

A comparative analysis of development parameters between Indian UT of Jammu and Kashmir (J&K) and Pakistan occupied Jammu and Kashmir (PoJK)

Notwithstanding Pakistan's claims of prosperity in PoJK, an analysis of socio-economic developmental indicators clearly reveals a stark contrast with the Indian Union Territory of Jammu and Kashmir. Pakistan's narrative of security and prosperity in PoJK compounded with allegations of human rights violations in the Indian UT of J&K collapses in light of actual data and statistics.

i. Human and Economic Development

The PoJK annual developmental budget, as evident from the Annual Development Programme for 2025-26, has an outlay of PKR 49 billion. In contrast, the J&K budget for 2025-26 is INR 1,12,310 cr. A normalized comparison of the budget per-capita, in dollar terms, is as shown below:

	PoJK	J&K
Budget (2025-26)	PKR 310 billion	INR 1,12,310 cr
Budget (2025-26) (USD)	USD 1,771 million	USD 12,909 million
Population	4.5 million	12.5 million
Per-capita budget (USD)	USD 393	USD 1032

The per capita spending by India (USD 1032) is nearly thrice of what is spent by Pakistan (USD 393) showing the intensity of the scale of development works being undertaken by India in the region.

ii. Education and livelihood

The Government of India has made significant investments in higher education sector in J&K. As of now, there are nine State Universities and two Central Universities in J&K. In addition, there are four premier Institutes of National Importance including the Indian Institute of Technology (IIT) Jammu, Indian Institute of Management (IIM) Jammu, National Institute of Technology (NIT) Srinagar and National Institute of Fashion Technology (NIIFT) Srinagar. A campus of the All-India Institute of Medical Sciences (AIIMS) has also been inaugurated in Samba with another campus at Awantipora in the pipeline. Separately, there also are 11 medical colleges and 14 engineering colleges in J&K. In comparison, there are currently seven universities in PoJK and four medical colleges.

PoJK struggles with severe unemployment conditions as due to acute underdevelopment, there are no private jobs and educated youth are left with limited options. Nearly one-fifth reservation in jobs for 'refugees' and their descendants migrated from India creates further complications. There is little scope for the youth besides joining either government services or Pakistan Army's Northern Light Infantry.

There is a significant shortage of qualified teachers in PoJK. The existing teachers are often underpaid and lack proper training, which affects their ability to deliver quality education. The government is trying to address these issues by establishing Danish schools but these initiatives are not enough to meet the growing educational needs of the population.

iii. Health

The condition of healthcare is dismal in PoJK. There are only 73 hospitals and health centers in PoJK (24 hospitals and 49 health centers). There are 4,916 people covered by each doctor in the state much lower than the recommended doctor-population ratio of the World Health Organisation (WHO).

In contrast, there are at least 5,534 health institutions (4,433 government and 1,101 private) in J&K. The doctor-patient ratio in the state is one doctor per 1,658 people as against WHO's recommendation of one doctor per 1,000 population. The Infant Mortality Rate (IMR) in J&K is 23 - three times less than that of the PoJK. A year ago, J&K was ranked number one in the country for reduction in IMR by eight points in a single year. The government plans to bring the rate further down to single digit.

iv. Restrictions on the Freedom of Religion or Belief

Pakistan's Constitution defines who may be considered to be a 'Muslim' and this definition is often used to discriminate against the minority Ahmadiyya community. The northern areas, especially in Gilgit Baltistan have a sizable Shia population, and incidences of sectarian clashes are often noted. In contrast the Kashmir valley is predominantly Muslim, while in Jammu division, Hindus and Sikhs are also present. The society in Jammu and Kashmir is significantly religiously diverse.

v. Political Governance

PoJK and GB do not have any direct autonomy in governance and are directly controlled by the federal government. The ambiguity over the status of PoJK and GB has deprived them of representation in Pakistan's National Assembly and Senate. The budgets of these regions are also controlled by the federal government. Consequently, the local communities in both these areas do not have control over natural resources present there. Political leaders and activists from these regions have recurrently demanded greater control over local natural resources, especially mines and minerals, considering that they are exploited by Pakistan at large while the people of PoJK and GB continue to face economic hardships.

In comparison, people in Jammu and Kashmir, especially after the abrogation of Article 370 in 2019, are represented at par with the rest of the country in both houses of the Indian Parliament and in the union government in New Delhi.

All the three major national parties, ie, PPP, PTI and PML-N are operative in PoJK and GB. However, in recent months the activities of the Awami Action Committee have become conspicuous in both PoJK and GB. In POJK, the Joint Awami Action Committee led by Shaukat Nawaz Mir has been successful in persuading the government to accede to its demands, while in GB, the federal government has attempted to suppress the local Awami Action Committee by detaining its senior leaders like Advocate Ehsan Ali for long durations.

vi. Enforced Disappearance and Arbitrary Detentions

There are multiple reports and information on enforced disappearances of people from PoJK whose fate and whereabouts continue to remain unknown. The people of PoJK including journalists, activists and politicians have been subjected to enforced or involuntary disappearances. Some cases of alleged enforced disappearances have also been reported from areas close to the LoC that are under the administration of Pakistani armed forces. Recently in May, the Pak forces executed the extra-judicial killings of two PoJK youth Zarnosh Naseem and Jibrán Naseem near Rawlakot and attempted to portray it as a terrorist encounter.

The United Kashmir People's National Party (UKPNP) has raised voice against kidnappings and disappearances of politicians and activists in PoJK and GB. This issue is increasingly being highlighted by the Awami Action Committee as well.

vii. Constitutional and democratic rights

PoJK and GB are not mentioned in the Article 1 of the Pakistani constitution, which defines the territorial scope of Pakistan. The dubious Karachi Agreement of 1949 is the only document which connects Pakistan with these regions. However, Article 1(2)(d) ambiguously states that Pakistan's territories include "such States and territories as are or may be included in Pakistan whether by accession or otherwise."

The so-called 'Karachi Agreement' was a tripartite arrangement purportedly signed on April 28, 1949 between the Government of Pakistan represented by Minister without Portfolio Mushtaq Ahmed Gurmani, the 'President' of PoJK Sardar Ibrahim Khan and the Muslim Conference leader Chaudhary Ghulam Abbas. As per the agreement, the Pakistan government was responsible for the defence, communications and foreign affairs of PoJK besides the arrangements for relief and rehabilitation of the refugees. The PoJK government was responsible for local administration, in line with which its 1974 constitution was enacted. Significantly, the control of the Gilgit-Baltistan (GB) region was 'ceded' by the PoJK government to the Pakistan federal government under the agreement, which is still used as a basis by Pakistan to administer GB.

The legitimacy of the 'Karachi Agreement' is dubious as no public record of the agreement was available till 1992 in media, private memoirs of Sardar Ibrahim Khan, or elsewhere. There are claims of Sardar Ibrahim even denying signing the 'agreement'. The contents of the 'agreement' were 'revealed' for the first time in 1992 in a "Verdict on Gilgit and Baltistan (Northern Area)" by the PoJK High Court, where it is stated that the "agreement appears to have been executed on 28 April 1949". Further, the absence of any representative from the Gilgit-Baltistan region during the purported signing in 1949 also raises serious questions of the 'ceding' of Gilgit-Baltistan to Pakistan. Since the 'Karachi Agreement' is the basis of Pakistan exercising administrative control over the PoJK and GB regions, the doubtful execution of the questionable 'agreement' in 1949 completely invalidates the legality of Pakistani presence in the region.

The PoJK Interim Constitution Act 1974 provides for an interim constitution. After passage of the 13th Amendment Act on 2nd June 2018, the Legislative Assembly of PoJK declared it as a full constitution and endorsed sovereignty of PoJK. It is also noteworthy that Gilgit-Baltistan is governed by an executive order of the federal government, and not a constitution promulgated by a representative assembly. This invalidates all claims of a democratic system in these regions by Pakistan.

Significantly, the PoJK Constitution prohibits the expression of any idea that is not in conformation with those of Pakistan. Section 4(7)(3) of the Act states: "No person or political party in Azad Jammu and Kashmir shall be permitted to propagate against, or take part in activities prejudicial or detrimental to, the ideology of the State's accession to Pakistan."

The Indian administered Jammu and Kashmir, on the other hand, has a functional legislature as well as all democratic rights and privilege as enshrined in the Indian Constitution.

Conclusion

The preliminary comparative assessment indicates that Jammu and Kashmir is much more advanced in socio-economic and human rights indicators than PoJK leading to a better quality of life and human development index. Besides, being secular and representative, Indian administered J&K is making strides in all aspects of development. There is a strong thrust by the government to streamline the infrastructure and power sectors and ensure round the clock electricity and water supply to all citizens. This has resulted in a noticeable improvement in the quality of roads, water supply and electricity even in the remotest areas. Government packages to encourage industrial development and increase employment opportunities are bearing fruit. The region is being integrated with the rest of the country through expressways and railways. The expressway connecting Delhi to Srinagar through

Amritsar is under construction, and the recent inauguration of the Chenab bridge by the Indian Prime Minister Narendra Modi has also completed the rail integration of the Kashmir valley with the rest of the country.

On the other hand, people in PoJK have been protesting against exorbitant electricity charges and shortage of essential commodities like flour. Multiple protests were reported throughout the area in 2024 which led to knee-jerk reactions like subsidy packages by the federal government. However, such steps are not sufficient to quell the overall public discontent which is rooted deep into economic backwardness and curtailment of democratic rights.