

RATIONALE EFFECTS OF POVERTY IN PAKISTAN

MAHAM TARIQ¹, ASMA IDREES², MUZAMMIL ABID³ & TANZILA SAMIN⁴

^{1,2,3}School of Business Management, NFC Institute of Engineering and Fertilizer Research, Punjab, Pakistan

⁴Lecturer, School of Business Management, NFC Institute of Engineering and Fertilizer Research, Punjab, Pakistan

ABSTRACT

Poverty is a viral disease; it is a situation when basic needs remained unfulfilled. Poverty rate in Pakistan 21% and 54% population live below poverty line. Pakistan is the 6th largest populated country in the world and the following paper is a study of those sectors which are affected by poverty under the reference of current and past year situation of Pakistan. These sectors are affected by poverty directly and indirectly. Unemployment, Societal crime, Health, Education, per capita income and economy down fall is directly due to poverty where as sectors like Investment and loan, Agricultural and Industry, Infrastructure, Political stability and Government is affected indirectly. Further Indirect factors are related to direct factors with respect to poverty to check how they affect each other due to poverty. In the same way direct factors are also related to direct factors with respect to poverty.

KEYWORDS: Poverty, Effects, Comparison

INTRODUCTION

Poverty is most likely a bitter truth which silently forces one to die in the end. Poverty is a curse which's depression is more than the fear of losing something. Poverty is a condition where's a person cannot fulfill his basic needs of food, clothing and shelter. There's a high trend of poverty in Pakistan, according to Finance Minister of Pakistan Ishaq Dar 54 % of the country's population is poor (2014). Estimates of the World Bank 2011, almost 40 percent of 107 developing countries are under effect of poverty.

Pakistani government uses the World Bank's definition of poverty, which is any person earning less than \$1.25 per day. In Pakistan, that figure comes to any person living on less than Rs. 3,243 per month¹. Pakistan is ranked among the 43 countries most exposed to poverty risks which mean poverty trend is high². Poverty is a major issue in Pakistan resulting in many people to die of hunger or depression. In Pakistan 20% increase in food prices will result in 8% of poverty as a whole³.

According to World Bank 2005-2008, 83% of food prices rose globally. This caused in high prices and less demand which eventually leads to less purchase of basic needs and poverty took its first step. It is a basic effect of poverty; there are further more sectors which are affected by poverty directly and indirectly. By analyzing data of last five decades poverty in Pakistan leads to two conclusions: 1) poverty is not constant it fluctuates 2) large number of population is near poverty line⁴.

¹Economic Survey 2010-2011

²PakistanToday.com, 2011

³Theresa Thompson and Azam Amjad, 2008.

⁴G.M. Arif and Shujaat Farooq 2012-Pakistan Institute Of Development Economics Islamabad (Pide)

This study is to analysis the impact of poverty on different sectors of Pakistan and its relationship with each other. First section will provide the detail effect of poverty and its long lasting issues. This consist of poverty's effect on Education sector, Infrastructure, Per Capita Income, causing Unemployment, Downfall of Economy, Political Instability and Law, Government sector includes; Rise in corruption, Democratic Accountability, and Bureaucratic quality causing unequal distribution of income. Second section will explain that how these effects are related to each other and how poverty's affect forces one sector to affect other sector.

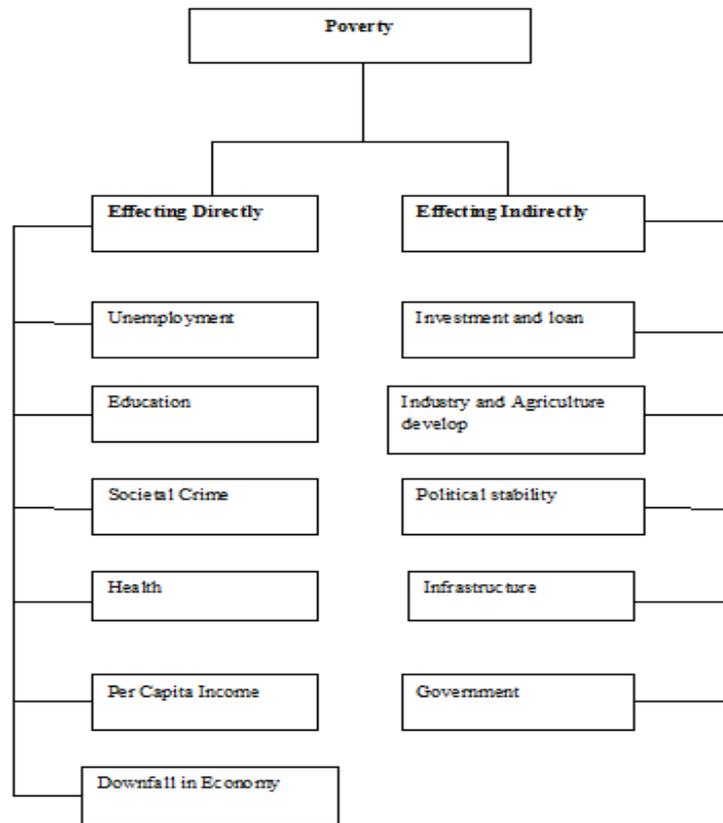


Figure 1

OBJECTIVES

The main objective of this research is to know the situation of Pakistan as a whole after the attack of poverty and to study all the effects of poverty on country as well as on life of country's people. Firstly Direct and Indirect effects of poverty on different sectors are studied and then these effects on sectors are compared to each other to check how poverty infection affects one sector and forcing other to get infected too.

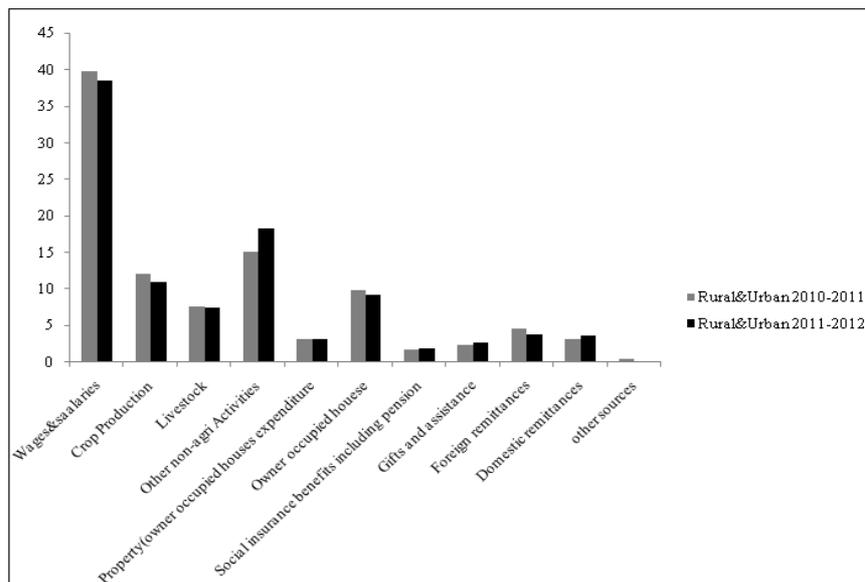
LITERATURE REVIEW

The findings of study on poverty worldwide showed different aspects and effects of poverty. As the fluctuating nature of poverty it rose at provincial level¹. Study showed that the stress of poverty effect mental as well as physical health of younger children². Number of family members is also linked with the flow of poverty³. The level of investment and educational level of household head is also affected by poverty⁴. With decreased level of investment economy will progress less and from study it is said that growth is right instrument for controlling poverty if it comes with less inequality as it changes income distribution⁵. According to another survey poverty is more related to rural areas in Pakistan and

two third of its population lives in rural area lacking basic needs⁶. Among the better performing areas are Karachi, Lahore, Islamabad and central Punjab.

Among the poorly performing regions are rural Sindh, southern Punjab and most of Baluchistan and Khyber Pakhtunkhwa. Though from the past research it can be seen 'growth is good for poor'⁷ which means poverty is disastrous and it affects all sectors of the country for which growth is necessary.

For growth manpower is required but unfortunately in Pakistan manpower is under gender discrimination i.e. women are under more poverty as compared to men resulting in poverty due to discrimination in labor force⁸. Moreover according to a survey on average poor households had 75% more children than non poor house hold and with low income level they lack education⁹.



Source: HIES 2011-2012

Figure 2: Percentage of Monthly Income Share by Source

The given information showed the changing pattern income level of both rich and poor household in urban and rural areas. Graph showed the declined of income percentage from the period 2010-2011 to 2011-2012. Worth noticing here is decrease in percentage of wages and salary which played significant role in buying living causing in poverty.

Study showed that the role of income on the decision to commit criminal acts by individuals. The author stated that the principal theoretical reason for believing that low income increases the tendency to commit crime¹. The high food prices may have devastating effects on the poor food deficit regions².

^{1, 8, 9}Asian Development Bank, 2002

²Marthae.Wadsworth, Taliraviv et. all

^{3, 4}G.M. Arif and Shujaat Farooq 2012-Pakistan Institute Of Development Economics Islamabad- PIDE

⁵Martin Ravallion, 2005.

⁶Pakistantoday.com, 2011

⁷Dollar, David and Aart Kraay, 2002

¹Fleisher (1966) cited in Syed Yasir Mahmood Gillani

²About 800 million people suffering from chronic hunger could be further affected by rising prices (FAO, 2008), cited in Zahoor ul Haq et, all 2008.

SECTION I

Unemployment

Unemployment can definitely lead to poverty. Having loss in the income can cause people to move in the cheaper location, to fulfill their basic needs. Unemployment leads to poverty because without employment a person has no reliable source of income. According to the Pakistan Bureau of Statistics unemployment rate of Pakistan is 6%. Every person has certain needs and wants (this could be related to consumption etc.) without any income a person cannot fulfill his/her basic needs. Poverty is a situation in which a person is unable to satisfy his/her wants. Now employment may be denied to a person because: that person might not have basic skills needed to accomplish the task, or because of ill health, or because of discrimination /social exclusion. These reasons are either causes/outcomes of poverty.

Total population is estimated 184.35 million during the year 2012-13 however, in 2011-12 the population was 180.71 million. The total number of people employed during 2010-11 was 53.84 million, 0.63 million more than the preceding year¹. Total unemployment rate has increased to 6.0 percent in 2012-13. The number of unemployed people increased from 1.94 million to 2.1 million in Punjab, in Sindh from 0.57 million to 0.70 million in 2010-11. In KPK the situation is different the unemployed people decreased from 0.55 million to 0.53 million and in Baluchistan unemployed people increased from 0.06 million to 0.07 million in 2010-11².

Education

Education is one of the deliberate factors which clearly distinguished between poor and non poor³. High rate of poverty have a very worst impact in Pakistan. As Poverty is increasing this causes difficulty for people to fulfill their needs instead of being educated. It seems that very low levels of education and wealth do not drive people to join a terrorist movement. It may sound counter-intuitive, but if we think about it, the very poor and uneducated usually have different types of thoughts because they usually don't know about the outside world, they have very limited knowledge about anything.

According to economic survey of Pakistan 2012-2013 Pakistan have a literacy rate of 58%, in which 70% are male and 47% female. In the rural areas of Pakistan there is 47% while in urban areas it is 75%. Literacy remains much higher in urban areas than in rural areas and much higher for men than women⁴.

Societal Crime

21% population of Pakistan is below the poverty line. There is an increase in Poverty. The people cannot able to support their family and not either can fulfill the basic need which causes people to divert from the lawful way and deviate towards crime, Which leads to robbery, theft and different types of crime. Pakistan is having a high terrorism now a day which can be because of poverty. Daily average of crime in Pakistan is 1144 which is relatively much high if compare with the recent population⁵. Moreover, unemployment, inflation and income inequality are also important determinants of crime⁶.

^{1,2}Syed Yasir Mahmood Gillain et. al, 2009.

³Asian Development Bank, 2002

⁴Economic Survey on Education

⁵UNDP Pakistan Annual Report 2013

⁶Hafiz Hanzla Jalil

Table 1: Co Integrating Coefficient

Variables	Coefficient	Std. Error	t-Statistics
Urbanization	0.020590	(0.00414)	4.9734
Unemployment	0.012471	(0.00606)	2.0579
Inflation	0.010611	(0.00200)	5.3055

Source: Urbanization and Crime by Hafiz Hanzla Jalil and Muhammad Mazhar Iqbal

This table confirms that all three variables are the important determinants of crimes in Pakistan. Positive results shows that urbanization affects criminal rate at large level as less expansion is been done in urban areas resulting in scarcity of resources which leads to poverty and motivate people to get involved in criminal activities. Secondly, unemployment which is result of poverty has also positive effect on crime. Unemployment means less opportunities of income or earning which thereby helps in increasing the rate of crime.

The third economic variable, inflation, also has positive impact on crimes in case of Pakistan. Inflation has a direct relation with the real income of an individual. Consequently, if that individual desires to keep his utility at the same level, he will have to raise his real income, which may lead him to the criminal activities.

Table 2

Year	Total Population in Millions	Total No. of Crimes Reported	Crime Growth Rate (%)	Crime per Thousand of Population
2000	139.76	388909	-9.94	278
2003	149.03	400680	3.03	267
2005	153.96	453264	13.12	294
2007	158.17	538048	18.71	340
2009	180	603,626	15	-

Source: Bureau of Police Research and Development; Pakistan Economic Survey

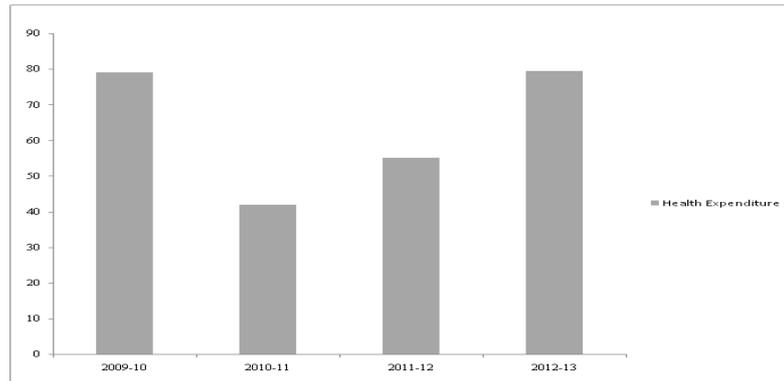
This table shows how crime is increasing year to year in Pakistan. Due to increase in population, poverty is also increasing due to bad policies. Pakistan having a positive growth in Crime rate which is 15% in 2009. According to this Table (2009) total crimes which are reported in 603,626 which shows the impact of Poverty.

Health

Health is a crucial part of well being and has essential economic benefits. Pakistan is among the 115 countries in the world recognizes the constitutional right of health. In Pakistan, health expenditure is as current and development expenditure. For the current year 2012-13, the current expenditure is as Rs. 62.12 billion and development Rs.17.34 billion.

They together estimates as 79.46 billion which in term of percentage is 0.35 percent of GDP and has increase by 44.16 percent over last year of 2011-12⁷. Poverty also affects health and has obvious effects include health and mental diseases. Many people in our country go to sleep without taking food almost every day.

Some prominent diseases which are more likely to affect people below the poverty line include AIDS, malaria, tuberculosis, measles, pneumonia etc, which are attributed to lack of basic healthcare facilities. The diseases which can result in poverty include a range of mental illnesses which tend to hinder the ability of a person to work.



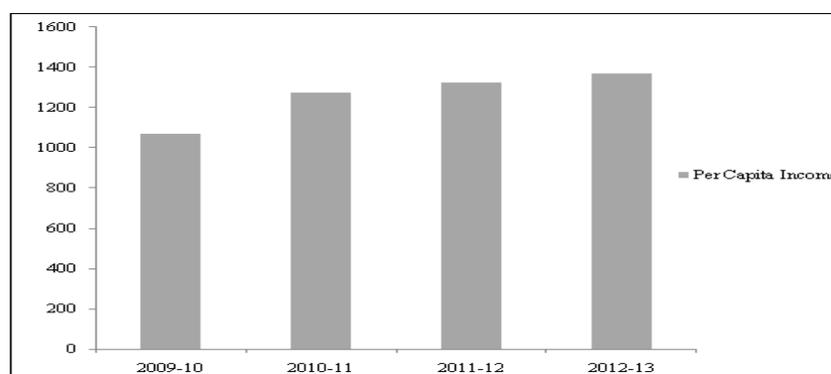
Source: Health Economic Survey of Pakistan

Figure 3: Health Expenditure

There are 1,207 hospitals, 5,382 dispensaries, 5,404 basic health units and 696 maternity and child health centers in Pakistan as compared to 980 hospital, 5,039 dispensaries, 5,449 basic health units and 851 maternity and child health centers in the same period of last year⁸. The number of doctors has increased to 160,289, 12,544 dentists, 82,119 nurses and 101,173 hospital beds in the country during 2012-13 compared to 152,188 doctors, 11,584 dentists, 77,683 nurses and 107,537 hospital beds last year. The population and health facilities ratio worked out 1,127 persons per doctors, 14,406 persons per dentist and 1,786 persons per hospital bed. It was 1,164 persons per doctor, 15,288 per dentist and availability of one bed for 1647 person in 2011-12. But unfortunately income of public is low and prices of these facilities are high and poverty forces them to spend less on their health causing fatal diseases. Moreover if health facilities are available at low prices than these facilities are usually under standard. So one way or another, poverty affects health directly.

Per Capita Income

Per capita income is regarded as one of the key indicators of economic well-being over a period of time. The per capita income in dollar is increased from \$1072 to \$ 1,368 in 2012-13⁹. The main factors, which are responsible for increase in per capita income, include acceleration in real GDP growth, relatively lower growth in population and the stable exchange rate.



Source: Pakistan Social and Living Standards Measurement Survey, 2012-13

Figure 4: Per Capita Income

^{7,8} Economic Survey on Health and Nutrition

⁹ Economic Surveys on Growth and Investment

Downfall in Economy

Poverty is affecting economy of Pakistan at a high spark. Almost 21% of Pakistan's population is below the poverty line which shows how badly poverty impact on the economy growth. According to the economic survey of Pakistan (2012-2013) this show the agriculture growth this year stood at 3.3 percent as compared to 3.5 percent during the last year. Due to poverty people just try to fulfill their basic needs without considering anything else in the surrounding. This leads to lack of interest of people of the nation to pay attention towards their role in the economy.

Investment and Loan

Population of Pakistan is over 183 million and 54% of Pakistan living under poverty line. So Pakistan is dependent upon the foreign aid given by United States and UK, Saudi Arabia and bilateral and multilateral aids. Saudi Arabia gives \$1.5 Billion financial aid to cover up falling Pakistani rupee in 2014. Due to poverty in Pakistan a common man cannot fulfill his social or personal needs people invest but the interest rate is increasing as well. The benchmark interest rate in Pakistan was last recorded at 10 percent. Interest Rate in Pakistan averaged 12.58% from 1992 until 2014, reaching an all-time high of 20% in October of 1996 and a record low of 7.50% in November of 2002. Interest Rate in Pakistan is reported by the State Bank of Pakistan.

Table 3: Foreign Investments

Year	Value
2005	(\$2,157,000,000.00)
2006	(\$4,164,000,000.00)
2007	(\$5,492,000,000.00)
2008	(\$5,389,000,000.00)
2009	(\$2,267,000,000.00)
2010	(\$1,971,000,000.00)
2011	(\$1,246,770,000.00)

Source: State Bank of Pak

The latest value for Foreign direct investment, net (BOP, current US\$) in Pakistan was (\$1,246,770,000.00) as of 2011. Over the past 6 years, the value for this indicator has fluctuated between (\$1,246,770,000.00) in 2011 and (\$5,492,000,000.00) in 2007, according to Economic Survey of Pakistan. Proven fact is that trade brings down poverty level all over the world. So now a day's Pakistan must adopt a new mantra "No more aid but trade" and though policies are in progress for this quoted by economic survey of Pakistan. Government has to impose taxes to raise its revenue. Imposition of taxes reduces the disposable income of people. Lack of disposable income means low savings and low investment and poverty.

Government has to impose taxes to raise its revenue. Imposition of taxes reduces the disposable income of people. Lack of disposable income means low savings and low investment and poverty. Due to backwardness, political instabilities and improper availability of infrastructure the attraction for foreign investment is not suitable in Pakistan. Lack of foreign investment means less employment opportunities and it became the cause of poverty. According to State bank of Pakistan, Pakistan enters 2013 with Rs13trillion public debt, budget deficit of 8.5 percent with dollar touching close to Rs100 and in case economic managers of the government continue to do the business as usual, then by end June 2013 Country's debt will stand at Rs14.5 trillion to Rs15 trillion thus each Pakistani inherits Rs 80,000 as loan burden.

Agriculture and Industrial Development

Foreign direct investments are only \$1,246,770,000.00 in 2011. Pakistan is facing many political and economic issues which may lead to less investments. The agricultural sector plays a central role in Pakistan's economy. It is the second largest sector, accounting for over 21 percent of GDP, and remains by far the largest employer, 45 percent of the country's total labor force is absorbed in it. But due to poverty from last few years decline in development of agriculture sector is recorded, which's major cause is migration of people from agriculture to industrial sector¹.

Poverty directly affects people and for living people migrates and indirectly cause decline in agricultural and industrial sector. Pakistan Major crops, accounting for 32.8% of agricultural value added, registered a negative growth of 0.2 percent as against robust growth of 7.3 percent last year. Minor crops contributing 11.1% to overall agriculture posted negative growth of 1.2 percent. Minor crops production has declined for the three years since 2004-05², a worrying trend which is contributing to food price inflation. PARC organized the seminar in collaboration with International Centre for Integrated Mountain Development (ICIMOD), Planning Commission of Pakistan (PCP), Pakistan Meteorological Department (PMD) Pakistan Water Partnership (PWP) and other national and international organizations'. Speaking on the occasion, FAST rector and former chairman of PARC and ICIMOD board member, Dr Amir Muhammed said that agriculture sector had great potential to boost country's economic growth and productivity.

“He said that owing to increasing population, land use was increasing and water resources were decreasing, adding that there was a pressing need for future planning.”

Moreover In agriculture sector people have adopted just subsistence farming styles. They are not farming according to the commercial patterns. Sometimes due to natural calamities and use of backward techniques of production, there is reduction in production and it decreases the income of poor farmers. Pakistan's industrial sector accounts for about 24% of GDP. Cotton textile production and apparel manufacturing are Pakistan's largest industries, accounting for about 66% of the merchandise exports and almost 40% of the employed labor force³.

While Industrial production growth rate: 6% (2005) Large-scale manufacturing growth rate: 19.9% (2005)⁴. Due to the problems like power shortage, lack of new technology, lack of trained manpower both the industries going down day by day which cause poverty for the economy.

Political Instability

Political instability lowers private investment, slows economic growth, and gives rise to unemployment and poverty. Political instability breeds corruption, miss governance, shortens policy-makers' horizon, inconsistency in policies, and creates volatility in economic performance. Pakistan is witnessing a prolonged period of political instability (almost five years) and as such its adverse consequences for the economy are quite visible. Political instability is associated with greater uncertainty regarding future economic policy, it certainly affects investment adversely, slows economic growth, increases unemployment and poverty. Pakistan's economy managed to grow by 2.4% during the fiscal year 2010-11.

¹Ikramullah et. al, 2011

²Economic surveys of Pakistan 2005, 2011-12, 2013

³Pakistan Bureau of Statistics

⁴International Monetary Fund, International Financial Statistics and Balance of Payments databases, World Bank, International Debt Statistics, and World Bank and OECD GDP estimates.

The recent example is Karachi where every day people died in target killing; the data available with **the Citizen's Police Liaison Committee reveals** that a total of 2,507 people of the metropolitan city lost their lives in 2013. Out of these 2,507 people, 1,403 were killed during the first six months of the year 2013, while in 2014 1,726 people fell victim to target killings and sectarian violence in Karachi, during last six months of the current year, **according to a report prepared by the Human Rights Commission of Pakistan (HRCP).**

Target killing was one of the major causes of deaths followed by acts of terrorism, militants' attacks and counter-terrorist operations by security agencies. When the political conditions are not stable people can't work properly as a result nearly 73 million Pakistanis live below the poverty line as the poverty ratio increased to 40% during the last fiscal year 2010 while it stayed at 36.1% in 2009. The people living below the poverty line are more vulnerable to economic shocks than any other segment of society and may fall further in the abyss of abject poverty. Worse, food inflation, energy shortages etc are affecting the lives of the poor and fixed-income groups.

“Economic slowdown, high inflation, volatile movement in some key commodity prices, high cost of war on terror and its severely negative consequences like considerable internal displacement, have acted as negative shocks for the economy”.

– State Bank of Pakistan

Infrastructure

Infrastructure plays a vital role in the major development and a contributor to growth in Pakistan Affordable efficient and strong infrastructure is the key element of good investment climate and to sustain the growth momentum. High growth in is creating increasing pressure on existing infrastructure in Pakistan. In its study, 'Greening growth in Pakistan through transport sector reforms,' the World Bank has said “present patterns in transport and trade logistics generate inefficiencies that are costing Pakistan's economy roughly 4-6 per cent of GDP per year,” — a major constraint. The crippling energy crisis is retarding growth by 3-4 per cent. The transport sector constitutes 10% of Pakistan's gross domestic product and provides 6% of the employment in the country. It plays an important role as an enabler of other sectors in the economy via facilitating agglomerations, domestic and international trade, and spatial transformation the trucking sector carries 96 % of the total freight traffic and is characterized by small fleet owners with generally less than five vehicle. Meanwhile, over the last 20 years, revenues per kilometer have decreased in real terms by 1.4% on average every year. Many trucks operate long hours and carry excessive loads, while travelling at low speeds of 20-25 kilometers per hour (kph), compared with 80-90 kph in Europe. Road freight takes an average of 3-4 days between ports and the north of the country, which is twice what it takes to cover the same distance in some other Asian and European countries.

Railways used to be the predominant mode of transportation in Pakistan, which, at its peak in the 1950s and 60s, handled 73 per cent of the freight traffic, compared to less than 4% by 2011. Total freight and passengers carried decreased from 5,709 to 3,925 million tons (31%) and from 84.9 to 58.9 million (31%) respectively. The World Bank argued that economic analysis using computable general equilibrium (CGE) model suggested a 10% increase in total factor productivity (TFP) in transport would increase income of all households. Rural agricultural laborers and the urban non-poor can realize the largest benefits of such an increase, with their incomes rising by 1.4 and 1.2% respectively. However, an increase in the TFP in rail and road reveals that non-farm households and the urban poor can potentially be made worse off. Overall, the CGE estimates that improvements in total factor productivity in transport could adversely

affect approximately 40,000 households in the rural non-farm non-poor sector, 12,500 households in the rural non-farm poor category, and 42,000 households in the urban poor category in Pakistan. Pakistan Agriculture Research Council (PARC) on Friday held a seminar to commemorate World Water Day 2013. Speaking at the seminar, experts revealed that despite having the largest irrigation system in the world, Pakistan had lost about two third of its water resources due to poor state of infrastructure and unpredictable climate changes. Ministry of National Food Security and Research Federal Secretary Ahmed Buksh said while addressing the seminar, “*About two thirds of our water resources are lost in transmission and seepage*”. He said that at least 68 million acre feet of water could be utilized be if the canal system was adequately repaired and maintained. Moreover, he stressed the need for addressing the issue of water resource management at local, national, regional as well as international levels. All these issues are mainly due to lack of money and poverty indirectly affects all these situations i.e. less roads and less people to have vehicles and less resources to solve water issues.

SECTION II

After a detail analysis of effects of poverty on different sector on Pakistan, this study will show the effects of indirect factors on direct factors. So that it can be seen that how poverty forces one sector to influence other and as a whole country faces crisis.

Table 4: Effects Indirect on Direct Factors with Respect to Poverty

Poverty	Investment & Loan	Political Stability
Unemployment	When there is poverty less savings are done because meeting real expenditure. Less savings means less investment less development causing unemployment and moreover when loans are taken for fulfilling interest on loan no. of labor will be reduced causing unemployment	Poverty effects at national level ¹ lack of money means less productive work and lack of interest in government ² causing in political in stability with this investment level decline and less opportunities of jobs and eventually unemployment prevails
Societal Crime	Most of the times when loans are to be paid and situation is under poverty than there are large no. of chances to be involved in crimes	Poverty brings Corruption, poor implementation of policies ³ and rising terrorist attacks causing political instability and circumstances are quite disappointing. Furthermore, lack of justice and influence of powerful on judiciary also encouraged crime in the country ⁴ .

Table 5: Effect of Direct Factors on Direct Factors with Respect to Poverty

Poverty	Health	Per Capita Income
Unemployment	Poverty causes unemployment and unemployment is a situation where there is no money and with this one will not be able to buy health facilities and many people sleep without taking food of medicine due to poverty.	Per capita income i.e. per person income is required to meet daily expenditures of a person when there will be unemployment due to poverty in the country then income will be reduced and poor will suffer a lot.
Education	With education one gets awareness that how to live and behave in the society but when poverty prevails, illiteracy level goes up and people lack awareness about health. Biggest example is current situation in Pakistan about polio viral disease due to less awareness.	Poverty cause decline in income and when person don't have enough money to buy basic needs than how he will be able to get educational facility. So decrease in income cause illiteracy.

CONCLUSIONS

Though Pakistan is a tough country but every disease is infectious and Poverty is affecting Pakistan economically, socially and politically. There are other effects of poverty at a large level which are not mentioned due to shortage of time and resources, other than above mentioned effects.

¹Nabila Asghar, et. al 2012.

²Asian Development Bank, 2002.

⁴Syed Yasir Mahmood Gillain et. al 2009.

For instant food, inflation, living standards, inequality, government etc. As seen from the past search Pakistani Government is been accused of poverty¹⁶, so as a future suggestion if government took fiscal measures to control the distribution of money, government expenditures and trade of country then infection of poverty can also be controlled to some extent.

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