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Impact of Terrorism on Livelihood of Tribal District Khyber, Khyber Pakhtunkhwa, Pakistan

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Abstract

This paper study analyzed the impact of Terrorism on Livelihood in District Khyber, Khyber Pakhtunkhwa Pakistan The methodology of this paper is the multiple regression analysis, in which the dependent variable is income and education, the structure of the house and marital status, total number of family size is the independent variable. The researcher has measured livelihood through income. The date has been collected through a structured questionnaire and a simple random sampling technique has been used in the research area. The research area has been divided into three parts Landi Kotal, Jamrud, and Bara. The population in the research area is culturally, socially, and traditionally are same; therefore, the researcher used simple random data collection techniques. Researchers regress the multiple regression and found most of the independent variable significant before terrorism and after terrorism most of the independent variables result are insignificant. The results have been drawn that terrorism has a negative impact on the livelihood of the local people. Terrorism has affected the research area. The results

also supported that terrorism has negatively affected the livelihood of the research area. The Tables results show a decrease of 27%, 08%, 16%, and 03% respectively in Income Range Respectively While shows decrease of 08%, 12%, 10% in the income from Natural, Financial and Physical Resources and 39 % increase shows in the income from Others Resources of the Tribal District Khyber, Province Khyber Pakhtunkhwa.

Keywords: Terrorism, Livelihood, Household income, Multiple regression analysis, Khyber district

1. Introduction

After the 2nd World War, history reveals that changed occurs in the shape of violent conflicts. There is a big increase in intrastate conflicts or violence rather than usual interstate conflicts between opponent countries, which changed the form of wars in the 20th Century (Human Security Report, 2009-2010 & Ahmad Bhatti, 2015). Up to 1970 a tremendous increase witness in the civil wars to get rid of colonial powers. Later on, all the other civil wars and geopolitics of the cold war and the threat of conflict and their intensity were replaced by liberation wars and barely minimized. By finishing the cold war in the 1970's, the main cause of interstate conflicts vanishes from the international field of war. There governance system of the many countries moved to the democratic structures and hence democracy became popular and adopted. This led to a decrease in conflicts for many years, but there was a rapid increase in violent conflicts internationally in early 2000. The basis of Islamic political violence and the so-called war on terrorism has deepened (Human Security Report, 2009-2010; & Ahmad Bhatti, 2015). Four decades ago, a famous social scientist, Ted Gurr, titled his book '*Why Men Rebel'* (Gurr, 1970). Recently, the highly regarded economic historian Alan Krueger asked *'What makes a terrorist?* (Kruger, 2007). In economics and other social sciences, these queries are important research issues. Collective acts of violence and destruction have economic and social causes and economic consequences. This is a new and important era linked to the economic literature - the economics of terrorism and conflict.

Pakistan, for 20 years facing is intrastate conflicts or terrorism and it is increased due to the operation on Lal Masjid and Drone attacks on Madrassa at Bajaur Agency (Alam & Asghar, 2012). According to the several studies, likely Ben, (2008); PIPS, (2008); HRCP, (2009),

William, (2001): and Alam & Asghar (2012), Pakistan is the front line state country, that is playing against terrorism and is subject to big economic have worth of 67 billion up to date. A direct link exists between economic growth and education, when education is improving, in return economic growth increase rapidly in the country. However, the poor performance for the achievements of this important objective, education, is because of suicide attacks and other terrorism-related activities which have badly affected the economy of Pakistan Baro, (1991); Bils klenow, (2000); Haq, (1997); Hamdani, (1977); Guisenger et al, (1984); Khan and Irfan, (1985); Ahmed et al, (2000); Barth et al (2006), Alam and Asghar (2015) in a peaceful area suffering from low exports and complex destruction of economic sectors the GDP growth has shown a further 10 percent increase. Abadie and Gardeazbal, (2001); Stewarts and Fitz Gerald, (2001); Alam and Asghar (2015) link the study that some other black sides of terrorism are increasing foreign debt and a rapid drop in foreign investment with a budget deficit and welfare activity. Murdoch and Sand, (2002); Collier and Hoefffr, (2004); Alam and Asghar, (2012) also concluded that the average decline in economic growth which measured is 2.2 percent, and the impact of conflicts on GDP decreased 10.5 percent.

Since 2001, Pakistan is the biggest victim of terrorism after Afghanistan. In the period between 2001 and 2008, it faced losses of 35 billion to 40 billion dollars and enormous export losses as well as terrorism each year. A total of Rs 2080 billion losses, supposed to be paid by Pakistan in the terrorist scenario (Ali, 2010; Alam & Asghar, 2012); Chen and Siems had figure out Terrorism has badly affected local stock markets and has also broken people's trust while investing in such markets as Pakistan. Johnston and Nedelcue, (2006); Karolly, (2006); Bruck and Wickstom, (2004); Alam and Asghar, (2012) portray that this has caused high levels of unemployment and poverty in the war-torn areas of Pakistan.

After the 9/11 attacks on the twin tower of the world trade Centre, the terrorist groups started their terror activities in the FATA and hence become a Haven for other terrorist groups as well. These groups have shaken the economic structure in the FATA (Chughtai, 2013; Afridi, 2015). FATA is one of the most economically backward areas of Pakistan. Around 40% of its population is above the national poverty line and their per-capita incomes are equivalent to national per-capita revenues (Wazir, 2014; Census report, 1998). Minerals, coal, and other natural resources are not yet explored properly. Subsistence agriculture is the main source of

living, as there are less developed industries that lack job opportunities (ibid, 2014). Terrorist mainly targeted the economic resources in the region to disturb the socio-economic system of the FATA (Adora, 2010).

Terrorist's attacks severely disturbed the socio-economic position of the peoples living in FATA. There is very essential to build a consensus to root out terrorism from FATA. If fail to do so, it will badly affect the economic and educational condition of the people (Javaid, 2011). Terrorism means destruction by non-government agents for real or imagined injustice attributed to an established government and aimed directly or indirectly at an established government to redress real or imaginary injustice terrorism (Ali, 2011). Militancy can be defined as the use of violence for some purpose, for some group of people to express hate or disregard. Military action, regardless of its acceptance, is defined as an aggressive and hostile action or an armed struggle by a person or a group to enforce its own will on others. To protect what they consider being real or their right, militants consider in aggression. The fight could be against a group, community, occupying forces, or established State authority that thinks it goes against its self-proclaimed ideological ideology (Malik, 2013). A livelihood means making money for living. This involves the skills, assets, income, and activities of people needed to secure the necessities of life. Livelihood is sustainable if it enables people to cope with and recover from shocks and stress (such as natural disasters and economic or social upheavals) and to improve their well-being and that of future generations without undermining the natural environment or the resource base (Wikipedia).

- **Natural Resources:** The stock from which useful livelihood resources are derived and utilized. Natural capital comprises properties directly used in the development and financial advantages, such as land, trees, water, and soil quality (DFID, 1999; Scoones 1998). Natural capital is obviously of great importance to those who rely on natural resources, forestry, fish, mineral extraction, or ecological tourism, in part or totally on their survival strategies.

- **Financial Resources:** It consists of the resources people use to meet their livelihood goals. Two main sources of financial capital are available stocks and regular cash inflows. Cash and bank deposits, other liquid assets such as jewelry and cattle, are the preferred form of savings

for the first source while regularly excluding revenues earned from the second source. It consists of pension funds, state money transfers, and money transfers.

- **Physical Resources:** It comprises the essential infrastructure and manufacturing products needed to sustain livelihoods. Infrastructure includes those changes that make people more productive and the tools and equipment to increase productivity are producing goods. The basic infrastructures are public goods that contribute to sustainable livelihoods, including affordable transportation, secure housing and buildings, adequate water, clean and affordable energy, and availability of information and communication (DFID, 1999).

Terrorism is the condition in which disturbs all sectors of the economy. To check the impact of terrorism on the livelihood, the researcher conducted this research in the study are The main purpose of the study is to evaluate the effects of Terrorism on Livelihood and Education in the Tribal District Khyber of Khyber PukhtunKhwa.

The main aim of the study is to find out the impact of terrorism on the livelihood of the local people. To assess the impact of terrorism on the level of education.

The work done by the Researcher in the past proved the relationship between Terrorism and Livelihood and Education in different ways. Previous work clearly has shown that how Terrorism Effect Livelihood in terms of Income and Education. Pakistan is fighting the war in terror since when the US decided to take over Russia and bring the stalwart force of the USSR down from the climax of being on the top while dealing with the rest of the world as super power.

America, Saudi Arabia, and Pakistan devised a plan to put in collective efforts and root out terrorism short after when the Militants targeted WORLD TRADE CENTER in America killing Americans and other citizens in the aftermaths. Pakistan standing as an ally to America in the cold war was asked in question that Pakistan was friend or foe".

After the 9/11 attack, The War against terror was kick-started with a narrative put forward by President Bush, that it was, directly and indirectly, posing threats to the civilized world living in the west, and soon after he announced to launch a war against terror, Pakistan was asked to

clarify its position as Pakistan was questioned for providing support to militants in context of already battling the Russia War as an ally with America and Saudi Arabia intending to smash Russian Army down under a joint strategy of putting unified efforts.

Pakistan was questioned because of playing on the frontline during Russian Cold War as an ally of America and a close partner, for providing all-out support against Russian invaders, who were busy having started a war in Afghanistan.

Hence, Pakistan was asked in the question to clear its positions against War against terror. The Tribal land declared as safe havens by President Bush was clearly marked for the presence of OSAMA BIN LADIN, and resultantly Pakistan was given the choice to either launch war against the militants or let alien powers operate in the area to clear it from the militants posing threats to the rest of the world. Since the tribal people were rich in the culture they straightforwardly denied to handle over their guests to Alien powers as it stood against what was termed as self-esteem of the tribal Pakhtuns-who are living their lives according to their own traditional way interwoven in codes of Pashto and Pashtunwali and interlinked with the self-esteem of Tribal Pakhtun Community?

President Bush leaving Pakistan with a choice in words like 'If Pakistan was friend or foe'. He further argued, "This is not, however, just American struggle, and what is at stake is not just America's freedom, this is the struggle of the whole civilized world." The only country in South Asia that has diplomatic relations with the Taliban was Pakistan. Top Pakistani officials visited the Taliban to give the message of a massive attack in the event they refused to surrender Osama Bin Laden to the secure haven in the tribal belt (Hussain, 2004). Pakistan, therefore, had no other alternative than to denounce the terrorist attack as "most brutal and awful," offering unstinting cooperation in the war on terror (Woodward, 2002).

As the tribal people were reluctant to handle over OSAMA, hence Pakistan decided to launch a war against the militants by sending Pakistan Army and declared war against militants residing in the caves of the tribal area. The tribal area was evacuated and locals were given time to leave the area, and in the aftermaths, their houses were bulldozed turning millions of people to Internally Displaced People (IDPs).

After Pakistan came forward to clear the tribal area out of militants, the Bush administration too announced to remove all related economic sanctions and, as well as nuclear in Pakistan and pledged to provide economic and military support as well, for fighting a war against terrorists in the tribal area.

'US provided $ 624.5 million development assistance in 2002' (Guihong, 2004).

Furthermore, Pakistan signed law on 27 October, with a further compromise to replenish the low interest rates of Pakistan with savings of a billion over 3 years (2000-2001) waivering all sanctions on democracy and debt until 2003.

It should also be noted that a joint task force against terrorism and enforcement was established in order to restore a defense advisory group to strengthen military relations with Pakistan. US Secretary of State Colin Powell welcomed Pakistan 's role and requested peaceful Kashmir (Dawn, 2002). Thus, Pakistan actively participated in the war against terrorism and cleared all the places in the tribal area which was believed to have the presence of militants lurking to pose threats to the entire civilized world.

After when Pakistan decided to launch a war against terrorism, Pakistan was asked for the mainstreaming of all religious madrassas as it was believed that it was working merely for the promotion of religious fundamentalism and radical thinking in students of Madrassa. The Secretary of State Powell expressed in line with the notion that as “program which only prepares young people for fundamentalism and terrorism” *(House Appropriations, 2004)*. A grant by the madrasa was made in Muslim countries , especially Saudi Arabia, which during the War was to be the major donor of the Afghanistan war, and was therefore used to promote religious fundamentalism through the Madrasa account.: Pakistan imposed a ban over activities, as it happened in the case of LAL MASJID when Pakistan decided for search operation over Lal Masjid, Maulavi Abdul Aziz refused to concede military action over LAL Masjid and in the aftermaths, it turned to be a Massacre, in which hundreds of innocent students were burnt alive and the whole capital was turned to a Massacre.

According to Kapur (2002), ISI also allegedly organized militants in Afghanistan for armored action against Russian forces and Spread elsewhere such as Chechnya, Kashmir, and Philippines,

etc. Non-State actors' links and politics have benefited from their presence and have provided funding to them, generating a large Non-State activity source via drug commerce *(Economist, 2001).* President Musharraf called, in January 2002, to put an end to the use of Pakistan as a basis for terrorism and criticized religious extremism and country intolerance in efforts to eradicate extremism, including Sipah-e-Sahaba, Lashkar-e-Taiba (LeT) Pakistan (SSP), and Jaish-e-Mohammed (JeM). In addition, Washington has labeled LET and JEM as FTOs while SSP appears on the list of "other terrorist groups" within the State Department" (Foreign Terrorist, 2004). Around 3,300 terrorists have been arrested and sent to bars, but most have been released because there is no proof against them. Watson (2004) depict that many suspected militants (including one man who later attempted to assassinate Musharraf) were trained in Taliban camps. Musharraf was a major show in the American perspective because he was the double gaming master. The militants, therefore, regarded Musharraf as "*an American lake, who sold to the Americans Pakistan's land, sovereignty and probably the control of its nuclear weapons*" (Sanger, 2009). According to Watson (2002), most of these released elements have been reunited and begun to function with new names: *LeT became Jamaat al-Dawat and JeM became Khudam-ul Islam*. It was also alleged that these indigenous forces were joined by Al-Qaeda elements. The UN further mentioned JeM and LeT as "entities of the Taliban and Al Qaeda organization or associated with them" (www.un.org, 2003). Musharraf continued to balance the competing interests and ignored the storm around him.

The US demanded that Musharraf be unable to survive unless it decided to launch a war on militants. They had evidence that the conversations in Northwest Territories were largely intercepted by rebel forces (Sanger, 2009). Two observers commented on the crackdown of extremist madrassas. Ahmed and Norton (2004) elaborated that most Madrassas remain without registration and their finances unregulated, and the state has to remove from its curriculum the jihadists and sectarian content. Lancaster and Khan (2004) were also narrated by Washington that because of his desire for friendships with the Islamic political parties of Pakistan, Musharraf reluctant to make reforms with strong democratic bases. The Ambassador of the USA warned of the continuing activities of these groups and Musharraf banned them from resurgence (Ali, 2003). There were about 25,000 private Islamic schools in Pakistan, and a small number have bred and sent young terrorists to attack Americans, according to reliable sources. Musharraf tried to clear up an important madrassa of hardline ideology which was well-known to American

intelligent officers as an academic curriculum, (Haqqani, 2003) but the US officials called this "cosmetic efforts, unsuccessful and due to foreign pressures," they said. "Nothing like reminding you of our game so that we quit those weapons".

In all these years, Afghan President Karzai said he supported Pakistani Taliban clerics, who he believed were responsible for destabilization in Afghanistan. Skirmishes continued in March 2004 between Pakistan's army and Islamic militants from Federally Administered Tribal Areas (FATA), traditionally autonomous West, and Pakistan's minister of home affairs charged Islamic politicians that terrorists were given a free hand. Qaisar (2004) argue that Musharraf asked religious groups in Pakistan to help counter extremism and to improve the image of Pakistan as a moderate and advanced state.

Bender and Stockman (2004) contend that after changing his policy of breaking relations with the Taliban regime and facilitating US anti-terrorism operations in the area, Musharraf has been under harsh conditions for dire consequences. Masood (2004), Musharraf was targeted twice in 2003, to retaliate against these policy revolutions and efforts at tackling Islamic extremist groups. The Al-Qaeda-connected elements attempted in June 2004 to kill other top Pakistani officers including a senior military General in Karachi. Al-Qaeda, which arrested Masrab Arochi, nephew of Khalid Sheik 180 South Asian Studies 24 (2) Mohammed, a key alleged to be plotting 9/11 and a cousin of Ramzi Yousef, who was sentenced to life imprisonment for bombing the World Trade Center in 1993 and imprisoned in the U.S *(Dawn, 2004, December 23)*.

In July 2003 President Musharraf visited the United States surprise and held a lengthy meeting in Camp David with President Bush. As a handful of global leaders visited this unique place, it was considered an honor for Pakistan. During that visit, the economic and defense support was approved by Pakistani activists of $3 billion over a five-year period. However, the package was conditional on annual US Congress accreditation and was essentially to stop cross-border terrorism. In 2001, $500 million was endorsed in 2002, approximately 1 billion (Nuri 2004) were endorsed. It has concluded billions of dollars of agreements over these years *(The "Defense Security," 2003)*, according to reports by the Defense Department and Foreign Military Sales Office. Data from the previous financial years have shown that US direct military financing for

Pakistan is an average of approximately $ 400 million a year. In addition, Congress has provided billions in addition to defense expenses for Pakistan and other cooperating nations in support of war on terrorism.

Pakistan literally paid in billions due to military operations kick-started from September 2001 to 2009. This has been profoundly impacting the global economy as loss of direct foreign investment, the flight of capital, the closure of industries in conflict zones, tourism declines, export declines in the industry, inflation rises and losses in farming and so on. The table below provides a satisfactory and encouraging set of indicators from 2001-02 to June 2006-07, except 2007-08 and 2008-09. The following are not all. Note that while Foreign Reserves grew from 10.83 billion dollars in 2007-08 to 14.75 billion dollars in October 2009, inflation grew by 21 percent in 2008–09 from 10.3 percent in 2007-08. The strong increase in foreign reserves is due largely to the IMF's 11.3 billion dollars' loan (November 2008), with a total of over 500 billion dollars in foreign loans (Khan, 2004). This war has been so costly for Pakistan in both economic and security terms. The military operations that have continued have profoundly affected our economic situation, including loss of subsistence, decreasing foreign investment, destroying infrastructure, capital flight, declining growth rates, low incomes and the deterioration of the economic system as a whole.

In addition, in the course of the operation, we lost thousands of lives, civilians as well as security forces. Regular phenomena were terror dispersion, attacks on military convoys, destruction of public property, particularly schools, and abduction and plunder. Pakistan has suffered a tragic loss of life amid violence and controversy throughout the nation. Since 2001, there has been an expanding number of fatalities due to terrorist attacks each year. Military operations have had a major impact on the security of Pakistan. From 2001 to 15 May 2011, the military directly fought 423 incidents, involving at least 1,322 killed and 2,582 incapacitated security personnel. The tribal regions are isolated and remote. Downtrodden and very traditional in cultural practices, it was considered a terrorist epicenter because of these features.

The US-supported FATA development initiative was launched in 2003 and aims to increase shambles in education, healthcare services development, and opportunities for economic growth and micro-businesses in western Pakistan. A high ranking USAID official estimated that nearly

6% of U.S. economic aid was allocated to Pakistan for development projects under the FATA for the FY2001-FY2007.

In addition, the Bush Administration called on Congress to keep supporting for a recently approved Five-Year Plan initiated by the FATA in 2007 for $750 million. The strategy will promote the $2 billion Sustainable Development effort of Islamabad in ten years. The potential for the new policy of considerably increased funding to be effective has been skeptic zed. Corruption in the tribal region is endemic and security conditions are so poor that it is extremely difficult for Western non-governmental contractors to operate there. In addition, up to half of the funds allocated are likely to be administrative costs. Islamabad insists that Pakistan's civil and military authorities carry out their implementation entirely and that US aid must be offered without any links while being hailed.

When the US President Bush's 2006 visit to Pakistan, a related reconstruction initiative was launched in areas which have been confronted with political obstacles and have to be finalized in Congress. The Roze program was designed to offer free duty access to the US market for certain goods produced in the approved regions and to create significant jobs. While the FATA development plan was widely endorsed by observers, some questioned whether products are currently produced in Tribal areas with significant exports. The need for improvement in capital and infrastructure outweighs the need for tariff reductions that have been suggested by another senior analyst. A Pakistani observer claimed that a very poor situation concerning legislation and order in the region prevents significant investments in the foreseeable future.

In 2018, the initiative was launched after more than 2 years, S. 2776 was established in the Senate to provide duty-free conduct for certain goods from selected ROZs in Afghanistan and Pakistan. A corresponding bill, H.R. Four months later, 6387 was debated at the House Subcommittee.

Not only did terrorism / Talibanization destroy local school infrastructure, health facilities, roads, etc., it also destroyed local rural and urban economies. The third important area of both men and women respondents is the economic impact of terrorism / Talibanisation. The loss of resources, livelihoods, employment, agricultural income, and business in both men and women has resulted in the ongoing conflict in their regions. However, women were influenced in a gender-based

manner by their traditional roles as moms and caregivers, and their burden of feeding low or no income family members was heavy on them. Forty-one women in management had severe economic difficulties because they could not go to work. They suffered. The Taliban killed a women teacher who insisted that she continue her work as the sole teacher of the bread. In the absence of a man, women were virtually unable to survive physically. Moreover, the author explained that there are losses in livelihood and revenue, 32% men and 9% women said that property had been devalued as a result of ongoing conflict 17 percent of men mentioned that their lives were negatively impacted to the destruction of the tourist industry (Farzana Bari).

Pakistan lost a total sum of 45 billion US Dollars because of ongoing military operations between September 2001 and 2009. In return also got a negative impact on the domestic economy by a decrease in Direct Foreign Investment, Small and Medium Industries, the outflow of capital, export comes down, increase in inflation, and agriculture losses. In October 2009, a total 11 percent increase was recorded in the prices of the goods for one year (khan, 2014).

2. Methodology

The nature of this research was quantitative. Population refers to the whole group of people, events, or things of interest that the researcher wants to investigate. The research population of this research is the people of District Khyber whose livelihoods and Education are affected by terrorism (Uma-Sekaran, 2003). A simple random sample technique was used for the collection of primary data and data was obtained from a sample size of 384 would randomly select in light of the criteria devised (Sekaran, 2003). The primary sources were used to obtain the data. Primary data refers to the researchers' first-hand information on the variables of interest for the specific purpose of the study. (Uma Sekaran, 2003). The total population of the research area was 986,973 according to population census survey 2017. The data has been collected through a structured questionnaire. This chapter described the validity and reliability of the entire study. Then the variable, which variable is dependent and which variable is independent, is measured.

The impact of independent variables is analyzed from the following model. Income before Terrorism and Income after Terrorism.

2.1. Multiple Regression Model

$$Yo= boo+\beta o1Xo1+\beta o2Xo2+\beta o3Xo3+\beta o4Xo4+\beta 05Xo5+\varepsilon o$$

Yo represent Income before terrorism, Xo1 represent the age before terrorism, Xo2 represent marital status before terrorism, Xo3 represent total numbers of family size before terrorism, Xo4 represent the level of education before terrorism, Xo5 represents the structure of home before terrorism.

$$Y1= \beta 1o+\beta 11X11+\beta 12X12+\beta 13X13+\beta 14X4+\beta 15X5+\varepsilon 1$$

Y1 represents Income after terrorism, X11 represents the age after terrorism, X12 represents marital status after terrorism, X13 represent total numbers of family size after terrorism, X14 represents the level of education after terrorism, X15 represents the structure of home after terrorism.

Income is a dependent variable while Age, Marital Status, Family size, Level of Education, and Structure of Homes are independent variables. The said research is quantitative and a simple random sample technique was used for the collection of primary data, and the data is obtained from a sample size was 384 which was randomly selected through a structured questionnaire. The sample size was 384 including the Business communities, IDPs, and Maliks from Tehsil Landi Kotal, Tehsil Jamrud, and Tehsil Bara were randomly selected in light of the criteria devised by Sekaran (2003). The collected primary data is analyzed through statistical software SPSS. Then the "Multiple Regression Model" was used to verify the stated Hypothesis and find a relationship between Dependent and Independent variables. For measuring income, the researcher has taken 1 for the income group of 1000 to 50000, 2 for 50001 to 100000, 3 for 100001 to 150000 and 4 for 150001 to 200000. The age group has taken 1 for the 15 to 30 and 2 for the 32 to 45 and 3 for 46 to 60. Marital status has taken 1 for single and 2 for married. The total number of a literate member has taken 1 for less than five members and 2 for less than 10 members. In the total number of the family size, I am used for less than five members, 2 is used for less than 10 members, 3 is used for less than 15 members, 4 is used for less than 20 members, and 5 is used for less than 25 members. The independent level of education is used in the research and as defined as 1 is used for the illiterate, 2 is used for primary, 3 is used for middle, 4

is used for matric, 5 is used for FA/FSc and 6 is used for BA/BSc and above. The independent variable structure of the house is used and defined as 1 is used for kacha, 2 is used for pakka and 3 is used for semi pakka.

3. Results and Discussions

Data analysis gave brief results that livelihood (Income) and Education is affected by terrorism. The result illustrates the impact of before and after terrorism on livelihood. The results are discussed below.

Table 1: Explanation of the variables

	Mean	Std. Deviation	N
Income	3.33	0.68	384
Age	1.99	0.674	384
Marital status	1.6068	0.4891	384
Structure of home	2.2865	0.69404	384
Total family size	3.4557	0.72488	384
Level of edu	3.5729	1.24741	384

3.1. Descriptive Statistics

Descriptive statistics show the mean value of the coefficients along with the standard deviation of the values of the independent variables. Before terrorism, we have a mean of income is 3.33 PKR, age 1.99 years, marital status is 1.60 percent, married people, a home structure is 2.28, the average total number of family members are 3.45 person and level of education is 3.57 percent.

Table 2: Correlation

		Income	age	Marital status	Structure of home	Total family size	Level of edu
Pearson Correlation	Income	1	-0.144	-0.032	0.125	-0.132	-0.039
	Age	-0.144	1	0.033	0.115	-0.193	0.137

	Marital status	-0.032	0.033	1	-0.129	0.065	0.173
	Structure of home	0.125	0.115	-0.129	1	-0.162	0.039
	Total family size	-0.132	-0.193	0.065	-0.162	1	-0.157
	Level of edu	-0.039	0.137	0.173	0.039	-0.157	1
	Income	.	0.002	0.267	0.007	0.005	0.221
	Age	0.002	.	0.257	0.012	0	0.004
	Marital status	0.267	0.257	.	0.006	0.102	0
	Structure of home	0.007	0.012	0.006	.	0.001	0.222
	Total family size	0.005	0	0.102	0.001	.	0.001
	Level of edu	0.221	0.004	0	0.222	0.001	.

Pearson Correlation test is used for finding multicollinearity between independent variables. The values of the results lie between 0 and 1. The result in the range from values of 0 to 0.4 (0-0.4) shows no multicollinearity problem, the values between 0.41 to 0.70 (0.41-0.70) shows a suspected multicollinearity problem, while the values from 0.71 to 1.00 (0.71-1.00) show a strong multicollinearity problem which is not good for our results. Our all values lie in the range of 0-0.400 so there is no multicollinearity between independent variables.

Table 3: ANOVA results

	Sum of Squares	df	Mean Square
Regression	11.283	5	2.257
Residual	165.715	378	0.438
Total	176.997	383	

An ANOVA table is used for checking our model significance. We have F statistics value along with the probability value of F statistics. On the basis of probability value, our model is significant.

Table 4: Explanation of the variables

Variables	Co-efficients	Std error	t values	p values
C	3.99	0.286	13.931	0
Age	-0.184	0.052	-3.562	0
Marital status	0.011	0.071	0.155	0.877
Structure of home	0.121	0.05	2.429	0.016
Total family size	-0.145	0.049	-2.979	0.003
Level of edu	-0.024	0.007	-3.42	0

The coefficients table shows the overall result of the research in which we have the coefficient's values. In which constant value shows when all the other variables are zero then income is 3.990. Age shows when a 1 year increase in Age will decrease income by 0.184 PKR and significant. Marital status increase by 1 unit will increase income by 0.011 PKR but insignificant. Home structure increase by 1 unit will increase income by 0.121 PKR and significant. Total member of family member increase by 1 unit then income will decrease by 0.145 PKR significant and at last Level of Education increase by 1 unit then income will decrease by 0.024 PKR and significant. The marital is not significant because terrorism does not affect the marital status and there is no relation between terrorism and marital status.

Table 5: Descriptive Statistics After terrorism effect

Descriptive Statistics			
	Mean	Std. Deviation	N
Income	2.35	0.661	384
Age	1.99	0.674	384
Marital status	1.6068	0.4891	384
Structure of home	1.9297	0.8748	384
Total family size	3.4557	0.72488	384
Level of edu	3.5729	1.24741	384

Descriptive statistics show the mean value of the coefficients along with the standard deviation of the values of the independent variables. Before terrorism, we have a mean of income is 2.35

PKR, Age 1.99 years, Marital Status is 1.60 percent, married people, Home Structure is 1.92, the average total number of Family Members are 3.45 person and Level of Education is 3.57 percent.

Table 6: Correlation Results

Correlations							
		income	age	Marital status	Structure of home	Total family size	Level of edu
Pearson Correlation	Income	1	-0.084	-0.056	0.074	-0.123	-0.023
	Age	-0.084	1	0.033	0.004	-0.193	0.137
	Marital status	-0.056	0.033	1	-0.126	0.065	0.173
	Structure of home	0.074	0.004	-0.126	1	-0.196	-0.073
	Total family size	-0.123	0.193	0.065	-0.196	1	-0.157
	Level of edu	-0.023	0.137	0.173	-0.073	-0.157	1

Pearson Correlation test is used for finding Multicollinearity between independent variables. When values of the results are lies between 0 and 1. 0-0.4, then shows that there is no Multicollinearity problem, but when the values between 0.41-0.70, then this shows a suspected Multicollinearity problem while when the values between 0.71-1.00, then this is a sign of strong Multicollinearity problem which is not good for our results.

Since our, all values lie in the range of 0-0.400 so there is no Multicollinearity between independent variables.

Table 7: ANOVA Results

ANOVA[a]					
	Sum of Squares	df	Mean Square	F	Sig.
Regression	5.211	5	1.042	2.427	.035[b]
Residual	162.328	378	0.429		
Total	167.539	383			

An ANOVA table is used for checking our model significance. We have F statistics value along with the probability value of F statistics. On the basis of the probability value, our model is significant.

Table 8: Explanation of the variables

	Coefficients		T	Sig.
	B	Std. Error		
(Constant)	3.04	0.281	10.82	0
Age	-0.104	0.051	-2.042	0.042
Marital status	-0.047	0.07	-0.665	0.507
Structure of home	0.032	0.039	0.81	0.418
Total family size	-0.124	0.049	-2.543	0.011
Level of edu	-0.011	0.028	-0.397	0.691

The coefficients table shows the overall result of the research in which we have the coefficient's values. In which constant value shows when all the other variables are zero then income is 3.040 PKR. Age shows when a 1-year increase in Age will decrease income by 0.104 PKR and significant. Marital status increase by 1 unit will decrease income by 0.047 PKR but insignificant. Home structure increase by 1 unit will increase income by 0.032 PKR but insignificant. Total member of family member increase by 1 unit then income will decrease by 0.124 PKR significant and at last Level of Education increase by 1 unit then income will decrease by 0.011 PKR and insignificant. The marital status and terrorism have no effect because when there is terrorism people do their marital activities means terrorism does not affect marital status. After terrorism the structure of home changes due to terrorism therefore the structure of home becomes insignificant after terrorism. The level of education is also insignificant just because of terrorism because during people feel insecure and do not engage themselves in the educational activities and also their children and educational institution were also damaged by the terrorist activities and the teacher were also felt insecure and were not able to perform their duties at the educational institutions. Therefore, the level of education becomes insignificant.

After terrorism we have some independent variables become insignificant because of terrorism. These variables were significant before terrorism but now insignificant after terrorism. This shows the negative impact of terrorism on Income which we have measured as a livelihood.

Table 9: Family Status: Nuclear and Joint

Family Status	Frequency	Percentage
Nuclear Family	100	26%
Joint Family	284	74%
Total	384	100%

Table No 9, shows that the totals out of 384 respondents, 100 respondents that become 26% have Nuclear Family, and 284 that becomes 74% have a Joint Family system in the research area.

Table 10: Educational Status: Literate and Illiterate

Educational Status	Frequency	Percentage
Literate	234	61%
Illiterate	150	39%
Total	384	100%

Table 10 shows that the total out of 384 respondents, 234 respondent, means 61% were Literate and 150 respondent means 39% were Illiterate in the research area.

Table 11: Effect of Terrorism on Education: YES and NO

Effect of Terrorism on Education	Frequency	Percentage
YES	352	92%
NO	32	8%
Total	384	100%

Table No 11, shows that the out of total 384 respondents, 352 respondent, which is 92%, their Education are effected by Terrorism while 32 respondent, which is 08%, their Education did not affect by Terrorism in the research area.

Table 12: Structure of the Household: Kacha, Pakka, and Mixed

Structure of the Household	Frequency	Percentage
Kacha	74	19%
Pakka	110	29%
Mixed	200	52%
Total	384	100%

Table No 12, shows that out of total of 384 respondents, 74 respondents or 19% have Kacha Houses, 110 respondents or 29% have Pakka Houses and 200 respondents or 52% have Mixed Houses.

Table 13: Source of Income

Before Terrorism Income	No of Participants	Percentage
1------50000	80	21%
50001----100000	130	34%
100001----150000	150	39%
150001---200000	24	6%
Total	384	100%

Table No 13, shows Before Terrorism Income of the Respondents from Natural, Financial, Physical and Other Resources, 80 respondents, which becomes 21%, have the income in the range of PKR One Thousand to Fifty thousand, 130 respondents, which becomes 34%, have the income in the range of PKR Fifty thousand and one to one Lakh, 150 respondents, which becomes 39%, have the income in the range of PKR One Lakh and One to One Lakh and fifty thousand and 24 respondents, which becomes 06%, have the income in the range of PKR One Lakh Fifty thousand and one to two Lakhs in the research area.

Table 14: After Terrorism Income: Natural, Financial, Physical and Others Resources

After Terrorism Income	No of Participants	Percentage
1---------50000	185	48%
50001---100000	99	26%
100001---150000	90	23%
150001---200000	10	3%

Total	384	100%

Table No 14, shows After Terrorism Income of the Respondents from Natural, Financial, Physical and Other Resources, 185 respondents, which becomes 48%, have the income in the range of PKR One Thousand to Fifty thousand, 99 respondents, which becomes 26%, have the income in the range of PKR Fifty thousand and one to one Lakh, 90 respondents, which becomes 23%, have the income in the range of PKR One Lakh and One to One Lakh and fifty thousand and 10 respondents, which becomes 03%, have the income in the range of PKR One Lakh Fifty thousand and one to two Lakhs in the research area.

Table 15: Before Terrorism Income Sources: Natural, Financial, Physical and Other Resources

Before Terrorism Income Sources	No of Participants	Percentage
Natural Sources	70	18%
Financial Sources	180	47%
Physical Sources	114	30%
Other Sources	20	5%
Total	384	100%

Table No 15, shows Before Terrorism Income Sources of the respondents in the research area. 70 respondents, which becomes 18%, have Income from Natural Sources, 180 respondents, which becomes 47%, have Income from Financial Sources, 114 respondents, which becomes 30%, have Income from Physical Sources and 20 respondents, which becomes 05%, have Income from Other Sources in the research area.

Table 16: After Terrorism Income Sources: Natural, Financial, Physical and Other Resources

After Terrorism Income Sources	No of Participants	Percentage
Natural Sources	40	10%
Financial Sources	100	26%
Physical Sources	75	20%
Other Sources	169	44%
Total	384	100%

Table No 16, shows After Terrorism Income Sources of the respondents in the research area. 40 respondents, which becomes 10%, have Income from Natural Sources, 100 respondents, which

becomes 26%, have Income from Financial Sources, 75 respondents, which becomes 20%, have Income from Physical Sources and 169 respondents, which becomes 44%, have Income from Other Sources in the research area.

4. Comparative Discussion of the Before Terrorism and After Terrorism Results

The above Tables show the comparative results of Before Terrorism and After Terrorism's impact on livelihood.

Table No 15, shows Before Terrorism Income of the Respondents from Natural, Financial, Physical and Other Resources, 80 respondents, which becomes 21%, have the income in the range of PKR One Thousand to Fifty thousand, 130 respondents, which becomes 34%, have the income in the range of PKR Fifty thousand and one to one Lakh, 150 respondents, which becomes 39%, have the income in the range of PKR One Lakh and One to One Lakh and fifty thousand and 24 respondents, which becomes 06%, have the income in the range of PKR One Lakh Fifty thousand and one to two Lakhs in the research area.

Table No 16, shows After Terrorism Income of the Respondents from Natural, Financial, Physical and Other Resources, 185 respondents, which becomes 48%, have the income in the range of PKR One Thousand to Fifty thousand, 99 respondents, which becomes 26%, have the income in the range of PKR Fifty thousand and one to one Lakh, 90 respondents, which becomes 23%, have the income in the range of PKR One Lakh and One to One Lakh and fifty thousand and 10 respondents, which becomes 03%, have the income in the range of PKR One Lakh Fifty thousand and one to two Lakhs in the research area.

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Table No 16, shows After Terrorism Income Sources of the respondents in the research area. 40 respondents, which becomes 10%, have Income from Natural Sources, 100 respondents, which becomes 26%, have Income from Financial Sources, 75 respondents, which becomes 20%, have Income from Physical Sources and 169 respondents, which becomes 44%, have Income from Other Sources in the research area.

Table 15 and Table 16 shows the different Income Range of Livelihood Before and After Terrorism. A total 27 % decrease shows in the income range from Rs 01-/ to Rs 50000-/. A total 08 % decrease shows in the income range from Rs 50001-/ to Rs 100000-/. A total 16 % decrease shows in the income range from Rs 100001-/ to Rs 150000-/. A total 03 % decrease shows in the income range from Rs 150001-/ to Rs 200000-/. Table 7 and Table 8 shows the different Income Sources of Livelihood Before and After Terrorism. A total of 08 % decrease shows in the income from Natural Resources. A total 21 % decrease shows in the income from Financial Resources. A total of 10 % decrease shows in the income from Physical Resources. A total of 39 % increase shows in the income from Other Resources.

5. Conclusion

The current study focused the impact of terrorism on the livelihhod and educational conditions of the Tribul District Khyber's People, Khyber Pakhuntunkhwa. The data were primarly collected from Landi Kotal, Jamrud and Bara of 384 respondents through structural questionnaire. The measurement of livelihood was income, age, marital status, family size, education and household structure were the explanatory variables. The study compared the situation before and after terrorism.

The current study finding indicates a substantial deterioration in the income level of the respondent after terrorism. Before terrorism respondent whose were lying in the lowest income group were 21% of Rs. 1- 50,000, while 39% respondents were lying in the income group of 100,001- 150,000 category. After terrorism situation the respondent of the lowest income 1 – 50,000 increased to 48%, while the respondent whose lie in the income group 100,001 – 150,000 category declined to 23%. Similarly, the proportion of respondents in the highest

income category of Rs. 150,001–200,000 declined from 6% before terrorism to 3% after terrorism. These changes indicate a shift of respondents toward lower income categories.

To look the comparison of livelihood resources shows a considerable change in income sources. Before terrorism, the respondent who's reported in the natural resources were 18%, reported in the natural resources were 47%, engaged respondent in the physical resources were 30% and 5% respondent were engaged in the other source of income. After terrorism, the situation changed and the number of respondent share of natural, financial and physical resources declined, while the share classified as other resources increased substantially. The following results show that the terrorism disrupted the local people livelihood.

The regression results further show differences between the models estimated for the periods before and after terrorism. Before terrorism, age, household structure, family size, and education were statistically significant predictors of the coded income measure, while marital status was not statistically significant. After terrorism, age and family size remained statistically significant, whereas marital status, household structure, and education were not statistically significant at the reported levels. The overall regression model after terrorism was statistically significant ($F = 2.427$, $p = 0.035$).
The educational findings also indicate that terrorism had a considerable perceived effect on education in the study area. According to the survey table, 352 out of 384 respondents (92%) reported that terrorism affected education, while 32 respondents (8%) reported no such effect. The paper therefore provides evidence from respondents that insecurity and conflict were associated with disruption to educational activities in the study area.

Overall, the study concludes that terrorism was associated with deterioration in the livelihood conditions of the surveyed population of Tribal District Khyber, particularly through changes in income distribution and livelihood-resource sources. The findings also indicate substantial perceived disruption to education. The results highlight the importance of restoring economic opportunities, strengthening livelihood assets, rebuilding infrastructure, and improving access to education in conflict-affected communities.

6. Recommendations

The following recommendation based on the finding of the study and proposed recommendations are:

1. Restoration of the livelihood opportunities: There is need to focus on the restoration facilities of livelihood opportunities in the conflict-affected areas of Tribal Distract Khyber, special focus should be given by the government and other relevant development organization to restore the livelihood restoration programs in the conflict affected areas of Tribal Distract Khyber. Such programs should focus on employment generation, small businesses, agriculture, livestock, trade, and other locally appropriate economic activities.
2. Support for small businesses: There is a dire need to provide the financial assistance and concessional loans, business grants and technical support should be provide to small traders and entrepreneurs whose businesses and productive assets were affected by terrorism.
3. Rehabilitation of physical infrastructure: The physical infrastructure affected by terrorism and there should be rehabilitate and maintained the essential infrastructure like roads, markets, water facilities, electricity systems, school, health facilities. Because improved infrastructure can facilitate economic activity and access to markets.
4. The financial sector decline suggests that there is need to improve access to formal and informal financial services. For household and small enterprises banks and microfinance institutions should develop accessible financing facilities.
5. In the terrorism areas the traditional livelihood activities have been disrupted, the vocational and technical training programs should be expanded, particularly for young people.
6. Schools affected by terrorism should be reconstructed and adequately equipped. Particular attention should be given to safe school buildings, teaching materials, trained teachers, and uninterrupted educational services.
7. Special educational programs should be introduced for children whose schooling was interrupted because of conflict, displacement, or insecurity. Scholarships and financial assistance may help vulnerable families keep their children in school.

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