

DISTRICT LOWER DIR



Turn Potential into Profit

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MAP OF DISTRICT LOWER DIR



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1. Introduction and History

District Lower Dir is located approximately 170 kilometer away from Peshawar. The district was formed in 1996, when the District Dir was divided into two, namely, Upper Dir and Lower Dir. Timargara city is its head quarters and the largest city of the district. It has an area of 1583 square kilometers, while its borders meet Swat in the East, Afghanistan on its West and Upper Dir and Chitral on its North and North -West. Most of the people speak Pashto language but few persons were definitely seen while speaking Chitrali, Hindko and Gugars. Administratively the district is bifurcated into two Tehsils called Timergara and Samarbagh with 37 union councils.

Timergara: Khadakzai, Khan Pur, Ouch, Balambat, Koto, Laj Book, Munjai, Rabat, Beshi Gram, Gal Maidan, Kotkai, LalQilla, Zimdara, BaghDushkhel, NooraKhail, ShahiKhail, Khall, Shalfalam, Toormang, Badwan, Khungi, Tazagram, Kotigram, Timergara, Hayaserai, Bandagai, SadbarKalay, Kambat

Samarbagh: Khazana, Mian Kali, Munda, Drangal, Mayar, Maskini, Samarbagh, Asbanr, Chakdara

2. Social Environment

Literacy rate and cultural heritage are usually considered the very touch to determine the socio-economic condition of a society or an area. The district has low literacy rate which is around 44 percent and majority (70 percent) of the people leading life below the poverty line. The district is dominated by rural characteristics and people prefer to live in joint family system. Hujra has been an integral part of the social life in Lower Dir. People used to sit at evening at Hujra to share their views and spend their leisure time there. But urbanization has diminished its role and now the traditional significance of Hujra has subsided to a large extent. Now the Hujra tradition has been replaced with Behtak (a kind of drawing room) system. The remittances if they receive from their kith

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and kin are usually spent upon furnishing their dwellings. They are inclined to modernize their houses and equip with the modern day facilities. Rapid urbanization has left deep imprint on their lives and which could be witnessed in its headquarters Timargara which has become a site of great hustle and bustle and economic activity. No big industrial units exist in the area except a few cement block manufacturing units, sawing units, some cap making small ice, rice husking s, steel iron & door making units. A number of flour mills also exist but a few are in operational condition.

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

2.1 Education

The education ratio is very low 44 % for both genders in the area. Access to education is usually measured in terms of gross and net enrollment in schools. While in Pakistan it is estimated on the basis of age group between 5 to 9 years and 10 to 14 years for primary and secondly level of education. The female education ratio is about 25% but awareness campaigns on media have been motivating people to send their girls to school. The females are now working in female institutions as well as private institutions within the limits of their traditions, customs and values.

2.2 Health Facilities

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

Health status of a region may be evaluated in terms of either input indicators (doctors, institutions etc.) or output indicators (Infant Mortality, Maternal Mortality, Life Expectancy etc.). Unfortunately, district-wise data on output indicators are not available in Pakistan from either published or unpublished materials. Although reports district-

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wise various indicators, but data on district-wise morality rates and life expectancy are not provided.

Health Institutions

Hospital	3
Dispensary	19
Rural Health Centre	4
Basic Health Units	33
Maternal and Child Health Centre	9
Leprosy Clinic	2
S.H.C.	2

3. Economic Scenario

From investment point of view PATA is a tax exempted area. So the investors get about 10% of relaxation while investing in a business venture. The investor might also invest in Lower Dir district because it has abundance of specialty goods (Knife “Chakoos”, Cap “Pakkol”, Diyar Wood).

List of Home Industries

S. No.	Items	Classification	Area
1	Marble	Industry	Timergara
2	Flour Mill	Industry	Malakand
3	Diyar Wood	Industry	Ludhan, Mailsi
4	Cement Block	Industry	Timergara
5	Tobacco	Industry	Malakand
6	Small Ice	Industry	Timergara
7	Rice Husking	Industry	Timergara
8	Steel Iron	Industry	Timergara

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9	Door Making	Industry	Timergara
10	Knife (Chakoos)	Industry	Timergara
11	Cap (Packol)	Industry	Timergara

4. Economic Potential**4.1 Agriculture Sector over View**

Agriculture is the main stay of income of the people of the district. The cereal crops are grown on terraces on the hill slopes in the valleys including wheat, maize and rice. Vegetables are also grown in the areas under irrigation. Around 30-40 % of population works outside their villages for earning their livelihood. At domestic level women produce handicrafts and also work in the fields with their men. In the villages women main source of income is livestock product, poultry and grain from the fields. It is unfortunate that except few flour mills, no prominent industry exists in the area.

4.2 Livestock

Cattle, buffalo, Cows, sheep are common livestock in the district. Other livestock are camel, horse and poultry. For the health of the livestock a number of veterinary hospitals, dispensaries and centre are functioning in the district.

4.3 Services Sector

In Lower Dir, agriculture is the main source of income for most of the household as mentioned earlier. Around 30-40 % people are engaged in different activities outside their villages to earn their livelihood. At domestic level women produce handicrafts and also work in the fields with their men. In the villages women main source of income is livestock product, poultry and grain from the fields.

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4.4 Embroidery

Embroidery is the only sector having 100% female employment in the district. The cap making occupies the primary position whereas the other products i.e., embroidered garments, Ladies Purse, Hair Accessories, 'Azarband' (trouser belt), and 'Pranda' (female hair band) are also manufactured. All of the female are working inside their homes and there is no separate setup. Almost all of the women do not have direct access to market and they have to rely on middle man or a male member of their household to purchase raw material and sell their products. The middlemen supply raw material and purchase finished products inside the houses; therefore this sector is growing in the conservative society of Lower Dir.

4.5 Marble

Lower Dir is blessed with more marble and granite and this probably make it unique in the country and other parts of the world. When properly applied, mosaic products permit to décor every type of ambience beautifully. Its look is sophisticated, warm, elegant and sumptuous.

5 Small and Medium Sized Potential Investment Projects

5.1 Goat and Sheep Breeding and Fattening

The farm will serve the purpose of fattening of sheep. The district Lower Dir has the ideal land for Sheep and Goat Farming. Livestock producers can obtain three to four flocks in one year depending upon their production and management techniques. The maximum capacity of the farm is taken as 250 animals in one production cycle. The animals can be marketed in the local Piri as well as sold directly to the meat shops. The total project investment is Rs.1.6 Million which includes working capital of Rs.04 Million and Capital Cost of Rs.1.15 Million. The Project Internal Rate of Return (IRR) is 18%.

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5.2 Olive Oil cultivation

Olive oil is a fat obtained from the olive (the fruit of *Olea europaea* family Oleaceae), a traditional tree crop of the Mediterranean Basin .The oil is produced by pressing whole olives. It is commonly used in cooking, cosmetics, pharmaceuticals, and soaps and as a fuel for traditional oil lamps. Olive oil is used throughout the world. In Lower Dir around 60 million wild olive oil (source Qatar Charity) of European variety is produced There are 25 olive farmers which have started production of Olive Oil. One farmer has eight thousand Olive trees and on average each farmer produces three thousand while annual average production turns to be 35 tunes in the district.

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