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A Study on Socio Economic Effect of Scrapping Article 370 in Jammu and Kashmir

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Abstract: Jammu and Kashmir with its diversified and varied geographical, agro-climate and topographic features constitute unique and queer problems of development. The revocation of Article 370 was done on August 5, 2019 as old arrangements in Jammu and Kashmir encouraged corruption, nepotism but there was injustice when it came to rights of women, children, dalits and tribal communities. Scrapping of Article 370 is a generation's memorable event and it is going to be one of the political events of our time. Its impact will be felt by every citizen of Jammu and Kashmir. Scrapping of Article 370 effects J&K socially as well as economically. This study is done with the motive to analyze that scrapping of Article 370 can lead to a sustainable development and moreover what are the people's perception to this on the way of sustainable development and the challenges that were faced earlier in the sustainability and if these challenges still exist or are reduced with the scrapping of Article 370 to ensure a sustainable future. According to the survey that is conducted by the researcher, it is analyzed that public has a positive view regarding scrapping of Article 370 and this will lead a sustainable future.

Keywords: Economy, Modi Government, Government of India, social, Article 370, Sustainable Development. H8 Miscellaneous Issues

I. INTRODUCTION

On 5th August, 2019, The President of India Mr. Ram NathKovind issued a constitutional order revoking the 1954 order, and making all the provisions of the Indian constitution applicable to Jammu and Kashmir. The order rendered the Article 370 and Article 35A of the Indian constitution ineffective. The move came afterRajyaSabha and LokSabha both passed a resolution in this regard. In the exercise of the powers granted by clause (3) of Article 370 read with clause (1) of Article 370 of the Indian constitution, the President, on the advocacy of Parliament, is well pleased to announce that as from 6th August ,2019, all clauses of the said Article 370 shall cease to be functional.

A. 1947: History OF Article 370

On October 26, 1947 the instrument of accession had been executed by Hari Singh and accepted by Lord Mountbatten. The conditions and timing of the signing were crucial. Some days before that, Pashtun "tribesmen" and Pakistani irregulars had crossed into his state and were pressing in direction of Srinagar. The maharaja turned to India, but India could only defend it as a formal part of itsarea. Clause 5 of the document described that the conditions of the accession "shall not be varied" by any amendment to the government of India Act of 1935 or the Indian independence Act of 1947 unless accepted by Hari Singh in a supplementary instrument. Clause 6 disallowed the making of laws to acquire land in the state "for any purpose" but allowedHari Singh to do so for the Dominion of India for a law applicable to the state. Clause 7 told thatno future Constitution of India (which was still to be written) could be imposed on the state. In 1950, in the original Constitution of India, J&K was listed as a Part B state, along with the other princely states that had merged by Instruments of Accession, and Hyderabad and Mysore. Party B states had been abolished then and Jammu and Kashmir wasput into Article 1 as India's 15th state and irrevocably part of the "territory of India" by amendment of the constitution. It resumed to enjoy the special status permitted under Article 370.

B. Research Gap

Scrapping of Article 370 constitution of India is applicable over Jammu and Kashmir. This may lead to various social and economic effects. The paper focuses on understanding the nature of these effects which is important for taking further decisions.

C. Objectives of the Study

The study focuses on the verification of the following objectives-

- 1) To overview the impact of scrapping Article 370 in Jammu and Kashmir.
- 2) To understand the Social and Economic changes that take place in Jammu and Kashmir after scrapping Article 370.
- 3) To understand the public opinion on social and economic changes that will take place due to revocation of Article 370.



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D. Methodology

Type of research	Descriptive research as it is investigative in nature.	
Population	India	
Sample-	8 different states from North, South, East and West	
Nature of data	Primary Data, Secondary Data	
Sample size	158	
Sampling method	Non- Random Sampling	
Sampling tool	Structured Questionnaire through Google forms.	
Organizing tool	Pie charts, bar graphs, Table.	
Analysis	Frequency, crosstab using SPSS.	
Variables of the study	Economic	
	Unemployment rate	
	Government spending	
	Investments	
	Economic growth	
	Tourism	
	Literacy rate	
	Social	
	Education	
	Human rights	
	Social mobility	
	Racial and Ethnic factors	
	Stress	
	Migration	

II. LITERATURE REVIEW

Dr. C. Santha (2019)¹, conducted a research published under tile -"One Nation, One Constitution, One Flag" hails in Indian after the country scraps articles 370 and 35A. According to the study, the central government scrapped article 370 and 35A to put Jammu and Kashmir on par with the other states and union territories of India. The articles had earlier permitted special status of the state of Jammu and Kashmir. Hence the laws governing the other states ware not applicable to Jammu and Kashmir. The state had its own unique laws. The study mentioned revoking of articles 370 and 35A has now given way to realizing the cherished dream of Patriots "One Nation, One Constitution, One Flag". Study talks about the twin decision by the Narendra Modi government scrapped the articles 370and 35A on Monday, August 5, 2019 abolished the special status and all its related special powers that were enjoyed by Jammu and Kashmir. Along with this move, the state of Jammu and Kashmir had also been bifurcated into Jammu and Kashmir and Ladakh. Henceforth, Jammu and Kashmir will be a separate union territory with a legislature while Ladakh will be another independent union territory without a legislature. Article 370 has recently been scrapped making it a historic event which is expected to change the face of the state for good. According to the study this move has received mixed reactions from political parties and general public though it has largely been appreciated. Ashish Srivastava (2019)² conducted a research published under title -"Article 35A: Its Existence and Controversies". According to the study, Article 35A of our Indian Constitution is one of the most debatable articles. It always remains surrounded by controversies. The study reveals that Article 35A gives the special rights to the Jammu and Kashmir's permanent residents while denying certain rights to people from outside the state. Thus, this issue becomes the main matter of concern for many. So, in order to understand its intricacies a detailed evaluation of Article 35A becomes important. The study concluded that Article 35A is not constitutionally valid, and it is acting as barrier to the objective of our constitution that is Equality and it is also hampering the true spirit of oneness of our country. Hence since Article 35A is constitutionally not valid it should be scrapped off from our Indian Constitution.

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Nehginpao Kipgen and Ankit Malhotra (2019)³ in their article titled -India's bold move on Kashmir, has explained scrapping of Article 370 the Kashmir issue had been a topicof debate between India and Pakistan since 1947, from the time when Indian continent was partitioned. From the study it has beenobserved that, the bill cancelling the special status and a reorganization bill were debated and passed by India's lower house of parliament on August 5. Subsequently, the lower house of parliament debated and passed the bills the next day. Indian President Ram NathKovind issued anorderoverriding the 1954 presidential order, which effectively nullified the provisions of autonomy granted by the constitution. The reorganization bill effectively divided the region into two union territories – Jammu and Kashmir with a legislature of its own, and Ladakh without a legislature. Many in India, especially Hindu nationalists, celebrated the government's action, saying it will bring peace and investment to the region. The Buddhist community in Ladakh also welcomed the move. Across the border, Pakistani Prime Minister Imran Khan vehemently attacked the Indian government's move, which he described as an attempt to "change the demography of Kashmir through ethnic cleansing" and a crackdown on the rights of the Kashmiri people.

A. Limitations

- 1) Lack of Prior Research Studies on the Topic: As the study here is a primary research and there is destitution of previous studies on the subject, there was hindrance in studying the matter in detail and the subject matter provided here is true to some extent only.
- 2) Less Number of Responses from Jammu and Kashmir: The people who are most affected after the scrapping of Article 370 are people of Jammu and Kashmir but due barriers to communication, we are enable get responses from them on survey. But we have tried to understand public opinion on revocation of Article 370.

III. VERIFICATION OF OBJECTIVES

- A. Objective 1-To overview the impact of scrapping Article 370 in Jammu and Kashmir.
- 1) Reason behind scrapping Article 370: Article 370, 35A only encouraged terrorism and corruption: NarendraModi claimed that there was never any discussion on how Article 370 was adversely affecting the people of Jammu Kashmir andLadakh. "It is surprising, no one was able to really tell how the Article benefited the people. Article 370 and Article 35A have only encouraged terrorism, sluggish development, family-based politics and corruption in Jammu and Kashmir," Scrapping of Article 370 will lead to sustainable development in Jammu and Kashmir. As scrapping of Article will help to increase investments in Jammu and Kashmir it will as help in ease of doing business in Jammu and Kashmir.
- 2) Here are the big Implications
- a) Along with Article 370, Article 35 A has also been scrapped. This act denied property rights to women who married outside the state. After this act been scrapped, there will be no such restrictions. Those from outside the state can now purchase immovable property in the Union Territory of Jammu and Kashmir.
- b) The scrapping of Article 370 and Article 35A, which goes as a consequence of Article 370 revocation, integrates Jammu and Kashmir with India. The Jammu and Kashmir legislature will now have to follow the Constitution of India. It will have not had separate laws. Earlier, the former state was given special status which seizes to exist now.
- c) The abrogation of special status of Jammu and Kashmir paves way for the idea of One Nation, One Flag. The Indian tricolour will now be the only flag hoisted in Jammu and Kashmir. Earlier Jammu and Kashmir had its own flag which adorned all government offices.
- d) While Jammu and Kashmir will continue to have its own legislature, it will not have the power of a state government. The elected government will now have the power like governments of Delhi and Puducherry. This means that bulk of the power will rest with the Centre, especially law and order.
- e) Repealing of Article 370 also marks the end of the Ranbir Penal Code (RPC) will be will be replaced by the Indian Penal Code (IPC) in both Jammu and Kashmir and Ladakh. Earlier, IPC was not implemented as it was not part of Article 370. RPC was introduced when it was under Dogra dynasty with Ranbir Singh as the ruler.
- f) Earlier the Governor used to be constitutional head of the state. Now that Jammu and Kashmir is a Union Territory, the Governor will be replaced by the Lieutenant Governor as is practice in other UTs in the country like Delhi and Puducherry.

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3) Before vs. After: NarendraModi begins his address to nation Prime Minister NarendraModi addressed the nation on the scrapping of Article 370. "New era has begun in Jammu and Kashmir, and Ladakh. The country has taken a historic decision. The dreams of many of our leaders have been fulfilled. Earlier, 1.5 crore residents of Jammu and Kashmir couldn't avail the benefits under the laws that were applicable to the entire nation," he said.

Before	After
Special power exercised by Jammu and Kashmir	No special power now
Dual citizenship	Single citizenship
RTI not applicable	RTI will be applicable
No reservation for minorities such as Hindus and	Minorities will be eligible for 16% reservation
Sikhs	
Panchayats did not have any rights	Panchayats will have the same rights as in
	other states
Article 360 (Financial Emergency) not applicable	Article 360 will be applicable
Right to Education	Children in the state will benefit from RTE
(RTE) was not applicable	
If a woman from Jammu and Kashmir marries out of	If a woman marries out of state or country,
state, she would lose citizenship of the state	She will still retain all her rights and Indian
	citizenship
Duration of legislative Assembly for six years	Assembly duration in union territory of
	Jammu and Kashmir will be for 5 years

- 4) Economic problems in Jammu and Kashmir
- a) Poor Investments: Big corporate houses stayed away from investing, despite both Omar Abdullah andMehbooba Mufti trying their best to woo them. But these investors were apprehensive on the availability of land and talent. It is almost impossible to send skilled labor to the state. "To set up factories you will not find land. Even if you go to the industrial estates in Kathua, Udhampur or Jammu, the workforce will be unwilling to go there. They can't buy land to build homes, their children don't get access to education institutions." He added that when opportunities are less, then both suppliers and distributors both form cartel and dictate terms. It is one of the major reason for unemployment in Jammu and Kashmir.
- b) Geographical Disadvantage: The state's population is roughly 1.47 croreand there are hardly any geographical advantages. The state is neither a huge market nor can become a logistic hub. Its queer geographic location, unapproachability and separation from the main markets of the country, political instability in the state and thereby resulting in limited capacity in public and private sectors the state has not been a preferred place for industrial investors and traders. But Jammu and Kashmir has geographical advantage because of its natural beauty but due to terrorism and its political instability it is unutilized.
- c) Poverty: Poverty is one of the major area of concern. The poverty in certain areas has been found highly concentrated where illiteracy is profound. According to survey conducted by the Directorate of Economics & Statistics, J&K 2008, the total BPL estimated population ratio of J&K State has been reached at 21.63 percent (24.21 lakh persons). This represents that about one fifth of the State's population is below the poverty line category. On the basis of BPL Head Count Ratio, the poorest districts in Jammu and Kashmir are Rampant, Poonch, Bandipora, Kupwara, Kargil, Reasiand Kishtwar, these states have more than 30 percent estimated BPL population ranging in between 31.09 to 37.93 percent.
- d) Manufacturing Goes Nowhere: Most of the manufacturing activity in the state has remained restricted to the state's intrinsic capacities in agriculture and handicrafts. As time goes by, the policy makers and the industry continued cobbling many other relaxations that led to a multicolored basket of industry incentives. At one point of time, government of state was offering a set of as many as 14 different incentives to the industry. But due to the disbursement process and the delay in sanctioning of the incentives could not create the desired results. Government spending on industry sector as a per cent of the GSDP has not really picked up in recent years. The total capital expenditure on industry sector also declined to Rs 114 crore in 2016-2017 from Rs 153.4 crore in the previous year.

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5) Government Spending on Industry Declined

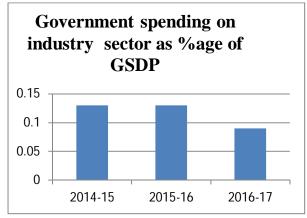


Figure 1 Source: CMIE

- a) Unemployment: Unemployment is a social issue of serious concern these days .India's unemployment rate hit a 45-year-high of 6.1 percent in 2017-2018, as per the National Sample Survey Office's (NSSO's) periodic labor force survey (PLFS) of Ministry of Statistics and programme implementation. Though the solution to the problem cannot be viewed in isolation from the development of the overall growth of different sectors of the economy like industry, agriculture, handicrafts and tourism, certain specific and strong measures need to be taken to address the issues. This issue can only be solved when more investments in the state are done, which is possible only if government encourage investors and traders.
- 6) Jammu And Kashmir Leads The State With Highest Unemployment

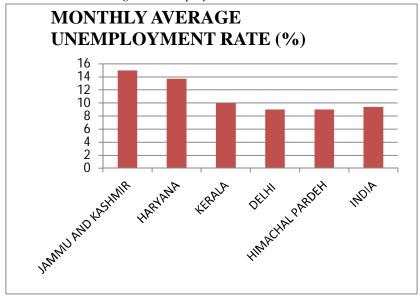


Figure 2. SOURCE: CMIE

- B. Objective 2- To understand the Social and Economic changes that take place in Jammu and Kashmir after scrapping Article 370.
- 1) Social Impact
- a) Separate Constitution: Jammu and Kashmir was the only state in the country which has its own constitution separate from the country as per the provisions mentioned in Article 370, a "temporary provision" that grants special autonomous status to Jammu & Kashmir. Now the government's decision to revoke Article 370 will revoke the special provision which grants power to J&K to have its own constitution with the revocation of Article 370.NowConstitution of India will be adhered by Jammu and Kashmir.

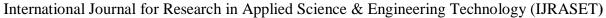


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b) Law and Order: Law and order was under the control of the state government. Now, following the bifurcation of the state into two Union Territories – Jammu and Kashmir and Ladakh, the law and order machinery of the state will have to be restructured. On the lines of either Delhi or Puducherry, both union territories the government can structure the power-sharing model. In Delhi, law and order is under the control of the Union government. While in Puducherry, law and order is a state subject.

- c) Central Laws: Earlier, the central government had to seek approval of the state legislature to draft and enact laws. Now, central laws automatically apply to the state. Application of central laws will help to develop the state sustainably.
- d) Voting Rights: Many in J&K people couldn't vote for decades or contest local polls: NarendraModi stressed on the importance ensuring the people of Jammu and Kashmir get to exercise their voting rights. He said, "For decades, lakhs of people in Jammu and Kashmir had the right to vote in LokSabha polls but they could neither vote nor contest in Assembly/local polls. These are those who came to India after partition in 1947.
- e) Separate Flag: Article 370 granted special authority to J&K to have its own flag along with the national flag of India .Now, it will depend upon Parliament to decide if the state can continue having its own flag or not .
- f) Good for Kashmiripandits: Kashmiri Pandits, displaced from the Valley in the 1990s, on Monday hailed the scrapping of Article 370 of the Constitution as a "historic event" and hoped it would pave the way for return to their homeland with honor and dignity.
- 2) Economic Impact
- a) Tourism: Modi speaks of Jammu and Kashmir becoming biggest tourist hub "Jammu and Kashmir, and Ladakh have the potential to be the biggest tourist hubs of the world. There was a time when Kashmir was the favorite destination of Bollywood filmmakers, I am confident that in future even international films will be shot there.
- b) Benefits Under Indian Laws: The Prime Minister, in a major announcement, says that all government employees in Jammu and Kashmir, including those from the J&K Police, will get the same benefits as government employees in other union territories. He says that very soon, in Jammu and Kashmir, all financial posts will be filled and this will provide jobs to the youth. He adds that PSUs and bigger private companies will also be encouraged to provide jobs. The Prime Minister says because of Article 370, daughters were not given equal rights, sanitation workers were not given equal rights and there was no reservation for SC/ST in Jammu and Kashmir, unlike the rest of the nation. He says benefits of central schemes will now extend to the region. "Surprisingly, if we talk to anyone, no one could even tell what the benefit of Article 370 in the lives of the people of Jammu and Kashmir was.
- c) More Investments: The government believes that the change in Jammu & Kashmir's status will encourage private sector investment in the new Union territory. Keeping the development in J&K in mind, an investor's summit has been planned in J&K in October, in which major industrial groups are expected to participate and unveil concrete ideas for investment in sectors including hospitality, pharmaceuticals, agro-processing and healthcare. The State Administrative Council (SAC) which met under the chairmanship of Jammu and Kashmir Governor Satya Pal Malik, accorded sanction to the holding of J&K Investor Summit, 2019. The ceremony will be held in October in Srinagar and Jammu. More investments in the state will lead to economic development so it is believed that it will lead to sustainable development in the state.
- d) Literacy Level: RIGHT TO EDUCATION will be applicable in Jammu and Kashmir. After the applicability of RTE education becomes fundamental right of each and every child and it also specifies norms in elementary schools. It requires all private schools to reserve 25% of total seats for underprivileged children. Students are admitted in to private schools based on economic status or caste based reservations. It also prohibits the practice of unrecognized schools, and also makes provisions for capitation fees or no donation and no interview of the child or parent for admission. According to Act no child shall be held back, expelled, or required to pass a board examination until the completion of elementary education. There is also a provision for special training of school drop-outs to bring them up to par with students of their same age. Increase in literacy level will help in sustainable development of the state.
- e) Ease of doing Business: The change in administrative status, the government believes, will have a positive impact on the ease of doing business as it would give industry ownership of establishments and will encourage hiring. These decisions will allow any individual or businesses that operate as per the laws of Union of India, to freely operate, under the same rules of business, in the union territory of J&K. Ease of doing business will encourage big corporate firms to trade in the state which will be beneficial for the state. '
- f) Economic Development: According to Confederation of Indian Industry (CII) "The hosting of the Jammu and Kashmir Investor Summit will give the state with a chance to exhibit its strengths, strategies, potential and talent. Industryand Trade organizations

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participating in it will come to know firsthand about the business friendly and business oriented strategies of the government, assess infrastructure, natural resources, raw material and skill and unskilled manpower available and identify ample of business options in the State. It will help to evolve contacts between State and business community and also between local and outside business community. For the State like Jammu and Kashmir, the Investor Summit will provide a chance to allay fear and apprehensions from the minds of outside traders and business community. Economic development will help to improve the living standard of citizens residing in Jammu and Kashmir as it will increase per capita income of Jammu and Kashmir.

C. Objective 3- To understand the public opinion on social and economic changes that will take place due to revocation of Article 370.

For the purpose of this study survey was conducted and results are displayed as under-

- 1) Economic Variables
- a) Employment Rate: Question under study- Do you think scrapping of Article 370 will help to increase employment in J&K?

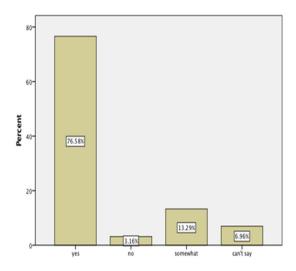


Figure 3

Majority(76.5%) of the respondents feel that the employment will increase in J&K after scrapping the article.

b) Investments: Question under study- Do you think scrapping of Article 370 will lead to more investments in J&K?

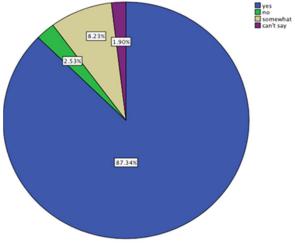


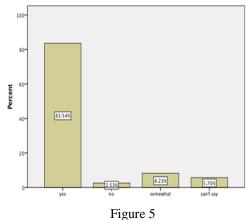
Figure 4

Majority (87.34%) of the respondents feel that the investment will increase in J&K after scrapping the article.

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c) Economic Growth -Impact On Economy And Economic Development: Question under study- Do you think scrapping of Article 370 will help in economic development in J&K?



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Majority (83.54%) of the respondents feel that scrapping of Article will help in economic development.

d) Tourism – Impact: Question under study- According to you what will be the impact of scrapping Article 370 on tourism in J&K?

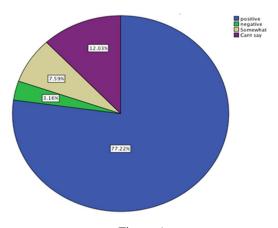


Figure 6

Majority (77.22%) of the respondents feel that scrapping of Article 370 will have positive impact on tourism.

e) Literacy Rate: Question under study -Do you think scrapping of Article 370 will help to increase literacy rate in J&K?

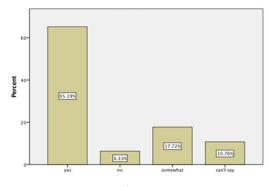


Figure 7

Majority (65.19%) of respondents feel that the literacy rate will increase in J&K after scrapping of Article 370.

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- 2) Social Variable
- a) Education- RTE: Question under study- According to you what will be the impact of applying Right to Education in J&K?

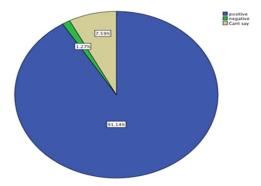


Figure 8

Majority (91.14%) of respondents feel that the applying right to education have positive impact on J&K.

b) Human rights- Voting, Kashmiri Pandit: Question under study- According to you scrapping of Article 370 will help Kashmiri pandits?

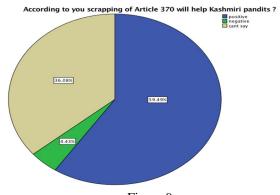


Figure 9

Majority (59.49%) of respondents feel that the scrapping of Article 370 will help Kashmiri pandits.

c) Social mobility- Interstate Migration: Question under study- What will be the impact of scrapping Article 370 on interstate migration of J&K?

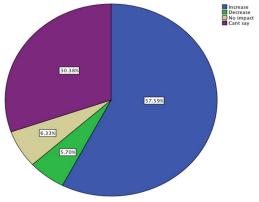


Figure 10

Majority (57.59%) of respondents feel that the interstate migration will increase after scrapping of Article 370.

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- d) Racial and Ethnic factors
- i) Stress- Peace Terrorism: Question under study- Do you think scrapping of Article 370 will bring peace in J&K?

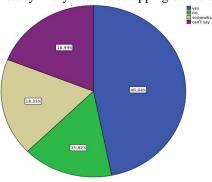


Figure 11

Majority (46.84%) of respondents fell that scrapping of Article 370 will bring peace in J&K.

ii) Question Under Study: Do you think scrapping of Article 370 will reduce terrorism and corruption in J&K?

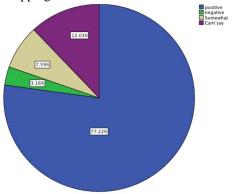


Figure 12

Majority (77.22%) of respondents fell that terrorism will reduce after scrapping of Article 370.

IV. AGE, GENDER, STATE

- A. Question under study- According to you what will be the impact of Scrapping Article 370 on economy of J&K?
- 1) Age Cross Tabulation

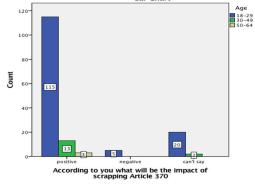


Figure 13

Majority of every age group 18 -29 (115), 30-49(13) and 50-64(3) feels that scrapping of Article 370 will have positive impact on J&K.

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2) Gender Cross Tabulation

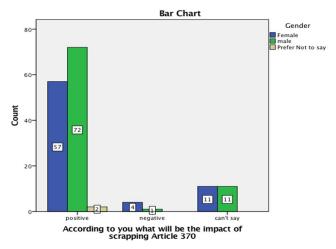


Figure 14

Majority of female (57), male (72) and prefer not to say (2) feels that Article 370 will have positive impact on J&K.

3) State Cross Tabulation

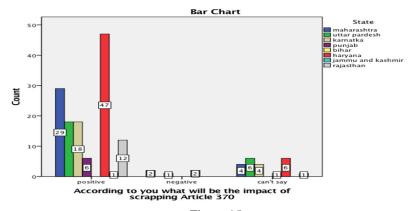


Figure 15

Majority of respondents from every state feels that scrapping of Article 370 will have positive impact on J&K.

- B. Question under study- Do you support government of India in scrapping Article 370?
- 1) Gender Cross Tabulation

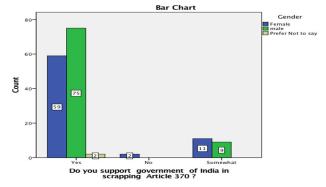


Figure 16

Majority of female (59), male (75) and prefer not to say (2) supports government of India in scrapping of Article 370.





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2) State Cross Tabulation

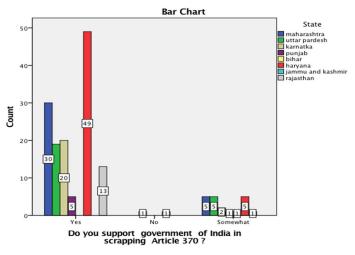


Figure 17

Majority of respondents from Maharashtra, Uttar Pradesh, Karnataka, Punjab, Haryana and Rajasthan support government of India in scrapping of Article 370.

3) Age Cross Tabulation

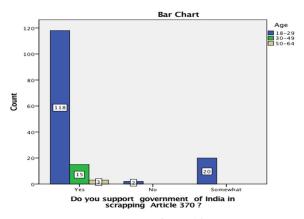


Figure 18

Majority of respondents every age group 18 -29 (118), 30-49(15) and 50-64(3) support government of India in scrapping of Article 370.

V. CONCLUSION

The research shows that Scrapping of Article 370 will bring a tremendous change socially as well as economically. It will lead to economic development and social equality. Giving human rights like right to education and right to vote will lead to more enlightened society. Application of central laws will help to reduce terrorism and corruption in the state. It will also lead to more investment in the state which will help to create more employment opportunities and reduce poverty which will ultimately help to raise living standards in the state. Jammu and Kashmir have the potential to be one of the biggest tourist hubs of the world, scrapping of Article 370 will provide an opportunity to the state to use this potential. Also Jammu and Kashmir is isolated from rest of the India, scrapping of Article 370 will help to unite J&K with rest of the India. According to the study we can say that motive and planning behind scrapping of Article 370 is glorious and this will lead to a sustainable development in near future. But the main effects depends upon the implementation. It is also observed that scrapping of Article 370 will lead to sustainable development as it will integrate Jammu and Kashmir with rest of India. It will also help to increase employment opportunities in the state which will lead to development. Conclusively it can be said that overall impact of scrapping Article 370 will be positive and will lead to sustainable development in Jammu and Kashmir.



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A. Scope For Future Research

The study reveals new grounds for further research. Future studies on the subject can address the following issues to have deeper understanding of the subject. Research can be performed to find out the impact on scrapping Article 370 after one year and analyze the scale on development taken place in the state. In this study, social and economic impact are pooledtogether but they could be separated in future studies and can be analyzed thoroughly. Further, studies we can analyze literacy level, poverty and economic growth in the state. In further research the increase in business opportunities and employment rate can also be analyzed. A similar study of this sort could be conducted after a period of time and even after regular interval of time. This might reveal possible differences in assumed benefits and real life situations.

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