

Understanding Poverty through the Eyes of Low-salaried Government Employees: A Case Study of the NED University of Engineering and Technology

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1. INTRODUCTION

The last few decades have witnessed a significant shift in the concept of development. Research focusing on development has shifted its focus from macroeconomic to more microeconomic development. More recently, poverty has become an important interest area for researchers, governments, United Nations agencies, NGOs and some specialised international development agencies. The United Nations has designated the period 1997–2006 as the decade for poverty eradication [World Summit for Social Development (1995)]. The millennium meeting at the United Nations headquarters and its follow-up meeting at Brussels set up an ambitious target for reducing poverty by half by the year 2015. [Altaf (2004)]. Since the overall objective is “human development,” people are presumed to play a major role in assuming the initiative, management of, and control over resources, as well as the setting of priorities for poverty reduction.

The translation of this idea into reality necessitates the investigation of people’s understanding and experiences of poverty and adjustment to, or coping with, chaotic socio-economic situations and catastrophes (both human and natural), be they food insecurity, hunger, famine outbreaks, or poverty. Some of these crises, in many cases, are not occasional occurrences; rather they are the consequences of long term processes, especially poverty, which is caused by a combination of interacting factors related to social, economic, political, and natural dimensions [Abdel (1996)].

1.1. Poverty

We often use the word poverty in our daily life and hear a lot about poverty from news media, in the speeches of political leaders, economists, policy makers and even from those that have never seen or touched poverty in their lives. However, it is very difficult to have a precise definition of poverty.

Poverty is a huge, complex and confusing term. To make this issue more complex, no two social scientists agree on how to define poverty, what is the poverty line, and how

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to measure it. Some relate it to paucity of food, while others call it a state of being underpaid for a given job. Although there exists a growing literature on poverty, there is as yet no consensus on the concept and definition of poverty. However, the issue of poverty has been at the forefront of international and national policy making forums, and heated debates among economists and policy makers continue on where to draw the poverty line, how to define poverty, and who is poor! The UNDP defines poverty in these dimensions: “deprivation of a long and healthy life, knowledge, a decent standard of living and social exclusion” [UNDP Report (2000)].

The government of Pakistan’s official definition of poverty, according to The Planning and Development Division of Pakistan suggested that the threshold value for poverty line is Rupees 748 per person per month. This constitutes the official poverty line.¹

In the World Bank Report (2002) “Poverty and Vulnerability in South Asia,” poverty is defined as being associated with “deprivation and health, education, food, knowledge, influence over one’s environment and other things that make a difference between truly living and merely living. The BBC reported that the World Bank deems a person as living below the poverty line if he/she is unable to meet the basic and minimum needs and demands of life” [Babbar (2003)].

It may be pertinent to note that all these institutions have their own variants for defining and measuring poverty. In our view poverty means hunger, shortage of food, lack of shelter and clothing and not being able to receive education. Our understanding is grounded in our peculiar socio-cultural and political situation in a developing country like Pakistan. It is the fear of future that what if the two crumbs of bread available today are not there tomorrow! [Saqib (2003)].

We believe that the rising trend of poverty in Pakistan is increasing social problems, such as crimes and corruptions, and represents a critical challenge to be addressed by the government and the society. The rising trend of poverty as a consequence of, which a person simply cannot support himself or his family, is the predominant reason for people to get involved in criminal activities like robberies, dacoities, plundering, snatching mobile phones, motor bikes or cars and kidnapping for ransom, etc. in Pakistan. These types of events are on the rise in urban areas like Karachi. The leading newspapers of Pakistan report such type of criminal activities every day also. Poverty also plays a dominant role in increasing the number of beggars, child labour, and also increased suicide rate in the society as outstandingly expressed by electronic and print media of Pakistan. The purpose of this study is to explore the perception of low salaried government employees scale (BPS 1-5)² to understand poverty through their lived experience.

1.2. Objectives

The main objective of this study is to provide a detailed account of the living conditions of low salaried government employees (BPS 1–5) working in NED University of Engineering and Technology Karachi *vis-à-vis* the increasing cost of living and

¹Letter number 1(41) poverty/PC/2002, dated 16th August 2002. <<http://www.pakistan.gov.pk/divisions/index.jsp>>

²Basic Pay Scale and 1-5 are grades assigned by the Government of Pakistan for different designations.

deteriorating real incomes. This will be achieved through qualitative analysis, by illuminating public sector universities like NED University of Engineering and Technology Karachi. Moreover, this study will examine various coping strategies developed and used by the low salaried persons to address poverty, and any mechanism they use to balance the income-expenditure gap in an effort to survive.

1.3. NED University Profile

The NED University of Engineering and Technology, Karachi was established in March 1977, under an act of the Provincial Assembly of Sindh after upgrading of the former NED Government Engineering College, which, was set-up in 1922. The NED University is thus the oldest institution in Pakistan for teaching and producing Engineering graduates. Prior to this, the D.J. Sindh College (established in 1887), used to run classes to train subordinates for the Sindh P.W.D., the Municipalities and Local Boards from 1889 to 1922. It was the Principal of this institution Mr S.C. Shahani, who came up with the idea of establishing a full-fledged engineering college when the demand for trained engineers in Sindh increased with work on the Sukkur Barrage.

On the 1st of March, 1977 the NED University Government College became the NED University of Engineering and Technology. From an enrolment of 50 students in 1923, the student population, at both undergraduate and graduate levels in the main campus, has now gone up to over 3000. (www.neduet.edu.pk).

In the following section we will discuss the conceptual framework of this proposed study. A review of available relevant literature about poverty may enable us to obtain a better picture of the over arching context with in which this study is placed.

1.4. Literature Review

Some 30 years ago, the President of the World Bank, Robert S. Mc Namara stated:

“Among our century’s most urgent problems is the wholly unacceptable poverty that blights the lives of some 2,000 million people in the more than 100 countries of the developing world. Of these 2,000 million, nearly 800 million are caught up in what can only be termed absolute poverty—a condition of life so limited as to prevent the realisation of the potential of the genes with which they were born; a condition of life so degrading as to be an insult to human dignity.” [World Bank Report (1975)].

The United Nation General Assembly declared 1997–2006 as the International decade for the Eradication of Poverty. This was done to reinforce the idea that poverty eradication is fundamental for reinforcing peace and achieving sustainable human development. [Khan (2005)].

Pakistan faces huge challenges in meeting the Millennium Development Goals, tackling poverty and inequality and providing essential services to the poor. Poverty reduction and lack of implementation capacity remain major challenges to Pakistan and require a lot of effort and strategies in the right direction.

1.4.1. Poverty and Pakistan

Pakistan is a poor and heavily indebted country; the question is being addressed with the existing “defective and inefficient” government system. However poverty has become a major area of concern in Pakistan. It has increased from 17.4 percent (caloric-based approach) in 1987-88 to 22.4 percent in 1992-93 and jumped further to 32.6 percent in 1998-99. The population below income poverty line of one US dollar per day is 31 percent, which implies that every third household in the country does not have sufficient income to afford daily intake of 2,250 calories per person. Some 15 percent of the population is without access to health facilities, 21 percent without access to safe drinking water and 44 percent without access to sanitation facilities [Khan (2005)].

There is almost a consensus that the major economic challenges facing Pakistan are increasing poverty and unemployment [Husain (2005)]. According to World Development Indicators, the eleven countries with the largest concentration of youth below the poverty lines are, India (44.2 percent), China (18.8 percent), Nigeria (70.2 percent), Pakistan (31.0 percent), Bangladesh (29.1 percent), Congo (66.6 percent), Vietnam (37.0 percent), Brazil (11.6 percent), Ethiopia (31.3 percent), Indonesia (7.7 percent) and Mexico (15.9 percent). [World Bank Report (2002)], 30 percent population of Pakistan is “income poor” and about half population is deprived of basic opportunities. The rate of poverty-driven suicides is increased. Pakistan’s economy has traditionally fuelled by five pumps: agriculture, manufacture, foreign remittances, foreign aid, and a large black economy [Ziauddin (1999)]. According to World Bank report about 55 million people in Pakistan have no access safe drinking water or primary health care services; 95 million are deprived of sanitation services; 35 million are below the absolute poverty line, with limited access to even the basic needs for human survival; 42 million adults are illiterate, two thirds of them women; and 4 million children under five severely malnourished [World Bank Report (2002)]. An Asian Development Bank [ADB quarterly report (2003)] states that there has been no visible reduction in poverty levels, while the rate of investment in Pakistan has also shown no acceleration. According to the UNDP Human Poverty Index [HPI (1997)] 72 million people in Pakistan, nearly 50 percent of the total population was living below poverty line. While according to UNDP [Human Development Report (2002)], this figure rose to 84.6 per cent of the total population, translating to roughly 120 million people earning less than US\$ 2/day; living an impoverished life, with no access to the basic amenities of life.

1.4.2. Concept of Poverty

It is clear by now that the problem of poverty is overwhelming in Pakistan, however the term poverty itself is complex and confusing. Although relevant literature is available on this issue, but there is no harmony in the notions and descriptions of the phenomenon of poverty. Despite common basis, there are a variety of definitions and conceptions about this issue. Several individuals, agencies, institutions and organisations like World Bank, IMF, UNDP etc., talk and write about poverty, but the concept of poverty of one institution is different from the other. Poverty is not as simple as not having enough money to spend. It includes the ability to lead a long, creative and healthy life, to acquire knowledge, to have freedom, dignity, self-respect and respect for others, and to have access to the resources needed for a decent standard of living [Singleton (2003)].

The definition of poverty is rather difficult and complex because of its multidimensional nature. However, from a plain perspective, poverty elimination, well-being and livelihoods of poor people, whether they live in rural or urban areas, are critically dependent on adequate provision of the necessary basic infrastructure facilities to enable children access school, for people to access clean water and health centres and for farmers to be able to access markets for their rural produce [Salewi (2001)].

Poverty is a multidimensional concept involving not only economic but also social deprivation [Sayeed, *et al.* (2000)]. Poverty is an outcome of interaction of economic, social, legal and political processes mediated through a range of institutions [Ismail, *et al.* (2001)].

The UNDP defines poverty in these dimensions: “deprivation of a long and healthy life, knowledge, a decent standard of living and social exclusion” [UNDP Report (2000)]. In the World Bank Report (2002) title “Poverty and Vulnerability in South Asia,” poverty is defined as being associated with “deprivation and health, education, food, knowledge, influence over one’s environment and other things that make a difference between truly living and merely living. The BBC reported that the World Bank deems a person as living below the poverty line if he/she is unable to meet the basic and minimum needs and demands of life” [Babbar (2003)].

The Planning Commission of the Government of Pakistan has recently notified the national official poverty line for food and non-food expenditures at Rs 748 per month per capita, in 2001 prices. This was derived from the intake requirements of 2350 calories per adult plus expenditures on non-food items [Anwar (2004)].

A somewhat more “conventional approach” to defining poverty constitutes “the number of individuals or household (a head count) below a poverty line drawn [Zaidi (2000), p. 397].

On the basis of nutritional requirements or other basic needs. Usually such indicators are constituted on the basis of anthropometrics survey of calorie intake, but such survey does not take place in Pakistan. The method adopted in Pakistan is to designate as the poverty line estimated in rupee value of a food basket, which will deliver the Recommended Daily Allowance (RDA) for an adult equivalent in Pakistan (2,550 calories). Poverty is then defined as the proportion of the population that fall below this line (*Ibid.* p. 397).

A Working Group on Poverty Alleviation was formed in the Planning Commission in 1997 [Pakistan (1997)]. The Group recommended different calorie norms for urban and rural areas (2550 and 2230 for rural and urban areas, respectively). The major challenge of this century for Pakistan and South Asian countries is to tackle and find permanent solutions to the pervasive problem of mass poverty.

It is now accepted that sustainable poverty reduction will not be possible without rapid economic growth, macro-economic stability, structural reforms and social stability to enable the countries to move to a higher path of sustainable growth. According to the World Bank (2000), sustained growth is essential to reduce poverty, especially when it increases per capita consumption.

A report by International Finance Corporation [IFC (2000-01)] asks, “Under what circumstances do people emerge from poverty?” Decades of evidence from around the world point clearly in one direction. Long-term economic growth is an essential condition for poverty reduction. Poorer people benefit in full from overall economic growth.

1.4.3. Measurement of Poverty

Another important issue in this regard is measurement of poverty. There are several approaches to measure it. Researchers and policy makers use diverse approaches according to their requirements and conditions. Poverty is multidimensional, thus measuring it presents a number of challenges. Beyond low income, there is low human, social and financial capital [Baker, *et al.* (2004)].

The fact that different studies seeking to measure poverty in a given country often give differing results, although they apparently use the same method and same data source, has long disconcerted both experts in the field and the public in general. Such differences regarding poverty incidences reduce the credibility and technical reliability of these measurements; shed doubts on estimates of the level, and evolution of poverty [Jamal (2002)].

Measuring poverty, a dilemma yet unsolved. Typically the poverty-line approach is used to measure poverty. However, the poverty-line approach has its own shortcomings.

The most common approach to measuring poverty is quantitative, money-metric measures, which use income or consumption to assess whether a household can afford to purchase a basic basket of goods at a given point in time. The basket ideally reflects local tastes, and adjusts for spatial price differentials across regions and urban or rural areas in a given country. Money-metric methods are widely used because they are objective, can be used as the basis for a range of socio-economic variables, and it is possible to adjust for differences between households, and intra-household inequalities [see Baharaoglu and Kessides (2002), “Urban Poverty” in World Bank (2002) *A Sourcebook for Poverty Reduction Strategies*, Chapter 16.]

Despite these advantages, money-metric poverty measures have some shortcomings. Survey designs vary significantly between countries and over time, making comparability difficult. Some use income based measures, other consumption. Decisions about how to value housing, home-grown food, and how to account for household size and composition all affect poverty estimates [Baker, *et al.* (2004)].

In the light of the above discussion, we can say that there is neither a single definition of poverty nor uniform criteria for measuring poverty level. All discussed concepts and methods for measuring poverty are important and valuable. However, before it can be addressed, it needs to be understood. Nature of poverty and knowledge about the poor are also important elements in this regard. Knowledge about the poor is essential if the government is to adopt sound development strategies and more effective policies for alleviating poverty. How many poor are there? Where do they live? What are their socio-economic circumstances? Answering these questions is a necessary first step towards understanding the impact of policies on the poor [Aisha, Pasha, and Jamal (2001)].

This study would examine the impact of rising price on the low salaried government employees (BPS 1–5) working at NED University of Engineering and Technology Karachi. Because we feel there remains a gap in the representation of low-income salaried government employees in the available studies in Pakistan and rarely there is any study available in the country that addresses the perceptions, feelings, difficulties, and problems of low salaried government employees. This study aims to explore the problems and difficulties of low salaried government employees due to rising trend of poverty.

The economic level of low salaried employees is becoming worse than high salaried employees [Bachanan, *et al.* (2005)]. The financial needs of low-income employees are increasing. Their salary is low such that they are not able to get medical, transport and other necessities of life. If low salaried employees are young, we have to provide an opportunity for education [Shute (2004)]. Most of the employees prefer increase in wages instead of health insurance [Forland (2001)]. The salary structure of low level and middle level employees should be revised [Anwar (2004)].

This study would also examine the strategies that they use to deal with rising trend of poverty and inflation. Finally, their understanding and perceptions about poverty will also be examined through interviews and observations. It is hoped that the experience and findings from this study will help us to develop a new concept of poverty from the point of view of low salaried government employes.

2. RESEARCH QUESTIONS

- (1) How do low salaried government employees, describe and understand the concept of poverty? In What ways do they think it relates to their lives?
- (2) How do these government employees describe their experiences and feelings about the issue of rising poverty trends in Pakistan?
- (3) What, if any, are the coping mechanisms they have developed to address this situation in their lives?

3. RESEARCH METHODOLOGY

This study is conducted on a qualitative paradigm of research because it is dealing with the perception of low-income groups of university employees (grades 1 to 5). The topic asks for a qualitative approach. Perception variables reflecting attitudes, preferences and priorities [Moser (1996)], and the number of similar responses with respect to each variable can be numerically added up, but the variables themselves cannot be quantified [Carvalho and White (1997)]. In the qualitative approach, the community being studied it self defines the term.

The qualitative approach elicits local people's own concepts of poverty/deprivation and harnesses their own priorities in the complex and heterogeneous societies in which they live [Chambers (1992, 1995)].

The definition of poverty typically adopted under the qualitative approach involves a broader conception of poverty and deprivation as compared to the definition typically adopted under the quantitative approach. The qualitative approach defines poverty so as to capture the process of interactions between social, cultural, political and economic factors. It includes a wider range of factors such as vulnerability, isolation, powerlessness; survival, personal dignity, self-respect, basic needs, and ownership of assets than does the definition of poverty under the quantitative approach [Carvalho and White (1997)].

3.1. Potential Participants

Data for this study is collected from government employees (BPS 1–5) working at NED University of Engineering and Technology Karachi, of various cadres such as peons, dispatcher, naib-qasid (messengers), machine operator, Khalasi (helper), watchman, LDC (lower divisional clerk), etc.

Table 1

Participants Details

Participant	BPS-1	BPS-2	BPS-3	BPS-5	Total
No. of Participant	13	09	11	11	44
Gender	Males 11	Males 8	Males 11	Males 9	39
	Females 2	Female 1	–	Females 2	5
Age	18-60	18-60	18-60	18-60	

I selected these people for this study because they receive a fixed amount of money at the end of each month as salary. The amount of the salary is very low (Please see Appendix A for details). The perception of some experts about low salaried employees is that they are getting poorer and their salaries need revision. [Bachanan, *et al.* (2005); Anwar (2004)]. These perceptions were explored in the perspective of rising poverty and inflation in Pakistan.

3.2. Sampling Method: Stratified Random Sampling

There are 800 people working in these grades (1–5) at NED University of Engineering and Technology. I obtained a list of these employees from administration department of the university and arranged it according to grades 1–5. Each grade has various categories of employees like peon, messenger, helper, operator, driver, bookbinder, and clerk etc. There are 44 categories in grades 1–5. I picked both categories and participants at random for interviews.

3.3. Trust, Confidence, and Rapport

Before collecting any information / data from the participants, I made sure that I developed their trust, confidence and rapport. Participants were informed clearly of the purpose and importance of the study. They were also informed about the merits of the study, its impact on society, and its possible contribution in advancing peoples' understanding about problems and issues related to poverty. They were assured that confidentiality and anonymity would be guaranteed. The participants participated voluntarily in the study and could withdraw from the study at any stage without any prejudice or penalty.

During the interview I told them if they felt uncomfortable about any questions, they should inform me and that particular question will be skipped or the interview will be terminated. These measures helped me to develop a good research relationship based on trust and rapport with the participants.

3.4. Data Collection Methods

Data for the study was collected through in-depth face-to-face interviews cum surveys (see Appendix for interview guide). The participants were encouraged to explore their perceptions, feelings, and experiences related to poverty. Their reflections on traditional and specific mechanisms that they may use to deal with rising trend of poverty in their lives were also noted.

In order to increase the credibility of our interviews I developed a questionnaire. Questions were asked in Urdu and audiotapes used to record accurate data. Tape recordings of interviews allowed the participants to feel that their spoken words were being taken seriously. This increased their interest and encouraged them to come up with responsible answers.

3.5. Data Analysis

Data for this study was collected through face-to-face interview transcripts as mentioned earlier. The study typically relies on a qualitative approach to capture aspects of poverty that cannot be identified through Quantitative approach. Through face-to-face interviews, and observations, I was able to explore the perception of poverty that participants have.

The initial step of analysis in this qualitative study was reading the interviews, transcripts, observational notes, and relevant documents that could help me in analysing.

3.5.1. Coding

By means of coding I fractured the data within and between categories as given in Table 1. I developed a pattern for coding that allowed me to find common themes in the feelings, perceptions, problems and experiences related to poverty.

I divided my sample population in three categories (Group-1 poor consider themselves, Group-2 Moderately poor consider themselves and Group-3 is Not poor consider themselves) and compared trends in the data (pattern of similarities and differences) across the groups as well as individual cases. Unusual insights emerging from the data through cross-case analysis was noted down and included in the report.

3.5.2. Sorting

I sorted the data into broader themes and issues related to the study like average income of participant, average family income, average family size, reason of poverty, definition of poverty etc.

3.5.3. Context Stripping

Assigned codes were linked either physically or by cross-referring to the data in order to protect the original context from which they were developed. (Context stripping is used to look for relationships that connect statements and events within a context into a coherent whole without losing original data. Key words are fed in as codes and linked to each other based on a relationship between the key words and the ideas stated by interviewees.)

3.5.4. Displays

Tables, networks or concept maps like pie charts, bar charts were made to make ideas and analysis visible and to facilitate thinking about relationships. The data generated from these interviews and observations are only being generalised able to the population, which we have sampled.

3.6. Validity Threats

This section will cover validity issues related to the study. We have planned a number of steps, as discussed below, in order to address the expected validity threats related to this study.

Electronic equipments were used for collecting and analysing the data for this study. This reduced confusions, ambiguity, and also saved time. Excel and SPSS software were used for analysing and storing the data.

Pilot interviews were conducted to streamline the questionnaire and the interview process. Audiotapes were used for interviews, with the consent of participant. The recorded interviews were transcribed. The transcripts were shown to the participants to ensure accuracy of information.

To develop a better and clearer understanding, and to avoid any confusion, the participants were interviewed in Urdu (a language with which they were familiar). The responses were then translated into English. A language expert³ was consulted in this regard.

The main purpose of this whole exercise was to present the real thoughts of participants. I believe that instead of presenting my own perceptions, we should honour the perceptions of our participants. However the Possibility that the respondents' answers might be biased due to cultural and social misgivings regarding perceptions about personal financial status must be acknowledged, while recognising that it is difficult to measure and account for.

4. FINDING AND ANALYSIS

The result of this study shows that 39 percent of the sample population feels they are poor (Group-1), 39 percent feel they are moderately poor (Group-2) and 29 percent feel they are not poor (Group-3). The comparative analysis of these three groups is as under

If we look at the World Bank \$ a day (Pak Rs 60) approach, the entire sample of population grade 1–5 is below the poverty line. Interestingly, according to the criteria of the Pakistan government, the entire sample is above the poverty line. (The Pakistan government has drawn the poverty line at Rs 760/ person per month).

This study addresses how the above group defines and understands poverty, what their perception of poverty is and how they perceive it according to their own experiences.

4.1. Differences Income

If we do a comparative analysis of these three groups, we find the difference in average family income between poor and moderately poor group is only Rs 353/month. The difference between moderately poor and not poor is Rs 2159/month. This is much higher than the difference between the poor and moderately poor group. This implies there is a greater income inequality between the moderately poor and not poor group, and low-income inequality between poor and moderately poor people. It is quite possible that

³Ms Sima Zaman Jalil (Associate Professor, English and Business Communication, NED University of Engineering and Technology, Karachi).

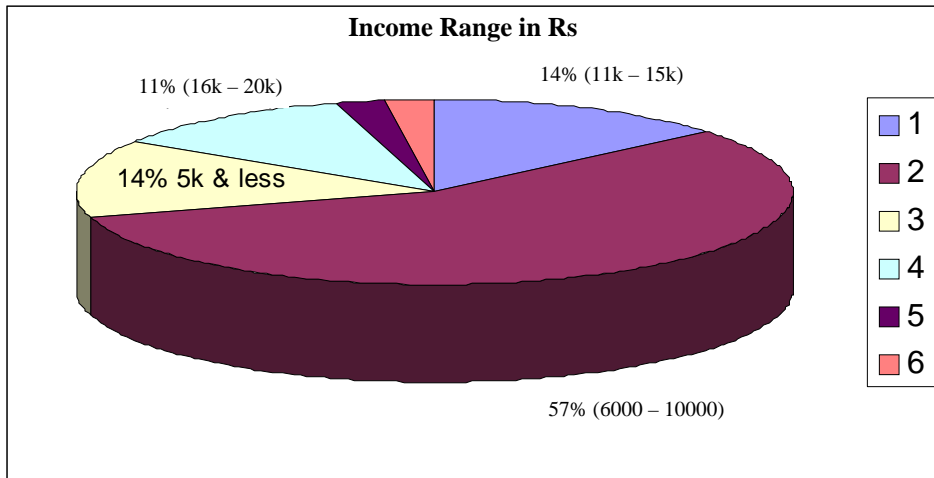
Table 2

Comparative Analysis of Poor, Moderately Poor and Not Poor

Description	Poor (Group-1)	Mod. Poor (Group-2)	Not Poor (Group-3)
Average Family Size	8	7	7
Average Family Income	Rs 9588/m	Rs 9941/m	Rs 12100/m
Average No. of Children	4	3	4
Average Meat /w	2	1.47 times	3
Tape	35%	35%	40%
TV	94%	100%	80%
Ref	29%	53%	60%
Deep Freezer	12%	0%	0%
Oven	6%	0%	0%
Motor Cycle	6%	24%	30%
Own House	29%	35%	30%
Family House	59%	0%	50%
Rent	12%	65%	20%
Worse than 10 Years Ago	82%	35%	20%
Better Off	12%	47%	60%
Just as Poor	6%	18%	20%
Reason of Poverty			
Lack of Education	12%	18%	10%
Lack of Justice	24%	24%	30%
Inflation	24%	29%	30%
Large Family Size	29%	18%	30%
Unemployment	0	6%	0%
Political and Economical Instability	0	6%	0%
Poor, Who has not			
Basic Needs	88%	59%	70%
Descent Standard	6%	35%	0%
Respect and dignity	6%	6%	20%
Power and Influence	0	6%	10%

these groups have labeled themselves as separate groups because they see huge differences between each other both socially and culturally. If we look at the very small difference in income, there seems to be little reason to think of them as separate groups, *except in their own perception*. Therefore for the purpose of this study we have divided them into two different groups, because this study also looks at poverty as they see it.

Graph 1. Income Level



4.2. Housing Conditions

An interesting observation in the comparison of housing conditions revealed that 65 percent of moderately poor people live in rented houses, while 80 percent of not poor group either have their own house or live in family/parents’ house. Similarly, 88 percent of poor group either have own house or live in parents/family house! This means that strangely enough the poor and not poor groups share a similar housing situation.

4.3. Inflation

All three groups feel that prices are increasing rapidly in this country. Compared to the last 10 years, 82 percent of poor group feel they are worse off, 6 percent, just as poor and 12 percent that they are better off. However, in Group-3 (60 percent) and Group-2 (47 percent), majority of people feel they are better off as compared to 10 years ago. This implies that the gap between poor and not poor has been increasing, and the poor are becoming even poorer.

Graph 2. Compared to 10 Years Ago

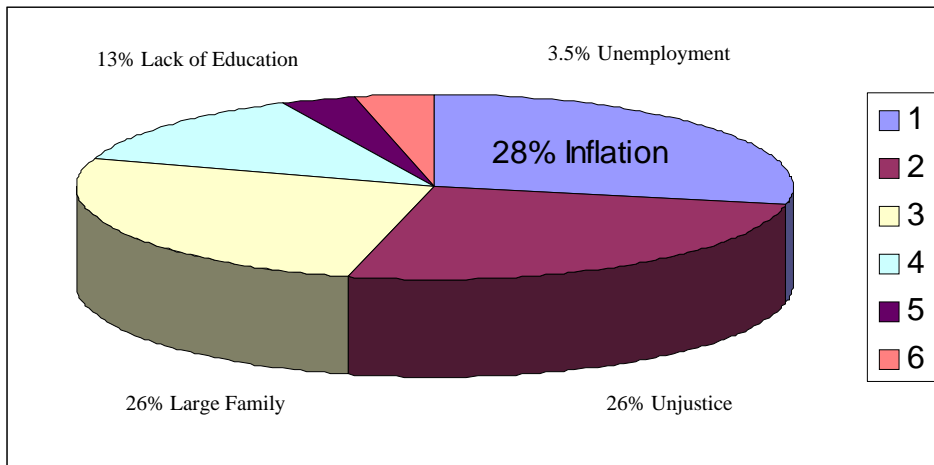


4.4. Causes of Poverty

26 percent populations of these 3 groups feel the major cause of poverty is lack of justice in society. Resources are not appropriately and justly distributed. 28 percent of total groups’ population feels poverty is due to increasing inflation and that prices are increasing much more sharply than the increase in their income.

Groups stated that large family size is an important factor of poverty and indicated its position as no 2 in the options. It ranks at 26 percent. Only 13 percent people of these groups believe that lack of education in society is major cause of poverty. And only 2 percent people in these groups say the major cause of poverty is unemployment. This could be due to the fact that the sample population consists of government employees only and they hold permanent jobs. However they feel they are underpaid and their salaries should be increased.

Graph 3. Causes of Poverty

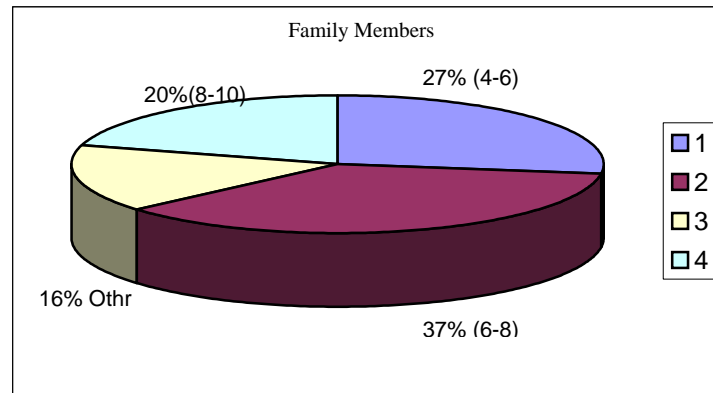


4.5. The Best Way to Fight Poverty

35 percent of the sample population suggested the best way to fight poverty is to increase salaries, while 16 percent are in favour of creating new jobs. 16 percent feel poverty can be eliminated by reduction and effective control of prices. Only 14 percent of sample population believes improving the quality of education can play an effective role in fighting poverty.

4.6. Family Size

82 percent of total sample population agreed that large family size creates problems and difficulties. This indicates an awareness of difficulties caused by large family size. However, the study shows the poor group has larger family size as compared to other two groups.

Graph 4. Family Members

4.7. Children's Education

86 percent of sample population sent their children to school that implies they realise the importance of education in their life. Interesting factor is that 66 percent of sample population enrolled their children in private schools, 31 percent admitted in govt schools and only 3 percent sent their children to *madarsa*. This shows private schools are more popular among group surveyed because they feel the private schools do better job.

4.8. Poor Person

The majority of the sample population (73 percent) feels a poor person is someone who does not have basic needs like food, shelter, clothing and education. Only 16 percent feels someone who does not have a decent living standard is poor.

A very small proportion of Group-1 and Group-2 (6 percent) think that someone who does not have respect and dignity can be considered as poor, while 20 percent of Group-3 population consider lack of respect and dignity as poverty. 10 percent population of the same group (Group-3) also feel someone who does not have power and influence is poor.

These results imply that the definition of poverty is not absolute. It varies from person-to-person, group-to-group and place-to-place. It obviously depends on who is defining it.

4.9. Interesting Definitions of Poverty

This section of the report consists of various dimensions of poverty given by sample of population during the survey interviews. These concepts are used to explore how the surveyed people define poverty.

I used an inductive approach to determine dimensions of poverty, which are important for the sample of population especially the poor group. This approach required me to put aside any biases and assumptions I may have had about what is important for this group, the importance of a particular group in reducing poverty, and the best conceptual framework for understanding poverty.

Box 1. Interesting Definitions

- Poverty is eating food only when it is available.
- Poverty means always thinking about the availability of next meal.
- Unavailability of basic needs like food, clothing, shelter etc is poverty.
- Shortage of money to meet basic needs and small desires is poverty.
- Poverty is helplessness.
- Poverty is like a disease, which one cannot easily get rid off.
- Poverty is feeling inferior to others.
- Lack of justice is poverty.
- Poverty is not having enough resources to meet expenses.
- A poor man is he for whom nobody cares.
- A poor man lives in perpetual tension. He doesn't have a job and has no money.
- Poverty is a cruel thing. It really troubles ones soul.
- Poor are those who can't meet their everyday household expenses.
- Poverty is very bad and a dangerous thing that cannot be defined and expressed in words.
- Poor are those who don't have a house to live in and don't have jobs.
- Lack of education results in poverty. Education is the key. An educated man can't be poor.

The stated definitions of poverty focus on difficulties in securing food and other basic needs. What is striking however is the extent to which helplessness, dependency, lack of justice, lack of respect and dignity and lack of power and influence emerge as main factors of the sample population definitions of poverty.

In the light of these stated definitions we can say that poverty consist of many interlocked dimensions. Although poverty is rarely about the lack of only one thing, the bottom line is always hunger—the lack of food. Poverty has also important psychological dimensions, such as powerlessness, voiceless ness, dependency, shame, and humiliation.

5. CONCLUSION

In the light of above evidence I can say that poverty is a multidimensional phenomenon and the definition of poverty and its causes vary from person-to-person and group-to-group. It varies by social, cultural and economic contexts. Also a person's status, class, and location affect perceived causes of poverty.

There are many factors that make poverty a multidimensional phenomenon.

It is normally defined as the shortage of basic necessities, especially food, shelter, clothing and other assets. So we can say that poverty is lack of multiple resources related to hunger and physical deprivation.

The groups studied focused on income rather than other assets like health, society, and environment and link their low income (shortage of money) to their vulnerability and poverty.

Poor and moderately poor groups are acutely aware of their helplessness and humiliation. They feel that society has been unjust to them. The stated definitions of

poverty focus on difficulties in securing food and other basic needs. What is striking however is the extent to which helplessness, dependency, lack of justice, lack of respect and dignity and lack of power and influence emerge as main factors of the sample population definitions of poverty.

6. IMPLICATIONS

We hope that this study would be very helpful and useful to understand the actual problems and difficulties of low salaried government employees (BPS 1–5) and how they deal with this situation. It will enable us to understand their hopes and expectations from the government, as well as other members of the society. The study will also be helpful to determine the major causes of poverty among low salaried government employees.

The study will be useful for informing economic policies. It will inform policy makers and planners about reducing poverty and controlling its rising trend.

Last, but not the least, this study could be used to determine and develop a new definition and concept of poor, poverty and poverty line from the perspective of our participants.

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Comments

The author explores perception of poverty by the poor population using primary data. The study has distinct features as it is based on feelings, difficulties and problems the employee of grade 1-5 face. It provides detailed account of the living condition of low salaried employees at NED University. It shows that poverty is multidimensional phenomenon and perception of poverty varies by group within the 1-5 grades employees.

The author measure poverty on the basis of national poverty line and dollar a day poverty line. Poverty line measured by dollar a day is not sixty Rs per day which is exchange rate for Rs/ dollar. Dollar a day concept is related with ppp \$ which is 1/3rd of the US dollar. Poverty measured by this poverty line is very small in number. On the basis of this dollar a day poverty line all these households may be above poverty line. So we must be careful when defining poverty on the basis of dollar a day.

When I am reading this paper, first point came into my mind is that poverty discusses here is relative poverty phenomenon. Because household classified themselves as poor/rich are those whose majority think that they are worse off/better off now compared to ten years ago, not the basis of income of household?

Sample consists of (1-5) grades which consist of 44 categories of occupation. It will be good if author reports the share of these categories in each group of households, poor, medium and rich.

Author states that 'basic need indicators such as calorie intake cannot be constructed'. These indicators can be constructed using household integrated economic survey data, which reports households' consumption for all commodities consumed by the households. Using HIES data, calorie intake information per kg which is also available and adult equivalent scale we can calculate calorie in take of an individual. In addition this study is based on primary data, they can collect this information (anthropometric) for each household using diary method.

The results show that higher percentage of poor households has durables such as TV, Refrigerator, Deep Freezer, Oven, etc. These are the household who thinks they are worse off now than 10 years ago. While rich households do not own these durables, accumulation of these durables takes time. These results confirm their current position relative to the position ten years ago. This again confirms the relative poverty concept.

A number of extensions can make the study more interesting.

- (a) The survey can be extended by including further questions asking about the reasons of their poverty.
- (b) The study shows that majority of households send their children to private schools. The paper remains silent about the reasons why parents prefer to send their children to private schools. Is this quality of education or insufficient infrastructure facilities. The extensions of this part (schooling) of the survey will have policy recommendations for the government.

- (c) The other characteristics of households such as average education of head of household, visit to private and public hospitals, health expenditure, remittances received, can be included for in depth analysis of poverty.
- (d) The author asks questions about poverty status relevant to 10 years ago. If the questionnaire is extended and panel data are available, then a comparison of the data from the two time-periods would reveal the reasons for poverty.

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