Education and armed conflict: the Kashmir insurgency in the nineties

Parlow, Anton

University of Wisconsin-Milwaukee

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Anton Parlow*

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Abstract

The experience of the Kashmir insurgency is used, to assess the impact of this armed conflict on educational outcomes of girls and boys who were of school age during the 90's. Girls and boys who went to primary and secondary schools in urban areas of Kashmir during 1990 and 1996 are affected the most by the insurgency. I compare their outcomes to women and men who finished their schooling before 1990 and girls and boys living in less affected regions of Jammu and Kashmir. Girls in urban Kashmir have up to 3.5 years less schooling compared to girls less affected by the violence. Boys and girls more affected by violence are less likely to complete their primary schooling, as well as enroll less in primary schooling, compared to boys and girls less-affected by the insurgency. Secondary education is not affected negatively by the insurgency. The results remain qualitatively robust once accounting for migration, different age cohorts, a different identification of Kashmiri and continuous measurements of violence. The first phase of the insurgency has a negative impact on education, especially for girls in primary schools. Literacy and employment programs should be designed to target these women.

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*Doctoral Student, Department of Economics, University of Wisconsin, Milwaukee, aparlow@uwm.edu

1 Introduction

An armed conflict is a negative external shock to the livelihood of households. It disrupts their daily routines, creates constant fear of violence and death, as well destroys local infrastructures. Households are forced to dislocate if the violence becomes too intense. Armed conflicts can range from a war, to a civil war and insurgencies. These forms differ in conflict intensity, exposure to violence and length.

The economic well-being of households and individuals is reduced during and after an armed conflict.[1] The consensus in the literature is that for groups more vulnerable to violence, armed conflicts reduce their educational outcomes. Educational outcomes include years of schooling (Akresh and de Walque 2008, Akbulut-Yuksel 2009, Menon and van der Meulen Rodgers 2010, Shemyakina 2011), school enrollment (Shemyakina 2011) and school completion (Swee 2009). The strongest impacts are on girls in primary education.

My study focuses on the Kashmir insurgency. I assess the long run impacts of the insurgency on educational outcomes for women and men who were school-aged during the first phase of the insurgency from 1990 to 1996. Although different studies were done on various educational outcomes, conflicts are different in their historical background and the actual conflict experience.

I compare educational outcomes for women and men more affected by the insurgency with individuals who finished their schooling before the outbreak, as well who live in less affected regions of Jammu and Kashmir. The insurgency is a natural experiment which allows me to employ a difference in difference technique to estimate the magnitude of the average treatment effect of the conflict.

The educational system shows improvements for the state of Jammu and Kashmir during the Nineties. New schools were opened and more teachers were hired which results in increased enrollment rates, especially for girls but also less dropout rates for girls and boys (J&K Directorate of Statistics 2011). But not everyone benefitted from the development. Boys and girls living in urban areas of Kashmir, especially cities, were affected the most by violence in the forms of shootings, bomb explosions, harassment, or in the case of young women: rape. These girls and boys lost education because of the insurgency and will never be able to catch up as adults.

[1] If I ignore the case of war profiteers (Justino 2009).

I find for girls living in cities of Kashmir have up to 3.5 years less schooling compared to the control groups who are less affected by the insurgency. Girls and boys in primary education are less likely to finish their schooling. The demand for primary education is less for girls and boys living in urban areas of Kashmir. The insurgency has no negative impact on secondary education. Boys and girls in secondary education are older and less vulnerable than children in primary education. The results remain robust after accounting for migration, different age cohorts, a different identification strategy for Kashmiri and different conflict exposure measures.

The paper is organized as follows. Section 2 introduces the households in armed conflict literature. Section 3 describes the Kashmir insurgency. Section 4 is the main part of my paper. I explain my identification strategy and introduce the data. The remaining part discusses the impact of the insurgency on years of schooling. In section 5 I perform different robustness checks and the paper concludes in section 6.

2 Literature Review

Since the mid 2000's the literature has been growing and covers educational outcomes, health, displacement and labor force participation. The reason is that datasets for conflict affected regions have become finally available[2]. Although the data sets are not specifically designed to assess the conflict experience itself, it is possible to use difference in difference analyses for short and long-run impacts on economic outcomes. Those outcomes are typical negative for groups more affected by the armed conflict.

Schooling outcomes are less for women and men in Germany, who lived in high-intensity bombing areas during WW II (Akbulut-Yuksel 2009). Boys in Rwanda, who experienced and survived the 1994 genocide, have up to 1.5 years less schooling (Akresh and de Walque 2008). Given that average schooling in Rwanda is four years only, the genocide had a large impact on education. Shemyakina (2011) finds that for the civil war in Tajikistan, girls in the South have less schooling compared to girls in the North of Tajiskistan. Women in Nepal have less education compared to women who finished schooling before the

[2]Those data sets include for instance the Living Standard Measurement Surveys from the World Bank or country data sets provided by Measure DHS.

insurgency broke out (Menon and van der Meulen Rodgers 2010).

Conflict can affect children's development through stress caused to the mother during pregnancy, as well during the first months of life. Access to health facilities and nutrition for newborns can become scarce. Height, as the health outcome predicting future productivity, can be affected negatively. Individuals who grew up in areas more affected by bombings during WW II in Germany are smaller and earn less in their later life (Akbulut-Yuksel 2009). Galdo (2010) finds that, in the case of Peru, different types of violence affect children height negatively.

Through conflict people leave their homes to live in safer areas. Deininger, Ana and Pablo (2004) focus on the willingness to return of displaced households in Colombia. Households return if they left strong social networks behind and if employment opportunities are given at the origin site. Bozzoli, Brück and Muhumuza (2011) look into activity choices of displaced persons and returnees in camps in Northern Uganda and find that displaced persons engaged in self employment.

Shemyakina (2011) and Menon and van der Meulen Rodgers (2010) find an added worker effect for women. A conflict changes local labor markets from two sides. Less male workers are available which affects the supply side but also increases demand for female workers to fill positions. Furthermore due to the loss of male breadwinners in households women labor supply increases.

Research, besides various NGO reports, on the effects of the Kashmir insurgency on individuals is limited. Doctors without borders (Jong et Al 2008) interview women and men around Srinagar City to assess their physical and psychological health after experiencing different forms of violence during the insurgency. Depression and fear leaving the home is a common finding. Petersen and Vedel (1994) assess forms of torture on patients in Srinagar hospital committed by security forces earlier. Dabla (2010) finds in several studies, in using small samples of widowed women and orphaned children, that women work more and the living situations of those families is mostly poorly. Kumar (2009) describes the situation of displaced non-Kashmiri in camps around Jammu and Kashmir. Those camps lack in education opportunities for children, health services and employment opportunities for adults.

Educational outcomes for Kashmiri are assumed to be negative (Joshi 1999, Schofield 2001, Kashmircorps 2008), but so far no quantitative support for this

statement exists to the best of my knowledge.

3 The Kashmir insurgency

Jammu and Kashmir (J&K) is one of the 28 states in India. It has a distinct history and consists of three parts: Jammu, Kashmir also known as the valley and Ladakh. Those three parts are different from each other by composition of the population, historical background and the language. Ladakh is barely populated. The regions are further divided into 22 districts and smaller units called "tehsils"[3]. The overall population of 12.5 Million splits up between Jammu 43 percent and Kashmir 55 percent (Census of India 2011). Kashmir has a Muslim majority of 97 percent. Jammu has around 40 percent Hindus and 60 percent Muslims. The Muslims in the valley are different from Muslims in Jammu in the practice of the Islam. They also speak Kashmiri which is almost exclusive to the valley.

J&K ranks in most economic categories very low (Census of India 2001). Literacy and employment rates are low, especially for women. There is a differential between urban and rural areas, which is typical for India but between Jammu and Kashmir as well.

The state of J&K has been the reason for three short wars between India and Pakistan (1947, 1965 and 1999) over the territory. India and Pakistan claim the region for themselves. This is known as the Kashmir conflict or sometimes as a "proxy war" between India and Pakistan with skirmishes around the Line of Control (LoC). The LoC is separating the Indian and Pakistani part of the Kashmir region.

Today the insurgency itself is embedded in the dispute between those two powers, but started as a movement for independence of Kashmiri Muslims called "Azaadi" or freedom. J&K experienced economic improvements during the late Seventies and Eighties but many in the valley felt left out (Habibullah 2008). The local government remained chronically corrupt, most public jobs went to Hindus, and the Kashmiri did not feel represented in the state assembly and parliament (Habibullah 2008).

The Muslims founded their own party the "Muslim United Front" (MUF) in 1986 and a militant arm the "Jammu Kashmir Liberation Front" (JKLF).

[3]Before 2011 those were 14 districts which I will base my analysis on.

The JKLF attracted educated but unemployed young male Muslims from the valley (Kadian 1993). Militancy started to show up during the Eighties e.g. kidnapping of politicians but became more frequent in the late Eighties after a disappointing outcome for the MUF in the 1987 state assembly election. Due to rigging at some ballots, the JKLF committed more violent incidences following the election (Wolpert 2010).

The official start of the insurgency is after the December 1989 kidnapping of Rubaiya Sayeed the daughter of the newly appointed Indian home minister for Kashmir affairs. After her release, the Indian central government sent in security forces to J&K to break down any form of rebellion. Security forces came into Srinagar City and executed brutal crackdowns where mostly civilians suffered (Schofield 2001). By 1992 30.000 security forces were deployed across the valley in major cities alone (Joshi 1999, p.130). Those security forces were unfamiliar with the language and not trained in fighting militancy (Joshi 1999).

Human right violations committed by both sides, but especially violations committed by Indian forces against civilians were normality. Asia Watch (1993) describes is as the "human rights crisis" besides the actual insurgency. By the mid Nineties violations committed by Indian forces became less but also the insurgency itself changed.

The insurgency could be split up into three phases (Meyerle 2008, SATP 2011). The first phase was from 1990 to 1996 were militancy focused on urban areas. From the late Nineties to 2001/02 militancy moved to rural areas and districts of Jammu. The third phase is from 2002 to today. This phase is a low intensity insurgency.

During the first phase most violent events took place in urban areas of Kashmir especially the capital Srinagar city and other smaller cities. The insurgency was a movement for independence. Up to 100.000 Hindus left the valley in the first two years because of the militancy and settled down in camps around Jammu and New Dehli (Asia Watch 1993). By the mid Nineties Indian security forces controlled the cities and militancy died out slowly. "Normalcy" (Joshi 1999, p.92) came back to urban areas in Kashmir and elections could be held again in 1996. Militancy moved to more rural areas beginning in the mid Nineties, but also became more violent in targeting not just security forces.

The groups behind the insurgency changed. After the JKFL had lost outside

support[4], pro Pakistan groups like the Hizbul-Muhajideen became the driving force behind the insurgency. The JKFL officially retreated in 1994 (Joshi 1999).

The second phase is from the mid Nineties to the early 2000's. Foreign groups with own agendas like the Lashkar-e-Taiba entered the militancy and it became a "jihad" against India (Meyerle 2008). Militancy moved to rural areas of the valley, but also to the Doda, Rajouri and Poonch district of Jammu in the late Nineties. Hindus were targeted and got massacred, as well suicide attacks against security forces became a common strategy early in 2000. The violence peaked in 2001/02 and went down after more security operations were conducted at the LoC to stop infiltration (SATP 2011).

The third phase is a low-level insurgency without any major incidences. Civilians in Jammu and Kashmir have learned to cope with the presence of security forces and sporadic incidences.

Figure 1 shows the districts of Jammu and Kashmir. The districts most affected by the insurgency during the early 1990's were Srinagar, especially Srinagar city, Baramula, Kupwara, Anantnag, Pulwama and Badgam. I ranked the districts according to own calculations and evidence found in the literature.

Figure 2 shows overall numbers of victims of the insurgency from 1990 to 2011. As a lower bound the insurgency cost the lives of 14634 civilians, 6007 security forces and 22535 militants, as well the destruction of local infrastructure in the last two decades (SATP 2011). The first phase started 1990 with a large increase in victims and peaked in 1996. After 1996 the number of civilian victims is below the pre 1996 levels. The insurgency changed and cost more lives of militants and security forces.

[figure 1: map about here]

[figure 2: violent incidences based on SATP]

[4] I will not discuss the role of Pakistan's involvement in the Kashmir insurgency here.

4 Educational outcomes

4.1 Data and descriptive statistics

I utilize the National Family Health Survey for India (NFHS). It is a representative survey conducted at the state level focusing on health of women and children but also offering demographic background questions. There are three individual rounds NHFS-I (1993), NFHS-II (1998) and NFHS-III (2005). Ever-married women in the age of 15 to 49 were interviewed. I will use the NHFS-III only for two reasons. First it offers enough individuals who were school-aged during the first phase of the insurgency and second it has a male questionnaire for the first time. For the state of Jammu and Kashmir I have information on 3281 women and 1076 men.

Table 1 summarize basic descriptive statistics. There are differences in years of schooling between women and men, as well urban and rural areas. Almost half of the women (40 percent) have no education at all. There is already a long-run trend visible for most Indian states. Individuals who finished primary schooling before 1990 have less schooling compared to women and men who finished schooling afterwards. India has the goal to literate all people. After realizing that still too many women and men are illiterate, actions got intensified during the late Eighties (Fifth All India Education Survey 1985).

The sample is representative in respect to composition of religion and language spoken. Household size is national average. The low labor force participation for women compared to men is national average as well (Census of India 2001).

[table 1 about here]

4.2 Identification and empirical strategy

To employ a difference in difference analysis I need women and men more affected by the insurgency than others to be able to compare their educational outcomes. The actual treatment is the insurgency. The treatment group was of school age during the first phase of the insurgency from 1990 to 1996 while the control group finished schooling before 1990. In India compulsory primary schooling is for the age group 6 to 14. Primary schooling covers classes I to V and VI to VII. From age 15 onwards children can enroll into secondary schools.

By the age of 15 children should have completed primary education. The treatment group will be the age cohort 15 to 29 in 2005. Everyone older than 29 will be in the control group.

Not every child in school age is equally affected by the insurgency which has a spatial dimension. During the Nineties most violent events took place in urban areas of Kashmir, especially in cities. I constructed a dataset of violent events at the district level using various sources including books, reports, newspaper articles and the South Asia Terrorism Portal (SATP) to complete the picture drawn in the literature (Joshi 1999, Schofield 2001 and Meyerle 2008).

I include women and men in the control group who were school-aged during the insurgency, but who were less or not affected by the violence. This will be the case for children of school age in Jammu and in rural areas of Kashmir.

My goal is to employ a triple difference in difference analysis in analyzing primary school outcomes. I perform analyses for secondary school education as well, but assume children in primary school age is the group most vulnerable to violence.

One drawback in the NFHS-III is that I cannot identify the exact location (district or valley) of the household. I will use language spoken as the identifier. Jammu and Kashmir has distinct languages spoken in some parts but not others. Kashmiri is almost exclusively spoken in the valley. Furthermore I know if a household lives in a capital, city or town.

In the sample 55 percent speak Kashmir while 45 percent speak the remaining languages. This reflects the composition of the J&K's population with around 55 percent in Kashmir and 45 percent in Jammu.

The empirical model is the following:

$$Y_{ijt} = \alpha + \gamma(\text{war} * \text{cohort}) + \beta \sum_{i=1}^{n} X_i + \delta_j + \omega_t + \tau + \epsilon_{ijt} \qquad (1)$$

where Y_{ijt} is the educational outcome (years of schooling, school completion or enrollment) for individual i, living in j, and belonging to age cohort t. X_i includes demographic controls while δ_j reflects regional fixed effects, ω_t age cohort fixed effects and τ time fixed effects. ϵ_{ijt} is the usual error-term. I use robust standard errors in the models. γ is the average treatment effect of someone who is in the age cohort 15 to 29 (*cohort*) and lives in a conflict affected region (*war*). I use *war* for urban areas and *war*2 for cities in Kashmir.

4.3 Years of schooling

Armed conflicts can lower the returns of investment on education. The underlying supply and demand for eduction changes (Shemyakina 2011, Chamarbagwala and Moran 2011). The supply of quality education is reduced, for instance school buildings get destroyed or occupied by armed forces or militants. Another reason is that teachers migrate. The demand for education is reduced, because of the increased risk of going to school. Especially girls go less to school. Girls are more likely to experience violence than boys (Shemyakina 2011). Furthermore children have to stay home to offset incomes losses caused by the dead of the breadwinner. In some cases young males are forced to participate in the conflict through a draft e.g. in Bosnia (Bhaumik, Gang and Yun 2005) or as child soldiers in the case of Burundi (Blattman and Annan 2010)

Table 2 shows differences in average years of schooling between Kashmiri and non-Kashmiri, as well urban and rural areas. I also present difference between city sizes. The table is split up between women and men. Women and men who went to school after the insurgency broke out, have on average more years of schooling than women and men who finished their education before 1990. Only women in cities in Kashmir have less schooling. The overall trend in education is a positive one. In comparing mean values the insurgency did not affect years of schooling negatively for most groups. The reason is that normalcy came back to the valley after 1992 (Joshi 1999). Despite the outbreak of the insurgency the goal of the local government was to keep daily routines running. The amount of security forces in the major cities of the valley made going to school relatively "safe". During the early Nineties enrollment rates, number of teachers and the number of school buildings went up for the state of Jammu and Kashmir (J&K Development Report 2008[5]). Dabla (2010) mentions that private schools opened in Srinagar city which could offset the negative effect of public schools occupied by forces.

[table 2 about here]

Comparing mean values creates an omitted variable bias. The effect of the insurgency can be under- or overstated. I use difference-in-difference OLS regressions to account for variation caused by other variables.

[5]Note, that the numbers are reported for the entire state of Jammu and Kashmir. The are no statistics available for the Kashmir part only.

Table 3 and 4 summarize the results for girls in primary school age. I use the older cohort living in different areas of J&K as the control group in the first part of table 3 and 4. In the second part of table 3 and 4 I use girls from the same age cohort as the control group but living in less affected regions of Jammu and Kashmir.

The results for girls living in urban areas of Kashmir are presented in table 3. I choose women, who finished their schooling before 1990 as the control group. They live in Jammu and Kashmir, urban and rural areas of Kashmir or urban areas of Kashmir. The average treatment effect of the insurgency is negative but not significant for girls in urban areas of Kashmir in my models. Given that the underlying development in Jammu and Kashmir is more years of schooling during the Nineties, these girls are left out from this development. They do not have more years of schooling.

The control variables include religion, being a Kashmiri or not and city size. Muslims have less education compared to Hindus. Kashmiri women have more education than women living in Jammu. Women living in urban areas (capital, cities, towns) have more education than women living in rural areas. The interpretations hold when I change the control group to the same age cohort but living in less conflict affected regions of Jammu and Kashmir.

The second part of table 3 summarizes the results for the same age cohorts. I compare girls living in urban areas of Kashmir with the remaining regions in Jammu and Kashmir, urban areas of Jammu and rural Kashmir. Girls in urban Kashmir have more years of schooling than girls in rural Kashmir because of the urban-rural differential present in J&K. The treatment effect is not significantly different from zero when I use J&K and urban Jammu as the less conflict affected regions. Girls in urban Kashmir do not have more years of schooling because of the insurgency.

In table 4 I change the treatment group to girls living in cities of Kashmir. A city has a population of more than 100.000. Most of the violence during the Nineties occurred in cities of Kashmir. The results are similar as before. Girls of primary school age do not have more years of schooling compared to the older cohort. I obtain similar results when I compare school-going girls living in cities of Kashmir with school-going girls in less affected regions of Jammu and Kashmir.

The results for the male sample are summarized in table 5 and 6. My

strategy is the same as for women. Table 5 shows the results for school-aged boys living in urban areas of Kashmir during the insurgency. The male sample is significantly smaller than the female sample. I interpret the results with caution because the average treatment effects are unreasonably high in magnitude. Boys are not affected by the insurgency in their years of schooling compared to the older cohort. If I change the control groups to the same age cohort, but living in less affected parts of J&K, I obtain similar results.

The results remain robust to a change in the treatment group to boys living in cities of Kashmir (table 6). I refer to a detailed discussion below. The strategy changes to a difference in difference in difference approach to obtain more reasonable results for the male sample, as well to test the robustness of the results for the female sample.

In using a simple difference in difference approach I limit my choice of control groups to compare with. Furthermore the average treatment effects for the male sample are unreasonably high. I expand the control groups by accounting for the timing and geographical variation of the insurgency in using a difference in difference technique. The control groups finished schooling before 1990, but also live in less affected regions during the early Nineties. Without the insurgency school-aged girls and boys living in cities and urban areas of Kashmir should have more education.

Table 7 and 8 summarize the results for women and men respectively. Table 7 and 8 has two parts. The left side shows the result for school-aged individuals living in urban areas of Kashmir (war). The right side of table 7 and 8 shows results for school-aged individuals living in cities of Kashmir during the insurgency ($war2$). The control group includes individuals who finished schooling before the insurgency broke out, as well individuals living in less affected areas during the first phase of the insurgency.

The average treatment effect is the variable $war * cohort$. The insurgency has a negative but not significant impact on years of schooling for women living in urban areas of Kashmir (column 2). Given that the overall trend in J&K is towards more education, a non significant treatment effect means, that these women were left out from the development. If I change the control group to Kashmiri women only, the effect remains not significant. Table 7 shows that Muslim women have less education compared to Hindus. Women living in urban areas have more education compared to women in rural areas. The cohort who

went to school after 1990 has more education compared to women who finished schooling before 1990.

The second part of table 7 shows the treatment effect for women living in cities. I find a strong and negative effect on years of schooling. Women have up to 3.54 years less schooling. If I reduce the control group to Kashmiri women only, I find a similar negative effect on years of schooling.

[table 7 about here]

Table 8 shows the results for the male sample. The male sample is significantly smaller than the female sample. My focus is on men who were of primary school age during the first period of the insurgency. I expect boys of primary school age to be less affected than girls. Girls are the first who have to stay home when a conflict breaks out (Shemyakina 2011). Furthermore I do not expect a negative effect of the insurgency on years of schooling for boys. In Kashmir only the older male youth of secondary school age was harassed by security force or targeted by militants to join them (Joshi 1999).

I find for boys living in urban areas no effect of the insurgency on years of schooling (column 1 and 2). Boys living in cities have more years of schooling than boys living in rural areas. Muslims have less years of schooling than Hindus. Men who went to school after 1990 have more schooling than men who finished their primary schooling before 1990. If I change the affected cohort to boys living in cities, I find a positive but not significant treatment effect. The insurgency did not alter the underlying positive trend towards more education.

[table 8 about here]

5 Robustness Checks

5.1 School completion

Children enrolled in schools during an armed conflict are likely to drop out for safety reasons. The reduced supply of education makes it more difficult to complete schooling as well. Dabla (2010) notes that 35 to 45 percent of the girls and boys in schools dropped out in Kashmir during the Nineties which should

result in strong negative effect[6]. I take women and men of primary school age (15 to 29 in 2005) and secondary school age (age 25 to 34 in 2005). The treatment group went to school in urban areas of Kashmir during the Nineties.[7] Without the outbreak of the insurgency these individuals should have completed their schooling. I use similar controls groups as before.

The dependent variable takes the value '1' if someone completed primary (or secondary) schooling and zero otherwise. I use least square estimations because the interpretation of the average treatment effect in a non-linear model is not as straightforward.

I add controls for quality of education measured by student-teacher ratios as well student-school ratios to my previous specifications. Data for the quality of education are from the J&K Directorate of Statistics (2011) and available for the pre-insurgency period as well for the school year 1990/91. I assign different values for different age cohorts who went to school before 1990. For the affected age-cohort I take the 1990/91 values for the entire first phase of the insurgency. These ratios are higher compared to pre 1990 values.

Table 9 summarizes the results for women. There is a negative but not significant average treatment effect for women. Being a Muslim reduces the likelihood of completing primary education. Living in cities, as well belonging to the age cohort 15 to 29, increases the probability to complete primary education. I find a significant and negative impact of the insurgency on primary school completion if I reduce the control group to Kashmiri women.

The results for secondary school completion differ. I find a positive but not significant average treatment effect. The effect becomes significant after changing the control group to Kashmiri women only. A positive effect does not mean that the insurgency made it more likely to complete secondary schooling. The insurgency was not strong enough to stop girls from finishing their secondary education.[8] Given that those girls were older than girls in primary education, they adapted differently to the violence. Women living in cities are more likely to finish secondary schooling. Being a Muslim reduces the likelihood to com-

[6]He does not show any proof or how he came to this number. It is not surprising that I do not find a strong effect in my models.

[7]I focus on urban areas only. Using cities only as the affected region would result in a very small treatment group.

[8]Many women in Kashmir do not pursue secondary education at all. It is likely that women who selected themselves into secondary education are different from women who did not.

plete secondary education. Higher teacher as well student-school ratios reduce the probability of finishing secondary schooling.

[table 9 about here]

Table 10 shows the results for the male sample. The sample is significantly smaller than the female sample, especially for secondary education. For primary education the models do not perform well in terms of significance. Although the signs of the control variables are as expected, none of them are significantly different from zero. Furthermore the majority of boys in primary school age finished primary schooling, which does not generate enough variation in the dependent variable.

I get significant results for completing secondary schooling. Young males of secondary school age are more likely to complete their education. The treatment effect is positive but not significant. If I narrow the control group to Kashmiri only, I find a strong and positive treatment effect on secondary school completion. The insurgency did not deter young men from finishing their secondary education. Higher school to student ratios have a negative impact on the likelihood to complete secondary schooling.

[table 10 about here]

5.2 School enrollment

The demand for education can be affected by an armed conflict in various ways. School buildings get destroyed or occupied, as well teachers can migrate. Through the reduced supply of schooling the demand cannot be met. Furthermore the demand is reduced because parents decide to keep their children at home for safety reasons.

I use schools per capita and teachers per capita to proxy for the supply of education. I use altitude to proxy for the demand of education. Jammu and Kashmir is a very mountainous area. Households living in higher areas have less access to schooling, especially to secondary education (Raza, Ahmad and Sheel 1990).

The demand for education is a binary variable and takes the value '1' if somebody is enrolled in primary (or secondary) education and zero otherwise. I present results for primary and secondary education in table 11 and 12. The conflict affected age cohort for primary education is 15 to 29 in 2005 and for

secondary 25 to 34 in 2005. Everyone older than this, should have completed their education by 1990. I use urban areas of Kashmir as the more conflict affected region. Focusing on cities only, would result in unreasonably small treatment groups.

Table 11 summarizes the results for women in primary and secondary education. There is a positive but not significant effect on primary school enrollment. The underlying trend in J&K is that more girls and also boys enroll in primary as well secondary education. A non significant treatment effect means that the conflict is working against the underlying positive development. Altitude has a negative impact on primary school enrollment. More teachers and schools per capita have a positive effect on school enrollment, but only schools per capita are significant.

For secondary education I find a negative impact on school enrollment. In Kashmir most women have only primary education. It is not surprising, that if an armed conflict breaks out, the demand for secondary education goes down. More teachers and schools per capita have a positive impact on secondary school enrollment. Girls living in cities enroll more into secondary education. Cities in Kashmir offer more demanding and better paying jobs than villages or towns in rural areas. Altitude has an unexpected positive effect on school enrollment. I assume that women living in high altitude regions are willing to pursue higher education due to the lack of work opportunities.

[table 11 about here]

Table 12 summarizes the results for the male sample. There is a negative but not significant effect for boys enrolled in primary education. Given that more boys are enrolling in primary education compared to women, a conflict would affect them more. Muslim boys enroll less in primary education compared to Hindus. Teachers and schools per capita have negative effects on school enrollment. This is a troubling result but could have to do with different district distributions I cannot account for. I use overall J&K numbers in my models.

Enrollment in secondary education is not affected negatively by the insurgency. I find a positive but not significant effect for men who were of school age during the Nineties. Altitude has a positive effect for Kashmiri men. More schools per capita have a positive effect on secondary school enrollment, as expected.

[table 12 about here]

5.3 Migration

Migration, or in the case of an armed conflict dislocation, can affect the results. Individuals who left Kashmir, and got their schooling somewhere else safer, will be in the sample if they returned to Kashmir. Similarly individuals who moved recently from Jammu to Kashmir could be in the sample. Migration between districts in Kashmir will not affect the results, as long women and men moved from one urban area to another. Likewise moving from rural areas to urban areas could affect the results.

I assumed that the current location was the location during the Nineties. I do not know why people moved, but for how long they have been living at their current residence [9]. For women it is common to move to the husbands household, but marriages are mostly local.

In the sample a majority of women or men lived for more than ten years at their current residence. I perform robustness checks for women and men who lived ten years and longer, as well 15 years and longer at their current residence.

Table 13 shows the results for years of schooling, school completion and school enrollment. I report only the average treatment effects for school-aged girls and boys living in urban areas of Kashmir. The treatment effects remain qualitatively robust. For women I do have some changes in signs but not in significance. I get the same signs and significances for the male sample. The coefficients for primary and secondary school completion remain similar in sign and significance for girls and boys. The same holds for enrollment in primary and secondary schooling.

[table 13 about here]

5.4 Age cohort

I assumed that everyone in the age cohort 15 to 29 and living in urban Kashmir is equally affected by the insurgency. It is more likely that girls and boys at different stages in their education are affected differently. I test if children who

[9] The question in the NFHS survey refers to the local area not the house someone is living in.

just got into primary schooling are more vulnerable. I change the treatment group to the age cohort 15 to 21.

Table 14 presents the results. I focus on children in urban areas only and do not change the affected region to cities. The treatment group would reduce to an unreasonable size in this case. I have similar signs and levels of significance for years of schooling. The insurgency has a negative but not significant effect on years of schooling for girls and boys.

The average treatment effect on primary school completion of girls is negative and significant as before. The insurgency reduces the likelihood of completing primary schooling. For the male sample I find a change in significance but the insurgency has no effect on school completion for boys overall.

The insurgency has no negative effect on enrollment in primary education for girls. The result remains similar compared to the age cohort 15 to 29. For the male sample I find a different treatment effect. The insurgency reduces the enrollment of boys in primary education. Given that enrollment rates are higher for boys compared to girls, a negative effect is more likely for boys.

[table 14 about here]

5.5 Refining who lives in Kashmir

I assumed that women and men who speak Kashmiri live in Kashmir. Kashmiri are identified by their language. The mass dislocation of Hindu Pandits makes it also likely that only Kashmiri speaking individuals are left in the valley. I know the location in the NHS-II (1998) sample and can confirm this hypothesis. But Kashmiri is also spoken in the Doda, Rajouri and Poonch districts of Jammu by some people.

To overcome possible biases I decide to use the information on primary sampling units (PSU) and language. I assume that every PSU which has a majority of Kashmiri speaking women and men is Kashmir. In the samples I get a small change in composition. First I have some non-Kashmiri speaking people in the sample for Kashmir, as well around 40 Kashmiri speaking for Jammu. I do not expect the results to be affected significantly.

Table 15 summarizes the results for primary and secondary school outcomes. I use urban Kashmir as the conflict affected region for the treatment group. The effect on years of schooling remains qualitatively the same for women and men.

The insurgency has no significant effect on years of schooling.

The treatment effect of the insurgency on primary and secondary school completion for boys is the same. The male sample did not change in composition and size. The female sample changed in composition. The change does not affect the results. Kashmiri girls living in urban areas are less likely to complete primary education.

The effect of the insurgency on enrollment in primary and secondary education is similar compared to before. I get the same results for boys, because the sample did not change in composition and size. The average treatment effects on secondary school enrollment for girls remain similar. Girls are less likely to enroll in secondary education.

To conclude the sample based on PSU and language spoken to identify Kashmir is very similar to the sample based on language spoken as the identifier.

[table 15 about here]

5.6 Conflict intensity

In my previous models I assigned a binary variable for women and men living in conflict affected regions of J&K. I will utilize the dataset on violent incidents, I created for the district level, to compute average numbers of victims for urban areas of Kashmir. I assign this number to Kashmiri women and men living in urban areas.

My strategy has two parts. First I will use this number to create the treatment variable for the education models. In a second step I deal with endogeneity. I assume that certain household characteristics like religion, being Kashmiri or city size make it more likely to experience violence. In a first stage I regress the violence variable on these characteristics and use predicted values in a second stage regression to substitute for the treatment variable.

Table 16 summarizes the results. I focus on urban areas and primary education of women and men in this section[10]. The average treatment effects for years of schooling are similar compared to before. Conflict intensity or predicted conflict intensity do not change the results significantly. The insurgency has no effect on years of schooling. The overall trend in Kashmir is towards more years

[10]The results for the first stage regression are not presented, because the focus is on the treatment effect in the second stage.

of schooling. A not significant treatment effects means, that the insurgency is working against the positive development in education, especially for women.

The treatment effects for completing primary schooling remain similar. The signs and level of significances do not change. Girls living in urban areas of Kashmir are less likely to complete primary education.

The results for enrollment in primary education are similar in sign and significance as before. The insurgency has no significant effect. Given that the trend in Jammu and Kashmir for girls is towards more enrollment in primary education, the insurgency stopped those girls from enrolling. Boys in primary school age are not affected by the insurgency if I use conflict intensity. There is a change in significance in using predicted conflict intensity. The insurgency has a negative impact on enrollment in primary schools.

[table 16 about here]

6 Conclusion

Armed conflicts differ in their historical and political background, actors involved and outcomes. While insurgencies, like in Peru ended after the leader of the movement got killed, or in the case of Nepal the movement won in overthrowing the government, the Kashmir insurgency is still going on. It is not even clear if it will end in the near future. India and Pakistan argue about the territory while different militant groups perform violent acts on a daily basis. The civilian population has learned how to live with daily violence and the presence of armed forces in Jammu and Kashmir after 22 years of insurgency.

I focus on the first phase of the insurgency which was from 1990 to 1996. Boys and girls who were school-aged are negatively affected by the insurgency in Kashmir. Girls in cities have up to 3.5 years less schooling. Primary school completion is less for girls and boys in urban areas. School enrollment in primary schools is less for both groups in urban areas of Kashmir. Secondary education is not affected negatively for both groups. Given that the overall trend in Jammu and Kashmir is more education at both stages, these groups are left out from the underlying positive development.

After performing further robustness checks to account for migration, different age cohorts, location based on sampling units and language, as well a continuous conflict measures, the results remain qualitatively similar.

The findings have policy relevance. A difference and difference analysis can identify groups more affected by the insurgency than others. Official Census reports and summary reports based on the National Family Health Survey find that compared to the 1981 Census and earlier rounds of the NFHS, education for Jammu and Kashmir increased. First between the 1981 and 2001 Census there is a difference of 20 years. The 1991 Census could not be carried out in J&K for obvious reasons. Furthermore comparing different rounds of the NFHS draws an incorrect picture because districts with violence were left out for security reasons in 1993 and 1998.

I can identify groups based on language spoken as Kashmiri in the 2005 round of the NFHS and find that girls in urban areas of Kashmir, especially cities, as well boys of primary school age were affected the most. These girls and boys are adults in 2005 and will never be able to catch up on the education lost. It should be in the interest of the J&K government to target these groups especially women with literacy programs or employment programs.

Future work should revisit educational outcomes on the district level once datasets become accessible. Districts in Kashmir differ in their violence exposure. The NFHS-II offers district identifiers and includes the entire valley in the survey which can be used to assess health outcomes for women and children. Research on the adverse effects of conflict on health focused only on health outcomes of children. The link between mother's health and children's health in armed conflict situations has not been thoroughly researched yet to the best of my knowledge.[11]

[11] Akresh and Verwimp (2006) use mother's BMI to explain children's height for age z-score, but do not consider that the crop failure leading to a food crisis in Rwuanda also affects the mother's health.

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B Figures

Figure 1: Jammu and Kashmir district map

The districts most affected by violence are: Srinargar (40%), Baramula (17%), Kupwara (11%), Anantnag (10%), Pulwama (7%) and Badgam (3%). The ranking is based on own calculations in using the event data set I created. For the period 1990 to 2011 I have 1368 different events in total. 662 occured in the period 1990 to 1996 only.

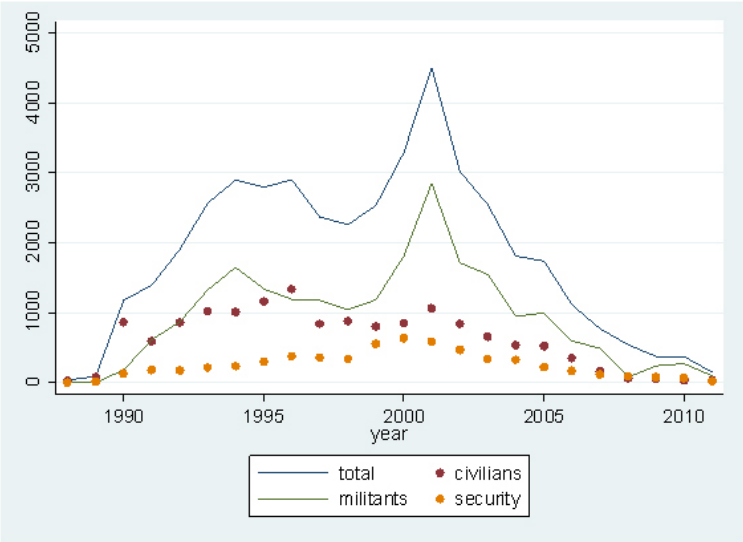

Figure 2: Number of victims for J&K - 1988 to 2011 - Source of raw data: SATP (2011)

C Tables

	Women (n=3281)		**Men** (n=1076)	
Overall				
Age	28.79		29.53	
Years of Schooling	5.69		8.20	
Age 15 to 29	6.96 (n=1862)		9.08 (n=579)	
Age > 29	4.01 (n=1419)		7.18 (n=497)	
No Schooling	40.29 %		15.80 %	
Years lived at residence	12.61		10.61	
Married	62.30 %		51.58 %	
Household size	6.95		6.61	
Children age < 5	0.67		n.a.	
Hindu	33.92 %		36.43 %	
Muslim	63.88 %		61.52 %	
Sikh	1.77 %		1.77 %	
Kashmiri language	54.53 %		49.72 %	
Working	36.03 %		77.79 %	
	Urban (n=1081)	**Rural** (n=2200)	**Urban** (n=350)	**Rural** (n=726)
Age	30.10	28.15	30.67	28.98
Years of Schooling	8.14	4.48	9.47	7.59
Age 15 to 29	9.43 (n=551)	5.93 (n=1311)	10.11 (n=173)	8.64 (n=406)
Age > 29	6.80 (n=530)	2.35 (n=889)	8.86 (n=158)	6.28 (n=281)
No Schooling	25.44 %	47.59%	10.86%	18.18%
Years lived at residences	11.78	12.99	10.72	10.40
Married	61.79%	62.55%	51.43%	51.56%
Household size	6.13	7.35	5.72	7.04
Children age < 5	0.45	0.79	n.a.	n.a.
Hindu	35.25 %	33.27%	41.14%	34.16%
Muslim	60.50%	65.55%	54.29%	65.01%
Sikh	3.52%	0.91%	3.71%	0.83%
Kashmiri language	61.05%	51.32%	50.29%	49.45%
Working	28.49%	39.73%	78.00%	77.69%

Table 1: Descriptive Statistics based on NHS-III for all Jammu and Kashmir

	Kashmiri				Non-Kashmiri				Kashmiri	vs. Non-Kashmiri	
Women											
Age in 2005	**15 to 29**	**Age > 29**	**Difference**	**n**	**15 to 29**	**Age > 29**	**Difference**	**n**	**15 to 29**	**15 to 29**	**Difference**
Urban	8.63	5.37	3.25***	344,316	10.77	8.90	1.87***	207,214	8.63	10.77	-2.14***
Rural	5.35	1.52	3.83***	666,463	6.52	3.26	3.26***	645,426	5.35	6.52	-1.16***
Capital	9.15	5.83	3.31***	164,143	-	-	-	-	-	-	-
City	12.72	12.77	-0.05	11,18	11.24	10.09	1.14**	128,147	12.72	11.24	1.48
Town	7.85	4.09	3.75***	169,155	10.25	6.35	3.89***	76,65	7.85	10.25	-2.39***
	15 to 21	**Age > 29**	**Difference**	**n**	**15 to 21**	**Age > 29**	**Difference**	**n**	**15 to 21**	**15 to 21**	**Difference**
Urban	9.01	5.37	3.63***	167,316	10.12	8.90	1.22***	86,214	9.01	10.12	-1.11***
Rural	5.91	1.52	4.39***	364,463	7.08	3.26	3.82***	332,426	5.91	7.08	-1.16***
Capital	9.46	5.83	3.62***	81,143	-	-	-	-	-	-	-
City	9.33	12.77	-3.44*	3,18	10.80	10.09	0.71	52,147	9.33	10.80	-1.47
Town	8.55	4.09	4.45***	83,155	9	6.35	2.64***	33,65	8.55	9	-0.44
Men											
Age in 2005	**15 to 29**	**Age > 29**	**Difference**	**n**	**15 to 29**	**Age > 29**	**Difference**	**n**	**15 to 29**	**15 to 29**	**Difference**
Urban	9.87	7.81	2.05***	81,94	9.35	10.01	-.66	91,83	9.87	9.35	0.52
Rural	8.48	5.71	2.77***	203,156	8.36	6.79	1.57***	202,164	8.48	8.36	0.11
Capital	9.05	7.56	1.48*	38,46	-	-	-	-	-	-	-
City	9.75	6.2	3.55	4,5	10.39	11.18	-0.79	51,53	9.75	10.39	-0.64
Town	10.69	8.27	2.41***	39,43	8.44	7.93	0.51	38,30	10.69	8.44	2.24***
	15 to 21	**Age > 29**	**Difference**	**n**	**15 to 21**	**Age > 29**	**Difference**	**n**	**15 to 21**	**15 to 21**	**Difference**
Urban	9.22	7.81	1.40*	40,94	9.35	10.01	-0.65	48,83	9.22	9.35	-0.12
Rural	8.89	5.71	3.18***	121,156	8.47	6.79	1.68***	114,164	8.89	8.47	0.41
Capital	9.04	7.56	1.48	22,46	-	-	-	-	-	-	-
City	9	6.2	2.8	2,5	9.89	11.18	-1.29	29,53	9	9.89	-0.89
Town	9.5	8.27	1.22***	16,43	8.52	7.93	0.59	19,30	9.5	8.52	0.97

Table 2: Average Years of Schooling based on NHS-III (2005) all year outcomes

Differences *** significant at 1 %, ** significant at 5%, * significant at 10%

Control Group	Older cohort			Younger Cohort		
	all J&K	urban / rural Kashmir	urban Kashmir	all J&K	urban Jammu	rural Kashmir
	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6
Warcohort	-.613	-.739	-.706	-.447	1.322	4.552***
	(.926)	(.982)	(1.238)	(.584)	(.801)	(1.516)
Kashmiri	.567*	-	-	1.410***	-	-
	(.328)			(.337)		
Muslim	-3.187***	-2.512*	-2.278	-3.854***	-4.449***	-3.157***
	(.368)	(1.385)	(1.671)	(.333)	(.845)	(.976)
Capital	3.811***	-	-3.869**	4.194***	-	-.740
	(.659)		(1.77)	(.667)		(1.554)
City	6.192***	3.651**	-	3.676***	-.750	-
	(.519)	(1.537)		(.451)	(.748)	
Town	2.352***	-1.521***	-5.390**	3.040***	-1.125**	-2.049
	(.575)	(.403)	(1.769)	(.466)	(.512)	(1.547)
Constant	yes	yes	yes	yes	yes	yes
Year fixed effects	yes	yes	yes	yes	yes	yes
N	1763	1123	660	1862	551	1010
R^2	0.34	0.37	0.19	0.19	0.12	0.14

Table 3: Years of Schooling for Women in Urban Areas - Difference in Difference Regressions

*** significant at 1 %, ** significant at 5%, * significant at 10%. In all models I use robust standard errors. Year fixed effects includes years for women in school age during 1990 to 1996. The treatment group is in the age 15 to 29 in 2005 and lives in urban areas of Kashmir. The control group is 30 years and older or lives in less affected regions of Jammu and Kashmir. I use a linear trend in all models.

Control Group	Older cohort			Younger Cohort		
	all J&K	urban / rural Kashmir	cities Kashmir	all J&K	cities Jammu	rural Kashmir
	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6
Warcohort	-.131	-.399	-1.167	.103	1.203	4.563***
	(3.071)	(3.116)	(4.438)	(1.220)	(1.208)	(1.475)
Kashmiri	.489	-	-	1.328***	-	-
	(.336)			(.332)		
Muslim	-3.088***	-2.550	-1.812*	-3.847***	-2.971***	-3.207***
	(.385)	(1.928)	(.916)	(.339)	(.800)	(.953)
Capital	4.365***	4.393***	-	3.792***	-	-
	(.504)	(.510)		(.407)		
City	6.099***	9.463**	-	3.603***	-	-
	(.535)	(1.909)		(.458)		
Town	2.598***	2.585***	-	2.746***	-	-
	(.367)	(.429)		(.314)		
Constant	yes	yes	yes	yes	yes	yes
Year fixed effects	yes	yes	yes	yes	yes	yes
N	1430	790	29	1862	139	677
R^2	0.31	0.28	0.21	0.19	0.07	0.07

Table 4: Years of Schooling for Women in Cities - Difference in Difference Regressions

*** significant at 1 %, ** significant at 5%, * significant at 10%. In all models I use robust standard errors. Year fixed effects includes years for women in school age during 1990 to 1996. The treatment group is in the age 15 to 29 in 2005 and lives in cities of Kashmir. The control group is 30 years and older or lives in less affected regions of Jammu and Kashmir. I use a linear trend in all models.

Control Group	Older cohort			Younger Cohort		
	all J&K	urban / rural Kashmir	urban Kashmir	all J&K	urban Jammu	rural Kashmir
	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6
Warcohort	6.028*	4.897	5.172	4.453**	7.210***	.561
	(3.451)	(3.460)	(3.589)	(1.912)	(1.560)	(.775)
Kashmiri	-.000	-	-	.730	-	-
	(.791)			(.596)		
Muslim	-1.525**	-2.902	-2.875	-1.866**	-4.827***	.217
	(.749)	(2.181)	(2.225)	(.785)	(1.750)	(3.494)
Capital	1.084	-1.640	2.847*	-3.865**	-3.324	-
	(1.223)	(1.196)	(1.641)	(1.851)	(2.129)	
City	3.294***	-4.494**	-	.337	-	.084
	(.857)	(1.957)		(1.053)		(2.826)
Town	2.361**	-	4.514**	-.394	-.243	3.973*
	(.929)		(2.000)	(.850)	(.837)	(2.218)
Constant	yes	yes	yes	yes	yes	yes
Year fixed effects	yes	yes	yes	yes	yes	yes
N	579	332	176	579	173	285
R^2	0.13	0.15	0.13	0.05	0.12	0.07

Table 5: Years of Schooling for Men in Urban Areas - Difference in Difference Regressions

*** significant at 1 %, ** significant at 5%, * significant at 10%. In all models I use robust standard errors. Year fixed effects includes years for men in school age during 1990 to 1996. The treatment group is in the age 15 to 29 in 2005 and lives in urban areas of Kashmir. The control group is 30 years and older or lives in less affected regions of Jammu and Kashmir. I use a linear trend in all models.

Control Group	Older cohort			Younger Cohort		
	all J&K	urban / rural Kashmir	cities Kashmir	all J&K	cities Jammu	rural Kashmir
	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6
Warcohort	11.871**	8.368**	-2.950	-2.391	1.961	.907
	(2.502)	(3.803)	(5.561)	(1.952)	(1.909)	(2.825)
Kashmiri	.369	-	-	1.694**	-	-
	(.748)			(.660)		
Muslim	-1.700**	-3.117	-9.686	-1.890**	-6.252**	-.566
	(.741)	(2.033)	(4.038)	(.812)	(2.851)	(3.502)
Capital	1.741*	1.962**	-	-.048	-	-
	(.887)	(.911)		(.792)		
City	4.115***	-.537	-	1.236	-	-
	(.863)	(2.060)		(1.010)		
Town	1.845***	2.271**	-	1.867	-	-
	(.657)	(.961)		(1.198)		
Constant	yes	yes	yes	yes	yes	yes
Year fixed effects	yes	yes	yes	yes	yes	yes
N	501	254	9	579	55	207
R^2	0.10	0.06	0.87	0.04	0.19	0.04

Table 6: Years of Schooling for Men in Cities - Difference in Difference Regressions

*** significant at 1 %, ** significant at 5%, * significant at 10%. In all models I use robust standard errors. Year fixed effects includes years for men in school age during 1990 to 1996. The treatment group is in the age 15 to 29 in 2005 and lives in cities of Kashmir. The control group is 30 years and older or lives in less affected regions of Jammu and Kashmir (all J&K) or Kashmir only. I use a linear trend in all models.

	All J&K	Kashmir only		All J&K	Kashmir only
	Model 1	Model 2		Model 3	Model 4
War*Cohort	-.037	-.39	War2*Cohort	- 3.54***	-3.42**
	(.429)	(.462)		(1.31)	(1.31)
Kashmiri	1.07***	-	Kashmiri	.96	-
	(.244)			(.243)	
Muslim	-3.59***	-	Muslim	-3.50***	-
	(.252)			(.257)	
Capital	3.95***	-5.80***	Capital	3.99***	4.04***
	(.518)	(.757)		(.321)	(.323)
City	5.03***	-	City	4.90***	11.19***
	(.352)			(.359)	(.741)
Town	2.63***	-7.31***	Town	2.66***	2.54***
	(.378)	(.743)		(.240)	(.296)
Cohort	2.72***	2.64***	Cohort	2.74***	2.53***
	(.369)	(.521)		(.366)	(.518)
War (urban)	.04	10.06***	War2 (city)	2.87***	-
	(.499)	(.714)		(.843)	
Constant	yes	yes	Constant	Yes	Yes
Year fixed effects	yes	yes	Year fixed effects	Yes	Yes
N	3281	1789	N	3281	1789
R^2	0.28	0.25	R^2	0.28	0.25

Table 7: Years of Schooling for Women - Difference in Difference in Difference Regressions

*** significant at 1 %, ** significant at 5%, * significant at 10%. In all models I use robust standard errors. Year fixed effects includes years for women in school age during 1990 to 1996. The treatment group is in the age 15 to 29 in 2005 and lives in urban areas of Kashmir (War) or cities (War2). The control group is 30 years and older or lives in less affected regions of Jammu and Kashmir (all J&K) or Kashmir only. In model 2 and 4 I dropped Muslim because 99 % of the Kashmiri are Muslims.

	All J&K	Kashmir only		All J&K	Kashmir only
	Model 1	Model 2		Model 3	Model 4
War*Cohort	.41	-.70	War2*Cohort	1.60	1.04
	(.765)	(.861)		(2.70)	(3.32)
Kashmiri	.60	-	Kashmiri	1.02**	-
	(.450)			(.449)	
Muslim	-1.51***	-	Muslim	-1.55***	-
	(.435)			(.442)	
Capital	-.361	-	Capital	.76	-
	(.894)			(.588)	
City	2.45***	-	City	2.97***	
	(.528)			(.528)	
Town	.68	1.28*	Town	1.39**	2.21***
	(.541)	(.724)		(.398)	(.552)
Cohort	1.33**	1.59*	Cohort	1.35**	1.16
	(.632)	(.953)		(.623)	(.911)
War (urban)	1.15	1.52**	War2 (city)	-3.89*	.07
	(.908)	(.767)		(2.211)	(2.45)
Constant	yes	yes	Constant	Yes	Yes
Year fixed effects	yes	yes	Year fixed effects	Yes	Yes
N	1074	534	N	1074	534
R^2	0.09	0.10	R^2	0.09	0.09

Table 8: Years of Schooling for Men - Difference in Difference in Difference Regressions

*** significant at 1 %, ** significant at 5%, * significant at 10%. In all models I use robust standard errors. Year fixed effects includes years for men in school age during 1990 to 1996. The treatment group is in the age 15 to 29 in 2005 and lives in urban areas of Kashmir (War) or cities (War2). The control group is 30 years and older or lives in less affected regions of Jammu and Kashmir (all J&K) or Kashmir only. In model 2 and 4 I dropped Muslim because 99 % of the Kashmiri are Muslims.

Primary Education	All J&K		Kashmir only	Secondary Education	All J&K		Kashmir only
	Model 1	Model 2	Model 3		Model 4	Model 5	Model 6
War*Cohort	-0.36	-.035	-.155***	War*Cohort	-.022	.052	.149**
	(.029)	(.029)	(.053)		(.044)	(.0442)	(.064)
Kashmiri	-.018	-.017	-	Kashmiri	.008	.069	
	(.027)	(.027)			(.043)	(.055)	
Muslim	-.061***	-.061***	.001	Muslim	.000	-.064	.010
	(.023)	(.023)	(.063)		(.037)	(.046)	(.064)
Capital	.063***	0.065***	-.003	Capital	.032	0.187***	-.118
	(.024)	(.024)	(.022)		(.044)	(.054)	(.087)
City	.063***	.063***	.055	City	.126***	.153***	-
	(.013)	(.013)	.062)		(.029)	(.032)	
Town	.064***	.066***	-	Town	.026	.136***	-.180***
	(.014)	(.014)			(.029)	(.040)	(.088)
Cohort	.089***	.044	.143**	Cohort	.277***	.212***	.147***
	(.027)	(.030)	(.060)		(.023)	(.019)	(.048)
War (urban)	.048	.045	.211***	War (urban)	.023	-.138**	.089
	(.032)	(.032)	(.053)		(.053)	(.055)	(.092)
Teacher ratios	.122			Teacher ratios	-.169***	-	-
	(.075)				(.003)		
School ratios		.176***	.234***	School ratios	-	-.005***	-.005***
		(.057)	(.093)			(.0001)	(.0001)
Constant	yes	yes	yes	Constant	Yes	Yes	Yes
Year fixed effects	yes	yes	yes	Year fixed effects	Yes	Yes	Yes
N	1929	1929	952	N	772	772	342
R^2	0.05	0.05	0.07	R^2	0.73	0.61	0.59

Table 9: School Completion primary and secondary for Women - Difference in Difference in Difference Regressions

*** significant at 1 %, ** significant at 5%, * significant at 10%. In all models I use robust standard errors. Year fixed effects includes years for women in school age during 1990 to 1996. The treatment group is in the age 15 to 29 in 2005 for primary education and lives in urban areas of Kashmir (War) or cities (War2). The control group is 30 years and older or lives in less affected regions of Jammu and Kashmir (all J&K) or Kashmir only. The treatment group for secondary education is in the age 25 to 34. The control group is 35 and older or lives in less affected regions of Jammu and Kashmir.

Primary Education	All J&K		Kashmir only	Secondary Education	All J&K		Kashmir only
	Model 1	Model 2	Model 3		Model 4	Model 5	Model 6
War*Cohort	.055	.054	.045	War*Cohort	.050	.087	.128**
	(.052)	(.052)	(.061)		(.064)	(.066)	(.071)
Kashmiri	.012	.011	-	Kashmiri	.000	.029	-
	(.027)	(.028)			(.044)	(.051)	
Muslim	.005	.003	-.070	Muslim	.005	.000	-.039
	(.028)	(.028)	(.031)		(.042)	(.048)	(.061)
Capital	-.100	-.098	-.093	Capital	-.037	-.003	-.095
	(.058)	(.057)	(.057)		(.078)	(.076)	(.089)
City	.044	.042	-	City	.099***	.093**	-
	(.027)	(.027)			(.043)	(.0452)	
Town	.020	.019	.020	Town	-.030	.040	-.067
	(.033)	(.033)	(.046)		(.060)	(.054)	(.081)
Cohort	-.018	-.042	-0.37	Cohort	.234***	.154***	.090***
	(.036)	(.038)	(.052)		(.025)	(.025)	(.0408)
War (urban)	-.024	-.024	-.018	War (urban)	.054	.009	.091
	(.055)	(.055)	(.066)		(.081)	(.068)	(.080)
Teacher ratios	.169			Teacher ratios	0.157***	-	-
	(.109)				(.004)		
School ratios		.142	.181	School ratios	-	-.005***	-.005***
		(.088)	(.127)			(.0001)	(.0001)
Constant	yes	yes	yes	Constant	Yes	Yes	Yes
Year fixed effects	yes	yes	yes	Year fixed effects	Yes	Yes	Yes
N	835	835	397	N	411	411	191
R^2	0.03	0.03	0.06	R^2	0.71	0.66	0.68

Table 10: School Completion primary and secondary for Men - Difference in Difference in Difference Regressions

*** significant at 1 %, ** significant at 5%, * significant at 10%. In all models I use robust standard errors. Year fixed effects includes years for men in school age during 1990 to 1996. The treatment group is in the age 15 to 29 in 2005 for primary education and lives in urban areas of Kashmir (War) or cities (War2). The control group is 30 years and older or lives in less affected regions of Jammu and Kashmir (all J&K) or Kashmir only. The treatment group for secondary education is in the age 25 to 34. The control group is 35 and older or lives in less affected regions of Jammu and Kashmir.

Primary Education	All J&K	Kashmir only	Secondary Education	All J&K	Kashmir only
	Model 1	Model 2		Model 3	Model 4
War*Cohort	.027	.028	War*Cohort	-.137***	-.121
	(.057)	(.060)		(.051)	(.093)
Kashmiri	.008	-	Kashmiri	.019	-
	(.026)			(.054)	
Muslim	-.199***	-.374***	Muslim	-.034	-.078**
	(.031)	(.234)		(.047)	(.034)
Capital	-.007	-.403	Capital	.104*	0.054
	(.078)	(.245)		(.055)	(.040)
City	-.065	-	City	.168***	.129**
	(.067)	(.013)		(.040)	(.056)
Town	-.039	-.444*	Town	.051	-
	(.069)	(.243)		(.045)	
Cohort	.081	.048	Cohort	.121	.106
	(.054)	(.068)		(.074)	(.130)
War (urban)	.032	.424*	War (urban)	.183***	.222**
	(.076)	(.245)		(.071)	(.089)
Altitude	-.086***	-.092	Altitude	.033	.131***
	(.032)	(.056)		(.063)	(.038)
Teachers per capita	.013	.013	Teacher ratios	.688***	.656**
	(.014)	(.149)		(.245)	(.320)
Schools per capita	.372***	.351***	School ratios	.030***	.025***
	(.124)	(.017)		(.003)	(.004)
Constant	yes	yes	Constant	Yes	Yes
Year fixed effects	yes	yes	Year fixed effects	Yes	Yes
N	1549	932	N	675	299
R^2	0.06	0.03	R^2	0.18	0.17

Table 11: School enrollment into primary and secondary education for Women - Difference in Difference in Difference Regressions

*** significant at 1 %, ** significant at 5%, * significant at 10%. In all models I use robust standard errors. Year fixed effects includes years for women in school age during 1990 to 1996. The treatment group is in the age 15 to 29 in 2005 for primary education and lives in urban areas of Kashmir (War) or cities (War2). The control group is 30 years and older or lives in less affected regions of Jammu and Kashmir (all J&K) or Kashmir only. The treatment group for secondary education is in the age 25 to 34. The control group is 35 and older or lives in less affected regions of Jammu and Kashmir.

Primary Education	All J&K	Kashmir only	Secondary Education	All J&K	Kashmir only
	Model 1	Model 2		Model 3	Model 4
War*Cohort	-.277***	-.189	War*Cohort	.042	.112
	(.051)	(.228)		(.087)	(.099)
Kashmiri	.008	-	Kashmiri	.032	-
	(.054)			(.051)	
Muslim	-.435***	.146	Muslim	.038	-.100
	(.047)	(.201)		(.051)	(.103)
Capital	-.014	.028	Capital	.065	
	(.055)	(.203)		(.094)	
City	-.124	-.526***	City	.151***	.162**
	(.040)	(.193)		(.051)	(.112)
Town	-.067	-	Town	.054	-.045
	(.045)			(.056)	(.089)
Cohort	.026	.057	Cohort	.021	-.039
	(.074)	(.262)		(.081)	(.117)
War (urban)	.382**	.322*	War (urban)	-.028	-.000
	(.071)	(.071)		(.100)	(.100)
Altitude	-.086***	-.092	Altitude	.033	.131***
	(.032)	(.056)		(.063)	(.038)
Teachers per capita	-.687**	.885***	Teacher ratios	-.602***	-.526
	(.245)	(.347)		(.252)	(.411)
Schools per capita	.181***	-.166	School ratios	1.65***	1.53***
	(.003)	(.516)		(.244)	(.393)
Year fixed effects	yes	yes	Year fixed effects	Yes	Yes
N	253	140	N	354	160
R^2	0.21	0.18	R^2	0.20	0.18

Table 12: School enrollment into primary and secondary education for Men - Difference in Difference in Difference Regressions

*** significant at 1 %, ** significant at 5%, * significant at 10%. In all models I use robust standard errors. Year fixed effects includes years for men in school age during 1990 to 1996. The treatment group is in the age 15 to 29 in 2005 for primary education and lives in urban areas of Kashmir (War) or cities (War2). The control group is 30 years and older or lives in less affected regions of Jammu and Kashmir (all J&K) or Kashmir only. The treatment group for secondary education is in the age 25 to 34. The control group is 35 and older or lives in less affected regions of Jammu and Kashmir.

	Years of Schooling	(war = urban)		
	Women		Men	
	All J&K	Kashmiri	All J&K	Kashmiri
Living > 10 years	.083	-.013	1.05	-.761
	(.440)	(.476)	(1.36)	(.877)
N	2779	1616	1007	521
R^2	0.33	0.28	0.08	0.10
Living > 15 years	.085	.055	1.14	-.796
	(.450)	(.486)	(1.404)	(.885)
N	2602	1545	995	521
R^2	0.34	0.28	0.08	0.10
	Years of Schooling	(war2 = city)		
	Women		Men	
	All J&K	Kashmiri	All J&K	Kashmiri
Living > 10 years	-3.68***	-3.64***	2.52	2.65
	(1.163)	(1.217)	(2.894)	(3.430)
N	2779	1616	1007	517
R^2	0.33	0.28	0.11	0.09
Living > 15 years	-3.03***	-2.74**	-2.75	.621
	(1.163)	(1.155)	(1.993)	(3.570)
N	2602	1545	993	517
R^2	0.34	0.28	0.10	0.10
	Primary completion	(war = urban)		
	Women		Men	
	All J&K	Kashmiri	All J&K	Kashmiri
Living > 10 years	-.042	-.144**	.042	.048
	(.033)	(.057)	(.053)	(.060)
N	1611	855	785	387
R^2	0.06	0.07	0.08	0.06
Living > 15 years	-.037	-.137**	.043	.050
	(.036)	(.060)	(.054)	(.061)
N	1517	819	777	384
R^2	0.06	0.07	0.03	0.06
	Secondary completion	(war = urban)		
	Women		Men	
	All J&K	Kashmiri	All J&K	Kashmiri
Living > 10 years	.006	.112	.004	.030
	(.050)	(.070)	(.069)	(.077)
N	595	287	392	187
R^2	0.63	0.57	0.67	0.69
Living > 15 years	-.007	.113	-.001	.018
	(.055)	(.073)	(.071)	(.079)
N	526	263	385	185
R^2	0.62	0.56	0.67	0.69
	Primary Enrollment	(war = urban)		
	Women		Men	
	All J&K	Kashmiri	All J&K	Kashmiri
Living > 10 years	.009	.008	-.310	-.193
	(.062)	(.066)	(.231)	(.225)
N	1330	846	231	137
R^2	0.06	0.03	0.20	0.18
Living > 15 years	.007	.008	-.310	-.193
	(.065)	(.068)	(.231)	(.225)
N	1240	806	231	137
R^2	0.06	0.04	0.20	0.18
	Secondary Enrollment	(war = urban)		
	Women		Men	
	All J&K	Kashmiri	All J&K	Kashmiri
Living > 10 years	-.105*	-.101	.031	.118
	(.055)	(.095)	(.087)	(.100)
N	529	259	338	158
R^2	0.20	0.18	0.21	0.18
Living > 15 years	-.118**	-.092	.033	.119
	(.057)	(.099)	(.088)	(.101)
N	459	238	334	157
R^2	0.21	0.17	0.21	0.18

Table 13: Years living at current residence - Educational Outcomes for Women and Men - Average Treatment Effects [36]

*** significant at 1 %, ** significant at 5%, * significant at 10%. In all models I use robust standard errors.

	Years of Schooling	(war = urban)		
	Women		Men	
	All J&K	Kashmiri	All J&K	Kashmiri
Age 15 to 21	-.013	-.51	-.40	-1.36
	(.459)	(.510)	(.808)	(.890)
N	2368	1310	820	411
R^2	0.31	0.29	0.10	0.11
	Primary completion	(war = urban)		
	Women		Men	
	All J&K	Kashmiri	All J&K	Kashmiri
Age 15 to 21	-.047	-.180***	.092*	.082
	(.032)	(.055)	(.051)	(.061)
N	1327	659	614	293
R^2	0.05	0.09	0.04	0.09
	Primary enrollment	(war = urban)		
	Women		Men	
	All J&K	Kashmiri	All J&K	Kashmiri
Age 15 to 21	.083	.092	-.966***	-.780***
	(.104)	(.1056)	(1.404)	(.885)
N	2602	706	195	112
R^2	0.07	0.04	0.24	0.24

Table 14: Affected age cohort 15 to 21 - Educational Outcomes for Women and Men primary schooling only - Average Treatment Effects

*** significant at 1 %, ** significant at 5%, * significant at 10%. In all models I use robust standard errors.

	Years of Schooling	(war = urban)		
	Women		Men	
	All J&K	Kashmiri	All J&K	Kashmiri
Kashmir (PSU based)	.149	-.172	.41	-.64
	(.437)	(.471)	(.765)	(.864)
N	3281	1789	1074	534
R^2	0.28	0.25	0.09	0.10
	Primary Completion	(war = urban)		
	Women		Men	
	All J&K	Kashmiri	All J&K	Kashmiri
Kashmir (PSU based)	-.033	-.140***	.054	.045
	(.030)	(.051)	(.052)	(.061)
N	1929	952	835	397
R^2	0.04	0.06	0.03	0.07
	Secondary Completion	(war = urban)		
	Women		Men	
	All J&K	Kashmiri	All J&K	Kashmiri
Kashmir (PSU based)	.018	.040	.087	.128***
	(.041)	(.057)	(.066)	(.071)
N	895	403	411	191
R^2	0.67	0.66	0.66	0.68
	Primary Enrollment	(war = urban)		
	Women		Men	
	All J&K	Kashmiri	All J&K	Kashmiri
Kashmir (PSU based)	.011	.028	-.277	-.189
	(.055)	(.060)	(.229)	(.228)
N	1549	932	253	140
R^2	0.06	0.03	0.21	0.45
	Secondary Enrollment	(war = urban)		
	Women		Men	
	All J&K	Kashmiri	All J&K	Kashmiri
Kashmir (PSU based)	-.101*	-.080	.042	.112
	(.053)	(.087)	(.087)	(.099)
N	675	299	354	160
R^2	0.18	0.16	0.20	0.18

Table 15: Using PSU and language for identification - Educational Outcomes for Women and Men - Average Treatment Effects

*** significant at 1 %, ** significant at 5%, * significant at 10%. In all models I use robust standard errors.

	Years of Schooling	(war = urban)		
	Women		Men	
	All J&K	Kashmiri	All J&K	Kashmiri
Conflict Intensity	-.035	-.380	.401	-.621
	(.412)	(.444)	(.735)	(.830)
N	3281	1789	1074	535
R^2	0.28	0.25	0.09	0.10
Predicted Conflict Intensity	.163	-.329	-.148	-1.18
	(.465)	(.587)	(.842)	(1.154)
N	3281	1789	1074	534
R^2	0.28	0.25	0.09	0.10
	Primary Completion	(war = urban)		
	Women		Men	
	All J&K	Kashmiri	All J&K	Kashmiri
Conflict Intensity	-.034	-.149***	.052	.043
	(.027)	(.051)	(.050)	(.058)
N	1929	952	835	397
R^2	0.05	0.07	0.03	0.07
Predicted Conflict Intensity	-.046	-.189***	.092	.102
	(.031)	(.062)	(.064)	(.090)
N	1929	952	835	397
R^2	0.05	0.07	0.04	0.07
	Primary Enrollment	(war = urban)		
	Women		Men	
	All J&K	Kashmiri	All J&K	Kashmiri
Conflict Intensity	.026	.027	-.266	-.182
	(.055)	(.058)	(.220)	(.219)
N	1549	932	253	140
R^2	0.06	0.03	0.21	0.18
Predicted Conflict Intensity	-003	.066	-.478**	-.301
	(.062)	(.078)	(.196)	(.240)
N	1549	932	253	140
R^2	0.06	0.03	0.22	0.18

Table 16: Conflict intensity and predicted conflict intensity - Educational Outcomes for Women and Men primary schooling only - Average Treatment Effects

*** significant at 1 %, ** significant at 5%, * significant at 10%. In all models I use robust standard errors.