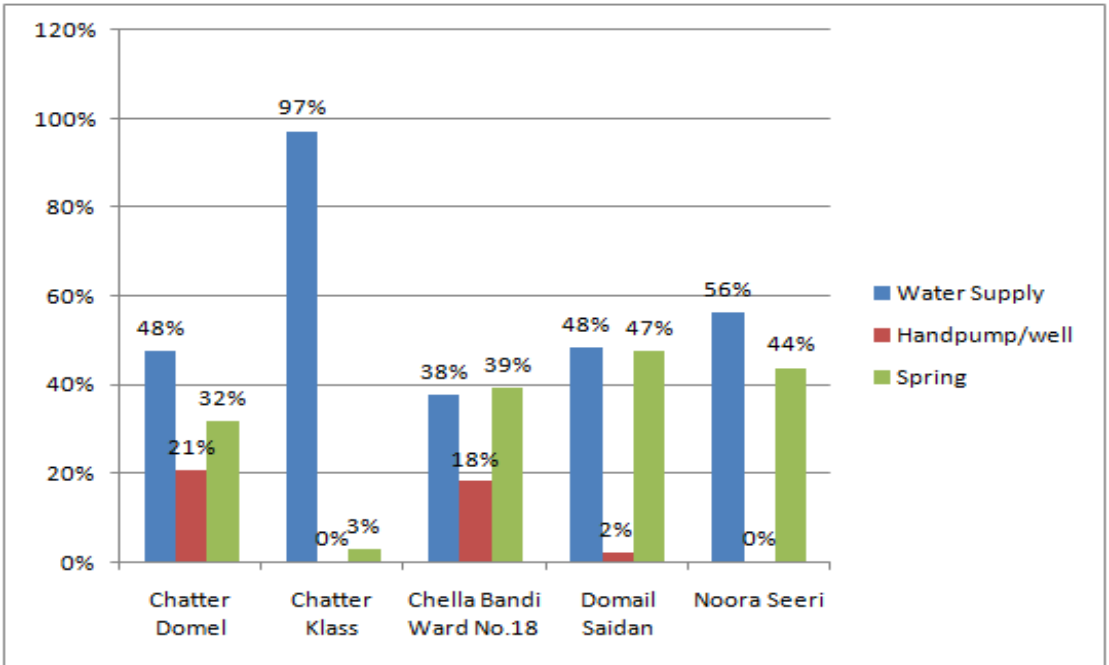
The figure shows that majority of Migrants camps are at the distance of between 3-5 kilometers from hospitals. However, the distance is very large in case of Basnara camp where the people have to travel about 15 Kilometers to access the hospital facility. This implies that health infrastructure is relatively tough for residents of his camp. Overall hospitals are about 3-5 Kilometers distance and these Migrants get all kinds of facilities similar with local population in terms of treatment in government and private hospitals, there is no discrimination with Migrants and all communities are being treated in same lines.

**Water Source**

Water source has very close relation with both health and environment. Many of diseases especially child diseases are very closely related with water sources. The data summarized in fig 10 shows that major sources of water in the Migrants camps are water supply lines and springs. However, the data gives no information about contamination present in the water resources in the Migrants camps. In general, water supply channels provide

facility of access to water at doorstep, however, there is no arrangement of purification / sterilization of water supply therefore the people remain vulnerable to chronic diseases.

**Fig 10. Source of Drinking Water**



Migrants families. The table shows that in general assets possession is poor in the camps. Very few people own a shop or commercial asset. In Noora Seri, 6 families out of our sample were engaged in business which constitutes 38% of the sample. In all camps, the percentage of those who own a shop was much smaller compared to Noor Seri. Perhaps Television is most abundantly available in the camps and more than 50% people in every camp possess a television. Refrigerator is also abundantly available and more than 30% people of every camp have a refrigerator. But cars, commercial vehicles etc are very rare. Out of 270 families surveyed, only 10 have a car for household use and only 4 people own a commercial vehicle. Heavy transport was owned by only 2 persons in our sample.

Thus the table indicate that the Migrants have an average position with respect to assets ownership. They have reasonable quantity of cheaper household assets like Television and refrigerator. However, they have very weak

position with respect to commercial assets or the assets with high value.

**Table 6: Possession of Physical Assets by Migrants**

ial	TV	Refrigerator	Microwave oven	Motor bike	Computer (Desktop)	Computer (Laptop)	Car	Com Veh
	34	38	2	15	23	3	0	0
	54%	60%	3%	24%	37%	5%	0%	0%
	20	12	2	7	2	1	0	0
	57%	34%	6%	20%	6%	3%	0%	0%
	40	36	8	13	7	5	3	0
	66%	59%	13%	21%	11%	8%	5%	0%
	75	58	3	20	13	11	6	4
	79%	61%	3%	21%	14%	12%	6%	4%
	7	5	1	2	5	1	1	0
	44%	31%	6%	13%	31%	6%	6%	0%

**Source: Based on Survey Conducted According to Questionnaire**

A reasonable proportion, however, owns motor bike which is probably the most costly “luxury” owned by the Migrants. Roughly more 20% people of every camp possess motor bikes which provide a cheap and fast access to every day facilities.

### **Income and Income Diversification**

Kashmiri Migrants get a fixed subsistence allowance of Rs.1500 per person from the AJK government. However in this period of high inflation, it is not possible to live a reasonable life with this subsistence allowance. In addition, the Kashmiri people are worker by nature and do not want to stay



at home. Therefore they participate in number of other income generating activities.

**Fig.11 Average Income other than fixed compensation (thousands)**

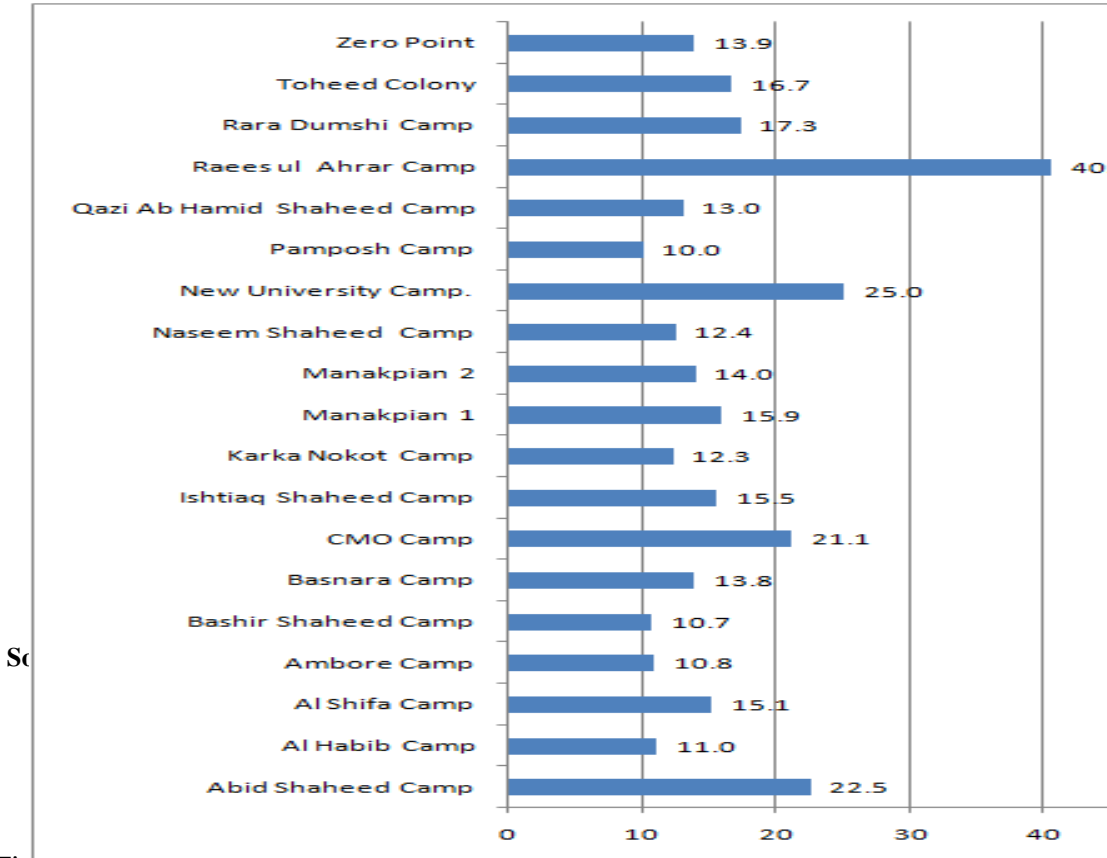
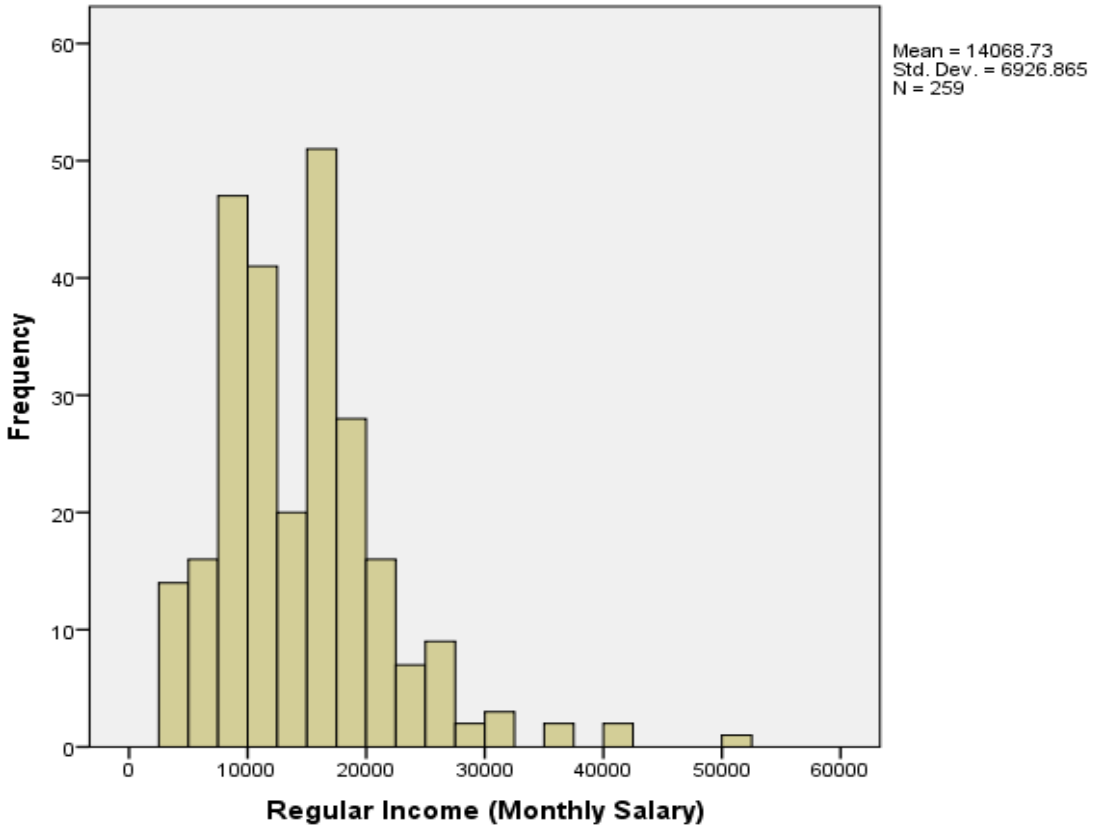


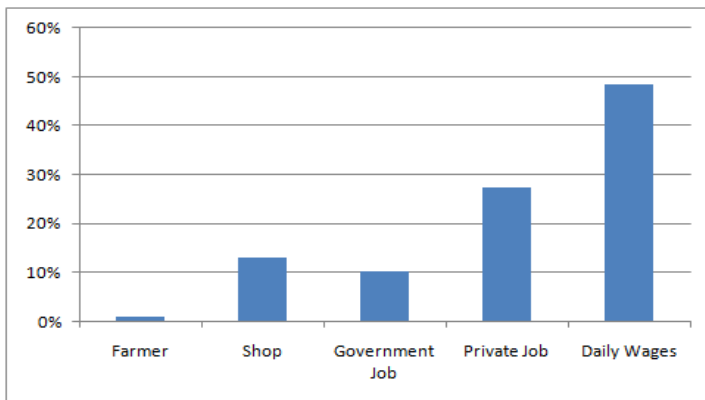
Fig.11 shows average earning other than subsistence allowance per family for residents of different Migrants camps. The graph shows that an average, every family earns between 10-22 thousands per month. The residents of RaeesulAhrar camp are lucky to earn much higher i.e. Rs.40,000 per month per family. Graph 12 shows the distribution of income among the households the graph shows that vast majority of Migrants families earn between 10,000 to 20,000 per family. There is a considerable number of families whose earning is smaller than 10,000 and the people earning more than 20,000 are also in a reasonable number. There is a need to improve the earning of those who have income smaller than 10,000. So that their living standards could be brought at par with their fellows in the camps.

**Fig 12: Distribution of income of Migrants (other than subsistence allowance)**



sources. There is no job security and no other fringe benefit associated with the private jobs especially in Azad Kashmir. Own business is only kind of Retail Shops and only 12% of earning household are engaged in this business.

**Fig.13: Profession of Working Migrants**



**Source: Based on Survey Conducted according to Questionnaire**

Adult 10% of the working households are doing Government jobs which are relatively secure kind of job having security in addition to other benefits like pension etc. It is to pertinent mention that IOK Migrants are treated as district of AJ&K having 6% quota in government jobs and scholarships in different faculties like education and health sector.

**Expenditures**

Kashmiri Migrants are getting number of reliefs in their routine expenditures. A cut in expenditures in one kind of consumption gives them opportunity to consume better on other consumer goods. The details of relief available to Migrants are as under:

- a. A fixed remuneration of Rs. 1500 per person per month is paid to all the Migrants residing in the Migrants camps.
- b. All school going children are entitled to free education if the student is studying in the government schools
- c. The students in class 6<sup>th</sup> and above are entitled to a monthly fixed remuneration during their course of studies. This remuneration varies between Rs. 150-300 and increases with educational level
- d. There are no electricity installation charges and no monthly bill on electricity consumption for the Migrants and their camps.
- e. The Migrants are entitled to free medical facilities at all government hospitals and health centers.
- f. The Migrants were paid an amount of 175,000 per family for their resettlement after the devastating earthquake of 2005.
- g. Government has provided free entitlement of the land to the Migrants where they are currently residing,

The above mentioned relief works provided by the government AJ&K shows that the Migrants get a relief in all those expenditures which construct a huge part of the consumption of the local communities of Azad Kashmir. In addition to these regular benefits, a number of non-governmental relief organizations are also contributing to share the burden of expenditures with these Migrants. These interventions make the expenditures of the Migrants incomparable with the local communities. Food and clothing make largest part of Migrants's consumption basket. Many of the Migrants send their children to private schools instead of government school which forms a major portion of their consumption.

**Conclusion**

The migrants from Indian Administered Kashmir to Pakistani Administered Kashmir after 1989 are settled in several camps in and around Muzaffarabad and other areas of Azad Kashmir. Large numbers of migrants are living in private accommodations in Azad J&K and other areas of

Pakistan. The data provided by the rehabilitation department shows that in Muzaffarabad city and its native places there are 1316 persons are living in these camps. Migrants settled in camps having different life and living standard, which pose serious consideration of the Govt. and humanitarian organizations, and society. Their problems are more than other societies. Though, the Govt. of AJ&K and other organizations are engaged to provide relief and other opportunities to dispose the problems and miseries of this community but it is not enough. This study is a systematic attempt regarding socio-economic and living indicators followed by the close examination of assets holding, income and expenditure of migrants.

The data related housing of migrants obtained from field survey, which revealed that the indicators with highest level of deprivation in housing. In several camps, all are living in tents, provided by Govt. of AJ&K and NGO's rather than living under roofs or shelters. No availability of houses has a great importance to make their lives secure and comfortable. This has increased the miseries and difficulties and also insecure the migrants from harsh weathering condition. The results revealed that available temporary houses are insufficient in capacity and number of individuals per room has a high average. Only 12% migrants have their personal residences. It became possible, when the Govt. of AJK has issued permanent citizenship cards to Migrants in 2000. In addition to this, the available housing structure is depend on the financial capacity of Migrants, 13% houses are RCC buildings, 56% is semi paved and 25% is unpaved buildings and 6% are living in tents. There are also various camps where 100% migrants are in tents, such as University Camp, Qazi Ab. Hameed Camp and CMO Camp, Al Habib Camp and Raesul Ahrar Camp.

The most important factor is environment; in our study the environment indicator shows that the migrants have fewer opportunities to avail the healthy environment. It is only because of poor and miserable infrastructure development in camps. Congested population is important reason for poor environment and unfriendly. They do not have enough space, streets outside their dwellings. Further, the results of the survey revealed that there are some indicators in which, migrants are better than local population. For example the literacy rate in Migrants camps was found as 74%. This rate is better than the literacy rate of AJ&K, Pakistan and India. The reason behind this better literacy rate in camps is reserved seats in Azad Kashmir universities, Medical colleges and also seats are reserved in Pakistani universities. The indicator related to education shows that the youth literacy rate is too good and it is found as 90%. Beside the fixed medical allowance of Rs. 1500 per head, they have other sources of income and a considerable

number of migrants are doing jobs in government sector and in public sector organizations. The national poverty line in Pakistan latest adjusted for inflation is at Rs. 1100 per capita. The migrants are getting per capita relief more than what is required for being above poverty line. Therefore all migrants remain above poverty line as per definition of income based poverty. So it has positive effects on the life standard and economy of Migrants. Good numbers of Migrants families earn more than twenty thousands and average income of this community is between ten to twenty thousands. The income indicators show that their income is good than some working groups of local community.

To remove the financial difficulties the government of AJ&K has already announced good amount for migrants, which is fifteen hundred per person without any service and they avail number of concessions in their expenditures, in term of free electricity, free education, and many other expenditures. Numbers of non-governmental relief organizations are also engaged in the relief activities for this community. They have contributed to education, health, water supply, community development, religious and moral trainings, support of orphans and martyrs, help in construction of dwelling/residences and vocational trainings.

Since, among the things in which the Migrants are deprived, the most important is housing. The dwellings of the Migrants are mostly un-paved houses and tents which cannot protect them against the harsh weather of Muzaffarabad. The camps are congested and densely populated. Streets are unpaved and there is no proper drainage and sanitation system available. This document very clearly identifies the areas where they are still need assistance and that are the 'housing'. There are several initiatives taken by the government in this regard very recently. A land of 319 kanals has been purchased in Thotha (a neighboring village of Muzaffarabad) for the Migrants of ChehlaBandi. It is also a good step toward the rehabilitation and better settlement of this community. Concluding this study, some recommendations are in our minds which are given below:

### **Recommendations**

1. The Migrants are still deprived in housing; this should be top priority in the relief efforts in future.
2. The streets in most of camps are unpaved which cause number of environmental problems, initiatives should be taken for improvement in tackling these issues.
3. Migrants are engaged in earning activities other than the subsistence allowance they get. However, their average earning is small. Efforts could

be made to provide vocational skills to the migrants youth so that they could earn reasonable reward of their services.

4. At the end, migrants avail subsistence allowance which is preventing them to get absorbed in local communities. This should be gradually discouraged and later diminished in following proposed manners;

The paid allowance of five years at once so that they can get their houses constructed. There may be allotments of land to these migrants on which they construct their houses. This can be done on the pattern of the allotments of land to migrants settled in Pakistan. This task may be achieved in stages wherein first stage only 20% of migrants getting amount for construction and so on. After passing 5 years, the allowance discontinue, whereas other relief continues.

**References:**

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- <sup>2</sup> Rehman, Khalid, *Kashmiri Refugees, Facts, Issues and the Future Ahead*, (Islamabad: IPS 2003)
- <sup>3</sup> *Ibid*, pp 2
- <sup>4</sup> Interview, Raja Izhar Khan, President Chehla Camp Muzaffarabad, Dated, 20 December 2017.
- <sup>5</sup>*Ibid.*,