



AGE OF GREAT DEVELOPMENT

*Governance, Infrastructure, and
Human Development in J&K,
PoJK, and Gilgit-Baltistan*

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Introduction

Territories, which are under political control of India, exhibit visible advancement across multiple sectors reflecting a governance model that prioritises inclusion and last mile delivery.

The partition of the Indian subcontinent in 1947 did not merely divide territory but set in motion a prolonged geopolitical contest over the princely state of Jammu and Kashmir. Although the Instrument of Accession legally integrated Jammu and Kashmir into the Indian Union but Pakistan's invasion and continued occupation of parts of the erstwhile state gave rise to what are now referred to as Pakistan Occupied Kashmir (PoK) and Gilgit Baltistan and since then, two contrasting trajectories of governance and development have unfolded, one under India's democratic and constitutionally accountable framework. While the other under Pakistan's highly centralised administrative order, steered largely by its military¹ and bureaucratic elite.





Over the decades, Jammu & Kashmir and Ladakh have witnessed major structural transformations, ranging from enhanced infrastructure and renewed political representation to deeper integration with national development schemes. By contrast, PoK and Gilgit Baltistan remain politically overlooked and economically limited, caught within Islamabad's rigid administrative control that has left little room for local autonomy. The gap between the two, is not a matter of geography or demography but a reflection of the systemic difference in governance in which one is participatory and reform oriented and the other extractive and centralised.

In the present context, territories, which are under political control of India, exhibit visible advancement across multiple sectors reflecting a governance model that prioritises inclusion and last mile delivery. On the other hand, PoK continues to struggle with sluggish growth with limited employment opportunities, and widespread public discontent over economic stagnation. The contrast thus shows a broader developmental truth that is where transparency and democratic accountability exist; progress becomes self-sustaining but whereas political repression and fiscal over centralisation tend to carry on declining.

This study undertakes a comparative assessment of key developmental indicators namely infrastructure, education, healthcare, governance, and gender empowerment to examine the widening developmental divide across the Line of Control. It further argues that democratic participation and decentralised planning along with institutional transparency have collectively revitalised Jammu & Kashmir and Ladakh, while the persistent stagnation of PoK stands as a proof to the costs of Islamabad's centralised and extractive governance model.

Chenab Bridge, Jammu & Kashmir, India





Governance and Political Structure

Gilgit Baltistan was granted a legislative assembly through the 2009 Empowerment and Self Governance Order, but still has yet to receive constitutional status in Pakistan.

Since 2019, the political path of Indian Kashmir and PoK have witnessed a sharper divergence than ever before. With the abrogation of Article 370² and the reorganisation of the erstwhile state into the union territories of Jammu and Kashmir and Ladakh being projected by New Delhi as measures aimed at achieving better governance and faster development in the region. While Jammu and Kashmir retained a legislative assembly, Ladakh was placed under direct central administration.

In the years that followed, efforts were made to deepen democratic participation and enhance administrative outreach across the Union Territory, as with the District Development Council elections³ in 2020 and the legislative polls in 2024. They were described by the government as important steps toward restoring representative governance and leading welfare schemes such as Ayushman Bharat⁴ and PM Kisan were extended to cover every district of the region. Although independent reviews of these initiatives are limited, the overall policy direction has stayed focused on strengthening institutions and deepening democratic integration.

World's Highest Rail Bridge | Chenab, Jammu & Kashmir, India





Across the Line of Control, governance remains highly centralised with the so-called “Azad Jammu and Kashmir” (AJK) continues to function under the Interim Constitution of 1974, which provided only limited self governance. Islamabad continues to control key areas including defence and foreign affairs in accordance with the 1949 Karachi Agreement. Gilgit Baltistan (GB) was granted a legislative assembly through the 2009⁵ Empowerment and Self Governance Order, but still has yet to receive constitutional status in Pakistan. Decision making authority both fiscal and administrative, remains in the hands of the Ministry of Kashmir Affairs and Gilgit Baltistan, leaving the local bodies with minimal autonomy.

Public discontent across both AJK and GB has become increasingly visible with frequent protests occurring over issues such wheat prices, electricity or tariffs, and the exploitation of local natural resources which led to growing resentment against Islamabad’s centralised control. **Despite the formal nomenclature of “Azad,”⁶ the political and administrative dependence of these regions on Pakistan’s federal structure remains serious.** It stands in clear contrast to the process of the gradual restoration of democracy in Jammu and Kashmir.





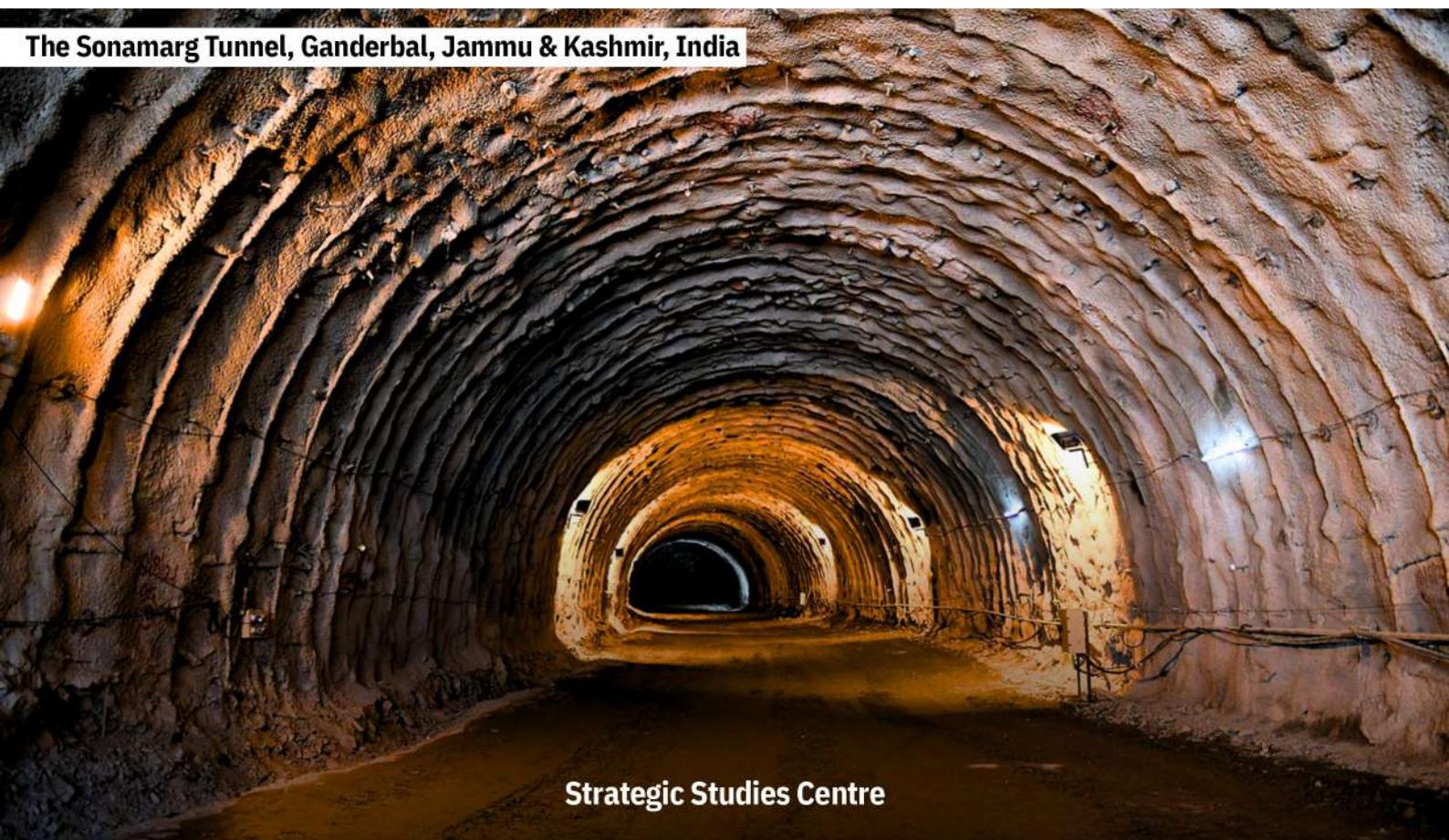
Infrastructure and Connectivity

India has undergone a never seen before infrastructure expansion across Jammu and Kashmir and Ladakh.

In recent years, India has undergone a never seen before infrastructure expansion across Jammu and Kashmir and Ladakh. It's transforming regions which were once known for isolation into areas that now host some of the country's most ambitious development projects. Key initiatives such as the Zojila Tunnel,⁷ the Chenab Railway Bridge,⁸ and the upgraded Srinagar Leh National Highway stand as real indicators of this renewed national focus on connectivity and development.

The Zojila Tunnel⁹ which is situated at an altitude of nearly 11,500 feet, is expected to span approximately 13 kilometres in length and over 30 kilometres including its approach corridors. This provides all weather connectivity between the Kashmir Valley and Ladakh,¹⁰ thereby ending decades of winter isolation that had long made travel and trade difficult. Similarly, the Chenab Railway Bridge, forming a critical component of the Udhampur-Srinagar-Baramulla Rail Link project inaugurated in June 2025, has become the highest railway bridge in the world. This is now linking the Valley with India's national railway grid for the first time and marking a historic milestone in regional integration.

The Sonamarg Tunnel, Ganderbal, Jammu & Kashmir, India





The Border Roads Organisation continues to strengthen road infrastructure in strategic and remote locations with the Defence Minister inaugurating 50 new BRO projects¹¹ in May 2025 worth ₹1,879 crore and 6 of which are situated within Jammu and Kashmir along with the the Pradhan Mantri Gram Sadak Yojana (PMGSY-III)¹² approximately 1,752 kilometres of rural roads and 66 bridges were sanctioned by the mid 2025, aiming to increase rural mobility and improve logistics for defence operations in high altitude zones. The Atal Tunnel¹³ Ladakh has also reduced travel time along the Manali Leh corridor by nearly 5 hours. The guarantee of year round connectivity and contributing significantly to local livelihoods. Telecommunication infrastructure has also witnessed substantial progress as with 4G services extended to the remotest part of Leh and Kargil by 2020. The secondary phase includes plans to achieve full 4G and 5G coverage¹⁴ in border villages by 2025 through the coordinated efforts of telecom operators and the Indian Army.

But Pakistan occupied territories continue to lag behind in almost every metric of connectivity and infrastructure development. There are still no railway links in either “Azad Jammu and Kashmir” or Gilgit Baltistan, although the existing road networks remain narrow and poorly maintained. The pure dependency on the Karakoram Highway, and the only major route connecting Pakistan with China, which has brought limited visible results to the local communities. The 2018 Gilgit Baltistan Reforms Order placed control of major highways, dams, and energy projects under Islamabad, thereby limiting local decision making and reducing the economic growth of the region. Despite the construction of large dams such as Diamer Bhasha, Gilgit Baltistan¹⁵ continues to receive negligible revenue from hydropower generation¹⁶, stressing the perception of economic extraction rather than empowerment.

Anji Khad Cable Bridge, Katra, Jammu & Kashmir, India





A statement presented at the United Nations Human Rights Council in 2024¹⁷ highlighted that residents of these regions have often been forced to crowdfund essential infrastructure. The revenues generated from local resources such as electricity and minerals rarely benefit the population with public demonstrations over electricity shortages and the unequal distribution of natural wealth have become increasingly frequent. **This difference is still quite striking while India's infrastructure expansion has sought to integrate and uplift but Pakistan's model continues to be defined by centralised control and the marginalisation of local needs.**

The Chenab River Bridge, Reasi, Jammu & Kashmir, India





Economic Growth and Employment

This renewal has revitalised local industries in hospitality, handicrafts, and transport, while better infrastructure and security have encouraged the private sector to reinvest in places that were previously affected by instability.

Following years of instability, economic activity in Jammu and Kashmir is now oriented toward livelihood recovery and the promotion of sustainable investment with national initiatives such as Digital India and Startup India now getting a visible presence in the Union Territory. The Jammu and Kashmir Startup Policy (2024-27)¹⁸ aims to establish nearly two thousand startups through a network of incubation centres and funding mechanisms aligned with the Department for Promotion of Industry and Internal Trade framework, showing an attempt to build innovation within the local economic structure. Building on this, the Jammu and Kashmir Entrepreneurship Development Institute has partnered with the Ministry of Micro, Small and Medium Enterprises under the Raising and Accelerating MSME Performance programme to expand youth oriented skill development and entrepreneurship¹⁹ training across the region.

Tourism, which is traditionally the backbone of the region's economy, has experienced a strong revival, with official data from the Jammu and Kashmir Tourism Department²⁰ showing that approximately 2.12 crore visitors arrived in 2023, increasing to 2.36 crore in 2024²¹, including more than 65000 foreign tourists. This renewal has revitalised local industries in hospitality, handicrafts, and transport, while better infrastructure and security have encouraged the private sector to reinvest in places that were previously affected by instability. The sector's expanding multiplier effect on employment and supporting industries continue to consolidate their role as a key pillar in Jammu and Kashmir's development journey.

Dal Lake, Srinagar, Jammu & Kashmir, India



₹

Agriculture and horticulture remain equally important as providing both livelihood security and export potential for the financial year 2025-26. The State Level Steering Committee sanctioned projects worth approximately ₹307 crore²² under centrally sponsored schemes such as the Rashtriya Krishi Vikas Yojana, Krishonnati Yojana, and the Digital Agriculture Mission²³. The horticulture sector also provides employment to nearly twenty three lakh people and generates over 8.5 crore man days annually, sustaining the rural economy and supporting value chains to apple, saffron, and walnut cultivation that have long defined the region's agrarian identity.

Across the Line of Control, however, economic opportunities remain severely limited as in Azad Jammu and Kashmir, major projects are largely dominated by Islamabad or international donors, leaving limited scope for local benefit. Although the region contributes significantly to Pakistan's hydropower generation²⁴, local populations continue to face high electricity tariffs and receive minimal royalty revenues. The same conditions occur in Gilgit Baltistan, where large-scale undertakings such as the Diamer Bhasha Dam is designed primarily to feed Pakistan's national grid, offering little direct advantage to the local economy.



These structural imbalances have been further reinforced by China's expanding footprint under the China- Pakistan Economic Corridor (CPEC). This project has deepened Islamabad's control over local resources while allowing external corporate entities to dominate construction, and mining contracts.

The profits from these ventures largely accumulate in Islamabad and Beijing, while the environmental costs ranging from glacial disruption to deforestation, are borne by the local communities. It is these very marginalized local communities whose livelihoods depend on these weakening ecosystems. The nominal few civil society groups and activists increasingly describe this pattern as an extractive economic model, one that exploits natural resources without adequate reinvestment in local development and environmental recovery.





Human Development Indicators

Education

Jammu & Kashmir stands tall with 6 institutes of national importance including IIT Jammu, IIM Jammu and a total of 11 universities with 2 central universities as well.

Purely from a statistical perspective the literacy rate in Jammu & Kashmir stands at 77.3% as per the 2025 estimates whereas the government of Pakistan Occupied Kashmir (PoK) claims a literacy rate of 74%. Yet, when seen purely from an infrastructure delivery perspective, Jammu & Kashmir stands tall with 6 institutes of national importance including IIT Jammu, IIM Jammu and a total of 11 universities with 2 central universities as well.

However with no consolidated data for PoK, there is surely a lack of infrastructure which is civilian in setup and keeps deliverance at its core. Mostly places like Muzzaffarabad and Mirpur remain the key hub of all educational and economic activities in PoK, with no decentralisation to other places. Moreover, far flung areas like Kotli, Hattian Bala, Bhimbher among others see a decay in public infrastructure catering to education which brings an overall question on the statistical figures provided by the government of PoK. The core idea to this is force feeding the local population a steady diet of Islamic radicalisation which suits the army and Pakistani deep state.

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Healthcare

The public health infrastructure in Jammu & Kashmir is cited to be at the second place in India, with a total of 2,812 institutions including two separate All India Institute of Medical Sciences (AIIMS) for Jammu and Kashmir showcasing high public spending and last mile delivery of health. This is now being backed by the landmark government scheme of PM- Ayushman Bharat scheme for health insurance coverage. In addition to this PM- Jan Aushadi Kendras, for cost -efficient generic medicines are numbering 335 in the year 2025 alone. With this insuring critical medication availability and high quality health care machinery. This alone is a figure which beats the entirety of Pakistan which as of 2021, the whole country had a mere 1,276 healthcare institutions both public and private combined. This only showcases deep rooted policy paralysis, with no data available for PoK in specific vis -a-vis critical infrastructure.

Gender & Social Inclusion

With a clear lack of impetus on education and healthcare, in the PoK, drives gender and social inclusion further down, with rapid instances of child marriages prejudiced against women with Pakistan including PoK, faring second last in gender equality across the globe. However, a stark contrast stands in Jammu and Kashmir, where women and mothers are seen as the key drivers of growth and in tackling issues like drug addiction, terrorism. Further they are also being incentivised by the government at multiple levels to push education amongst the children. However in places of PoK, which are known launch pads of terror outfits, women wings of terror tanzims (organisations) like Jamaat-ul-Mominaat (Jaish-e-Mohammad, 2025) and their Kashmiri proxies like Dukhtaran-e-Millat (Asiya Andrabi) function to recruit women in their fold and push them to have more children to contribute in the cause of radical Islamic terrorism hampering overall growth and development.

AIIMS Jammu, Jammu & Kashmir, India





Strategic & Security Dimensions

With the general society of PoK, having been forcefully radicalised, the predominance of violence is visible even in protests directed not towards the civilian administration but towards the army.

The Indian perspective vis-a-vis Jammu & Kashmir in the past decade has been balancing the strategic-security dimension with prosperity. The decentralised public policy deliverables reaching the last mile, with eradicating terrorism has been a visible approach taken by the government. The tackling of primary security concern, with its secondary tentacles including drug addiction, money laundering, amongst others, by critical schemes by the government and the military establishment stationed in J&K, has led to normalcy. Starting with schemes like Operation Maa to bring strayed terrorists back to the mainstream, then the Home and Hearth Initiative for recruitment in the territorial army. This along with free coaching for government exams, along with legacy schemes like Operation Sadhbhava, have shown multiple affirmations, helping Jammu and Kashmir back to stability since its inception as a Union Territory, post the abrogation of article 370 in 2019. However a stark contrast is in PoK, where Kashmiri language itself is on a decline with Urdu and Punjabi being pushed to further nefarious causes of terrorism. This was also highlighted during the violent protests in 2025.

The age of information and technology has brought bare before the masses of PoK, the path of development which Jammu and Kashmir has taken. The development of Jammu and Kashmir is today being backed with multiple rounds of electoral franchise too having been exercised peacefully²⁵. Yet, with the general society of PoK, having been forcefully radicalised, the predominance of violence is visible even in protests directed not towards the civilian administration but towards the army.





While Jammu and Kashmir pushes towards normalcy, PoK stands merely as a tool for the Pakistani deep state to support its flimsy Kashmir cause. This is visible in the per capita income too, where Jammu and Kashmir stands at \$ 1,617 (2025) in comparison to PoK at \$ 1,512 (2022), as of last data availability. This gap is only further going to increase keeping in mind the dilapidated state of the Pakistani currency, marred by constant bailouts from the International Monetary Fund (IMF) having received two major IMF loan agreements: a \$3 billion Stand-By Arrangement (SBA) approved in 2023 and a \$7 billion Extended Fund Facility (EFF) approved in September 2024. Another important facet which differentiates the development difference further is the sheer sovereignty and autonomy of the two distinct geographies.

Jammu and Kashmir in its present constitutional framework is purely like every other Indian state, a steady part of the union striving to grow further due to its union territory status. However the fateful China-Pakistan Economic Corridor (CPEC)²⁶ makes PoK's sovereignty hang in balance, along with its environment and ecological system because of the rapid China centric infrastructure construction undermining ecology and bypassing all norms of environmental sustainability. Illicitly in 1963 the Shakshgam Valley portion of the PoK too was ceded to China, which gives it a strategic height over India overlooking Jammu and Kashmir and parts of Baltistan. Starting from the owning of Karakoram Valley to present day projects which include hydel power projects (eg. Azad Pattan on Jhelum, Kohala, etc.) to roads like the Karakoram highway and railway links, make China have a run of the mill in the entire region further adding impetus to Jammu and Kashmir's independent growth story while helping Indian strategists to game theorise on its "two and half front war" doctrine.





CASE STUDIES

Case Study 1

Not only are the deliverables beyond comparison, it's a bare violation of international law since 1963, after the Pakistani sale of Shakshan Valley to the Chinese.

The contrasting tale of Srinagar's Smart City Project and Muzzaffarabad's legacy infrastructure decay, is just one of those lingering fracture lines which is more of a reality check to any rational unbiased reader of these world apart cities.

Firstly, the vividness of development in Srinagar, bears resemblance to how a capital city to a state must come up, carrying within itself an ecosystem balancing all socio-economic and cultural verticals that justify the city and its glorious history to the coming generations. That is where the governments at multiple levels, believing strongly decentralisation came up with the master plan of Srinagar Smart City Project using a special purpose vehicle (SPV) under the banner of Srinagar Smart City Limited in 2017, under the round 3 of 100 Smart City projects, a flagship initiative of the government. A state-level high powered committee was put into action, which was to tread the thin line and rightly so between infrastructure deliverables and the city's natural heritage.

Lal Chowk, Srinagar, Jammu & Kashmir, India





With a budget of INR 792 crores, it's not much to the declared income of Muzzafarabad which runs on a budget of PKR 415 million that is just a fraction of the total Pakistan Occupied Budget of Rupees 63 billion for 2025-26, having seen a 16% cut with major reallocations to Chinese infrastructure projects mortgaging a part of Pakistan's sovereignty to foreign interest.

Not only are the deliverables beyond comparison, it's a bare violation of international law since 1963, after the Pakistani sale of Shakshan Valley to the Chinese. The issue of deliverables has another side to it which is directly linked to the poor infrastructure of the PoK over Jammu & Kashmir and that is employment.

Srinagar, Jammu & Kashmir, India





CASE STUDY 2

Employment Generation Through Tourism in Gulmarg vs. Economic Stagnation in Neelum Valley

The overall unemployment rate of Pakistan stands at a staggering 7.8%, with local factors being a further buck bear which is linked to the over-all lack of vision.

The scenic Gulmarg valley lies at the heart of progress in Jammu and Kashmir. What was earlier a border town near the Line of Control (LoC), is today a bustling hub of tourism driving economic change. **Post the constitutional abrogation, there has been an influx of tourism, majorly domestic tourism and that has given a boost to rural development and infrastructure.** There has been a steady increase in investment as well, with local artisans getting a push to display their work, as well as local youth moving away from nefarious activities and finding opportunities of work.

Diametrically opposite to it is the case in the Neelum Valley, with a 20% room rate cut by the hotel industry based on it. The PoK hotel committees have from time to time talked about lack of economic incentive and the strain that is faced by the industry. The overall unemployment rate of Pakistan stands at a staggering 7.8%, with local factors being a further buck bear which is linked to the over-all lack of vision and sustainability shown by the federal government towards the plight of the people. Neelum Valley which itself is dependent on tourism lies on the opposite side of progress with limited industrialisation, Pakistan - Punjab centric development and a complete lack of neglect which has shown unprecedented unemployment not seen since the late 1990s, which was a different down time altogether at the peak of radical terrorism.

Gulmarg Valley, Jammu & Kashmir, India





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For a Distinctly Indian Take on World Affairs

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