



**Situation Analysis & Baseline Surveys For Poverty
Reduction through Rural Development in KPK,
FATA & Balochistan**

**DEVELOPMENT PROFILE OF
KILLA ABDULLAH DISTRICT**

January 3, 2015

Submitted by:



Empowerment Performance Result

In Association with:



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Acronyms

ABL	Allied Bank Limited
ANC	Antenatal care
BRDRS	Balochistan Rural Development and Research Society
BRSP	Baluchistan Rural Support Program
COs	Community Organization
CPI	Community Physical Infrastructure
DGDC	Directorate General for Development Cooperation
GoI	Government of Italy
GRHO	Gender Reproductive Health Organization
HANDS	Health And Nutrition Development Society.
LHSs	Lady health supervisors
LHWs	Lady health workers
MCB	Muslim Commercial Bank
MICS	Multiple Indicators Cluster Survey
MSF	Medicines Sans Frontiers
NBP	National Bank of Pakistan
NCHD	National Commission for Human Development
PIDS	Participatory integrated Development Society
PPAF	Pakistan Poverty Alleviation Fund
PSLM	Pakistan Social and Living Standard Measurement
SUSG	Sustainable Use Specialist Group
TAF	The Asia Foundation
TDEA	Trust for Democratic Education and Accountability
UBL	United Bank Limited
UNICEF	United Nations International Children's Emergency Fund
USAID	United States Agency for International Development
WHO	World Health Organization
ZTBL	Zarai Taraqiati Bank Limited

Foreword

Pakistan Poverty Alleviation Fund (PPAF) has received financing from the International Development Association (IDA) for undertaking the consulting services titled as “Situation Analysis and Baseline Surveys for Poverty Reduction through Rural Development in KPK, FATA and Balochistan” in 14 targeted districts. The study is awarded to the consortium of AASA Consulting and Gender Reproductive Health Organization (GRHO).

The findings of this research would be utilized for the three year’s investment program in Balochistan, KP and FATA which would be financed by the Government of Italy (Gol) through the Directorate General for Development Cooperation (DGDC).

The project is divided in two phases. A macro picture of target districts will be portrayed in Phase-I by developing, “District Situation Analysis” reports, while household poverty and assessment of community organization (CO) will be assessed through detailed quantitative and qualitative surveys in the selected Union Councils (UCs) of the target areas in Phase-II of the project.

This report furnishes the Situation Analysis of the district Killa Abdullah with respect to the socio-economic status. It employs mainly secondary data collected by Pakistan Bureau of Statistics (PBS), the provincial bureaus and the work of various donor organizations. Three main data sources are used to compile the district profiles; latest available Provincial Development and Social Statistics, District Census and Population Reports (1998), and the latest available household survey Pakistan Social and Living Standard Measurement, (PSLM) 2012-13. PSLM is mainly used to compile education, health, demographic and housing profiles. Other secondary sources such as provincial reports and major research studies carried out at the district level are also used to expand the situational analysis of the district.

The report starts with district geography, followed by the socio economic profile of the district including education and literacy, health, housing quality and housing services, transport and communication, employed labor force and livelihood. The other areas covered in the report include Law and Order, Conflict Management, The Role of Women, Environmental Analysis, Social Mobilization. A brief on financial institutions operating in the district is also shared.

Some information, which is significant for profiling districts with respect to development characteristics, such as the strength of social organizations and institutions, conflict resolution practices and disaster management are limited at the district level, but wherever possible, the information is shared and analyzed.

The report provides a quick reference with respect to the current socio-economic status of district Killa Abdullah and information readily available for planning and development initiatives at a local level. Wherever possible, the information is presented in visual form (tables and graph) with a very brief commentary to make these profiles a handy and practical booklet.

District Killa Abdullah – At a Glance

District Headquarter:	Chaman Town
Tehsils and UCs:	
Chaman	Boghra, Chaman, Daman Ashezai, Daman Miralzai, Eid Gah, Girdi Pinki, Mehmood Abad, Purana Chaman, Roghani-I, Roghani-II, Sirki Talri
Dobandi	Aghbarg, Jilga
Gulistan	Abdul Rehmanzai, Darozai, Gulistan-I, Gulistan-II, Segi
Killa Abdullah	Habibzai, Jani Deh, Killa Abdullah-I, Killa Abdullah-II, Maizai, Masezai, Pir Alizai
Area	5,263 Square kilometers
Climate	Climate of Killa Abdullah District is generally dry and temperate. The rainfall is irregular and scanty. The summer is the most delightful time of the year
Major Ethnic Groups	Pashtoon, Kakar, Tareen, Syed, Achakzai

Demography

Projected Population – 2014 (Numbers)	744,000
Population Density (Persons per Square Kilometer)	141
Percentage of Rural Population	91
Percentage of Female Population	47
Sex Ratio (Males per 100 Females, Percentage)	112
Percentage of Children (0 - 5 years)	21
Percentage of Active Population (15-64 years)	43
Dependency Ratio (Percentage)	131
Household Size	8

Livelihood Sources

Total Cropped Area	12,356 Hectares
Total Irrigated Area	10,095 Hectares
Major Crops	Wheat, Apple
Livestock Head Per thousand Rural Population	1,112
Major Minerals	No minerals reported
Head of Household Work Status	Percentage
Wage Employed	51
Self Employed	32
Employer	-
Agriculture	13
Livestock	4

Education

	Percentage
Percentage of Population that Ever Attended School	37
Primary Enrollment Rate (Gross Percentage)	47
Middle Enrollment Rate (Gross Percentage)	36
Matric Enrollment Rate (Gross Percentage)	31
Percentage of Literate Persons (10 years and above)	38
Percentage of Literate Persons (15 years and above)	36

Health

Health Institutions	Numbers
Hospitals	3
Dispensary	12
Rural Health Centre	3
Basic Health Centre	25
Health Staff per One Hundred Thousand Population	
Doctors	8
Nurses	2
Paramedics	11

Housing

	Percentage
Inadequate Roof Structure (Wood, Bamboo)	91
Un-electrified Households	5
Households with no-toilet	6
Inadequate fuel for cooking	95
Inadequate Source of Drinking Water	57

Sources:

- Development Statistics of Balochistan, 2012-13, Bureau of Statistics, Government of Balochistan
- Pakistan Social and Living Standard Measurement Survey, 2012-13, Government of Pakistan
- District Census Report, 1998
- "Killa Abdullah – District Development Profile, 2011", Government of Balochistan.

1.0 District Geography

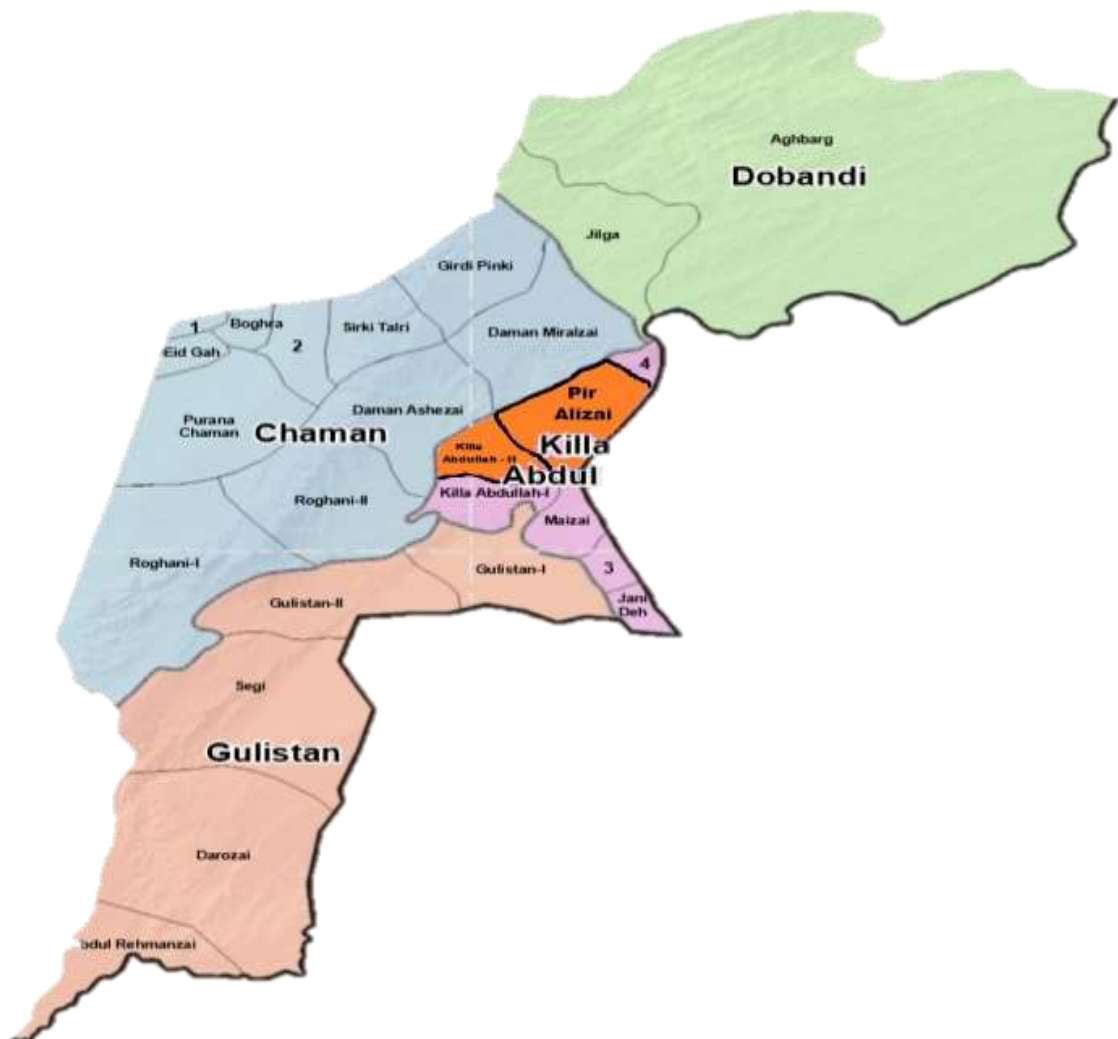
1.1 Location and Boundary

Killa Abdullah was a *Tehsil* of District Pishin and was granted district status in June 1993. The name originates from *Killa* which means a fort, which was built by Sardar Abdullah Khan Achakzai who was an influential figure and one of the great leaders of the Afghanistan-rebellion, in the year 1841. The fort is situated 38 km west of Pishin.

The district is located in the north-east of Balochistan, sharing its northern and western boundaries with Afghanistan. Pishin District is in the east and Quetta District is in the south. The district consists of 4 *Tehsils* and 25 UCs while headquarter of the district is in “Chaman” town.

Killa Abdullah lies between 66°14'23"- 67°15'43" East longitudes and 30°05'7"-31°18'46" North latitudes. Location of Killa Abdullah is 690 km (aerial distance) south-west of Pakistan's Capital City Islamabad and 70 km north from Quetta city, provincial capital of Balochistan

Map of Killa Abdullah District



Sources: District Development Atlas of Balochistan 2010, P&D Department Government of Balochistan and UNICEF

1.2 Tribes, Ethnic Groups and Languages

Killa Abdullah District is inhabited mostly by *Pushtoons*. The major tribes of the district are Kakar, Tareen, Syed and Achakzai. Kakars are in the majority in *Tehsil* Gulistan, while Achakzais dominate *Tehsil* Chaman. There is no ethnic differentiation among them because they speak a common language, have the same religion and share common cultural values. Being the descendants of Qias Abdul Rashid, they share an identical historical background as well. *Pushto* is the prevailing language, while Urdu is also understood and spoken in urban areas.

1.3 Topography

Geographically, Killa Abdullah District is mountainous and ground elevation ranges from 1,205-2,675 meters above Mean Sea Level. The northern area is covered by the Toba Plateau. The hill ranges are fairly uniform in features and consist of long central ridges with numerous spurs. These spurs vary in elevation from 1,500 to 3,300 meters. Killa Abdullah is a small valley surrounded by mountains. The valley floor is covered with unconsolidated alluvial sediment that is mostly composed of clay, silt, silt-clay and clayey-silt.

1.4 Climate

The climate of Killa Abdullah District is generally dry and temperate. The summer is pleasant, whereas, the winters remain cold. The district lies outside the sphere of monsoon currents, so rainfall is irregular and scanty. The climatic conditions of the district are particularly suited for horticulture and agriculture, and especially suited to the growth of fruits e.g. apples, apricots, peaches, plums, grapes, cherries; and vegetables such as potatoes, onions, tomatoes. The climate for livestock is beneficial, particularly in *Tehsil* Chaman, where flock owning is an important economic activity.¹

¹ This section is largely benefited from "Killa Abdullah – District Development Profile, 2011", Planning and Development Department, Government of Balochistan.

2.0 Socio-Economic Profile of the District

2.1 Education and Literacy

This section highlights the major characteristics of schooling in the district by providing a situation analysis in terms of access, equality and quality of primary and secondary education. Moreover, besides providing the level of adult literacy; school facilities and physical characteristics are collated to provide an idea of the quality of education in the district.

Access to education is generally gauged with reference to the gross and net enrolment rates, based on the relevant age group. Traditionally in Pakistan, enrolment rates are calculated on the basis of the age group 5-9 years, and 10-14 years for primary and secondary levels of education respectively. Therefore, following this precedent, these age groups are preferred for documentation of the educational status of children in terms of out-of-schooling and enrolments in public, private or religious institutions. Access and equality indicators are derived from Pakistan Social and Living Standard Measurement (PSLM) surveys, while the available physical facilities in primary and secondary schools are ascertained from the Development Statistics of the province.

Exhibit 2.1.1 displays the educational status of children for the 5-9 age group. Overall, about 71 percent of children of the primary age group were out of school in 2013. The out of school percentage is quite high as compared with the neighboring districts. Private schools do not exist in the district as such, as less than one percent boys enrollments in private schools is estimated. The table also indicates that about 1 percent of children in the 5-9 age group were enrolled in religious schools during the survey year of 2013.

Exhibit 2.1.1
Educational Status of Children of 5-9 Years Age Group
[Percentage Distribution, 2012-13]

	Overall%	Boys%	Girls%
Out of School	71.36	57.43	85.11
Enrolled in Public Schools	27.04	40.98	13.28
Enrolled in Private Schools	0.62	0.97	0.28
Enrolled in Religious Schools	0.98	0.62	1.33
Enrolled in Schools Run by NGOs	0.00	0.00	0.00

Source: Estimated from Household Level Data of PSLM, 2012-13

Exhibit 2.1.2 documents the educational status of children in the 10-14 age group. Overall, about 58 percent of children of the 10-14 age cohorts were not attending school during 2013. Almost all (about 38 percent out of 42 percent) of students were enrolled in government schools. Moreover, about 2 percent enrollment (3 percent boys and 1 percent girls) in religious schools is also estimated from the PSLM 2013 data. An insignificant percentage of enrollments in schools run by NGOs is also evident in the table.

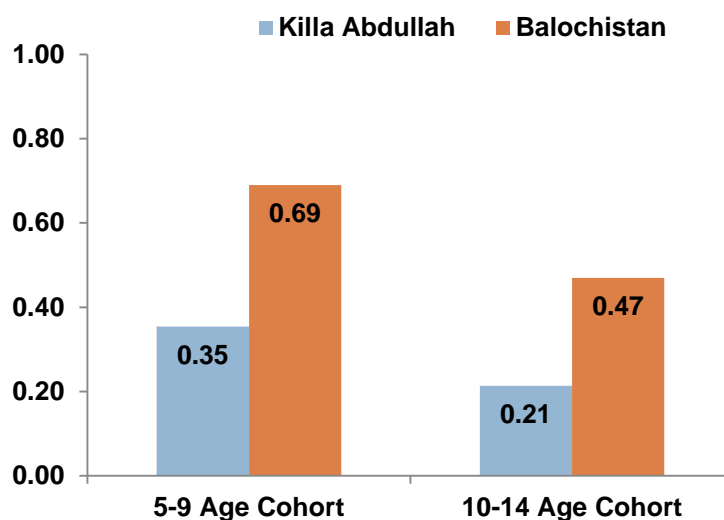
Exhibit 2.1.2
Educational Status of Children of 10-14 Years Age Group
[Percentage Distribution, 2012-13]

	Overall%	Boys%	Girls%
Out of School	58.31	36.56	83.99
Enrolled in Public Schools	38.35	58.45	14.63
Enrolled in Private Schools	0.86	1.51	0.10
Enrolled in Religious Schools	2.31	3.19	1.27
Enrolled in Schools Run by NGOs	0.16	0.30	0.00

Source: Estimated from Household Level Data of PSLM, 2012-13

A summary index “Gender Parity Index (GPI)” is commonly used to assess gender differences. It is the value of an indicator for girls divided by that for boys. A value of less than one indicates differences in favor of boys, whereas a value near one indicates that parity has been more or less achieved. Exhibit 2.1.3 documents the prevalence in gender disparities in school enrolment for the children in primary and secondary age groups respectively. Significantly higher gender disparity is observed in the district as compared with the province for the school enrolment in the 5-9 age cohorts (0.35 versus 0.69). A similar trend is observed in the secondary school enrolment where the district magnitude of GPI is significantly low as compared with that estimated for the province (0.21 versus 0.47).

Exhibit 2.1.3
Gender Parity Index in Primary and Secondary Enrollment [2012-13]



Source: Estimated from Household Level Data of PSLM, 2012-13

Exhibit 2.1.4 furnishes information regarding the number and type of educational institutions as well as the number of teachers. This supply-side information is obtained from the provincial Development Statistics.

Exhibit 2.1.4
Teaching Institutions and Staff – Numbers [2011]

	Schools	Teachers		
		Total	Male	Female
Primary School	405	732	613	119
Middle School	32	310	206	104
High School	30	631	494	137
Community School	26	36	16	20
Private School	11	34	30	4
Intermediate/Degree College	5	76	66	10

Source: Development Statistics of Balochistan, 2012-13, Government of Balochistan

Due to data constraints in terms of various indicators of quality inputs, this section only describes the available physical facilities in schools, which is the most important pillar of quality input to education. School buildings, drinking water, boundary walls, electricity and toilets for students are considered basic facilities.

Exhibit 2.1.5 summarizes the extent of available facilities across various levels (primary, middle and high) of education. Electricity is available in only 18 percent of primary schools, while only 12 percent of primary schools operate in a building of satisfactory condition. About 4 percent of primary schools have no building, whereas about 67 percent run without boundary walls. The situation in middle and high schools is however comparatively better. Electricity is available in 34 percent and 53 percent of middle and high schools respectively. About 75-83 percent of school buildings have a 'pacca' structure in middle and high schools. Similarly, boundary wall exists in more than 75 percent of middle and high schools.

Exhibit 2.1.5
School Facilities and Physical Characteristic – 2011
[Percentage of Schools]

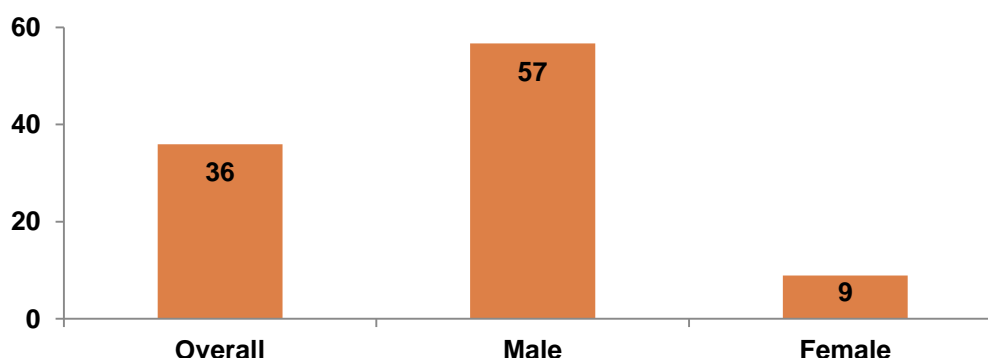
	Primary%	Middle%	High%	Total%
Boundary Wall Exists	33.09	78.13	80.00	39.19
Building Availability	96.54	100.00	100.00	97.00
'Pacca' Structure of Schools	68.40	75.00	83.33	69.81
Satisfactory Building Condition	12.84	18.75	10.00	13.06
Electricity Availability	18.52	34.38	53.33	21.84
Drinking Water Availability	53.83	68.75	63.33	55.46
Latrine Availability	4.94	59.38	56.67	11.99

Source: Development Statistics of Balochistan, 2012-13, Government of Balochistan

According to UNDP Human Development Report (2014), Pakistan has been placed 146th out of 187 countries in terms of the Human Development Index, with overall adult literacy rate of 54.9 percent. Over the years, several non-formal literacy programs were launched but these suffered from lack of political commitment, inadequate financial support, weak implementation structures and an absence of effective supervision and monitoring.

Exhibit 2.1.6 documents the adult (15 plus age cohort) literacy rates for the district. According to the table, literacy rates in the district are 36 percent for the overall population, with 57 percent for males and 9 percent for females during the year 2012-13. The estimated corresponding literacy rates for the province are; 42 percent, 61 percent and 19 percent for overall, male and female population respectively.

Exhibit 2.1.6
Adult Literacy Rate (%) - [2012-13]



Source: Estimated from Household Level Data of PSLM, 2012-13

2.2 Health

Health is the most important factor which plays the key role in determining the human capital. Better health improves the efficiency and the productivity of the labor force and thus ultimately contributes to economic growth and leads to human welfare. On the other hand, there is a strong relationship between poverty and poor health.

The health status of a region may be evaluated in terms of either input indicators (doctors, institutions etc.) or output indicators (Infant Mortality, Maternal Mortality, Life Expectancy etc.). Unfortunately, district-wise data on output indicators are not available in Pakistan from either published or unpublished materials. The latest Multiple Indicators Cluster Survey (MICS) which was conducted in 2010 in the province, reports district-wise various indicators, but the data on district-wise mortality rates and life expectancy are not provided. Therefore, to gauge an idea about the health status in the target districts, data on maximum possible input indicators are collated in the following tables.

A rough sketch on child health is furnished in Exhibit 2.2.1. Only about 20 percent of children in the 12-23 month age cohort reported fully immunized according to the recall and record method, while the corresponding percentage is even lower (14 percent) in households which provided records of immunization. In contrast, however about 95 percent of households reported the use of ORS for the treatment of diarrhea, while the percentage who consulted physicians in cases of diarrhea is about 85 percent. The table also reveals gender discrimination with respect to immunization.

Exhibit 2.2.1
Status of Child Health – Percentages [2012-13]

	Overall%	Boys%	Girls%
Children (12-23 Months) – Fully Immunized			
Record Only	14	21	10
Recall and Record	20	34	13
Diarrhea in Children Under 5			
Physician Consulted	85	75	89
Treatment of Diarrhea – ORS	95	86	100

Source: PSLM, 2012-13

Some indicators of maternal health care are compiled in Exhibit 2.2.2. The information in the table reveals that only 23 percent of surveyed women reported having Tetanus Toxoid Injections, while this percentage is even lower (19 percent) in the case of the rural population. About 16 percentage of women reported post-natal care, while about 32 percent of surveyed women confirmed pre-natal consultation. The situation in terms of child delivery is also miserable. Child delivery at home is reported by about 66 percent of households of rural areas. The corresponding percentage for the urban population is about 46 percent.

Exhibit 2.2.2
Status of Maternal Health – Percentage of Pertinent Women [2012-13]

	Overall%	Urban%	Rural%
Have Received Tetanus Toxoid Injection	23	55	19
Pre-Natal Consultations	32	58	28
Child Delivery at Home	63	46	66
Post-Natal Consultations	16	6	17

Source: PSLM, 2012-13

The numbers of health institutions in the district during the year 2011-12 are collated in Exhibit 2.2.3, while the strength of health staff in the district is provided in Exhibit 2.2.4. A gloomy picture is evident in terms of the strength of the district in providing health facilities. Only 8 doctors and 2 nurses are available for every one hundred thousand ('lakh') population, according to the statistics provided by the provincial official publications.

Exhibit 2.2.3
Health Institutions – Numbers [2011-12]

Hospital	3
Dispensary	12
Rural Health Centre	3
Basic Health Units	25
Maternal and Child Health Centre	2
TB Clinic	1

Source: Development Statistics of Balochistan, 2012-13

Exhibit 2.2.4
Health Staffs – Numbers [2011-12]

	Total	Per One Hundred Thousand population
Doctors	57	8
Nurses	12	2
Paramedics	84	11

Source: Development Statistics of Balochistan, 2012-13

2.3 Housing Quality and Housing Services

It is of interest to assess the means and standards of living directly provided by government and those that are acquired by the household. Shelter is one of the basic needs, and housing conditions are one of the key determinants of the quality of life.

To observe the access to housing facilities, three indicators are used Vis a Vis, proportion of households using electricity, cooking gas and tap water, while the quality of housing stock is evaluated in terms of material used in the wall and roof, and the type of toilet in the house. All this information is obtained at the household level from the household survey (PSLM) and thus truly reflects the living standards in the district.

Information regarding the type of material used in roof is displayed in Exhibit 2.3.1. The table reveals that about 91 percent of households (56 percent urban and 94 percent rural) reported inadequate (wood) roof material. The use of 'gadders' in the roof is reported by about 33 percent and 5 percent of urban and rural households respectively, while about 10 percent of urban households reported RCC/RBC roofing.

Exhibit 2.3.1
Material Used in Roof - Percentage of Household [2012-13]

	Overall%	Urban%	Rural%
RCC, RBC	1	10	1
Iron, Cement	0.00	1	0.00
Garder, T-Iron	8	33	5
Wood etc.	91	56	94

Source: PSLM, 2012-13

In terms of material used in the wall, the majority (88 percent) of households reported the use of mud bricks or mud (Exhibit 2.3.2). The corresponding percentage for rural areas is 92 percent. Burnt bricks or blocks are used in about 8 percent and 45 percent of rural and urban households respectively.

Exhibit 2.3.2
Wall Structure – Percentage of Households [2012-13]

	Overall%	Urban%	Rural%
Burnt Brick- Blocks	12	45	8
Mud Bricks/ MUD	88	55	92
Wood etc.	0.00	0.00	0.00

Source: PSLM, 2012-13

Information regarding the type of toilet used by households is furnished in Exhibit 2.3.3. About 7 percent of rural households reported the unavailability of toilet facilities in the house. The table also reveals that the bulk of rural households reported the use of the non-flush toilet. About 60 percent of urban households however reported the use of the flush system in the toilet.

Exhibit 2.3.3
Type of Toilet – Percentage of Households [2012-13]

	Overall%	Urban%	Rural%
Flush	10	60	5
Non-Flush	83	40	88
No Toilet	6	0.00	7

Source: PSLM, 2012-13

About 95 percent and 100 percent of district households in rural and urban areas respectively are connected with the grid and use electricity for lighting purposes as evident from the Exhibit 2.3.4. The remaining 5 percent of rural households reported the use of oil as a source for lighting.

Exhibit 2.3.4
Source of Lighting – Percentage of Households [2012-13]

	Overall%	Urban%	Rural%
Electricity	95	100	95
Oil	5	0.00	5
Other	0.00	0.00	0.00

Source: PSLM, 2012-13

Exhibit 2.3.5 furnishes information regarding the sources of cooking fuel. Wood and charcoal are the main sources of cooking fuel according to the table. About 80 percent and 97 percent of urban and rural households respectively use either wood or charcoal. Although the PSLM data don't provide the separate estimates of the use of wood and charcoal, it is perhaps reasonable to believe that use of wood is dominant due to low relative cost as compared with coal. The table also reveals that about 20 percent of urban households use either gas or oil for the purpose of cooking.

Exhibit 2.3.5
Cooking Fuel – Percentage of Households [2012-13]

	Overall%	Urban%	Rural%
Gas/Oil	4	20	2
Wood/Charcoal	95	80	97
Other	1	0.00	1

Source: PSLM, 2012-13

The provision of safe drinking water is an important part of planning for a healthy population. Exhibit 2.3.6 displays the sources of drinking water in the district with urban-rural division. About 57 percent of households fetch water from unsafe sources (uncovered water reservoirs and dug well). The matching percentage for rural areas is 58 percent. The source of tap water is reported by 23 percent of households; 49 percent and 20 percent in urban and rural areas respectively.

Exhibit 2.3.6
Source of Drinking Water – Percentage of Households [2012-13]

	Overall%	Urban%	Rural%
Tap Water	23	49	20
Hand Pump	0.00	0.00	0.00
Motor Pump	20	3	22
Dug Well	2	0.00	2
Other (Uncovered)	55	48	56

Source: PSLM, 2012-13

2.4 Transport and Communication

Roads, transportation and telecommunication networks have a significant impact on socialization and modernization. Three indicators have been considered to portray the level of development of the transport and communication sector in a district; road mileage per 100 square kilometers of geographical area, availability of public and private transport and vehicles, and the number of telephone and internet connections per one hundred thousand persons. These indicators, depicted in the Exhibit 2.4.1, are estimated from the latest published data of the provincial Development Statistics.

Exhibit 2.4.1
Indicators of Communication – [2011-12]

	Numbers	Per '000' Population
Number of Connections		
Landline	3330	450
V-Phone	564	80
Broadband	882	120
Road Kilometers		
	Kilometers	Per '000' Square Kilometers
Black Topped	612	116.3
Shingle	1065	202.4
Total	1677	318.6
Motor Vehicles Registered		
	Numbers	
Public Service Vehicles	29	
Private Vehicles	10	
Government Goods Vehicles	2	
Private Goods Vehicles	14	
Others	33	
Total Vehicles	88	

Source: Development Statistics of Balochistan, 2012-13

The table reveals that about 450 and 80 persons out of one lakh (one hundred thousand) population were connected with PTCL landlines and V-Phones respectively during the year 2011-12. About 1677 broadband connections are also reported which is equivalent to 120 persons per one lakh population. Further the exhibit reveals that about 116 and 202 kilometer mettle (black topped) and Shingle road are available out of one thousand kilometers of geographical area respectively.

2.5 Population and Employed Labor Force

The characteristics of the employed force are important to understand the economic structure and potential of any region. This section provides information with respect to the distribution of the labor force into sectors, occupational groups and working status.

The population of the district is projected using inter-census (1981-1998) growth rates. According to the Exhibit 2.5.1, the estimated current population of the district is about 7 lakh (0.744 million) with an average growth rate of about 4.37 percent per annum. According to the Census of 1998 the reported population of District Killa Abdullah was 370 thousand and the designated annual growth rate was calculated to be 4.46 percent, relatively more than the rates comparative to other districts. It is perhaps of interest to know that UNICEF has also used this growth rate while compiling Balochistan's district profiles² for the year 2011. However, the report argues that "The projected statistics might be divergent from the real or current ground situation due to the existent of factors that were not present in the Census 1998. It could be factors such as: (i) The influx of Afghan refugees (ii) Exaggeration for political benefits (iii) Concealing of actual female numbers in the rural areas, psychological effect due to illiteracy and lack of proper birth and death registration systems".

Exhibit 2.5.1
Estimated Population

	Overall	Urban	Rural
1998 – Census	370,000	57,000	313,000
2010 – Projected – UNICEF	625,000	96,000	529,000
2014 – Projected – Census Growth Rate 1981-998	744,000	114,000	630,000
Growth Rate (%) [1998-2014]	4.37%	4.33%	4.37%

Source: Estimated from District Census Report, 1998

The distribution of the employed labor force by major economic sectors is furnished in Exhibit 2.5.2. The table reveals that the service sector absorbs the bulk of the labor force. About 37 percent employment is recorded in this sector during 2012-13 (PSLM survey). About 28 percent of the employed labor force work in the agriculture sector, in the rural areas of the district. The trade sector absorbs about 18 percent (32 percent in urban and 17 percent in rural) of the employed labor force. The table also reveals that about 5 percent of the urban employed labor force is absorbed in the manufacturing sector.

Exhibit 2.5.2
Percentage of Employed Labor Force by Major Sectors [2012-13]

	Overall%	Urban%	Rural%
Agriculture	26.20	4.09	28.17
Mining	1.41	0.00	1.54
Manufacturing	1.43	5.15	1.10
Construction	15.58	10.15	16.06
Trade	18.09	32.30	16.83
Other Service Sectors	37.28	48.31	36.31

Source: Estimated from Household Level Data of PSLM, 2012-13

Exhibit 2.5.3 reports the distribution of labor force into the major occupational groups. About 18 percent of the rural labor force is working in the occupational group 'Skilled Agriculture and Fisheries Workers', while about 3 percent of the urban labor force is also reported, employed as skilled agriculture and fisheries workers. About 5 percent of the urban labor is employed as craft and related trade workers.

² "Killa Abdullah – District Development Profile, 2011", Planning and Development Department, Government of Balochistan.

Exhibit 2.5.3
Percentage of Employed Labor Force by Major Occupational Group [2012-13]

	Overall%	Urban%	Rural%
Elementary (non-skilled workers)	30.41	55.19	28.21
Clerks/Sales Workers	7.36	11.56	6.99
Skilled Agriculture and Fisheries Workers	17.52	2.63	18.84
Craft and Related Trade Workers	2.24	5.41	1.95
Other	42.47	25.19	44.00

Source: Estimated from Household Level Data of PSLM, 2012-13

Wage employees constitute the largest group with respect to the work status of employed labor force. According to Exhibit 2.5.4, about 51 percent and 48 percent of the labor force is working as employees in rural and urban areas respectively. This is followed by a self-employed (own-account workers) group with an estimate of 51 percent and 31 percent for urban and rural areas respectively. Only 14 percent of owner cultivators in rural areas are evident from the table, while the percentage of labor force working as sharecroppers is insignificant. The table also reveals that only 3 percent of the employed labor force is linked with the livestock profession.

Exhibit 2.5.4
Employment Status
[Percentage of Employed Persons, 2012-13]

	Overall%	Urban%	Rural%
Employer			
Self Employed	32.31	50.38	30.71
Wage Employee	50.61	48.17	50.83
Un-Paid Family Worker	0.37	0.00	0.40
Owner cultivator	13.21	1.45	14.26
Sharecropper	0.19	0.00	0.21
Contract cultivator	0.00	0.00	0.00
Livestock	3.31	0.00	3.60

Source: Estimated from Household Level Data of PSLM, 2012-13

2.6 Livelihood Sources

Sources of livelihood represent the economic base of the district. Various features of agriculture, livestock, mining and forestry are compiled in this section, while district-wise manufacturing and fisheries data is not available.

The land utilization statistics in terms of cultivated, cropped and irrigated areas is furnished in Exhibit 2.6.1. Accordingly, the district shares are about 0.5 percent, 1 percent and 0.8 percent in the province respectively, while the share of the geographical area is about 1 percent. As evident in the table, tube-wells are the major source of irrigation with about an 81 percent share in total irrigated areas.

Exhibit 2.6.1
Land Utilization Statistics – [2011-12]

	Hectares	As percent of the Province
Geographical Area	323800	1.0
Cultivated Area	13855	0.5
Cropped Area	12356	1.1
Irrigated Area	10095	0.8
Sources of Irrigation		
Canal	-	0.0
Wells	43	0.1
Tube Wells	8985	1.4
Karezes/Springs	1067	3.2

Source: Development Statistics of Balochistan, 2012-13

Major crops in the district are shown in the Exhibit 2.6.2. With the largest share in the cropped area, wheat is sown on 5335 hectares. This is followed by Apple (4531 hectares). Among fruits; pomegranate and water melon are noticeable, while among the vegetables; barley, potato and tomatoes are also sown on more than 100 hectares.

Exhibit 2.6.2
Area and Production of Major Crops [2011-12]

Crops	Area [Hectares]	Production ['00' Tons]
Wheat	5335	8846
Apple	4531	26336
Apricot	655	4553
Grape	250	759
Rabbi Fodders	211	3600
Kharif Fodders	166	8147
Potato	123	1911
Pomegranate	119	905
Tomatoes	113	909
Barley	109	163
Water Melon	107	1293
Musk Melon	101	1160

Note: Those crops are included which are sow on more than 100 hectares.

Source: Development Statistics of Balochistan, 2012-13

The numbers and share of agricultural machinery reflect the extent of modernization of agriculture. This information is collated in Exhibit 2.6.3. Extremely low shares, other than tractors, of agriculture machinery with respect to cropped areas portray a gloomy picture. About 59 tractors are available per one thousand cropped area, while the shares of other machinery are insignificant.

Exhibit 2.6.3
Agriculture Machinery - [2011-12]

	Numbers	As percent of '000' cropped area
Tractors	729	59.4
Threshers	78	6.4
Harvesters	-	0.0
Reapers	-	0.0
Bulldozers	5	0.4

Source: Development Statistics of Balochistan, 2012-13

Livestock is also an important source of livelihood in rural areas. Exhibit 2.6.4 displays the availability of various livestock per one thousand rural population. The table reveals that Goats, Sheep and Cattle are the major type of livestock in the district.

Exhibit 2.6.4
Population of Livestock - [2011-12]

	Numbers	Per thousand Rural Households
Cattle	73766	888.7
Buffalo	767	9.2
Sheep	355296	4280.7
Goats	131115	1579.7
Camel	387	4.7
Horse	850	10.2
Mule	251	3.0
Asses	4517	54.4
Poultry (Non-Commercial)	331244	3990.9

Source: Development Statistics of Balochistan, 2012-13

The information regarding mineral production and details of forest area in the district are not available. The District Development Profile 2011, prepared by UNICEF also confirms that due to semi-desert climate conditions the forestry sector is not applicable in this district. Only one mineral 'antimony' is described in the report with an average acreage of 1240 hectares.

3.0 Law and Order

There are two law enforcement agencies operating in the district, known as “Police” and the local “Levies”. During the last five years, there were 74 cases of terrorism, 36 cases of explosion and 4 kidnappings have occurred.

3.1 Background

Chaman is the main city in district Killa Abdullah. This is one of the main supply routes to landlocked Afghanistan, becoming the transit route from Karachi. There is frequent movement of thousands of people and vehicles from both sides of the border on a daily basis. This creates a lot of law and order issues in the district. There have been frequent reports of bomb explosions, target killings, narcotics smuggling and tribal disputes³.

Like other areas of Balochistan, there are areas that have been categorized as area “A” and “B” in district Killa Abdullah. Area “A” is a very small area and mainly comprises of city areas controlled by Police, while Area “B” is very large and directly controlled by the Deputy Commissioner (DC) through Levies Force. The ratio of police officials with regard to its area is very high due to the high crime rates in the area. The Levies ratio with regard to its controlled area is very low but the crimes rate is also low in this area.

3.2 Law Enforcement Agencies

The area is mainly controlled by Police and Levies Force in its respective urban and rural areas. The DC is the overall chief executive and he is assisted by the district police officer (DPO). There is a border security force of Frontier Corps and recently a brigade of Pakistan Army has also been deployed in the district.

Exhibit 3.2.1
Strength of the Law Enforcement Agencies (LEAs)

#	Agency/ Department	Number of Personnel Deployed		Infrastructure
		Male	Female	
1	Police (Regular)	500	Nil	<ul style="list-style-type: none"> 3 Police Stations i.e. City Chaman, Killah Abdullah and Gulistan
2	Levies (Federal and Provincial)	859	NA	-
3	Frontier Corps	Chaman Militia, Ghazaband Militia and Bolan militia wings have been on duty at the 180 KM border with Afghanistan.		<ul style="list-style-type: none"> Number of this force varies from time to time
4	Pak Army	1 Brigade of Pak Army is deployed		<ul style="list-style-type: none"> Around 3500 personnel in one brigade

Source: Interview with a Police, Levies Official and a Journalist

3.3 Judicial Infrastructure

For the provision of judicial services in the district, one district and session court, two Judicial Magistrates, one *Qazi* court and one Juvenile court is available. The High Court bench, Anti-Terrorist court, Majlis-e-shoora and Banking court are not present in the district. There is 1 District Bar Association Chaman which has seven members and twenty six registered lawyers⁴.

³ Interview with a Journalist

⁴ District Development Profile Killa Abdullah 2011: Government of Baluchistan and UNICEF

In the informal justice system, a *Jirga* is the most effective and oldest tool. A *Jirga* like in other Pukhtoon areas of the country works under the tribal code. It has been very effective in solving big issues among persons, families and tribes. A *Jirga* in district Killa Abdullah is functional on a private basis, while the government *Jirga* system was abolished in 1991-92⁵.

3.4 Main Crimes which took Place in 2014

Major crimes in the district are murders, due to terrorism where the TTP is active in some areas. There are land disputes among tribes and families which also cause violent clashes and lead to murder. Other crimes include terrorism, kidnapping for ransom and vehicle theft.⁶

3.5 Current Reforms for Law and Order

There have been no reforms in the law and order set up observed during the recent years. The local government system is in place after the local government elections took place last year⁷.

3.6 Prisons

There is one male sub jail, with four barracks and four bathrooms. In this sub jail, there is capacity for 180 prisoners but it was reported that 4,200 prisoners were held, which means there is an urgent need of sub jails with basic medical and communication facilities⁸.

⁵ Ali Gohar: Just Peace International, <http://www.justpeaceint.org/>

⁶ Interview with Police Official.

⁷ Interview with Police Official in DPO

⁸ District Development Profile Killa Abdullah 2011: Government of Baluchistan and Unicef

4.0 Conflict Management

The main city of Chaman, in district Killa Abdullah, is one of the two main routes providing communication for transit trade to Afghanistan via Karachi. The main route is Torkham in Khyber Agency. Most of the international trade and supply movement with Afghanistan take place via these two routes. With this trade route thousands of people and vehicles go across the border on a daily basis⁹.

The Soviet invasion of Afghanistan led to Afghan refugees taking refuge in district Killa Abdullah in camps initially. Afghan refugees now have a large population in the district and are involved in cross border trade and smuggling in the area¹⁰.

There are local disputes of inheritance, land, tribal conflicts and business related financial disputes found in the district. Population of district Killa Abdullah is very high as compared to other districts, and big cities always have problems.

Local people, Afghan settlers and other terrorist organizations, all have interests in the Chaman area of the district which serves as a threat to peace and security of the region and creates great conflicts¹¹.

Illiteracy, unemployment, poverty and drug addiction in youth fuels miscreant or anti-state activity allegedly taking root from bordering areas of Afghanistan¹².

4.1 Tribal Conflict and local Economy

Some of the major tribes operating in the area are Achakzai, Kakar, Teren, Hind, etc. The most powerful among them is Achakzai, followed by Kakar and Teren. The most common reasons for conflict among them are related to business, inheritance, poverty and politics.

However, the nature of tribal disputes in recent times has taken a new turn. Despite massive efforts by the religious persons and tribal Chiefs, the conflicts between Hamidzai and Ghaibazai, sub-tribes of Achakzai, have not been resolved. The government through its administration has left no stone unturned to solve the conflict but all efforts went in vain. The lesson to be learned from this dispute is that tribal conflicts should be solved without wasting any time. The complexities keep increasing with the passage of time.

4.2 Conflict Resolution

Conflicts arise because of conflicting interests among the community members. There are different ways of resolving disputes, for example through a system known as '*Nana Wathi*' (a group of persons goes to the house of an aggrieved person to patch up). This is a part of the Pakhtoon tribal code called *Pakhtoonwali*. This system has no binding force behind it. In order to settle the dispute, discussions take place, different options are considered. The option acceptable to the involved parties is adopted. It may take the shape of a penalty or simply asking for forgiveness. When a party goes on *Nanawathi*, this is considered a great gesture of reconciliation from aggressor and the aggrieved side cannot return notables and elders coming with aggressor empty handed. Hence the dispute is resolved accordingly.

Conflicts are also resolved through the legal system. All the civil as well as criminal codes are applicable. Besides, Conciliation Courts Ordinance (1966), Islamic laws (1979) are being observed. In certain cases the litigants are at liberty to resolve their dispute through an

⁹ Vivian Chiu Cochran: A Crossroad to Economic Triumph or Terrorism: The Afghanistan-Pakistan Transit Trade

¹⁰ District Development Profile Killa Abdullah 2011: Government of Baluchistan and Unicef

¹¹ Interview with a police official.

¹² *ibid*

arbitrator with or without intervention of the court. It is interesting to note that Qazi Courts are not functioning in the district¹³.

4.3 Tribal Mapping

District Killa Abdullah is occupied mainly by the Achakzai tribe with a big sub-tribe of Kakozaï in minority. However the influential family of Samad Achakzai, father of Mahmood Khan Achakzai (advisor to the Prime Minister) belongs to a smaller sub-tribe of Hamidzai. This family has a number of members in national and provincial legislatures. Current governor, Baluchistan, Muhammad Khan Achakzai, also belongs to this family.

**Exhibit 4.3.1
Tribal Mapping**

Main Tribe	Sub tribe	Tehsil (s)	Share %age in total Population
Achakzai	Kakozaï	Chaman, Dobandi, Gulistan and Killa Abdullah and Cities	85%
	Ashizai	Killa Abdullah and Dobandi	
	Nasratzai	Dobandi and Chaman	
	Malizai	Chaman	
	Ghabizai	Chaman, Dobandi, Gulistan and Killa Abdullah and Cities	
	Hamidzai	Chaman and Killa Abdullah	
Kakar	Mazizai		10%
	Abidzai	Killa Abdullah and Gulistan	
	Abdurrahmanzai		
	Sulemankhel		
Sigi Tarin	-	Killa Abdullah and Gulistan	5%

Source: Interview with a Journalist

4.4 Displacement

Currently there is no displacement reported in the district. There have been a number of Afghan refugees living in district Killa Abdullah since the Soviet invasion of Afghanistan. These refugees have now blended into the local society and most of them are now Pakistani nationals¹⁴.

¹³ District Development Profile Killa Abdullah 2011: Government of Baluchistan and Unicef

¹⁴ Interview with a journalist

5.0 The Role of Women

5.1 Status of Women

Given the fact that the *Pushton* community bestows honor and dignity on women, the practical and ground realities in Killa Abdullah are quite different. There is no position or say for a woman. Most of the household duties which include, child upbringing, washing clothes and cleaning is the sole responsibility of a woman.

The women wear a long frock embroidered at the neckline and sleeves with a *shalwar* gathered at the ankles into an embroidered strip¹⁵. They also wear a shawl over their heads. They observe *Purda*. However, with the spread of development and growing prosperity, the dress has become somewhat modernized in urban areas and now women wear the normal *shalwar kameez*.

In District Killa Abdullah, traditionally all family members are involved in the livestock sector, women and children in particular are engaged in supervision and management of livestock activities such as grazing, watering, feeding, cleaning the abodes and curing of livestock by traditional methods. The children's involvement however, affects their schooling¹⁶. Women are also involved in making home dairy products such as yogurt, butter and ghee, which are mostly used within the family.

Marriages that take place in the area are arranged. Mates or spouses are always selected by parents, both for men and women. Vulvar (bride's price) is commonly paid to the bride's family. Girls are compelled to marry at a very young age and in most circumstances without their consent.

5.2 Gender Ratio

The gender ratio was clearly lopsided towards male population, where the male population (53 percent) is significantly higher than the female population (47 percent). For every 100 females, there were 112 males.

5.3 Health Care

Women are experiencing high levels of mortality and morbidity due to malnutrition, poor living conditions and inadequate healthcare¹⁷. There were 3 lady doctors, 152 lady health workers (LHWs) and 7 lady health supervisors (LHSs) in the district. In the year 2010, about 16 percent of the women who had delivered had one or more post natal visits. Furthermore, insufficient number of lady doctors, lack of essential Primary Health Care equipment and services, further adds to their problems particularly at the time of maternal emergencies.

5.4 Right of Inheritance

Women are often neglected in their right of inheritance and lack the right to own property. Despite the grave situation, there are some areas in which people have started to realize that their behavior with respect to women were not in accordance with the teaching and status of Islam and therefore have started acknowledge their rights in every walk of life.

¹⁵ District Development Profile 2011, Killa Abdullah, Planning and Development Department, GOB

¹⁶ *ibid*

¹⁷ *ibid*

5.5 Financial Institutions

There is neither a Female centric bank nor are financial loans provided to women in the area¹⁸. Loan facilities are provided to farmers for agricultural activities by Zarai Taraqati Bank Limited (ZTBL).

5.6 Vocational Training

Two training centers for females existed in the vocational segment in the district to train women in basic living skills. The prime objective of the trainings was to provide women with income generating opportunities.

5.7 Local Government Representation

There are 25 UCs in the district which have 33 percent women and 5 percent peasant/worker representation in each UCs, and this percentage is based on the number of general seats in the Council.

5.8 Agriculture

Women's involvement in the agriculture/ horticulture sector is negligible due to the backward tribal set-up.

5.9 Poultry

One government poultry farm exists in the district other than the small scale private/commercial poultry farms of broiler and layer breed. Enormous potential has been observed in rural poultry where women in every household have 8 to 10 poultry birds. The eggs and poultry meat is usually consumed domestically.

5.10 Handicrafts

In Killa Abdullah District, household woman are involved in traditional handicrafts like embroidery work on children and women's dresses, caps, bed and pillow covers etc.¹⁹. Traditional handicraft activities also include making sweaters from sheep's wool.

5.11 Recreational Activities

The traditional norms do not allow women to engage in recreational activities; therefore, not much attention has been paid by the government to provide facilities like parks²⁰.

¹⁸ ibid

¹⁹ ibid

²⁰ ibid

6.0 Environmental Analysis

Killa Abdulla is bordered by Pishin District in the east, Quetta District in the South and by Afghanistan in the west. The geographical area of the district is 5,264 km². It is composed of two sub-divisions; Gulistan and Chaman. The general character of the district is mountainous. Its northern area is covered by the Toba Plateau. The hill ranges are fairly uniform in character. They consist of long central ridges with numerous spurs. These spurs vary in elevation from 1,500 to 3,300 meters. The soil is of a loamy nature in the Gulistan area, while the soil of Tehsil Chaman is sandy clay and gravel. The scarcity of water in the area and the semi-desert climatic conditions permit limited trees and shrubs to grow.

6.1 Climate and Land

The climate of the district Killa Abdullah is generally dry and temperate. The adjoining districts have somewhat deviating temperatures, owing to different elevations. The climatic conditions of the district are particularly suitable for horticulture/ agriculture. The climate is especially suitable for the growth of fruits e.g. apples, apricots, peaches, plums, grapes, cherries and vegetables such as potatoes, onions, tomatoes.

The geographical area of the District Killa Abdullah is 324 thousand hectares. The total potential area for cultivation is about 12 thousand hectares for the year 2011-2012 .

6.2 Agriculture and Irrigation Sources

The main sources of irrigation include tube wells and Karezes / springs, which are commonly used in the district. Privately owned tube-wells are maintained by the owners themselves, whereas, the government owned tube-wells are maintained by the Irrigation Department. Majority of the crop cultivation area of (12356 hectares) is irrigated by means of tube wells, encompassing 89.6 percent of the total irrigation sources, followed by Karezes/Spring sharing thereby 10 percent of the area (1067 hectares) in total. There are certain numbers of wells which are spread at (43 hectares) area contributing to the minimum source of irrigation at only 0.4 percent, respectively. The total number of tube wells (70) installed by the government at 6.17 percent against the privately installed (1,064) at 93.83 percent, is very low. Therefore, it is suggested that more tube wells must be installed by the government authorities.

7.0 Social Mobilization

Numerous government and non-government programs and approaches have been used to promote rural development and poverty alleviation. Among these have been initiatives designed to build rural infrastructure, mobilize communities, enhance access to rural finance, and provide a social safety net.

7.1 Role of PPAF

Social mobilization is the primary step of community development for recovery from conflicts and disasters. It allows people to think and understand their situation and to organize and initiate action for their recovery with their own initiative and creativity. PPAF utilizes social mobilization as the primary means of supporting rural men and women in their efforts to alleviate poverty and has therefore facilitated the growth of 581 community based institutions (COs) in the district with the help of their partner organizations; Participatory Integrated Development Society (PIDS), Balochistan Rural Development and Research Society (BRDRS) and Sustainable Use Specialist Group (SUSG) under implementation of PPAF-III.

With the help of BRDRS and PIDS, PPAF has implemented a total of 66 Community Physical Infra-structure (CPI) projects that resulted in 14,256 beneficiaries in the district. PPAF provides support in the form of loans or grants to partner organizations for approved physical infrastructure interventions. Identification of the projects is demand driven, and is determined by the communities through an internal participatory process. For purposes of ownership it is mandatory for the communities to share in the costs of the project, and also to maintain the infrastructure provided.

PPAF has also facilitated PIDS in completing 30 different projects in water and energy resulting in 9,613 beneficiaries in the socially mobilized community of the district. The goal of these projects is to alleviate poverty, reduce vulnerability and improve food security through sustainable agricultural development, focusing on efficient management of water and on developing effective renewable energy resources. These projects encompass institutional and technological innovations, focusing on climate compatible development for a future defined by reduced climate and carbon vulnerabilities and include mini/micro hydroelectric projects, solar lighting and water pumping systems, wind energy projects, solar-wind hybrid systems, pressurized irrigation systems and biogas plants.

Through carefully planned interventions, PPAF successfully provided 599 trainings and transferred 380 assets aimed at the ultra-poor and vulnerable in the district with the help of PIDS and SUSG. The core objective for these activities is to enhance local capacities for long term restoration of livelihoods through interventions such as cash for work, grant for work, enterprise training, training of common interest groups, skills training.

7.2 Local NGOs

There are various Non-Governmental Organizations operating in the district. Most of them are working on Infrastructural development and education. Some of them are working on deploying tube wells and the renovation of schools and roads. The following are some of them:

- UNICEF (United Nations Children's Fund)
- WHO (World Health Organization)
- NCHD (National Commission for Human Development)
- MSF (Medecins Sans Frontiers)
- BRSP (Baluchistan Rural Support Program)
- PIDS(Participatory Integrated Development Society)

7.3 Focus of Donor Community

In order to gain a better understanding of the programmatic focus of the various donor agencies operating in the area, the following table summarizes various projects operated in different sectors, distinguished by donor and executing agencies in the district.

**Exhibit 7.3.1
Donor Projects**

Project Name	Sector	Donor	Executing Agency
Strengthening Citizens Voice and Public Accountability Program	Democracy and Governance	USAID	Trust for Democratic Education and Accountability (TDEA) and The Asia Foundation (TAF) NGO Youth in Action Balochistan
Governance Support Project	Governance	Multi-Donor Trust Fund (MDTF)	GOP Baluchistan
Balochistan Small Scale Irrigation	Agriculture/Irrigation	World Bank	GOP Baluchistan
Balochistan Education Support	Education	World Bank	GOP Baluchistan
Promoting Girls Education In Balochistan	Education	The Netherlands	Secondary Education Department, Balochistan

8.0 Important Institutions

8.1 Institutions and Stakeholder

The urban area of Killa Abdullah comprises of government institution which include Municipal Committees and UCs. There are 25 UCs in Killa Abdullah which further comprises of District Councils. These councils are focused on rural development of the district in areas such as public health, drainage, dairy development, public work etc. The local government institutions are responsible for providing certain Municipal services namely, water supply, public safety, food, health etc.

8.2 Financial Institutions in the District

As in most parts of Pakistan, livestock and agriculture, together, is the source if livelihood for people in Killa Abdullah. To support the agrarian economy of the district, Zarai taraqati Bank Limited plays a vital role. Almost all the commercial banks namely Habib Bank Ltd (HBL), Allied Bank Ltd (ABL), National Bank of Pakistan (NBP), Muslim Commercial Bank (MCB), Bank Alfalah and Bank Islami operate in the district. The aforementioned banks also offer microfinance facilities to small entrepreneurs but these products are limited to men only.