

AZAD JAMMU & KASHMIR IMPACT OF COVID-19 ON MARGINALIZED COMMUNITIES

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Centre for Peace, Development
and Reforms (CPDR)

Azad Jammu and Kashmir
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About CPDR

The Centre for Peace, Development and Reforms (CPDR) is a nongovernmental, nonprofit and nonpartisan research, training and advocacy organization dedicated to promoting peace, development and reforms through dialogue and reconciliation.

Founded in 2010, the CDPR is registered with the Government under the Societies Act 1860 (Act XXI of 1860), having specified Memorandum of Association.



Our Vision

Promoting and encouraging peace and development at all levels through dialogue, reconciliation and reforms.

Our Mission

Strengthening civil society to ensure transparent and participatory governance through peaceful interaction between stakeholders and government and to propose necessary reforms for peace and development. Promoting accountability, cultivating civic culture, values of freedom, tolerance, economic development and democracy. Providing an effective platform for conflict resolution with special reference to the divided State of Jammu and Kashmir.

Our Objectives

- ★ Empowering civil society; promoting peace, participatory governance, transparency and reforms through dialogue and reconciliation.
- ★ Supporting democratic values, accountability, and human rights while striving for economic development and social justice.
- ★ Promoting ethical values, civic culture, and tolerance and striving to ensure that due attention to the marginalised and vulnerable sections of the society.
- ★ Providing an effective platform for conflict resolution with special reference to the State of Jammu and Kashmir.

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COVID Effects

Covid-19 severely affected the lives of marginalized communities in AJ&K as compared to anywhere else, which is being highlighted in this report. AJ&K, being largely a rural economy, with no significant industrial foundation, has been historically depending on remittances from its workers abroad in the UK, Europe, Middle East and Far Eastern countries. This main source of income was hit hard as many of these workers were laid off from their jobs due to Covid-19 lockdowns. These overseas Kashmiris had to get back home as a result of the closure of businesses globally. Three significant reasons for the intense pain & misery of the marginalized communities in AJ&K have been:



- a. The Govt. of AJ&K hasn't been able to offer any meaningful compensation or mitigation package for its citizens especially for the most vulnerable communities at least. Likewise, a refinance package of salaries and wages for the industrial and business sectors to avoid labour layoff, announced by the State bank of Pakistan, was not implemented in its true spirit in AJ&K, which left private sector workers unemployed and unattended all through the pandemic.
- b. In today's world of Satellite communication & artificial intelligence, AJ&K is still deprived of 3G and 4G spectrum facility due to which students returning home from Pakistani universities and colleges, and children of the vulnerable families couldn't get access to education. The entire education sector suffered massively due to this problem which of course is a stark reminder that AJ&K is lagging far behind the rest of the country as far as telecom & IT infrastructure is concerned which needs to be improved on urgent basis to catch up with other provinces and regions of Pakistan.
- c. Instead of a smart lockdown policy implemented in Pakistan, indiscriminate business lockdowns added more to the woes of various sectors including the hospitality industry, tourism, transport, hoteling & guest houses, construction sector, and for people like vendors and daily workers, making the lives of people much more difficult.

A detailed review of these sectors was carried out in this report. I hope this report will help researchers and policymakers, and to enable government authorities and decision-makers in developing an improved future strategy.

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01- INTRODUCTION AND BACKGROUND OF THE STUDY

The Covid-19 disease, caused by the Corona virus SARS-CoV-2, was declared a pandemic by the World Health Organization on March 11, 2020. It hit almost the entire world, and Azad Jammu and Kashmir (AJ&K) was not an exception. Almost all the ten districts of AJ&K witnessed the pandemic's severe effects and it also caused significant number of deaths and prolonged health problems, exacerbating the existing inequalities and creating many new ones.

The pandemic equally shattered the daily lives of the people during the past tumultuous years by sparking the largest health and economic crisis in recent history, claiming millions of deaths globally. There is virtually no aspect of the human life that has not been deeply affected by the pandemic. The official figures show that till September 29, 2022; 44,317 people contracted Covid-19 out of 4.361 million inhabitants of AJ&K¹.

The devastating effects of the pandemic have intensified manifold the challenges already faced by the people of AJ&K. Food insecurity, increased poverty, health issues, and multiple forms of violence and exploitation were the major challenges resulting from the COVID-19 pandemic. It hit the poor the hardest and pushed them further into poverty. There was a widespread cessation of economic activities and the market sup-

ply chain was broken. Furthermore, the pandemic decimated jobs, the unemployment rates skyrocketed and scores of people saw major income cuts. Some families lost their breadwinners overnight. However, marginalized communities, particularly low-income groups, religious minorities, sanitation workers, daily wagers, Micro, Small and Medium Enterprises (MSME) workers, and internally displaced people (IDPs) due to relentless cross-Line of Control firing, and refugees from Indian-Administered Kashmir bore the major brunt of the pandemic. The average income of these groups were relatively low before the outbreak of the pandemic and the spread of the pandemic made them even more vulnerable.

AJ&K witnessed strict lockdown and limited movement of people and goods which severally affected the local job market. The tourism sector was hit the hardest as all the markets and public places including guest houses, banquet and wedding halls were shut down. The closure of all businesses affected the income of large masses of people including businessmen, shopkeepers, workers doing jobs in different industries, people working in restaurants as waiters, chefs, cooks, drivers, tour guides, helpers and even the owners of hotels and restaurants.

¹ <https://covid.gov.pk/stats/ajk>, Viewed on September 29, 2022. The AJ&K government's health department had been maintaining online data quite efficiently regarding the rise of the pandemic and its impacts.

² <https://www.undp.org/pakistan/press-releases/undp-and-ncsw-conduct-last-regional-consultations-gender-and-climate-change-muzaffarabad>

The education sector in general and private educational institutions in particular, faced multi-layered challenges due to the closure of the educational facilities for months and the lack of 3G internet which is a precondition to run online classes. Above all, women have limited access to financial resources but they have to bear a huge burden of family responsibilities. The UNDP says that 70 percent of the world's poor are women, and the pandemic has exacerbated the gender gap for those in extreme poverty². The Covid-19 pandemic had a significant impact on women in AJ&K, too. The Director General Health's office confided that 340 women have passed away out of 793 total deaths due to Covid-19 until September 30, 2022. Likewise, 44,315 Covid-19 cases were registered and nearly half of them were women³.

AJ&K has a large diaspora community settled in the United Kingdom, the Gulf States and North America which contributes to multiple aspects of socio-economic life in AJ&K. A large part of the local economy depends on remittances sent by the overseas Kashmiris⁴. During the pandemic, a significant number of Kashmiris working in the Middle East lost their jobs and returned home. It also aggravated economic problems for the common people such as unemployment, income cuts, and depletion of savings.

This study is aimed to explore the major challenges faced by marginalized communities during the pandemic and also identify the fault lines in the fabric of the society, aimed to overcome them in future. The report takes a closer look at the conditions of the tourism and education sectors which engage a sizeable population and are considered the major employer sectors.



³ Interview, Director General of Health, Government of Azad Kashmir, September 30, 2022.

⁴ Gallup Pakistan conducted a poll in Azad Jammu Kashmir to read the social and political pulse of the region in July 2021. According to the survey 39 percent of people said that someone from their immediate family lives abroad. 33 percent said that someone from their immediate family lives outside Kashmir but within Pakistan. The report is available at <https://gallup.com.pk/wp/wp-content/uploads/2021/07/Social-and-Political-Pulse-of-Azad-Jammu-Kashmir-Report-.pdf>

02- METHODOLOGY

This study employed different methods to collect data, insights and anecdotes of the affected people. For instance, four focus group discussions (FGD) were conducted wherein a significant number of women also participated. In addition, semi-structured and one-on-one interviews were also conducted with a total of 105 participants, aged between 23-45, from different walks of life such as tour operators, women activists, private school teachers and owners. Most of them openly shared their views and experiences with the CDPR's team. In all the discussions, women of all ages were included and their perspectives were recorded, including the Kashmiri refugee women. Some of them, running or working with civil society groups, had been helping women during the pandemic. Likewise, official websites and newspapers also provided useful information. The authorities also shared data and insights. Officials of International NGOs also provided useful information and shared their insights.

Key words: COVID-19, Corona-virus, Azad Jammu and Kashmir Government, Pandemic, Tourism, Line of Control, Cross-LoC Trade, 3G and 4G internet, E-business, digital connectivity, India-Pakistan relations.



03- COPING WITH COVID-19: GOVERNMENT RESPONSE

The government of AJ&K had taken strict measures to protect its citizens ahead of other provinces. The AJ&K government declared a state of health emergency and imposed a lockdown to curtail the spread of Coronavirus effective from February 21 to May 16, 2020. At first, due to the geographical remoteness, active administration and strict lockdowns; the situation was under control but later on, the pandemic spread like a wildfire throughout the entire State. By the end of July 2020, 54 people had passed away while 2086 cases were registered⁵. There have been 41,068 infected people in the territory up till now whereas 793 reported dead till September 2022⁶.

Several steps had been taken by the AJ&K authorities to stem the spread of the Virus. These include a declaration of health emergency ahead of the provinces; a ban on entry of tourists; scanning at entrance places to the State; and a three-week lockdown. A monitoring cell had been set up at the Prime Minister's House to monitor the situation and coordinate activities with other stakeholders, including the Federal Government and the adjacent provinces⁷.

Quarantine centres were set up at three hospitals namely Abbas Institute of Medical Sciences, Muzaffarabad; Combined Military Hospital, Muzaffarabad; and Combined Military Hospital, Rawalakot on emergency bases immediately after the outbreak of the pandemic. The Divisional Headquarters hospitals (DHQs) at Mirpur, Rawalakot, Jhelum Valley, Neelum Valley, Bagh, Haveli,

Sudhnoti, Bhimber, Kotli and New City Mirpur had also been provided with the necessary equipment. The National Disaster Management Authority (NDMA) also set up two testing laboratories in Mirpur and Rawalakot⁸.

The lockdowns and restrictions on travel and business were imperative to the common good but it heavily affected the vulnerable segments of the society including those working on daily wages, those selling small products in the streets, the drivers providing transport services to students and many other such people who were already living from hand to mouth and would earn only a few hundred rupees to buy simple basic food items for their families. Most of them had to stay home without any means of earning. Poverty increased the risk of exposure to the disease and affected the poorest people the most. Telling people living in slums to wash their hands regularly who neither had running water nor soap definitely could not help in curbing the pandemic.

The Federal Government made concerted efforts to reach out to the marginalized segments of the society. The Ehsaas programme was designed to provide emergency relief to poor of the poorest. A small cash amount was given to a significant number of people to purchase eatables. Additionally, non-governmental organizations and individuals also provided relief, particularly in distributing food items and basic medicines to the masses so that the needy people could survive.

⁵ Qaesar Nazeer, Tahir Sardar, Syed Fawad Mashhadi, EVALUATION OF COVID-19 PANDEMIC IN AZAD JAMMU AND KASHMIR PAKISTAN, published by Pak Armed Forces Med J 2020; 70 (6): 1913-18, p. 1915. Viewed at <https://pafmj.org/index.php/PAFMJ/article/view/5756> on June 10, 2022.

⁶ "AJK Cases Details," Government of Pakistan, Accessed on September 9, 2022, <http://covid19.ajk.gov.pk/>

⁷ Dr. Aftab Hussain, Director General Health, Government of AJK, interview, March 29, 2022.

⁸ Ershad Mahmud, Gauging the threat in AJK and GB, <https://www.thenews.com.pk/tns/detail/638860-gauging-the-threat-in-ajk-and-gb>, viewed on 11 March 2022.

04- THE TOURISM SECTOR BORE THE MAJOR BRUNT

Covid-19 had a severe impact on most sectors but the nascent tourism sector in AJ&K was one of the worst-hit sectors by the Covid-19 pandemic. The people of AJ&K have heavily banked on domestic tourism for their livelihoods for the last couple of years. During the pandemic; hundreds of hotels and guest houses as well as the tour operators, drivers and workers had been out of work while the people who were indirectly relying on tourism-related activities were also left with no job⁹.

Over the years, AJ&K has emerged as a major tourist destination for domestic tourism. In 2018, over 1.4 million tourists visited AJ&K. The influx of tourists then increased to 1.5 million in 2019. It was expected that around two million tourists would visit AJ&K in 2020, says Midhat Shahzad, ex-Tourism Secretary of the AJ&K government¹⁰. Most of these visitors used to come from Sindh and the Punjab where temperatures in the shade hit 45 degrees Celsius and more during summers.

Keeping in view the potential increase in the number of tourists heading to the region, massive infrastructure was built in recent years, particularly in areas like the Neelum Valley and Poonch. The government of AJ&K had got several tourist resorts renovated in Kotli, Poonch and Muzaffarabad districts. However, Covid-19 has slowed down all development plans and brought the tourism industry to a halt.

The members of the tourism department confided to CPDR's team that almost half a million people in AJ&K are directly or indirectly associated with the tourism sector. The Covid-19 pandemic caused huge economic suffering for these people. Roughly, 25,000 families went through massive economic losses¹¹.

Almost all tourist resorts and public places had remained closed for a long time since November 2019, initially due to the harsh winter season and later, due to the pandemic that halted the movement of people, rendering hundreds of workers unemployed. The Tourism Department states that 614 guest houses/hotels remained closed due to the complete and partial lockdowns. Consequently, around 12,500 employees lost their jobs. Likewise, tour operators also had no work for one and a half years. An official assessment says that the resulting lockdowns from the pandemic caused losses worth more than 974516000 rupees¹².

The uninterrupted five-month-long lockdown made several people bankrupt, with no means to sustain themselves. Some of them had to close their businesses down. Abdur Razaq Khan, the leading hotelier in Rawalakot, said that he used to run four hotels before the eruption of the Covid-19 pandemic. He faced massive economic losses and finally, he had to close down his major business and went into a huge debt¹³.

⁹ According to the official sources, 374 persons used to work with the Tour Operating companies while 12280 people used to work in the hotels and restaurants.

¹⁰ Interview, Midhat Shahzad, Feb11, 2022

¹¹ http://cpdr.org.pk/index.php?option=com_content&view=article&id=699:covid-19-and-tourism-in-ajk&catid=105&Itemid=436

¹² Unpublished survey shared by the Tourism Department in July 13, 2022.

¹³ Interview, Abdur Razaq Khan, Rawalakot, Feb 23, 2022.

He confided that most of the time, the people running the guest houses have to pay rent to the owners even when there is no business activity going on as they do not usually own the places. They have to pay the bills as well and not only the staff but other people related to this business like

the people running décor businesses, the people who provide sound systems, and photographers, get affected. These people usually do not have any side businesses or alternate sources of income to provide for their families.

Over a million citizens of AJ&K live and work abroad, particularly in the UK, Europe and North America. They had been advised to avoid visiting the region during the pandemic. During 2020-2021, a very limited number of people visited AJ&K. Most of them also lost their jobs or faced an economic slow-down and could not support their families back home. It also impacted the local tourism industry as these people used to hire vehicles and book hotels to visit tourist resorts. These countries had also restricted international travel and banned entry visas. The abovementioned factors also contributed to decreasing the tourism activities in the region.



05- THE CROSSFIRE ALONG LOC

The 740 km-long Line of Control also witnessed the worst kind of exchange of fire until the announcement of the ceasefire on Feb 25, 2021. The Human Rights Commission of Pakistan aptly noted:

“Despite the global pandemic, the LoC remained a hotspot for warmongering. Indian troops reportedly committed more than 2,900 ceasefire violations across the restive LoC, killing 33 civilians and injuring another 260 in different parts of AJ&K”¹⁵.

Before the Feb. 2022’s ceasefire, merely in the first few weeks of 2021, six civilians were injured in the exchange of fire while over 40 ceasefire violations were reported¹⁶. The HRCP report 2021 observes that cross-LoC shelling adversely impacted the local economy, especially the flourishing tourism

sector, which creates thousands of jobs for youth¹⁷.

The people living across the LoC faced a double lockdown during the pandemic. They had to struggle constantly to shield themselves from the bullets as well as from the Virus, making their lives miserable and insecure beyond limits. An atmosphere of fear, anxiety and immense sense of insecurity prevailed the region. Covid-19 took a heavy toll on these people with the worst repercussions of physical and mental health, and safety. People were hardly able to get the updates and guidelines regarding the prevention and control of the pandemic. The interplay of disease and conflict aggravated the vulnerability and challenges of the people in the face of the pandemic.



¹⁵ State of Human Rights in 2020, Human Rights Commission of Pakistan, P. 152.

¹⁶ Ibid. P. 149.

¹⁷ Ibid.

06- LOC TRADE SUSPENSION FURTHERED ECONOMIC WOES

Before the outbreak of the Covid-19 pandemic, the relations between India and Pakistan hit a dead end. In Feb. 2019, the Pulwama suicide attack took place on a convoy of vehicles carrying Indian security personnel on the Jammu–Srinagar National Highway in the India-Administered Kashmir wherein 40 Indian soldiers were killed which caused a massive military escalation in the region. On February 26, the Indian Air Force (IAF) carried out an airstrike on Balakot, located in the Khyber Pakhtunkhwa province of Pakistan. Pakistan retaliated the next day which resulted in an aerial battle. Pakistan Air Force shot down an Indian aircraft which fell inside Azad Jammu and Kashmir, and its pilot was apprehended. After merely five months, in April 2019, India suspended cross-Line of Control trade for an indefinite period of time.

The LoC trade between Indian-Administered Jammu and Kashmir, and Azad Kashmir started in the last quarter of 2008 as a confidence-building measure (CBM) between India and Pakistan, aimed to create an environment conducive for the resolution of the Kashmir dispute¹⁸. According to a research study, “The trade takes place across two routes of Srinagar-Muzaffarabad in Kashmir and Poonch-Rawalakot in Jammu with the provision of 21 listed commodities that can be exchanged through this trade. The total trade across the LoC in 2018-19 was worth US\$ 95 million”¹⁹.

The suspension of LoC trade, followed by Covid-19 pandemic and six months- long lockdown, negatively impacted the local traders, truck drivers, labourers, middlemen, etc. It is stated that almost two hundred plus traders were associated with the LoC trade. They were all left with no means to feed their families. Consequently, hundreds of families suffered and faced economic hardships, said Kazeem Khan while talking to one of this report’s authors²⁰. He revealed that the low-income segment of the society was mostly engaged in the LoC trade. They used to make good livelihoods out of the LoC trade and their children were obtaining relatively proper education but due to the suspension of the trade, most of them are not even able to fulfill their necessities, pay children's school fees and meet other expenses²¹. The Covid-19 pandemic reduced the economic activities for the LoC traders and people associated with this trade such as transporters, drivers, and labours.

Likewise, cross-LoC bus service was also suspended which was a vital link between the two divided parts of the erstwhile State of Jammu and Kashmir. The bus service was started in October 2005 and until its suspension, more than 36,000 people had travelled by it across the LoC, according to official sources²².

¹⁸ Trade across the LoC commenced with the first truck crossing the LoC through Srinagar–Muzaffarabad route in October 2008. This trade was limited to 21 items and scheduled to take place two days each week. A second trade route across the LoC was opened, connecting the cities of Rawalakot and Poonch. Brief report, Cross-Line of Control Trade through Jammu and Kashmir: Impediments and Way Forward, p. 69

¹⁹ Brief report, P. 74

²⁰ Interview Sardar Kazeem Khan, President LoC Trade Union Poonch, AJ&K on April 22, 2022.

²¹ Ibid.

²² The Trade and Travel Authority (TATA) exclusively shared this information with the CPDR team on March 13, 2022.

Hilal Pirzada, a LoC trader, said that they lost millions of rupees due to the abrupt suspension of the trade. The rising India-Pakistan tension also forced them to remain incommunicado to their counterparts as they came under official scrutiny and some of them were arrested due to their alleged involvement in money laundering which they vehemently denied²³.

Currently, they are unable to live a normal life as not only the trade was closed but the Covid-19 pandemic also snatched away from them even the small-scale jobs that they had. Mr. Pirzada shared that his wife was a teacher in a private school and she did not get a salary for one whole year. Most of the traders had to struggle hard to feed their families.

Several people had bought trucks and small carriage vans, and were making good profits out of LoC trade by virtue of them but since the trade has been shut down, they have no means to pay installments on their purchases or even make both ends meet. These people have enormously been suffering for months.

In a nutshell, the LoC trade became the first major tragic consequence the India-Pakistan tension. The local community lost their livelihood. Firing along the LoC got intensified. The local community suffered heavily in financial terms. Subsequently, they even lost the remaining economic opportunities due to the Covid-19 pandemic and the consequent lockdowns imposed by the authorities.

During 2020-2021, only the owners of some well-established brands were able to run online businesses whereas the owners of local shops were in big trouble. As mentioned before, most of the local people in AJ&K are associated with transport, shops, private schools and tourism sector; and most of them had to face the worst kind of hardships during this period.



²³ Halal Pirzada, a LoC trader, interview, August 30, 2022

07- THE PANDEMIC AFFECTED WOMEN THE MOST

Women had to bear the disproportionate negative social and economic impacts of the pandemic more than men. At home, they were responsible to take care of the school-going children's education as well as provide care if any family member got ill or contracted the deadly infectious disease, particularly the elderly people. Most of the women were engaged in private jobs, particularly in educational institutions and hospitals, or worked as maids in private homes. Most of them lost jobs as educational institutions were shut down and people avoided allowing maid servants' entry to their homes, scared of the pandemic's spread.

Employment opportunities for women in AJ&K are very limited. Danish Khan and Aiza Ashraf in an article explain the reason behind the lower number of female workforce in AJ&K. They write, "It is important to point out that the female labour force participation rate of Pakistan is one of the lowest in South Asia. But the situation in AJ&K is

extremely gloomy as the female labour force participation rate is only 7.9 percent as compared to Pakistan's average of 23 percent. Huge gender disparity in terms of labour force participation rate reflects underlying gender hierarchies and gender-based discrimination in AJ&K"²⁴.

Gender inequality remains a major barrier to women's participation in the job market. The overall working conditions seem not to be favorable for women to join public or private sector workforces. A female participant in Muzaffarabad's focus group discussion said that in most public and private institutions, the arrangements like sitting places, washrooms and transportation facilities from home to the workplace are insufficient.

These alarming circumstances for women in the employment sector got further deteriorated during the pandemic, pushing them into the depths of helplessness and misery.



²⁴ Dr. Danish Khan and Aiza Ashraf, Friday Times, May 9, 2022, <https://www.thefridaytimes.com/2022/05/09/under-standing-economic-crisis-in-azad-jammu-kashmir-class-gender-and-development/>, viewed on May 11, 2022

Isbhba Aziz Khan, CPDR's volunteer, witnessed the ordeal of the common people and cried with them. She says:

300 rupay day dei

"Mama keh rhe hei ap apni ami ko kahei 300 rupay day dei, mei kuch din mei wapis kar du gi"

I woke up one morning in June to the doorbell ringing without a pause. I went to the door and found a little girl standing with an innocent but confused expression on her face. On inquiring what the matter was, she said: Mama keh rhe hei ap apni ami ko kahei 300 rupay day dei.

This girl belonged to a family living in a rented place near my home with her parents and six siblings. Her father was a cook and her mother worked in an office as a clerk with a family of eight persons but due to the pandemic both were laid off.

The elderly maid who looked after me when I was little as my mother was a working woman is like a family member to us. She is a woman with such high moral values of integrity and self-respect that in almost 20 years of acquaintance, I never saw her demanding anything from my parents. I witnessed the most intense feeling of the devastating effects of the pandemic in her eyes. About two weeks ago, she came to see us as she does regularly and said in an apologetic tone to my mother,

Baji! Agr ap mgy 2000 rupay day sky to mei bemari khatm hotay he wapis kar du gi. Meray betay ko kam mil jae ga.

There was something in her voice and expression that I wanted to hug her and tell her it was okay to ask for help sometimes. But I left the room immediately and prayed sincerely that the pandemic ends soon before depriving many white-collared people of the self-respect that they have been trying to preserve for years.

08- EDUCATION IN THE PANDEMIC

The COVID-19 pandemic disrupted the world in unimaginable ways. It had devastating effects on learning and education too. As we look back on the past two years, we see the largest disruption in the education system in its entire history, affecting billions of learners in more than 200 countries. Pandemic-induced restrictions dramatically changed the traditional ways of learning due to the closure of educational institutions.

In AJ&K, educational institutions promptly responded to the pandemic by shifting to online platforms. However, the quality of the online mode of education depends on the infrastructure of a country. This shift was helpful for the students having access to computers and the internet, teachers who could manage to have training in online courses and institutions with digital infrastructure.

In addition, a large number of Kashmiri students are enrolled in various educational institutes across the country and had been sent back to their home towns or villages. They were supposed to attend online classes. The residents of AJ&K have no access to fast internet connectivity as a major part of AJ&K is deprived of the 3G and 4G services. According to a report published in Dawn:

The SCO was the largest fixed broadband service provider in the region, but its fast internet speed was only available in Muzaffarabad and Mirpur city²⁵.

Khawaja Jalaluddin, a student of the International Islamic University, told that due to the pandemic, he went to his hometown in Neelum Valley, His teacher assigned him the task to write a report and prepare a presentation but due to distortions in the internet service, he had to travel 50 kilometers to reach Muzaffarabad to have better access to the internet service²⁶.

The pandemic has increased social inequality for young people, particularly in terms of education. Students from less advantaged backgrounds, especially from the remote areas in AJ&K; suffered much more than the privileged ones, residing in main cities. Disadvantaged students, especially from rural areas, do not have the digital infrastructure required to deliver education remotely.

In some of the remote areas of AJ&K, students do not have smartphones at home to use digital platforms for learning. Some of the families revealed that although they had a smartphone or a laptop but they had three or four children, and all of them needed separate phones or laptops which they could not afford. Consequently, some of them could not benefit from e-learning. A student from Mirpur University of Science and Technology (MUST) confided that he used his father's smartphone to attend online classes. His father drove a water tanker and used to take orders over the phone from his customers and could hardly do any business until his phone was returned.

²⁵ <https://www.dawn.com/news/1677647>

²⁶ Khawaja Jalaluddin, interview on June 30, 2022, in Islamabad

One of the teachers of a government college narrated that since they had no facilities for conducting online classes, they resorted to the idea of recording their lectures and sending them as WhatsApp recordings to the students which was not an effective manner of learning, yet better than nothing. The bitter reality, however, was that many of the students from poor backgrounds did not even have cell phones at home. Consequently, some of them borrowed cell phones from their relatives or neighbors for listening to their lectures while some others, living in poor neighborhoods, could not even do this much which made it virtually impossible for them to continue their education even at the slowest pace. Many of the parents of such students had not been to schools themselves and could offer no guidance to students even at the junior level classes. All these circumstances led to a lack of motivation, inadequate learning and stress due to a lack of access to technology, the internet and educational resources.

To drive the attention of the authorities towards meager internet connectivity and difficulties in taking or holding online classes due to the poor internet services, particularly in remote areas of AJ&K; students and local activists ran a Twitter trend titled 'improve 4G in AJ&K' in June 2020. It remained among the top four trends for a while.

@Sidrasadozai tweeted: "I am a resident of AJ&K and a student in Islamabad. I had to come back home because of this pandemic and lockdown. We students are asked to work from home when the internet quality here is so pathetic that I can't even use WhatsApp properly".

<https://twitter.com/Sidrasadozai/status/1250449435097812997>

Likewise, several students expressed their concerns and anxiety regarding this digital divide and requested authorities not to expect from all students equally in terms of academic performance. In a nutshell, the unavailability of the required equipment, slow internet service and lack of properly-trained teachers resulted in huge educational losses. Particularly, the students from the low-income segments of the society were badly affected.



09- EFFECT OF PANDEMIC ON VULNERABLE PEOPLE

The closure of educational institutions, transportation systems, labour market as well as hotels, restaurants and entertainment places adversely affected the students, parents and teachers alike. The teachers struggled with financial difficulties as many schools paid half their salaries during school closures while many private schools did not pay their teachers at all. Since the economy of AJ&K is highly dependent on agriculture and farming, both boys and girls students were forced to support their families in farming and cattle herding during school closures. This did not only affect the physical, mental and emotional health of the students but also increased the frequency of incidents of child abuse, early marriages and forced labour, particularly for girls and women from less fortunate backgrounds.

Many students, belonging to the poorest families in the villages of AJ&K, were already living from hand to mouth, even before the pandemic. Many parents from such backgrounds either did not send their children to schools or if they did, they depended on the nearest government schools where they did not have to spend much on the education of their children. The status of many children of daily wagers, labourers and those associated with the informal economy in AJ&K, immediately changed from that of students to labourers,

as the pandemic wreaked havoc on the family incomes. Since the labour market was mainly closed, child labour became the only feasible coping mechanism for families. Some of the children, particularly girls, were even forced into exploitative jobs.

The prolonged unemployment periods snatched the dreams of educational accomplishments from the students of underprivileged families, making them think only about earning bread for their families. The Principal of a Government college in AJ&K narrates that one day when she entered her office, she found one of the most brilliant students in her college standing in her office. On inquiring if there was something wrong; the student, after much hesitation and contemplation, replied: "Madam! Ap please mgy college mei koi kam dy skti hei. Mei kuch krna chahti hu." This girl's father was a labourer in the local market and had no means of earning due to the repercussions of the pandemic. There were a few days left before Eid and she said they had nothing for iftari. The tears in the eyes of such a bright student due to her financial crisis depicted vividly that the pandemic has created unimaginable discrepancies for our students because the parents who hardly managed to send their children to schools even before the pandemic, were forced to throw up their hands and forget thinking about a bright future for their children²⁷.

²⁷ Ishba Aziz Khan, How Covid-19 pandemic weaken business activities in Rawalakot viewed on September 2, 2022 at http://cpdr.org.pk/index.php?option=com_content&view=article&id=694:how-covid-19-pandemic-weaken-business-activities-in-rawalakot&catid=113&Itemid=471

10- CONCLUSION

The pandemic is yet not over. It is still an evolving story. Therefore, this report and its findings are subject to change along with the changing circumstances and should be seen with this consideration.

The Covid-19 pandemic has clearly shown that a society is only as strong as its weakest link. The study shows that the lower strata of the society continue to suffer the effects of the pandemic mainly in terms of economic, health and education crises. During the pandemic, the women had to take on the extra labour. Consequently, they were more prone to physical and mental health challenges. The barriers to education were also amplified. The pandemic was particularly devastating for the people living across the LoC as they had to face the manifold challenges of protecting themselves from the disease as well as the bullets. The tourism and trade activities in AJ&K were also suspended, leaving people utterly helpless.

Urgent actions are needed to save the most fragile affected population in AJ&K from the long-lasting effects of the pandemic. We need to rebuild and reshape our economic, social and political systems in a manner that facilitates the entire population of the State, particularly the poor people, women and the residents of the regions along the LoC who were the most vulnerable and have been victimized the most by the pandemic. The choices and decisions we make today will have far-reaching effects on the population of AJ&K. We need to have a thoughtful and informed action plan designed after careful analysis of the data available on the effects of the pandemic in AJ&K.

An effective financial mechanism is required to provide support to the vulnerable people in case of emergencies. A substantial budget should be allocated to it annually. Below are some additional recommendations for an effective action plan:

The tourism sector is gradually resuming its business. It needs urgent financial support in the shape of loans, and guidelines to enhance its quality.

Guest houses, hotels, and transporters have to upgrade their facilities besides training their staff to adapt hygiene and safety practices that are in line with Covid-19 precautions and regulations so that customers feel safe. They should be given directions and support regarding this. Authorities should devise standard operating procedures and ensure that all service providers follow them. Likewise, waste and traffic management requires urgent attention from the government.

The government should conduct a socioeconomic impact survey of the reputed companies so that a real picture of losses can be ascertained.

Nowadays, people have access to information largely through online platforms such as Facebook, Twitter, Instagram, Tik Tok, Snapchat and WhatsApp groups. Internet is also a prime source of information and instruction in the present world. During the peak of the pandemic, people had to remain indoors which increased their dependence on the digital sources. As mentioned above, internet speed in AJ&K is very slow. Therefore, the Federal and AJ&K governments must ensure the provision of the 4G internet as without fast internet, no region can make substantial progress.

As discussed above, women, the elderly, people with disabilities and the minorities constitute the most vulnerable segments of the society. They should be included in the decision-making process to ensure that decisions are taken in their interest. In this background, public hearing or consultations can be instituted.

About the Author

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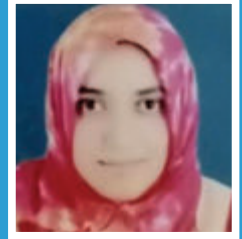
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