



# KEY FINDING REPORT OF MOUZA CENSUS -2020



**Government of Pakistan  
Pakistan Bureau of Statistics, Mauve Area  
G-9/1, Islamabad  
Ministry of Planning Development & Special Initiatives**



## Contents

Preface .....	3
Introduction .....	5
Main Sectors Covered in Mouza Census .....	5
Geographic Coverage .....	6
Methodology to conduct Mouza Census .....	7
Consultative Meetings .....	7
Training of Master Trainers.....	9
Logistic of Census Materials.....	9
Training of Census Master Trainers' (CMT's) of PBS Staff .....	9
District Meetings.....	9
Training of Field Staff/Supervisors/ Enumerators .....	10
Retrieval of Documents& Data Processing .....	10
<b>1. MOUZA STATISTICS .....</b>	<b>14</b>
<b>2. IMPORTANT CROPS &amp; IRRIGATION SOURCES.....</b>	<b>18</b>
2.1 Important Crops .....	18
2.2. Irrigation Sources (Traditional) .....	20
2.3. Irrigation Sources (Modern).....	22
2.4. Depth of Water Table.....	23
<b>3. HOUSING &amp; SANITATION CHARACTERISTICS.....</b>	<b>24</b>
3.1: Type of Housing Structures.....	24
3.2: Type of Streets in Rural Areas.....	25
3.3: Toilet Facilities .....	26
3.4: Sewerage System in Rural Areas.....	27
3.5: Health Facilities.....	29
3.6: Taste of Underground Water.....	32
<b>4. EDUCATIONAL FACILITIES .....</b>	<b>33</b>
<b>5: FARMS &amp; LIVESTOCK .....</b>	<b>34</b>
5.1: Farms in Rural Areas .....	34
5.2: Livestock in Rural areas.....	35
5.3: Availability of Veterinary facilities in Rural Areas .....	37
<b>6. COMMUNITY INFRASTRUCTURE &amp; SERVICES.....</b>	<b>38</b>
6.1: Availability of Electricity.....	38
6.2: Availability of Fuel.....	39
6.3: Facility of Roads .....	40
6.4: Medium of Information .....	42

6.5: Modes of Communication .....	44
6.6: Accessibility of Markets .....	46
<b>7: NATURAL RESOURCES AND DISASTERS .....</b>	<b>48</b>
<b>8: INSTITUTION, BANKS AND SOURCE OF CREDIT .....</b>	<b>50</b>
<b>9: INDUSTRIES AND EMPLOYMENT .....</b>	<b>52</b>

## Preface

Pakistan Bureau of Statistics (PBS) being National Statistics Office has been entrusted by the Government of Pakistan to collect, compile and publish data for purpose of Evidence Based Policy Making. General Statistics Reorganization Act 2011, Clause 37 empowers (PBS) to conduct Agriculture Census in the country to collect information on land, crops, livestock, Machinery, irrigation & drainage, forestry and the related indicators. Previously statistics on these indicators were collected by conducting three separate censuses on Agriculture, Livestock and Machinery. However, in the 7th Governing Council Meeting it was decided to conduct Integrated Agricultural Census (IAC) by merging Agricultural, Livestock and Machinery Census. The planning and preparatory activities necessary for conducting IAC was initiated including the conduct of Mouza Census. The last Mouza Census was conducted in 2008 but could not be conducted in 2013 due to some technical and administrative reasons.

The prime subject of this exercise is to update list of mouzas / dehs / villages / killies / basties, which is needed to prepare sampling frame for selection of sample mouzas for Integrated Agricultural Census. Mouza Census-2020 is a unique set of information regarding socio-economic conditions and facilities that are available to the community at Mouza level. This exercise is in confirmation to the FAO guidelines in order assess the level of availability of civic facilities to the community directly engaged in the agricultural production activities.

The conduct of Mouza Census-2020 is an excellent example of National-Provincial Cooperation. Series of high level meetings were held and objectives and methodology of Mouza Census-2020 were discussed among Senior Members Board of Revenue (SMBR), Senior Officers from Ministry and PBS. Initial activities of Mouza Census including meetings with district administration for field work & data collection were conducted in Month of December 2019 and training sessions executed throughout the country including AJ&K and GB for this purpose. Field work of Mouza census successfully conducted in three phases w.e.f January to March 2020.

This gigantic task was not possible without the extensive team work and dedication of PBS staff under the able leadership and guidance of Mr. Muhammad Sarwar Gondal, Member (Support Services/Resource Management). It is pertinent to mention here that PBS remained committed towards its official duties during the severe conditions of COVID-19 Pandemic. I would like to congratulate Member (SS/RM) for his allegiance, prudence and efficient management and whole team for the successful completion of the task even in difficult times of COVID-19. The efforts of PBS management and the staff involved are really commendable for completing this assignment with care and commitment.

(Mr. Mathar Niaz Rana)  
Secretary/Chief Statistician

Government of Pakistan

Ministry of Planning Development & Special Initiatives

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2020

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## Introduction

The Pakistan Bureau of Statistics Agricultural Census Wing (Ex-Agricultural Census Organization) conduct Mouza Census after every five years throughout the country including Azad Jammu & Kashmir and Gilgit Baltistan. The first effort for collection of statistical information on Mouza level was made in 1971, and since then eight censuses on the subject had been conducted i.e. in 1979, 1983, 1988, 1993, 1998, 2003 and 2008. Though next Mouza Census was due in 2013 which was not conducted due to some technical matters. Mouza Census-2020 is the ninth in this sequel and the ultimate objective of this census is to update Mouza List that ultimately serves as the sampling frame for the Agricultural Census.

As per previous practice, Mouza Censuses were conducted after every five years; once before Agricultural Census and then before Livestock census. However, now the Governing Council of PBS has decided to conduct Integrated Agricultural Census (IAC) by combining the attributes of all three censuses i.e. Agriculture, Livestock and Machinery Census. Therefore, the Mouza Census-2020 was designed in such a way that it can serve the purpose of sampling frame for IAC in order to capture statistics on crops, livestock and Agricultural Machinery.

The main objectives of Mouza Census are as follows:

- Updating mouzas / dehs / villages / killies lists by administrative units for drawing sample for Agricultural Census 2021.
- To provide aggregated statistical data on village infrastructure and socio-economic characteristics of mouzas / dehs / villages / killies by administrative units.
- To collect useful information for planners, policy makers and researchers who are interested in the development of rural areas.

## Main Sectors Covered in Mouza Census

- Land Utilization & Irrigation sources
- Important Crops of Mouza
- Housing and Sanitation
- Education, Health and Sports Facilities
- Livestock
- Community Infrastructure and Services
- Natural Resources and Disaster

- Institutions, Banks and Sources of Credit
- Industry and Employment

Besides collecting data about total area, cultivated area, uncultivated area, major crops and number of human settlements, a wide range of information covering different socio-economic indicators like availability of drinking water, electricity, sewerage system, health facilities, schools, veterinary hospitals, microfinance credit institutions etc. is also collected. Further, information regarding availability of the necessary infrastructure in locality and the accessibility to roads, markets, hospitals, banks, police station, schools, colleges and other such facilities in terms of their distance are also included.

## Geographic Coverage

All the settled and unsettled mouzas / dehs / villages / killies of Khyber Pakhtunkhwa, Punjab, Sindh and Balochistan Provinces as well as Gilgit Baltistan and Azad Jammu & Kashmir, have been covered in Mouza Census 2020. All the mouzas / dehs / villages / killies have been covered irrespective of the type of their status. It is worth mentioning here that areas of erstwhile FATA have now been covered in Khyber Pakhtunkhwa. Whereas, limited information (in part-1 of the questionnaire i.e. Form-11) have been collected for urban, forest and un-inhabited (BE-CHIRAGH) mouzas / dehs which was mainly required for updating of the lists (sampling frame) because the socio-economic information about them was considered logically redundant.

## Methodology to conduct Mouza Census

Mouza Census questionnaire was reviewed in detail for incorporating requirements for consolidated frame for Integrated Agriculture Census. Accordingly, changes suggested after detail deliberations were incorporated in existing questionnaire and finalized/approved by the Technical Committee (Advisory Committee) on Mouza Census.

The Mouza Census-2020 was a joint effort of the PBS Headquarters, Agricultural Census Wing and the Provincial Governments. Both the Settled and Unsettled areas were covered. The services for field enumeration staff, particularly Land Revenue Department were hired while the Secretaries of Union Councils, Local Government also coordinated in Field Operation. Likewise, for un-settled areas the staff of provincial Livestock, Agriculture Extension and Local Government was acquired for the fulfillment of the purpose. The planning and preparatory work regarding training of the staff and officers of the concerned provincial departments, were carried out by PBS. The names of District, Tehsil, Qanungo Circle, Patwar Circle and the Mouza/ Deh/ Village/ Killi along with their identification codes were recorded during the preparatory phase of the Census on each questionnaire by the AC-Wing's staff and subsequently arranged by administrative order and accordingly packed. Necessary instructions for filling-up the Questionnaire (Form-11) were provided to the enumerators through a specially prepared Instructional Manual. The questionnaire and instruction manual were printed in Urdu.

## Consultative Meetings

For conduct of Mouza Census 2020, Series of consultative meetings were held. In this regard High level meeting was held on 4<sup>th</sup> October 2020 headed by the Secretary/Chief Statistician, PD & SI Secretariat; with Senior Member of Board of Revenues (SMBRs)/ representatives of Chief Secretary) of all Provinces as well as AJ&K and Gilgit Baltistan for cooperation & coordination for conduct of Mouza Census along with appointment of Focal person for smooth completion of activities. Following that a meeting of all focal persons were held on 29<sup>th</sup> under Chair of Member (RM/SS), PBS for orientation regarding the process and to devise way forward. This process further marked and communicated to District and Tehsil Level Management of respective provinces till the end of Census field operation in country. The operation and the possibility of cooperation, coordination in field operation endure continuous and parallel in according to provincial and PBS office hierarchy in the whole of Census Operation.

# METHODOLOGY

2020

The Mouza census were conducted in three phases as follows: -

## Phase -I

Province	Number of Districts	Number of Mouzas				Timeline for field work
		Settled	Unsettled	Urbanized	Total	
Punjab	38	24348+129*	973	1624	27074	01-01-2020 to 31-01-2020
Sindh	29	5717	-	439	6156	01-01-2020 to 31-01-2020
<b>Total</b>	<b>67</b>	<b>30,194</b>	<b>973</b>	<b>2063</b>	<b>33,230</b>	

Islamabad is also covered with Punjab while Cholistan is considered as separate district

## Phase -II

Province	Number of Districts	Number of Mouzas				Timeline for field work
		Settled	Unsettled	Urbanized	Total	
Khyber Pakhtunkhwa <u>(only hot areas)</u>	14	2072	485	336	2893	01-02-2020 to 29-02-2020
Balochistan <u>(only hot areas)</u>	17	2007	850	213	3070	01-02-2020 to 29-02-2020
<b>Total</b>	<b>31</b>	<b>4079</b>	<b>1335</b>	<b>549</b>	<b>5963</b>	

## Phase -III

Province	Number of Districts	Number of Mouzas				Timeline for field work
		Settled	Unsettled	Urbanized	Total	
Khyber Pakhtunkhwa <u>(cold areas)</u>	18	1670	5447	-	7117	01-03-2020 to 31-03-2020
Balochistan <u>(cold areas)</u>	16	3381	181	-	3562	01-02-2020 to 31-03-2020
Gilgit Baltistan <u>Areas</u>	10	317	283	41	641	01-03-2020 to 31-03-2020
AJ&K <u>Areas</u>	10	1647	-	162	1809	01-03-2020 to 31-03-2020
<b>Total</b>	<b>54</b>	<b>7015</b>	<b>5911</b>	<b>203</b>	<b>13,129</b>	

## Training of Master Trainers

A well conversant senior management officer from PBS AC-Wing was deputed and assigned the task to arrange and train and highly knowledgeable/ experienced persons among the existing officers to handle and impart the same training to the cluster of PBS's Divisional and District Management staff of the county in due course of time.

## Logistic of Census Materials

The supply of census related material i.e. Instruction Manual, Census Questionnaire (Form-11), Press Release, Kit Bags, Pens/ Pencils, Control Forms (for Supply and Retrieval) etc. were provided through Control Section of PBS AC-Wing to the respective field Offices well before the time.

## Training of Census Master Trainers' (CMT's) of PBS Staff

The appointed Master Trainers' amongst the Officers from Pakistan Bureau of Statistics (PBS) had delegated the responsibility to deliver phase-wise training to the CMTs. They were assigned to convey the necessary training within their assigned Tehsils of corresponding district, monitored and checked the process of filled-in Questionnaire (Form-11) in the duration of their stay in field activity till its end and ensured the completeness and retrieval of census documentation process for coverage of overall administrative boundaries during Mouza Census period. The Enumerators and Supervisors of Revenue Staff i.e. Office Qanungos, Field Qanungos, Patwaris/ Tapedars, Officials of Forest Department (dealing with Forest Mouzas), and Secretaries of Union Councils were the participants of CMT Training.

## District Meetings

The Divisional Officers of Pakistan Bureau of Statistics (PBS) delegated the task to conduct the District Meetings in their prevailing districts in the boundary of Division. Keeping in view the importance of this national task District Meetings were scheduled in the chairmanship of districts officers therein as focal persons Deputy Commissioner(s), Deputy Commissioners (R), Assistant Commissioners Tehsildars, District Qanungos(s), Office Qanungos(s) and representatives of Forest and Local Government Department under Deputy Commissioners were briefed about the objectives and the procedure of enumeration of the said census and the direct method of training of Patwaris(s) was arranged at each district/ tehsil headquarter and all the assignments of field operation were finalized in the meetings according to the given schedule.

## Training of Field Staff/Supervisors/ Enumerators

After district meeting the Assistant Commissioner / Tehsildars of each tehsil called at their respective tehsil headquarters for training purpose as per program finalized in the light of district meeting. The Census Master Trainers from PBS imparted the training and after training the blank Census documents were handed over to Field Qanungos(s) for onward delivery to Patwaris(s) of their circles under intimation to Office Qanungos(s). A fifteen days' period was committed for filling-up the Questionnaire (Form-11) in the respective whole district. The Patwaris(s) have completed Form-11 (questionnaire) for all Mouza under their jurisdiction and handed over the filled in Form-11 to field Qanungos(s) who handed over the same to Office Qanungos of the respective tehsil. The Office Qanungos again checked the census questionnaires and passed them on to District Qanungos. The District Qanungos again checked the documents (Form-11) to ensure completeness of documents before handing over the same to representative of PBS on his visit to district headquarters.

## Summary Statement showing Total Number of Tehsils, Training Centers and Trainees (Officers + Enumerators) of Provincial Government Engaged in Mouza Census-2020

NUMBER OF PROVINCE/AREA	NUMBER OF DISTRICTS	NUMBER OF TEHSILS/SUB-TEHSILS	NUMBER OF TRAINING CENTERS	NUMBER OF TRAINEES (OFFICERS & ENUMERATORS)
KHYBER PAKHTUNKHWA	35	140	140	3389
PUNJAB	38	149	149	6419
SINDH	25	114	114	1624
BALOCHISTAN	33	141	141	693
GILGIT BALISTAN	10	16	16	246
AZAD JAMMU & KASHMIR	10	32	32	569
<b>GRAND TOTAL</b>	<b>151</b>	<b>592</b>	<b>592</b>	<b>12940</b>

## Retrieval of Documents& Data Processing

Then the process of retrieving of filled-in documents started for through PBS designated CMT's at district level getting issuance of census completion certificate from the district management. Due emphasis was given at all levels to maintain the accuracy of the statistics. Manual data processing i.e. Coding and Editing of the census forms and On-Line Editing was carried out by the staff of Agricultural Census Wing while the electronic data processing by Data Processing Centre (DPC) Lahore.



Mr. Sarwar Gondal, Member (RM/SS) chairing a Review Meeting regarding Mouza Census – 2020 held on 1<sup>st</sup> February, 2020 at PBS, Lahore.



Mr. Sarwar Gondal, Member (RM/SS) chairing a Review Meeting regarding Mouza Census – 2020 held at PBS, Islamabad.



Mr. Sarwar Gondal, Member (RM/SS) chairing a Review Meeting regarding Mouza Census – 2020 held on 27th – 28th February, 2020 at PBS, Lahore.



07/02/2020



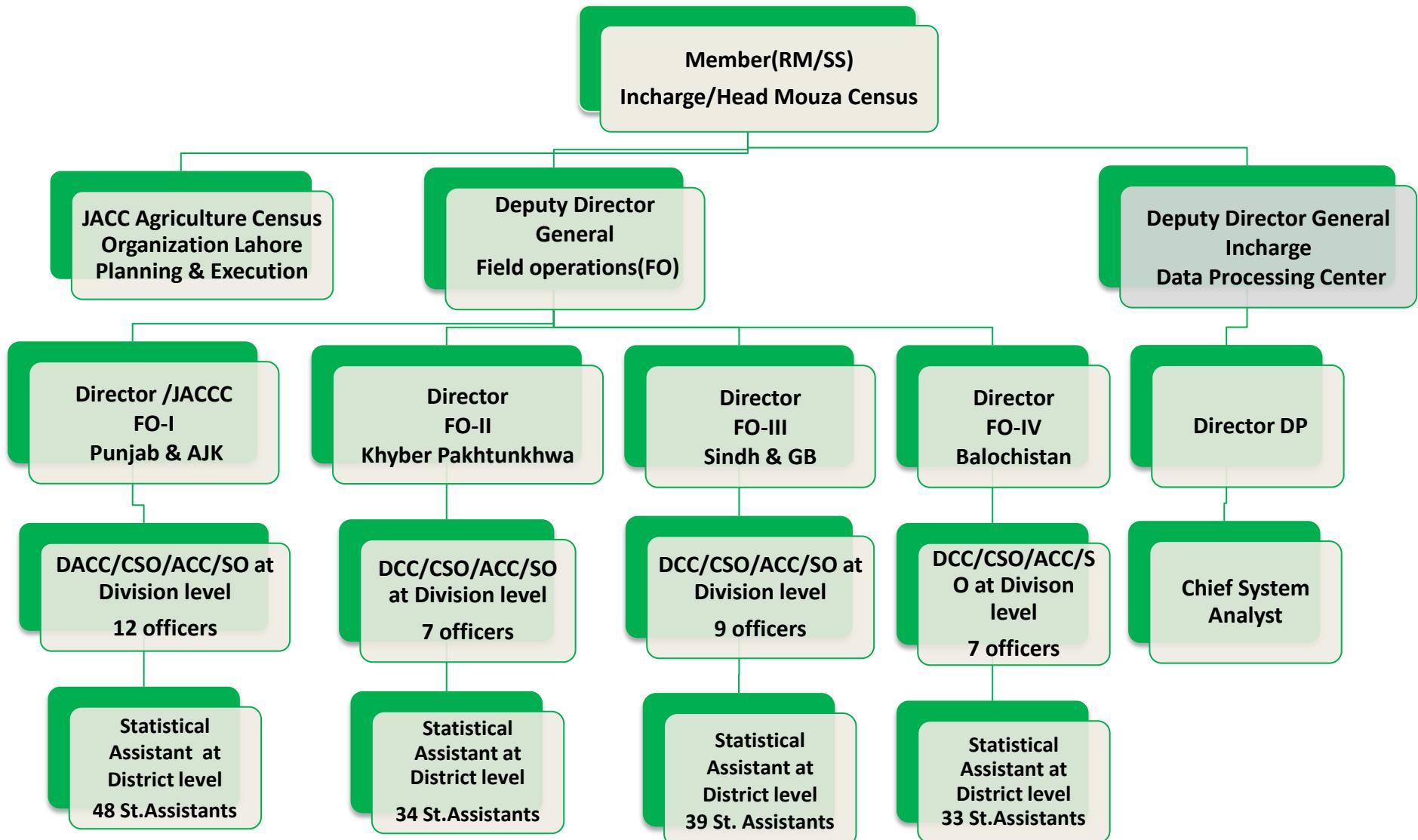
Deputy Commissioner, South Waziristan chairing a District Meeting of Mouza Census – 2020 held on 28-02-2020



Additional Deputy Commissioner (G), Swat chairing a District Meeting of Mouza Census – 2020 held on 27-02-2020.



Additional Deputy Commissioner, Quetta chairing a District Meeting of Mouza Census – 2020 held on 02-03-2020.





## 1. MOUZA STATISTICS

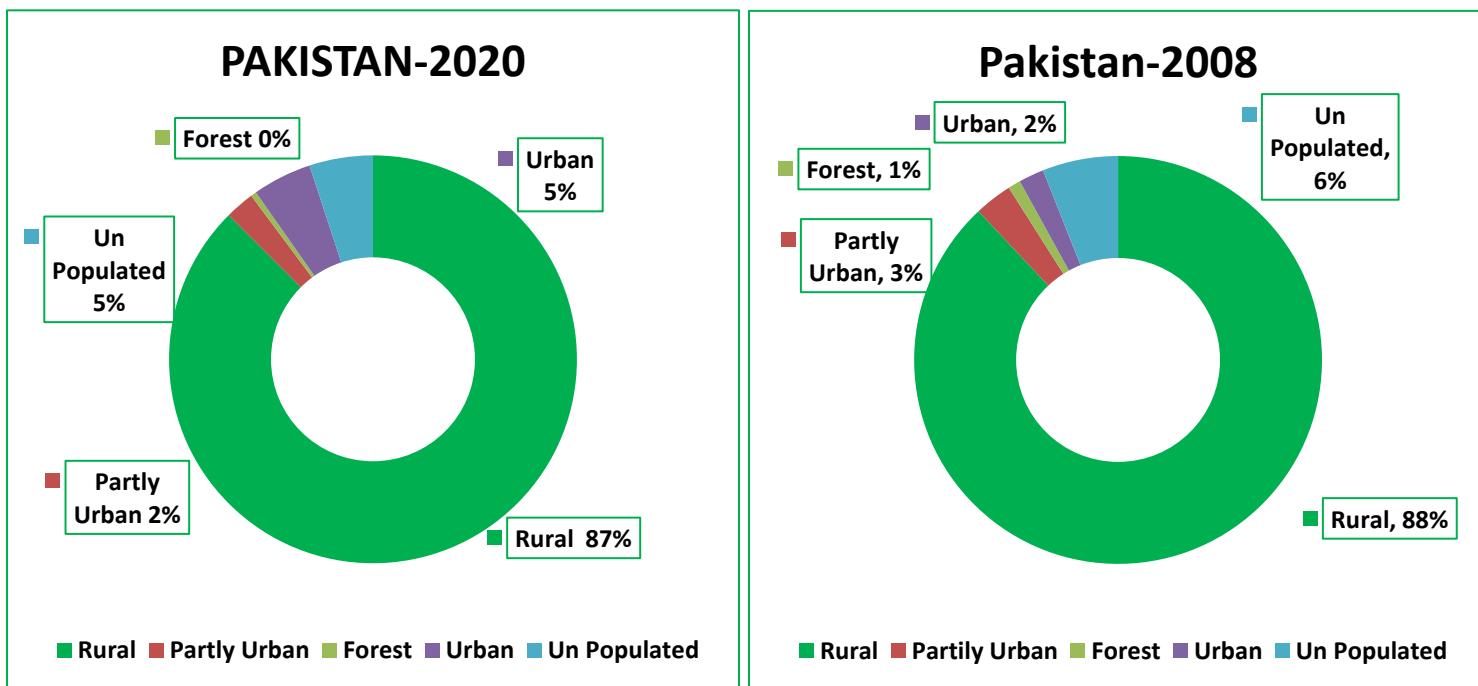
As per Mouza Census 2020 there are **49,384** mouzas in all over Pakistan (Four Provinces & Federal Capital Territory as compared to **52376** in 2008.

**Table 1.1: - Number of Mouzas with Status**

PROVINCES		RURAL	PARTLY URBAN	FOREST	URBAN	UN POPULATED	TOTAL
PAKISTAN 2020	Number	43205	1149	222	2321	2487	49384
PAKISTAN 2008	Number	45906	1576	439	1099	3356	52376

87 percent are rural mouzas and remaining are either forest, un populated, partly urban or urbanized. The total rural populated mouzas (Rural, partly urban & Forest) in overall Pakistan are **44,576** (90 percent) It is worth noting that number of Mouzas which are either forest or un populated has declined, this may be reason of deforestation & population growth.

**Figure 1.1: - Percentage of Mouzas with Status**

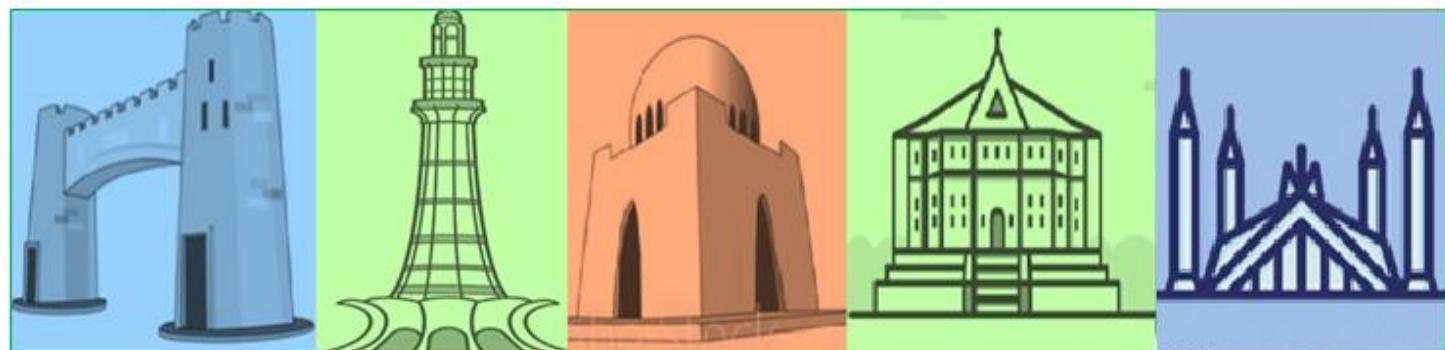


**Table 1.2: - Province Wise Number of Mouzas with Status**

PROVINCES		RURAL	PARTLY URBAN	FOREST	URBAN	UN POPULATED	TOTAL
KHYBER PAKHTUNKHWA	Number	9200	221	20	213	119	9773
PUNJAB	Number	22508	608	131	1371	1844	26462
SINDH	Number	5211	199	60	298	208	5976
BALOCHISTAN	Number	6223	100	3	415	316	7057
FEDERAL CAPITAL	Number	63	21	8	24	-	116

It is observed that highest number of rural mouzas are in Khyber Pakhtunkhwa with **97 percent** and lowest in Punjab with **88 percent**. (Figure 1.2)

**Figure 1.2: - Percentage of Mouzas with status by Province**



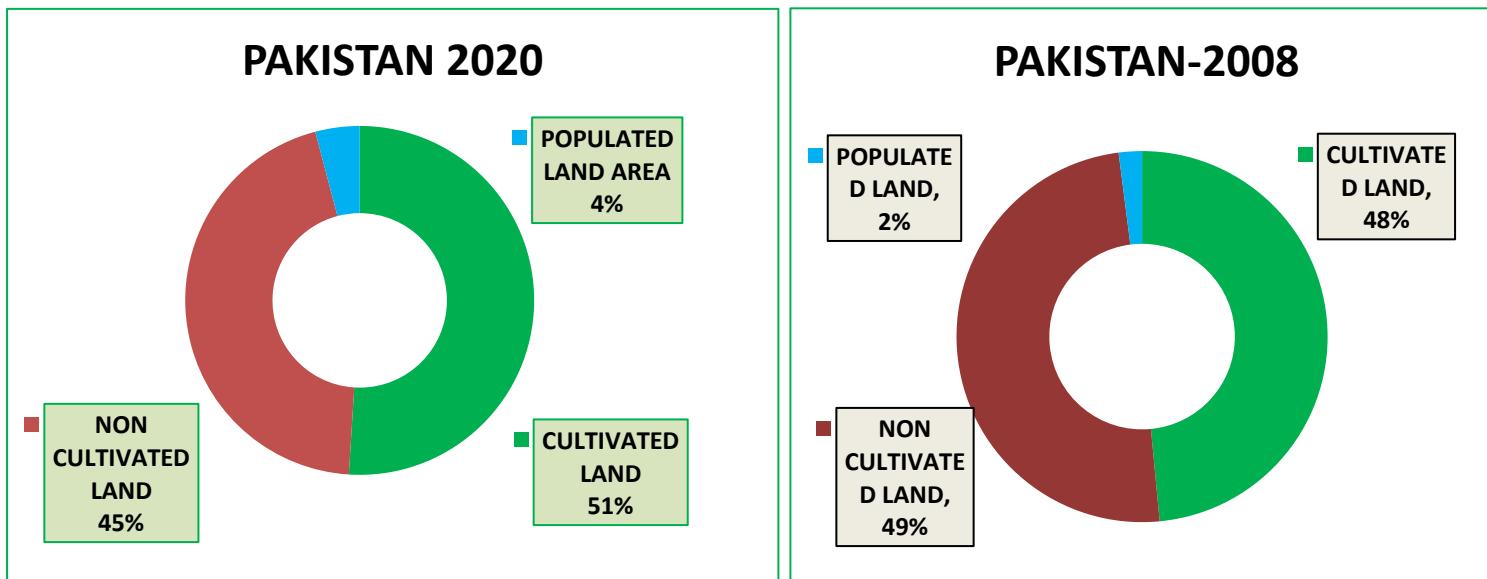
2020	2008	2020	2008	2020	2008	2020	2008	2020	2008
• Rural	94% 96%	• Rural	85% 85%	• Rural	87% 88%	• Rural	88% 85%	• Rural	54%
• Partly Urban	2% 2%	• Partly Urban	2% 4%	• Partly Urban	3% 5%	• Partly Urban	1% 1%	• Partly Urban	18%
• Forest	0% 0%	• Forest	0% 1%	• Forest	1% 2%	• Forest	0% 0%	• Forest	7%
• Urban	2% 0%	• Urban	5% 2%	• Urban	5% 3%	• Urban	6% 2%	• Urban	21%
• Unpopulated	1% 1%	• Unpopulated	7% 8%	• Unpopulated	3% 2%	• Unpopulated	4% 12%	• Unpopulated	0%

It is pertinent to mention here that all tabulations in subsequent sections are based on Mouzas which are either rural, partly urban or forest with populated areas.

Table 1.3: - Details of Land (by Province (Rural Statistics)

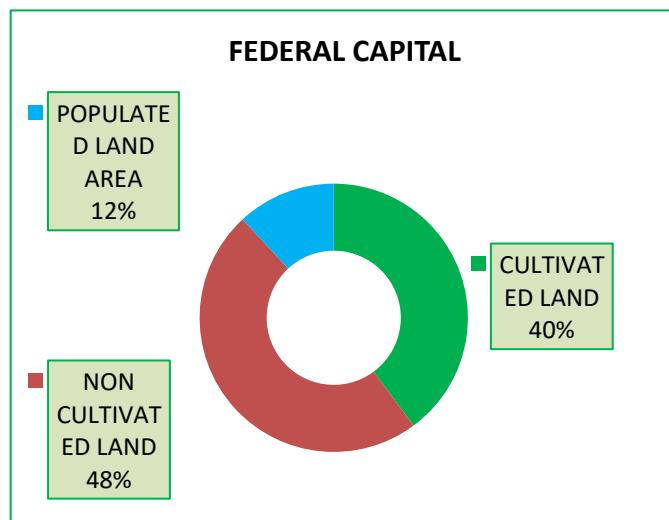
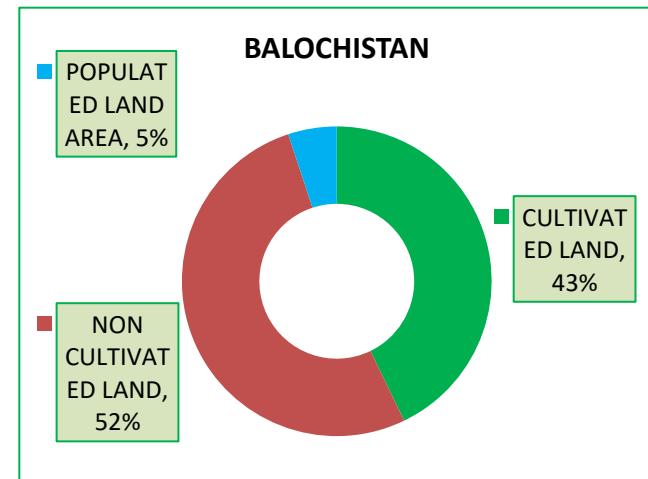
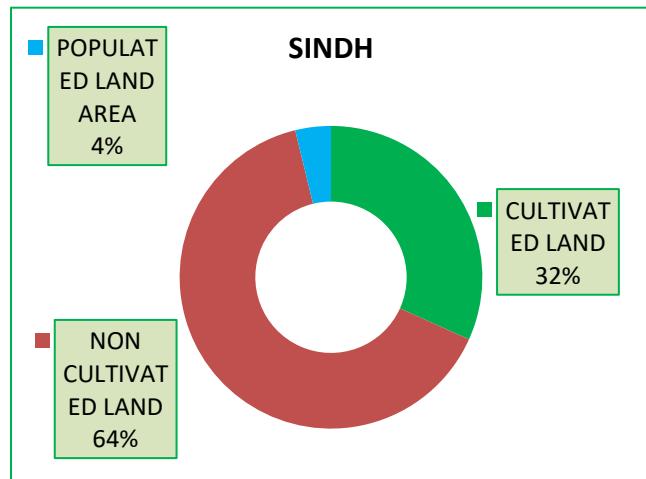
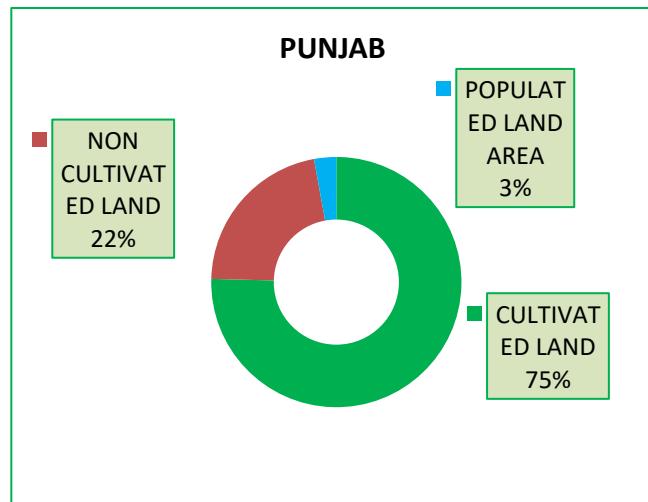
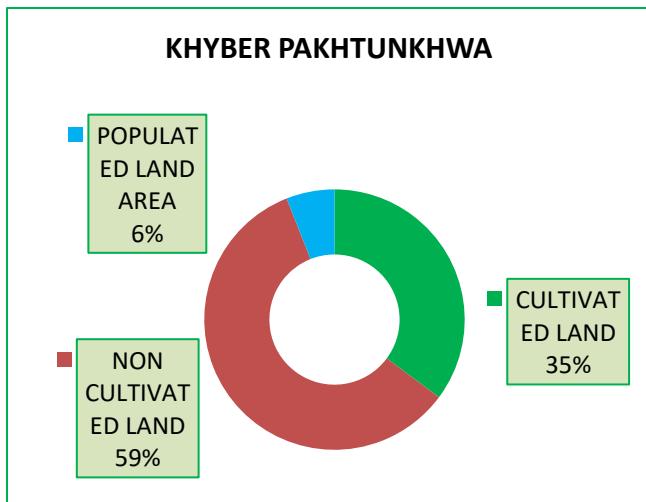
PROVINCES		TOTAL LAND (Acres)	TOTAL CULTIVATED LAND (Acres)	TOTAL NON CULTIVATED LAND (Acres)	TOTAL POPULATED LAND (Acres)
KHYBER PAKHTUNKHWA	Number	20,912,942	7,355,013	12,305,007	1,252,922
PUNJAB	Number	39,836,079	30,040,067	8,655,437	1,140,575
SINDH	Number	26,078,588	8,276,495	16,809,736	992,357
BALOCHISTAN	Number	16,935,789	7,253,821	8,822,463	859,530
FEDERAL CAPITAL	Number	116,635	46,496	56,275	13,864
PAKISTAN	Number	103,880,033	52,971,892	46,648,918	4,259,248

Figure 1.4: -Percentage of Land Status in Rural Areas of Pakistan



It is observed that in rural areas within provinces & Federal Capital, highest cultivated land is in Punjab with **75 percent** while lowest in Sindh with **32 percent** only. (Figure 1.5). Similarly, highest non cultivated land is in Sindh with **32 percent** followed by Khyber Pakhtunkhwa with **35 percent**. However, Federal Capital has the highest percentage of rural land which is populated with **12 percent** as compared to other Provinces.

Figure 1.5: Percentage of Land Status by Provinces



## 2. IMPORTANT CROPS & IRRIGATION SOURCES

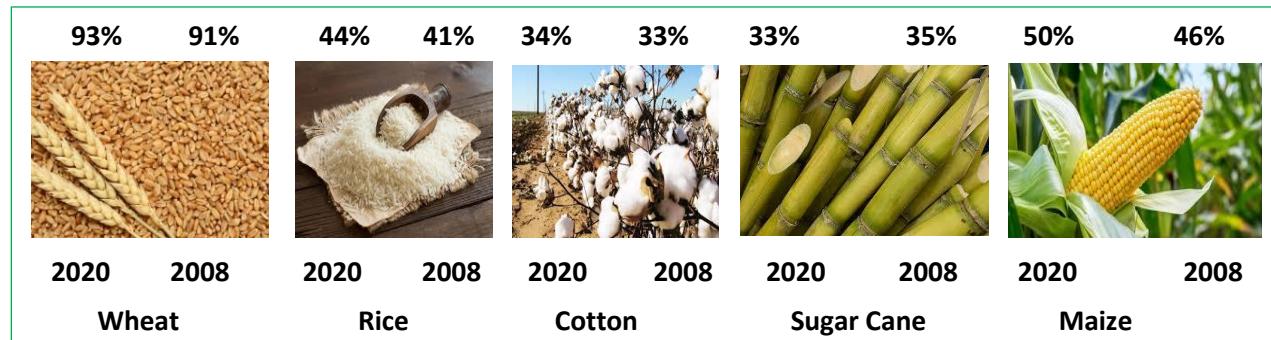
### 2.1 Important Crops

This section provides major crops cultivated in rural areas of Pakistan, Wheat, Rice, Cotton, Sugar cane and Maize are the major crops cultivated in Pakistan and it is found that cultivation of Wheat seems common in more than **93 percent** of rural areas and percentage of areas where sugar cane is cultivated has declined. (Figure 2.1). However, the preference of crops varies in provinces as per their ground conditions and weather.

**Table 2.1 Major Crops in Rural Areas of Pakistan**

CROPS		Wheat	Rice	Cotton	Sugarcane	Maize	Others
PAKISTAN 2020	Number	41165	19,454	15,074	14,515	22,180	29,397
PAKISTAN 2008	Number	43,700	19,530	15,748	17,002	22,045	29,694

**Figure 2.1: - Percentage of Rural Areas cultivating Major Crops**

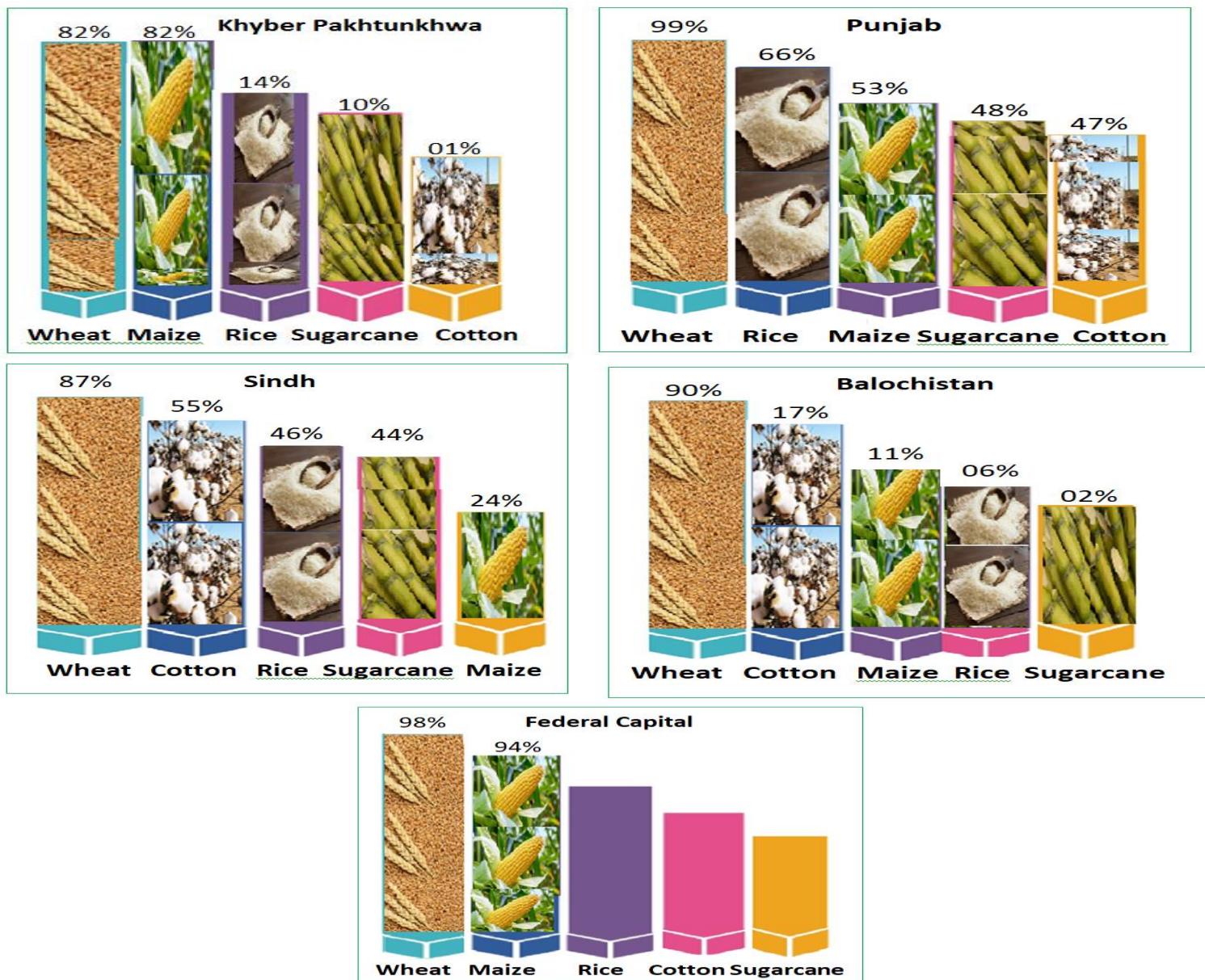


**Table 2.1a: - Major Crops in Rural Areas by Provinces**

PROVINCES / CROPS		Wheat	Rice	Cotton	Sugarcane	Maize	Others
KHYBER PAKHTUNKHWA	Number	7772	1,320	66	905	7,734	5,073
PUNJAB	Number	22896	15,262	10,909	11,064	12,357	16,442
SINDH	Number	4738	2,473	2,995	2,415	1,289	3,666
BALOCHISTAN	Number	5677	399	1,104	131	721	4,209
FEDERAL CAPITAL	Number	82	-	-	-	79	7

Within provinces, Wheat is the major crop cultivated in all Pakistan and its cultivation is highest in Punjab with **99 percent** rural areas cultivating it. (Figure 2.1a). The second major crop varied in provinces, in Punjab its Rice with **66 percent**, while its Maize in Khyber Pakhtunkhwa with **82 percent** areas reporting its cultivation. Cotton is second major crop cultivated in Sindh & Balochistan. Cultivation of Sugarcane is highest in Punjab with **48 percent** followed by Sindh with **44 percent**; however its cultivation is lowest in Balochistan with only **2 percent** areas reporting it. It is pertinent to mention that in Federal capital, only Wheat and Maize is reported as major cultivated crops.

**Figure 2.1a: - Major Crops by Cultivation &Provinces (%)**



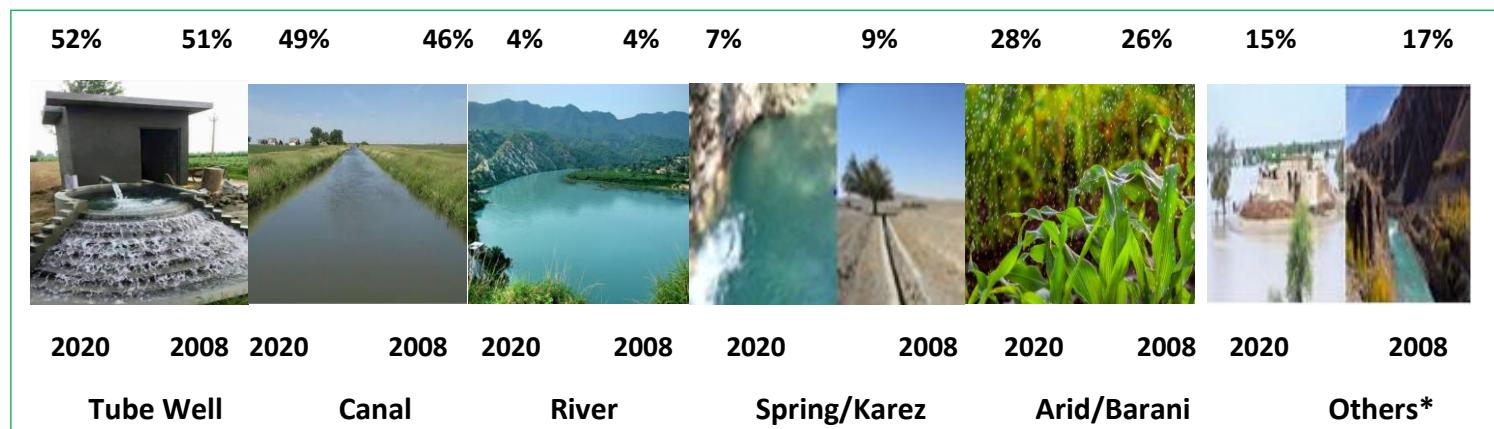
## 2.2. Irrigation Sources (Traditional)

Tube Well/Well is the major source of irrigation through which the majority of rural areas have been cultivated partially or whole in Pakistan. **52 percent** of the areas have reported Tube Well/Well as source of irrigation of land followed by Canal with **49 Percent**. **28 percent** of Land is reported as Arid (Barani) however this pattern varies among provinces. (Figure 2.2)

**Table 2.2: - Sources of Irrigation in Rural Areas of Pakistan**

IRRIGATION SYSTEMS		CANAL	RIVER	TUBEWELL/WELL	SPRING/KAREZ	ARID(BARANI)	OTHERS
PAKISTAN 2020	Number	21594	1947	23256	3003	12368	6538
PAKISTAN 2008	Number	21,660	1,790	24,077	4,125	12,459	8,204

**Figure 2.2: - Major Irrigation System Reported in Rural areas of Pakistan (%)**



**Table 2.2a: - Sources of Irrigation in Rural Areas of Provinces**

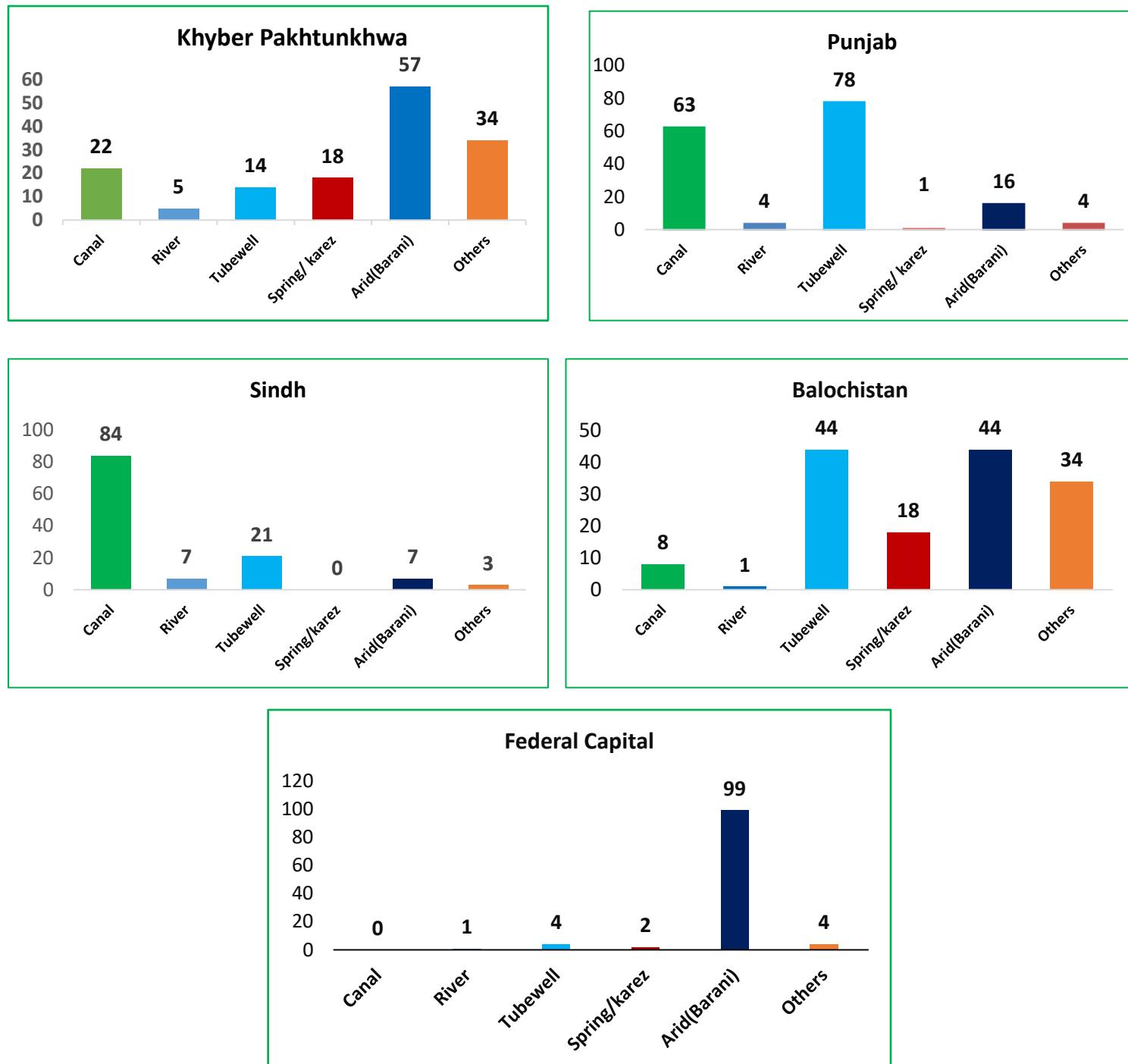
PROVINCES / IRRIGATION SYSTEMS		CANAL	RIVER	TUBEWELL/WELL	SPRING/KAREZ	ARID(BARANI)	OTHERS
KHYBER PAKHTUNKHWA	Number	2105	501	1329	1739	5375	3180
PUNJAB	Number	14466	988	17979	144	3726	1039
SINDH	Number	4547	375	1164	9	388	158
BALOCHISTAN	Number	476	82	2781	1109	2796	2158
FEDERAL CAPITAL	Number	-	1	3	2	83	3

# CROPS & IRRIGATION SOURCES

2020

It is found that the major source reported for irrigation in Khyber Pakhtunkhwa is Rain water i.e. Arid (Barani) followed by Canal & Springs. In Punjab, majority of land is irrigated through Tube Wells and Canal while in Sindh the major irrigation source is Canal. In Balochistan major irrigation source is Tube well or the Rain water (Barani). Rural areas of Federal Capital is irrigated mainly through rain water (Arid) followed by Tube well, as shown in Figure 2.2a below: -

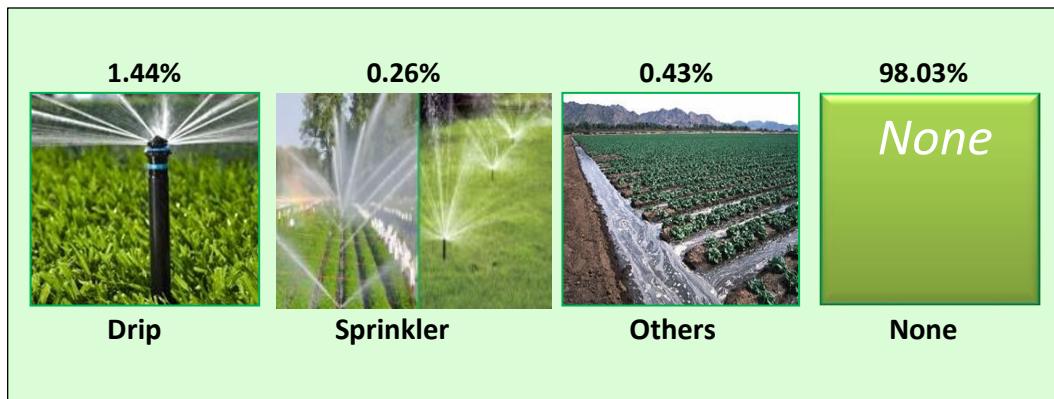
**Figure 2.2a: - Sources of Irrigation in Rural Areas of Provinces (%)**



## 2.3. Irrigation Sources (Modern)

It is observed that still the use of modern methods of irrigation in rural areas of Pakistan is minimal or nonexistent. As only **1.44 percent** rural areas reported usage of modern methods all over Pakistan. (Figure 2.3). Usage of modern irrigation system have almost same pattern in provinces, however Khyber Pakhtunkhwa reported almost **3 percent** usage while Sindh and Balochistan shown only **0.4 percent** and **0.2 percent** areas using the modern methods. Usage of Drip system for irrigation is more prevalent and its usage is highest in Khyber Pakhtunkhwa with **3 percent**. (Table 2.3).

**Figure 2.3: - Modern Sources of Irrigation in Rural Areas**



**Table 2.3: - Modern Sources of Irrigation in Rural Areas**

PROVINCES		DRIP	SPRINKLER	OTHERS	NONE
KHYBER PAKHTUNKHWA	Number	270	10	44	9118
	Percent	<b>2.86</b>	<b>0.10</b>	<b>0.46</b>	<b>96.5</b>
PUNJAB	Number	333	89	104	22656
	Percent	<b>1.43</b>	<b>0.38</b>	<b>0.44</b>	<b>97.9</b>
SINDH	Number	20	8	10	5392
	Percent	<b>0.36</b>	<b>0.14</b>	<b>0.18</b>	<b>99.3</b>
BALOCHISTAN	Number	15	7	31	6279
	Percent	<b>0.23</b>	<b>0.11</b>	<b>0.49</b>	<b>99.2</b>
FEDERAL CAPITAL	Number	0	0	0	84
	Percent	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>100.00</b>

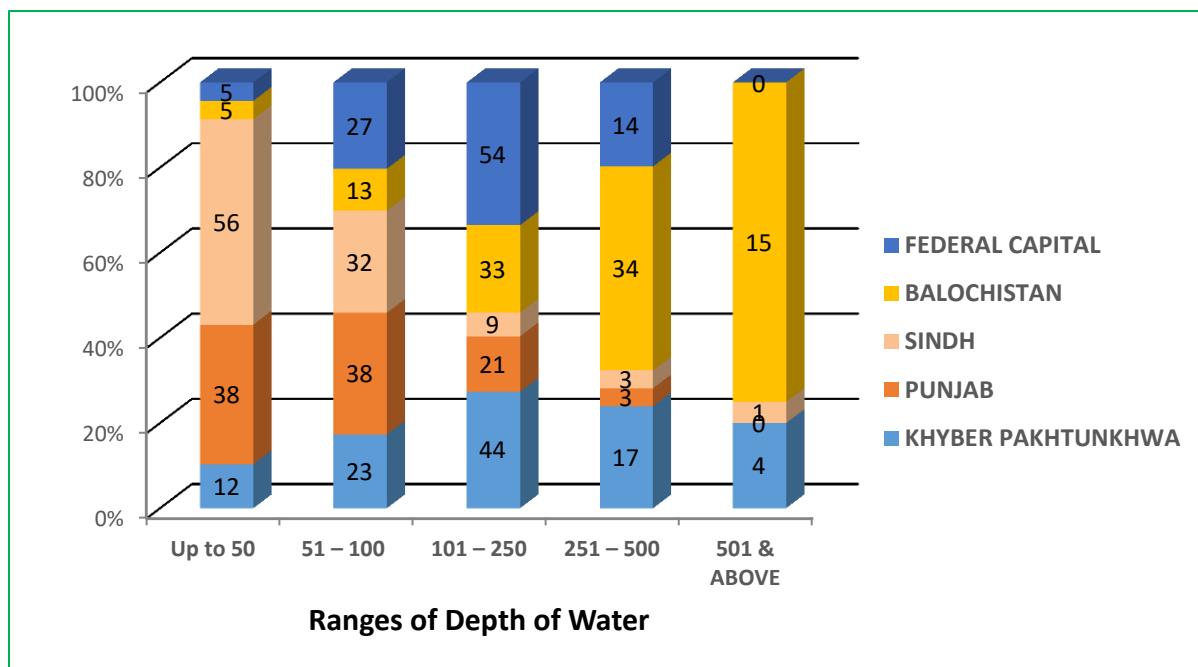
## 2.4. Depth of Water Table

It is found that majority of depth of underground water in majority of rural areas is up to 100 feet, (Table 2.4), however there are stark differences in provinces, where in Punjab & Sindh more than 75 percent rural areas have depth of underground water is up to **100 feet**, however in Khyber Pakhtunkhwa and Balochistan majority rural areas have water depth of 101 feet. (Figure 2.4)

**Table 2.4 Depth of Water Table in Rural Areas by Provinces**

PROVINCES		Up to 50 feet	51 – 100 feet	101 – 250 feet	251 – 500 feet	501 & ABOVE feet
KHYBER PAKHTUNKHWA	Number	1165	2163	4159	1605	347
PUNJAB	Number	8764	8807	4818	719	21
SINDH	Number	3024	1715	511	144	34
BALOCHISTAN	Number	300	842	2069	2150	964
FEDERAL CAPITAL	Number	4	23	45	12	-
PAKISTAN	Number	<b>13257</b>	<b>13550</b>	<b>11602</b>	<b>4630</b>	<b>1366</b>

**Figure 2.4: - Depth of Water Table in Rural Areas by Provinces (%)**



## 3. HOUSING & SANITATION CHARACTERISTICS

### 3.1: Type of Housing Structures

In rural Pakistan still majority of houses built are Semi Pacca, however now the number of semi Pacca houses are decreasing and bricked houses are increasing. Moreover, still **one third** of the houses are mud made (Table 3.1) and this is varying among Provinces.

**Table 3.1: Type of Hosing Structures in Rural Areas of Pakistan**

HOUSING STRUCTURES		BRICKED	MUD MADE	SEMI - PACCA	OTHERS
PAKISTAN 2020	Number	14,801	10,680	18,377	548
PAKISTAN 2008	Number	8,423	13,559	24,490	560

**Figure 3.1: Housing Structures in Rural areas of Pakistan (%)**

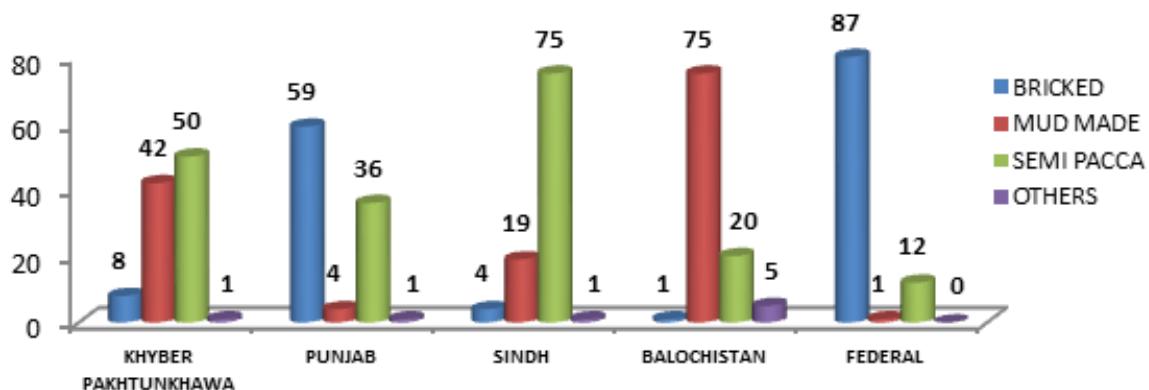


**Table 3.1a: - Type of Housing Structures in Rural Areas by Provinces**

PROVINCES /STRUCTURES		BRICKED	MUD MADE	(SEMI - PACCA)	OTHERS
KHYBER PAKHTUNKHWA	Number	765	3,935	4,684	55
PUNJAB	Number	13,682	966	8,360	122
SINDH	Number	211	1,055	4,089	73
BALOCHISTAN	Number	70	4,723	1,234	298
FEDERAL CAPITAL	Number	73	1	10	-

It is observed that the material used for housing structures have wide variations among provinces. (Figure 3.1a). Majority of housing structures in Punjab & Federal Capital are bricked with **59 & 87 percent** respectively, while in Sindh & Khyber Pakhtunkhwa majority are Semi Pacca with **75 & 50 percent** respectively. However, in Balochistan majority of housing structures i.e. **75 percent** are mud made.

**Figure 3.1a: - Housing Structures in Rural areas by Provinces (%)**



## 3.2: Type of Streets in Rural Areas

Majority i.e. **54 percent** of streets in rural areas in Pakistan are Kacchi, while 17 percent are metaled streets, depicting need for work on enhancement of streets in rural areas (Figure 3.2).

**Figure 3.2: - Types of streets in Rural Areas of Pakistan (%)**



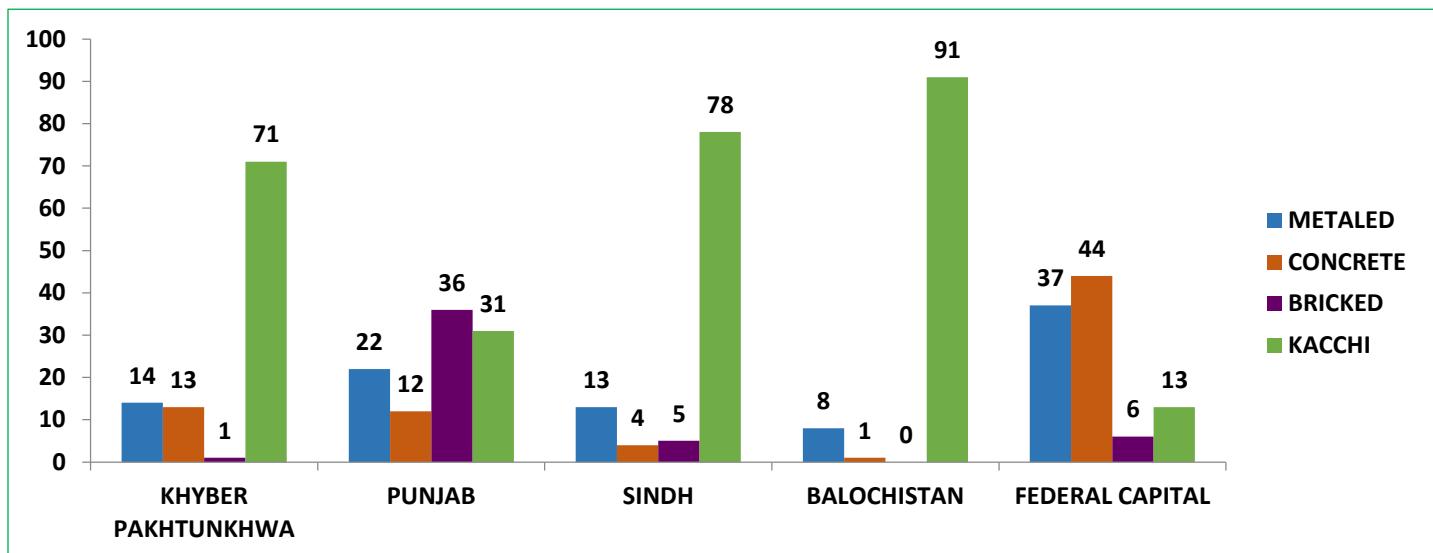
This situation is worrisome among provinces as majority of streets in rural areas are still dirt/ Kacchi and this percentage is highest in Balochistan with **91 percent**, followed by Sindh with **78 percent** and Khyber

Pakhtunkhwa with **71 percent**. Punjab has reported highest percentage of bricked streets with **36 percent** but still **one third** of streets are Kacchi. (Table 3.2 & Figure 3.2a)

**Table 3.2: Type of Streets in Rural Areas of Provinces**

PROVINCES / TYPE OF STREETS	METALED	CONCRETE	BRICKED	KACCHI
KHYBER PAKHTUNKHWA	Number	1,295	1,267	136
PUNJAB	Number	5,009	2,738	8,270
SINDH	Number	701	228	249
BALOCHISTAN	Number	483	71	31
FEDERAL CAPITAL	Number	31	37	5

**Figure 3.2a: Type of Streets in Rural Areas of Provinces (%)**



### 3.3: Toilet Facilities

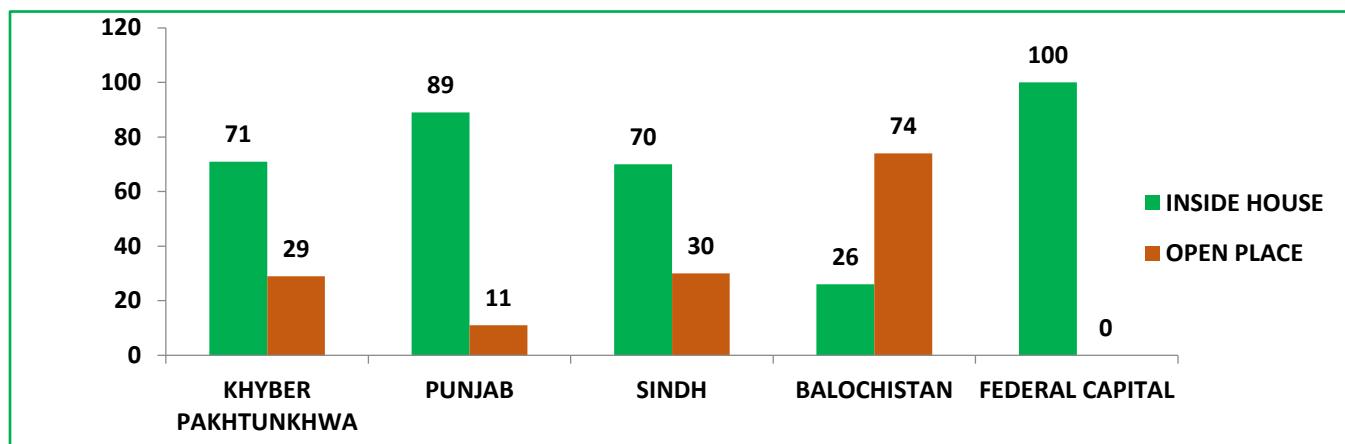
It is observed that now majority i.e. **74 percent** of rural areas of rural Pakistan have toilet inside house as compared to 2008 where only **42 percent** of areas have toilet inside house. (Table 3.3).

Table 3.3: - Toilet Facilities in Rural Areas of Pakistan

Toilet Facilities		INSIDE HOUSE	OPEN PLACE
PAKISTAN 2020	Number	32,871 (74%)	11,535 (26%)
PAKISTAN 2008	Number	20,040 (42%)	27,442 (58%)

There are large variations within provinces, Punjab has the highest percentage of areas with inside toilet, while still **74 percent** of rural areas in Balochistan do not have facility of toilet inside house. Toilet inside house is universal in rural areas of Federal Capital (Figure 3.3).

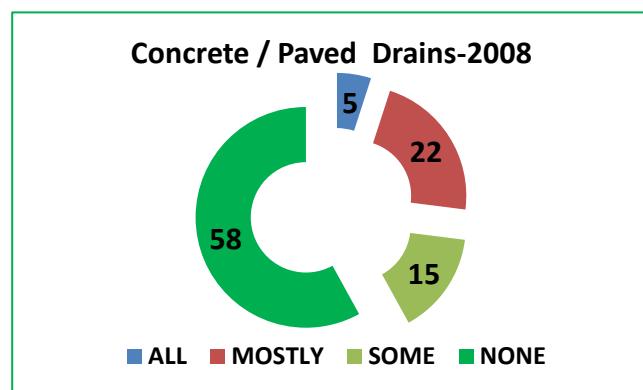
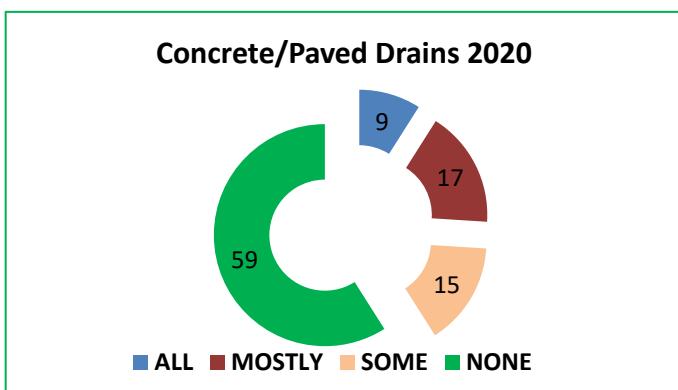
Figure 3.3: Toilet Facilities in Rural Areas by Provinces (%)



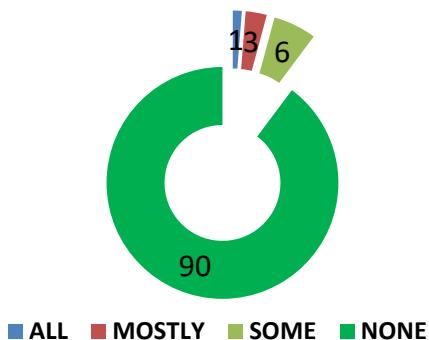
### 3.4: Sewerage System in Rural Areas

Majority of rural areas of Pakistan do not have concrete/ paved drains i.e. **59 percent** and there is no improvement in the situation since 2008. However, the percentages of mouzas where mostly there are concrete/paved drains have been improved from 5 percent to 10 percent (Figure 3.4).

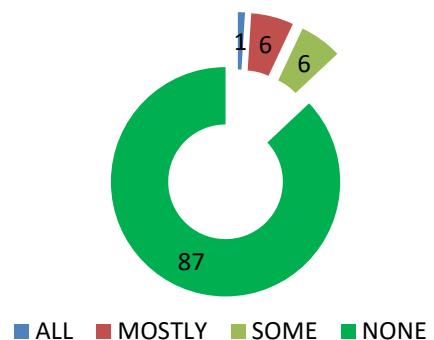
Figure 3.4: Drains and Sewerage system in Rural Areas



Sewerage System-2020



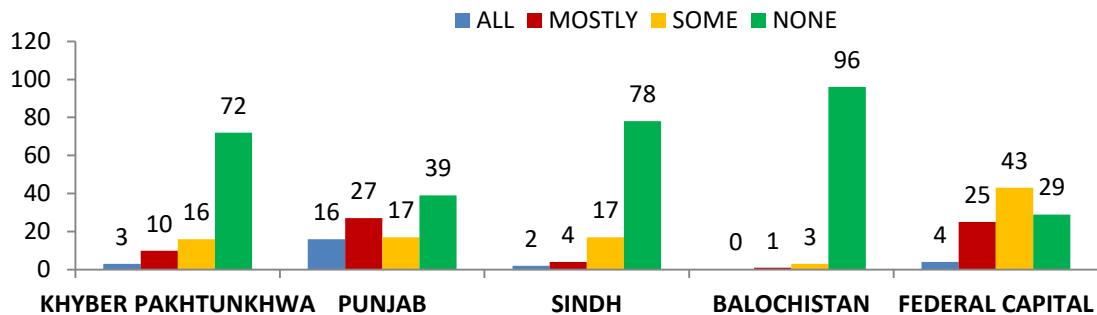
Sewerage System-2008



Among Provinces Balochistan has highest percentage of rural areas i.e. **96 percent** without concrete/paved drains for water sewerage followed by **78 percent** in Sindh and **72 percent** in Khyber Pakhtunkhwa. Situation of Federal Capital is better as compared to other provinces, however only **4 percent** of mouzas have reported that the whole area has concrete/paved drains and still in **29 percent** there is provision of concrete/paved drains for sewerage of dirty water. (Figure 3.4a).

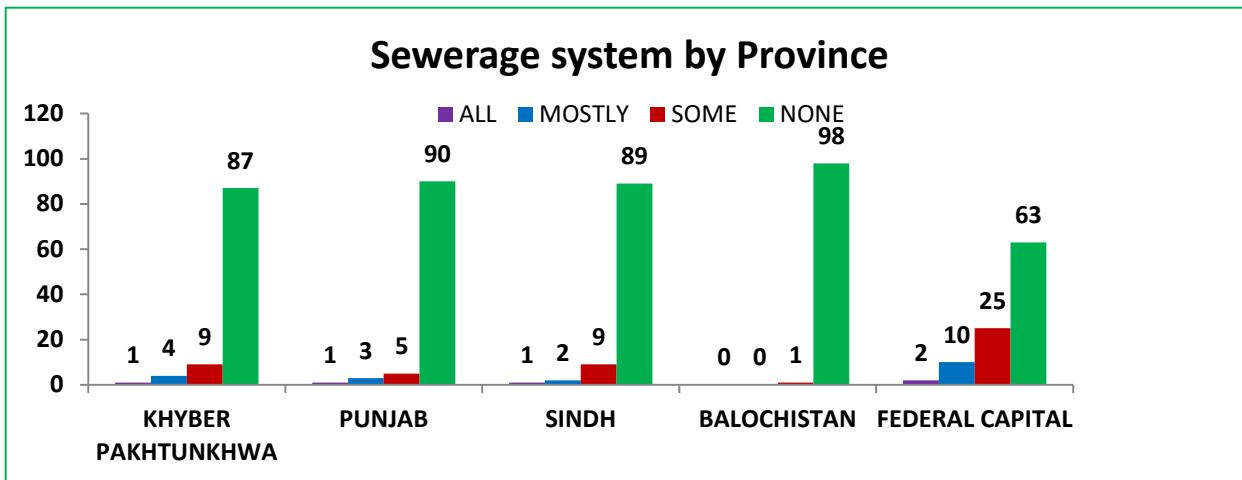
**Figure 3.4a: Concrete / Paved Drains for Sewerage in Rural Areas by Province**

**Concrete/Paved Drains by Province(%)**



It is pertinent to mention here that situation is quite alarming with regard to sewerage system, as majority of rural areas do not have sewerage system and this has almost same trend among provinces. Balochistan has the highest percentage of rural areas i.e. **98 percent** without facility of sewerage system followed by Punjab with **90 percent**, Sindh with **89 percent** and Khyber Pakhtunkhwa with **87 percent**. It is worth mention that even **63 percent** of rural areas in Federal Capital are without the facility of sewerage system (Figure 3.4b).

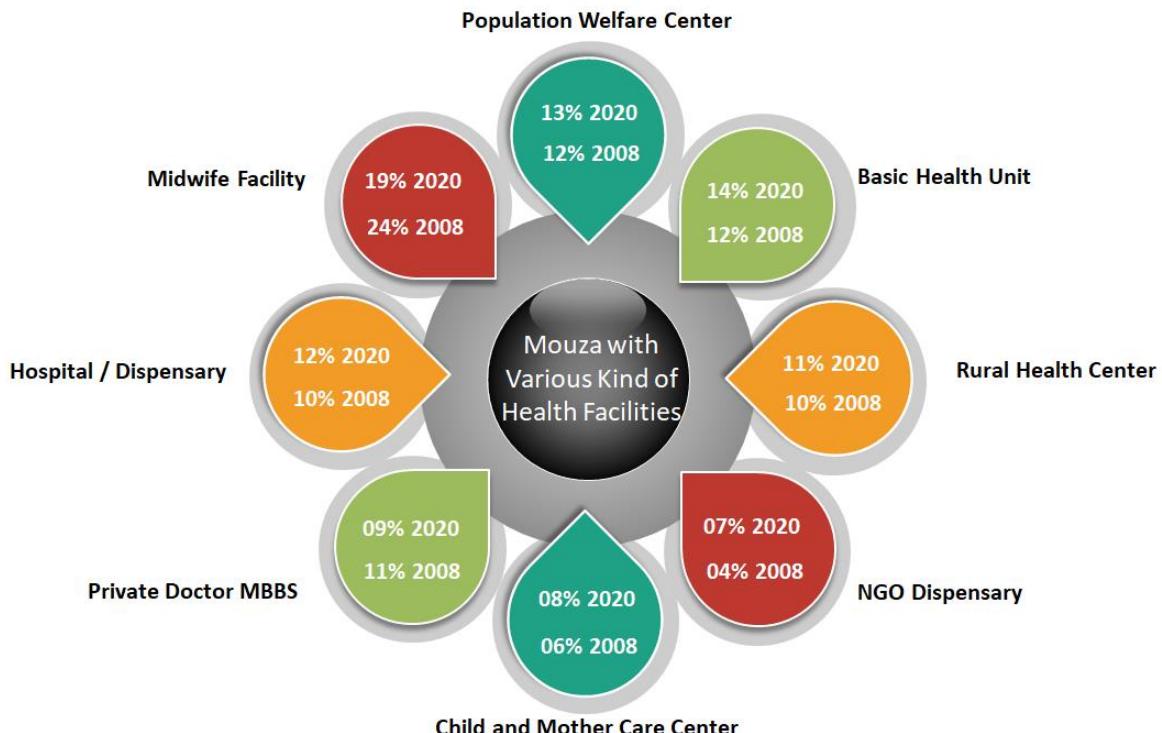
Figure 3.4b: Sewerage System in Rural Areas by Province



### 3.5: Health Facilities

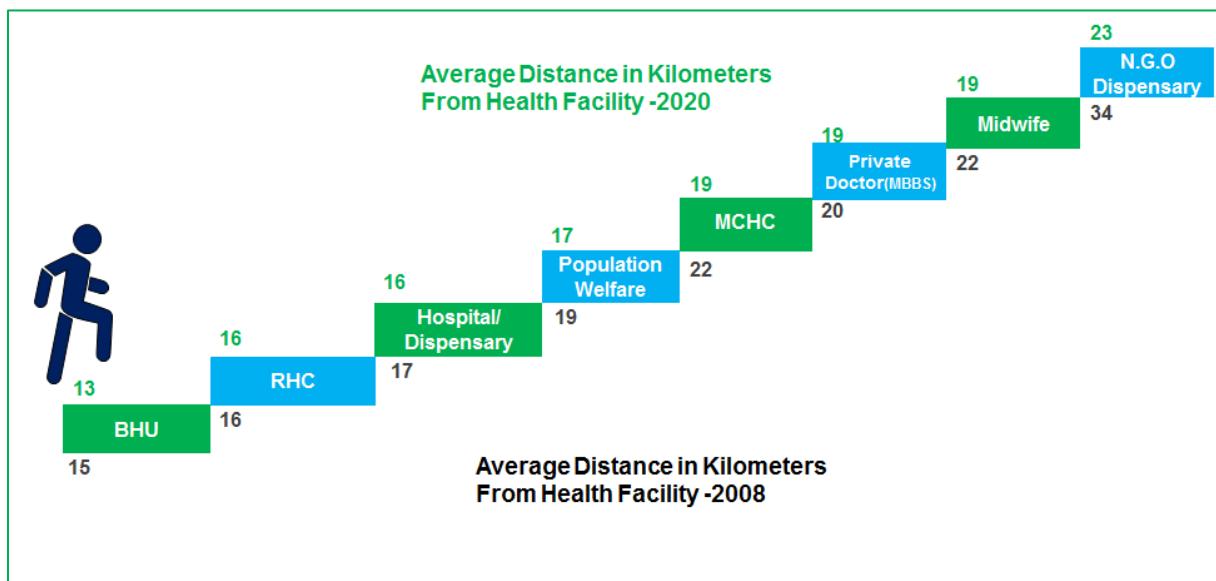
Provision of Health Facilities for the rural population is very important aspect as still **64 percent** population is living in rural areas of Pakistan. It is found that from 10 to 12 percent of rural areas have facilities like Hospital/dispensary, Basis Health Unit (BHU), and Rural Health Centers (RHC) etc. inside the Mouzas. (Figure 3.5).

Figure 3.5: Mouzas with Various Kinds of Health Facilities



It is worth mentioning here that population of rural areas have to travel long distances to reach the health facilities, however, average distances have reduced as compared to 2008. On average the smallest distance is **13 km** to reach BHU and **16 Km** to reach RHC & Hospitals (Figure 3.5a), while the largest distance on average is **23 km** to reach NGO dispensary, depicting need for constructing better and affordable health facilities for rural areas in proximity.

**Figure 3.5a: Average Distance in (KM) to Access Health Facilities**



Situation varies among provinces as population of different provinces have facilities at different distances and it is observed that rural population of Balochistan have the facilities at the distant places. (Figure 3.5b). For accessing facility of health services at Basic Health Unit, the rural poulation of Balochistan has to travel on average **31 km** , followed by KhyberPakhtunkhwa with **15 km**, Sindh with **11 km** and Punjab with **7 km** only. Similarly accessing health facilities at Hopspitals / Dispensaries is very difficult for rural population as the average distance to reach this facility is reported as **39 km** in Balochistan, while in Punjab the acerage distance to reach Hospital/ dispensary is **9 km**. The situation is quite worrisome for accessing the Mother & Child Health center as average siatnce to reach this facility is **51 km** in Balochistan, where the majority roads are still dirt/ Kacchi. Provision of Private facilities like Private doctor or NGO dispensary is also not avaialble in Proximity in majority of rural areas of Pakistan, however the largest average distance is **51 km** for availing Private doctor facility is reported in Balochistan , follwed by **24 km** in Khber Pakhthunkhwa **12 km** in Sindh and **10 km** for Punjab.

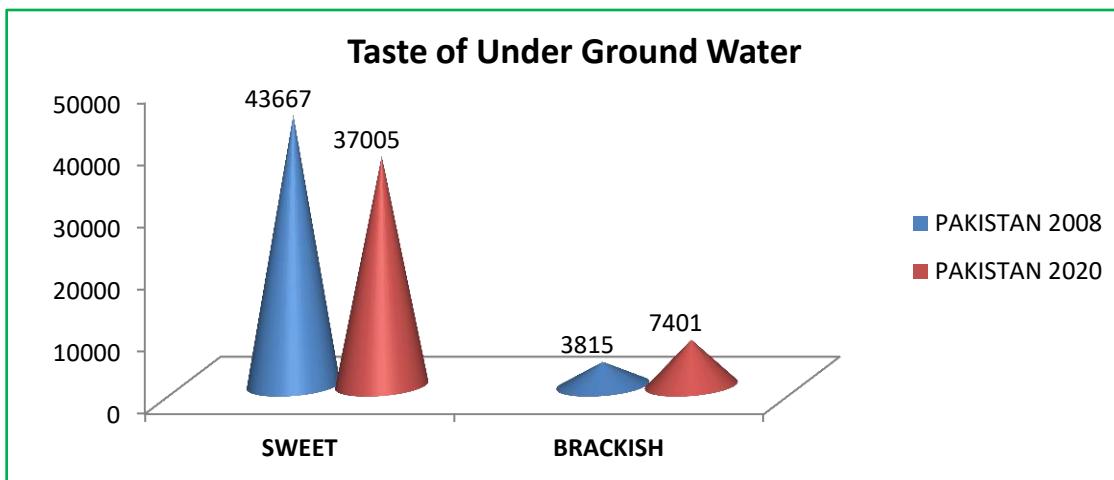
**Figure 3.5 b: Average Distance (Km) From Health Facilities in Rural Areas by Province**



### 3.6: Taste of Underground Water

The taste of underground water in majority (Figure 3.6) of rural areas in Pakistan i.e. **83 percent** is sweet, however among provinces, Sindh has reported highest percentage i.e. **32 percent** of areas where underground water is Brackish, (Table 3.6). Federal Capital has only **2 percent** of areas where taste of underground water is Brackish.

**Figure 3.6: Taste of Under Ground Water in Rural Areas of Pakistan**



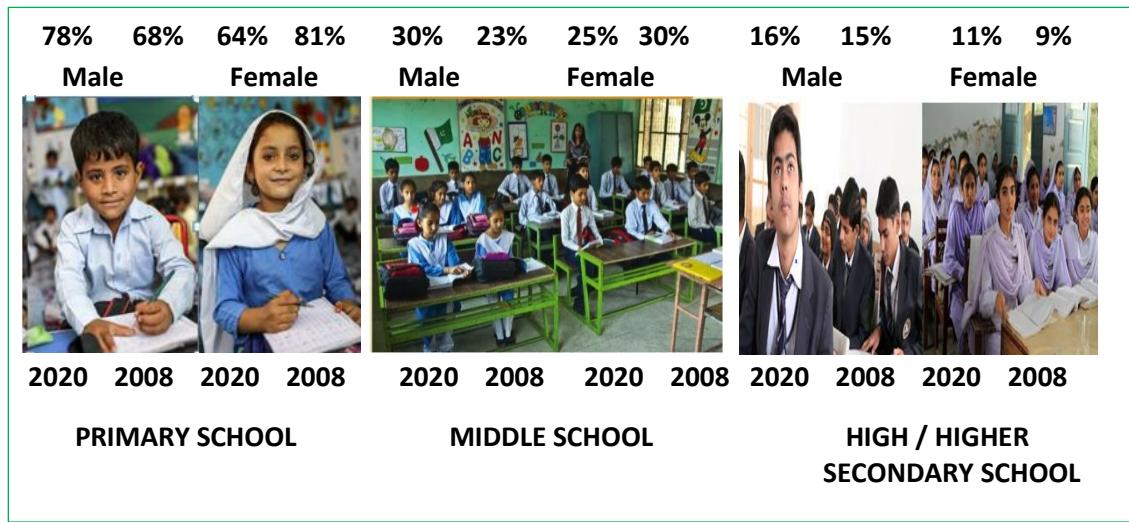
**Table 3.6: Taste of Under Ground Water in Rural Areas by Provinces**

PROVINCES / TASTE OF UNDERGROUND WATER		SWEET	BRACKISH
KHYBER PAKHTUNKHWA	Number	9050	389
	Percent	96	04
PUNJAB	Number	18877	4253
	Percent	82	18
SINDH	Number	3695	1733
	Percent	68	32
BALOCHISTAN	Number	5301	1024
	Percent	84	16
FEDERAL CAPITAL	Number	82	2
	Percent	98	2

## 4. EDUCATIONAL FACILITIES

It is found that majority of rural areas in Pakistan i.e. **78 percent** have boys' primary schools, however this percentage is substantially lower than girls with only **64 percent**. Moreover, it is pertinent to mention here that almost one third of areas have provision of **middle Schools** and this further declined to **16 percent** and **11 percent** for boys & girls respectively regarding High/ Higher secondary Schools. (Figure 4.1)

**Figure 4.1: Educational Facilities by Gender in Rural Areas of Pakistan (%)**



**Table 4.1: Educational Facilities by Gender in Rural Areas by Provinces**

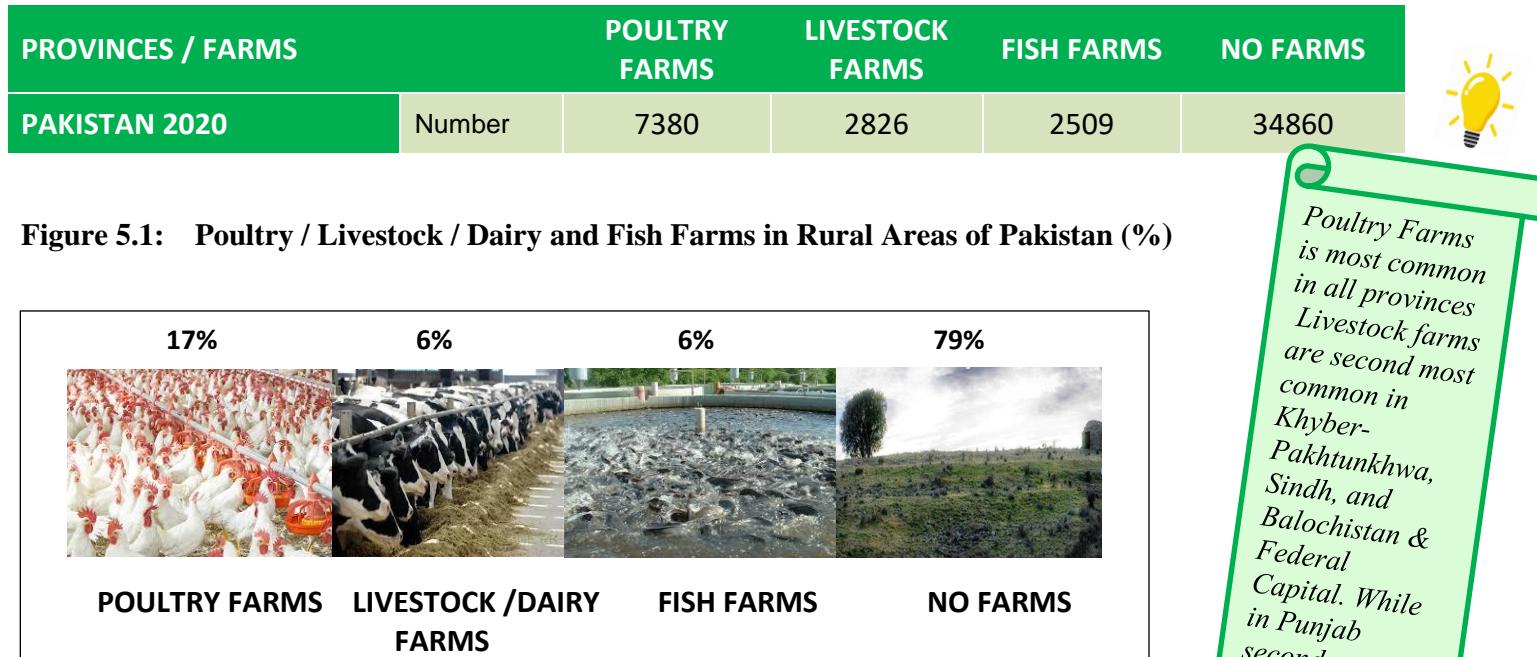
		PRIMARY SCHOOL		MIDDLE SCHOOL		HIGH/HIGHER SECONDARY SCHOOL	
PROVINCES/EDUCATIONAL FACILITIES		MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
<b>KHYBER PAKHTUNKHWA</b>	Number	6,718	5,150	3,213	2,337	1,927	1,161
	Percent	71	55	34	25	20	12
<b>PUNJAB</b>	Number	19,248	18,001	7,400	7,091	3,759	3,112
	Percent	83	78	32	31	16	13
<b>SINDH</b>	Number	4,919	3,308	1,699	1,120	795	495
	Percent	91	61	31	21	15	9
<b>BALOCHISTAN</b>	Number	3,874	2,109	1,135	668	567	294
	Percent	61	33	18	11	9	5
<b>FEDERAL CAPITAL</b>	Number	59	54	36	29	25	22
	Percent	70	64	43	35	30	26

## 5: FARMS & LIVESTOCK

### 5.1: Farms in Rural Areas

It is found that majority of rural areas in Pakistan i.e. **79 percent** (Figure 5.1) do not have Farms (Poultry Livestock, Fish), however where present, vast majority of areas have Poultry Farms followed by Fish Farms and Livestock & Dairy Farms. There are different trends in Provinces as per their topographic conditions.

**Table 5.1: Percentages of Poultry / Livestock / Dairy and Fish Farms in Rural Areas of Pakistan**



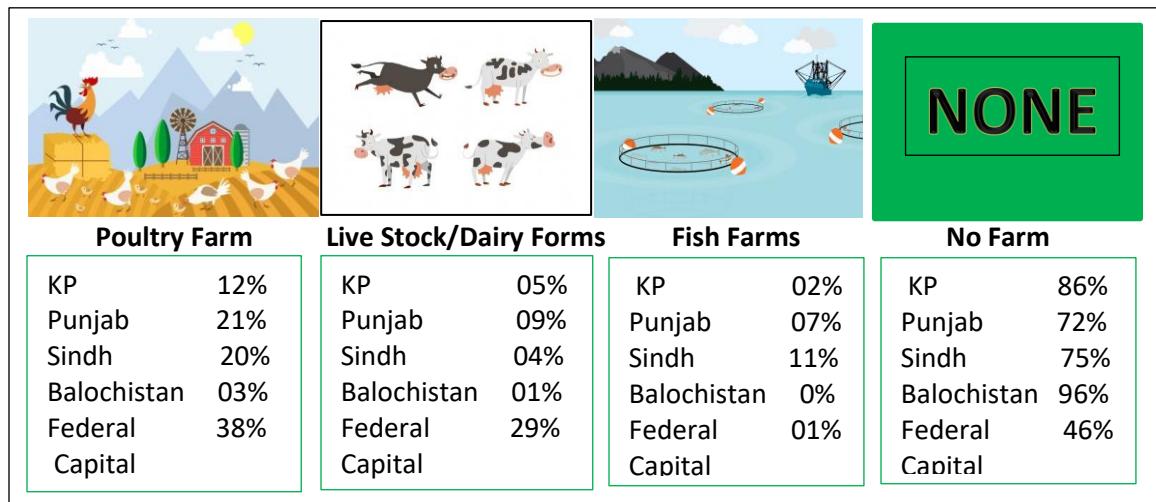
It is found that more than **70 percent** of rural areas in all provinces do not have any type of farms, (Table 5.1a)

**Table 5.1a: Number of Poultry / Livestock / Dairy and Fish Farms in Rural Areas by Provinces**

PROVINCES / FARMS	POULTRY FARMS	LIVESTOCK FARMS	FISH FARMS	NO FARMS
KHYBER PAKHTUNKHWA	1145	431	188	8072
PUNJAB	4932	2070	1720	16602
SINDH	1067	238	574	4068
BALOCHISTAN	204	63	26	6079
FEDERAL CAPITAL	32	24	1	39

However, Poultry farms are more prevalent among all provinces (Table 5.1b) with highest in Punjab with **21 percent** and lowest in Balochistan with **3 percent** only. Livestock/dairy farms are second most found farms, highest in Punjab with 9 percent. However, Fish farms are highest in Sindh with **11 percent** followed by Punjab with **7 percent** only.

**Table 5.1b: Percentages of Poultry / Livestock / Dairy and Fish Farms in Rural Areas by Provinces**



## 5.2: Livestock in Rural areas

It is found that majority of Rural areas in Pakistan have Livestock, (Table 5.2 & Figure 5.2) **65 percent** areas have **more than 100 Cows and Buffaloes** and only **4 percent** have no Cows & Buffaloes. **52 percent** have **more than 200 Goats** and only **3 percent** have no Goats/Sheep. However, there are less preference for Camels as **only 22 percent** areas have **Camels**, out of which only **15 percent** have more than 25 camels.

**Table 5.2: Livestock in Rural areas of Pakistan**

MOUZAS REPORTING LIVESTOCK						
Pakistan	COW / BUFFALO	Range	None	1 - 100	101 - 250	251 OR ABOVE
		Number	1695	15034	10630	17047
	SHEEP / GOAT	Range	None	1 - 200	201 - 500	501 OR ABOVE
		Number	1244	20642	11204	11316
	CAMEL	Range	None	1 - 25	26 - 100	101 OR ABOVE
		Number	34416	8508	846	636



## 5.3: Availability of Veterinary facilities in Rural Areas

Availability of Veterinary services especially Mobile Veterinary services have increased considerably in rural areas of Pakistan from **20 percent** in 2008 to **32 percent** in 2020. (Table 5.3).

**Table 5.3: Veterinary Facilities in Rural Areas in Pakistan**

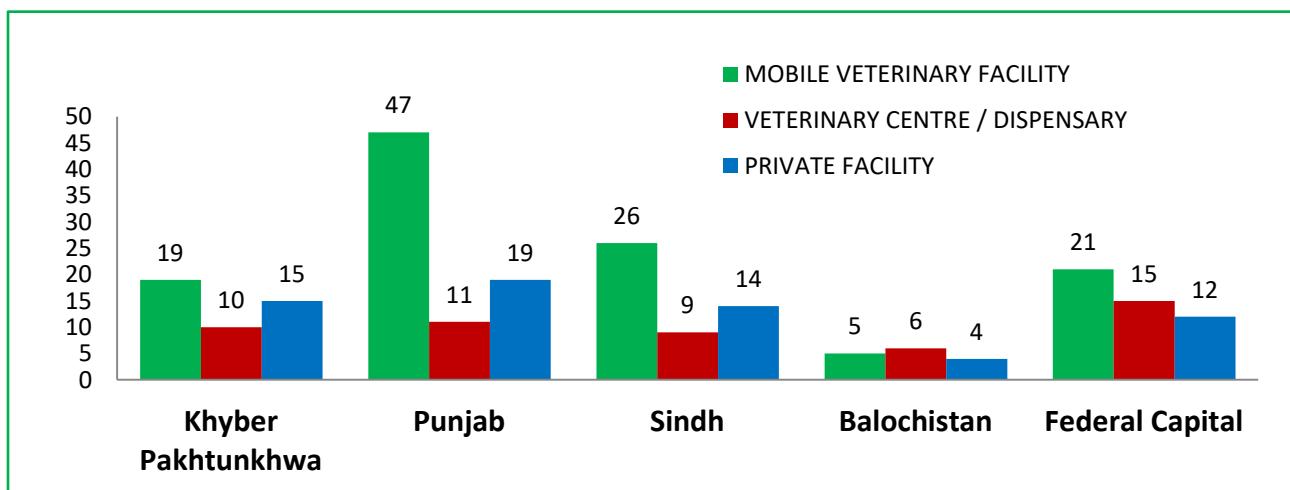
PROVINCES / VETERINARY FACILITIES	MOBILE VETERINARY FACILITY	VETERINARY CENTRE / DISPENSARY	PRIVATE FACILITY
Pakistan 2020	Number	14,378 (32%)	4,261 (10%)
Pakistan 2008	Number	9292 (20%)	5679 (12%)

It is worth mentioning here among provinces Balochistan has the lowest availability of veterinary services (Table & Figure 5.3a) and Punjab has the highest availability of these services in all forms (mobile, fixed & private clinics).

**Table 5.3a: Veterinary Facilities in Rural Areas by Provinces**

PROVINCES / VETERINARY FACILITIES	MOBILE VETERINARY FACILITY	VETERINARY CENTRE / DISPENSARY	PRIVATE FACILITY
KHYBER PAKHTUNKHWA	1769	924	1436
PUNJAB	10847	2461	4290
SINDH	1435	470	782
BALOCHISTAN	309	393	284
FEDERAL CAPITAL	18	13	10

**Figure 5.3a: Veterinary Facilities in Rural Areas by Province (%)**



## 6. COMMUNITY INFRASTRUCTURE & SERVICES

This chapter will present information regarding basic infrastructure and services availability in rural areas of Pakistan including availability of electricity, Fuel for cooking, Road, modes of communications, Information & Technology etc.

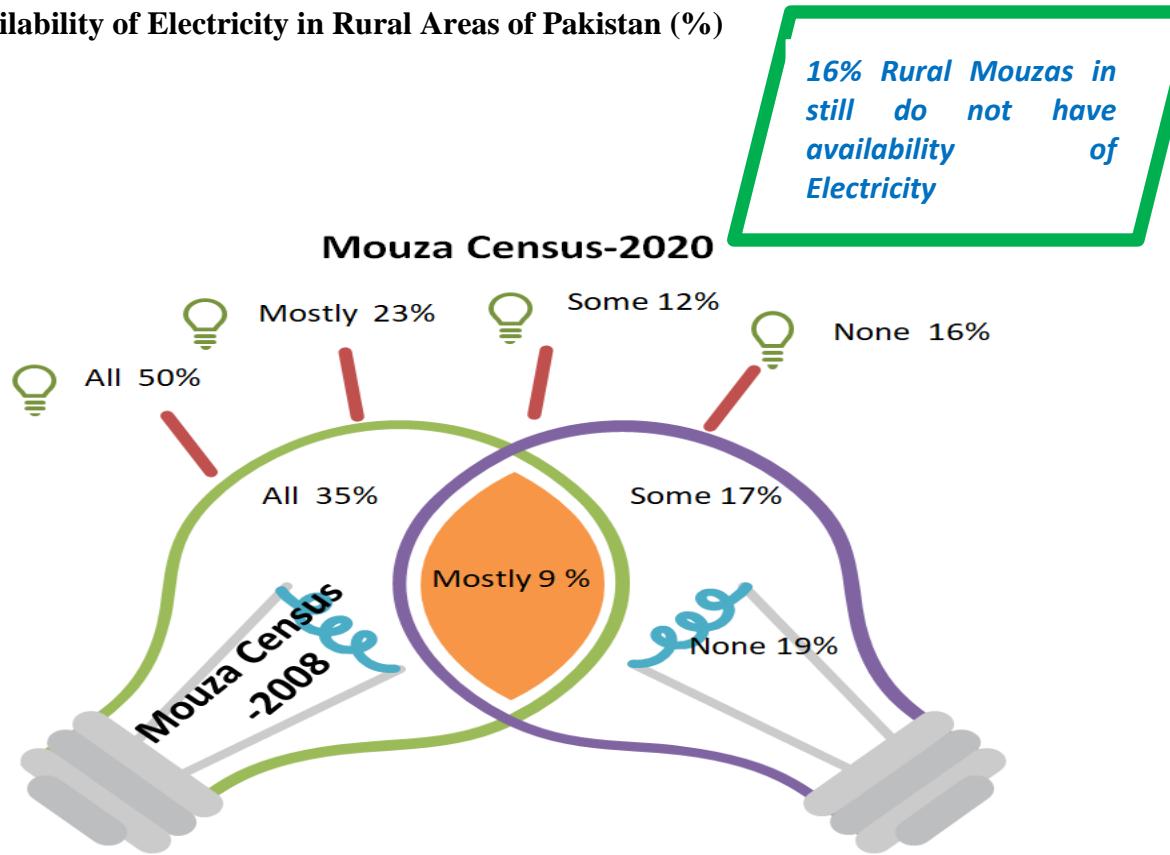
### 6.1: Availability of Electricity

Availability of electricity to all parts of Mouzas overall Pakistan have significantly improved in 2020 as now **50 percent** of Mouzas have electricity in all part as compared to **35 percent** in 2008. However still **16 Percent** of rural areas of Pakistan do not have electricity (Figure 6.1).

**Table 6.1: Availability of Electricity in Rural Areas of Pakistan & Provinces**

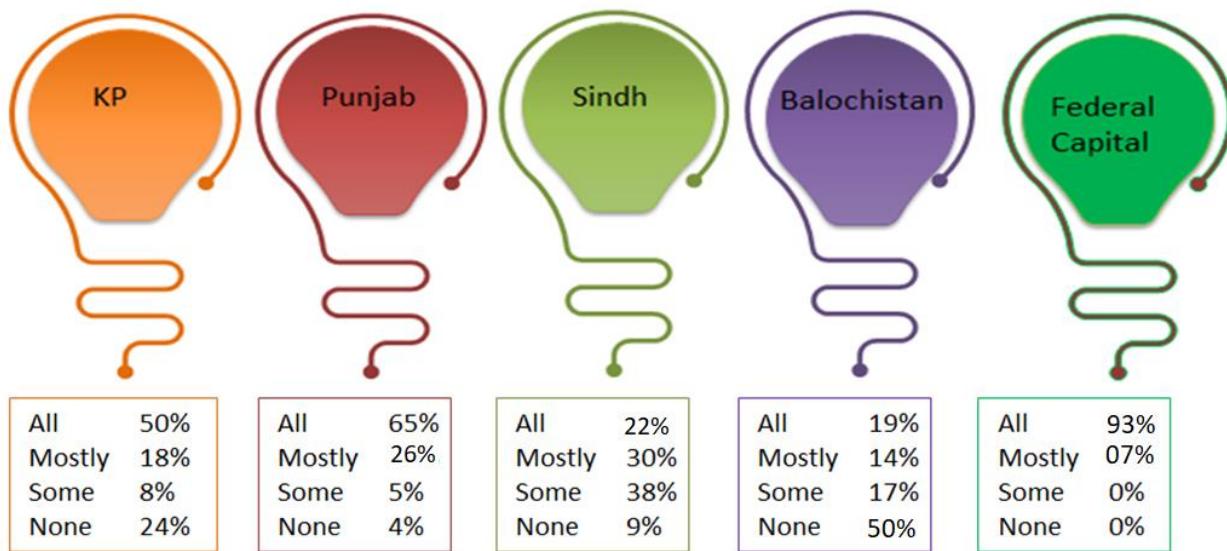
PROVINCES / AVAILABILITY OF ELECTRICITY		ALL	MOSTLY	SOME	NONE
Pakistan 2020	Number	22,225	10,170	5,124	6,885
Pakistan 2008	Number	16428	13789	8218	9047

**Figure 6.1: Availability of Electricity in Rural Areas of Pakistan (%)**



Among Provinces Punjab with **65 percent** have the highest percentage of areas where electricity is available in all parts of mouzas as compared to only **19 percent** in Balochistan (Figure 6.1a). **50 percent** of rural areas in Balochistan do not have electricity followed by **24 percent** in Khyber Pakhtunkhwa.

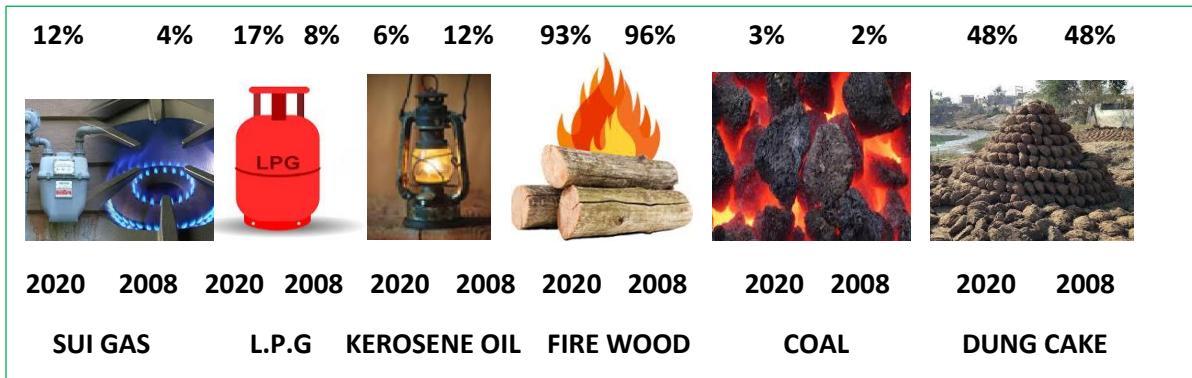
**Figure 6.1a: Availability of Electricity in Rural Areas by Provinces (%)**



## 6.2: Availability of Fuel

It is found that availability of fuel in terms of Sui Gas **4 percent** in 2008 to **12 percent** in 2020 and LPG, **8 percent** in 2008 to **17 percent** in 2020 has increased considerably in rural areas of Pakistan (Figure 6.2), however still majority of the areas are still without facility of gas.

**Figure 6.2: Availability of Fuel for Domestic Use in Rural Areas of Pakistan**



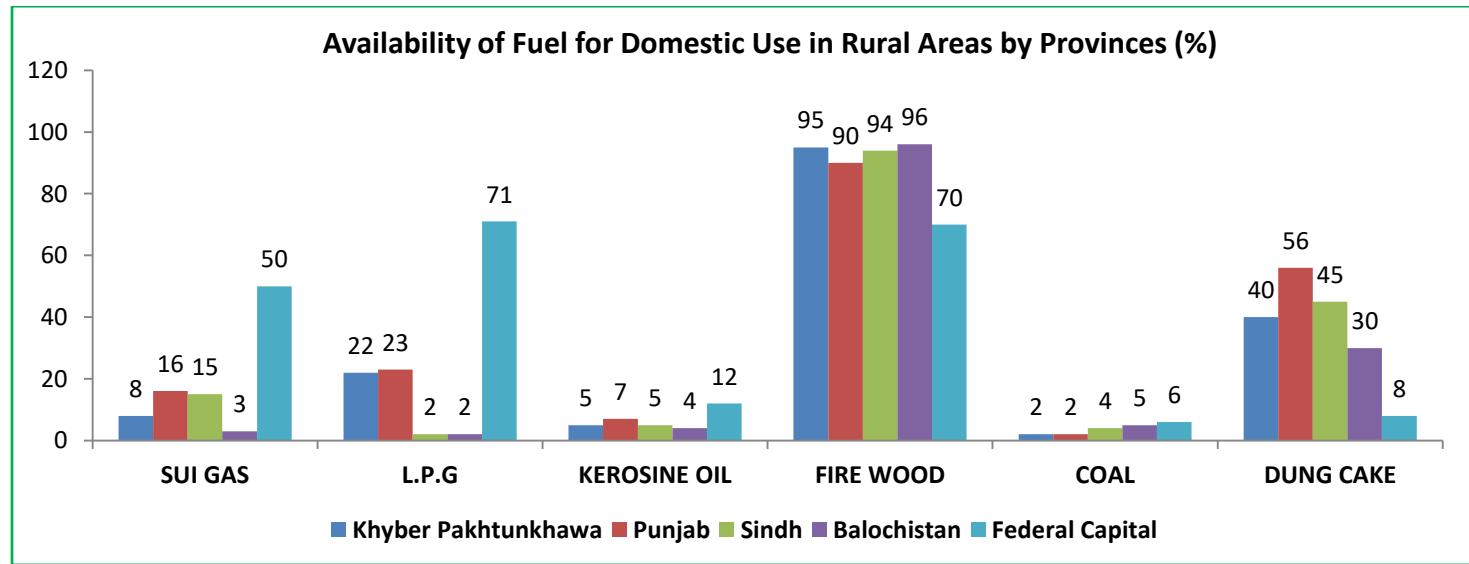
Among Provinces it is found that provision of sui gas and LPG in rural areas is still very low. Punjab has the highest percentage of rural areas with provision of sui gas with **16 percent** and Balochistan has the lowest percentage of areas with facility of sui gas i.e. **3 percent** only. Availability of LPG is increasing in Punjab &

Sindh, however **98 percent** of rural areas of Khyber Pakhtunkhwa and Balochistan still do not have facility of LPG. (Table 6.2 & Figure 6.2a)

**Table 6.2: Availability of Fuel for Domestic Use in Rural Areas by Provinces**

PROVINCES / AVAILABILITY OF FUEL		SUI GAS	L.P.G	KEOSENE OIL	FIRE WOOD	COAL	DUNG CAKE
KHYBER PAKHTUNKHWA	Number	760	2,046	483	9,006	223	3,774
PUNJAB	Number	3,741	5,380	1,544	20,883	560	13,060
SINDH	Number	805	118	281	5,103	233	2,437
BALOCHISTAN	Number	192	144	260	6,045	301	1,913
FEDERAL CAPITAL	Number	42	60	10	59	5	7

**Figure 6.2a: Availability of Fuel for Domestic Use in Rural Areas by Provinces (%)**



### 6.3: Facility of Roads

It is worth mentioning that **63 percent** of rural areas of Pakistan have facility of metaled roads, however still **30 percent** of the roads are of dirt/Kacchi. (Figure 6.3)

Figure 6.3: Percentages of Facility of Roads by Type in Rural areas of Pakistan



Among Provinces, Punjab has the highest percentage of rural areas i.e. **80 percent** with facility of metaled roads followed by Sindh with **56 percent**. The situation of Balochistan is quite unsatisfactory as still **65 percent** rural areas do not have facility of metaled, concrete or bricked road followed by Khyber Pakhtunkhwa with **52 percent** dirt/Kacchi roads. **85 percent** rural areas of Federal capital have facility of metaled roads. (Table 6.3).

Table 6.3: Type of Roads in Rural Areas of Provinces

PROVINCES / TYPE OF STREETS	METALED	CEMENTED	BRICKED	KACCHI
<b>KHYBER PAKHTUNKHWA</b>	Number	4,001	458	89
	Percent	<b>42</b>	<b>5</b>	<b>1</b>
<b>PUNJAB</b>	Number	18,559	684	1,406
	Percent	<b>80</b>	<b>3</b>	<b>6</b>
<b>SINDH</b>	Number	3,054	172	154
	Number	<b>56</b>	<b>3</b>	<b>3</b>
<b>BALOCHISTAN</b>	Percent	2,100	43	76
	Number	<b>33</b>	<b>1</b>	<b>1</b>
<b>FEDERAL CAPITAL</b>	Percent	71	11	1
	Number	<b>85</b>	<b>13</b>	<b>1</b>

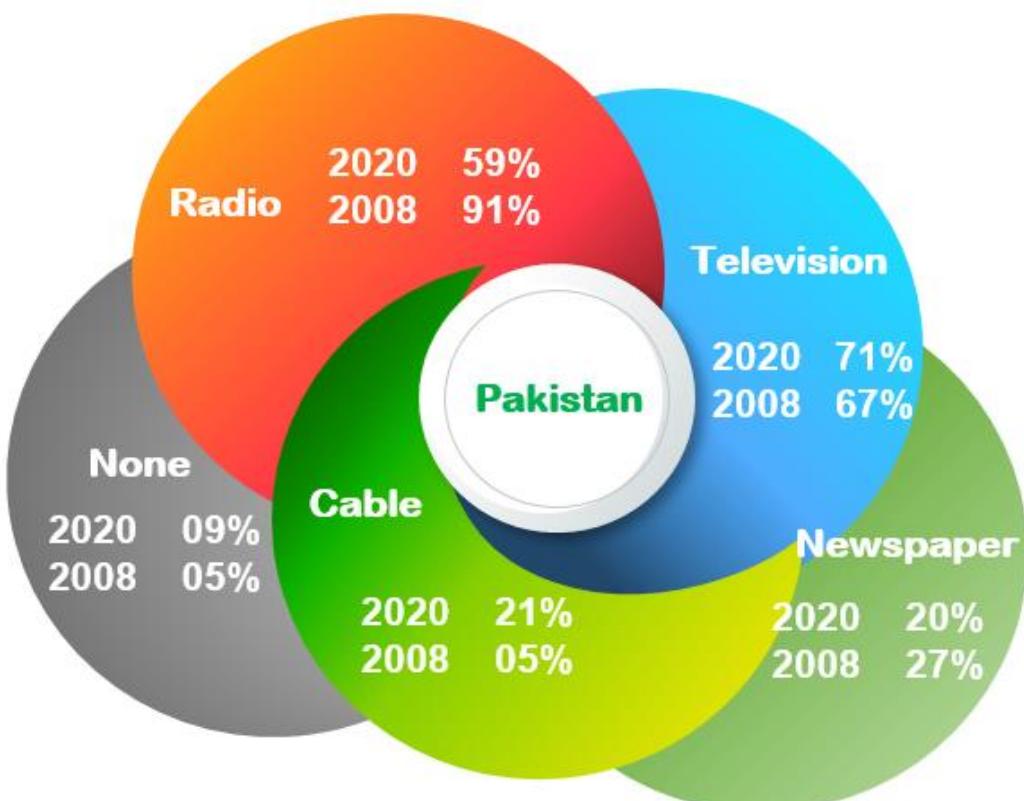
#### 6.4: Medium of Information

It is found that now the main medium of information in rural areas in Pakistan is television with **71 percent** followed by Radio with **59 percent**, further cable has reached in significant portion of rural areas with **22 percent** (Table 6.4 & Figure 6.4). However still **9 percent** rural areas do not have any source of information.

**Table 6.4: Medium of Information in Rural areas of Pakistan**

PROVINCES / MASS COMMUNICATION FACILITIES		RADIO	TELEVISION	CABLE	NEWSPAPER	NONE
Pakistan 2020	Number	25,981	31,647	9,277	8,875	3,894
Pakistan 2008	Number	43032	31927	2420	12953	2266

**Figure 6.4: Medium of Information in Rural areas of Pakistan**

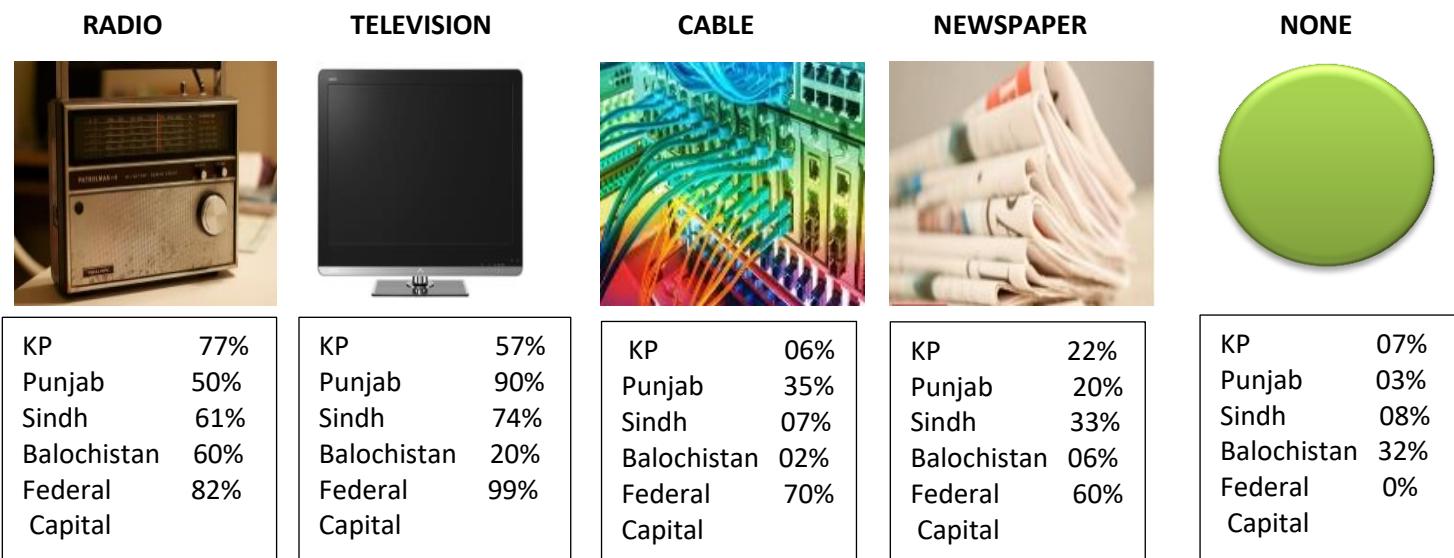


There are variations among provinces which are evident from table 6.4a and Figure 6.4a, it is found that television is highest source for information in Punjab & Sindh with **90 percent & 75 percent** respectively, while Radio is major source of information in Khyber Pakhtunkhwa & Balochistan with **77 & 60 percent** respectively. However, it is noticed with great concern that still **32 percent of rural areas in Balochistan** do not have facility of any mode of information followed by **8 percent** in Sindh.

**Table 6.4a: Medium of Information in Rural areas of Pakistan**

PROVINCES / MASS COMMUNICATION FACILITIES		RADIO	TELEVISION	CABLE	NEWSPAPER	NONE
KHYBER PAKHTUNKHWA	Number	7,297	5,368	550	2,069	672
PUNJAB	Number	11,539	20,909	8,179	4,547	714
SINDH	Number	3,296	4,041	378	1,805	458
BALOCHISTAN	Number	3,780	1,246	111	404	2,050
FEDERAL CAPITAL	Number	69	83	59	50	0

**Figure 6.4a: Medium of Information in Rural areas of Pakistan**



**32** percent rural areas in Balochistan do not have any medium of information followed by **8** percent in Sindh and **7** percent in Khyber Pakhtunkhwa

## 6.5: Modes of Communication

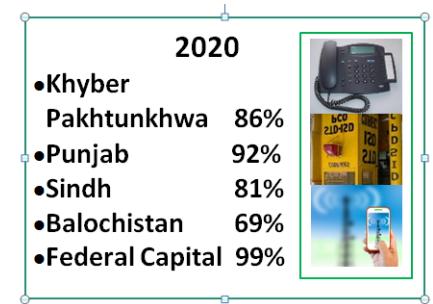
### 6.5.1: Telecommunication Facilities

It is found that during the period of 2008 to 2020, penetration of mobile phones has been considerably increased from **66 percent to 84 percent** in rural areas of Pakistan, resultantly the existence of facilities like PCO has been decreased. Fixed lines penetration is still almost the same. (Figure 6.5).

**Figure 6.5: - Availability Telecommunication Services**



Provinces have varied level of facilities available, however majority rural areas in all provinces have reported presence of mobile phones signals and its percentage is higher than PCO and Fixed line. (Table 6.5a) It is noted that in majority of rural areas there is facility of any one mode of communication and Punjab with **92 percent** has the highest percentage of areas reporting it while Balochistan with **69 percent** areas at the lowest for reporting anyone facility of communication.



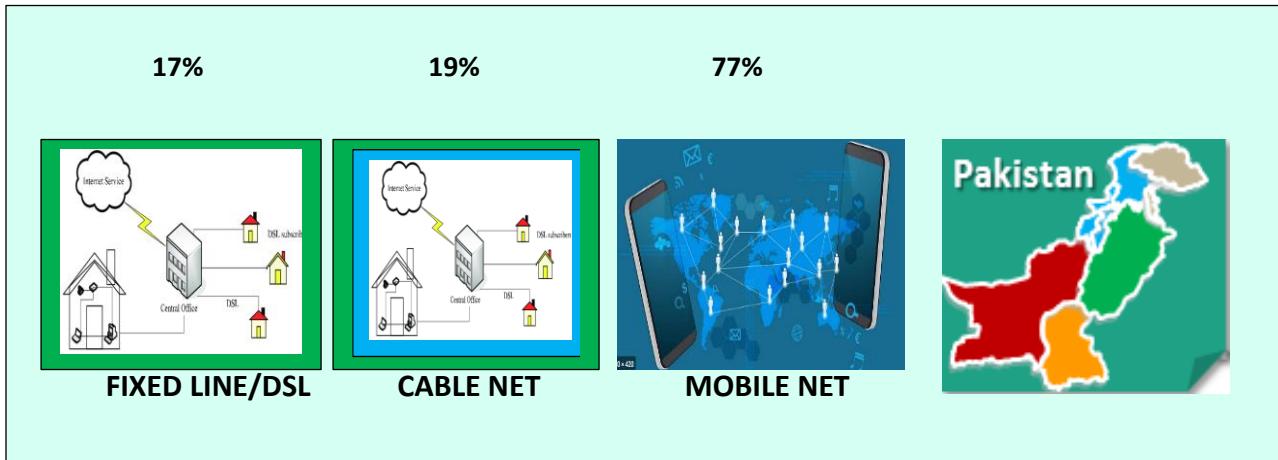
**Table 6.5 a: Availability of Telecommunication in Rural Areas by Province**

PROVINCES		FIXED LINE	P.C.O	MOBILE SIGNAL
KHYBER PAKHTUNKHWA	Number	1,977	1,011	7,682
PUNJAB	Number	5,011	3,943	20,861
SINDH	Number	367	381	4,337
BALOCHISTAN	Number	543	347	4,171
FEDERAL CAPITAL	Number	52	37	81

### 6.5.2: Information Communication Technology Facilities

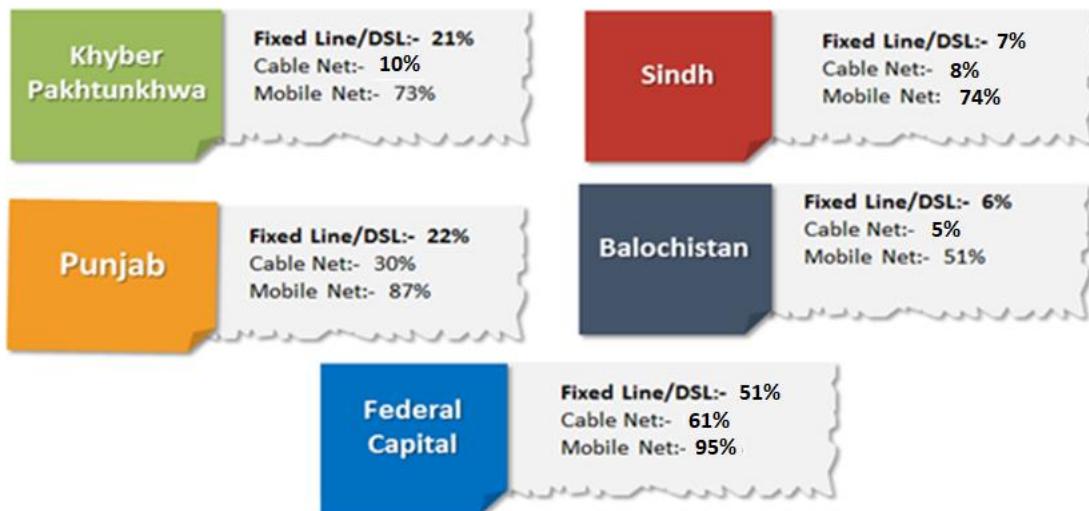
It is observed that internet facility is now widely available in rural areas and its usage is increasing due to provision of internet services through mobile companies and **77 percent** of rural areas have internet facility through mobile net followed by **18 percent** with cable net. (Figure 6.5a)

**Figure 6.5 a:** Availability of Internet facility in Rural areas of Pakistan



It is found that Punjab has the highest percentage of rural areas i.e. **87 percent** with internet facility through mobile net and lowest in Balochistan with **51 percent**. The second medium of internet facility is through cable net with **30 percent** in Punjab and lowest in Balochistan with **5 percent**. (Figure 6.5b). Federal capital has reported 95 percent of internet facility through mobile net.

**Figure 6.5 b** Type of Internet facilities in rural Areas by Province



## 6.6: Accessibility of Markets

Livelihood of rural areas largely depends upon the crops and Livestock and the availability & easy access to their wholesale markets is necessary it is found that almost **30 percent** of rural areas have either of Livestock, grains and vegetable markets (Figure 6.6a) inside the mouzas, however vast majority has to travel to reach these markets.

**Figure 6.6a: Average distance of Wholesale Market from the Rural Areas of Pakistan**



Among provinces, the largest average distance reported to access the livestock markets is **58 km** & **57 km** for Khyber Pakhtunkhwa and Balochistan respectively, however it is found that rural population of Sindh has to travel less as compared to other provinces to access livestock market with average distance of **19 km** which is smallest in all provinces. (Table 6.6a). The similar trend exists for Grains and Fruit/vegetable wholesale markets, where population of Balochistan & Khyber Pakhtunkhwa have to travel far more than other provinces and the average distance is almost **4 times more for Balochistan and 3 times more for Khyber Pakhtunkhwa than Punjab** to reach these markets respectively.

**Table 6.6 a: Average distance(Km) of Wholesale Market from the Rural Areas by Provinces**

PROVINCES	Average Distance in kilometers from Markets		
	LIVESTOCK MARKET	GRAINS MARKET	FRUITS / VEGETABLES MARKET
KHYBER PAKHTUNKHWA	58	50	46
PUNJAB	21	18	16
SINDH	19	20	21
BALOCHISTAN	57	69	72
FEDERAL CAPITAL	11	22	20

It is also found that majority of shops/ markets regarding seeds, fertilizers and pesticides are on average **22-23 km** from the rural areas, the average distance to avail these services decreased as compared to 2008. Figure 6.6b. Only around 10 percent of mouzas have these facilities available within their areas.

**Figure 6.6 b: - Availability and Average distance of Agriculture Market from the Rural Areas of Pakistan**

Average Distance 23% 26%	Availability of Facility 9% 9%	Average Distance 22% 26%	Availability of Facility 11% 7%	Average Distance 22% 26%	Availability of Facility 10% 7%
	2020 2008		2020 2008		2020 2008
<b>SEED SHOP</b>		<b>FERTILIZERS SHOP</b>		<b>PESTICIDES SHOP</b>	

While analyzing by provinces, it is again found that rural population of Balochistan has to travel large distances to access the agriculture related services with average distance of **58 km** followed by Khyber Pakhtunkhwa with average travelling distance of **31 km**. (Table 6.6b). In Punjab and Sindh, the average distances to reach these services are comparatively smaller, this is also depiction of different terrains and population concentration of all four provinces.

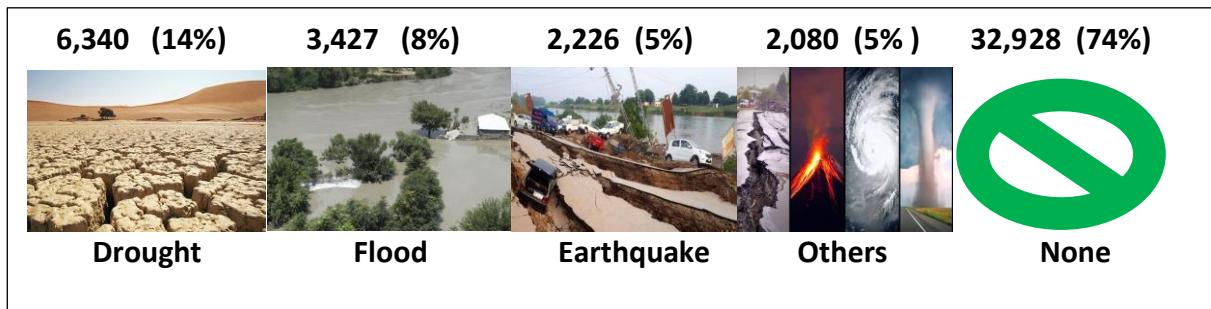
**Table 6.6 b: - Average distance of Agriculture Market from the Rural Areas by Provinces**

PROVINCES		SEED SHOP	FERTILIZES SHOP	PESTICIDES SHOP
KHYBER PAKHTUNKHWA	Number	32	28	32
PUNJAB	Number	10	10	10
SINDH	Number	15	14	15
BALOCHISTAN	Number	60	58	57
FEDERAL CAPITAL	Number	8	8	9

## 7: NATURAL RESOURCES AND DISASTERS

Natural disasters badly affect the livelihood of people in general but more devastating for rural populations due to major dependence on agriculture and Livestock activities. It is found that **74 percent** of rural areas were not affected by any major natural disaster in last five years. However, among the areas which faced any disaster, the highest percentage is of **drought with 14 percent** (Figure 7.1a) followed by flood with **8 percent**.

**Figure 7.1a:** Number and Percentages of Natural Disasters in Rural Areas by Pakistan

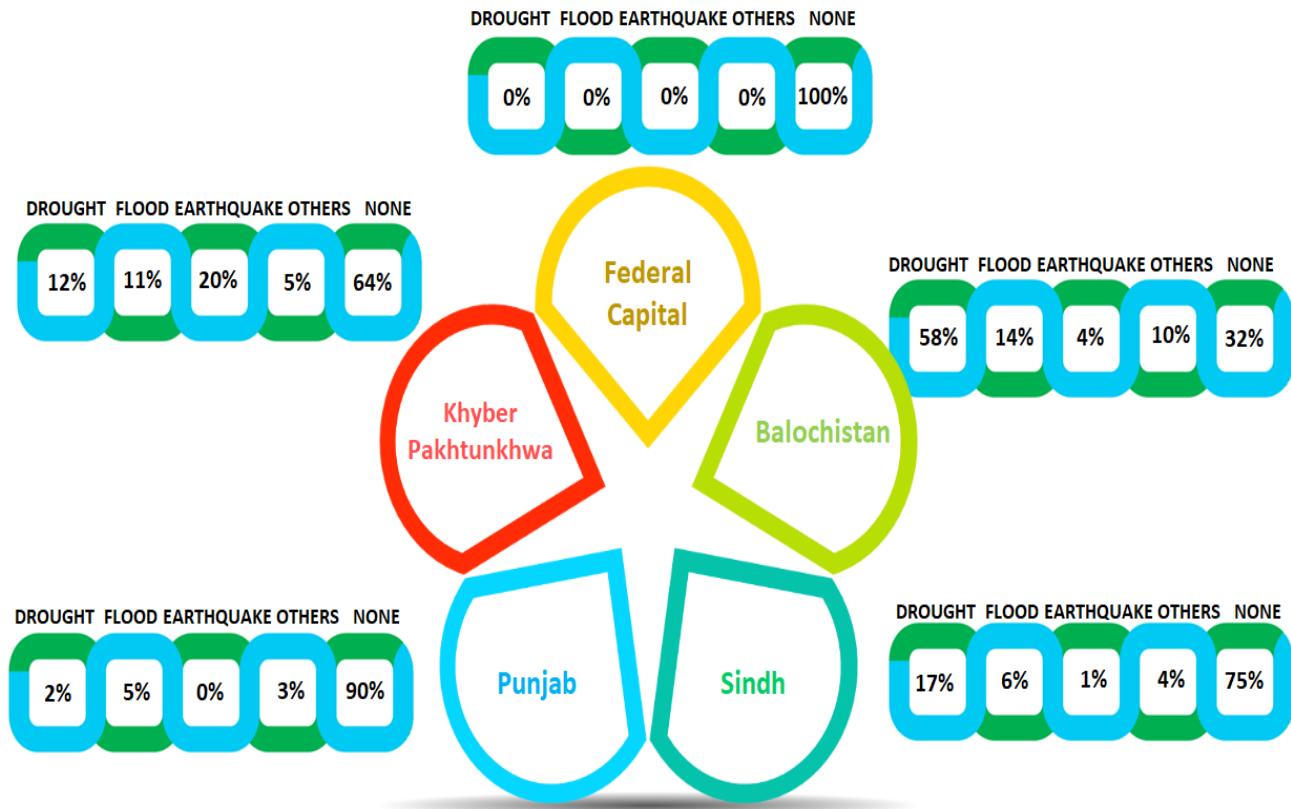


However, within province the situation varies and it is observed that rural areas of Balochistan and Sindh has most affected by droughts with **58 percent** and **17 percent** respectively followed by rural areas of Khyber Pakhtunkhwa with **12 percent**. (Table 7.1 & Figure 7.1b). In terms of Floods again rural areas of Balochistan has affected severely in last five years with **14 percent** followed by Khyber Pakhtunkhwa with **11 percent**. However, natural disaster in terms of earthquake is mainly faced by rural population of Khyber Pakhtunkhwa with **20 percent** followed by **4 percent** rural areas affected in Balochistan, here again the topography of the provinces seems are making impact. Rural areas of Punjab are least affected by any natural disasters in last five years.

**Table 7.1:** Natural Disasters in Rural Areas by Provinces

PROVINCES / NATURAL DISASTERS	DRUGHT	FLOOD	EARTHQUAKE	OTHERS	NONE
KHYBER PAKHTUNKHWA	Number 1,172	1,077	1,880	495	6,004
PUNJAB	Number 532	1,172	74	683	20,790
SINDH	Number 942	311	35	239	4,050
BALOCHISTAN	Number 3,694	867	237	663	2,000
FEDERAL CAPITAL	Number -	-	-	-	84

Figure 7.1b: Percentages of Natural Disasters in Rural Areas by Provinces

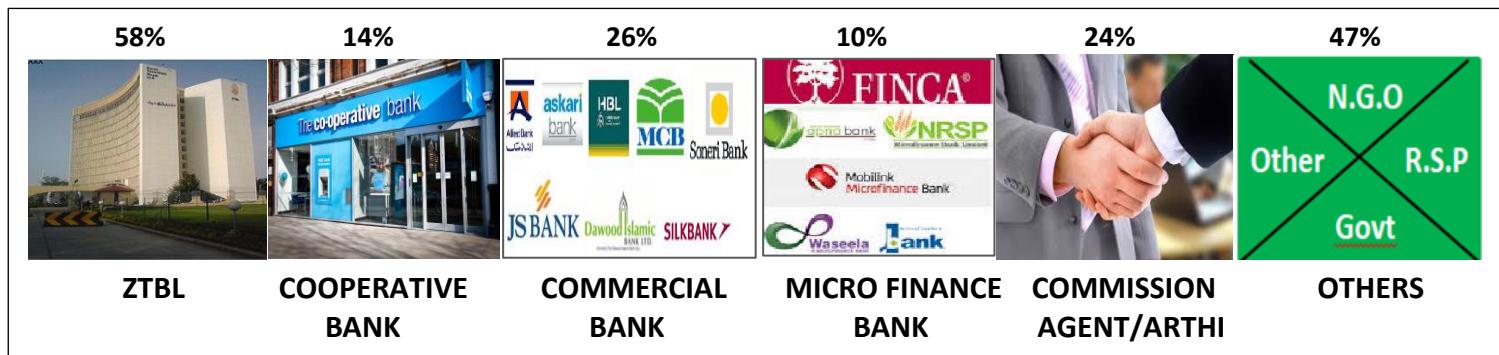


# INSTITUTIONS BANKS AND SOURCE OF CREDIT 2020

## 8: INSTITUTION, BANKS AND SOURCE OF CREDIT

Availability of loans /credits to rural population for farming and livestock activities is necessary for the wellbeing of the rural population and growth of economy. Majority of rural population of Pakistan is availing services of Zari Tarqiati Bank Limited (ZTBL) with **58 percent**, the second most used source is commercial banks with **26 percent**. (Figure 8.1) However almost **47 percent** of rural population also avail other sources like NGOs, Rural support programs etc.

**Figure 8.1: Main Sources Used for Loan and Credit in Rural Areas of Pakistan (%)**



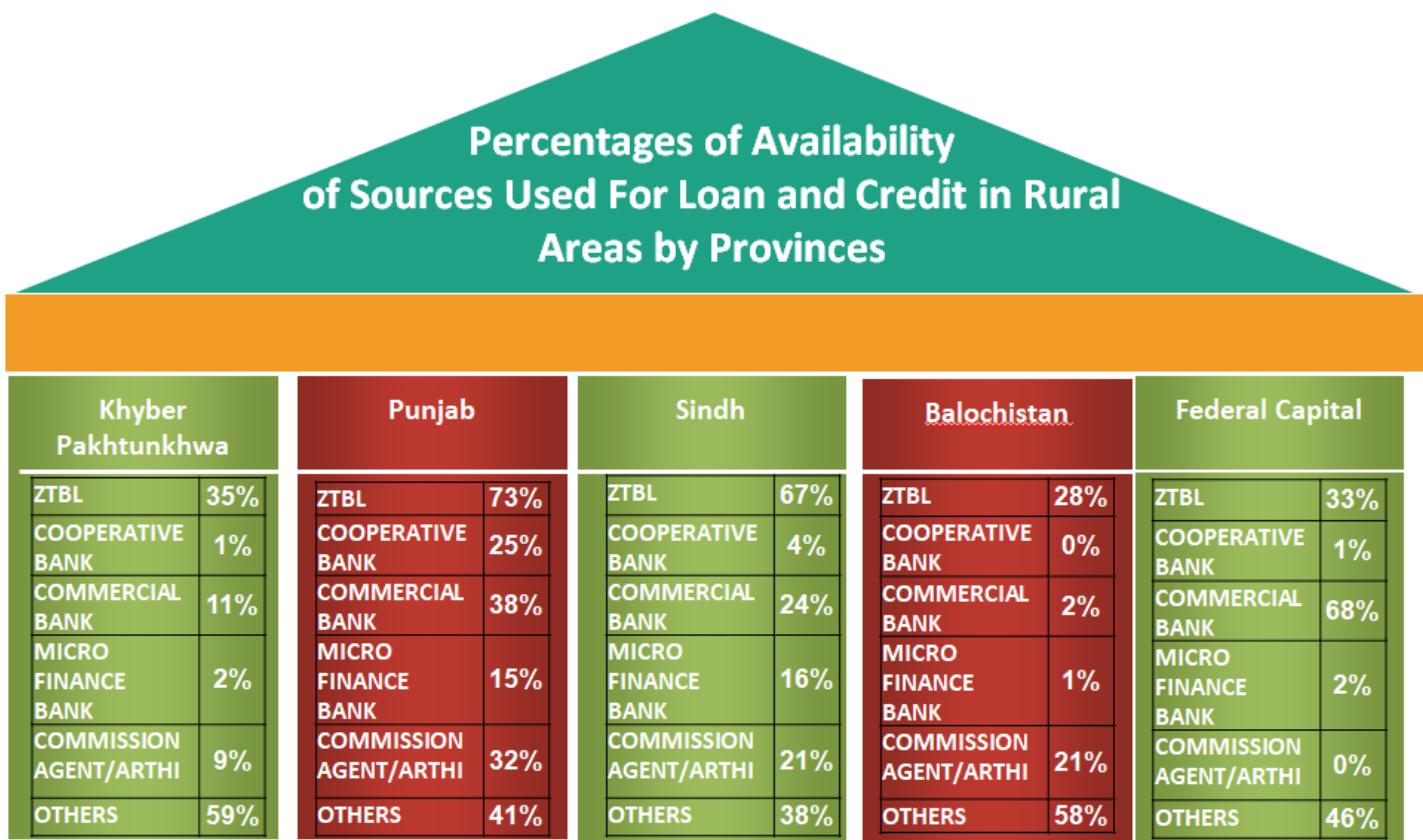
The trend is almost same in all provinces except Balochistan and Federal capital territory (Table 8.1 & Figure 8.1a), as in Balochistan the main source is Others with **58 percent** followed by ZTBL with **28 percent**. In Federal Capital main source used for loan/credits are Commercial Banks with **68 percent** followed by Others with **46 percent**.

**Table 8.1: Main Sources Used For Loan and Credit in Rural Areas by Provinces**

PROVINCES / Sources of Credit and Loans	ZTBL	COOPERAT IVE BANK	COMMERC IAL BANK	MICRO FINANCE BANK	COMMISSION AGENT/ARTHI	OTHERS
KHYBER PAKHTUNKHWA	Number	3,345	118	1,027	157	870
PUNJAB	Number	16,989	5,753	8,832	3,526	7,290
SINDH	Number	3,612	206	1,317	891	1,157
BALOCHISTAN	Number	1,790	9	96	86	1,315
FEDERAL CAPITAL	Number	28	1	57	2	0
						39

# INSTITUTIONS BANKS AND SOURCE OF CREDIT 2020

Figure 8.1a: - Percentages of Availability of Sources Used for Loan and Credit in Rural Areas by Provinces



## 9: INDUSTRIES AND EMPLOYMENT

It is observed that majority of rural areas i.e. **92 percent** in Pakistan of devoid of Large Scale and Medium scale industries (Table 9.1), however there is some concentration of small scale and cottage industries with approximately **4 percent** each. Among Provinces, rural areas of Sindh and Punjab have highest prevalence of small industries with **5 percent** each. Rural areas of Sindh also have highest concentration of cottage industries with **6 percent** followed by **5 percent** in Khyber Pakhtunkhwa. Rural areas of Punjab have highest concentration of medium scale industries with **2 percent** as compared to other provinces.

**Table 9.1: - Number and Percentages of Availability of industries in Rural Areas.**

PROVINCES		LARGE SCALE	MEDIUM SCALE	SMALL SCALE	COTTAGE	NONE
KHYBER PAKHTUNKHWA	Number	32	66	302	446	8,631
	Percent	<b>0.3</b>	<b>0.7</b>	<b>3.2</b>	<b>4.7</b>	<b>91.4</b>
PUNJAB	Number	243	451	1,057	665	21,062
	Percent	<b>1.1</b>	<b>1.9</b>	<b>4.6</b>	<b>2.9</b>	<b>91.1</b>
SINDH	Number	52	70	239	293	4,856
	Percent	<b>1.0</b>	<b>1.3</b>	<b>4.4</b>	<b>5.4</b>	<b>89.5</b>
BALOCHISTAN	Number	11	12	15	115	6,177
	Percent	<b>0.2</b>	<b>0.2</b>	<b>0.2</b>	<b>1.8</b>	<b>97.7</b>
FEDERAL CAPITAL	Number	1	2	3	2	79
	Percent	<b>1.2</b>	<b>2.4</b>	<b>3.6</b>	<b>2.4</b>	<b>94.0</b>
PAKISTAN	Number	339	601	1,616	1,521	40,805
	Percent	<b>0.76</b>	<b>1.35</b>	<b>3.64</b>	<b>3.43</b>	<b>91.89</b>