

A disparity in the sense of security causes disparity in economic welfare - A case study of conflict hit households in urban Srinagar

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Abstract:

Conflict ... something that has been a part of societies since times immemorial has been in an account of changing dimensionally and formally in post cold war periods. On the same palm small or big conflicts take birth and keep problematizing and cause stumbling blocks before the progress of humanity. Africa has proved an open ground for very different kinds of conflicts. Intellectuals throughout the globe have been brushing out the things from the effected carpets, both in Microeconomic and Macroeconomic terms. It is indeed heartening to know that none of the countries affected by violence have been able to achieve single Millennium Development Goals (MDGs). In fact the progress of India, Pakistan and China on the forefront of developmental path has attracted a worldwide attention. The Kashmir Issue- an unsolved territorial mystery among Indians, Pakistanis and Chinese has been one of the main concerns over the sub continent. It was after 1989 that it got moulded into an armed rebellion, robbing the people every now and then. Although various studies reveal its macroeconomic effects, the micro effects still remain hidden. It is to start a new line of research into the Kashmir Imbroglgio that this paper is written. Herein we address and try to understand the impact of violent conflict and political instability on the household welfare. The important variables under analysis in this paper are the sense of security and indicators of economic welfare. It has been an effort to

understand how the disparity in the sense of security caused households face disparity in economic welfare.

Key words: conflict, security, economic welfare.

Introduction:

It is a recent development that the conflicts, turmoil and political disturbances got their effects translated in economic literatures. Following the trend huge amounts of insights in the form of working papers and reports are now available. The devastating event of 09/11 was a trigger for such jobs, as was reflected too by the World Development Report 2011. A relevant example is also the presence of “Bridge for Peace” page, still active on the WHO website. It bears no doubt that these practices paved a way for the study of different mechanisms with which conflict and security affect or get affected by the development processes both at the Micro as well as at the Macro level, but most of the reports and studies concerned their vision towards the macro aspects of impact of conflict. It is here that we document variables like security, savings, borrowings and employment as legitimate determinants of welfare and development within the framework of economic theory to study the micro effects, particularly at the household level.

One among the conflicts riding Asian continent is the Kashmir Issue, which till now has robbed much of life, infrastructure and means of living from the lands. As noted by many studies¹ across the world conflict has affected all aspects

¹ Using a cross section of countries, Barro (1991), Mauro (1995), Alesina, Ozler, Roubini, and Swagel (1996), and Acemoglu and Robinson (2001) find a negative relation between political instability and economic growth. Similarly, Venieris and Gupta (1986) and Alesina and Perotti (1996) find a negative relation between political unrest and savings and investment across countries. Abadie and Gardeazabal (2003) use GDP and stock-performance

of the economy of this Himalayan state. However all this to our knowledge is yet to be statistically established. Turmoil has left research on the effects of it unmanageable and most daring an effort.

It is in this back drop that the present study is carried out to look into the welfare effects of the Kashmir conflict on the households within a purposively sampled population of 160 households who have directly suffered and wherein, at least one conflict related death has been reported. The study is spread over six sections. Section I gives an account of the link between the conflict and economy. It discusses the impacts of violent conflicts over the various facets of an economy. Section II discusses the developmental path of conflict in the Kashmir valley. Section III presents some reviews of a selected set of relevant works. Section IV gives an insight into the objectives of the present study and the methodology employed. Section V provides the details of data and analysis. Section VI discusses the results in the form conclusions, comes up with certain suggestions.

Section I

A link between Conflict and Economy:

There are economic factors that make some societies susceptible to conflict. Economic growth, economic inequalities, low national income, structure of the economy, levels of trade and policies that promote growth are associated with levels of conflict. (Paul Collier, 1999; Macartan Humphreys, 2003)

Conflicts whether small or large, external or internal are very costly. (S. Brock Blomberg and Gregory D. Hess, 2010). The darkness caused by conflicts has had its direct

data to test the effects of domestic terrorism on economic growth in the Basque region. They find that terrorist activities reduce economic performance by 10 percent. Ferguson (2006) examines the relation between the concentration of violence in Central and Eastern Europe, Manchuria, and Korea and economic volatility, among other factors, in the 20th century.

repercussions on the development process very immensely. Beginning from market breakdowns, failing the institutional and socio-economic fabric, it reaches a stage of death and destruction. It leads to unemployment and loss of income owing to disruption of economic activity, destruction of infrastructure, uncertainty, increased cost of doing business, and capital flight. Furthermore, social spending is often cut to accommodate increased military spending, and the economy undergoes structural changes (James R. Barth, Tong Li, Don McCarthy, Triphon Phumiwasana and Glenn Yago, 2006)

There are other indirect ravaging effects of conflict. Educational foundations, health infrastructure collapse during conflicts and do not recover until long after they end. Economic sectors that depend on capital and high levels of internal trade (for example, construction, finance, and manufacturing) are likely to be hit hardest. (Macartan Humphreys, 2003)

Conflicts are characterized by a total breakdown of law, security and community structures, with gross human rights violations perpetrated against civilian populations. In case of conflict zones, security both national and personal is the first casualty. Over 90% of the population in the Acholi (and later Lango) region was displaced, and insecurity constrained the number and types of activities that individuals could resort to in order to survive (Carlos Bozzoli, Tilman Brück and Tony Muhumuza, 2010).

Gun culture results into insecurity and insecurity forces mass migration. Globally, the number of persons internally displaced by conflict has steadily increased from 17 million in 1997 to 27.5 million in 2010, with 40% living in Africa (IDMC, 2011). In addition to executions, disappearances, kidnapping, and abduction, three to four million have been displaced in Colombia since 1984 (ICRC, 2009). Such frequencies of displacement have an impact on labour allocations, a prominent part to any production possibility. In addition, there is evidence of human capital depreciation

manifested by loss of occupation at point of origin and difficulties in income generation (Ibanez and Moya, 2010)

Section II

Conflict in Jammu and Kashmir

Contemporary Kashmir imbroglio dates back to 1947. However a deeper understanding of its history reveals that this land at least since 7th century AD (except very brief period's in-between) has been ruled by alien rulers who gave paramount importance and room to their self interest even if it meant suffering of the entire populace². In 1846, under the terms of the Treaty of Amritsar, the British sold the beautiful valley of Kashmir to the Hindu Dogra ruler, Gulab Singh³. When, a century later, the sub-continent was partitioned at independence in 1947 Maharaja Hari Singh, Gulab Singh's great-grandson agreed to join India. This way Hari Singh, the Maharaja of Jammu and Kashmir, committed what has been labelled as one of the most controversial political acts of the twentieth century. He handed over control of the coveted kingdom of Jammu and Kashmir to India, despite allowing the people of Jammu and Kashmir to decide whether they would rather accede to India or the newly created Pakistan. The following day (October 27, 1947) Lord Mountbatten, the then Governor General of India, formally accepted the accession and the first contingent of Indian soldiers landed at the Srinagar airport in the morning. Meanwhile, the legality of accession of Kashmir to India led to a dispute between India and Pakistan with Kashmiris struggling in the middle. This way Kashmir

²For example Dogra rule, "A classic example of clash of interests between the ruler and the general population, with the ruler's self interest taking the final call is the "Contested Instrument of Accession" where in a Hindu ruler ruling a Muslim majority entered into with India against the populist view".

³The treaty of Amritsar signed on March 16, 1846, by virtue of which British Government of India "made over for ever" Kashmir to Maharaja Gulab Singh and male heirs of his body in lieu of Rs 75 lakh Nanak Shahis.

conflict remains both a struggle for land as well as about the rights of people to determine their future.

Due to the persistent reports of irregularities in 1987 J&K elections, the Kashmir conflict took the form of violent insurgency. The grievances of these insurgents according to United Nations are with the Indian government, specifically the Indian Military, which has committed human rights violations. An unacknowledged status quo, to which there appears to be a curious attachment lest any alteration causes even greater trauma to the region. The people irrespective of class creed and sex have suffered and continue to suffer both physically and psychologically. In the crossfire of multiple objectives remain the lives and sadly often violent deaths of men, women and children who have been caught up in a deadly war of words and weapons, which seems unending. This way the so called “paradise on earth” got transformed into the “most dangerous place on earth”.

Section III

Literature Review

Security is considered a prototypical public good and is non rival in consumption; each citizen enjoys the full amount it, without restricting the consumption of other citizens. Furthermore, it is impossible to exclude citizens from the provision of national security. In case of conflict zones, security both national and personal is the first casualty. Even long after the official end of conflict, people might be threatened or feel threatened. Thus capturing these perceptions is important as they might explain why some choices over coping strategies are made by individuals and household in areas affected by violent conflict.

The report based on research conducted by the Amnesty International team during a visit to Srinagar in May 2010 showed that the rate of conviction for possession of unlawful

weapons – one of the most common charges brought against alleged supporters or members of armed groups – is 0.5 per 100 cases in Kashmir: over 130 times lower than the national average in India. Similarly the conviction rate for attempt to murder in J&K is eight times lower than the national average, seven times lower for rioting and five times lower for arson. In contrast, the number of persons in administrative detention without trial in J&K is 14 times higher than the national average – a possible result of the monthly / quarterly “targets” or quotas of detentions apparently followed by the J&K police.

Again one more report of Amnesty (1999) reveals ‘The Jammu and Kashmir Disturbed Areas Act- 1992’ which gives powers to police in areas that the State government, considers to be “disturbed”. In disturbed areas, any magistrate or police officer of a certain rank, may “fire upon or use force even to the causing of death against any person” who is committing any act which may result in a serious breach of public order.

A well established notion regarding conflict and insecurity is that both are knotted together in almost every conflict affected place. Another most visible impact of modern conflicts is the level of population displacement. Many of the world's refugees have fled their homeland due to armed conflict. In addition to executions, disappearances, kidnapping, and abduction, three to four million have been displaced in Colombia since 1984 (ICRC2009). Violence according to Moore and Shellman is a significant motivation for migration. Engel and Ibanez have delineated the fact that in conflict areas economic incentives may also lead households to migrate, either as an ex-ante reaction to the threat of conflict, or an ex-post response to unstable economic and political conditions. Again Moore and Shellman had emphasized in their studies that at the cross-country level, violence is the major push factor of forced migration flows, indicating that institutional or economic factors have a relatively small impact. One of the devastating effects of conflict is the displacement of civilians from their

homes. Thus explaining and identifying changes in displacement as a result of insecurity felt during the outbreak of conflict is the focus of literature strands we reviewed over here.

However in the existing literature the linkages between violent conflicts and household response to it for example, the perception of security and displacements seems to be missing. More specifically, how the households have responded to and coped up with the sense of insecurity needs to be assessed even properly, particularly in case of Kashmir. Although huge chunk of such studies has been carried out in number of conflict affected zones, but to the best of our knowledge is the fact that no such study has been carried on in case of Jammu and Kashmir. It is in line with these provisions that present study identifies and understands the perception of security and displacements of people living in Jammu and Kashmir and thus exactly forms the twin objective of this paper

Section IV

Objectives of the study:

A key objective of this study is to untwist and understand how conflict led disparity in the sense of security caused a disparity in economic welfare in the valley of Kashmir. As such the paper concerns to study

- a. Perception of security at household level and various steps undertaken to improve security.
- b. Change in the level of economic welfare as a result of taken steps.

Methodology:

The basis of the study is the primary data collected by the researchers in district Srinagar. The researchers through a well structured questionnaire examined the reactions of sampled households towards the ongoing conflict. In the first phase, the

sampling technique used is stratified in nature. The researcher divided the Srinagar district into north, south, east and west zones. From each zone households were selected systematically and as the number of households was found adequate (160) each household was administered with the well structured questionnaire. This gave the clear vision of what actually happened to the household and what were the respective strategies adopted by different family members across the district. The responses were recorded and latter processed with SPSS. The major database in terms of research articles, academic journals and documents of eminent scholars in general and Working Papers from HICN⁴ and AMNESTY⁵ in particular have served as the secondary source of data.

Section V

Data Analysis:

I. Perception of Security and conflict.

Like a growth without development looks ugly, a development with no sense of security to the society has no charm. People who personally witness or are victims or survivors of shooting and physical violence are well aware of the pain, suffering and trauma it generates. They understand how a death in the family has spiral effects shaping everything from emotional wellbeing to financial stability and access to credit. Shortfalls in security and justice are at the heart of poverty and underdevelopment and setbacks in meeting MDGs⁶. Economic activities have been found to be a function of a sense of security. Any absence of security and hence an interruption perform as

⁴Households in Conflict Network-The Institute of Development Studies - at the University of Sussex - Falmer - Brighton - BN1 9RE www.hicn.org

⁵Amnesty international is a global movement of more than 3 million supporters, members and activists in more than 150 countries and territories who campaign to end grave abuses of human rights.

⁶ Commission on Human Security (2003), Sen (2008).

stumbling blocks to welfare growth⁷. Thus there forms an open ground to search the factors behind the “being insecure” and the “being secure” senses, vis-à-vis looking into the coping strategies adapted by the conflict hit households.

Do you feel secure or insecure as a result of the conflict? What are the main reasons behind the feeling of insecurity?

Keeping in view the above studies, researcher generated a chart analyzing the security perception of selected households. As is evident from the compiled literatures that conflict brings a sense of insecurity within the social fabric, same was also proved by the household responses. During the field survey a huge number of 128 i.e. 80% households reported insecurity. A better analysis was brought out by the reasons behind the insecure feeling. One of the reasons behind insecurity was found to be the presence of military camps. This is because there was a mass flight of military personnel into the state since the onset of the conflict in order to combat the rebel groups. Although such camps should have inflicted a sense to security to the masses , but the fact that anyone could be held a rebel on account of a simple mischief lead to an aggravation of insecure feeling. A huge number of extra judicial executions, disappearances and torture and abductions have also caused violation of human rights. (Human Rights Watch). More interestingly about 27(21.093%) households reported a higher number of female members in the family a major reason behind the insecure feeling. Another reason put forth was increasing unemployment which results in the increased crime rate. While people found no good opportunities during the conflict, there was a marked increase in thefts and loots. The collected responses tabulated in Table 1.1

7 Various LSMS Iraq surveys (2006).

Table 1.1 (Reasons for feeling insecure)

Reasons for feeling insecure	Frequency n*=128	Percent
Presence of military camps	89	69.53
Presence of more females in the household	27	21.093
Increasing unemployment and crime	12	9.37
Total	128	100.0

Source: field survey;

*Only those household are included who favour the perception of insecurity

What steps are undertaken to improve the security?

Long lasting civil wars and a post war context has generated widespread threats with far reaching and long standing repercussions on the social fabrics. The most common outcome that occurs quite frequently in modern conflicts is the displacement of population. Reviewing the existing literature on displacement it was observed that there is a clear cut positive relation between conflict and its impact on displacement of households. A similar picture was observed by researchers in case of selected households of Kashmir. During the field survey a higher number of 99 households i.e. 77.34% reported to have been displaced and only 29 i.e. 22.66% households denied any displacement during the conflict time period.

Table 1.2 (Level of displacement)

Did you displace?	Frequency n*=128	Percent
Yes	99	77.34%
No	29	22.66%
Total	160	100.0

Source: field survey;

*Only those household are included who favour the perception of insecurity

II Change in the level of economic welfare

(a) Conflict and household savings and borrowings:

House hold savings are an important determinant of household economic activities. They determine its long term investment potential in both social and physical infrastructure. However

the impact of repeated violence on this determinant of household welfare which in turn determines such welfare components of this economic unit, as investment in education, health and other financial assets. The magnitude with which household savings increase or decrease within an environment of violence and conflict, (providing some control mechanism for other determinants of house hold savings) can be a path breaking area of research area. Indeed, some work has found that the mere expectation of conflict is associated with lower personal savings rates, which typically corresponds to lower investment⁸. Rather than money coming into a country for investment, war is likely to produce capital flight.⁹ A rise in interest rates, resulting both from increased levels of uncertainty and crowding-out due to government deficit spending is also likely to reduce investment levels. The magnitude of these effects depends on how severe the war is. For one, it depends on how much of a country is affected – researchers Kosuke Imai and Jeremy Weinstein for example find that the share of investment in GDP falls by over 4 percentage points when conflicts extend to about half the territory of a country.¹⁰ Paul Collier has found that these investment effects depend also on the length of a war and continue after wars end.¹¹

Another strand of literature¹² finds fall in investment (especially private rather than public investment). The

8 Russett, Bruce, and Joel Slemrod, 1993. "Diminished Expectations of Nuclear War and Increased Personal Savings: Evidence from Individual Survey Data," *American Economic Review*, Vol. 83, No. 4, pp. 1022–33.

9 See Collier (1999a).

10 Imai, Kosuke and Jeremy Weinstein. 2000. "Measuring the Economic Impact of Civil War." CID Working Paper No. 51, Harvard University.

11 Collier, Paul. 1999a. "On the Economic Consequences of Civil War." *Oxford Economic Papers*. 51, pp. 168-83.

12 Knight Malcom., Norman Loayza, and Delano Villanueva. 1996. "The Peace Dividend: Military Spending Cuts and Economic Growth." *IMF Staff Papers*. Vol.43, pp. 1-37. and Wallenstein, Peter and Margareta Sollenberg. 2000. "Armed Conflict, 1989-99," *Journal of Peace Research*, Vol. 37, No. 5, pp. 635-649.

explanation for the same comes from the fact that the psychological impact of violence includes changes in behaviour from reductions in productive life length (such as decreased investments in human capital and health), reduced savings and investments in physical capital, and, therefore, reduced long-run growth. Shorter expected life horizons reduce an individual's incentive to take actions that generate long-term benefits and short-term costs, such as investing in education and saving for the future.¹³

What happened to the level of your savings and borrowings after displacing?

As is clear from the preceding section there is (in the existing literature on the subject) no clear relationship between household savings, borrowings and investment as a consequence of conflict. The same was observed by the researchers in case of the displaced households. As is revealed by the tabulated data in Table 2.1, 37.39% of the households reported an increase in their savings through the conflict period. This although is a stark revelation of the household behaviour but a deeper analysis reveals that under uncertainties and vagaries of shutdowns, lockouts and hartals savings are a very important component of household survival. Only 11.11% of the households reported constant savings with cyclical fluctuations therein but with overall savings remaining more or less unaffected. Explanation of the same is provided by the low level of sustenance of these household who hardly find their two ends meeting. Savings for them were always at some insignificantly low level and changes therein seemed (to them) to be insignificant. However confirming the already established literary results a majority of population i.e. 51.5% reported a significant decrease in their savings over the reference period 1990-2010.

13 Lorentzen, Peter, John McMillan, and Romain Wacziarg (2007). Death and Development. *Journal of Economic Growth*, 13(2): 81-124.

As far as the household indebtedness is concerned 42.43% of the displaced households reported to have had increased borrowings: this is in conformation with a number of studies that report the same phenomenon.¹⁴ 29.29% of the displaced households reported borrowings to have remained constant. 30.0% of the households reported that their borrowings actually decreased as a result of the conflict. This can be an indication of declining social cohesion among the conflict effected societies were lending declines because of uncertain market and social circumstances. How far this preposition is a valid one can be an interesting area of research. When read in light of the savings as reported by the sampled households, household borrowings do exhibit some degree of conformity with traditional economic prepositions. Higher percentage decrease in savings coupled with a relatively lower percentage decrease in borrowings coupled with a lower percentage increase in savings and a relatively higher percentage decrease in savings is an interesting phenomenon exhibited by the households. The measurement of the determinants of the same can be an insightful research endeavour.

Table 2.1 (change in *savings and borrowings after displacement*)

Direction of change in savings/borrowings	Savings		Borrowings	
	Frequency (n = 99)*	Percent	Frequency (n = 99)	Percent
Increased	37	37.39	42	42.43
Decreased	51	51.5	29	29.29
Constant	11	11.11	28	28.28
Total	99	100.0	99	100.0

Source: field survey;

**Only those household are included who favour displacement against the perception of insecurity*

14 See Eswaran and Kotwal, 1989; Rosenzweig and Wolpin, 1993; Udry, 1994; Fafchamps, Udry and Czukas, 1998

(b) Conflict and household income and asset losses:

Conflicts around the globe have resulted into huge and hefty losses. It makes no difference whether the loss is external or internal, large or small; for what matters is the resulting difficulty related to such losses. Such difficulties may take form of a loss of life, loss of a close friend or family and destruction of material possessions like income and assets. On average, individuals who live in a country that has experienced some conflict during the 1950-2004 sample would permanently give up to approximately 9 percent of their current level of consumption to live in a purely peaceful world.¹⁵ Fundamentally the conflicts are not only related to the conduct and motivation of rebel groups, elites and state army but has direct and serious implications over the commoners, the ordinary members living in conflicted societies. Such people need to adapt to the prevailing conditions to survive. Usually they take part in the only available opportunities and join such forms of livelihood which often lead them to poverty traps¹⁶. Although they avoid famines but had there been no conflict they could engage themselves in much better and prospective occupations. Thus conflicts cause in a way an income loss to the engaged society. Assets are important mechanisms of self-insurance in risky environments and at the same time likely to be destroyed in heavy fighting as well as to become key targets for soldiers and looters.¹⁷ While income loss is very evident from the above description more visible effects can be seen in infrastructure and asset levels of the households. Violence has been affecting economic outcomes mainly through destruction of human and physical capital.¹⁸ Thus destroyed assets through

15 *The Economic Welfare Cost of Conflict: An Empirical Assessment*": May 2010, Claremont McKenna College and CESifo.

16 *Poverty and Violent Conflict: A Micro Level Perspective on the Causes and Duration of Warfare*" January 2009: Institute of Development Studies, Brighton, UK.

17 (Brück ,2004; Bundervoet, Verwimp and Akresh 2009; Justino 2009

18 Blattman and Miguel (2009)

landmine contaminations, frisks, loots and raids have depleted the social capital and robbed its production and productivity.

Did you experience severe losses of income/assets since the outset of the conflict?

As is cleared that most of the available literature holds that there is a large effect of the growth of conflict on income and asset losses. Conflict and violence can directly and indirectly affect the ability of households to generate income.¹⁹ Same was reflected by the data collected from the selected households. As Table 2.2 reveals that that 64.64% of the households reported to have lost their income and 35.36% of the households reported to have lost their assets as a result of the displacement during the period of conflict.

Table 2.2 (income / asset losses)

Variable	Frequency (n=99)	Percent
Income loss	64	64.64
Asset loss	35	35.36

Source: Field Survey,

**only displaced households included*

A deeper analysis of the income losses revealed the various conflict related causes. While most of the respondents found belonged to the unorganized social sector, continuous lockouts, strikes caused most of them to lose their livelihoods. It was found by the researchers that 8.09% of the households reported to have lost income because of the lack of employment opportunities. Usually affected households were devoid of good opportunities, there aroused very less chances that people saved. Moreover the financial sector in the economy as a result of the conflict was losing its feet, people had very scanty reach to such ideas and thus 11.11% of the households reported that it was because of no credit availability. At the same time the

19 Ibáñez and Moya 2009; Justino 2009

purposive sample contained of those selected household who at least had lost one of their household member during the conflict. Such loss of life resulted as a loss of manpower in the household. About 57.57% of the households reported to have lost income because of loss of manpower in the family. Lockouts, strikes, crack-downs helped shopkeepers, godown holders to hoard the daily life used articles used by the households. This caused people to buy articles only at higher prices. Since greater part of the available money with the households went to buy these consumption goods, they were usually made to switch to borrowings with a loss to their incomes. The survey concluded that 11.11% of the households reported that the income loss was because of inflation and a decrease in purchasing power. Many households besides having a member died in conflict had members also injured in bombs, landmines and cross firings. Injuries and psychological distress resulted into short and long term set-backs in health , directly affecting their productivity. It was found that 12.12% households reported that it was because of setbacks in health that they lost their income.

Table 2.3 (reasons behind income / asset losses)

Reasons	Frequency n=99	%age
Lack of employment opportunities	8	8.09
No credit availability	11	11.11
Loss of manpower	57	57.57
Inflation	11	11.11
Health setbacks	12	12.12

Source: Field Survey

**only displaced households included*

Section VI

Conclusions:

A simple disagreement between two or more actors on some agenda, issue or idea to which all of them are a part gives rise to what in literary circles has been referred to “conflict. When

these parties swell in proportions and become organized on the basis of certain homogenous factors this conflict changes both in dimension and content. The present study was designed to look into the absence of peace and its consequent impact on the household welfare (defined within the framework of pure economics). The findings of the study reveal that conflict has had a vast measure of effect over different aspects of the households. As a result of conflict at a particular place when these households tried to overcome the insecurity caused by the conflict, they had to face other economic negative repercussions. Taking displacement as a coping strategy they loose it depletes their resources and makes them vulnerable to the vagaries of the market. There are marked results of decreased savings, increased borrowings and loss of incomes and assets.

Suggestions:

When there arise any disagreement between various actors on some agenda, issue or even on an ideology to which all of them are a part, it is believed to be the arrival of conflict according to most of the literary strands. Contemporary nature of conflict is based on complicated realities, either perceived or real. However, if an insight into individual level is taken, the biggest effect has been traumatization of ones peace of mind giving rise to circular trap of insecurity. The findings of the study reveal a distinct feature of conflict i.e. because of the occurrence of conflict most of the people opted for displacement. Accepted is the notion that there exists no short cut to the resolution of such an intricate conflict of Jammu and Kashmir but the basic purpose of present study is to compile and provide certain remedial measures that can be implemented at ground level in order to create a pathway to reconciliation and cooperation.

- First at the global level, it suggests that preventing violence should be given much higher priority than it is now. At the moment, the MDGs that guide as well as measure development do not even mention things like

justice and people's security. The state should learn from the mass of evidence about what works to reduce violence.

- Building of trust is the key in order to secure peace and cooperation. If the parties in conflict are unable to learn from the dynamics of conflict, failures and successes, it becomes difficult to stabilize political, economic and security relations among the parties who are in the process of resolving the conflict. Moreover, people need to act together. They need more patience—a lot more.
- Technical assistance in the form of new indices measuring violence and security should be provided to the policy makers so that the policies to be formulated give a greater value to humanitarian aspects and peace building programmes.
- One possible solution for dealing with this issue is the effective de-centralization of political structures so as to provide the discriminated group its identity and fulfilling its political needs. Decentralization, if introduced effectively, can promote local participation and self reliance and give a sense of control to marginalized groups over their affairs.
- Lastly a requirement for further advances in this area of research is the need of the hour.

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