

Thesis
Socio-Economic Determinants of Poverty



A Case of Pakistan



Supervisor: Abdulkadir Osman Farah

Author: Mubasher Usman, Master Student DIR

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Abstract

Poverty is multidimensional, enduring and is prevailing not only globally, but also particular cultural, political and economic features of a specific country increasing it. The gulf between haves and have-nots has lingered. Gender disparities, inequality, spatial dimensions, political instability, weak institutions and lack of spiritual capital causes the poverty. The holistic development took place when people will be empowered politically, socially and economically. The thesis examines the socio-economic aspects of poverty with reference to Pakistan and tries to investigate the determinants of poverty.

Abbreviations

ADB	Asian Development Bank
AIDS	Acquired Immune Deficiency Syndrome
BOD	Burden of diseases
	Convention on The Elimination of All Forms of Discrimination against
CEDAW	Women
CO	Community Organization
CPI	Corruption Perceptions Index
FGT	Foster, Greer, Thorbecke index
GBHP	Ghazi Barotha Hydro Power Project
GBOD	Ghazi Barotha Development Organization
GBTI	Ghazi Barotha Taraqiat Idara
GDI	Gender Development Index
GDP	Gross Domestic Product
GEM	Gender Empowerment Measure
GIS	Geographic Information System
HCR	Head Count Ratio
HDI	Human Development Index
HH	House Hold
HIV	Human Immunodeficiency Virus
HPI	Human Poverty Index
LBOD	Local Board of Directors
MDGs	Million Development Goals
NCD	Non-Communicable Diseases
NGO	Non Government Organization
NPA	National Plan of Action
NWFP	North West Frontier Province
PML	Pakistan Muslim League
PMLN	Pakistan Muslim League Nawaz
PPP	Pakistan People's Party
PPP	Purchasing Power Parity
PRA	Participatory Rural Appraisal
SO	Social Organizer
T.B	Tuberculosis
UBN	Unsatisfied Basic Human Needs
UC	Union Council
UN	United Nations
UNESCO	United Nations Educational, Scientific and Cultural Organization
WAPDA	Water and Power Development Authority
WRI	World Resources Institute

1. Introduction

Poverty is the main problem of the world of developing countries. One billion people in the world are living on less than one dollar a day. 2.7 billion People in the world are living on less than two dollars a day. Eleven million children die every year. 114 million children do not able to achieve basic education and 584 million women are illiterate. In every year, Six million children die due to malnutrition. Every day 800 million people stay hungry in which 300 are children. 2.6 billion People of the world's population (40 percent) are depriving from basic sanitation and one billion people are suffering to unsafe drinking water (UN Millennium Project, 2002). Why the poverty and inequality are prevailing? Are poor themselves responsible for their plight? Have they been made poor decision? Are their governments accountable for their predicament? These factors of poverty also harm the development of the country but on the other hand there are also such aspects that cause poverty which needs to be discussed in details. Therefore, along with economic perspectives, social and political factors may be and often are equally responsible for poverty. The areas of inequality such as unequal status of women and minority groups of low developed countries represent this aspect of poverty. As a result, rich people continue to prosper while poor people lag behind.

In the global scenario, in the last 30 years economic growth has occurred but along with the portion of poor people also increased. In 1960 *the income of 20% of the richest countries has 30 times more than that of 20% of the poorest countries*. It was 60 times greater in 1990. Only 20% of the world income is receiving by world poorest countries that are residing in poorest countries. Thus in the last three decades the difference between the rich and poor has increased. Income distribution between rich and poor is unequal. Rich people 1000 million are 150 times are richer than the poor people of 1000 million. The access of these poor people is limited. They have only 0.2% access loans made by

commercial banks, 1.3% access to international investment, 1% access to international trade and 1.7% access to international income (Fernando et al.).

If we observe natural resources of the world then we can examine that African countries and South American countries are probably the richest countries. But these are world's poorer countries. The countries that are poor in their natural resources such as England, Hong Kong, Japan and Taiwan are prospering people of the world. One can argue that some countries were emerged after colonialism. If there is such a thing then Canada, United States, Australia, New Zealand and Hong Kong remained under colonialism. On the other hand, Ethiopia, Skim, Tibet, Nepal, Bhutan, and Thailand were never colonies; however these countries are poorest in the world (Williams, 2004). Why some countries are rich and why many countries are poor? This is a dilemma, and there is no a single explanation about this. But there are some causes which creating the gulf between rich and poor.

2. Problem Formulation

The Millennium Declaration 2000, In which the world 189 member countries unanimously agreed to help the poor countries of the world to achieve a better life by the end of year 2015. In this Millennium Declaration, It was decided by the world leaders to design a framework for progress comprising eight Millennium Development Goals (MDGs):

- 1. Eradication of extreme poverty and hunger*
- 2. Achievement of universal primary education*
- 3. Promotion of gender equality and empowerment of women,*
- 4. Reduction of child mortality*
- 5. Improvement in maternal health*
- 6. Combating HIV/AIDS, malaria and other diseases,*
- 7. Ensuring environmental sustainability and*

8. *Develop a global partnership for development.*

The achieving target of these goals is until 2015. Therefore such development strategies are crucial to meet these goals.

Poverty is the persistent challenge facing Pakistan since its inception. The poverty issue of Pakistan is increasing more in rural areas where almost 70% of the population is living. Their livelihoods depend on rural economy. They have lack of basic necessities such as primary health care, education, safe drinking water and deteriorating social services. The income gap between haves and have-nots is increasing. Some provinces have more inequality, gender bias and lack of geographic and spatial capital. This thesis would like to look into the importance of country context for causing poverty, by trying to analyze the reasons there might be in a specific country. *Is poverty prevailing globally, or do particular cultural, political and economic aspects of a specific country increase it?* The thesis will explore social and economic vulnerability and discusses poverty in Pakistan. Similarly, the research will also take a look at how poor governance, corruption and other social and economic aspects cause the poverty?

Two main points for investigation:

- How particular cultural of a country does affect poverty?
- How the level of governance, corruption and other socio-economic variables (e.g. income, gender, power relations development etc.) impacts poverty?

The dynamics of economic, social, cultural, political and environmental forces create the situation which widen the gulf between rich and poor, power from the powerless, haves from the have-nots, strong from the weak and do not support who is weak. In a society the factors such as religion, gender and ethnicity have strong

affects in determining the control and access to resources. These factors hinder or promote the development of the society (Amman: 2005)

3. Methodological Framework

The thesis seeks to the macroscopic view of world poverty and microscopic view of poverty in Pakistan and discusses the socioeconomic situation of a country that could intensify the poverty. The study tries to look how various factors are affecting the poverty and the world most suffered region South Asia becoming poorer. This study presents an analysis of the socioeconomic determinants of poverty in Pakistan. I elaborate of how each chapter of the thesis is constructed and how the topic has been organized.

For the achievement of goals and objectives of the study the following methodology was adopted.

3.1 Orientation

A detail meeting and further subsequent guidelines were taken from supervisor who gave me a comprehensive briefing and guidance about the study.

3.2 Field Visit

Field visits were made to target area and the field observations were made to get information and get acquainted with the area. The data resulting from the field work with the help of local NGO was presented in the separate chapter.

3.3 Tabulation of the Data

After the collection of primary data from the field, the data was arranged in tables to get information about the study area. Statistical analysis of the data is presented in the form of graphs.

3.4 Secondary Data Collection

Due to this study focusing on the macro-level context of a country, secondary sources are the most beneficial for me for data collection. I am able to collect a broad range of historical, statistical, economic, social and political data, particularly through reliable internet sources such as international organisations, census bureaus, NGOs, electronic media and government sites, that allow me to build up a 'picture' of the situation in a country.

3.5 Limitations

The limitation of the study is within the socio-cultural variable, as it is difficult adequately to understand the cultures and societies data, based on secondary sources. I also faced limitations of using secondary sources regarding precise and detailed access to data, and the differences in data available for a country, causing the case study to sometimes have variations in the amount of detailed information regarding certain elements.

4. Theoretical Framework: Poverty Concepts and Measurements

The poverty notions are explained into policy throughout different definitions and measures. It is important to understand them in order to investigate what determines poverty rather to confuse. Poverty is multidimensional and there is no single precise definition and evaluation of it. Therefore, it is considerable to understand the different concepts and measures of poverty to explore particular economic, social, political and historical perspectives.

In the view of anthropologists poverty is attached the values such as self-respect, security, vulnerability, independence, political rights, identity, decision making freedom, justice and social exclusion (Masika et al. 1997). On the other hand, economic definition of poverty can be more quantified. These measures of poverty include income and consumption along with other social indicators such as nutrition,

literacy, infant mortality and life expectancy. Traditionally, in developed and under developed countries income and consumption have been used as measure of poverty to facilitate agencies and governments for identification of deprive people in the society (Udaya R. Wagle 2006:74). Therefore, poverty is not only in the perspective of traditional view that is the lack of income but also exclusion of people who are living in poverty from vulnerable conditions, customs and patterns. In this respect, modern definition of poverty illustrates that poverty is multidimensional and there is no single definition to represent it.

According to the World Bank, "Poverty is hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time. Poverty is losing a child to illness brought about by unclean water. Poverty is powerlessness, lack of representation and freedom". (World Bank: 2009)

Generally, there are two economic indicators are used in third world countries. One is poverty line approach, in terms of monetary indicator such as income and consumption. In this regard, *Head Count Ratio* (HCR) is used to define poverty on national level such as US \$1 or US \$2 per head per day. People who are living below the poverty line of US\$1 or US\$2 per head per day are considered poor. The other method is used to measure poverty is non-monetary which is called *Unsatisfied Basic Human Needs* (UBN). In this aspect people are not able to have access of basic needs such as housing, basic health services and education (O'Hare et al. 2001).

4.1 Absolute Poverty and Relative Poverty

Purchasing Power Parity (PPP) is a common measure of poverty. Poverty lines are drawn on the basis of goods that satisfy a person for his basic needs. The units of these goods are converted into PPP. Furthermore, a head count ratio is calculated to represent the percentage of poor people in the total population (UNEP/GRID-Arendal: 2008). Absolute poverty describes the conditions in which the *basic needs*

cannot be met. Absolute poverty is the minimum basket of resources in which one is need to survive. In Pakistan the person whose income cannot meet daily intake 2350 calories per day per person is considered below the poverty line. The relative poverty is living conditions and resources in the society in relations to others. Thus absolute poverty is hunger, deprivation, and lack of education, ill health and suffering. On the other hand, relative poverty is the unequal distribution of resources and associated with a matter of social equity. It is relate to average income of the society and social exclusion. Measurement of absolute poverty is distinctive as compared to relative poverty (Schwartzman: 1998).

4.2 Capability Approach: Functioning and Capabilities

Much work of Amartya Sen's, the Nobel Prize winner is determined on poverty and inequality. According to Sen, development is a process of expansion of *freedom* and poverty is *deprivation of capabilities*. These capabilities are capability to functions, capability to freedom of choice, capability to agency role and capability to self-esteem. Poverty is the failure of some basic capability to function. These functioning and capabilities are properties of the individuals. Well-being and development should be analysed by the point of views of people's capabilities to function, the opportunity they have to be and to do what they want. The life is valuable due to these *doing and being* and they are called functioning. The examples of being are, being literate, being well fed, being sheltered, taking part in community, caring for others and being healthy. The freedom to achieve functionings is capabilities (Robeyns, 2003).

Generally, in poverty measures literature, there are three methods used to measure poverty. These are Headcount Index, poverty gap index and poverty severity index.

4.3 Headcount Index

This measure of poverty is a common and widely used. This method is used to measure the proportion of poverty form the total population. From this measure

incidence of poverty can be measured in a simple way that is number of the poor divided by total population. The advantage of this measure is that it is easy to construct and understand. But this measure is not able to tell the intensity and depth of the poverty (Siddiqui 2006.a).

4.4 Poverty Gap Index

This is moderate measure of poverty. In this measure, the extent of poverty is included, which individuals fall under a defined poverty line. This measure tells the *depth* of poverty and deficit between income and poverty. This measure computes the mean distance below the poverty threshold. The mean is taken from the whole of the population and non-poor are counted as having zero poverty gap (Siddiqui 2006.b). This measure of poverty does not tell the differences in severity of poverty.

4.5 Poverty Severity Index

This measure is also called the Foster, Greer, Thorbecke (FGT) index. This is the measure of average value of the square of depth of poverty for each individual. This computation is well in order to measure the *severity* of poverty and gives more weight to very poor and take in to account the inequality among the poor (Siddiqui 2006.c).

5. Preamble: Pakistan

The Islamic Republic of Pakistan is a predominately Muslim country, situated in South Asia, bordering with Iran and Afghanistan in the west and in the east with India. China is situated in the north of Pakistan. Pakistan took independence from British in 1947. The state of Pakistan was comprised two territories East Pakistan and West Pakistan. Current West Pakistan is Pakistan and East Pakistan is now Bangladesh. Islamabad is the capital city. The population of Pakistan is 167 million and ranked the 6th most populated country in the world, second populous country in

the Muslim world after Indonesia and almost twice in the size of California. Muslims are 97% while the other 03% are minorities of Hindus, Christians and Buddhists. The people of Pakistan represent cultural and ethnicity as the population consists of ethnic groups including Baloch, Pushtun, Punjabi, Sindhi, Muhajir, Hazara, Saraki and indigenous tribal populations. Urdu is national and English is the official language. Similarly, many different languages are spoken locally (US Department of State: 2009).

The type of government in Pakistan is Parliamentary democracy. Pakistan People's Party (PPP) and Muslim League Nawaz (PLN) are two major political parties of Pakistan. These two parties have their pivotal role to make the country prosper and implement true democracy. There is political instability in the country and radical Islamists are organizing political movement and threatening the security of the country. Pakistan is the eighth largest armed force in the world, the first nuclear power in the Muslim globe, designated non-NATO Ally, forefront alliance with the USA in the "War on Terror", supported Afghan war during Soviet invasion with the help of the USA, good relation with China and hostile relation with India specially on territory of Kashmir (US Department of State: 2009).

Agriculture is basic sector in the economy of Pakistan. The chief river of Pakistan is Indus and lifeline of it masses. . The composition of work force can be divided by sectors like services 38%, industry 20% and agriculture 42% (US Department of State: 2004 est.). Pakistan has diverse economy and political dispute and lack of peace slowing down its domestic and foreign investment. Per capita income growth is not corresponding to the absolute poverty. Majority of people are living in rural areas and improvised. According to UNDP 2008 reports, Pakistan HDI (Human Development Index) is 0.562 and ranks it 139th out of 179 countries, HPI (Human Poverty Index) is 33.6% among 135 developing countries and GEM (Gender Empowerment Measure) is 0.392 and ranks it 98th out of 108 countries.

6. Poverty in Pakistan

Poverty is multidimensional in Pakistan and there is no a single solution available to alleviate it. Poverty in Pakistan is not only the problem of lack of income but also the low access of basic needs. It is accepted that the declining trend in poverty during in 1970s and 1980s were reversed in 1990s. Therefore the period of 1990s was important when poverty was increasing in Pakistan and the overall growth remained slowdown. In the last four decade, the growth rate remained almost 06 percent in Pakistan. It was remarkable growth but there is no trickle down effects are seen as they should be and poverty was persisting. The income distribution has a big gap between rich and poor. In 1996, this income disparity shows that the lowest 20 percent of household received 07 percent income share and upper 20 percent received 49.4 percent share of the income (Haq & Bhatti 2002). According to the economic survey of Pakistan 2002-2003, the overall poverty was 31.8 %, the urban poverty was 22.39 % and rural poverty was 38.65 %. This poverty was measured on the basis of average caloric intake per adult per day. The average caloric intake per adult per day was 2350 calories; this was equal to Rs. 670 per month in the year 1998-99.

Poverty is a main socio-economic problem of Pakistan. Poverty incidence in Pakistan is obvious. Total population of the world is around 6.5 billion. From this population 5.1 billion belong to poor countries and rest of the 1.3 billion belong to developed countries. Pakistan is the sixth largest populated country in the world. In the year 2004 the total population of Pakistan was estimated 159.19 million people. Population of the country is increasing and it is expected in the year 2050, the total number of the people will be 294.99 million. The increase in population growth and human poverty is plight for the masses of Pakistan (Economic Survey of Pakistan 2006). But the poverty indicators of the year 2001 and 2005 Headcount Index, poverty gap index and poverty severity index showing poverty is decreasing in Pakistan.

Table 1: Poverty Indicators 2001 and 2005

Measures	Headcount		Poverty Gap		Severity of Poverty	
	2001	2005	2001	2005	2001	2005
Pakistan	34.46	23.90	7.03	4.76	2.13	1.48
Urban	22.69	14.90	4.55	2.87	1.35	0.84
Rural	39.26	28.10	8.04	5.64	2.44	1.77

Source: Jamali & Chang: 2007

Government is claiming that poverty is decreasing. According to Sen definition of poverty, poverty is not only mean the lack of food it also depends human functioning of individual to access of services such as health, education, sanitation, water, transport and shelter. If these services are included in the definition of poverty then the government assertion to reduce poverty is not enough. Government poor performance to provide these services increased the magnitude of poverty.

6.1 Inequality and Spatial Dimension of Poverty

Pakistan took independence from British in August 1947. In this period a great migration was occurred, 08 million Muslims migrated from India to Pakistan while 06 million non-Muslims moved from Pakistan to India. Pakistan has four provinces namely Punjab, Sindh, North West Frontier Province (NWFP) and Balochistan. During the Afghan war around 2.5 million Afghan refugees fled to Pakistan. These Afghans are living in mostly Peshawar and Quetta with tribal arrangement and kinship with local people. After the collapse of Taliban regime in 2001, these people were repatriated but there is still large population is living in Pakistan and burden on Pakistan economy (Cohen: 2008).

Traditionally, Pakistan is an agricultural base country. Around 70 percent population is living in rural areas but urbanization is increasing at the rate of 4.9 percent per annum. In the next decade Pakistan will be projected as predominantly urban area. Majority of urban population is living in eight largest cities of Pakistan including Karachi which is the largest industrialized city. Therefore, Sindh is the more urbanized

province of Pakistan. As a result, many poor people are living in slums and build pressure on the society and state. For example, in Lahore (Second largest city of Pakistan) only 6,500 sanitation workers are for 7.5 million people. These distributions make the poverty more sever (Cohen: 2008).

Baluchistan is rich in natural resources. Mainstream natural gas production coming form this province which account 40% of total production. This province is not good in agricultural but Pakistan energy development and hydrocarbon resources depend on this province and significant it's strategic and economic importance. Baluchistan is under developed and less populated province and receiving fewer revenues from its recourses which causes grievances with the central government. The strategic importance is more significance when government of Iran and India are planning to run gas pipelines through this province and from Gawadar port to central Asia (Craig: 2008). Political instability making this province under developed as a result poverty and inequality increases. The decent life is a dream when poverty and inequality exit because that paralyzes the choice of opportunities of quality of life.



Map 1: Pakistan

The country more poor province is NWFP. There is also Talibinzation in the border areas of this province with Afghanistan. The economic structure is tribal based and government investment is very low. People of the area want the implementation of

Islam with its full strength. That is why law and order is breakdown in many parts of this province (Encyclopaedia, Poverty in Pakistan: 2006).

According to Swami Nathan A S Aiya (2006) study that tells us in South Asia 437 million people live below extreme poverty of less than \$1 a day¹. The World Bank Global Poverty Monitoring Report (2001) ballpark figure represents that South Asia is the territory of 40 % of the world poor getting less than \$2 a day.

Table 2: Poverty and Inequality in South Asia

Country	Population below poverty line (%)	Share of poorest quintile in national Consumption (%)	Gini indicator
Bangladesh	49.8	8.6	33.4
India	28.6	8.1	36.8
Nepal	30.9	6.0	47.2
Pakistan	32.9	9.3	30.6
Sri Lanka	23.0	7.0	40.2

Source: ESCAP, Statistical Yearbook for Asia & pacific, 2007

The statistics of the table tell us the poverty and inequality situation on South Asia. Statistics of the table reveal that the Nepal has 30.9 percent population live below poverty line and there is highest inequality shown by Gini indicator. According to “Table 2” Pakistan has lowest Gini indicator (30.6 percent) in South Asia as well uppermost share of poorest quintile in national consumption than other region of South Asia. The situation of India shows that India facing high level of inequality but the percent of population below poverty line is low.

We know that poverty or income indicator is not enough to estimate the standard of living in a country. Beyond income and or consumption expenditure, if we look into non income factors like health, education, sanitation, safe drinking water, credit access, basic rights, and varying degrees of discrimination and so on, the incidence of

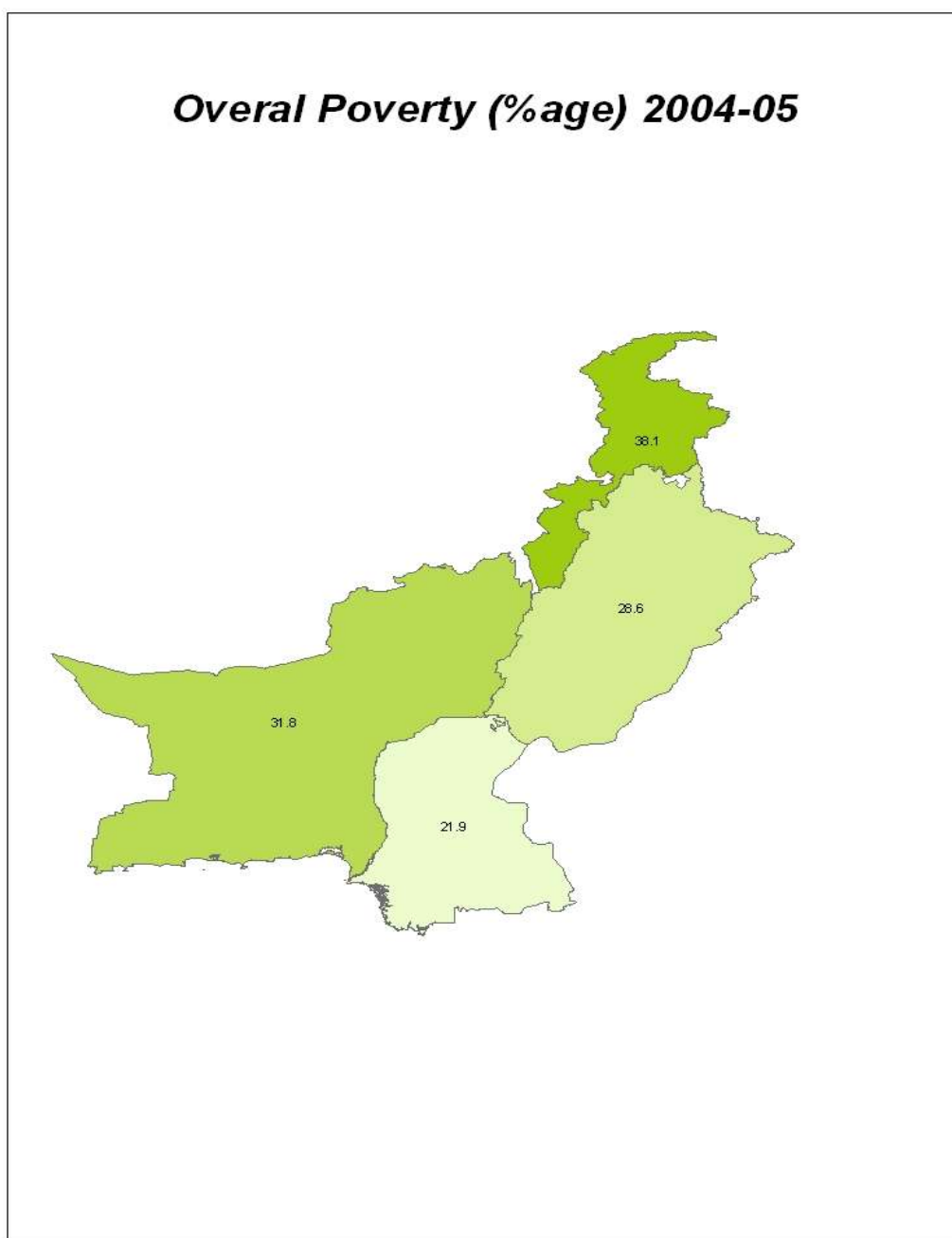
¹ Swami Nathan A S Aiyar, End of Poverty, Sunday Times of India December 17, 2006

poverty becomes quite high. According to “Amartya Sen (2006) has pointed out that identification of poor and aggregation of the statistics to derive poverty line based on low income cut-off point and head count ratio does not work as real index of overall incidence of poverty”².

The next map depicts the province wise spatial distribution of poverty. The map is drawn with GIS³ Arc software by the author. The map shows that the NWFP is more poverty stricken region with 38.1% poverty. While Baluchistan is second in poverty area ranks 31.8 %. Similarly, Punjab is third with 28.6 % poverty and Sind is on number four with 21.9 % poverty.

² Prof. Amartya Sen, Inequality Re-examined (2006)

³ GIS is a Geographic Information System and a computer based program. This system is for creating, storing, analyzing and managing spatial data with associated attributes. It represents digital mapping. The data source is World Bank staff estimation based on PIHS 1998-99, 2000-01 and PSLM **2004-05** while Map is constructed self by author.



Map 2: Province wise Overall Poverty (%) 2004-05

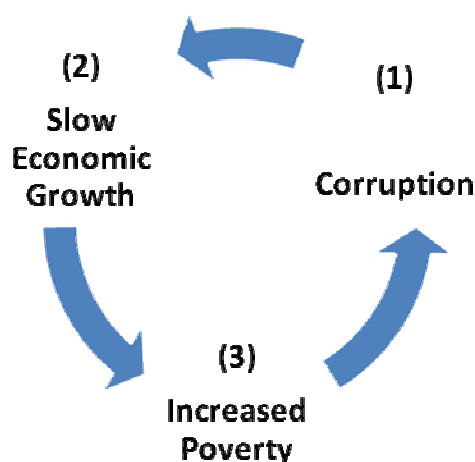
6.2 Corruption and Poverty

Basic and key services provider institutions such as health, education, drinking water and security represent insufficient allocation of resources in all of South Asian countries (MHHDC: 1999). Effectiveness of these public spending services is not easy to measure. The government's official are involved to give the reports for

measure achievements. The services are meeting the real needs of the people cannot be enough only preparing the good reports, if delivery of service is definitely meeting the needs of poor efficiently. The major factor contributing in South Asia is the lack of effective monitoring and low commitment with their work and this in fact, generate corruption and undermining the development objective of poverty alleviation (ibis).

If India reduces the corruption to the level that exists in Scandinavian countries then its investment can increase by 12 percent while its GDP growth rate increases by 1.5 percent per annum. If Bangladesh reduces the corruption to the level that exists in Uruguay then its GDP growth rate increase by half percent. Similarly, if Pakistan reduces the corruption to the level that exists in Singapore then GDP growth rates increase by two percentage points (MHHDC: 1999).

Figure: 1



When government official use their authority for private gains, it is considered corruption. Income inequality and poverty is affected by corruption through different channels such as biased tax system, growth, social programme, and human capital formation and education inequalities. The higher the corruption, the grater the poverty will be. It is consider that the higher growth rate reduce poverty. But corruption and income inequality slow the growth performance of the country. Similarly, when government spend money on social programmes for welfare of

people through well-connected individuals then unequal distribution of income will be increase. Asset ownership has also the impact on public policy and income distribution. If in the society, where asset ownership in the hands of small elite, they can use their wealth to lobby the government for favourable trade policies, soft tax treatment and spending programmes. This will increase the wealth of higher assets owned by elites and decrease the wealth for less well off. The assets are the guarantee or collateral to invest but poor people have low ability of collateral which increase their income inequality and poverty (Gupta, Davoodi, Rosa: 1998).

Poor people have no sufficient economic opportunities ,deprived from representation and no access of information due to corruption of their countries. Corruption decrease the trust of poor pople for public officials, increase cost of public services, hinder economic growth, increase inequality, violation of human rights and supersedes the rule of law. Corruption hurts the social , economic and political future of a country. In the country where bribery, favortuism, nepotism and manipulations are prevailed then the fabric of developed society are weeken.

Transparency International made the 2006 Corruption Perceptions Index (CPI) which draws perception of public sector corruption of 163 countries. The scores are given on the scale from zero to ten. Zero represents the high level of perceived corruption while ten indicate the low level of perceived corruption. The CPI 2006 of 163 countries show that their is a link between corruption and poverty. CPI score below five indicate that there is a rampant domestic corruption in the low income countries such as Hati which has lowest score at 1.8, Iraq, Myanamr and Guinea have 1.9 score. On the other hand, Finland, Iceland and New Zealand have the top score of 9.6. According to CPI 2006 country ranking, Pakistan is in the rank of 142 with the share of 2.2 CPI score (CPI:2006).

Pakistan was founded as a Muslim state after the partition of British India in 1947. After the nine month civil war, East Pakistan took independence from West Pakistan in 1971 as a new state of Bangladesh. Military dictatorship ruled in Pakistan in its independence history. In 1985, military dictator Muhammad Zia ul-Haq amended the constitution and authority was given to President of the country to dismiss the elected governments. After the death of Zia ul-Haq in 1988, all the elected governments were alleged by corruption and abuse of power such as the government of Benazir Bhutto of the Pakistan People's Party (PPP) in 1990 and 1996, and Nawaz Sharif of the Pakistan Muslim League (PML) in 1993.

Corruption is looming almost all segment of Pakistan and poor people are losing their money and confidence due to dreadful practice of corruption. According to Transparency International Pakistan 2006, police, power, judiciary and land are the most corrupt departments. Poor people have no sufficient resources to get justice. They are exploiting by Police and suffering poverty. Police is forcing the poor people to take money from prisoners and their families to withdraw or file charges, engaging torture, denial of basic respect and arbitrary detention. These factors cause poverty and vulnerability of people. The following table shows the ranking of the different departments of Pakistan which are suffering in corruption. Here Rank 1 is given the most corrupt and rank 10 shows the least corrupt.

Table 3: Ranking Of The Departments Of Pakistan Which Are Suffering In Corruption

	1	2	3	4	5	6	7	8	9	10
Ranking 2006	Police	Power	Judiciary	Land	Taxation	Custom	Health	Education	Railway	Bank
	1	2	3	4	5	6	7	8	9	10
Ranking 2002	Police	Power	Taxation	Judiciary	Custom	Health	Land	Education	Railway	Bank

Source: Transparency International Pakistan, 2006

6.3 Poor Governance and Poverty

Poverty reduction is still a global objective despite passing the five decades of international efforts. But International community came on the consensus after learning the lesson that poverty is not only meaning the lack of income it is also the dissent of human rights. Poverty is obstacle in the social and economic rights such as right to housing, health, food, education and right to safe water. Similarly, poverty is the lack of civil and political rights, the civil and political rights such as right to political participation, fair trial, and security of the people. Sustainable development can not be achieved without good governance. If we observed the different countries of the world, many countries are not rich in their natural resources but they are improving the welfare of their people due to good governance. Inefficient and poor governance hinders growth. Development is being impeded where lack of accountability, corruption, human rights violation, defiance of rule of law and military influence.

Good governance is “the attributes of economic, political and administrative authority in the management of a country’s affairs at all levels”. Good governance, among other things, is participatory, transparent, accountable, effective, equitable, and fair. It promotes the rule of law (UN Human Rights commission 2000). Poverty reduction in developing countries may well depend on good governance. The importance of good governance in these countries can be more explored able because more than two thirds of their people live on a one US dollar a day (AusAid: 2000).

Pakistan took independence form Britain in 1947. Since its independence, Pakistan is facing the political instability and governance problems in the country. Pakistan suffered a prolonged military dictatorship. In 1958, the first martial law was imposed and political parties were closed down. In 1962 the second martial law was imposed by General Ayub Khan and he became the president of Pakistan. He was replaced in

1969 and General Yahya Khan assumed power. After the discrediting of Yahya Khan's military regime, Zulfikar Ali Bhutto became the civilian president. In 1977, once again military came in power and Zia ul-Haq took control in a coup d'état and Bhutto was executed in 1979. Zia's regime continued until his death in a plane crash in 1988 (Pakistan History- iexplore).

The daughter of Zulfikar Ali Bhutto, Benazir Bhutto came forward to take the leadership of her father's political party. Benazir Bhutto served Pakistan as a Prime Minister from 1988 to 1999 and from 1993 to 1996 and was the first female leader of Muslim country in the modern world. Both Benazir Butto and Nawaz Shrif contested four elections and remained prime minister of Pakistan. Butto and Shrif government were dismissed due to same reason such as corruption, nepotism and incompetence. All governments could not complete their ruling tenure and fired to their premature end. Nawaz Shrif government was culminated in 1999 and General Pervez Musharraf staged the coup and came into the power. Benazir Bhutto was assassinated in 27 December 2007 in Pakistan and in February 2008 new election was held and her party Pakistan People Party (PPP) and Nawaz Shrif party, Pakistan Muslim League Nawaz (PNL-N) won the election with greater majority and made a collective government. General Pervez Musharraf resigned and spouse of slain Benazir Bhutto, Asif Ali Zardari became the President of Pakistan (US Department of State, 2008).

In the Bhutto regime a very famous slogan was raised, Food, Clothing and Housing for all poor. But only lip services were made and poor people are still in miserable conditions. When the common man of the country is satisfied then one can say we are going to prosperous. Politician use the name of democracy, peace, harmony and national interest before elections to come in power. People are uneducated and fascinated easily by these promises and ultimately suffered. On the other hand, military regimes came in the power on the name of security threat in the large period

of time and good democracy was not established in its true direction. The changes in regimes and then changes in policies limited the growth and foreign investment. As a result poverty increased.

Poor governance is a key cause of poverty in Pakistan. Political instability and corruption which are the result of bad governance have declined business confidence, decrease economic growth and declining public expenditure on basic needs. As a result, investment and development was decreased while poverty is increasing. The political structures where influential individuals have the approach in the political institutions using political power to grant privileges and appoint people to position those are not suitable according to their capabilities and merit, making the country damage. *Biraderis* (extended patrilineal families or lineages), *Sifaarish* (personal recommendation or influence) and traditional patron client relations are harming the governance.

South Asia is considered the poorest region in the world but on the other hand the arms race between India and Pakistan is also responsible to deprive people from their basic needs. If we observed Indian and Pakistan then the fact is that, with these two countries 93 percent of their total military expenditure in South Asia. According to World Bank, India is ranked by at 142 in terms of per capita income while India ranks first in the world in terms of arms imports. Pakistan is ranked at 119 in terms of per capita income and tenth in the world in terms of arms imports. In the world, military spending decreased by 37 percent during the period of 1987-94 but in South Asia it increased by 12 percent (Hussain, 2000: 11).

These military expenditures are spending in the name of achieving "National Security". These expenditures should be questioned, in that state of affairs where 36 percent people have no access to safe drinking water and 53 percent children are malnourished in South Asia. The selection between the provision of basic needs and

huge military spending is considerable. For instance, the modern submarine costs US \$ 300 million, while these costs would be enough to provide safe drinking water to 60 million people. Therefore, what is more important on the name of National Security or cost to citizen Security? (Hussain, 2000: 12). There is need to develop such attitude and environment where people can fulfil their basic needs under the new mindset of governance, love, affection, tolerance, respect to others and interaction between culturally diverse people can resolve the cross border disputes, maintain peace and harmony.

The world is becoming advance and we still suffere in the basic problems, depending on aid and playing in the hands of coups. Avoiding resolving our own problems, our politics is busy to achieve goodwill of powerful countries. Pakistan has been endowed with rich natural resources, favourable climate, and extensive network of canals for agricultural and different types of minerals. These resources are match for development of Pakistan while most of the world has no such type of resources. Professionals and educated people moving out of the country and brain drain are occurring. If Pakistan has natural resources and intelligent people then why are people poor? Why are we sitting in dark due to scarcity of electricity? Why are people not fulfilling their basic needs and suffering in poverty?

We have intuitional collapse since independence. People of Pakistan are not hindering the governance of the country. If in the country where intuitions are not functioning well then there will be no good governance. Institutions are the eyes, ears arms, legs and the heart of the nation. The problem such as inflation, flawed justice system, poverty, corruption, unsafe drinking water and various drives have been conducted to root out these problems but we are still under these menaces. These problems are mere symptoms of ineffective institutions and not a big difficulty. Government should focus on institutions and eliminate the adverse factors affeting the politics.

6.4 Education and Poverty

Education is a human capital and one of the 2015 human development goals. Around one billion people were unable to read and sign their names in the start of 21st century (IFAD: 2007). How developed countries become prosper. There are many reasons and one is more important is education and investment in human development. The machines are not important. The persons who are driving these machines are important. If they have education, knowledge and skills then these machines will work effectively. In the developed countries number of enrolment in primary education is very high as compared to under developed countries like Pakistan. In Pakistan number of enrolment in primary education is very low that reflect the literacy problem, child labour and poverty (Asif: 1995). Most of the time is being spent to make the policies to prevent the external borders. But internal problems are going worsen and basic education is lacking and logical thinking is not coming. Pakistan only spends 2.6 percent of its GDP in education which is very low. There are different kinds of education system in Pakistan. Government schools, private schools and madrasas. Children of poor people are studying in government Urdu medium schools; children of rich people are studying in private English medium schools and children of that people who cannot provide bread and shelter to their love ones studying in the religious schools (madrasas). Students coming out of Urdu medium school destined low level and clerical jobs, students coming form private English medium school are working upper positions and no well aware about their cultural and religious thoughts. On the other hand religious madrasas are producing another class that are not aware outside world and have no modern education and training because of their sectarian bias (Asif: 1995).

UNESCO (United Nations Educational, Scientific and Cultural Organization) recommends that an underdeveloped country allocate at least 4% of its total GDP for education. Chad which is poor country, allocated 6% education budget for last year. But Pakistan did not allocate its education budget as par with Chad (Nadeem: 2002).

In the government schools, the conditions are getting bad to worse. There are many governments phantom schools which are not physically exist and subsist only in papers. These are called "Ghost Schools". Many ghost teachers come only to draw their salaries on appointed day. These schools consuming resources and money and small group of delinquents are benefiting and actual beneficiaries are not achieving education.

In the rural area the situation is worse than urban area. There are no sitting chairs, teacher's availability, drinking water and boundary walls. The buildings of the schools are dilapidated and used as *Deras* (drawing room) by local *Wadaras* (Land owners) and children have no opportunity for education. This state of affairs raises poverty. The education attainment depends upon the head of household. Those households whose heads have education have lower poverty. But those households whose heads have no education have the highest incidence of poverty.

In the world 218 million children are working as child labourers in exploitative, harsh and dangerous conditions. 126 million of these children are working in hazardous setting. 73 million children are under 10 years old. In work related accidents, every year 22,000 children are dieing. The large numbers of working children 122 million are in the Asia Pacific region. These children come from poorer segment of the society where gender biases; discrimination and social exclusion are the result of poverty (Free the Children: 2005). Pakistan is not secure from the problem of child working. Socio-economic and disorganized political condition of Pakistan are also responsible for child labour. Poor families are not able to bear multiple economic costs of life a child. When inflation is rising in Pakistan and standard of living is decreasing then there is more difficult to mange these expense. Rising unemployment, poor planning, corruption, lack of institution credibility, urbanization, over population, and lack of education are the factors in rising child labour (Ullah:2009).

In Pakistan 40 million children are going for formal school in the age of 05-15. There is 89% gross primary enrolment but drop out rate is 50% on primary level. Therefore 36 million children enrolled while 18 million dropout and 04 million have no access to school. Its mean 22 million children are not attending their basic education. In the view of this fact, conventional education system is not able to fulfil education attainment to children from the poor families, disadvantaged group of children, working children, children with disabilities and specially education for girls. As a result poverty and child labour is increasing (Pakistan, Country Context, and Education Sector Reforms 2001-04).

In the class room, teaching and learning is considered only to memorize the text books in order to pass the exams. Students are “parroting” rather than thinking and reasoning themselves. The syllabus and education curriculum are not up to the mark to prepare students for higher eructation and good citizenship. The rich people have always good opportunity to send their children for Cambridge and foreign education system which have their campuses in Pakistan. These are creating huge difference between rich and poor and a large segment of the society is deprived of basic needs.

In Pakistan women education opportunities to attain education is inadequate as compared to men. Their work is limited in the households and not considering valuable. These girls are engage in agriculture work, familial work, household chores, and domestic servitude. The sons are preferred on girls and consider an earning hand for their futures. Parents invest in the education of Sons and feel that girls are burden to attain education to reduce financial resources. Other obstacle for girl’s education is a distance from home to school which constraint girl’s security at risk. In the society like Pakistan, going to school for girls also depend upon availability of female teachers in the schools and separate place of study for girls.

These factors restrain girl's education. As a result poverty and child labour are growing.

Table 4: Primary School Enrolment Rate

Country			National Percentage
Pakistan			62
India			77
Sri Lanka			100
Average	low	Income	76
Countries			

Source: AusAid: 2008

In South Asia, Pakistan National indicators of education are low compared to other countries. Primary school enrolment rate is 62% are below compared to India 77%, Sri Lanka 100% and average low incomes countries 76% (AusAid:2008).

6.5 Health Poverty

Health refers to physical and mental health of human being. Health comprises the vigour, physical health, mental power and intelligencer of the people. No doubt, the physical and mental health is an ancestral character and God gifted. However, the health can be improved and unhealthy persons can be cured with the provisions of better health services. All the activities of mankind depend upon health. It is a good and improved health which provides liveliness, strength, capacity to work, raises the productivity and efficiency. As a result, not only persons with good health will be able to earn more, but the production of the economy will also increase. This leads the country rich and prosperous. On the other hand, the incapacitated, mal nourished, ill-fed and ill-treated people will have the negative effect on the economy. Therefore, it is required to pay more attention on provision of health services.

In the developing countries poor are suffering worse health condition and die younger. They have higher levels of diseases, limited resources to social protection and health care. They have higher maternal and child mortality. They have gender inequality that leads to disadvantages of health for poor women and girls. Health is also an important economic asset for poor people. Ill health attribute poverty and poverty attribute ill health. When a poor suffer in ill health or injured then the entire household trapped the cycle of poverty due to lack of income and higher health care costs. This situation will be more worsen when the household head is a woman.

6.5.1 Poverty and Health Facts

Every year 500,000 women die at the time of complication of pregnancy. These pregnancy complications are occurring 99 percent in the developing countries. Babies are dying during first week of their life. These are almost 4 million annually. Each year 2.2 million people are dying due to diarrhea. HIV infected people were estimated 40 million by the end of 2001, majority are living in developing countries that are almost 95 percent. Infected HIV Women and children (under age 15) are 18.5 million and 3 million respectively. In over 100 countries, Malaria threatens 2.2 billion people; these are almost 40 percent of the world population (Care).

The increase diseases are not only reducing efficiency and power, but they also have the effect of reducing life expectancy. The reduced life expectancy means less number of working force, less incomes and less production. Moreover, majority of women in Pakistan command a very miserable and poor health standard. They have to pass their lives in big stress and strain; they have to work for whole family, they have to bring up the children, and they have to undergo a lot of structural changes from pregnancy to delivery. Therefore, health services are greater importance for the women in our country. Due to less medical facilities people are not benefiting from the good health services like preventive and curative measures such as malaria,

eradication programmes such as polio, tetanus, small pox, measles and T.B. And vaccination programmes for new born babies and adults.

The medical facilities are provided to the people living in big cities and urban centres, while grater part of population is living in rural areas remains deprived form medical and health services. Poor people have no access for these facilities. These medical services are very expensive and poor people cannot afford. When people are not able to take good treatment in government hospitals, the doctor and specialists charge higher fee, this situation force the poor people to contact *quakes*. Such state of affairs has the negative effect on the incomes and efficiency of the poor.

In the view of health indicators such as life expectancy, infant mortality and mortality under-five in South Asia show that the health conditions in Pakistan are not good and these are under the average as compared to other neighbouring countries.

Table 5: Health Indicators in the South Asian Region 1995-2005

Country	Life Expectancy			Infant Mortality Rate per 1000			Mortality Rate Under-five per 1000		
	1995	2000	2005	1995	2000	2005	1995	2000	2005
Bangladesh	57	61	62	81	60	46	122	82	69
India	62	63	63	70	69	63	122	88	87
Iran	67	68	69	41	35	30	56	47	41
Pakistan	62	63	64	86	83	74	137	110	98
Sri Lanka	72	73.1	74	18	15	13	21	17.9	15
Average	64	65.62	66.4	59.2	52.44	45.2	91.6	68.92	62

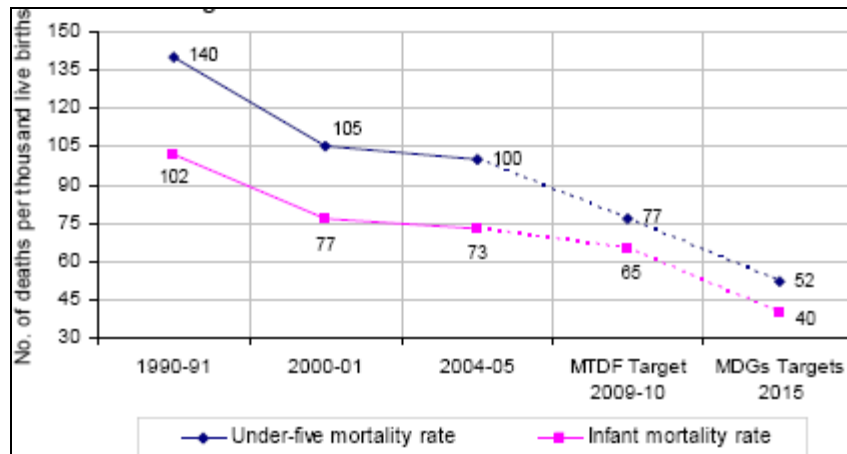
Source: Mushtaq et al (2006)

Government of Pakistan spend 0.75 percent of its GDP on health. This is much reduced share of budget on health services. Government initiated many programmes regarding health facilities such as National Maternal and Child Health Programme; the Expanded Programme on Immunisation, Tuberculosis and HIV/AIDS Control

Programme, the Prime Minister Programme for Preventive and Control of Hepatitis A and B, Malaria Control Programme and Lady Health Worker Programme. Similarly, to provide better health services, policies have been prepared such as Medium Term Development Framework, Health related Millennium Development Goals, National Health Policy, Poverty Reduction Strategy Papers and Vision 2030. But all these seem suspicious because poor segment of the society has no access to these services and 58 percent of the BOD (Burden of diseases) in communicable diseases is prevailing in the nutrition and reproductive health problems. Sedentary life styles producing Non-communicable diseases (NCD) in Pakistan. Unhealthy dietary habits, environmental pollution and smoking etc are 10 percent of BOD including cardio vascular diseases, cerebra –vascular accidents (hemiplagia) diabetes and cancers account for almost 10% of the BOD in Pakistan (Akram & Khan : 2007).

Child health care status is low in Pakistan and as of 2004-05, trend shows that 100 children out of every 1000 die before reaching in the age of five. Similarly 73 infants die out of every 1000 before their first birthday. Millennium Development Goals (MDGs) will not be accomplish if these trends persists. Three of the goals: reduce child mortality, improve maternal health and combat HIV/AIDS, malaria and other diseases, are directly related to health. However, those health-related MDGs may not be achieved for most of the world's population by 2015 because of the existence of system barriers and challenges in implementation and scaling up due to resource-poor health systems (ibis).

Figure 2: Child Health Care Status and MDGs



Source: Akram & Khan: 2007

There is inadequate and expensive health system in Pakistan. These poor conditions of health sectors are attributed to poverty, unequal access to health facilities, malnutrition and higher population growth.

6.6 Feminization of Poverty

There is huge difference between rich and poor in the world. In the world of poor people, women are poorer than men. Women constitute 70 percent of the poor world. Women majority are 1.5 billion people living on \$ 1 a day or less. This distressing situation is referred as 'the feminization of poverty' (Martin: 2008). These women have very limited resources to basic services such as education, health, land, credit, capabilities, entitlement and inheritance. Their hard work and labor are not to be considered as a reward and recognized in the poor segment of the society. Priority is not given to their basic nutritional needs and health care. In the community and in the family development, their decision making process out of participation. They have not enough resources to empower themselves and remain dependent.

In 1995, the Beijing Platform for Action conference held in China. Many countries attended this conference and highlighted the different critical areas of cancers; one was the women and poverty. The Beijing Platform for Action urged governments,

international community and civil society to adopt development strategies and macroeconomic policies to resolve the problems of women poverty. The Beijing Platform for Action was reviewed by the United Nations and found that progress is being made in this regard and many governments have recognized the gender dimension of poverty and breaking the cycle of gender poverty definitely help the women to empower themselves (Martin: 2008).

6.6.1 Poverty of Women Workers

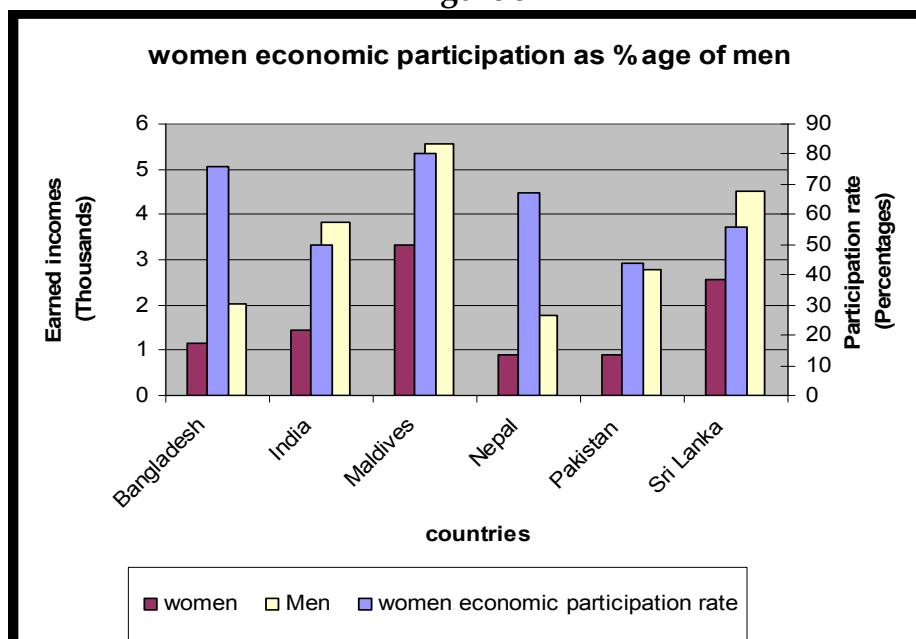
The poverty with reference to gendered always goes differently and unevenly. According to ILO global employment trends for women 2008 the percentage of international intensity of working women in wage and salaried employment increased from 41.8 percent to 46.4 percent during the period of 1997 to 2007. Also the unemployment among women increased up to 13.7 million faster than men that is 11.7 million. The over presentation of women related is to profession of low productivity, less pay and little protection⁴ that's because of the policy involvement by women is not so much useful globally, because of women participation in parliament is only 17.2 percent globally⁵.

In environment of South Asia the women participation rate as percentage of men.

⁴ ILO, Facts on Investing in Decent Work for Women, 2008

⁵ Inter Parliamentary Union, Women in Parliament 2008, Geneva

Figure 3



Source: Women & Poverty in South Asia from Human Development Report of 2004

The economic participation of women as compare to men is highest in the Maldives and lowest economic participation of women in the Pakistan. Also the income is higher for Maldives but compare to men its less. From figures its indicate that Pakistan has highest inequality of income ratio as compare to Maldives which has lowest inequality position. From figures the Bangladesh, Nepal and Sri Lanka has moderate position but India has significantly high inequality ratio of earned incomes. The factors that generate high gender discrimination and exploitation that leads to increase poverty in South Asia.

In recent years, for poverty alleviation, approaches to poverty analysis regarding the aspects of participatory approach are applying by social scientists. In the developing countries poverty eradication is becoming well-known through credit-saving-investment programs. Because it is recognized that poor people have less access to credit markets, while the informal credit markets are controlled by local monopolists who take very high interest rates. On this aspect, poverty is considering the inability to move on equal basis and participate freely in the credit as well as labour markets.

In order to freely connect in the labour market or credit market ability to participate is a prerequisite for some break out from poverty. Inability aspect of poverty also raised the question of politically, socially and economically equal participation of men and women in their existing societies. But in under developed countries cultural, religions, inter and intra regional disparities, high population, illiteracy, government policies are affecting the poverty. Women are an important contributor in poor household. In poor countries, majority of poor people are living in rural areas where poverty is pervasive than urban poverty and women are most disadvantaged segment of the rural society. In rural setting, land ownership is an important indicator for economic status. Class and gender discrimination restrict women to spend their times in household for traditional activities.

Poverty alleviation and hunger is also the number one goal of Millennium Development Goals of the United Nations. MDGs aims at reducing poverty rate half till 2015.

As a first step, if countries follow the poverty reduction policies like gender inequalities and generate income increasing activities then these goals can be achieved. But 900 million people will be still facing poverty. In this respect, poverty alleviation programs will have to be intensified⁶ to achieve these goals. Microfinance is also considered a tool to alleviate poverty. Today many micro finance institutions are working in all over the world to make sure the access of poor to formal credit market, establish small micro enterprises to diminish poverty. These financial services help the poor to make quality of life and empowerment of women.

When independence was neared then Jinnah who was the founding father of Pakistan said about women:

“No nation can rise to the height of glory unless your women are side by side with you; we are victims of evil customs. It is a crime against humanity that our women are shut up within

⁶ A Better World for All, 2000, Poverty, <http://www.paris21.org/betterworld/poverty.htm> > [25-01-2009]

the four walls of the houses as prisoners. There is no sanction anywhere for the deplorable condition in which our women have to live” (Muhammad Ali Jinnah, Founder of Pakistan, 1944).

The circumstances are very dreadful where the household heads are women with low earning. According to UNESCO in the world, women earning is 50 percent or less as compared to men earning. In the Pakistan women are suffer intra-household inequalities especially in the rural areas due to poverty, a patriarchal family situation, injustice and discriminatory legal system. The women are facing political, social, economic and legal disparities in Pakistan. This is a challenging problem of gender inequality. Although Pakistan’s Gender Empowerment Measure (GEM) has improved (from second lowest) to a ranking of 71 out of 80 countries, and its Gender Development Index (GDI) to 107 out of 140 countries. But situation is still depressing and these figures still need to improvement. Maternal mortality is 530 at per 100,000 and female illiteracy is 68 percent. These are highest in the world. Similarly, women labor force participation and employment opportunities are also discouraging. Pakistan being a male dominated and conservative society has resulted in the negligence of women health and reproductive rights particular on the basis of gender discrimination that makes women less empowered than men in all areas of public life. Most of the time men hold decision making supremacy and women are subordinated to them. It does not mean that women are totally powerless or totally deprived of rights, influences and resources. But it means that the balance of power is in men’s favour.

If we review the 50 years of economic development of Pakistan then we can find that Pakistan was not successful to bring prosperity to its people. The number of poor people has increased. The absolute number of poor people was 19 million in 1960 and these were 42 million in 1995. In the absence of gender-disaggregated poverty-related data, it is difficult to assess the reliable gender poverty data. In order to find poverty trends, different definition and assessment measures have been used.

According to different definitions of poverty different percentages of people living in poverty such as basic needs, 29 percent; Human Poverty Index, 47 percent; calorie intake, 21 percent; Poverty of Opportunity Index, 44 percent and income poverty, 30 percent. Pakistan has adopted the different policies and programmes and is a signatory of many international conventions such as the Convention on The Elimination of All Forms of Discrimination against Women (CEDAW), Universal Access to Reproductive Health Information and Services by the year 2015, Education for All by the Year 2000 and Health for all by the Year 2000. In order to implement Beijing Platform of Action, Pakistan has initiated the National Plan of Action (NPA) at the national level. In the same way, gender concerns are reflecting the Ninth Plan, Agenda 2010 and National Strategy on Poverty Reduction. But there is big difference between words, reality, commitment and deeds. There is a lack of implementation plans, financial allocation and no vision into the practice (ADB: 2001).

Table 6: Gender Disparities in Human Development Indicators (Percent)

	Female	Male
Literacy Rate	28.0	51.0
Gross Primary Enrollment	64.0	80.0
Combined Enrollment Ratio	25.0	50.0
Labor force Participation	11.4	69.1
Earned Income Share	20.0	80.0
Seats in Parliament	3.4	
Top Administrative/Management Jobs	3.0	
Maternal Mortality	340 per 1000,000 live birth	
Mortality Rate (1-4 years)	Female 12% Higher than Males	

Source: Asian Development Bank (2001)

Pakistani women are observing 'Pardha' or veil which is deeply rooted in Muslims theology and tradition involves in fundamental customs. When women are going outside from home and mixing up with other segment of the society they use Pardha. In some region of the country women are not restricted outside work but they are supposed to observe Pardha under morality. Due to this system many women confined to stay at home and involve themselves in embroidery, knitting and

dressmaking. A job in Pakistan such as teaching in girl's school or colleges which need nominal contact between the sexes is regarded as more socially acceptable than other jobs which may involve substantial male – female communication. Some women may not be allowed to study at the universities which are co-educational in Pakistan. Urban women those have university degree could work only under Pardha conditions (Sharif: 2002).

Urban women conditions are slightly better than rural women. Pakistan is the first country in the Muslim world that has selected women prime minister twice. But discrimination is still persisting and Pardha is more restricted in the area of NWFP (North-West Frontier Province) and Balochistan. However, in the Sind and Punjab province women are working in the fields, collecting fuels and in some cases working on the constructions sites shifting material such as bricks from one place to another. On the other hand, women in rural areas are facing sever problems. They are busy from dawn to dusk. They are first to rise and last to rest. They set the fire to prepare breakfast, wash the clothes, utensils, and fetching water and look after of the children. These traditional norms hinder the independence and free movement of the women.

6.6.2 Millennium Development Goals (MDGs) in Gender Perspective

The process of women empowerment is a challenge in their existing culture and norms to improve and determine their well-being effectively. Women's empowerment and gender equality through microfinance is also a good strategy in achieving Millennium Development Goals (MDGs) of the United Nations Organization and second goal of Micro-credit Summit Campaign. There are 1.2 billion people are poor in developing countries that are living on less than dollar one a day. The majority of them are poor women. This gives a good reason to focus on poverty alleviation and promoting gender equality. In order to empower women and alleviate the poverty both are considered an apex priority in the Millennium

Development Goals (MDGs). Microfinance can be a proven tool to achieve both of these.

Women work two-thirds of the world's working hours, earn only 10 percent of the world's income, own less than 1 percent of the world's property, make up two-thirds of the estimated 876 million adults worldwide, who cannot read or write. Thus promotion of gender equality and empowerment of women is an explicit and cut across all other which are an effective way to eradicate the poverty, disease and hunger. These goals are time-bound to achieve their targets. It has been accepted in World Summit September 2005 by the governments that "progress for women is progress for all." The significance of women's empowerment is showing in the statement of the UN Secretary General.

"There is no time to lose if we are to reach the Millennium Development Goals by the target date of 2015. Only by investing in the world's women can we expect to get there." (Kofi Annan, Former United Nations Secretary General).

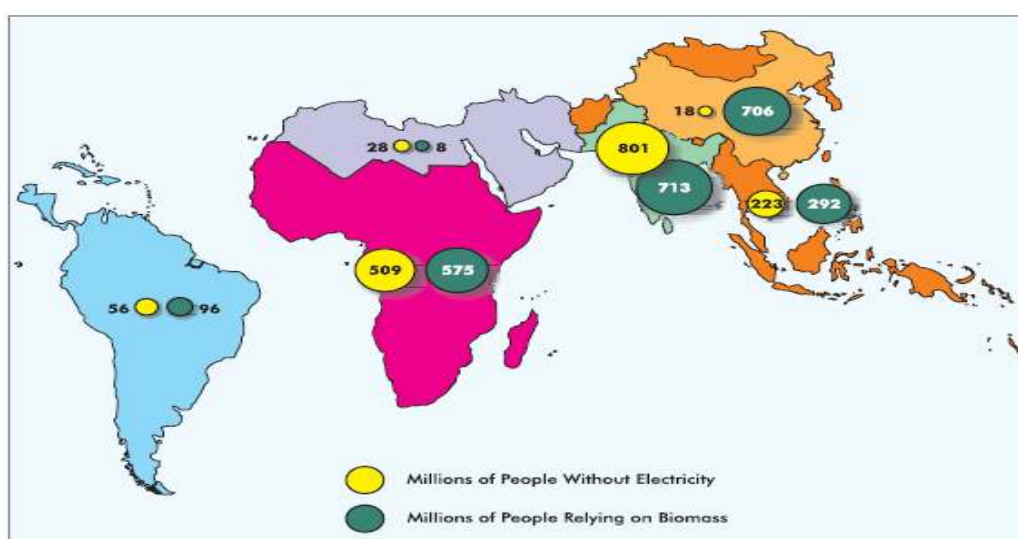
Achieving the MDGs is a challenge but in support of poor people capital is a key factor of production for their livelihood especially for women. The countries, where women are well thought-out equal to men there are more chances of achieving MDGs by 2015. Societies where women rights are not more equal to men then these goals are difficult to achieve. Furthermore, gender equality is pre-eminent among the others MDGs. As if this goal is not being achieved then other goals cannot be fully met.

6.7 Energy and Poverty

Policy makers now have recognized that energy is a central to reduce poverty, hunger, illiteracy, improving health, lives of women and children. 1.6 billion People in the world have no access to electricity. 2.4 billion People depend on biomass such as wood, dung or charcoal to meet their basic need of energy for cooking and heating. This source of energy is bad for health. Two and half million women and

children are dying each year due to indoor pollution from cooking fires. On the other hand, the consumption of fossil fuel of industrialized countries is excessive than developing countries and climate is changing. Poor have the lack of resources and facing the energy problems. Poverty limits their adaptation capabilities (Doig & Horseman: 2002). The statistical analyses of energy use in developing countries show that 80 percent people rely on biomass for their energy needs of cooking and heating while 1.6 billion people no use electricity at all. The large parts of this energy depriving people are living in South Asia and Sub-Saharan Africa (Energy and Poverty 2002).

Map 3: Global Energy Poverty



Source: Energy and Poverty (2002)

In Sub-Saharan Africa and South Asia, 4 out of 5 people living without electricity mainly in rural areas. Traditional source of energy such as biomass is being used by 2.4 billion people for cooking and heating. If pro-poor energy policies will not be made then 2.6 billion poor people will increase in 2030. Poor people spend up to one forth of their income on energy in developing countries. Industries are losing around 5 percent of their annual sales due to power outages in developing countries. In the year 2004, 20 percent of the world richest population has been consuming 58 percent

of total energy of the world while 20 percent poorest were consuming less than 4 percent (World Bank: 2006).

Pakistan is facing the energy crisis and poor people are living in the depressed energy condition. Pakistan is producing some crude natural gas and coals oil, Natural gas is being used for industrial electricity. Domestic demand is fulfilling to import some crude oil and petroleum. Traditional biomass consists of 40% of total energy mainly wood. Total power generating capacity is increasing in Pakistan. As a result poor people are not meeting their basic energy needs and spending a lot of time for picking wood to use fire and heating. In order to meet energy needs, government is force to rotate blackouts ("Load Shedding"). This blackout making the condition more sever when the weather is in peak particularly in summer. Electricity power theft is another problem and 30 percent transmission losses are due to poor quality infrastructure. Lack of access to energy supplies slow down the ability of poor, particularly in rural areas to escape from poverty.

The poor in Pakistan are paying a higher portion of their income on energy. The rural households spend 21 percent of their total expenditures on fuel. Energy opportunities and modern energy service can reduce time spent in laborious tasks, improving health, increasing the productivity of labour, increasing employment opportunities and change the lives of poor. The biomass such as firewood, dung and crop residues can play a very significance role in energy consumption. The negligence of this type of energy with modern modifications, lack of pro-poor policies and low planning constitute serious shortage to energy approach of Pakistan (Robert: 2007).

The energy poverty is aggravation the lives of women who are busy in domestic work as well as outside to find energy things to maintain cooking and heating. This disproportion amount of time increasing the plight of woman and they have not

enough opportunities to spend their time to income generating activities. Similarly, the traditional fuels for cooking and heating are caused indoor pollution that contains the adverse health effects on women. Indoor pollution weaken the health defence against respiratory infections, damaging lungs, asthma, blindness, low birth weight and heart diseases. World Resources Institute (WRI) estimated that almost 100 developing countries rely on biomass fuels and the higher use of smoky fuels, the greater risks to health will be. According to the WHO, indoor air pollution may be responsible 2.8 million deaths every year and making largest environmental risks.

6.8 Poverty and Environment

Natural resource degradation, including crops, livestock, fishing, hunting, fuel wood and other forest produces, has immense repercussions for a significant portion of the population - in most developing countries. It is in this respect that any negative change in the local natural resource level needs proper monitoring and address. Studies have shown that the local populations on its own respond to such effects through both short and long term strategies in order to minimize the impact on their daily life (Aggarwal: 2006). Likewise, consumption patterns are modified accordingly. Furthermore, changes in the production pattern are brought into effect so as to respond to the external environmental shifts.

Deforestation is yet another reason for environmental suffrage and rural poverty. Forests provide the local communities with myriad resources – fuel wood, consumption products and livelihood – to enhance their living standards and in some cases to sustain their way of life. In the event of deforestation there are broadly two sets of direct impacts on the local communities. First, it directly effects the surrounding environment and with it the local biodiversity. This in turn has an impact on the crop yields, which to a greater extent is the sole way of living for most of the local people. Another ill effect of deforestation is more or less gender specific. Women mostly responsible to gather firewood has to dedicate a larger portion of

their time to find enough wood for fuel. In such a case, their time is diverted from other income generating mechanism and child care to wood gathering. This in itself adversely impacts their socio-economic state (Lamin: 2007).

6.8.1 Poverty and Environment: Pakistan Scenario

Pakistan is similar to the rest of the developing world with respect to the effects on rural poverty and environmental degradation. Shortage of resources sidelines the environmental issues, which in turn worsens the economic situation of most of the rural poor. The ensuing poverty- environment nexus greatly points to the absence of sustainable human development. Sustainable human development requires an efficient and equitable usage of resources in order to increase its timeline and help minimize the shocks to environment. Unfortunately, in the case of Pakistan, there is hardly any evidence, which supports such a strategy to address the issue of rural poverty in the context of environment (Shaheen: 2001).

Deforestation in Pakistan is primarily caused by forest management practices that embrace economic utility vis-à-vis environmental concerns. The effects of these practices are twofold. One they trigger biodiversity loss, soil erosion and dam sedimentation. On the other hand they greatly reduce the ability of the local subsistence communities to cater for their daily needs.

The roots of this deforestation menace lies in weak communal rights over the natural resources, which started at the time of the colonial powers and still persists due to governments' management. Weaker rights reduce the incentives for preservation and thus endanger the natural habitats.

Demographic pressures in it have lead to exploitation of these forests. Mere survival for most rural communities has pushed the sustainability issue at the back.

Thus the problem of environment in Pakistan is a classic example of market failure. The government due to lack of resources and a coherent policy seems helpless to address the issue substantively.

6.8.2 Major Environmental Concerns in Pakistan

Lack of fresh water availability is a major environmental concern in the country with enormous downside risks – both for the environment and the masses. The problem is further exacerbated by the spilling of untreated industrial and municipal wastes. Furthermore, oil spillage as well as reduction in fresh water has resulted in lesser and lesser fish yields.

Clean drinking water comes at a premium in the country with only 55 percent of the population having access to it according to the WHO. This in itself is a severe threat to human life.

Increased urbanization due to increased population has greatly impacted the quality of air. According to the Pakistan Environmental Protection Agency, the air quality is six times lower than considered safe by the World Health Organization guidelines.

Mega urban districts are prone to extreme noise pollution with drastic consequences for human health. The system of waste management is moribund. Out of the 54,850 tons of solid waste, just sixty percent is collected and the rest is left in the open. It is time environmental concerns are given a serious look in Pakistan. A well defined and structured policy will not only reduce the harmful effects of deteriorated environment. It will also help bolster development and positively improve the health of the country (Zaheer: 2005).

6.9 Rural Poverty

1.2 billion Poor of the world that is 75 % are living in rural areas. The MDGs are getting their targets or not, poverty level of Asia and Pacific will determine it where more than two third of world poor are living. Poverty is more pervasive in rural than urban areas of Asian countries. Asia is characterized common social, economic and demographic features. In which the most general sort is landlessness and limited access to land. Large families distinguished poor households in many ways. As a result, dependency ratio increase, lower education attainment occurs, and health service access is lacking. People think that the large families will help in their old rainy days to look after them and play their roles as insurance. Similarly, lack of education also limits them to follow family planning programmes which cause higher population. The rural poor also have limited access of basic amenities such as sanitation, clean drinking water and electricity. Their vulnerability to disease and famine is increased due to limited physical infrastructure particularly remote and mountainous areas. So, rural poverty has many aspects in Asia (IFAD: 2002).

According to United Nations Economic and Social Commission for Asia and the Pacific (ESCAP), Asia and Pacific region improved their poverty declining in the period of 1980s. The poverty was declined from 13 percent in 1985 and 11 percent in 1990 approximately. In the South Asia, poverty was dropped around 52 percent to 49 percent in the same period. In this period governments of the region took some short run structural adjustment and macroeconomic reforms which reflects poverty decline faster as compared to previous decade. But it is a matter of great concern, when in the same period, the total number of poor population growth increased in South Asia from 532 million to 562 million. In the entire developing world, South Asia has almost half poor population of the world. The first Million development goal i.e. eradicates extreme poverty and hunger will not be achieved until to decrease the poverty in rural areas of developing world where majority of poor people reside.

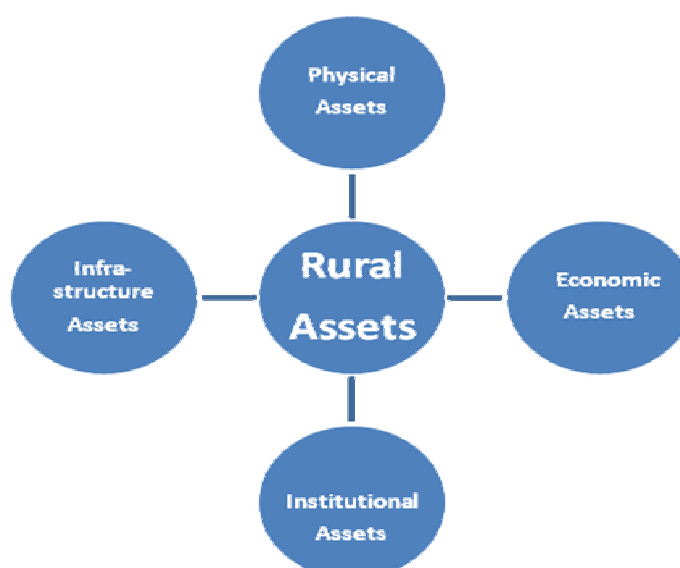
Table 7: The World Urban and Rural Poverty Measures 1993 and 2002

Poverty Line	Number of Poor in Millions				Percent Below Poverty Line			Urban Share of the Poor (%)
	Year	Urban	Rural	Total	Urban	Rural	Total	
US\$1 a day	1993	235.5	1,036.4	1,272.0	13.5	36.6	27.8	18.5
	2002	282.5	882.8	1,165.3	12.8	29.3	22.3	24.2
US\$2 a day	1993	683.2	2,214.7	2,897.8	39.1	78.2	63.3	23.6
	2002	745.9	2,097.3	2,843.2	33.7	69.7	54.4	26.2

Source: The Changing Profile of Poverty in the World (Shaohua Chen and Martin Ravallion: (2007)

In order to understand the rural poverty and its impacts on different groups which assets possessed by rural poor are important? These assets are in variety and effect the economic situation of the rural poor. The physical aspects of these assets are water, forest, land, pastures, tools, machines and animals. The economic aspects of these assets are credit access, insurance, savings and jewellery. The human assets include skills, gender, education and health. The infrastructure assets are communications and transports, access to health and education services, portable water, storage and sanitation facilities. The institutional aspect of assets is freedoms, human rights and decision making process. Majority of poor rural people are landless if some of them have lands then they have low return on them (Hasan: 2001).

Rural poor have very low access to these assets. We can summarize these assets in a radial diagram.

Figure 4: Rural Assets

6.9.1 Rural Poverty in Pakistan

In rural areas of Pakistan the poor are those who have to sell their produce at low prices to the rich and later buy it back at high prices, because they need immediate cash and lack of storage facilities; or those who work long hours for low wages because they have no bargaining power. In the rural sector, it is high among wage labourers, landless labourers, tenants and women. Agriculture wage earners are seen as the most exploited often trapped in inter-generation debt. The rural poor, therefore, are very poorly endowed with the most important rural assets, i.e. land. They also suffer seriously from a lack of access to human capital i.e. health and education.

Two third of population is living in rural areas of Pakistan. Agriculture is a basic source of income for their livelihoods. These people are deprived form basic services such as primary health, education, water and sanitation. In the 1970s and 1980s poverty rate decrease but it increased in 1990s and people became vulnerable and went under poverty due to external shock of earthquake and drought. Similarly, the poor performance of the economy, slow agricultural growth, colonial legacy of the agrarian structure, unequal distribution of wealth, ill-defined and poorly enforced property rights, discrimination in public policies leading to the exclusion of the rural poor from the development process, market imperfection, low agricultural wage rate, and external shocks like drought and unstable and non-representative political system in the country responsible for rural poverty (IFAD: 2007).

Poverty is widespread in rural area of Pakistan. Poor are living in bad conditions and deprived the basic needs such as education, health, clothing, incomes and lands. Agriculture is their basic means of resources. This sector generates 20.9% of the GDP of Pakistan and 68% people are employed in this sector. The 65.9% people are living in rural areas of Pakistan and their livelihood directly or indirectly depend on agriculture. Pakistan is an agriculture based country and this sector is the backbone

of the economy. Population pressure, land degradation, insufficient water resources, feudalism, ineffective irrigation system, farmer education, low harvest services, inadequate infrastructure and energy crisis are the major concerns of this sector in Pakistan (Bhutto & Bazmi: 2003).

The rural poor of Pakistan have not enough resources. Their access to land, water and finance are limited. Low employment opportunities are not making their livelihood better. These poor are not homogenous in social, economic, level of poverty and their sources of incomes. The poor peasants are including sharecropping, possessing small lands and landless tenants. Agricultural dependency makes their condition more severe when they are not fulfilling their needs. As a result, migration to urban areas increases. The situation of women is more miserable than men in rural areas (N. Hamid & S. Parvez: 2004). They are busy not only in domestic work but also engage in the fields. When women are working in their own fields, they have no pay by their men or receive appreciation and if they are working someone else's fields they have very little amount of payment.

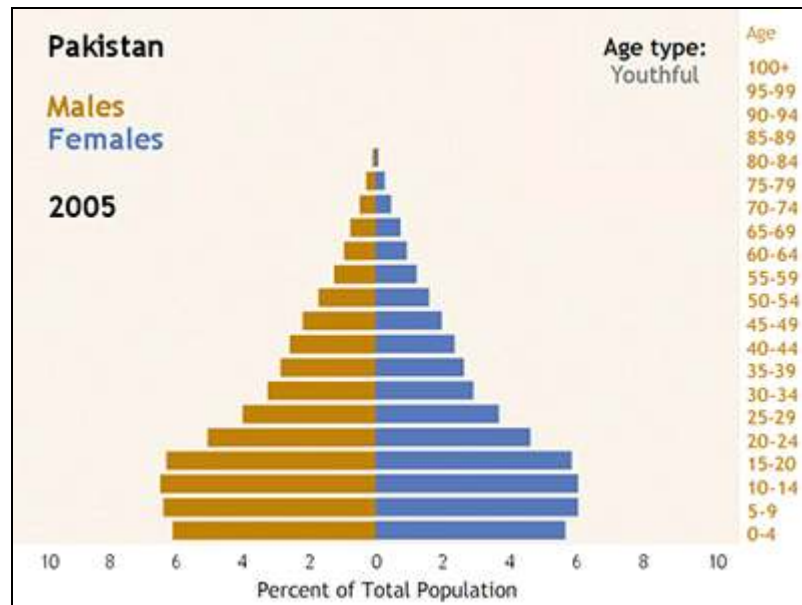
6.10 Population and Poverty

Poverty has many faces and different factors cause it such as income inequality, low education, ill health, weak institutions and poor governance. In the developing countries like Pakistan, the population pressure is also considered a cause of poverty. The standard of living is low in the large family due to limited resources. The other reason for large family is given that more children will be helping in the rainy days when people are older. This situation raises child labor and their earning is meager from arduous work and limits them to attend schools. As a result, poverty goes generation to generation and population-poverty trap occurred. Higher population growth is not simply a problem of numbers. It is the problem of development and human welfare as well (UNESCAP: 2002).

The higher population growth stands Pakistan on number six in the world. In the year 2003, UN estimated the population of Pakistan is 153,578,000. This estimate placed Pakistan number six populous country in the world out of 193 countries. It is projected that in the year 2050, Pakistan will be fourth populous country with the population of 305 million. The large number of Pakistani population does not have access to basic services, adequate levels of food and opportunities. Moreover, 70 percent of population are living in the rural areas where poverty is pervasive than urban areas. The problem of poverty and increasing population growth are the critical challenges to be addressed by the Government of Pakistan (Population Growth and Its Problem: 2009)

The Pakistan has a very good young age structure. The one-fifth total world's population is living in India, Pakistan and Bangladesh. Pakistan has most youthful age structure than India and Bangladesh. Women have an average of four children but in Bangladesh this average is more than three. Pakistan is facing geopolitical problems and the differences between Islamic extremists and Governments is increasing by confrontation and economy of the country is not progressing well. Increase in population, poverty and age structure can be linked the country social and political instability and educational system of *madrasa* (religious schools or seminaries). The poor people cannot afford their children to send English medium schools where heavy tuitions fees are charged. Approximately, more than 1.5 million students are getting free boarding and lodging in *madrasas*. Unfortunately, the education in these religious schools is not up to the mark of modern education and reducing poverty (Elizabeth Leahy: 2009).

Figure 5: Population Pyramid Pakistan 2005



Source: Elizabeth Leahy (2009)

Family planning programmes in Pakistan are not so successful. The women who are living in large cities are well aware of family planning. In rural areas people are not literate and women cannot use contraceptives without the permission of their husbands. Lack of consistency in political support also causes failure of family planning programmes. Therefore the condition of reproductive health is bleak in Pakistan. Around 30,000 women die every year in Pakistan due to pregnancy complications. High maternal mortality ratio is 600 deaths out of 100,000 live births. In Pakistan mostly birth cases are handled by Daies (Traditional Birth Attendant Women). These Daies are uneducated and have no scientific knowledge. This contributes to high levels of mother and newborn babies deaths. There are some religious controversies about family planning and use of contraceptives. Although, Islam gives automatic birth spacing in this case when women are continue their breast milk till to two years. Poor communication between spouses and son preference also lead to higher fertility and cause poverty (Samina Mahsud-Dornan: 2007).

6.11 Inflation, Unemployment and Social Distress

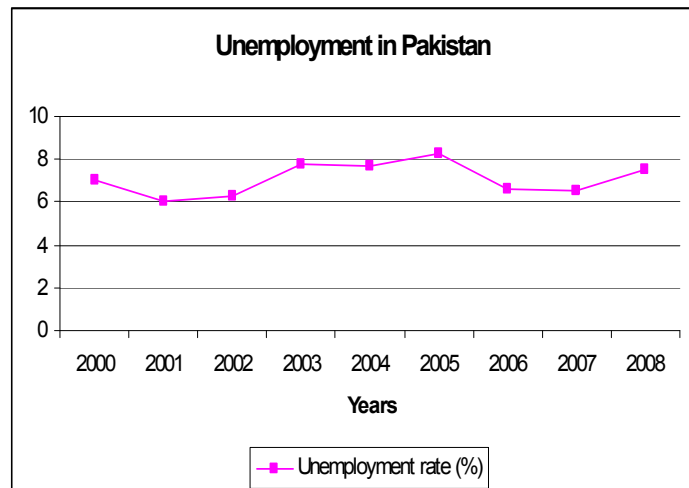
Inflation and unemployment are also the two main problems in Pakistan. Inflation is connected with household consumption specially food inflation and measured by Consumer Price Index (CPI). On the one hand inflation is increasing in Pakistan and on the other hand income of the people is low. In this state of affairs poor people have no purchasing power in unemployment to buy basic food quantities. Ultimately, intolerance, poverty, inequality and social distress are occurred. According to CIA World Fact Book (2008), inflation was 9.1% in Pakistan in the year

Table 8: Unemployment in Pakistan

Year	Unemployment rate (%)
2000	7
2001	6
2002	6.3
2003	7.8
2004	7.7
2005	8.3
2006	6.6
2007	6.5
2008	7.5

CIA World Fact book (2008)

Figure 6: Unemployment in Pakistan



2006. Government is saying it is decreasing but the people of the country are still facing this problem. People are committing suicide and losing tolerance due to inflation, unemployment and social distress.

Regretfully writing, in Karachi which is the big city of Pakistan, four children was burnt by a poor man and he committed suicide later due to unemployment and not able to afford his family in year 2003. The suicides cases are increasing in Pakistan, as

a result frustration and depression affecting the poor people and their families (Kamal Siddiqi: 2005). According to the Asian Development Bank (ADB), an ordinary family in Pakistan is spending 60 % as food expenditures and 10% further increase in food prices would push additional 07 million people into poverty. This analysis shows that due to increase in food prices 27 million Pakistani have gone under the poverty line in one year. Almost 87 million people are living below the poverty line out of 160 million people in Pakistan. Quality of life is falling and round 77 % people are suffering in food insecurity (Khalid Bhatti: 2008).

It is noteworthy that Pakistan has manpower to work but people have no access to basic needs such as nutrition, education and health. This causes unemployment, limit their capabilities and weaken their ability to go for productive work. Consequently, social exclusion, vulnerability and income poverty increase. People are forced to send their children for work due to unemployment. Due to the poverty the unpleasant incidents like suicide are happening. (Shaista Malik). When poor people are suffered from injury, ailment and their children die due to hazardous work this state distress their peace. According to Human Rights Commission of Pakistan (2000), human rights violation in the country represents that in Punjab province 2,144 crimes happened, 307 in Sindh, 11 in Balochistan and 88 in NWFP province. These data was obtained from different newspapers but there are many other cases which were neither registered in Police nor reported in newspapers. The condition of women is more vulnerable due to poverty, social exclusion and gender prejudice as a result they committed nasty incidents. There is no doubt if we want to know the extent of the poverty these incidents are enough for us (Akmal: 2003).

7. Role of Religion and Economic Development

We can observe that economic performance of a country not only depends on economic variables but it's also encompassing social and political forces. The economic growth depends upon education, health, electoral rights, fertility rates and

rule of law. If these determinants of growth are favourable then poorer countries grow faster and approach to the GDP of richer countries. But poor countries have low rank in these determinants as compared to rich countries resulting their performance is lower than rich countries. Some researchers argued that such explanation of growth should be included the other determinants such as cultural and religion. Religion related traits and beliefs can be seen as "spiritual capital" that is similar to human capital for worker productivity (Barro: 2004).

In the process of economic development the social and cultural institutions like religion, family system, beliefs, values, thinking and outlooks play an important role. Therefore, it is to seen whether the social institutions play a positive role in economic development, or not. As Prof. Lewis in this book 'Theory of Economic Growth' writes "Amongst the conditions of economic growth the attitudes of the people towards material gains and rewards, and the spirit of experimentation and rationalism also play their role. Economic growth is likely to be stimulated in those economies where people do not have ascetic attitude towards life, and believe in increase in productivity of material goods either for the sake of their enjoyment or for social prestige and standing (Lewis: 1955). Likewise, new developments have stepped up the economic growth because of technologies and scientific discoveries, which have made it potential by a character of experimentation that is based in human reason. Impersonal interactions have also directed the economic growth, which is essential to facilitate the people to take on business actions among other people, without any gaze at affinity, ethnic group or conviction. Religion performs a vital role in life of individuals as social and non-economic features.

When people have the good religious traits like honesty, work ethics, openness to people and thrift this also affects the productivity. If we observe the different religion then many religion consider the handwork is a norm and work is also worship. Work not only increases economic activities but also restrain from evils and immoral life.

Religions induce the concept of truthful living and dealing all actions with sincere attitude and discourage sinful activities such as gambling, drugs, alcohol and overeating. When one is avoiding these bad things this lead to him for good health (Khan and Bashar: 2008). Religion also emphasis on education, it is the duty of every men and women to attain education. Many developing countries like Pakistan are facing the lack of education problem. Religion stimulates us to attain education from cradle to grave.

7.1 Pakistan: Religion and Poverty

Pakistan is a Muslim country and Islam is an important aspect of the average citizen and official religion of Pakistan. It was religion which created Pakistan as a separate sovereign country. Muslims are 98% in Pakistan while other 02% are Christian, Hindu and Budas. Muslims believe only one God (Allah) and Muhammad is the most significant prophet and last messenger of Allah. The Quran (Koran) is the holy book of Muslims. There are five pillars of Islam such as The Testimony of Faith (Shahada), Prayer (Salat), Charity (Zakat), Fasting (Sawm) and Pilgrimage (Haji). It is true that majority of Pakistani are Muslims that is why we cannot restrain ourselves from to mention the role of religion and poverty.

It is normally said that economic development is influenced by the religious values and ideas. This philosophy of life is because religious thinking usually leads to non-material enjoyments. Therefore, the religious beliefs often lead to rejection of economic activity or they urge to condense the human needs to subsistence level which does not hold while talking about Islam. Material goods are allowed to use in Islam, given that they are not ill-gotten. As the Quran says, *"eat and drink, and do not waste"*. Islam validates the acquisition of material goods in the existence of Zakat, *Kharit* and social justice. In the Holy Quran, material goods "money" has been called by the name '*Khair*' (good things) and this theme persist in many Suras (verses) of the Quran, in Quran it has been mentioned *"Whatsoever is in the earth and in the skies are*

for the mankind". Further it has been stated in the Quran "and when the Prayer is finished, then ye may disperse through the land, and seek of the Bounty of God, and celebrate the praises of God often that ye may prosper". (Shahid: 2006).

Islam provides unbiased approach towards life. Islamic thought neither imposes a ban on economic motion nor does it tolerate the possession of material means through wicked manners. It specifies an ethical structure by which economic actions have to be conceded out. As an example, it forbids fraud, cheating and other malpractices in the creation of wealth etc. Islamic philosophy believes in charity and alms to be provided by the society and it rejects the abandonment. Commonly believed that "whatsoever has been bestowed to the rich does possess the share of those persons who have been deprived of such bounties". As Islam trusts in fair utilization, balanced and true manufacturing and an equal distribution of income and wealth that in no way denies the nature of economic growth, economic advancement and economic development. It appears again in Quran it that *"He is who made the earth subservient to you, so go about in the spacious sides there of and eat of His sustenance"*. As Arthur Lewis says, *"most of the technical development in the world took place because of the reason that whatsoever is in the world is for the ease and comfort of mankind, and they should be brought into the betterment of human being"*. 'On the basis of such philosophy Islam is in no way against growth and development (Shahid: 2006).

The economic development is to motivate the people to gaze at the effects in different ways not the same of extracting the things as they are. Islam also does not deal the matters as they are. Islam does not advocate for the sightless faith, it recommends research, logic, innovation and rationalities all this leads to form faith and beliefs through argumentations. Each young and old have similar rights for men and women to equip themselves by modern technology and development. It indicates that Islam by no means is against the attaining the knowledge, skills, expertise and education. (Shahid: 2006).

The proper spirit of Islam is no more available in Pakistan. Islam has been embedding with Hinduism then the so called "Pirs" and religious leaders' have provoked the sectarianism, ethnic insurgence and extreme stances which are anti-developmental. In religious perspective the draw backs of economic development are that it distorted the religious beliefs, spirituals views, believe in God and the life after death. Accordingly, the individuals as well as states are eradicating the religions, religious tendencies and spiritualism (ibis).

It is not only economic changes that modified the religions but it's a two way relationship of religions and economic growths. All religions are ethically preach the importance of humanity, honesty, truthfulness and wage equalization (sources equality) and discourages the vice versa events. Therefore, as all religions with nice ethnic attitude can have positive impact on economic development of not only a specific country but of whole world. All such will have a social and intellectual revolution in the economic subsistence of the people. If we explore the case of the countries like Saudi-Arabia and Kuwait where Islam is being practiced in its true spirit God has opened doors of his rewards in the form of oil surpluses. In such countries the immoral manners are not authorized to exercise (ibis).

7.2 Zakat a Tool to Reduce Poverty

Zakat is compulsory alms given by rich Muslims people to poor people. It is the third pillar and concept of Islam. Zakat is not man made, it is divine obligation. It is the responsibility of every Muslim to pay 2.5% portion of his wealth to specified poor persons on the wealth after one year from particular minimum level. This is called *Nisab*. Zakat is deducted on the wealth and agricultural produce accumulated by a rich Muslim rather than on income. Zakat which is levy on agriculture produce is called *Usher*. Zakat and Usher are deducted according to assets and product possessed by a person. Zakat decrease the gap between rich and poor. When the

system of Zakat will work in its true sense and people will invest in productive work then there will be no poverty and money will not concentrate in few hands. The good example is the era of Second Caliph of Islam when the system was working in its true sense and there were no needy to take Zakat.

In Pakistan Zakat system is working but not in a true sense. Zakat is not reaching in the hands of deserving poor people and favoritism hinders the process. The poor and the needy people are assisted by the state. The 'interest' is more or less forbidden. The Zakat and Charities are in operation in these economies. Consequently, one can hardly expect the possibility of concentration of wealth and unequal income distribution. The abolition of role of interest is equivalent to discouragement of all the vices of capitalism. It means that the 'Religion and Religions Faiths' can play a positive role in the economic development and poverty alleviation of a country provided it is implemented in its true sense and religious dictates are not miss interpreted.

8. Field Work

8.1 Participatory Development

When people are taking part in decision making and action collectively this is called participation. In participatory development people take part from planning to completion of a shared project. Poverty reduction through participation is considered more equitable, sustainable and effective. When people discuss their problems and try to find its solution through decision making process they feel sense of ownership, commitment and pride (ADB: 2008). The goal of participatory development is to create awareness among poor and marginalised, and to ensure that the poorest and most vulnerable people would benefit the most from the outcomes of the participatory process. The identification of problems and strategies should be made according to determined need. The determine decision about who participates, how and when and not any inherent commitment to 'as much

participation by as many and at any cost'. It is also crucial that these people should benefit directly to the maximum for the time and energy they invest in the participatory process and not get the treatment of unpaid labourers for agendas laid down by the outsiders.

Many Government and non-government bodies are taking part in the reduction of this immense increase in poverty. Through participatory development government is trying to sweep out or reduce poverty from country and to facilitate every individual with all the basic necessities such as proper health care, education, transportation, water and sanitation etc.

8.2 Problem Statement

Multilateral institutions like the United Nations Development Programme, the World Bank, the Asian Development Bank and different bilateral aid agencies focusing poverty alleviation. But the world is still facing problem of poverty, especially in developing countries and social, political and economic effects manipulate the incidence of poverty. Poverty is multi-dimensional, poverty means different things need to different people. In this respect we can define poverty is the total absence of opportunities, accompanied by high levels of under nourishment, hunger, illiteracy, lack of education, physical and mental ailments, emotional and social instability, unhappiness, financial access, sorrow and hopelessness for the future. Poverty is also described by a chronic shortage of economic, social and political participation, relegating individuals to exclusion as social beings, preventing access to the benefits of economic and social development and thereby limiting their cultural development (Poverty Research Centre Australia: 2006).

The problem is not only lack of identifying and understanding the causes of poverty but to find the in able solutions. Hence the following statement captures the intent of this work.

“Poverty is the most crucial issue of our country today, with more than half of the population living below the poverty line. There are many ways that they can adopt to make things better for themselves. Moreover, there are many government and non-government organizations working to help them in poverty reduction. But there is a big question mark on how far these efforts are successful in bringing down the ever rising poverty in the country”.

8.3 Objectives of the Field Work

Main objectives of the field study are:

- To identify the major causes and precipitating factors, which effect poverty?
- To observe and document the social, economic and attitudinal changes
- To recognize the role of Ghazi Barotha Development Organization (GBOD)

8.4 Locale of the Study: Locale of the study was a Hindko village, situated in Ghazi Barotha Hydro Power Project (GBHP) area, in District Attock, Punjab province, Pakistan. I have good command of Hindko language. That is why it was very easy during the field visiting to carry out my research.

8.5 Hypothesis of the Research: Poverty can be reduced through participatory development approach.

8.6 Significance of the Study: This study mirrors positive socio economic impacts and attitudinal change in people through participatory development activities. Every development activity has its positive impacts on the lives of the individuals. This study helps in analyzing participatory development perspective. The basic objective of this study is to know about socio-economic causes of poverty and poverty alleviation. Compared to the soaring pace of increase in poverty rates in the country,

the efforts to restrain this problem are limited. Poor planning, lack of proper need assessment and lack of participation of target communities in these projects are the major causes of the failure of government's initiated poverty reduction projects.

In short this study analyses the culture of a community and then tries to study the change that has taken place. It tells us that the poverty can be reduced through increasing the income of the people. The study seeks cultural and behavioural changes and provides the analysis of the change in the attitude as they improve their social status through increase in their incomes.

8.7 Research Methodology: The selection of the appropriate research methodology is an important and crucial aspect of the research. It is like a guide for the collection of data. The most important aspect is that it defines the type of data to be selected. According to Glenn and Pelto, "Methodology denotes "the-logic-in-use" involved in selecting particular observational techniques, assessing their yield of data and relating these data to theoretical propositions."

8.8 Participatory Rural Appraisal (PRA): The staff briefed me in the local language that PRA is a technique both methodology and attitude. In this system we use visual aids such as models, diagrams, mapping, discussion, focused dialogues and observation. Our role is as facilitators rather than a lecturer or a teacher. This method involved local rural communities to empower themselves and sense of ownership in their own decision making in view of their own villages characteristics. This is systematic group process learning. The PRA enable communities to take development activities to use local knowledge to make their own appraisal, plans and analysis with NGOs, government officials and development practitioners.

⁷During research in all disciplines whether natural or social certain methods and techniques are build up new ones. In a study the researcher gathers information through various means such as:

8.9 Rapport Building: Developing rapport among the members of a community where one is conducting a research is not only necessary, but also very helpful and useful. This technique helped me in getting a good knowledge of the social life and the living circumstances of the local community.

8.10 Participant Observation: This method of participant's observations is used in the fieldwork in order to observe the daily routine activities of the people. It helps to bring out how people's daily activities have been affected due to poverty. I did this, not only by accompanying them while they were busy in their work., but even when they used to be in fields or in their leisure timings when they used to sit together to gossip and discuss matters of daily life. I used to observe their attitude towards participation in any kind of work, what items they use in their daily routine lives, what they prefer to wear and how to they get so well informed about the characteristics of the items they use.

8.11 Key Informants: The key informants are the persons who are well-informed and who can verify the data and interpret the local terms. They are the people who give basic knowledge about the local inhabitants and can answer the queries. Six male were the key informants during this research Sajid Ali Khan, Malik Bashir Ahmed, Azmat Ali, Sadiq Hussain Shah, Abdul Rashid and Nisar Khan. They are middle age persons, who helped understand the language of people. They knew each and every thing about village and people were not hesitant in sharing information or problems with them, as they were famous honest people of the Union Council (UC). These key informants were really very useful for the research.

⁷ Glenn F. (2000). Empirics of the World Income Inequality, American Journal of sociology 104. 1597-1630.

8.12 Structured Interviews: These interviews were conducted with a clear plan in mind, topics were planned beforehand to get the required information from the respondents. Questions were mainly focused on getting the right information about socio-economic change and its impact on the attitude of the community; issues like people's strategy and their outlook about participatory development also came under discussion.

8.13 Socio-Economic Survey: It is the process by which the quantitative facts are collected about the social, economic and demographic aspects of the area. The census forms used for the purpose provided information about age, sex, and occupation and economic status of the individuals and the households.

8.14 Sampling: It is one of the most important techniques used during any anthropological research, as one cannot collect data from each and every individual living in the community. This method will apply for depth study of the research area from the total population of the village.

"A study based on representative sample. However, is often better than one based on the whole population. That is sample data may have greater internal validity than data from the whole population." (Keriger N: 2003)⁸

After getting baseline data of the village, convenient or random sampling for in depth study of research area was done with 140 respondents from all social classes and was categorized in different age groups to select a representative sample of the community. The ultimate purpose was to know the causes of poverty in this area.

⁸ Keriger, N. (2003). Department of social Epidemiology, Harvard school of Public Health Pg-72

8.15 Case Study Method: A Case study is a detailed presentation of ethnographic data related to some sequence of events required by the researcher. It can be about individual, incident, institution, particular aspect of society or culture. I have used the case study method to know that how participatory development or participation of people in different things can overcome the poverty.

I have found different case studies during field research. All of my case studies were from different age groups and have different experiences; but most importantly, they all had one thing in common and that was the behavioural change in their lives due to different trainings with the participation of GBTI and reduction in level the of poverty.

8.16 Photography: Photography was another useful technique in the fieldwork. It helped me to present the true picture of the households, livestock and almost each and everything in the village.

8.17 Secondary Sources: Besides firsthand data, secondary data i.e. census reports, districts gazette, districts post office, GBTI's Head office and other official records etc, have helped to understand physical location of my locale, population, economic activities of people, different castes of people, important buildings etc. Some other secondary sources are:

- Internet
- Newspapers
- NGOs Reports
- GO reports
- Research Papers
- Books

8.18 Data Collection: For initiating any development activity a basic data and profile of the area is necessary, the data can be gathered through primary and secondary means of collection, in rural support programme collection of data on the basis of house holds is of prime importance, then need identification, prioritization, implementation and maintenance is vital.

8.19 Limitations of the study

- a) The study was confined only to one union councils of district Attock; hence generalization of results and findings should be carefully made.
- b) Most of the illiterate respondents did not keep their income and expenditure records; the data collected is mainly based on the memory of such respondents.
- c) Most of the respondents were reluctant to provide the needed information on their income because of the fear that the data could be used for taxing their income.

9. Ghazi Barotha Development Organization⁹ (GBDO) - A Rural NGO

Social mobilization is dynamic processes through which people and communities can be sensitized and become active, social mobilization process give them consciousness, decision making power, help to access and harness their abilities, capabilities and capacities. Social mobilization can be defined or categorized as a process, method, programmes and movement which integrate sense of ownership, self reliance and self help by generating local resources and giving rural people delegate power for independent decision making.

GBTI Pakistan is working on the same principles of community development through mobilization process by organizing rural communities, inculcating capital formation and skill enhancement. Men are agent of change and change is an

⁹ Ghazi and Barotha both are the name of villages. The development organization is working from Ghazi to Barotha rural area that is affected by the hydro power project. GBDO is called in local language as GBTI

inevitable process, for sustainable development a planned change is necessary, and involving participatory approach in community development is more effective and successful. GBTI since its inception is working on the same principles of integrated rural development and from its earlier role of advocacy of the affected communities in resettlement and compensation issue to partner and support in participatory rural development has come a long way.

With a blend of social mobilization and participatory rural development approach as well as the support mechanism for advocacy as a means to safe-guard the genuine compensation and resettlement rights of GBHP (Ghazi Barotha Hydro Project) affectees WAPDA (Water and Power Development Authority) sponsored the initiative called GBTI. Established in 1995 as a Project NGO, GBTI had the mandate to facilitate the role of advocacy and play the role of “social mediator” to assist a wide variety of stake-holders for smooth resolution of conflicts such as land compensation, displacement and loss of livelihood. Secondly, it was designated to play the role of a catalyst to facilitate a lasting improvement in the livelihood of the people of the project area by implementing IRDP (Integrated Regional Development Plan).

9.1 The Main Objectives of GBTI are:

- ❖ Advocacy and Conflict Resolution
- ❖ Poverty Alleviation

To achieve the objective of Poverty Alleviation GBTI works in the following sectors and geographical regions:

9.2 Sectors:

- ❖ Social Mobilization
- ❖ Rural Credit and Enterprise Development
- ❖ Social sector Development (Education and Health)
- ❖ Natural Resource Management (NRM)

❖ Physical Infrastructure and Technology Development (PITD)

9.3 Regions:

1-Sarwala

2-Ghazi

3-Chhach

GBTI has a Unique Governing Structure – GBTI is governed by an independent Board of Directors (BoD) under a Chairman. GBTI's governing Board is unique in many respects and distinguishes GBTI from other similar development and advocacy based organizations and exclusively portrays "Good Governance", deep rooted in the organizational structure, right from top to bottom. The Board consists of "Technical Directors" and those directly elected by the community organizations in their capacity as members of the "Local Board of Directors (LBOD)", who act in harmony with the local development needs. The LBOD effectively voice the concerns of GBHP affectees, for a fair and timely resolution of their concerns.

It has been quite successful in facilitating the development of local support organizations by helping the communities form Community Organisations and creating awareness about the spirit and philosophy of self-help.

In order to write my thesis objective, I selected the Sarwala region of the GBTI which is comparatively more poverty stricken area as compared to other two i.e. Ghazi and Chhach. GBTI Sarwala region has been divided into 5 Union Councils (UCs) of district Attock whose names are:

1- Sarwala

2- Kamra

3- Dakhnair

4- Surg Salar

5- Haji Shah

For more specific I selected the Union Council Surg Salar which comprises 12 villages and sub villages (Dhokes). With the help of GBTI Field Unit Sarwala staff I visited the UC Surg Salar for several times to collect the primary data. Primary data is data collected by researchers, an individual or organization for a particular purpose. There are different methods to obtain primary data such as experiments, surveys, and investigations and by using questionnaires. I collected the data for my thesis purpose with the staff of GBTI under Participatory Rural Appraisals (PRA) technique.

In this respect, dialogues were made. The first interactive dialogues were conducted by Social Organizer (SO) included introduction of GBTI. In the second session of dialogue it was asked from communities, what are the reasons of poverty in your areas and how you people think about who is poor?

10. Causes of Poverty in Local Perception

- In the one household, earning hand is only one and average people of a household are 6 to 7. On the earning of one man other member of the family depending on this one. This is a high dependency ratio which intensifying poverty. Joint family system is causing more expenses.
- Traditional events of the society are also a cause of poverty. When someone get married or die then he has to spend his income on these non productive activities which will not generate income. One wedding dress of bride groom is almost Rs.20, 000 (\$250) which is being used only on the wedding day and on the other happy occasion these dresses are not valid. People have to take loan for these non-productive activities and they suffered very severe situation when their pay back position is not strong.

- Government is not committed to think about poverty. Lack of capital is the reason of the lack of saving and income to investment to make money. After 61 years of independence from British we are still listening government hollow slogans to reduce poverty but all government efforts are in vain because the common man is not happy even not satisfy due to his poverty.
- Due to Purdha (Veil) of women, social norms and lack of opportunities, women are more vulnerable. They are not ready to get education from male teacher and reluctant to be examined by male Doctors. It is very difficult to provide education to women even male persons are not getting education to a large extent. Women are helpless and not contributing in the income of the households.
- There is a lack of infrastructures like schools, dispensary, electricity and clean drinking water supply. Children want to go city to attain education and when they have no employment opportunities this results in more poverty. Serious patients died in the way during to go city hospitals.
- Poor women are working in the houses of well to do people but they are not receiving adequate income.
- Zakat is a good way to help poor but many orphans and widows are not getting Zakat. Some are not getting in time. Zakat committees are contributing Zakat to their own people.
- Nepotism and favouritism is an obstacle in the way of poor people to get jobs. Honest people are deprived from jobs due to corruption.

- Agriculture inputs are not cheaper, irrigation facilities are not enough, need for tube wells but electricity problems, things are not marketing in proper way, landlords take big portion of agricultural profit while farmer remain poor.
- Population is increasing without planning. That is why dependency ration is increasing, women are suffering in delivery cases, and medicines are expensive. No communication facilities in case of emergencies.
- Drainage system is not appropriate. Heaps of solid waste and dumps are closing drainage system. Streets are not paved. Dirty drainage water running in the streets. These all spread the smell and great illness. Treatments of diseases are not affordable when one is earning Rs. 3000 per month (\$38).
- Livestock is also the source of income for a rural poor. There is no proper treatment available for sick animals.
- Inflation is also causing poverty. Food items are expensive. Basic items such as sugar, flour and oil are going out of the hands of poor.
- There are some small industries near to villages. Where night shift available when electricity is working. But law and order situation is not good and it is difficult to travel in night. In this respect peace is also essential to alleviate poverty.
- Some of us are poor peasants depending on sharecropping and a big portion of our agricultural yield is taken by landlord. There are feudal lords that don't want our prosperity and we are still poor. No one have the courage to protest

against them. They have influence on administration, Police Station and Court.

10.1 Economic Categorization

After explaining the causes of poverty, total number of house holds (HH) was counted in each village. People were asked in view of above mentioned causes of poverty tell us who are rich and poor? In this case, five categories were made such as well to do, better off, poor, very poor and destitute.

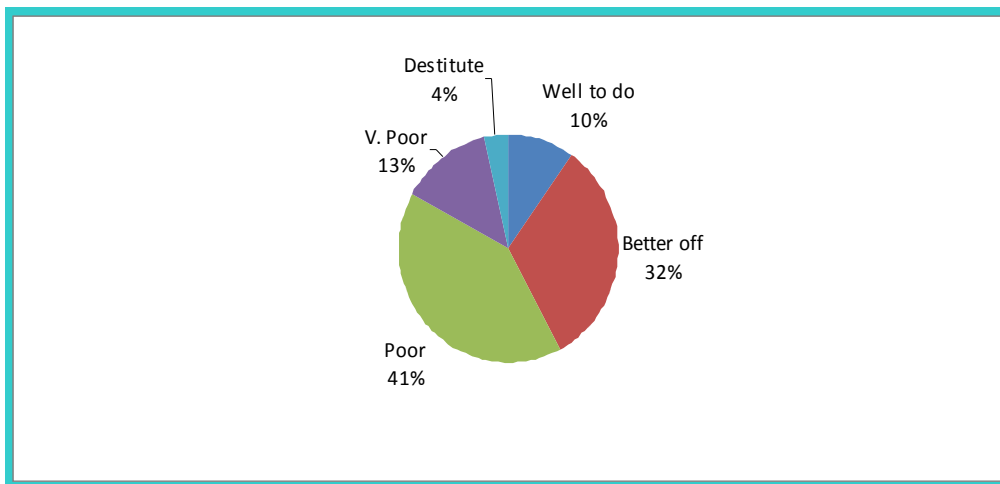
Combining the all statistics in one tabulating form the following data was found.

Table 9: Poverty Ranking UC Surg Salar

Name of Dhoke/Villages/Moh al-lah	No. of HHs	Poverty Ranking					Total
		Well to do	Better off	Poor	V. Poor	Destitute	
Choi Garila	116	03	54	43	10	06	116
Kot Nawab Khan	97	10	25	47	10	05	97
Garila	100	19	31	40	09	01	100
Dhoke Kala Khan	38	08	10	15	05	0	38
Dhoke Awan	37	05	08	13	11	0	37
Dhoke Nadir Khan	15	02	07	03	02	01	15
Dhoke Waraich	25	04	08	08	02	03	25
Surg	305	35	105	115	35	15	305
Dhoke Haji Ahmed	133	02	35	55	40	01	133
Dhoke Gulab Khan	40	07	10	21	02	0	40
Salar	149	13	17	80	30	09	149
Mungi Wali	171	11	88	62	08	2	171
Total	1226	119	398	502	164	43	1226
Percentages (%)		9.71	32.46	40.95	13.38	3.51	

Source: Author own construction during field visit, 2008

Figure 7: Poverty Ranking UC Surg Salar



The total numbers of house holds in the UC Surg Salar are 1226 and well to do are 119, better off are 398, poor are 502, very poor are 164 and destitute are 43. We can observe that portion of poor is grater than well to do that is 41 percent.

10.2 Headcount Poverty Measure

The Headcount index tells the proportion of the *population* that is poor. This measure of poverty is popular because it is very easy to measure and understand. But this measure does not indicate us how poor the poor (extent) are. This measure can be shown in the following simple method.

$$H = \frac{q}{n}$$

Where q is the number of poor households and n is the total number of households. The headcount ratio is at best a limited measure of poverty.

$$q = 502 \quad n = 1226$$

$$H = q/n$$

$$H = 502/1226$$

$$H = 0.4094$$

H= 41 % (If the figure is rounded and represented in percentage).

Thus we conclude that in the UC Surg Salar 41% people are poor. People of UC Surg Salar are involved in different occupations. This is showing in the following table. Most people are engaged in agriculture work.

Table 10: The UC Economy / Main Occupations / Professions

Name of Village/Mohalla h	No. of HHs	Main Occupations / Professions					
		Agriculture	Services	*Off Farm	Enterprise / Business	Rtd. / Jobless	Remittance / Abroad
Choi Garila	116	120	81	60	40	25	00
Kot Nawab Khan	97	105	40	15	06	15	00
Garila	100	25	41	25	10	30	01
Dhoke Kala Khan	38	110	05	06	0	08	01
Dhoke Awan	37	44	19	06	04	06	01
Dhoke Nadir Khan	15	80	21	16	09	04	00
Dhoke Waraich	25	45	06	18	04	08	00
Surg	305	995	504	150	18	140	10
Dhoke Haji Ahmed	133	85	54	150	14	146	00
Dhoke Gulab Khan	40	55	30	18	02	15	00
Salar	149	255	112	200	25	50	17
Mungi Wali	171	84	61	61	08	25	00
Total	1226	2003	974	725	140	472	30
Percentages (%) G.Total (9072)		22.08	10.74	7.99	1.54	5.2	0.33

Total numbers of house holds are 1226 while the total population is 9072. The numbers of people engage in different occupations and professions are 4344 while the rest of the population 4728 are including children, old people, women and unemployed that are not working. Therefore in this UC 47.88 percent people are working while 52.12 percent are not working. Some people are working part time jobs. For example if one is working in fields and then he is also doing labour jobs.

How much people are earning income? In this respect, people told the different wage which can be shown in the other table (See Appendix).

10.3 Comments of Poor People:

People gave various definition of poverty. Everyone had a different view of the same phenomenon according to their own circumstances. A variety of people including farmers, villagers, children, and people belonging to minority groups, were present in the village. When asked, them “what is poverty”? A few very interesting replies from the respondents came, for instance:

“Poverty is evident from my doorstep, broken ornaments, torn rags I am wearing, dark empty eyes of my children and from the pale face of my wife. To me all this is poverty. For me poverty is synonymous to disgrace, it binds people; displaces them and makes them victim to humiliation from people who have better resources.”(Mohammad Aslam: a Hairdresser)

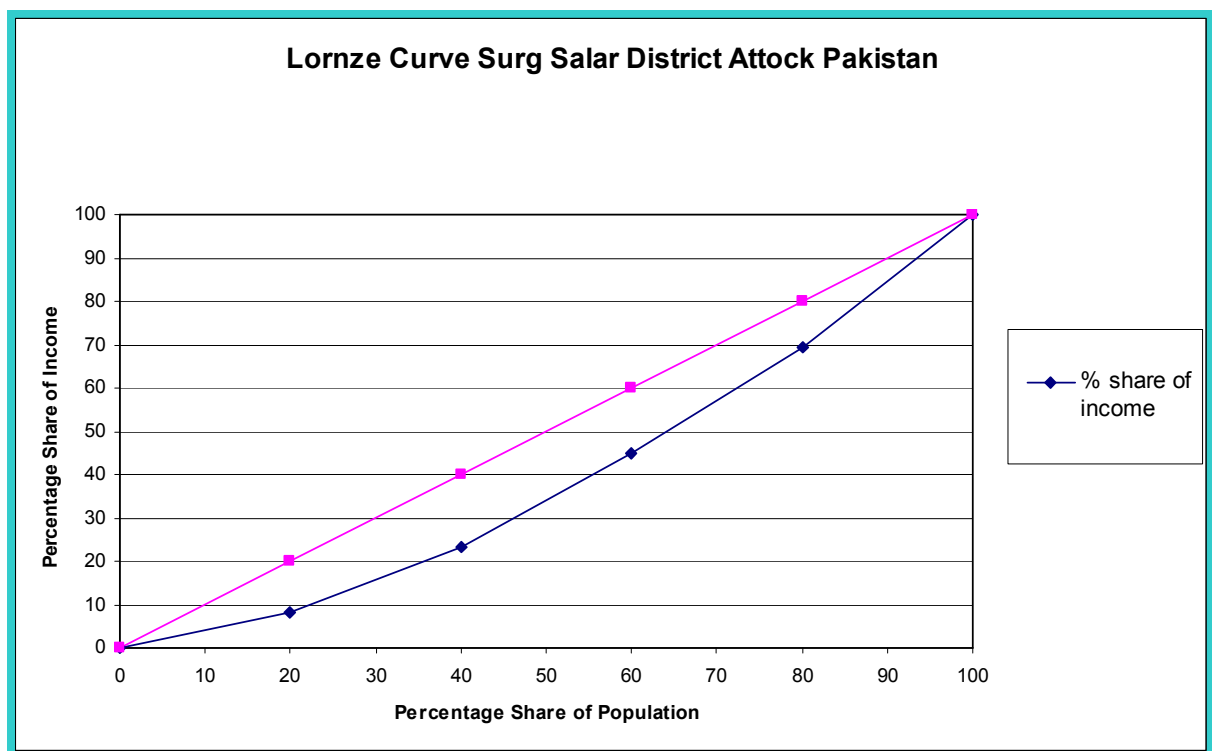
“We never had three meals in a day. I am always hungry; the sight of animals sitting on garbage makes me hungrier. Poverty takes your independence, and makes you helpless. It makes you paranoid about the uncertainties of the future. I always wonder whether I would always have this roof on my head and two pieces of bread or not tomorrow? What if I do not get another meal tomorrow? What if my shelter is gone?” (Fatima Khatoon: a poor housewife of a labourer)

“Poverty depends more on God’s will, only if he decides for you to be born in a rich family with ample resources, you are out of this misery. Otherwise, poverty is your destiny and ironically speaking, not by your own choice. I do not have wood to cook my meal. We do not have land money or skill to improve our plight. I call it poverty.” (Said Abdul Ghafoor: a poor Vendor)

10.4 The Lorenz Curve and Gini-Coefficient

An American statistician Conard Lorenz (1905) used a diagram to show the relationship between the population groups and their respective shares. The same diagram (The Lorenz Curve) is used to show the relative inequality in the distribution of income at the UC level. Similarly, the ¹⁰Gini-Co efficient is a measure of relative poverty, and it is used to measure the distribution of wealth at the world level (Shahid: 2006).

Figure 8: The Lorenz Curve



Source: Author own Construction (2009)

Lack of money also causes poverty. Poor people have no enough resources to get money and invest in small enterprises to break vicious cycle of poverty, generating income and creating self-employment. Poor are credit-worthy but these people have no collateral to give their guarantee to payback their loans and take credit form informal ways and give heavy rate of interest. Usually these informal avenues are

¹⁰ Gini Coefficient is a number which has a value between zero and one and commonly used to indicate income inequality in a society (UN Legislative Council Secretariat 2002: 1)

friends and relatives. The major portion of these loans is come from relative, friends, shopkeepers and landlords. The following table shows the source of loan of different categories.

Table 11: Source of Loan by Economic Statues (Percent)

	Extremely poor	Poor	Marginally non poor	Total
ADBP	1	2.7	5.1	2.5
Commercial banks	0	0.2	3.2	0.7
NGO	0.3	0.7	1.9	0.8
Input supplier	1.9	3	4.5	2.9
Landlord	10.9	4.7	5.1	7
Profit money lender	2.2	0.5	1.9	1.4
Shopkeeper	39.1	37.2	26.1	35.9
Factory/mill	0.3	0.7	3.8	1.1
Commission agent	1	0.5	1.9	0.9
Friends/relatives	40.4	49.1	45.9	45.4
Others	2.9	0.5	0.6	1.4

State Bank of Pakistan, First Quarterly Report for Fiscal Year 2005

If the access to micro credit is accessible then it can be proved the stepping stone for poor people (Case Study: Box: 1).

Box 1: Case Study

This is the story of how small opportunities can bring about a very big change in peoples life, it is the story that highlights the importance of different intangible services that though underestimated can be the real turning point or the difference between success and oblivion, this is the story that is a very good example of how economic success can play a role in asserting a woman's position in her house and facilitates social balance.

This is the story of *Gul Fareen*, who hails from village Sarwala, Sheen Bagh district Attock. She belonged to a poor household comprising of 04 persons. Her total household income approximately was Rs.1000-2000/-, in which she had to fulfil all

the needs of the daily life. She met the demands of life by stitching clothes and embroidery work which she sold in the surrounding market rather the people living in the local area in close proximity to her house, her husband a driver by profession would also contribute to make ends meet. She neither had the proper skill nor the access and information about the market where she could penetrate and increase her sale and in turn earning but what Gul Fareen did have was the desire to do something more and the will to improve her lot and that of her family.

This desire made her look for what ever little opportunities that could be available, she would continuously ask her clients about any place or way she could improve her basic skills and in turn her livelihood. Her persistence paid off and one of her clients herself from similar economic background told her about an intervention made by a project called GBTI that could be useful as it has lent support to the different household in the area. She told her that she herself was a member of a CO (Community Organization) and explained to her what a CO meant and the process of forming a CO. Gul Fareen finally saw some hope and knew that this could be her chance of making it big. She discussed this with other females of the area in her neighbourhood and finally they thought of inviting the Social Organizer of GBTI to their area.

The SO (Social Organizer) looking at the interest of the females of the area facilitated the formation of a FCO of that area. The CO members decided to arrange a tailoring (stitching & embroidery) training for the members. The idea was to train a master trainer that would in turn train other members of the community. Gul Fareen being already involved in this business and having previous experience in teaching stitching was the obvious choice and thus was selected and sent to Islamabad for advance training to enhance her sewing and embroidery skills and to be able to impart that to other females. This was the first time that Gul Fareen had stepped outside the area and gone to another place on her own thus it was an experience of a

life time with its own peculiar learning that come with exposure. When Gul Fareen came back she was not only a better skilled person but a new person with more self confidence, less fear of travelling and interacting with people from diverse backgrounds and a broader vision

Gul Fareen turns an Entrepreneur

The training helped her in bringing more variety in her work, gave her information about the type of work that is being demanded in other areas and also the confidence to train other females. Not only it helped in improving the skill but also the outlook as she got the idea to open her own centre that would serve as a training centre for other females thus giving them a chance to improve their skill and in turn earning capacity plus as her workshop/enterprise to cater to larger demand.

The membership to the CO and association with GBTI helped me come in contact with people of other areas and a chance of reaching out to them, I met members of CO's of different areas and exhibited my products to them in this way I enhanced my business and also got students from near by areas as well. When asked to point at one thing that really made a difference she said "The linkages" that GBTI facilitated with the local stitching unit, other CO members and through various buyers that came in contact due to the opportunity provided by participating in the fare. She had brought ideas with her as well and the advanced training helped her in diversifying her product line, she knew that there was a lot of scope of a stitching centre in the area as there were a lot of females who wanted to learn stitching and embroidery but due to social constraints like mobility etc were deprived of the opportunity, she gave her idea a practical shape by opening a stitching centre in her house where she started providing training to the females of local area. This way she diversified her business from just tailoring to a training centre.

The linkages developed with other markets and the orders from the local stitching unit meant enhanced business but this also meant that the work load was becoming

beyond her own capacity so she employed more women trained in her centre as workers to assist her in completing the orders this way women of the area not only improved their skills but got employment as well. "I started getting orders from outside the district as well and the support from GBTI helped me diversify my product line and also employ women trained by my centre, this has increased my income more than three fold and has reached up to Rs.7000/- per month, it has also provided employment opportunities to other females and they can also earn extra income and contribute to their household It has all been possible due to the opportunity provided by GBTI intervention"

Future Vision

Gul Fareen has very sensibly planned for the future to sustain her economic growth and fully benefit from this opportunity she has invested the extra income in building more rooms for her centre in the courtyard of her house so that it could accommodate more trainees and has hired more trainees on commission bases. She has provided them machines in their houses and given them work so in this way has facilitated small tailor shops that work for her enterprise. This way employment has been created for a number of women without leaving their homes and coming into conflict with the social norms. What seemed to be a small intervention of providing linkages and training has ended up having a very big impact on so many households of the village and all of them being women. Gul Fareen has got request for more apprentices for her training centre from far flung areas who are willing to pay her good fee as well so she is planning to construct few more rooms in the open area in the courtyard that would serve as hostels for these females and give her a real competitive edge.

11. Field Research: Summing Up

My research topic took me to Surg Salar UC. I was pretty amazed at the kind of life I saw around me. I went there to study the causes of poverty and poverty reduction

through participatory development. Poverty was evident from each and every household in the vicinity. Most of the houses were made with clays (Kachay), but at the same time there were a few Pakkay (paved) houses too. There were animals, birds and humans sharing in the same living space. The key informants helped in my quest and took me from house to house. Most of the people spoke Punjabi, but a few people responded in Urdu.

During this field experience cultural impacts were significance. I was not able to collect any information from the women due to male dominance and religious system of Purda (Vail). Therefore, in this respect the female Social Organizer of the GBTI helped me to collect the information. I was sitting on a chair and on the other side the women were sitting but in the middle of us a curtain was hanged to make Purda. But some people were flexible when they think I am with the female of GBTI then they did not feel hesitation. Gender poverty and inequality evidenced here that women were the most deprived than men. Similarly, I found the spatial poverty traps in this UC as compared to other working area of GBTI such as Ghazi and Chhach region. The UC Surg Salar is a remote area with less geographic capital like agriculture potential and water scarcity and people are not well aware as the other working regions.

People had various definition of poverty. Everyone had a different view of the same phenomenon according to his their own circumstances. A variety of people including farmers, villagers, housewives, children, and people belonging to minority groups, were present in the village. When asked, them “what is poverty”? A few very interesting replies from the respondents came which were discussed above.

My observation was that the majority of the people were diligent but their resources and skills to improve their situation were very limited. They had the manpower and good minds, but even then they were helpless handicapped by the lack of resources.

Lack of monetary resources, feudalism and political disputes were the main reasons for their poor conditions. They need honest and committed leaders to reduce their poverty in effective way. I collected information and data from this village through socio-economic census survey forms, from every house. I also visited GPHP project and project NGO GBTI.

I was most impressed with GBTI's project. It aims at reducing poverty and increasing development through participation of the local community. The main issues, the organisation is working on power channel, resettlement, agricultural land, social-economic issues and poverty reduction. It provides people with the necessary resources and encourages them to work towards their own betterment and progress. It also gave them social guidance and a sense of direction. Thus, it not only provides them with an opportunity, but also infuses them with the confidence and enthusiasm to work for their own development. For instance, people dug a canal to irrigate their own land with the financial help from the GBTI. There is another project called Link Road Project.

In this UC under Social Organization Works GBTI made different community organizations with the help of local people. Community organization is a development tool of social organization; it used this tool for mobilization because Social mobilization is essential for villagers' prosperity and wealth.

The findings of this research confirmed many of the facts that participation increases the impact of poverty reduction strategies, through empowerment of primary stakeholders and improvements in the effectiveness, efficiency, accountability and sustainability of development interventions. Moreover, a comparative analysis of case studies suggests an important link between the levels of participation, on one side it contributes to poverty reduction; while on the other, empirical data indicates

that high level of or 'real' participation is more likely to improve the impacts of poverty reduction strategies.

The reason for these distinct contributions is that different types of participation act differently on improving the development intervention's performance and outcomes. A participatory approach that increases the involvement of primary stakeholders in the decision-making process and their capacity to self-mobilization is more likely to improve the impact of poverty reduction strategies because primary stakeholders become more capable, informed confident and proactive to take initiatives that solve their problems. As a conclusion it can be said that poverty can be reduced through participatory development activities.

12. Analysis

The following analytical section explains the elements that were discussed in the theoretical part. Socio-economic and institutional factors affect the development in a country. They consist of cultural values, beliefs of the people, attitudes of the people, environment of the people, educational standards of the people, the civilization and cultural tendencies of the people, the habits and outlook of the people, the business practices of the people, the lending and borrowing practices of the society, the attitude of banking systems towards small borrowers, the behavior of the people in respect of inventions and innovations, the administrative practices in a country, and the political set-up of the country (Shahid: 2006).

The poor of Pakistan are working often long hours and their working environment is not conducive. They have less wages and inequality and not able to reduce poverty for their families. It is very difficult when women are the head of the household. The poverty is aggravating the life of the people in Pakistan (Herani et al: 2008). The countries like Pakistan where there is a illiteracy; the people are highly rigid; there is

a differentiation between the views and thinking of the people; the people lack agreement and consensus over the important issues of economic growth and economic progress; the educational systems are widely discriminated; the foreign languages like English are taught as a compulsory subject even majority of the students are not willing to study them; there exist dualism in every walk of life; there is a sectarianism and terrorism; the people are least prepared to accept new challenges; the feudalism and landlordism is available with all of its malpractices; the forgery, corruption, black-marketing, smuggling are the common feature; the administrative practices are the relics of colonial age (Shahid: 2006). Although, research and development is continue in Pakistan there is need of state of the art research and political will to mitigate these problems. Socio-economic determinants have been discussed and it was tried to investigate the causes of poverty but such strategies are needed that make the development more effective.

The people are poor and hungry; people get education in order to have a greater access over power, money and influence; people prefer their own interests; the cliques of power groups are available; the political structures of Pakistan are extremely unstable; this is characterized with revolts, coups, military regimes, kingships and aristocracy etc; the red-tapism and official formalities are the common practices in Pakistan which obstruct the initiative, drive and investment programmes. Spatial distribution of poverty and gender disparity is also a factor to increase poverty. Some provinces are rich in their natural resources but illiteracy, political instability, intolerance, lack of coordination, law and order situation, lack of commitment ,honesty and restriction on women to take part in development activities and decision making process make the situation more deteriorate. Pakistan is engaged in regional tensions, highly influenced by international demonstration; and above all the slaves of international views of international agencies despite the country is sovereign, independence and have its own physical entity. These all things worsen the poverty.

Government of Pakistan is spending the heavy amount (about Rs.1332 billion-Qurratulain: 2006) to reduce poverty but results are not up to the mark and poverty is still a challenge. Government is giving priority the first strategy of poverty reduction strategy paper that is to maintain macroeconomic stability and increase economic growth. On the other hand the other four strategies such as improving good governance, human capital investment, increasing social safety nets and boosting targeted interventions are not taking the more attention.

The one other reason of poverty in our society is the reckless behaviour and social dishonesty. Citizens of the Nation are not unite and victim of their social and economic problems. All people want to become rich by overnight using unfair means. People are not performing their duties sincerely when they are observing that their superiors are corrupt and this factor also dwindle the respect of others. The societies where people feel proud to violate the rule of law and considered to be respectful who do not pay taxes then poverty will increase rather decrease.

Thus we analyzed that economic development is a multi-dimensional process which has much to do with economic, social, institutional, administrative, cultural and political factors. The changes in such all economic and non economic factors can be helpful to attain economic development and reduce poverty.

13. Suggestions

Keeping in view the observation of the study, the following suggestions are made.

- Illiteracy and discriminatory education system are the main problem. Education can play an important role in the eradication of poverty. So for this purpose good quality educational institutions with qualified teaching staff can play their effective role to reduce poverty.

- Most of the people are poor and unable to bear the cost of education so the government and NGOs should provide free books and uniform to the poor children, particularly to girls to educate the female folk.
- Almost half of the population consists of female but due to social and cultural constraints, they are unable to participate actively to improve their living condition to achieve sustainable development. So more emphasis should be given to female community organization and gender development.
- Micro finance can be an effective tool to reduce poverty and empower women, but the interest rate is high. So the interest rate should be low to meet the productive needs of the rural poor.
- Feudalism and landlessness are hindering the economic development of Pakistan and deterring the poverty alleviation. Effective land reforms are required to be made giving benefit to landless peasants that will improve the productivity in agriculture sector and reduce rural poverty.
- Law and order situation be maintained, improved and made conducive for local as well as for foreign investment.
- Good governance, justice and devolution process will definitely ameliorate the situation as a whole and make the country as a tenable State. There is a great need with attitudinal change and unitary approach of all stakeholders of Pakistan specially Politicians to reduce poverty.

14. Conclusion

I have investigated the specific elements of the Pakistan regarding poverty. There can be also many other variables that can manipulate the development of Pakistan in the perspective of socioeconomic determinants of poverty. This is the debate which is not easy to solve. As a result, this limits our conclusion that can be drawn in this thesis. Poverty has been defined in many ways and measurement. But one thing is clear that poverty is a complex issue and multidimensional. There are many causes of poverty.

If one person is poor in Canada but it is differ than in Pakistan. The difference between rich and poor within a country is also varying. Poor have less access to education and health facilities, difficult livelihood, landless and have large family and constraint cultural values. The characteristics of developed countries are education, punctuality, hard work, planning, honesty, tolerance and tenacity. On the other hands developing nations are lacking these traits. We impress those nations that are advanced in science and technology. We will have to promote our indigenous knowledge and social edifies to empower women without gender discrimination with equal rights same as men.

We fought the war of others on the name of religion and now facing their adverse affects in our country. If we are internally strong then we are externally strong. We should eliminate not only our own problems but also the problems of others due to geo-strategic situation of the country. We should giver rather than taker. It is good we are nuclear power but now we have to become economic power to remove all evils with honesty, sincerity and commitment. Due to these problems and socioeconomic determinants of poverty our own families, relatives, brothers, sisters, politicians and people from all walks of life are deprived as compare to our neighbouring countries like China and Iran that are situated very near to Pakistan. We are rich in natural resources, we were good in sports but where are we standing now. Why we are fighting with each other or who is creating the problems and fracturing the peace? Our politicians are doing only lip services and enjoying their offices. Poor governance is the main cause of poverty. There is a role and place of every country in the world in the economic development. But we are dependent economically and politically on other countries resulting poverty. There is a great poverty and inequality in this world where 15% of the world richest population enjoying the 75% resources and poor getting poorer and rich getting richer.

We are trimming the leaves and cutting the branches of the tree. We are not attacking on the root of the tree. The leaves of the tree are poverty, inequality, gender bias, law and order, terrorism, social unrest, violence and extremism. The root of the tree is *illiteracy, weak intuitions, political disputes* and *poor governance*. Until and unless this root is rooted out we cannot live in poverty of free world and become to prosper. It is an established proverb that “United we stand, divided we fall”. Poverty is a man made. We need *change of attitude*, intellectual revolution, and *spiritual capitals*. All the stakeholders, people of Pakistan weather they are rich or poor have to unite to eradicate poverty locally and globally. The holistic development took place when people will be empowered politically, socially and economically. Thus, we conclude that *poverty is prevailing not only globally, but also particular cultural, political and economic aspects of a specific country increase it*.

14. Appendix

Energy and Poverty

Average Monthly Expenditure in Rupees on Energy in Pakistani Households

Energy	Pakistan	Urban	Rural
Average Monthly Expenditure	713	904	622
Firewood	22.1%	7.5%	32.1%
Kerosene	2.8%	0.8%	4.2%
Charcoal	0.1%	0.0%	0.1%
Coal	0.1%	0.0%	0.2%
Dung cakes	3.6%	0.8%	5.5%
Natural Gas	9.1%	20.3%	1.4%
LPG	3.8%	3.6%	3.9%
Electricity	50.4%	63.1%	41.7%
Candles	2.0%	1.7%	2.3%
Agriculture residues	4.5%	0.7%	7.1%
Accessories (bulbs etc)	1.5%	1.5%	1.6%

Source: Energy Sector Assessment for Usaid/Pakistan June (2007)

Percentage of Households Using Different Energy Sources in Pakistan

Area and Survey Year	Biomass	Wood	Dung	Ag. Residue*	Electricity	Kerosene	Natural Gas	LPG
National								
1994	78	63	29	21	68	64	15	4.1
1997	77	63	27	22	78	51	17.7	5.3
1999	77	63	31	20	73	45	17.4	8.6
2001	77	58	31	26	77	39	20	8.1
Urban								
1994	36	32	8.9	3.6	95	33	51	6.4
1997	31	29	7.1	3.3	97	26	57	7.3
1999	31	27	9.1	3.7	94	24	56	10.2
2001	31	25	8.8	5.2	96	14	62	8.1
Rural								
1994	96	76	37	28	58	77	0.5	3.1
1997	97	77	35	29	70	62	1.2	4.5
1999	95	77	39	27	65	54	1.8	8.0
2001	95	71	39	34	69	49	3.3	8.1

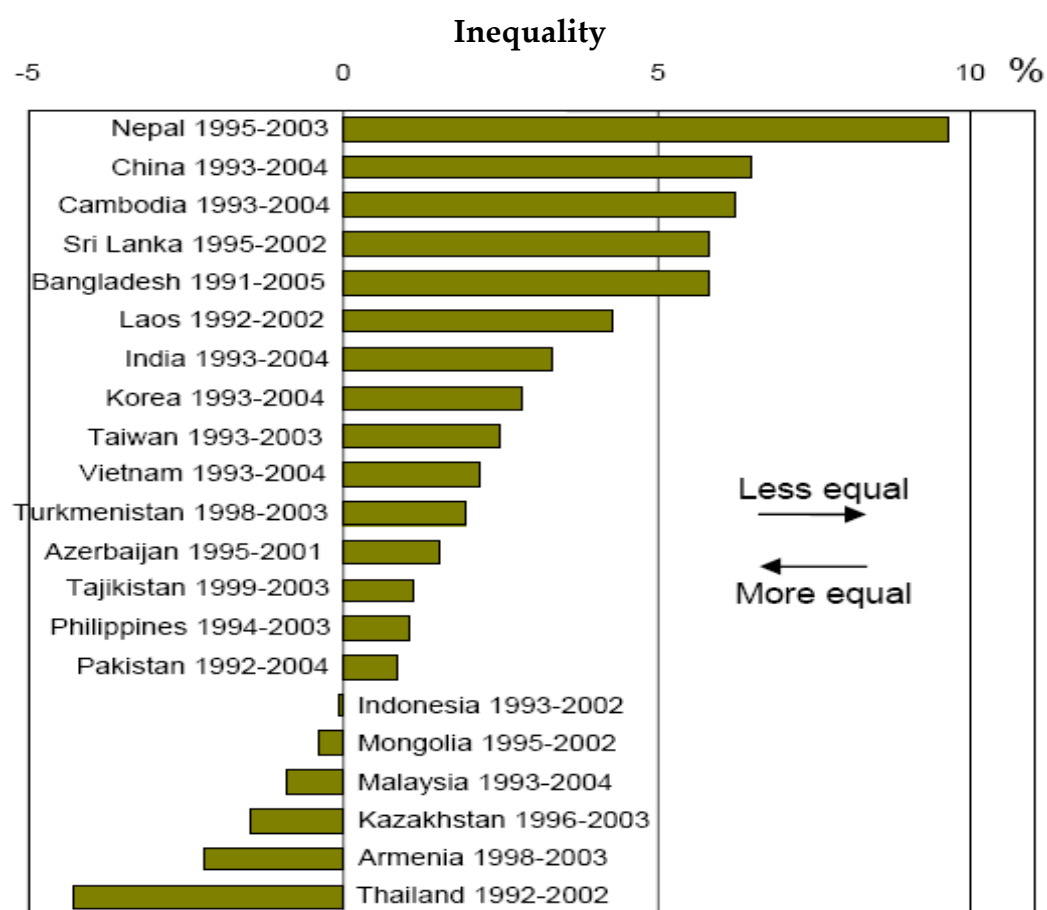
*Agricultural residue refers to bagasse, cotton sticks, sawdust, shrubs, weeds, tobacco sticks, and so on, used for fuel purposes

Source: Energy Sector Assessment for Usaid/Pakistan June (2007)

Human Rights Violations in Pakistan for the Year 2000, Province-wise Breakdown of the Number of Persons Affected

Province Name	Murder	Kidnapping	Rape	Burn Cases	Sexual Harassment	Child Abuse, Selling & Kidnapping	Total Violations
Punjab Province	605	590	467	223	132	127	2144
Sindh Province	184	53	14	47	2	7	307
NWFP Province	71	10	2	4	0	1	88
Balochistan Province	11	0	0	0	0	0	11
<i>Total Violations (by type of violation)</i>	871	653	483	274	134	135	2550

Source: Akmal Hussain (2003)



Source: ADB (2007)

Monthly Income of the People of UC Surag Salar (Pakistan) Calculation to draw Lornze Curve											
S.No	Number of individuals	Income	Total income						Quintile	% Share of income	% of Population
										0	0
1	200	1500	300000	1	869	1842000	8,28	8,28	1	8,28	20
2	275	2000	550000	2	869	3375400	15,18	23,47	2	23,47	40
3	380	2500	950000	3	869	4743000	21,33	44,80	3	44,80	60
4	431	3000	1293000	4	869	5501700	24,75	69,55	4	69,55	80
5	495	4700	2326500	5	869	6771100	30,45	100,00	5	100,00	100
6	593	5300	3142900			22233200	100				
7	691	6000	4146000								
8	748	6700	5011600								
9	115	7000	805000								
10	104	7500	780000								
11	90	8000	720000								
12	77	9000	693000								
13	56	9700	543200								
14	48	10000	480000								
15	41	12000	492000								
	4344		22233200								
	868,8										

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