

Determinants of Rural Poverty in Pakistan: A Micro Study

Muhammad Abrar-ul-Haq*

*Ph.D. Scholar, School of Economics, Finance and Banking
Universiti Utara Malaysia*

Mohd Razani Mohd Jali

*Senior Lecture, School of Economics, Finance and Banking
Universiti Utara Malaysia*

*Corresponding author; email: abrarchudhary@hotmail.com

ABSTRACT

Poverty reduction is the most important agenda for the least developed countries such as Pakistan. In spite of the modest economic growth in Pakistan, rural poverty has not been reduced due to various reasons. Poverty is a complex phenomenon and it can be articulated in income and non-income components. This study identifies the factors affecting rural household poverty. The study was based on the primary data which was collected through the multi-stage cluster sampling from the rural areas of the Southern Punjab. The responses were collected through face-to-face interviews and the total two hundred heads of household were interviewed. The incidence of poverty was measured through the headcount ratio. A Logit model was used to analyze the relationship between the dependent and the independent variables. The education, health status within the households, the gender of the household head, female participation ratio in labor market and the access to market are inversely related to the household poverty in the said area, while person per room, the female-male ratio (workers), a distance of school from house and dependence ratio are positively related to poverty incidence. Poverty will be alleviated in rural areas of Pakistan if the government improves the basic infrastructure and the market access facilities as well as enhance the household empowerment of rural people.

Keywords: *Rural Poverty, Market Access, Poverty Alleviation, Southern Punjab*

INTRODUCTION

Poverty is defined as an inability to meet the basic living standards in terms of money required regarding the accomplishment of basic consumption needs or the amount of money required to meet these needs. Moreover,

lower standards of living, brutality, misuse of economic resources, non-availability of shelter, inability to access political systems, deprivation, starving, inability to approach basic schooling and ambiguities for upcoming future are considered as important determinants of poverty. Poverty is also considered as synonymous to a lower degree of freedom without ensuring authorization to women to represent themselves and powerlessness (World Bank, 2006). The essence of poverty varies from time to time and place to place and is also observed in miscellaneous conducts.

The poor living situation, violence, economic exploitation, no shelter, not access to the local political system, hunger, malnourishment, not access to schooling and uncertainty of tomorrow are all the dimensions of poverty (Akerle *et al.*, 2012). Freedom of speech, lack of representation and powerlessness are also called poverty. Poverty is the incapability to maintain a minimum living standard anticipated with respect to the basic consumption needs or some amount of income required for their satisfaction (World Bank, 2006).

In the 1990s, the United Nations Development Program set its first and third Millennium goals (MDGs), (a) the eradication of extreme hunger and poverty and (b) the promotion of gender equality and empowerment of the year 2015. But in different quarters, the incidence of poverty remains disproportionately high and empowerment is a debatable issue. In 2010, the United Nations reported that the fifty percent population of the world is living below the poverty line (\$ 1.25 of a day). Job loss, high unemployment rates and economic recessions make the poor, more poor than before. The UNDP also claimed that even though some goals had been achieved in reducing the global poverty since the establishment of the MDGs in 1990, the global economic downturn is thought to have pushed about 64 million more individuals into poverty in 2010 only (UNDP, 2011).

The policy makers and the researchers give considerable attention to poverty and resultantly, in this connection, numerous programs and policies have been developed for poverty reduction such as job creation incentives, minimum wage, job training, and subsidies. However, what policy would be most effective in the area of high poverty incidence is the key concern of the government. Moreover, the investigation is still needed on all these and many other problems which are related to poverty. The urban and rural communities have different determinants of poverty, whether the sources of persistent regional poverty are beyond the conditions of the labor market and whether the high poverty rates in the rural areas are just a reflection of imperfect poverty definition.

Many researchers have viewed poverty in different ways due to its multidimensional concepts. But, generally, the term poverty is applied when someone is not able to fulfill their basic needs of life. Definitely, the area of “basic needs and requirements” is also controversial. Conversely, without involving consideration how poverty is actually originating, examination of poverty gets clarified through the notion of scarcity about constitutes of those basic requirements and along with the identification of essential needs. It investigates the possible lack of access to essential provisions including food, clothing, water and housing and also possesses social, productivity, social reproduction and everyday existence (Amjad, R., and Kemal, A. R., 1997; BRDP, 2000).

BACKGROUND OF THE STUDY

Once the study explored the existence of poverty, it would funnel down within the scenario of Pakistan. The existing literature has identified fluctuations in the poverty incidence. It has been observed that poverty rate was high in 1960's, however, it was decreased rapidly during 1970's and 1980's. And again, a slight uplift in 1990's and during the start of millennium 2000s it was observed again that it was on the decline (Ali, and Sayyid, 1999; Amjad, and Kemal, 1997; Arif, Hina and Rashida 2000). Moreover, the world bank found it difficult to observe the declining tendency in poverty with the help of demographic factors which might give a move upwards or downwards to the actual wage rate and employment, workforce, dependency ratio, asset ownership and access to employment (World Bank, 2006). Furthermore, Khan *et al.*, (2015) found that enormous levels of poverty prevail more in the rural areas of Pakistan as compared to the urban areas. Whenever researchers found poverty influencing economy more than a bearable level, the attempts have been made to mitigate it which affect the rural households economically and socially.

Hence, the study is based on the previous research which was conducted on poverty reduction and also to explore the factors affecting rural household poverty. Chaudhry, Malik and Hassan (2009) investigated the factors affecting the urban poverty in the Multan region by considering governance as a key variable. The study had paid more attention to the governance at the local level by analyzing its influence on the urban household poverty for Multan division. The first-hand data was collected through a random survey of two hundred households. In order to analyze the impact of governance on the household property, the bi-variate model was used. Moreover, the poverty was measured through a binary variable and value 1 was assigned if the household was poor and value 0 was assigned if it was

non-poor. The governance opted as the main independent variable which was measured in-depth through the proxy variables such as female labor force, dependency ratio, assets, education of household head, contribution rate, persons per room and informal sector. The study found a negative relation between the urban poverty and the governance. There are also some studies which have used headcount ratio and local poverty line (Rs.748) to measure the intensity and depth of the small farmer's poverty incidence (Sabir, 2004). Furthermore, Sabir (2004) investigated the causes of household poverty of small farmers in the area of the central Punjab with the help of binary logistic models. The data was collected through a simple random sampling of 300 households from the rural areas of the central Punjab and, therefore, revolves around primary data collection. The study found that the poverty level of the household was influenced by the age of the household head, lower returns of agriculture output, higher cost of agriculture input, larger household size, literacy level of household and number of dependents. Yet another study has been conducted by Chaudhry (2003) on the determinants of household poverty within the area of Bahawalpur city by using microdata. With regard to identifying the factors influencing the household poverty in the selected region, the study used the income regression model and the logit regression models. Siddiqui (2001) also found a strong relation between the role of gender and poverty incidence. She also stated that the gender-based poverty can be removed by improving human capital formation and by increasing women's economic involvement.

Khan et al., (2015) investigates the relationship between socioeconomic empowerment and the household poverty. The data used by the study was primarily collected through the household survey of the rural areas of the Bahawalpur division. The study indicated a strong negative relationship between the empowerment and poverty of the rural household. Haq et al., (2012) also estimates the determinants of income by using primary data from the formal sector of Bahawalpur (Pakistan). Likewise, the education and socioeconomic factors are the key factors for poverty alleviation (Haq, Jali and Ayub, 2015a).

A huge percentage nearly 43 percent population of the southern Punjab and 27 percent from the whole of the Punjab province are living the below poverty line which is an alarming situation for any region. In the specific districts of the southern Punjab i.e. Lodhran, Rajanpur, and Layyah, almost half of the population of that region is living below the poverty line. The statistical data shows that 50.58 percent households from D. G. Khan division, 39.86% household from Multan division and 38.91% household from Bahawalpur division are living below the poverty line (Zaman, 2012). The considerable attempts to decrease poverty have been made to pay a

significant attention to the macro level for all the governmental policies but less attention has been paid to the micro or district level poverty reduction strategies. Therefore, the rural areas of the southern Punjab are selected to study the phenomenon under discussion. For the said region, the current study sets to investigate the factors influencing the rural household poverty which actually is the key objective of this study.

DATA AND METHODOLOGY

The empirical estimation of the current study based on the first-hand data which was collected through multi-stage cluster sampling from rural areas of the southern Punjab. The data was collected in three stages, in the first stage, two tehsils namely Hasilpur and Kherpur-tamy-wale were selected from district Bahawalpur, in the second stage, two union councils from each tehsil and then two villages from each council were selected randomly. Meanwhile, in the third and last stage almost equal number households were selected randomly as sample size. The response was collected through face-to-face interview and the total two hundred household heads were interviewed. Moreover, the current study used Rs. 1745 per month per capita consumption as a poverty line which was calculated by Planning Commission of Pakistan (2014). Headcount ratio technique was utilized in this research to measure the prevalence of poverty among the rural households. Moreover, the Logit model was applied to analyze the impact of different factors influencing the rural household poverty. The poverty was measured through dummy variable which contains only two values, the value 1 was assigned if the household was poor and value 0 was assigned if it was non-poor.

Econometric model

Variables measurement and its coding,

Variables	Description of Variables
Dependent Variable	
POVT	Value 1 assigned if household was poor and 0 otherwise
Explanatory variables	
HMRT	If household produces for market and access to it then assign value 1, otherwise 0.
PROM	Persons per room among the household
EDUC	Average education of household number of years
FRTW	Female-male ratio (Worker)
DPNR	Dependency ratio
FEMP	Female-participation ratio

DSCH	Distance of school from house in kilometers
GEDH	If the household head is male than assign value 1, otherwise 0.
HELTH	If any member of household suffers in serious disease (such as Aids, Hepatitis, etc) then assign value 1, otherwise 0.

RESULTS AND DISCUSSIONS

The descriptive results of the study revealed that the poverty incidence is higher in the rural areas of Bahawalpur division. The headcount ratio was applied to measure the incidence of poverty in said area. The results revealed the alarming situation because 38 percent household underprivileged or poor in said area. The poverty incidence is comparatively higher in southern Punjab as compare to the other areas of the Punjab province.

VALIDITY AND RELIABILITY

In order to determine the construct validity, factor analysis was carried out in order to confirm that the items of the measurements are most appropriate to measure the chosen variables. For this purpose, the principle component analysis was applied. This technique reduced the numbers of factors that have increased loading on each factor and also guarantees that factors are independent. This technique minimizes the number of elements that have increased stacking on every element, furthermore, guarantees that these elements are autonomous. Reliability can be measured through the Cronbach's alpha. Cronbach's alpha can be gotten by ascertaining the normal of the coefficients from all conceivable mixes of split parts and its value lies between 0 and 1 (Hair et al. 2007). At the point when the estimation of the alpha is high, it shows that the things in the scale correspond well though a lower score will demonstrate that the things don't connect well and can't measure the variables well when utilized as a part of the mix (Nunnally, 1978). The Table 1, demonstrates that validity values are ranged from 0.64 to 0.76 and these values are beyond the standard value of 0.60 (Fornell & Larcker, 1981; Hair et al., 2010). Furthermore, the standard value of Cronbach's alpha is 0.50 and the findings stated that all the items are internally consistent as the resultant digits after analysis lies in acceptance region (Falkenbach et al. 2007).

Determinants of Rural Poverty in Pakistan: A Micro Study

Table 1

Factor Analysis

Variables	Factor loading	Score	Cronbach's alpha
HMRT	0.64	0.101	$\alpha = 0.68$
PROM	0.68	0.108	
EDUC	0.66	0.105	
FRTW	0.75	0.119	
DPNR	0.71	0.113	
FEMP	0.69	0.109	
DSCH	0.76	0.120	
GEDH	0.73	0.116	
HEALTH	0.69	0.109	
Total	6.31	1.00	

Method: Principal component analysis

REGRESSION RESULTS

A Logit Model was applied to determine the impact of the factors which affect the rural poverty incidence. Table 2 reports the regression results. The results show that the estimated model is explained well where the R^2 value is 54 percent. The results show that household produce for market (HMRT), person per room (PROM), average education of household (EDUC), female-male ratio (FRTW), dependence ratio (DPNR), female participation ratio (FEMP), distance of school from house (DSCH), gender of household head (GEDH) and any member of household suffers in serious disease (HEALTH) are significantly affects the poverty incidence in said area. The results indicated that these factors significantly contributed to poverty alleviation in Pakistan (Table 3). The results are discussed in detail below.

Table 2

Logit Regression Analysis

Variables	Coefficients	Odds ratios
Constant	-1.46**	0.96
HMRT	-2.15*	0.41
PROM	0.34*	0.98

(continued)

Variables	Coefficients	Odds ratios
FRTW	-0.92**	0.63
EDUC	-0.59**	0.61
DPNR	0.68**	1.52
FEMP	0.74*	0.83
DSCH	-0.17*	0.59
GEDH	-0.16*	0.62
HELTH	0.54*	1.62
R ² = 0.54	N = 200	DF = 9
Loglikelihood = -73.5		P-Value = 0.000

* 5 percent level of significant.; ** 10 percent level of significant.

There is a dire need to evaluate how the level of contribution in education impacts involvement in the labor market. The employment rate is directly proportional to educational attainment; the higher education leads to higher employment. Moreover, the higher educated people confronts more steady labor market as compared to lower educated people. The individuals with comparatively low education backgrounds are less inclined to work with labor force and more likely to be unemployed. That is why the examination of relationship between educational attainment and labor force status comes into existence.

In this research, the aggregate of education as an average is calculated by adding the points (assign value 0 if household members don't have any education, value 5 was assign in the case of secondary level education, value 10 was assign if the education was at college or university level) and it is divided by a total number of family members. The significant results of the study conclude that inclining trend towards education might be work as a downward slope in order to decline the poverty incidence. The construct of poverty reveals insights on the relationship between gender inequality and poverty, moving the concentration far from the family as a unit of examination and on to the circumstance of its each member. Due to gender discrepancies among areas of income distribution, there is less access towards productive inputs including credit availability and command to property.

Furthermore, women are more subjected to this prolonged poverty because of no access to the income which they earned and higher gender inequality in the labor markets. In market institutions and states, the asset or resource allocation is biased most of the times in perspective of gender. Between the lines of poverty for poor people, labor is considered an ample

Determinants of Rural Poverty in Pakistan: A Micro Study

asset. However, the female partners of the family have no control over their own tasks of labor or the income they earn. Moreover, men do not allow their women to go out of work or ask for their income which they earned through different ways. They make violence, they threaten and make it almost impossible for women to transmit their capabilities into earning or well-beings. This kind of gender discriminations not only brings poverty for families rather for nation and communities traveling from one generation to another.

Consequently, it impacts growth performance, therefore, impacts poverty and poverty reduction strategies vividly or vaguely. Resultantly, the relation between the female-male ratio (worker) and poverty is found to be positive. The likelihood of being poor is expanded by expanding the female-male worker ratio and findings are statistically significant at 10 percent level of significance. In Pakistan, access to business sectors is just convincing for a poor rural household. In the absence of access to these business sectors an average poor person cannot make its best deals in the perspectives of acquiring credit and gaining inputs, selling labor, getting insured against risks, technology adopting learnings, or acquiring basic consumption necessities at suitable prices. Likewise, they are also unable to use rare resources like land, labor, and capital. The decision making of these average poor people is constrained by different aspects. The disconnection from business sectors restricts them for being independent for labor, food, and rest of the objects. All are person's self-general estimates rather prices prevailing among business sectors in order to make resource allocation decisions.

In this study, lower access to business sector or market is found to be a vital element of rural poverty. The results of the current study indicate that there is negative relationship prevailing between business sector access and poverty incidence. The families or households who contribute and produce something for business sectors are likely to confront lower poverty levels as compared to the ones who cannot access the business sector. At the quadrant of social life, the most important axes of power relations are gender. The roles of work between gender relations among all cultures are different in terms of education, wealth, work distribution, earning, public goods, services, division of labor etc. There are many cultures where female members of the family may work for more hours than male family members and have lesser earnings, lower level of education, wealth and lower access to credit, information, and knowledge.

The female participation rate in labor force enhance the income sources and economic empowerment of the household, as participation increases the poverty level of that household is decreased. In other words,

there is an inverse relationship between household poverty and total participation rate & female participation rate in the labor force. In the rural area, the male has more socialize compare to their female. The household poverty is higher in those households whose head is female due to their less social empowerment. The probability of being poor reduced in that households whose head of household is male and the results are significant at 5 percent level of significance. The industrial societies are placed on work; this concept is followed by the generally accepted concept that those individuals who are not working will be in the terrible situation than those who are working. According to the customs of our rural territories, there is a huge number of old family members and kids and they are not adding much to the household income, that is why they are dependent on earning members of their family. Consequently, they are dependent and cause obstacles in the efforts for reducing poverty. The findings of the study show that an average age of these dependent members for children is below 14 years and for old age, people is above 65 years.

The household has more adult family members then it will be affected household poverty in many ways. As increases the adult member in the household, the participation in the labor force has been increased which may enhance the income sources of the household and reduce the poverty incidence. However, the dependence ratio proved a positive relationship with household poverty. As increased the dependence ratio the earning hand of that households decreased and the probability of being poor increased. The people under the poverty line are dying in younger age because of suffering and poor health conditions. In these rural areas the poor people have lower levels of medical facilities, therefore they are not able to cure severe diseases. Moreover, the death rate of women and newborn babies is comparatively high during pregnancy cases. Likewise, social protection to general people is quite lower and gender discrimination further counts for the poor health for females of said areas. Health is considered to be a vitally imperative economic asset for poor people. Their earning levels are linked to their health conditions. At a point when a poor person and socially weak person confront sickness or illness, the whole family unit can stick and face descends in income and increased healthcare costs. The poor people may suffer through multiple different things like the sale of person belongings to make both ends meet. This streaming effect may enforce them to change their mind and may divert their attention from many aspects like basic schooling for the kids, health care in case of sickness and also for generating enough income. The poor people are more subjected to sickness and possess limited facilities regarding health care and insurance, therefore, they are more inclined to downward trend to face that situation. The result of the current study reveals that, the probability of being poor increased due to increase the poor health

of household members. The distance of school from household and Person per room also have a positive relation with household poverty and the results are statistically significant with 5 percent level of significance.

CONCLUSION AND RECOMMENDATION

For poverty alleviation, lots of methods have been adopted by the government of Pakistan since its creation to achieve a good economic growth rate in different years. However, the rural households of the southern Punjab suffer like a vicious cycle of poverty since the independence of Pakistan and still the situation is going on. The government policies for poverty reductions of the rural households (like, support price of agriculture outputs i.e. wheat and sugarcane etc, announce price of agriculture inputs i.e. fertilizer and pesticides etc, microcredit schemes, income support programs, one window operations, Social Safety Nets Programmes, Pakistan Poverty Alleviation Fund, Waseela-e-Haq Micro-finance, Waseela-e-Rozgar: Vocational & Technical Training) have not produced any significant outcomes because those policies have not been effectively implemented as they were not having effective enough monetary system. Therefore, the real poor has not got access to the facilities provided by the government due to the low level of education and less social and economic empowerment and these factors account for more poverty than ever before.

Owing to the failure of the economic and the social policies of the government, the rural poverty is not alleviated as it is getting worse. After going through this scientific research processes, the study concludes that the issue of poverty is found more prominently in the rural areas as compared to the urban areas. Moreover, it is also found the southern Punjab and the NWFP are almost similar as far as the high poverty level is concerned. The findings of this study exhibit that around 38 percent of households are poor and this calculation are slightly higher as compared to other rural areas of the Punjab and this condition can be threatening for any area or any region. The current research used logit model in order to identify the factors affecting the rural household poverty specifically of the rural Punjab. The findings of this research reveal that the persons per room, dependency ratio and the distance of school from house and female to male ratio are vastly associated with the rural household poverty and thus have a positive relationship. The probability of being poor increases with the increase of the value of these variables.

However, the health status within households, the gender of household head, female participation ratio, the female-male ratio (workers) and access to market are inversely related to poverty incidence in the said

area. The probability of being poor is reduced as the value of these variables increases. The results of this study support the notion that socioeconomic empowerment of the rural households is needed not only to eliminate the rural household poverty but also for the proper implementation of all the above-mentioned policies. It may have spillover effects like the proper implementation of the rural support programs and the rural health schemes. The socioeconomic empowerment may be increased through education, training and awareness at the grass root level. Furthermore, the government of Pakistan needs to pay more attention to the rest of the socioeconomic variables and hence the market infrastructure as well as the market access also need to be focused which may help to alleviate the rural poverty.

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Determinants of Rural Poverty in Pakistan: A Micro Study

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