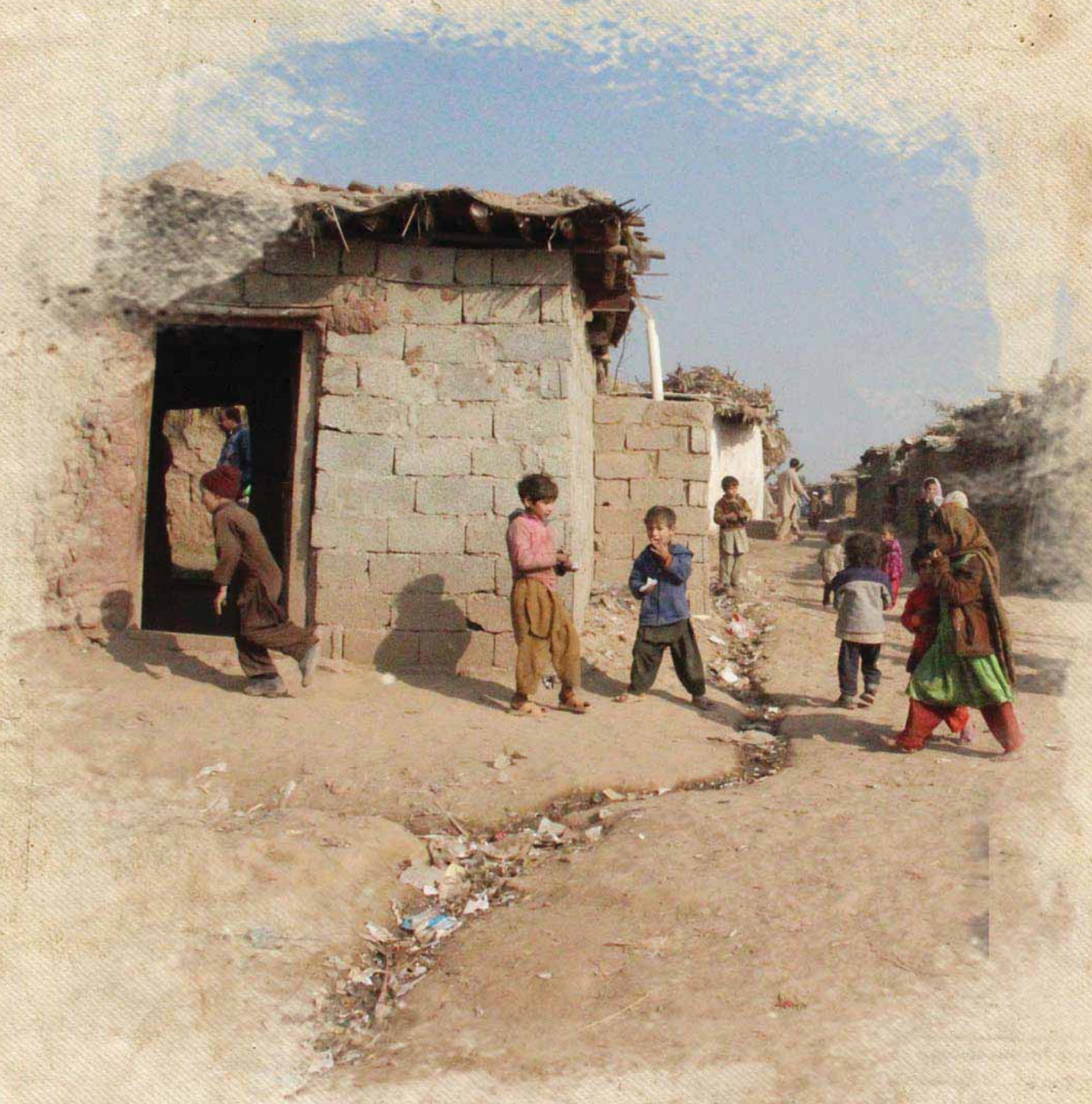
Study on Slums

Focusing on Afghan Refugees in Islamabad Capital Territory (ICT) & Kohat City, Khyber Pakhtunkhawa Province, Pakistan

January 14, 2014



THE URBAN UNIT
Urban Sector Planning & Management Services Unit (Pvt.) Ltd.
Government of the Punjab

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ACKNOWLEDGEMENTS

The Study on Slums Focusing on Afghan Refugees is a product of the strong dedication of many people, whose knowledge and expertise helped to produce this report. We want to specially acknowledge Mr. Mumtaz Hamid (Senior Engineer), Mr. Sarmad Khan(Urban Planner) & Ms. Kapadia (Architect) UN-Habitat, Ms. Munazza (Senior Program Officer) & Mr. Yasir (Senior Protection Assistant) UN-HCR, Mr. Mujahid Sherdil DCO Islamabad, Mr. Amjad Mairaj (DDMO) Kohat, Mr. Badshah Khan, District Administrator for Afghan Refugees, Kohat, Ms. Irum Noureen, Anthropologist & Mr. Imran Khan Khattak, Program Manager, Semiotics Consultants (Pvt.) Ltd. in providing guidance, conducting field survey and preparation of the report.

In addition, many other people were helpful in reviewing and commenting on drafts, making valuable contributions to the report, compiling data, preparing graphs, contributing information and in a variety of other ways. Among them were: Dr. Nasir Javed (CEO Urban Unit), Ms. Sani-e-Zahra (Sr. Urban Planner), Dr. Kiran Farhan (Sr. SWM Specialist), Mr. Abdul Razzaq (Sr. M&E Specialist), Mr. Faisal Fareed (Sr. Institutional Development Specialist) and Dr. Tehseen Aslam (Sr. W&S Specialist).

Several professionals of the Urban Unit made other valued contributions. In particular, the following staff members were involved in carrying out field survey, data quality assurance, spatial analysis and conducting statistical analysis: Mr. Murad Rana (SWM Specialist), Mr. Umer Zulfiqar (Urban Planner), Mr. Saqlain Akbar (Urban Planner), Mr. Ali Hussain (IT Manager), Mr. Syed M. Usman Ali (Young Professional: Water & Sanitation), Ms. AnumShahid (Environmental Engineer), Ms. Ayesha Hafeez (GIS Manager), Ms. Sidra Hassan (GIS Manager) and Ms. Maimoona Saher (Young Professional: GIS).

Table of Contents

1. INTRODUCTION 1
   1.1. Background of the project 1
   1.2. Objectives of the project 2
   1.3. Geographical scope of the project 2
      1.3.1. Kohat 2
      1.3.2. Islamabad Capital Territory 3
   1.4. Structure of the study report 3
   1.5. Challenges 4
2. PROJECT METHODOLOGY 5
   2.1. Phase-I: Desk Study 5
      2.1.1. Identification of Stakeholders 5
      2.1.2. Literature Review 5
      2.1.3. Evaluation Indicators 5
      2.1.4. Sampling 6
      2.1.4.2. Sample Size 6
      2.1.4.3. Sampling Method 7
      2.1.5. Study Activity Plan 7
      2.1.6. Development of Survey Tools 7
   2.2. Phase-2: Data Collection 8
      2.2.1. Secondary Data Collection 8
      2.2.2. Primary Data Collection 9
      2.2.2.1. Field Surveys 9
      2.2.2.2. Hiring and Training of Enumerators 9
      2.2.2.3. Household Questionnaire Survey 10
      2.2.2.4. Focus Group Discussions 11
   2.3. Phase-3: GIS Based Mapping 11
      2.3.1. GIS Based Survey &Mapping 11
   2.4. Phase-4: Data Analysis 12
      2.4.1. Statistical Analysis 12
      2.4.2. Spatial Analysis 13
   2.5. Inception report 13
3. FINDINGS 14
   3.1. Demographics 14

3.1.1. Population Distribution 14
3.2. Socio-Economic Conditions 20
3.2.1. Economically Active population & their occupations 20
3.2.2. Income 23
3.2.1. Expenses 24
3.2.1.1. Food and Non-Food Items Expenditure: 25
3.2.2. Electricity and Gas Expenditure 26
3.2.3. Household Assets 27
3.2.4. Loans and Credits 28
3.2.5. Housing 29
3.2.6. Mobility 30
3.2.7. Conveyance Facilities 32
3.3. Literacy and Education 32
3.3.1. Educational Expenses 36
3.4. Water, Sanitation & Hygiene 36
3.4.1. Water Sources 36
3.4.2. Availability of Sewerage/Drainage System 37
3.4.3. Availability of Latrines 38
3.4.4. Provision of Solid Waste Management System 39
3.4.5. Other Environmental Issues 40
3.5. Health 41
3.5.1. Chronic Diseases 41
3.5.2. Mortality Rate 42
3.5.1. Access to Health Facility 42
3.6. Gender Equity 43
3.6.1. Male Dominance 43
3.6.2. Acceptance of Daughters' Birth 44
3.6.3. Women's Influence in Family and Public Decisions 44
3.6.4. Female Education 45
3.6.5. Female Profession 45
3.6.6. Gender Discrimination in Services Provision 46
3.7. Safety and Security 46
3.7.1. Crime Frequency and vulnerability 46
3.7.2. Crime Types in Slums 47

3.8. Demographics 49
3.8.1. Population Distribution 49
3.9. Socio-Economic Conditions 56
3.9.1. Economically Active population &their occupations 56
3.9.2. Income 59
3.9.3. Expenses 60
3.9.4. Electricity and Gas Expenditure 62
3.9.5. Household Assets 63
3.9.6. Loans and Credits 64
3.9.7. Housing 65
3.9.8. Mobility 66
3.9.9. Conveyance Facilities 67
3.10. Literacy and education 68
3.10.1. Educational Expenses 71
3.11. Water, Sanitation & Hygiene 71
3.11.1. Type of Water Sources 71
3.11.2. Water Sources 71
3.11.3. Availability of Sewerage/Drainage System 73
3.11.4. Availability of Latrines 74
3.11.5. Provision of Solid Waste Management System 75
3.11.6. Other Environmental Issues 77
3.12. Health 77
3.12.1. Chronic Diseases 77
3.12.2. Mortality Rate 78
3.12.3. Access to Health Facility 79
3.13. Gender Equity 79
3.13.1. Male Dominance 79
3.13.2. Acceptance of Daughters' Birth 79
3.13.3. Women's Influence in Family and Public Decisions 80
3.13.4. Female Education 80
3.13.5. Female Profession 81
3.13.6. Gender Discrimination in Services Provision 82
3.14. Safety and Security 82
3.14.1. Crime Frequency and vulnerability 82

3.14.2. Crime Types in Slums 83
4. Focus Group Discussions (FGDs) 85
4.1. Introduction 85
4.2. FGD in Kohat 85
4.2.1. Focus of Discussion 86
4.2.2. Outcome of FGDS 87
4.3. FGD in Islamabad 88
4.3.1. Focus of Discussion 88
4.3.2. Outcome of FGDS 89
4.4. Potential Contribution of Slums to the Economy of Kohat& Islamabad 90
5. Spatial Analysis 91
5.1. Geographic Location of Slums in Kohat City 91
5.1.1. Ghamkol Slum 1 93
5.1.2. Ghulam Banda 102
5.2. Geographic Location of Slums in Islamabad Capital Territory 105
5.2.1. H-11 109
5.2.2. I-12: 118
5.2.3. Golra Shrief Settlements: 119
6 CONCLUSIONS AND RECOMMENDATIONS 123
6.1 Conclusions 123
6.2 Recommendations 126

Annexures

Annexure 1: Field Survey Questionnaires: Themes and Categories

Annexure 2: Focus Group Discussions: Themes and Categories

Annexure 3: List of Stakeholders

Annexure 4: Distribution of Afghan Communities identified and surveyed by type of Area and District

Annexure 5: Afghan Population Figures of ICT- Islamabad and KP- Kohat, Pakistan

Annexure 6: Detailed Work Plan

Annexure 7: Timelines and Flow Charts

Annexure 8: Project Team

List of Tables

Table 1.1 Slums at Kohat City 2
Table 1.2 Slums at Islamabad 3
Table 2.1 Sampling Method Used for Study 6
Table 3.1Gender-Wise Population Distribution 14
Table 3.2 Marital Status of Respondents 16
Table 3.3 Registration Status 17
Table 3.4 Number of Families in Houses 18
Table 3.5 Family Size 18
Table 3.6 Languages of Afghan Refugees 19
Table 3.7: Migration Years of Refugees 20
Table 3.8 Details of Occupation Adopted by Slum Residents of Kohat 22
Table 3.9 Gender- wise Income Generation 23
Table 3.10 Income Level of Surveyed Slum Families 23
Table 3.11 Gender of the Earning Kids 24
Table 3.12 Average Monthly Consumption Expenditure on Food and Non- Food Items 25
Table 3.13 Household Expenditure on Food Item 25
Table 3.14 Household Expenditure on Non-Food Items 26
Table 3.15 Details of Electricity Expenditure 26
Table 3.16 Details of Household Assets 27
Table 3.17 Details of Loan Sources 28
Table 3.18 Ownership Status of Plots 29
Table 3.19 Area of Slum Houses 29
Table 3.20 Material Type for House Construction 30
Table 3.21 Details of Rooms in Slums Houses Along With Their Replacement Value (Kohat city) 30
Table 3.22 Description of Road 31
Table 3.23 Availability of Basic Infrastructure 31
Table 3.24 Conveyance Details 32
Table 3.25 Education Status of Kohat Slums Residents 35
Table 3.26 Details of Educational Expenses 36
Table 3.27 Available Water Sources 37
Table 3.28 Distance of Water Supply Sources from Houses 37
Table 3.29 Details of Sewage Disposal 38
Table 3.30 Ownership and Types of Toilet/Latrine 38
Table 3.31 Waste Disposal Practices 39
Table 3.32 Details of Natural Disaster/Catastrophe 40
Table 3.33 Magnitude of Major Environmental Problems 41
Table 3.34 Details of Medical Facilities in Slums 43
Table 3.35 Male Dominance in Community 44
Table 3.36 Details of Acceptance of Daughter's Birth 44
Table 3.37 Details of Women Participation in Decision Making Process 44
Table 3.38 Details of Women Participation in Public Decision Making Process 45
Table 3.39 Details of Education of Females in Slums 45
Table 3.40 Details of Occupation Adopted by Female Members of the Slum Residents 45

Table 3.41 Details of Services Women Denied of 46
Table 3.42 Crime Rating 47
Table 3.43 Crime Victimization 47
Table 3.44 Most Vulnerable Section of the Society for Crimes 47
Table 3.45 Percentages of Age Groups Involved in Crime 48
Table 3.46 Gender-Wise Population Distribution 49
Table 3.47 Marital Status of Respondents 51
Table 3.48 Registration Status 52
Table 3.49 : Number of Families in Houses 53
Table 3.50 Family Size 53
Table 3.51 Languages of Afghan Refugees 54
Table 3.52 Afghan Refugee's Migration Trend to Pakistan (ICT) 55
Table 3.53 Details of Occupation Adopted by Slum Residents of Islamabad Slums 58
Table 3.54 Gender- wise Income Generation 59
Table 3.55 Income Level of Surveyed Slum Families 59
Table 3.56 Gender of the Earning Kids 60
Table 3.57 Average Monthly Consumption Expenditure on Food and Non- Food Items 61
Table 3.58 Household Expenditure on Food Items 61
Table 3.59 Household Expenditure on Non-Food Items 62
Table 3.60 Details of Electricity Expenditure 62
Table 3.61 Details of Household Assets 63
Table 3.62 : Details of Loan Sources 64
Table 3.63 Ownership Status of Plots 65
Table 3.64 Area of Slum Houses 65
Table 3.65 Material Type for House Construction 65
Table 3.66 Details of Rooms in Slum Houses Along With Their Replacement Value (ICT) 66
Table 3.67 Description of Road 66
Table 3.68 Availability of Basic Infrastructure 67
Table 3.69 Conveyance Details 68
Table 3.70 Education Status of ICT Slum Residents 70
Table 3.71 Details of Educational Expenses 71
Table 3.72 Available Water Sources 72
Table 3.73 Distance of Water Supply Sources from Houses 72
Table 3.74 Details of Sewage Disposal 74
Table 3.75 Ownership and Types of Toilet/Latrine 74
Table 3.76 Waste Disposal Practices 76
Table 3.77 Details of Natural Disaster/Catastrophe 77
Table 3.78 Magnitude of Major Environmental Problems 77
Table 3.79 Details of Medical Facilities in Slums 79
Table 3.80 Male Dominance in Community 79
Table 3.81 Details of Acceptance of Daughter's Birth 80
Table 3.82 Details of Women Participation in Decision Making Process 80
Table 3.83 Details of Women Participation in Public Decision Making Process 80
Table 3.84 Details of Education of Females in Slums 81
Table 3.85 Details of Occupation Adopted by Female Members of the Slum Residents 81

Table 3.86 Details of Services Women Denied of 82
Table 3.87 Crime Rating 82
Table 3.88 Crime Victimization 83
Table 3.89 Most Vulnerable Section of the Society for Crimes 83
Table 3.90 Percentages of Age Groups Involved in Crime 84

List of Figures

Figure 2-1 Stages of field surveys 8
Figure 2-2 Training Session of Enumerators 10
Figure 3-1 Gender-wise Respondent's Distribution in Kohat city slums 15
Figure 3-2 Age-Sex Distribution Afghan Refugees Population in Kohat Slums 15
Figure 3-3 Marital Status of Respondents 16
Figure 3-4 Age Groups of Respondents 17
Figure 3-5 Family Size 18
Figure 3-6Year –wise Migration Trend (Kohat) 19
Figure 3-7 Income Level of Surveyed Slum Families (Kohat) 24
Figure 3-8 Loan Sources and Comparative Analysis 28
Figure 3-9 View of Slum Houses in Kohat Slums 29
Figure 3-10 View of roads in Kohat Slums 31
Figure 3-11 Conveyance Facilities Overview 32
Figure 3-12 Types of Conveyance Owned by Slum Residents 32
Figure 3-13 Overview of Literacy Condition 34
Figure 3-14 Water Fetching Responsibility Status 37
Figure 3-15 Sewage Disposal 38
Figure 3-16 Waste Disposal Practices Analysis 39
Figure 3-17 Natural Disaster/Catastrophe 40
Figure 3-18 Occurrence of Diseases in Community 41
Figure 3-19 Age-Sex Distribution Afghan Refugees Population in Kohat Slums 42
Figure 3-20 Access to Health Facility 43
Figure 3-22 Female Occupations 46
Figure 3-23 Type of Crimes Along with Their Percentages 48
Figure 3-24 Gender-wise Respondent's Distribution in Islamabad (ISB) Slums 49
Figure 3-25 Age Sex Distribution Afghan Refugees Population in Islamabad Slums 50
Figure 3-26 Marital Status of Respondents 51
Figure 3-27 Age Groups of Respondents 52
Figure 3-28 Family Size 53
Figure 3-29 Year-wise Migration Trend (ICT) 54
Figure 3-30 Overview of Some Economic Activities in Slums 56
Figure 3-31 : Income Level of Surveyed Slum Families (ICT) 60
Figure 3-32 Loan Sources and Comparative Analysis 64
Figure 3-33 Types of Conveyance Owned by Slum Residents 67
Figure 3-34 Water Supply in Slums 72
Figure 3-35 Water Fetching Responsibility Status 73
Figure 3-36 Sewerage Condition 73
Figure 3-37 Types of Latrines 74
Figure 3-38 Sewage Disposal 75
Figure 3-39 Waste Disposal Practices Analysis 76
Figure 3-40 Over View of Poor Solid Waste Management 76
Figure 3-41 Occurrence of Diseases in Community 78
Figure 3-42 Age Sex Distribution (ICT) Slums 78

Figure 3-43 Female Occupations 81
Figure 3-44 Type of Crimes Along with Their Percentages 83
Figure 4-1 Participants of FGD in Kohat 86
Figure 4-2 Participants of FGD 87
Figure 4-3 Participants of FGD in Islamabad 89
Figure 5-1 BHUs in Ghamkol Slum-1 98
Figure 5-2 Some Educational Institutes Serving Ghamkol Slum 1 98

List of Maps

Map 5-1 District Boundaries of KPK 91
Map 5-2 Location of Afghan slums 93
Map 5-3 Boundary of Ghamkol Slum 1 94
Map 5-4 Type of Water Sources in Ghamkol Slum 1 95
Map 5-5 Land Use Classification of Ghamkol Slum 1 96
Map 5-6 Health Facilities Near 97
Map 5-7 Educational institutions serving GhamkolSlum 1 99
Map 5-8 Construction Material in Ghamkol Slum 1 100
Map 5-9 Roads in Ghamkol Slum 1 101
Map 5-10 Accident Rate in Ghamkol Slum 1 102
Map 5-11 Boundary of Ghulam Banda 103
Map 5-12 Satellite view of Ghulam Banda 104
Map 5-13 Location of Afghan Slums in Islamabad 105
Map 5-14 Satellite view of location of Afghan slums in Islamabad 106
Map 5-15 Layout Map of Studied Slums in Islamabad 107
Map 5-16 Satellite View of Studied Slums in Islamabad 108
Map 5-17 Land Use Map of H-11 109
Map 5-18 Educational Institute in H-11 110
Map 5-19 Educational Institutions near H-11 Afghan Slum, Islamabad 111
Map 5-20 Health Facilities in H-11 112
Map 5-21 Health Facilities Near H-11 Afghan Slum, Islamabad 113
Map 5-22 Religious Institutions 114
Map 5-23 Water Sources in H-11 115
Map 5-24 Accident Vicinity in H-11 116
Map 5-25 Transport Routes H-11 Afghan Slum- Islamabad 117
Map 5-26 Satellite View of I-12/1 Slum in Islamabad 118
Map 5-27 Satellite View of Golra Sharif Settlements in Islamabad 119
Map 5-28 Satellite View of Baiker Koh 1 in Golra Shraif, Islamabad 120
Map 5-29 Satellite View of Dril Mori in Golra Shraif, Islamabad 121
Map 5-30 Satellite View of Mehr Abadi in Golra Sharif, Islamabad 122

Abbreviations and Acronyms

ADP	Annual Development Plan
BPL	Below Poverty Line
FGD	Focus Group Discussion
GIS	Geographical Information System
HRCP	Human Rights Commission of Pakistan
ICT	Islamabad Capital Territory
KPK	Khyber Pakhtunkhwa
LG&CDD	Local Governments and Community Development Department
LG&RD	Local Government and Rural Development
MDG	Millennium Development Goal
NGO	Non-Governmental Organization
PHED	Public Health and Education Department
TMA	Tehsil Municipal Administration
UNHCR	United Nations High Commissioner for Refugees

EXECUTIVE SUMMARY

Pakistan hosts the largest refugee population, and arguably the most complex and protracted displacement situation, in the world. Despite the return of 6 million Afghans since 2001, over 1.7 million Afghans remain registered as refugees in Pakistan and 1million more are believed to be living in Pakistan without documentation. Despite living in slums and poor socio-economic conditions, 83percent of Afghans residing in Pakistan have no plans to return to their country due to various reasons[1].

From the past many years, Pakistan is facing the challenge of uncontrolled and rapid urbanization which has led to creation and expansion of slums in the urban settlements. The influx of afghan refugees has further prompted this phenomenon especially in urban areas around Khyber Pakhtunkhwa (KPK) and ICT. This not only poses serious threats to the planned development of the urban areas but also causes deterioration of the quality of life of the slums dwellers depriving them of the basic facilities. The proposed *Study on Slums Focusing on Afghan Refugees in Kohat & Islamabad* was carried out from July 2013 to Jan 2014. It attempts to highlight the spatial and socio-economic trends of urban slums of the two areas with special focus on Afghan refugees with the objective of assessing and improving their living conditions as well as the hosting communities.

Study of all the refugee slums was impracticable due to paucity of time and resources. Considering these factors and also taking into consideration ground realities; the team thus made the decision in agreement with UN-Habitat to cover 5- slums [2 in Kohat (KPK) and 3 in Islamabad, ICT].A comprehensive methodology was also developed to carry out field survey.

These 05 refugee slums were selected on the basis of geographical location, accessibility, living conditions and available resources. More than1000 field questionnaires (samples) were collected in addition to 6 focus group discussions. Persons identified (for the FGDs) included NGO representatives, community leaders, religious leaders, teachers, healthcare workers etc.

The study examines the demographics, socio-economic conditions, livelihood/employment, poverty, basic infrastructure/capacities, health, education, law & order situation and the cross cutting area of gender. This study does not compare what happened to various services over a period of time as no baseline was available. This is an attempt to provide a snapshot of peoples' lives at present moment in refugee slum areas.

[1] SAFRON/CCAR and UNHCR, survey of Afghan refugees in Pakistan, unpublished manuscript, 2012

1. INTRODUCTION

1.1. Background of the project

Developing world has the highest growth rate of urban population and on an average absorbs about 5 million new urban residents every month, thus accounting for 95 percent of the world's urban population growth. This rapid urbanization, coupled with the inability of the existing social infrastructure to meet the growing needs emanating from urbanization in the developing world is posing a major challenge for governments, with Pakistan as no exception. Pakistan is hosting 1.7 million Afghan refugees and 50% of Afghans reside in the unplanned settlements of urban areas[2] and its surroundings. These settlements have been expanded and merged into the neighborhood of hosting cities without proper planning thereby overburdening the city's existing services and environment. The same scenario is witnessed in Islamabad where about 19,462 Afghans reside; out of which 72% are registered while 28% are still unregistered[3].

The province of Khyber Pakhtunkhwa of Pakistan is not out of step with this global or national trend of rapid urbanization. Urban population of Khyber Pakhtunkhwa has grown by 23% between the two census periods of 1981 and 1998. Even if the proportion of growth of 23% between 1998 and for year 2013the same has been assumed, that the population of urban Khyber Pakhtunkhwa must have been grown by another 23%; from 3 million to 4 million people. This province is hosting about 1,064,752 Afghans; the largest numbers of Afghan refugees. About 27% Afghans in Pakistan live and work in Peshawar, although internal mobility has been a livelihood coping strategy for (27%) Afghans who have moved to Quetta while 41% to Malir. Similar movement trends were observed during the invasion of the 'Coalition Forces'. The earthquake in 2005 had them moved to Kohat (36%) and the floods of 2010 resulted in internal migrations to Peshawar and Nowshera[4].

Since 1820, when the word "Slum" was coined; it has been used to identify the poorest quality housing, and the most unsanitary conditions; a refuge for marginal activities and a place apart from all that was decent and conducive. Today, the term "slum" is loose and deprecatory. It has many connotations and meanings but in developing countries, the word lacks the pejorative and divisive original connotation, and simply refers to lower quality or informal housing[5].

Slums are not regulated settlements and are growing hubs of issues such as inadequate basic services causing health & hygiene issues. Slums are unfortunately also hubs of crime due to higher unemployment and under employment. Similarly, slums are also a great cause of creating extra drain on the existing basic services of water & sanitation (WASH), drainage systems, gas and electricity.

Through current study, UNHABITAT is focusing Afghan refugee's settlements in Islamabad Capital Territory (ICT) and Kohat City in Khyber Pakhtunkhwa, to identify their location legal status,

[2] GoP& UNHCR (2011): population profiling, verification and response survey of Afghans in Pakistan
[3] Iproposal, page 19/110
[4] UNHCR-Population Profiling, Verification and Response Survey of Afghans in Pakistan2011
[5] UN-Habitat, 21st Session of Governing Council. 16-20 April 2007; Nairobi Kenya

demography, migration trends, housing quality etc. as well as to find solutions towards improving the quality of life in these slums. These solutions in our understanding would not be cosmetic only or related to services delivery, but will also include improvement of legal & regulatory framework and institutional development for management and improvement of slums.

1.2. Objectives of the project

The core objectives of the project are as follows:

- Identification & Mapping of Slums in Islamabad and Kohat City with following attributes:

  1. *Number of slums with focus on Afghan refugees,*
  2. *Locations*
  3. *Legal status & jurisdiction*
  4. *In-Migration trends*
  5. *Housing quality (housing fabric, average rooms, average person per room etc. as well as basic services)*
  6. *Quality of services*
  7. *Level of poverty*
  8. *Economic conditions*
  9. *Gender equality*

- Legal &regulatory solutions for improving quality of life (2nd phase of study)
- Institutional development & capacity building of existing institutions (2nd phase of study)

1.3. Geographical scope of the project

1.3.1. Kohat

Kohat is a city in the Khyber Pakhtunkhwa province of Pakistan. It is the capital of the Kohat District. The town centers on a British-era fort, various bazaars and a military cantonment. A British-built narrow gauge railway line runs through the town. Kohat City is located at an altitude of 489 meters (1,604 ft). Kohat Pass lies to the north. The total area of the district is 2,545 square kilometers (983 sq mi). There are six union councils in Kohat.

The district administrator for Afghan refugees, Mr. Badshah Khan, provided the names, number of families and population of all eight slums in Kohat. The names of slums identified in Kohat are given below:

Table 1.1 Slums at Kohat City

Ghamkol Slum 1	Oblen	Shin Dhand
Ghamkol Slum-2	Jerma	Chichana
Ghamkol Slum-3	Ghulam Banda	

Considering the severity of issues in all the slums located in Kohat, only two slums were selected as the case study areas namely: Ghamkol Slum 1 and Ghulam Banda. Ghamkol Slum 1 is located on Hangu by-pass, whereas, Ghamkol Slum is situated near Kohat road and Indus highway. Ghamkol Slum 1 is more populated than Ghulam Banda.

1.3.2. Islamabad Capital Territory

Islamabad Capital Territory (ICT) is one of the two federal territories of Pakistan. It includes Islamabad, the capital city of Pakistan, and covers an area of 1,165.5 km² (450 mi²) of which 906 km² (349.8 mi²) is Islamabad proper. The land was acquired from Khyber Pakhtunkhwa and Punjab in 1960, for the purpose of establishing Pakistan's new capital. According to the 1960 master plan, the ICT included the city of Rawalpindi, and was to be composed of the following parts:

1. Rawalpindi; 259 km²
2. Islamabad Proper (including the institutional and industrial areas); 220.15 km²
3. Islamabad (Margalla Hills) Park; 220.15km²
4. Islamabad Rural Area; 446.20 km²

However, the city of Rawalpindi was eventually excluded from ICT. The remainder of the territory is now subdivided into 5 zones, with zone I designated to house all the residential, industrial and government institutions.

Punjab is located to the south of the ICT, and Khyber Pakhtunkhwa is located to the North West. Islamabad is administratively divided into two segments, namely Islamabad Urban and Islamabad Rural. The rural area is further divided into twelve union councils, comprising some 133 villages. According to CDA, there are 11 slums in Islamabad whereas UN-HCR provided the following list of Afghan refugees' areas at Islamabad:

Table 1.2 Slums at Islamabad

I-12	Golra Sharif-I	Bari Imam
Bhara Kau	Golra Sharif-II	New Sohan
Golra Sharif	Golra Sharif-III	Zia Masjid
I-11,Sabzi Mandi	Tarnol	Jori Rajgan
H-11		

Three slums namely: I-12 Slums, H-11 Slums and Golra Slums were selected for the current study. The detailed description of these slums has been given in chapter 5.

1.4.Structure of the study report

This Study report provides an up to date picture of life in slums with respect to Afghan refugees and major challenges they are facing. Section-1 describes scope and objectives of the study. Section-2 of the study report summarizes methodology adopted to collect data from the field based on a pre-designed research framework. Section-3 consists of data analyses. It contains extensive data analyses based on the information gathered by the field surveys through questionnaires and FGDs. Section 7 comprises of

inferences drawn from FGDs. This would help in highlighting the core issues in the slums for which detailed action plans would be made. Finally in Section 8, conclusions are drawn on the basis of which recommendations for achieving required results are stated.

Themes &categories of the field survey questionnaires along with topics of FGDs are attached at Annexure 1&2. The detail work plan is appended at Annexure 6.

1.5. Challenges

Law and order situation in the city was the greatest challenge that has severely affected the progress of the project. Another big task was getting a No Objection Certificate (NOC) from the city authorities to address security issues during field survey and despite our best effort, land use classification mapping could only be allowed at Ghamkol Slum 1 in Kohat and H-11 Slum in Islamabad.

2. PROJECT METHODOLOGY

2.1. Phase-I: Desk Study

In this phase, desk study was conducted to identify stakeholders and to review policies, strategies, plans and project documents regarding refugees and slums at international, national, and local level.

2.1.1. Identification of Stakeholders

The issue of slums in general and with focus in the context of refugees in particular has driven the need for consistent support and involvement of not only the affected community but also the organizations and institutions responsible for this sector. The first step for the initiation of the project was to identify all the stakeholders of this project. Below is the list of stakeholders whose role was identified as vital in every step for a meaningful analytical reporting and success of the project:

- Relevant Governmental bodies including particularly Kachhi Abadis Directorate, Local Government Department, Public Heath Engineering Department, Health Department, Finance Department, TMAs and other UC level legislative bodies;
- Private sector including formal and informal utility service providers;
- Non-governmental organizations;
- Community based organizations;
- Community;
- Individual household;
- Media; and
- Academia

With the support and active coordination of these departments and individuals, substantial information sharing and guidance could be achieved for efficient project delivery.

2.1.2. Literature Review

To develop specific contextual understanding about the study, available literature was collected and reviewed and available data was analyzed in the context of policies, strategies, plans and project documents regarding refugees and slums at international, national, and local level. The purpose of this activity was to focus on slums issues at different levels and their alignment with other socio-economic, gender, law & order, health & education and access to utility services issues.

2.1.3. Evaluation Indicators

The evaluation indicators were selected to cover all possible aspects of the study. Following impact identification approaches (methods) were used while designing survey questionnaires:

- Checklists
- Matrices

- Overlays and geographical information systems (GIS)

2.1.4. Sampling

2.1.4.1. Geographic Scope of the Survey

The study was conducted in Islamabad and Kohat City. Since the Slums in Islamabad and Kohat are spread over a wide geographical area, covering the whole area for the study was neither resource effective nor time-efficient. To reduce this geographic scope of the study and identify slums for conducting field visits and interviews, the international criterion of identifying the slums provided in the TORs was used. However, the criterion was reviewed in the context of study area. The location of slums was identified in consultation with the CDA, KDA, UN-HABITAT, UNHCR, as well as other stakeholders including the concerned TMA.

2.1.4.2. Sample Size

In sampling process; various parameters are selected as units such as people or organizations from a population of interest. It is very useful tool for assessments when the project lacks resources (time, finance or human resources). In the existing study, sample size was decided on the basis of the household unit which was at least 20-25% of the total population where the survey was conducted. In case total population had number of sample unit less than 1000, the number of sample (more than 5%) was increased in survey to increase the precision of data analysis. However, sometimes the number of samples was considered in conjunction with other factors such as the synergy of resources of survey (human, finance, time). The survey sometimes had to accept lower precision due to those factors. Sample size depended on four major factors:

- Basic requirements in statistics (regulation on minimum sample size in general statistical process or specific regulation of computer programs such as SPSS)
- Number of different small groups in community which had different benefit or attribute, in fact, the number of those group was relatively directly proportional to the sample size;
- The level of complexity of the groups also directly proportional to the sample size;
- And the last one was the limitation of project resources.

Table 2.1 Sampling Method Used for Study

Total Number of Household(HH)	Sample Size	Sampling %age
100	20-25	20 to 25
200	30-40	15 to 20
300	50-60	16 to 20
400	60-70	15 to 17
500	70-80	14 to 16
1000	90-100	9-10

Notes: *The sample size selection as described in above table is just a reference. For the specific circumstances which required data collection from many different groups a different sample size was used to ensure the representation.*

In the data collection process, missing data was unavoidable and the interviewers were aware of this issue prior to going to the field. This Knowledge helped the interviewer to avoid invalid questionnaires partially or wrongly filled which could be useless for analysis of data.

2.1.4.3. Sampling Method

In the current study stratified random sampling was done to select the Afghan settlement, whereas systematic random sampling was done to conduct household survey in the selected Afghan settlements.

After identifying the location of slums in the study area, criteria given in the TORs were modified and representative slums were selected for further in-depth analysis in both Islamabad and Kohat City. These slums were representative of the living conditions, socio-economic status, and planning issues of all the slums in the study area. Number of slums along with the number of households to be surveyed was determined with the support of CDA, KDA, UN-HABITAT and UNHCR.

Households were randomly identified to participate in the survey, including some representation for focus group discussions. As the population of these selected slums was expected to range in hundreds of thousands, it was financially and resource-wise unfeasible to identify a statistically representative sample of individuals. Therefore, to gather information on living and socio-economic conditions in the samples slums, more than 1000 individuals during the course of the survey were contacted for questionnaires considering that this is relatively reliable sample size for the purpose of representative information. While two to four FGDs were conducted involving wide range of stakeholders and interest groups from public and private sector, NGOs and academia.

Data was collected from selected slums using systematic random sampling strategies. Further, using cluster sampling, the number of mohallahs/neighborhoods from shortlisted slums was identified. Considering the size of the slums, three to six mohallahs/neighborhoods were selected randomly. Next10 to 20 % of the houses in each sample mohallahs / neighborhood were randomly selected as Primary Sampling Units (PSUs) for questionnaire based feedback. To ensure a representative sample, the total number of PSUs identified in each slum was different as each slum would be composed of different number of households.

2.1.5. Study Activity Plan

Considering the limited duration of the assignment and extensive reach of stakeholders, a comprehensive time specific work plan was developed. This work plan outlined a list of time bound activities for which details are provided at **Annexure-6.**

2.1.6. Development of Survey Tools

Initial field visits were conducted to assess the current situation of the living, availability of basic infrastructure in and around the refugee slum among other things. This proved very useful prior to design of survey questionnaire to extract more valuable and relevant information.

During the field survey, primary information was gathered from 1,000 to 1,500 slum dwellers and relevant public and private sector stakeholders. This information was gathered using the following tools:

- Household Questionnaire (HHQs)
- Focus Group Discussions (FGDs)
- GIS Mapping

The survey tools were developed based on the principles of participatory techniques, which provided a combination of qualitative and quantitative information. The developed HHQ and FGD sheets are attached at Annexure-1. After feedback and approval from UN-HABITAT, the tools were finalized and the HHQ questionnaire was translated in Urdu.

Following *stages were followed in conducting the field survey and data collection:*

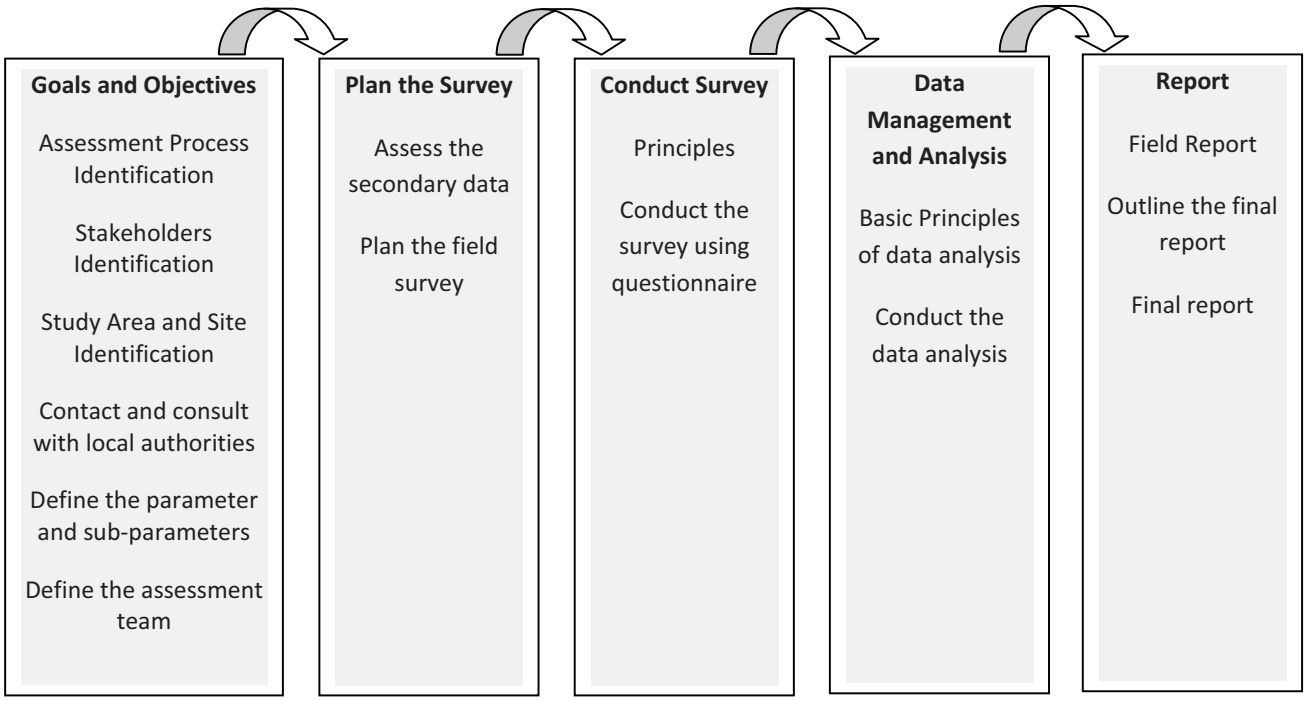


Figure 2-1 Stages of field surveys

2.2. Phase-2: Data Collection

2.2.1. Secondary Data Collection

The first part of the study required identification of slums in the study area. For this the "Criteria for Identifying Slum Areas & Households" used internationally was applied as mentioned in the RFP.

Following secondary data was collected from different public and private formations in sufficient amount to draw conclusions. It played a significant role during the exploratory phase of the project research when the task to be performed was to define the research problem.

a) *Collection of all available maps and data from the TMAs/ Authorities within Islamabad and Kohat City as well as from the donor organizations. It was ensured that the data collected was reliable authentic and from recognized source.*
b) *Acquisition of satellite imageries of Islamabad and Kohat City. It significantly assisted in conforming to the objectives of the project.*
c) *Literature review of the best practices in context of slum improvement.*
d) *Data about number of slums with focus on Afghan refugees, their locations, legal status & jurisdiction, in-migration trends etc.*

2.2.2. Primary Data Collection

2.2.2.1. Field Surveys

The draft questionnaire employed in field survey was designed very carefully taking into account the following considerations:

- The questions can be easily understood by the all individuals of the sample area whatever their educational and cultural levels.
- The questions had to be formulated to be accurately and clearly answered. This was done through minimizing the open ended questions.
- The questions need to be ordered so that the difficult and sensitive questions could be asked indirectly.
- The sensitive questions asked indirectly were verified through some more questions.
- Questionnaire contains both quantitative as well as qualitative indicators.
- Survey team would contain both male and female staff.

In order to ensure that the questionnaire was properly designed a pre-test was conducted with a feedback on the quality of questions, and improving 'hard to understand' ones. The pre-test included a number of questions, at the end of the primarily questionnaire to assess the reaction of those interviewed.

The outcome of pre-test assisted to review the questionnaire and adjustments were made, where needed. At that stage, the final questionnaire form was ready which was later used to collect data and information.

Preparation of questionnaires and interview schedules for the collection of data regarding information on history, socio-economic conditions (level of poverty of households, gender based gross and effective rates of employment, un-employment and under-employment as well as types of employments), origin/history, income, education, services, communications etc. in study areas. Field survey questionnaire covering these broad categories is attached at Annexure-01.

2.2.2.2. Hiring and Training of Enumerators

A team of 07 to 15 enumerators was engaged to conduct the survey and carry out discussions with stakeholders. The team was headed by survey supervisor and was composed of both male and female enumerators. The enumerators were provided with the field guide book which helped them during the data collection process.

Based on a sample size of 1000 households to be interviewed, these enumerators completed the survey in two weeks in each city. For further details, please refer to the Annexure 07.

The Enumeration process was supervised by a field supervisor stationed at Islamabad and Kohat. Overall, the Supervisor was responsible for:

- Short listing of enumerators (age, education and experience)
- Conducting test surveys to fine tune questionnaire or survey approach
- Designing survey schedule (daily targets)
- Imparting training to enumerators (win confidence to acquire information; questioning without intimidating, data capturing & recording, starting and moderating discussion, and cultural & ethical values)
- Random field checking and answering queries from field
- Ensuring timely delivery of questionnaires to the data entry team at Lahore and
- Any other support/clarification required from field.

Two to four (depending on the workload) experienced enumerators supported the field supervisor to finish the task in time and with maximum accuracy.

Figure 2-2 Training Session of Enumerators

2.2.2.3. Household Questionnaire Survey

In order to assess the living and socio-economic conditions of the slums at household level, household survey was conducted to collect more than 1000 samples. These surveys provided an in-depth understanding of issues related to socio-economic condition, demography, quality of living, legal status of the settlement, in migrating trends, employment, access to utilities, municipal services, education,

health, recreational facilities among other information. The HHQ sheet was translated into Urdu after getting approval from the UN-HABITAT. Finalized HHQs are attached at Annexure-01.

2.2.2.4. Focus Group Discussions

Focus Group Discussions (FGD) and key informant interviews of relevant stakeholders /officials from public & private sector, NGOs, local leaders, and academia were conducted to understand their respective

roles and policies towards slums and the refugees living there and how to address their issues. Further efforts were made to talk to people from a broad range of backgrounds living in and around these slums. To ensure equal representation of females; segregated FDGs were also held to hear their voices and point of view.10 – 15individuals in FDGs representing the different backgrounds were engaged in each set of focus group.

For the focus group discussion, themes and categories were developed by the core team with the help of stakeholders during inception phase of the project. Team members were trained to ask follow-up questions or probe responses to collect more in-depth information. The group discussions provided additional qualitative data to supplement the quantitative data provided by the survey questionnaires. Themes and categories used in FDGs are attached atAnnexure-2.

2.3. Phase-3: GIS Based Mapping

2.3.1. GIS Based Survey &Mapping

Base map preparation was the key deliverable item of this project. For the preparation of base map the following steps were taken:

- The location of Afghan refugee settlements / slums was identified though GPS / android phone by physically visiting these slums. Afghan refugee settlements / slums list was provided by the UN-HCR.
- Block level mapping of Islamabad and Kohat City was done with the help of satellite imagery.
- Administrative/ jurisdictional boundaries on the digitized base map were superimposed.
- All the relevant data collected in field (primary and secondary data collection) was transferred on the base maps.
- All the attributes that had been collected with respect to the study area were put in the GIS database to develop thematic maps.
- Statistical & spatial analysis was performed as per the requirements of study and client.

2.4.Phase-4: Data Analysis

2.4.1. Statistical Analysis

The biggest advantage of performing statistical analysis was to derive meaningful statistics from the smaller study samples. Further statistical analysis also helped in co-relating effect of other qualitative data which was otherwise difficult to gauge.

In this study, professional software SPSS was utilized for statistical interpretation of the questionnaire data. Different statistical tools were employed to analyze the data keeping in mind various stakeholders and field indicators. This ensured better interpretation and analysis of the data.

Household questionnaire survey was conducted by trained enumerators in supervision of experienced supervisors. Soon after data collection, the supervisors edited, checked and cleaned the filled-in questionnaires manually for consistency and completeness and referred back to field where needed.

After field editing, questionnaires were returned to the main survey office for data processing. The processing operation consisted of office editing, coding of others category open-ended questions, data entry, and editing inconsistencies found by the computer programs.

The data entry and validation work of the survey was handled in-house by The Urban Unit team with the most advanced data analysis package namely SPSS, version 22. After data entry in SPSS file, the data needed to be refined to eliminate the more obvious errors that had occurred during the data collection, coding and input stages. This Data was refined manually and by using the tools in SPSS for identifying any duplicate, unusual cases etc. helped in taking care of missing values, skips, range checks and checks for inconsistency.

In case of pre-coded response choices there was a need to list and develop a coding frame for the various 'other" response choices that were offered to respondents whose replies did not fit the codes given.

Responses in others category were listed by the investigator after the data have been collected, and then grouped by theme for the development of an appropriate coding frame. The data was edited before being presented as information. This action ensured that the information provided is accurate, complete and consistent and to ensure these three types of checks were applied namely validity check, range check and consistency check.

2.4.2. Spatial Analysis[6]

The emphasis of Spatial Analysis was to measure properties and relationships, taking into account the spatial localization of the phenomenon under study in a direct way. That is, the central idea was to incorporate space into the analysis to be made. The most used classification to characterize the problems of spatial analysis considered three types of data:

- Events or point patterns – phenomena expressed through occurrences identified as points in space, denominated point processes. Some examples are: crime spots, and disease occurrences etc.
- Continuous surfaces – estimated from a set of field samples that can be regularly or irregularly distributed. Some examples are estimates of rain fall and temperature etc.
- Areas with Counts and Aggregated Rates – means data associated to population surveys, like census and health statistics, and that are originally referred to individuals situated in specific points in space.

Spatial dependency is a key concept on understanding and analyzing spatial phenomena. Such notion stems from what Waldo Tobler calls the first law of geography: "everything is related to everything else, but near things are more related than distant things." or, as Noel Cressie states, "the [spatial] dependency is present in every direction and gets weaker the more the dispersion in the data localization increases." Generalizing we can state that most of the occurrences, natural or social, present among themselves a relationship that depends on distance.

An important consequence of spatial dependence is that the statistical inferences on this type of data won't be as efficient as in the case of independent samples of the same size. In other words, the spatial dependence leads to a loss of explanatory power. In general, this reflects on higher variances for the estimates, lower levels of significance in hypothesis tests and a worse adjustment for the estimated models, compared to data of the same dimension that exhibit independence.

2.5.Inception report

The Final Inception Report containing both quantitative and qualitative information along with statistical and spatial analysis was submitted and was accepted by the client during October 2013.Annexure-7 describes the proposed time schedule for submission of Final Report.

[6]*Spatial Data Analysis: models, methods, techniques. 2011.*Manfred M. Fischer and Jinfeng Wang

3. FINDINGS

This chapter presents the main findings from the survey of households undertaken. The findings and analysis are supported with information from secondary sources, where available. All analysis, to the extent relevant, are presented by district (region) and type of area i.e. slum, and where necessary, also disaggregated by demographics. It should be noted that the information presented is entirely based on the responses received and is not representative at the district level or for the type of area.

Data analysis involves various techniques to deal with information gathered through observations, measurements, surveys or experiments about areas of interest. The aim and objective of data analysis is to extort as much information as possible that is pertinent to the subject of the study. It plays a vital role to bring some useful outcomes of the study. In this study report, two types analysis have been carried out namely statistical analysis and spatial analysis.

The statistical analysis is used to process all collected data from the field to make assessment about the existing trends in the study area. It will indicate various attributes of area with the help of charts and tables. Spatial analysis involves all types of methods, conversions, and operations that can be used to add value in geographic data. This kind of analysis may help to support effective decisions in planning and management of the case study area.

I. KOHAT CITY

3.1.Demographics

This section presents a demographic overview of the surveyed Afghan population. Distributions on household size, region, ethnicity, marital status, country of birth and age groups are presented and discussed here.

3.1.1. Population Distribution

Ghamkol Slum 1 and Ghulam Banda was selected for this study as per criteria given by UN-Habitat. Comparative analysis shows that ratio of female respondents is lesser than male respondents due to some cultural and family limitations. However the gender bias in this study is expected to be the least.

Table 3.1Gender-Wise Population Distribution

Gender	Count	Percent (%)
Male	1874	53.5
Female	1632	46.5
Total	3506	100.0

Overall, among the 609 families are covered directly or indirectly in Kohat city, which represents the males constitute 53.5 percent of the total population while females are 46.5 percent of the population.

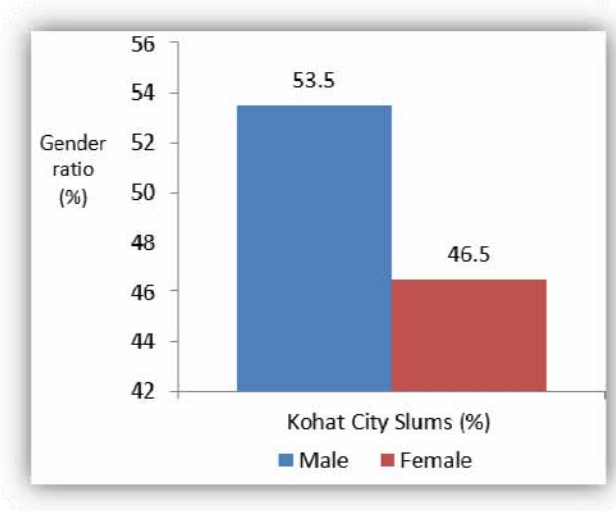


Figure 3-1 Gender-wise Respondent's Distribution in Kohat city slums

a. Age Sex Distribution

Population pyramids are often viewed as the most effective way to graphically depict the age and gender distribution of a population, partly because very clear image can be seen at a glance.

Age Sex Pyramid is plotted using data of Ghulam Banda and Ghamkol Slum 1 settlement residents. Following information can be interpreted from the pyramid.

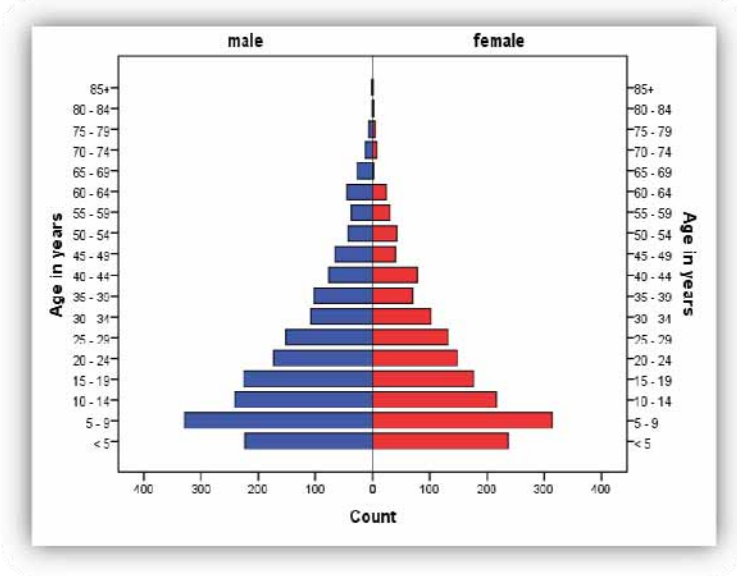


Figure 3-2 Age-Sex Distribution Afghan Refugees Population in Kohat Slums

b. Birth Rate

The wide base of pyramid suggests very high birth rate, as evident from number of children of both genders. With current birth rate, the population may grow exponentially in future as these children will be the parents of next generation.

High mortality rate can also be interpreted from the pyramid. Supported with the results of the study, the living conditions are not favorable for the inhabitants of the slums.

c. Life Expectancy

Females have less life expectancy than males. One of the possible causes may be discrimination in health services.

d. Marital Status

Among the respondents 86% are married while only 14 % are unmarried.

Table 3.2 Marital Status of Respondents

Gender	Marital Status of Respondents		Total
	Married	Unmarried	
Male	50.9%	8.4%	59.3%
Female	35.1%	5.6%	40.7%
Total	86.0%	14.0%	100.0%

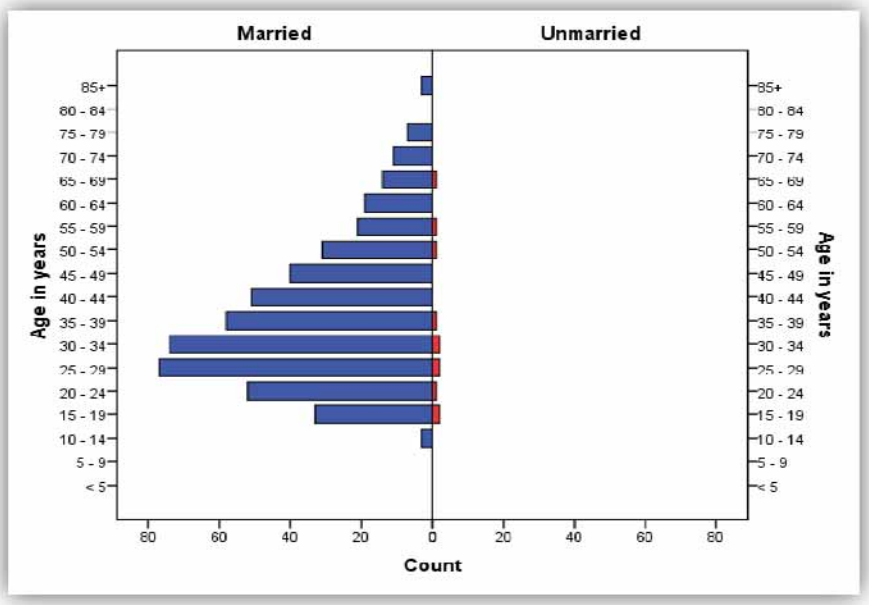


Figure 3-3 Marital Status of Respondents

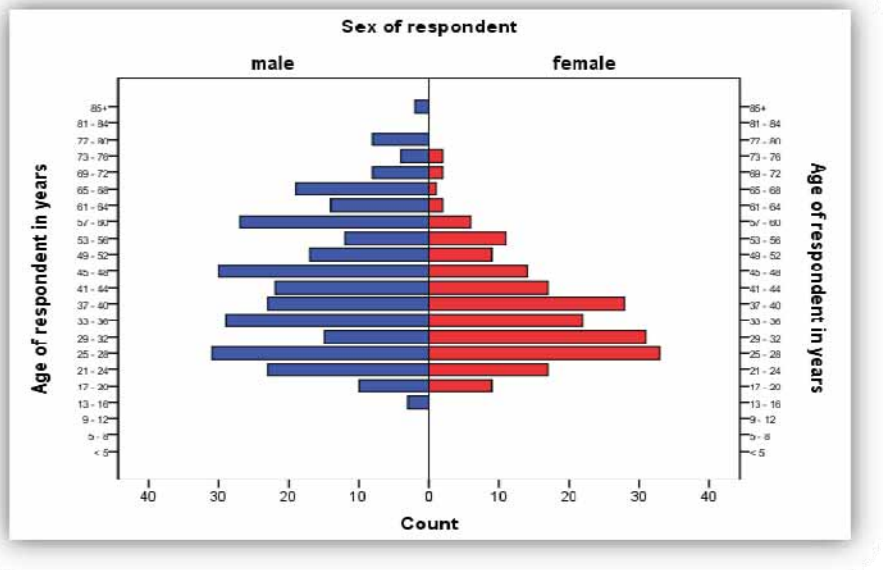


Figure 3-4 Age Groups of Respondents

e. Registration Status

In order to gather more information on Afghans in Pakistan, and ultimately to sort out their legitimate status, the GoP conducted a census in February - March 2005 which later became the basis for the registration program developed with the help of UNHCR and the government of Afghanistan. Registration of Afghans began on October 15, 2006, and is being conducted by Pakistan's National Database and Registration Authority (NADRA) with the support of UNHCR and the government's Commissionerate for Afghan Refugees. To encourage Afghans to come forward for the registration, those who are registered are given a new identity document entitling them to live and work in Pakistan for three years.

In this study 98% of the respondents showed their proof of registration while 2% could not produce any document regarding their legal status.

Table 3.3 Registration Status

Settlement	Proof of Registration		Total
	Yes	No	
Ghamkol Slum 1	98.0%	2.0%	100.0%
Ghulam Banda	97.6%	2.4%	100.0%
Average for Kohat	97.8%	2.2%	100.0%

f. Family Size

Average family size in the study area of Kohat is 7 people while 84% households had only one family living as shown in tables and graph below.

Table 3.4 Number of Families in Houses

Settlement	Number of Families in House					Total
	1	2	3	4	5	
Ghamkol Slum 1	79.3%	10.8%	9.2%	0.4%	0.4%	100.0%
Ghulam Banda	90.4%	4.0%	4.4%	1.2%	0.0%	100.0%
Average for Kohat	84.8%	7.4%	6.8%	0.8%	0.2%	100.0%

Table 3.5 Family Size

Range	Kohat City Slums		
	Frequency	Percent	Cumulative Percent
< 3	51	8.4	8.4
3 - 4	91	14.9	23.3
5 - 6	158	25.9	49.3
7 - 8	152	25.0	74.2
9 - 10	92	15.1	89.3
11+	65	10.7	100.0
Total	609	100.0	

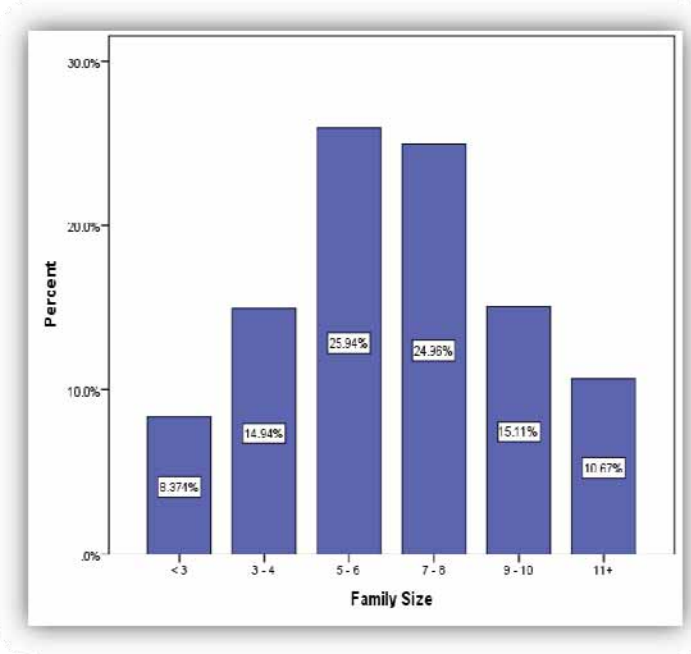


Figure 3-5 Family Size

g. Ethnicity

Historically, Afghan refugees in Pakistan are usually breakdown in the following ethnic groups: Pashtuns, Tajiks, Uzbeks, Hazara, Turkmen, Balochi and Others7. However in the current study most of the respondents were of Pashtun Origin.

h. Language

Survey results indicate that mother tongue of the 99% slum residents is Pashto while less than 1 % of population has Persian and other language like Kohistani etc.

Table 3.6 Languages of Afghan Refugees

Settlement	Main Languages				Total
	Pashto	Persian	Kohistani	Other	
Ghamkol Slum 1	99.6%	0.4%	0.0%	0.0%	100.0%
Ghulam Banda	99.6%	0.4%	0.0%	0.0%	100.0%
Average for Kohat	99.6%	0.4%	0.0%	0.0%	100.0%

i. Migration

Unlike slums in other parts of KPK, the slums in Kohat are mainly composed of Afghan Refugees. There is negligible number of Internally Displaced People (IDPs).

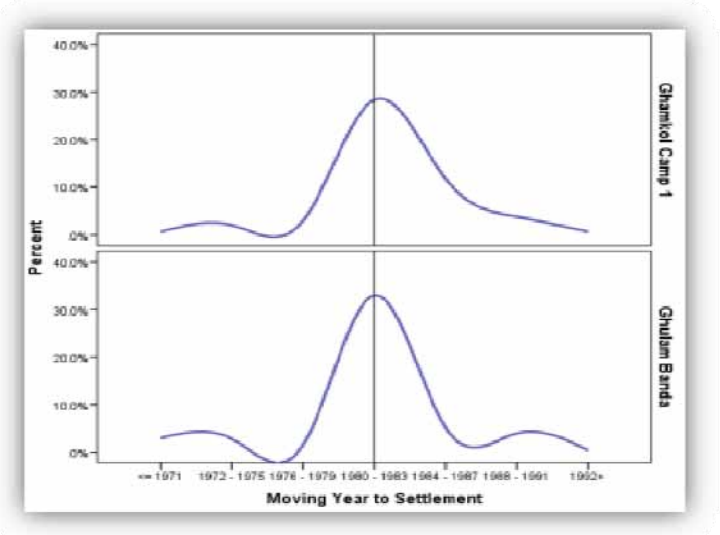


Figure 3-6Year –wise Migration Trend (Kohat)

[7] *Census of Afghans in Pakistan* by the Ministry of States and Frontier Regions

It is observed than most of the Afghan refugees migrated to Pakistan during the era of Russian invasion in 1980s. The sudden arrival of the refugees overburdened the basic services and facilities of city and indirectly increased the demand for more and better education, sanitation, health and other basic living facilities. 83.7% refugees has been migrated from Afghanistan during period of 1979 to 1988 and settled down in slums of study area. Migration Trend analysis revealed that in the period of 1979-1983, almost 64.1 % migrants came in Kohat city, followed by 19.6% in period of 1984-1988.

Table 3.7: Migration Years of Refugees

Settlement	Moving year to settlement							Total
	<= 1971	1972 - 1975	1976 - 1979	1980 - 1983	1984 - 1987	1988 - 1991	1992+	
Ghamkol Slum 1	1.2%	4.0%	6.0%	56.6%	23.5%	7.6%	1.2%	100.0%
Ghulam Banda	6.0%	5.6%	3.2%	66.0%	10.4%	8.0%	0.8%	100.0%
Average for Kohat	3.6%	4.8%	4.6%	61.3%	17.0%	7.8%	1.0%	100.0%

3.2. Socio-Economic Conditions

The triangular shaped population pyramid is indicator of poor economic conditions. This population has a large number of temporary workers. These are people who migrate here especially to find a job.

3.2.1. Economically Active population & their occupations

Occupational Analysis of slums residents of Kohat shows that many children under the age of 5-14 are working as labourers to fulfill the economic needs of their families. As these children are purely working to earn money for their families instead of getting education, considering their physical and mental growth, this infers a trend of child labour in almost all the studied slums.

There are varieties of occupations for both male and female Afghan refugee population settled in Ghulam Banda and Ghamkol Slum 1 in Kohat city. As a large proportion of the male population is illiterate and unskilled so it is mainly engaged in occupations/ activities in labour work and small businesses – shops, tea stalls street vendors etc. Agriculture activities are very rare as the refugees don't have any agricultural land ownership. Females are mostly housewives and very small percentage of females earns through embroidery and other house based activities.

The analysis showed that 5.3 % children under the age of 5-14 years are involved in several kinds of labour, which can be considered child labour. While only 30.6 % of children in this age group are getting formal education. 63.8 % of children are not involved in any kind of activity.

The adolescents are in age group 15 – 18 years. 28.5 % of them are involved in economic activity mostly labour, while 20.5 % are studying. 36.63 % are not involved in any kind of activity. The results

show the early marriage trend of females in the community and 13.2 percent females in the age group are married.

Out of the working class, aged between 19-60 years, 18.9% are unemployed, 28.9 % females are housewives. 48.3 % are involved in earning activities while 4 % are students.

Among the aged population above 60 years of age, 54.7 % are doing labour to reduce the economic stress on their families. 12.8 are earning through business or teaching. 12.8 % are taking care of household chores, while 19.8 % are not involved in any kind of activity.

Table 3.8 Details of Occupation Adopted by Slum Residents of Kohat

Age Groups		Main Occupation								Total
		Private Employ	Self-Owned Business	Labourer	Farmer	Unemployed	Student	Teacher	House Wife	
5-14	% within Age Group	0.1%	0.1%	5.3%	0.0%	63.8%	30.6%	0.1%	0.0%	100.0%
	% of Total	0.0%	0.0%	1.9%	0.0%	23.1%	11.1%	0.0%	0.0%	36.3%
15-18	% within Age Group	0.6%	2.6%	26.9%	0.0%	36.3%	20.5%	0.0%	13.2%	100.0%
	% of Total	0.1%	0.3%	3.0%	0.0%	4.1%	2.3%	0.0%	1.5%	11.2%
19-60	% within Age Group	0.9%	6.4%	40.6%	0.1%	18.9%	4.0%	0.3%	28.9%	100.0%
	% of Total	0.5%	3.2%	20.2%	0.0%	9.4%	2.0%	0.2%	14.4%	49.7%
60 & Above	% within Age Group	0.0%	11.6%	54.7%	0.0%	19.8%	0.0%	1.2%	12.8%	100.0%
	% of Total	0.0%	0.3%	1.5%	0.0%	0.6%	0.0%	0.0%	0.4%	2.8%
Total	% of Total	0.6%	3.8%	26.6%	0.0%	37.1%	15.4%	0.2%	16.2%	100.0%

3.2.2. Income

Income is considered main indicator for poverty assessment. In study area, both male and female takes part to earn for their family. Results show that key income generator of the family are males. In Kohat city slums ,male (93.3%) are the bread earners of the families living in studied slums while 6.1% of males and females both are contributed in household income generation

The survey results are summarized below reveal that on the whole, the average daily income per capita for Kohat slums is 65.97 rupees. The average monthly household income computed is to be of Rs. 13,962, on per capita basis, the average monthly income is Rs. 1,994. The household and per capita income on annual basis worked out to be Rs. 1, 67,544 and Rs. 23,934 respectively.

Table 3.9 Gender- wise Income Generation

Settlement	Gender			Total
	Male	Female	Both Earn	
Ghamkol Slum 1	92.4%	0.4%	7.2%	100.0%
Ghulam Banda	94.2%	0.8%	5.0%	100.0%
Average for Kohat	93.3%	0.6%	6.1%	100.0%

Table 3.10 Income Level of Surveyed Slum Families

	Kohat City	
Income Range	Percent	Cumulative Percent
< 3000	.8	.8
3000 - 8060	31.7	32.5
8061 - 13120	32.5	65.1
13121 - 18181	16.7	81.7
18182 - 23241	9.0	90.8
23242 - 28302	2.4	93.2
28303 - 33363	2.2	95.4
33364 - 38423	.8	96.2
38424 - 43484	1.2	97.4
43485 - 48544	.4	97.8
48545 - 53605	.4	98.2
53606+	1.8	100.0
Total	100.0	

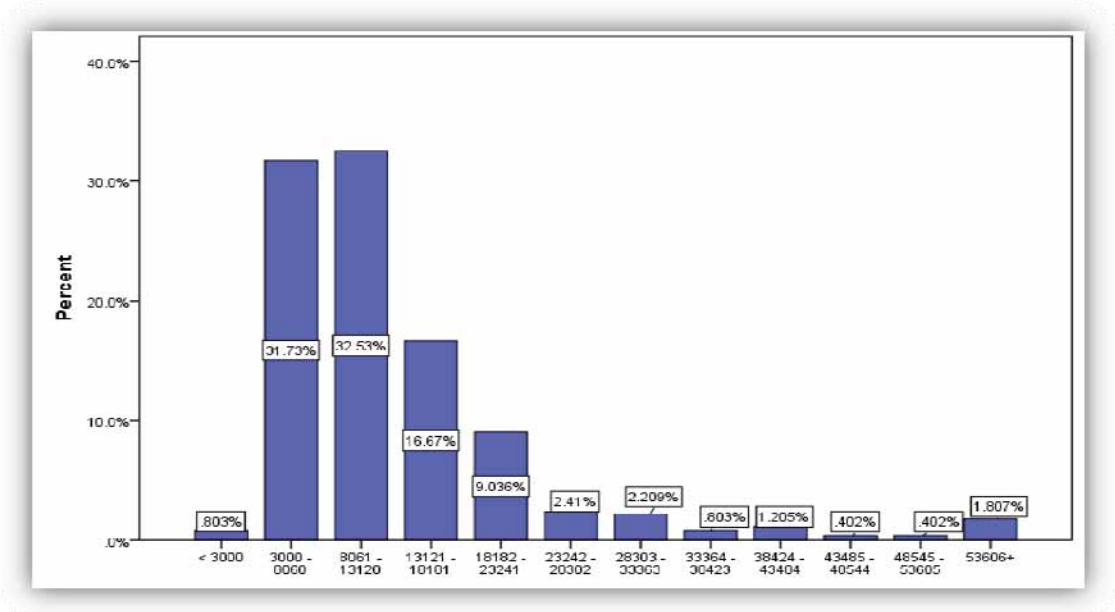


Figure 3-7 Income Level of Surveyed Slum Families (Kohat)

Among the earning children 91% were male as reflected by the following table.

Table 3.11 Gender of the Earning Kids

Settlement	Gender of Earning Kids		
	Male	Females	Both Male and Female
Ghamkol Slum 1	90.40%	1.30%	8.40%
Ghulam Banda	91.90%	0.90%	7.10%
Average for Kohat	91.10%	1.10%	7.80%

3.2.1. Expenses

The monthly consumption expenditure and pattern of expenditure provides an indication for assessing standard of living of a household. The consumption expenditure includes

i) Expenditure on food items and

ii) Expenditure on non-food items. The food items include cereals, pulses, flour, sugar, cooking oil/ ghee, milk etc., while the non-food items include the expenditure on education, health/ medical treatment, clothes, shoes and cosmetics, utilities bills and others.

3.2.1.1. Food and Non-Food Items Expenditure:

The data indicates that on overall basis, the average monthly household consumption expenditure on both food and non-food items was estimated as Rs.16407 in Ghamkol Slum 1, out of which, the proportion of expenditure on food and non-food was to the extent of 60.9% and 39.1% respectively. While in Ghulam Banda total monthly expenditure is Rs. 16234, out of which, the proportion of expenditure on food and non-food was to the extent of 55.9% and 44.1% respectively.

Table 3.12 Average Monthly Consumption Expenditure on Food and Non- Food Items

Settlement	Total Monthly Consumption Expenditure	Food Expenditure		Non-Food Expenditure	
	Rs.	Rs.	%	Rs.	%
Ghamkol Slum 1	16407	9994	60.9	6413	39.1
Ghulam Banda	16234	9084	55.9	7150	44.1

Table 3.13 Household Expenditure on Food Item

Food Items	Qty (Avg)		Exp (Avg)	
	Ghamkol Slum 1	Ghulam Banda	Ghamkol Slum 1	Ghulam Banda
Meat (beef/chicken)	3.72	3.36	1004.43	926.91
Vegetables	14.79	16.78	1532.21	1446.65
Fruit	5.02	3.96	466.56	394.14
Milk	5.62	6.25	379.60	371.20
Ghee/Butter	8.32	7.37	1257.58	1116.06
Cooking oil	0.18	0.53	34.09	101.73
Sugar/ brown sugar	9.06	10.33	613.74	648.81
Eggs	7.11	5.40	107.37	61.67
Rice	7.30	7.54	789.72	690.70
Flour	51.32	50.69	2760.26	2472.85
Pulses	3.38	2.65	354.14	256.20
Red chili	1.02	0.96	181.21	181.69
Tea	1.16	1.08	414.53	415.30
Other (specify)	0.26	0.20	99.15	62.45

Table 3.14 Household Expenditure on Non-Food Items

Non-Food Items	Qty (Avg)		Exp (Avg)	
	Ghamkol Slum 1	Ghulam Banda	Ghamkol Slum 1	Ghulam Banda
Cloths	2.83	3.55	1894.21	1816.27
Kerosene/ fuel	0.30	0.19	19.45	21.73
Soap (No)	4.24	4.26	193.00	185.70
Cloth washing soap	7.11	6.80	229.66	245.44
Education fee	0.00	0.00	175.99	144.18
Healthcare/ medicine	0.00	0.00	790.49	894.78
Electricity/ bills	0.00	0.00	1102.15	1176.51
Sui-Gas/ / bills	0.00	0.00	1.62	9.24
Landline phone/ bills	0.00	0.00	3.24	0.00
Mobil cards/ bills	0.00	0.00	747.02	482.93
cable bills	0.32	0.00	4.05	0.00
Fire wood/ fuel wood	76.69	188.92	1224.78	2153.49
Other (specify)	0.09	1.61	27.13	20.08

3.2.2. Electricity and Gas Expenditure

In Kohat, nearly 98.4 % of residents have electricity facility. The source of electricity to the afghan slums are the private contractors. The private contractors get electricity from WAPDA and sub-distribute it to the houses in the afghan slum. The total reading on the main electricity meter was cross checked against the sum of all the meters it provided electricity to. The people with the connections were charged respectively.

However, in both settlements of Kohat, gas facility is unavailable. They mainly use wood and dung cakes as fuel to cook food. From table 3.15 it is assessed that average monthly electricity bill paid by slum residents of Kohat city is Rs. 1164/month which is about 8% of the average household income.

Table 3.15 Details of Electricity Expenditure

Settlement	Electricity	Average Electricity Bill (Rs./month)
Ghamkol Slum 1	98.4%	1112
Ghulam Banda	98.4%	1216
Average for Kohat	98.4%	1164

3.2.3. Household Assets

Very few slums residents have electric appliances. Details are tabulated in the following table.

Table 3.16 Details of Household Assets

	Household Items															
	Refrigerator	Television	Telephone	Mobile Phone/Cell	Washing Machine	Gas Heater	Geyser	Electric Fan	Radio/ Tape Recorder	Bicycle	Cable	Motor Cycle/	Sewing Machine	Electric Motor/	Electric Iron	Other
Ghamkol Slum 1	3.2%	2.1%	0.0%	26.9%	2.7%	0.0%	0.1%	24.1%	7.1%	7.4%	0.0%	1.5%	8.3%	0.2%	16.1%	0.1%
Ghulam Banda	3.4%	1.0%	0.1%	24.8%	3.6%	0.1%	0.3%	27.4%	8.5%	8.6%	0.0%	1.6%	9.0%	0.1%	11.0%	0.4%
Average for Kohat	3.3%	1.6%	0.1%	26.0%	3.1%	0.1%	0.2%	25.6%	7.7%	7.9%	0.0%	1.6%	8.6%	0.2%	13.8%	0.3%
Percentages and totals are based on responses.																

3.2.4. Loans and Credits

Generally, the loan is obtained to supplement the income to meet routine and some occasional expenditure of the household including investment, social needs and other unforeseen situations.

In Kohat, people usually take short term loans for their daily business needs.

Results showed that 55.3% of the slum residents of Kohat slums availed loan facility.

Loan is obtained from formal (banks/institutions) and informal (friends, relatives, land owners, shopkeeper) sources. In general, loan obtained from banks is limited.

On the whole about 98.4 percent of the sampled families have obtained loan from informal sources while only about 1.6 percent availed loan facility from bank and other sources.

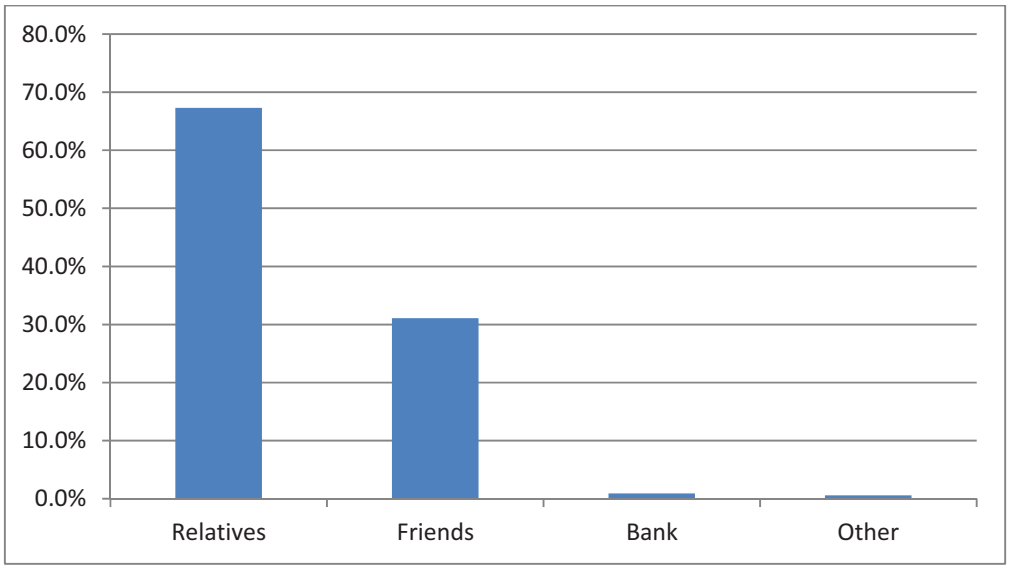


Figure 3-8 Loan Sources and Comparative Analysis

Table 3.17 Details of Loan Sources

Settlement	Source of Loan			
	Relatives	Friends	Bank	Other
Ghamkol Slum 1	67.8%	30.8%	0.7%	0.7%
Ghulam Banda	66.9%	31.4%	1.2%	0.6%
Average for Kohat	67.3%	31.1%	0.9%	0.6%
Percentages and totals are based on responses.				

3.2.5. Housing

The type of construction and housing conditions are also one of the indicators for the assessment of living standard/ well-being of a household. As far as the housing conditions are concerned, it was assessed during the field survey that out of the total houses, in Kohat city slums 99.4% are built on government land and remaining 0.6% is on rental basis Details of the area of slum houses are tabulated below in Marlas along with percentage of the people. These houses are mostly single story and very few are of double or triple storied.

Table 3.18 Ownership Status of Plots

Settlement	Ownership status of the plot			Total
	Self	Rental	Government Owned	
Ghamkol Slum 1	0.0%	0.4%	99.6%	100.0%
Ghulam Banda	0.0%	0.8%	99.2%	100.0%
Average for Kohat	0.0%	0.6%	99.4%	100.0%

Table 3.19 Area of Slum Houses

Settlements	Area of plot (In Marlas)						Total
	< 3	3 - 7	8 - 13	14 – 18	19 - 24	25+	
Ghamkol Slum 1	34.9%	58.6%	3.6%	2.0%	0.4%	0.4%	100.0%
Ghulam Banda	28.0%	69.6%	1.2%	0.8%	0.4%	0.0%	100.0%
Average for Kohat	31.5%	64.1%	2.4%	1.4%	0.4%	0.2%	100.0%

Figure 3-9 View of Slum Houses in Kohat Slums

It was assessed during the field survey that out of the total houses, in Kohat slums,1.7% and 98.3% houses were pacca (concrete) and Katcha (mud) respectively.

Table 3.20 Material Type for House Construction

Settlement	Material Type for House Construction		Total
	Katcha	Pacca	
Ghamkol Slum 1	99.2%	0.8%	100.0%
Ghulam Banda	97.4%	2.6%	100.0%
Average for Kohat	98.3%	1.7%	100.0%

These slums consist of living rooms, animal shed/room, other shed and bathroom. Details are tabulated below including no. of rooms as well as type of their construction material used.

Table 3.21 Details of Rooms in Slums Houses Along With Their Replacement Value (Kohat city)

Settlement	Type of Room	No of Room	Katcha(No.)	Pacca (No.)	Katcha + Pacca No.)	(Other (No.)	Replacement Value (Rs.)
Ghamkol Slum 1	Living rooms	2.32	2.22	0.03	0.49	0.13	80870.45
	Animal shed/room	0.40	0.33	0.00	0.08	0.04	5427.94
	Other shed etc.	0.03	0.03	0.00	0.00	506.07	506.07
	Bathroom	0.83	0.74	0.03	0.17	0.03	7551.82
Ghulam Banda	Living rooms	2.55	2.47	0.02	0.80	0.25	101686.75
	Animal shed/room	0.16	0.12	0.00	0.04	0.05	1655.82
	Other shed etc.	0.04	0.04	0.00	0.00	252.21	252.21
	Bathroom	0.96	0.94	0.00	0.30	0.09	11349.40

In Kohat, on average, 3 persons are living in one room.

3.2.6. Mobility

Roads availability is highly significant to understand the infrastructure, socio-economic conditions, development resources and topographical dynamics of that area. Infrastructure includes roads, bridges, graveyards, structure of historical and archaeological importance but in this project the most important infrastructure is road network of the city and it is discussed in detail. This road network include primary roads, secondary roads and tertiary roads and give help to identify the basic availability of basic needs to slum residents. In Kohat, the overall analysis for both slums shows that more than 81 % of population has access to roads, out of which 58.5% are paved roads and 41.5% are unpaved.



Figure 3-10 View of roads in Kohat Slums

Table 3.22 Description of Road

City	Settlement	Type of Road		Total
		Paved	Unpaved	
Kohat	Ghamkol Slum 1	79.2%	20.8%	100.0%
	Ghulam Banda	37.1%	62.9%	100.0%
	Average for Kohat	58.5%	41.5%	100.0%

Table 3.23 Availability of Basic Infrastructure

Settlement	Health Care Centre/ BHU/ Dispensary	Suigas	Sewerage/ Drainage System	Market	School	Graveyard	Other
Ghamkol Slum 1	59.4%	1.6%	12.4%	21.1%	89.2%	94.0%	4.0%
Ghulam Banda	60.4%	4.8%	23.6%	11.2%	90.8%	77.6%	0.8%
Average for Kohat	59.9%	3.2%	18.0%	16.2%	90.0%	85.8%	2.4%

Settlement	Roads	Electricity	Water Supply	Landline Phone	Mobile Phone Network
Ghamkol Slum 1	94.6%	99.6%	74.5%	0.4%	94.%
Ghulam Banda	66.8%	99.2%	77.6%	0.4%	85.2%
Average for Kohat	81.6%	99.4%	76.0%	0.4%	90.0%

3.2.7. Conveyance Facilities

Both public and private conveyance facilities are available in the Kohat study area. Survey results tell 97% people use public conveyance facilities among the people who own private transport, bicycle is most common conveyance in both slums. Details are given in table 3.24 and figure 3.12

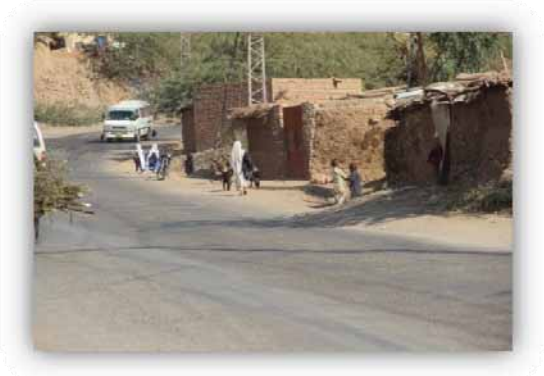


Figure 3-11 Conveyance Facilities Overview

Table 3.24 Conveyance Details

City	Settlements	Type of Conveyance		Total
		Public	Private	
Kohat	Ghamkol Slum 1	96.8%	3.6%	
	Ghulam Banda	97.6%	4.5%	
	Average for Kohat	97.2%	4.0%	100.0%
	Percentages and totals are based on respondents.			

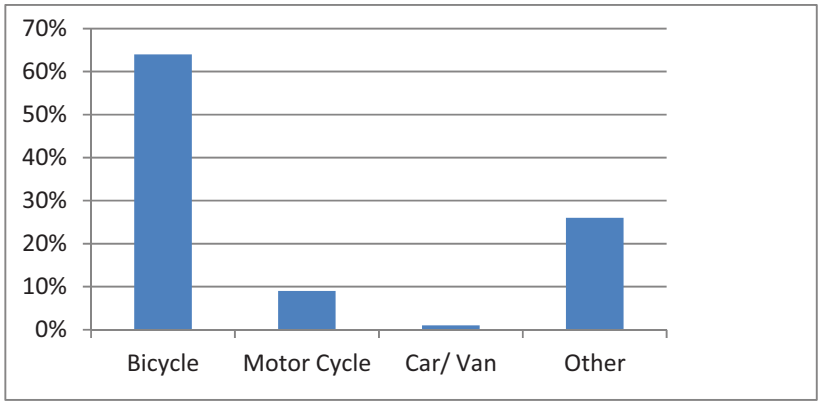


Figure 3-12 Types of Conveyance Owned by Slum Residents

3.3. Literacy and Education

Literacy is not just attaining the skills of reading and writing but providing people with the skills to learn, protect and empower themselves in society and contribute in the decision making at various

levels. The literacy is a key-learning tool in the first step towards basic education. Illiteracy breeds a vicious cycle, "Illiterate are poor - poor are powerless - powerless are illiterate". The general disparity in education exists in low-income communities.

In Kohat slums overall 68.3 % of population is illiterate without any type of formal education. 16.5 % of population has primary education, 5.1 have middle, 1.9 % has secondary school, 1.2% has gone to college for intermediate, while only 0.5% is graduate.

In 5-10 of age, which is age of primary level education, only 35.3% of children go to school, 7.4% children are getting some type of religious education, 1.8 percent are getting some technical training which may not be by formal educational institute. 54.6% of the children are not involved in any kind of educational activity and may be involved in labour and other economic activities.

The age group ranging from 11 to 16 years is usually age of getting middle& secondary level education. The analysis gives very interesting facts about the children who leave school in this age group. 23.4% of children leave school after getting primary education and don't go to middle school. Only 10.3 % of children are going to middle school in this age group. About 9.8 % of children are getting religious and technical education, while 55.4 % have never gone to school.

In age group of 17-18 years, which is age of getting intermediate level education, 27 % have left school (13% had attended primary school while 10.8 % had middle education & 3.2% have secondary school certificate).About 6.5 % have religious education while 0.5 % have technical education.

The age of 19-20 is considered for getting 14 years of education i.e. BA/BSc (Graduation). 21.1 % people are literate in this age group but are not getting further education (6.6% hold primary, 9.3% hold middle, 2.7 % hold secondary and another 2.7% are holding intermediate level education). 4.4 % have religious education while 74.2% are illiterate.

The age group of 21-22 years is usually the age of getting 16 years of education i.e. MA/MSc. About 27 % are literate in this age group but are not pursing further education (8.9% hold primary, 7.1 % hold middle, 3.6% hold secondary level, 6.3 % have intermediate and only 0.9% have graduate level education. 2.7% hold religious education, while 70.5% are illiterate.

In age group of 23-24 years, 28.8% are literate and are not going for further education (4.5% have left hold primary level, 8 % hold middle, 9.1 % hold secondary level, 1.1 % hold intermediate and another 1.1 % hold graduate level education). 3.4% have religious education, and 71.6% are illiterate.

Among the rest of the population consisting of 25 Years and above age, 14.3 are literate and not getting further education(5.0% hold primary, 4% hold middle, 2.7% hold secondary, 1.5% hold intermediate, 1.0% hold graduation level education. 3.5% have religious education while 81.7 percent are illiterate in this age group.

Figure 3-13 Overview of Literacy Condition

The education of the children is a big question in slums environment where the economic issues are the main hindrance. With exception of 19 percent families without children the majority of the remaining children could not attend school in Kohat slums. The possible reasons are non-availability of school, poverty, and distance from school.

The analysis showed that 5.3 % children under the age of 5-14 years are involved in earning bread while only 30.6 % of children in this age group are getting formal education. 63.8 % of children are not involved in any kind of activity.

Table 3.25 Education Status of Kohat Slums Residents

Age Groups		Primary	Middle	Secondary	Inter	Graduation	Post-graduation	Religious Education	Illiterate	Technical Education	Total
5-10	% within Age Group	35.3%	0.9%	0.0%	0.0%	0.0%	0.0%	7.4%	54.6%	1.8%	100.0%
	% of Total	9.1%	0.2%	0.0%	0.0%	0.0%	0.0%	1.9%	14.0%	0.5%	25.7%
11-16	% within Age Group	23.8%	10.3%	0.6%	0.0%	0.0%	0.0%	9.0%	55.4%	0.8%	100.0%
	% of Total	3.7%	1.6%	0.1%	0.0%	0.0%	0.0%	1.4%	8.7%	0.1%	15.7%
17-18	% within Age Group	13.0%	10.8%	3.2%	3.2%	0.0%	0.0%	6.5%	62.7%	0.5%	100.0%
	% of Total	0.8%	0.7%	0.2%	0.2%	0.0%	0.0%	0.4%	3.8%	0.0%	6.1%
19-20	% within Age Group	6.6%	9.3%	2.7%	2.7%	0.0%	0.0%	4.4%	74.2%	0.0%	100.0%
	% of Total	0.4%	0.6%	0.2%	0.2%	0.0%	0.0%	0.3%	4.4%	0.0%	6.0%
21-22	% within Age Group	8.9%	7.1%	3.6%	6.3%	0.9%	0.0%	2.7%	70.5%	0.0%	100.0%
	% of Total	0.3%	0.3%	0.1%	0.2%	0.0%	0.0%	0.1%	2.6%	0.0%	3.7%
23-24	% within Age Group	4.5%	8.0%	9.1%	1.1%	1.1%	0.0%	3.4%	71.6%	1.1%	100.0%
	% of Total	0.1%	0.2%	0.3%	0.0%	0.0%	0.0%	0.1%	2.1%	0.0%	2.9%
25+	% within Age Group	5.0%	4.0%	2.7%	1.5%	1.0%	0.1%	3.5%	81.7%	0.5%	100.0%
	% of Total	2.0%	1.6%	1.1%	0.6%	0.4%	0.0%	1.4%	32.6%	0.2%	39.9%
Total	% of Total	16.5%	5.1%	1.9%	1.2%	0.5%	0.0%	5.6%	68.3%	0.9%	100.0%

3.3.1. Educational Expenses

This is another way to examine living standard of the slums and to see how much they have capability to provide good education to their children. From tabulated results it is observed that in Kohat 54.2% slum residents afford educational expense less than Rs. 300/month. In Kohat slums 27.4% and remaining (18.4%), educational expenses ranges between Rs. 300-699/month and Rs.700-2300/month respectively.

Table 3.26 Details of Educational Expenses

Settlement	Education Fee total							Total
	< 300	300 - 699	700 - 1099	1100 – 1499	1500 - 1899	1900 – 2299	2300+	
Ghamkol Slum 1	46.4%	33.0%	9.3%	4.1%	3.1%	1.0%	3.1%	100.0%
Ghulam Banda	62.4%	21.5%	9.7%	1.1%	2.2%	0.0%	3.2%	100.0%
Average for Kohat	54.2%	27.4%	9.5%	2.6%	2.6%	0.5%	3.2%	100.0%

3.4. Water, Sanitation & Hygiene

The availability of the basic infrastructure and social amenities measure the development of the area and living standard of the population. Mostly area with less infrastructure facilities and services are considered as slums.

3.4.1. Water Sources

This study also assessed access and quality of water and sanitation facilities to slum residents. The availability of clean water is essential both for health and hygiene of communities. Similarly, a well-functioning sanitation and waste disposal system is important for healthy and quality living conditions.

In surveyed slums, main water supply sources are hand pumps, pipe lines, wells, water tankers and community point due to limitation of proper water supply facility. Survey results indicate that in Kohat city (68.4 %) of slum population is depended on hand pumps and only incur periodic operational and maintenance costs. While 24.8 % people are dependent on water supply pipe lines as a water supply source, therefore, hand pumps are considered to be a predominant source of water.

Table 3.27 Available Water Sources

Settlement	Source of Water						Total
	Hand pump	Water supply Pipeline	Wells	Water Tanker	Community Point	Other	
Ghamkol Slum 1	58.4%	29.8%	3.3%	2.0%	12.7%	3.7%	
Ghulam Banda	78.5%	19.9%	2.8%	0.8%	0.4%	0.4%	
Average for Kohat	68.4%	24.8%	3.1%	1.4%	6.5%	2.0%	100.0%

. The distance from water supply source is less than 1 km in slums from their houses. Around 88% of population has access to water supply source located at the distance of less than 1 km.

Table 3.28 Distance of Water Supply Sources from Houses

Settlement	Distance of water		Total
	<1km	<1km	
Ghamkol Slum 1	93.1%	6.9%	100.0%
Ghulam Banda	84.8%	15.2%	100.0%
Average for Kohat	88.9%	11.1%	100.0%

It is generally observed that household chores are mostly the responsibility of female folks. In line with the general trend the same is observed in the present study. In Kohat (79%) of slum households reported that the female members of the family have the responsibility of collecting water for the household. Around 19 % mal are responsible for fetching of water while only 1.7 % of the children are water fetchers.

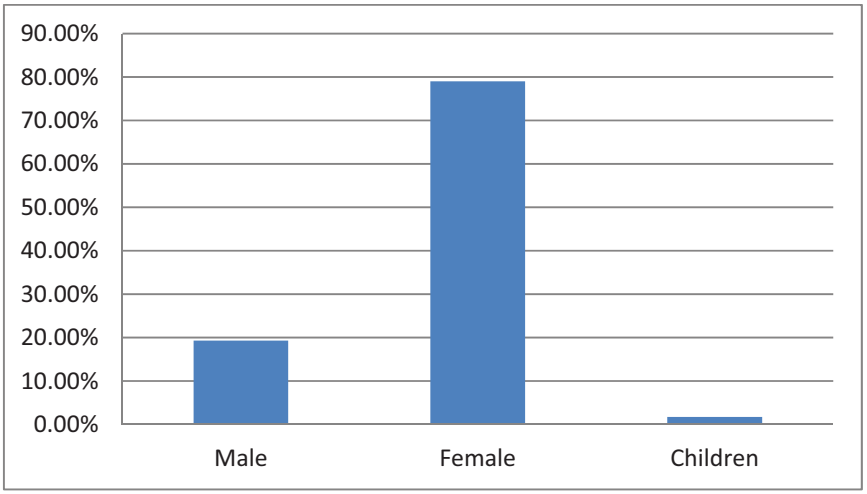


Figure 3-14 Water Fetching Responsibility Status

3.4.2. Availability of Sewerage/Drainage System

In general, health, hygiene, and personal dignity of the residents are greatly affected by the inaccessibility to proper defecation facilities, which is regarded as an essential sanitation element. The

surveyed slums didn't have community sewerage system which makes them vulnerable to many epidemic diseases.

Survey results reveal that in Kohat city 83.5% of the slum residents use street surfaces for disposal of sewage.

Table 3.29 Details of Sewage Disposal

Settlement	Sewage Disposal				Total
	Street surface	Open drain	Septic tank	Other	
Ghamkol Slum 1	81.7%	15.5%	2.8%	0.0%	100.0%
Ghulam Banda	85.2%	14.4%	0.0%	0.4%	100.0%
Average for Kohat	83.5%	14.9%	1.4%	.2%	100.0%

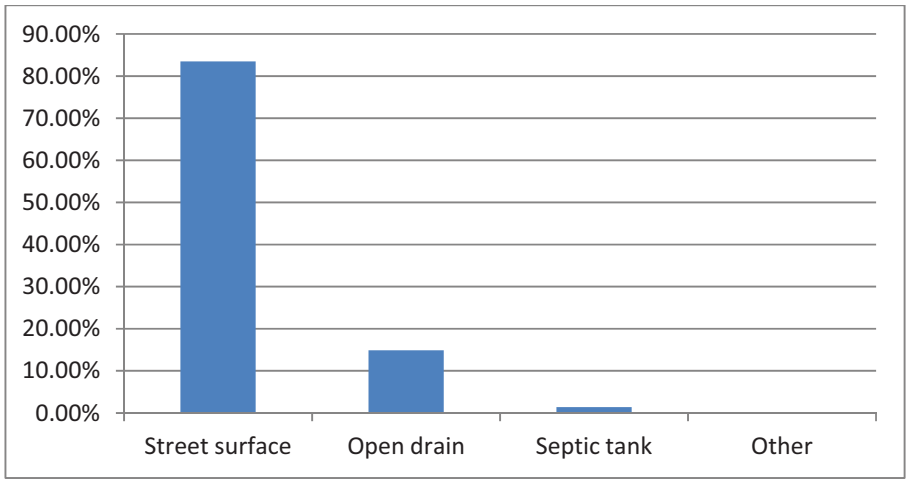


Figure 3-15 Sewage Disposal

3.4.3. Availability of Latrines

It has been found that in Kohat 88% of the families have access to toilet facility out of which 98% have individually owned toilets while 2% are community owned.

3.4 % of the families have flush toilet facility as opposed to 85% families used open toilets. 11.7 % of the families practice other ways including open defecation. The housing conditions of slums suggested that standard living conditions are too low in both slum which may be consequences of low income group, lack of finance or loan facilities and basic infrastructure facilities.

Table 3.30 Ownership and Types of Toilet/Latrine

Settlement	Type of Latrine				Ownership		Total
	Open	Flush	Other	Total	Individual	Community	
Ghamkol Slum 1	90.8	4.8%	4.4%	100.0%	98.0%	2.0%	100.0%
Ghulam Banda	79.2	2.0	18.8	100.0%	98.0	2.0	100.0%
Average for Kohat	85.0	3.4%	11.6%	100.0%	98.0	2.0	100.0%

3.4.4. Provision of Solid Waste Management System

Solid waste management is a major environment and health hazard in the slums of Kohat City. Cities economies are fast growing, business activity and consumption patterns are driving up solid waste quantities. In these slums collection of waste is sporadic and the disposal is poor. Women are responsible for cleaning homes, but due to restrictions on their mobility outside the house have often relied on children to dispose the waste. As a result, most simply residents throw the waste outside their house or have the children take it to a nearby empty plot. Proper dumpsite or disposal site is not available.

In Kohat city slums 52.4% people throw waste in open plots while 8.5% people are involved in waste burning practices. 32% of slum residents hired services of community collector who collects waste from their houses and is paid for its services monthly. Provision of community bins is very less which is about 7%.

Table 3.31 Waste Disposal Practices

Settlement	Ways of Waste Disposal				Total
	Open Dumps	Community Bins	Burn the Waste	Community Collector	
Ghamkol Slum 1	49.8%	2.8%	5.2%	42.2%	100.0%
Ghulam Banda	55.0%	11.2%	12.0%	21.7%	100.0%
Average for Kohat	52.4%	7.0%	8.6%	32.0%	100.0%

There is no waste segregation at the household level nor there are dustbins provided. There is a need to handle this issue as it is polluting the immediate environment as well as is a breeding ground for all diseases in the slums. There is a need to provide facilities for garbage disposal, dustbins should be provided, a pick up facility.

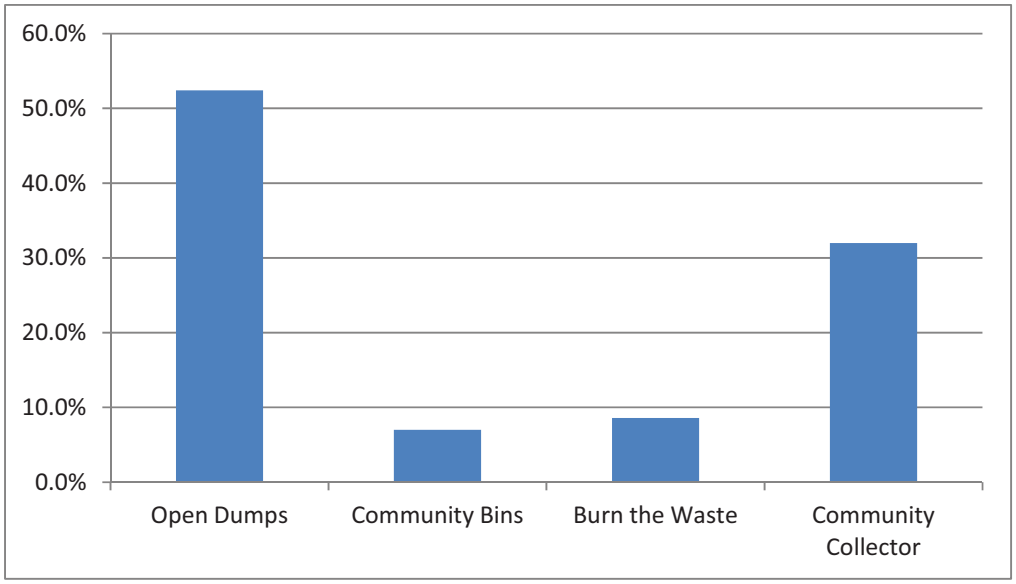


Figure 3-16 Waste Disposal Practices Analysis

3.4.5. Other Environmental Issues

In recent years, almost all of the urban problems including poverty have been converging into environmental issues and among different aspects of urban life leading to environmental issues, informal or slum settlements have been much more problematic. Now, environmental health issues are some of the most visible symptoms of the challenges facing informal and slum settlements. Sprawling slums, litter and polluted waterways are prevalent in most slums, and health and development statistics quantify in some detail the massive impact of this situation on the quality of life of the population.

In slums of Kohat city about 22% residents reported that flooding is the most problematic environmental phenomena while 55% indicated that no major disaster has occurred in this area. A very small percentage of residents reported that natural catastrophes like earthquake, wind storm and other natural disaster had hit their settlements in most recent years and is tabulated in the following.

Table 3.32 Details of Natural Disaster/Catastrophe

Settlement	Natural Disaster/ Catastrophe					Total
	Earthquake	Flood	Wind Strom	Any other	No Disaster	
Ghamkol Slum 1	1.6%	28.7%	7.6%	2.0%	60.2%	100.0%
Ghulam Banda	2.0%	15.2%	10.0%	2.4%	70.4%	100.0%
Average for Kohat	1.8%	22.0%	8.8%	2.2%	65.3%	100.0%

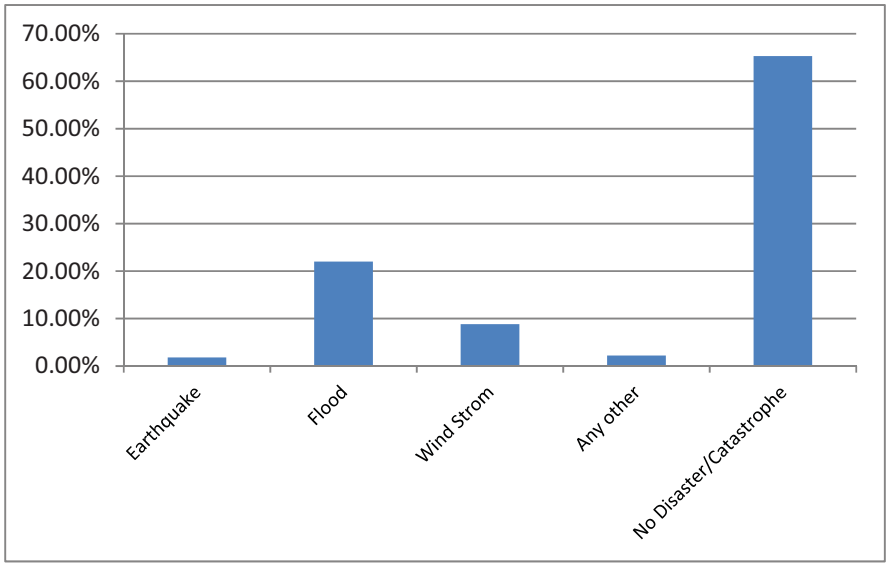


Figure 3-17 Natural Disaster/Catastrophe

Polluted drinking water & solid waste was the major issue in slums as tabulated below.

Table 3.33 Magnitude of Major Environmental Problems

Settlements	Polluted drinking water	Air pollution	Solid waste	Sewerage	Total
Ghamkol Slum 1	46.0%	8.4%	36.8%	8.8%	100.0%
Ghulam Banda	37.1%	7.9%	51.2%	3.8%	100.0%
Average for Kohat	41.6%	8.2%	43.9%	6.3%	100.0%

3.5. Health

3.5.1. Chronic Diseases

Due to high population densities and absence of proper hygiene and sanitation mechanisms the surveyed slums are prone to high incidence of diseases shown in form of bar chart in figure 3.18. Cough, diarrhea and skin rash were abundant.

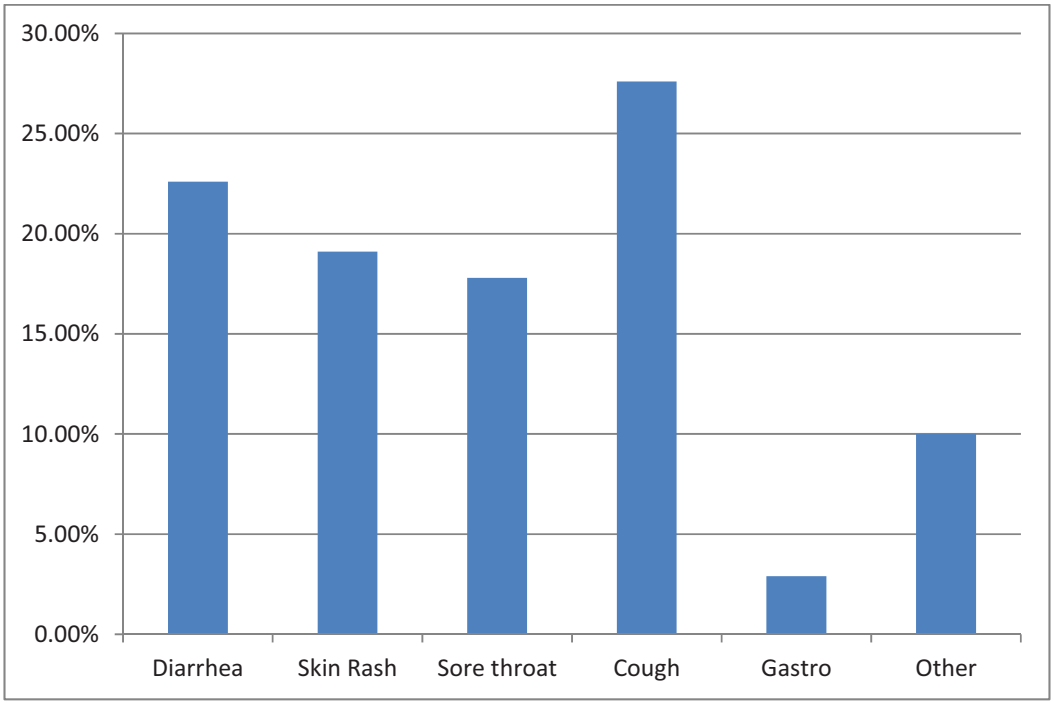


Figure 3-18 Occurrence of Diseases in Community

3.5.2. Mortality Rate

High death rate is evident from this pyramid shown next. The possible reasons of Unhygienic conditions are poor health and living conditions. The pyramid suggests high Maternal Death rate in reproductive years of females.

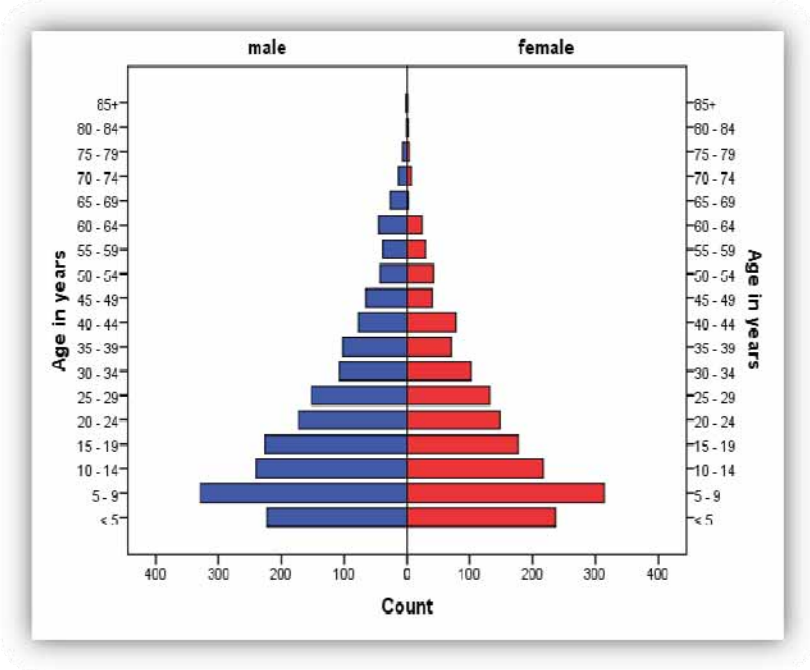


Figure 3-19 Age-Sex Distribution Afghan Refugees Population in Kohat Slums

3.5.1. Access to Health Facility

Due to unhygienic and low standard of living conditions, mostly people are suffered with various diseases and infections including fever and flue, diarrhea and intestinal disorders, and coughing and breathing problems etc. Moreover, some chronic diseases include blood pressure, heart disease, and diabetes, mostly prevalent among the adults. In addition, polio in adults is also reported.

When seeking medical assistance, 26.3 % of Kohat slum residents do not have access to medical facilities. The public facilities are predominantly the large government hospitals in the city, while private facilities include private clinics and drug stores in the vicinity of a slum.

Figure 3-20 Access to Health Facility

Table 3.34 Details of Medical Facilities in Slums

Settlement	Medical Treatment			Total
	Never	Sometimes	Yes, always	
Ghamkol Slum 1	30.3%	47.0%	22.7%	100.0%
Ghulam Banda	22.4%	37.2%	40.4%	100.0%
Average for Kohat	26.3%	42.1%	31.5%	100.0%

3.6.Gender Equity

World bodies have defined gender equality in terms of human rights, especially women's rights, and economic development. UNICEF describes that gender equality "means that women and men, girls and boys, enjoy the same rights, resources, opportunities and protections. It does not require that girls and boys, or women and men, be the same, or that they be treated exactly alike.

Overall about 46.5 percent of the total population is women. It can be concluded that in the studied settlements, women are significantly involved in domestic work including washing clothes, fetching water, cooking, child caring, cleaning and repairs of household items, participation in social obligations/marriage and gathering etc.

3.6.1. Male Dominance

This study shows that males are more dominant in the Kohat slums community about 80.8 % of population considers males dominant in community while around 19.2 percent of population considers that women have equal rights.

Table 3.35 Male Dominance in Community

Settlements	Male Dominance		Total
	Yes	No	
Ghamkol Slum 1	79.5%	20.5%	100%
Ghulam Banda	82.2%	17.8%	100%
Average for Kohat	80.8%	19.2%	100.0%

3.6.2. Acceptance of Daughters' Birth

The study observed an encouraging trend of accepting the birth of daughters. Around 84% of the slums population showed acceptance of daughter's birth. The possible reason is that the parents would not have to bear the dowry of their daughter, instead due to their daughter; her bride groom would give money to them.

Table 3.36 Details of Acceptance of Daughter's Birth

Settlement	Acceptance of daughter's birth		Total
	Yes	No	
Ghamkol Slum 1	86.4%	23.6%	100.0%
Ghulam Banda	91.4%	9.6%	100.0%
Average for Kohat	83.9%	16.1%	100.0%

3.6.3. Women's Influence in Family and Public Decisions

The survey results reveals that in Kohat slums, around 63 % of the women have influence in family decisions while 37 % women are not encouraged or don't have any contribution in family decisions.

Table 3.37 Details of Women Participation in Decision Making Process

Settlement	Women participate in family decision making processes				Total
	Up to some extent	Encouraged	Not encouraged	No participation	
Ghamkol Slum 1	18.4%	7.5%	2.8%	20.9%	49.6%
Ghulam Banda	27.3%	9.5%	.4%	13.2%	50.4%
Average for Kohat	45.7%	17.0%	3.2%	34.0%	100.0%

In Kohat 54 % of the women have some participation or they are encouraged in public decision making process, while 46 % of the women do not contribute in this process. It is observed that male have the final word.

Table 3.38 Details of Women Participation in Public Decision Making Process

Settlement	Women participate in public decision making processes				Total
	Up to some extent	Encouraged	Not encouraged	No participation	
Ghamkol Slum 1	25.2%	14.4%	6.8%	53.6%	100.0%
Ghulam Banda	33.6%	18.4%	0.8%	47.2%	100.0%
Average for Kohat	29.4%	16.4%	3.8%	50.4%	100.0%

3.6.4. Female Education

Right of education is a universal entitlement recognized in the international Covenant on Economic, Social and Cultural Rights as a human right that includes the right to free, compulsory primary education for all.

Results show that in Kohat about 28.1% of the residents encourage female education while 71.9% residents are not in favor of education of female.

Table 3.39 Details of Education of Females in Slums

Settlement	Encourage education of female members of the family		Total
	Yes	No	
Ghamkol Slum 1	30.3%	69.7%	100.0%
Ghulam Banda	26.0%	74.0%	100.0%
Average for Kohat	28.1%	71.9%	100.0%

3.6.5. Female Profession

Women of the project area are not mainly indulged in income generating activities. In Kohat, less than 6.1 percent of the female members of the families are the major bread earners of the family.

In Kohat slums 80.6 % of females are not involved in any kind of earning activity while 15.4 % of females earn through embroidery and sewing clothes.

3.2% females contribute in earning through taking care of livestock. Cows, buffalos, hens, donkeys, horses and goats are the major livestock. Only 0.8 percent of the females have other occupations.

Table 3.40 Details of Occupation Adopted by Female Members of the Slum Residents

Settlement	Occupations adopted by female members				Total
	Embroidery	Herding	Females don't Earn	Other	
Ghamkol Slum 1	18.3%	3.6%	76.5%	1.6%	100.0%
Ghulam Banda	12.4%	2.8%	84.8%	0.0%	100.0%
Average for Kohat	15.4%	3.2%	80.6%	0.8%	100.0%

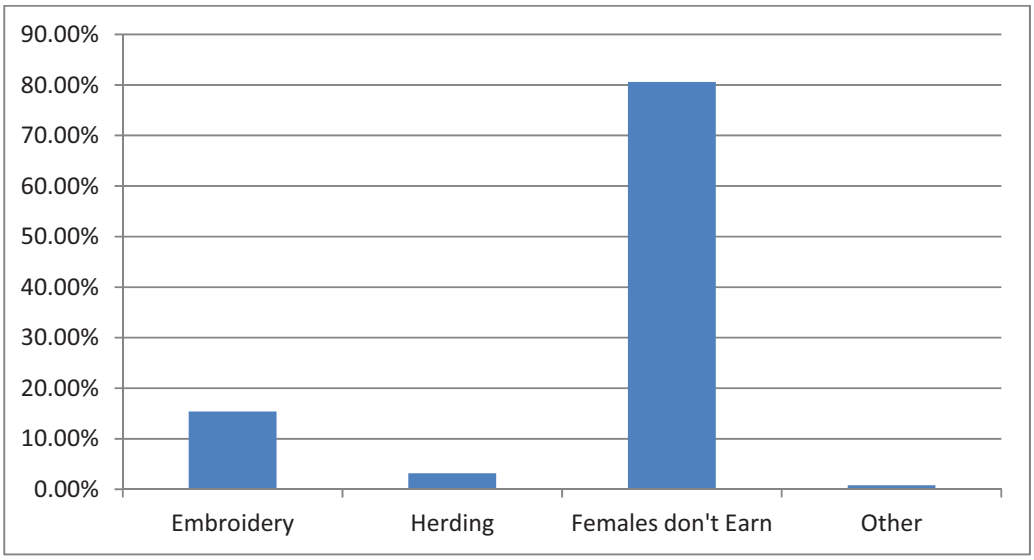


Figure 3-21 Female Occupations

3.6.6. Gender Discrimination in Services Provision

The proportion of uneducated women is considerably high in the study area. According to 71.9% respondents, females are denied of education, not necessarily due to the culture but also due to the facts that there are no schools and transportation facility in the settlement or they are too far off.

Table 3.41 Details of Services Women Denied of

Settlement	Education	Sanitation	Health	Clean water	Food	Recreation	Other	Total
Ghamkol Slum 1	67.9%	27.2%	24.0%	24.4%	31.7%	-	2.8%	100.0%
Ghulam Banda	75.9%	33.6%	24.9%	20.7%	24.9%	-	2.9%	100.0%
Average for Kohat	71.9%	30.4%	24.4%	22.6%	28.3%	-	2.8%	100.0%

3.7.Safety and Security

Society moves faster and is more complicated today than ever before. We expect access to communications and information anytime, anywhere, on any device. And security threats are constantly attempting to undermine these services. That's why it takes a monumental effort to secure the infrastructure that supports that capability.

Safety and security assessment can be done by evaluating type and frequency of occurrence of crime in the area in past three years.

3.7.1. Crime Frequency and vulnerability

According to the Local police stations the afghan people were found involved in petty criminal activities where as the afghans consider police as one of the great challenge due to their harassment, extortion and abusive behaviour towards afghan refugees.

In Kohat 16.3 % people reported that crimes have increased, 53.7% people reported that rate of crime remains the same and according to 32.9% resident's crime level is decreased although poverty and social evils increased day by day.

Table 3.42 Crime Rating

Settlement	Rate the level of crime in your community			Total
	Increased	Stayed about the same	Decreased	
Ghamkol Slum 1	16.3%	57.0%	26.7%	100.0%
Ghulam Banda	10.4%	50.4%	39.2%	100.0%
Average for Kohat	13.4%	53.7%	32.9%	100.0%

Only 5.1% of the slums residents are victim to some crime while rest 94.9% have been safe for the previous 3 years.

Table 3.43 Crime Victimization

Settlement	In the past three years, have you been a victim of crime in your community?		Total
	Yes	No	
Ghamkol Slum 1	6.0%	94.0%	100.0%
Ghulam Banda	4.0%	96.0%	100.0%
Average for Kohat	5.1%	94.9%	100.0%

According to the respondents boys & old people were most vulnerable section of the community as depicted from the following table.

Table 3.44 Most Vulnerable Section of the Society for Crimes

Settlement	Most vulnerable section of the society for crimes					Total
	Old people	Women	Boys	Girls	Don't know	
Ghamkol Slum 1	23.1%	13.9%	31.9%	0.4%	30.7%	100.0%
Ghulam Banda	12.0%	8.8%	27.2%	2.0%	50.0%	100.0%
Average for Kohat	17.6%	11.4%	29.5%	1.2%	40.3%	100.0%

3.7.2. Crime Types in Slums

Crime in Pakistan is present in various forms. Organized crime includes drug trafficking, money laundering, extortion, murder for hire and fraud. Other criminal operations engage in human trafficking, corruption, black marketeering, political violence, terrorism, abduction etc. According to the Local police stations the afghan people were found involved in petty criminal activities.

The field survey revealed that in slums property related crimes, theft, armed robbery and violent crimes (murder, assault) are major crimes as shown in figure 3.23.

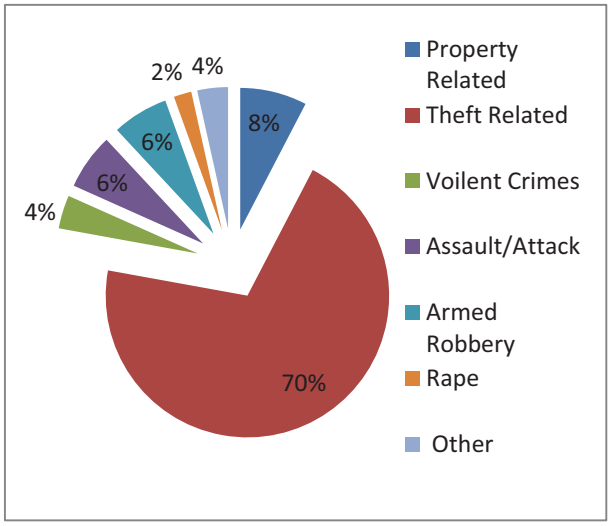


Figure 3-22 Type of Crimes Along with Their Percentages

Survey results shows that 77.4% respondents reported that outdoor activities are safe in night. Adults are found to have more tendencies for committing crimes (22.2%) mainly due to lack of education, skills for generation income and lack of alternate income opportunities. Juveniles 16%for Kohat are following the trend due to plenty of free time and lack of opportunity for some healthy activities. Survey results are given in table 3.45.

Table 3.45 Percentages of Age Groups Involved in Crime

Settlement	Age groups involved in crimes				Total
	Juveniles	Adults	About the Same	No one in our community	
Ghamkol Slum 1	17.9%	21.9%	27.1%	33.1%	100%
Ghulam Banda	14%	22.4%	12.8%	50.8%	100%
Average for Kohat	16%	22.2%	20%	41.9%	100.00%

II. Islamabad Capital Territory

3.8. Demographics

In Islamabad, I-12, H-11 and Golra Sharif are selected for this study. Male is the dominant gender in numbers.

3.8.1. Population Distribution

In Islamabad slums, 505 families are covered directly, which shows that males make up 47.4 percent of the total population and males are 52.6 percent of the population.

Table 3.46 Gender-Wise Population Distribution

Gender	Count	Percent (%)
Male	1686	52.6
Female	1521	47.4
Total	3207	100.0

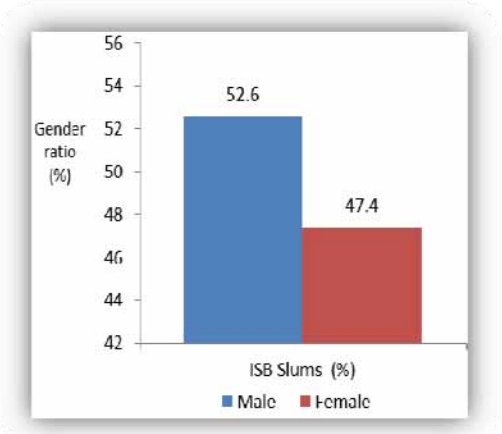


Figure 3-23 Gender-wise Respondent's Distribution in Islamabad (ISB) Slums

a. Age Sex Distribution

Age Sex Pyramid is plotted using data of H-11, I-12 & Golra Sharif settlement residents. Following information can be interpreted from the pyramid.

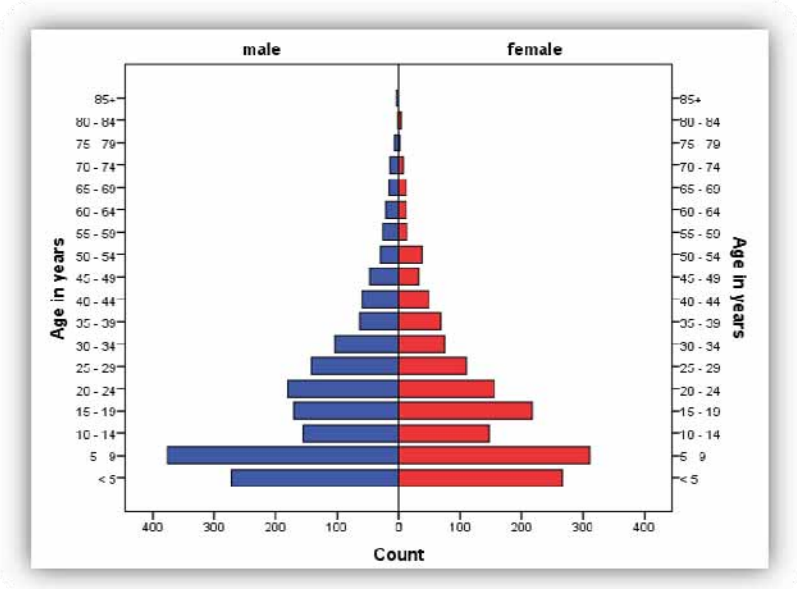


Figure 3-24 Age Sex Distribution Afghan Refugees Population in Islamabad Slums

The population pyramid of Islamabad slum has an irregular shape, mainly due to frequent migration of people. Despite of its irregular shape, it can be interpreted that the independent population has to support a large number of dependent individuals both the children and aged people.

b. Birth Rate

The wide base of the pyramid shows higher number of children and high birth rate. Due to poor health and living conditions infant mortality rate seems to be high. This child boom may result in exponential growth rate if not controlled. Some future consequences of this trend may result into

- Congestion and over crowding
- Expansion of slums
- More disease burden due to WES problems
- More pressure on existing health, education and housing facilities. Food shortage due to erosion of arable land
- Pressure on the economy
- Security problem
- Migration to cities

c. Life Expectancy

The Pyramid gives very important information about the life expectancy. The inhabitants of Islamabad slums are experiencing low life expectancy and very few of them reach above 70 years of age. It is obvious that females have less life expectancy than males.

d. Marital Status

In Islamabad about 98% of the respondents are married. Majority of the respondents are males due to religious cultural concerns, as females are reluctant to give the information about their families. Also the majority of the respondents are young people.

Table 3.47 Marital Status of Respondents

Settlement	Gender	Marital Status of Respondents		Total
		Married	Unmarried	
Islamabad	Male	89.1%	2.0%	91.1%
	Female	8.7%	0.2%	8.9%
	Total	97.8%	2.2%	100.0%

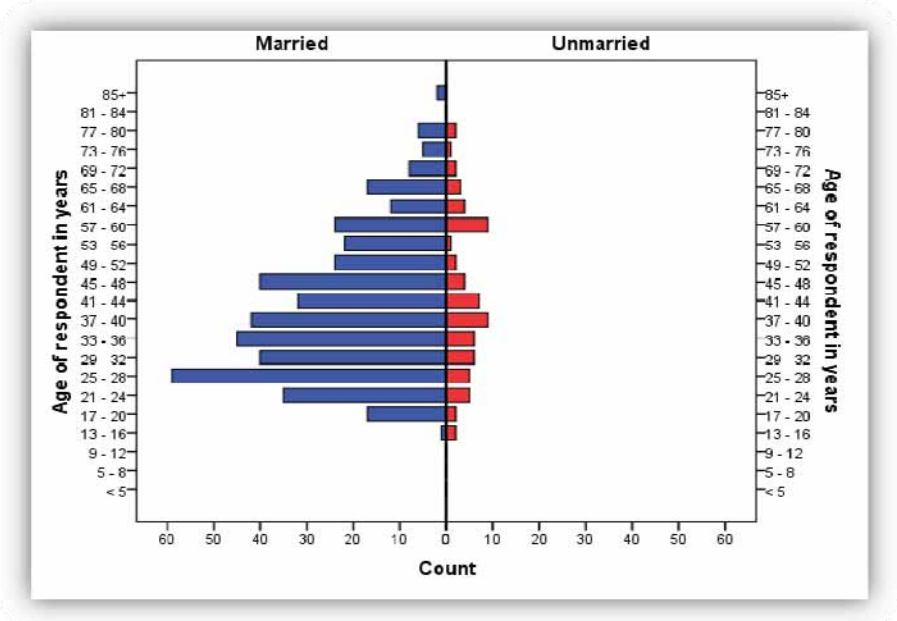


Figure 3-25 Marital Status of Respondents

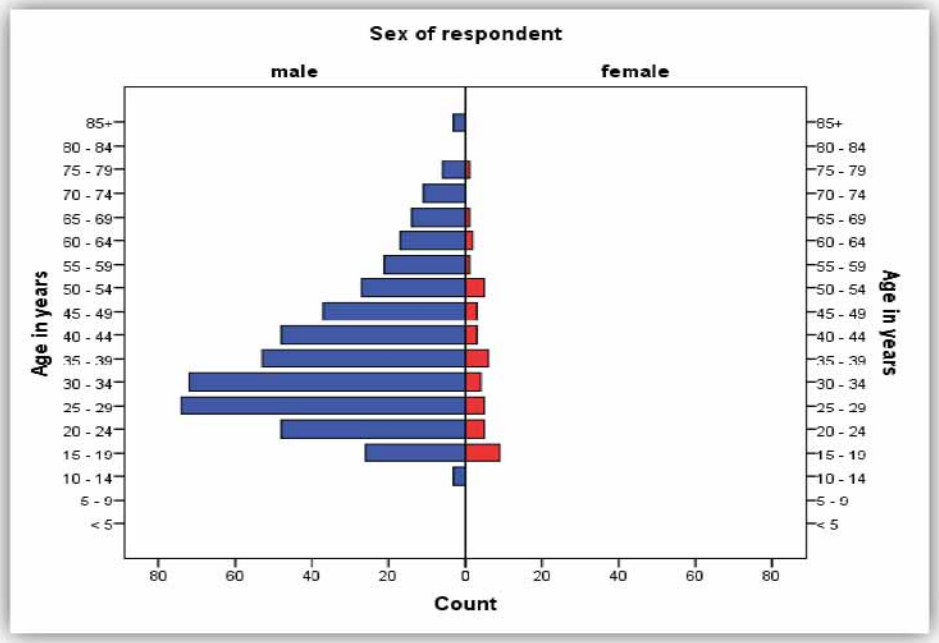


Figure 3-26 Age Groups of Respondents

e. Registration Status

From field survey, it is analyzed that in both slum areas percentage of registered refugees is almost same which is about 98%, while about 2% do not have any proof of registration as refugees.

Table 3.48 Registration Status

Settlement	Proof of Registration		Total
	Yes	No	
H-11	97.5%	2.5%	100.0%
I-12	98.1%	1.9%	100.0%
Golra Sharif	97.4%	2.6%	100.0%
Average for Islamabad	97.6%	2.4%	100.0%

f. Family Size

The studied slums of Islamabad are found to have an average family size of 6 individuals. Analysis shows that in these slums, nuclear family system prevailed in the study area as 93.1 % of the household are single family houses and6.9% are living jointly.

Table 3.49 : Number of Families in Houses

Settlement	Number of Families in House					Total
	1	2	3	4	5	
H-11	89.0%	7.5%	2.5%	0.5%	0.5%	100.0%
I-12	96.1%	3.2%	0.6%	0.0%	0.0%	100.0%
Golra Sharif	95.4%	2.6%	1.3%	0.7%	0.0%	100.0%
Average for ICT	93.1%	4.8%	1.6%	0.4%	0.2%	100.0%

Table 3.50 Family Size

Islamabad Capital Territory Slums		
Frequency	Percentage	Cumulative Percentage
49	9.0	9.0
122	22.4	31.4
142	26.1	57.5
108	19.9	77.4
77	14.2	91.5
46	8.5	100.0
544	100.0	

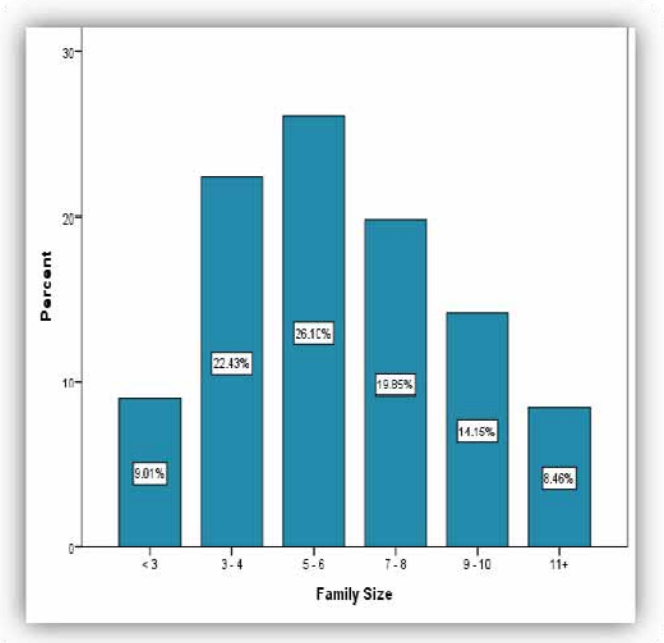


Figure 3-27 Family Size

g. Ethnicity

The ethnicity of almost all the respondents is Pashtun..

h. Language

The survey results showed that 99% of the respondents are Pashto speaking.

Table 3.51 Languages of Afghan Refugees

Settlement	Main Languages				Total
	Pashto	Persian	Kohistani	Other	
H-11	39.4%	0.2%	0.0%	0.0%	39.6%
I-12	29.5%	0.6%	0.0%	0.4%	30.5%
Golra Sharif	19.8%	8.1%	1.8%	0.2%	29.9%
Average for ICT	88.7%	8.9%	1.8%	0.6%	100.0%

i. Migration

The slums in Islamabad are mainly composed of Afghan Refugees. It is observed that about 26 % of the Afghan refugees migrated to Pakistan during the era of Russian invasion in 1980s. Another stream of Afghan refugees migrated after Allied invasion in Afghanistan, followed by intra Pakistan migration from terrorism affected area of KPK. The sudden bursts of refugees over multiple times could not help them settled in good quality living conditions. As a result the refugees kept struggling for basic necessities of life rather than for education and skill enhancement. Therefore currently almost all Afghan refugees earn their living through Labour and low end jobs.

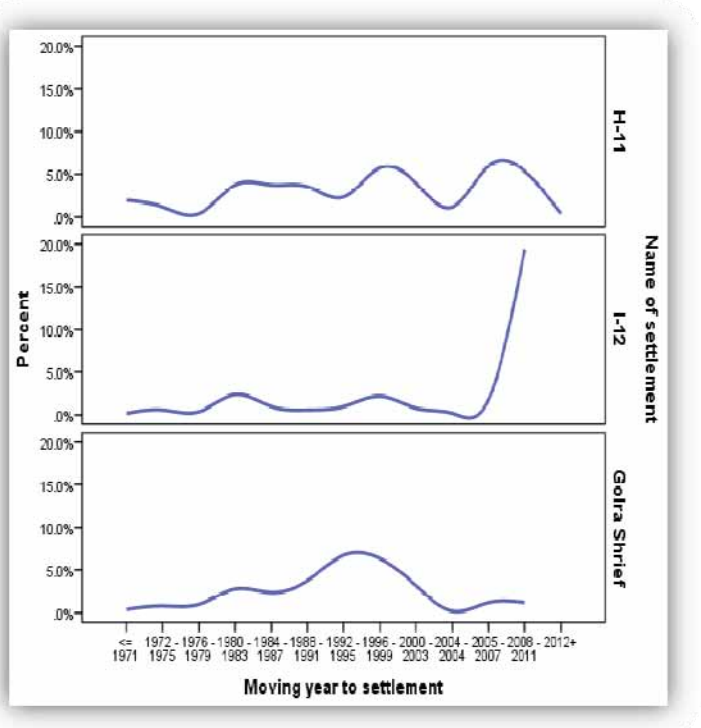


Figure 3-28 Year-wise Migration Trend (ICT)

Table 3.52 Afghan Refugee's Migration Trend to Pakistan (ICT)

Settlements	Moving year to settlement													Total
	<= 1971	1972 - 1975	1976 - 1979	1980 - 1983	1984 - 1987	1988 - 1991	1992 - 1995	1996 - 1999	2000 - 2003	2004 - 2004	2005 - 2007	2008 - 2011	2012+	
H-11	5.0%	3.0%	1.0%	9.5%	9.5%	9.0%	6.0%	14.5%	10.0%	3.0%	15.0%	13.5%	1.0%	100 %
I-12	0.6%	1.9%	1.3%	7.8%	3.2%	1.9%	3.2%	7.1%	2.6%	0.6%	5.8%	63.6%	0.0%	100%
Golra Sharif	1.3%	2.6%	3.3%	9.3%	7.9%	12.6%	22.5%	21.2%	10.6%	0.7%	4.0%	4.0%	0.0%	100%
Average for ICT	2.6%	2.6%	1.8%	8.9%	7.1%	7.9%	10.1%	14.3%	7.9%	1.6%	8.9%	25.9%	0.4%	100%

3.9.Socio-Economic Conditions

Majority of the slums residents are migrated with perspective of temporary shelter so they do not invest in their residential areas.

3.9.1. Economically Active population &their occupations

Labourers are in majority as the residents have little aptitude foe formal & technical education. Children work as cheap child labour to earn for their families.

Figure 3-29 Overview of Some Economic Activities in Slums

The analysis shows that 10.3 % children under the age of 5-14 years are involved in several kinds of labour, which can be considered child labour. While only 4.4 % of children in this age group are getting formal education. 85.2 % of children are not involved in any kind of activity.

The adolescents are in age group 15 – 18 years. 32.5 % of them are involved in economic activity mostly labour, while only 1.6% are studying. 61.4 % are not involved in any kind of activity. The results

show the low trend of females' early marriage in the community and 4.4 percent females in the age group are married.

Out of the working class, aged between 19-60 years, 38.5 % are unemployed, 10.1 % females are housewives. 51 % are involved in earning activities while 0.4 % are students.

Among the aged population above 60 years of age, 41.3 % are doing labour to reduce the economic stress on their families. 11.4% are earning through business and other means. 12.5 % are taking care of household chores, while 35 % are not involved in any kind of activity.

Overall, among the whole population, 27.3 % are labourers, 6.5 % are earning through small businesses and other means, 5.7 % are housewives and 58.5 % are not involved in any kind of activity.

Table 3.53 Details of Occupation Adopted by Slum Residents of Islamabad Slums

Age Groups	Main Occupation										Total
	Government Employ	Private Employ	Self-Owned Business	Labourer	Farmer	Herder	Unemployed	Student	Teacher	House Wife	
5 - 14	0.0%	0.0%	1.3%	8.8%	0.0%	0.2%	85.2%	4.4%	0.0%	0.0%	100.0%
	0.0%	0.0%	0.5%	3.3%	0.0%	0.1%	31.6%	1.6%	0.0%	0.0%	37.0%
15 - 18	0.0%	0.3%	3.4%	28.8%	0.0%	0.0%	61.4%	1.6%	0.0%	4.4%	100.0%
	0.0%	0.0%	0.4%	3.4%	0.0%	0.0%	7.3%	0.2%	0.0%	0.5%	11.9%
19 - 60	0.1%	0.6%	9.4%	40.4%	0.1%	0.4%	38.5%	0.4%	0.1%	10.1%	100.0%
	0.0%	0.3%	4.5%	19.4%	0.0%	0.2%	18.5%	0.2%	0.0%	4.8%	48.0%
61+	0.0%	1.3%	8.8%	41.3%	1.3%	0.0%	35.0%	0.0%	0.0%	12.5%	100.0%
	0.0%	0.0%	0.3%	1.2%	0.0%	0.0%	1.0%	0.0%	0.0%	0.4%	3.0%
Total	0.0%	0.4%	5.7%	27.3%	0.1%	0.3%	58.5%	2.0%	0.0%	5.7%	100.0%

3.9.2. Income

In slums of ICT 99% bread earners are male and very small quantity of females are working alone to generate income.

The survey results are summarized below reveal that on the whole, the average daily income per capita for ICT slums is 110.37 rupees. The average monthly household income computed is to be of Rs.20, 139. On per capita basis, the average monthly income is Rs. 3,356. The Household & per capita income on annual basis is Rs. 2, 41,668 and Rs. 38,058.

Table 3.54 Gender- wise Income Generation

Settlement	Gender			Total
	Male	Female	Both Earn	
H-11	99.0%	0.5%	0.5%	100.0%
I-12	98.7%	0.6%	0.6%	100.0%
Golra Sharif	99.3%	0.7%	0.0%	100.0%
Average for ICT	99.0%	0.6%	0.4%	100.0%

Table 3.55 Income Level of Surveyed Slum Families

	Islamabad Capital Territory	
Income Range	Percent	Cumulative Percent
< 3000	-	-
3000 - 8060	3.2	3.2
8061 - 13120	20.4	23.6
13121 - 18181	34.9	58.4
18182 - 23241	14.3	72.7
23242 - 28302	10.3	83.0
28303 - 33363	7.1	90.1
33364 - 38423	3.0	93.1
38424 - 43484	3.4	96.4
43485 - 48544	3.6	100.0
48545 - 53605	-	-
53606+	-	-
Total	100.0	-

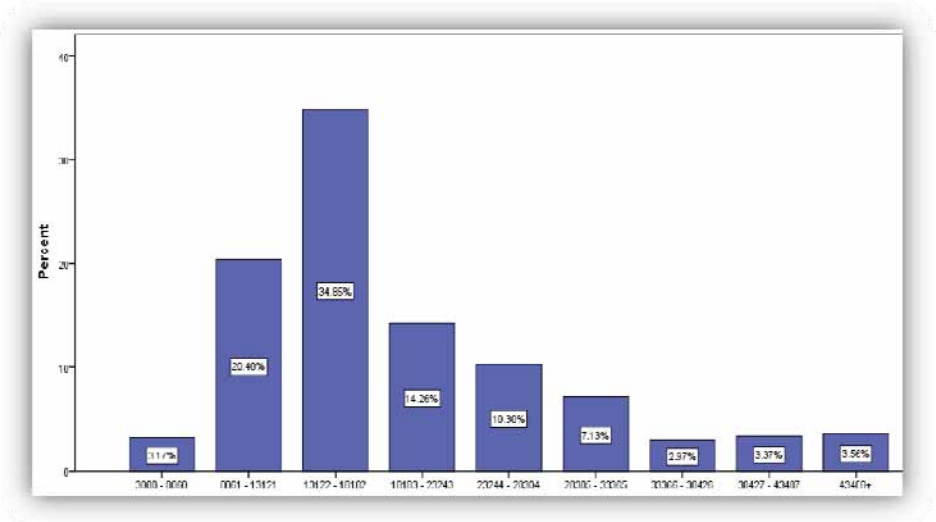


Figure 3-30 : Income Level of Surveyed Slum Families (ICT)

Out of the earning kids, about 95 % are only male children in family, 2 % are only females while 3 % are both male and female children of a family.

Table 3.56 Gender of the Earning Kids

Settlement	Gender of Earning Kids		
	Male	Females	Both Male and Female
H-11	90.50%	4.50%	5.00%
I-12	98.70%	0.60%	0.60%
Golra Sharif	98.70%	0.00%	1.30%
Average for ICT	95.40%	2.00%	2.60%

There is dire need to take initiatives to reduce the child labor rate and increase child literacy rate.

3.9.3. Expenses

The monthly consumption expenditure and pattern of expenditure provides an indication for assessing standard of living of a household. The consumption expenditure includes

iii) Expenditure on food items and

iv) Expenditure on non-food items. The food items include cereals, pulses, flour, sugar, cooking oil/ ghee, milk etc., while the non-food items include the expenditure on education, health/ medical treatment, clothes, shoes and cosmetics, utilities bills and others.

3.9.3.1. Food and Non-Food Items Expenditure:

In ICT slums, Average household expenditure on both food and nonfood items is estimated as Rs. 16519 in I-12, out of which the proportion of expenditure on food and non-food is to the extent of 69.63% and 30.31% respectively. Details of consumption expenditure are given in table 3.57, 3.58 & 3.59.

Table 3.57 Average Monthly Consumption Expenditure on Food and Non- Food Items

Settlement	Total Monthly Consumption Expenditure	Food Expenditure		Non-Food Expenditure	
	Rs.	Rs.	%	Rs.	%
I-12	16519	11503	69.63	5016	30.37
H-11	14899	11224	75.33	3675	24.67
Golra Sharif	20889	13800	66.06	7089	33.94

Table 3.58 Household Expenditure on Food Items

Food Items	Qty (Avg)			Exp (Avg)		
	I-12	H-11	Golra Sharif	I-12	H-11	Golra Sharif
Meat (beef/chicken)	24	7.28	7.70	2006.25	2187.43	2320.73
Vegetables	32.14	20.84	21.74	1657.27	1487.50	2240.60
Fruit	3.81	3.57	5.78	357.01	341.65	554.11
Milk	8.72	17.33	9.83	670.32	733.27	782.05
Ghee/Butter	7.81	9.43	9.38	1222.01	1056	1242.58
Cooking oil	.63	.84	1.64	90.05	108.70	230
Sugar/ brown sugar	7.56	7.95	8.57	482.05	521.38	590.26
Eggs(no.)	13	10	15.25	143.86	100	153.85
Rice	10.82	8.46	10.80	1230.45	975	1330.93
Flour	59.23	61.85	76.27	2527.86	2549	3079.44
Pulses	3.01	2.62	3.08	346.88	345.60	367.62
Red chili	7.78	4.09	2.30	271.75	270	267.09
Tea	1.05	3.16	1.22	365.8442	384	417.35
Other (specify)	.89	1.85	.64	131	164	223.91

Table 3.59 Household Expenditure on Non-Food Items

Non-Food Items Expenditure	Qty (Avg)			Exp (Avg)		
	I-12	H-11	Golra Sharif	I-12	H-11	Golra Sharif
Cloths	1.75	8	3	1436	951	2636.42
Kerosene/ fuel	1.22	2.17	3.76	121.10	145.38	148.44
Soap (No)	5.93	6.83	5.96	530.34	236	246.19
Cloth washing soap	8.64	7.23	7.15	243.12	263.90	289.64
Education fee	0.00	0.00	0.00	54.49	40	112.32
Healthcare/ medicine	0.00	0.00	0.00	1109	1048	1340.73
Electricity/ bills	0.00	0.00	0.00	33.12	0	402.65
Sui-Gas/ / bills	0.00	0.00	0.00	0	0	0
Landline phone/ bills	0.00	0.00	0.00	0	0	0
Mobil cards/ bills	0.00	0.00	0.00	445.62	189	473.51
cable bills	0.00	0.00	0.00	0	0	34.44
Fire wood/ fuel wood	53.40	62	118.12	1024.8	802	1357
Other (specify)	.10	0	18.70	18.18	0	48.34

3.9.4. Electricity and Gas Expenditure

In ICT slums it is analyzed that average monthly electricity bill paid by the households is Rs. 145/month. Details of electricity expenditure are given in table 3.60.

Table 3.60 Details of Electricity Expenditure

Settlement	Electricity	Average Electricity Bill (Rs./month)
H-11	0%	0
I-12	1.9%	33.3
Golra Sharif	18.5%	402
Average for Islamabad	6.1%	145

3.9.5. Household Assets

Very few slums residents have electric appliances. Details are tabulated in the following table.

Table 3.61 Details of Household Assets

		Household Items															
		Refrigerator	Television	Telephone	Mobile Phone/Cell	Washing Machine	Gas Heater	Geyser	Electric Fan	Radio/ Tape Recorder	Bicycle	Cable	Motor Cycle/ Scooter	Sewing Machine	Electric Motor/	Electric Iron	Other
ICT	H-11	1.1%	1.6%	0.5%	35.8%	0.0%	0.0%	0.0%	0.0%	15.3%	28.9%	0.0%	11.6%	5.3%	0.0%	0.0%	0.0%
	I-12	1.9%	1.9%	0.6%	60.6%	0.0%	0.0%	0.0%	1.9%	5.8%	10.3%	0.0%	13.5%	1.9%	0.0%	0.6%	0.6%
	Golra Sharif	1.6%	3.1%	0.0%	35.0%	1.6%	0.0%	0.0%	10.3%	8.1%	21.3%	0.3%	7.8%	5.3%	1.6%	3.8%	0.3%
	Average for ICT	1.5%	2.4%	0.3%	41.2%	0.8%	0.0%	0.0%	5.4%	9.6%	20.9%	0.2%	10.2%	4.5%	0.8%	2.0%	0.3%
Percentages and totals are based on responses.																	

3.9.6. Loans and Credits

Generally, the loan is obtained to supplement the income to meet routine and some occasional expenditure of the household including investment, social needs and other unforeseen situations. About 27% of the respondents of ICT tool loan in order to solve their problems.

Loan is obtained from formal (banks/institutions) and informal (friends, relatives, land owners, shopkeeper) sources. In general, loan obtained from banks is limited.

Loan source was relatives & friends as the refugees don't have legal status to get loan from bank.

Table 3.62 : Details of Loan Sources

Settlement	Source of Loan			
	Relatives	Friends	Bank	Other
H-11	87.8%	9.8%	0%	2.4%
I-12	54.3%	41.3%	0%	4.3%
Golra Sharif	64.0%	34.0%	0%	2.0%
Average for Islamabad	67.9%	29.2%	0%	2.9%
Percentages and totals are based on responses.				

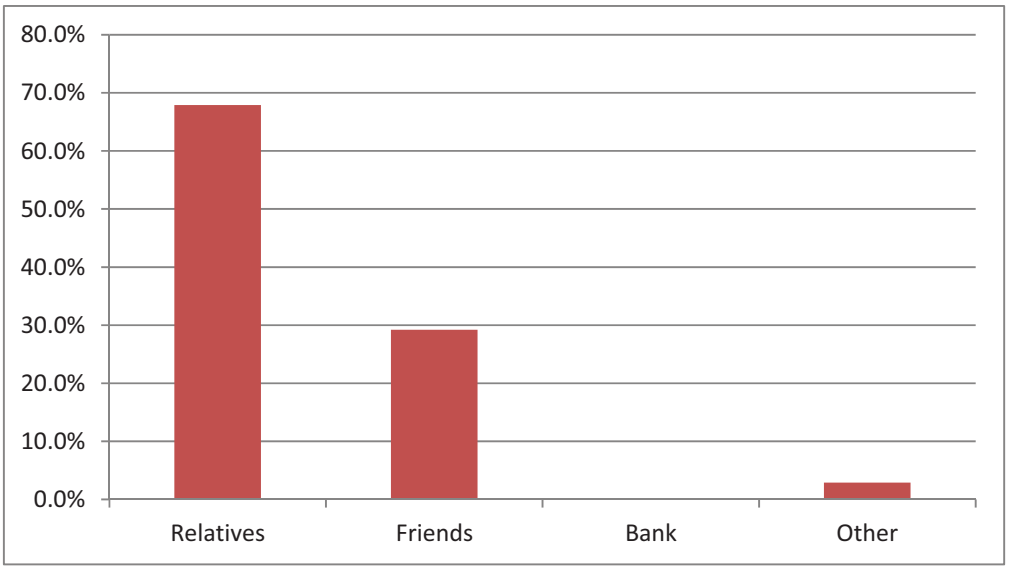


Figure 3-31 Loan Sources and Comparative Analysis

3.9.7. Housing

The type of construction and housing conditions are also one of the indicators for the assessment of living standard/ well-being of a household. As far as the housing conditions are concerned, it was assessed during the field survey that out of the total houses, 67.7% are built on government land and 35.7% is on rental basis. Details of the area of slum houses are tabulated below in Marlas along with percentage of the people. These houses are mostly single story and very few are of double or triple storied.

Table 3.63 Ownership Status of Plots

Settlement	Ownership status of the plot			Total
	Self	Rental	Government Owned	
H-11	0.5%	26.4%	73.1%	100.0%
I-12	0.7%	20.9%	78.4%	100.0%
Golra Sharif	0.7%	62.9%	36.4%	100.0%
Average for Islamabad	0.6%	35.7%	63.7%	100.0%

Table 3.64 Area of Slum Houses

Settlements	Area of plot (In Marlas)						Total
	< 3	3 - 7	8 - 13	14 – 18	19 - 24	25+	
H-11	34.5%	60.5%	5.0%	0.0%	0.0%	0.0%	100.0%
I-12	35.1%	61.7%	3.2%	0.0%	0.0%	0.0%	100.0%
Golra Sharif	23.2%	55.0%	13.2%	1.3%	5.3%	2.0%	100.0%
Average for Islamabad	31.3%	59.2%	6.9%	0.4%	1.6%	0.6%	100.0%

As far as the housing conditions are concerned, it was assessed during the field survey that out of the total houses, 96.0% houses are Katcha and only 4% are Pacca. Details are given in table 3.65 and in table 3.66.

Table 3.65 Material Type for House Construction

Settlement	Material Type for House Construction		Total
	Katcha	Pacca	
H-11	97.0%	3.0%	100.0%
I-12	98.7%	1.3%	100.0%
Golra Sharif	92.1%	7.9%	100.0%
Average for Isb	96.0%	4.0%	100.0%

These slums consist of living rooms, animal shed/room, other shed and bathroom. Details are tabulated below including no. of rooms as well as type of their construction material used.

Table 3.66 Details of Rooms in Slum Houses Along With Their Replacement Value (ICT)

Settlement	Type of Room	No of Room	Katcha(No.)	Pacca (No.)	Katcha + Pacca No.)	(Other (No.)	Replacement Value (Rs.)
H-11	Living rooms	2.46	2.35	.01	.09	0	44354
	Animal shed/room	.12	.12	0	.01	0	645
	Other shed etc.	.01	.01	0	.01	0	150
	Bathroom	.82	.65	.02	.009	0	3628
I-12	Living rooms	2.17	2.17	0	0	0	38670
	Animal shed/room	.14	.14	0	0	0	418.83
	Other shed etc.	0.1	0	0	0	0	27.27
	Bathroom	.86	.78	.01	.05	0	3970
Golra Sharif	Living rooms	2.68	2.10	.23	1.23	0	64741
	Animal shed/room	.15	.13	.01	.16	0	1126
	Other shed etc.	.01	0	0	0	0	33
	Bathroom	.99	.73	.08	.40	0	5708

3.9.8. Mobility

In ICT 48.5% population has access to roads out of which 12.7% are paved roads and 87.3% are unpaved. Access to drinking water, electricity, schools especially for boys, graveyard, and mobile phone network was satisfactory while the other facilities like sui-gas, landline telephones, sewage system and markets are found to be rare. The local population had to travel at distant places to get such facilities especially health facilities and education. Water supply schemes are not available to most of the houses. Electricity and mobile network are main utilities accessible in the surveyed slums.

Table 3.67 Description of Road

Settlement	Type of Road		Total
	Paved	Unpaved	
H-11	23.0%	77.0%	100.0%
I-12	2.6%	97.4%	100.0%
Golra Sharif	9.3%	90.7%	100.0%
Average for Islamabad	12.7%	87.3%	100.0%

Table 3.68 Availability of Basic Infrastructure

Settlement	Road	Electricity	Water Supply	Mobile Phone Network	Health Care Centre/ BHU/ Dispensary
H-11	58.8%	4.3%	3.2%	85.6%	4.8%
I-12	51.3%	2.0%	0.7%	94.7%	15.1%
Golra Sharif	32.7%	22.7%	6.7%	93.3%	3.3%
Average for ICT	48.5%	9.2%	3.5%	90.8%	7.6%

Settlement	Suigas	Sewerage/ Drainage System	Market	School	Graveyard
H-11	0.0%	0.5%	2.7%	32.6%	11.8%
I-12	0.0%	0.7%	0.0%	44.7%	9.2%
Golra Sharif	0.7%	3.3%	6.7%	62.7%	20.7%
Average for ICT	0.2%	1.4%	3.1%	45.6%	13.7%

3.9.9. Conveyance Facilities

Survey results enlighten that most of the slum residents use public conveyance. In ICT 91% people has access to public transport. Among the people who own private transport, bicycle is most common conveyance in both slums. Comparative analysis of available mode of transportation in these slums is given in figure 3.33.

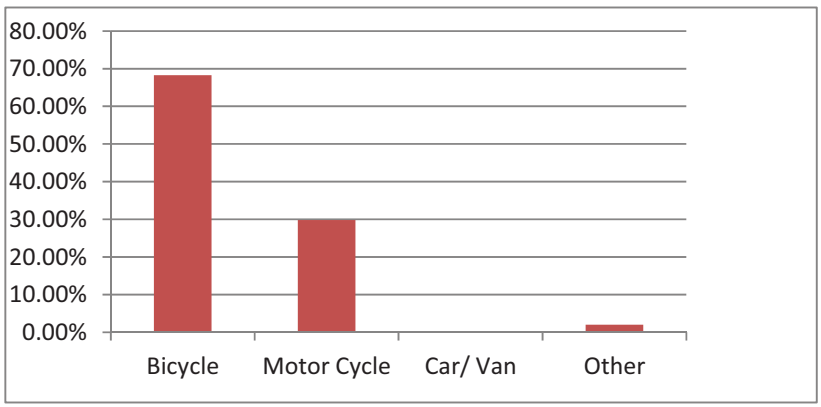


Figure 3-32 Types of Conveyance Owned by Slum Residents

Table 3.69 Conveyance Details

Settlements	Type of Conveyance		Total
	Public	Private	
H-11	96.4%	7.2%	
I-12	89.5%	10.5%	
Golra Sharif	87.2%	13.5%	
Average for Islamabad	91.5%	10.1%	100.0%
Percentages and totals are based on respondents.			

3.10. Literacy and education

Overall 90.7 % of Islamabad studied slums population is illiterate without any type of formal education. 5.1 % of population has primary education, 1.1 has middle, 0.3 % has attended secondary school, and 0.1% has attended college for intermediate, while only 0.5% is post-graduate.

The analysis results give clear picture of people's attitude towards education. The sample population was analyzed according to different age groups for better understanding.

In 5-10 years of age, which is age of primary level education, only 7.7% of children go to school, 2.1% children are getting religious education, 1.7 percent are getting some technical training which may not be by formal educational institute. 88.5 % of the children are not involved in any kind of educational activity and may be involved in labour and other economic activities.

The age group ranging from 11 to 16 years is usually age of getting middle& secondary level education. The analysis gives very interesting facts about the children who leave school in this age group. 12.5% of children leave school after getting primary education and don't go to middle school. Only 1.7 % of children are going to middle school in this age group. About 4.8 % of children are getting religious and technical education, while 80.7 % have never gone to school.

In age group of 17-18 years, which is age of getting intermediate level education, 5.3 % have left school (2.1 % had attended primary school while 3.2 % had middle education & 0.5 % have secondary school certificate).About 2.7 % have religious education while 1.1 % have technical education. 90.4 % population of this group is illiterate.

The age of 19-20 is considered for Graduation. 8 % people are literate in this age group but are not getting further education (5.3% hold primary, 2.7% hold middle level educational certificate). 1 % has religious education or technical education while 90.9 % are illiterate.

The age group of 21-22 years is usually the age of getting 16 years of education i.e. MA/MSc. About 3.4 % are literate in this age group but are not pursing further education (3.4 % hold middle level education). 0.8% are getting technical education, 0.8% are completing MA/MSc, while 94.9% are illiterate.

In age group of 23-24 years, 4.1 % are literate and are not going for further education (3.1% hold primary level, 1 % hold middle level education). 2% have religious education or technical education, and 92.9 % are illiterate.

Among the rest of the population consisting of 25 Years and above age, 3.3 are literate and not getting further education(1.7 % hold primary, 0.8 % hold middle, 0.4 % hold secondary, 0.3% hold intermediate, 0.1% hold post-graduation level education. 1.6 % have religious education while 90.7 percent are illiterate in this age group.

Table 3.70 Education Status of ICT Slum Residents

Age Groups		Education Status of Slums residents in Islamabad(H-11, I-12, Golra Sharif)								Total
		Primary	Middle	Secondary	Inter	Post-graduation	Religious Education	Illiterate	Other	
5 – 10	% within Age Group	7.7%	0.0%	0.0%	0.0%	0.0%	2.1%	88.5%	1.7%	100.0%
	% of Total	2.2%	0.0%	0.0%	0.0%	0.0%	0.6%	25.4%	0.5%	28.7%
11 – 16	% within Age Group	12.5%	1.7%	0.3%	0.0%	0.0%	3.4%	80.7%	1.4%	100.0%
	% of Total	1.6%	0.2%	0.0%	0.0%	0.0%	0.4%	10.7%	0.2%	13.2%
17 – 18	% within Age Group	2.1%	3.2%	0.5%	0.0%	0.0%	2.7%	90.4%	1.1%	100.0%
	% of Total	0.1%	0.2%	0.0%	0.0%	0.0%	0.2%	6.4%	0.1%	7.0%
19 – 20	% within Age Group	5.3%	2.7%	0.0%	0.0%	0.0%	0.5%	90.9%	0.5%	100.0%
	% of Total	0.4%	0.2%	0.0%	0.0%	0.0%	0.0%	6.4%	0.0%	7.0%
21 – 22	% within Age Group	0.0%	3.4%	0.0%	0.0%	0.8%	0.0%	94.9%	0.8%	100.0%
	% of Total	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	4.2%	0.0%	4.4%
23 – 24	% within Age Group	3.1%	1.0%	1.0%	0.0%	0.0%	1.0%	92.9%	1.0%	100.0%
	% of Total	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	3.4%	0.0%	3.7%
25+	% within Age Group	1.7%	0.8%	0.4%	0.3%	0.1%	0.7%	95.5%	0.4%	100.0%
	% of Total	0.6%	0.3%	0.1%	0.1%	0.0%	0.3%	34.3%	0.1%	35.9%
	Total	5.1%	1.1%	0.3%	0.1%	0.1%	1.6%	90.7%	1.0%	100.0%

3.10.1.Educational Expenses

In ICT (25.0%) slum residents afford educational expense less than Rs. 300/month. While 43.2% and remaining (31.7%) spend Rs. 300-699/month and Rs.700-2300/month on education respectively.

Table 3.71 Details of Educational Expenses

Settlement	Education Fee total							Total
	< 300	300 - 699	700 - 1099	1100 – 1499	1500 - 1899	1900 – 2299	2300+	
H-11	31.3%	50.0%	12.5%	0.0%	0.0%	6.3%	0.0%	100.0%
I-12	14.3%	42.9%	14.3%	0.0%	0.0%	0.0%	28.6%	100.0%
Golra Sharif	23.8%	38.1%	14.3%	4.8%	9.5%	4.8%	4.8%	100.0%
Average for Islamabad	25.0%	43.2%	13.6%	2.3%	4.5%	4.5%	6.8%	100.0%

3.11. Water, Sanitation & Hygiene

The survey results derived based on the responses by slum residents. The three slums showed similar trend in availability of basic infrastructure as summarized in table 3.72.

3.11.1.Type of Water Sources

This study also assessed access and quality of water and sanitation facilities to slum residents. The availability of clean water is essential both for health and hygiene of communities. Similarly, a well-functioning sanitation and waste disposal system is important for healthy and quality living conditions.

3.11.2.Water Sources

In surveyed slums, main water supply sources are hand pumps, pipe lines, wells, water tankers and community point due to limitation of proper water supply facility. Survey results indicate that in Kohat city (68.4 %) and ICT slum (40.7%) of population is depended on hand pumps and only incur periodic operational and maintenance costs. While in Kohat 24.8 % and in ICT 8.5% people are dependent on water supply pipe lines as a water supply source, therefore, hand pumps are considered to be a predominant source of water.

Table 3.72 Available Water Sources

City	Settlement	Source of Water						Total
		Hand pump	Water supply Pipeline	Wells	Water Tanker	Community Point	Other	
Islamabad	H-11	43.3%	6.0%	8.3%	4.6%	36.9%	0.9%	
	I-12	44.0%	16.3%	8.4%	0.6%	25.3%	5.4%	
	Golra Sharif	33.8%	3.8%	49.0%	1.9%	6.4%	5.1%	
	Average for Islamabad	40.7%	8.5%	20.2%	2.6%	24.4%	3.5%	100.0%
*Percentages and totals are based on responses.								

Both public and private sources are used for water supply in the area. In case of unavailability of water, residents fetch water from outside and using a variety of sources, including taps, hand pumps, motorized pumps. The distance from water supply source is less than 1 km in slums from their houses. Around 89% of population has access to water supply source located at the distance of less than 1 km.

Figure 3-33 Water Supply in Slums

Table 3.73 Distance of Water Supply Sources from Houses

Settlement	Distance of water		Total
	<1km	<1km	
H-11	88.5%	11.5%	100.0%
I-12	89.6%	10.4%	100.0%
Golra Sharif	84.8%	15.2%	100.0%
Average for Islamabad	87.7%	12.3%	100.0%

In ICT, (52.9%) of slum households reported that the female members of the family have the responsibility of collecting water for the household. Moreover around 27.9 % of the children within households of ICT slums have to bear the burden.

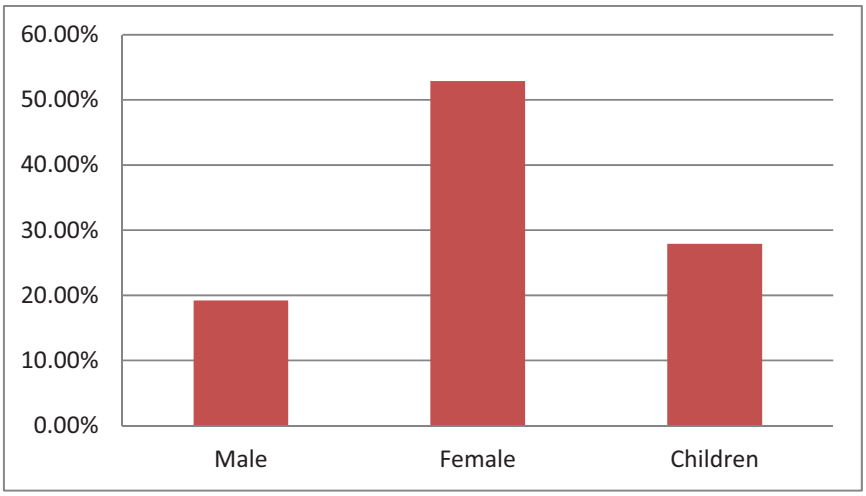


Figure 3-34 Water Fetching Responsibility Status

3.11.3.Availability of Sewerage/Drainage System

Residents of all slums have access to toilet. Availability of proper sewage system helps to prevent from many epidemic diseases like dysentery, typhoid, malaria, and cholera but community sewage in the surveyed slums is mostly inexistent.

Figure 3-35 Sewerage Condition

Instead, according to the residents, to provide for some drainage, men in the community dig temporary unpaved drains on self-support basis and are responsible for maintenance. Survey results reveal that in ICT 69.5% of the slum residents use street surfaces for disposal of sewage. 20.8% dispose sewage in open drains, 2.6% have access to septic tanks and remaining 7.1% use other means of sewage disposal.

Table 3.74 Details of Sewage Disposal

Settlement	Sewage Disposal				Total
	Street surface	Open drain	Septic tank	Other	
H-11	77.0%	9.0%	1.0%	13.0%	100.0%
I-12	70.1%	28.6%	0.0%	1.3%	100.0%
Golra Sharif	58.9%	28.5%	7.3%	5.3%	100.0%
Average for Islamabad	69.5%	20.8%	2.6%	7.1%	100.0%

3.11.4.Availability of Latrines

The survey results revealed that 87% of the families have access to toilet facility out of which 95% have their own toilet facility whereas 5% of the families use community toilet. 9.7 % of the families have flush toilet facility as opposed to 85% families used open toilets furthermore about 12 % of the families practice other ways including open defecation. The housing conditions of the slums reflect that the slums residents belong to low income groups and they have minimum investment on houses.

Table 3.75 Ownership and Types of Toilet/Latrine

Settlement	Type of Latrine			Ownership			Total
	Open	Flush	Other	Total	Individual	Community	
H-11	84.5%	4.5%	11.0%	100%	91.0%	9.0%	100.0%
I-12	71.4%	12.3%	16.2%	100.0%	98.7%	1.3%	100.0%
Golra Sharif	77.5%	13.9%	8.6%	100.0%	97.4%	2.6%	100.0%
Average for Islamabad	78.4%	9.7%	11.9%	100.0%	95.2%	4.8%	100.0%

Figure 3-36 Types of Latrines

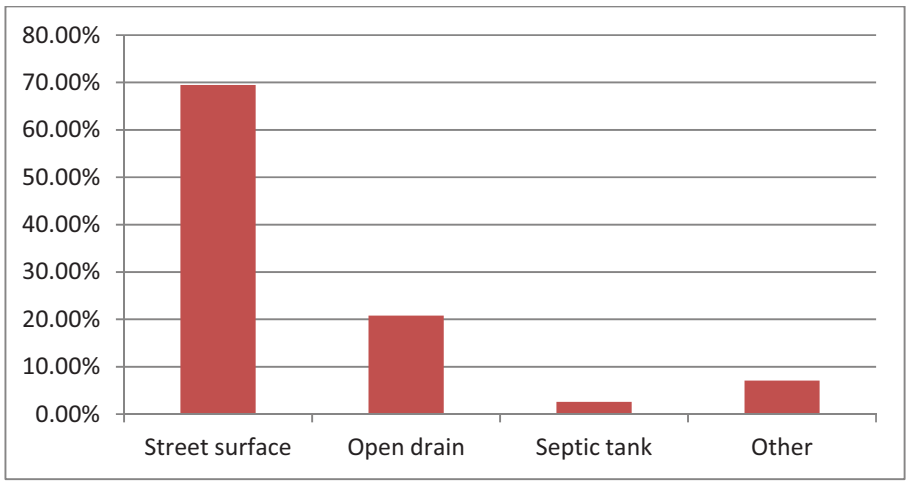


Figure 3-37 Sewage Disposal

3.11.5.Provision of Solid Waste Management System

Solid waste management is a major environment and health hazard in the slums of ICT. Cities economies are fast growing, business activity and consumption patterns are driving up solid waste quantities. In these slums collection of waste is sporadic and the disposal is poor. Women are responsible for cleaning homes, but due to restrictions on their mobility outside the house have often relied on children to dispose the waste. As a result, most simply residents throw the waste outside their house or have the children take it to a nearby empty plot. Proper dumpsite or disposal site is not available.

From results it is analyzed that in ICT slums, about 42.2% people throw waste in open plots while 10.3% people are involved in waste burning practices. 44.4% of slum residents hired services of community collector who collects waste from their houses and is paid for its services monthly. Provision of community bins is very less which is about 3.2%.

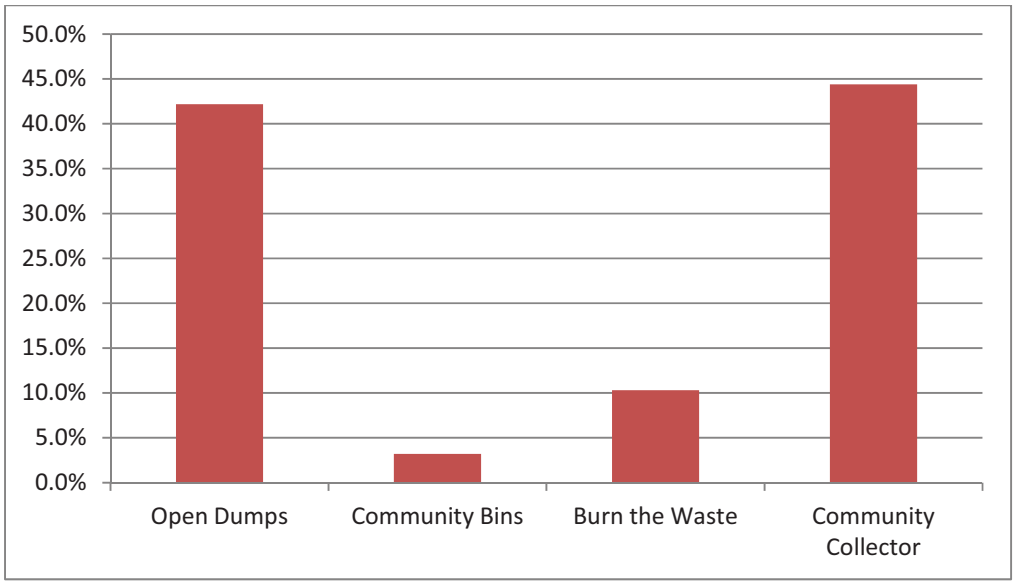


Figure 3-38 Waste Disposal Practices Analysis

Table 3.76 Waste Disposal Practices

Settlement	Ways of Waste Disposal				Total
	Open Dumps	Community Bins	Burn the Waste	Community Collector	
H-11	36.5%	1.0%	11.5%	51.0%	100.0%
I-12	41.6%	7.1%	10.4%	40.9%	100.0%
Golra Sharif	50.3%	2.0%	8.6%	39.1%	100.0%
Average for Islamabad	42.2%	3.2%	10.3%	44.4%	100.0%

Figure 3-39 Over View of Poor Solid Waste Management

3.11.6.Other Environmental Issues

In slums Islamabad Capital Territory, about 34% residents reported that flooding is the most problematic environmental phenomena while 65% indicates that no major disaster has occurred in this area. A very small percentage of residents reported that natural catastrophes like earthquake, wind storm and other natural disaster had hit their settlements in most recent years and is tabulated in the following.

Table 3.77 Details of Natural Disaster/Catastrophe

Settlement	Natural Disaster/ Catastrophe					Total
	Earthquake	Flood	Wind Strom	Any other	No Disaster	
H-11	2.0%	30.5%	8.0%	2.0%	57.5%	100.0%
I-12	0.6%	26.6%	9.7%	3.2%	59.7%	100.0%
Golra Sharif	0.7%	47.0%	2.6%	2.6%	47.0%	100.0%
Average for Islamabad	1.2%	34.3%	6.9%	2.6%	55.0%	100.0%

Major environmental issues like solid waste and water pollution has been discussed in detail.Comparison of existing environmental problems is given in Table 3.78

Table 3.78 Magnitude of Major Environmental Problems

Settlements	Polluted drinking water	Air pollution	Solid waste	Sewerage	Total
H-11	49.0%	12.5%	30.5%	8.0%	100.0%
I-12	33.8%	12.3%	41.6%	12.3%	100.0%
Golra Sharif	39.7%	13.9%	26.5%	19.9%	100.0%
Average for Islamabad	41.6%	12.9%	32.7%	12.9%	100.0%

3.12. Health

3.12.1.Chronic Diseases

Due to high population densities and absence of proper hygiene and sanitation mechanisms the surveyed slums are prone to high incidence of diseases shown in form of bar chart in figure 3.41. Analysis shows that most of the residents in ICT slums are victim of cough, diarrhea and skin rash due to poor WASH conditions.

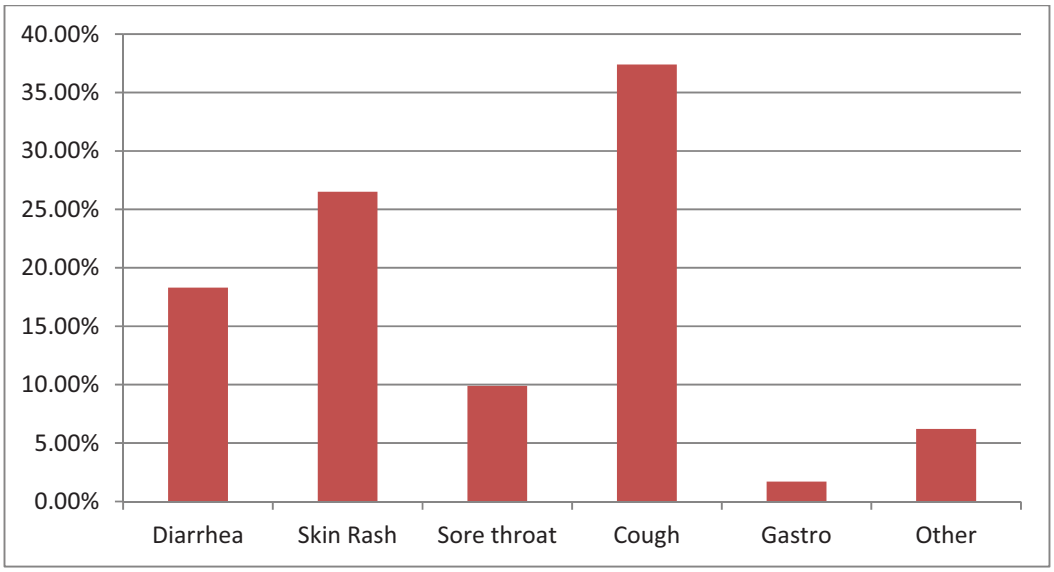


Figure 3-40 Occurrence of Diseases in Community

3.12.2.Mortality Rate

High death rate is evident from this pyramid shown next. The possible reasons of Unhygienic conditions are poor health and living conditions. The pyramid suggests high Maternal Death rate in reproductive years of females.

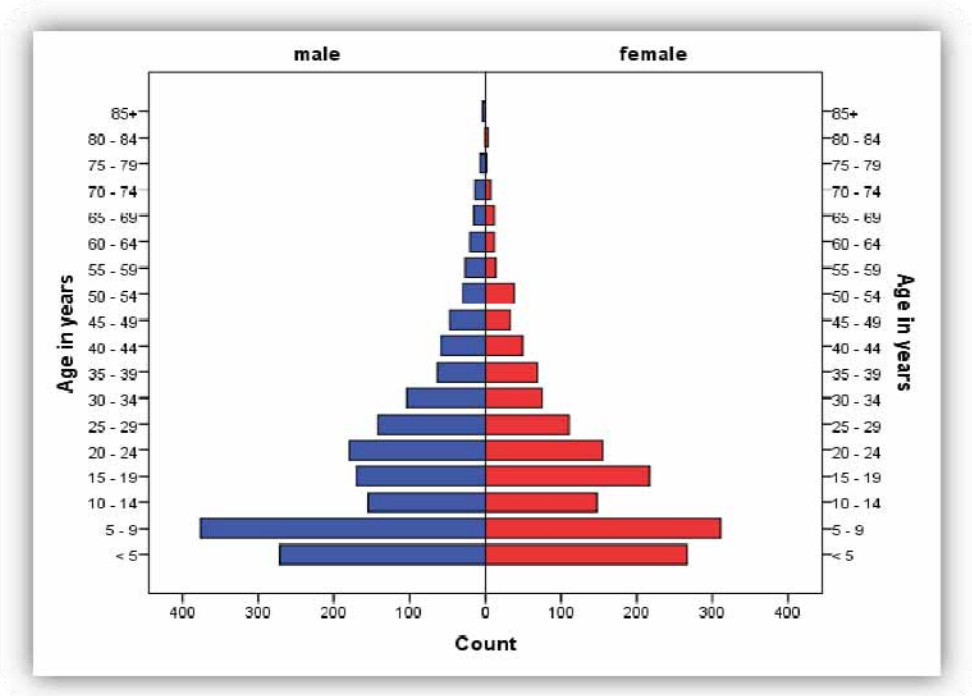


Figure 3-41 Age Sex Distribution (ICT) Slums

3.12.3.Access to Health Facility

Around 54.7% of ICT slum residents do not receive any medical treatment. The reasons include the distance from the hospitals, treatment expenses and some cultural beliefs.

Table 3.79 Details of Medical Facilities in Slums

Settlement	Medical Treatment			Total
	Never	Sometimes	Yes, always	
H-11	52.5%	37.0%	10.5%	100.0%
I-12	51.9%	37.0%	11.0%	100.0%
Golra Sharif	60.3%	26.5%	13.2%	100.0%
Average for Islamabad	54.7%	33.9%	11.5%	100.0%

3.13. Gender Equity

"Gender equity" is one of the goals of the United Nations Millennium Project, to end world poverty by 2015; the project claims, "Every single Goal is directly related to women's rights, and societies where women are not afforded equal rights as men can never achieve development in a sustainable manner.

Overall about 47.4 percent of the total population is women. It can be concluded that in the studied settlements, women are significantly involved in domestic work including washing clothes, fetching water, cooking, child caring, cleaning and repairs of household items, participation in social obligations/marriage and gathering etc.

3.13.1.Male Dominance

In Islamabad 77.6% population thinks males are dominant while 22.2 % population considers that women have equal rights.

Table 3.80 Male Dominance in Community

Settlements	Male Dominance		Total
	Yes	No	
H-11	81.0%	19.0%	100.0%
I-12	81.2%	18.8%	100.0%
Golra Sharif	69.5%	30.5%	100.0%
Average for Islamabad	77.6%	22.4%	100.0%

3.13.2.Acceptance of Daughters' Birth

Survey results reveal that 91.3% community members showed acceptance of daughter's birth while only 8.7 % didn't accept it.

Table 3.81 Details of Acceptance of Daughter's Birth

Settlement	Acceptance of daughter's birth		Total
	Yes	No	
H-11	92.0%	8.0%	100.0%
I-12	89.6%	10.4%	100.0%
Golra Sharif	92.1%	7.9%	100.0%
Average for Islamabad	91.3%	8.7%	100.0%

3.13.3.Women's Influence in Family and Public Decisions

The survey results reveals that in Islamabad 55.5% women are not encouraged to participate in family decisions while 44.5% are not encourage to participate in family decision making process.

Table 3.82 Details of Women Participation in Decision Making Process

Settlement	Women participate in family decision making processes				Total
	Up to some extent	Encouraged	Not encouraged	No participation	
H-11	38.0%	16.5%	2.0%	43.5%	100.0%
I-12	49.4%	6.5%	3.9%	40.3%	100.0%
Golra Sharif	43.7%	12.6%	0.7%	43.0%	100.0%
Average for Islamabad	43.2%	12.3%	2.2%	42.4%	100.0%

Almost similar trend can be observed in women influence in public decision making.

Table 3.83 Details of Women Participation in Public Decision Making Process

Settlement	Women participate in public decision making processes				Total
	Up to some extent	Encouraged	Not encouraged	No participation	
H-11	27.5%	9.5%	5.5%	57.5%	100.0%
I-12	37.7%	3.9%	7.1%	51.3%	100.0%
Golra Sharif	31.8%	8.6%	3.3%	56.3%	100.0%
Average for Islamabad	31.9%	7.5%	5.3%	55.2%	100.0%

In Islamabad 39.5% of the women have some participation or they are encouraged in public decision making process, while 60.5% of the women in Islamabad slums do not contribute in this process.

3.13.4.Female Education

Female education is used as a predictor variable in determinants of mortality. Educated mothers may provide better health care. They are likely to be a better provider of nutrition and hygiene. By acquiring education, women are exposed to the outside world thus improving their perspectives and attitudes. However, due to male dominant society female education is not appreciated, results show that in Islamabad literacy rate is very low, even male population is not educated, but 48.5% residents of ICT slums encourage female education and the rest 51.5%, are not in favor of female education.

Table 3.84 Details of Education of Females in Slums

Settlement	Encourage education of female members of the family		Total
	Yes	No	
H-11	48.0%	52.0%	100.0%
I-12	55.8%	44.2%	100.0%
Golra Sharif	41.7%	58.3%	100.0%
Average for Islamabad	48.5%	51.5%	100.0%

3.13.5.Female Profession

Survey results reveal that females in Islamabad slums are not major bread earner for their families. In Islamabad females don't go outside of their houses except emergencies and therefore less than 1% of them are bread earners of their families.

95.5% of females are not involved in any kind of earning activity while 3.8 % of females earn through embroidery and sewing clothes. 0.4 % females earn through herding and 1.4 % females are involved in other occupations.

Table 3.85 Details of Occupation Adopted by Female Members of the Slum Residents

Settlement	Occupations adopted by female members				Total
	Embroidery	Herding	Females don't Earn	Other	
H-11	6.0%	1.0%	92.0%	1.0%	100.0%
I-12	1.9%	0.0%	94.8%	3.2%	100.0%
Golra Sharif	2.6%	0.0%	97.4%	0.0%	100.0%
Average for Islamabad	3.8%	0.4%	94.5%	1.4%	100.0%

Figure 3-42 Female Occupations

3.13.6.Gender Discrimination in Services Provision

According to 83.6% respondents, females are denied of education. Around 30% of the respondents believed that women don't get health facilities due to their gender. 21.1% percent of the respondents are of the view that women are denied of sanitation facilities.

Table 3.86 Details of Services Women Denied of

Settlement	Education	Sanitation	Health	Clean water	Food	Recreation	Other	Total
H-11	88.2%	15.4%	27.2%	13.3%	6.7%	0.5%	2.1%	100.0%
I-12	80.0%	29.3%	38.7%	19.3%	6.0%	1.3%	4.0%	100.0%
Golra Sharif	81.1%	20.3%	24.5%	11.9%	7.0%	0.0%	2.1%	100.0%
Average for Islamabad	83.6%	21.1%	29.9%	14.8%	6.6%	0.6%	2.7%	100.0%

3.14. Safety and Security

Safety and security is one of the most important determinant of comfortable living which affects the provision of municipal services, education, economic activities etc in a specific area. The slums of Islamabad are located near residential areas and the safety & security conditions affect the residents of adjacent areas.

3.14.1.Crime Frequency and vulnerability

The survey team visited the local police stations and found that no major crimes are associated with the studied slums. The field survey results revealed that in Islamabad, according to 5.3% people, crimes are increased while 84.0% believed that crimes are neither increased nor decreased and 10.7% report that the crime rate is decreased.

Table 3.87 Crime Rating

Settlement	Rate the level of crime in your community			Total
	Increased	Stayed about the same	Decreased	
H-11	1.5%	89.5%	9.0%	100.0%
I-12	1.3%	91.6%	7.1%	100.0%
Golra Sharif	14.6%	68.9%	16.6%	100.0%
Average for Islamabad	5.3%	84.0%	10.7%	100.0%

Slums of ICT are safer as 99% percent of the respondents are not victims of any crime in their community in past three years which implicates that the slums are safe for their residents at least.

Table 3.88 Crime Victimization

Settlement	In the past three years, have you been a victim of crime in your community?		Total
	Yes	No	
H-11	1.5%	98.5%	100.0%
I-12	0.0%	100.0%	100.0%
Golra Sharif	2.0%	98.0%	100.0%
Average for Islamabad	1.2%	98.8%	100.0%

According to the results, in study area boys are most vulnerable for crimes, old people and women are considered less vulnerable than boys. While girls are least vulnerable for any type of crimes mainly because they mostly stay at home.

Table 3.89 Most Vulnerable Section of the Society for Crimes

Settlement	Most vulnerable section of the society for crimes					Total
	Old people	Women	Boys	Girls	Don't know	
H-11	0.5%	1.5%	7.0%	0.5%	90.5%	100.0%
I-12	0.0%	0.6%	7.8%	0.0%	91.6%	100.0%
Golra Sharif	5.3%	1.3%	31.8%	0.0%	61.6%	100.0%
Average for Islamabad	1.8%	1.2%	14.7%	0.2%	82.2%	100.0%

3.14.2.Crime Types in Slums

Theft related crimes are 82% of total crimes within the community, and other crimes are in very low percentage

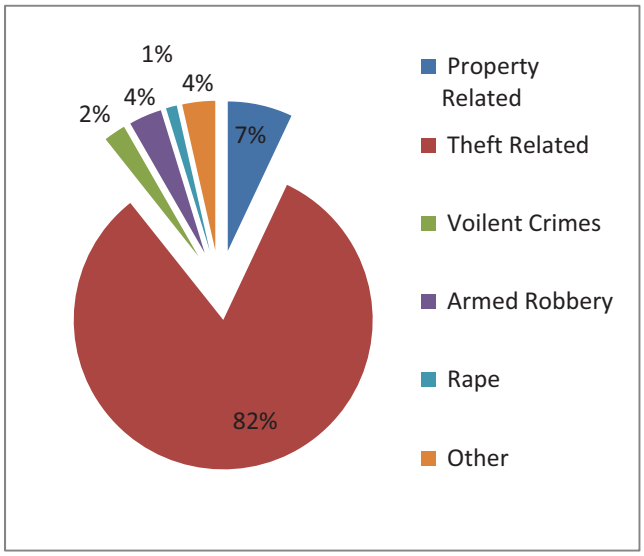


Figure 3-43 Type of Crimes Along with Their Percentages

Majority of the areas in both slums are found safe for movement in the night. Females are not allowed to go out after the evening for their security as well as due to culture. 82% people reported that outdoor activities are safe in night.

Adults are found to have more tendencies for committing crimes (10.3 %) mainly due to lack of education, skills for generation income and lack of alternate income opportunities. Only 1% of Juveniles are said to be involved in the criminal activities.

Table 3.90 Percentages of Age Groups Involved in Crime

Settlement	Age groups involved in crimes				Total
	Juveniles	Adults	About the Same	No one in our community	
H-11	0.5%	9.5%	5.5%	84.5%	100.0%
I-12	0.0%	3.2%	20.8%	76.0%	100.0%
Golra Sharif	2.6%	18.5%	15.2%	63.6%	100.0%
Average for ICT	1.0%	10.3%	13.1%	75.6%	100.0%

Boys are found to be most vulnerable section of slum community for crimes. Due to unemployment and lack of skill, the criminal can lure the young boys for better life style. Overall Islamabad slums are in better law and order condition with comparatively less crimes.

4. Focus Group Discussions (FGDs)

A focus group discussion (FGD) is a good way to gather together people from different backgrounds or experiences to discuss a specific topic of interest. The group of participants is guided by a moderator (or group facilitator) who introduces topics for discussion and helps the group to participate in a lively and natural discussion amongst them. The group discussions provide additional qualitative data to supplement the quantitative data provided by the survey questionnaires.

The strength of FGD relies on allowing the participants to agree or disagree with each other so that it provides an insight into how a group thinks about an issue, about the range of opinion and ideas, and the inconsistencies and variation that exists in a particular community in terms of beliefs and their experiences and practices.

4.1.Introduction

The study demanded to carry out a FGD with the stakeholders in the Afghan slums. This activity focused on the core issues which were to be highlighted and the response of the Elders of the clan i.e. the "Maliks" would be taken. Most of the participants didn't know Urdu or English, thus our team had an Interpreter for Interaction with the Local people.

The following points of interests were taken under consideration in the local context:

1. History of slums
2. Status of Municipal Services
3. Water Quality
4. Sewerage Disposal
5. Gas and Electricity Supply
6. Solid Waste
7. Education
8. Health
9. Transportation
10. Occupation

4.2.FGD in Kohat

FGD in Kohat was conducted in Ghamkol Slum 1. The participants were identified, and placed in groups keeping in view the Slum they belonged to. Most of the problems were similar in Ghamkol Slum 1, 2, 3 as they were adjacent to each other but they had slight difference in Ghulam Banda, as told by the respondents.

The names of participants from the respective slums are given below:

I. Malik Awal Khan (Chief Representative)

II. Ghulam Banda

1. Najabud Din
2. Haji Qamar Gul

3. Muhammad Afzal
4. Muhammad Alamgir

III. Ghamkol Slum 1

1. Zulfiqar Khan
2. Lal Agha

IV. Ghamkol Slum 2

1. Rafi Ullah
2. Malik Zaz Muhammad

V. Ghamkol Slum 3

1. Khayal Muhammad
2. Muhammad ZarifNawab

VI. Field Surveyors

1. Amir Qamar
2. Zafar Iqbal

VII. Urban Unit Staff

1. Umar Zulfiqar (Urban Planning)
2. Saqlain Akbar (Urban Planning)
3. WaseemAkram (GIS)
4. Syed Ali Hussain (Interpreter)

4.2.1. Focus of Discussion

The slums were established as Afghan refugees shelters in 1980's during the cold war. The refugees mostly living in a very poor condition. As per feedback, the municipal services provided are not up to the e.g the quality of drinking water is compromised and there are no drains to carry and dispose waste water. Similarly there is no arrangement to collect solid waste.

Figure 4-1 Participants of FGD in Kohat

As a result streets remain polluted and littered with waste water and solid waste. Electricity is though available in the vicinity but slums mostly remain dark without electricity. Natural gas is also unavailable and as a result residents of these Afghan slums illegally cut wood from surroundings for heating or household purposes.

Parents want to educate their kids, but there is limited opportunity to study. There is no school present in Ghamkol Slum 1 but a middle school is there in Ghamkol Slum 2 which serves all three Slums. The school building is in a depilated state and there are budgetary problems to manage school.

Figure 4-2 Participants of FGD

The community is having a poor health run due to unhygienic living conditions. Only one basic health unit is present in Ghamkol Slum 1 but it is not properly equipped even to address basic health needs. For emergency purposes the Afghans have to go DHQ but it is far off and costly.

The transportation used by most of the Afghans residing there is the local public transport. It is cost effective but not dependable in terms of availability. They have to wait for hours for each of the van/bus to come and these are usually already filled with passengers.

Most of the Afghans work as Laborers but usually pay less than the minimum wages given to average Pakistani labour. As a result all family members including kids are forced to earn to meet the household expenditures

4.2.2. Outcome of FGDS

The most perilous problems identified during FDGS were:

- Education
- Water and Sanitation
- Health

Initially these problems were addressed through interventions of NGOs, and UNHCR but gradually the funding are reduced and there are budgetary cutoff from UNHCR and as a result people are suffering. Though there is community based organizations but those are not very well trained and need Government's assistance both in technical and financial terms.

4.3. FGD in Islamabad

The FGD in Islamabad was conducted in Slum of H-11, behind International Islamic University. In the context of Islamabad, each slum had its own Malik and there was no coordination between the respective Maliks of different slums. Two FGDs were conducted in Islamabad; one with males and the other one was with.

FGD for males formally started after Zohar Prayer. The participants seated in a round table formation in open courtyard at the entrance of the slum.

The names of the participants of the Discussion are as following.

1. Muhammad Safdar
2. Haji Zar Malik
3. Nur Muhammad
4. Raza Khan
5. Ali Khan
6. Gul Badr
7. Lalu Khan
8. Ajeb Khan
9. Mirza Khan
10. Babarraq Khan
11. Hashim Khan
12. Gumrak Khan
13. Zarbat Khan
14. Huqam Khan
15. Wakeel Khan
16. Hazrat Khan
17. Juma Gu

4.3.1. Focus of Discussion

The Afghan slums in Islamabad were developed 35 years ago but most of the people shifted to H – 11 slum 8 years back. In H-11, no NGO or government body is working in any type of social welfare project except for one Chinese couple who come and teach the students of Primary school located in the area (Note: School here is an open veranda having shed over it which was identified in the land use survey).

Most of the Afghans were laborers and went to work in the Sabzi Mandi nearby in the I-10 Markaz on daily wages basis mean they don't have a regular source of income.


Figure 4-3 Participants of FGD in Islamabad

The condition of municipal services provided in the area is miserable. There is no water supply and sanitation infrastructure provided by the government except one communal tap. The tap is connected to the main water line passing through the area. The quality of the tap water is satisfactory. There was no arrangement for the disposal of sewage which after running openly through streets; dispose of to nearby drain.

In the absence of Gas, tThe residents cut wood and use them for heating and cooking purposes. WAPDA wires pass through the entire settlement, yet there is no electricity connection provided for lighting. There is also no provision to collect solid waste resulting in formation of heaps of garbage in almost every part of the slum.

There were no paved streets/roads in the settlement and during the raining, streets drown in rain and sewage mixed water. There is a primary school in the settlement whereas no health unit is present in the Afghan slum. For health issues the Afghan residents visit private clinic which charge a nominal fee of Rs 100-150. Common ailments are flu, cold and fever where as severe cases includes jaundice, chest infection.

There is a small settlement of Punjabi people in between the Afghan slums but there are no issues of ethnicity. The crime rate is negligible because the residents don't allow any stranger to enter the vicinity without permission.

Most house are made of mud with unpaved streets and dusty environment. Majority of the people are illiterate and very few had studied up to 4th standard.

4.3.2. Outcome of FGDS

The core issues identified in the H – 11 slum, are given as following:

1. Ownership Issues

2. Education

Being Afghan nationals, the slum residents were not given ownership of land. They were afraid that they would sooner or later be shifted somewhere else.They were most worried of their livelihood.

The second issue was education. As most of the people living here were illiterate, the people identified the lack of education as a severe problem. There was a small verandah used for teaching students up to primary level but other than that it is the most neglected area.

4.4.Potential Contribution of Slums to the Economy of Kohat& Islamabad

Kohat itself is not as economically vibrant as other cities of KPK like Peshawar & Nowshehra. Islamabad is very economically active zone both for skilled and unskilled labour. So in Kohat, there are less occupational opportunities for unskilled people like Afghan Refugees as compared to ICT. Moreover law and order situation of the Kohat city has further aggravated the economic situation of the city.

Residents of the slums contribute negligibly to the economy of the Kohat and ICT in many different ways. One of these is by paying rent and utility bills. Most of the slums are situated on government owned land in Kohat and very few are living on rental property, While in ICT slums only about 35%(majority in Golra Sharif) of the slum residents is on rental property which pay an average rent of Rs.3, 500/month. Supply of basic municipal services is very limited in these slums, Sui-gas supply is absent in both slums and electricity supply is only provided to the residents of Kohat slums and their average bill is Rs. 1,164/month. As support from municipalities is absent, the communities maintain their own unplanned sanitation system. However, Afghan refugees still manage to contribute to the city's economy in the shape of unskilled labour in various industries such as transport, agriculture and small business-shops, tea stalls street vendors etc.

Females are mostly housewives; woman contributes very little to city's economy. On the other hand their food needs are implicating supply and demand issue for the slum residents of study area. This has hiked prices of locally grown vegetables, fruits and fodder. Agriculture activities are very rare as the refugees don't have any agricultural land ownership.

On an average above 70% of the residents are illiterate without having any formal education; the potential of the economy can be connected by providing skilled-based education as well basic municipal services.

5. Spatial Analysis

5.1. Geographic Location of Slums in Kohat City

Kohat is a medium sized town in Khyber Pakhtunkhwa province of Pakistan. It is located at 33°35'13N 71°26'29E with an altitude of 489 meters and is the capital of Kohat District. Kohat is surrounded by a chain of mountains, holding a beautiful cantonment. It is one of the oldest cantonments of Pakistan and also the old district of Sub-continent. Kohat is described in the old history of Buddhism. This district has boundaries with Aurakazai Agency, district Hangu, district Kurak, district Nowshera and Punjab.

Map 5-1 District Boundaries of KPK[8]

The geography of the district is prevailed by the huge number of mountains and hills. In the northwest of the district the important ranges include lower Miranzai and Bangash, which run in an east west direction. Further in the south is Kamar -Tanda. The height of these ranges varies from 650 to 1000

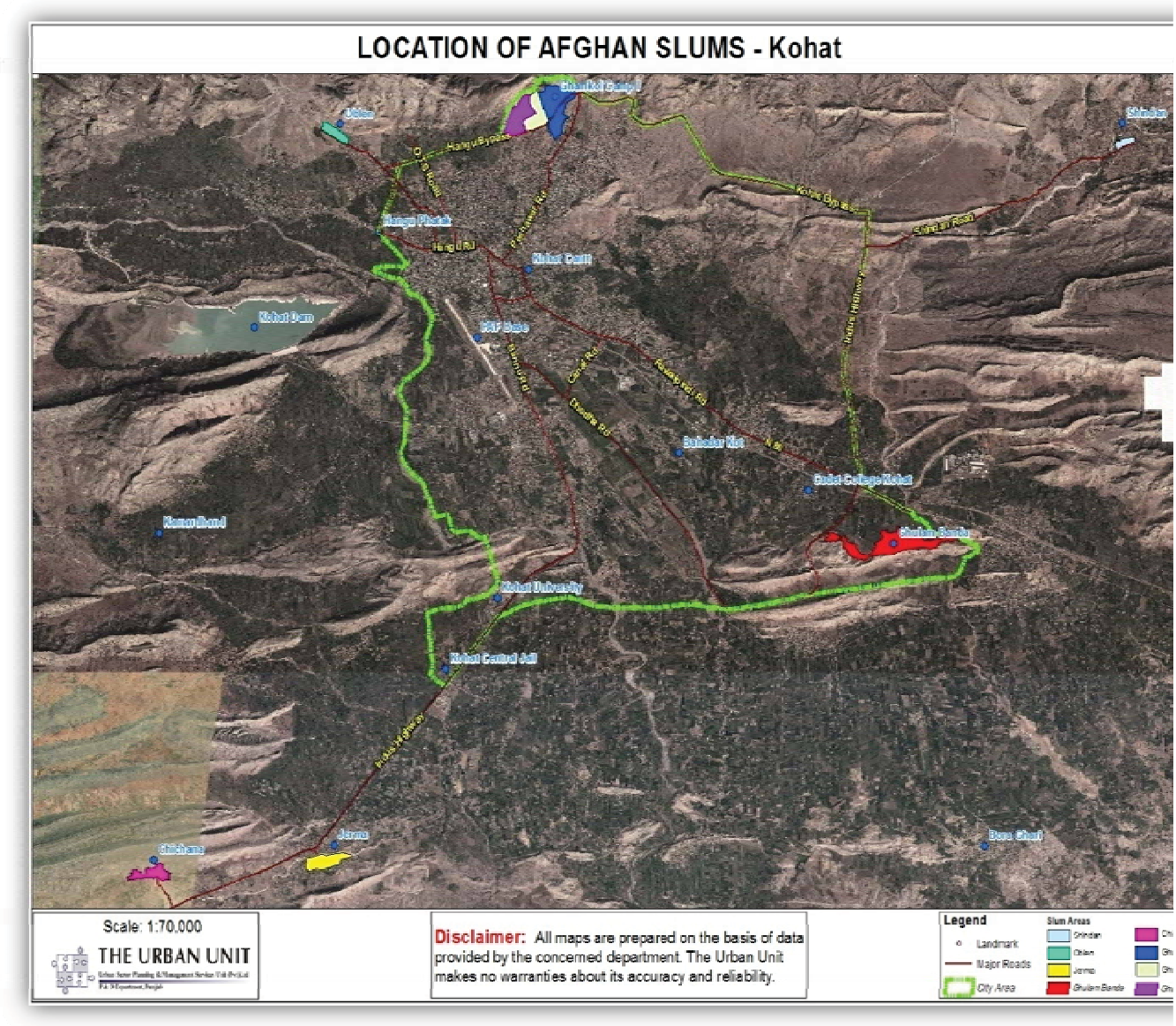
[8] *Source: http://pashtohome.com/map*

meters above the sea level. Important historical places in the district include Darra, Khushal Garh, Kohat town, Lachi, Shakardarra, Gumbat and Tanda Dam.

Kohat constitute various ethnic groups in the form of tribes. Pashtun tribes contribute as major proportion of population in the district. The most reputed pashtun tribes in Kohat are Bangash, khattack, Orakzai and Afridi. Other well-known tribes include Shinwari, Tanoli, Durrani, Kayani, Raja, Banuri, Naqvi, Awan and Piracha. Kohat is also acquired by large number of Afghan refugees after Soviet war in Afghanistan during 1980s.

There are a total of 8 slums in Kohat. Ghamkol Slum 1, 2, 3, Ghulam banda, oblen, shindan, chichana, and jerma. Ghamkol Slum 1, 2, 3 are situated on the north of the kohat city boundary. They are connected to the city by hangu bypass, kohat road. Whereas Ghulam Banda is in the south of the city. It is situated on the Indus highway along the hills to the south. Jerma and chichana are located to the south west of the city boundary, on the Indus highway at a distance of 5 and 8 km approximately. Oblen is to the north west of Kohat city situated on where as shindan is located on Shindan road approximately 7 km east from the city.

The image reflects the location of all Afghan slums in the city of Kohat namely Shindan, Oblen, jerma, Ghulambanda, Chichana, Ghamkol Slum 1, Ghamkol Slum-II and Ghamkol Slum-III. All the Afghan refugees are located at the outskirts of the city. The slums of Ghamkol Slum and Ghulam Banda expand on relatively larger area and accommodate greater number of Afghans.

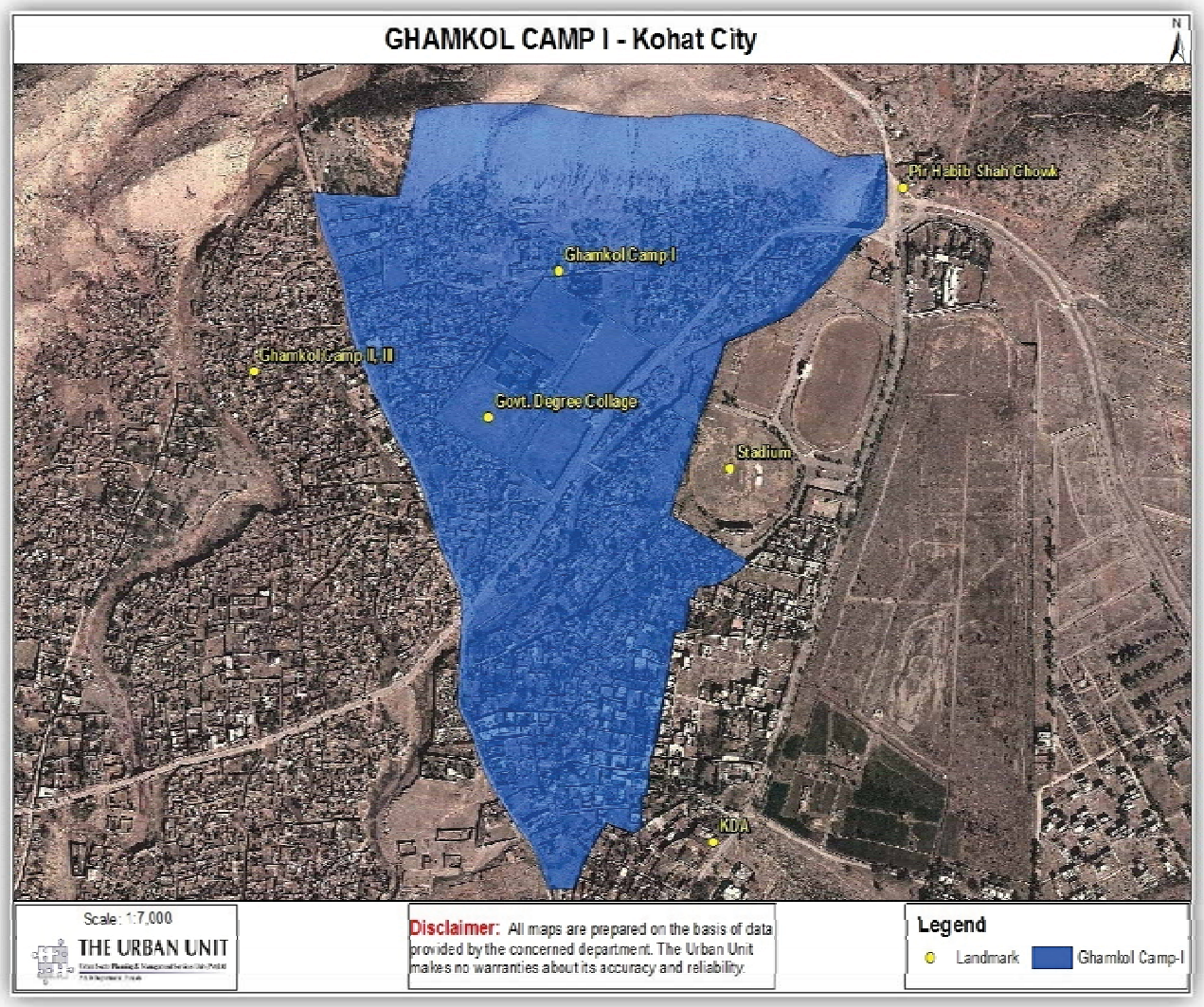


Map 5-2 Location of Afghan slums

5.1.1. Ghamkol Slum 1

Ghamkol Slum 1 is located at the north of Kohat City at 71°27'23.42"E and 33°37'1.17"N. It is surrounded by Hills on the North, Ghamkol Slum 2 on the west and KDA jurisdiction on the East and Southern Side of the Slum. Two major transportation routes pass through Ghamkol Slum 1. One is Hangu Bypass and the other is Kohat Road. These settlements formed after the Cold War in 1980s in Afghanistan. Almost 1379 families abide in this refugee Slum and the total population of the Slum is 8393 as stated by District Administration for Afghan Refugees. Most of the area in Ghamkol Slum 1 is occupied by the Afghan Refugees but in the southern side local people have also taken land and started residing in the premises of the Afghan Refugee Slum.

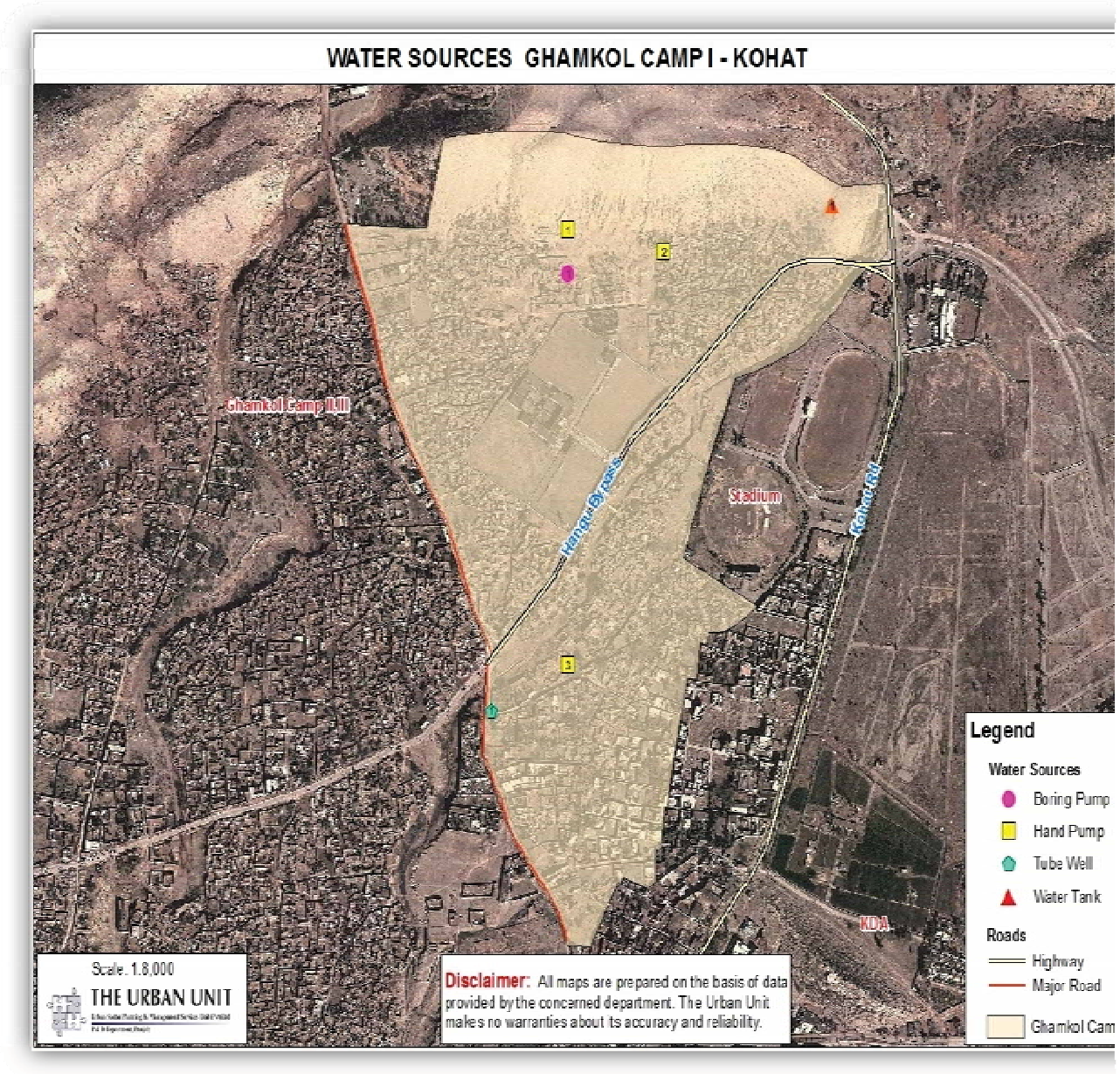
The Afghan residents in the community are poor and most of them live in Katcha houses of less than 3 Marlas. Some houses were partially built as pacca house by the aid of UNHCR but they are 1 in 100. The local people residing in the boundaries of Ghamkol Slum 1 have a pacca house of area more than 3 Marlas. The streets in the Slum 1 are mostly unpaved with poor water supply and sanitation provision especially in those parts where the Afghans live. The areas in which local people live are in a better environment, where streets are paved and open paved drains are also provided.



Map 5-3 Boundary of Ghamkol Slum 1

5.1.1.1. Water Sources

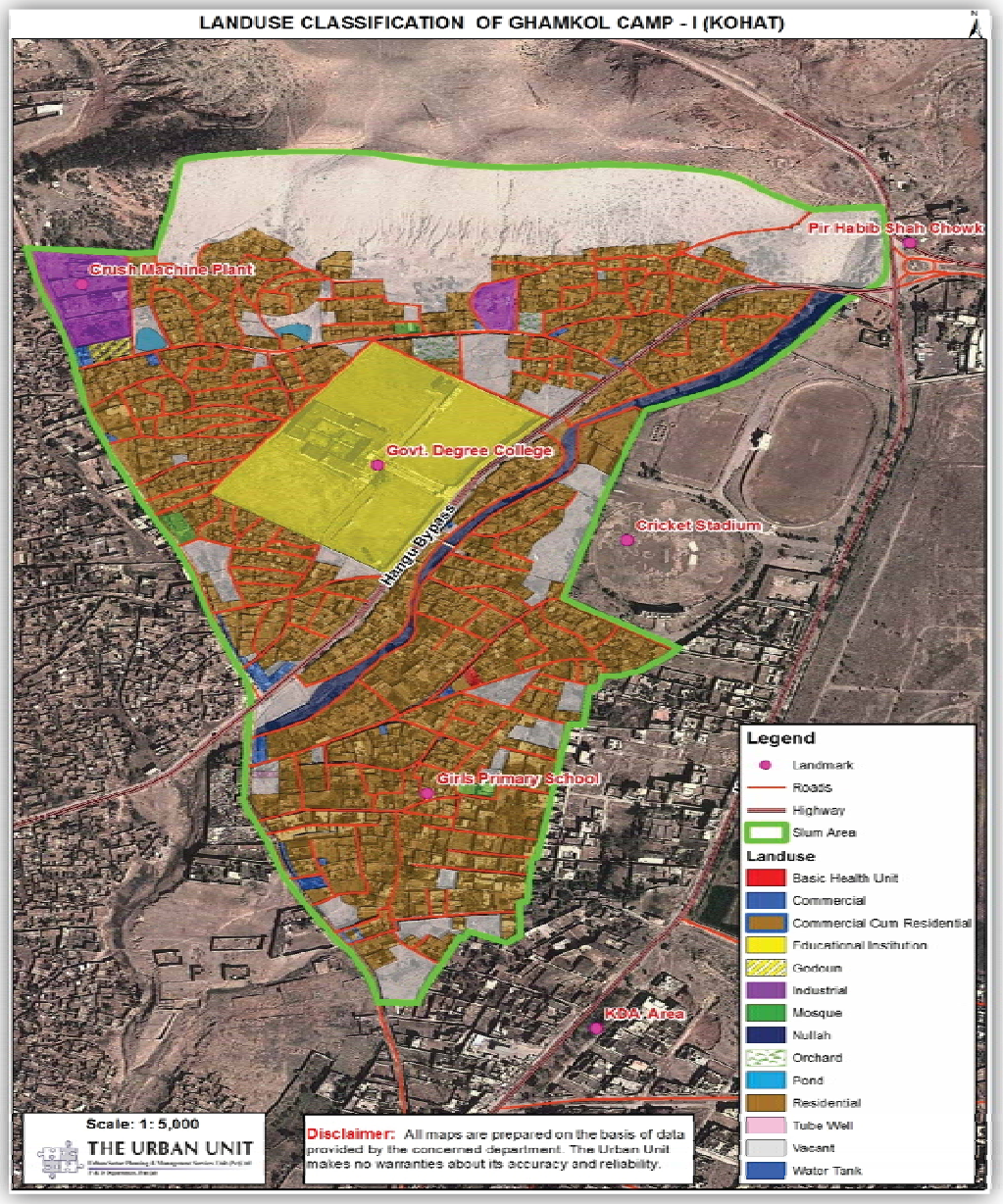
There are three types of water sources in Ghamkol Slum – 1, the majority of Slum gets its water from the Tube well situated near the hangu pass in the southern part of the slum. Other public sources of water were hand pumps and Boring Pumps. These were installed mostly in the northern side of the slum. During the survey it was found that 1 out of every ten houses had a hand pump installed in the houses in the settlement. Following were the water sources discovered during the field surveys.



Map 5-4 Type of Water Sources in Ghamkol Slum 1

5.1.1.2. Land use Classification of Ghamkol Slum – 1

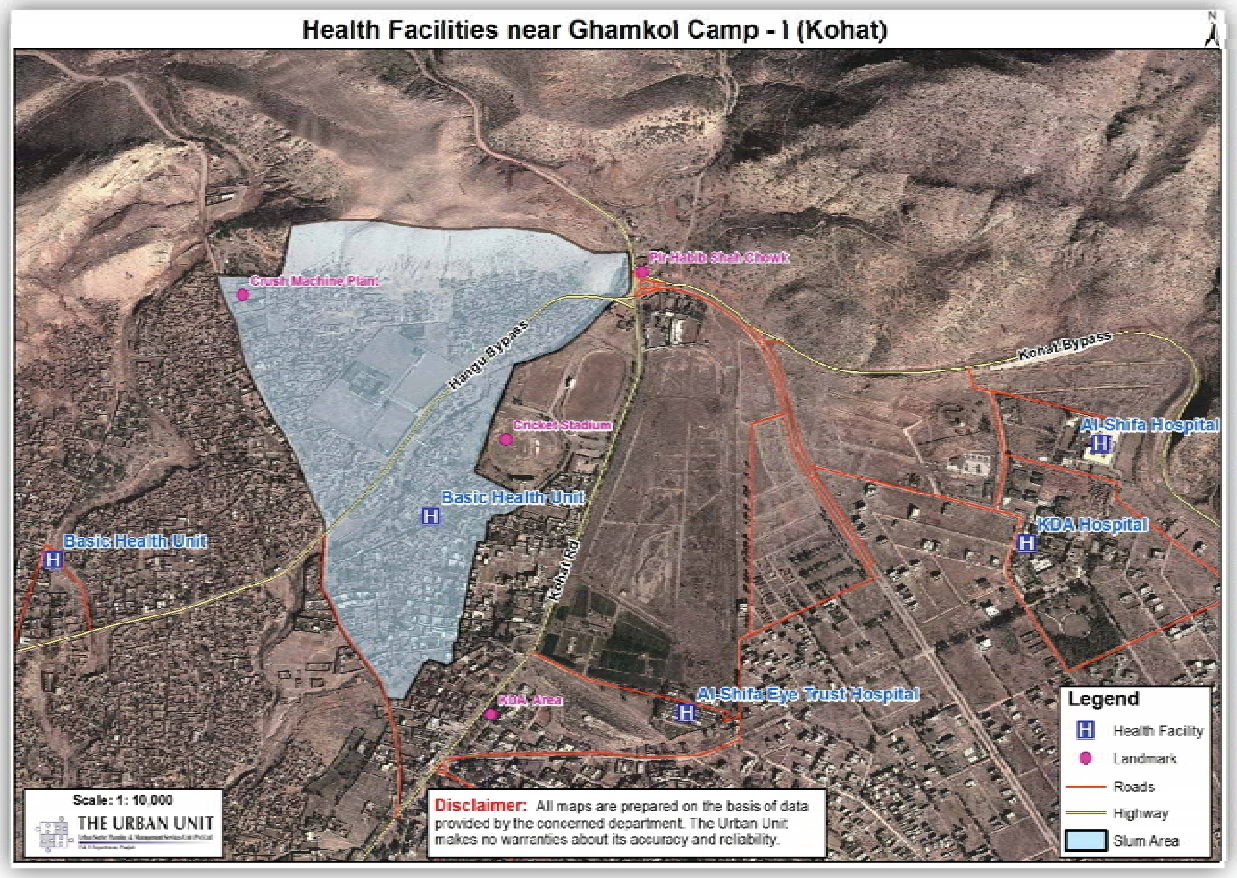
90% of the Afghan Slum consisted of residential land uses, having mostly Katcha houses, whereas the other predominant land use was commercial i.e. 5 %. Other than that there was a crush plant on the north of the settlement was identified in the land use survey. Only 3 % plots were vacant. There is only one BHU in the Afghan settlement. Following is the land use plan of Ghamkol Slum -1.



Map 5-5 Land Use Classification of Ghamkol Slum 1

5.1.1.3. Health Facilities

There are two BHU nearest the afghan slum Ghamkol camp 1. One is in Ghamkol camp 1 and the other is in Ghamkol camp 3. Other than that people also access the District Headquarter Hospital for medication and other facilities. Other health institutions close to Ghamkol camp 1 are also shown in the figure below.



Map 5-6 Health Facilities Near

Figure 5-1 BHUs in Ghamkol Slum-1

In the BHUs, available in the Camp, they have a routine of 3 days for vaccination and 3 days OPD (Out Patient Department) services. Vaccination is done for measles, malaria, polio and other diseases for infant children. And on the other days general ailments are dealt with.

The medicines and equipment were provided by UNHCR. The condition of medical equipment and

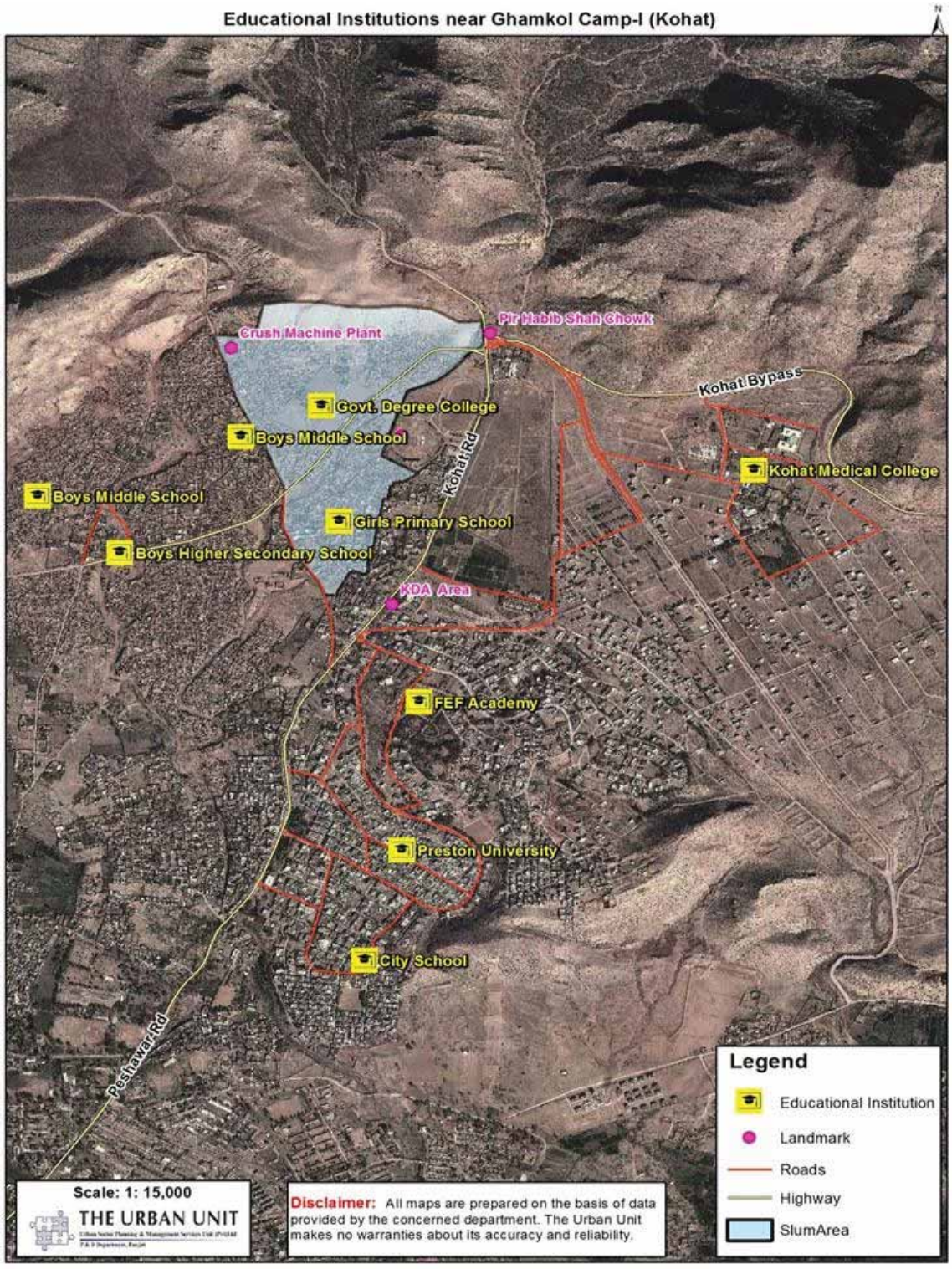
medicines provided by UNHCR is very poor. The syrups were kept in drums and medicines are usually not available. Whenever the vaccination is available the afghan families come get information and they create an overwhelming demand for the medicine thus the pharmaceutical stock doesn't remain for much long. Other than that, there is no maintenance of the existing dilapidated BHUs.

5.1.1.4. Educational Facilities:

There are a lot of education institutions in and around Ghamkol Camp 1. In the Camp 1 slum boundaries a Kohat college and a female primary school is located. One middle school for boys is located in Ghamkol Camp 2 just adjacent to the boundary of the boundaries of camp 1. Most of the students from Ghamkol camp 1 go to this school. Other than these there are two more community schools present in Ghamkol Camp 3. Other education facilities are also demarcated near the Camp boundaries.

Figure 5-2 Some Educational Institutes Serving Ghamkol Slum 1

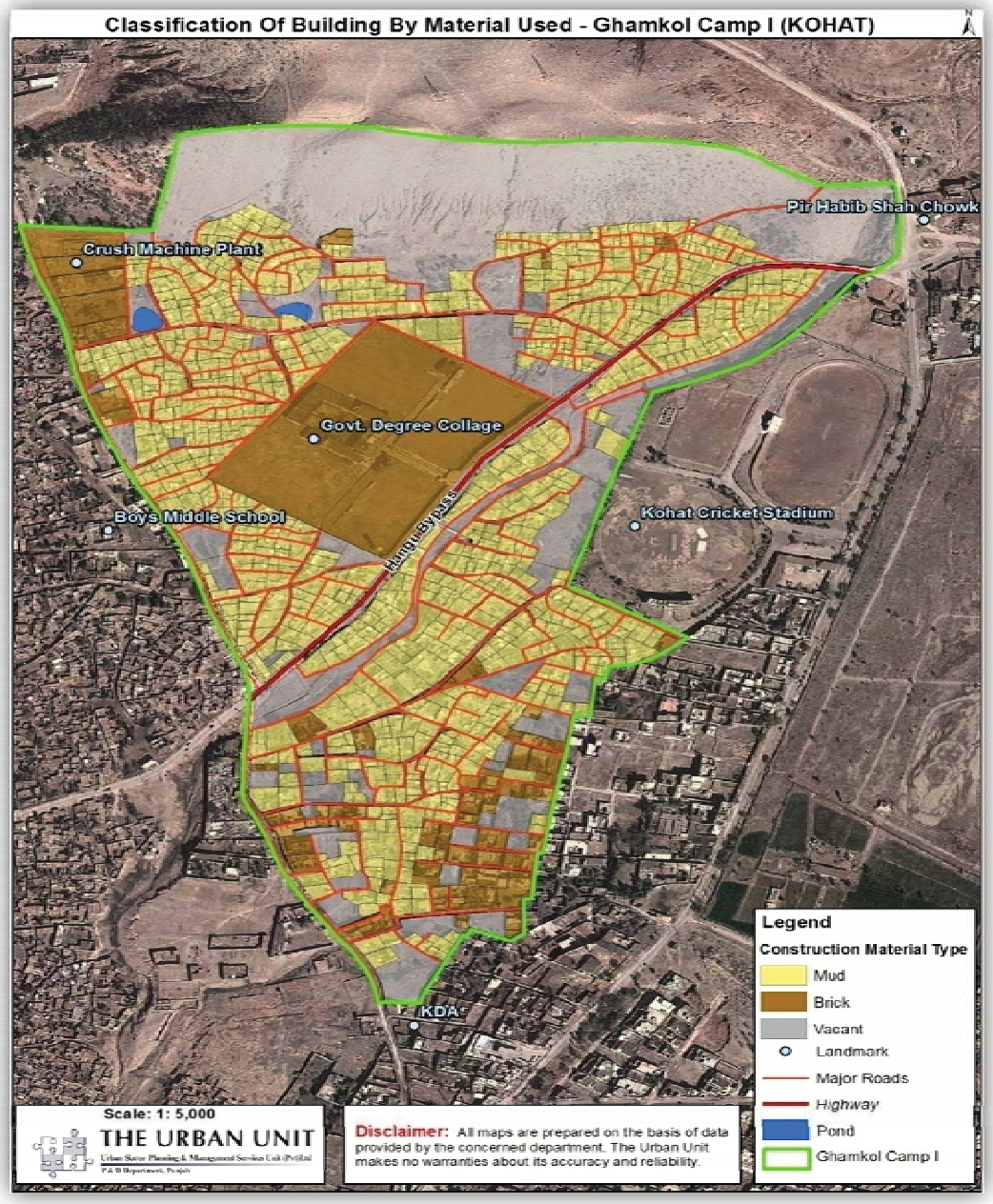
Following map shows the spatial location of the education institutions.



Map 5-7 Educational institutions serving GhamkolSlum 1

5.1.1.5. Construction (Building) Material

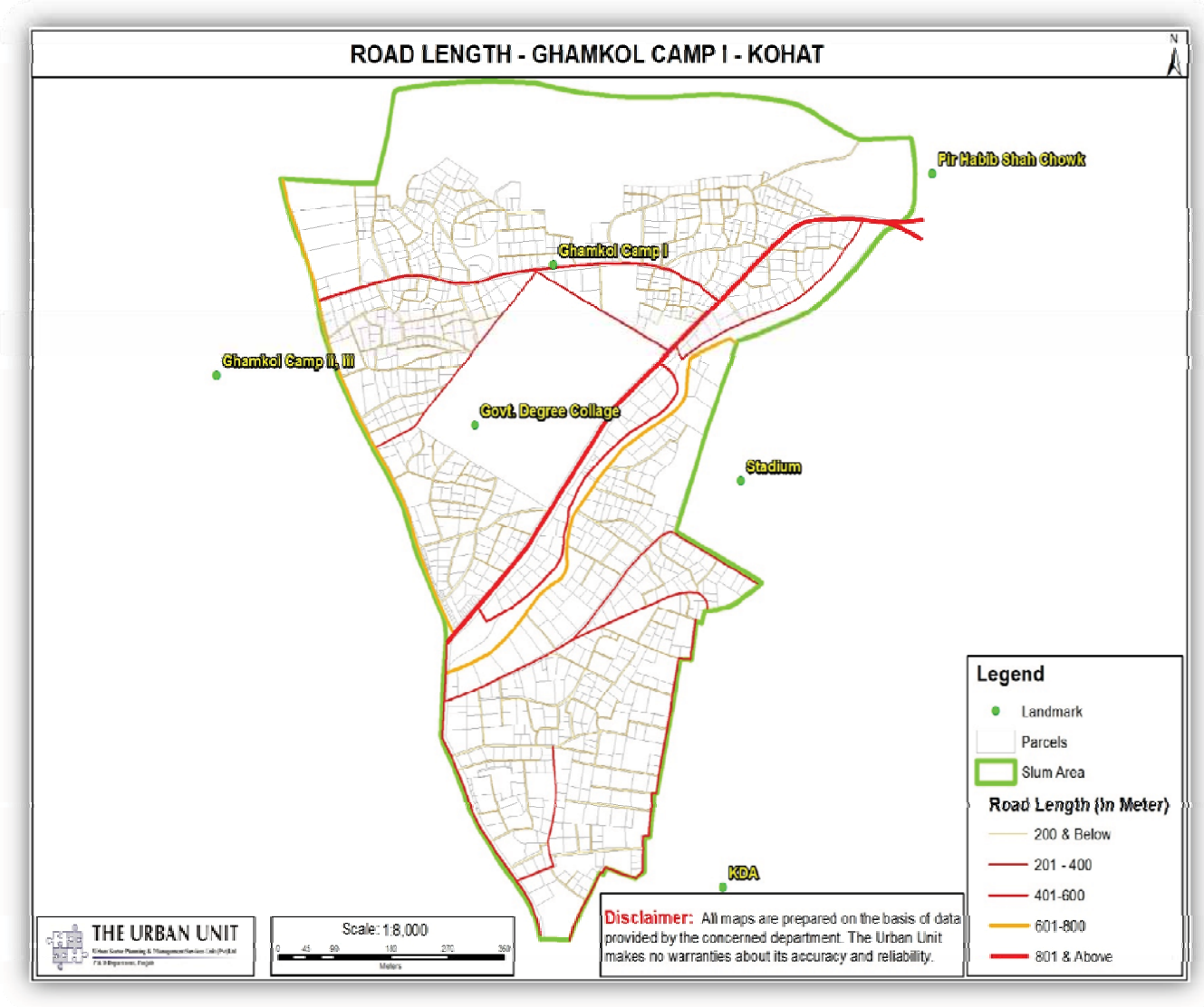
The predominant land use is residential and most of the houses in the Afghan community are mud houses. A very few houses belonging to the afghans are brick houses where as most of the other houses belonging to the locals abiding in Ghamkol Slum – 1 are brick houses. Other public institutions and government buildings had brick structures. The classification of housing structure is given as following.



Map 5-8 Construction Material in Ghamkol Slum 1

5.1.1.6. Length of Roads

Mostly, houses are interconnected through labyrinth of unplanned small streets. Other than these roads there are two long roads. One is the Hangu Pass, passing through Ghamkol Camp and the other is the road going toward the Shrine of Zinda Pir.



Map 5-9 Roads in Ghamkol Slum 1

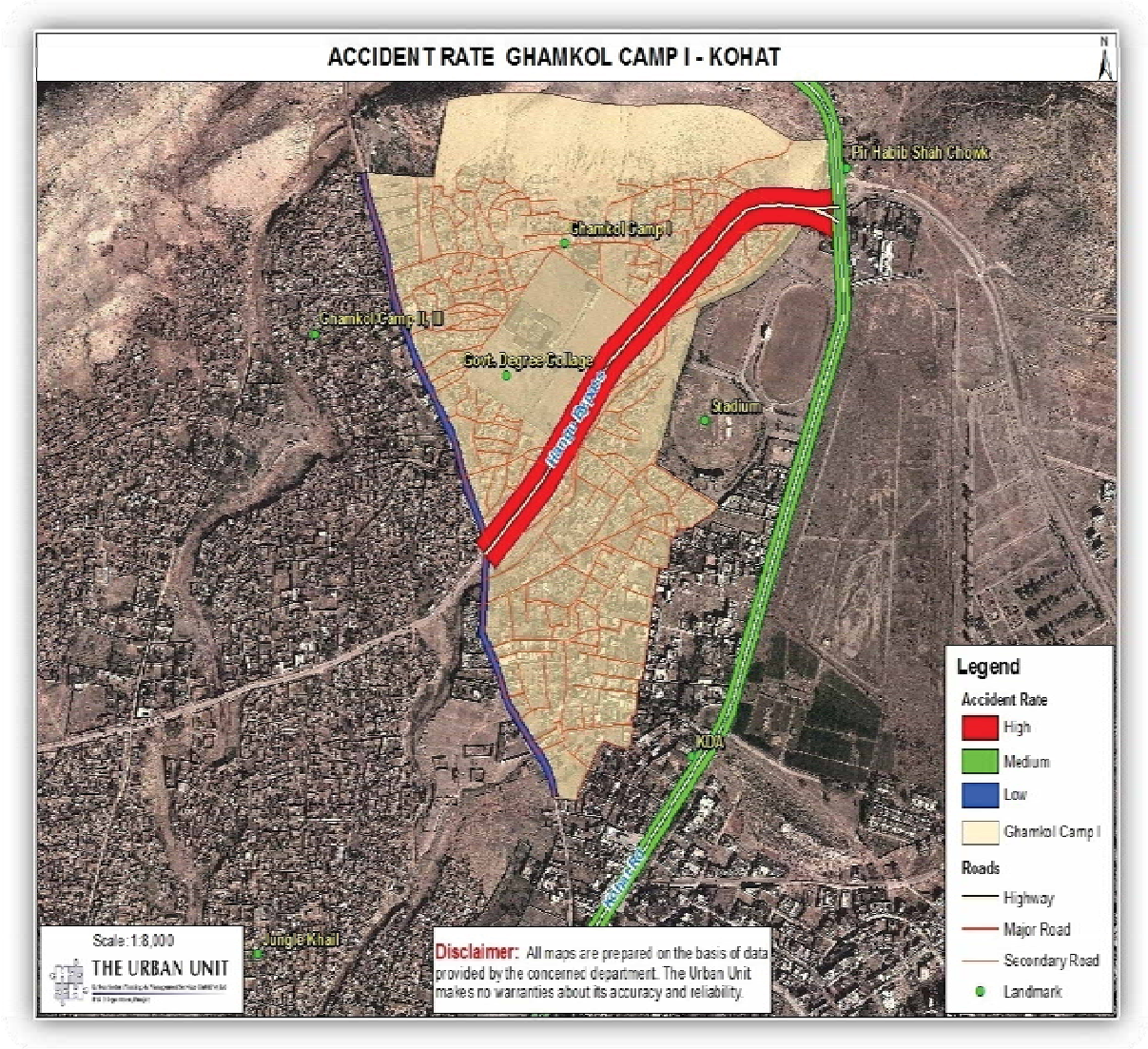
5.1.1.7. Road Accident Risk areas

Most of the accidents occur in Hangu Bypass due to relatively high traffic density, speed and proximity to slum. It is a major road connecting to Kohat City and it passes through the Ghamkol Slum – 1. The majority of accident victims are children playing on the road unaware of the high speed traffic. Secondly Kohat road also has fast moving traffic on it but as it a little away from the Ghamkol Slum, it has relatively less accident risk. Another road going towards Ghamkol Sharif is also a major road but it

doesn't have any fast moving traffic on it, thus the accident rate is minimal. Following is the map showing accident rate.

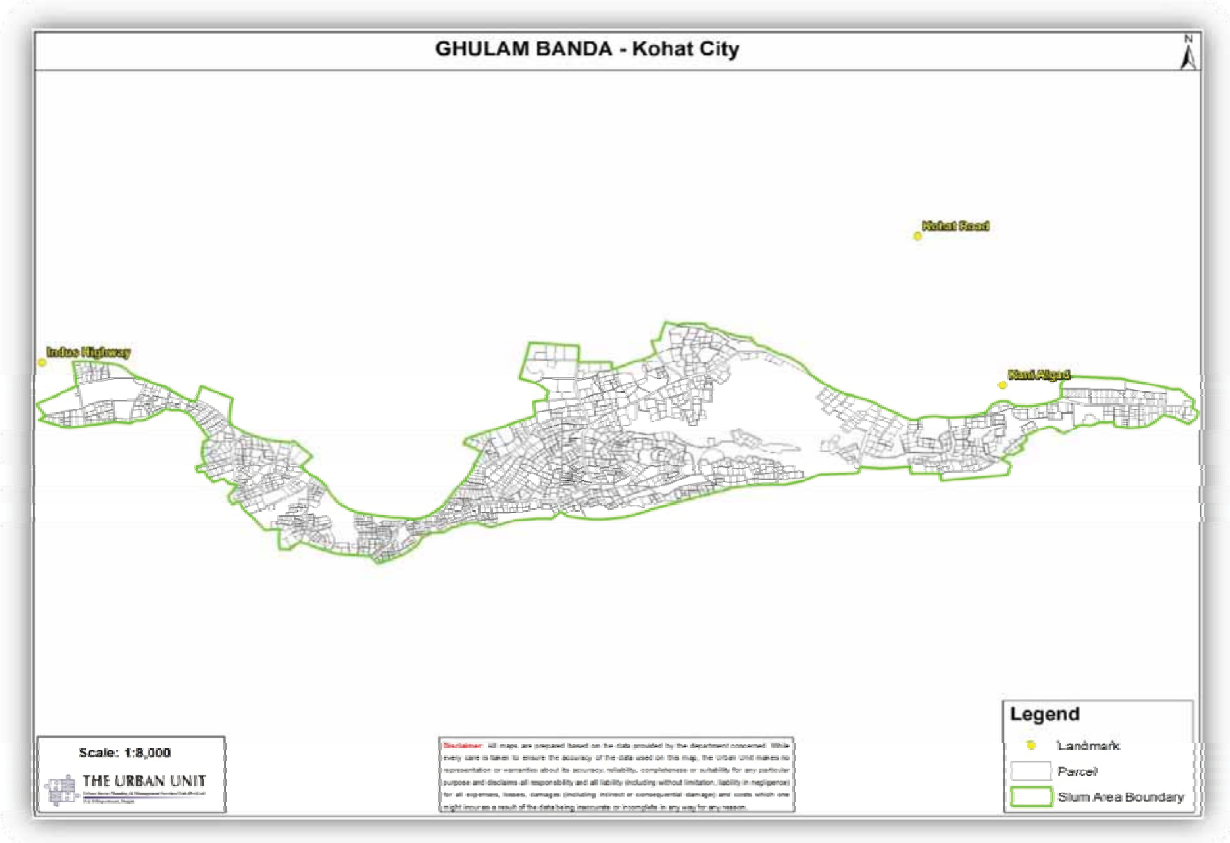
5.1.2. Ghulam Banda

Ghulam Banda is located at outskirts of Kohat city. It is accessed through two major roads i.e. Kohat Road and Indus Highway. Large number of afghan refugees is living in these slums. Most of the people are associated with agriculture and labor work. People live in mud/katcha houses and in very poor condition. UNHCR has provided hand pumps for the drinking water. The unhygienic and unsanitary conditions in the area result in various diseases.

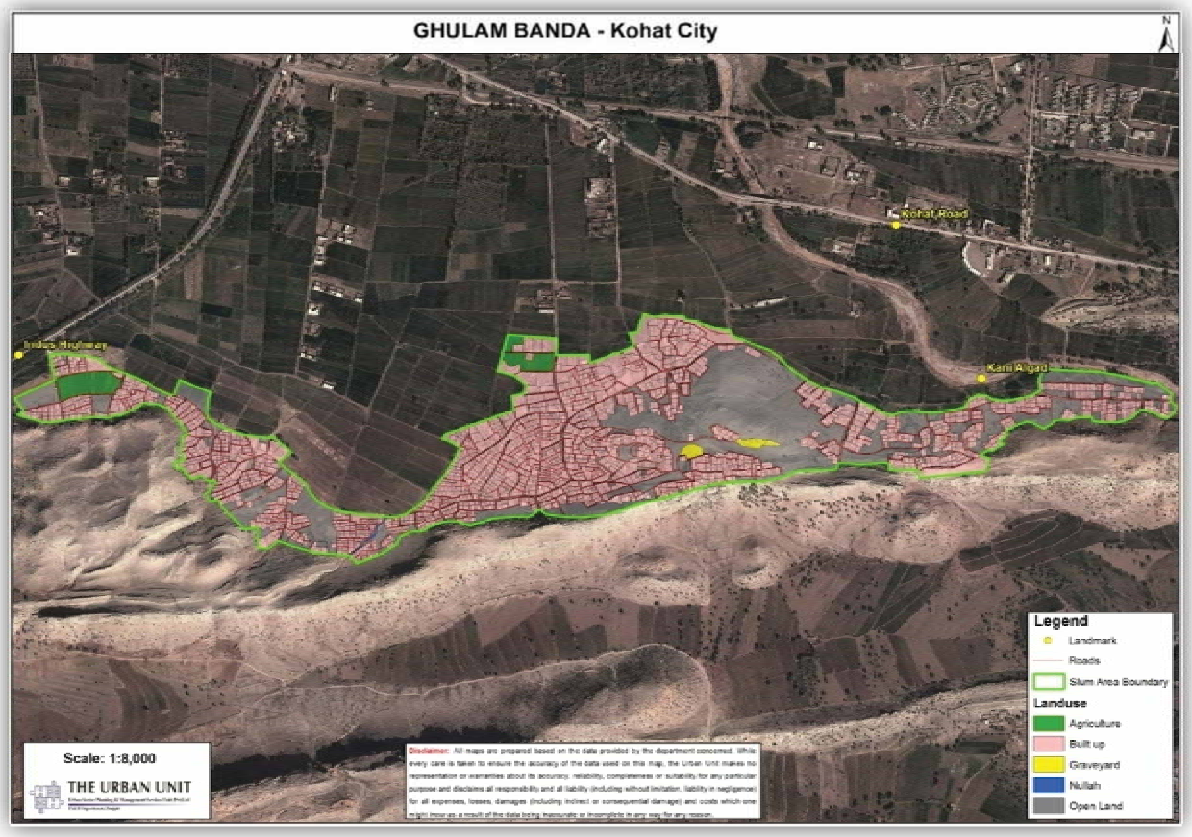


Map 5-10 Accident Rate in Ghamkol Slum 1

Field survey questionnaire has been completed for Ghulam Banda. But due to security issues landuse survey could not be accomplished and consequently spatial analysis also could not be performed to produce thematic maps. However satellite imagery of Ghulam Banda has been acquired and its digitization is done as shown in Map5.10 which may be used as a base map for future studies.



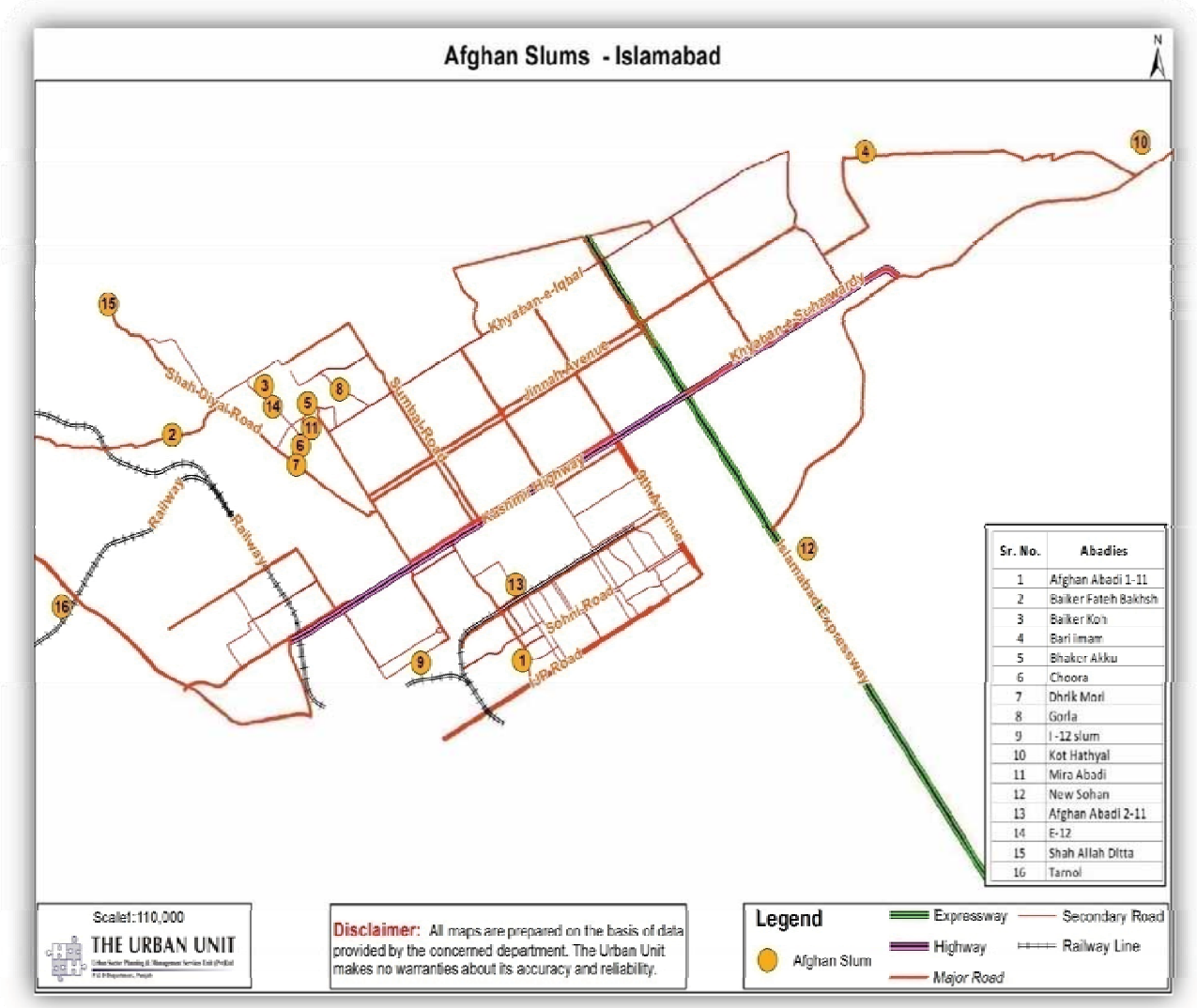
Map 5-11 Boundary of Ghulam Banda



Map 5-12 Satellite view of Ghulam Banda

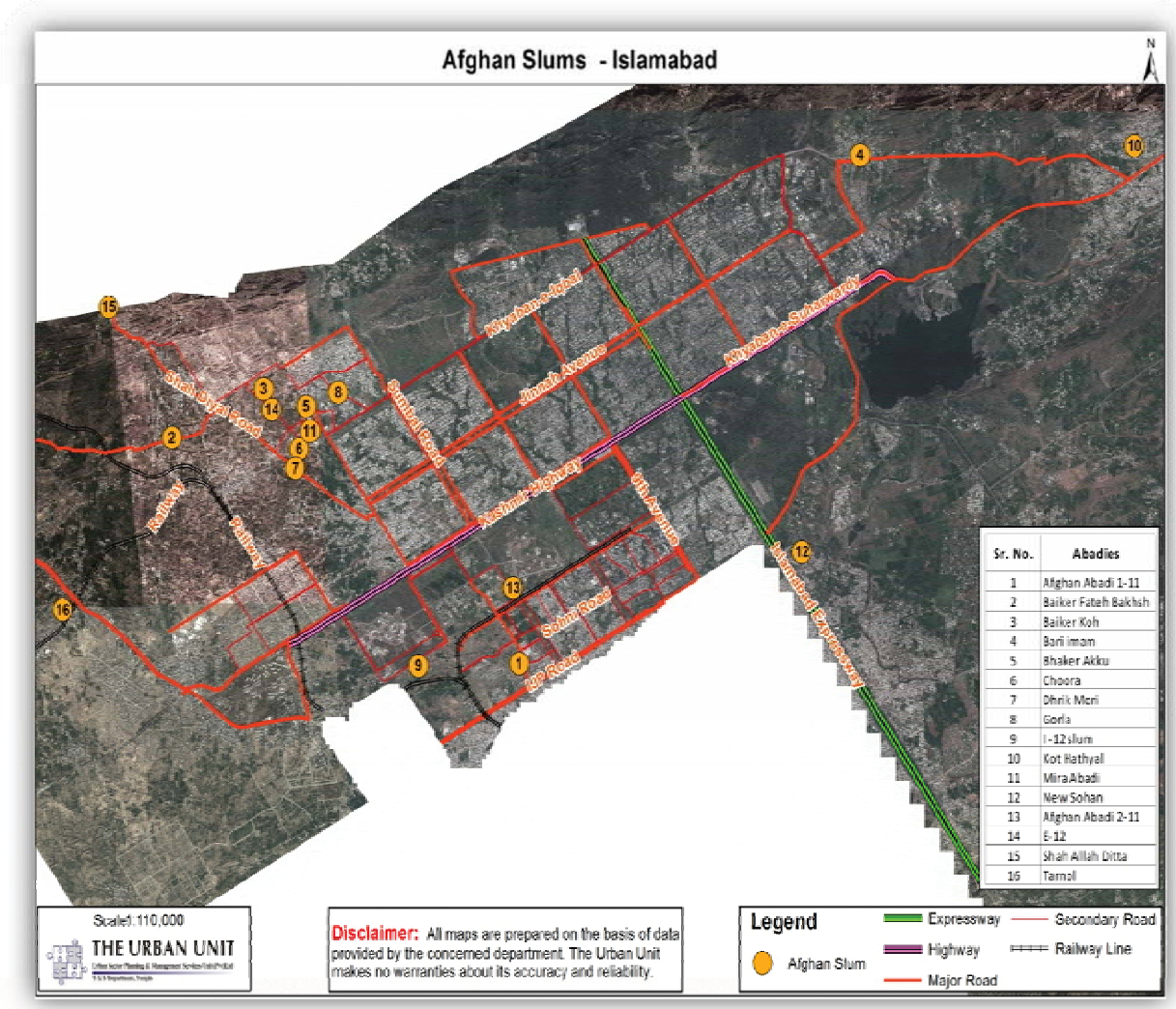
5.2.Geographic Location of Slums in Islamabad Capital Territory

Most of the afghan slums are located at the north western part of Islamabad along the Shah Diyat road. Whereas other slums are scattered all over Islamabad. Some of the significant afghan slums are located in I-12 and H-11 respectively. The map below shows the spatial location of afghan slums in Islamabad.



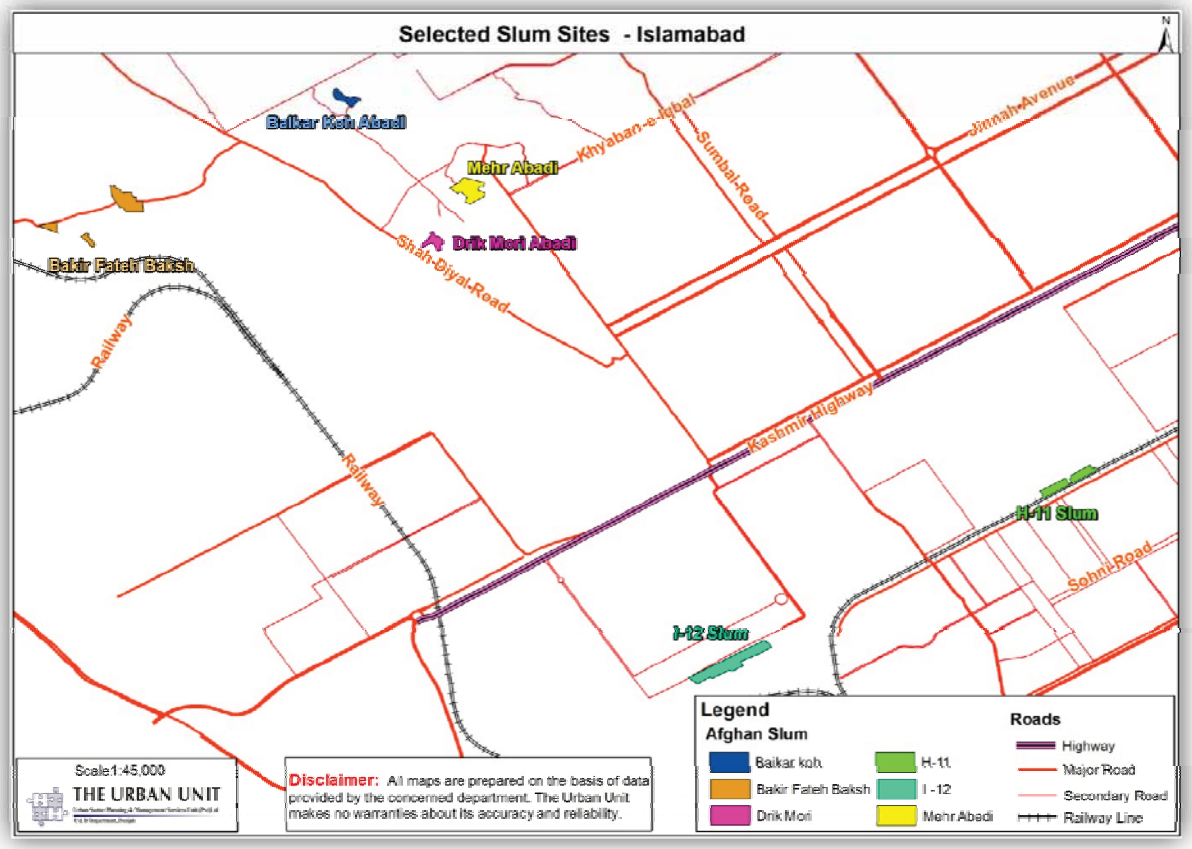
Map 5-13 Location of Afghan Slums in Islamabad

Satellite view of afghan slums located in Islamabad is in the following.



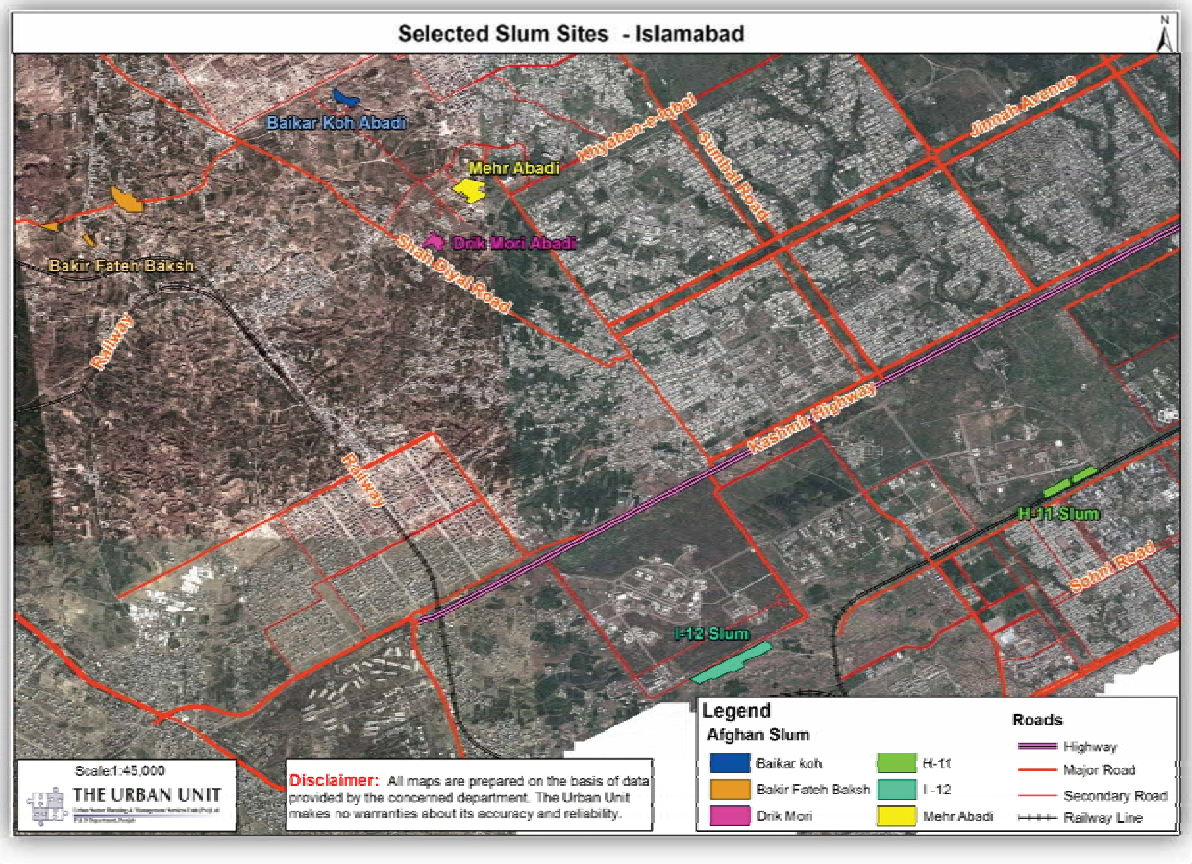
Map 5-14 Satellite view of location of Afghan slums in Islamabad

The three Slums selected for detailed study of Afghan Slums were situated in I-12, H-11 and Golra respectively. These slums demarcated on the imagery of Islamabad are shown as under.



Map 5-15 Layout Map of Studied Slums in Islamabad

Satellite view of afghan slums in Islamabad selected for the study is in the following.

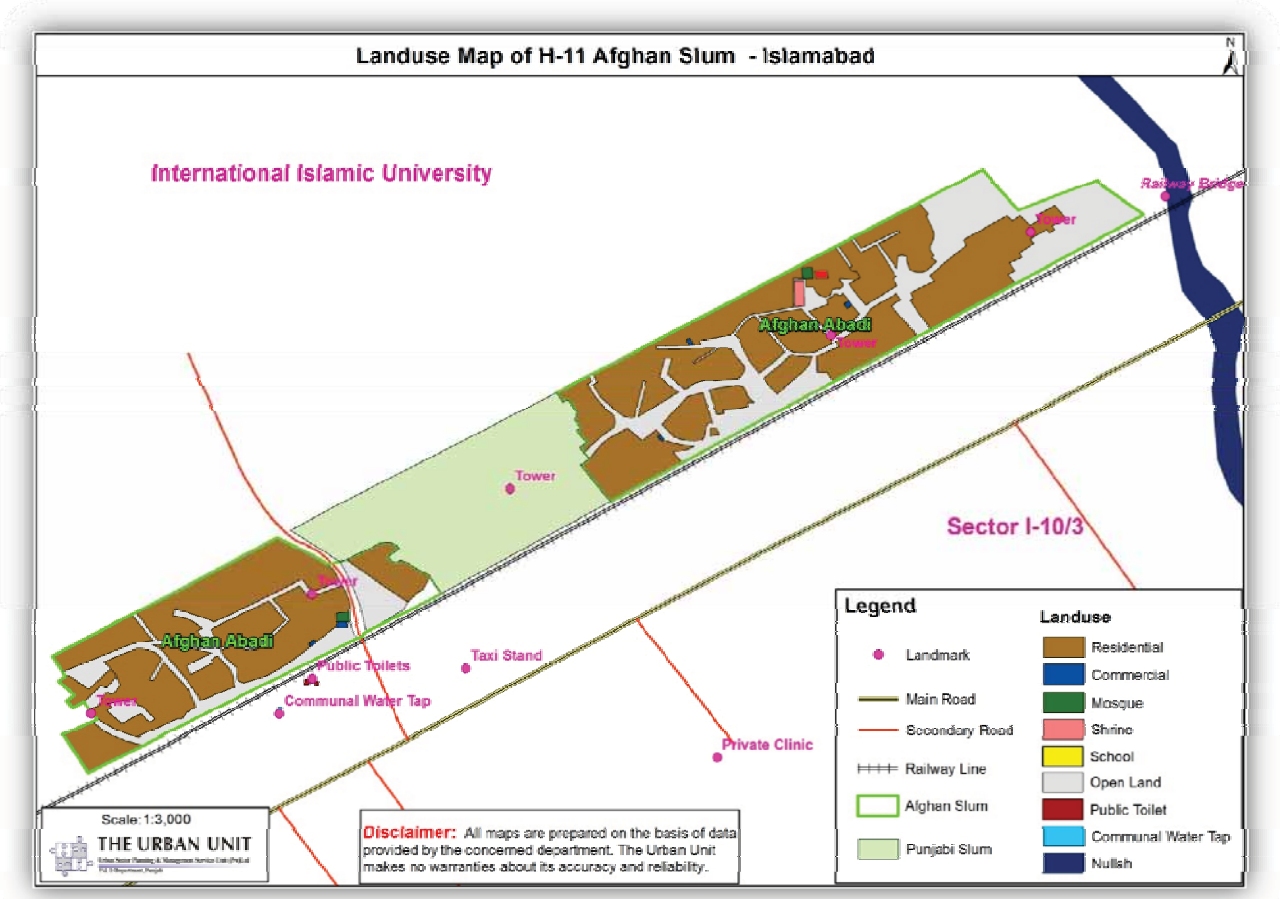


Map 5-16 Satellite View of Studied Slums in Islamabad

5.2.1. H-11

5.2.1.1. Land use Map:

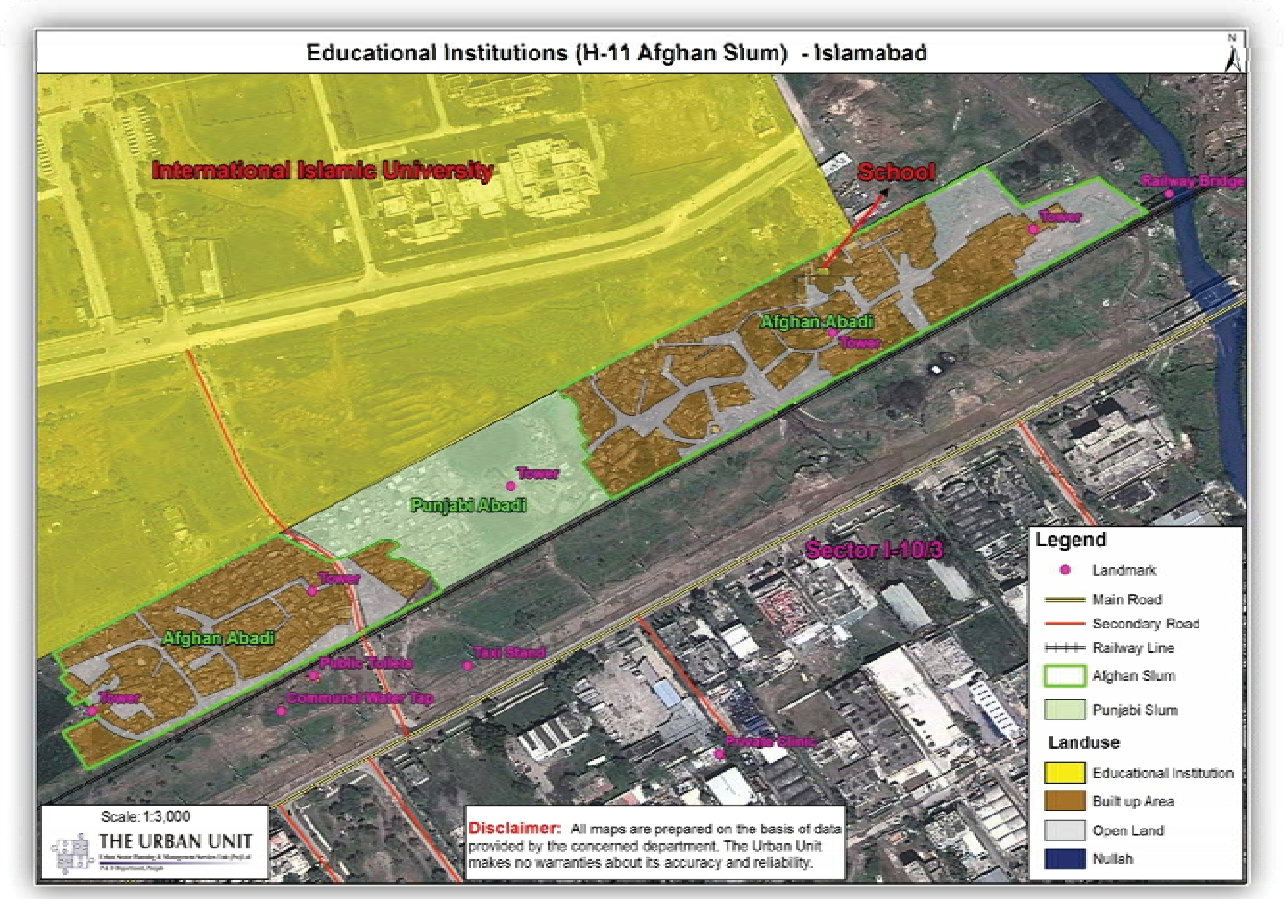
The slum comprised mostly of kachha (mud) houses. Only 5 shops were identified in the whole slum for general day to day materials. There were two mosques and a primary school present in the area. One shrine was also seen in the vicinity. At the east of the slum was a nullah where as on the west was agriculture land. On the north of the slum was International Islamic University and on the south was markaz of H-10. A railway line passes along the slum from east to west. More over high tension electricity wires pass directly through the slum. The following map shows the land use of H-11 Slum.



Map 5-17 Land Use Map of H-11

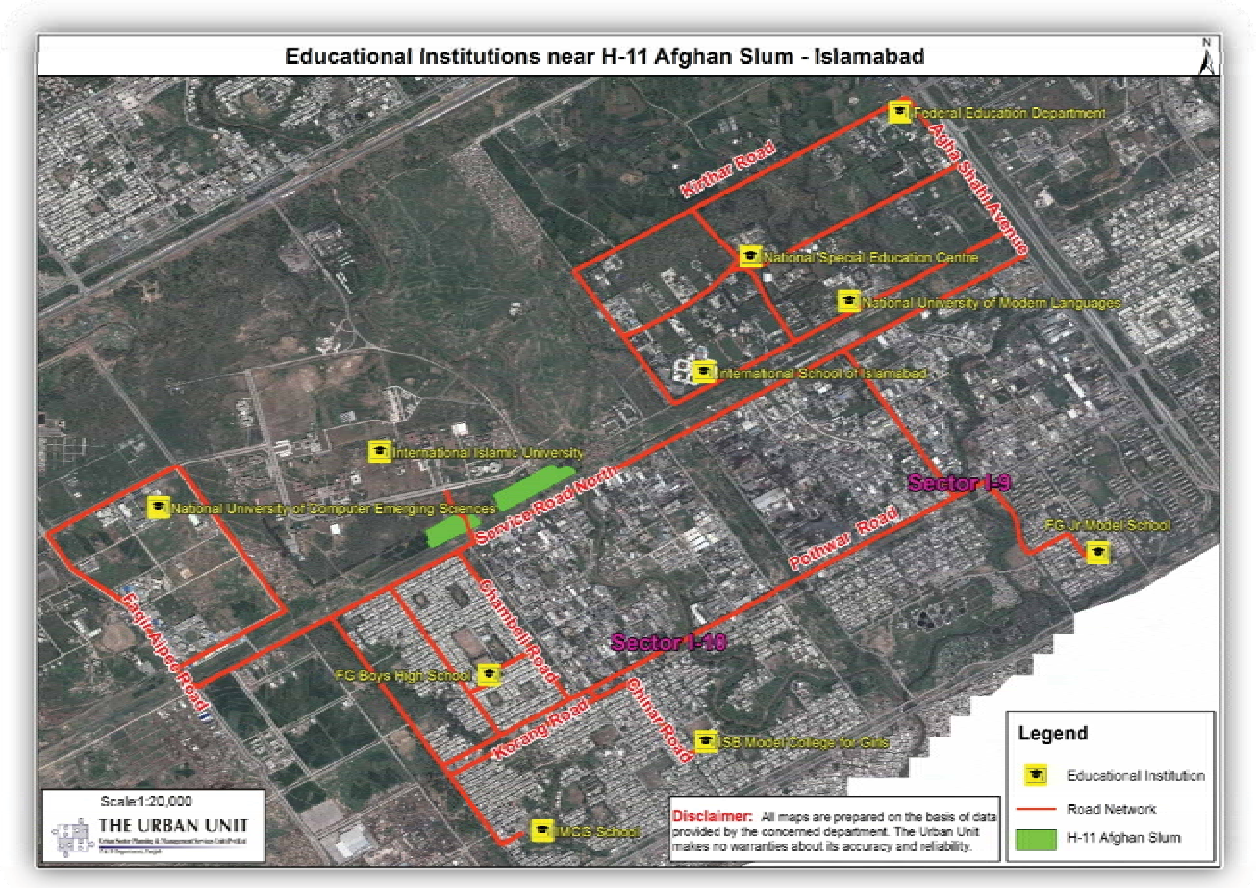
5.2.1.2. Educational Institutes:

The slum is situated adjacent to the International Islamic University, while only primary school located inside the slum serving the needs of school going kids. Many informal schools are also working in make shift arrangement such as under verandah or under a shed near to the mosque as shown in the map.



Map 5-18 Educational Institute in H-11

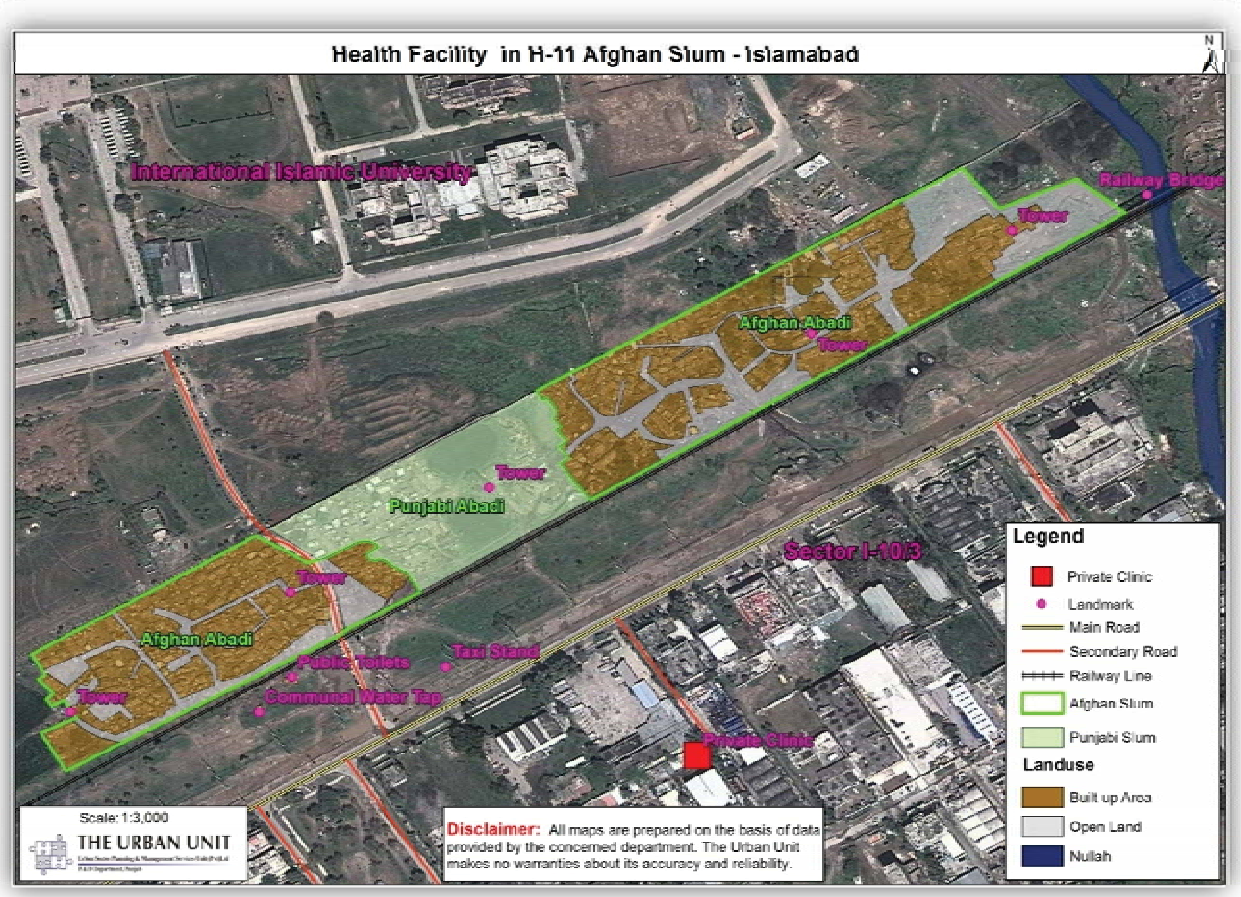
There are many private education institutes situated in the surrounding of the slum but none of them are availaed by any of the slum dweller due to the cost factor. The above figure shows the education institutes situated near the H-11 Afghan slum.



Map 5-19 Educational Institutions near H-11 Afghan Slum, Islamabad

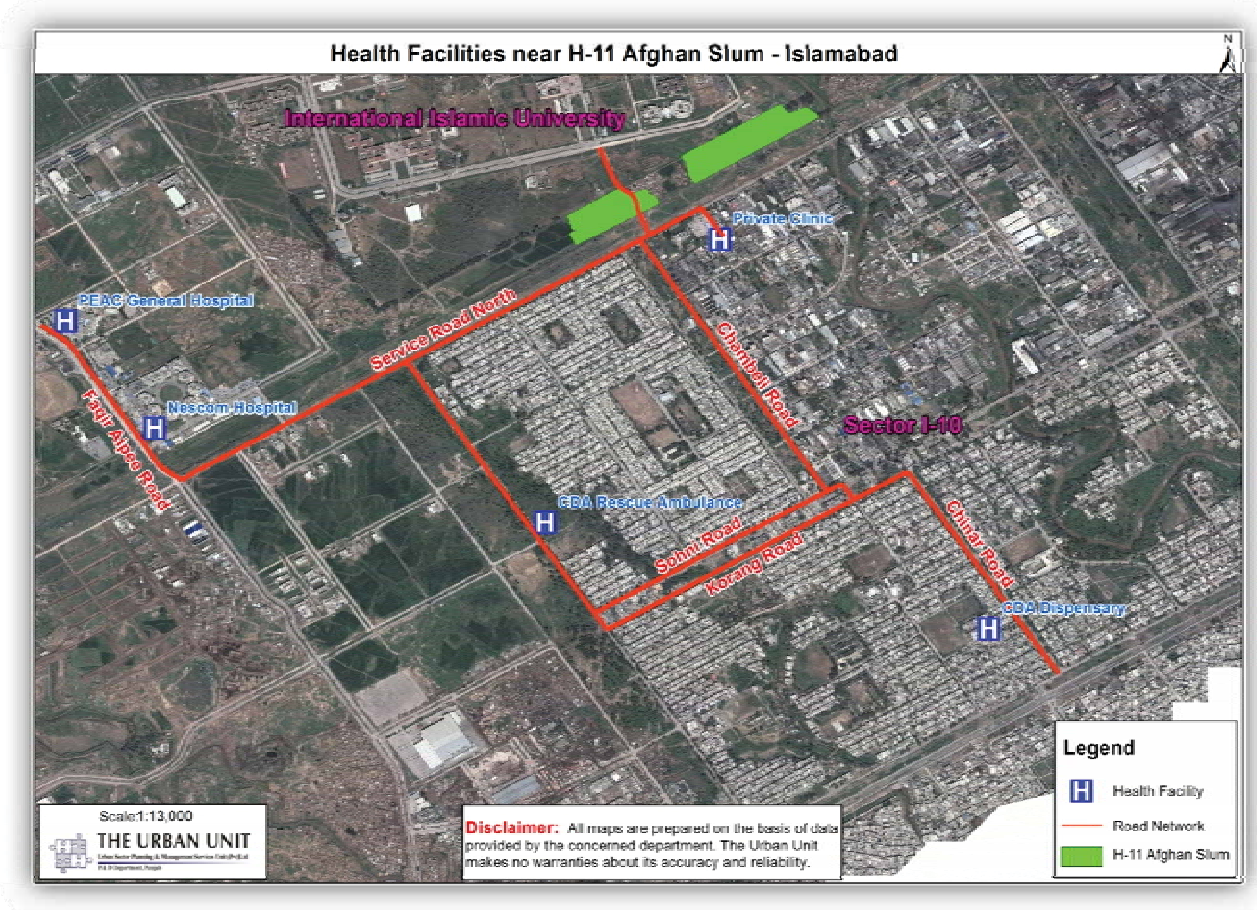
5.2.1.3. Health Institutions:

The residents of afghan slums have no access to the basic health facilities within the area. People have to go to a private clinic to address their health issues. The clinic was identified in the Markaz, which is shown in the following map.



Map 5-20 Health Facilities in H-11

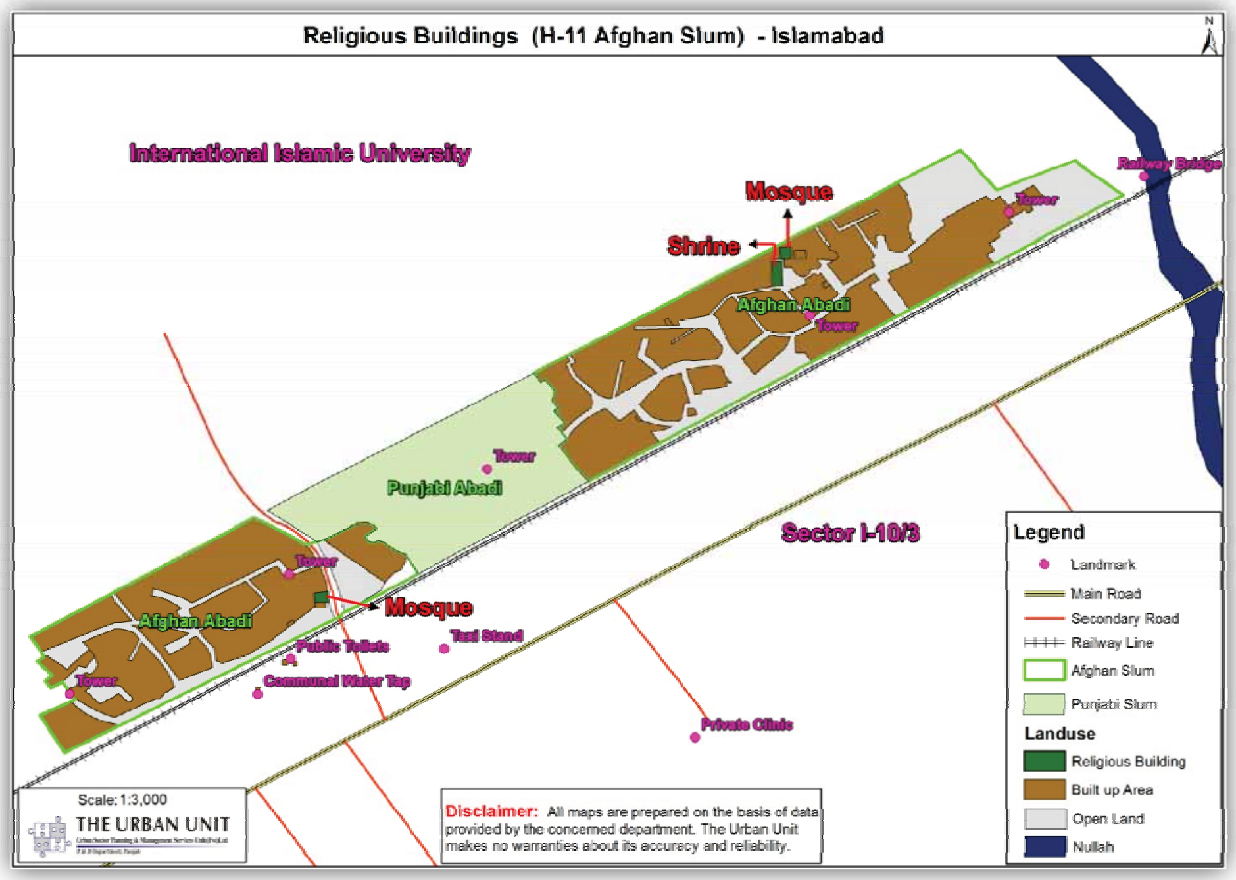
There are many hospitals present near the H-11 Afghan Slum as shown in the figure given above. The accessibility to the hospitals from the afghan slums is also shown above. As the hospitals are far from the slum therefore the people don't prefer to go there.



Map 5-21 Health Facilities Near H-11 Afghan Slum, Islamabad

5.2.1.4. Religious Institutions:

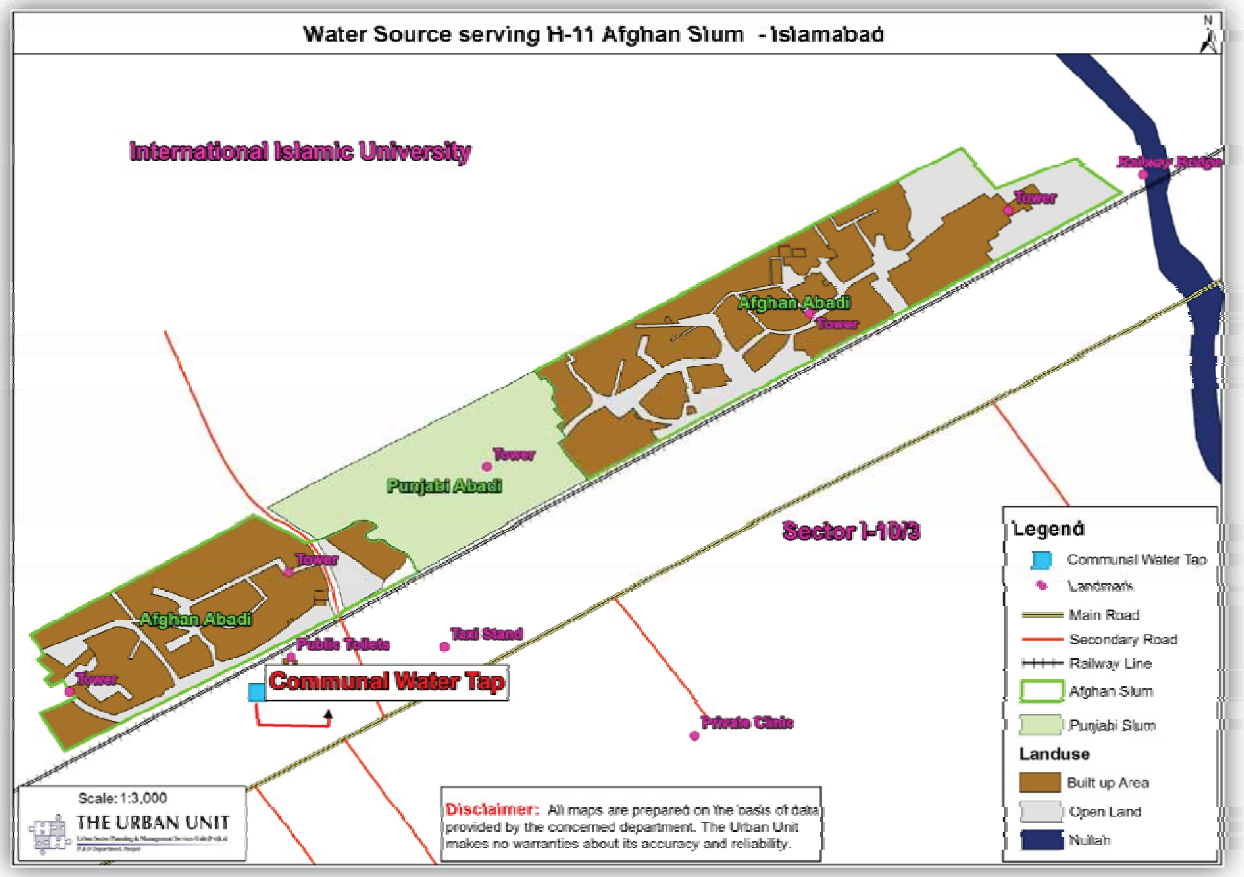
There are a total of two mosques present in the afghan slum, both serving each slum as they are segregated from each other. Other than that, a shrine is also present there, where Urses are conducted off and on. The following map indicates the spatial location of the religious buildings sited in the slums.



Map 5-22 Religious Institutions

5.2.1.5. Water Source:

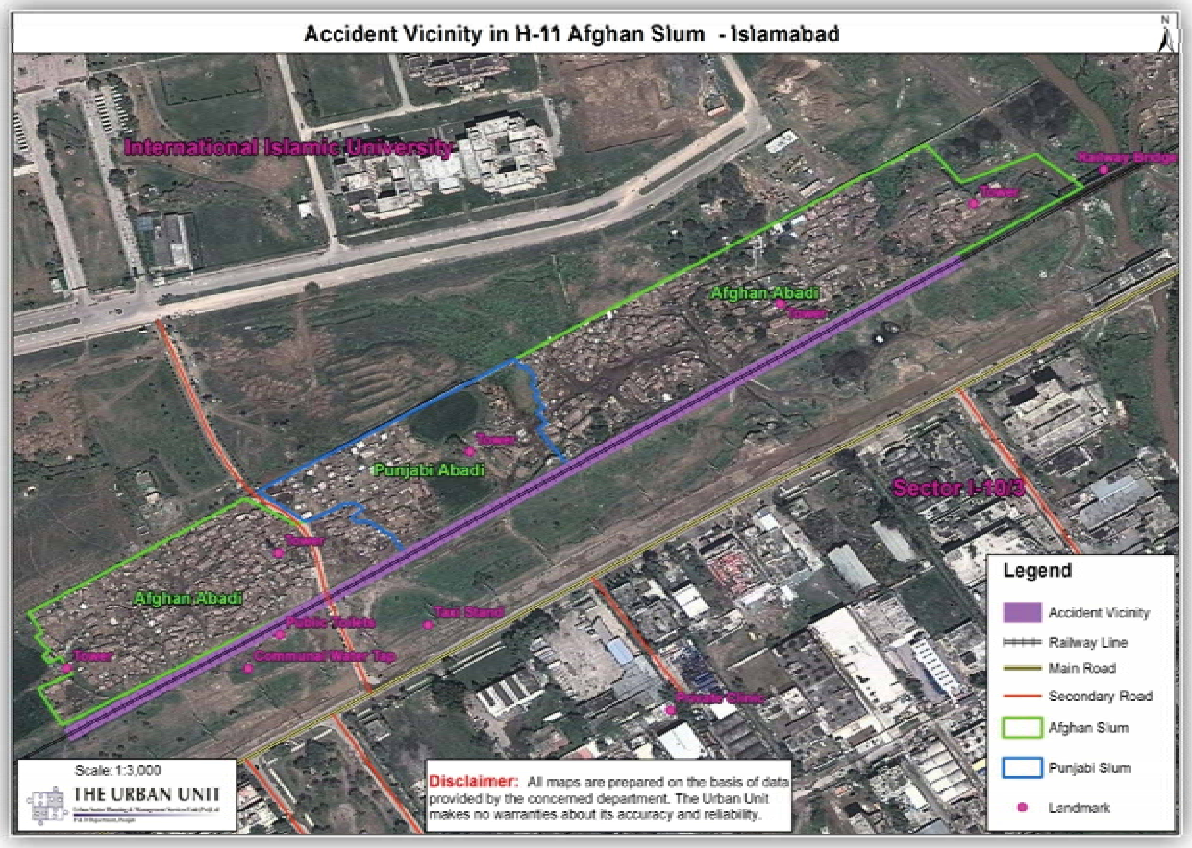
There is only one communal water source which is a communal tap. It is directly connected to main trunk line passing through the area. The homes don't contain any other source for water provision. The following map identifies the location of water source for the Community.



Map 5-23 Water Sources in H-11

5.2.1.6. Accident Vicinity:

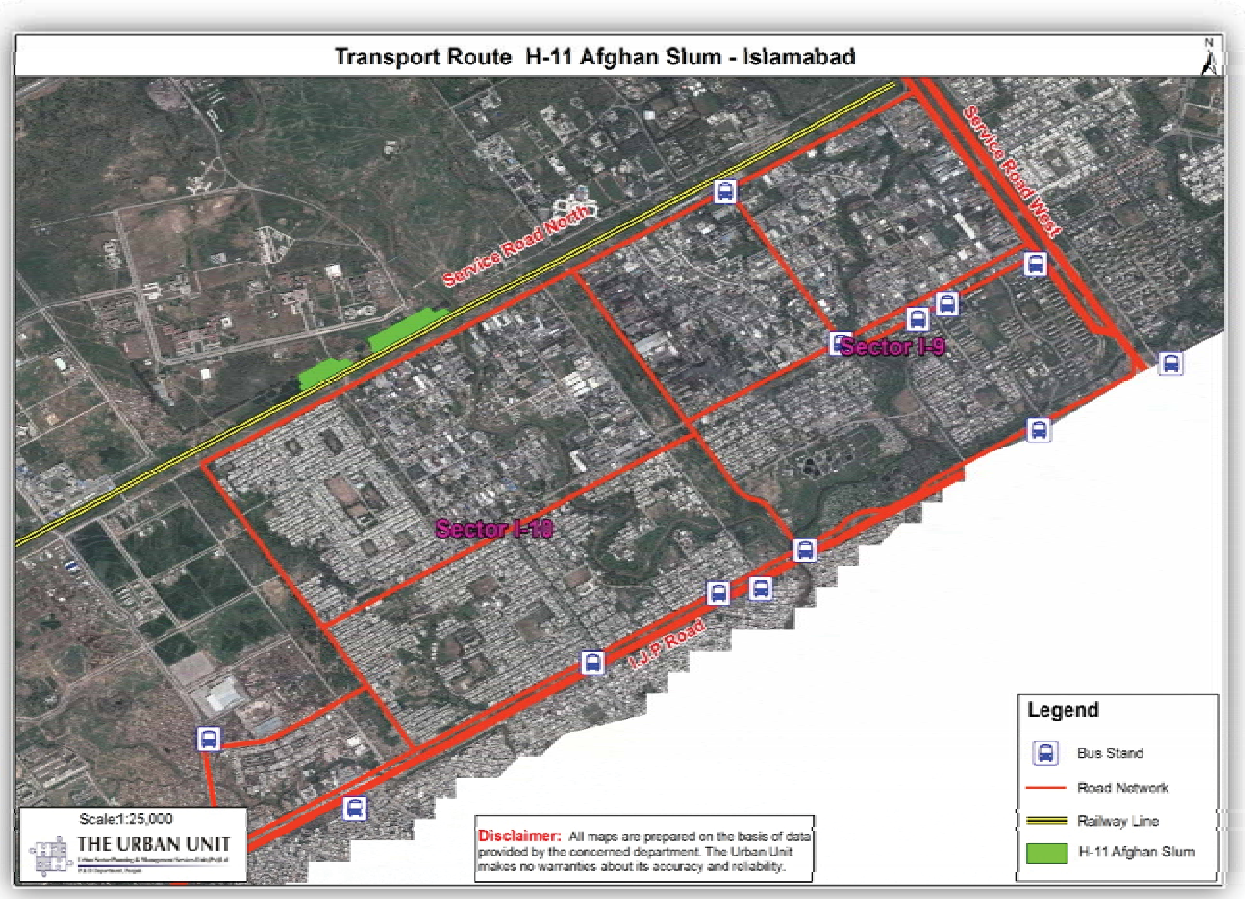
Nearness to the railway line is the major reason of accidents along with careless attitude of slum dwellers. By rule, no residential settlements / activity should be allowed in the 250 ft buffer along both sides of the railway track but it is not the case in this vicinity. The accident vicinity is highlighted as purple in the below mentioned map.



Map 5-24 Accident Vicinity in H-11

5.2.1.7. Transport Routes:

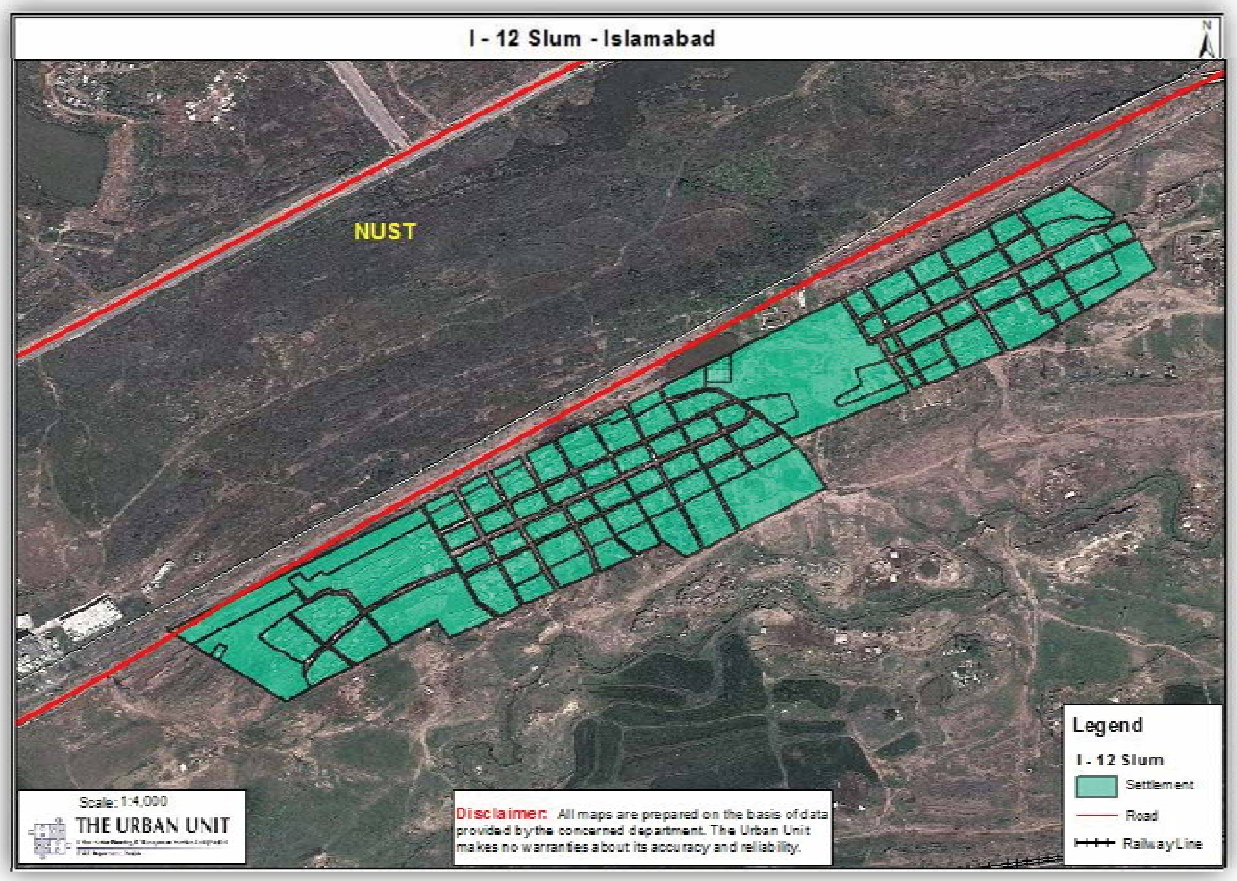
There are two types of routes available for transportation; roads and rail transport. The rail is used to carry freight loads and roads have bus stops for mass transit. The closest stop near the afghan slum is the Dalda Mill stop but informally people get up on the local vans from anywhere. There is a local railway station situated on the east of the slum along the road known as Margalla Railway station.



Map 5-25 Transport Routes H-11 Afghan Slum- Islamabad

5.2.2. I-12:

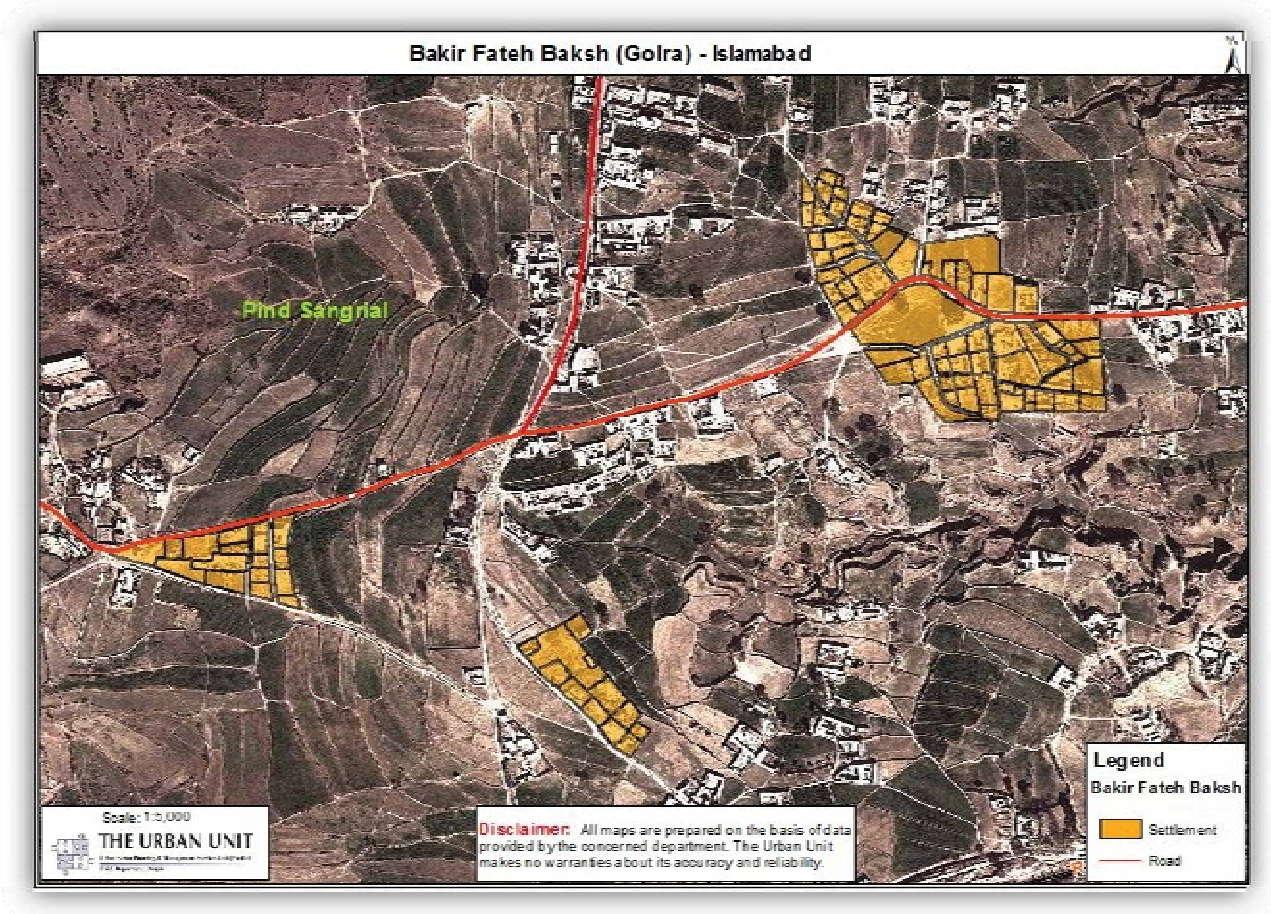
Second studied slum was in I-12/1 Islamabad. Its satellite image is in the following.



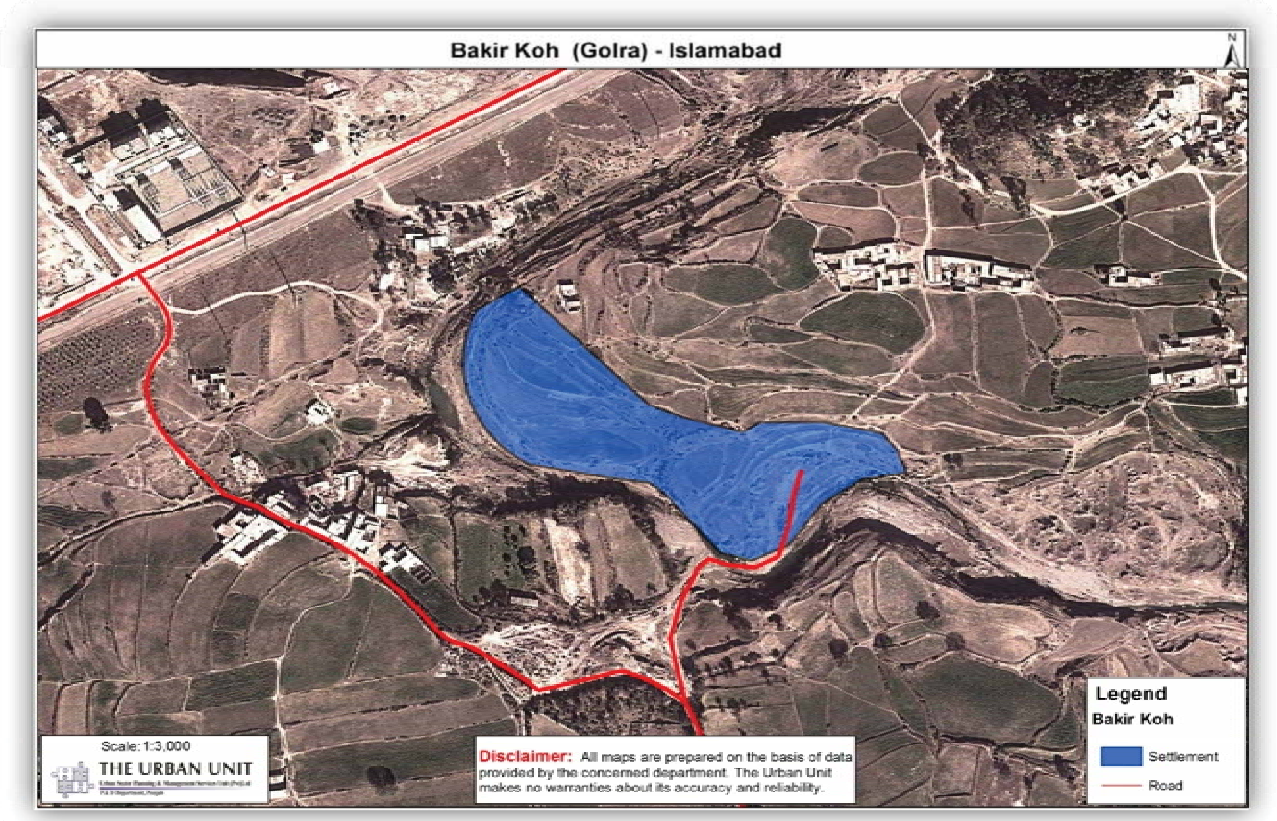
Map 5-26 Satellite View of I-12/1 Slum in Islamabad

5.2.3. Golra Shrief Settlements:

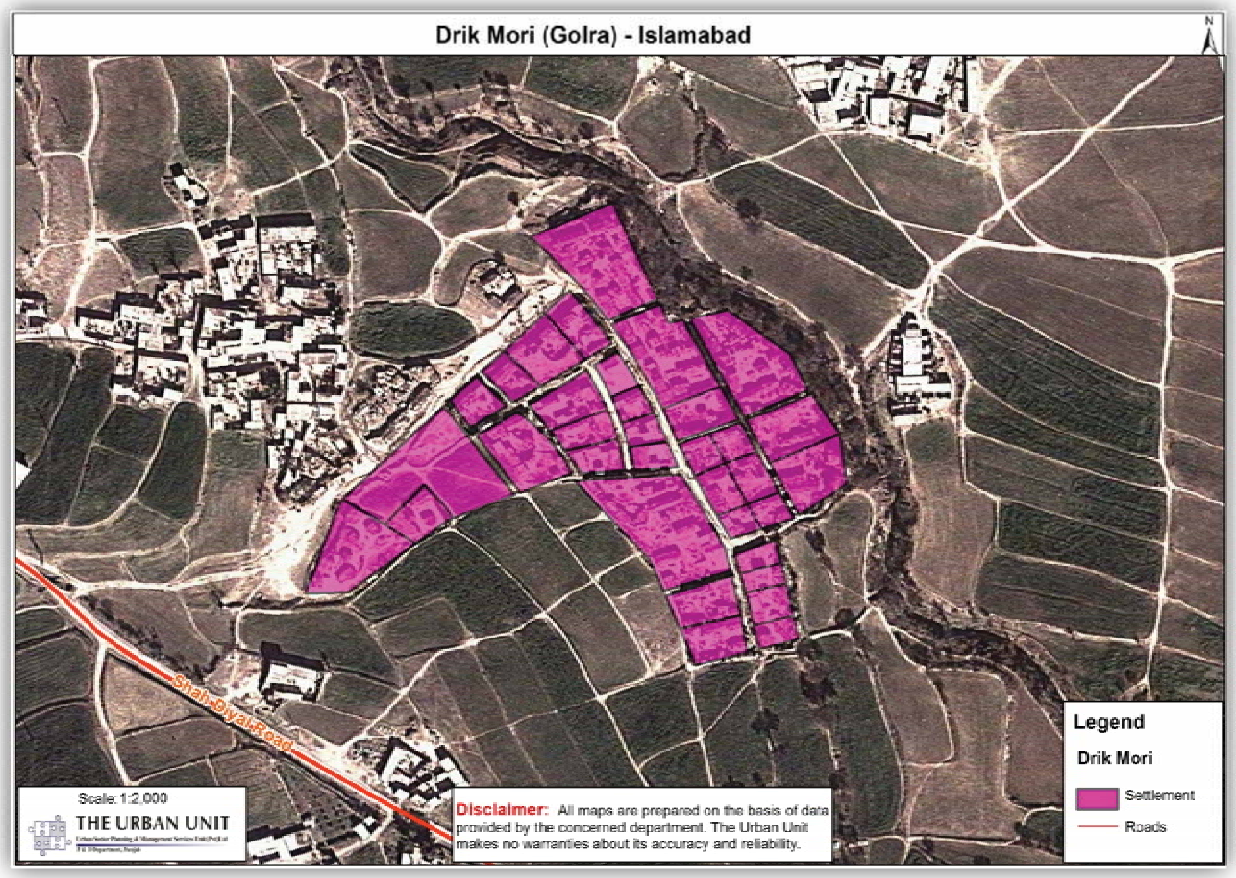
In Golra Sharif there were several small settlements. Studied settlements were Baiker Fateh Buksh, Baiker Koh 1, Drik Mori &Mehr Abadi. The satellite imagery of these settlements is in the following.



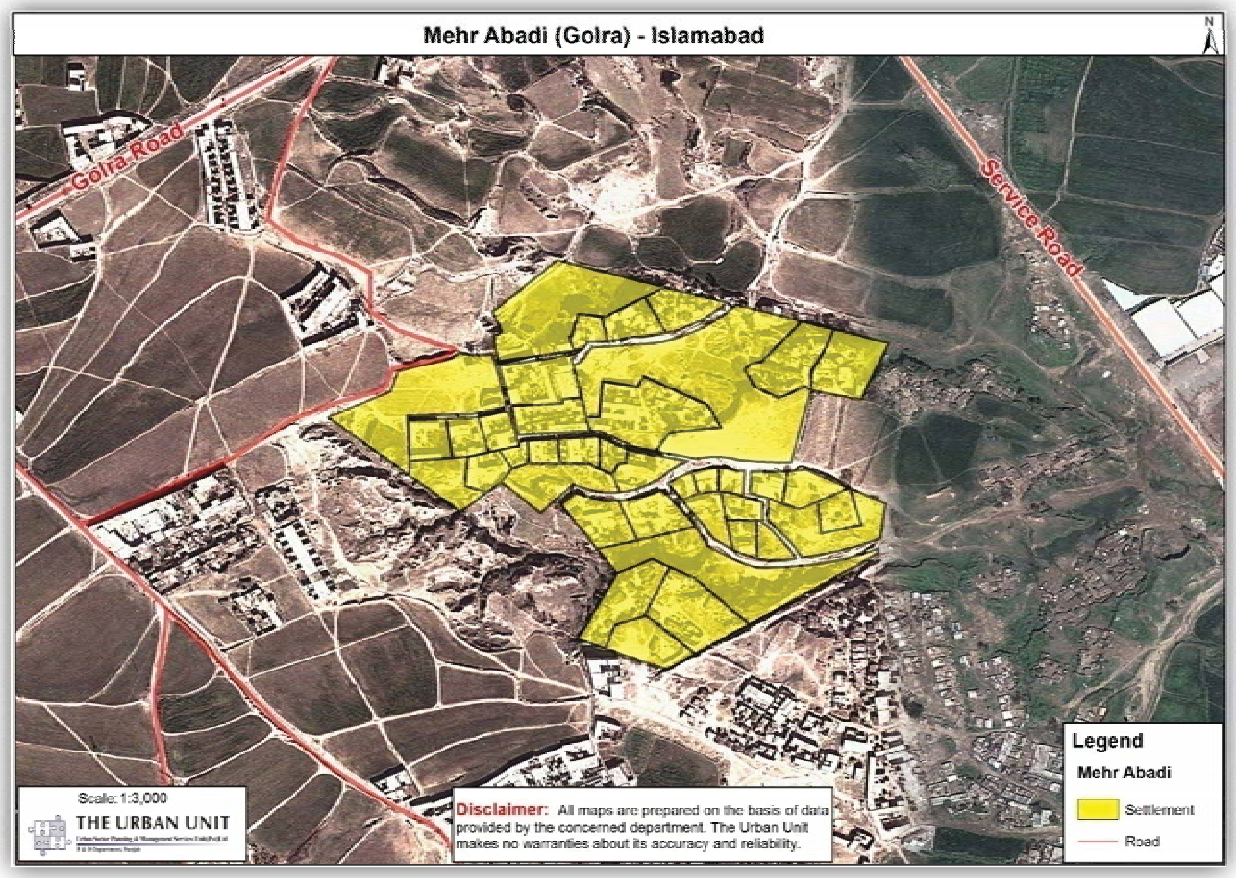
Map 5-27 Satellite View of Golra Sharif Settlements in Islamabad



Map 5-28 Satellite View of Baiker Koh 1 in Golra Shraif, Islamabad



Map 5-29 Satellite View of Dril Mori in Golra Shraif, Islamabad



Map 5-30 Satellite View of Mehr Abadi in Golra Sharif, Islamabad

6 CONCLUSIONS AND RECOMMENDATIONS

6.1 Conclusions

There has been no objective study of afghan refugee slums in Pakistan in the context of slum location, socio economic condition, housing quality, demography, quality of services etc. The proposed study is conceived with an idea of completing it in two phases. In the first phase, basic information has to be collected about the slums with focus on Afghan refugees in Islamabad and Kohat City where as in second phase; solutions need to be formulated to improve living conditions and quality of life in the identified slums. The current study covers Phase-I in which basic information is collected which will provide a platform to launch the Phase-II of the study.

The situation of Afghans refugee slums in Pakistan is unquestionably complex a challenging with dilapidated & infirm housing structures, poor ventilation, faulty alignment of streets, inadequate lighting, paucity of safe drinking water, water ponding during rains, absence of properly designed toilet facilities and non-availability of basic physical and social services. The living conditions in slums are generally unhygienic and contrary to all norms of planned urban growth and are an important factor in accelerating transmission of various air and water borne diseases. Education and Health facilities are not up to the mark and hardly fulfill the demand of the community.

For, Kohat the current study was undertaken at two Afghan refugee slums, namely Ghamkol Slum 1 and Ghulam Banda with mostly Afghan refugees and very few internally displaced people. The population of the both study areas is rapidly increasing due to high birth rate resulting acquisition of more land and resources than originally thought of. Average family size is 7 members per family. The growing population is putting strain on natural resources of the environment, agricultural land, existing infrastructure the basic services and facilities of city which may further leads to more challenging condition to city manager and administrators.

With only half of its 150 million people literate, Pakistan is struggling to improve access to and the quality of primary education for its own citizens, quite apart from the millions of refugees the country still hosts. This, partially explains the sad state of education for Afghan refugee children in the country which is clearly reflected through the statistics. Overall 68.3 % of the population studied is illiterate while around 17 percent have primary, 5 % have middle, 2 % have matriculation, 1 percent have intermediate and 0.5 percent have obtained graduation level education. Literacy rate of males is higher (97% of males are observed to be more educated) in both settlements. Besides cultural reasons, high illiteracy among females may also be attributed to unavailability of separate educational institutes for girls. Further, gender discrimination, unawareness about importance of education, poverty and increase in inflation may be other causes of low literacy among females. One of the finding of FDG; education programs are extremely vulnerable to budget cuts, as they are not considered lifesaving services on par with health and water provision. Further, unlike the common perception, local community was very keen to educate their kids and for this they were even ready to provide material support to open schools. It not only creates job opportunities for the locals but community ownership approach also makes these schools more sustainable.

Due to poor economic conditions, standard of living is low and both males & females have to contribute in household income. Electricity facility is present to some extent but gas utility is completely unavailable. Main sources of kitchen fuel are wood and dung cakes. Since large proportion of the male population is illiterate and unskilled they are mainly engaged in labour work and low income businesses – shops, tea stalls, street vendors etc. Agriculture activities are very rare as the refugees don't have any agricultural land to plough or cultivate. Females are mostly housewives and very small percentage of females earns through embroidery and other house based activities due to unawareness and absence of access to markets. There is potential of establishing separate vocational training institutes for man/woman to make the community more productive and economically stable.

The land use in studied slums is mostly residential (90% residential and 5% commercial). The majority of the houses in Afghan refugees slums are mud constructed which may be attributed to availability of low cost local construction material. However few houses used bricks too in their construction. There is possibility of implementing some basic town planning concepts in these settlements to make them aesthetically more attractive and livable places e.g. allocation of public spaces, straightening of streets etc.

The overall analysis for both slums shows that more than 81 % of population has access to roads, out of which 58.5% are paved roads and 41.5% are unpaved. Both public and private conveyance facilities are available in the surroundings of slum area and 97% people use public conveyance facilities. Among the people who use private transport, bicycle is most common conveyance in both areas. However within the settlements, mostly streets are unpaved which may be improved by providing the construction material and involving the community in its construction.

Municipal services such as water supply, sewerage disposal and solid waste collection are most complaint subjects. Piped water is not available to most of the houses and 66.6 % of population is depended on hand pumps. Both public and private sources are used for water supply in the area. In case of unavailability of water, residents fetch water from adjacent areas using a variety of sources, including taps, hand pumps, motorized pumps. More community water points may be established with hand-pumps or solar water pumps to address the issue of potable water for the community.

Most residents of slums have access to toilet but still 11.7 % of the families practice other ways including open defecation. Further, 83.5% of the slum residents use self constructed temporary unpaved drains for disposal of waste water, 14.9% residents dispose of sewage in properly constructed paved open drains, 1.4% has access to septic tank and 0.2% uses other means to dispose of sewage. Availability of proper sewage system may help prevention from various epidemic diseases like dysentery, typhoid, malaria, and cholera but community sewage system in the surveyed slums is mostly neglected. The issue of sewerage disposal may be addressed by constructing the linkage drain from the settlement to the main drain while within the slum; community is already operating and maintaining the sewerage system.

Collection of waste is sporadic and the disposal is poor. Women are responsible for cleaning homes, but due to restrictions on their mobility outside the house they simply throw the waste outside their house or ask children take it to a nearby empty plot. Survey has shown that 52.4% people throw waste in open plots while 8.5% people are involved in waste burning practices. 32% of slum residents hired services of community collector who collects waste from their houses and is paid for its services monthly.

Provision of community bins is about 7% and mostly in the areas adjacent to Kohat city boundary. With just provision of centrally located waste bins, solid waste collection may be improved significantly.

Poor economic conditions and low living standards also becoming visible through aggravating environmental issues. Due to unhygienic and low standard of living conditions, mostly people are suffered with various diseases and infections including fever and flue, diarrhea and intestinal disorders, and coughing and breathing problems etc. Moreover, some chronic diseases include blood pressure, heart disease, and diabetes, mostly prevalent among the adults. In addition, polio is also reported. When seeking medical assistance, 73 % of slum residents have access to health facilities but then to avail these they have to travel to distant government hospitals in the city, while private health facilities include private clinics and drug stores in the vicinity of slums are not affordable. The current strategy of UNHCR of progressive budget cut to the health sector is also not helping refugees to avail health facility at a reasonable price. Till now the NGOs are the only ray of hope in improving health facilities in afghan slums by imparting basic health trainings in the community to make them sustainable for basic health needs.

Access mobile phone network was satisfactory, while landline telephones found to be rare. Major social issues identified are administrative, security, environment and ethnicity. Besides lack of educational & health facilities, absence of local markets, graveyards were also highlighted during the FDGs. Interestingly crimes & enhanced security were not identified as an issue showing strong community based law & order control in these slums. However, the Afghan refugees themselves cite police harassment, extortion and abuse as one of the biggest challenge especially in the absence of any legal aid.

For Islamabad, three slums in H-11, I-12 & Golra Sharif were studied. The slums population mainly consisted on Afghan refugees. A high birth rate was observed in all slums resulting in rapid population growth. Average family size was around 6 persons per family. Despite of being in much developed city, education status of Islamabad Slums' resident is much lower than of Kohat's. Overall 90.7 % of population is illiterate without any type of formal education. 5.1 % of population has primary education, 1.1 has middle, 0.3 % has attended secondary school, 0.1% has attended college for intermediate, while only 0.5% is post-graduate. 48.5% residents of ICT slums encourage female education and the rest 51.5% are not in favour of female education. Overall 83.6% females are denied of education in ICT slums.

Males are the sole bread earners and women take care of household chores. Majority of population has access to electricity, while Gas Utility is not common. Wood is main fuel for household cooking. Due to large illiterate population, the most common profession of men is labour and small stalls for selling vegetables etc. Agricultural activates are not observed in the area.

The majority of the houses (about 96 %) are temporary shelters made by mud and wood. Few houses (about 4%) are made by bricks in which the tribal elders reside. 91% people have access to public transport. Among the people who own private transport, bicycle is most common conveyance means. Available conveyance facilities in Kohat slums are better as compared to ICT.

The condition of municipal services provided in the area is miserable. There is no water supply and sanitation infrastructure provided by the government. People use to take water from the main water line

passing through the area. The quality of the tap water is satisfactory. There was no arrangement of the disposal of sewage, the sewage was disposed in the streets which collected and formed a stream to flow into the drain nearby.

In Islamabad slums, poor economic conditions and low standard of living is leading to unhygienic living and more diseases prone environment. Fear of dislocation is also causing social stress upon the families.

6.2 Recommendations

The presence of large numbers Afghan refugees and slums had a weighty impact on the demographics, urban fabric, jobs opportunities, socio-economic condition and quality of life of average Pakistani living in the surroundimgs. The success/failure of slum development and rehabilitation schemes/other schemes lies in concentrating not only on building shelters but also promoting livelihood options and affordable social infrastructure and mobility options to livelihoods i-e the urban economics & urban ecosystem as a whole. As slums are the areas which could provide low cost hardworking labor, so if this workforce could be engaged in Government driven infrastructure projects it would not only provide jobs to them but also save national wealth.

The services and lives of the slum people need to be acknowledged and included in designing solutions, through participatory negotiations and institutions. This will make them more responsible towards host cities and their infrastructure. The unplanned and uncontrolled development could not ensure the enforcement of bye-laws and provision of community facilities. In this regards roles and responsibilities of key stakeholders should be defined in a way to ensure sustainable development. Joint actions should be taken by the Federal Government, Local Government, and International donor agencies and local organizations to develop and implement short term community based initiatives to help slums dwellers in improving their socio-economic conditions.

It is suggested to conduct a pilot for the up gradation of one of the Afghan refugee's slum and turn it to a model settlement by providing basic education & health facilities, provision of water, sewerage and solid waste management services through community participation.

It should be noted that slums vary in types, forms, size and location, subject to different land tenure (on private or public land, rented or invaded land etc), densely or sparsely occupied, there are potentials for as well as limits to upgrading slums. These are to a large extent determined by slums development trends. Broadly speaking two main trends can be identified. The first one is characterized by a series of individual, mostly autonomous, land appropriations and occupations followed by incremental building construction by individual households. It is easily recognizable through its irregular patterns and unplanned occupation, higher densities with labyrinth of corridors and pathways. These slums make upgrading and service delivery very difficult and at times very costly. Afghan refugee slums under consideration are a mix match of both type of slum development. So there is no fix solution to upgrade these slums. However, one of the key step to upgrade slums may be through improving its streets such as converting them to pacca (paved) streets with proper drainage facility. This will not just interconnect the community but also help in provision of utility services, land regulation, street addressing, better crime control etc. Our case studies also demonstrate active cooperation from the slum dwellers with government agencies when they are convinced that they will not be evicted. So the ultimate winning formula in up-gradation of slums is involving community which would make time more receptive and

responsible in adapting change. It is important to realize "*None would choose to be a refugee, but those who become refugees through inevitability; need to be treated humanely and their fundamental rights ensured & protected*".

Annexure 1

FIELD QUESTIONNAIRE FIELD AND CATEGORY SURVEY

IDENTIFICATION

Name of Project _____Name of Respondent _____

Sex (Male/Female):_____ Age (yrs): _____ Contact no: _____

Settlement Name: _____Province:_____ District: _____ City: _____

Which year you moved to present Settlement/Abadi: _____

Do you have Proof of Registration (PoR) card: (Yes/No)_____ Mother Tongue=

No. of Families in the House=

Size of Family-1= Adult Male= Adult Females= Kids=

Size of Family-2= Adult Male= Adult Females= Kids=

Size of Family-3= Adult Male= Adult Females= Kids=

A- SOCIO-ECONOMIC ASSESSMENT

1. DEMOGRAPHIC PROFILE

Marital Status: Married Yes [ ] No [ ]

Family member (Nos.)
Male _____ Female _____ Children (<10 Years)_____Total Male (Nos.) _____Total Female (Nos.)_____

Sr. No.	Sex (M/ F)	Age (Yrs)	Education (Degree Prim; middle, high, Inter, Grad, Post Grad & other	Occupation	
				Main	Secondary
1.					
2.					
3.					
4.					
5.					

6.					
7.					
8.					
9.					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					
26					
27					
28					
29					

Occupation of Respondent (Primary) _____

(Secondary) _____

Total Family Members _____

2. AVERAGE HOUSEHOLD EXPENDITURE

Food and Non-Food Items

Food Items	Qty. (Kgs/Month)	Cost (Rs./Month)	Non-Food Items Expenditure	Qty.	Cost (Rs./Yrs)
Meat (*beef/chicken*)			Cloths		
Vegetables			Kerosene/ fuel		
Fruit			Soap (No)		
Milk			Cloth washing soap		
Ghee/Butter			Education fee		
Cooking oil			Healthcare/ medicine		
Sugar/ brown sugar			Electricity/ bills		
Eggs			Sui-Gas/ / bills		
Rice			Landline phone/ bills		
Flour			Mobil cards/ bills		
Pulses			cable bills		
Red chili			Fire wood/ fuel wood		
Other (specify)			Other (specify)		

3. HOUSEHOLD DURABLE GOODS

Item	Yes		No		No.	Present Value (Rs.)	Item	Yes		No		No.	Present Value (Rs.)
Refrigerator							Radio/tape Recorder						
Television							Bicycle						
Telephone							Cable						
Mobile phone							Motor cycle/ scooter						
Washing Machine							Sewing machine						
Gas heater							Electric motor/ motorized pump						
Geyser							Electric iron						
Electric fan							Other						

4. HOUSING CONDITIONS

Area of Plot (In Marlas) = _____

Ownership of Plot (Self/ Rented or Govt. Land) =_____

No. of Stories=_____

Type of Room	Room (No.)	Katcha (No.)	Pacca (No.)	Katcha + Pacca (No.)	Other	Replacement Value
Living rooms						
Animal shed/room						
Other shed etc.						
Bathroom						
LATRINE						
- Open			Individual			
- Flush			Commercial			
- Other						

5. EXISTING AVAILABILITY AND BASIC NEEDS FOR INFRASTRUCTURE

Availability at site the following social services *(tick the relevant)*,

Social Amenities	Availability at site (Tick)	Social Amenities	Availability at site (Tick)
Road		Sui- gas	
Electricity		Sewage/ drainage system	
Water supply		Market	
Landline telephone		School)	
Mobile phone Network		Graveyard	
Health care centre/ BHU/ Dispensary		Type of Road	
Other (specify		Other (specify	

6. What is the most recent natural disaster / catastrophe that hit your settlement?

a. Earthquake
b. Flood
c. Wind Storm
d. Anything else, please describe:_____

B- POVERTY ASSESSMENT SURVEY

7. What is your source of income? (If more than one please specify)

a. _____
b. _____
c. _____

8. What is the average amount of income per month?

Rs. _____

9. Are there any children aged between 7 and 16 years old in your household attending school (children funded by your household)?

a. None attend school
b. Not all attend school
c. All attend school
d. No children aged between 7 and 16

10. Which type of conveyance facility do you use?

a. Public
b. Private

11. Are there any properties in your possession/ownership?

a. Yes (if yes then, refer to question No:12)
b. No

12. List down properties in your ownership/possession:

a. _____
b. _____
c. _____

13. Are there any Livestock in your possession? Please mention numbers

a. Buffalos _____
b. Cows _____
c. Horses _____
d. Donkey_____
e. Hen _____
f. Other _____

14. What kind of automobile/conveyance you have?

a. Bicycle
b. Motor cycle
c. Car/Van
d. Other (Please Specify): _____

15. How Frequently do you purchase groceries:

a. Daily
b. Weekly
c. Monthly
d. When needed

16. What do you use for cleaning or washing purposes:

For hands: _____
For Clothes: _____
For Dishes/utensils: _____

17. Have you ever availed loan facility?

a. Yes (if yes then, refer to question No: 18)
b. No

18. Mention the source from which you have availed the loan:

a. Relatives
b. Friends
c. Bank
d. Other (Please Specify): _____

19. Type of material used for the construction of house?

_____

20. What is the source of water supply in your area/house?

a. Hand Pumps
b. Piped
c. Wells
d. Water Tanker
e. Community Point
f. Other (Please Specify): _____

21. How far is the source of water from your house?

a. Less than 1 km
b. More than 1 km

22. Who fetches water for the house hold?

_____

23. In the event of sickness, do members of your household always receive modern medical treatment from a doctor, nurse or midwife?

a. Never
c. Sometimes
d. Yes, always

24. Do you have electricity facility in your house?

a. Yes (if yes then, refer to question No: 25)
b. No

25. Average amount of electricity bill per month:

Rs. _____

26. Do you have gas facility in your house?

a. Yes (if yes then, refer to question No: 27)
b. No
c. Other (Please Specify): _____

27. Average amount of gas bill per month:

Rs. _____

28. How do you keep yourself abreast of the current issues/scenarios/news:

a. Newspaper
b. Radio
c. Television
d. Other (Please Specify): _____

29. How do you dispose your sewage?

a. Street surface
b. Open drain
c. Septic Tank
d. Other (Please Specify): _____

30. How do you dispose your solid waste ?

a. Open dump
b. Container placed at specified location
c. Municipal Collection Container
d. Others (Please Specify)

31. Does anyone the household suffered from any of the following symptoms?

a. Diarrhea
b. Skin Rash
c. Sore Throat
d. Cough
e. Gastro
f. Others (Please Specify)

32. What is the most threatening environment problem your settlement is facing?

a. Polluted Drinking Water
b. Air Pollution
c. Solid Waste
d. Sewerage

C- SAFETY AND SECURITY ASSESSMENT SURVEY

33. In the past three years how would you rate the level of crime in your community?

a. Increased
b. Stayed about the same
c. Decreased

34. How would you rate the level of police protection in your community over the past three years?

a. Increased
b. Stayed about the same
c. decreased

35. Do you feel there need to be more police patrols, about the same number of police patrols, or less police patrols in your community?

a. More Police Patrols
b. About the Same Number of Police Patrols
c. Less Police Patrols

36. How safe do you feel in your community?

a. Very Safe b. Satisfactory c. Not at All

37. In the past three years, have you been a victim of crime in YOUR community?

a. Yes
b. No

38. How safe do you feel going out at night in your community?

a. Very Safe b. Satisfactory c. Not at All

39. Do you feel more crimes in your community are committed by juveniles, adults, or are they about the same?

40. What type of crime do you feel is more of a problem in your community

a. Property Crimes
b. Vandalism and Theft
c. Violent Crimes
d. Assault
e. Armed Robbery
f. Sexual Abuse
g. If other: Please Specify _____

41. What do you feel is the main source of crime in your community?

_____

42. What, if anything, do you feel could be done to decrease crime in your community?

_____

_____

43. Who is the most vulnerable section of the society for crimes?

a. Old People
b. Woman
c. Boys
d. Girls

44. From what age (years) usually children starts earning?

a. 5 to 8
b. 9 to 12
c. 13 to 16

45. Please specify the gender of earning children?

a. Male
b. Female
c. Both

D- GENDEREQUITY SURVEY

46. Who is the bread earner in your family?

a. Male
b. Female

47. What kind of profession are female members of your family involved in?

a. _____
b. _____
c. _____

48. Who is the most literate person in your home?

a. Male
b. Female

49. Does your community favor males over females?

a. Yes
b. No

50. Do you treat the birth of daughters and sons equally?

a. Yes
b. No

51. To what extent women participate in your family decision making processes?

a. Up to some extent
b. Encouraged
c. Not encouraged
d. No participation

52. To what extent women participate in public decision making processes?

a. Up to some extent
b. Encouraged
c. Not encouraged
d. No participation

53. Do you encourage education of female members of the family?

a. Yes
b. No

54. Do women inherit share in the property according to Islami Laws and Sharia in your community?

a. Yes
b. No

55. Do men take part in domestic work?

a. Yes
b. No

56. Which services / activities women are denied because of their gender?

a. Education
b. Sanitation
c. Health
d. Clean Water
e. Food
f. Other

Name of Interviewer: _____
Signature of Interviewer: _____
Date: _____
Checked by: _____
Signature: _____

Annexure 2

FOCUS GROUP DISCUSSIONS: THEMES & CATEGORIES

- Government & Institution: Past Performance
- UN & NGOs Past Performance
- Formal/Informal Jobs and Livelihood
- Gaps and Shortcomings in Physical Infrastructure
- Most Critical Issues in Health & Education
- Communication with locals
- Ethnicity Issues
- Gender Equity / Sensitive issues
- Safety & Security Situation.
- Living Condition in Informal Settlement
- Literacy Rate
- Quality of Water & Sanitation Services
- Presence of Drugs and Crimes
- Migration Trend

Annexure 3

STAKEHOLDERS

Following are the main the stake holders identified through literature review on the basis of the scope of the study.

- UN-HABITAT
- UN-HCR
- UNDP
- ICT-CDA
- ICT-CDA-Directorate of KachiAbadis
- KPK-Directorate of KachiAbadis
- KPK-Urban Unit
- KPK-Housing Department
- KPK-Local Government
- KPK-District Government Kohat

Annexure 4

DISTRIBUTION OF AFGHAN COMMUNITIES IDENTIFIED AND SURVEYED BY TYPE OF AREA AND DISTRICT[9]

Phase	Code	District	Type of Area			Total
			Slum	Urban	Rural	
2	920123	Pishin	42	7	6	55
1 & 2	920124	Quetta	4	131	38	173
2	920205	Charsada	2	-	1	3
2	920207	D.I. Khan	4	1	2	7
2	920208	Hangu	1	-	-	1
2	920209	Haripur	5	-	-	5
2	920211	Kohat	70	10	3	83
2	920213	LakkiMarwat	1	1	5	7
1 & 2	920211	Mansehra	12	2	1	15
2	920217	Mardan	5	2	2	9
1 & 2	920218	Nowshera	16	6	15	37
1 & 2	920219	Peshawar	20	47	8	75
2	920221	Swabi	4	2	3	9
1 & 2	920301	Attock	-	17	22	39
2	920305	Chakwal	-	26	17	43
1	920314	Kasur	-	1	-	1
2	920321	Mianwali	20	28	8	56
2	920330	Rawalpindi	-	10	6	16
1	920408	Karachi East	-	1	-	1
1 & 2	920411	Malir	-	41	31	72
1 & 2	920501	Islamabad	-	18	15	33
		Total	206	351	183	740

[9] *Population Profiling, Verification and Response Survey of Afghans in Pakistan 2011-UNHCR*

Annexure 5

AFGHAN POPULATION FIGURES OF ICT-ISLAMABAD AND KPK- KOHAT,PAKISTAN

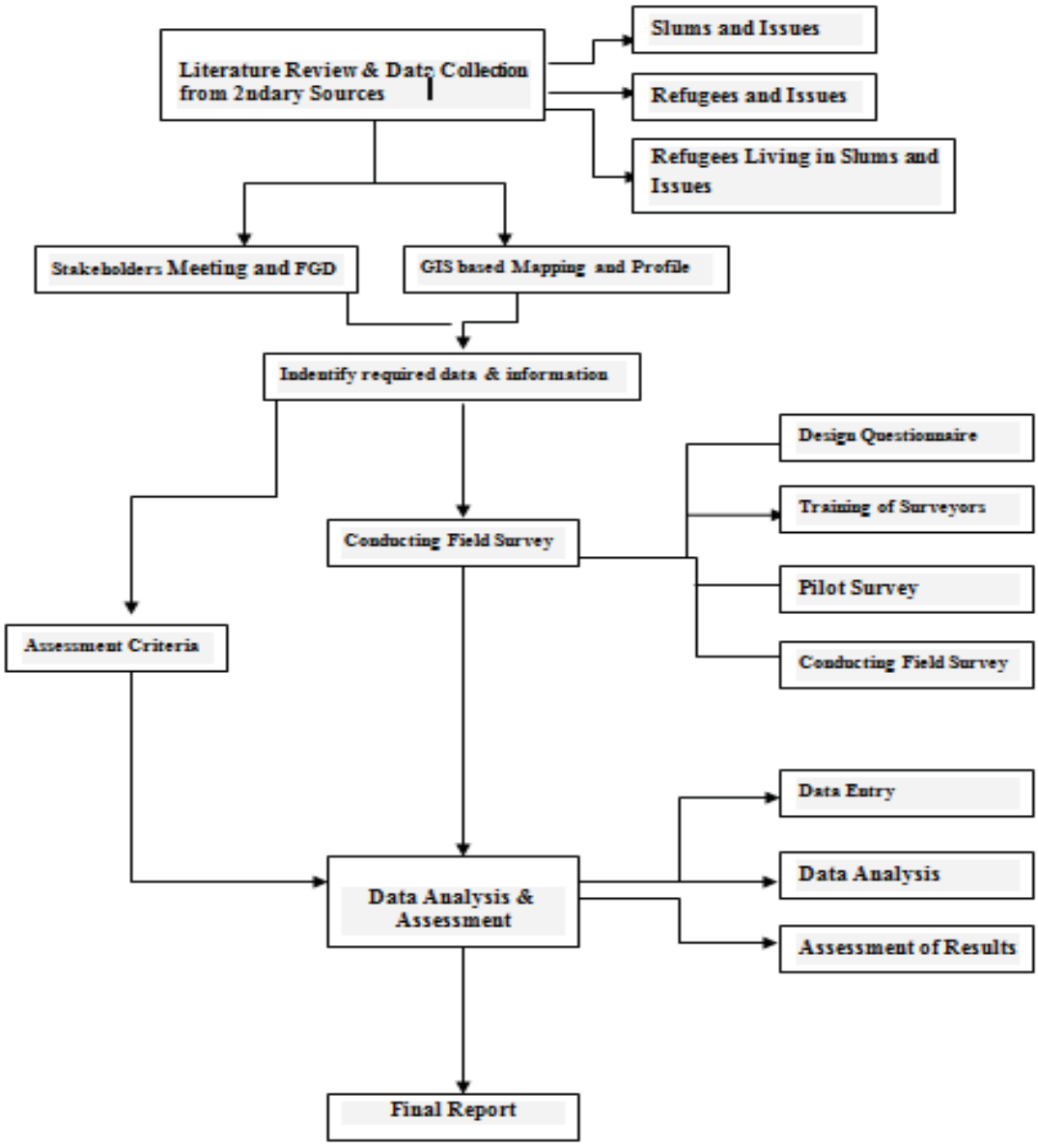
District-wise overview of the Afghan population[10]

Sr#	Province	District	Population			Estimated Households
			In Refugee Village	Outside Refugee Village	Total for District	
1	Balochistan	Chagai	29,695	13,369	43,064	6,427
2		KillaAbadullah	12,996	11,333	24,329	3,631
3		KillaSaifullah	6,9189	8,275	15,193	2,268
4		Loralai	14,539	6,244	20,783	3,102
5		Pishin	36,360	39,804	75,164	11,219
6		Quetta	5,823	202,663	208,486	31,117
7	Islamabad	Islamabad	-	30,195	30,195	4,507
8	KPK	Abbotabad	-	15,429	15,429	2,303
9		Charsadda	3,785	8,202	11,987	1,789
10		D.I. Khan	7,073	5,502	12,593	1,880
11		Hangu	44,103	10,354	54,457	8,128
12		Haripur	76,720	21,568	98,288	14,670
13		Kohat	55,375	9,378	64,753	9,665
14		LakkiMarwat	7,910	4,666	12,576	1,877
15		Lower Dir	36,133	6,889	43,022	6,421
16		Mansehra	35,702	23,955	59,657	8,904
17		Mardan	16,047	11,134	27,181	4,057
18		Nowshera	76,973	8,058	85,031	12,691
19		Peshawar	173,453	225,508	398,961	59,546
20		Swabi	39,542	12,834	52,376	7,817

[10] *Population Profiling, Verification and Response Survey of Afghans in Pakistan 2011-UNHCR*

Annexure 6

Detailed WORK PLAN



Annexure 7

TIME LINE AND FLOW CHART

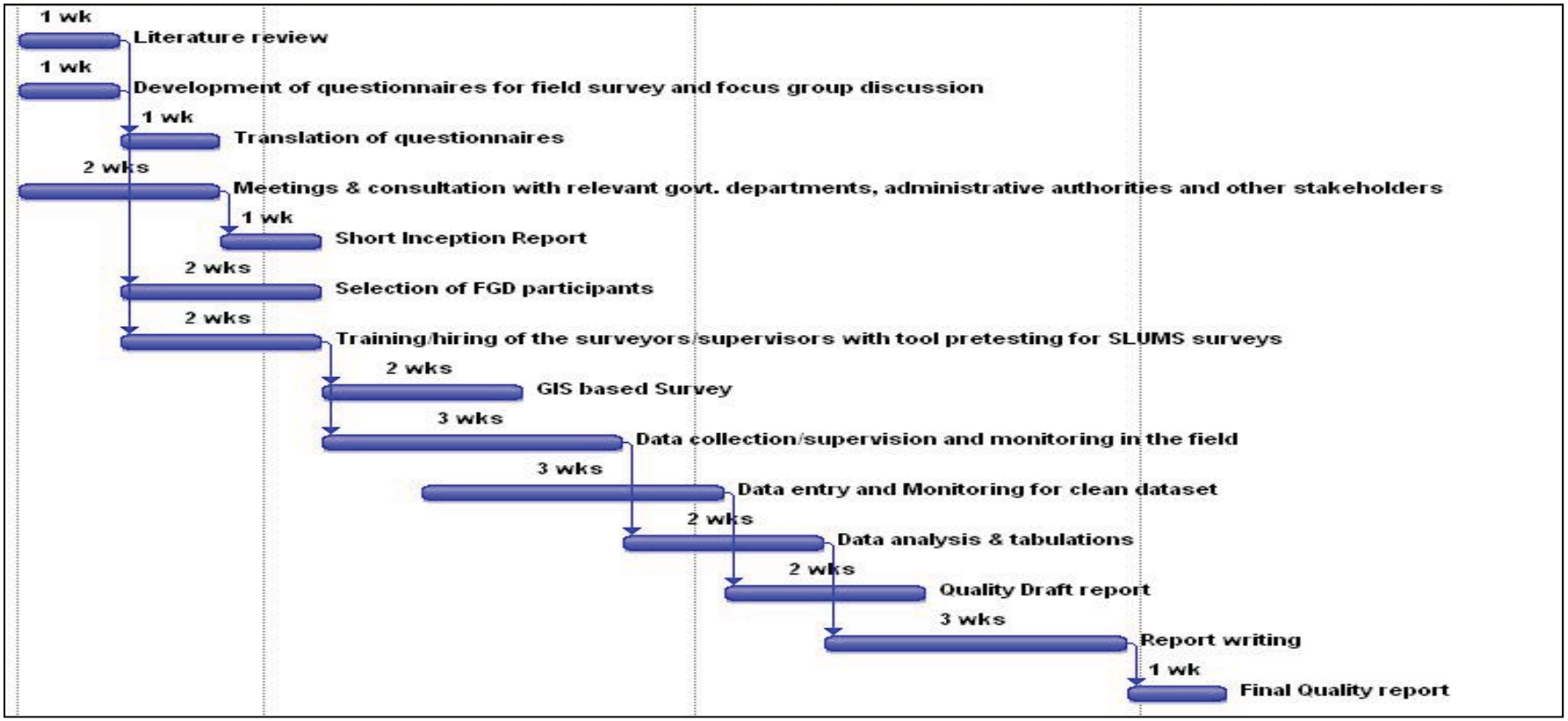
A **timeline** is a way of displaying a list of events in chronological order, sometimes described as a project artifact. It is typically a graphic design showing a long bar labeled with dates alongside itself and (usually) events labeled on points where they would have happened. The timeline for the project of Afghans' slums improvement project is given as following.

Timeline for tasks of Project		
Sr. No.	**Tasks**	**Timeline**
1	Literature review	Week 1
2	Development of questionnaires for field survey and focus group discussion	Week 1
3	Translation of questionnaires	Week 2
4	Meetings & consultation with relevant govt. departments, administrative authorities and other stakeholders	Week 1-2
5	Short Inception Report	Week 3
6	Selection of FGD participants	Week 2-3
7	Training/hiring of the surveyors/supervisors with tool pretesting for SLUMS surveys	Week 2-3
8	GIS based Survey	Week 4-5
9	Data collection/supervision and monitoring in the field	Week 4-6
10	Data entry and Monitoring for clean dataset	Week 5-7
11	Data analysis & tabulations	Week 7-8
12	Quality Draft report	Week 8-9
13	Report writing	Week 9-11
14	Final Quality report	Week 12

Annexure 8

FLOWCHART

A flowchart is a type of diagram that represents an algorithm or process, showing the steps as boxes of various kinds, and their order by connecting them with arrows. This diagrammatic representation illustrates a solution to a given problem. Process operations are represented in these boxes, and arrows; rather, they are implied by the sequencing of operations. Flowcharts are used in analyzing, designing, documenting or managing a process or program in various fields. The pictorial representation of the timeline is given in following flowchart.



Annexure 9

PROJECT TEAM

Team Leader
Urban Planner
Monitoring & Evaluation Specialist
GIS Specialist
Water & Sanitation Specialist Solid Waste Management Specialist
Environmentalist & Gender Expert
Sociologist
Institutional Development Specialist
Transportation Specialist
Statistician
Urban Economist
Legal Expert