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Comparison of Rural-Urban Poverty and Its Policy Implications:
The Case of Pakistan

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LIST OF ABBREVIATIONS

ADBP	Agricultural Development Bank of Pakistan
CPRs	Common Property Resources
DFID	Department for International Development
GDI	Gender-Related Development Index
GDP	Gross Domestic Product
GEM	Gender Empowerment Measure
HBFC	House Building Finance Corporation
HDA	Hyderabad Development Authority
HDI	Human Development Index
LDAM	Labour Displacing Agricultural Machinery
MBBS	Bachelor of Medicine and Bachelor of Surgery
MHHCD	Mahbub ul Haq Center for Human Development
NGOs	Non-governmental Organisations
PM	Prime Minister
POPI	Poverty of Opportunity Index
PPA	Participatory Poverty Assessment
PPP	Purchasing Power Parity
PQLI	Physical Quality of Life Index
Rs	Rupees
SAP	Social Action Program
SBFC	Small Business Finance Corporation
SL	Sustainable Livelihood
TBAs	Traditional Birth Attendants
UNDP	United Nations Development Programme
UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
UNFPA	United Nations Population Fund
UNRISD	United Nations Research Institute for Social Development

US United States
WUAs Water Users Associations

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ABSTRACT

This study tries to compare rural-urban poverty in Pakistan and to see what policy implications this comparison can possibly have. The research begins with the premise that poverty experiences for the rural-urban poor are different and capturing those similarities or differences are important for tackling the poverty problem in spatial terms. The study stresses that conventional poverty measures are inadequate to address the multidimensionality of the phenomenon of poverty. A case is made for Livelihood Approach to better understand different dimensions of poverty in rural and urban areas. Some of the shortcomings of Livelihood Approach are also addressed, like quality of life and security dimension. The comparison is made in terms of conventional poverty measures, livelihood framework and in terms of provision of government services. The paper suggests that strengthening the asset base of the poor, especially of women and rural poor, should be an essence of any poverty measure. The institutions generally constrain the livelihood opportunities of the poor in general and rural poor and women in particular. These institutions need to be made pro-poor. The paper argues for devolution of power and authority at local level, as the local people can better understand their realities and devise measures than the outsiders. There are certain rural-urban linkages, which need to be identified and strengthened.

CHAPTER-1

INTRODUCTION

Which other thing can be true in this vulnerable life but poverty?
(Francisco Quevedo)

1.1 Statement of the Problem

Adding the adjective ‘rural’ to some human settlement implies that there is something that makes this settlement distinctive from what is often called ‘urban’. This dichotomy of rural and urban runs across several disciplines such as art, literature and social science discourses. However, at the same time there is inherent difficulty to differentiate rural from urban. Broadly, four main criteria are used to identify these settlements: demographic, political, economic and socio-cultural. These are generally applied to distinguish urban areas and population from the rest and rural is simply what remains (Bunce, 1982). Population size and density of urban areas are usually high than rural areas. Sometimes, political or administrative definitions are used for the purpose. Economic criteria usually define the rural areas where majority of the population is engaged in agriculture. Socio-cultural variables to distinguish these areas may include more personal relationship, more homogeneity etc¹. However, there is no agreed upon or universally applicable definition of rural or urban. According to Dewey (1960), “the only definition that seems to be agreed upon generally by writers on rural or urban topics is that in some vague way the terms rural and urban are related to city and country, to community variations in size and density of population” (cited in Bunce, 1982:17).

In case of Pakistan, similar kind of arguments are followed to define urban and the rest (rural) where urban consists of municipalities plus all other continuous collections of houses inhabited no fewer than 5,000 persons. Following this definition, the provisional results of Fifth Population and Housing Census of Pakistan (1998) indicate that majority of the population, 67.3 per cent, live in rural areas. The share of urban population has increased from 28.3 per cent in 1981 to 32.5 per cent in 1998 implying that every third person lives in urban areas.

¹ A German sociologist, Tonnies, characterises society into two main types, *Gemeinshchaft* and *Gesellschaft*, which characterise the rural and urban areas (See Appendix I, table 1.1).

It is argued that urban areas are better endowed with provision of government services and have high standards of living than their counterparts in rural areas. On the other hand, some argue that situation in urban areas is worse due to monetized nature of urban economy, social fragmentation, weakening of informal safety nets, environmental hazards etc. (Wratten, 1995; Ruel et al. 1999; Beall, 1997; Moser, 1998). In Pakistan, most of the studies recognise that majority of the poor reside in rural areas while at the same time urban poverty is on an increase and it is argued that locus of poverty is likely to shift from rural to urban areas. The demographic changes taking place in the country results in rapid population growth of urban population while there is inadequate development of urban infrastructure and, consequently, living conditions in urban areas are getting deteriorated (UNDP, 1997).

Poverty is multidimensional phenomenon and it is argued that poverty experiences are different for women and men. While this is acknowledged in literature, it is not addressed in terms of rural-urban context. Mostly poverty is considered a statistical phenomenon and focus is mainly on income/consumption criteria. While few measures go bit further to include such dimensions as education and health, but they too do not look into the experiential aspects and resource base of the poor. It is in this context that this study will try to compare rural and urban poverty to see what are the differences and similarities in experiences of the poor living in different spatial locations. The study is guided by two interrelated objectives namely, to compare rural-urban poverty and to see what policy implications this comparison possibly can have. To achieve these objectives, following research questions are posed:

- What are the differences/trends in rural-urban poverty in terms of various (conventional) poverty measures?
- What are the differences/similarities in rural-urban poverty in terms of Livelihood Approach?
- What are the rural-urban differences in terms of provision of government services?
- What are the policy implications?

1.2 Justification

Poverty is multidimensional phenomenon and there is no unique definition of poverty. If we think of the poor as landless labourers or small farmers, unemployed in cities or working in the informal sector, their experiences of poverty are likely to be different. They face different vulnerability contexts and their coping/adaptive mechanisms are differentiated given their assets and mediated through the institutional context. The government policies are different and some areas are thought to be better endowed with public services. Understanding these differences/similarities is helpful in designing policies to tackle the poverty problem in spatial terms.

Definitions and measurements of poverty matter a lot in formulating policies. Broader the definitions of poverty more are the entry points to better and enhance the opportunities that are denied to the poor. This study by using Livelihood Approach may be able to broaden the conception of poverty, which may help the policy makers to devise effective measures. While much has been written about the rural poor and how they cope with their vulnerability situation, little is known about the livelihoods of the poor in urban areas, at least in Pakistan. Moreover, very few studies have been done to compare rural and urban poverty, especially in terms of their causes. Further, livelihood analysis has been confined to household strategies and little, if any, attempt is made to look into this black box. The present study will try to fill this research gap by looking into gender dimension of livelihood analysis.

1.3 Methodology

The main concerns of this study are to compare rural-urban poverty and to stress that poverty experiences are different for the rural and urban poor. Livelihood Approach is used to analyse poverty in rural and urban areas and to propose policy solutions. Given practical constraint of time, the research relies exclusively on secondary data/information. Different documents of government and private organisations and relevant empirical studies are utilised for the purpose. Personal past experience/observations is incorporated where necessary. Due to space constraint, all the statistical data are presented in Appendices.

1.4 Scope and Limitations

Since the study tries to cover entire Pakistan, there is general lack of availability of data. Whatever data are available may lack validity and reliability. The study relies more on micro studies, which makes the comparison beyond that location problematic. Livelihood Approach is more context-specific and beyond that comparison is rather difficult. Further, there is a general difficulty in comparing rural-urban areas since the life conditions or livelihoods vary among different cities and even in different parts of the same city and among villages, as well, located in different regions. Due to space constraint, many of the issues addressed in the study may have not been investigated in depth and lack clarification and elaboration. Moreover, and very important, the research does not try to address the international dimension (due to time/space constraints) which may have differential impacts for the urban and rural poor.

1.5 Structure of the Paper

The paper addresses itself to compare rural-urban poverty and to see what possible implications this comparison has in policy terms. For that purpose, it is structured in three more chapters. The second chapter focuses on the theoretical debate about rural-urban linkages and various poverty measures. It makes the case for Livelihood Approach by highlighting the inadequacy of conventional/mainstream measures. The third chapter tries to answer three of the four questions posed. It compares the rural-urban areas in terms of mainstream poverty measures, Livelihood Approach and government provision of services. Fourth chapter presents the concluding remarks and policy implications based on discussion in the preceding chapters. It identifies the main areas of policy interventions that may prove useful in fight against poverty.

CHAPTER-2

THEORETICAL FRAMEWORK

The practice of measuring living standards of the people dates back to Sir William Petty and his book *Political Arthmetick* published in 1691. He used income and expenditure methods to estimate the national income. Later on, Gregory King, Francois Quesnay, Antoine Lavoisier, Joseph Louis Lagrange, and others followed him (Sen, 1987). However, with time and especially during the last few decades this measure of national accounting came under heavy fire and is no longer considered an appropriate measure both for economic and for social welfare or well being. Over number of years, the definition and measurement of well being/poverty have broadened ranging from meeting nutritional needs to satisfaction of basic needs to the idea of entitlements. This section will briefly discuss the mainstream measures of poverty and will argue that they are inadequate measures given their certain shortcomings. An alternative poverty measure or approach, namely, Sustainable Livelihood Approach, will then be discussed in the end. At the outset, however, a brief mention of rural-urban linkages is made.

2.1 Rural-Urban Linkages

Understanding rural-urban linkages is very important to deal with the poverty problem both in urban and rural areas. Trade, migration and remittance, flow of goods and services to and from rural to urban areas are some of the most obvious links between rural hinterlands and urban centres. In this section four major types of linkages² namely: a) Spatial/Physical Linkages; b) Migration and Remittances or Economic Linkages; c) Socio-cultural Linkages; d) Linkages induced by macroeconomic environment or policies, will be discussed.

a) Spatial/Physical Linkages: The people living in urban or rural areas are closely linked across space. The spatial boundaries between rural and urban areas often overlap. There

² In literature different kinds of linkages are mentioned, ranging from services, commodity and human linkages (Chaudhuri, 1993); to changes taking place in rural areas due to urbanisation, competition for natural resources, labour supply and the like (United Nations, 2000); and spatial and sectoral linkages (Tacoli, n.d.). However, here four major types of linkages will be discussed capturing almost all these aspects. (See also Appendix II, table-2.1)

are physical linkages in terms of connecting roads, railways etc. Being strongly interconnected, any change taking place in urban areas has consequences for rural hinterlands and vice versa.

b) Migration and Remittances or Economic Linkages: Migration from rural to urban areas is one of the most obvious links between rural and urban areas and is frequently adopted livelihood strategy of the rural poor. The cities seem to offer more opportunities in terms of job, education and other facilities, with the result that many ruralites find it convincing to migrate to the urban areas to exploit such opportunities. Another aspect of this migration-related linkages is the return migration of the migrants or circular nature of rural-urban migration, whereby migrants return to their home of origin for a variety of reasons like death of parents or dissatisfaction with the employment or their need for labour in the rural area, especially at the time of harvest.

Once settled, migrants send remittances (defined as money or/and goods send from one place/person to another place/person) to support their families. The remittances sent by rural migrant is a sign that the migrant has settled in the urban area and is capable enough to pay back the social debt (Rempel & Lobdell, 1978)---the cost which the family has to incur in his or her education or in sponsoring his/her travel and initial costs. This transfer of resources from urban to rural areas reflects the rewards of successful migration.

The transfer of resources, however, involves not only from urban to rural areas, but reverse is also true as in the form of food assistance especially in the beginning when migrant leaves, or supporting the education related expenses of the migrant etc. As Chaudhuri (1993:35) noted, "When migrant leaves a village, outflows will exceed inflows to the rural area, in that the migrant will normally take savings or have the journey financed by donations from relatives or by means of a loan. Subsequently, after reaching the urban area, either while searching for a source of income or while receiving schooling or training. But gradually the rural outflow will be expected to decline and in most cases will be reversed as remittances to the rural areas begin."

c) Socio-cultural Linkages: In most of the cases urban dwellers remain firmly rooted in the rural community where they were born. They visit their rural homes every now and then, help the people coming from village to settle in urban centres, and host the visitors from their village. It is argued that it is in the interest of the migrants to

maintain such links. For instance, in case of being fired from job, he/she returns to rural area and gets the support of her/his kin and relatives. As Stark and Lucas (1988:469-70) observed, "...family insurance is an invaluable hedge against the not too steady, sometimes even turbulent, urban labour markets. Moreover, the migrant may wish to reduce his vulnerability through enhanced labour mobility that could involve voluntary lay off, intensive job search, and lapse in employment. Engagement in such an attempt may crucially depend on tacit or explicit familial support."

d) Linkages induced by Macro environment/policies: Rural-urban linkages depend on a large extent on social, political, historical and macro level policy in the country. For instance, pricing policy/food policy can have great consequences for rural and urban areas. The agricultural terms of trade can be influenced by macro-level government policies that may favour urban areas or industrialisation at the expense of rural areas or agriculture.

2.2 Poverty Line Approach

While multi-dimensionality of poverty is recognised, at least at conceptual level, most of the measures are based on income/consumption criteria to identify the poor. A household is classified as poor if its income falls below the pre-defined poverty line. This poverty line approach has the advantage of demarcating the poor and the non poor into two categories which helps in formulating policies for targeting resources to the poor. However, besides problems in drawing the poverty line, such as decision about what constitutes minimum nutritional requirement; which kind of food items to be included; arbitrariness in setting adult equivalence; ignoring economies of scale in large households; arbitrariness in allowance for non food items etc (see for example, Sen, 1981; Blackwood & Lynch, 1994; Khan & Lee 1984; Baulch, 1996; Greeley, 1994; Lipton & Ravallion 1995; among others), these poverty measures have certain other limitations³.

These poverty lines based on consumption or income do not recognise that different groups of people have differential access to publicly provided goods and services based on their caste, gender and class. As Kanbur and Squire noted, "Two equally poor households [identified by poverty line measure]...could have different

³ These poverty lines are prone to political manipulation. For instance, if a country needs Aid from the donors, the poverty line can be manipulated to show that there is abject poverty in the country and it

levels of well-being if they have different degrees of access to free or heavily subsidised goods and service, or if they have different degrees of access to public goods” (1999). These measures do not differentiate between transient and chronic poverty. Two households may be identified as equally deprived even if, at the time of survey, one household was experiencing it temporarily and other permanently. For instance, different studies done in Pakistan (Adams & He 1995; Baulch & MaCulloch 1998, Alderman & Garcia 1993) found that several households in their respective samples were transient poor rather than chronic. This distinction between transient and chronic poverty has important implications for policy. Another problem with poverty line measures is that they favour income and markets over other resources and institutions. As Kabeer (1997:4) observed, “The problem with poverty line discourse is that it privileges income as the key means and markets as the key institutions for meeting basic needs.” It is also argued that these poverty measures do not focus on causes of the poverty that is crucial for understanding the phenomenon of poverty and making any sustained intervention. Poverty line approach defines the needs in a standardised way, whereas needs vary from culture to culture and from region to region. For instance, the costs and needs in urban areas may be different from rural areas. Certain items like fuel, building material etc. may be relatively cheaper in rural areas which have to be bought in urban areas (Wratten, 1995). People in urban areas have to incur a lot of cost for housing, transport and food compared to their counterparts in rural areas. It fails to capture the specific nature and complexity of the phenomenon of poverty as experienced by different regions, groups, households or individuals.

This approach does not take into account the intra-household distribution of resources. Unitary model of household is assumed where resources are pooled and shared. However, there is plenty of evidence to suggest that there is discrimination *within* the household based on gender and age when it comes to distribution of resources. It is said that these measures at best can identify poverty among men than among women as women’s poverty is more dependant on the cultural context (Kabeer, 1996).

needs aid for launching anti-poverty programmes. Moreover, the poverty line can be manipulated, also,

2.3 Social Indicators Approach

Recognising that income/consumption based poverty measures do not take into account goods and services provided by the state, social indicators, directly measurable on individual, were devised. The most popular of these composite indicators is Human Development Index (HDI) developed by UNDP (1990). Before HDI various such composite indices were devised to measure the well being of people, the most important of which is PQLI developed by Morris (1979). Morris included such components as life expectancy at age 1, infant mortality and basic literacy. However, it could not get popularity because of lack of any theoretical and, more importantly, any organisational support. This sub-section will, therefore, focus only on HDI, which includes such dimensions as longevity (life expectancy at birth), educational attainment (adult literacy and ratios of primary, secondary and tertiary enrolment) and mean living standard measured in terms of GDP per capita in PPP.

It is argued that such composite indicators hide more than what they reveal. They have weighting and scaling problems that are assigned arbitrarily (Srinivasan, 1994; Chowdhury 1991). In practice, it is extremely difficult to compare HDI across regions (rural, urban) and different socio-economic groups because of the inclusion of GDP which are not, in most countries, calculated separately for urban and rural areas. It just gives the national averages that are highly misleading. This does not tell us, as well, the location/regional specificity of the nature of well being or deprivation. HDI was developed to rectify the shortcomings of GDP as a measure of well being, but inclusion of GDP makes it prone to all criticisms levelled against GDP. Since the range between GDP is highest among the three components, it has highest influence on the value of HDI. Moreover, there are general weaknesses in data for all the three components. Further, it is found that components of HDI are themselves highly correlated. If this is the case then all seem to measure the same aspect of well being. Chowdury (1991:126) observed that correlation between real per capita GDP and life expectancy, real per capita GDP and literacy and that between literacy and life expectancy are 0.90, 0.80 and 0.89 respectively. He further found that HDI itself was highly correlated with per capital GDP, rank correlation being 0.87. He concludes that per capita GDP in general can be used as a proxy measure of human development,

to show that there is less poverty in this regime than the others to claim political legitimacy.

HDI, which in its turn, can as well be represented by any of its components. About education, it doesn't say anything about the quality of education. Ability to live healthy life is not really captured by HDI, "since unit decrease in deprivation in life expectancy at an initial life expectancy of, say, 40 years is not commensurate with the same unit decrease at 60 years" (Srinivasan, 1994:240).

The capability approach (the theoretical roots of HDI) focuses much on freedom. It is doubtful whether this notion of freedom is captured by HDI, as Streeten (1995:358) noted, "...life expectancy and literacy could be higher in a well-managed prison."

HDI does not help in any kind of policy formulation for raising the well being of the people. For instance, any HDI value does not tell where to invest resources---in education sector, health sector or to raise the GDP? However, HDI provides some loose information that can be used for the purpose of advocacy.

To take into account Gender (in) equality UNDP (1995) presented two measures namely, Gender-related Development Index (GDI) and the Gender Empowerment Measure (GEM). GDI includes the same indicators as HDI, namely life expectancy, education and income indicator is based on the female share in the economically active population and on relative female/male urban wage rate. Rural wages and the wages in the informal sectors are not included. GEM includes percentage share of women in parliament, share in professional, technical and administrative positions, and share in unadjusted income.

It is doubtful whether these indicators really measure Gender (in) equality or empowerment. For instance exclusion of wages in informal sector and in rural areas, in case of GDI, imply that urban women would be more equal than rural women because only their share has the chance to be counted in this measure. It is argued that largely the gender inequality is accounted for earned income gaps. Bardhan & Klasen (1999:989) found that in most countries the earned-income gap accounts for 90% of the gender penalty. Similarly, in case of GEM, it is doubtful whether the share of women in parliament will tell us about the empowerment of women in general. These women are selected few from a country's population and may not be representative of the whole women of country, as in case of Pakistan. Moreover, in many countries, like Pakistan, mostly women are employed as teachers and nurses, one wonders if such positions can add to empowerment of the women.

2.4 Participatory Approach (Voices of the poor)

This approach got prominence, mainly, due to writings of Robert Chambers who criticises all the other approaches to measure poverty. This approach criticises the other approaches as being reductionist, imposed by outsiders, concerned with what is measurable, static etc. “What is measurable and measured then becomes what is real, and what matters, standardising the diverse, and excluding divergent and different” (Chambers, 1995:8). According to this approach, poverty is much more than lack of income/consumption or lack of functionings, it also includes vulnerability, powerlessness, dignity, autonomy, isolation and so on. Participatory Poverty Assessments (PPAs) give empirical evidences to refute other poverty approaches. For instance, one such study done in Pakistan in 1994 found that ‘more income was the 9th or 10th criterion (out of a total of about 20 criteria) mentioned by the poor’ (ibid. p-16). This approach gives some nominal power to the poor and has broadened our conceptions of poverty, but it is not free from certain limitations.

It seems that the approach emerged as a result of inter-discipline rivalry, mainly between economists and anthropologists/sociologists. For instance, Chambers, while criticising the poverty line approach, writes, “It is then but a short step to treating what has not been measured as not really real. Patterns of dominance are then reinforced: of the material over the experiential; of the physical over the social; of the measured and measurable over the unmeasured and unmeasurable; of economic over social values; *of economists over disciplines concerned with people as people*” (1995, p-7, emphasis added). It is questionable whether anthropologist or the disciplines, which Chambers is referring to are more concerned about the poor than the economists. An implicit assumption behind this approach is that local culture is something morally good without recognising that this very culture may be the cause of impoverishment for some, as in the case of gender in patriarchal societies. It is also argued that the poor often consider the outsiders (PPA practitioners) as a resource and treat the whole process as an opportunity to extract resources and, hence, they participate in a strategic manner. It is said that while this approach provides information about existential or experiential aspects of deprivation of the people, it fails to give any clue about why they become so in the first place. When asked from a typical person, say in Pakistan, about his or her poverty, he or she may attribute it to the will of Allah (God) without

questioning the power relations in the community or society at large. This approach considers the poor as actors exercising their agency in their day to day survival. But, as Bernstein noted, “It is as well to bear in mind the limits of ‘actors’ as a sociological metaphor. As the historian Eric Hobsbawm noted in a different context of social action: ‘the evident importance of the actors in the drama does not mean that they are also dramatist, producer, and stage-designer’” (1992:25). While highlighting the contextual nature of poverty, this approach altogether ignores the impact of macro environment and policies on the livelihoods of the poor. It is extremely difficult to compare the results of this approach beyond certain locality, say urban and rural.

The gender critiques of this approach say that women are normally excluded, as in Pakistan, and are not allowed to speak in public. Moreover, their perceptions are moulded by the existing social structures. As Sen (1990a) observed, “The problem with using subjective measure to capture the gender dimensions of poverty is that cultural rules, norms and values not only tend to devalue women’s well-being in many societies, but also to militate against recognition by women themselves of the spectacular lack of equity in ruling arrangements” (cited in Kabeer, 1996:12). Further, as Kabeer (1996) noted, that these approaches are as gender-blind or gender-aware as their practitioners are. It is not necessary that the practitioners of this approach have some inherent ability to capture the gender dimension of poverty.

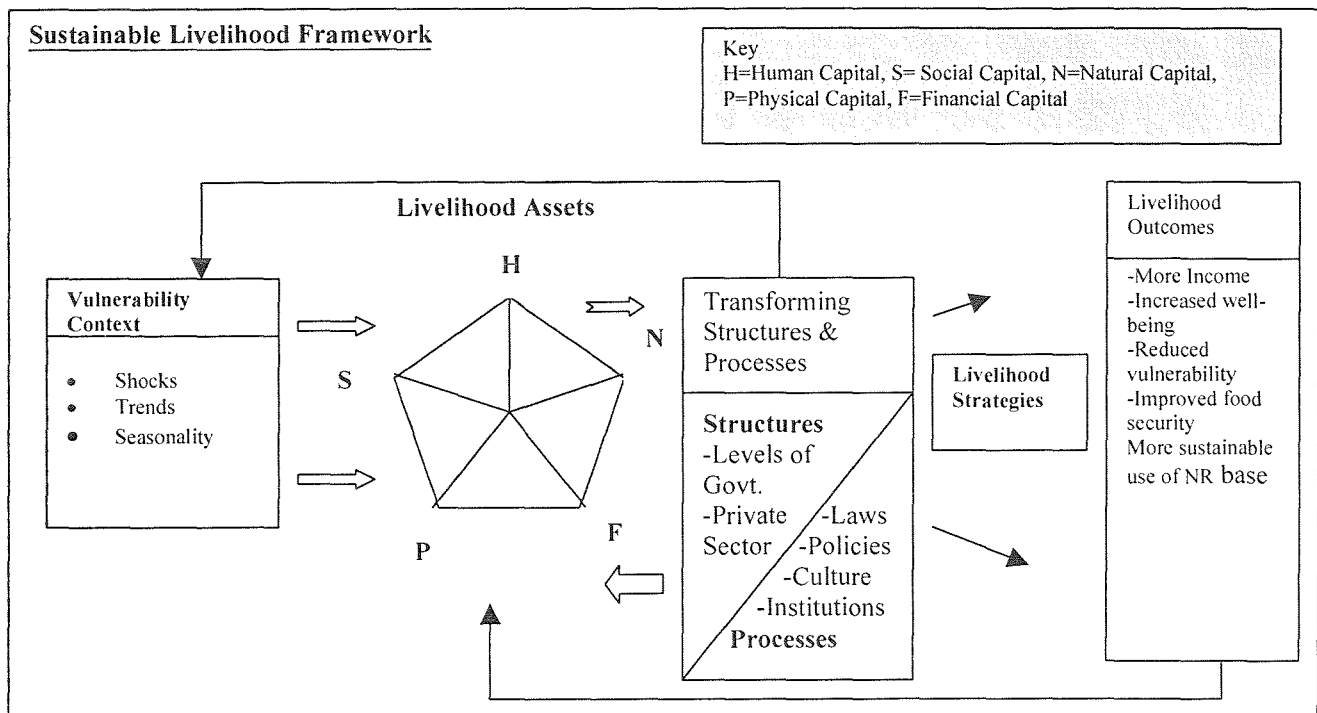
2.5 Sustainable Livelihood Approach/Framework⁴

*The real act of discovery consists not in finding new lands but in seeing with new eyes
(Marcel Proust)*

Conventional anti-poverty policies are formulated and implemented by governments often using income/consumption criteria. Little, if any, attention is paid to how the people secure their livelihoods employing various measures. Participatory development efforts remain confined to local and micro contexts without focusing on broader economic processes that affect the day-to-day lives of the people. The so-called objective measures of poverty fall prey to what UNDP (1999) calls *paternalistic fallacy*; the belief that experts and professionals know the best and they possess knowledge and wisdom needed for development and to change the fate of the poor. The

⁴ This section is based on different articles/documents extracted from UNDP and DFID websites. Complete web sources, however, are given in the bibliography.

so-called subjective or participatory approaches are the example of the *populist fallacy*; that the poor know the best and they possess whatever is needed for their development and they do not need outside assistance. However, it is highly unlikely that the people who are more vulnerable and have no assets can do everything on their own. A more realistic approach will be to find a balance between these two extremes and Sustainable Livelihood Approach is an attempt in that direction.



Source: DIFID (1999)

Sustainable Livelihood⁵ Approach is an alternative way to understand the local realities at the micro level which also highlights how the macro policies affect the livelihoods of the poor at micro/local level. Sustainable Livelihood Approach can be understood by the analogy of hedgehog and fox, whereby hedgehog is thought of having one big idea and fox adopts a variety of strategies---this is the livelihood approach (Ashley & Howard, 1999). The approach assumes that poor employ a number strategies in their day to day lives to deal with vulnerability situations. These strategies are determined by the assets they have and are mediated through the broader structure or institutional environment. Therefore, one way to analyse the SL systems is to

⁵ Livelihood in this framework is the means, activities and entitlements by which people make living. A livelihood is sustainable if it can cope with and recover from stresses and shocks and maintain or enhance its opportunities for the next generation (UNDP, 1999).

analyse the adaptive and coping⁶ strategies of the poor when faced with external shocks such as natural calamities, civil strife, economic crises etc.

Further, understanding vulnerability⁷ context is crucial for analysing sustainable livelihood system. Vulnerability context includes trends (economic, political, population etc.), shocks (health shocks, economic shocks conflict etc.) and seasonality (of employment, health, production etc.). These different components of vulnerability context affect different people differently. The natural shocks, for instance, may have different impacts for farmers than for the urban wagedworkers.

Central to this framework are the livelihood assets that people have. Five kinds of assets (capitals) have been identified which people can build up or draw upon. These are:

1) Social Capital: This refers to social resources on which people can draw upon in their effort for survival. It includes networks, kinship groups, relationships of trust etc. It serves as an informal safety net in face of high insecurity and can compensate for lack of other types of capitals or assets.

2) Human Capital: Human Capital refers to skills, knowledge, and good health that enable people to pursue their livelihoods. Many consider ill health and lack of education at the core of poverty, so overcoming these deficiencies is one of the important objectives of livelihood goals

3) Natural Capital: Natural Capital refers to the stock of natural resources and includes land, water, forests, bio-diversity etc. This is very important to those whose survival is mainly based on resource-based activities (farming, fishing, etc.).

4) Physical Capital: This refers to basic infrastructure, production equipment and means that enable people to achieve their livelihood. It includes transport, shelter, communication etc. It helps to strengthen the other assets. For instance, poor infrastructure increases the opportunity cost for education and health services. Without having an access to water and energy, human health deteriorates.

⁶ Though, difficult to demarcate the boundary between coping and adaptive strategies, coping strategies, however, refer to short term response to a specific shock such as flood hazard, whereas adaptive strategies involves a long-term change in behaviour patterns as a result of shock such as agro-pastoralists who have adapted to changing conditions of climate, water and vegetation variability by optimising the mix of cattle, sheep, goats and camels in their herds (UNDP, 1999).

⁷ Vulnerability has two sides: the external side of exposure to shocks, stress and risk; and the internal side of defencelessness, meaning a lack of means to cope with (Chambers, 1995:175). Moser (1998: 3) explained it in a similar way. According to her, any definition of vulnerability requires identification of two dimensions; its sensitivity (the magnitude of a system's response to an external event), and its resilience (the ease and rapidity of a system's recovery from stress).

5) Financial Capital: This refers to financial resources that people use for their livelihood objectives. It comprises of savings, credit, remittances etc. It is helpful for livelihood in various ways. It can be converted into other type of assets, for instance buying land/house etc. In case of food shortage, this can be used to purchase the food; availability of credit can help to employ modern technology in agriculture or micro-enterprises.

It is argued that to operationalise SL approach outside some specific/local context is extremely difficult and expensive. Further, the problem with Livelihood Approach is that it takes household as unit of analysis and misses the gender aspect of poverty. Livelihood Approach does not inform us about the quality of assets in general and social- psychological aspects of life in particular. There is no mention of security dimension that is very important dimension of poverty. This paper, however, will try to address these important aspects of poverty.

CHAPTER-3

ANALYSIS AND DISCUSSION

This chapter will try to compare different dimensions of poverty in rural-urban context. The first section will focus on comparison of rural-urban areas in terms of different conventional poverty measures, the second section will compare rural-urban areas in terms of Livelihood Approach⁸ and the last section will look into the differences in term of government provision of services.

3.1 Comparison of Rural-Urban Poverty in Terms of Conventional Measures

There have been a number of studies on the measurement of poverty in Pakistan. They have used different methodologies and definitions of poverty and therefore yielded the results that are not easily comparable. In this section a comparison of rural-urban poverty will be made in terms of Absolute Poverty lines such as Calorie-based lines and Basic Needs Poverty lines.

3.1.1. Calorie-based approach: In calorie-based approach, poverty is defined in terms of minimum food expenditure required to satisfy minimum level of calorie intake. Using a daily intake of 2250 calories per person i.e. 2450 calories per adult equivalent for rural areas and 2150 calories per adult equivalent for urban areas, MHHCD (1999) found that poverty incidence in Pakistan as a whole was 20.8 per cent in 1993/94. This shows a consistent decline in poverty incidence from 26.9 in 1986/87 to 20.8 per cent in 1993/94 and urban poverty from 24.5 per cent to 15.2 per cent while rural poverty from 29.4 per cent to 24.4 per cent for the same period. From the table 3.1:1(see Appendix III) it is evident that rural poverty has been higher than urban poverty on all poverty indices throughout the reference years.

3.1.2. Basic-needs approach: Under basic needs approach poverty line is drawn in terms of minimum expenditure needed to achieve a set of basic needs like clothing, food, shelter, health and education etc. The food cost is calculated as the average food

⁸ A brief mention of Quality of Life and Security Dimension is also made in this section.

expenditure needed to achieve minimum calorie intake. For rest of the needs, it is assumed that those households who fulfil their food requirements will also satisfy their other basic needs. Here two different methods are used, one is expenditure method and the other is income method.

Expenditure Method: The results (see Appendix III, table 3.12) using expenditure method show that poverty has slightly declined during 1986/87 to 1993/94. While urban poverty declined from 29.8 per cent in 1986/87 to 28.7 per cent in 1993/94, the corresponding figures for rural areas are 28.2 per cent and 25.4 per cent respectively. The results also show that there is more poverty in urban than in rural areas throughout the reference period.

Income Method: Poverty indicators based on this method are presented in table 3.1.3 (Appendix III). The results show that incidence of poverty in Pakistan as whole has been increased from 28.6 per cent in 1986/87 to 35.7 per cent in 1993/94. The rural poverty has increased more than the urban poverty, from 28.1 to 37.3 per cent, while urban poverty has increased from 28.8 per cent to only 29.9 per cent

3.1.3. Poverty of Opportunity Index (POPI): MHHCD (1999) introduced a new index to measure poverty called Poverty of Opportunity Index (POPI). It is a composite index in three dimensions of poverty, namely health, education and income. The health deprivation is calculated by weighted average of three components: the percentage of population not expected to survive to age 40; the percentage of people without access to safe water; and the percentage of malnourished children under 5. The education deprivation includes: the percentage of illiterate adults and the percentage of primary school-age children who are out of school. Income deprivation is based on the percentage of population below poverty line. Equal weights are assigned to all the three components. According to this indicator, rural poverty of opportunity is 48 per cent compared with 35 per cent in urban areas as of 1993 (Appendix III, table 3.1.4). The results further show that rural areas are deprived of education and health opportunities and they are more income poor than their urban counterparts. There is acute deprivation in rural areas in terms of education opportunities. However, while there has been improvement in terms of education and health indicators, there is deterioration in terms of income opportunities in the country and more in rural areas.

When disaggregated for male and female population of the country (see Appendix III, table-3.1.5), it turns out that males are privileged in every component of POPI and throughout the period. Females are far lagging behind than the male

population in terms of education. There is virtually no difference in terms of income poverty and a negligible difference in terms of health opportunities between males and females.

The above analysis of different poverty measures shows that if different poverty lines are adopted the results vary considerably. For instance, if calorie-based approach and basic needs approach based on income are used then rural poverty is higher (24.4 per cent and 37.3 per cent respectively in 1993/94) than that of urban poverty (15.2 per cent and 29.9 per cent). While reverse is the case with basic needs approach using expenditure method; rural poverty being 25.4 per cent as compared to 26.9 per cent in urban areas. So the policy makers may find confusion on which measure to adopt and where to invest resources to tackle the poverty problem. The so-called Poverty of Opportunity Index (POPI) is an aggregate measure and tells nothing unless disaggregated into its components. For instance, the POPI value is 48.1, in 1993, for rural areas and 34.9 for urban areas, but what does it mean? Does it mean that rural areas are suffering more from lack of education facilities or health facilities or else they are more income poor? Why aggregating the components when in the final analysis we have to disaggregate them?

In terms of gender, a unitary model of household is assumed where resources are shared equally. This is reflected in the results, which show that there is no difference in terms of income poverty between male and female and, also, in terms of health opportunities.

3.2 Comparison of Rural-Urban Areas in Terms of Livelihood Approach

In this section, a comparison of rural and urban areas in terms of livelihood framework will be made. The basic to livelihood framework is the vulnerability context faced with which, the poor employ various strategies given their livelihood assets and mediated through the external environment or institutions and structures.

3.2.1. Vulnerability Context: Vulnerability context is important because it directly affects people's assets on which they can draw upon. It includes seasonality, shocks and trends. These vulnerability situations have differential impact on different people

depending on the assets they have and the activities they are engaged in to pursue their livelihood objectives.

Seasonality: Seasonal variations in climate are associated with changes in prices, production, employment etc. Already deprived of assets, the poor are generally the greatest victims of such seasonal variations. Those, whose survival is dependent on agriculture and, especially where irrigation facilities are non-existent, such as most of NWFP, Northern areas and Balochistan, are the hardest hit section of this climatic effect. Frequent rains or lack of it both have an impact on the rural poor. Since most of the poor live in *katcha* (made of mud) houses, heavy rains cause damage to their shelter. Being deprived of sewerage facilities, water turns into ponds giving birth to diseases and it is extremely difficult to commute to nearby cities. For the small farmers lack of rain at right time may cause failure of the crop or low yield per hectare thus hampering their livelihood options.

While seasonality is often associated with rural poverty, it does matter for the urban poor. For instance during monsoon rains, the construction work, which employs a large number of casual labourers, stops and affects the livelihood of the urban poor. Moreover, in winter season the supply of labour increases because of influx of seasonal migrants from the north of country thus reducing the chances of even finding casual labour. For street hawkers, as well, to commute to far-flung areas in rainy season is extremely difficult and they lose their earnings. Mostly the urban poor live in slums and squatters where sewerage facilities are either non-existent or of poor quality which require frequent maintenance. In the rainy season, due to poor sewerage, water turns into ponds giving birth to various waterborne diseases. Since many houses in squatters and slums are built of poor quality construction material, their houses also get affected due to continuous rains.

Trends: Trends include population trends, relative prices, technological trends, macroeconomic policies, international trends etc. They have an impact both for the urban and the rural poor. For instance, Structural Adjustment Programme, implemented by the government under the pressure of international lending institutions resulted in retrenchment of public officials mainly in urban areas. The influx of Afghan refugees in the 1980s and onwards brought down the wage rates and caused a hike in house rents, especially in such cities like Peshawar, Karachi, and Quetta. The government policy to remove food subsidy resulted in high food prices and mostly the urban poor was the affected segment of population who have to buy food for their day to day survival.

The mechanisation/credit policies usually benefit the rich farmers who use labour displacing machinery evicting many agricultural labourers. The liberalisation policies adopted by the government also involve reduction in investment on rural infrastructure such as roads thus reducing the access of rural people to market. Government subsidises the export crops and those who rely on subsistence agriculture are more likely to suffer.

Shocks: Shocks include so-called natural shocks such as floods, earthquakes and economic shocks, conflict, human health shocks etc. It is always the poor, i.e., *those with insufficient assets to withstand shocks*, who are most vulnerable (Sanderson, 1999). Flood hazards, typically, affect the rural poor that ruin their crops, livestock and create various diseases. Sometimes, though, it also affects the urban areas (as in the case of heavy floods of 1973 and 1988) but the government often puts every effort in place to save the cities. Frequent fires in poorly constructed slums and squatters destroy the physical assets of the poor in urban areas. A road accident, the loss of breadwinner put the household in a highly vulnerable situation. High inflation can result into price hike and erodes the savings of the poor.

While violence is usually associated with urban areas, rural areas in Pakistan are also susceptible to it. For instance, rivalry between the two groups or factions in a village or violent conflicts over water and land distribution etc., affect the rural poor as well. However, violence is much more frequent in urban Pakistan than in rural areas, especially in the big cities like Lahore, Karachi, etc. The sectarian violence prevalent in such cities as Jhang, Lahore, Karachi and Multan is a case in point where a number of people lost their lives and property.

Livelihood Strategies: Faced with such situations, the rural poor in Pakistan resort to various measures. One of the coping/adaptive mechanisms adopted by the rural poor includes diversifying the sources of income. Some households, who have land, diversify the cropping patterns and keep different types of livestock like cows, buffaloes and goats that can be sold in time of need. Among the most important strategy is the seasonal migration mainly to the big cities in hope of finding some jobs. For instance, many poor from northern areas of Pakistan migrate to big cities like Rawalpindi, Lahore, Faisalabad, and Karachi in winter season. Remittances sent by these migrant workers serve to sustain the family survival back home.

With crop failure, some households resort to communal resources like forests. But in most of Pakistan, this is constrained by forest departments' laws and regulations.

However, the trees grown on their own lands and near their houses serve as a means to face such situations.

A frequently adopted strategy in rural Pakistan is to seek help from social networks including kinship and friends especially if they are living in another village or city. Here the caste group and more importantly *beraderi* (extended kin group) is of great help and assistance is often sought from the *beraderi* rather than from other groups. Women play an important role in keeping these networks established especially through marriage. In time of need, man's household can draw on the resources of in-laws while reverse is not always true. In Pakistan, it is considered obligatory for the family of bride to fulfil the demands of the groom's family. Failing to do so may result in break-up of the marriage.

Another system of social help is patronage or patron-client relationship. For instance, in rural Sindh it is termed as *wadera-hari*, in rural Punjab, especially in Southern Punjab, it is *Jagirdar-kameen*, and in rural NWFP it is *Khan-Kameen* etc. The clients provide labour or services and patron provides grains or other kind of support in time of need. However this system of patron-client is eroding and it does not work during extreme situations. This system is eroding both because of supply and demand factors, "on the demand side, there has been an increase in the possibility of hiring in cheaper labour seasonally from outside without involving patron obligations, the competition from factory products which has affected the demand items made locally by the services castes, the possibilities of making a profit by selling the goods earlier distributed free to clients with improved transportation and storage facilities, and so on. On the supply side, clients are noted to opt out of such a relationship where more secure or profitable alternatives (especially urban jobs) can be obtained" (Agarwal, 1990:365).

Another strategy adopted by the rural poor in vulnerability situation is to utilise whatever savings are available, for instance some grains, or selling jewellery of women etc. The rural poor also frequently adopt adjusting or reducing the normal consumption patterns. Changing consumption patterns can include shifting from expensive diets to cheaper or reducing number of meals a day. Another way to reduce consumption is adjusting intra-household distribution of available food. Women and children suffer most from this mechanism. As Agarwal (1990:369) observed, "A part of this [consumption] adjustment reflects perceptions about needs, especially arising out of

differential activity levels, but a part also appears to reflect a gender bias.” If there is any land owned by the household, it is sold as a last resort.

Social celebrations such as festivals, marriage etc. are also adapted to seasonal fluctuations. For instance, in rural Punjab the *Basakhee maila* (a sort of festival) is typically celebrated after the harvest and in years when harvest is not good it is postponed till next year.

Like rural households, the urban poor employ various measures to tackle with vulnerability situation. Due to seasonal hike in prices, the urban poor rely on rural assets or networks if they have. Occupational diversity is one of the main strategies adopted by the urban poor in Pakistan. Different members of households engage in different kinds of jobs or else one member holding multiple jobs. Faced with income shortages, more members of the households enter into the labour market such as children. Adjusting or reducing consumption pattern is also one of the strategies adopted by the urban poor. Reducing other consumption expenditures such as buying new clothes, forego minor medical treatment, and withdrawing education expenditures, especially of girls, are also frequent adopted strategies. Some of the households in slums rent out some portion or room of the house to have some extra income. Few households use the house for income-generating activities like opening small shop in one of the rooms of the house.

3.2.2. Livelihood Assets: Livelihood assets are very important for survival of the poor. The resilience of the household in face of any vulnerability depends on large part on the assets that a particular household owns. As Moser (1998:3) says, “Analysing vulnerability involves identify not only the threat but also the ‘resilience’, or responsiveness in exploiting opportunities, and in resisting or recovering from negative effects of a changing environment. The means of resistance are the assets....that individuals, households or communities can mobilise and manage in the face of hardship.” In this section a comparison of rural-urban areas in terms of livelihood assets will be made.

Human Capital: Human capital refers to skills, knowledge and good health, which are important for pursuing different livelihood objectives. Of particular importance are the health and education dimensions, which are not only basic human rights, but also increase the labour productivity of the poor. As Ward (1999) pointed out that poverty “(...) is the legacy of poor health and education combined with limited access to only the bare minimum assets that places children born to the poor parents at a serious and

often life long disadvantage” (cited in Mora, 2000:33). Given such importance of education and health, this sub-section will compare the disparities between rural and urban areas in these very aspects of poverty.

Education: In today’s world education is essential for vertical mobility, exceptions are there in the world of sports or show business etc. Being deprived of education poor often end up in low-paid occupations in informal sector where the productivity and the gains are very low. Pakistan as a whole performed very poor in terms of education as compared to other countries in the region and with countries having same level of economic development. Further there are marked differences within the country; rural Pakistan performs poorly in such education indicators like literacy and enrolment ratio as compared to urban Pakistan (see Appendix IV, table 3.2.1).

This low performance in rural areas partly reflects the low provision of education facilities in rural areas and partly the constraint on demand side. Children usually contribute to household labour (such a collecting fuel, looking after the cattle etc.) and parents choose not to send them schools. Moreover, they have to incur financial costs to send their children to schools. These private costs include uniforms, books, tuition fee and registration fee etc. This financial constraint is compounded where the rural poor have too many children to educate (average family size being higher in rural Pakistan compared to urban Pakistan). Moreover, “given limited labour market opportunities in rural areas---particularly for girls---the future returns to primary school completion may seem small to many Pakistani parents in relation to current costs and household budget constraints” (Sathar and Lloyd, 1994:106).

There are qualitative differences also in rural and urban areas in terms of educational attainment. In a comprehensive survey in 1995, only 20.7 per cent of total students were competent at a level that is considered basic. Urban competencies were twice as high as those in rural areas: 29.2 per cent compared to 11.8 per cent (HDC, 1998:77).

There are gender disparities in terms of educational attainment. The situation is worse especially in rural areas. There are several reasons for this. There are supply side constraints in terms of shortage of schools for girls. Although government opened many co-education schools at primary levels, parents do not want to send their daughters in these schools. Further, on demand side, there is problem of parental attitudes towards girls’ education. The opportunity cost for educating girls is considered

higher in rural areas while parents forego the earnings of boys' labour in the hope of future employment. The investment in girls' education is considered useless, as they have to get married and leave the house of their parents. There are certain cultural and social norms prevalent, particularly in rural areas, which discourage the education for girls.

Table 3.2.2 (Appendix IV) shows that percentage of children ever enrolled is lower in rural areas and for girls. Looking at the completion rate for rural/urban and in terms of gender (see Appendix IV, table 3.2.3) it appears that completion of primary school education is very low in rural areas and for girls; 43 per cent girls and 52 per cent for boys in urban areas while corresponding figures for rural areas are 17 per cent and 43 per cent.

It means that less than half of the girls in rural areas completed their primary education when analysis is restricted to those ever enrolled. The gender differences diminished except around 10 per cent for girls in rural areas. This is because, "fewer girls than boys go to school, the girls who do attend---particularly in rural areas---are a more selective group..." (Sathar and Lloyd, 1994:110).

This analysis shows that the rural dwellers perform low in terms of education than the urban population. There are constraints on supply side, demand side and institutional barriers. There are few schooling facilities available to the rural areas, the poor find it hard to educate their children due to limited resources and the poor, especially from lower castes and minorities, face discrimination by teachers with the result they choose not to go to schools.

Health: In terms of health, urban dwellers, again, outperform the rural masses. The death rates for rural areas are higher than in urban areas (See Appendix IV, table 3.2.4). However, for the urban poor also, without having right connections at right places results in poor quality of health services. As one young woman from urban Pakistan reported to Beall, "The peon sitting outside the doctor's room looks at our faces and clothes and tells us that the doctor is not in. He makes us wait for hours and sometimes the doctor leaves without seeing us." Another said, "They look at us, know who we are and we know by that look that we will never be allowed to see the doctor" (Beall, 1995:438).

There is gender discrimination in terms of health care. For instance, while infant mortality being lower for girls (which shows a supposedly biologically advantage that the girl infant has over boy) the child mortality is higher for girls. Table 3.2.4

(Appendix IV)) indicates that while infant mortality for boys was 101 in 1986-91, the corresponding figure for girls was 80. But girls' child mortality was greater, 37 per cent, than boys', 22 per cent. This clearly shows gender bias in terms of health care provided to boys and girls influenced by the son preference of the parents.

The discussion shows that urban people are better off in terms of health indicators than the rural. Here again there are constraints on the side of demand, supply and institutional bias in terms of providing facilities to the rural poor. However, the health differences between the rural and urban areas are questioned by Souza (1996:9), "It is assumed that city dwellers are healthier in comparison to their rural counterparts, but averages can be deceptive especially if the upper and lower values are extreme." Urbanites are more exposed to new kinds of diseases which are relatively unknown in rural areas such as environment related diseases, stress and other psychological diseases and diseases caused by contaminated food.

Financial Capital: Financial capital refers to the financial resources (both stocks and flows) available to people for their livelihood objectives. It includes savings, credit, remittances and pensions etc.

While comparisons of urban and rural incomes is highly problematic due to greater monetized nature of the city economy, it is, however, the case that the urban poor are relatively more rich in terms of income than the rural poor. This is one of the reasons that why people move from rural to urban areas. As Pol (1997) noted, "A consistent finding, confirmed time and again in household surveys, is that household incomes are higher in cities than in rural areas, and that the differences are especially marked in developing nations. When asked, even the poorest urban in-migrants, who often end up in the informal sector, generally answer that they are better off than before."

Although this asset or capital is the most important but at the same time least available to the poor. Being employed in the low productive informal sector, the gains they get are very low. The urban poor are often excluded from the institutional or formal lending. Banks find it difficult due to high administrative costs involved in lending to small or micro-enterprises. The poor, on the other hand, do not have enough assets to provide as collateral. In urban areas, Small Business Finance Corporation (SBFC) provides credit (supposedly) to small enterprises, but it also demands collateral and certain level of formal training and education which most of the poor do not have.

The case in rural area is even worse. Banking facilities are extremely weak in rural areas and, like the urban poor, they lack the necessary arrangements for collateral. In Pakistan, Agricultural Development Bank of Pakistan (ADBP) is the major lending institution for rural people. However, although claims are made that it helps the small farmers and the poor section of the rural society, but the reality is the opposite. It provides loans to large landholders for mechanisation purposes. As Islam (1996) observed, “the ADBP is primary lender for agricultural machinery, accounting for 93 per cent of such lending in 1991/92. While ADBP’s role in financing tractors has been significant since its inception, the 1980s have seen it almost completely dominating the lending for machinery.” The findings of a study conducted by Malik (1999) on rural credit in Pakistan revealed that:

- Both the amount and the number of loans from institutional sources increase markedly from the lowest to the highest expenditure quintiles;
- Loans from institutional sources as a percentage of loans from all sources indicates quite clearly the reliance of poorer households on non-institutional sources;
- Friends and relatives are important source of credit.

Women are highly discriminated in Pakistan in terms of credit dispensation. The formal banking procedures require women to have male kin such as husband to co-sign for loan. Since in Pakistan women do not have any independent effective ownership rights⁹ to land, the collateral constraint is compounded. Moreover, women are less educated than men so they are unable to understand the credit forms or cumbersome procedures of banks.

While government has institutionalised the *Zakat* and *Ushr*¹⁰, to transfer income to the needy section of the society, its impact has been negligible. Out of *Zakat* an individual is provided with only Rs. 225 a month. But there is lot of corruption involved in disbursement of this money. Usually the Councillor who is responsible for disbursing the money appropriates himself. This has been empirically verified in

⁹ Following Agarwal (1994) independent effective ownership means that rights to land not only in law but also in practice and independent of male ownership or control.

¹⁰ *Zakat* is one of the five *Arkans* (fundamental principles) of Islam and was institutionalised by the government in 1980. Muslims of means are obliged to give *zakat* (2.5 per cent of the annual income) to individuals who are indigent or needy.

Beall's study (1995) of Pakistan. He found that in the communities he surveyed, there was a widespread belief that the names of recipients remain on the beneficiaries list, while the local councillor pockets the money.

Physical Capital: Physical capital includes basic infrastructure, like transport, housing, water and sanitation and access to information etc. Most of these are provided by the state, however some of them are privately owned like housing and in some cases water and other components as well. Lack of basic infrastructure is considered as an important dimension of poverty. For instance, inaccessibility of water and sanitation may result in ill health thus reducing the labour productivity. In this section, a comparison of rural/urban areas will be made in terms of housing, transport, water and sanitation and access to information.

Most of the rural poor live in *katcha* (made of mud) houses and bamboo roofs or any other material available locally. However, they usually have the space outside the house where they can perform certain functions like sleeping, washing etc. House is one of the most productive assets for the urban poor where they not only live, but also can start some income generating activities. As land is to the rural poor, house is to the urban poor and is the last to be sold in times of need because it is a source of security in old age and something to hand on to the children. However, mostly urban poor live in illegal settlements (defined by the country's law) and are under continuous threat of being evicted. The impact of poor housing is disproportionately borne by women who spend more time at house than men.

The rural poor of Pakistan suffer from lack of transportation, especially if the village is located far from any main road. To commute to nearby city, they have to spend whole day leaving their work. They find it difficult to bring their produce to the market. Some villages are landlocked if a river is on the way to reach the main road. The transport quality is very poor and they have to wait for hours. The government's focus is on mega-projects like motorways, highways, and not to the farm-to-market roads. For the urban poor, situation is not so good. The roads in low-income areas are not well maintained and during rainy season they turn into water ponds breeding mosquitoes and giving birth to various diseases.

In rural areas, due to lack of water and sanitation facilities, the poor, mostly women and children, have to travel long distances for fetching water from some lake or canal or river. Women also go to canal banks for washing clothes and giving bath to their children.

In terms of power and energy, many rural households do not have electricity and natural gas. They use dung-cakes, wood or dry leaves as fuel. However, while most of the urban poor do have electricity and natural gas, they have to pay huge amounts of money to get connections, especially those living in squatters.

With regard to communication, in urban Pakistan most of the squatter and slum dwellers have such electronic items like TV, Radio and even cable connections, whereas very few households in rural areas own such items.

Natural Capital/Common Property Resources: Natural capital refers to natural resource stocks and includes forests, wild resources, and common property resources etc. The lack of natural capital is often been associated with rural poverty due to greater dependence of the poor on natural resources like forests. However, the urban poor are also impoverished due to lack of access to natural capital such as land for housing.

For the rural people, natural capital in the form of land is very important and they are the one who usually does not own it. This is particularly true of women who do not possess any ownership rights to land in rural Pakistan. A woman is often talked into giving her share to some male kin like brother or husband in the name of tradition. Being deprived of such assets, she is in a very weak bargaining position within and outside the household.

While not strictly falling under natural capital, the urban poor do benefit from common property resources (CPRs) as in the case of collecting waste papers and bottles to sell them and to earn cash for buying food. In Pakistan, lot of people, mainly children, can be seen around urban centres collecting wastes from the garbage to sell them and to earn their living.

Social Capital: Social capital refers to social resources upon which people can draw upon for their livelihoods and include networks, membership of groups, access to wider institutions of society etc. Traditionally, it is recognised that the rural poor have more relationships of trust given the so-called moral economy of the village. Being more dependent on each other and having lived together for ages, they have more mutual help system than the urban poor. There is greater socio-economic heterogeneity among the urban poor owing to different origins which is “in contrast to the ‘moral economy’ of the rural areas where the right to make claims on others, and the obligation to transfer a good or service is embedded in the social and moral fabric of communities” (Scott, 1976; cited in Moser, 1998:4). However, while it may be the case, urban poor do have some sort of mutual help system given close physical proximity in slums and

squatters. Beall found that in urban Pakistan, that the relationship based on *quom* (lineage group) or *beraderi* (based on kinship or common ancestral occupation ties) assists its members in times of need in all the communities. He found that these networks based on *quoms* and more importantly *beraderis* can operate not only as social networks of mutual obligations and support but akin to 'trade unions' with extremely effective 'closed shop' policies. In rural areas the poor do not have an easy access to the wider institutions of society while the urban areas have more opportunities of collective action for their demands.

These social networks help in time of need such as death, marriage or other celebrities. These are of great significance for the poor given the lack of access or unavailability of public provision or absence of any social safety net mechanisms. For instance, family and relatives provide loans in difficulty and financial support to the old people and give food, clothing and money to pregnant women before and after delivery. Beall (1995:434) cited Rocha (1994), "...it is precisely because of poverty that individual survival is not possible and people need to rely on others in their households and their social networks to make ends meet. Whether we call these arrangements strategies or not...they are certainly the very essence of survival in a context of low wages and minimal state support." However, these networks or relationships of trust are not given and people have to invest their time, money and effort to foster these relationships. While social networks and obligations are important in times of sudden shocks, it also has some negative sides. For instance, a household running a micro-enterprise may not be able to progress to small enterprise simply because it has to meet a lot of social obligations, such as providing help in cash or kind to relatives and friends. This is especially true of the urban in-migrants, who have to take care of the people coming from their villages.

The importance of social networks is more for women. As Muller (1990:45) notes, "The ...social networks is an important source of support for women. In periods of sudden crises---financial or otherwise---the neighbourhood women lend each other goods and exchange services for which they normally have to pay." In case of being deserted by her husband, the friends, sibling or parents can be a source of help and assistance. Having strong relationship of trust outside the household strengthens the fallback position of women and hence enhancing their bargaining position vis-à-vis husbands. While women do have such kind of relationship of trust, they often do not have any access to community organisations or other state institutions.

3.2.3 Quality of Life

Quality of life represents the happiness of a community or society. However, there is no agreement on what constitutes happiness. Some emphasise the economic aspects as crucial while others on political dimensions and some argue that religious or spiritual aspects are the determining factors. There is a great debate on whether the people in rural areas enjoy happiness more than those living in urban areas. There are two extremes of opinions, one favouring the village and village life, while other consider urban life conditions conducive to happiness. For the former, city and its life are an artificial creation. For instance, the famous philosopher Rousseau stated, “the city is an artificial creation that can lead to misery, whereas rural life is natural to man and one in which happiness can be found” (cited in Koenig, 1961:184). For the latter, city represents the civilisation and is conducive to bring about happy and prosperous life. They point out the great economic benefits possible due to cities¹¹. This section will try to compare quality of life in rural-urban areas in such aspects as social, political and psychological.

Social quality of life includes happy family life and stable relationships. In words of Ammassari (1994:44), “... social life means essentially nothing but good social relationships. In other words, ... social life is made of social relationships and the quality of life of the former depends on the quality of later.” In this respect rural people have more stable and strong social relationships than urban dwellers. The rural people interact more frequently and on more personal basis. The relationships in the urban context are more impersonal and formal. According to Writh, “Characteristically, urbanites meet one another in highly segmental roles. The contacts of the city may indeed be face to face, but they are nevertheless impersonal, superficial, transitory, and segmental. The reverse, the indifference, and the blasé outlook which urbanites manifest in the relationships may thus be regarded as devices for immunising themselves against the personal claims and expectations of others” (cited in Merrill and Eldredge, 1952:403). There is more sense of “we feelings’ in rural areas than in urban

¹¹ People living in rural and urban areas in Pakistan also have certain perceptions about one another. Urban people consider the rural people as *paindu* (a derogatory expression, meaning simpleton, ignorant etc) who do not know the modern realities of life. On the other hand, rural people regard the urban dweller as someone who is delicate and cannot bear the hardships of life. However, in general urban way of life is viewed as desirable especially by youth. They are often called *shehri babu* (a respectable expression meaning gentleman of city).

areas. If a crime is committed by an individual of a certain village, it brings bad name to entire village, while in case of cities, only that particular individual or at best his or her family is blamed. This is what Ruth Benedict termed as 'cultures of guilt' and 'cultures of shame' (cited in Ammassari, 1994:46).

The village family in Pakistan is generally extended one where sometimes two or more generations live together while in urban areas it is more of a nuclear type. Kinship forms the basis of social relationships in rural areas and helps each other in case of disputes with others and in times of need. These kinship ties are relatively weaker in urban areas. Dowry problem is not so acute in rural areas as it is in urban areas, where the marriage institution has become commercialised. If divorce is taken as an indicator of stable family life, then rural areas in Pakistan can be considered as performing well since divorce rate is higher in urban areas than in rural areas¹².

Inkeles (1994, Ch. 5) identified certain criteria to capture quality of socio-cultural and socio-political aspects of life. These include:

1) Freedom of Movement: Freedom of movement involves not only geographical movements from country to city or vice versa, but also shifting from one occupation to another. In this respect, urban dwellers enjoy greater freedom than their rural counterparts. In rural areas the roles are usually prescribed by custom and tradition, based on age, sex and caste. Urbanites, on the other hand, due to diversified group contacts are freer to shift their employment and residence than the rural people.

In terms of gender, there are restrictions on movement unless approved by husband or other male family members. This is especially true of rural women. In urban areas, though there are relatively more women in so-called productive employment, it is the male section of the population who decides whether women should work and what kind of job. The women are not allowed to even see their relatives or friends without the permission of male family members. In rural areas, women cannot go outside the house without *pardah*¹³ (veil) but in cities, under the influence of some women NGOs and media, the situation is now changing.

2) Freedom of Belief and Political Determination: It involves the freedom to choose one's own religion and political ideology or political leaders. While every person can practice his or her own religion, a Muslim is not allowed to change religion

¹² This is, however, a paradox. For instance, divorce may represent the independence of women who may be more aware of their rights in urban areas and do not accept the exploitation by their husbands.

and killing in this case is even allowed. In rural areas, however, even changing one's sect for a Muslim is condemned while in urban areas there is relatively more freedom. In rural Pakistan, tenants usually follow the sect of the landlord, especially in south Punjab and rural Sindh. In terms of political determination, the freedom of the rural poor is curtailed by big landlords. If the rural poor do not vote according to dictates of the landlords they have to meet serious consequences after elections. In urban areas, people can choose their own leaders and often the poor living in slums and squatters manoeuvre the situation in their own advantage by making alliances¹⁴.

Women do not have such kind of freedom. There are certain religious, political and socio-cultural norms favouring the seclusion of women. They have to follow the religious practices of their husbands and political ideology as well. The male members of the family dictate whom to vote or choose during elections.

3) Freedom of Association: Freedom of association means to join/make organisation of their own interest or to establish contacts based on one's own liking. The rural people usually are not free to form their own organisations or associations. This is one of the main reasons that they lack representation and their voices remain unheard. In urban areas, people have more opportunities and freedom. Almost in every locality in cities, there is association of residents representing the interests of that community. In matrimonial terms, the elders in rural areas often decide marriages and the young people do not have any say in selecting their partners. While in urban areas, and among the educated class, there is relatively more freedom in this respect.

Women do not have any such choice. They seldom have any say in matters of marriage and is true for most of Pakistan.

4) Freedom from Discriminations: The lower caste and the poor in general are highly discriminated in Pakistan where the poor and not the poverty are often blamed. This is especially true in rural areas where even the teachers discriminate against the children of lower case parents. In urban areas, the behaviour of police and other state agencies is highly hostile to the activities of the poor be it housing, or income generation.

¹³ It is generally believed that *non-purdah* observing women are not of good character. This is one of the important evaluation criteria to judge the women's character in Pakistan, especially in rural areas.

¹⁴ However, in urban areas as well, sometimes the poor living in squatters face threats of eviction if they did not vote to the candidate who eventually happened to be the winner and belonged to the ruling party.

Women in Pakistan are discriminated in every field of life. This discrimination starts even before birth. If a woman is pregnant every one prays for a son, even the woman herself since this may enhance her status in family and society at large.

The psychological aspect refers to mental state and involves not having mental illness such as depression, stress, anxiety etc. In this regard, rural people are relatively happier than their counterparts in urban areas. Having relatively homogenous life, there are less conflicting roles in rural areas than in urban areas. Gilbert and Gugler (1982:125) cited a study done by Harvard project on Social and Cultural Aspects of Development, which found that among men aged eighteen to thirty-two in urban Pakistan there is a significant number of respondents who reported such diseases as difficulty in sleeping, nervousness, headache, frightening dreams etc. It was more significant among those with longer urban residence.

3.2.4 Security Dimension

One of the most important aspects of deprivation felt strongly by the poor is lack of security. There is insecurity of tenure, of jobs, and even of lives. Chambers (1992) suggests that reverse of poverty is not necessarily wealth, but security: command over adequate assets to be guard against (rather than dependence on a landlord or patron) and self-respect (freedom from subservience and exploitation) (cited in Rakodi, 1995:413). The agricultural labourers or tenants feel insecure because they can be fired at any time from their jobs. The big and particularly politically powerful landlords can grab land from the small and poor farmers as they have connections with the police and other law enforcing agencies. The poor cannot even report to the police and reluctant to go to the courts because of lengthy procedures and money to be spent on lawyer's fee, transportation etc.

In urban areas, the poor feel insecure from different state agencies. Those living in squatters can be evicted from their houses at any time. This constant threat of eviction and insecurity of tenure is one of the main reasons that the poor do not upgrade their houses even if they have the means. Beall (1995) in his study found that in urban communities in Pakistan, the most persistent theme brought out by the poor was neither hunger nor even income and consumption, although these were major preoccupations, rather it was the problem of insecurity (see Appendix V, Box-1). Most of the urban poor are employed in the informal sector where hiring and firing do not follow any

rules and regulations. This keeps the poor under permanent threat of being fired from jobs¹⁵. Growing urban violence also hit the poor. Ethnic violence in Karachi is a case in point, where majority of the died was poor. Presently, frequent bomb blasts in cities, almost all of them in the over-crowded settlements, markets of the poor, took lives of hundreds of the poor. It may be because the law enforcement agencies seem quite efficient when such incidents happen in a rich community while in poor settlements they do not face any pressure from 'above'.

Women feel insecure not only outside the household but also within the household. In rural areas, if some landlord or his kin or friends like a woman, she is more likely to be kidnapped, raped and in some instances killed. It is the women who suffer most in case of group rivalry. In urban areas, mostly the poor women work as domestic servants and are sexually harassed by male members of that house. A recent study conducted by Karachi University revealed that four women in five in Karachi face some form of sexual harassment at work. This runs across all social divides but is more pronounced in low-income groups and in cases where educational attainment is low (Dawn, 2000). Within the household, both in urban and rural areas, women are under constant threat of being beaten by their husbands or other family members. A woman has to be an obedient wife of her husband otherwise he can easily divorce her, which is considered a social stigma in Pakistan.

3.3 Comparison of Rural-Urban Areas in Terms of Provisions of Government Services

Government is a contrivance of human wisdom to provide for human wants. Men have a right that these wants should be provided for by this wisdom. (Edmund Burke)

State provision of services is particularly important for the poor to build their assets, as they cannot afford the private services due to high costs involved. Lack of state provision of services is considered as the main supply-side constraint in the way of enhancing livelihood opportunities of the poor. In this section, the comparison of rural and urban areas will be made in such sectors as education, health, housing and water and sanitation.

¹⁵ Many poor in Pakistan wish to join some government service even if the wages are low as compared to the work they are doing now, partly because of security of job in the public sector.

3.3.1 Education: While government recognises that education is vital for socio-economic development and the right of every human being, the public expenditure for this sector has *consistently* been low showing low priority given to this sector. Most of the allocated budget goes for non-development expenditures and little is left for actually making any improvement in education of the masses (see Appendix VI, table 3.3.1).

Provision of educational facilities is very poor to rural areas, both quantitatively and qualitatively¹⁶. There is shortage of teachers (especially female) in rural areas and some teachers do not attend the schools regularly, while in urban areas they at least attend for fear of inspection by higher officials.

Table 3.3.2 (Appendix VI) shows that urban areas are better endowed both in terms of public and private schools, and there are marked gender disparities. While there are 49.5 per cent girls in urban areas having access to schools (within one kilometre) the corresponding figure for girls residing in rural areas is little more than 4 per cent. For boys living in urban areas the school facilities are more than three times as compared to rural boys. In terms of gender there is less disparity in urban areas, about 12 per cent, in rural areas boys are three times better in terms of schooling facilities than girls.

There are several reasons for this low provision of services to rural areas. The administrative cost in providing educational facilities to rural areas is considered higher than in urban areas. In some cases, the government faces resistance from the local landlords in their effort of opening schools as they consider educated people a threat to their traditional authority. The rich in the rural areas send their children to urban schools so there is no pressure on government to provide schooling facilities in rural areas. Being geographically and politically marginalised, the rural poor have little to influence the government policies.

3.3.2 Housing: Housing, besides being a productive asset, is considered a basic human need. It provides shelter and can be a source of income generation for the poor, especially in urban areas. Housing problem is often associated with urban poverty and

¹⁶ It is often the case that in rural areas, many schools are without any shelter and where the building is available, it may be used by big landlords of the village for their cattle. Few years back, government launched a campaign to find out 'ghost schools' and hundreds of such schools were identified all in rural areas. In rural areas, government often opens a school if the residents of that village provide the land but in urban areas, government either purchases land or open schools on state-owned land. There are more schools in rural areas that are without electricity, drinking water, and teaching-aid equipment.

accordingly measures are taken to provide housing facilities to urban dwellers. However, empirical evidences show that urban areas are far better than their rural counterparts in terms of housing facilities. For instance, Ghaus and Pasha (1990) while comparing the results of 1960 and 1980 Housing Censuses found that bulk, 79 per cent, of housing shortage was in the rural areas¹⁷.

Different governments launched housing schemes to meet housing shortages but these schemes often excludes the poor and until recently the rural areas as well. Plots are allocated on political basis and even the rich get plots on fictitious names. Moreover, while budget is allocated for meeting housing shortages, it is often used for projects that have nothing to do with the poor. For instance, while Rs. 6.81 billion (one US \$ is equal to Rs. 50) is allocated for housing sector in the Eighth Plan (1993-98), the key projects include: Construction of Supreme Court building, Islamabad; Development of infrastructure, external services and ancillary facilities for P.M. Secretariat, Islamabad; Construction of residences for judges of Supreme Court, Islamabad, etc. While these projects consume the lions' share of the allocated budget, one wonders if such projects have anything to do with the housing problem in the country.

There is a state organ called House Building Finance Corporation (HBFC) meant to provide credit for construction of houses for those who do not have the means. However, it is the poor, especially the rural poor, who are often left out. Since all the offices of HBFC are located in cities, the rural dwellers are either totally ignorant of, or find it hard to get any assistance from HBFC. While government rhetorically claims to address the housing shortage problem through institutional lending, its policy is contrary to what it says, "In order to enable the construction of houses, the Government will facilitate provision of institutional credits through the establishment of Housing Finance Institutions as well as streamline the role of HBFC to operate on commercial basis *for the middle and higher income groups*" (Eighth Plan (1993-98, p-287, emphasis added).

3.3.3 Health: In Pakistan, provision of health facilities mainly fall in the domain of government. Private sector facilities are confined to urban areas and to the rich section of the population. Similarly, some NGOs working in this sector also remain focused on

¹⁷ Their results, however, are not without qualification. They reached on this conclusion based purely on living space within rooms. In rural areas, it is generally the case that there is more space outside the house which is often used for washing, cooking, and sleeping etc.

urban areas. There is shortage of the health personnel in general and women staff in particular (see Appendix VI, table 3.3.3).

The government expenditure on health services remain abysmally low, 0.4 per cent in 1960 to 0.7-0.8 per cent in 1990s. The health expenditure ironically fell from 0.8 per cent of GNP in 1996-97 to 0.7 per cent in 1998-99. Most of the allocated budget goes to salaries and other non-development expenditures. The rural areas are especially deprived of health facilities. All the main hospitals and other health facilities are in urban areas and in rural areas there is one primary health care facility for 14,900 persons despite the fact that the rural dwellers constitute around two-third of the population of the country (Eighth Plan 1993-98). Whatever is left for development expenditures, is mostly spent on big cities on teaching hospitals with the result that health services to the rural poor remain inaccessible. Moreover, urban wage-workers, earning less than Rs. 1500 per month are covered under social security (see Appendix VI, Box-3) for health care but no such health security is available for the rural poor.

Apart from this, there are qualitative differences in terms of health provision of health facilities to rural and urban areas. In most cases, though a trained MBBS doctor is posted, however, the health centres in rural areas are usually manned by paramedics and there are no medicines available¹⁸. Private health facilities are almost non-existent in rural areas and the poor turn to traditional methods of treatment, such as going to *Pirs* (spiritual leaders) and Imams of mosques etc.

There are no maternity hospitals in the rural areas and women have to depend on the TBAs (traditional birth attendants) for undergoing delivery. In absence of female health personnel, women do not go or not allowed to go to such health centres and either they continue to suffer from illness or have to travel long distances for treatment.

3.3.4 Water and Sanitation: Safe drinking water and sanitation is not only essential for healthy living, it also results in some economic and environmental benefits. According to recent estimates, 61.5 per cent of the population has access to drinking water, while proper sanitation facilities are available to only 30 per cent of the population. There are, however, marked differences in rural and urban areas. For instance, while 70 per cent of urban population have access to safe drinking water, the corresponding figure for the rural areas is 47 per cent. Similarly, the

¹⁸ While doctors are supposed to serve initial years of their service in rural areas but in practice this is not the case. Even if they are posted they do not go to the rural areas, or else, once or twice in a week to fill attendance register.

sewerage/sanitation facilities are available to 60 per cent in urban areas compared with 13 per cent in rural areas (Eighth Plan, 1993-98).

From the discussion above, it seems that urban areas are better off in terms of provision of services by the government in such areas like health, water and sanitation, education and housing. But it is the case that poor may be not able to benefit from such services. It is argued that “use, as opposed to availability of services, should be examined” (Ruel, 1999). Health services are unevenly distributed within urban areas, being concentrated in affluent areas of the city; richer areas have better educational facilities while low-income areas have rudimentary school buildings and over-crowded classes. The issue of access to services by the urban poor is beautifully explained by Zingel (1998:5), “Having access....does not necessarily mean ‘to benefit’ from them...having access to water may mean only a standpipe nearby providing water of questionable quality, especially if low lifted from heavily polluted sub-surface water, and the sanitation, one has ‘access’ to in urban areas, often means non-descriptive facilities, which are less hygienic than ‘no sanitation’ in rural areas, which may stand for excursions into the sugar fields.” However, although access is unequal in urban areas, such amenities are almost absent in rural areas.

CHAPTER-4

POLICY IMPLICATIONS AND CONCLUSIONS

The greatest of our evils and the worst of our crimes is poverty, and...our first duty, to which every other consideration should be sacrificed, is not to be poor.

(George Bernard Shaw)

Preceding discussion shows that while poverty line measures are useful in demarcating the population into poor and non-poor, they yield inconsistent results that are of little utility for policy purpose. The comparison of rural-urban poverty in terms of poverty line approach indicates that the incidence of poverty varies in rural and urban areas depending on which poverty line is used. If calorie-based approach or basic needs approach based on income is adopted then rural poverty should be the focus of policy makers. However, more attention should be given to urban poverty if expenditure-based basic needs approach is adopted. Aggregate measures provide some loose information for advocacy purpose and are meaningless unless disaggregated into their components. When POPI, an aggregate measure, is split into its components, it turns out that rural areas are more deprived in terms of education, health and income opportunities than their urban counterparts. Women, likewise, are disadvantageous especially in terms of education opportunities. The results, therefore, advocates that greater attention has to be paid to improve the living conditions of rural poor and women.

While highlighting certain shortcomings of conventional measures, the paper argues that Livelihood can be useful for understanding the phenomenon of poverty and devising meaningful strategies. Livelihood analysis reveals that one of the most pervasive causes of poverty is the lack of assets that the poor can draw upon for their livelihoods. There are, however, marked spatial and gender differences in terms of possession of assets---rural poor and women are more deprived in this respect. There are institutional barriers, as well, constraining the livelihood opportunities of the poor in general and of the rural poor and women in particular. Further, livelihood analysis highlights that poverty experiences of men-women and rural-urban poor are different. Therefore, no uniform policy or set of policies can be formulated to tackle the problem

of poverty in gender and spatial terms. As Beall (2000:845) stated, "...an exclusive focus on aggregate or wider structural issues may result in generalised pro-poor policies, which ignore the specificities of the urban [and rural] poverty experience. Poverty does manifest itself in different ways in urban and rural areas, even when caused by similar factors..." Based on the discussion in the previous sections, some policy guidelines are presented

4.1 Strengthening Assets of the poor: The poor households diversify activities or adopt strategies to deal with vulnerability situations, which is defined by the assets or capital they have. As Moser (1998:3) noted, "Vulnerability is closely linked to asset ownership. The more assets people have, the less vulnerable they are, and the greater erosion of people's assets, the greater their insecurity." Therefore, strengthening the asset base of the poor should be at the core of any poverty alleviation policy. Based on the analysis of livelihood framework, it becomes evident that five major types of assets of the poor need to be strengthened.

Increasing the productivity of labour by providing health and education/training facilities should be an essence of any anti-poverty strategy. Low level of human capital creates a vicious circle of poverty and perpetuates itself---transferring from one generation to another. One of the main constraints in the way of improving human capital of the poor is low spending of government. Therefore, budget for such sectors like education and health should be increased. UNESCAP (1998) rightly suggested, "Social expenditure should be regarded as 'investments' in people and in socio-economic development rather than consumption expenditure." The comparison shows that there are differences between rural and urban areas in terms of provision of services. Therefore, the priority should be given to rural areas. Since providing such facilities to rural areas are considered more costly, the solution can be sought in institutional innovations. In case of health, for instance, mobile health teams can be formed to visit rural areas to ease the access of the rural poor. Providing qualified teachers and other teaching aid equipment can strengthen the institutions like *masjid-maktib* (mosque-school). Paying attention to improve human capital of women is especially important to have multiplier effect. Women are lagging behind especially in the field of education. There are not only constraints on supply side, but also on demand side. Broadcasting various programmes on TV and Radio, highlighting the importance of educating the women can change the parent's attitudes towards girls' education.

The rural poor in Pakistan are often engaged in low productive non-farm activities. The policy question is how to make this sector more productive? Credit is often cited as one of the main constraints in the way of improving the productivity of this sector. Now the government is focusing on micro-credit through rural support programmes but all these programmes are funded by donors threatening their sustainability. In this respect, “there is a need to facilitate the spread of rural financial institutions that are self-sustaining on the basis of savings and loans organised according to conventional banking criteria. This requires more effort from government to put in place the appropriate regulatory and guarantee provisions that would encourage the formation of such institutions and ensure the confidence in them in the long term” (Ellis, 1999). Policy makers can learn from the ‘best practices’ and adapt them to local situation. Another way of making this sector more productive is to create demand for locally produced goods. For instance, in rural schools and other offices, it can be made obligatory to buy only the locally produced goods like chairs, tables etc. It, however, demands changing the official rules and regulations of procurement that require cumbersome procedures of tenders etc., which the rural entrepreneurs may not be able to fulfil. In the urban context, government should pay attention to growing informal sector, which employs majority of the poor. Relaxing regulations that restrict the operation of household enterprise plus provision of technical assistance can help to raise the productivity of this sector. Instead of subsidising credit, easing the collateral requirement can be of great success. Establishing the linkages through sub-contracting with big industries can help to improve this important sector. This may also serve as a mean to transfer skills and technology to small entrepreneurs. The analysis shows that women are highly discriminated in terms of dispensation of credit. This needs to be rectified. The role of First Women Bank should be enhanced in this respect. Moreover, First Women Bank’s operation should be expanded to cover the rural women as well.

Access to land and common property resources (CPRs) is essential for the livelihoods of the rural poor. At present, red-distributive land reforms seem difficult to implement as they are considered a threat to property rights and have certain negative externalities¹⁹. However, large patches of state-owned land, which are lying vacant, can

¹⁹ As Islam (1996) noted that the threat of reform might drive large owners to expel tenants, who are likely to become beneficiaries. Such landowners may choose to self-cultivate with the help of labour displacing machinery (LDAM). In such cases, if the amount of redistributed land is not significant, the labour-enhancing effects of redistribution can be dominated by the inhibiting effects of tenant eviction and labour displacement.

be distributed to the rural poor complemented with other supportive measures like providing infrastructure and credit facilities to get them started. Similarly, assuring the security of tenure to the urban poor is essential for reducing urban poverty. With security of tenure, they can invest in their houses and will engage in some productive activities. In this regard, government can learn from successful examples of providing housing facilities to low-income people. One such successful story is Incremental Development Scheme, launched by Hyderabad Development Authority (HDA) to address the housing problem of poor (see Appendix VII, Box-4). Measures should be taken, such as making effective legislation, to ease the effective access of women to productive assets.

Analysis of the survival strategies of the poor, especially of the rural poor, shows that they rely on common property resources. But present regulations restrict their access to such resources. Given that, there is a need to provide services and inputs in such fields as forestry, fisheries etc. Trees, especially, can provide food, fodder and other useful material. According to Chambers and Leach (1989:339), Tree reforms which allocate trees and rights to plant trees on the fringes or blocks of forest land, for example, could make a major impact on the deprivation of the landless and poor who live nearby.” For this purpose, forest department should provide seeds according to climatic conditions and extension services. Social forestry, involving people with ownership rights, can prove useful both in terms of providing means to the poor to face contingencies and to deal with environmental problems.

Like social infrastructure, investment in physical infrastructure helps to build up the assets of the poor. Lack of physical infrastructure, like roads and transportation, is the main cause of marginalisation of the rural poor and is generally associated with greater poverty and fewer livelihood options. The focus, therefore, should be on farm-to-market roads rather than on big highways and motorways. Increasing poor people’s access to safe drinking water and sanitation is important for their better health and it also reduces negative externalities such as pollution, the spread of water-borne diseases etc. This will also reduce the burden of women who have to travel long distances to fetch water. Rural areas are more deprived of such facilities than urban areas. Although Social Action Programme (SAP) is focusing on rural areas in providing such amenities, but this is an ad-hoc and donor-funded programme. Moreover, the improvements made by this programme are not commensurable to the money and efforts put into it. In such efforts, community’s involvement may prove useful, not only reducing cost and

increasing efficiency, but also in better maintenance and management after the project implementation. The success story of Orangi Pilot Project, Karachi is a case in point (see Appendix VII, Box-5).

4.2 Institutional Dimension: Social networks and relationships of trust are very important for the poor. Putnam (1993) defines social capital as “the informal and organised reciprocal networks of trust and norms embedded in the social organisation of communities---with social institutions both hierarchical and horizontal in structure” (cited in Moser, 1998:4). At micro level social capital includes local institutions and networks and refers to as ‘bonding’ social capital. At the meso level, it refers to horizontal ties between individuals or work colleagues, member of particular ethnic or religious groups and is called ‘bridging’ social capital. Vertical ties between the poor and the people in position of influence are termed as ‘linking’ social capital²⁰. The poor generally have bonding social capital and to some extent bridging social capital but they lack linking social capital, especially the rural poor. In time of need, while bonding social capital may be of help, but for long term support bridging and especially the linking social capital is of great importance to reduce the impact of vulnerability. The policy issue is how to create linking social capital? This could be done by building trust between the poor and the state; by easing access of the poor to formal institutions. The institutional factors are one of the most important factors constraining the access of the poor to various assets. As Adger (1999:256) stated, “Poverty, the use of resources, and the distribution of assets and income within a population are all institutionally determined, and hence central to ... analysis of vulnerability. Since it is formal political institutions that devise and implement the legal enforcement of property rights, all economic structures can be conceptualised as dependent on the institutional structure.” The land tenure system constrains the access of the rural poor and women to land. Bias of lending institutions excludes the poor of credit facilities. People can transform these institutions if they exert influence. But this depends on their organisational ability. The analysis shows that the urban poor have more chances to organise and they can take help of media as well, but the organisational ability of the rural poor is constrained by the traditional structures. Hence, the policy implication is to promote people’s organisation, especially in rural areas, so that they can have easy access to wider institutions of society. This is, however, a challenging task. Some argue that

²⁰ This categorisation, or types, of social capital is adopted from the consultation draft of the World Bank Development Report 2000-1. The website for that is www.worldbank.org/poverty/wdrpoverty

associations like WUAs (water users associations) can be strengthened that can later on take up other problems of the rural people. However, the experience of co-operatives in Pakistan is not encouraging and such organisations are more likely to perpetuate existing power structures. Moreover, these associations leave out the landless poor. Given the present political and administrative set up of Pakistan, vote remains the most powerful instrument in the hands of the poor to exert pressure. As Abdullah (1998:91) observed, “There can nothing more promising for the alleviation of poverty in rural areas than the reactivation of the local government institutions. It is only at the grass-root level that the poor and the needy are counted and remembered. If the local government system does not work, other levels cannot reach the common man who unspeakably suffered as a result of inaccessibility of the government system.” In Pakistan, local government institutions are non-existent and it is only during some military regime that attention to local bodies is paid to have political legitimacy or to extend their control. However, simply existence of local government institutions can do nothing unless they have the authority, autonomy and capacity to plan and implement programs. Therefore, devolution of power and authority at local level can help to address this issue. UNESCAP (1998) suggested, “Problems of poverty, as with other social issues, are often localised and should be tackled at localities where the poor reside. Governments should review and formulate effective modalities for the decentralisation of planning and delivery of services to local levels and for monitoring the progress made in poverty alleviation. Policy measures to strengthen the devolution of authority, funding and personnel will also need to be implemented.”

The institutional reforms should also include gender dimension. The policies should take into account material realities and socio-cultural expectations and norms and ideologies that constrain women’s access to productive assets. In Michielle Barrets’ terminology, “it is important to analyse ‘words’ as well as ‘things’ to understand the gender dimensions of development in general and poverty in particular” (cited in Beneria & Bisnath, 1996). The socio-cultural expectations and institutional bias constrain personal achievement of women in Pakistan. For instance, if analysis of the textbooks, being taught in most of Pakistani schools, is made in terms of role model for girls and boys, it becomes clear how this institutional bias constrain the aspirations of women. A woman is often portrayed as a housewife bringing meal for her husband in the fields or taking care of younger sibling and at best working as a nurse or a primary school teacher. For men, on the other hand, the role models are doctors, pilots,

engineers, etc; all are highly desirable and well paid. These biases need to be checked as they affect the personal achievement of women and society's attitude towards them. Women in Pakistan are rarely represented in position of power or authority and they lack any freedom to form their own associations, especially in rural areas. Their freedom to act on their own behalf is curtailed by institutionalisation of religion. This must be challenged by policy makers "in order to avoid the institutional oppression and subordination of human potential for development and human well-being" (FAO, n.d). Women's organisations or associations should be promoted like involving them in some group-based activities, like micro-credit group etc.

4.3 Rural-Urban Linkages: There are visible and invisible flows and linkages between rural and urban areas. According to Rabinovitch (1999), "Rural-urban linkages are not an abstraction; they exist in terms of concrete flow of people, capital, goods, information and technology between rural and urban areas. Realising the potential benefits of rural-urban linkages rests not only strengthening these linkages but also mitigating their negative impacts." The policy issue is how to strengthen these linkages that benefit both the urban and the rural poor. The rural hinterlands in Pakistan are not fully integrated into the mainstream economy of the country. For that, there is a need to invest in social and physical infrastructure like providing or improving marketing, transportation and communication facilities. Paragraph 163 of the Habitat Agenda suggest, "... policies and programs for the sustainable development of rural areas that integrate rural regions into the national economy require strong local and national institutions for the planning and management of human settlements that place emphasis on rural-urban linkages and treat villages and cities as two ends of human settlement continuum" (cited in Mangiza, 1999). The local government institutions should be strengthened as they can best invest in such programs.

Role of remittances can be tapped to tackle the poverty problem in rural areas. This measure was successfully undertaken by Turkey²¹. This, however, requires some institutional intervention by the state. As Stark (1980:373) suggests, "It is not difficult to envisage a system of incentives that will induce migrants to remit more and their rural families to utilise what they receive more productively. (Special remittances bank accounts and matching grants or loans to be extended on the disbursement of receipts of remittances towards introduction of new technologies may constitute elements in such

²¹ In Turkey, matching government grants are used to encourage the productive investment of money remitted to rural areas (Rempel and Lobdell, 1978).

system).” The banks provide incentives to the Pakistani abroad to remit and it can be done in terms of urban to rural remittances.

The measures suggested above, however, require strong political commitment to tackle the poverty problem in the country. The paper concludes that while ‘getting the techniques right’ (livelihood approach in this case) is important for understanding poverty phenomenon and hence formulating effective policies, ‘getting the priorities right’ is more important. Where military spending as a per cent of education and health expenditure is 125²², any policy to fight the menace of poverty may prove an illusion. Simply increasing the budget for these sectors may not be even helpful if it is spent for the projects that have little to do with the livelihoods of the poor. If what the poor lack education and health, if what they lack arable land and housing, if what they lack is access to credit institutions, if what they lack access to wider institutions of society, if what they lack is empowerment due to lack of social and political representation, then no matter how many well intentioned poverty alleviation schemes are put in place, it will be hard to break the chains of poverty.

²² Human Development Centre, 1998.

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APPENDICES

Appendix I

Table 1.1 Tonnies Gemeinschaft and Gesellschaft

SOCIAL CHARACTERISTICS	<i>Gemeinschaft</i>	<i>Gesellschaft</i>
1. Type of social relations	Service, co-operation, fellowship (individuals meet as friends and neighbours)	Exchange, dominance and subordination (individuals meet as buyers and sellers, officials and non-officials)
Key to social organisation	Social order built around family or extended kin group	Social order built around economic order or state
Nature of the individual	Self	Person
Central type of property	Possessions and land	Money and Wealth
Type of law	Family law	Legislative law
Nature of social bond	Concord, folkway, religion	Convention, legislation, public opinion

Source: Martindale (1960:230)

Appendix II

Table 2.1 Urban-rural Linkages, Flows and Interaction

LINKAGES	FLOWS	INTERACTION
Economic	-labour -money -food -vehicles -commodities -energy -credit -raw materials	-labour/capital -marketing -shopping -transport
Social	-people -correspondence -telephone calls -medicine	-social groups -family -friends -class
Political	-power -authority -budgetary allocation -law	-political action -lobbying -justice provision -allegiance payments
Ideological	-ideas -books -radio -television	-religious activity -education -advertising

Source: Unwin, (1989:27)

Appendix III

Table-3.1.1 Poverty Indicators under calorie based approach

MEASURES (%)	YEARS				
	1986/87	1987/88	1990/91	1992/93	1993/94
HEADCOUNT (P0)					
Pakistan	26.9	26.4	23.3	20.3	20.8
Urban	24.5	22.7	18.0	16.8	15.2
Rural	29.4	29.9	26.2	22.5	24.4
INCOME GAP (P1)					
Pakistan	17.4	17.6	16.8	16.7	16.7
Urban	17.4	17.2	15.4	16.5	14.3
Rural	17.4	17.9	18.2	16.8	17.7
FGTINDEX (P2)					
Pakistan	1.2	1.3	1.0	0.9	0.9
Urban	1.1	1.0	0.6	0.7	0.5
Rural	1.4	1.4	1.3	1.0	1.2

Source: MHCHD (1999:9)

Table-3.1.2 Poverty Indicators under basic needs approach (based on distribution of expenditures)

MEASURES (%)	YEARS				
	1986/87	1987/88	1990/91	1992/93	1993/94
HEADCOUNT (P0)					
Pakistan	29.1	29.2	26.1	26.8	28.7
Urban	29.8	30.3	26.6	28.3	26.9
Rural	28.2	29.3	25.2	24.6	25.4
INCOME GAP (P1)					
Pakistan	19.7	19.8	19.7	18.5	19.3
Urban	20.9	20.6	20.3	19.3	20.0
Rural	18.7	18.7	19.0	17.2	17.7
FGT INDEX (P2)					
Pakistan	1.7	1.7	1.5	1.4	1.6
Urban	1.9	1.9	1.6	1.6	1.6
Rural	1.5	1.6	1.4	1.2	1.2

Source: MHCHC (1999:10)

Table-3.1.3 Poverty indicators under basic needs approach (based on distribution of income)

MEASURES (%)	YEARS				
	1986/87	1987/88	1990/91	1992/93	1993/94
HEADCOUNT (P0)					
Pakistan	28.6	29.2	29.4	35.9	35.7
Urban	28.8	28.9	31.3	29.7	29.9
Rural	28.1	30.1	29.1	39.1	37.3
INCOME GAP (P1)					
Pakistan	20.6	21.1	26.3	28.9	27.9
Urban	21.2	21.7	25.5	26.6	24.1
Rural	20.2	20.1	26.1	28.3	27.5
FGT INDEX (P2)					
Pakistan	1.8	1.9	3.1	4.5	4.1
Urban	1.9	2.0	3.2	3.4	2.8
Rural	1.7	1.9	3.0	4.8	4.2

Source: MHCHD (1999:11)

Table-3.1.4 Rural-Urban Disparity in Terms of POPI

YEAR	RURAL				URBAN			
	P1	P2	P3	POPI	P1	P2	P3	POPI
1986	50.0	80.6	28.1	60.7	22.8	54.4	28.8	40.4
1988	41.0	73.4	30.1	54.7	19.8	49.1	28.9	36.9
1993	36.4	61.6	37.3	48.1	17.7	45.7	29.9	34.9

P1= Poverty of Health Opportunities, P2= Poverty of Education Opportunities, P3= Poverty of Income Opportunities

Source: Adapted from MHCHD (1999)

Table-3.1.5 Gender Differences in terms of POPI

YEAR	MALE				FEMALE			
	P1	P2	P3	POPI	P1	P2	P3	POPI
1980	45.4	63.1	38	51.1	46.1	82.9	38	62.2
1985	40.7	58.8	25	45.7	42.0	80.2	25	58.7
1990	34.9	53.0	20	40.5	35.5	77.2	20	55.5
1995	29.1	47.2	30	37.4	29.9	71.6	30	51.9

P1=Poverty of Health Opportunities, P2= Poverty of Education Opportunities, P3= Poverty of Income Opportunities

Source: Adapted from MHCHD (1999)

Appendix IV

Table-3.2.1 Literacy Ratio of Population (10 years and above) by sex and urban/rural areas—1998 Census

	Total	Urban	Rural
Both sexes	45.0	64.7	34.4
Male	56.5	72.6	47.4
Female	32.6	55.6	20.8

Source: Statistical Pocket Book of Pakistan (1999), Government of Pakistan.

Table: 3.2.2 Percent of Children Aged 7-14 Ever Attending School by Urban-Rural Residence and Sex (1991)

	Girls	Boys
Urban	72.9	82.9
Rural	39.7	73.8

Source: PIHS (1991) cited in Sathar and Lloyd (1994:108)

Table 3.2.3 Per Cent of Children Aged 10-14 Completing Primary School by Urban-Rural Residence and Sex

	All Children		Children ever Enrolled	
	Girls	Boys	Girls	Boys
Urban	43.9	52.1	59.7	60.9
Rural	16.5	43.0	42.8	52.7

Source: PIHS (1991) cited in Sathar and Lloyd (1994:109)

Table: 3.2.4 Crude Death Rates by Urban and Rural Areas in Pakistan

Period	Crude Death Rate	
	Urban	Rural
1976-79	8.2	11.4
1984-86	8.8	12.2

Source: National Institute of Population Studies (1988)

Table: 3.2.5 Infant and Child Mortality Rates by Gender

Childhood Mortality	1984-88		1986-91	
	Boys	Girls	Boys	Girls
Neonatal (<1 Month)	67	54	59	44
Infant Mortality (0-11 Months)	116	102	101	80
Child Mortality (1-4 Years)	27	29	22	37

Source: Mahmood and Mahmmod (1995:695)

Appendix V

BOX-1 SECURITY DIMENSION OF POVERTY

One night in the winter of 1992, the councilor's son came and ordered us to vacate the land. We said that we had been living in Rehmanabad for 24 years and that we could not leave. He came back a few days later at about 9 p.m. with a group of men. They used loudspeakers and told us that we must leave. We told them that we were poor people and would rather die than leave the land. Then they left. The next day we, the elders of the community, called a public meeting. We decided to go to court for a 'stay order' and we managed to get it. We fixed a copy of the notice on the main road and we had it put in the newspaper. Some time later, the councilor and his men came back at night bringing a bulldozer. We resisted by sitting in front of the bulldozer. The next day he came back with a truckload of armed men. They were wearing some items of police clothing but they were from Muhajir Quami Movement (MQM). We only had stones and we could not resist them. They fired at us and a 12-year old boy was killed. Then we were afraid and retreated. The armed men entered our houses, they robbed money and jewelry and they raped many women. They took goods from the shops and they also started to beat people.

We crossed the *nulla* (stream) and ran away to the west of the settlement. They started bulldozing the houses early the next morning. All the houses were destroyed and even the mosque was ransacked. We stayed in the area across the *nulla* for 8 days. The police in the area where we camped were contacted by the councilor and began to harass us. We returned to Rehmanabad and began to construct some shelter. The police came into the community firing guns and set fire to our reed houses. We called the fire brigade to put out the fire. We went to the army and told them what had happened. The army has protected us since then. We are only able to stay here because of the army.

We had established ourselves but we have been broken by this event. We used to have good houses, electricity and gas but now we have lost everything. We pooled our money and filed a case on behalf of community. The court case is still being heard by the Sindh High Court. It has cost us five thousand rupees so far. No free legal aid has been obtained and many of us are in debt. The land is ours and this was an illegal eviction. Before we die we want to have secure land to leave to our children. We are temporarily in poverty but we have the will to work and go to get out of this situation."

(Abstract of interviews from the resident of Rehmanabad community, Karachi)

Source: Extracted from Beall (1995:428)

Appendix VI

Table-3.3.1 Budget Allocation in different years for Education Sector

(Billion Rs)

	1996-97	1997-98	1998-99
Development Exp.	5.90	7.9	6.1
Non-development Exp.	52.40	56.1	62.2
Total	58.30	64.0	68.3
Total	2.50	2.25	2.2
Exp. As % of GNP			

Source: Economic Survey (1998-99:113), Government of Pakistan.

BOX-2 SCHOOL FACILITIES IN PAKISTAN

- 27 per cent of rural schools are more than a kilometer away from students
 - 73 per cent of schools have no electricity
 - 70 per cent of primary schools have no latrines, including 50 per cent of girls' schools
 - 68 per cent of schools have no safe drinking water
 - 92 per cent of schools have no playground
 - 16 per cent of schools have no building and 60 per cent do not have a boundary wall
- Source: Extracted from Human Development in South Asia (1998), HDC, Islamabad

Table No. 3.3.2 Percent of Children Aged 7-14 within 1 Kilometre of Primary School by Type of Facility, Urban-Rural Residence, and Sex

	Urban		Rural	
	Girls	Boys	Girls	Boys
No School	17.5	5.0	21.4	9.1
Public Only	22.2	16.3	72.2	74.2
Private Only	10.9	16.0	2.1	1.8
Both Public and Private Access to both)	49.5	62.7	4.4	14.9

Source: Sathar and Lloyd (1994: 112)

Table 3.3.3 Health Manpower and Population per Health Staff

	(Numbers)		
	Upto 1996	Upto 1997	Upto 1998
Registered Doctors	74,229	78,470	82,682
Registered Dentists	2,938	3,159	3,444
Registered Nurses	24,776	28,661	32,938
Population per Doctor	1,689	1,636	1,590
Population per Dentist	42,675	40,652	38,185
Population per Nurse	5,060	4,480	3,992

Source: Economic Survey (1998-99:120), Government of Pakistan

BOX-3 HEALTH SECURITY IN PAKISTAN

Employee Social Security Institutions (ESSIs) provide health insurance coverage to low-income employees in the private sector. Government regulations require that establishments of over 10 employees register any working earning less than RS. 1,500 per month. More than 500,000 mostly urban employees are registered. Premiums are 7% of the salary, paid by the employer. The ESSIs provide various social benefits of which the largest expenditure is medical care (Eighth Plan, 1993-98). However, in practice most of the employees are not covered under this social security system. For instance, some companies pay their employees just RS. 1510 or they pay them on daily basis, so that they don't need to pay for social security. This is particularly worse in case of women. Many private schools in the cities pay women even less than Rs.1000 but they ask women to sign for payment receipts that are usually of more than Rs.1500.

Table 3.3.4 Urban-Rural Differences in Terms of Access to Potable Drinking Water and Sewerage

		1992-93
Access to potable water	% of Rural population	47.1
	% of Urban population	70.5
Access to Sewerage	% of Rural population	13.5
	% of Urban population	60

Source: Extracted from Eighth Plan (1993-98:427), Government of Pakistan

Appendix VII

BOX-4

INCREMENTAL DEVELOPMENT SCHEME, HYDERABAD

Hyderabad city is the fifth largest city in Pakistan and the second largest city of the province of Sindh. In 1986, Hyderabad Development Authority (HDA) carried out an experiment to find an answer to the low-income housing problem. The experiment attempted to imitate many of the positive features of the informal system, but at the same time to overcome its major shortcomings by providing legal plots and trunk infrastructure.

The basic concept of the experiment is that plots are allocated to the most needy at prices they can afford. The development of the scheme is incremental. The initial internal services are limited to the essentials; at the start, only communal water supply and transport to the city are provided. The entry fee only covers the price of land and communal water supply. Further services such as house-to-house water supply, sewerage, roads, electricity and gas are to be provided as the allottees accumulate sufficient funds through their monthly deposits. In this way, the project will be fully self-financing, without any element of subsidy on the government's part. Also, in this way, financial risk to the public agency is minimised as further work is carried out when sufficient deposits have been accumulated to do so. In principle, the inhabitants themselves can decide which facility they need first. Speed and standard of development thus depend on payment of deposits. Standards prescribed pertain only to those items that cannot be changed later. Only the layout of the scheme is fixed, and otherwise absolutely no standards are imposed as to the quality or plan of the houses.

For the sake of effectively reaching the target group, those who want to buy plots for investment or speculation purposes have to be screened out. With regard to the allotment procedure in particular, the HDA sought and found ways to reach the target group and to exclude those who do not intend to live in the scheme after acquiring their plots. After a number of unsuccessful attempts to actively recruit allottees from existing squatterments, it was concluded that households genuinely interested in owning shelter in the scheme would have to come to live in the area with the whole family and all their household goods. A reception area was therefore provided in the scheme where households have to put up temporarily, or where they can rent a simple one or two-roomed house. Subsequently, after some days, they are assigned a plot on which they have to start living and building immediately. The reception area serves as a rather efficient filter to exclude those who want plots of land for investment only.

The administrative part too is characterised by simplicity and straightforwardness. The procedure is that households can apply for a plot simply by settling in the reception area. Their presence in the reception area is an application for a plot. On this basis, a plot is allocated to them on which they can live and build after having passed through the reception area. However, legally valid full allotment orders will only be issued when all deposits have been paid. In this way, the HDA has a lever with which to cancel the plots of those who leave the scheme.

In 1993, about 1500 households were found to be living in the scheme, the total population is between 10,000 and 11,000. The Incremental Development Scheme is not a paradise, but a housing scheme executed by a public agency, which is subject to inherent weaknesses. Yet a majority of households are permanent residents who obtained their plot directly from HDA.

Source: Siddiqui & Khan (1994)

BOX-5

ORANGI PILOT PROJECT, KARACHI

In the late 1970s in Orangi, a large unplanned settlement in Karachi, sanitation provision was out of control and the government was not responsive. The Orangi Pilot Project (OPP) was introduced in 1980 as a low-cost sanitation program, which gradually became a large community-based integrated urban development program. The key result of the project was that if external infrastructure of trunk sewers and treatment plants was assured, the community could afford and cost-effectively run the internal components of sanitation: house latrine, street and connector sewers. Once sanitation coverage was achieved, the appreciation of its links with health by the community led to a health and family programme. Other related programmes include low cost housing, education and micro credit. OPP's experience is that organised communities, ready to build and manage internal sanitation, and armed with information power regarding external sanitation, are more likely to effectively plead their case and win disposal points and trunk sewers. The OPP has also discovered that the sanitation programme is better implemented by CBOs than the NGOs, as the former are more directly interested in, and accountable to, the area (Ruel et al., 1999; MHCHD, 1999).