



Human Development Challenges and Opportunities in Pakistan: Defying Income Inequality and Poverty

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Abstract

Economic efforts should always be targeted toward providing a dignified living to the citizens of a country so they can live happily and participate in the national development of their nation. It is not only the rising growth figures that benefit a country but the trickling down effect of national growth and development on country population may matter even more toward the creation of equality for all citizens and the eradication of poverty. Pakistan's income distribution presents an unequal picture where it gives birth to class disparity, poverty, poor human development and so on. In a way it devours overall growth and development of the nation. Poverty is a serious threat for Pakistan because it manifests itself in a complex web whose threads are interwoven with the issues of illiteracy, income distribution disparities, lack of access to facilities, defective policies, etc. Public leaders in Pakistan need a multidimensional solution to address not only absolute poverty but all issues responsible for triggering poverty. The most viable solution to attack poverty and its evils is human development, as humans are the true assets of any nation and all development efforts are truly reflected in the state of their wellbeing. Hence this paper analyzes income distribution trends of Pakistan, examines its effects particularly in terms of poverty, and proposes a remedy focused on human development. Suggestions for policy implementation of human development are provided for educators, business leaders, and government officials.

Key words: Income distribution, income inequality, poverty alleviation, human development.

Introduction to Income Distribution and Inequality

Income distribution refers to the manner of allocation of national income over the country population. Hence income distribution is defined as the extent to which total income received in a given time period is shared between households (Kristians Economic, 2010). This distribution is not absolutely equal among the whole population, thus, demarcate among various socio-economic groups of a country.

Generally, the income of a man (person / family) limits his choices in pursuit of his needs and wants as no one is "limitless", but this trend has reached an alarming stage where it stops a person to avail even his basic needs popularly known as extreme poverty. Usually, larger

differences in income levels are considered "worse" in terms of distribution; smaller differences were considered "better" (PBS – For Survival, 2010).

Therefore the government and other regulating bodies always strive not to let such income discrepancy arise which deprive a person from his/her basic life needs.

Levy (2010) said income distribution is not an individual sole decision. In fact, it is determined by the people’s decision about work, savings and investment as a result of interacting in a market system mediated by the existing tax system.

Sarvalingam and Sivakumar (2010) held the view that development is fruitful if its benefits are equally distributed. Otherwise it traps people in vicious circle of poverty, so growth coupled with equal distribution is necessary for overall development. This fact alters the developmental notions from mere expansion of goods, services and per capita income increase to enhancement of human well-being. As such, the entire population of the country, especially the previously-deprived ones, would be able to attain social and economic benefits. Hence economic growth is a means to an end for human development (Sims and Mujtaba, 2005). What actually matters is the distribution of economic gains on areas which give rise to human development, most prominently reflected by the change in income distribution pattern. Therefore growth benefits distribution must be on equitable basis to promote welfare and curb poverty which is a serious threat to economic stability (Hasan, 1997).

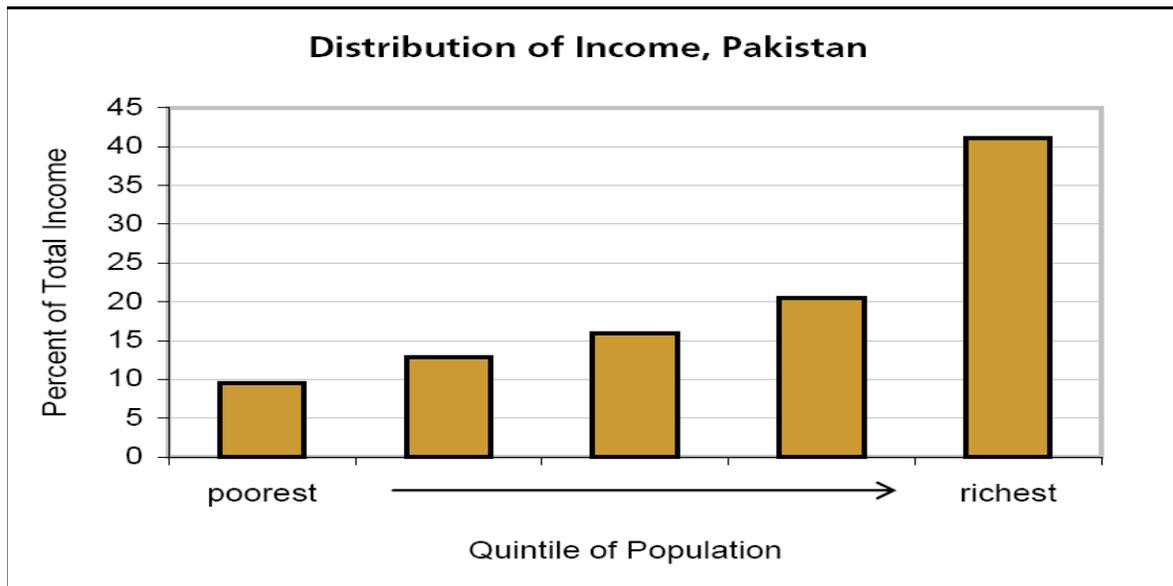
Aziz (2005) suggested that income inequality can be controlled by fiscal policies and by diverting public services to education, health and better living standards of the population. But in the case of Pakistan where the initial land distribution is highly skewed toward a small percentage of the richest, most low-income people cannot benefit from these measures. Before any action can be taken or a strategy can be designed for the alleviation of inequality and poverty, a comprehensive assessment must be implemented to better understand the needs of all people and mediating factors (Knapp and Mujtaba, 2011). The poverty reduction strategy designed by Pakistan for the period 2001-2007 focused on growth and macro stability and did not make any appreciable provisions for tackling inequality and creating equity in providing economic opportunities to the poor.

Table 1: Income Distribution of Pakistan

Gini Coefficient (0=perfect equality;100=perfect inequality)	31
Percent of total income earned by the richest 20% of the population	41.1%
Percent of total income earned by the poorest 20% of the population	9.5%
National Poverty Rate	34.0%
Poverty Rate, Urban Population	28.0%
Percent of population living on less than \$1 a day	31.0%
Percent of population living on less than \$2 a day	84.7%

Hasan (1997) concluded that over the past few years income distribution in Pakistan presented a more unequal picture because of a number of factors. In the agriculture sector, the degree of inequality did not improve despite the land distribution reforms. Inequality is further impacted by the rise of industrial class, as protected industries enjoyed more profits coupled with this inability of the government to tax corporate profits and redistribute incomes. The income distribution trends in Pakistan are illustrated in Table 1 and Figure 1, where 41.1% of the total income is concentrated in the hands of a rich class that makes up 20% of the population. While for the same percent of the poor population income flow is only 9.5%, and this clearly reveals a wide income disparity among the two socio-economic groups of the country.

Figure 1: World Development Indicators 2002 (The World Bank. 2002)



Directions of Income Inequality

According to an overview of Pakistan's Economy (2004), income inequality prevails in two directions: *vertical* which is among individuals of any society, and *horizontal*, which is among groups, which may be defined on the basis of culture or geography. These groups are unequal in terms of income, employment and access to other social facilities, the extent of which have a direct impact upon social unity.

Economic and Social Commission for Asia and the Pacific (2007) pointed out that poverty can prevail anywhere but is more prominent in rural areas because the prevalence and consequences of its features are more severe in rural than urban areas which in turn give rise to more inequalities among various economic groups.

Causes of Income Inequality

Levy (2010) suggested two reasons for income inequality. First is trade and technology, which shifted demand of workers from unskilled and semi-skilled to the highly skilled which

results in an earning gap for the two kinds of workers. Secondly with improved infrastructure people get access to national markets instead of local ones, coupled with their unique talents which broaden their earning range.

Akram (2010) stated that Pakistan started its development by devising five year plans since its inception, based upon growth oriented goals. But the benefits of this strategy went into few hands which resulted in widening the income gap.

Rehman, Khan, and Ahmed, (2008) summarized the factors most visible in causing income inequality and they are : *Economic Growth*, which has a double effect, i.e. at one dimension it is good for economic growth by reducing the cost of mobilizing capital, but on the other dimension bad for economic growth due to limiting the poor in financial markets; *Inflation*, as poor and middle income groups suffer more than high income groups during high inflation; *Government Consumption*, the country masses also cause income inequality; *Population Growth* brings inter-country income variations by an inverse relation; *Education*, in a sense of access, inequality of which breeds productivity and skills gaps which can trickle down into income inequality in future.

Burki (2008) reported that In Pakistan the widening income disparity is a worrying fact because this is accompanied by the trend of regional/provincial and public and private sector income inequality which makes the situation worse. These glaring differences give rise to the problems of migration from public to private sector thus declining the quality of the public sector and promoting corruption.

Income Inequality and Poverty

One of the worst outcomes of income inequality is poverty, considered to be fatal for any nation's development because poverty breeds more poverty which engulfs the whole nation. According to the World Bank, poverty manifests itself in many forms across time and place but it is an alarming sign, and experts call for action so that many others can be saved from becoming its victims.

According to Sen (As cited by Economic and Social Commission for Asia and the Pacific, 2007), poverty is termed as a deprivation of a person from the capability which would help him/her to have a desired life. Poverty is an interlinked concept of three dimensions; lack of income or productive capacities, lack of access to needed life sustaining services and facilities, and lack of influence in decision making and having a dignified life.

According to the Department of Census and Statistics, Sri Lanka, Poverty exist where people are unable to attain a minimum wellbeing which is necessary for survival, living standards and social rights needed for the socio-economic life of society.

Directorate of Human Resources & Sustainable Development (2010) claims that poverty is multi-dimensional; therefore, its effects are also diverse on people. The deprivation of wellbeing is labelled as poverty perceived in relation to income or expenditure with a view that material standard of living reflects a person's wellness of living.

Comim (2008) elaborated the concept of poverty as *absolute* which refers to the lack of basic needs when it is about social segregation, *transitory* when it is for the temporary period but chronic when the symptoms become permanent. Whatever the form, it can be commonly characterized as a minimum living condition which determines basic circumstances for a human life.

Estimating Poverty in Pakistan

World Bank suggests a method for calculating poverty based upon income or consumption level. In this regard a person is poor if his/her income falls below some minimum acceptable level called 'poverty line'. As this line varies across time and societies, every nation should have it set in accordance with their socio-economic development features.

According to Pakistan Ministry of Finance (2004), on the broadest level Pakistan is confronted with the challenge of bringing macroeconomic stability and achieving sustainable economic growth. Of similar significance are the challenges of employment generation, poverty alleviation, reducing social inequality, and enhancement of infrastructure of the country.

Sarvalingam and Sivakumar (2010) pointed out that Pakistan is entrapped by poverty to such an extent where even if any growth occurs it could only result in the reduction of income or consumption poverty, these economic gains have not been translated to bring proportionate increases in capability. As capability enhancement is perceived as development of human capital, its absence creates a social gap, as is the case in Pakistan and it is the major reason for slow growth and failure in poverty reduction.

Table 2: Selected Indicators of Human Poverty for Pakistan

Human Poverty Index (HPI-1)	Probability of not surviving to age 40 (%)	Adult illiteracy rate (% age 15 and above)	People not using an improved water source (%)	Children under-weight for age (% aged > 5)
1. Czech Republic (1.5)	1. Hong Kong, China (SAR) (1.4)	1. Georgia (0.0)	1. Barbados (0)	1. Croatia (1)
99. Nepal (32.1)	95. Bangladesh (11.6)	132. Morocco (44.4)	68. Saudi Arabia (10)	123. Chad (37)
100. Rwanda (32.9)	96. Tajikistan (12.5)	133. Liberia (44.5)	69. Moldova (10)	124. Burkina Faso (37)
101. Pakistan (33.4)	97. Pakistan (12.6)	134. Pakistan (45.8)	70. Pakistan (10)	125. Pakistan (38)
102. Bhutan (33.7)	98. Comoros (12.6)	135. Bangladesh (46.5)	71. Venezuela (Bolivarian Republic of) (10)	126. Ethiopia (38)
103. Eritrea (33.7)	99. Guyana (12.8)	136. Togo (46.8)	72. Occupied Palestinian Territories (11)	127. Nepal (39)
135. Afghanistan (59.8)	153. Lesotho (47.4)	151. Mali (73.8)	150. Afghanistan (78)	138. Bangladesh (48)

Source: The Human Development Index - *going beyond income*. Human Development Report 2009, Pakistan.

Siddiqui (2010) highlighted the gender dimension of poverty and how gender discrimination is a global phenomenon that varies from country to country. However it is assumed that females are the major segment of poverty and its effects, which could be accurately termed as poverty of access to opportunities. This is evident in the case of Pakistan where gender

discrimination is higher and many professional females are unable to easily access facilities and resources for entrepreneurship. The Human Development Report of Pakistan (2009) suggested that one of the important indicators of human poverty is measured by the Human Poverty Index (HPI-1). Table 2 highlights the percentage of people living below certain acceptable level in the human development areas, i.e. life expectancy, education, and standard of living in comparison with other nations.

Prominent Grounds of Poverty in Pakistan

An Assessment by World Bank (2002) reported that in Pakistan poverty does not only manifest itself in terms of deprivation but also the inability to develop skills and make investments. Some of the reasons are disadvantageous consumption pattern, unequal land distribution, large family size, health, education, the absence of basic infrastructure, and poor government control.

The symptoms of poverty differ from country to country, and in the case of Pakistan Ahmad (2009) reported that currently 20% of the population lives below the poverty line. He held the following reasons as major contributors to poverty:

1. Backwardness of the agriculture sector, which generates low incomes for 66% of the rural population directly or indirectly dependent upon it.
2. Unequal income distribution among people which is responsible for the widening gap among income classes persistently.
3. Growing population at the rate of 1.8% which makes resources insufficient to meet the needs of the people.
4. Inflation which badly hit the fixed income and salaried group because their incomes are not increasing proportionately.
5. Backwardness of the industrial sector due to which we export raw products at low rates and import industrial products at higher rates which can cause deficits in the balance of payments while taking huge portions of foreign exchange.
6. Education level is both low and defective; as it does not produce highly skilled manpower to participate in the country's economy.
7. Poor governance which paves the way for procedural and administrative corruption and poor law and order. Poor governance causes social injustice and inequality in public rights of the country.

Poverty Alleviation

Poverty exists in a complex web and it cannot be tackled by one-way simple solutions. Therefore it needs a multi-dimensional resolution to not let it negatively impact the whole nation and impair its growth. As Directorate of Human Resources & Sustainable Development (2010) confirmed, poverty must be addressed at various levels ranging from a single household to a national level. Poverty is dreadful for each member of the society and its alleviation is a future investment for human prosperity and development which benefits the entire society. It should be noted that money is only a means that enlarges the choices of people. According to Sims and Mujtaba (2005), education and wellness are key factors in a people's ability to lead full and productive lives and to be a contributing part of their community. As demonstrated by the human development success of people who live on similarly low levels of income, money alone is not sufficient to improving the human development of poorest populations in a country (Sims, 2005).

In Pakistan the trap of poverty is even more complex because of other issues like gender disparity, illiteracy, social injustice, weak governance, and others. Haq and Bhatti (2010) highlighted that since the time of the country's inception, poverty alleviation remains the persistent problem for Pakistan and it exists in varying states of vulnerability and deprivation for the poor population. Since the sufferers of poverty differ in socio-economic and geographical characteristics, a single remedy of increasing income alone could not give a sustainable solution.

Sharif (2010) reported that UN and other world organizations have illustrated dreadful data figures depicting the malnutrition of LDC's (Less Developed Countries) are likely to be caused by high food prices. Food shortages and poverty alleviation are the two pressing issues which engulf many countries including Pakistan. They present a disturbing trend for developing countries alarmed by food inflation which pushes a large percentage of the population into the poverty trap. Public and private leader must give serious attention to modernising and developing agriculture throughout the country in order to cater to their population needs.

Economic and Social Commission for Asia and the Pacific (2007) criticized that using economic growth only to reduce poverty would not be a feasible option because there is no certainty that the poor have the capability to avail the opportunities offered by economic growth. Therefore, economic growth policies must be broad enough to benefit the poor and help them to gain access to facilities and resources which lead to increasing their income.

Eradication of Poverty through Human Development

Human Development refers to the ability of a nation's people to be able to lead full and productive lives (Sims, 2005). This includes not only their ability to earn a living wage, but more importantly to the personal choices they have that impact their lives (Sims and Mujtaba, 2005). Hasan (1997) expresses that human development encompasses people, the enhancement of their freedom and the enlargement of their choices with which they live their desired life. At the same time, human development efforts build the human capabilities for bringing progress into their lives.

Directorate of Human Resources & Sustainable Development proposed that people are believed to be the real wealth of any nation and they should be the focus of all the development efforts. Economic growth is a significant factor for the enlargement of human capabilities and choices. The span of enhancement of human choices are numerous but can be grouped into living a healthy and long life, to be knowledgeable and well aware, and having access to resources needed for sustaining living standards and social participation.

According to Human Development Report (1997), the challenge of poverty elimination could not be addressed by income alone but in overall human development. Poverty robs the human life from advancement opportunities and is not merely the absence of material things. Therefore, human development is the provision of choices to earn a satisfied life, with due recognition and respect for everyone.

Sarvalingam and Sivakuma (2010) signify that people are the core of all economic struggles, where growth and wealth are to be considered as drivers of the achievement of the ultimate human well-being. Income-growth is not enough because human development is a vast and comprehensive phenomenon which encompasses all spheres of human life and general population status of the country.

According to the Human Development Report (2009), Human Development Index is used to measure life expectancy, education, and standard of living (measured as purchasing

power parity, PPP) as human development dimensions. Table 3 provides a comparative view of Pakistan's income and its population wellbeing in which Pakistan ranked 141st out of the countries listed.

According to the Pakistan Ministry of Finance (2004), a nation's success is conditional to a strong human capital base and investment, which is as significant as any viable macroeconomic policy for growth. Education is vital in bringing up overall human development. Basic education is needed to eradicate illiteracy and develop basic skills while higher and specialized education provides technically equipped personnel.

Table 3: Pakistan's Human Development Index 2007

HDI value	Life expectancy at birth (years)	Adult literacy rate (% ages 15 and above)	Combined gross enrolment ratio (%)	GDP per capita (PPP US\$)
1. Norway (0.971)	1. Japan (82.7)	1. Georgia (100.0)	1. Australia (114.2)	1. Liechtenstein (85,382)
139. Comoros (0.576)	115. Nepal (66.3)	132. Morocco (55.6)	167. Papua New Guinea (40.7)	130. Nicaragua (2,570)
140. Yemen (0.575)	116. Mongolia (66.2)	133. Liberia (55.5)	168. Sudan (39.9)	131. Moldova (2,551)
141. Pakistan (0.572)	117. Pakistan (66.2)	134. Pakistan (54.2)	169. Pakistan (39.3)	132. Pakistan (2,496)
142. Swaziland (0.572)	118. Russian Federation (66.2)	135. Bangladesh (53.5)	170. Côte d'Ivoire (37.5)	133. Uzbekistan (2,425)
143. Angola (0.564)	119. Solomon Islands (65.8)	136. Togo (53.2)	171. Guinea-Bissau (36.6)	134. Yemen (2,335)
182. Niger (0.340)	176. Afghanistan (43.6)	151. Mali (26.2)	177. Djibouti (25.5)	181. Congo (Democratic Republic of the) (298)

Source: The Human Development Index - *going beyond income*. Human Development Report 2009, Pakistan.

As pointed out by the report of Gender Issues Relevant to ADB'S Operations, gender disparities in social development are not only caused by lack of facilities but also by women's inaccessibility to them because of socio cultural barriers. Therefore such barriers must be recognized and reflected at the policy level to address the impediments of the social development for women. Haq (2010) pointed out the fact that opening market prospects alone cannot benefit the poor as they need additional help to avail it. Therefore, a developing country should revise its economic management in terms of promoting private enterprise and focus investments in the field of education and technological advancements.

Summary

Unequal income distribution is responsible for many socio-economic problems which are a serious threat to the growth and development on sustainable grounds. Income inequality and poverty are dual evils to paralyze the society and cannot be cured uni-dimensionally. Therefore, progress calls for a roundabout treatment and developing the capacity of its targets, .i.e. human beings. In order to truly eradicate poverty from its roots, we need to equip humans with better health, education and other social facilities to fight against income inequality and corruption. In the mean time, we need to enable them to utilize their potential to the fullest extent for earning a satisfying life for themselves and prosperity for the nation as a whole. The authors offer the following overall findings and policy recommendations:

- Policies must be designed to lessen the widening income gaps which trigger so many socio-economic problems.
- Any legislative effort to eradicate income inequality or poverty should match the nature and extent of problems and issues confronted by the citizens of the specific area in question.
- Pakistan is not only confronted with vertical poverty but also horizontal poverty. The later is believed to be more fatal in causing income disparities, therefore mere increase in income will not be the solution until the nature of distribution is monitored.
- To overcome poverty issues in Pakistan, any viable solution is to focus on human development and its complementary areas such as education, health and social services.
- Area-based and gender-based policies should be designed while addressing education, health, and infrastructure which are closely linked with the onset of poverty.

Studies have proven that human development is significantly related to measures of National Corruption (Sims, 2005; Sims and Mujtaba, 2005). The measure of Human Development accounts for more than just income or purchasing power of the individual. Money is only a means by which to allow individuals to make decisions for themselves. Life expectancy and education (which includes adult literacy) are important components of Human Development (Seyoum, 2001). Countries with longer life expectancies, higher education and literacy, an adequate living wage, and the ability of its citizens to participate in their community, are less likely to suffer from increased levels of national corruption. Sims and Mujtaba (2005) emphasize that programs should be designed to reduce national corruption as it may be an indirect route to improve the human development level. It may also be effective to fund education, health care, and opportunities for small businesses as well as female professionals than it would be to only fund anti-corruption policies. Sims (2005) states that mandating national change of poverty is not an easy task. The key is to involve, educate, and empower the citizens of the country in the improvement of their own homeland.

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