

CHAPTER 3

FINDINGS

The present study was undertaken with the main objective to study the impact of the displacement on kashmiris living in the government camps at Jammu. The findings are based on the data collected from five hundred males and five hundred females living in the camps.

The findings of the study are presented as follows:

- 3.1 Background information.
- 3.2 Overall and genderwise problems reported by the displaced kashmiris.
- 3.3 Overall and genderwise differences in the level of the problems with respect to variables.
- 3.4 Overall and genderwise positive impact of displacement reported by the displaced kashmiris.
- 3.5 Overall and genderwise differences in the positive impact of the displacement with respect to variables.
- 3.6 Recommendations of the displaced kashmiris regarding the rehabilitative measures for improving their standard of living.
- 3.7 Opinions of the camp school teachers regarding the problems and facilities related to education of the displaced kashmiri students and their recommendations.
- 3.8 Opinions of the camp doctor regarding the health and available medical facilities for the displaced kashmiris and their recommendations.
- 3.9 Opinions of the camp zonal officers regarding the problems in running camps for the displaced kashmiris and their recommendations.

3.1 BACKGROUND INFORMATION

3.1.1 YEAR OF DISPLACEMENT

Table 3.1: Overall and genderwise percentage distribution of the respondents according to year of displacement from the Valley

Year of Displacement	Males N=500		Females N=500		Overall N=1000	
	F	%	F	%	F	%
1989 – 1990	446	89.20	425	85.60	871	87.10
1990 onwards	54	10.80	75	14.40	129	12.90

3.1.2 IMMEDIATE SETTLEMENT

Table 3.2: Overall and genderwise percentage distribution of the respondents according to their immediate settlement in the government camps after displacement

Immediate Settlement in Camps	Males N=500		Females N=500		Overall N=1000	
	F	%	F	%	F	%
Yes	217	43.40	215	43.00	432	43.20
No	283	56.60	285	57.00	568	56.80

3.1.3 TYPE OF TEMPORARY SETTLEMENT

Table 3.3: Overall and genderwise percentage distribution of the respondents according to the type of temporary settlement at various places at Jammu

Temporary Places of Settlement	Males N=283		Females N=285		Overall N=568	
	F	%	F	%	F	%
Geeta Bhavan	122	43.11	120	42.10	242	42.60
Rented accommodation	72	25.44	80	28.07	152	26.76
Government buildings	63	22.26	72	25.26	135	23.76
Railway Station	12	4.24	15	5.26	27	4.75
Temples	29	10.24	26	9.12	55	9.68

3.1.4 AGE

Table 3.4: Overall and genderwise percentage distribution of the respondents according to their age

Age Group	Males N=500		Females N=500		Overall N=1000	
	F	%	F	%	F	%
Young	118	23.6	112	22.4	230	23.0
Middle	297	59.4	273	54.6	570	57.0
Old	85	17.0	115	23.0	200	20.0

Table 3.1 reveals that, overall, majority of the respondents, eighty seven percent (87.10%), were displaced in the year 1989 - 1990.

Genderwise, the picture remained more or less the same, except that the percentage of males displaced in the year 1989 - 1990 was slightly higher compared to that of the females.

In subsequent years, the percentage of females leaving Kashmir was slightly higher than that of males.

Table 3.2 reveals that, both overall and genderwise; slightly less than sixty percent of the respondents did not get settled in the government camps immediately after the displacement.

As per table 3.3, overall and genderwise, the highest percentage of the respondents, that is, little more than forty percent reported that they took shelter in Geeta Bhavan. Almost an equal number, which is one-fourth of the respondents, reported that they took shelter in the rented accommodation and government buildings.

Less than ten percent of the respondents reported that they took shelter at railway station and in temples.

Table 3.4 shows that fifty seven percent of the respondents were in the middle age group. Almost an equal number of the respondents, that is one fifth, were in the young and old age groups.

Genderwise, the picture remained more or less the same for both the groups, except for the old age group, where the percentage of the females was higher than the males.

3.1.5 LEVEL OF URBANISATION OF THE PLACE OF DISPLACEMENT

Table 3.5: Overall and genderwise percentage distribution of the respondents according to the level of urbanisation of their place of residence before displacement

Place of Residence	Males N=500		Females N=500		Overall N=1000	
	F	%	F	%	F	%
Rural	457	91.40	449	89.80	906	90.60
Urban	43	8.60	51	10.20	94	9.40

3.1.6 FAMILY SIZE

Table 3.6: Overall and genderwise percentage distribution of the respondents according to their present family size

Present Size of Family	Males N=500		Females N=500		Overall N=1000	
	F	%	F	%	F	%
Large family (5 & above)	269	53.80	263	52.60	532	53.20
Small family (1 - 4)	231	46.20	237	47.40	468	46.80

3.1.7 FAMILY TYPE

Table 3.7: Overall and genderwise percentage distribution of the respondents according to their family type before and after displacement

Type of Family	Males N=500		Females N=500		Overall N=1000	
	F	%	F	%	F	%
Before displacement						
Joint	439	87.80	438	87.60	877	87.70
Nuclear	61	12.20	62	12.40	123	12.30
After displacement						
Joint	166	33.20	155	31.00	321	32.10
Nuclear	334	66.80	345	69.00	679	67.90

As per table 3.5, overall and genderwise, very high majority of the respondents reported that they were from rural places before displacement.

As per table 3.6, overall and genderwise, slightly more than fifty percent of the respondents reported that they were having large families presently.

Table 3.7 shows that, overall and genderwise, majority of the respondents (87.703%) had joint families before displacement.

However, after the displacement, the family pattern changed and two-thirds of the respondents reported that they belonged to nuclear families.

3.1.8 EMOTIONAL INTELLIGENCE

Table 3.8: Overall and genderwise percentage distribution of the respondents showing level of emotional intelligence

Level of Emotional Intelligence	Males N=500		Females N=500		Overall N=1000	
	F	%	F	%	F	%
High	264	52.80	258	51.60	522	52.20
Low	236	47.20	242	48.40	478	47.80

3.1.9 SOCIO-ECONOMIC STATUS

Table 3.9: Overall and genderwise percentage distribution of the respondents according to their socio-economic status before displacement

Socio-economic Status	Males N=500		Females N=500		Overall N=1000	
	F	%	F	%	F	%
High	245	49.00	244	48.80	489	48.90
Low	255	51.00	256	51.20	511	51.10

3.1.10 TYPE OF OCCUPATION

Table 3.10: Overall and genderwise percentage distribution of the respondents according to type of occupation

Type of Occupation	Males N=500		Females N=500		Overall N=1000	
	F	%	F	%	F	%
Unskilled worker	6	1.20	12	2.40	18	1.80
Semi-skilled worker	16	3.20	17	3.40	33	3.30
Skilled worker	335	67.00	319	63.80	654	65.40
Middle order vocation	113	22.60	124	24.80	237	23.70
Professional	30	6.00	28	5.60	58	5.80

As per table 3.8, overall and genderwise, little more than fifty percent of the respondents had a high level of emotional intelligence.

Table 3.9 reports that, overall and genderwise, slightly more than fifty percent of the respondents had low socio-economic status before the displacement. Details of the various components of socio-economic status of kashmiris before displacement are presented ahead.

As per table 3.10, overall and genderwise, majority of the respondents were skilled workers. A little less than one-fourth of the respondents were middle order vocation holders and five percent of the respondents were professionals.

Detailed occupations held by the respondents before displacement are given in the Appendix-12

3.1.11 FAMILY INCOME

Table 3.11: Overall and genderwise percentage distribution of the respondents according to their family income

Income Range (Rs.)	Males N=500		Females N=500		Overall N=1000	
	F	%	F	%	F	%
160 – 1000	67	13.40	62	12.40	129	12.90
1001 – 5000	243	48.60	219	43.80	462	46.20
5001 – 9000	112	22.40	118	23.60	230	23.00
9001 – 13000	58	11.60	71	14.200	129	12.90
13001 – 17000	08	1.60	14	2.80	22	2.20
17001 – 21000	09	1.80	12	2.40	21	2.10
21001 – 25000	03	0.60	04	0.80	07	0.70

Table 3.11 reveals that, overall, slightly less than seventy percent of the respondents reported that they were earning in the range of Rs. 1001 to Rs. 9000 per month before displacement.

Little more than ten percent of the respondents reported that their earnings were in the range of Rs. 160 to Rs. 1000 or Rs. 9001 to Rs.13000 per month before displacement. A negligible percent, that is five percent, of the respondents reported that they were earning in the range of Rs. 13001 to Rs. 25000 per month before displacement.

Genderwise, the picture remained more or less the same except that the percentage of females increased compared to that of males having income in the range of Rs. 9001 to Rs. 13000 while the percentage of males increased compared to that of females having income of 1001-5000.

3.1.12 EDUCATIONAL QUALIFICATIONS

Table 3.12: Overall and genderwise percentage distribution of the respondents according to the educational qualification of the head of the family before displacement

Education Level	Males N=500		Females N=500		Overall N=1000	
	F	%	F	%	F	%
Illiterate	68	13.60	99	19.80	167	16.70
IV grade (Can read & write)	52	10.40	50	10.00	102	10.20
V grade–VII grade	63	12.60	55	11.00	118	11.80
VIII grade to secondary	108	21.60	104	20.80	212	21.20
Diploma Holders	87	17.40	70	14.00	157	15.70
B.A./B.Sc./Arts	105	21.00	106	21.20	211	21.10
M.A./ M.Sc. or equivalent	14	2.80	13	2.6	27	2.7
M.D./M.S./M.E.	02	0.40	01	0.20	03	0.30
Ph.D.	01	0.20	02	0.40	03	0.30

Table 3.12 reveals that, overall; slightly more than forty percent of the respondents had educational qualifications either up to secondary level or less.

Slightly more than one-third of the respondents reported that they were graduate or diploma holders.

A negligible percent, which is three percent, of the respondents reported that they had a post graduate degree.

Genderwise, the picture remained more or less the same except that the percentage of illiterate females was more than their counterparts.

3.1.13 TYPE OF HOUSE

Table 3.13: Overall and genderwise percentage distribution of the respondents according to the type of house, they lived in the Valley before displacement

Type of House	Males N=500		Females N=500		Overall N=1000	
	F	%	F	%	F	%
Hut with roof	81	16.20	82	16.40	163	16.30
1 - 2 rooms with shared bathrooms	18	3.60	20	4.00	38	3.80
2 rooms with independent bathrooms & lavatory	21	4.20	14	2.80	35	3.50
Independent bungalow with 3-4 rooms	152	30.40	128	25.60	280	28.00
Independent bungalow with 5 rooms	36	7.20	25	5.00	61	6.10
Independent bungalow with 5 rooms & garden	192	38.40	231	46.20	423	42.30

Table 3.13 shows that, overall, little more than forty percent of the respondents were living in independent bungalows with five rooms and a garden before displacement.

Little more than one third of the respondents reported that they were living either in independent bungalow with three to four rooms or in independent bungalows with five rooms.

More than fifteen percent of the respondents reported that they were living in huts with roof.

A negligible percent, which is less than four percent, of the respondents reported that they were living either in one to two rooms with shared bathrooms or had two rooms with independent lavatories and bathrooms.

Genderwise, the picture remained more or less the same, except that the percentage of females was more than that of males living in independent bungalows with five rooms and a garden.

3.1.14 POSSESSION OF VEHICLE/S

Table 3.14: Overall and genderwise percentage distribution of the respondents according to their possession of vehicle/s in the Valley

Possessed Vehicle	Males N=500		Females N=500		Overall N=1000	
	F	%	F	%	F	%
Yes	82	16.40	100	20.00	182	18.20
No	418	83.60	400	80.00	818	81.80

As per Table 3.14, overall and genderwise, majority of the respondents reported that they did not possess any vehicle in the Valley before the displacement.

The investigator further wanted to know the position of vehicles, from the respondents who possessed the vehicle, in the Valley before the displacement. (See table 3.24)

3.1.15 NUMBER AND TYPE OF VEHICLE/S

Table 3.15: Overall and genderwise percentage distribution of the respondents according to the number of vehicle/s possessed at Valley before displacement

Number of Vehicles	Males N=82		Females N=100		Overall N=182	
	F	%	F	%	F	%
Scooters						
One	59	71.95	63	6.3	122	67.0
Two	05	6.09	06	6.0	11	6.0
Motor Cycles						
One	18	21.95	23	23.0	41	22.5
Two	04	4.87	05	5.00	09	4.94
Cars						
One	12	14.63	16	16.00	28	15.38
Two	01	1.22	02	2.00	03	1.65
Tractor						
One	05	6.09	12	12.00	17	9.34
Two	0	0.00	0	0.00	0	0.00

Table 3.15 reveals the kind and number of vehicles possessed by the respondents. Overall and genderwise, majority of the respondents possessed two wheelers, out of which sixty seven percent of the respondents had only one scooter. The number of respondents having more than one vehicle ranged from one to five for different categories of vehicles.

3.1.16 MEMBERSHIP IN ORGANIZATIONS

Table 3.16: Overall and genderwise percentage distribution of the respondents according to their membership in organizations before displacement from the Valley

Membership in Organizations	Males N=500		Females N=500		Overall N=1000	
	F	%	F	%	F	%
Yes	53	10.60	54	10.80	107	10.70
No	447	89.40	446	89.20	893	89.30

3.1.17 LOSS OF PROPERTY

Table 3.17: Overall and genderwise percentage distribution of the respondents according to their loss of property

Loss of Property	Males N=500		Females N=500		Overall N=1000	
	F	%	F	%	F	%
Total Loss	323	64.60	334	66.80	657	65.70
Partial Loss	177	35.40	166	33.20	343	34.30

3.1.18 POSSESSION OF LAND

Table 3.18: Overall and genderwise percentage distribution of the respondents according to their possession of land before displacement

Possessed Land	Males N=500		Females N=500		Overall N=1000	
	F	%	F	%	F	%
Yes	270	54.00	231	46.20	501	50.10
No	230	46.00	269	53.80	499	49.90

Table 3.16 reveals that, overall and genderwise, majority of the respondents were not members of any organization in the Valley before the displacement.

The remaining belonged to some local or communal organizations.

As per table 3.17, overall and genderwise, majority of the respondents reported about the total loss of property after displacement

The investigator wanted to analyze the present position of the household property after displacement. A detailed picture of the same is presented ahead.

Table 3.18 shows that, overall, only fifty percent of the respondents had their own land at Valley before displacement.

Genderwise, the percentage of males increased compared to that of females for owning of land at the Valley.

Further, the investigator wanted to know the area of the land possessed by the respondents.

3.1.19 POSSESSION OF LAND IN KANNALS*

Table 3.19: Overall and genderwise percentage distribution of the respondents according to the *kannals of land possessed at Valley before displacement**

Possession of Land in <i>kannals</i>	Males N=270		Females N=231		Overall N=501	
	F	%	F	%	F	%
1 to 9 <i>kannals</i>	113	41.85	98	42.42	211	42.11
10 & Above <i>kannals</i>	157	58.15	133	57.57	290	57.88

(* 1 *Kannal* = 600 sq yard / 5400 sq feet)

Table 3.19 reveals that, overall and genderwise, nearly sixty percent of the respondents who possessed the land, reported that they owned ten or more than ten *kannals* of land in the Valley before displacement.

Further the investigator wanted to know the present position of land possessed by the respondents at Valley before displacement.

3.1.20 PRESENT POSITION OF LAND

Table 3.20: Overall and genderwise percentage distribution of the respondents according to the present position of land possessed at Valley

Position of Land	Males N=270		Females N=231		Overall N=501	
	F	%	F	%	F	%
Still holding land						
Yes	00	0.00	00	0.00	00	0.00
No	270	100.00	231	100.00	501	100.00
If "No"						
Do not know its position	166	61.48	140	60.60	306	61.17
Abandoned	69	25.55	53	22.94	122	24.35
Illegally occupied	18	6.66	19	8.22	37	7.38
Sold	17	6.29	19	8.22	36	7.18

3.1.21 POSSESSION OF HOUSE

Table 3.21: Overall and genderwise percentage distribution of the respondents according to their possession of house at the Valley

Possessed Own House	Males N=500		Females N=500		Overall N=1000	
	F	%	F	%	F	%
Yes	486	97.20	486	97.20	972	97.20
No	14	2.80	14	2.80	28	2.80

As per table 3.20, overall and genderwise, none of the respondents reported that they were still holding land in the Valley after the displacement.

Overall and genderwise, slightly more than sixty percent of the respondents who were previously holding land reported that they were unaware of the present position of the land left at Valley after displacement.

Slightly less than one-fourth of the respondents reported that the land they possessed at the time of displacement was simply lying at Valley. Less than ten percent of the respondents reported that their land was either illegally occupied or they were able to sell the land that they left at Valley after displacement.

Table 3.21 reveals that, overall and genderwise, a very high percentage of the respondents (97 %) possessed their own house at Valley before the displacement.

The investigator further enquired about the present position of the house of the respondents at the Valley.

3.1.22 PRESENT POSITION OF THE HOUSES

Table 3.22: Overall and genderwise percentage distribution of the respondents according to the present position of their houses after displacement

Present Position of the Houses	Males N=486		Females N=486		Overall N=972	
	F	%	F	%	F	%
Burnt	262	53.90	234	48.14	496	51.02
Do not know	158	32.51	159	32.71	317	32.61
Abandoned	24	4.93	46	9.46	70	7.20
Illegally occupied	26	5.34	26	5.34	52	5.34
Sold & gained money	16	3.29	21	4.32	37	3.80

As per table 3.22, overall, slightly more than fifty percent of the respondents reported that their houses were burnt.

Almost one-third of the respondents reported that they were unaware of the present position of their houses at Valley.

Less than ten percent of the respondents reported that their houses were either abandoned or illegally occupied or sold for money.

Genderwise, the picture remained more or less the same, except that the percentage of males was slightly higher compared to that of females for the category -'Burnt' while the percentage of females was higher compared to that of males for the category 'Abandoned'.

3.1.23 PRESENT POSITION OF THE HOUSEHOLD PROPERTY

Table 3.23: Overall and genderwise percentage distribution of the respondents according to the present position of their house hold property

a) Furniture

Position of Furniture	Males N=500		Females N=500		Overall N=1000	
	F	%	F	%	F	%
Been looted	236	47.20	202	40.40	438	43.80
Burnt	134	26.80	135	27.00	269	26.90
Do not know	115	23.00	145	29.00	260	26.00
Still lying in Kashmir	53	10.60	46	9.20	99	9.90
Brought it with them	27	5.40	31	6.20	58	5.80
Under police custody	06	1.20	07	1.40	13	1.30
Sold	03	0.60	02	0.40	05	0.50

b) Kitchen Equipment

Position of Kitchen Equipment	Males N=500		Females N=500		Overall N=1000	
	F	%	F	%	F	%
Been looted	213	42.60	185	40.40	398	39.80
Do not know	139	27.80	178	29.00	317	31.70
Brought it with them	122	24.40	117	23.40	239	23.90
Still lying in Kashmir	55	11.00	49	9.80	104	10.40
Under police custody	14	2.80	11	2.20	25	2.50
Sold	04	0.80	03	0.60	07	0.70

c) Clothing

Position of Clothing	Males N=500		Females N=500		Overall N=1000	
	F	%	F	%	F	%
Been looted	200	40.00	165	33.00	365	36.50
Brought it with them	143	28.60	139	27.80	282	28.20
Do not know	113	22.60	147	29.40	260	26.00
Burnt	71	14.20	75	15.00	146	14.60
Still lying in Kashmir	41	8.20	33	6.60	74	7.40
Sold	41	8.20	33	6.60	74	7.40
Under police custody	07	1.40	06	1.20	13	1.30

As per table 3.23a, overall, little more than forty percent of the respondents reported that their furniture was looted in the Valley after displacement.

One fourth of the respondents reported that either they were unaware of the position of their furniture left in the Valley or their furniture was burnt.

Slightly less than ten percent of the respondents reported that their furniture was still lying in Kashmir after the displacement. A negligible percent of the respondents (7%) reported that either their furniture was under police protection or they were able to bring it with themselves or they were able to sell it before the displacement.

Genderwise, the picture remained more or less the same except that the percentage of males increased slightly compared to that of females for the category “Been looted” and the percentage of females increased to that of their counterparts for the category “ Do not know.”

Table 3.23b shows that, overall, almost forty percent of the respondents reported that their kitchen equipment was looted in the Valley after displacement.

Almost one third of the respondents reported that they were unaware of the present position of the kitchen equipment left in the Valley after displacement

Very low percent, that is from 0.7 to 10.4 percent, of the respondents reported that either they were able to sell their kitchen equipment or it was still lying at Kashmir or it was under police custody.

Slightly less than one-fourth of the respondents reported that they were able to bring their kitchen equipment with themselves

Genderwise, the picture remained more or less the same except that the percentage of males increased slightly for the response stating that "Kitchen equipment was looted" in comparison to the females; while the percentage of females increased for the response stating "Do not know" compared to that of males.

As per table 3.23c, overall, slightly less than forty percent of the respondents reported that their clothes were looted in the Valley after displacement.

A little more than one-fourth of the respondents reported that they were able to bring their clothes with them or were not aware of the position of the clothes left in the Valley after displacement.

A negligible percent, that is between 1.3 to 7.4 percent, of the respondents reported that either they were able to sell their clothing or their clothing was still lying at Kashmir or was under police custody.

Genderwise, the picture remained the same except that the percentage increased slightly for males compared to that of females for the category "Been Looted " and the percentage of females increased for the category "Do Not Know" compared to their counterparts.

3.1.24 PRESENT POSITION OF THE VEHICLE/S

Table 3.24: Overall and genderwise percentage distribution of the respondents according to the present position of their vehicle/s possessed before displacement

Present Position of the Vehicle/s	Males N=82		Females N=100		Overall N=182	
	F	%	F	%	F	%
Been looted	27	32.92	36	36.00	63	34.61
Do not know	16	19.51	28	28.00	44	24.17
Brought it with them	08	9.75	10	10.00	18	9.89
Burnt	09	10.97	09	9.00	18	9.89
Sold	10	12.19	07	7.00	17	9.34
Still lying in Kashmir	09	10.97	07	7.00	16	8.79
Under police custody	03	3.65	03	3.00	06	3.29

Table 3.24 reveals the position of vehicles possessed by the respondents after displacement. Overall one-third of the respondents who earlier possessed the vehicles (Refer table 3.1.14) reported that their vehicles were looted in the Valley after displacement.

A little less than one-fourth of the respondents reported that they were not aware of the position of the vehicles left at Valley after displacement.

Slightly less than ten percent of the respondents reported that either their vehicles were burnt at Valley or they were able to bring their vehicles with them or their vehicles were still lying in Kashmir or they were able to sell their vehicles.

A negligible percent of the respondents, that is three percent, reported that their vehicles were under police custody.

Genderwise, the picture remained more or less the same except that the percentage increased for females compared to that of males for the category "Do not know" and the percentage of males increased than their counterparts for the category "Sold" or "Still in Kashmir".

3.2 OVERALL AND GENDERWISE PROBLEMS REPORTED BY THE DISPLACED KASHMIRIS

3.2.1 PROBLEMS WITH PRESENT LIVING CONDITIONS

Table 3.25: Overall and genderwise intensity indices showing the level of problems with present living conditions reported by the displaced kashmiris

a) Inadequate Space

Problems	Males N= 500 I.I.*	Females N= 500 I.I.*	Overall N= 1000 I.I.*
Lack of privacy for parents	2.70	2.76	2.73
Lack of privacy for young couples	2.59	2.63	2.61
Lack of concentration in studies, among children	2.60	2.54	2.57
Restricted Storage	2.32	2.35	2.33
Difficulty in accessing stored items	2.31	2.35	2.33
Restricted children's physical activities	2.30	2.29	2.30
Lack of privacy for older couples	2.29	2.29	2.29
Restricted children's playing activities	2.29	2.29	2.28
Lack of privacy for children	2.28	2.28	2.28
Restricted child bearing process	2.24	2.18	2.20
Restricted tending of sick people	2.21	2.18	2.19
Restricted freedom of moving around in the house	2.15	2.18	2.17
Hospitality of guests is avoided	2.17	2.15	2.16
Less pomp and show at festivals like <i>Shivratri, Navreh</i>	2.09	2.07	2.08

* Intensity Indices

2.60 – 3.00 (To great extent)

1.60 – 2.59 (To somewhat extent)

0.60 – 1.59 (To very less extent)

0.09 – 0.59 (Rarely / Not at all)

b) Lack of Sanitation Facilities

Problems	Males N= 500 I.I.	Females N= 500 I.I.	Overall N= 1000 I.I.
Frequent infections, like urine infection	2.51	2.47	2.49
Problems during menstruation	2.42	2.44	2.43
Emergency faced during illnesses like diarrhoea.	2.34	2.29	2.31
Waiting in a long queue	2.34	2.24	2.29
Frequent quarrels for maintaining cleanliness	1.97	1.84	1.90
Frequent quarrels over bathrooms/toilets for one's turn	1.84	1.75	1.80

c) Irregular Water Supply

Problems	Males N= 500 I.I.	Females N= 500 I.I.	Overall N= 1000 I.I.
Standing / Waiting in a long queue	2.30	2.28	2.29
Insufficient water for storage for future use	2.23	2.20	2.21
Insufficient water for drinking	2.21	2.12	2.17
Insufficient water for washing	2.13	2.01	2.07
Insufficient water for bathing	2.13	2.01	2.07
Insufficient water for cleaning	2.08	2.02	2.05
Supply of impure water	1.97	1.99	1.98

d) Improper Drainage

Problems	Males N= 500 I.I.	Females N= 500 I.I.	Overall N= 1000 I.I.
Foul smell surrounding the house	2.29	2.27	2.28
Inconvenience in walking	2.09	2.02	2.06
Slippery and dirty areas	2.06	1.99	2.03
Entry of dirty water into houses	1.99	1.99	1.99
People meeting with accidents	1.92	1.87	1.90

e) Improper Roads and Lack of Transport Facility

Problems	Males N= 500 I.I.	Females N= 500 I.I.	Overall N= 1000 I.I.
During emergency, hiring rickshaw at higher rates	2.32	2.32	2.32
Restricted movement of the old and disabled	2.26	2.22	2.24
Inconvenience in reaching to and fro from the house	2.10	2.08	2.09
People meeting with small accidents	1.94	1.91	1.92
People falling into open pits	1.76	1.76	1.76

f) Lack of Street Lights

Problems	Males N= 500 I.I.	Females N= 500 I.I.	Overall N= 1000 I.I.
Bites by poisonous creatures like snakes and scorpions	2.47	2.47	2.47
Restricted movement of young children and girls due to fear	2.19	2.21	2.20
People meeting with accidents	2.17	2.17	2.17

g) Lack of Watchmen and Constables

Problems	Males N= 500 I.I.	Females N= 500 I.I.	Overall N= 1000 I.I.
Eve teasing of young girls and women	1.94	1.96	1.95
Fight among residents over the issue of cleanliness of particular area	1.78	1.68	1.73
Physical attack on older men and women	1.72	1.72	1.72
Camps threatened by miscreants and bad characters.	1.68	1.70	1.69
Molestation of young girls and women	1.67	1.71	1.69
Theft of belongings left unattended in their rooms	1.68	1.56	1.62
Fights among residents over issues of one's turn of using the toilets and bathrooms	1.60	1.55	1.58
Theft of belongings left unattended outside their rooms	1.63	1.52	1.57
Fights among the residents over the issue of water	1.59	1.49	1.54
Rape of young girls and women	1.19	1.19	1.19

Table 3.25a shows the intensity indices for the level of problems reported by the respondents due to inadequate space.

Overall, the intensity indices ranged from 2.73 to 2.08. The problems with high intensity indices, reported to a great extent, were lack of privacy for parents and young couples.

The next problem reported with high intensity index was children suffering in studies due to lack of concentration.

The problem reported with lowest intensity index was inability to celebrate festivals like *Shivratri* and *Navreh* with less pomp and show.

Genderwise, the picture remained more or less the same except the intensity indices for the females increased slightly compared to that of males for the problem of lack of privacy for parents.

The intensity indices slightly increased for males compared to that of females for the following problems:

- Children suffer in studies due to lack of concentration.
- Physical activity of children gets restricted.
- Tending of sick people is restricted.
- Hospitality of guests is avoided.

Table 3.25b shows intensity indices for the level of problems reported due to lack of sanitation facilities.

Overall, the intensity indices ranged from 2.49 to 1.80, which meant that the respondents to some extent faced all the problems.

The highest intensity index was for the problem of sickness due to frequent urine infections.

The next high intensity index was for the problem faced by the females during menstruation. The lowest intensity index was for the problem of frequent quarrels over use of bathrooms and toilets.

Genderwise, the picture remained same; however, males had higher intensity indices compared to that of females for all the problems except for the problem faced during menstruation by the females.

Table 3.25c shows intensity indices for the level of problems reported by the respondents due to irregular water supply.

The intensity indices ranged from 2.29 to 1.98, which meant all the problems reported by the respondents, were faced overall to some extent.

The highest intensity index was for the problem of standing in a long queue for water.

The next high intensity index was for the problem of insufficient water for storage for future use.

The lowest intensity index was for the problem of supply of impure water.

Genderwise, the picture remained the same; however, the males had higher intensity indices for all the problems except the problem of impure water compared to those of females.

Table 3.25d shows intensity indices for the problems reported by the respondents due to improper drainage.

Overall, the intensity indices ranged from 2.28 to 1.90, which meant all the problems reported by the respondents, were faced to some extent.

The highest intensity index was for the problem of foul smell surrounding the house.

The next high intensity index was for the problem of inconvenience in walking due to improper drainage.

The lowest intensity index was for the problem of accidents occurring due to improper drainage.

Genderwise, the picture remained the same except the intensity indices for all the problems were slightly higher for the males than their counterparts.

Table 3.25e shows intensity indices for the level of problems reported by the respondents due to lack of proper roads and transport facilities.

Overall, all the problems were reported to some extent as the intensity indices ranged from 2.32 to 1.76. The highest intensity index was for the problem of hiring rickshaws at higher rates during emergency.

The next problem with high intensity index was of restricted movement of old and disabled due to lack of proper roads and transport facility. The lowest intensity index was for the problem of people falling into open pits.

Genderwise, the picture remained the same except that the intensity indices were slightly higher for the males compared to that of females.

Table 3.25f shows intensity indices for the level of problems reported by the respondents due to lack of street lights.

The intensity indices ranged from 2.47 to 2.17, which meant overall the problems were faced to some extent.

The highest intensity index was for the problem of bites due to poisonous creatures.

The lowest intensity index was for the problem of accidents to people.

Genderwise, the picture remained the same; however, the intensity indices for the problem of restricted movement of young children and girls due to fear were slightly higher for females than males.

Table 3.25g shows the intensity indices for the level of problems due to lack of watchmen and constables.

This was the only sub-area under present living conditions, where the intensity indices went down for some problems, which were faced to very less extent. Overall the intensity indices ranged from 1.95 to 1.19.

The highest intensity index was for the problem of eve teasing faced by the young girls.

The next two problems reported with high intensity indices were of fights among the residents over cleaning of one's particular area and physical attack on older men and women.

The lowest intensity index was for the threat of rape to young girls and women. The next problem with lower intensity index was for fights among the residents over the issues of water.

Genderwise the picture changed quite a lot. The females had higher intensity indices than males for the following problems.

- Physical attacks on older men and women.
- Threatening by bad characters.
- Molestation of young girls and women.

3.2.2 PROBLEMS WITH OCCUPATION

Table 3.26: Overall and genderwise intensity indices showing the level of problems with occupation reported by the displaced kashmiris

a) Loss of Documents and Certificates

Problems	Males N= 500 I.I.	Females N= 500 I.I.	Overall N= 1000 I.I.
Promotion withheld for a longer time	2.40	2.35	2.38
Unavailability of good jobs	2.34	2.30	2.32
Difficulty in getting travelling allowance	2.32	2.29	2.31
Delay in pension cases	2.29	2.27	2.28
Difficulty in getting daily allowance	2.24	2.23	2.23
Frequent changes in jobs	2.25	2.20	2.22

b) While Working

Problems	Males N= 500 I.I.	Females N= 500 I.I.	Overall N= 1000 I.I.
Commuting long distance between work place and home	2.16	2.12	2.14
Lack of cooperation in the department	2.14	2.13	2.13
Disturbed mental set up due to emotional attachment with previous work place	2.13	2.11	2.12
Lack of satisfaction due to unsuitable timing	2.11	2.09	2.10
Irregular monthly salary	2.07	2.01	2.04
Longer working hours	1.99	1.98	1.99
Less work and more boredom	1.93	1.92	1.93

c) Unsuitable Employment

Problems	Males N= 500 I.I.	Females N= 500 I.I.	Overall N= 1000 I.I.
Lack of satisfaction due to stagnation in development of mental capability	2.21	2.22	2.22
Irregularity in getting monthly salary	2.20	2.21	2.21
Lack of satisfaction due to inability of utilizing full potential	2.14	2.16	2.15
Lack of satisfaction due to low level of work	2.13	2.14	2.13

Table 3.26a shows intensity indices for the level of problems reported by the respondents due to loss of certificates and documents.

The intensity indices ranged from 2.38 to 2.22, which meant that overall all the problems were faced to some extent.

The highest intensity index was for the problem of delayed promotions due to loss of certificates and documents.

The next problem reported with high intensity index was of unavailability of good jobs.

The lowest intensity index was for the problem of having to change jobs frequently.

The next problem with lower intensity index was of difficulty in getting daily allowances.

Genderwise, the picture remained same except that the intensity indices were slightly higher for the males for all the problems than their counterparts.

Table 3.26b shows intensity indices for the level of problems reported by the respondents while working.

Overall, the intensity indices ranged from 2.14 to 1.93, which meant problems were reported to some extent.

The highest intensity index was for the problem of commuting long distance between home and work place.

The lowest intensity index was for the problem of more boredom due to less work.

Genderwise, the picture remained same; however, the intensity indices for all the problems were higher for males than females.

Table 3.26c shows intensity indices for the problems reported by the respondents due to unsuitable employment.

The intensity index ranged from 2.22 to 2.13, which meant that overall the problems were faced to some extent.

The highest intensity index was for the problem of stagnation in development of mental capability.

The lowest intensity index was for the problem of dissatisfaction due to low level of motivation to work.

Genderwise, the picture remained the same except the intensity indices for all the problems were higher for females than their counterparts.

3.2.3 PROBLEMS WITH FINANCE

Table 3.27: Overall and genderwise intensity indices showing the level of the problems with finance reported by the displaced kashmiris

Problems	Males N= 500 I.I.	Females N= 500 I.I.	Overall N= 1000 I.I.
Inability to provide higher and professional education to children like medical, engineering and pharmacy	2.52	2.53	2.53
Inability to get labour saving devices like washing machine, oven and refrigerator	2.48	2.56	2.52
Inability to save money	2.43	2.47	2.45
Inability to perform marriage rituals in tune with previous status	2.38	2.41	2.40
Inability to fulfill needs for proper clothing	2.32	2.32	2.32
Inability to perform other socio-cultural rituals in tune with previous status	2.31	2.31	2.31
Heavy burden of debts	2.20	2.28	2.24
Inability to entertain friends, relatives and neighbors	2.23	2.26	2.24
Inability to fulfill needs for good food	2.24	2.17	2.20
Inability to fulfill needs for day-to-day requirements like bedding, utensils.	2.20	2.15	2.17
Inability to fulfill needs of transportation	2.13	2.05	2.09

Table 3.27 shows intensity indices for the level of problems reported by the respondents due to inadequate finance.

The intensity indices ranged from 2.53 to 2.09, which meant that, overall, all the problems were faced to some extent.

The highest intensity index was for the problem of providing higher and professional education like medical, engineering and pharmacy to children.

The next problem with high intensity index was of inability to buy labour saving devices like washing machines, ovens and refrigerators.

The lowest intensity index was for the problem of inability of fulfilling needs of transportation.

Genderwise, the picture of females remained same as overall but it changed for males for few problems. The intensity indices were also slightly higher for the females compared to males for the following problems.

- Inability to provide higher and professional education to children.
- Inability to perform marriage rituals in tune with previous status.
- Inability to entertain friends, relatives and neighbors.
- Inability to save money.

3.2.4 PROBLEMS WITH INTERPERSONAL RELATIONSHIP

Table 3.28: Overall and genderwise intensity indices showing the level of the problems with interpersonal relationship reported by the displaced kashmiris

Problems	Males N= 500 I.I.	Females N= 500 I.I.	Overall N= 1000 I.I.
Grudges against the muslim community	1.81	1.85	1.83
Rude behavior of one or more family members	1.69	1.79	1.74
Intolerance among family members	1.62	1.72	1.67
Lack of coordination among family members	1.58	1.57	1.58
Continuous fights with spouse and other family members	1.43	1.57	1.50
Inability to show affection by family members	1.48	1.52	1.50
Extra marital affairs	1.51	1.48	1.50
Dominating behavior of the family member/s	1.47	1.49	1.48
Grudges against well settled community members and non-kashmiris	1.36	1.45	1.41

Table 3.28 shows intensity indices for the level of problems reported by the respondents regarding interpersonal relationship with family members and others.

The intensity indices ranged from 1.83 to 1.41, which were somewhat lower, compared to intensity indices of other problem areas.

The highest intensity index was for the problem of having grudges against the muslim community.

The next problem with high intensity index was of having rude behavior of one or more family members.

The lowest intensity index was for the problem of having grudges against well-settled community members and other non- kashmiris.

The other least reported problems were as follows :

- Dominating behavior of the family member/s.
- Continuous fights with spouse and other family members.
- Inability of family members to show affection.
- Extra marital affairs.

Genderwise, the picture remained more or less same, however, the intensity indices for females were higher compared to males for all the problems except for the following problems:

- Lack of co-ordination among family members.
- Extra marital affairs.

3.2.5 PROBLEMS WITH RECREATION

Table 3.29: Overall and genderwise intensity indices showing the level of the problems with recreation reported by the displaced kashmiris

Problems	Males N= 500 I.I.	Females N= 500 I.I.	Overall N= 1000 I.I.
Lack of enjoyment due to emotional attachment to place of birth	2.62	2.65	2.63
Public recreational facilities like gardens and small parks being very far off from place of living	2.32	2.39	2.35
Unavailability of public recreational facilities like gardens and small parks	2.30	2.35	2.33
Lack of organization of recreation programs by community members	2.19	2.28	2.23
Unaffordability to go on picnics	2.18	2.18	2.18
Inability to afford outdoor games like cricket and badminton	2.16	2.16	2.16
Unaffordability to go to movies	2.14	2.16	2.15
Inability to participate in recreational activities because of too much of tiredness	2.15	2.13	2.14
Inability to participate in recreational activities because of more work	2.08	2.07	2.07
Inability to afford indoor games like chess and carom	2.04	2.08	2.06

Table 3.29 shows the intensity indices for the level of problems reported by the respondents due to lack of recreation.

Besides, one of the sub-areas from present living conditions, recreation was another area where one of the problems was faced to great extent with higher intensity index. Inability to enjoy due to emotional attachment to birthplace was the problem faced to a great extent by the displaced kashmiris.

Overall the intensity indices ranged from 2.63 to 2.06.

The lowest intensity index was for the problem of playing indoor games like chess, playing cards, and carom.

The next problem with lower intensity index was of not being able to participate in recreational games because of more work.

Genderwise, the picture remained the same. However, the intensity indices were slightly higher for the females than males for the following problems.

- Lack of enjoyment due to emotional attachment to birthplace.
- Unavailability of public recreational facilities in the camp.
- Public recreational facilities far off from camp.
- Lack of organisation of recreation programs by community members.

3.2.6 PROBLEMS WITH HEALTH

Table 3.30: Overall and genderwise intensity indices showing the level of the problems with health reported by the displaced kashmiris

a) Physical Health

Problems	Males N= 500 I.I.	Females N= 500 I.I.	Overall N= 1000 I.I.
High blood pressure	2.48	2.44	2.46
Premature aging	2.30	2.24	2.27
Stress diabetes.	2.23	2.21	2.22
Heart problems	2.10	2.06	2.08
Obesity	2.02	2.02	2.02
Anemia	1.98	2.00	1.99
Arthritis	1.90	1.91	1.90
Kidney ailments	1.87	1.84	1.86
Migraine	1.74	1.74	1.74

b) Mental Health

Problems	Males N= 500 I.I.	Females N= 500 I.I.	Overall N= 1000 I.I.
Loss of Memory	2.15	2.14	2.15
Anxiety	2.11	2.18	2.15
Depression	2.10	2.16	2.13
Temper tantrums	2.02	2.07	2.05
Lack of concentration	2.0	2.02	2.04

c) Reproductive Health

1) Women

i) Occurrence of Periods

N= 500

Occurrence of Monthly periods	F	%
Yes	347	69.4
No	153	30.6

ii) Problems with Periods

N= 347

Problems	F	%
Irregular	100	28.3
Heavy	130	37.4
Scanty	117	33.7

iii) Age of Cessation of Monthly Periods

N= 153

Age Group	F	%
42 – 45 Years	10	2.2
46 – 50 Years	79	51.6
51 & Above	64	41.8

iv) Miscarriage and Infertility

N= 500

Miscarriage	F	%
Yes	73	14.6
No	433	86.4

v) Type of Miscarriage

N= 73

Type of Miscarriage	F	%
Natural	40	54.8
Deliberate	33	45.2

vi) Infertility

N= 500

Infertility	F	%
Yes	16	3.2
No	484	96.8

2) Men

N= 500

Problems	F	%
Impotency	25	5.0
Loss Of Libido	15	3.0
Infertility	20	4.0

Table 3.30a shows the intensity indices for the level of problems of physical health reported by the respondents.

The intensity indices ranged from 2.46 to 1.74, which meant that, overall, the problems were faced to some extent by the respondents.

The highest intensity index was for the problem of high blood pressure.

The lowest intensity index was for the problem of migraine.

Genderwise, the picture remained the same; however, the intensity indices of males were slightly higher compared to that of females except for the problems of anemia and arthritis.

Table 3.30b shows the intensity indices for the level of problems of mental health reported by the respondents.

All the problems, overall, were reported to some extent as the intensity indices ranged from 2.15 to 2.04. The highest intensity index was for the problem of loss of memory. The lowest intensity index was for the problem of lack of concentration.

Genderwise, the picture remained the same; however, the intensity indices for females were slightly higher than males for the problems of anxiety, depression and temper tantrums.

As per table 3.30c-1-i, almost seventy percent of the female respondents reported of getting monthly periods.

From the remaining female respondents, slightly more than fifty percent reported that their monthly periods ceased between 46-50 years of age. Slightly more than forty percent of the respondents reported that age of cessation of their monthly period was 51-53 years. See table 30c-1-iii.

As per table 30c-1-ii, slightly less than thirty percent of the female respondents who were having periods reported that their periods did occur irregularly. One third of the female respondents reported of having either scanty or heavy periods.

As per table 30c-1-iv, slightly less than fifteen percent of the female respondents reported miscarriage, out of which more than fifty percent reported that their miscarriages were natural.

As per table 30c-1-vi, less than four percent of the female respondents reported of having infertility problems.

As per table 30c-2, less than ten percent of the male respondents reported of having of either impotency, infertility or loss of libido.

3.2.7 PROBLEMS WITH SELF RESPECT

Table 3.31: Overall and genderwise intensity indices showing the level of the problems with self-respect reported by the displaced kashmiris

Problems	Males N= 500 I.I.	Females N= 500 I.I.	Overall N= 1000 I.I.
Addressed with contempt as “migrants”	2.61	2.63	2.62
Disgraced from being called as low status group by well settled community members and non-kashmiris	2.42	2.36	2.39
Discrimination faced many times while purchasing daily requirement.	2.36	2.36	2.36
Accused of being burden on Jammu and Kashmir state	2.33	2.32	2.32
Lot of discrimination faced many times while admitting children to schools and colleges	2.30	2.32	2.31
Distinctly accused of being burden on local people of Jammu	2.27	2.25	2.26
Feeling of subordination when accommodated with settled friends and relatives at Jammu	2.24	2.19	2.21
Lot of discrimination faced many times while purchasing big commodities like house and land	2.17	2.19	2.18
Lot of discrimination faced many times while traveling	2.17	2.17	2.17
Distinctly accused of being burden on Government of India	2.10	2.07	2.08

Table 3.31 shows the intensity indices for the level of problems reported by the respondents regarding self-respect.

Self-respect was the third problem area where at least one of the problems was reported to a great extent by the respondents as the intensity indices ranged from 2.62 to 2.08.

The highest intensity index was for the problem of displaced kashmiris being addressed with contempt as “Migrants”. The respondents reported all other problems to some extent.

The next problem reported by the respondents, with high intensity index, was of being called as low status group by the well settled community members.

The lowest intensity index was for the problem of displaced kashmiris being distinctly accused of being a burden on the Government of India.

Genderwise, the picture remained the same; however, the intensity indices for females were slightly higher than males for the following two problems.

- Addressed with contempt as migrants.
- Discrimination faced while admitting children in schools and colleges.

3.2.8 PROBLEMS WITH SOCIO-CULTURAL CHANGES

Table 3.32: Overall and genderwise intensity indices showing the level of the problems with socio-cultural changes reported by the displaced kashmiris

a) Social Changes

Problems	Males N= 500 I.I.	Females N= 500 I.I.	Overall N= 1000 I.I.
Identity crisis	2.40	2.47	2.43
Rootlessness	2.28	2.31	2.30
Loss of dialect language	2.23	2.24	2.24
Regional discrimination	2.21	2.23	2.22
In Jammu, missing the feeling of bondage for linguistic aspects of Kashmir	2.18	2.23	2.21
Sense of alienation	2.16	2.19	2.18
Feeling of loneliness and isolation	2.16	2.16	2.16
In Jammu, missing the feeling of bondage for religious aspects of Kashmir	2.05	2.10	2.07
Forgetting one's own language	1.98	2.03	2.00
Less intimacy among camp inmates	1.91	1.95	1.93
Less intimacy among friends, neighbors and relatives.	1.89	1.96	1.92

b) Cultural Change

1) Traditions And Customs

Problems	Males N= 500 I.I.	Females N= 500 I.I.	Overall N= 1000 I.I.
Compulsion to give up age old rituals and customs	2.17	2.24	2.20
Loss of one's own traditional customs by picking up styles from other communities	2.08	2.13	2.11
Less motivation for performing age old rituals and customs due to family bifurcation	2.08	2.10	2.09
Inability to celebrate festivals and other functions	2.00	2.09	2.05

2) Styles Picked Up From Other Communities

Trends Picked By	Males N= 500 I.I.	Females N= 500 I.I.	Overall N= 1000 I.I.
GIRLS			
Wearing of <i>payals</i> and <i>bichus</i>	2.01	2.02	2.01
Keeping fasts like <i>karva chauth</i>	1.97	2.03	2.00
Putting <i>sindoor</i>	1.96	1.96	1.96
Piercing of nose	1.86	1.88	1.87
Not wearing <i>dejhoor</i>	1.83	1.84	1.84
Wearing of <i>chanya cholis</i> instead of sarees	1.80	1.84	1.82
Wearing of talisman in chains and rings	1.73	1.78	1.75
BOYS			
Wearing of suits instead of <i>achkans</i> in marriages	1.90	1.91	1.91
Wearing of talisman in chains and rings	1.73	1.83	1.78
Piercing of one of the ear	1.50	1.65	1.57
Keeping long nail on small finger	1.46	1.56	1.51

c) Marriage

Problems	Males N= 500 I.I.	Females N= 500 I.I.	Overall N= 1000 I.I.
Purity of language lost due to cross-cultural marriages	2.28	2.33	2.31
Communication gap faced by older generation in cross-cultural marriages	2.28	2.29	2.28
Increase in demand for dowry	2.22	2.31	2.26
Erosion of traditional customs	2.12	2.17	2.14
More cross-cultural marriages seen	2.11	2.13	2.12
Noticing increase in divorcee cases	2.08	2.13	2.11
Less emphasis on marital commitments due to family breakdown	2.09	2.08	2.09
Less family support to solve marital problems between husband and wife in cross-cultural marriages	2.04	2.12	2.08
Disagreement among family members regarding the set of values to be given to children in cross-cultural marriages	2.05	2.11	2.08
Less chances of adjustments between husband, wife and parents due to cross-cultural marriage	2.04	2.07	2.06
Less emphasis on martial commitment due to isolation	1.98	1.98	1.98

Table 3.32a shows intensity indices for the level of problems reported by the respondents due to social change.

The intensity indices ranged from 2.43 to 1.92, which meant that, overall, the respondents faced all the problems to some extent.

The highest intensity index was for the problem of facing identity crisis. The next problem with high intensity index reported by the respondents was of facing rootlessness. The lowest intensity index was for the problem of less intimacy among friends, neighbors and relatives.

Genderwise, the picture remained same; however, the intensity indices of females were slightly higher than males for all the problems.

Table 3.32b shows the intensity indices for the level of problems reported by the respondents due to cultural change.

The intensity indices ranged from 2.20 to 2.05, which meant that, overall, all the problems were faced to some extent.

The highest intensity index was for the problem of giving up age-old rituals and customs due to compulsion.

The next reported problem with high intensity index was of losing ones own traditional customs by picking up styles from other communities.

The lowest intensity index was for the problem of inability to perform festivals and other functions.

Genderwise, the picture remained same; however, intensity indices for the females for all the problems were slightly higher compared to that of males.

The respondents were further asked to state what styles were picked up by the displaced kashmiri young boys and girls from other communities and it is reported in table.

Table 3.32-b-2 presented that boys and girls picked up these changes to some extent.

Overall, item wise intensity indices for girls ranged from 2.01 to 1.75.

Among girls, wearing of *payals* and *bichu* and keeping fast like *karvacauth*, were the most common styles picked up, which had higher intensity indices. The lowest intensity index was for the wearing of talisman in chains and rings.

For boys, overall the intensity indices ranged from 1.91 to 1.51. The highest intensity index, meaning most common style picked up, was wearing of suit instead of an *achkan* in marriages now. The lowest intensity index was for keeping long nail on the little finger.

Table 3.32c shows the intensity indices for the level of problems in the area of socio-culture changes affecting marriages.

Overall all the problems were faced to some extent as the intensity indices ranged from 2.31 to 1.98.

The highest intensity index was for the problem of loss of purity of language in cross-cultural marriages. The next problem with high intensity index was of facing communication gap by the older generation in cross-cultural marriages.

The lowest intensity index was for the problem of less emphasis of marital commitment due to isolation.

Genderwise, the picture remained the same; however, the intensity indices were slightly higher for females than males.

3.3 OVERALL AND GENDERWISE DIFFERENCES IN THE LEVEL OF PROBLEMS WITH RESPECT TO VARIABLES

3.3.1 DIFFERENCES IN THE LEVEL OF PROBLEMS WITH RESPECT TO AGE

3.3.1.1 Age and problems of present living conditions

Table 3.33: Analysis of variance showing overall and genderwise differences in the level of the problems regarding present living conditions according to age

a) Overall

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between groups	2	6662.68	3331.34	6.08	S*
Within groups	997	545711.91	547.32		
Total	999	552374.72			

(F - tab: 3.00)

b) Males

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between groups	2	3502.92	1751.40	3.24	S*
Within groups	497	274180.64	546.22		
Total	499	274983.63			

(F - tab: 3.01)

c) Females

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between groups	2	3553.12	1776.56	3.04	S*
Within groups	497	273391.54	550.08		
Total	499	276744.59			

S* - Significant at 0.05 level

(F - tab: 3.01)

Table 3.34: t-values showing overall and genderwise differences in the level of problems regarding present living conditions according to age

Respondents	Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Young	230	101.52	28.03	798	2.62	S*
	Middle	570	106.53	22.73			
	Middle	570	106.51	22.76	768	3.04	S*
	Old	200	101.52	18.92			
	Old	200	101.03	18.95	428	0.20	NS
	Young	230	101.54	28.04			
b) Males	Young	118	103.02	27.32	413	1.58	NS
	Middle	297	107.17	22.71			
	Middle	297	107.13	27.38	380	2.42	S*
	Old	85	100.64	19.01			
	Old	85	100.62	19.03	201	0.70	NS
	Young	118	103.04	27.34			
c) Females	Young	112	99.96	28.81	383	2.11	S*
	Middle	273	105.79	22.70			
	Middle	273	105.79	22.70	386	1.84	S*
	Old	115	101.38	18.98			
	Old	115	101.38	28.81	225	0.44	NS
	Young	112	99.96	105.79			

S* - Significant at 0.05 level

NS - Not significant at 0.05 level

(t - tab: 1.64)

d) Young Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Young Males	118	103.02	27.31	228	0.83	NS
Young Females	112	99.89	28.88			

e) Middle age Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Middle age Males	297	107.08	22.68	568	0.73	NS
Middle age Females	273	105.69	22.69			

f) Old Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Old Males	85	100.61	19.01	198	0.28	NS
Old Females	115	101.28	18.88			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 1) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding present living conditions in the following groups made according to age:

- a) Overall, male and female respondents together belonging to age groups of.
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- b) Male respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- c) Female respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- d) Male and female respondents belonging to young age group.
- e) Male and female respondents belonging to middle age group.
- f) Male and female respondents belonging to old age group

Tables 3.33 and 3.34 present the differences in the mean scores showing the level of problems regarding present living conditions in relation to the age.

There were no significant differences found in the level of problems of the displaced kashmiris regarding present living conditions in the following groups:

- a-iii Overall, male and female respondents together belonging to old and young age groups
- b-i Young and middle-aged male respondents
- b-iii Old and young male respondents
- c-iii Old and young female respondents
- d Male and female respondents belonging to young age group
- e Male and female respondents belonging to middle age group
- f Male and female respondents belonging to old age group.

The null hypothesis 1) was accepted for the above groups 'a-iii', 'b-i', 'b-iii', 'c-iii', 'd', 'e' and 'f'.

There were significant differences found in the level of problems of the displaced kashmiris regarding present living conditions in the following groups as shown below:

- a-i Overall, male and female respondents together belonging to middle age group reported higher level of problems than young age group respondents
- a-ii Overall, male and female respondents together belonging to middle age group reported higher level of problems than the respondents belonging to old age group
- b-ii Middle aged male respondents reported higher level of problems than old age male respondents
- c-i Middle aged female respondents reported higher level of problems than young age female respondents
- c-ii Middle aged female respondents reported higher level of problems than old age female respondents

The null hypothesis 1) was not accepted for the above groups 'a-i', 'a-ii', 'b-ii', 'c-i' and 'c-ii'.

3.3.1.2 Age and problems of occupation

Table 3.35: Analysis of variance showing overall and genderwise differences in the level of the problems regarding occupation according to age

a) Overall

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between Groups	2	6612.71	3331.67	6.01	S*
Within Groups	997	545711.88	547.34		
Total	999				

(F - tab: 3.00)

b) Males

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between Groups	2	617.42	308.69	3.59	S*
Within Groups	497	41913.04	84.33		
Total	499	42531.01			

(F - tab: 3.01)

c) Females

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between Groups	2	476.33	238.12	3.10	S*
Within Groups	497	38084.38	76.62		
Total	499	38560.80			

S* - Significant at 0.05 level

(F - tab: 3.01)

Table 3.36: t-values showing overall and genderwise differences in the level of problems regarding occupation according to age

Respondents	Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Young	230	37.88	9.90	798	1.18	NS
	Middle	570	37.06	8.82			
	Middle	570	37.10	8.81	768	3.13	S*
	Old	200	34.98	7.80			
	Old	200	101.01	28.00	428	2.20	S*
	Young	230	104.48	18.90			
b) Males	Young	112	37.91	9.96	413	0.97	NS
	Middle	273	36.91	8.74			
	Middle	273	36.91	8.74	380	1.97	S*
	Old	115	35.08	7.38			
	Old	115	35.08	7.38	201	2.43	S*
	Young	112	37.91	9.98			
c) Females	Young	112	37.91	9.98	383	0.97	NS
	Middle	273	36.91	8.74			
	Middle	273	36.91	8.74	386	1.97	S*
	Old	115	35.08	7.38			
	Old	115	35.08	7.38	225	2.43	S*
	Young	112	37.91	9.90			

S* - Significant at 0.05 level

NS - Not significant at 0.05 level

(t - tab: 1.64)

d) Young Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Young Males	118	38.01	10.03	228	0.11	NS
Young Females	112	37.89	9.91			

e) Middle age Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Middle age Males	297	37.28	9.02	568	0.57	NS
Middle age Females	273	36.89	8.68			

f) Old Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Old Males	85	34.61	8.38	198	0.35	NS
Old Females	115	35.03	7.29			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 2) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding occupation in the following groups made according to age:

- a) Overall, male and female respondents together belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- b) Male respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- c) Female respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- d) Male and female respondents belonging to young age group.
- e) Male and female respondents belonging to middle age group.
- f) Male and female respondents belonging to old age group.

Tables 3.35 and 3.36 present the differences in the mean scores showing the level of problems regarding occupation in relation to the age.

There were no significant differences found in the level of problems of the displaced kashmiris regarding occupation in the following groups:

- a-i Overall, male and female respondents together belonging to young and middle age groups.
- b-i Young and middle-aged male respondents.
- c-i Young and middle-aged female respondents.
- d Male and female respondents belonging to young age group
- e Male and female respondents belonging to middle age group
- f Male and female respondents belonging to old age group.

The null hypothesis 2) was accepted for the above groups 'a-i', 'b-i', 'c-i', 'd', 'e' and 'f'.

There were significant differences found in the level of problems of the displaced kashmiris regarding occupation as shown in the following groups.

- a-ii Overall, male and female respondents together belonging to middle aged group reported higher level of problems than the respondents belonging to old age group.
- a-iii Overall, male and female respondents together belonging to young age group reported higher level of problems than the respondents belonging to old age group.
- b-ii Middle aged male respondents reported higher level of problems than old age male respondents.
- b-iii Young age male respondents reported higher level of problems than old age male respondents.
- c-ii Middle aged female respondents reported higher level of problems than old age female respondents.
- c-iii Young age female respondents reported higher level of problems than old age female respondents.

Therefore the null hypothesis 2) was not accepted for the above groups 'a-ii', 'a-iii', 'b-ii', 'b-iii', 'c-ii' and 'c-iii'.

3.3.1.3 Age and problems of finance

Table 3.37: Analysis of variance showing overall and genderwise differences in the level of the problems regarding finance according to age

a) Overall

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between Groups	2	228.28	114.17	2.91	NS
Within Groups	997	34151.37	34.25		
Total	999	34379.72			

(F - tab: 3.00)

b) Males

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between Groups	2	109.68	54.85	1.50	NS
Within Groups	497	17560.72	35.33		
Total	499	17670.39			

(F - tab: 3.01)

c) Females

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between Groups	2	119.03	59.51	1.60	NS
Within Groups	497	1658.95	33.38		
Total	499	16708.99			

NS - Not significant at 0.05 level

(F - tab: 3.01)

Table 3.38: t-values showing genderwise difference in the level of problems regarding finance according to age

d) Young Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Young Males	118	24.68	7.03	228	0.06	NS
Young Females	112	24.71	6.72			

e) Middle age Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Middle age Males	297	25.49	5.77	568	0.06	NS
Middle age Females	273	25.52	5.52			

f) Old Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Old Males	85	26.21	4.42	198	0.13	NS
Old Females	115	26.08	5.07			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 3) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding finance in the following groups made according to age:

- a) Overall, male and female respondents together belonging to age groups of.
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- b) Male respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- c) Female respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- d) Male and female respondents belonging to young age group.
- e) Male and female respondents belonging to middle age group.
- f) Male and female respondents belonging to old age group.

Tables 3.37 and 3.38 present the differences in the mean scores showing the level of problems regarding finance in relation to the age.

There were no significant differences found in the level of problems of the displaced kashmiris regarding finance in all the groups

Therefore the null hypothesis 3) was accepted.

3.3.1.4 Age and problem of interpersonal relationship

Table 3.39: Analysis of variance showing overall and genderwise differences in the level of the problems regarding interpersonal relationship according to age

a) Overall

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between Groups	2	62.86	31.40	0.52	NS
Within Groups	997	55600.62	55.76		
Total	999	55663.57			

(F - tab: 3.00)

b) Males

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between Groups	2	3.96	1.98	0.03	NS
Within Groups	497	28308.59	56.95		
Total	499	28312.59			

(F - tab: 3.01)

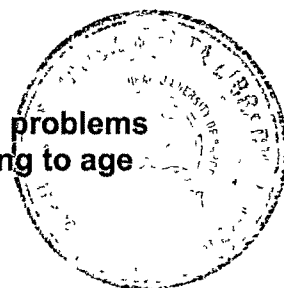
c) Females

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between Groups	2	130.46	65.20	1.19	NS
Within Groups	497	27153.79	54.63		
Total	499	27284.35			

(F - tab: 3.01)

NS - Not significant at 0.05 level

Table 3.40: t-values showing differences in the level of problems regarding interpersonal relationship according to age



d) Young Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Young Males	118	14.07	7.14	228	0.28	NS
Young Females	112	13.82	7.03			

e) Middle age Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Middle age Males	297	13.98	7.81	568	0.70	NS
Middle age Females	273	14.29	7.58			

f) Old Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Old Males	85	13.83	7.10	198	1.44	NS
Old Females	115	15.29	7.08			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 4) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding interpersonal relationship with family members and others in the following groups made according to age:

- a) Overall, male and female respondents together belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- b) Male respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- c) Female respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- d) Male and female respondents belonging to young age group.
- e) Male and female respondents belonging to middle age group
- f) Male and female respondents belonging to old age group.

Tables 3.39 and 3.40 present the differences in the mean scores showing the level of problems regarding interpersonal relationship with family members and others in relation to the age.

There were no significant differences found in the level of problems of the displaced kashmiris regarding interpersonal relationship with family members and others in all the groups.

Therefore the null hypothesis 4) was accepted.

3.3.1.5 Age and problems of recreation

Table 3.41: Analysis of variance showing overall and genderwise differences in the level of the problems regarding recreation according to age

a) Overall

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between Groups	2	131.13	65.52	1.87	NS
Within Groups	997	35801.14	35.88		
Total	999	16871.38			

(F - tab: 3.00)

b) Males

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between Groups	2	164.61	82.32	2.10	NS
Within Groups	497	18876.50	37.98		
Total	499	19043.13			

(F - tab: 3.01)

c) Females

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between Groups	2	17.08	8.54	0.25	NS
Within Groups	497	16854.32	33.91		
Total	499	16871.41			

(F - tab: 3.01)

NS - Not significant at 0.05 level

Table 3.42: t - values showing genderwise differences in the level of problems regarding recreation according to age

d) Young Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Young Males	118	21.74	6.49	228	0.58	NS
Young Females	112	22.22	6.08			

e) Middle age Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Middle age Males	297	22.64	5.89	568	0.04	NS
Middle age Females	273	22.62	5.73			

f) Old Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Old Males	85	21.17	6.25	198	1.24	NS
Old Females	115	22.19	5.72			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 5) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding recreation in the following groups made according to age:

- a) Overall, male and female respondents together belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- b) Male respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- c) Female respondents belonging to age groups of.
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- d) Male and female respondents belonging to young age group.
- e) Male and female respondents belonging to middle age group.
- f) Male and female respondents belonging to old age group.

Tables 3.41 and 3.42 present the differences in the mean scores showing the level of problems regarding recreation in relation to the age.

There were no significant differences found in the level of problems of the displaced kashmins regarding recreation in all the groups.

Therefore the null hypothesis 5) was accepted.

3.3.1.6 Age and problem of health

Table 3.43: Analysis of variance showing overall and genderwise differences in the level of the problems regarding health according to age

a) Overall

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between Groups	2	68.69	34.26	0.21	NS
Within Groups	997	116758.01	117.09		
Total	999	116826.69			

(F - tab: 3.00)

b) Males

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between Groups	2	8.36	4.22	0.05	NS
Within Groups	497	69204.02	139.16		
Total	499	69212.41			

(F- tab: 3.01)

c) Females

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between Groups	2	49.50	24.79	0.26	NS
Within Groups	497	45715.15	91.98		
Total	499	45764.65			

(F- tab: 3.01)

NS - Not significant at 0.05 level

Table 3.44: t-values showing genderwise differences in the level of problems regarding health according to age

d) Young Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Young Males	118	32.17	12.71	228	2.02	S*
Young Females	112	29.12	10.18			

e) Middle aged Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Middle aged Males	297	32.52	12.06	568	2.78	S*
Middle aged Females	273	29.98	9.98			

f) Old Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Old Males	85	32.33	9.35	198	2.16	S*
Old Females	115	29.75	7.76			

S* - Significant at 0.05 level
(t- tab : 1.64)

The null hypothesis number 6) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding health in the following groups made according to age:

- a) Overall, male and female respondents together belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- b) Male respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- c) Female respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- d) Male and female respondents belonging to young age group.
- e) Male and female respondents belonging to middle age group.
- f) Male and female respondents belonging to old age group.

Tables 3.43 and 3.44 present the differences in the mean scores showing the level of problems regarding health in relation to the age.

There were no significant differences found in the level of problems of the displaced kashmiris regarding health in the groups of a, b and c.

Therefore the null hypothesis 6) was accepted for the above groups 'a', 'b', and 'c'.

There were significant differences found in the level of problems of the displaced kashmiris regarding health as shown for the following groups:

- d Male respondents belonging to young age group reported higher level of problems than female respondents belonging to young age group.
- e Male respondents belonging to middle age group reported higher level of problems than female respondents belonging to middle age group
- f Male respondents belonging to old age group reported higher level of problems than female respondents belonging to old age groups.

So the null hypothesis 6) was not accepted for the above groups 'd', 'e' and 'f'.

3.3.1.7 Age and problems of self-respect

Table 3.45: Analysis of variance showing overall and genderwise differences in the level of the problems regarding self-respect according to age

a) Overall

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between Groups	2	260.98	130.49	4.58	S*
Within Groups	997	27754.36	27.8		
Total	999	28015.35			

(F - tab: 3.00)

b) Males

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between Groups	2	63.94	31.95	1.02	NS
Within Groups	497	1467.37	29.33		
Total	499	14671.30			

c) Females

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between Groups	2	231.31	115.64	4.29	S*
Within Groups	497	13109.60	26.37		
Total	499	13340.91			

(F - tab: 3.01)

S* - Significant at 0.05 level

NS - Not significant at 0.05 level

Table 3.46: t - values showing overall and genderwise differences in the level of problems regarding self-respect according to age

Respondents	Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Young	230	21.59	5.82	798	2.84	S*
	Middle	570	23.12	5.19			
	Middle	570	23.13	5.17	768	0.01	NS
	Old	200	23.12	4.36			
	Old	200	23.12	5.23	428	2.39	S*
	Young	230	21.90	5.78			
c) Females	Young	112	21.59	5.91	383	2.61	S*
	Middle	273	23.17	5.15			
	Middle	273	23.17	5.15	386	2.54	S*
	Old	115	22.85	4.16			
	Old	115	22.85	4.16	225	0.31	NS
	Young	112	21.59	5.91			

S* - Significant at 0.05 level

NS - Not significant at 0.05 level

(t - tab: 1.64)

d) Young Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Young Males	118	22.35	5.71	228	0.95	NS
Young Females	112	21.50	5.98			

e) Middle age Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Middle age Males	297	23.18	5.44	568	0.08	NS
Middle age Females	273	23.08	5.17			

f) Old Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Old Males	85	23.02	4.74	198	1.08	NS
Old Females	115	23.31	23.32			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 7) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding self-respect in the following groups made according to age:

- a) Overall, male and female respondents together belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- b) Male respondents belonging to age groups of :
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- c) Female respondents belonging to age groups of :
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- d) Male and female respondents belonging to young age group.
- e) Male and female respondents belonging to middle age group.
- f) Male and female respondents belonging to old age group.

Tables 3.45 and 3.46 present the differences in the mean scores showing the level of problems regarding self-respect in relation to the age.

There were no significant differences found in the level of problems of the displaced kashmiris regarding self-respect in the following groups.

- a-ii Overall, male and female respondents together belonging to middle and old age groups.
- b-i Young and middle aged males

- b-ii Middle and old age males.
- b-iii Old and young age males
- c-iii Old and young age females.
- d Male and female respondents belonging to young age group
- e Male and female respondents belonging to middle age group
- f Male and female respondents belonging to old age group.

Therefore the null hypothesis 7) was accepted for the above groups 'a-ii', 'b-i', 'b-ii', 'b-iii', 'c-iii', 'd', 'e' and 'f'.

There were significant differences found in the level of problems of the displaced kashmiris regarding self-respect as shown for the following groups.

- a-i Overall, male and female respondents together belonging to middle aged group reported higher level of problems than the respondents belonging to young age group.
- a-iii Overall, male and female respondents together belonging to old age group reported higher level of problems than the respondents belonging to young age group
- c-i Middle age female respondents reported higher level of problems than the female respondents belonging to young age group.
- c-ii Middle aged female respondents reported higher level of problems than the female respondents belonging to old age group.

Therefore the null hypothesis 7) was not accepted for the above groups 'a-i', 'a-iii', 'c-i', and 'c-ii'.

3.3.1.8 Age and problems of socio-cultural changes

Table 3.47: Analysis of variance showing overall and genderwise differences in the level of problems regarding socio-cultural changes according to age

a) Overall

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between Groups	2	32.86	16.44	0.04	NS
Within Groups	997	403273.82	404.43		
Total	999	43306.63			

(F - tab: 3.00)

b) Males

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between Groups	2	203.65	101.78	0.26	NS
Within Groups	497	207037.51	416.52		
Total	499	207241.22			

(F - tab: 3.01)

c) Females

Source of variation	DF	SS	MS	F (Cal)	Remarks
Between Groups	2	258.37	129.18	0.31	NS
Within Groups	497	195149.37	392.65		
Total	499	195407.74			

(F- tab: 3.01)

NS - Not significant at 0.05 level

Table 3.48: t-values showing genderwise differences in the level of problems regarding socio-cultural changes according to age

d) Young Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Young Males	118	74.68	21.03	228	0.47	NS
Young Females	112	76.02	20.44			

e) Middle age Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Middle age Males	297	75.18	20.31	568	0.49	NS
Middle age Females	273	76.03	19.42			

f) Old Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Old Males	85	73.37	19.88	198	1.50	NS
Old Females	115	77.66	19.92			

NS - Not significant at 0.05 level
(t - tab: 1.64)

The null hypothesis number 8) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding socio-cultural changes in the following groups made according to age:

- a) Overall, male and female respondents together belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- b) Male respondents belonging to age groups of :
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- c) Female respondents belonging to age groups of :
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- d) Male and female respondents belonging to young age group.
- e) Male and female respondents belonging to middle age group.
- f) Male and female respondents belonging to old age group.

Tables 3.47 and 3.48 present the differences in the mean scores showing the level of problems of the displaced kashmiris regarding socio-cultural changes in relation to the age.

There were no significant differences found in the level of problems of the displaced kashmiris regarding socio-cultural changes in all the groups.

Therefore the null hypothesis 8) was accepted.

3.3.2 DIFFERENCES IN LEVEL OF PROBLEMS WITH RESPECT TO LEVEL OF URBANISATION

3.3.2.1 Level of urbanisation and problems of present living conditions

Table 3.49: t-values showing overall and genderwise differences in the level of problems regarding present living conditions in relation to level of urbanization of the place of displacement

Respondents	Place of Residence	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Urban	94	104.51	24.65	998	0.10	NS
	Rural	906	104.25	23.40			
b) Male	Urban	43	109.16	23.23	498	1.19	NS
	Rural	457	104.69	23.48			
c) Female	Urban	51	100.58	25.36	498	0.92	NS
	Rural	449	103.80	23.34			

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Place of Residence	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Urban	43	109.16	23.23	92	0.70	NS
Female	Urban	51	100.58	25.36			
e) Male	Rural	457	104.69	23.48	904	0.58	NS
Female	Rural	449	103.80	23.34			

S* - Significant at 0.05 level

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 9) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding present living conditions in the following groups made according to level of urbanization:

- a) Overall, urban and rural male and female respondents together.
- b) Urban and rural male respondents.
- c) Urban and rural female respondents.
- d) Urban male and urban female respondents.
- e) Rural male and rural female respondents.

Table 3.49 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding present living conditions in relation to level of urbanization.

There were no significant differences found in the level of problems of the displaced kashmiris regarding present living conditions in relation to level of urbanization for all the groups.

So the null hypothesis 9) was accepted for all the groups.

3.3.2.2 Level of urbanisation and problems of occupation

Table 3.50: t-values showing overall and genderwise differences in the level of problems regarding occupation in relation to level of urbanization of the place of displacement

Respondents	Place of Residence	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Urban	94	27.43	7.32	998	0.62	NS
	Rural	906	36.83	9.14			
b) Male	Urban	43	38.04	7.32	498	0.73	NS
	Rural	457	36.96	9.35			
c) Female	Urban	51	36.92	6.91	498	0.17	NS
	Rural	449	36.69	8.98			

NS - Not significant at 0.05 level

(t- tab: 1.64)

Respondents	Place of Residence	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Urban	43	38.04	7.82	92	0.74	NS
Female	Urban	51	36.92	6.91			
e) Male	Rural	457	36.96	9.35	904	0.45	NS
Female	Rural	449	36.69	8.98			

NS - Not significant at 0.05 level

(t- tab: 1.64)

The null hypothesis 10) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding occupation in the following groups made according to level of urbanization:

- a) Overall, urban and rural male and female respondents together.
- b) Urban and rural male respondents.
- c) Urban and rural female respondents.
- d) Urban male and urban female respondents.
- e) Rural male and rural female respondents.

Table 3 50 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding occupation in relation to level of urbanization.

There were no significant differences found in the level of problems of the displaced kashmiris regarding occupation in relation to level of urbanization for all the groups shown in the null hypothesis.

So the null hypothesis 10) was accepted.

3.3.2.3 Level of urbanisation and problems of finance

Table 3.51: t-values showing overall and genderwise differences in the level of problems regarding finance in relation to level of urbanization of the place of displacement

Respondents	Place of Residence	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Urban	94	24.71	6.71	998	0.64	NS
	Rural	906	25.56	5.76			
b) Male	Urban	43	25.65	5.74	498	0.21	NS
	Rural	457	25.45	5.94			
c) Female	Urban	51	36.92	6.98	498	2.07	S*
	Rural	449	36.69	8.98			

S* - Significant at 0.05 level

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Place of Residence	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Urban	43	25.65	5.74	92	1.25	NS
Female	Urban	51	23.92	7.40			
e) Male	Rural	457	25.45	5.97	904	0.61	NS
Female	Rural	449	25.68	5.55			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis 11) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding finance in the following groups made according to level of urbanization:

- a) Overall, urban and rural male and female respondents together.
- b) Urban and rural male respondents.
- c) Urban and rural female respondents.
- d) Urban male and urban female respondents.
- e) Rural male and rural female respondents.

Table 3.51 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding finance in relation to level of urbanization.

There were no significant differences found in the level of problems of the displaced kashmiris regarding finance in relation to level of urbanization for all the groups except for the “c” group where urban females reported higher level of problems than the rural females.

So the null hypothesis 11) was accepted for all the groups except for group ‘c’.

3.3.2.4 Level of urbanisation and problems of interpersonal relationship

Table 3.52: t-values showing overall and genderwise differences in the level of problems regarding interpersonal relationship in relation to level of urbanization of the place of displacement

Respondents	Place of Residence	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Urban	94	15.79	7.00	998	2.18	S*
	Rural	906	14.04	7.49			
b) Male	Urban	43	16.30	6.77	498	2.15	S*
	Rural	457	13.72	7.56			
c) Female	Urban	51	15.37	7.23	498	0.93	NS
	Rural	449	14.36	7.41			

S* - Significant at 0.05 level

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Place of Residence	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Urban	43	16.30	6.77	92	0.64	NS
Female	Urban	51	15.37	7.23			
e) Male	Rural	457	13.72	7.56	904	1.27	NS
Female	Rural	449	14.36	7.41			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 12) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding interpersonal relationship with family members and others in the following groups made according to level of urbanization:

- a) Overall, urban and rural male and female respondents together.
- b) Urban and rural male respondents.
- c) Urban and rural female respondents.
- d) Urban male and urban female respondents.
- e) Rural male and rural female respondents.

Table 3.52 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding interpersonal relationship with family members and others in relation to level of urbanization.

There were no significant differences found in the level of problems of the displaced kashmiris regarding interpersonal relationship with family members and others in relation to level of urbanization for all the groups except 'a' and 'b'.

Significant differences were found in the level of problems of displaced kashmiris regarding interpersonal relationships with family members and others as shown in the following groups:

- a Overall , male and female respondents together belonging to urban reported higher level of problems than respondents belonging to rural areas
- b Male respondents belonging to urban reported higher level of problems than male respondents belonging to rural areas.

So, the null hypothesis 12) was accepted for the groups 'c', 'd' and 'e' and was not accepted for the groups 'a' and 'b'.

3.3.2.5 Level of urbanisation and problems of recreation

Table 3.53: t-values showing overall and genderwise differences in the level of problems regarding recreation in relation to level of urbanization of the place of displacement

Respondents	Place of Residence	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Urban	94	23.06	5.30	998	1.28	NS
	Rural	906	22.23	6.05			
b) Male	Urban	43	23.25	5.56	498	1.20	NS
	Rural	457	22.07	6.22			
c) Female	Urban	51	22.90	5.23	498	0.59	NS
	Rural	449	22.39	5.88			

NS - Not significant at 0.05 level

(t - tab. 1.64)

Respondents	Place of Residence	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Urban	43	23.25	5.56	92	0.32	NS
Female	Urban	51	22.90	5.23			
e) Male	Rural	457	22.07	6.22	904	0.78	NS
Female	Rural	449	22.39	5.88			

NS - Not significant at 0.05 level

(t - tab. 1.64)

The null hypothesis number 13) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding recreation in the following groups made according to level of urbanization:

- a) Overall, urban and rural male and female respondents together.
- b) Urban and rural male respondents.
- c) Urban and rural female respondents.
- d) Urban male and urban female respondents.
- e) Rural male and rural female respondents.

Table 3.53 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding recreation in relation to level of urbanization.

There were no significant differences found in the level of problems of the displaced kashmiris regarding recreation in relation to level of urbanization for all the groups.

So the null hypothesis 13) was accepted.

3.3.2.6 Level of urbanisation and problems of health

Table 3.54: t-values showing overall and genderwise differences in the level of problems regarding health in relation to level of urbanization of the place of displacement.

Respondents	Place of Residence	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Urban	94	31.42	8.08	998	0.30	NS
	Rural	906	31.07	7.26			
b) Male	Urban	43	32.41	8.49	498	0.03	NS
	Rural	457	32.47	12.04			
c) Female	Urban	51	30.58	7.71	498	0.66	NS
	Rural	449	29.65	9.76			

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Place of Residence	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Urban	43	32.41	8.49	92	1.09	NS
Female	Urban	51	30.58	7.71			
e) Male	Rural	457	32.47	12.04	904	3.87	S*
Female	Rural	449	29.65	9.76			

S* - Significant at 0.05 level

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 14) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding health in the following groups made according to level of urbanization:

- a) Overall, urban and rural male and female respondents together.
- b) Urban and rural male respondents.
- c) Urban and rural female respondents.
- d) Urban male and urban female respondents.
- e) Rural male and rural female respondents.

Table 3.54 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding health in relation to level of urbanization.

There were no significant differences found in the level of problems of the displaced kashmiris regarding health in relation to level of urbanization for all the groups except 'e', where male respondents belonging to rural reported higher level of problems than the female respondents belonging to rural areas.

So the null hypothesis 14) was accepted for all the groups except for group 'e'.

3.3.2.7 Level of urbanisation and problems of self-respect

Table 3.55: t-values showing overall and genderwise differences in the level of problems regarding self-respect in relation to level of urbanization of the place of displacement

Respondents	Place of Residence	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Urban	94	22.95	5.10	998	0.09	NS
	Rural	906	22.90	5.31			
b) Male	Urban	43	23.37	5.09	498	0.51	NS
	Rural	457	22.93	5.45			
c) Female	Urban	51	22.60	5.14	498	0.37	NS
	Rural	449	22.88	5.17			

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Place of Residence	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Urban	43	23.37	5.09	92	0.72	NS
Female	Urban	51	22.60	5.14			
e) Male	Rural	457	22.93	5.45	904	0.12	NS
Female	Rural	449	22.88	5.17			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 15) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding self-respect in the following groups made according to level of urbanization:

- a) Overall, urban and rural male and female respondents together.
- b) Urban and rural male respondents.
- c) Urban and rural female respondents.
- d) Urban male and urban female respondents.
- e) Rural male and rural female respondents.

Table 3.55 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding self-respect in relation to level of urbanization.

There were no significant differences found in the level of problems of the displaced kashmiris regarding self-respect in relation to level of urbanization for all the above groups.

So the null hypothesis 15) was accepted.

3.3.2.8 Level of urbanisation and problems of socio-cultural changes

Table 3.56: t-values showing overall and genderwise differences in the level of problems regarding socio-cultural changes in relation to level of urbanization of the place of displacement

Respondents	Place of Residence	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Urban	94	78.02	14.84	998	1.21	NS
	Rural	906	75.39	20.55			
b) Male	Urban	43	77.83	14.15	498	2.01	S*
	Rural	457	74.54	20.85			
c) Female	Urban	51	78.17	15.53	498	0.66	NS
	Rural	449	76.25	20.22			

S* - Significant at 0.05 level

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Place of Residence	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Urban	43	77.83	14.15	92	0.11	NS
Female	Urban	51	78.17	15.53			
e) Male	Rural	457	74.54	20.85	904	1.25	NS
Female	Rural	449	76.25	20.22			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 16) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding socio-cultural changes in the following groups made according to level of urbanization:

- a) Overall, urban and rural male and female respondents together.
- b) Urban and rural male respondents.
- c) Urban and rural female respondents.
- d) Urban male and urban female respondents.
- e) Rural male and rural female respondents.

Table 3.56 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding socio-cultural changes in relation to level of urbanization.

There were no significant differences found in the level of problems of the displaced kashmiris regarding socio-cultural changes in relation to level of urbanization for all the groups except 'b', where urban males reported more problems than the rural male respondents.

So the null hypothesis 16) was accepted for all the groups except for group 'b'.

3.3.3 DIFFERENCES IN LEVEL OF PROBLEMS WITH RESPECT TO FAMILY SIZE

3.3.3.1 Family size and problems of present living conditions

Table 3.57: t-values showing overall and genderwise differences in the level of problems regarding present living conditions in relation to family size

Respondents	Family Size	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Small Family	468	104.57	22.76	998	0.37	NS
	Large Family	532	104.01	24.17			
b) Male	Small Family	231	105.29	21.94	498	0.19	NS
	Large Family	269	104.89	24.75			
c) Female	Small Family	237	103.86	23.56	498	0.36	NS
	Large Family	263	103.11	23.57			

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Size	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Small Family	231	105.29	21.94	466	0.68	NS
Female	Small Family	237	103.86	23.56			
e) Male	Large Family	269	104.89	24.75	530	0.85	NS
Female	Large Family	263	103.11	23.57			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 17) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding present living conditions in the following groups made according to family size:

- a) Overall, male and female respondents together belonging to small and large families.
- b) Male respondents belonging to small and large families.
- c) Female respondents belonging to small and large families
- d) Male and female respondents belonging to small families.
- e) Male and female respondents belonging to large families.

Table 3.57 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding present living conditions in relation to family size.

There were no significant differences found in the level of problems of the displaced kashmiris regarding present living conditions in relation to family size for all the groups.

Therefore the null hypothesis 17) was accepted.

3.3.3.2 Family size and problems of occupation

Table 3.58: t-values showing overall and genderwise differences in the level of problems regarding occupation in relation to family size

Respondents	Family Size	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Small Family	468	36.88	8.40	998	0.01	NS
	Large Family	532	36.89	9.51			
b) Male	Small Family	231	36.88	8.65	498	0.40	NS
	Large Family	269	37.21	9.79			
c) Female	Small Family	237	36.89	8.08	498	0.41	NS
	Large Family	263	36.56	9.23			

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Size	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Small Family	231	36.88	8.55	466	0.01	NS
Female	Small Family	237	36.89	8.28			
e) Male	Large Family	269	37.21	9.79	530	0.79	NS
Female	Large Family	263	36.56	9.23			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 18) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding occupation in the following groups made according to family size:

- a) Overall, male and female respondents together belonging to small and large families.
- b) Male respondents belonging to small and large families.
- c) Female respondents belonging to small and large families.
- d) Male and female respondents belonging to small families.
- e) Male and female respondents belonging to large families

Table 3.58 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding occupation in relation to family size.

There were no significant differences found in the level of problems of the displaced kashmiris regarding occupation in relation to family size for all the groups.

Therefore the null hypothesis 18) was accepted.

3.3.3.3 Family size and problems of finance

Table 3.59: t-values showing overall and genderwise differences in the level of problems regarding finance in relation to family size

Respondents	Family Size	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Small Family	468	25.78	5.9	998	1.51	NS
	Large Family	532	25.22	5.82			
b) Male	Small Family	231	25.78	5.73	498	1.11	NS
	Large Family	269	25.19	6.13			
c) Female	Small Family	237	25.78	6.07	498	1.01	NS
	Large Family	263	25.25	5.51			

NS - Not significant at 0.05 Level

(t - tab: 1.64)

Respondents	Family Size	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Small Family	231	25.78	5.73	466	0.01	NS
Female	Small Family	237	25.78	6.07			
e) Male	Large Family	269	25.19	6.13	530	0.12	NS
Female	Large Family	263	25.25	5.51			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 19) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding finance in the following groups made according to family size:

- a) Overall, male and female respondents together belonging to small and large families.
- b) Male respondents belonging to small and large families.
- c) Female respondents belonging to small and large families
- d) Male and female respondents belonging to small families
- e) Male and female respondents belonging to large families.

Table 3.59 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding finance in relation to family size.

There were no significant differences found in the level of problems of the displaced kashmiris regarding finance in relation to family size for all the groups.

Therefore the null hypothesis 19) was accepted.

3.3.3.4 Family size and problems of interpersonal relationship

Table 3.60: t-values showing overall and genderwise differences in the level of problems regarding interpersonal relationship in relation to family size

Respondents	Family Size	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Small Family	468	14.18	7.25	998	0.09	NS
	Large Family	532	14.22	7.65			
b) Male	Small Family	231	14.12	7.24	498	0.50	NS
	Large Family	269	13.79	7.78			
c) Female	Small Family	237	14.23	7.26	498	0.65	NS
	Large Family	263	14.66	7.51			

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Size	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Small Family	231	14.12	7.24	466	0.16	NS
Female	Small Family	237	14.23	7.26			
e) Male	Large Family	269	13.79	7.78	530	1.32	NS
Female	Large Family	263	14.66	7.51			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 20) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding inter-personal relationship with family members and others in the following groups made according to family size:

- a) Overall, male and female respondents together belonging to small and large families.
- b) Male respondents belonging to small and large families.
- c) Female respondents belonging to small and large families.
- d) Male and female respondents belonging to small families.
- e) Male and female respondents belonging to large families.

Table 3.60 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding interpersonal relationship with family members and others in relation to family size.

There were no significant differences found in the level of problems of the displaced kashmiris regarding interpersonal relationship with family members and others in relation to family size for all the groups.

Therefore the null hypothesis 20) was accepted.

3.3.3.5 Family size and problems of recreation

Table 3.61: t-values showing overall and genderwise differences in the level of problems regarding recreation in relation to family size

Respondents	Family Size	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Small Family	468	22.39	5.69	998	0.43	NS
	Large Family	532	22.23	6.29			
b) Male	Small Family	231	22.21	5.76	498	0.11	NS
	Large Family	269	22.14	6.52			
c) Female	Small Family	237	22.57	5.62	498	0.49	NS
	Large Family	263	22.32	5.98			

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Size	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Small Family	231	22.21	5.76	466	0.70	NS
Female	Small Family	237	22.57	5.62			
e) Male	Large Family	269	22.14	6.52	530	0.32	NS
Female	Large Family	263	22.32	5.98			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 21) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding recreation in the following groups made according to family size:

- a) Overall, male and female respondents together belonging to small and large families.
- b) Male respondents belonging to small and large families.
- c) Female respondents belonging to small and large families.
- d) Male and female respondents belonging to small families
- e) Male and female respondents belonging to large families.

Table 3.61 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding recreation in relation to family size.

There were no significant differences found in the level of problems of the displaced kashmiris regarding recreation in relation to family size for all the groups.

Therefore the null hypothesis 21) was accepted.

3.3.3.6 Family size and problems of health

Table 3.62: t-values showing overall and genderwise differences in the level of problems regarding health in relation to family size

Respondents	Family Size	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Small Family	468	31.69	10.24	998	1.61	NS
	Large Family	532	30.59	11.27			
b) Male	Small Family	231	32.95	11.11	498	0.86	NS
	Large Family	269	32.04	12.32			
c) Female	Small Family	237	30.45	9.18	498	1.59	NS
	Large Family	263	29.10	9.88			

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Size	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Small Family	231	32.95	11.11	466	2.65	S*
Female	Small Family	237	30.45	9.18			
e) Male	Large Family	269	32.04	12.32	530	3.03	S*
Female	Large Family	263	29.10	9.88			

S* - Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 22) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding health in the following groups made according to family size:

- a) Overall, male and female respondents together belonging to small and large families.
- b) Male respondents belonging to small and large families.
- c) Female respondents belonging to small and large families.
- d) Male and female respondents belonging to small families.
- e) Male and female respondents belonging to large families.

Table 3.62 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding health in relation to family size.

There were no significant differences found in the level of problems of the displaced kashmiris regarding health in relation to family size for all the groups except for groups 'd' and 'e'. Significant differences were found in the level of problems of displaced kashmiris regarding health as shown in the following groups:

- d Male respondents belonging to small families reported higher level of problems than the female respondents belonging to small families.
- e Male respondents belonging to large families reported higher level of problems than the female respondents belonging to large families.

Therefore the null hypothesis 22) was accepted for all the groups except for the groups 'd' and 'e'.

3.3.3.7 Family size and problems of self-respect

Table 3.63: t-values showing overall and genderwise differences in the level of problems regarding self-respect in relation to family size

Respondents	Family Size	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Small Family	468	23.01	5.04	998	0.55	NS
	Large Family	532	22.82	5.50			
b) Male	Small Family	231	22.93	5.14	498	0.13	NS
	Large Family	269	22.99	5.66			
c) Female	Small Family	237	23.08	4.96	498	0.93	NS
	Large Family	263	22.65	5.34			

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Size	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Small Family	231	22.93	5.14	466	0.32	NS
Female	Small Family	237	23.08	4.96			
e) Male	Large Family	269	22.99	5.66	530	0.72	NS
Female	Large Family	263	22.65	5.34			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 23) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding self-respect in the following groups made according to family size:

- a) Overall, male and female respondents together belonging to small and large families.
- b) Male respondents belonging to small and large families.
- c) Female respondents belonging to small and large families.
- d) Male and female respondents belonging to small families.
- e) Male and female respondents belonging to large families.

Table 3.63 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding self-respect in relation to family size.

There were no significant differences found in the level of problems of the displaced kashmiris regarding self-respect in relation to family size for all the groups.

Therefore the null hypothesis 23) was accepted.

3.3.3.8 Family Size and problems of socio-cultural changes

Table 3.64: t-values showing overall and genderwise differences in the level of problems regarding socio-cultural changes in relation to family size

Respondents	Family Size	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Small Family	468	77.68	18.45	998	3.04	S*
	Large Family	532	73.83	21.28			
b) Male	Small Family	231	76.74	18.62	498	1.95	S*
	Large Family	269	73.18	21.67			
c) Female	Small Family	237	78.60	18.28	498	2.32	S*
	Large Family	263	79.50	20.89			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Size	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Small Family	231	76.74	18.62	466	1.09	NS
Female	Small Family	237	78.60	18.28			
e) Male	Large Family	269	73.18	21.67	530	0.72	NS
Female	Large Family	263	74.50	20.89			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 24) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding socio-cultural changes in the following groups made according to family size:

- a) Overall, male and female respondents together belonging to small and large families.
- b) Male respondents belonging to small and large families.
- c) Female respondents belonging to small and large families
- d) Male and female respondents belonging to small families.
- e) Male and female respondents belonging to large families.

Table 3.64 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding socio-cultural changes in relation to family size.

There were no significant differences found in the level of problems of the displaced kashmiris regarding socio-cultural changes in relation to family size for following groups:

- d Male and female respondents belonging to small families.
- e Male and female respondents belonging to large families.

Therefore the null hypothesis 24) was accepted for the 'd' and 'e'

Significant differences were found in the level of problems of the displaced kashmiris regarding socio-cultural changes in relation to family size for the groups as shown below:

- a Overall, male and female respondents together belonging to small families reported higher level of problems than the respondents belonging to large families.
- b Male respondents belonging to small families reported higher level of problems than the male respondents belonging to large families.
- c Female respondents belonging to large families reported higher level of problems than the female respondents belonging to small families.

Therefore the null hypothesis 24) was not accepted for the above groups 'a', 'b' and 'c'.

3.3.4 DIFFERENCES IN LEVEL OF PROBLEMS WITH RESPECT TO FAMILY TYPE

3.3.4.1 Family type and problems of present living conditions

Table 3.65: t-values showing overall and genderwise differences in the level of problems regarding present living conditions in relation to family type

Respondents	Family Type	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Joint	321	101.34	22.04	998	2.72	S*
	Nuclear	679	105.66	24.06			
b) Male	Joint	166	102.36	21.93	498	1.83	S*
	Nuclear	334	106.34	24.12			
c) Female	Joint	155	100.25	22.18	498	2.05	S*
	Nuclear	345	104.81	24.03			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Type	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Joint	166	102.36	21.93	319	0.85	NS
Female	Joint	155	100.25	22.18			
e) Male	Nuclear	334	106.43	24.12	677	0.82	NS
Female	Nuclear	345	104.91	24.03			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 25) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding present living conditions in the following groups made according to family type:

- a) Overall, male and female respondents together belonging to joint and nuclear families
- b) Male respondents belonging to joint and nuclear families
- c) Female respondents belonging to joint and nuclear families
- d) Male and female respondents belonging to joint families.
- e) Male and female respondents belonging to nuclear families

Table 3.65 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding present living conditions in relation family type.

There were no significant differences found in the level of problems of the displaced kashmiris regarding present living conditions in relation to family type for the following groups:

- d Male and female respondents belonging to joint families.
- e Male and female respondents belonging to nuclear families.

Therefore the null hypothesis 25) was accepted for groups 'd' and 'e'

Significant differences were found in the level of problems of the displaced kashmiris regarding present living conditions in relation to family type for the groups as shown below:

- a Overall, male and female respondents together belonging to nuclear families reported higher level of problems than the respondents belonging to joint families.
- b Male respondents belonging to nuclear families reported higher level of problems than the male respondents belonging to joint families.
- c Female respondents belonging to nuclear families reported higher level of problems than the female respondents belonging to joint families.

Therefore the null hypothesis 25) was not accepted for the above groups 'a', 'b' and 'c'.

3.3.4.2 Family type and problems of occupation

Table 3.66: t-values showing overall and genderwise differences in the level of problems regarding occupation in relation to family type

Respondents	Family Type	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Joint	321	36.47	10.12	998	1.00	NS
	Nuclear	679	37.08	8.43			
b) Male	Joint	166	36.63	10.18	498	0.75	NS
	Nuclear	334	37.28	8.73			
c) Female	Joint	155	36.32	10.09	498	0.68	NS
	Nuclear	345	36.89	8.14			

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Type	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Joint	166	36.62	10.18	319	0.26	NS
Female	Joint	155	36.32	10.09			
e) Male	Nuclear	334	37.28	8.73	677	0.59	NS
Female	Nuclear	345	36.89	8.14			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 26) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding occupation in the following groups made according to family type:

- a) Overall, male and female respondents together belonging to joint and nuclear families
- b) Male respondents belonging to joint and nuclear families
- c) Female respondents belonging to joint and nuclear families
- d) Male and female respondents belonging to joint families.
- e) Male and female respondents belonging to nuclear families.

Table 3.66 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding occupation in relation family type.

There were no significant differences found in the level of problems of the displaced kashmiris regarding occupation in relation to family type for all the groups.

Therefore the null hypothesis 26) was accepted.

3.3.4.3 Family type and problems of finance

Table 3.67: t-values showing overall and genderwise differences in the level of problems regarding finance in relation to family type

Respondents	Family Type	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Joint	321	25.02	5.35	998	1.60	NS
	Nuclear	679	25.70	6.08			
b) Male	Joint	166	24.98	5.62	498	1.29	NS
	Nuclear	334	25.70	6.10			
c) Female	Joint	155	25.07	5.05	498	1.11	NS
	Nuclear	345	25.69	6.08			

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Type	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Joint	166	24.98	5.62	319	0.16	NS
Female	Joint	155	25.07	5.05			
e) Male	Nuclear	334	25.70	6.10	677	0.03	NS
Female	Nuclear	345	25.69	6.08			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 27) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding finance in the following groups made according to family type:

- a) Overall, male and female respondents together belonging to joint and nuclear families.
- b) Male respondents belonging to joint and nuclear families
- c) Female respondents belonging to joint and nuclear families
- d) Male and female respondents belonging to joint families.
- e) Male and female respondents belonging to nuclear families.

Table 3.67 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding finance in relation to family type

There were no significant differences found in the level of problems of the displaced kashmiris regarding finance in relation to family type for all the groups.

Therefore the null hypothesis 27) was accepted.

3.3.4.4 Family type and problems of interpersonal relationship

Table 3.68: t-values showing overall and genderwise differences in the level of problems regarding interpersonal relationship in relation to family type

Respondents	Family Type	N	\bar{X}	SD	df	t-value (cal)	Remarks
a) Overall	Joint	321	13.44	7.77	998	2.22	S*
	Nuclear	679	14.56	7.29			
b) Male	Joint	166	13.85	7.73	498	0.82	NS
	Nuclear	334	14.14	7.43			
c) Female	Joint	155	13.32	7.83	498	2.31	S*
	Nuclear	345	14.97	7.13			

S* - Significant at 0.05 level

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Type	N	\bar{X}	SD	df	t-value (cal)	Remarks
d) Male	Joint	166	13.55	7.73	319	0.26	NS
Female	Joint	155	13.32	7.83			
e) Male	Nuclear	334	14.14	7.43	677	1.48	NS
Female	Nuclear	345	14.97	7.13			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 28) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding interpersonal relationship with family members and others in the following groups made according to family type:

- a) Overall, male and female respondents together belonging to joint and nuclear families
- b) Male respondents belonging to joint and nuclear families
- c) Female respondents belonging to joint and nuclear families
- d) Male and female respondents belonging to joint families.
- e) Male and female respondents belonging to nuclear families.

Table 3.68 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding interpersonal relationship with family members and others in relation family type.

There were no significant differences found in the level of problems of the displaced kashmiris regarding interpersonal relationship with family members and others in relation to family type for all the groups except 'a' and 'c'.

Significant differences were found in the level of problems of the displaced kashmiris regarding interpersonal relationship with family members and others as shown in the following groups:

- a Overall, male and female respondents together belonging to nuclear families reported more problems than the respondents belonging to joint families.
- c Female respondents belonging to nuclear families reported more problems than the female respondents belonging to joint families.

Therefore the null hypothesis 28) was accepted for the groups 'b', 'd' and 'e' and was not accepted for the groups 'a' and 'c'.

3.3.4.5 Family type and problems of recreation

Table 3.69: t-values showing overall and genderwise differences in the level of problems regarding recreation in relation to family type

Respondents	Family Type	N	\bar{X}	SD	df	t-value (cal)	Remarks
a) Overall	Joint	321	20.99	6.41	998	4.82	S*
	Nuclear	679	22.93	5.69			
b) Male	Joint	166	20.92	6.57	498	3.24	S*
	Nuclear	334	22.80	5.88			
c) Female	Joint	155	21.07	6.25	498	3.56	S*
	Nuclear	345	23.05	5.50			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Type	N	\bar{X}	SD	df	t-value (cal)	Remarks
d) Male	Joint	166	20.92	6.57	319	0.22	NS
Female	Joint	155	21.07	6.25			
e) Male	Nuclear	334	22.80	5.88	677	0.58	NS
Female	Nuclear	345	23.05	5.50			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 29) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding recreation in the following groups made according to family type:

- a) Overall, male and female respondents together belonging to joint and nuclear families
- b) Male respondents belonging to joint and nuclear families
- c) Female respondents belonging to joint and nuclear families
- d) Male and female respondents belonging to joint families.
- e) Male and female respondents belonging to nuclear families.

Table 3.69 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding recreation in relation to family type.

There were no significant differences found in the level of problems of the displaced kashmiris regarding recreation in relation to family type for the following groups:

- d Male and female respondents belonging to joint families.
- e Male and female respondents belonging to nuclear families.

Therefore the null hypothesis 29) was accepted for the groups 'd' and 'e'.

Significant differences were found in the level of problems of the displaced kashmiris regarding recreation in relation to family type for the groups as shown below:

- a Overall, male and female respondents together belonging to nuclear families reported higher level of problems than the respondents belonging to joint families.
- b Male respondents belonging to nuclear families reported higher level of problems than the male respondents belonging to joint families.
- c Female respondents belonging to nuclear families reported higher level of problems than the female respondents belonging to joint families.

Therefore the null hypothesis 29) was not accepted for the above groups 'a', 'b' and 'c'.

3.3.4.6 Family type and problems of health

Table 3.70: t-values showing overall and genderwise differences in the level of problems regarding health in relation to family type

Respondents	Family Type	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Joint	321	31.61	10.42	998	1.03	NS
	Nuclear	679	30.86	10.99			
b) Male	Joint	166	33.41	11.21	498	1.27	NS
	Nuclear	334	31.99	12.03			
c) Female	Joint	155	29.69	9.16	498	0.09	NS
	Nuclear	345	29.77	9.77			

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Type	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Joint	166	33.41	11.21	319	3.25	S*
Female	Joint	155	29.69	9.16			
e) Male	Nuclear	334	31.99	12.03	677	2.65	S*
Female	Nuclear	345	29.77	9.77			

S* - Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 30) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding health in the following groups made according to family type:

- a) Overall, male and female respondents together belonging to joint and nuclear families
- b) Male respondents belonging to joint and nuclear families
- c) Female respondents belonging to joint and nuclear families
- d) Male and female respondents belonging to joint families.
- e) Male and female respondents belonging to nuclear families.

Table 3.70 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding health in relation to family type.

There were no significant differences found in the level of problems of the displaced kashmiris regarding health in relation to family type for all the groups except for the groups 'd' and 'e'.

Significant differences were found in the level of problems of the displaced kashmiris regarding health as shown in the following:

- d Male respondents belonging to joint families reported higher level of problems than female respondents belonging to joint families.
- e Male respondents belonging to nuclear families reported higher level of problems than female respondents belonging to nuclear families.

Therefore the null hypothesis 30) was accepted for all the groups except for the groups 'd' and 'e'.

3.3.4.7 Family type and problems of self-respect

Table 3.71: t-values showing overall and genderwise differences in the level of problems regarding self-respect in relation to family type

Respondents	Family Type	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Joint	321	23.99	4.10	998	4.47	S*
	Nuclear	679	22.70	5.70			
b) Male	Joint	166	24.00	4.27	498	3.24	S*
	Nuclear	334	22.45	5.84			
c) Female	Joint	155	23.97	3.94	498	3.42	S*
	Nuclear	345	22.35	5.56			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Type	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Joint	166	24.00	4.27	319	0.07	NS
Female	Joint	155	23.97	3.94			
e) Male	Nuclear	334	22.45	5.84	677	0.22	NS
Female	Nuclear	345	22.35	5.56			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 31) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding self-respect in the following groups made according to family type:

- a) Overall, male and female respondents together belonging to joint and nuclear families
- b) Male respondents belonging to joint and nuclear families
- c) Female respondents belonging to joint and nuclear families
- d) Male and female respondents belonging to joint families.
- e) Male and female respondents belonging to nuclear families.

Table 3.71 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding self-respect in relation to family type.

There were no significant differences found in the level of problems of the displaced kashmiris regarding self-respect in relation to family type for the following groups:

- d Male and female respondents belonging to joint families
- e Male and female respondents belonging to nuclear families.

Therefore the null hypothesis 31) was accepted for the groups 'd' and 'e'.

Significant differences were found in the level of problems of the displaced kashmiris regarding self-respect in relation to family type for the groups as shown below:

- a Overall, male and female respondents together belonging to joint families reported higher level of problems than the respondents belonging to nuclear families.
- b Male respondents belonging to joint families reported higher level of problems than the male respondents belonging to nuclear families.
- c Female respondents belonging to joint families reported higher level of problems than the female respondents belonging to nuclear families.

Therefore the null hypothesis 31) was not accepted for the above groups 'a', 'b' and 'c'.

3.3.4.8 Family type and problems of socio-cultural changes

Table 3.72: t-values showing overall and genderwise differences in the level of problems regarding socio-cultural changes in relation to family type

Respondents	Family Type	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Joint	321	70.78	20.76	998	5.33	S*
	Nuclear	679	77.93	19.36			
b) Male	Joint	166	70.06	20.67	498	3.73	S*
	Nuclear	334	77.19	19.83			
c) Female	Joint	155	71.54	20.88	498	3.76	S*
	Nuclear	345	78.65	18.89			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Type	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Joint	166	70.06	20.67	319	0.64	NS
Female	Joint	155	71.54	20.88			
e) Male	Nuclear	334	77.19	19.83	677	0.98	NS
Female	Nuclear	345	78.65	18.89			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 32) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding socio-cultural changes in the following groups made according to family type:

- a) Overall, male and female respondents together belonging to joint and nuclear families
- b) Male respondents belonging to joint and nuclear families
- c) Female respondents belonging to joint and nuclear families
- d) Male and female respondents belonging to joint families.
- e) Male and female respondents belonging to nuclear families.

Table 3.72 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding socio-cultural changes in relation to family type.

There were no significant differences found in the level of problems of the displaced kashmiris regarding socio-cultural changes in relation to family type for the following groups shown below:

- d Male and female respondents belonging to joint families.
- e Male and female respondents belonging to nuclear families.

Therefore the null hypothesis 32) was accepted for the groups 'd' and 'e'.

Significant differences were found in the level of problems of the displaced kashmiris regarding socio-cultural changes in relation to family type for the groups as shown below:

- a Overall, male and female respondents together belonging to nuclear families reported higher level of problems than the respondents belonging to joint families.
- b Male respondents belonging to nuclear families reported higher level of problems than the male respondents belonging to joint families.
- c Female respondents belonging to nuclear families reported higher level of problems than the female respondents belonging to joint families.

Therefore the null hypothesis 32) was not accepted for the above groups 'a', 'b' and 'c'.

3.3.5 DIFFERENCES IN LEVEL OF PROBLEMS WITH RESPECT TO EMOTIONAL INTELLIGENCE

3.3.5.1 Emotional intelligence and problems of present living conditions

Table 3.73: t-values showing overall and genderwise differences in the level of problems regarding present living conditions in relation to emotional intelligence

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Low	478	105.31	24.17	998	1.33	NS
	High	522	103.33	22.87			
b) Male	Low	236	106.78	24.06	498	1.54	NS
	High	264	103.55	22.87			
c) Female	Low	242	103.87	24.25	498	0.72	NS
	High	258	103.10	22.91			

NS - Not significant at 0.05 level

(t - tab. 1.64)

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Low	236	106.78	24.06	476	1.32	NS
Female	Low	242	103.87	24.25			
e) Male	High	264	103.55	22.87	520	0.23	NS
Female	High	258	103.10	22.91			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 33) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding present living conditions in the following groups made according to emotional intelligence:

- a) Overall, male and female respondents together having low and high emotional intelligence.
- b) Male respondents having low and high emotional intelligence.
- c) Female respondents having low and high emotional intelligence.
- d) Male and female respondents having low emotional intelligence.
- e) Male and female respondents having high emotional intelligence.

Table 3 73 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding present living conditions in relation to emotional intelligence.

There were no significant differences found for all the groups in the level of problems of the displaced kashmiris regarding present living conditions in relation to emotional intelligence.

Therefore the null hypothesis 33) was accepted.

3.3.5.2 Emotional intelligence and problems of occupation

Table 3.74: t-values showing overall and genderwise differences in the level of problems regarding occupation in relation to emotional intelligence

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Low	478	36.99	8.54	998	0.36	NS
	High	522	36.79	9.43			
b) Male	Low	236	37.19	8.87	498	0.31	NS
	High	264	36.93	9.55			
c) Female	Low	242	36.80	8.23	498	0.20	NS
	High	258	36.64	9.29			

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Low	236	37.19	8.87	476	0.51	NS
Female	Low	242	36.80	8.23			
e) Male	High	264	36.93	9.55	520	0.36	NS
Female	High	258	36.64	9.29			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 34) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding occupation in the following groups made according to emotional intelligence:

- a) Overall, male and female respondents together having low and high emotional intelligence.
- b) Male respondents having low and high emotional intelligence
- c) Female respondents having low and high emotional intelligence.
- d) Male and female respondents having low emotional intelligence.
- e) Male and female respondents having high emotional intelligence.

Table 3.74 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding occupation in relation to emotional intelligence.

There were no significant differences found in the level of problems of the displaced kashmiris regarding occupation in relation to emotional intelligence for all the groups.

Therefore the null hypothesis 34) was accepted.

3.3.5.3 Emotional intelligence and problems of finance

Table 3.75: t-values showing overall and genderwise differences in the level of problems regarding finance in relation to emotional intelligence

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Low	478	25.99	6.06	998	2.64	S*
	High	522	25.01	5.64			
b) Male	Low	236	25.98	6.19	498	1.85	S*
	High	264	25.00	5.69			
c) Female	Low	242	26.00	5.94	498	1.88	S*
	High	258	25.03	5.63			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Low	236	25.98	6.19	476	0.03	NS
Female	Low	242	26.00	5.94			
e) Male	High	264	25.00	5.69	520	0.06	NS
Female	High	258	25.03	5.60			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 35) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding finance in the following groups made according to emotional intelligence:

- a) Overall, male and female respondents together having low and high emotional intelligence
- b) Male respondents having low and high emotional intelligence.
- c) Female respondents having low and high emotional intelligence.
- d) Male and female respondents having low emotional intelligence.
- e) Male and female respondents having high emotional intelligence.

Table 3.75 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding finance in relation to emotional intelligence.

There were no significant differences found in the level of problems of the displaced kashmiris regarding finance in relation to emotional intelligence for the following groups:

- d Male and female respondents having low emotional intelligence.
- e Male and female respondents having high emotional intelligence.

Therefore the null hypothesis was accepted for the groups 'd' and 'e'.

Significant differences were found in the level of problems of the displaced kashmiris regarding finance in relation to emotional intelligence for the groups as shown below:

- a Overall, male and female respondents together having low emotional intelligence reported higher level of problems than the respondents having high emotional intelligence.
- b Male respondents having low emotional intelligence reported higher level of problems than the male respondents having high emotional intelligence.
- c Female respondents having low emotional intelligence reported higher level of problems than the female respondents having high emotional intelligence.

Therefore the null hypothesis 35) was not accepted for the above groups 'a', 'b' and 'c'.

3.3.5.4 Emotional intelligence and problems of interpersonal relationship

Table 3.76: t-values showing overall and genderwise differences in the level of problems regarding interpersonal relationship in relation to emotional intelligence

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Low	478	15.28	7.43	998	4.43	S*
	High	522	13.21	7.35			
b) Male	Low	236	25.98	6.19	498	2.83	S*
	High	264	25.00	5.69			
c) Female	Low	242	15.61	7.28	498	3.42	S*
	High	258	13.37	7.34			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Low	236	14.94	7.59	476	0.99	NS
Female	Low	242	15.61	7.28			
e) Male	High	264	13.05	7.38	520	0.51	NS
Female	High	258	13.37	7.34			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 36) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding interpersonal relationship with family members and others in the following groups made according to emotional intelligence:

- a) Overall, male and female respondents together having low and high emotional intelligence.
- b) Male respondents having low and high emotional intelligence.
- c) Female respondents having low and high emotional intelligence.
- d) Male and female respondents having low emotional intelligence.
- e) Male and female respondents having high emotional intelligence.

Table 3.76 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding interpersonal relationship with family members and others in relation to emotional intelligence.

There were no significant differences found in the level of problems of the displaced kashmiris regarding interpersonal relationship with family members and others in relation to emotional intelligence for the following groups:

- d Male and female respondents having low emotional intelligence.
- e Male and female respondents having high emotional intelligence.

Therefore the null hypothesis 36) was accepted for the groups 'd' and 'e'.

Significant differences were found in the level of problems of the displaced kashmiris regarding interpersonal relationship with family members and others in relation to emotional intelligence for the groups as shown below:

- a Overall, male and female respondents having low emotional intelligence reported higher level of problems than the respondents having high emotional intelligence.
- b Male respondents having low emotional intelligence reported higher level of problems than the male respondents having high emotional intelligence.
- c Female respondents having low emotional intelligence reported higher level of problems than the female respondents having high emotional intelligence.

Therefore the null hypothesis 36) was not accepted for the above groups 'a', 'b' and 'c'.

3.3.5.5 Emotional intelligence and problems of recreation

Table 3.77: t-values showing overall and genderwise differences in the level of problems regarding recreation in relation to emotional intelligence

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Low	478	22.96	5.72	998	3.29	S*
	High	522	21.71	6.13			
b) Male	Low	236	22.71	6.05	498	1.83	S*
	High	264	21.70	6.16			
c) Female	Low	242	23.20	5.55	498	2.85	S*
	High	258	21.73	5.97			

S* - Significant at 0.05 level

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Low	236	22.71	6.02	476	0.93	NS
Female	Low	242	23.20	5.55			
e) Male	High	264	21.70	6.28	520	0.06	NS
Female	High	258	21.73	5.97			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 37) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding recreation in the following groups made according to emotional intelligence:

- a) Overall, male and female respondents together having low and high emotional intelligence.
- b) Male respondents having low and high emotional intelligence.
- c) Female respondents having low and high emotional intelligence.
- d) Male and female respondents having low emotional intelligence.
- e) Male and female respondents having high emotional intelligence.

Table 3.77 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding recreation in relation to emotional intelligence.

There were no significant differences found in the level of problems of the displaced kashmiris regarding recreation in relation to emotional intelligence for the following groups:

- d Male and female respondents having low emotional intelligence.
- e Male and female respondents having high emotional intelligence.

Therefore the null hypothesis 37) was accepted for the groups 'd' and 'e'.

Significant differences were found in the level of problems of the displaced kashmiris regarding recreation in relation to emotional intelligence for the groups as shown below:

- a Overall, male and female respondents having low emotional intelligence reported higher level of problems than the respondents having high emotional intelligence.
- b Male respondents having low emotional intelligence reported higher level of problems than the male respondents having high emotional intelligence.
- c Female respondents having low emotional intelligence reported higher level of problems than the female respondents having high emotional intelligence.

Therefore the null hypothesis 37) was not accepted for the above groups 'a', 'b' and 'c'.

3.3.5.6 Emotional intelligence and problems of health

Table 3.78: t-values showing overall and genderwise differences in the level of problems regarding health in relation to emotional intelligence

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Low	478	22.96	5.72	998	0.30	NS
	High	522	21.71	6.14			
b) Male	Low	236	31.79	11.45	498	1.20	NS
	High	264	33.06	12.05			
c) Female	Low	242	30.21	8.74	498	1.08	NS
	High	258	29.30	10.29			

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Low	236	31.79	11.45	476	1.70	S*
Female	Low	242	30.21	8.74			
e) Male	High	264	33.06	12.05	520	3.83	S*
Female	High	258	29.30	10.29			

S* - Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 38) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding health in the following groups made according to emotional intelligence:

- a) Overall, male and female respondents together having low and high emotional intelligence
- b) Male respondents having low and high emotional intelligence.
- c) Female respondents having low and high emotional intelligence
- d) Male and female respondents having low emotional intelligence
- e) Male and female respondents having high emotional intelligence

Table 3.78 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding health in relation to emotional intelligence.

There were no significant differences found in the level of problems of the displaced kashmiris regarding health in relation to emotional intelligence for all the groups except for groups 'd' and 'e'.

Significant differences were found in the level of problems of displaced kashmiris regarding health as shown in the following groups:

- d Male respondents having low emotional intelligence reported more problems than the female respondents having low emotional intelligence.
- e Male respondents having high emotional intelligence reported more problems than the female respondents having high emotional intelligence.

Therefore the null hypothesis 38) was accepted for all the groups 'd' and 'e'.

3.3.5.7 Emotional intelligence and problems of self-respect

Table 3.79: t-values showing overall and genderwise differences in the level of problems regarding self-respect in relation to emotional intelligence

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Low	478	23.00	5.23	998	0.51	NS
	High	522	22.83	5.35			
b) Male	Low	236	22.87	5.36	498	0.37	NS
	High	264	23.05	5.48			
c) Female	Low	242	23.12	5.10	498	0.13	NS
	High	258	22.60	5.22			

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Low	236	22.87	5.36	476	0.53	NS
Female	Low	242	23.12	5.10			
e) Male	High	264	23.05	5.48	520	0.96	NS
Female	High	258	22.60	5.22			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 39) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding self-respect in the following groups made according to emotional intelligence:

- a) Overall, male and female respondents together having low and high emotional intelligence.
- b) Male respondents having low and high emotional intelligence.
- c) Female respondents having low and high emotional intelligence.
- d) Male and female respondents having low emotional intelligence
- e) Male and female respondents having high emotional intelligence.

Table 3.79 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding self-respect in relation to emotional intelligence.

There were no significant differences found in the level of problems of the displaced kashmiris regarding self-respect in relation to emotional intelligence for all the groups

Therefore the null hypothesis 39) was accepted.

3.3.5.8 Emotional Intelligence and problems of socio-cultural changes

Table 3.80: t-values showing overall and genderwise differences in the level of problems regarding socio-cultural changes in relation to emotional intelligence

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Low	478	77.40	20.15	998	2.66	S*
	High	522	74.02	19.91			
b) Male	Low	236	76.60	20.48	498	1.84	S*
	High	264	73.24	20.19			
c) Female	Low	242	78.18	19.84	498	1.90	S*
	High	258	74.82	19.63			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Low	236	76.60	20.48	476	0.86	NS
Female	Low	242	78.18	19.84			
e) Male	High	264	73.24	20.19	520	0.91	NS
Female	High	258	74.82	19.63			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 40) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding socio-cultural changes in the following groups made according to emotional intelligence:

- a) Overall, male and female respondents together having low and high emotional intelligence.
- b) Male respondents having low and high emotional intelligence.
- c) Female respondents having low and high emotional intelligence.
- d) Male and female respondents having low emotional intelligence.
- e) Male and female respondents having high emotional intelligence.

Table 3.80 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding socio-cultural changes in relation to emotional intelligence.

There were no significant differences found in the level of problems of the displaced kashmiris regarding socio-cultural changes in relation to emotional intelligence for the following groups:

- d Male and female respondents having low emotional intelligence.
- e Male and female respondents having high emotional intelligence.

Therefore the null hypothesis 40) was accepted for the groups 'd' and 'e'.

Significant differences were found in the level of problems of the displaced kashmiris regarding socio-cultural changes in relation to emotional intelligence for the groups as shown below:

- a Overall, male and female respondents having low emotional intelligence reported higher level of problems than the respondents having high emotional intelligence.
- b Male respondents having low emotional intelligence reported higher level of problems than the male respondents having high emotional intelligence.
- c Female respondents having low emotional intelligence reported higher level of problems than the female respondents having high emotional intelligence.

Therefore the null hypothesis 40) was not accepted for the groups 'a', 'b' and 'c'.

3.3.6 DIFFERENCES IN LEVEL OF PROBLEMS ACCORDING TO SOCIO-ECONOMIC STATUS

3.3.6.1 Socio-economic status and problems of present living conditions

Table 3.81: t-values showing overall and genderwise differences in the level of problems regarding present living conditions in relation to socio-economic status

Respondents	Socio-economic Status	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Low	511	100.77	24.48	998	4.87	S*
	High	489	107.94	21.89			
b) Male	Low	255	100.64	24.27	498	4.39	S*
	High	245	109.70	21.71			
c) Female	Low	256	100.90	24.73	498	2.52	S*
	High	244	106.17	21.97			

S* - Significant at 0.05 level
(t - tab: 1.64)

Respondents	Socio-economic Status	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Low	255	100.64	24.27	509	0.12	NS
Female	Low	256	100.90	24.73			
e) Male	High	245	109.70	21.71	487	0.79	NS
Female	High	244	106.17	21.97			

NS - Not significant at 0.05 level
(t - tab: 1.64)

The null hypothesis number 41) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding present living conditions in the following groups made according to socio-economic status:

- a) Overall, male and female respondents together belonging to low and high socio-economic status.
- b) Male respondents belonging to low and high socio-economic status.
- c) Female respondents belonging to low and high socio-economic status.
- d) Male and female respondents belonging to low socio-economic status.
- e) Male and female respondents belonging to high socio-economic status.

Table 3.81 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding present living conditions in relation to socio-economic status.

There were no significant differences found in the level of problems of the displaced kashmiris regarding present living conditions in relation to socio-economic status for the group 'd'.

- d Male and female respondents belonging to low socio-economic status
- e Male and female respondents belonging to high socio-economic status

Therefore the null hypothesis 41) was accepted for the groups 'd' and 'e'.

Significant differences were found in the level of problems of the displaced kashmiris regarding present living conditions in relation to socio-economic status for the groups as shown below:

- a Overall, male and female respondents together belonging to high socio-economic status reported higher level of problems than respondents belonging to low socio-economic status.
- b Male respondents belonging to high socio-economic status reported higher level of problems than the male respondents belonging to low socio-economic status.
- c Female respondents belonging to high socio economic status reported higher level of problems than the female respondents belonging to low socio-economic status.

Therefore the null hypothesis was not accepted for the above groups 'a', 'b' and 'c'.

3.3.6.2 Socio-economic status and problems of occupation

Table 3.82: t-values showing overall and genderwise differences in the level of problems regarding occupation in relation to socio-economic status

Respondents	Socio-economic Status	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Low	511	36.10	9.87	998	2.81	S*
	High	489	37.70	7.93			
b) Male	Low	255	36.21	10.0	498	2.11	S*
	High	245	37.94	8.28			
c) Female	Low	256	36.00	9.76	498	1.87	S*
	High	244	37.46	7.58			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Socio-economic Status	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Low	255	36.21	10.0	509	0.23	NS
Female	Low	256	36.00	9.76			
e) Male	High	245	37.94	8.28	487	0.67	NS
Female	High	244	37.46	7.58			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 42) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding occupation in the following groups made according to socio-economic status:

- a) Overall, male and female respondents together belonging to low and high socio-economic status.
- b) Male respondents belonging to low and high socio-economic status.
- c) Female respondents belonging to low and high socio-economic status.
- d) Male and female respondents belonging to low socio-economic status.
- e) Male and female respondents belonging to high socio-economic status.

Table 3.82 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding occupation in relation to socio-economic status.

There were no significant differences found in the level of problems of the displaced kashmiris regarding occupation in relation to socio-economic status for the following groups:

- d Male and female respondents belonging to low socio-economic status
- e Male and female respondents belonging to high socio-economic status

Therefore the null hypothesis 42) was accepted for the groups 'd' and 'e'.

Significant differences were found in the level of problems of the displaced kashmiris regarding occupation in relation to socio-economic status for the groups as shown below:

- a Overall, male and female respondents together belonging to high socio-economic status reported higher level of problems than respondents belonging to low socio-economic status.
- b Male respondents belonging to high socio-economic status reported higher level of problems than the male respondents belonging to low socio-economic status.
- c Female respondents belonging to high socio-economic status reported higher level of problems than the female respondents belonging to low socio-economic status.

Therefore the null hypothesis 42) was not accepted for the above groups 'a', 'b' and 'c'.

3.3.6.3 Socio-economic status and problems of finance

Table 3.83: t-values showing overall and genderwise differences in the level of problems regarding finance in relation to socio-economic status

Respondents	Socio-economic Status	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Low	511	25.08	5.99	998	2.21	S*
	High	489	25.90	5.70			
b) Male	Low	255	25.10	5.99	498	1.40	NS
	High	245	25.84	5.89			
c) Female	Low	256	25.07	6.00	498	1.72	S*
	High	244	25.95	5.52			

S* - Significant at 0.05 level

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Socio-economic Status	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Low	255	25.10	5.99	509	0.06	NS
Female	Low	256	25.07	6.00			
e) Male	High	245	25.84	5.89	487	0.21	NS
Female	High	244	25.95	5.52			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 43) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding finance in the following groups made according to socio-economic status:

- a) Overall, male and female respondents together belonging to low and high socio-economic status.
- b) Male respondents belonging to low and high socio-economic status.
- c) Female respondents belonging to low and high socio-economic status.
- d) Male and female respondents belonging to low socio-economic status.
- e) Male and female respondents belonging to high socio-economic status.

Table 3.83 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding finance in relation to socio-economic status.

There were no significant differences found in the level of problems of the displaced kashmiris regarding finance in relation to socio-economic status for the following groups:

- b Male respondents belonging to low and high socio-economic status.
- d Male and female respondents belonging to low socio-economic status
- e Male and female respondents belonging to high socio-economic status

Therefore the null hypothesis 43) was accepted for the groups 'b', 'd' and 'e'.

Significant differences were found in the level of problems of the displaced kashmiris regarding finance in relation to socio-economic status for the groups shown below:

- a Overall, male and female respondents together belonging to high socio-economic status reported higher level of problems than the respondents belonging to low socio-economic status.
- c Female respondents belonging to high socio-economic status reported higher level of problems than the female respondents belonging to low socio-economic status.

Therefore the null hypothesis 43) was not accepted for the above groups 'a' and 'c'.

3.3.6.4 Socio-economic status and problems of interpersonal relationship

Table 3.84: t-values showing overall and genderwise differences in the level of problems regarding interpersonal relationship in relation to socio-economic status

Respondents	Socio-economic Status	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Low	511	13.83	7.61	998	1.61	NS
	High	489	14.59	7.29			
b) Male	Low	255	13.47	7.60	498	1.45	NS
	High	245	14.44	7.44			
c) Female	Low	256	14.19	7.62	498	0.82	NS
	High	244	14.74	7.15			

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Socio-economic Status	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Low	255	13.47	7.60	509	1.08	NS
Female	Low	256	14.19	7.62			
e) Male	High	245	14.44	7.44	487	0.45	NS
Female	High	244	14.74	7.15			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 44) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding interpersonal relationship with family members and others in the following groups made according to socio-economic status:

- a) Overall, male and female respondents together belonging to low and high socio-economic status.
- b) Male respondents belonging to low and high socio-economic status.
- c) Female respondents belonging to low and high socio-economic status.
- d) Male and female respondents belonging to low socio-economic status.
- e) Male and female respondents belonging to high socio-economic status.

Table 3.84 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding interpersonal relationship with family members and others in relation to socio-economic status.

There were no significant differences found in the level of problems of the displaced kashmiris regarding interpersonal relationship with family members and others in relation to socio-economic status for all the groups.

Therefore the null hypothesis 44) was accepted.

3.3.6.5 Socio-economic status and problems of recreation

Table 3.85: t-values showing overall and genderwise differences in the level of problems regarding recreation in relation to socio-economic status

Respondents	Socio-economic Status	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Low	511	21.28	6.62	998	5.64	S*
	High	489	23.38	6.05			
b) Male	Low	255	21.09	6.71	498	4.05	S*
	High	245	23.30	5.21			
c) Female	Low	256	21.47	6.47	498	3.88	S*
	High	244	23.46	4.83			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Socio-economic Status	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Low	255	21.09	6.77	509	0.64	NS
Female	Low	256	21.47	6.47			
e) Male	High	245	23.30	5.27	487	0.35	NS
Female	High	244	23.46	4.83			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 45) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding recreation in the following groups made according to socio-economic status:

- a) Overall, male and female respondents together belonging to low and high socio-economic status.
- b) Male respondents belonging to low and high socio-economic status.
- c) Female respondents belonging to low and high socio-economic status.
- d) Male and female respondents belonging to low socio-economic status.
- e) Male and female respondents belonging to high socio-economic status.

Table 3.85 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding recreation in relation to socio-economic status.

There were no significant differences found in the level of problems of the displaced kashmiris regarding recreation in relation to socio-economic status for the following groups:

- d Male and female respondents belonging to low socio-economic status
- e Male and female respondents belonging to high socio-economic status

Therefore the null hypothesis 45) was accepted for the groups 'd' and 'e'.

Significant differences were found in the level of problems of the displaced kashmiris regarding recreation in relation to socio-economic status for the groups as shown below:

- a Overall, male and female respondents together belonging to high socio-economic status reported higher level of problems than respondents belonging to low socio-economic status.
- b Male respondents belonging to high socio-economic status reported higher level of problems than the male respondents belonging to low socio-economic status.
- c Female respondents belonging to high socio economic status reported higher level of problems than the female respondents belonging to low socio-economic status.

Therefore the null hypothesis 45) was not accepted for the above groups 'a', 'b' and 'c'.

3.3.6.6 Socio-economic status and problems of health

Table 3.86: t-values showing overall and genderwise differences in the level of problems regarding health in relation to socio-economic status

Respondents	Socio-economic Status	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Low	511	30.87	11.35	998	0.69	NS
	High	489	31.34	10.22			
b) Male	Low	255	32.03	12.60	498	0.83	NS
	High	245	32.91	10.85			
c) Female	Low	256	29.72	9.84	498	0.06	NS
	High	244	29.77	9.30			

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Socio-economic Status	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Low	255	21.09	6.77	509	2.64	S*
Female	Low	256	21.47	6.47			
e) Male	High	245	23.30	5.27	487	2.35	S*
Female	High	244	23.46	4.83			

S* - Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 46) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding health in the following groups made according to socio-economic status:

- a) Overall, male and female respondents together belonging to low and high socio-economic status.
- b) Male respondents belonging to low and high socio-economic status.
- c) Female respondents belonging to low and high socio-economic status.
- d) Male and female respondents belonging to low socio-economic status
- e) Male and female respondents belonging to high socio-economic status.

Table 3.86 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding health in relation to socio-economic status.

There were no significant differences found in the level of problems of the displaced kashmiris regarding health in relation to socio-economic status for all the groups except for groups 'd' and 'e'.

Significant differences were found in the level of the problems of displaced kashmiris regarding health as shown in the following groups:

- d Female respondents belonging to low socio-economic status reported higher level of problems than the male respondents belonging to low socio-economic status.
- e Female respondents belonging to high socio-economic status reported higher level of problems than the male respondents belonging to high socio-economic status.

Therefore the null hypothesis 46) was accepted for all the groups except for the groups 'd' and 'e'

3.3.6.7 Socio-economic status and problems of self-respect

Table 3.87: t-values showing overall and genderwise differences in the level of problems regarding self-respect in relation to socio-economic status

Respondents	Socio-economic Status	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Low	511	22.89	5.23	998	0.10	NS
	High	489	22.93	5.36			
b) Male	Low	255	22.84	5.39	498	0.52	NS
	High	245	22.09	5.45			
c) Female	Low	256	22.94	5.08	498	0.40	NS
	High	244	22.76	5.26			

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Socio-economic Status	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Low	255	71.46	21.59	509	1.11	NS
Female	Low	256	73.59	21.69			
e) Male	High	245	78.33	18.43	487	0.69	NS
Female	High	244	79.44	17.10			

NS - Not significant at 0.05 level

(t - tab. 1.64)

The null hypothesis number 47) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding self-respect in the following groups made according to socio-economic status:

- a) Overall, male and female respondents together belonging to low and high socio-economic status.
- b) Male respondents belonging to low and high socio-economic status.
- c) Female respondents belonging to low and high socio-economic status.
- d) Male and female respondents belonging to low socio-economic status.
- e) Male and female respondents belonging to high socio-economic status.

Table 3.87 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding self-respect in relation to socio-economic status.

There were no significant differences found in the level of problems of the displaced kashmiris regarding self-respect in relation to socio-economic status for all the groups.

So the null hypothesis 47) was accepted.

3.3.6.8 Socio-economic status and problems of socio-cultural changes

Table 3.88: t-values showing overall and genderwise differences in the level of problems regarding socio-cultural change in relation to socio-economic status.

Respondents	Socio-economic Status	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Low	511	72.53	21.65	998	5.06	S*
	High	489	78.88	17.77			
b) Male	Low	255	71.46	21.59	498	3.82	S*
	High	245	78.33	18.43			
c) Female	Low	256	73.59	21.69	498	3.35	S*
	High	244	79.44	17.10			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Socio-economic Status	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Low	255	71.46	21.59	509	1.11	NS
Female	Low	256	73.59	21.69			
e) Male	High	245	78.33	18.43	487	0.69	NS
Female	High	244	79.44	17.10			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 48) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding socio-cultural changes in the following groups made according to socio-economic status:

- a) Overall, male and female respondents together belonging to low and high socio-economic status.
- b) Male respondents belonging to low and high socio-economic status.
- c) Female respondents belonging to low and high socio-economic status
- d) Male and female respondents belonging to low socio-economic status.
- e) Male and female respondents belonging to high socio-economic status

Table 3.88 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding socio-cultural changes in relation to socio-economic status.

There were no significant differences found in the level of problems of the displaced kashmiris regarding socio-cultural changes in relation to socio-economic status for the following groups:

- d Male and female respondents belonging to low socio-economic status
- e Male and female respondents belonging to high socio-economic status

Therefore the null hypothesis 48) was accepted for the above groups 'd' and 'e'.

Significant differences were found in the level of problems of the displaced kashmiris regarding socio-cultural changes in relation to socio-economic status for the groups as shown below:

- a Overall, male and female respondents together belonging to high socio-economic status reported higher level of problems than respondents belonging to low socio-economic status.
- b Male respondents belonging to high socio-economic status reported higher level of problems than the male respondents belonging to low socio-economic status.
- c Female respondents belonging to high socio-economic status reported higher level of problems than the female respondents belonging to low socio-economic status.

Therefore the null hypothesis 48) was not accepted for the above groups 'a', 'b' and 'c'.

3.3.7 DIFFERENCES IN LEVEL OF PROBLEMS WITH RESPECT TO LOSS OF PROPERTY

3.3.7.1 Loss of property and problems of present living conditions

Table 3.89: t-values showing overall and genderwise differences in the level of problems regarding present living conditions in relation to loss of property

Respondents	Loss of Property	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Total Loss	657	106.50	23.36	998	4.19	S*
	Partial Loss	343	100.00	23.24			
b) Male	Total Loss	323	107.46	23.23	498	3.10	S*
	Partial Loss	177	100.72	23.35			
c) Female	Total Loss	334	105.58	23.49	498	2.86	S*
	Partial Loss	166	99.23	23.16			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Loss of Property	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Total Loss	323	107.46	23.23	655	1.03	NS
Female	Total Loss	334	105.58	23.49			
e) Male	Partial Loss	177	100.72	23.35	341	0.59	NS
Female	Partial Loss	166	99.23	23.16			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 49) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding present living conditions in the following groups made according to loss of property:

- a) Overall, male and female respondents together having total and partial loss of property.
- b) Male respondents having total and partial loss of property.
- c) Female respondents having total and partial loss of property.
- d) Male and female respondents having total loss of property.
- e) Male and female respondents having partial loss of property.

Table 3.89 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding present living conditions in relation to loss of property

There were no significant differences found in the level of problems of the displaced kashmiris regarding present living conditions in relation to loss of property for the following groups:

- d Male and female respondents having total loss of property
- e Male and female respondents having partial loss of property

Therefore the null hypothesis 49) was accepted for the groups 'd' and 'e'.

Significant differences were found in the level of problems of the displaced kashmiris regarding present living conditions in relation to loss of property for the groups as shown below:

- a Overall, male and female respondents together having total loss of property reported higher level of problems than respondents having partial loss of property.
- b Male respondents having total loss of property reported higher level of problems than the male respondents having partial loss of property.
- c Female respondents having total loss of property reported higher level of problems than the female respondents having partial loss of property.

Therefore the null hypothesis 49) was not accepted for the above groups 'a', 'b' and 'c'.

3.3.7.2 Loss of property and problems of occupation

Table 3.90: t-values showing overall and genderwise differences in the level of problems regarding occupation in relation to loss of property

Respondents	Loss of Property	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Total Loss	657	37.49	7.39	998	2.96	S*
	Partial Loss	343	35.72	11.40			
b) Male	Total Loss	323	37.73	7.70	498	2.22	S*
	Partial Loss	177	35.83	11.43			
c) Female	Total Loss	334	37.26	7.09	498	1.98	S*
	Partial Loss	166	35.62	11.41			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Loss of Property	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Total Loss	323	37.73	7.70	655	0.81	NS
Female	Total Loss	334	37.26	7.09			
e) Male	Partial Loss	177	35.83	11.43	341	0.17	NS
Female	Partial Loss	166	35.62	11.41			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 50) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding occupation in the following groups made according to loss of property:

- a) Overall, male and female respondents together having total and partial loss of property.
- b) Male respondents having total and partial loss of property.
- c) Female respondents having total and partial loss of property.
- d) Male and female respondents having total loss of property.
- e) Male and female respondents having partial loss of property.

Table 3.90 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding occupation in relation to loss of property.

There were no significant differences found in the level of problems of the displaced kashmiris regarding occupation in relation to loss of property for the following groups:

- d Male and female respondents having total loss of property
- e Male and female respondents having partial loss of property

Therefore the null hypothesis 50) was accepted for the groups 'd' and 'e'.

Significant differences were found in the level of problems of the displaced kashmiris regarding occupation in relation to loss of property for the groups as shown below :

- a Overall, male and female respondents together having total loss of property reported higher level of problems than respondents having partial loss of property.
- b Male respondents having total loss of property reported higher level of problems than the male respondents having partial loss of property.
- c Female respondents having total loss of property reported higher level of problems than the female respondents having partial loss of property.

Therefore the null hypothesis 50) was not accepted for the above groups 'a', 'b' and 'c'

3.3.7.3 Loss of property and problems of finance

Table 3.91: t-values showing overall and genderwise differences in the level of problems regarding finance in relation to loss of property

Respondents	Loss of Property	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Total Loss	657	25.86	6.17	998	2.83	S*
	Partial Loss	343	24.76	5.16			
b) Male	Total Loss	323	25.87	6.23	498	2.09	S*
	Partial Loss	177	24.71	5.33			
c) Female	Total Loss	334	25.85	6.12	498	1.90	S*
	Partial Loss	166	24.80	4.98			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Loss of Property	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Total Loss	323	25.87	6.23	655	0.06	NS
Female	Total Loss	334	25.85	6.12			
e) Male	Partial Loss	177	24.71	5.33	341	0.16	NS
Female	Partial Loss	166	24.80	4.98			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 51) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding finance in the following groups made according to loss of property:

- a) Overall, male and female respondents together having total and partial loss of property.
- b) Male respondents having total and partial loss of property.
- c) Female respondents having total and partial loss of property.
- d) Male and female respondents having total loss of property.
- e) Male and female respondents having partial loss of property.

Table 3.91 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding finance in relation to loss of property.

There were no significant differences found in the level of problems of the displaced kashmiris regarding finance in relation to loss of property for the following groups:

- d Male and female respondents having total loss of property
- e Male and female respondents having partial loss of property

Therefore the null hypothesis 51) was accepted for the groups 'd' and 'e'.

Significant differences were found in the level of problems of the displaced kashmiris regarding finance in relation to loss of property for the groups shown below.

- a Overall, male and female respondents together having total loss of property reported higher level of problems than respondents having partial loss of property.
- b Male respondents having total loss of property reported higher level of problems than the male respondents having partial loss of property.
- c Female respondents having total loss of property reported higher level of problems than the female respondents having partial loss of property.

Therefore the null hypothesis 51) was not accepted for the above groups 'a', 'b' and 'c'.

3.3.7.4 Loss of property and problems of interpersonal relationship

Table 3.92: t-values showing overall and genderwise differences in the level of problems regarding interpersonal relationship in relation to loss of property

Respondents	Loss of Property	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Total Loss	657	15.32	7.10	998	6.73	S*
	Partial Loss	343	12.05	7.68			
b) Male	Total Loss	323	14.99	7.26	498	4.25	S*
	Partial Loss	177	12.04	7.66			
c) Female	Total Loss	334	15.65	6.93	498	5.25	S*
	Partial Loss	166	12.06	7.72			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Loss of Property	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Total Loss	323	14.99	7.26	655	1.20	NS
Female	Total Loss	334	15.65	6.93			
e) Male	Partial Loss	177	12.04	7.66	341	0.03	NS
Female	Partial Loss	166	12.06	7.72			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 52) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding interpersonal relationship with family members and others in the following groups made according to loss of property:

- a) Overall, male and female respondents together having total and partial loss of property.
- b) Male respondents having total and partial loss of property.
- c) Female respondents having total and partial loss of property.
- d) Male and female respondents having total loss of property.
- e) Male and female respondents having partial loss of property.

Table 3.92 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding interpersonal relationship with family members and others in relation to loss of property.

There were no significant differences found in the level of problems of the displaced kashmiris regarding interpersonal relationship with family members and others in relation to loss of property for the following groups:

- d Male and female respondents having total loss of property
- e Male and female respondents having partial loss of property

Therefore the null hypothesis 52) was accepted for the groups 'd' and 'e'.

Significant differences were found in the level of problems of the displaced kashmiris regarding interpersonal relationship with family members and others in relation to loss of property for the groups as shown below:

- a Overall, male and female respondents together having total loss of property reported higher level of problems than respondents having partial loss of property.
- b Male respondents having total loss of property reported higher level of problems than the male respondents having partial loss of property.
- c Female respondents having total loss of property reported higher level of problems than the female respondents having partial loss of property.

Therefore the null hypothesis 52) was not accepted for the above groups 'a', 'b' and 'c'.

3.3.7.5 Loss of property and problems of recreation

Table 3.93: t-values showing overall and genderwise differences in the level of problems regarding recreation in relation to loss of property

Respondents	Loss of Property	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Total Loss	657	22.63	5.41	998	2.37	S*
	Partial Loss	343	21.69	6.90			
b) Male	Total Loss	323	22.53	5.65	498	1.75	S*
	Partial Loss	177	21.52	7.00			
c) Female	Total Loss	334	22.73	5.16	498	1.57	NS
	Partial Loss	166	21.86	6.91			

S* - Significant at 0.05 level

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Loss of Property	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Total Loss	323	22.53	5.65	655	0.46	NS
Female	Total Loss	334	22.73	5.16			
e) Male	Partial Loss	177	21.52	7.00	341	0.45	NS
Female	Partial Loss	166	21.86	6.91			

NS - Not significant at 0.05 level

(t - tab : 1.64)

The null hypothesis number 53) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding recreation in the following groups made according to loss of property:

- a) Overall, male and female respondents together having total and partial loss of property.
- b) Male respondents having total and partial loss of property.
- c) Female respondents having total and partial loss of property.
- d) Male and female respondents having total loss of property.
- e) Male and female respondents having partial loss of property.

Table 3.93 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding recreation in relation to loss of property.

There were no significant differences found in the level of problems of the displaced kashmiris regarding recreation in relation to loss of property for the following groups:

- c Female respondents having total and partial loss of property.
- d Male and female respondents having total loss of property.
- e Male and female respondents having partial loss of property

Therefore the null hypothesis 53) was accepted for the groups 'c', 'd' and 'e'.

Significant differences were found in the level of problems of the displaced kashmiris regarding recreation in relation to loss of property for the groups as shown below:

- a Overall, male and female respondents together having total loss of property reported higher level of problems than respondents having partial loss of property.
- b Male respondents having total loss of property reported higher level of problems than the male respondents having partial loss of property.

Therefore the null hypothesis 53) was not accepted for the above groups 'a' and 'b'.

3.3.7.6 Loss of property and problems of health

Table 3.94: t-values showing overall and genderwise differences in the level of problems regarding health in relation to loss of property

Respondents	Loss of Property	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Total Loss	657	31.50	10.61	998	1.60	NS
	Partial Loss	343	30.33	11.15			
b) Male	Total Loss	323	32.86	11.52	498	1.03	NS
	Partial Loss	177	31.73	12.21			
c) Female	Total Loss	334	30.19	9.48	498	1.48	NS
	Partial Loss	166	28.84	9.72			

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Loss of Property	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Total Loss	323	32.86	11.52	655	3.25	S*
Female	Total Loss	334	30.19	9.48			
e) Male	Partial Loss	177	31.73	12.21	341	2.41	S*
Female	Partial Loss	166	28.84	9.72			

S* - Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 54) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding health in the following groups made according to loss of property:

- a) Overall, male and female respondents together having total and partial loss of property.
- b) Male respondents having total and partial loss of property.
- c) Female respondents having total and partial loss of property.
- d) Male and female respondents having total loss of property.
- e) Male and female respondents having partial loss of property.

Table 3.94 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding health in relation to loss of property.

There were no significant differences found in the level of problems of the displaced kashmiris regarding health in relation to loss of property for all the groups except for groups 'd' and 'e'.

Significant differences were found in the level of problems of displaced kashmiris regarding health as shown in the following groups:

- d Male respondents having total loss of property reported higher level of problems than the female respondents having total loss of property.
- e Male respondents having partial loss of property reported higher level of problems than the female respondents having partial loss of property.

Therefore the null hypothesis 54) was accepted for all the groups except for 'd' and 'e' groups.

3.3.7.7 Loss of property and problems of self-respect

Table 3.95: t-values showing overall and genderwise differences in the level of problems regarding self-respect in relation to loss of property

Respondents	Loss of Property	N	\bar{X}	SD	df	t-value (cal)	Remarks
a) Overall	Total Loss	657	22.71	5.00	998	1.64	S*
	Partial Loss	343	23.30	5.79			
b) Male	Total Loss	323	22.71	5.28	498	1.43	NS
	Partial Loss	177	23.43	5.65			
c) Female	Total Loss	334	22.70	4.73	498	0.91	NS
	Partial Loss	166	23.15	5.95			

S* - Significant at 0.05 level

NS - Not significant at 0.05 level

(t - tab: 1.64)

Respondents	Loss of Property	N	\bar{X}	SD	df	t-value (cal)	Remarks
d) Male	Total Loss	323	22.71	5.28	655	0.01	NS
Female	Total Loss	334	22.70	4.73			
e) Male	Partial Loss	177	23.43	5.65	341	0.44	NS
Female	Partial Loss	166	23.15	5.95			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 55) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding self-respect in the following groups made according to loss of property:

- a) Overall, male and female respondents together having total and partial loss of property.
- b) Male respondents having total and partial loss of property.
- c) Female respondents having total and partial loss of property.
- d) Male and female respondents having total loss of property.
- e) Male and female respondents having partial loss of property.

Table 3.95 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding self-respect in relation to loss of property.

There were no significant differences found in the level of problems of the displaced kashmiris regarding self-respect in relation to loss of property for all the groups except 'a', where overall male and female respondents together having partial loss of property reported higher level of problems than the respondents having total loss of problems.

Therefore the null hypothesis was accepted for all the groups except for group 'a'.

3.3.7.8 Loss of property and problems of socio-cultural changes

Table 3.96: t-values showing overall and genderwise differences in the level of problems regarding socio-cultural changes in relation to loss of property

Respondents	Loss of Property	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Total Loss	657	23.30	5.00	998	5.41	S*
	Partial Loss	343	22.71	5.79			
b) Male	Total Loss	323	77.18	19.47	498	3.53	S*
	Partial Loss	177	70.52	21.32			
c) Female	Total Loss	334	78.96	18.54	498	4.09	S*
	Partial Loss	166	71.39	24.25			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Loss of Property	N	\bar{x}	SD	df	t-value (cal)	Remarks
d) Male	Total Loss	323	77.18	19.47	655	1.20	NS
Female	Total Loss	334	78.96	18.54			
e) Male	Partial Loss	177	70.52	21.32	341	0.38	NS
Female	Partial Loss	166	71.39	21.25			

NS - Not significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 56) was that there will be no significant differences in the level of problems of the displaced kashmiris living in the government camps at Jammu regarding socio-cultural changes in the following groups made according to loss of property:

- a) Overall, male and female respondents together having total and partial loss of property.
- b) Male respondents having total and partial loss of property.
- c) Female respondents having total and partial loss of property.
- d) Male and female respondents having total loss of property.
- e) Male and female respondents having partial loss of property.

Table 3.96 presents the differences in the mean scores showing the level of problems of the displaced kashmiris regarding socio-cultural changes in relation to loss of property

There were no significant differences found in the level of problems of the displaced kashmiris regarding socio-cultural changes in relation to loss of property for the following groups:

- d Male and female respondents having total loss of property
- e Male and female respondents having partial loss of property

Therefore the null hypothesis 56) was accepted for the groups 'd' and 'e'.

Significant differences were found in the level of problems of the displaced kashmiris regarding socio-cultural changes in relation to loss of property for the groups as shown below:

- a Overall, male and female respondents together having total loss of property reported higher level of problems than respondents having partial loss of property.
- b Male respondents having total loss of property reported higher level of problems than the male respondents having partial loss of property.
- c Female respondents having total loss of property reported higher level of problems than the female respondents having partial loss of property.

Therefore the null hypothesis 56) was not accepted for the groups 'a', 'b' and 'c'.

3.4 OVERALL AND GENDERWISE POSITIVE IMPACT OF DISPLACEMENT REPORTED BY THE DISPLACED KASHMIRIS

3.4.1 POSITIVE IMPACT ON EDUCATION.

Table 3.97: Overall and genderwise intensity indices showing positive impact of displacement on education

Impact on Education	Males N=500 I.I.	Females N=500 I.I.	Overall N=1000 I.I.
Exposure to new educational fields	2.49	2.37	2.43
Exposure to variety of schools	2.31	2.16	2.23
Exposure to teachers with more knowledge in the area of specialization	2.30	2.16	2.23
Exposure to teachers possessing more teaching experience	2.26	2.13	2.19
Broadened thinking	2.24	2.13	2.18

* Intensity Indices

2.60 – 3.00 (To great extent)

1.60 – 2.59 (To somewhat extent)

0.60 – 1.59 (To very less extent)

0.09 – 0.59 (Rarely / Not at all)

Displacement paved the way not only for problems but also led to many opportunities for the displaced kashmiris.

Table 3.97, shows the intensity indices for the positive impact of displacement on the education of displaced kashmiri students living in government camps at Jammu.

Overall, itemwise intensity indices ranged from 2.43 to 2.18, which meant that the impact of displacement on education was to some extent.

The highest intensity index for the positive impact of displacement on education was for exposing displaced kashmiri students to various new educational fields.

The thinking of displaced kashmiris was not broadened much, as the intensity index was lowest.

The next lower intensity index was for exposure to experienced teachers.

Genderwise, the picture remained same. However, the intensity indices for males were slightly higher compared to those of females.

3.4.2 POSITIVE IMPACT ON OCCUPATION

Table 3.98: Overall and genderwise intensity indices showing positive impact of displacement on occupation

Impact on Occupation	Males N=500 I.I	Females N=500 I.I	Overall N=1000 I.I
Exposure to more occupational fields	2.21	2.12	2.16
Exposure to jobs which are unconventional	2.03	1.95	1.99
Development of motivation to reach higher level than what is in camp life due to dissatisfaction	2.01	1.91	1.96
Opportunity of getting more jobs due to awareness	1.97	1.88	1.92

Table 3.98 shows the intensity indices for the positive impact of displacement on occupation of displaced kashmiris.

Overall, itemwise the intensity indices ranged from 2.16 to 1.92, which meant the positive impact of displacement was to some extent on occupation.

The highest intensity index showing positive impact of displacement was for exposing displaced kashmiris to new occupational fields.

The lowest intensity index showing less positive impact of displacement was for providing opportunities for new jobs and motivation to reach a higher level than what is in camp presently.

Genderwise, the picture remained same. However, the intensity indices for males were slightly higher compared to those of females.

3.4.3 POSITIVE IMPACT ON DEVELOPMENT OF TOLERANCE AND SYMPATHY

Table 3.99: Overall and genderwise intensity indices showing positive impact of displacement on developing tolerance and sympathy

Impact on Tolerance and Sympathy	Males N=500 I.I	Females N=500 I.I	Overall N=1000 I.I
Development of problem solving attitude	2.98	1.85	2.41
Development of caring attitude for what happens to other people	1.89	1.77	1.96
Development of motivation to work towards improved status	1.89	1.74	1.84
Increased ability to get used to a new situation	1.89	1.7	1.81
Increased level of patience	1.81	1.67	1.74

Table 3.99 shows intensity indices for positive impact of displacement on the development of tolerance and sympathy among the displaced kashmiris.

Overall, itemwise intensity indices ranged from 2.41 to 1.74, which meant that the positive impact of displacement on development of tolerance and sympathy was to some extent.

The highest intensity index for positive impact of displacement was on developing ability to solve problems by the displaced kashmiris.

The lowest intensity index showing less positive impact of displacement was reported for increased patience level. Even the ability to get used to a new situation also reported low positive impact as it had low intensity index.

Genderwise, the picture remained the same. However, the intensity indices for males were slightly higher compared to those of females.

3.4.4 POSITIVE IMPACT ON WORK EFFICIENCY

Table 3.100: Overall and genderwise intensity indices showing positive impact of displacement on work efficiency

Impact on Work Efficiency	Males N=500 I.I	Females N=500 I.I	Overall N=1000 I.I
Work efficiency increased to:			
Compete with hard work for survival	2.10	1.95	2.03
Improved economic conditions	1.99	1.92	1.96
Improved standard of living	1.93	1.80	1.87
Development of more creativity in work	1.80	1.66	1.73
Development of healthy competition	1.75	1.65	1.70

Table 3.100 shows intensity indices for the positive impact of displacement on work efficiency of displaced kashmiris living in government camps at Jammu.

Overall, itemwise intensity indices ranged from 2.03 to 1.70, which meant that the positive impact of displacement on work efficiency was to some extent.

The highest intensity index showing positive impact of displacement was for improving work efficiency by competing with hard work for survival.

The lowest intensity index showing less positive impact of displacement on work efficiency was for development of healthy competition.

Genderwise, the picture remained same. However, the intensity indices for males were slightly higher compared to those of females.

3.4.5 POSITIVE IMPACT ON SOCIO-CULTURAL AND EMOTIONAL CHANGES

Table 3.101: Overall and genderwise intensity indices showing positive impact of displacement on socio-cultural and emotional changes

Impact on Socio-cultural and Emotional changes	Males N=500 I.I	Females N=500 I.I	Overall N=1000 I.I
Positive attitude towards small family	2.19	2.15	2.17
Increased emotional strength	2.01	1.91	1.96
Desire to keep socio-cultural traditions alive	2.02	1.85	1.94
Awareness about other cultural traditions and norms	1.97	1.87	1.94
Widened social circle	1.96	1.87	1.94
Improved relationship with friends, relatives and neighbors	1.87	1.84	1.87
Understanding the importance of preserving traditional norms and customs among children	1.90	1.80	1.85
Acceptance of importance of self dependency	1.93	1.76	1.84
Increased decision making power among women	1.83	1.75	1.79
Development of tolerance towards customs other than own	1.69	1.58	1.66
Awareness to variety of food prepared by different social groups	1.71	1.58	1.65

Table 3.101 shows the intensity indices for the positive impact of displacement on socio-cultural and emotional changes among displaced kashmiris living in government camps at Jammu.

Overall, itemwise intensity indices ranged from 2.17 to 1.65, which meant the positive impact of displacement on socio-cultural and emotional changes was to some extent.

The highest intensity index for socio-cultural changes was on developing positive attitude towards small family.

The next high intensity indices for socio-cultural changes were for increased emotional strength, desire to keep socio-cultural traditions alive and awareness about other cultural traditions and norms.

The lowest intensity index, meaning least positive impact of displacement, was on awareness to variety of food prepared by different social groups. The next low intensity index was on developing tolerance towards customs other than own.

Genderwise, the picture remained same. However, males had higher intensity indices than their counter parts.

3.4.6 POSITIVE IMPACT ON AWARENESS AND AVAILABILITY OF FACILITIES

Table 3.102: Overall and genderwise intensity indices showing positive impact of displacement on awareness and availability of facilities

Impact on Awareness and Availability of Facilities	Males N=500 I.I	Females N=500 I.I	Overall N=1000 I.I
Awareness about new home equipments like refrigerator, microwave and oven	2.00	1.82	1.91
Awareness about new technologies like computer, e-mail, net phone facility	1.94	1.78	1.86
Awareness about health problems and care	1.59	1.42	1.52
Availability of more medical facilities	1.54	1.43	1.49
More opportunities to avail recreational facilities like movie hall, clubs and parks	1.46	1.41	1.44

Table 3.102 shows intensity indices for awareness and availability of facilities for the displaced kashmins living in government camps at Jammu.

Overall, itemwise the intensity indices ranged from 1.91 to 1.44.

The highest intensity index showing positive impact of displacement was for awareness about new home equipments like refrigerators, microwaves and ovens.

The lowest intensity index was for availability of recreational facilities like movie halls, clubs, and parks.

Genderwise, the picture remained same. However, males were having higher intensity indices than those of females.

3.5 OVERALL AND GENDERWISE DIFFERENCES IN THE POSITIVE IMPACT OF THE DISPLACEMENT WITH RESPECT TO VARIABLES

3.5.1 DIFFERENCES IN THE OPINIONS REGARDING POSITIVE IMPACT WITH RESPECT TO AGE

3.5.1.1 Age and positive impact on education

Table 3.103: Analysis of variance showing overall and genderwise differences in the opinions regarding positive impact of displacement on education according to age

a) Overall

Source of variation	DF	SS	MS	F-Cal	Remarks
Between Groups	2	429 42	214.71	12.75	S*
Within Groups	997	16781.75	16.83		
Total	999	17211.14			

S* - Significant at 0.05 level

(F - tab. 3.00)

b) Males

Source of variation	DF	SS	MS	F-Cal	Remarks
Between Groups	2	96.75	48.37	3.16	S*
Within Groups	497	7596.43	15.28		
Total	499	7696.42			

S* - Significant at 0.05 level

(F - tab. 3.01)

c) Females

Source of variation	DF	SS	MS	F-Cal	Remarks
Between Groups	2	33.54	166.72	9.13	S*
Within Groups	497	9076.14	18.26		
Total	499	9409.58			

S* - Significant at 0.05 level

(F - tab. 3.01)

Table 3.104: t-values showing overall and genderwise differences in the opinions regarding positive impact of displacement on education according to age

Respondents	Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Young	230	11.12	4.22	798	2.06	S*
	Middle	570	11.68	3.51			
	Middle	570	11.68	3.51	768	2.30	S*
	Old	200	10.04	5.15			
	Old	200	10.04	5.15	428	5.01	S*
b) Males	Young	230	11.12	3.51			
	Young	118	11.32	4.13	413	1.43	NS
	Middle	297	11.99	3.62			
	Middle	297	11.99	3.62	380	2.45	S*
	Old	85	11.57	4.48			
c) Females	Old	85	11.57	4.48	201	0.90	NS
	Young	118	11.32	4.13			
	Young	112	10.99	4.32	386	1.47	NS
	Middle	273	11.53	3.65			
	Middle	273	11.53	3.65	392	4.20	S*
	Old	115	9.50	5.63			
	Old	115	9.50	5.63	325	2.14	S*
	Young	112	10.99	4.32			

S* - Significant at 0.05 level

NS - Not Significant at 0.05 level

(t - tab: 1.64)

d) Young Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Young males	118	11.36	4.15	228	0.79	NS
Young females	112	10.91	4.31			

e) Middle age Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Middle age males	297	11.93	3.44	568	1.26	NS
Middle age females	273	11.56	3.59			

f) Old Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Old males	85	100.61	19.04	198	0.28	NS
Old females	115	101.38	18.98			

NS - Not Significant at 0.05 level

(t - tab = 1.64)

The null hypothesis number 57) was that there would be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on education in the following groups made according to age

- a) Overall, male and female respondents together belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- b) Male respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- c) Female respondents belonging to age groups of.
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- d) Male and female respondents belonging to young age group
- e) Male and female respondents belonging to middle age group.
- f) Male and female respondents belonging to old age group.

Tables 3.103 and 3 104 present the differences in the mean scores showing the opinions regarding the positive impact of displacement on education in relation to the age.

There were no significant differences found in the opinions regarding the positive impact of displacement on education in the following groups:

- b-i Young and middle aged male respondents.
- b-iii Old and young male respondents.

- c-i Young and middle aged female respondents
- d Male and female respondents belonging to young age group.
- e Male and female respondents belonging to middle age group
- f Male and female respondents belonging to old age group.

The null hypothesis 57) was accepted for the above groups 'b-i', 'b-iii', 'c-i', 'd', 'e' and 'f'

There were significant differences found in the opinions regarding positive impact of displacement on education as shown in the following groups:

- a-i Overall, middle aged male and female respondents together reported more positive impact than the young male and female respondents.
- a-ii Overall, middle aged male and female respondents together reported more positive impact than the old age male and female respondents.
- a-iii Overall, young age male and female respondents together reported more positive impact than the old age male and female respondents
- b-ii Middle aged male respondents reported more positive impact than the old age male respondents
- c-ii Middle aged female respondents reported more positive impact than the old age female respondents.
- c-iii Young age female respondents reported more positive impact than the old age female respondents.

So the null hypothesis 57) was not accepted for the above groups 'a-i', 'a-ii', 'a-iii', 'b-ii', 'c-ii' and 'c-iii'.

3.5.1.2 Age and positive impact on occupation

Table 3.105: Analysis of variance showing overall and genderwise differences in opinions regarding positive impact of displacement on occupation according to age

a) Overall

Source of Variation	DF	SS	MS	F-Cal	Remarks
Between Groups	2	331 20	165 64	15.22	S*
Within Groups	997	10853 92	10 88		
Total	999	11184 62			

S* - Significant at 0.05 level

(F - tab: 3.00)

b) Males

Source of Variation	DF	SS	MS	F-Cal	Remarks
Between Groups	2	115.50	57.75	5.74	S*
Within Groups	497	4999.70	10.05		
Total	499	5111.21			

S* - Significant at 0 05 level

(F- tab. 3.01)

c) Females

Source of Variation	DF	SS	MS	F-Cal	Remarks
Between Groups	2	210 19	105.09	10.38	S*
Within Groups	497	5031.42	10 12		
Total	499	5241.59			

S* - Significant at 0 05 level

(F- tab. 3 01)

Table 3.106: t-values showing overall and genderwise differences in opinions regarding positive impact of displacement on occupation according to age

Respondents	Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Young	230	8.07	3.44	798	0.76	NS
	Middle	570	8.32	3.02			
	Middle	570	8.32	3.02	768	5.51	S*
	Old	200	6.84	3.71			
	Old	200	6.84	3.71	428	3.72	S*
	Young	230	8.07	3.44			
b) Males	Young	118	8.29	3.31	413	0.30	NS
	Middle	297	8.44	3.03			
	Middle	297	8.44	3.03	380	3.32	S*
	Old	85	7.15	3.42			
	Old	85	7.15	3.42	201	2.41	S*
	Young	118	8.29	3.31			
c) Females	Young	112	8.02	3.51	383	0.76	NS
	Middle	273	8.21	3.09			
	Middle	273	8.21	3.09	386	4.24	S*
	Old	115	6.64	3.98			
	Old	115	6.64	3.98	225	2.68	S*
	Young	112	8.02	3.51			

S* - Significant at 0.05 level

NS - Not Significant at 0.05 level

(t - tab = 1.64)

d) Young Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Young males	118	8.35	3.35	228	0.76	NS
Young females	112	8.04	3.57			

e) Middle age Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Middle age males	297	9.79	9.04	568	1.60	NS
Middle age females	273	9.27	8.68			

f) Old Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Old males	85	10.78	4.81	198	1.61	NS
Old females	115	9.53	5.33			

NS - Not Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 58) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on occupation in the following groups made according to age

- a) Overall, male and female respondents together belonging to age groups of.
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- b) Male respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- c) Female respondents belonging to age groups of
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- d) Male and female respondents belonging to young age group
- e) Male and female respondents belonging to middle age group.
- f) Male and female respondents belonging to old age group.

Tables 3.105 and 3.106 present the differences in the mean scores showing the opinions regarding the positive impact of displacement on occupation in relation to the age

There were no significant differences found in the opinions regarding the positive impact of displacement on education in the following groups:

- a-i Overall, male and female respondents together belonging to young and middle age groups

- b-i Young and middle aged male respondents.
- c-i Young and middle aged female respondents.
- d Male and female respondents belonging to young age group
- e Male and female respondents belonging to middle age group.
- f Male and female respondents belonging to old age group.

The null hypothesis 58) was accepted for the above groups 'a-i', 'b-i', 'c-i', 'd', 'e' and 'f'.

There were significant differences found in the opinions regarding positive impact of displacement on occupation as shown in the following groups:

- a-ii Overall, male and female respondents together belonging to middle age group reported more positive impact than the old age group respondents
- a-iii Overall, male and female respondents together belonging to young age group reported more positive impact than old age group respondents.
- b-ii Middle aged male respondents reported more positive impact than the old age male respondents
- b-iii Young age male respondents reported more positive impact than old age male respondents.
- c-ii Middle aged female respondents reported more positive impact than the old age female respondents
- c-iii Young age female respondents reported more positive impact than the old age female respondents

The null hypothesis 58) was not accepted for the above groups 'a-ii', 'a-iii', 'b-ii', 'b-iii', 'c-ii' and 'c-iii'.

3.5.1.3 Age and positive impact on tolerance and sympathy

Table 3.107: Analysis of variance showing overall and genderwise differences in opinions regarding positive impact of displacement on tolerance and sympathy according to age

a) Overall

Source of Variation	DF	SS	MS	F-Cal	Remarks
Between Groups	2	413.74	206.87	12.38	S*
Within Groups	997	16650.71	16.70		
Total	999	17064.52			

S* - Significant at 0.05 level

(F - tab. 3.00)

b) Males

Source of Variation	DF	SS	MS	F-Cal	Remarks
Between Groups	2	153.04	76.52	4.92	S*
Within Groups	497	7729.28	15.56		
Total	499	7852.34			

S* - Significant at 0.05 level

(F- tab 3.01)

c) Females

Source of Variation	DF	SS	MS	F-Cal	Remarks
Between Groups	2	233.76	116.88	6.56	S*
Within Groups	497	8845.51	17.79		
Total	499	9079.13			

S* - Significant at 0.05 level

(F- tab: 3.01)

Table 3.108: t-values showing overall and genderwise differences in opinions regarding positive impact of displacement on tolerance and sympathy according to age

Respondents	Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Young	230	9.18	4.14	798	0.95	NS
	Middle	570	9.52	3.83			
	Middle	570	9.52	3.83	768	9.52	S*
	Old	200	7.79	4.64			
	Old	200	7.79	4.64	428	3.20	S*
	Young	230	9.18	4.14			
b) Males	Young	118	9.54	4.03	413	0.70	NS
	Middle	297	9.72	3.71			
	Middle	297	9.72	3.71	380	2.02	S*
	Old	85	9.39	4.54			
	Old	85	9.39	4.54	201	3.60	S*
	Young	118	9.54	4.03			
c) Females	Young	112	8.91	4.34	383	0.67	NS
	Middle	273	9.18	3.98			
	Middle	273	9.18	3.98	386	3.61	S*
	Old	115	7.54	4.70			
	Old	115	7.54	4.70	225	2.24	S*
	Young	112	8.91	4.34			

S* - Significant at 0.05 level

NS - Not Significant at 0.05 level

(t - tab: 1.64)

d) Young Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Young males	118	9.50	4.04	228	0.95	NS
Young females	112	8.97	4.32			

e) Middle age Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Middle age males	297	9.79	3.70	568	1.60	NS
Middle age females	273	9.27	3.93			

f) Old Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Old males	85	8.27	4.56	198	1.02	NS
Old females	115	7.59				

NS - Not Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 59) was that there would be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on tolerance and sympathy in the following groups made according to age

- a) Overall, male and female respondents together belonging to age groups of
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- b) Male respondents belonging to age groups of
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- c) Female respondents belonging to age groups of
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- d) Male and female respondents belonging to young age group
- e) Male and female respondents belonging to middle age group
- f) Male and female respondents belonging to old age group.

Tables 3.107 and 3.108 present the differences in the mean scores showing the opinions regarding the positive impact of displacement on tolerance and sympathy in relation to the age.

There were no significant differences found in the opinions regarding the positive impact of displacement on tolerance and sympathy in the following groups.

- a-i Overall, male and female respondents together belonging to young and middle age groups.
- b-i Young and middle aged male respondents.
- c-i Young and middle aged female respondents.
- d Male and female respondents belonging to young age group
- e Male and female respondents belonging to middle age group
- f Male and female respondents belonging to old age group

The null hypothesis 59) was accepted for the above groups 'a-i', 'b-i', 'c-i', 'd', 'e' and 'f'.

There were significant differences found in the opinions regarding positive impact of displacement on tolerance and sympathy as shown in the following groups:

- a-ii Overall, male and female respondents together belonging to middle age group reported more positive impact than the old age group respondents
- a-iii Overall, male and female respondents together belonging to young age group reported more positive impact than the old age group respondents.
- b-ii Middle aged male respondents reported more positive impact than the old age male respondents.
- b-iii Young age male respondents reported more positive impact than the old age male respondents.
- c-ii Middle aged female respondents reported more positive impact than the old age female respondents.
- c-iii Young age female respondents reported more positive impact than the old age female respondents

The null hypothesis 59) was not accepted for the above groups 'a-ii', 'a-iii', 'b-ii', 'b-iii', 'c-ii' and 'c-iii'

3.5.1.4 Age and positive impact on work efficiency

Table 3.109: Analysis of variance showing overall and genderwise differences in opinions regarding positive impact of displacement on work efficiency according to age

a) Overall

Source of Variation	DF	SS	MS	F-Cal	Remarks
Between Groups	2	503.19	251.59	15.28	S*
Within Groups	997	16410.62	16.46		
Total	999	16914.19			

S* - Significant at 0.05 level

(F - tab 3.00)

b) Males

Source of Variation	DF	SS	MS	F-Cal	Remarks
Between Groups	2	277.56	138.78	7.82	S*
Within Groups	497	8734.28	17.54		
Total	499	9011.82			

S* - Significant at 0.05 level

(F- tab. 3.01)

c) Females

Source of Variation	DF	SS	MS	F-Cal	Remarks
Between Groups	2	199.73	99.98	6.54	S*
Within Groups	497	7613.74	15.32		
Total	499	7813.41			

S* - Significant at 0.05 level

(F- tab: 3.01)

Table 3.110: t-values showing overall and genderwise differences in the opinions regarding positive impact of displacement on work efficiency according to age

Respondents	Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Young	230	9.52	4.24	798	0.60	NS
	Middle	570	9.61	3.75			
	Middle	570	9.61	3.75	768	5.48	S*
	Old	200	7.79	4.63			
b) Males	Old	200	7.79	4.63	428	3.80	S*
	Young	230	9.52	4.24			
	Young	118	9.79	4.07	413	0.13	NS
	Middle	297	9.84	3.61			
c) Females	Middle	297	9.84	3.61	380	3.61	S*
	Old	85	8.07	4.55			
	Old	85	8.07	4.55	201	2.59	S*
	Young	118	9.79	3.61			
c) Females	Young	112	9.12	4.38	383	0.69	NS
	Middle	273	9.40	3.79			
	Middle	273	9.40	3.79	386	4.04	S*
	Old	115	7.64	4.79			
c) Females	Old	115	7.64	4.79	225	2.51	S*
	Young	112	9.12	4.38			

S* - Significant at 0.05 level

NS - Not Significant at 0.05 level

(t - tab: 1.64)

d) Young Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Young males	118	9.83	4.16	228	1.17	NS
Young females	112	9.16	4.44			

e) Middle age Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Middle age males	297	9.84	3.61	568	1.30	NS
Middle age females	273	9.42	3.78			

f) Old Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Old males	85	26.85	12.74	198	0.85	NS
Old females	115	25.24	13.54			

NS - Not Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 60) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on work efficiency in the following groups made according to age:

- a) Overall, male and female respondents together belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- b) Male respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- c) Female respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- d) Male and female respondents belonging to young age group.
- e) Male and female respondents belonging to middle age group.
- f) Male and female respondents belonging to old age group.

Tables 3.109 and 3.110 present the differences in the mean scores showing the opinions regarding the positive impact of displacement on work efficiency in relation to the age.

There were no significant differences found in the opinions regarding the positive impact of displacement on work efficiency in the following groups:

- a-i Overall, male and female respondents together belonging to young and middle age groups.

- b-i Young and middle aged male respondents.
- c-i Young and middle aged female respondents.
- d Male and female respondents belonging to young age group.
- e Male and female respondents belonging to middle age group.
- f Male and female respondents belonging to old age group.

The null hypothesis 60) was accepted for the above groups 'a-i', 'b-i', 'c-i', 'd', 'e' and 'f'.

There were significant differences found in the opinions regarding positive impact of displacement on work efficiency as shown in the following groups:

- a-ii Overall, male and female respondents together belonging to middle age group reported more positive impact than the old age group respondents.
- a-iii Overall, male and female respondents together belonging to young age group reported more positive impact than the old age group respondents.
- b-ii Middle aged male respondents reported more positive impact than the old age male respondents.
- b-iii Young age male respondents reported more positive impact than the old age male respondents.
- c-ii Middle aged female respondents reported more positive impact than the old age female respondents.
- c-iii Young age female respondents reported more positive impact than the old age female respondents

The null hypothesis 60) was not accepted for the above groups 'a-ii', 'a-iii', 'b-ii', 'b-iii', 'c-ii' and 'c-iii'.

3.5.1.5 Age and socio-cultural and emotional changes

Table 3.111: Analysis of variance showing overall and genderwise differences in the opinions regarding positive impact of displacement on socio-cultural and emotional changes according to age

a) Overall

Source of Variation	DF	SS	MS	F-Cal	Remarks
Between Groups	2	2942.91	1471.42	21.33	S*
Within Groups	997	68806.03	69.01		
Total	999	71748.89			

S* - Significant at 0.05 level

(F - tab. 3.00)

b) Males

Source of Variation	DF	SS	MS	F-Cal	Remarks
Between Groups	2	1265.88	632.92	9.89	S*
Within Groups	497	31594.94	63.57		
Total	499	32860.71			

S* - Significant at 0.05 level

(F- tab: 3.01)

c) Females

Source of Variation	DF	SS	MS	F-Cal	Remarks
Between Groups	2	1543.51	771.68	10.28	S*
Within Groups	497	36978.61	74.40		
Total	499	38522.18			

S* - Significant at 0.05 level

(F- tab: 3.01)

Table 3.112: t-values showing overall and genderwise differences in opinions regarding positive impact of displacement on socio-cultural and emotional changes according to age

Respondents	Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
(a) Overall	Young	230	23.28	8.42	798	0.01	NS
	Middle	570	23.33	7.88			
	Middle	570	23.33	7.88	768	6.30	S*
	Old	200	19.07	9.09			
	Old	200	19.07	9.09	428	5.06	S*
	Young	230	23.28	8.42			
(b) Males	Young	118	23.89	8.13	413	0.20	NS
	Middle	297	23.89	7.59			
	Middle	297	23.89	7.59	380	4.32	S*
	Old	85	19.58	8.78			
	Old	85	19.58	8.78	201	3.60	S*
	Young	118	23.89	8.13			
(c) Females	Young	112	22.77	8.64	383	0.76	NS
	Middle	273	22.93	8.18			
	Middle	273	22.93	8.18	386	3.81	S*
	Old	115	18.71	9.31			
	Old	115	18.71	9.31	225	2.45	S*
	Young	112	22.77	8.64			

S* - Significant at 0.05 level

NS - Not Significant at 0.05 level

(t - tab: 1.64)

d) Young Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Young males	118	23.97	8.14	228	1.08	NS
Young females	112	22.77	8.61			

e) Middle age Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Middle age males	297	23.80	7.62	568	1.32	NS
Middle age females	273	22.93	8.26			

f) Old Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Old males	85	19.62	8.84	198	0.69	NS
Old females	115	18.71	9.32			

NS - Not Significant at 0.05 level

(t - tab. 1.64)

The null hypothesis number 61) was that there would be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on socio-cultural and emotional changes in the following groups made according to age:

- a) Overall, male and female respondents together belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- b) Male respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- c) Female respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- d) Male and female respondents belonging to young age group.
- e) Male and female respondents belonging to middle age group.
- f) Male and female respondents belonging to old age group

Tables 3.111 and 3.112 present the differences in the mean scores showing the opinions regarding the positive impact of displacement on socio-cultural and emotional changes in relation to the age.

There were no significant differences found in the opinions regarding the positive impact of displacement on socio-cultural and emotional changes in the following groups:

- a-i Overall, male and female respondents together belonging to young and middle age groups.

- b-i Young and middle aged male respondents.
- c-i Young and middle aged female respondents.
- d Male and female respondents belonging to young age group.
- e Male and female respondents belonging to middle age group.
- f Male and female respondents belonging to old age group.

The null hypothesis 61) was accepted for the above groups 'a-i', 'b-i', 'c-i', 'd', 'e', and 'f'.

There were significant differences found in the opinions regarding positive impact of displacement on socio-cultural and emotional change as shown in the following groups:

- a-ii Overall, male and female respondents together belonging to middle aged group reported more positive impact than old age group respondents.
- a-iii Overall, male and female respondents together belonging to young age group reported more positive impact than the respondents belonging to old age group.
- b-ii Middle aged male respondents reported more positive impact than the old age male respondents.
- b-iii Young age male respondents reported more positive impact than the old age male respondents.
- c-ii Middle aged female respondents reported more positive impact than the old age female respondents.
- c-iii Young age female respondents reported more positive impact than the old age female respondents.

The null hypothesis 61) was not accepted for the above groups 'a-ii', 'a-iii', 'b-ii', 'b-iii', 'c-ii' and 'c-iii'.

3.5.1.6 Age and awareness and availability of facilities

Table 3.113: Analysis of variance showing overall and genderwise differences in the opinions regarding positive impact of displacement on awareness and availability of facilities according to age

a) Overall

Source of Variation	DF	SS	MS	F-Cal	Remarks
Between Groups	2	486.06	243.03	13.82	S*
Within Groups	997	17550.63	17.58		
Total	999	18036.64			

S* - Significant at 0.05 level

(F - tab: 3.00)

b) Males

Source of Variation	DF	SS	MS	F-Cal	Remarks
Between Groups	2	175.78	87.89	5.52	S*
Within Groups	497	7848.52	15.74		
Total	499	8024.31			

S* - Significant at 0.05 level

(F- tab: 3.01)

c) Females

Source of Variation	DF	SS	MS	F-Cal	Remarks
Between Groups	2	280.89	140.42	7.26	S*
Within Groups	497	9623.92	19.36		
Total	499	9904.81			

S* - Significant at 0.05 level

(F- tab: 3.01)

Table 3.114: t-values showing overall and genderwise differences in opinions regarding positive impact of displacement on awareness and availability of facilities according to age

Respondents	Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
a) Overall	Young	230	8.3	4.21	798	0.83	NS
	Middle	570	8.6	3.94			
	Middle	570	8.6	3.92	768	5.23	S*
	Old	200	6.8	4.68			
b) Males	Old	200	6.8	4.68	428	3.56	S*
	Young	230	8.3	4.21			
	Young	118	8.6	3.98	413	0.42	NS
	Middle	297	23.8	7.58			
c) Females	Middle	297	23.8	7.58	380	3.32	S*
	Old	85	7.2	4.53			
	Old	85	7.2	4.53	201	2.34	S*
	Young	118	8.6	3.98			
c) Females	Young	112	8.6	4.42	383	0.16	NS
	Middle	273	8.3	4.18			
	Middle	273	8.3	4.18	386	4.40	S*
	Old	115	6.5	4.71			
c) Females	Old	115	6.5	4.71	225	3.31	S*
	Young	112	8.6	4.42			

S* - Significant at 0.05 level

NS - Not Significant at 0.05 level

(t - tab. 1.64)

d) Young Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Young males	118	8.67	3.99	228	1.15	NS
Young females	112	8.03	4.49			

e) Middle age Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Middle age males	297	8.85	3.78	568	1.40	NS
Middle age females	273	8.38	4.12			

f) Old Males and Females

Age Group	N	\bar{x}	SD	df	t-value (cal)	Remarks
Old males	85	7.23	4.55	198	1.05	NS
Old females	115	6.53	4.77			

NS - Not Significant at 0.05 level

(t - tab. 1.64)

The null hypothesis number 62) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on awareness and availability of facilities in the following groups made according to age:

- a) Overall, male and female respondents together belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- b) Male respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- c) Female respondents belonging to age groups of:
 - i) Young and middle
 - ii) Middle and old
 - iii) Old and young
- d) Male and female respondents belonging to young age group.
- e) Male and female respondents belonging to middle age group.
- f) Male and female respondents belonging to old age group.

Tables 3.113 and 3 114 present the differences in the mean scores showing the opinions regarding the positive impact of displacement on awareness and availability of facilities in relation to the age.

There were no significant differences found in the opinions regarding the positive impact of displacement on awareness and availability of facilities in the following groups:

- a-i Overall, male and female respondents together belonging to young and middle age groups.

- b-i Young and middle aged male respondents.
- c-i Young and middle aged female respondents.
- d Male and female respondents belonging to young age group.
- e Male and female respondents belonging to middle age group.
- f Male and female respondents belonging to old age group.

The null hypothesis 62) was accepted for the above groups 'a-i', 'b-i', 'c-i', 'd', 'e' and 'f'.

There were significant differences found in the opinions regarding positive impact of displacement on awareness and availability of facilities as shown in the following groups:

- a-ii Overall, male and female respondents together belonging to middle age groups reported more positive impact than old age group respondents.
- a-iii Overall, male and female respondents together belonging to young age group reported more positive impact than the respondents belonging to old age group.
- b-ii Middle aged male respondents reported more positive impact than the old age male respondents.
- b-iii Young age male respondents reported more positive impact than the old age male respondents.
- c-ii Middle aged female respondents reported more positive impact than the old age female respondents.
- c-iii Young age female respondents reported more positive impact than the old age female respondents

The null hypothesis 62) was not accepted for the above groups 'a-ii', 'a-iii', 'b-ii', 'b-iii', 'c-ii' and 'c-iii'.

3.5.2 DIFFERENCES IN THE OPINIONS REGARDING POSITIVE IMPACT WITH RESPECT TO LEVEL OF URBANISATION

3.5.2.1 Level of urbanisation and positive impact on education

Table 3.115: t-values for overall and genderwise showing differences regarding positive impact of displacement on education in relation to level of urbanisation

Respondents	Place of Residence	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Urban	94	10.21	4.53	998	2.73	S*
	Rural	906	11.44	4.11			
b) Male	Urban	43	10.62	4.32	498	1.70	S*
	Rural	457	11.70	3.98			
c) Female	Urban	51	9.78	4.72	498	1.03	NS
	Rural	449	11.08	4.31			

S* - Significant at 0.05 level

NS - Not significant at 0.05 level

(t-tab: 1.64)

Respondents	Place of Residence	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Urban	43	10.59	4.32	92	0.90	NS
Female	Urban	51	9.84	4.69			
e) Male	Rural	457	11.71	3.92	904	2.28	S *
Female	Rural	449	11.07	4.28			

NS - Not Significant at 0.05 level

S* - Significant at 0.05 level

(t - tab: 1 64)

The null hypothesis number 63) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on education in the following groups made according to level of urbanization

- a) Overall, urban and rural male and female respondents together.
- b) Urban and rural male respondents.
- c) Urban and rural female respondents
- d) Urban male and female respondents
- e) Rural male and female respondents.

Table 3.115 presents the differences in the mean scores showing the opinions regarding the positive impact of displacement on education in relation to level of urbanization.

There were no significant differences found in the opinions regarding the positive impact of the displacement on education in the following groups:

- c Urban and rural female respondents.
- d Urban male and female respondents

So the null hypothesis 63) was accepted for the above groups 'c' and 'd'

Significant differences were found in the opinions of displaced kashmiris regarding positive impact of displacement on education as shown in the following groups:

- a Overall, rural male and rural female respondents together reported more positive impact than urban male and urban female respondents
- b Rural male respondents reported more positive impact than urban male respondents.
- e Rural males reported more positive impact than rural female respondents

So the null hypothesis 63) was not accepted for the above groups 'a', 'b' and 'c'.

3.5.2.2 Level of urbanisation and occupation

Table 3.116: t-values for overall and genderwise showing differences regarding positive impact of displacement on occupation in relation to level of urbanisation

Respondents	Place of Residence	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Urban	94	7.79	3.32	998	0.06	NS
	Rural	906	8.02	3.28			
b) Male	Urban	43	8.21	2.91	498	0.07	NS
	Rural	457	8.18	3.21			
c) Female	Urban	51	7.42	3.58	498	0.88	NS
	Rural	449	7.97	3.50			

NS - Not Significant at 0.05 level

(t - tab: 1.64)

Respondents	Place of Residence	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Urban	43	8.18	2.95	92	1.07	NS
Female	Urban	51	7.45	3.57			
e) Male	Rural	457	8.21	3.22	904	1.42	NS
Female	Rural	449	7.90	3.47			

NS - Not Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 64) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on occupation in the following groups made according to level of urbanization:

- a) Overall, urban and rural male and female respondents together.
- b) Urban and rural male respondents.
- c) Urban and rural female respondents.
- d) Urban male and urban female respondents.
- e) Rural male and rural female respondents

Table 3.116 presents the differences in the mean scores showing the opinions regarding the positive impact of displacement on occupation in relation to level of urbanization.

There were no significant differences found in the opinions regarding the positive impact of the displacement on occupation according to level of urbanization in all the groups

So the null hypothesis 64) was accepted.

3.5.2.3 Level of urbanization and tolerance and sympathy

Table 3.117: t-values for overall and genderwise showing differences regarding positive impact of displacement on tolerance and sympathy in relation to level of urbanisation

Respondents	Place of Residence	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Urban	94	9.21	4.18	998	0.20	NS
	Rural	906	9.08	4.07			
b) Male	Urban	43	9.98	4.00	498	0.68	NS
	Rural	457	9.42	3.89			
c) Female	Urban	51	8.71	4.42	498	0.24	NS
	Rural	449	8.84	4.18			

NS - Not Significant at 0.05 level

(t - tab: 1.64)

Respondents	Place of Residence	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Urban	43	9.89	4.07	92	1.34	NS
Female	Urban	51	8.74	4.41			
e) Male	Rural	457	9.42	3.89	904	2.15	S *
Female	Rural	449	8.78	4.21			

NS - Not Significant at 0.05 level

S* - Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 65) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on tolerance and sympathy in the following groups made according to level of urbanization:

- a) Overall, urban and rural male and female respondents together.
- b) Urban and rural male respondents.
- c) Urban and rural female respondents.
- d) Urban male and urban female respondents.
- e) Rural male and rural male respondents.

Table 3.117 presents the differences in the mean scores showing the opinions regarding the positive impact of displacement on tolerance and sympathy in relation to level of urbanization.

There were no significant differences found in the opinions regarding the positive impact of the displacement on tolerance and sympathy in all the groups except 'e', where rural male respondents reported more positive impact than the rural female respondents.

So the null hypothesis 65) was accepted for all the groups except group 'e'.

The null hypothesis number 66) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on work efficiency in the following groups made according to level of urbanization:

- a) Overall, urban and rural male and female respondents together.
- b) Urban and rural male respondents.
- c) Urban and rural female respondents.
- d) Urban male and urban female respondents.
- e) Rural male and rural female respondents.

Table 3.118 presents the differences in the mean scores showing the opinions regarding the positive impact of displacement on work efficiency in relation to level of urbanization.

There were no significant differences found in the opinions regarding the positive impact of the displacement on work efficiency in all the above groups except 'e', where rural male respondents reported more positive impact than the rural female respondents.

So the null hypothesis 66) was accepted for all the groups except group 'e'.

3.5.2.5 Level of urbanization and socio-cultural and emotional changes

Table 3.119: t-values for overall and genderwise showing differences regarding positive impact of displacement on socio-cultural and emotional changes in relation to level of urbanisation

Respondents	Place of Residence	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Urban	94	29.81	10.95	998	0.75	NS
	Rural	906	30.83	12.14			
b) Male	Urban	43	8.18	2.95	498	0.07	NS
	Rural	457	8.21	3.22			
c) Female	Urban	51	21.27	8.20	498	0.56	NS
	Rural	449	22.00	8.81			

NS - Not Significant at 0.05 level

(t - tab: 1.64)

Respondents	Place of Residence	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Urban	43	22.65	7.52	92	0.84	NS
Female	Urban	51	21.27	8.26			
e) Male	Rural	457	23.18	8.17	904	2.09	S*
Female	Rural	449	22.00	8.84			

NS - Not Significant at 0.05 level

S* - Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 67) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on socio-cultural and emotional changes in the following groups made according to level of urbanization.

- a) Overall, urban and rural male and female respondents together.
- b) Urban and rural male respondents.
- c) Urban and rural female respondents.
- d) Urban male and urban female respondents.
- e) Rural male and rural female respondents.

Table 3.119 presents the differences in the mean scores showing the opinions regarding the positive impact of displacement on socio-cultural and emotional changes in relation to level of urbanization

There were no significant differences found in the opinions regarding the positive impact of the displacement on socio-cultural and emotional changes in all the groups except 'e', where rural male respondents reported more positive impact than the rural female respondents.

So the null hypothesis 67) was accepted for all the groups except group 'e'.

3.5.2.6 Level of urbanisation and awareness and availability of facilities

Table 3.120: t-values for overall and genderwise showing differences regarding positive impact of displacement on awareness and availability of the facilities in relation to level of urbanisation

Respondents	Place of Residence	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Urban	94	21.90	7.93	998	0.75	NS
	Rural	906	22.59	8.56			
b) Male	Urban	43	22.60	7.45	498	0.41	NS
	Rural	457	23.1	8.10			
c) Female	Urban	51	7.8	3.78	498	0.06	NS
	Rural	449	7.8	4.52			

NS - Not Significant at 0.05 level

(t - tab: 1.64)

Respondents	Place of Residence	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Urban	43	8.00	3.40	92	0.21	NS
Female	Urban	51	7.84	3.82			
e) Male	Rural	457	8.58	4.06	904	2.46	S *
Female	Rural	449	7.88	4.52			

NS - Not Significant at 0.05 level

S* - Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 68) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on awareness and availability of facilities in the following groups made according to level of urbanization

- a) Overall, urban and rural male and female respondents together
- b) Urban and rural male respondents.
- c) Urban and rural female respondents.
- d) Urban male and urban female respondents.
- e) Rural male and rural female respondents.

Table 3.120 presents the differences in the mean scores showing the opinions regarding the positive impact of displacement on awareness and availability of facilities in relation to level of urbanization

There were no significant differences found in the opinions regarding the positive impact of the displacement on awareness and availability of facilities in all the groups except 'e', where rural male respondents reported more positive impact than the rural female respondents.

So the null hypothesis 68) was accepted for all the groups except group 'e'

3.5.3 DIFFERENCES IN THE OPINIONS REGARDING POSITIVE IMPACT WITH RESPECT TO FAMILY SIZE

3.5.3.1 Family size and positive impact on education

Table 3.121: t-values for overall and genderwise showing differences regarding positive impact of displacement on education in relation to family size

Respondents	Family Size	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Small Family	468	10.75	4.61	998	3.76	S*
	Large Family	532	11.73	3.64			
b) Male	Small Family	231	11.06	4.41	498	2.89	S*
	Large Family	269	12.07	3.39			
c) Female	Small Family	237	10.45	4.78	498	2.43	S*
	Large Family	263	11.39	3.86			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Size	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Small Family	231	11.06	4.41	466	1.43	NS
Female	Small Family	237	10.45	4.78			
e) Male	Large Family	269	12.07	3.39	530	2.16	S*
Female	Large Family	263	11.39	3.86			

NS - Not Significant at 0.05 level

S* - Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 69) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on education in the following groups made according to family size:

- a) Overall, male and female respondents together belonging to small and large families.
- b) Male respondents belonging to small and large families.
- c) Female respondents belonging to small and large families.
- d) Male and female respondents belonging to small families.
- e) Male and female respondents belonging to large families.

Table 3.121 presents the differences in the mean scores showing the differences in the opinions of displaced kashmiris regarding positive impact of displacement on education in relation to family size.

There were no significant differences found in the opinions regarding positive impact of displacement on education in the following group:

- d Male and female respondents belonging to small families.

Therefore the null hypothesis 69) was accepted for the group 'd'.

Significant differences were found in the opinions of displaced kashmiris regarding the positive impact of displacement on education as shown in the following groups:

- a Overall, male and female respondents together belonging to large families reported more positive impact than male and female respondents who had small families.
- b Male respondents belonging to large families reported more positive impact than male respondents who had small families.
- c Female respondents belonging to large families reported more positive impact than female respondents who had small families.
- e Males belonging to the large families reported more positive impact than the females belonging to large families.

The null hypothesis 69) was not accepted for the above groups 'a', 'b', 'c' and e'.

3.5.3.2 Family size and positive impact on occupation

Table 3.122: t-values for overall and genderwise showing differences regarding positive impact of displacement on occupation in relation to family size

Respondents	Family Size	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Small Family	468	7.65	3.50	998	3.40	S*
	Large Family	532	8.37	3.16			
b) Male	Small Family	231	7.79	3.34	498	2.73	S*
	Large Family	269	8.57	3.03			
c) Female	Small Family	237	7.51	3.65	498	2.12	S*
	Large Family	263	8.16	3.29			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Size	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Small Family	231	7.79	3.34	466	0.88	NS
Female	Small Family	237	7.51	3.65			
e) Male	Large family	269	8.57	3.03	530	1.49	NS
Female	Large family	263	8.16	3.29			

NS - Not Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 70) was that there would be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on occupation in the following groups made according to family size

- a) Overall, male and female respondents together belonging to small and large families
- b) Male respondents belonging to small and large families
- c) Female respondents belonging to small and large families
- d) Male and female respondents belonging to small families.
- e) Male and female respondents belonging to large families

Table 3.122 presents the differences in the mean scores showing the differences in the opinions of displaced kashmiris regarding positive impact of displacement on occupation in relation to family size.

There were no significant differences found in the opinions of displaced kashmiris regarding positive impact of displacement on occupation in the following groups:

- d Male and female respondents belonging to small families.
- e Male and female respondents belonging to large families.

Therefore the null hypothesis 70) was accepted for the groups 'd' and 'e'.

Significant differences were found in the opinions of displaced kashmiris regarding the positive impact of displacement on occupation as shown in the following groups:

- a Overall, male and female respondents together belonging to large families reported more positive impact than male and female respondents who had small families.
- b Male respondents belonging to large families reported more positive impact than male respondents who had small families.
- c Female respondents belonging to large families reported more positive impact than female respondents who had small families.

The null hypothesis 70) was not accepted for the above groups 'a', 'b' and 'c'.

3.5.3.3 Family size and positive impact on tolerance and sympathy

Table 3.123: t-values for overall and genderwise showing differences regarding positive impact of displacement on tolerance and sympathy in relation to family size

Respondents	Family Size	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Small Family	468	8.80	4.34	998	2.41	S*
	Large Family	532	9.43	3.91			
b) Male	Small Family	231	9.16	4.15	498	1.59	NS
	Large Family	269	9.72	3.79			
c) Female	Small Family	237	8.46	4.50	498	1.78	S*
	Large Family	263	9.14	4.01			

S* - Significant at 0.05 level

NS - Not Significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Size	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Small Family	231	9.16	4.15	466	1.74	S*
Female	Small Family	237	8.46	4.50			
e) Male	Large Family	269	9.72	3.79	530	1.71	S*
Female	Large Family	263	9.14	4.01			

S* - Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 71) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on tolerance and sympathy in the following groups made according to family size:

- a) Overall, male and female respondents together belonging to small and large families.
- b) Male respondents belonging to small and large families.
- c) Female respondents belonging to small and large families.
- d) Male and female respondents belonging to small families.
- e) Male and female respondents belonging to large families.

Table 3.123 presents the differences in the mean scores showing the differences in the opinions of displaced kashmiris regarding positive impact of displacement on tolerance and sympathy in relation to family size.

There was no significant difference found in the opinions of displaced kashmiris regarding positive impact of displacement on tolerance and sympathy in the group 'b'.

- b Male respondents belonging to small and large families.

Therefore the null hypothesis 71) was accepted for the group 'b'.

Significant differences were found in the opinions of displaced kashmiris regarding the positive impact of displacement on tolerance and sympathy as shown in the following groups.

- a Overall, male and female respondents together belonging to large families reported more positive impact than male and female respondents who were having small families
- c Female respondents belonging to large families reported more positive impact than female respondents who were having small families
- d Male respondents belonging to small families reported more positive impact than female respondents who were having small families
- e Male respondents belonging to large families reported more positive impact than female respondents who were having large families

The null hypothesis 71) was not accepted for the above groups 'a', 'c', 'd' and 'e'.

3.5.3.4 Family size and positive impact on work efficiency

Table 3.124: t-values for overall and genderwise showing differences regarding positive impact of displacement on work efficiency in relation to family size

Respondents	Family Size	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Small Family	468	9.08	4.17	998	1.46	NS
	Large Family	532	9.46	4.06			
b) Male	Small Family	231	9.35	4.00	498	1.20	NS
	Large Family	269	9.7	3.91			
c) Female	Small Family	237	8.81	4.31	498	0.85	NS
	Large Family	263	9.14	4.18			

NS - Not Significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Size	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Small Family	231	9.35	4.00	466	1.39	NS
Female	Small Family	237	8.81	4.31			
e) Male	Large Family	269	9.78	3.91	530	1.82	S*
Female	Large Family	263	9.14	4.18			

NS - Not Significant at 0.05 level

S* - Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 72) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on work efficiency in the following groups made according to family size:

- a) Overall, male and female respondents together belonging to small and large families.
- b) Male respondents belonging to small and large families.
- c) Female respondents belonging to small and large families.
- d) Male and female respondents belonging to small families.
- e) Male and female respondents belonging to large families.

Table 3.124 presents the differences in the mean scores showing the differences in the opinions of displaced kashmiris regarding positive impact of displacement on work efficiency in relation to family size.

There were no significant differences found in the opinions of displaced kashmiris regarding positive impact of displacement on work efficiency in all the groups except 'e', where males belonging to large families reported more positive impact than females belonging to large families.

The null hypothesis 72) was accepted for all the groups except for group 'e'.

3.5.3.5 Family size and positive impact on socio-cultural and emotional changes

Table 3.125: t-values for overall and genderwise showing differences regarding positive impact of displacement on socio-cultural and emotional changes in relation to family size

Respondents	Family Size	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Small Family	468	22.12	8.84	998	1.42	NS
	Large Family	532	22.89	8.21			
b) Male	Small Family	231	22.7	8.34	498	0.87	NS
	Large Family	269	23.42	7.78			
c) Female	Small Family	237	21.46	9.23	498	0.12	NS
	Large Family	263	22.34	8.27			

NS - Not Significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Size	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Small Family	231	8.00	4.04	466	1.59	NS
Female	Small Family	237	7.30	4.40			
e) Male	Large Family	269	8.98	3.93	530	1.63	NS
Female	Large Family	263	8.39	4.44			

NS - Not Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 73) was that there would be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on socio-cultural and emotional changes in the following groups made according to family size:

- a) Overall, male and female respondents together belonging to small and large families.
- b) Male respondents belonging to small and large families.
- c) Female respondents belonging to small and large families.
- d) Male and female respondents belonging to small families.
- e) Male and female respondents belonging to large families.

Table 3.125 presents the differences in the mean scores showing the differences in the opinions of displaced kashmiris regarding positive impact of displacement on socio-cultural and emotional changes in relation to family size.

There were no significant differences found in the opinions regarding positive impact of displacement on socio-cultural and emotional changes for all the groups.

Therefore the null hypothesis 73) was accepted.

3.5.3.6 Family size and positive impact on awareness and availability of facilities

Table 3.126: t-values for overall and genderwise showing differences in positive influence of displacement on awareness and availability of facilities in relation to family size

Respondents	Family Size	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Small Family	468	7.63	4.23	998	3.89	S*
	Large Family	532	8.62	4.17			
b) Male	Small Family	231	8.07	4.03	498	2.74	S*
	Large Family	269	8.98	3.94			
c) Female	Small Family	237	7.32	4.43	498	2.74	S*
	Large Family	263	8.28	4.41			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Size	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Small Family	231	22.79	8.39	466	1.63	NS
Female	Small Family	237	21.46	9.21			
e) Male	Large Family	269	23.42	7.87	530	1.54	NS
Female	Large Family	263	22.34	8.38			

NS - Not Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 74) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on awareness and availability and availability of facilities in the following groups made according to family size:

- a) Overall, male and female respondents together belonging to small and large families.
- b) Male respondents belonging to small and large families.
- c) Female respondents belonging to small and large families.
- d) Male and female respondents belonging to small families.
- e) Male and female respondents belonging to large families.

Table 3.126 presents the differences in the mean scores showing the differences in the opinions of displaced kashmiris regarding positive impact of displacement on awareness and availability of facilities in relation to family size.

There were no significant differences found in the opinions regarding positive impact of displacement on awareness and availability of facilities for the following groups:

- d Male and female respondents belonging to small families.
- e Male and female respondents belonging to large families.

Therefore the null hypothesis 74) was accepted for the groups 'd' and 'e'.

Significant differences were found in the opinions of the displaced kashmiris regarding the positive impact of displacement on awareness and availability of facilities as shown in the following groups:

- a Overall, male and female respondents together belonging to large families reported more positive impact than male and female respondents belonging to small families.
- b Male respondents belonging to large families reported more positive impact than male respondents belonging to small families.
- c Female respondents belonging to large families reported more positive impact than female respondents belonging to small families.

Therefore the null hypothesis 74) was not accepted for the above groups 'a', 'b' and 'c'.

3.5.4 DIFFERENCES IN THE OPINIONS REGARDING POSITIVE IMPACT WITH RESPECT TO FAMILY TYPE

3.5.4.1 Family type and positive impact on education

Table 3.127: t-values for overall and genderwise showing differences regarding positive impact of displacement on education in relation to family type

Respondents	Family Type	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Joint	321	12.24	3.38	998	5.13	S*
	Nuclear	679	10.82	4.32			
b) Male	Joint	166	12.61	2.88	498	4.10	S*
	Nuclear	334	11.10	4.26			
c) Female	Joint	155	11.85	3.82	498	3.14	S*
	Nuclear	345	10.54	4.51			

S* - Significant at 0.05 level

(t - tab. 1.64)

Respondents	Family Type	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Joint	166	12.61	2.88	319	2.03	S*
Female	Joint	155	11.85	3.82			
e) Male	Nuclear	334	11.10	4.26	677	1.67	S*
Female	Nuclear	345	10.54	4.50			

S* - Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 75) was that there will be no significant differences in the opinions of displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on education in the following groups made according to family type:

- a) Overall, male and female respondents together belonging to joint and nuclear families.
- b) Male respondents belonging to joint and nuclear families
- c) Female respondents belonging to joint and nuclear families
- d) Male and female respondents belonging to joint families
- e) Male and female respondents belonging to nuclear families.

Table 3.127 presents the differences in the mean scores showing the opinions of displaced kashmiris regarding the positive impact of displacement on education in relation to family type.

Significant differences were found in the opinions of displaced kashmiris regarding positive impact of displacement on education as shown in all the groups:

- a Overall, male and female respondents together belonging to joint families reported more positive impact than the male and female respondents belonging to nuclear families.
- b Male respondents belonging to joint families reported more positive impact than the respondents belonging to nuclear families.
- c Female respondents belonging to joint families reported more positive impact than the female respondents belonging to nuclear families.
- d Male respondents belonging to joint families reported more positive impact than the female respondents belonging to joint families.
- e Male respondents belonging to nuclear families reported more positive impact than female respondents belonging to nuclear families.

So the null hypothesis 75) was not accepted.

3.5.4.2 Family type and positive impact on occupation

Table 3.128: t-values for overall and genderwise showing differences regarding positive impact of displacement on occupation in relation to family type

Respondents	Family Type	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Joint	321	8.56	2.95	998	3.45	S*
	Nuclear	679	7.78	3.49			
b) Male	Joint	166	8.77	2.78	498	2.78	S*
	Nuclear	334	7.93	3.35			
c) Female	Joint	155	8.33	3.11	498	2.07	S *
	Nuclear	345	7.64	3.61			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Type	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Joint	166	8.77	2.78	319	1.34	NS
Female	Joint	155	8.33	3.11			
e) Male	Nuclear	334	7.93	3.35	677	1 11	NS
Female	Nuclear	345	7.64	3.61			

NS - Not Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 76) was that there will be no significant differences in the opinions of displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on occupation in the following groups made according to family type:

- a) Overall, male and female respondents together belonging to joint and nuclear families.
- b) Male respondents belonging to joint and nuclear families.
- c) Female respondents belonging to joint and nuclear families.
- d) Male and female respondents belonging to joint families.
- e) Male and female respondents belonging to nuclear families.

Table 3.128 presents the differences in the mean scores showing the opinions of displaced kashmiris regarding the positive impact of displacement on occupation in relation to family type.

There were no significant differences found in the opinions of displaced kashmiris regarding the positive impact of displacement on occupation in the following groups:

- d Male and female respondents belonging to joint families.
- e Male and female respondents belonging to nuclear families

Therefore the null hypothesis 76) was accepted for the groups 'd' and 'e'.

Significant differences were found in the opinions of displaced kashmiris regarding positive impact of displacement on occupation as shown in the following groups:

- a Overall, male and female respondents together belonging to joint families reported more positive impact than the male and female respondents belonging to nuclear families.
- b Male respondents belonging to joint families reported more positive impact than the male respondents belonging to nuclear families
- c Female respondents belonging to joint families reported more positive impact than the female respondents belonging to nuclear families.

So the null hypothesis 76) was not accepted for the above groups 'a', 'b' and 'c'.

3.5.4.3 Family type and positive impact on tolerance and sympathy

Table 3.129: t-values for overall and genderwise showing differences regarding positive impact of displacement on tolerance and sympathy in relation to family type

Respondents	Family Type	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Joint	321	8.80	3.87	998	0.77	NS
	Nuclear	679	7.30	4.24			
b) Male	Joint	166	9.15	3.80	498	1.24	NS
	Nuclear	334	9.61	4.05			
c) Female	Joint	155	8.43	3.93	498	1.35	NS
	Nuclear	345	8.99	4.40			

NS - Not Significant at 0.05 level

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Type	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Joint	166	9.57	3.78	319	0.97	NS
Female	Joint	155	9.15	4.01			
e) Male	Nuclear	334	9.58	4.04	677	2.09	S*
Female	Nuclear	345	8.91	4.35			

S* - Significant at 0.05 level

NS - Not Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 77) was that there will be no significant differences in the opinions of displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on tolerance and sympathy in the following groups made according to family type.

- a) Overall, male and female respondents together belonging to joint and nuclear families.
- b) Male respondents belonging to joint and nuclear families.
- c) Female respondents belonging to joint and nuclear families.
- d) Male and female respondents belonging to joint families.
- e) Male and female respondents belonging to nuclear families.

Table 3.129 presents the differences in the mean scores showing the opinions of displaced kashmiris regarding the positive impact of displacement on tolerance and sympathy in relation to family type.

There were no significant differences found in the opinions of displaced kashmiris regarding the positive impact of displacement on tolerance and sympathy in all the groups except group 'e', where males belonging to nuclear families reported more positive impact than the females belonging to nuclear families.

So the null hypothesis 77) was accepted for all the groups except group 'e'.

3.5.4.4 Family type and positive impact on work efficiency

Table 3.130: t-values for overall and genderwise showing differences regarding positive impact of displacement on work efficiency in relation to family type

Respondents	Family Type	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Joint	321	9.37	3.89	998	0.46	NS
	Nuclear	679	9.24	4.21			
b) Male	Joint	166	9.15	3.80	498	0.02	NS
	Nuclear	334	9.61	4.05			
c) Female	Joint	155	9.15	4.01	498	0.59	NS
	Nuclear	345	8.91	4.35			

NS - Not Significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Type	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Joint	166	22.66	7.12	319	1.28	NS
Female	Joint	155	21.60	7.83			
e) Male	Nuclear	334	23.36	8.56	677	1.90	S*
Female	Nuclear	345	22.07	9.19			

S* - Significant at 0.05 level

NS - Not Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 78) was that there will be no significant differences in the opinions of displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on work efficiency in the following groups made according to family type:

- a) Overall, male and female respondents together belonging to joint and nuclear families.
- b) Male respondents belonging to joint and nuclear families.
- c) Female respondents belonging to joint and nuclear families.
- d) Male and female respondents belonging to joint families.
- e) Male and female respondents belonging to nuclear families.

Table 3.130 presents the differences in the mean scores showing the opinions of displaced kashmiris regarding the positive impact of displacement on work efficiency in relation to family type.

There were no significant differences found in the opinions of displaced kashmiris regarding the positive impact of displacement on work efficiency in all the groups except 'e', where male respondents belonging to nuclear families reported more positive impact than the female respondents belonging to nuclear families.

So the null hypothesis 78) was accepted for all the groups except for group 'e'.

3.5.4.5 Family type and positive impact on socio-cultural and emotional changes

Table 3.131: t-values for overall and genderwise showing differences regarding positive impact of displacement on socio-cultural and emotional changes in relation to family type

Respondents	Family Type	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Joint	321	22.15	7.48	998	0.97	NS
	Nuclear	679	22.70	8.90			
b) Male	Joint	166	22.61	7.19	498	0.92	NS
	Nuclear	334	23.34	8.50			
c) Female	Joint	155	21.60	7.79	498	0.58	NS
	Nuclear	345	22.07	9.07			

NS - Not Significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Type	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Joint	166	9.22	3.57	319	1.64	S*
Female	Joint	155	8.52	4.15			
e) Male	Nuclear	334	8.19	4.17	677	1.79	S*
Female	Nuclear	345	7.59	4.56			

S* - Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 79) was that there will be no significant differences in the opinions of displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on socio-cultural and emotional changes in the following groups made according to family type:

- a) Overall, male and female respondents together belonging to joint and nuclear families.
- b) Male respondents belonging to joint and nuclear families.
- c) Female respondents belonging to joint and nuclear families.
- d) Male and female respondents belonging to joint families.
- e) Male and female respondents belonging to nuclear families.

Table 3.131 presents the differences in the mean scores showing the opinions of displaced kashmiris regarding the positive impact of displacement on socio-cultural and emotional changes in relation to family type.

There were no significant differences found in the opinions of displaced kashmiris regarding the positive impact of displacement on socio-cultural and emotional changes in the groups of a, b, and c except 'd' and 'e'.

Significant differences were found in the opinions of displaced kashmiris regarding positive impact of displacement in socio-cultural and emotional changes as shown in the following groups:

- d Male respondents belonging to joint families reported more positive impact than the female respondents belonging to joint families.
- e Male respondents belonging to nuclear families reported more positive impact than the female respondents belonging to nuclear families.

So the null hypothesis 79) was accepted for all the groups except for groups 'd' and 'e'.

3.5.4.6 Family type and positive impact on awareness and availability of facilities

Table 3.132: t-values for overall and genderwise showing differences regarding positive impact of displacement on awareness and availability of facilities in relation to family type

Respondents	Family Type	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Joint	321	8.82	3.82	998	3.52	S*
	Nuclear	679	7.81	4.36			
b) Male	Joint	166	9.20	23.5	498	2.74	S*
	Nuclear	334	8.11	4.16			
c) Female	Joint	155	8.54	4.12	498	2.17	S*
	Nuclear	345	7.50	4.50			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Family Type	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Joint	166	9.15	3.80	319	1.65	S*
Female	Joint	155	8.43	3.93			
e) Male	Nuclear	334	9.61	4.05	677	1.92	S*
Female	Nuclear	345	8.99	4.40			

S* - Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 80) was that there will be no significant differences in the opinions of displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on awareness and availability of facilities in the following groups made according to family type:

- a) Overall, male and female respondents together belonging to joint and nuclear families
- b) Male respondents belonging to joint and nuclear families.
- c) Female respondents belonging to joint and nuclear families
- d) Male and female respondents belonging to joint families.
- e) Male and female respondents belonging to nuclear families

Table 3.132 presents the differences in the mean scores showing the opinions of displaced kashmiris regarding the positive impact of displacement on awareness and availability of facilities in relation to family type.

Significant differences were found in the opinions of the displaced kashmiris regarding the positive impact of displacement on awareness and availability of facilities as shown in all the groups:

- a Overall, male and female respondents together belonging to joint families reported more positive impact than the male and female respondents belonging to nuclear families.
- b Male respondents belonging to joint families reported more positive impact than the male respondents belonging to nuclear families.
- c Female respondents belonging to joint families reported more positive impact than the female respondents belonging to nuclear families.
- d Male respondents belonging to joint families reported more positive impact than the female respondents belonging to joint families.
- e Male belonging to nuclear families reported more positive impact than the female respondents belonging to nuclear families.

So the null hypothesis 80) was not accepted.

3.5.5 DIFFERENCES IN THE OPINIONS REGARDING POSITIVE IMPACT WITH RESPECT TO EMOTIONAL INTELLIGENCE.

3.5.5.1 Emotional intelligence and positive impact on education

Table 3.133: t-values for overall and genderwise showing differences regarding positive impact of displacement on education in relation to emotional intelligence

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Low	478	10.74	4.51	998	3.95	S*
	High	122	11.77	3.72			
b) Male	Low	236	11.11	4.32	498	2.65	S*
	High	264	12.04	3.48			
c) Female	Low	242	10.37	4.67	498	2.90	S*
	High	258	11.49	3.93			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Low	236	11.11	4.32	476	1.81	S*
Female	Low	242	10.37	4.67			
e) Male	High	264	12.04	3.48	520	1.70	S*
Female	High	258	11.49	3.93			

S* - Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 81) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of the displacement on education in the following groups made according to emotional intelligence`

- a) Overall, male and female respondents together having low and high emotional intelligence.
- b) Male respondents having low and high emotional intelligence.
- c) Female respondents having low and high emotional intelligence.
- d) Male and female respondents having low emotional intelligence.
- e) Male and female respondents having high emotional intelligence.

Table 3 133 presents the differences in the mean scores showing the opinions of displaced kashmiris regarding the positive impact of displacement on education in relation to emotional intelligence.

Significant differences were found in the opinions of displaced kashmiris regarding positive impact of displacement on education as shown in all the groups.

- a Overall, male and female respondents together having high emotional intelligence reported more positive impact than the male and female respondents having low emotional intelligence.
- b Male respondents having high emotional intelligence reported more positive impact than the male respondents having low emotional intelligence.
- c Female respondents having high emotional intelligence reported more positive impact than the female respondents having low emotional intelligence.
- d Males having low emotional intelligence reported more positive impact than the female respondents having low emotional intelligence
- e Males having high emotional intelligence reported more positive impact than the female respondents having high emotional intelligence

Therefore the null hypothesis 81) was not accepted

3.5.5.2 Emotional intelligence and positive impact on occupation

Table 3.134: t-values for overall and genderwise showing differences regarding positive impact of displacement on occupation in relation to emotional intelligence

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Low	478	7.56	3.60	998	4.28	S*
	High	122	8.46	3.03			
b) Male	Low	236	7.81	3.47	498	2.67	S*
	High	264	8.57	2.89			
c) Female	Low	242	7.32	3.71	498	3.33	S*
	High	258	8.35	3.17			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Low	236	7.81	3.47	476	1.48	NS
Female	Low	242	7.32	3.71			
e) Male	High	264	8.57	2.89	520	0.84	NS
Female	High	258	8.35	3.17			

NS - Not Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 82) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding positive impact of the displacement on occupation in the following groups made according to emotional intelligence:

- a) Overall, male and female respondents together having low and high emotional intelligence.
- b) Male respondents having low and high emotional intelligence.
- c) Female respondents having low and high emotional intelligence.
- d) Male and female respondents having low emotional intelligence
- e) Male and female respondents having high emotional intelligence.

Table 3.134 presents the differences in the mean scores showing the opinions of displaced kashmiris regarding the positive impact of displacement on occupation in relation to emotional intelligence.

There were no significant differences found in the opinions of displaced kashmiris regarding positive impact of displacement on occupation in the following groups:

- d Male and female respondents having low emotional intelligence.
- e Male and female respondents having high emotional intelligence.

Therefore the null hypothesis 82) was accepted for the groups 'd' and 'e'.

Significant differences were found in the opinions of displaced kashmiris regarding positive impact of displacement on occupation as shown in the following groups:

- a Overall, male and female respondents together having high emotional intelligence reported more positive impact than the male and female respondents having low emotional intelligence.
- b Male respondents having high emotional intelligence reported more positive impact than the male respondents having low emotional intelligence.
- c Female respondents having high emotional intelligence reported more positive impact than the female respondents having low emotional intelligence.

Therefore the null hypothesis 82) was not accepted for the above groups 'a', 'b' and 'c'.

3.5.5.3 Emotional intelligence and positive impact on tolerance and sympathy

Table 3.135: t-values for overall and genderwise showing differences regarding positive impact of displacement on tolerance and sympathy in relation to emotional intelligence

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Low	478	8.55	4.11	998	4.35	S*
	High	522	9.68	4.08			
b) Male	Low	236	8.91	3.93	498	2.92	S*
	High	264	9.95	3.95			
c) Female	Low	242	8.19	4.25	498	3.20	S*
	High	258	9.40	4.19			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Low	236	8.91	3.93	476	1.92	S*
Female	Low	242	8.19	4.25			
e) Male	High	264	9.95	3.95	520	1.52	NS
Female	High	258	9.40	4.19			

S* - Significant at 0.05 level

NS - Not Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 83) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding positive impact of the displacement on tolerance and sympathy in the following groups made according to emotional intelligence:

- a) Overall, male and female respondents together having low and high emotional intelligence
- b) Male respondents having low and high emotional intelligence.
- c) Female respondents having low and high emotional intelligence.
- d) Male and female respondents having low emotional intelligence.
- e) Male and female respondents having high emotional intelligence.

Table 3.135 presents the differences in the mean scores showing the opinions of displaced kashmiris regarding the positive impact of displacement on tolerance and sympathy in relation to emotional intelligence

There was no significant difference found in the opinions of displaced kashmiris regarding positive impact of displacement on tolerance and sympathy in the group 'e'.

Therefore the null hypothesis 83) was accepted for the group 'e'.

Significant differences were found in the opinions of displaced kashmiris regarding positive impact of displacement on tolerance and sympathy as shown in the following groups:

- a Overall, male and female respondents together having high emotional intelligence reported more positive impact than the male and female respondents having low emotional intelligence.
- b Male respondents having high emotional intelligence reported more positive impact than the male respondents having low emotional intelligence.
- c Female respondents having high emotional intelligence reported more positive impact than the female respondents having low emotional intelligence.
- d Male respondents having low emotional intelligence reported more positive impact than the females having low emotional intelligence.

Therefore the null hypothesis 83) was not accepted for the above group 'a', 'b', 'c' and 'd'.

3.5.5.4 Emotional intelligence and positive impact on work efficiency

Table 3.136: t-values for overall and genderwise showing differences regarding positive impact of displacement on work efficiency in relation to emotional intelligence

Respondents	Emotional Intelligence	N	\bar{x}	SD	Df	t- value (cal.)	Remarks
a) Overall	Low	478	8.86	4.27	998	3.13	S*
	High	522	9.67	3.92			
b) Male	Low	236	9.25	4.14	498	1.77	S*
	High	264	9.87	3.76			
c) Female	Low	242	8.47	4.37	498	2.62	S*
	High	258	9.46	4.08			

S* - Significant at 0.05 level

(t - tab. 1.64)

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Low	236	9.25	4.14	476	1.99	S*
Female	Low	242	8.47	4.37			
e) Male	High	264	9.87	3.76	520	1.20	NS
Female	High	258	9.46	4.08			

S * - Significant at 0.05 level

NS - Not Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 84) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding positive impact of the displacement on work efficiency in the following groups made according to emotional intelligence:

- a) Overall, male and female respondents together having low and high emotional intelligence.
- b) Male respondents having low and high emotional intelligence.
- c) Female respondents having low and high emotional intelligence.
- d) Male and female respondents having low emotional intelligence.
- e) Male and female respondents having high emotional intelligence.

Table 3.136 presents the differences in the mean scores showing the opinions of displaced kashmiris regarding the positive impact of displacement on work efficiency in relation to emotional intelligence.

There was no significant difference found in the opinions of displaced kashmiris regarding positive impact of displacement on work efficiency in the group 'e'

Therefore the null hypothesis 84) was accepted for the group 'e'

Significant differences were found in the opinions of displaced kashmiris regarding positive impact of displacement on work efficiency as shown in the following groups:

- a Overall, male and female respondents together having high emotional intelligence reported more positive impact than the male and female respondents having low emotional intelligence.
- b Male respondents having high emotional intelligence reported more positive impact than the male respondents having low emotional intelligence
- c Female respondents having high emotional intelligence reported more positive impact than the female respondents having low emotional intelligence
- d Males having low emotional intelligence reported more positive impact than the females having low emotional intelligence.

Therefore the null hypothesis 84) was not accepted for the above groups 'a', 'b', 'c' and 'd'.

3.5.5.5 Emotional intelligence and positive impact on socio-cultural and emotional changes

Table 3.137: t-values for overall and genderwise showing differences regarding positive impact of displacement on socio-cultural and emotional changes in relation to emotional intelligence

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Low	478	21.67	8.52	998	3.05	S*
	High	122	22.08	8.43			
b) Male	Low	236	22.34	8.34	498	2.18	S*
	High	264	23.81	7.82			
c) Female	Low	242	21.07	8.71	498	2.11	S*
	High	258	22.72	8.70			

S* - Significant at 0.05 level

(t - tab 1.64)

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Low	236	7.92	4.07	476	1.71	S*
Female	Low	242	7.25	4.51			
e) Male	High	264	9.07	3.88	520	1.71	S*
Female	High	258	8.46	4.32			

S* - Significant at 0.05 level

(t - tab. 1.64)

The null hypothesis number 85) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding positive impact of the displacement on socio-cultural and emotional changes in the following groups made according to emotional intelligence:

- a) Overall, male and female respondents together having low and high emotional intelligence.
- b) Male respondents having low and high emotional intelligence.
- c) Female respondents having low and high emotional intelligence.
- d) Male and female respondents having low emotional intelligence.
- e) Male and female respondents having high emotional intelligence.

Table 3 137 presents the differences in the mean scores showing the opinions of displaced kashmiris regarding the positive impact of displacement on socio-cultural and emotional changes in relation to emotional intelligence

Significant differences were found in the opinions of displaced kashmiris regarding positive impact of displacement on socio-cultural and emotional changes according to emotional intelligence as shown in all the groups:

- a Overall, male and female respondents together having high emotional intelligence reported more positive impact than the male and female respondents having low emotional intelligence
- b Male respondents having high emotional intelligence reported more positive impact than the male respondents having low emotional intelligence.
- c Female respondents having high emotional intelligence reported more positive impact than the female respondents having low emotional intelligence.
- d Male respondents having low emotional intelligence reported more positive impact on socio-cultural and emotional changes than the female respondents having low emotional intelligence.
- e Male respondents having high emotional intelligence reported more positive impact on socio-cultural and emotional changes than the female respondents having high emotional intelligence.

Therefore the null hypothesis 85) was not accepted.

3.5.5.6 Emotional intelligence and positive impact on awareness and availability of facilities

Table 3.138: t-values for overall and genderwise showing differences regarding positive impact of displacement on awareness and availability of facilities in relation to emotional intelligence

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Low	478	7.58	4.34	998	4.46	S*
	High	122	8.77	4.11			
b) Male	Low	236	7.98	4.03	498	3.24	S*
	High	264	9.04	3.78			
c) Female	Low	242	7.23	4.54	498	3.06	S*
	High	258	8.44	4.32			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Emotional Intelligence	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Low	236	22.30	8.31	476	1.57	NS
Female	Low	242	21.07	8.77			
e) Male	High	264	23.88	7.87	520	1.59	NS
Female	High	258	22.72	8.73			

NS - Not Significant at 0.05 level

t-tab = 1.64

The null hypothesis number 86) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding positive impact of the displacement on awareness and availability of facilities in the following groups made according to emotional intelligence:

- a) Overall, male and female respondents together having low and high emotional intelligence.
- b) Male respondents having low and high emotional intelligence.
- c) Female respondents having low and high emotional intelligence.
- d) Male and female respondents having low emotional intelligence.
- e) Male and female respondents having high emotional intelligence.

Table 3.138 presents the differences in the mean scores showing the opinions of displaced kashmiris regarding the positive impact of displacement on awareness and availability of facilities in relation to emotional intelligence

There were no significant differences found in the opinions of displaced kashmiris regarding positive impact of displacement on awareness and availability of facilities in the following groups:

- d Male and female respondents having low emotional intelligence.
- e Male and female respondents having high emotional intelligence.

Therefore the null hypothesis 86) was accepted for the groups 'd' and 'e'.

Significant differences were found in the opinions of displaced kashmiris regarding positive impact of displacement on awareness and availability of facilities as shown in the following groups:

- a Overall, male and female respondents together having high emotional intelligence reported more positive impact than the male and female respondents having low emotional intelligence.
- b Male respondents having high emotional intelligence reported more positive impact than the male respondents having low emotional intelligence.
- c Female respondents having high emotional intelligence reported more positive impact than the female respondents having low emotional intelligence.

Therefore the null hypothesis 86) was not accepted for the above groups 'a', 'b' and 'c'.

3.5.6 DIFFERENCES IN THE OPINIONS REGARDING POSITIVE IMPACT WITH RESPECT TO SOCIO-ECONOMIC STATUS

3.5.6.1 Socio-economic status and positive impact of displacement on education

Table 3.139: t-values for overall and genderwise showing positive impact of displacement on education in relation to socio-economic status

Respondents	Socio-economic status	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Low	511	11.75	3.91	998	3.70	S*
	High	489	10.78	4.35			
b) Male	Low	255	12.05	3.69	498	2.63	S*
	High	245	11.13	4.11			
c) Female	Low	256	11.44	4.10	498	2.63	S*
	High	244	10.43	4.53			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Socio-economic status	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male Female	Low	255	12.05	3.69	509	1.78	S*
	Low	256	11.44	4.10			
e) Male Female	High	245	11.13	4.11	487	1.81	S*
	High	244	10.43	4.53			

S* - Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 87) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammú regarding the positive impact of displacement on education in the following groups made according to socio-economic status:

- a) Overall, male and female respondents together belonging to low and high socio-economic status.
- b) Male respondents belonging to low and high socio-economic status.
- c) Female respondents belonging to low and high socio-economic status.
- d) Male and female respondents belonging to low socio-economic status.
- e) Male and female respondents belonging to high socio-economic status

Table 3.139 presents the differences in the mean scores showing the opinions of the displaced kashmiris regarding the positive impact of displacement on education in relation to socio-economic status.

Significant differences were found in the opinions of the displaced kashmiris regarding positive impact of displacement on education as shown in all the groups:

- a Overall, male and female respondents together belonging to low socio-economic status reported more positive impact than the male and female respondents belonging to high socio-economic status.
- b Male respondents belonging to low socio-economic status reported more positive impact than the male respondents belonging to high socio-economic status.
- c Female respondents belonging to low socio-economic status reported more positive impact than the female respondents belonging to high socio-economic status.
- d Male respondents belonging to low socio-economic status reported more positive impact than the female respondents belonging to low socio-economic status.
- e Male respondents belonging to high socio-economic status reported more positive impact than the female respondents belonging to high socio-economic status.

Therefore the null hypothesis 87) was not accepted.

3.5.6.2 Socio-economic status and positive impact of displacement on occupation

Table 3.140: t-values for overall and genderwise showing positive impact of displacement on occupation in relation to socio-economic status

Respondents	Socio-economic status	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Low	511	8.20	3.28	998	1.60	NS
	High	489	7.85	3.40			
b) Male	Low	255	8.37	3.17	498	1.14	NS
	High	245	8.04	3.22			
c) Female	Low	256	8.03	3.38	498	1.21	NS
	High	244	7.66	3.57			

NS - Not Significant at 0.05 level

(t - tab: 1.64)

Respondents	Socio-economic status	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Low	255	8.37	3.17	509	1.16	NS
Female	Low	256	8.03	3.38			
e) Male	High	245	8.04	3.22	487	1.25	NS
Female	High	244	7.66	3.57			

NS - Not Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 88) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on occupation in the following groups made according to socio-economic status:

- a) Overall, male and female respondents together belonging to low and high socio-economic status.
- b) Male respondents belonging to low and high socio-economic status.
- c) Female respondents belonging to low and high socio-economic status.
- d) Male and female respondents belonging to low socio-economic status.
- e) Male and female respondents belonging to high socio-economic status.

Table 3.140 presents the differences in the mean scores showing the opinions of the displaced kashmiris regarding the positive impact of displacement on occupation in relation to socio-economic status.

There were no significant differences found in the opinions of the displaced kashmiris regarding the positive impact of displacement on occupation in all the groups.

So the null hypothesis 88) was accepted.

3.5.6.3 Socio-economic status and positive impact of displacement on tolerance and sympathy

Table 3.141: t-values for overall and genderwise showing positive impact of displacement on tolerance and sympathy in relation to socio-economic status

Respondents	Socio-economic status	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Low	511	9.16	4.11	998	0.15	NS
	High	489	9.12	4.11			
b) Male	Low	255	9.37	3.97	498	0.50	NS
	High	245	9.55	3.98			
c) Female	Low	256	8.94	4.25	498	0.68	NS
	High	244	8.68	4.28			

NS - Not Significant at 0.05 level

(t - tab: 1.64)

Respondents	Socio-economic status	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Low	255	9.37	3.97	509	1.17	NS
Female	Low	256	8.94	4.25			
e) Male	High	245	9.55	3.98	487	2.32	S*
Female	High	244	8.68	4.28			

S* - Significant at 0.05 level

NS - Not Significant at 0.05 level

t-tab: 1.64

The null hypothesis number 89) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on tolerance and sympathy in the following groups made according to socio-economic status:

- a) Overall, male and female respondents together belonging to low and high socio-economic status.
- b) Male respondents belonging to low and high socio-economic status.
- c) Female respondents belonging to low and high socio-economic status.
- d) Male and female respondents belonging to low socio-economic status.
- e) Male and female respondents belonging to high socio-economic status.

Table 3.141 presents the differences in the mean scores showing the opinions of the displaced kashmiris regarding the positive impact of displacement on tolerance and sympathy in relation to socio-economic status.

There were no significant differences found in the opinions of the displaced kashmiris regarding the positive impact of displacement on tolerance and sympathy in all the groups except for the group 'e', where male respondents belonging to high socio-economic status reported more positive impact than the female respondents belonging to high socio-economic status.

So the null hypothesis 89) was accepted for all the groups except group 'e'.

3.5.6.4 Socio-economic status and positive impact of displacement on work efficiency

Table 3.142: t-values for overall and genderwise showing positive impact of displacement on work efficiency in relation to socio-economic status

Respondents	Socio-economic status	N	\bar{X}	SD	df	t- value (cal.)	Remarks
a) Overall	Low	511	9.26	4.20	998	0.16	NS
	High	489	9.30	4.02			
b) Male	Low	255	9.42	4.09	498	0.90	NS
	High	245	9.74	3.81			
c) Female	Low	256	9.10	4.31	498	0.63	NS
	High	244	8.68	4.18			

NS - Not Significant at 0.05 level

(t - tab: 1.64)

Respondents	Socio-economic status	N	\bar{X}	SD	df	t- value (cal.)	Remarks
d) Male	Low	255	9.42	4.09	509	0.87	NS
Female	Low	256	9.10	4.31			
e) Male	High	245	9.74	3.81	487	2.44	S*
Female	High	244	8.68	4.18			

S* - Significant at 0.05 level

NS - Not Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 90) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on work efficiency in the following groups made according to socio-economic status:

- a) Overall, male and female respondents together belonging to low and high socio-economic status.
- b) Male respondents belonging to low and high socio-economic status.
- c) Female respondents belonging to low and high socio-economic status.
- d) Male and female respondents belonging to low socio-economic status.
- e) Male and female respondents belonging to high socio-economic status.

Table 3.142 presents the differences in the mean scores showing the opinions of the displaced kashmiris regarding the positive impact of displacement on work efficiency in relation to socio-economic status.

There were no significant differences found in the opinions of the displaced kashmiris regarding the positive impact of displacement on work efficiency in all the groups except for the group 'e', where male respondents belonging to high socio-economic status reported more positive impact than the female respondents belonging to high socio-economic status.

So the null hypothesis 90) was accepted for all the groups except group 'e'.

3.5.6.5 Socio-economic status and positive impact of displacement on socio-cultural and emotional changes

Table 3.143: t-values for overall and genderwise showing positive impact of displacement on socio-cultural and emotional changes in relation to socio-economic status.

Respondents	Socio-economic status	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Low	511	22.57	7.99	998	0.16	NS
	High	489	22.48	8.91			
b) Male	Low	255	22.81	7.78	498	0.90	NS
	High	245	23.46	8.43			
c) Female	Low	256	22.33	8.25	498	1.06	NS
	High	244	21.50	9.31			

NS - Not Significant at 0.05 level

(t - tab: 1.64)

Respondents	Socio-economic status	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Low	255	8.94	3.70	509	1.10	NS
Female	Low	256	8.56	4.08			
e) Male	High	245	8.11	4.26	487	2.34	S*
Female	High	244	7.16	4.71			

NS - Not Significant at 0.05 level

S* - Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 91) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on socio-cultural and emotional changes in the following groups made according to socio-economic status:

- a) Overall, male and female respondents together belonging to low and high socio-economic status.
- b) Male respondents belonging to low and high socio-economic status.
- c) Female respondents belonging to low and high socio-economic status.
- d) Male and female respondents belonging to low socio-economic status.
- e) Male and female respondents belonging to high socio-economic status.

Table 3.143 presents the differences in the mean scores showing the opinions of the displaced kashmiris regarding the positive impact of displacement on socio-cultural and emotional changes in relation to socio economic status.

There were no significant differences found in the opinions of the displaced kashmiris regarding the positive impact of displacement on socio-cultural and emotional changes in all the groups except for the group 'e', where male respondents belonging to high socio-economic status reported more positive impact than the female respondents belonging to high socio-economic status.

So the null hypothesis 91) was accepted for all the groups except group 'e'.

3.5.6.6 Socio-economic status and positive impact of displacement on awareness and availability of facilities

Table 3.144: t-values for overall and genderwise showing positive impact of displacement on awareness and availability of facilities in relation to socio-economic status

Respondents	Socio-economic status	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Low	511	8.72	3.92	998	4.17	S*
	High	489	7.61	4.52			
b) Male	Low	255	8.92	3.73	498	2.31	S*
	High	245	8.10	4.21			
c) Female	Low	256	8.51	4.01	498	3.55	S*
	High	244	7.16	4.68			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Socio-economic status	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Low	255	22.81	7.80	509	0.68	NS
Female	Low	256	22.33	8.18			
e) Male	High	245	23.46	8.43	487	2.44	S*
Female	High	244	21.50	9.37			

NS - Not Significant at 0.05 level

S* - Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 92) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of displacement on awareness and availability of facilities in the following groups made according to socio-economic status:

- a) Overall, male and female respondents together belonging to low and high socio-economic status.
- b) Male respondents belonging to low and high socio-economic status.
- c) Female respondents belonging to low and high socio-economic status.
- d) Male and female respondents belonging to low socio-economic status.
- e) Male and female respondents belonging to high socio-economic status.

Tables 3.144 presents the differences in the mean scores showing the opinions of the displaced kashmiris regarding the positive impact of displacement on awareness and availability of facilities in relation to socio-economic status

There was no significant difference found in the opinions of the displaced kashmiris regarding the positive impact of displacement on awareness and availability of facilities in the group 'd'.

Therefore the null hypothesis 92) was accepted for the group 'd'.

Significant differences were found in the opinions of the displaced kashmiris regarding positive impact of displacement on awareness and availability of facilities as shown in the following groups:

- a Overall, male and female respondents together belonging to low socio economic status reported more positive impact than the male and female respondents belonging to high socio-economic status.
- b Male respondents belonging to low socio economic status reported more positive impact than the respondents belonging to high socio-economic status.
- c Female respondents belonging to low socio economic status reported more positive impact than the respondents belonging to high socio-economic status.
- e Male respondents belonging to high economic status reported more positive impact than the female respondents belonging to high socio economic status.

Therefore the null hypothesis 92) was not accepted for the above groups 'a', 'b', 'c' and 'e'.

3.5.7 DIFFERENCES IN THE OPINIONS REGARDING POSITIVE IMPACT WITH RESPECT TO LOSS OF PROPERTY

3.5.7.1 Loss of property and positive impact of displacement on education

Table 3.145: t-values for overall and genderwise showing positive impact of displacement on education in relation to loss of property

Respondents	Loss of Property	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Total Loss	657	10.62	4.47	998	7.09	S*
	Partial Loss	343	12.53	3.08			
b) Male	Total Loss	323	11.09	4.26	498	4.02	S*
	Partial Loss	177	12.54	3.00			
c) Female	Total Loss	334	10.16	4.62	498	5.40	S*
	Partial Loss	166	12.52	3.18			

S* - Significant at 0.05 level
(t - tab: 1.64)

Respondents	Loss of Property	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Total Loss	323	11.09	4.26	655	2.66	S*
Female	Total Loss	334	10.16	4.62			
e) Male	Partial Loss	177	12.54	3.00	341	0.07	NS
Female	Partial Loss	166	12.52	3.18			

NS - Not Significant at 0.05 level

S* - Significant at 0.05 level
(t - tab: 1.64)

The null hypothesis number 93) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of the displacement on education in the following groups made according to loss of property:

- a) Overall, male and female respondents together having total and partial loss of property.
- b) Male respondents having total and partial loss of property.
- c) Female respondents having total and partial loss of property.
- d) Male and female respondents having total loss of property.
- e) Male and female respondents having partial loss of property.

Table 3.145 presents the differences in the mean score showing the opinions of the displaced kashmiris regarding the positive impact of displacement on education in relation to loss of property.

There was no significant difference found in the opinions of the displaced kashmiris regarding positive impact of displacement on education in group e.

- e Male and female respondents having partial loss of property.

Therefore the null hypothesis 93) was accepted for the group 'e'.

Significant differences were found in the opinions of the displaced kashmiris regarding positive impact of displacement on education as shown in the following groups:

- a Overall, male and female respondents together having partial loss of property reported more positive impact than the male and female respondents having total loss of property.
- b Male respondents having partial loss of property reported more positive impact of displacement than the male respondents having total loss of property.
- c Female respondents having partial loss of property reported more positive impact of displacement than the female respondents having total loss of property.
- d Male respondents having total loss of property reported more positive impact than the female respondents having total loss of property.

Therefore the null hypothesis 93) was not accepted for the above groups 'a', 'b', 'c' and 'd'.

3.5.7.2 Loss of property and positive impact of displacement on occupation

Table 3.146: t-values for overall and genderwise showing positive impact of displacement on occupation in relation to loss of property

Respondents	Loss of Property	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Total Loss	657	7.49	3.55	998	7.30	S*
	Partial Loss	343	9.07	2.59			
b) Male	Total Loss	323	7.73	3.43	498	4.68	S*
	Partial Loss	177	9.10	2.49			
c) Female	Total Loss	334	9.26	3.66	498	5.59	S*
	Partial Loss	166	9.05	2.70			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Loss of Property	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Total Loss	323	7.73	3.43	655	1.70	S*
Female	Total Loss	334	7.26	3.66			
e) Male	Partial Loss	177	9.10	2.49	341	0.17	NS
Female	Partial Loss	166	9.05	2.70			

S* - Significant at 0.05 level

NS - Not Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 94) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of the displacement on occupation in the following groups made according to loss of property:

- a) Overall, male and female respondents together having total and partial loss of property.
- b) Male respondents having total and partial loss of property
- c) Female respondents having total and partial loss of property.
- d) Male and female respondents having total loss of property.
- e) Male and female respondents having partial loss of property.

Table 3.146 presents the differences in the mean scores showing the opinions of the displaced kashmiris regarding the positive impact of displacement on occupation in relation to loss of property.

There was no significant difference found in the opinions of the displaced kashmiris regarding positive impact of displacement on occupation in the group 'e'.

- e Male and female respondents having partial loss of property.

Therefore the null hypothesis 94) was accepted for the group 'e'.

Significant differences were found in the opinions of the displaced kashmiris regarding positive impact of displacement on occupation as shown in the following groups:

- a Overall, male and female respondents together having partial loss of property reported more positive impact than the male and female respondents having total loss of property.
- b Male respondents having partial loss of property reported more positive impact of displacement than the male respondents having total loss of property
- c Female respondents having total loss of property reported more positive impact of displacement than female respondents having partial loss of property
- d Male respondents having total loss of property reported more positive impact than female respondents having total loss of property.

Therefore the null hypothesis 94) was not accepted for the above groups 'a', 'b', 'c' and 'd'.

3.5.7.3 Loss of property and positive impact of displacement on tolerance and sympathy

Table 3.147: t-values for overall and genderwise for positive impact of displacement on tolerance and sympathy in relation to loss of property

Respondents	Loss of Property	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Total Loss	657	8.91	4.25	998	2.42	S*
	Partial Loss	343	9.58	3.86			
b) Male	Total Loss	323	9.34	4.02	498	0.87	NS
	Partial Loss	177	9.67	3.84			
c) Female	Total Loss	334	8.49	4.41	498	2.15	S*
	Partial Loss	166	9.48	3.88			

NS - Not Significant at 0.05 level

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Loss of Property	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Total Loss	323	9.34	4.04	655	2.59	S*
Female	Total Loss	334	8.49	4.41			
e) Male	Partial Loss	177	9.67	3.84	341	0.46	NS
Female	Partial Loss	166	9.48	3.88			

S* - Significant at 0.05 level

NS - Not Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 95) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of the displacement on tolerance and sympathy in the following groups made according to loss of property:

- a) Overall, male and female respondents together having total and partial loss of property.
- b) Male respondents having total and partial loss of property.
- c) Female respondents having total and partial loss of property
- d) Male and female respondents having total loss of property.
- e) Male and female respondents having partial loss of property.

Table 3.147 presents the differences in the mean scores showing the opinions of the displaced kashmiris regarding the positive impact of displacement on tolerance and sympathy in relation to loss of property.

There were no significant differences found in the opinions of the displaced kashmiris regarding positive impact of displacement on tolerance and sympathy in the following groups:

- b Male respondents having total and partial loss of property.
- e Male and female respondents having partial loss of property

Therefore the null hypothesis 95) was accepted for the groups 'b' and 'e'.

Significant differences were found in the opinions of the displaced kashmiris regarding positive impact of displacement on tolerance and sympathy as shown in the following groups:

- a Overall, male and female respondents together having partial loss of property reported more positive impact than the male and female respondents having total loss of property.
- c Female respondents having partial loss of property reported more positive impact of displacement than the female respondents having total loss of property
- d Male respondents having total loss of property reported more positive impact of displacement than the female respondents having total loss of property

Therefore the null hypothesis was not accepted for the above groups 'a' 'c' and 'd'.

3.5.7.4 Loss of property and positive impact of displacement on work efficiency

Table 3.148: t-values for overall and genderwise showing positive impact of displacement on work efficiency in relation to loss of property

Respondents	Loss of Property	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Total Loss	657	8.80	4.17	998	5.21	S*
	Partial Loss	343	10.21	3.82			
b) Male	Total Loss	323	9.34	4.04	498	3.11	S*
	Partial Loss	177	9.67	3.84			
c) Female	Total Loss	334	8.43	4.33	498	4.18	S*
	Partial Loss	166	10.09	3.82			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Loss of Property	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Total Loss	323	9.17	3.98	655	2.28	S*
Female	Total Loss	334	8.43	4.33			
e) Male	Partial Loss	177	10.32	3.80	341	0.54	NS
Female	Partial Loss	166	10.09	3.86			

S* - Significant at 0.05 level

NS - Not Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 96) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of the displacement on work efficiency in the following groups made according to loss of property:

- a) Overall, male and female respondents together having total and partial loss of property
- b) Male respondents having total and partial loss of property.
- c) Female respondents having total and partial loss of property.
- d) Male and female respondents having total loss of property.
- e) Male and female respondents having partial loss of property.

Table 3.148 presents the differences in the mean scores showing the opinions of the displaced kashmiris regarding the positive impact of displacement on work efficiency in relation to loss of property.

There was no significant difference found in the opinions of the displaced kashmiris regarding positive impact of displacement on work efficiency in the group e.

- e Male and female respondents having partial loss of property.

Therefore the null hypothesis 96) was accepted for the group 'e'.

Significant differences were found in the opinions of the displaced kashmiris regarding positive impact of displacement on work efficiency as shown in the following groups:

- a Overall, male and female respondents together having partial loss of property reported more positive impact than the male and female respondents having total loss of property.
- b Male respondents having partial loss of property reported more positive impact of displacement than the male respondents having total loss of property.
- c Female respondents having partial loss of property reported more positive impact of displacement than the female respondents having total loss of property.
- d Male respondents having total loss of property reported more positive impact than female respondents having total loss of property.

Therefore the null hypothesis 96) was not accepted for the above groups 'a', 'b', 'c' and 'd'.

3.5.7.5 Loss of property and positive impact of displacement on socio-cultural and emotional changes

Table 3.149: t-values for overall and genderwise showing positive impact of displacement on socio-cultural and economic changes in relation to loss of property

Respondents	Loss of Property	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Total Loss	657	21.66	8.62	998	4.52	S*
	Partial Loss	343	24.19	7.81			
b) Male	Total Loss	323	22.56	8.28	498	2.16	S*
	Partial Loss	177	21.79	7.81			
c) Female	Total Loss	334	20.77	9.02	498	4.13	S*
	Partial Loss	166	24.19	9.80			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Loss of Property	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Total Loss	323	7.87	4.15	655	2.33	S*
Female	Total Loss	334	7.07	4.62			
e) Male	Partial Loss	177	9.75	3.43	341	0.65	NS
Female	Partial Loss	166	9.50	3.60			

S* - Significant at 0.05 level

NS - Not Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 97) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of the displacement on socio-cultural and emotional changes in the following groups made according to loss of property:

- a) Overall, male and female respondents together having total and partial loss of property.
- b) Male respondents having total and partial loss of property.
- c) Female respondents having total and partial loss of property.
- d) Male and female respondents having total loss of property.
- e) Male and female respondents having partial loss of property.

Table 3.149 presents the differences in the mean scores showing the opinions of the displaced kashmiris regarding the positive impact of displacement on socio-cultural and emotional changes in relation to loss of property.

There was no significant difference found in the opinions of the displaced kashmiris regarding positive impact of displacement on socio-cultural and emotional changes in the group e.

- e Male and female respondents having partial loss of property.

Therefore the null hypothesis 97) was accepted for the group 'e'.

Significant differences were found in the opinions of the displaced kashmiris regarding positive impact of displacement on socio-cultural and emotional changes as shown in the following groups:

- a Overall, male and female respondents together having partial loss of property reported more positive impact than the male and female respondents having total loss of property.
- b Male respondents having total loss of property reported more positive impact of displacement than the male respondents having partial loss of property.
- c Female respondents having partial loss of property reported more positive impact of displacement than the female respondents having total loss of property.
- d Male respondents having total loss of property reported more positive impact than the female respondents having total loss of property.

Therefore the null hypothesis 97) was not accepted for the above groups 'a', 'b', 'c' and 'd'.

3.5.7.6 Loss of property and positive impact of displacement on awareness and availability of facilities

Table 3.150: t-values for overall and genderwise showing positive impact of displacement on awareness and availability of facilities in relation to loss of property

Respondents	Loss of Property	N	\bar{x}	SD	df	t- value (cal.)	Remarks
a) Overall	Total Loss	657	21.62	8.62	998	4.52	S*
	Partial Loss	343	29.19	7.79			
b) Male	Total Loss	323	7.81	4.11	498	5.14	S*
	Partial Loss	177	9.68	3.40			
c) Female	Total Loss	334	7.07	4.64	498	5.95	S*
	Partial Loss	166	9.52	3.62			

S* - Significant at 0.05 level

(t - tab: 1.64)

Respondents	Loss of Property	N	\bar{x}	SD	df	t- value (cal.)	Remarks
d) Male	Total Loss	323	22.55	8.20	655	2.61	S*
Female	Total Loss	334	20.79	9.01			
e) Male	Partial Loss	177	24.19	7.85	341	0.06	NS
Female	Partial Loss	166	24.19	7.85			

NS - Not Significant at 0.05 level

S* - Significant at 0.05 level

(t - tab: 1.64)

The null hypothesis number 98) was that there will be no significant differences in the opinions of the displaced kashmiris living in the government camps at Jammu regarding the positive impact of the displacement on awareness and availability of facilities in the following groups made according to loss of property.

- a) Overall, male and female respondents together having total and partial loss of property
- b) Male respondents having total and partial loss of property.
- c) Female respondents having total and partial loss of property
- d) Male and female respondents having total loss of property.
- e) Male and female respondents having partial loss of property

Table 3.150 presents the differences in the mean scores showing the opinions of the displaced kashmiris regarding the positive impact of displacement on awareness and availability of facilities in relation to loss of property.

There was no significant difference found in the opinions of the displaced kashmiris regarding positive impact of displacement on awareness and availability of facilities in the group e

- e Male and female respondents having partial loss of property.

Therefore the null hypothesis 98) was accepted for the group 'e'.

Significant differences were found in the opinions of the displaced kashmiris regarding positive impact of displacement on awareness and availability of facilities as shown in the following groups

- a Overall, male and female respondents together having partial loss of property reported more positive impact than the male and female respondents having total loss of property.
- b Male respondents having partial loss of property reported more positive impact of displacement than the male respondents having total loss or property.
- c Female respondents having partial loss of property reported more positive impact of displacement than the female respondents having total loss of property.
- d Male respondents having total loss of property reported more positive impact than the female respondents having total loss of property.

Therefore the null hypothesis 98) was not accepted for the above groups 'a', 'b', 'c' and 'd'.

3.6 RECOMMENDATIONS OF THE DISPLACED KASHMIRIS REGARDING THE REHABILITATIVE MEASURES FOR IMPROVING THEIR STANDARD OF LIVING.

Table 3.151: Recommendations of the displaced kashmiris regarding the rehabilitative measures for improving their standard of living

Recommendations	Male N=500 I.I*	Female N=500 I.I*	Overall N=1000 I.I*	Overall N=1000			
				G %	S %	V %	R/N %
A) FINANCIAL AND RELATED BENEFITS:							
Money for better sustenance especially for displaced business families	2.79	2.82	2.80	86.70	6.70	6.60	0.0
Increase in ration and relief	2.40	2.50	2.45	60.00	20.40	19.60	0.0
Ex- gratia according to loss of property suffered	2.32	2.39	2.35	58.10	19.30	22.60	0.0
Protection of property left behind by the kashmiri pandits	2.27	2.38	2.32	67.80	9.40	22.80	0.0
Payment of compensation for the loss of property whether movable or immovable	2.26	2.37	2.31	59.70	12.10	28.20	0.0
Compensation for damaged property	2.25	2.37	2.31	58.30	14.70	27.00	0.0
Payment of standard rent to kashmiri pandits for the buildings illegally occupied at Kashmir	2.25	2.36	2.30	57.80	15.00	27.20	0.0

Recommendations	Male N=500 I.I*	Female N=500 I.I*	Overall N=1000 I.I*	Overall N=1000			
				G %	S %	V %	R/N %
B) EDUCATIONAL BENEFITS:							
Regularization of camp schools and colleges	2.48	2.57	2.52	64.00	24.30	11.70	00.0
Bringing the displaced kashmiri students of camp schools and camp colleges under the jurisdiction of school board and University of Jammu	2.39	2.46	2.42	59.20	24.20	16.60	00.0
Admission to displaced kashmiri students for higher technical education in various universities	2.33	2.44	2.38	61.30	16.10	22.60	00.0
Reservation of admission in schools and colleges for displaced kashmiri students especially in Jammu and Kashmir state	2.25	2.36	2.30	55.80	19.10	25.10	00.0
Improvement in camp school infrastructure	2.28	2.33	2.30	51.20	27.80	21.00	00.0
Improvement in camp schools with teaching staff	2.15	2.44	2.29	56.20	23.00	20.80	00.0
Fee relaxation for displaced kashmiri students	2.24	2.33	2.28	55.10	18.00	26.90	00.0
Improvement in camp schools and colleges with hostel accommodation	2.15	2.21	2.18	48.10	21.60	30.30	00.0

Recommendations	Male N=500 I.I*	Female N=500 I.I*	Overall N=1000 I.I*	Overall N=1000			
				G %	S %	V %	R/N %
C) OCCUPATIONAL BENEFITS:							
Releasing promotions of displaced kashmiri pandit employees that have been frozen for past 12 years	2.32	2.44	2.38	64.90	8 10	27.00	00 0
Age relaxation in employment	2.27	2 37	2.32	59.50	13 10	27.40	00.0
Speedy release of pension	2 23	2.35	2.29	56.50	15 80	27 70	00.0
Reservation of employment in Jammu and Kashmir state government jobs for kashmiri pandits	2.20	2.33	2 26	58 90	9.10	32 00	00 0
D) POLITICAL BENEFITS:							
Separate part of Kashmir given to all kashmiri pandits till normalcy is attained in Valley	2 34	2.38	2.36	57.90	20.30	21.80	00.0
Adequate opportunities for political participation of kashmiri pandits in							
Decision making units	2.27	2.35	2.31	54.30	22.70	23 00	00 0
Party organizations	2.18	2.26	2 22	47 40	27 20	25.40	00.0
Local bodies	2.19	2.24	2.21	48.40	24 80	26.80	00 0
Legislative organizations	2.17	2.24	2.20	43.00	29.30	27 70	00 0

* Intensity Indices

2.60 – 3 00 (To great extent)

0 60 – 1 59 (To very less extent)

1 60 – 2 59 (To somewhat extent)

0 09 – 0 59 (Rarely / Not at all)

Table 3.151 shows the, overall and genderwise, intensity indices for the recommendations given by the displaced kashmiris. Percentages show the extent to which the rehabilitative measures can be implemented overall.

For financial benefits, the intensity indices ranged from 2.80 to 2.30, which meant the suggestions were recommended either to great extent or to some extent.

The highest intensity index was for providing money for better sustenance especially for the displaced business families. The suggestion was recommended to great extent by more than eighty percent of the respondents. The lowest intensity index was for payment of the standard rent to kashmiri pandits for the buildings illegally occupied at Kashmir. Even this suggestion was recommended to great extent by little more than fifty percent of the respondents.

For educational benefits, the intensity indices ranged from 2.52 to 2.18, which meant the suggestions were recommended to somewhat extent.

More than sixty percent of the respondents, to great extent suggested regularization of camp schools and colleges and admissions to displaced kashmiri students for higher technical education in various institutes.

Slightly less than sixty percent of the respondents, to great extent suggested the recommendation of bringing the displaced students of camp schools and camp colleges under the jurisdiction of school board and University of Jammu and improvement in camp schools with teaching staff.

The suggestion least recommended was for providing hostel accommodation to camp schools.

For occupational benefits, the intensity indices ranged from 2.38 to 2.26, which meant the suggestions were recommended to somewhat extent.

The recommendation suggested, to great extent, by little more than sixty percent of the respondents was releasing promotion of kashmiri pandit employees, which had been frozen for past 12 years. Remaining three suggestions recommended to great extent by slightly less than sixty percent of the respondents were

- Speedy release of pension
- Age relaxation in employment.
- Reservation in State government jobs

For political benefits, the intensity indices ranged from 2.36 to 2.20

Among all the areas of benefits, this was the area where the intensity indices were lowest

Little less than sixty percent of the respondents, to great extent suggested for providing separate land to kashmiri pandits with adequate facilities till normalcy is attained.

Little less than fifty percent of the respondents, to great extent suggested for adequate opportunities for political participation in legislative organizations, party organizations and local bodies.

3.7 OPINIONS OF THE CAMP SCHOOL TEACHERS REGARDING THE PROBLEMS AND FACILITIES RELATED TO EDUCATION OF THE DISPLACED KASHMIRI STUDENTS AND THEIR RECOMMENDATIONS

3.7.1 PROBLEMS OF THE DISPLACED KASHMIRI STUDENTS REPORTED BY THE CAMP SCHOOL TEACHERS

Table 3.152: Problems of the displaced kashmiri students reported by the camp school teachers due to inadequate facilities

N=250

Problems due to Inadequate Infrastructural Facilities	Teachers			I.I.*
	MT** %	VT** %	R/N** %	
a) Building				
Classes restricted due to:				
Climatic conditions like extreme heat or rainfall	80.00	20.00	0.00	2.80
Bites due to snake and other harmful insects	00.00	20.00	80.00	1.20
b) Furniture				
Discomfort for teachers and students sitting on the ground	40.00	60.00	00.00	2.40
Bad back posture	40.00	60.00	00.00	2.40
c) Toilets				
More of urinary infections due to use of open areas and other common toilets	10.00	70.00	20.00	1.90
Avoiding urination, leading to kidney pain	10.00	70.00	20.00	1.90

* I.I. – Intensity Index

** MT – Most of the times (2.60-3.00) VT – Very few times (1.60-2.59)

R/N – Rarely or Not at all (0.59-1.59)

N=250

Problems due to Inadequate Infrastructural Facilities	Teachers			I.I
	MT %	VT %	R/N %	
d) Wash basins				
Hands usually kept dirty leading to:				
Skin Diseases	20 00	10.00	70.00	1.70
Infections	20.00	10 00	70.00	1.70
e) Classroom without blackboard, chalks, notice boards				
Spend more amount of money on buying of papers and pens	11.00	76.00	13.00	1.98
Wasteful consumption of papers for writing and explaining	12.00	72.00	16.00	1.96
f) Practical Requirements				
Lack of handling of chemicals, instruments, living and non living things	60.00	20.00	20.00	2.40
g) Co-curricular Activities				
No extra reading during leisure time	60.00	20.00	20.00	2.40
Inability in developing proper reading habits	60.00	16.00	24.00	2.36
Lack of knowledge about current affairs	16 00	24.00	60.00	1.56

N=250

Problems due to Inadequate Infrastructural Facilities	Teachers			I.I
	MT %	VT %	R/N %	
h) Hobbies				
Lack of all round development	60 00	20 80	19 20	2.40
Lack of creativity	32 00	56.80	11.20	2.20
Avoid participation in hobby classes	36 00	35 20	28 80	2 07
i) Extra curricular activities				
Lack of self discipline	52 00	20.00	28 00	2 24
Lack of cooperation	23.20	16.80	60.00	1.63
Lack of spirit of unity	12 00	16.00	72 00	1.40
j) Water Coolers				
Suffer due to thirst	69.60	19.20	11.20	2 58
Purchase of expensive cold drinks from market	12 80	18 80	68 40	1 44
k) Guards				
Eve teasing	68.00	17.20	14 80	2.53
Indulgence of boys in smoking and other social evils	48.00	33 60	18.40	2 29
Interference from outsiders	14.00	36 00	50.00	1.64

Besides taking information from the displaced Kashmiris, the camp school teachers were also contacted to know the following:

- Problems due to inadequate facilities
- Inadequate alternatives adopted for the deficient facilities.
- Recommendations for improving the educational system

Table 3.152 shows the opinions given by the teachers for the problems faced by the displaced kashmiri students due to inadequate infrastructural facilities in the camp schools.

Overall, item wise the problems were reported to great extent to rarely/not at all

Eighty percent of the teachers reported that classes were restricted due to extreme climatic conditions like heat and rainfall. Among all the problems reported by the teachers, this problem was having the highest intensity index.

Other problems reported with high intensity indices were:

- Suffering due to thirst due to lack of water coolers
- Eve teasing faced due to unavailability of guards.
- Lack of handling of chemicals, instruments, living and non-living things due to lack of laboratory facilities.
- No extra reading during leisure time due to lack of library facilities.

- Lack of all round development due to unavailability of instruments for arts and crafts classes.
- Discomfort for teachers and students while sitting on ground and bad back posture due to lack of furniture

The problem of bites due to snakes and harmful insects had the lowest intensity index.

The other problems reported with low intensity indices were

- Lack of spirit of unity due to lack of extra curricular activities
- Expensive purchase of cold drinks from market in absence of water coolers
- Spending more amount of money on buying of papers and pens in absence of chalks and notice boards.

3.7 2 ALTERNATIVES ADOPTED FOR THE INADEQUATE FACILITIES

Table 3.153: Opinions of the camp school teachers regarding inadequate alternatives adopted by the displaced kashmiri students and teachers for the inadequate facilities

N=250

Problems due to Inadequate Facilities	Teachers			I.I.
	MT %	VT %	R/N %	
a) Infrastructure				
Classes taken in open areas	51.20	28.00	20.80	2.30
Classes taken under shady trees	40.00	20.00	40.00	2.00
Classes taken in the tents	12.00	28.00	60.00	1.52
b) Furniture				
Sitting on ground and write	32.80	22.40	44.80	1.88
c) Toilets				
Going to open areas for urination and defecation	72.80	13.60	13.60	2.59
Going to near by houses	11.20	12.80	76.00	1.35
d) Washbasins				
Asking water for cleaning hands from near by:				
Shops	11.20	32.00	56.80	1.54
Houses	7.60	20.40	72.00	1.35
e) Class room necessities				
Using note books for conveying important messages to teachers and students	80.00	12.00	8.00	2.78
Using note books for marking attendance	80.00	14.00	6.00	2.74
Using note books for explanation	8.80	31.20	60.00	1.48
Use of ready-made notes from guides	7.60	20.40	72.00	1.35

f) Practical Requirements				
Using note books to conduct practicals	80 00	8 00	12.00	2 68
Verbally conduct practicals	56.00	28.00	16 00	2.40
g) Co-curricular activities				
Hiring of books on rental basis	60 00	12 00	28 00	2 32
Circulation of notes prepared by teachers	10.00	14 00	76.00	1 34
h) Hobby classes without instruments				
Hiring of drawing boards and musical instruments from market	64.00	24 00	12 00	2 52
i) Extra curricular				
Hiring playing instruments from market	28.00	12 00	60 00	1.68
Sharing of expenditure by teachers to buy instruments	24.00	16 00	60.00	1.64
j) Water Coolers				
Quenching thirst from near by:				
Houses	24 00	16 00	60.00	1.64
Shops	8 00	32 00	60 00	1 48
k) Guards				
Hiring watchman on adhoc basis for safety purpose	72 00	16.00	12.00	2.60

Table 3 153 shows the opinions of teachers regarding the inadequate alternatives adopted by the displaced kashmiri students and teachers for the inadequate facilities.

Overall, itemwise alternatives adopted for inadequate facilities were reported to great extent or rarely and not at all.

The most widely alternative used in absence of inadequate facilities was, using of notebooks for conveying messages between students and teachers, having the intensity index of 2 78.

The other inadequate alternatives with high intensity indices were:

- Using notebooks for marking attendance.
- Hiring watchman on adhoc basis for safety purpose
- Using note books to conduct practicals in absence of laboratory
- Hiring of drawing boards and musical instruments from market.
- Using open areas for urination and defecation in absence of bathrooms and toilets
- Taking classes in open areas and under shady areas in absence of classrooms.

Circulation of notes prepared by the teachers in absence of library facilities was the least used inadequate alternative

Other inadequate alternatives with low intensity indices were:

- Getting of readymade notes from guides in absence of library
- Taking water for cleaning hands from nearby houses in absence of washbasins
- Quenching thirst from nearby shops in absence of water coolers.
- Using notebook in absence of black boards

3.7.3 PROBLEMS REPORTED BY THE CAMP SCHOOL TEACHERS

Table 3.154: Opinions of camp school teachers regarding learning, behaviour and social problems among the displaced kashmiri students

N=250

Problems of displaced kashmiri students	Teachers				I.I
	G %	S %	V %	R/N %	
a) Learning problems					
Lack of Concentration	60.00	16.00	16 00	8 00	2 28
Less grasping power	60.00	16.00	16.00	8.00	2.28
Lack of interest in education	20 00	56.00	16 00	8.00	1.88
b) Behavioral problems					
Mood swings	15.60	20 00	40 40	24.00	1 27
Rude behaviour	12.00	20 00	40.00	28.00	1.16
Arguments on unnecessary things	11 60	20.00	40.40	28.00	1 15
Depression	8.00	12.00	40 40	39.60	0 88
c) Social problems					
Involvement in emotional turmoil	00 0	20.00	60 00	20.00	1 00
Harassment by fellow students	4.00	12 00	20.00	64.00	0.56
Smoking	3 20	4.80	36.00	56.00	0.55
Gambling	0.00	12 00	16.00	72.00	0 40
Difficulty in mixing with fellow students	3 20	4 80	20.00	72.00	0 39
Drinking	0.00	3.20	16.80	80.00	0 23

Table 3.154 shows the opinions of the teachers regarding learning, behavioral and social problems faced by the displaced Kashmiri students.

The intensity indices were comparatively higher for learning (Table 3 153-a) problems than the behavioral and social problems. The intensity indices ranged from 2.28 to 1.88, 1.27 to 0.88 and 1.00 to 0.23 respectively.

The problems of lack of concentration and less grasping power had the highest intensity noticed by the teachers for the displaced kashmiri students. Sixty percent of the teachers reported that the displaced kashmiri students faced this problem to great extent.

All the behavioral problems (Table 3.153-b) were reported to very less extent. However, the intensity index was highest for the problem of mood swings among the displaced Kashmiri students.

Forty percent of the teachers reported that the problems of depression were faced rarely or not at all by the displaced kashmiri students. Comparatively, the intensity indices were extremely low for the social problems.

This meant the social problems among the displaced kashmiri students noted by teachers were faced rarely or not at all. However among the rarely faced problems, the highest intensity index was for getting involved in emotional turmoil.

The lowest intensity index was for the problem of drinking among the students as reported by the teachers.

3.7.4 PROBLEMS AMONG THE DISPLACED KASHMIRI STUDENTS DUE TO SYMPATHETIC RESERVATION POLICY REPORTED BY THE CAMP SCHOOL TEACHERS.

Table 3.155: Opinions of camp school teachers regarding the problems faced by the displaced kashmiri students due to sympathetic reservation policy

N=250

Problems	Teachers				I.I.
	G %	S %	V %	R/N %	
Less motivation of students to participate in competitive exams	72.00	16.00	8.00	4.00	2.56
Lack of competition with students from other regular schools	68.00	16.00	10.00	6.00	2.46
Lack of motivation from parents for children's competency	56.00	32.00	8.00	4.00	2.40
Self pity among displaced students	4.00	20.00	36.00	40.00	0.88

Table 3.155 shows the opinions given by the teachers for the problems faced by the displaced kashmiri students due to reservation policy

The intensity indices ranged from 2.56 to 0.88, which meant that the problems were reported either to some extent or to very less extent.

Majority of the teachers reported that the sympathetic reservation policy brought about less motivation among the students to participate in competitive exams and to compete with students from other schools

The teachers further reported that the displaced Kashmiri students rarely and / or not at all pited themselves as the intensity index for this problem was lowest (0.88)

3.7.5 RECOMMENDATIONS SUGGESTED BY THE CAMP SCHOOL TEACHERS

Table 3.156: Recommendations from the camp school teachers for improving the present educational system of camp schools

N=250

Recommendations	Teachers				I.I.
	G %	S %	V %	R/N %	
Personality development courses for students and teachers of camp schools	96.00	4 00	0 0	0.0	2.96
Infrastructural facilities provided to camp schools	84 00	16.00	0 0	0.0	2 84
Diploma courses to be availed to students who lack higher technical education	84.00	16.00	0.0	0 0	2.84
Free or subsidized courses of computers for students and teachers of camp schools	84.00	16.00	0.0	0 0	2.84
Guards provided for all camp schools	84.00	16.00	0.0	0 0	2.84
Scholarship to meritorious students of camp schools	83.20	16 80	0.0	0 0	2.83
Arrangements for small frequent picnics for recreation and enjoyment for teachers and students of camp schools	80.00	20.00	0 0	0 0	2 80
Second shift in regular schools	60 00	26.00	14 00	0.0	2.46
Collaboration and support of local schools.	20.00	60 00	12 00	8.00	1 92
Camp schools merged with regular schools	0.0	0 0	84.00	16.00	0 84

Table 3.156 shows the recommendations given by the camp school teachers for improving the present educational system at camp schools.

Overall the intensity indices ranged from 2.96 to 0.84.

High Majority of the teachers recommended personality development courses for the students and the teachers of camp schools to great extent.

The other recommendations with high intensity indices were:

- Infrastructural facilities provided to camp schools.
- Diploma courses for the students who lack higher technical education.
- Free or subsidized computer courses for students and teachers of camp schools.
- Guards for camp schools

Merging of the camp schools with regular schools was the least suggested recommendation by the camp school teachers as the intensity index was 0.04

3.8 OPINIONS OF THE CAMP DOCTORS REGARDING THE HEALTH AND AVAILABLE FACILITIES FOR THE DISPLACED KASHMIRIS AND THEIR RECOMMENDATIONS

3.8.1 PHYSICAL HEALTH PROBLEMS

Table 3.157: Physical health problems of the displaced kashmiris as reported by the camp doctors

N=10

Problems	Camp Doctors				I. I.*
	G** %	S** %	V** %	R/N** %	
a. Physical Problems:					
Pre mature aging	80.00	20 00	00.00	00 00	2.80
High blood pressure	80 00	20.00	00 00	00 00	2 80
Stress diabetes	80.00	10.00	10.00	00.00	2 70
Anemia	50 00	50.00	00.00	00.00	2 50
Arthritis	50.00	40.00	10.00	00 00	2.40
Heart problems	30.00	60.00	10.00	00.00	2.20
Migraine	30 00	50.00	20 00	00.00	2 10
Obesity	30.00	50 00	20 00	00 00	2 10
Kidney ailments	10.00	40.00	40.00	10.00	1 50

* I I – Intensity Index

G – To great extent (2.60 – 3 00) S -- To somewhat extent (1.60 –2 59)

V -- To very less (0 60 – 1 59) R/N -- Rarely/Not at all (0 09-0 59)

Besides taking information from the displaced kashmiris and teachers, doctors were also contacted to know about the problems and coping strategies used by the displaced kashmiris staying in the government camps at Jammu.

Table 3.157 shows the opinions given by the camp doctors for the physical health problems faced by the displaced kashmiris staying in the government camps at Jammu.

Overall the intensity indices for the physical health problems ranged from 2.80 to 1.50, which meant that the problems were faced either to great extent or to very less extent.

The highest intensity indices were for the problems of pre-mature aging and high blood pressure

The next problem with high intensity index was stress diabetes

The low intensity indices were for the problems of kidney ailments and obesity

3.8 2 MENTAL HEALTH PROBLEMS

Table 3.158: Mental health problems reported by doctors for the displaced kashmiris

N=10

Problems	Camp Doctors				I. I.
	G %	S %	V %	R/N %	
b. Mental problems					
Anxiety	60.00	30.00	10.00	00.00	2.50
Temper tantrums	50.00	30.00	20.00	00.00	2.30
Depression	50.00	30.00	20.00	00.00	2.30
Lack of concentration	10.00	70.00	10.00	10.00	1.80
Loss of memory	20.00	40.00	30.00	10.00	1.70

Table 3.158 shows the opinions of the camp doctors for mental health problems with the displaced kashmiris staying in the government camps at Jammu

Overall, item wise the intensity indices for the mental health problems ranged from 2.50 to 1.70, which meant that the problems were faced to some extent.

The highest intensity index was for the problem of anxiety as reported by majority of the doctors

The next two problems with high intensity indices were temper tantrums and depression. The problem with lowest intensity index as reported by the doctors was loss of memory.

3.8.3 REPRODUCTIVE HEALTH PROBLEMS

Table 3.159: Reproductive health problems of the displaced kashmiris as reported by the camp doctors

N=10

a) Reproductive Problems of Women	Camp Doctors				I. I.
	G %	S %	V %	R/N %	
Menopause before 45 years of age	30.00	50.00	10.00	10.00	2.00
Heavy monthly periods	20.00	60.00	10.00	10.00	1.90
Irregular monthly periods	10.00	70.00	10.00	10.00	1.80
Miscarriages	10.00	40.00	40.00	10.00	1.50
Scanty monthly periods	00.00	60.00	30.00	10.00	1.50
Infertility	10.00	30.00	50.00	10.00	1.40

N=10

b) Reproductive Problems of Men	Camp Doctors				I. I.
	G %	S %	V %	R/N %	
Loss of libido	20.00	70.00	10.00	00.00	2.10
Impotence	00.00	90.00	00.00	10.00	1.80
Infertility	10.00	20.00	70.00	00.00	1.40

3.8.4 MEDICAL FACILITIES

Table 3.160: Adequacy of the facilities provided in the camp dispensaries as reported by the camp doctors

N=10

Facilities	Camp doctors			I. I. *
	MA** %	A ** %	SA** %	
First aid items	20 00	70.00	10 00	2.10
Life saving drugs	10.00	60.00	30.00	1.80
X-ray machines	00.00	0.00	100.00	1 00

* I I. – Intensity Index

** MA – Most adequate (2.60-3 00)

** A – Adequate (1.60-2 59)

** SA – Somewhat adequate (0.59-1 59)

Table 3.160 shows the medical facilities provided in the dispensaries for the displaced kashmiris staying in the government camps at Jammu as reported by the camp doctors.

Overall, the intensity indices ranged from 2.10 to 1.00, which meant that the facilities were provided to adequate level in the camp dispensaries.

Facilities like first aid items and life saving drugs were available at adequate level as reported by the majority of the camp doctors

X-ray machines were available to somewhat adequate level as reported by all the doctors

Table 3.161: Problems of the displaced kashmiris due to inadequate facilities reported by the camp doctors
N=10

a) Problems due to Unavailability of Life Saving Drugs	Camp Doctors			
	MT %	VT %	R/N %	I. I.
Has to spend more amount to get medicines	70.00	20.00	10.00	2.60
Has to go to far off places to get medicines	30.00	50.00	20.00	2.10
Suffer due to non-availability of drugs	20.00	70.00	10.00	2.10
Death cases due to non-availability of drugs	00.00	20.00	80.00	1.20

N=10

b) Problems due to Unavailability of X-Ray Machines	Camp Doctors			
	MT %	VT %	R/N %	I. I.
Has to spend more amount on x-ray when done outside	90.00	00.00	10.00	2.80
Go to far off places to get x-ray done	80.00	20.00	00.00	2.80
Suffer due to non-availability of x-ray machines	70.00	10.00	20.00	2.50
Unable to get treated immediately	20.00	50.00	30.00	1.90

N=10

c) Problems due to Unavailability of First Aid Items.	Camp Doctors			
	MT %	VT %	R/N %	I. I.
Prone to get infections	20.00	70.00	10.00	2.10
Unable to get treated immediately	10.00	60.00	30.00	1.80

Table 3 161-a shows the problems faced by the displaced kashmiris due to inadequate facilities provided at camp dispensaries.

Overall, intensity indices ranged from 2.60 to 1.20 for inadequacy of life saving drugs, which meant that the life saving drugs were provided either at most adequate or to somewhat adequate level

Due to inadequate life saving drugs, majority of the doctors reported that most of the time, the displaced kashmiris had to spend more amount to get medicines.

The lowest intensity index was for the death cases seen due to non-availability of medicines. Majority of the doctors (80%), reported that this problem was not at all faced by the displaced kashmiris.

For inadequacy of x-ray machines, table 3 161-b, overall intensity indices ranged from 2.80 to 1.90, which meant that the problems due to inadequacy of the x-ray machines were reported either to great extent or to somewhat extent

Due to inadequate x-ray machines, most of the time displaced kashmiris had to spend more amount to get x-rays done outside or either had to go to far off places. The problem was reported by majority of the doctors.

The least reported problem was of "Unable to get treated", which was reported by 50% of the doctors

For inadequacy of first aid items, the intensity indices ranged from 2.10 to 1.80, which meant that the first aid items were provided to adequate levels, see table 3.161-c. Majority of the doctors reported that very few times displaced kashmiris were either prone to infections or unable to get treated due to inadequacy of first aid items.

Table 3.162 Inadequate alternatives adopted for deficient facilities by the displaced kashmiris as reported by the camp doctors

N=10

Inadequate alternatives	Camp Doctors			
	MT %	VT %	R/N %	I. I.
a) X-ray machines Get X-ray done from other hospitals	90.00	10 00	00.00	2.90
b) Life saving drugs Get medicines from market	40.00	60.00	00 00	2.40
c) First aid items Get treated by nearby dispensary	70.00	10 00	20.00	2.50
Usually first aid box kept at home	30.00	30.00	40 00	1.90

Table 3.162 shows the opinions given by the camp doctors for the inadequate alternatives adopted by the displaced kashmiris in the absence of the adequate facilities.

Overall, itemwise the intensity indices ranged from 2.90 to 1.90, which meant that the alternatives were adopted most of the times to very few times. In case of unavailability of the x-ray machines, the majority of the doctors (90%) reported of displaced kashmiris getting x-rays done from other hospitals.

In case of unavailability of the drugs, at the camp dispensary, the alternative adopted most of the times by the displaced kashmiris was getting medicines from the market as reported by the majority (60%) of the doctors.

In case of unavailability of first aid items, getting treated at a nearby dispensary was an alternative adopted by the displaced kashmiris reported by majority of the doctors (70%).

3 8.5 RECOMMENDATIONS BY THE CAMP DOCTORS

Table 3.163: Recommendations from the camp doctors for health of the displaced kashmiris

N=10

Recommendations	Camp Doctors				I.I
	G %	S %	V %	R/N %	
Proper equipment like stretchers, stethoscopes, blood pressure machines	90.00	00.00	00.00	10.00	2.70
Ambulance in case of emergency	80.00	10.00	00.00	10.00	2.60
Communication facilities like phones in case of emergency	70.00	20.00	00.00	10.00	2.50
Visits by health personnel to make people aware of health and sanitation	70.00	10.00	10.00	10.00	2.40
Free camps for general medical check ups	60.00	20.00	10.00	10.00	2.30
Free camps organized for minor operations	50.00	40.00	00.00	10.00	2.30
Food provided at subsidized rates	60.00	20.00	00.00	20.00	2.20
Counselors to handle emotionally weak persons	50.00	20.00	10.00	20.00	2.00
Free home delivery of life saving drugs	30.00	10.00	40.00	20.00	1.50

Table 3.163 shows the recommendations given by the camp doctors for improving the health facilities.

A very high majority of the doctors (90%) gave the recommendation, to be implemented to a great extent, of providing proper equipment like stretchers, stethoscopes and blood pressure machines

Majority of the doctors (80%) gave the following recommendations to be implemented, to great extent.

- Communication facilities like phones in case of emergency.
- Provision of ambulance in case of emergency
- Visit by health personnel to make people aware of health and sanitation

The recommendation least suggested by the camp doctors was for providing free home delivery of life saving drugs.

3.9 OPINIONS OF THE CAMP ZONAL OFFICERS REGARDING THE PROBLEMS IN RUNNING THE CAMPS FOR THE DISPLACED KASHMIRIS AND THEIR RECOMMENDATIONS

3.9.1 PROBLEMS WHILE SUPPLYING RATION AND RELIEF

Table 3.164: Problems reported by the camp zonal officers while supplying ration and relief

N=8

Problems	Zonal Officers				I. I.
	G %	S %	V %	R/N %	
Rash behavior of people	0.00	37.50	25.00	37.50	1.00
Overcrowding of people	0.00	25.00	37.50	37.50	0.87
Lack of staff for managing the distribution of ration and relief	12.50	12.50	12.50	62.50	0.75
Unequal distribution of relief due to favoritism	0.00	0.00	12.50	87.50	0.13

Table 3.164 shows the problems faced by the zonal officers while supplying ration and relief.

Overall, intensity indices ranged from 1.00 to 0.13, which meant that the problems were faced to a very less extent or not at all.

The highest intensity index was for the problem of rash behaviour of displaced kashmiris.

The lowest intensity index was for the problem of unequal distribution of relief due to favoritism.

3.9.2 PROBLEMS OF THE DISPLACED KASHMIRIS REPORTED BY THE CAMP ZONAL OFFICER

**Table 3.165: Problems of the displaced kashmiris reported by the
camp zonal officers**

N=8

Problems	Zonal officers				I. I.
	G %	S %	V %	R/N %	
Lack future plans	87.50	12.50	00.00	00.00	2.88
Lack urge of being stable	37.50	50.00	00.00	12.50	2.13
Waste time in gossiping	12.50	75.00	00.00	12.50	1.88
Sitting at home, doing nothing	37.50	12.50	50.00	00.00	1.88
Waste time in smoking	25.00	37.50	25.00	12.50	1.75
Always criticize the people	00.00	50.00	25.00	25.00	1.25
Waste time in gambling	00.00	25.00	62.50	12.50	1.13
Always keep interfering in others' work	12.50	25.00	25.00	37.00	1.13
Waste time in drinking	00.00	25.00	50.00	25.00	1.00

Table 3.165 shows the problems for displaced Kashmiris reported by the camp zonal officers.

Overall the intensity indices ranged from 2.88 to 1.00, which meant that the problems were faced to great extent or to very less extent

A majority of the zonal officers (87.5%) reported the problem of lack of future plans among the displaced Kashmiris.

The next problem with high intensity index was lack of urge to be stable among the displaced Kashmiris

The problem reported to very less extent and having lowest intensity index was of wasting time in drinking by the displaced Kashmiris.

3.9.3 RECOMMENDATIONS FROM THE CAMP ZONAL OFFICERS

Table 3.166: Recommendations from camp zonal officers for displaced kashmiris

N=8

Recommendations	Zonal officers				I. I.
	G %	S %	V %	R/N %	
a. Improvement in the infrastructure:					
Separate kitchens	100.00	00.00	00 00	00 0	3.00
Fencing to separate homes from outside areas	87.50	12.50	00.00	00.0	2.88
Increase in size of rooms	75.00	12.50	00.00	12.5	2.50
Repair and renovation of houses	50.00	25.00	25.00	00.0	2.25
b. Improvement of camp and other facilities:					
Proper and smooth roads	75.00	12.50	12.50	00.0	2.63
Increase in ration and relief	62.50	37.50	00.00	00.0	2.63
Parks and gardens for recreation	75.00	12.50	00 00	12.5	2.5
More community toilets and bath rooms	62 50	25 00	12.50	00.0	2.50
Shopping complexes	62.50	12.50	25.00	00.0	2.38
More transport facilities	50.00	37.50	12.50	00.0	2 38
More medical stores	50.00	12.50	37.50	00 0	2.13
More water taps with regular supply of water	37 50	37.50	25.00	00.0	2.13

N=8

Recommendations	Zonal officers				I. I.
	G %	S %	V %	R/N %	
c. Increase in occupational opportunities:					
Income generating schemes	87.50	00.00	00.00	12.50	2.63
Job opportunities for unemployed.	87.50	00.00	00.00	12.50	2.63
Special job opportunities for women.	75.00	12.50	12.50	00 00	2 63
Loans provided to families to start small-scale business	62.50	12.50	25.00	00.00	2 38
Entrepreneurship-training courses	62.50	25 00	00.00	12 50	2.38
Literacy classes for adults	62.50	25 00	00.00	12.50	2.38
Self-employment programmes	62.50	00.00	37 50	00.00	2 42

Table 3 166 shows the recommendations given by camp zonal officers for improving the living conditions of the displaced kashmiris staying in government camps at Jammu.

For improvement in the infrastructural facilities, all the camp zonal officers suggested to great extent, separate kitchens to be provided to camp inmates.

The next recommendation to be implemented was for providing fencing to separate homes from outside area.

The least suggested recommendation was for repairing the houses with cracks and renovating them

For improvement in the camp facilities, overall, the camp zonal officers suggested for providing proper and smooth roads and increase in ration and relief to great extent.

Seventy five percent of the camp zonal officers suggested for providing parks and gardens for recreation to great extent

All the suggestions under the section improvement in occupational opportunities were recommended to great extent by majority of the zonal officers. However the percentage of zonal officers suggesting them to great extent differed.

A very high majority of the camp zonal officers (87.5%) recommended income generating schemes and job opportunities for displaced unemployed kashmiris. While seventy five percent of the camp zonal officers recommended special job opportunities for women

The least suggested recommendation by the zonal officers was for self-employment programmes