

*Gender and Poverty: A Qualitative Assessment in  
Selected Rural Areas of Pakistan*

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*We are thankful to the residents of all the three villages for their patience, cooperation and providing us necessary information. Thanks to the members of the survey teams. We would like to thank Mr Aqueel for the help in typing the draft.*

## *Gender and Poverty: A Qualitative Assessment in Selected Rural Areas of Pakistan*

### *Executive Summary*

The issue of quantitative and qualitative assessment of poverty is important for a comprehensive understanding of gender issues. The work in the earlier two phases of Gender Planning Network, we examined the impact quantitative indicators before and after the reform period and the correlates of poverty. In this part, our focus is on qualitative assessment of gender and poverty. The emphasis is on:

- 1) Gender based differences in perception of poverty,
- 2) Qualitative assessment of mitigation strategies, and
- 3) Qualitative assessment of burden of work on welfare of females and males.

The focus areas are three villages in Punjab, viz., Chakri, Dharjava and Rungpur. The techniques are focus group discussions (FGD) and maintenance of household diaries. From each village 17-20 households were selected for keeping the diaries.

The discussion reveals:

- 1) The gender based differences in perception of poverty are not very different. For males and females both, poverty is the issue of lack of income, access to resource and education and health facilities, and lack of employment opportunities.
- 2) Floods are the major reason for poverty in the agricultural areas. This incidence of poverty may not be temporary.
- 3) Formal waste of grains is an important source of survival for poor.
- 4) Livestock is only stock that can be sold when there is a need but also an important source of nutrition for the households.
- 5) The burden of poverty is unequal between males and females. Males are not taking the extra burden to cope with poverty where as the females start making extra effort to cope with poverty. For example, they start doing more stitching and embroidery work or start doing all the household work with no hired help.
- 6) Lack of quality education, availability of good teachers and security are critical in determining the demand for education.
- 7) Lack of affordable health facilities is a critical concern in all the areas. Borrowing and savings are important sources to pay for the health services.
- 8) Surprisingly, the utilization of formal credit facilities is very low. In general, it is not considered good to borrow, except for health reasons. Therefore, supply and motivation to borrow for productive purposes will be more effective for the success of micro credit programs for poverty alleviation.
- 9) The evaluation of development projects should also take into account the possible negative social outcomes.



## *Gender and Poverty: A Qualitative Assessment in Selected Rural Areas of Pakistan*

**Rehana Siddiqui, Shahnaz Hamid and Rizwana Siddiqui<sup>1</sup>**

### **Introduction:**

Recent global rise in poverty, in most of the developing countries despite high economic growth has raised many distributional concerns across households and within households. The studies dealing with inequalities across households focus on distribution of income and assets, i.e., economic inequities. The inequities in human capital and social capital due to unequal access and economic inequities, blamed for the recent increase in poverty are ignored, in general.<sup>2</sup> Moreover, most of these studies concentrate on distributional issues across households ignoring the intra-households inequities in the access to goods and services. This partial analysis of distributional issues affects the effectiveness of the policies for the targeted population, and is blamed for failure of trickle down of economic growth and persistence of poverty.

Analysis of poverty shows that the incidence and severity of poverty is higher among the female headed households. Main reason of rise in poverty was not just the inequalities in the economic indicators but also the inequalities in access and acquisition of human and social capital. Some studies deal with these inequalities. However, some important dimensions still need attention, particularly intra-household inequalities in access to goods and services and qualitative aspects of poverty. In order to fill the gaps, we deal with the qualitative aspects of poverty in this study.

An important dimension of intra-household inequities is based on differences in experiences of males and females within a household, the persistence of gender roles and the differential treatment attached to it. Few studies deal with the issue of intra-household inequities, however, the focus of these studies is on measurable indicators of inequities and poverty, viz., income, education and health, and labour market. The objective of the present study is to examine the qualitative aspect of inequities and poverty within and across households. We examine the issues like how far the perception, experience and

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<sup>2</sup> In this study we focus on UN's definition of poverty that includes poverty of income and human capital.

qualitative responses to poverty are a result of intra household inequities. Existing evidence shows that even the perception about poverty differs between males and females. Females' perception of poverty attaches a high rank to mobility, decision making and asset ownership. These are important dimensions of poverty and indicate a need for gender sensitive policies to eradicate poverty. Thus, both, quantitative and qualitative assessment of poverty is needed.

According to Kanbur (2001), "... at a time when the complementarities between the qualitative and quantitative traditions in poverty analysis are being recognized, but the tensions are ever present, and analysts and policy makers are looking for a way forward in using the two approaches to design effective poverty reduction strategies."

In recent years the researchers on both sides, those dealing with quantitative and qualitative issue, have accepted the need for the other methodology for a comprehensive understanding of issues like poverty. Thus, the inclusion of open ended questions in the household survey questionnaires is encouraged. However, there are limits on the mixing of the two techniques.

The role of each member within a household is important for changing economic and non economic indicators for a household. Household members are involved in a variety of decisions. Most important decision is how to allocate scarce resources across activities, i.e., consumption, production and savings. It also depends on the social and cultural norms of the society. Based on gender, there could be differences in allocation of food and time, access to education and health, participation in household decision-making and gender empowerment within a household. Division of responsibilities and resources within household also differs by gender, depending on the socio-economic status of the household. This has important implications for the current and future welfare of the households. For example, if a household faces shock, e.g., the male worker losses job. How the household responds to this shock? How responses differ across gender? For example, if the parents think that due to loss of income they can not afford to send all the children to school. Who will be retained in school? Are there gender dimensions to the response, like girl should be picked up from school because she is not performing well or because the girls' education is not important? This will have important implication not only for the daughters but also on the welfare of their families in future. There is ample

evidence that female education has important implications for the education and health of the family, on population growth, female participation in the labour market and on the welfare of the households. Less educated females are also likely to have limited influence on resource allocation and decision making at household level. Without proper understanding of the gendered perception and responses the efforts to reduce poverty and improve female empowerment will not be very successful.

Thus, it is important to understand the within household distribution of resources and time for improvements in female empowerment and family welfare, reduction in poverty, household welfare, and for more effective policies. The objectives of this study include:

- a) *Understand the gender-based differences in the perception of poverty*
- b) *Understand within household distributional issues; and assess the burden sharing within the household of the domestic and market work;*
- c) *Assess the impact of intra household inequalities on household welfare;*
- d) *Propose the framework for improvement in distribution of resources and time within and across households;*
- e) *Examine whether there is convergence in gender-based differences in perception of poverty;*
- f) *Effectiveness to poverty coping strategies with/without taking into account the gender-based differences in perceptions about poverty.*

The focus areas for the study are:

- 1) Village Chakri is in Rawalpindi. The village experienced significant change due to construction of motor way.<sup>3</sup>
- 2) Dharjawa village is in Tehsil Murree. The society in this village is closed to new ideas and the access to village is difficult.
- 3) Rangpur village is in District in Muzaffargarh. Poverty based ranking of districts shows that incidence of poverty is highest in Muzaffargarh [see Siddiqui (2005)].

This diverse background of villages is expected to give more insight in poverty issue. The order of the study is as follows. After the introduction, methodological framework is briefly discussed in Section 2. The findings for each village are discussed in Section 3. The study is concluded with some policy implications in Section 4.

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<sup>3</sup> The part of motorway is between Lahore and Islamabad.





## 2. Methodology Framework:

In this study, extracted the methodological framework is on Focused Group Discussions (FGD) and information from Diaries of households. Focus Group Discussions were held twice, at beginning and middle of the survey. The selected households, with the help of the local contacts were requested to keep diaries about their daily life (consumption, work, time allocation and daily decision making). Twenty households were selected from each village. Our survey team for each village included one male and one female. The survey team collected the basic information for each household in the beginning. They also explained to the local contacts how to maintain the diaries. The survey team checked the diaries regularly so that critical information is not missed. In case, no member of the household was literate the survey team members maintained their diaries.

The study gives us information on the qualitative difference in perception of poverty, resource use and decision-making pattern of the household members. This is expected to help us to determine whether there are inequalities within the households and how these inequalities affect the welfare of the household and how these differences will affect the usefulness of poverty reduction efforts and to identify the policy framework needed to reduce these inequities and alleviate poverty more effectively.

The quantitative approach to poverty measurement and analysis is defined here as one that typically uses random sample surveys and structured interviews to collect data—mainly, quantitative data—and analyzes it using statistical techniques. By contrast, the qualitative approach is defined as one that typically uses purposive sampling and semi-structured or interactive interviews to collect data—mainly, data relating to people’s judgments, attitudes, preferences, priorities, and/or perceptions about a subject—and analyzes it through sociological or anthropological research techniques.” However, some make a distinction between the two methods based on **types of data** and the **method of data collection** (from contextual to structured uniform interview questionnaires. The distinction is more vivid in the following statement: “Analyses which are based on non-numerical information, which are specific and targeted in their population coverage, which in their design require active involvement from the population covered, which use inductive method of inference and which operate in the broad framework of social

sciences other than economics, we tend to label as “Qualitative”. Those which are based on numerical information, which are general in their population coverage, which require only passive involvement of the population covered, which use deductive (usually statistical) methods of inference and which rely on the neo-classical economic framework, we tend to label as “Quantitative.” [Ravallion (2000)].

The problems with the quantitative approach are: 1) identification problem of how to weight aspects of individual welfare not revealed by market behaviour. 2) referencing problem of determining the reference level of welfare above which one is not poor. 3) health, education, measures of social exclusion, insecurity and other measures of deprivation are often weakly explained by incomes or expenditure. However, the qualitative analysis allows issues to be probed in the field the moment they are observed. This allows to include ‘surprises’ in the analysis. Thus, it is argued that strength of the qualitative approach lies in richer definition of poverty, more insights in the causal processes, and more accuracy and depth in information in some cases. It is claimed the qualitative methods can identify causal processes in a better way. This assertion is surprising as the notion of cause and effect is basis of quantitative analysis. Economists have traditionally eschewed subjective questions; oddly while economists generally think that people are the best judges of their own welfare, they resist asking people directly how they feel. [see Ravallion (2001)].

In both the approaches there could be trade-offs and some complementarities. The strength of the quantitative approach include: make aggregation possible, reliability of the measures can be tested, and impact of policies can be simulated. However the weaknesses are: sampling and non-sampling errors, non quantifiable aspects are missed and fails to capture intra-household issues. Similarly the strength and weaknesses of qualitative approach include: (strengths) richer definition of poverty, more insight into the causal processes and more depth in the questions. Weaknesses are: lack of generality and difficulty in verification of information. [Kanbur (2001)].

There could be methodological, analytical and ethical issues related to qualitative approach. The methodological issues include the training of facilitators, site selection, unrepresentative participation, own biases in interpretation and agenda framing influencing the realities. The analysis could be imprecise mainly due to limited capability

of data analysis. The ethical issues could be taking the time of poor and vulnerable and in some cases the penalties faced by poor. [Chambers (2001)].

The examples of Ghana and Argentina cited by Petesch (2001) provide ample justification for the in-depth participatory approach to examine poverty. For example, the farmer in Ghana is caught in vicious cycle of poverty after his cattle were stolen, whereas, the macro analysis shows reduction in poverty in Ghana from 52 percent in 1991/92 to below 40 percent in 1998/99. Similarly Argentina, a relatively richer country, had 29 percent population living below the poverty line in 1998, mainly due to lack of access of 75 percent of the poor to safety net and public assistance programs. Furthermore, presence of large informal sector makes the employment situation even worse.

Three concerns of the qualitative approach are summarized by Uphoff (2001) as: 1) How can we know how representative are the persons who speak as members of “the set of poor people”? 2) How can the different aspects of being poor be summarized, to gain some idea of the severity of magnitude of personal poverty? 3) and how can we know trends among the poor, whether their number are increasing or decreasing, and whether their poverty is getting “deeper” or more bearable over time?

Moser (2001) finds evidence from Colombia that economic and social violence is more significant in the lives of the poor people than the political violence. Reduction in political violence will not reduce the impact of social and economic violence on both vulnerability and poverty.

Much confusion could be avoided if we reach a consensus that income poverty should be referred to as just that, and that when poverty is discussed it means a lot more than that. Some would say that agreement has already been reached on this, but in practice ‘poverty is still often used to refer to income poverty. Current quantitative assessment makes the assumption that higher expenditure means less ‘poverty’ and so attempts to trace changes over time by gathering data on expenditure. In fact the assumption is only about income poverty, and is questionable even so-does having more income mean one is less poor, no matter what that income is spent on? ...by gathering data on what people define as poverty (the absence of wellbeing, in a broader sense),

qualitative assessment revealed that these expenditure decrease wellbeing i.e., decrease poverty as people define it. [McGee (2001a)].

McGee (2001b) proposes the flow diagram to deepen the understanding what participatory approaches can do or can not do and understand the complementarities between the qualitative and quantitative approach.

### **3. Discussion.**

There is unanimous agreement that poverty is an illusive, highly multidimensional concept. Amartya Sen's Capabilities and Functioning Approach provides a good start at any attempt to capture poverty. Poverty can be thought of as consisting of a vector of dimensions and characteristics. However, there is no general agreement on the set of dimensions to include in this vector and even less on the relative weights to assign to those dimensions. [Thorbecke (2001)].

To examine the linkage between sustained services and project approaches that are more demand responsive and gender-and poverty –sensitive, the Water and Sanitation (WSP) and International Water and Sanitation Centre (IRC) conducted participatory assessments with 88 communities that had managed and sustained their water supply systems for three or more years. The communities were from 18 projects in 15 countries in Asia, Africa and Latin America. The projects were funded by donors, NGOs, and country governments. The organizational and policy factors that support or constrain sustainability on ground were examined. Participatory method was adopted. The results show: 1) More demand-responsive the project, the better the services are sustained; 2) Services were better sustained when communities participated in establishing the services not just by contributing, but also by exercising influence and control over project implementation. This was particularly when women participated with men in monitoring and control of finance and construction, 3) Services are better sustained where they were operated and managed with women and the poorer households having a say in management decisions; 4) Agency policies, objectives and staff composition and skill sets all affected project outcomes. The more they were supportive of users' demand and sensitive to gender and poverty, the better the results on the ground, 5) Sequence of participatory tools with communities project agencies and policy makers. [International Water and Sanitation Centre (undated)].

Alayande and Alayande (2004) find that qualitative indicators like weak governance structure, ineffective political commitment, lower efficiency and high level of insecurity are major sources of vulnerability to poverty. Quantitative indicators like slow growth rate and high unemployment also play a critical role. According to the study, to be well a person should be able to live comfortably not only today but also tomorrow.

Vulnerability may result in irreversible losses such as sale of productive assets, reduced nutrient intake, and interruption in education that will lock the poor in perpetual poverty. Leong, Lang and Biasutti [no date] findings of gender based case study of housing reveal that women perceive gender as a factor that affects their housing and economic situation, the concept of gender is absent from official community documents and women's poverty seriously affected their community to afford suitable housing.

The perceptions of poverty emerging from the diaries (D) and the focus group discussion (FGD) are:

**a) Understand the gender-based differences in the perception of poverty**

Existing evidence shows that even the perception about poverty differs between males and females. Table 1 has listed the poverty indicators in terms of priority attached to a particular factor. It shows that females' perception of poverty attaches a high value to the mobility, decision making and asset ownership. These are important dimension of poverty and indicate a need for gender sensitive policies to eradicate poverty. Thus, intra-household inequalities may persist as a result of different impact of the same policies. The recent efforts to develop gender sensitive policies are very important in this respect, but these policies will have limited success with out understanding the dynamic of the within household inequalities.

Husband earns Rs. 100/- per day. He gives the money to wife and she has to manage. If she buys Sugar the money can buy only five kg of sugar.

**Table 1: Perception about Poverty**

<b>Sr. #</b>	<b>Males' Perception of Poverty</b>	<b>Females' Perception of Poverty</b>
1.	Income	Income
2.	Food shortage	Food Shortage
3.	Employment	Employment
4.	Health and Education	Consumption
5.	Non availability of TV and other facilities	Mobility
6.	Uncertainty about future	Decision Making
7.		Asset Ownership
8.		Insecurity/Vulnerability
9.		Education and Health
10.		Uncertainty about future

**b) Understand within household distributional issues;**

Existing evidence shows that even the perception about poverty differs between males and females. Table 1 has listed the poverty indicators in terms of priority attached to a particular factor. It shows that females' perception of poverty attaches a high value to the mobility, decision making and asset ownership. These are important dimension of poverty and indicate a need for gender sensitive policies to eradicate poverty. Thus, intra-household inequalities may persist as a result of different impact of the same policies. The recent efforts to develop gender sensitive policies are very important in this respect, but these policies will have limited success with out understanding the dynamic of the within household inequalities.

**c) Assess the impact of intra household inequalities on household welfare;**

The issue of within household allocation of resources has become important in the changing global economic scenario where the economic pressures and rise in male unemployment rate has resulted not only in feminization of the labour force but also in rise in child labour to cope with the family needs. In Pakistan, poverty increased from 18.32 percent in 1987-88 to 34.80 percent in 1998-99. In the absence of social protection, it has resulted in higher female and child labour. For the females this increase in labour market activities has only increased their burden of work as there is no change in the household work, it affects the family welfare also. Given this scenario, the rise in females' market activities raises their burden of work which in turn has implications for their own health and well being and also on the other members of the family.

Existing evidence also shows that the poverty-coping strategies differ between males and females. Table 2 shows important differences in poverty-coping strategies. For example, whereas the males' participation in formal labour market may decline the females' involvement in the household and market production may increase.

**Table 2: Poverty-Coping Strategy**

Sr. #	Males' Poverty-Coping Strategies	Females' Poverty-Coping Strategies
1.	Selling Assets -Livestock	Spending more time in household work
2.	Working as temporary worker	Join the formal labour market
3.	Allowing females to work	Savings-Bisi system, group saving
4.	Borrowing	Selling Assets -Jewelry
5.	Discontinue Children's education	Reduced Consumption
6.	Social Protection	Social Protection



**Table 3: Daily Routine Activities of Females and Males in the Targeted Areas**

<b>Routine Activities of Males</b>	<b>Routine Activities of Females</b>
Wake up and have breakfast	Wake up early in the morning and prepare breakfast
Go for work (field work, labour work in general)	Wake up the children, send them to school
Come back in the evening	Wake up the husband, send him to work
Have tea and go to friends/relative	Have Breakfast
Come home, have dinner and go to sleep	Clean the place of livestock
	Wash Dishes
	Clean the house
	Go to some relative/parents
	Prepare lunch
	Feed the buffalo
	Make tea
	Bring water and grocery
	Prepared Dinner
	After Dinner go to Sleep

### **3.1. Village Chakri**

Village Chakri is situated in Rural district of Rawalpindi. According to Population Census – 1998, total population of the village was 3533. It was only 0.22 percent of the total population of the rural district of Rawalpindi. Sex ratio number of males for every 100 males was 102 males, this was lower than that came for district Rawalpindi (equalling 105).

Table 1 reveals that 835 women are in age group of 15-45 years. In this age group 63.71 percent of the females are currently married. A look at the literacy ratio reveals that 61 percent of the population 10 years and above were literate. Literacy rate was below that came for rural district of Rawalpindi. Furthermore, the educational attainment reveals that out of total primary pass population 873, 65.98 percent are males while the proportion of females is only 34.02 percent. The population with education up to Matric or above is only 326, (male (75.46 percent) and female (24.54 percent)). It reveals that in Chakri village, like national literacy rate, females lag behind males in educational attainment.

Further the housing characteristics reveal that in the village there are total 533 housing structures. More than half (52.53 percent) are *pucca* house, 40.34 percent are semi *pucca* houses and only 7.13 percent are *katcha* houses. In the village only 34.90 percent of the houses have access to potable water and 88.74 percent of the dwellings have electricity. Average household size is 6.5 that is slightly higher than for district Rawalpindi (i.e., 6.4). The profession of majority of the population is labor/daily wage work and a few are government servants.

Two landlords, Chaudhry Kamran and Chaudhry Nisar, hold most of the land in the village and they are major beneficiaries of the motorway. They have sold non-cultivable land and invested the returns in business, particularly in the business of property dealing. They are also involved in local politics against each other. Depending on who wins the Provincial Assembly/Nazim election, the other is in the opposition.

Majority of farmers are tenants of Chaudhry Asim. All of them are complaining about the rising cost of plough (tractor rent is Rs. 300/- per hour). The tenants have to bear the burden of the rise in cost of plough where as the Landlord gets half of the crop (wheat and vegetables). The farmers have requested the landlord to share the harvest cost but he does not agree.

A large number of farmers are small land holders, owning 4-5 kanals of land. The village can be categorized as traditional and conservative. However, this is changing with the increasing external influence, particularly after the opening up of the Motorway. The drug abuse and violence has increased substantially. In general people seem to be blaming non-availability of employment opportunity, increased inequality and rise in drug abuse for poverty and far every mishap in the village. In response to the question regarding what you can do/or you want to do to change the situation? Their is lack of awareness and direction, particularly among youth. This also reflects indifference to the effort to change their lives. In general, they expect the government to do everything for them. The females, in general, are not encouraged to do productive work outside home.

The male respondents say that they will allow the females to work if the government will open up an industrial home in the area and provide earning opportunities for females.

There is one private school up to matric, two public schools for boys and one public school for girls. Earlier due to lack of availability of teachers the residents were sending their children to private schools. Recently the Punjab government has taken steps like recruitment of teachers and provision of books to improve the situation of public schools. The school has teachers and the Government of Punjab is providing the uniform and books. As a result the residents have started sending their children to public school. However, higher education needs to be focused so far, there is only one female has education up to B.A.

The health facilities are inadequate. There is no hospital in the village. The dispensary is not properly equipped. There is one lady doctor in the dispensary and she passed away a few months ago. So far there is no new doctor is appointed. The residents feel that the situation in the village is not satisfactory. The use of liquor and drugs is common. One can see drug addicts in the village. The Police department is not willing to interfere in the situation. The respondents told us proudly that in order to preserve their values they are willing to fight and kill or die. Mostly the concept of values and honor revolves around the '*chaddar*' and '*chardewari*' or the sanctity of their homes. Some of the respondents in the FGD said, "*roti ho na ho, aslah zaroori hai. ye hammari zaroorat hai oor shouq bhee.*" i.e., they are willing to forgo bread but they must have weapons because they need it for their security and it is their hobby also.

The villagers, in general, are not aware of the availability of loans (micro-credit). There is no NGO working in the area. However, the residents feel that the government should provide interest free loans for business.

**Table 4: Characteristics of Village Chakri**

<b>Characteristics of Village Population</b>	<b>Number</b>	<b>Percent</b>	<b>Percent of Rural Population (district Rawalpindi)</b>
Total population	3533	-	022
Male	1728	48.91	0.22
Female	1805	51.09	0.22
Sex Ratio	102 (male for each 100 females)		105 (male for each 100 females) for district Rawalpindi
Women of age 15-49 years	835	-	0.021
Women currently married	532	63.71	-
Literacy rate (both sex)	61percent	-	63.9 (Rural)
Education Primary but below matric (male)	576	65.98	0.22
Education matric and above (male)	246	75.46	0.23
Education matric and above (Female)	80	24.54	0.14
<b>Characteristics of Housing</b>			
Pucca house	280	52.53	-
Semi Pucca house	215	40.34	-
Katcha house	38	7.13	-
Potable water in house	186	34.90	-
Electricity in house	473	88.74	-
Average hold size	6.5	-	6.4 (for district Rawalpindi)

The infrastructure in the village is deteriorating. The roads need repair. The community is planning to collect money and repair the roads in the village.

### ***3.1.1: Understand the gender-based differences in the perception of poverty***

As mentioned earlier, the gender based perception of poverty may differ. The females like to ZB poverty, is not able to have food every day. Some times when the son can not get the daily wage work they have to depend on milk only because it is available at home. Poverty is the uncertainty about having enough to eat. Poverty is not being able to have proper nutrition, for example, not able to have meat. Her definition of poverty also includes inability to provide health care to family members. Her two children died because they were not able to provide proper treatment. Now the son is suffering from TB and the daughter is suffering from cancer. The treatment for these diseases is expensive. Private doctor will charge Rs. 100-200 per visit and they can not even pay for the visit to doctor and the medicines are out of reach. Once when the son was very sick she borrowed Rs. 6000/- from the landlord. So far she has not been able to pay back. The husband was upset about the death of the children and after few months, he died too. After his death the poverty has worsened. According to her when there is no job, no business and the prices are rising every day then it becomes very difficult to survive.

To a number of females respondents, poverty is when nothing comes automatically. A person is warned all the time. For example, ZB is worried about the future. The son has four daughters. Due to poverty it is not possible to save. How the son will marry the daughters? – is her major worry. Poverty is when you can not get education due to poverty, the illiterate work in the field. There is no social pressure on poor females if they work in the fields. However, the females from the rich families are not allowed to work on the field reflecting the impact of socio-economic status on females' participation in the labor market.

Poverty is also defined when you do not have enough resources to marry off your children. For example Zaraf father asked for some loan from Chaudhry for her wedding but so far nothing has been given although she has given her Nikkah Nama as a proof that she is getting married.

Her two sisters recently got married. The father could not afford to invite the whole family. Only four/five persons were invited. Now, family is upset with them. Father borrowed Rs. 50,000/- (with no interest) for these weddings. Now the family will

use elder son's income to repay the debt. However, as mentioned earlier, father is trying to borrow more for the wedding of the third daughter.

To K1 poverty is when if you buy cloths for winter you can not buy for summer and you are always indebted. When, it becomes difficult to live with honor. According to her the reason for their poverty is large family size and dependence on one earner only. The brother has started earning recently. To her poverty is when you do not have job/work or unable to do decent work. With rising prices and no work, how can you survive? More children, disease, death, indebtedness are all indicators of poverty. Poverty is when no body wants to be related to you because "Money Makes Relations".

Poverty is when at time of med, you survive on charity and sympathy. Widow with no children and almost no relative, sixty-five years old, lives in her own home. The land for home was given by her parents. The husband built the house. Now he has died and she lives alone in the house. She used to work at Chaudhry and in return she will get food. But in April 2005 she fell down and was injured badly. Since then she finds it difficult to live. She calls the neighbours to clean the house. They are nice , because they will clean the house and sometimes bring food. Usually Chaudhry's Asim's servant brings her food. The doctor is giving her free treatment. But the doctor is not very hopeful about her condition and recently he has stopped coming for her check up. She told us that wife-beating is common in the community. She describes her current routine is to request others and wait for what ever comes in response.

In this village all the male members are tenants and adult females are household workers. One son of K1 drives Toyota Hiace in the evening for the passengers and earns Rs. 100/- daily. The younger son works as daily wage worker also and earns Rs. 100/- daily. When the younger son gives extra money she tries to save it for his wedding. Since because of poverty they can not afford to give dowry to their daughters they prefer to have exchange marriages.

Males SK works in Chaudhry Asim's house. He cleans the Imam Bara and other work at landlord's home (Chaudhry Asim belongs to Shia Sect) and get Rs. 1200/- per month. After cleaning the Imambara, if he can not go Chaudhry's house, his wife will go there and do the work. She does not work on regular basis. She is responsible for household work. He intends to educate his sons. He wants a good life for himself and his

children. He is working hard and hopeful that God will give him resources for that. He also works for other Chaudhry's in the area and receives payment in kind (usually grains).

Every day he wakes up early in the morning. Since they do not have latrine in the house, they go to fields. After saying prayers, he goes to the Imam Bargah, cleans it and then goes to Ch. Asim's home to prepare breakfast for the labourers. This is the harvest season. A large number of workers are working on the field. It is the tradition that the labour is provided all the meals and a place to stay because most of them are seasonal workers, who may have come from outside. Because of this activity the big land lords need help from the local workers to clean the place regularly and cook and distribute three meals a day. In this season these local workers also get food almost every day.

**A- Interestingly SK points out that there are a number of people in the village who changes their caste, once they became financially well off. He says that if he receives money and becomes rich he will not change his caste because he is 'mochee' and belongs to Shia sect and he is proud of that.**

How much in kind payment SK will receive depends on how good the crop is. Last year the crop was bad and he received 20 kg of wheat from Ch. Asim. This year the crop is good he expects more. He has also applied for loan from Zakat committee. But so far there is no response. Payment in kind and Zakat are important point out in poverty coping strategy of the household. For example, the local poor population depends on land lords for economic help and also for their security.

In the dispensary the dispenser provides medical help to the sick. If some one is seriously sick then they have to go to Rawalpindi. Poverty is hunger. Poverty is when you are not sure about the next meal, about tomorrow. When the children are sick you do not know what to do and how to take them to the doctor.

For the poor in the village the breakfast includes tea/*lussi* or *roti*. Occasionally they will have paratha when someone gives them desi ghee. The lunch includes *roti*, dal or chutney. At night they will take the left over curry from the lunch and tandoori *roti*. They get better food when the landlord gives the food for the family or when they get some extra money.

Informal credit from the shopkeeper is another important source of survival. For example, if some thing is finished at home and they do not have money to buy then they get the item on credit from the shopkeeper and pay them whenever they receive payment on work or at the beginning of the month.

**B- One of the resident of the village has arranged Mehfil-i-Naat, for ladies only, at their home. His wife also wants to go. She wants his permission. He allows it. He asks the ladies of the landlord's home if he can stay home to take care of the young children, until his wife comes back. He was allowed to come but asked to come back after words. The mehfil was after breakfast. He asked the wife to take daughter with her. She went there around 10:00 AM and came back around 11:30 PM. He went to Chaudry home for work although he is not feeling well.**

The reason we are poor is that we do not spend according to our means. We over spend. For example, at wedding the expenses are very high. People borrow to spend on the weddings.

**C- Providing jobs is the only way to reduce poverty.**

According to CA, poverty of mind is more harmful. A person is mentally poor when he is slave of traditions and when they do not respect other as an individual but treat them as slaves to protect their traditions. MD owns 50 kanals of land. He grows wheat but availability of irrigation water is a problem. To him poverty is lack of food, clothing and work. He thinks that poverty is having no money and no shelter. He categorized his household as middle income. He is running a grocery shop. He owns a Toyota Hiace that runs between Rawalpindi and Chakry. A hired driver runs the Hiace and every day he gives him Rs. 600/-. The driver bring backs the Hiace at night. He parks it at Chaudhry Asim's house. However, if the driver wants to keep the Hiace over night for a trip, sometimes he will allow it.

SM has a shop where he sells food. Most of the time son runs the shop. He also owns small land where he grows wheat. This year his crop was not good due to water shortage. According to him, there is nothing like poverty. It is a man made concept. God has promised to provide for every one. Thus, hunger is not poverty. Poverty can be lack of health facilities.



**D- He is not in favor of higher education of females and their participation in the labour market. He thinks that females should be educated only to maintain the households and if females want to contribute in the family income they can do stitching cloths at home.**

GS repairs shoes. He wants to open up a shoe shop if he has the money. Some times he borrows to meet the needs of the family, particularly when the family member is sick. For him poverty is lack of contentment. In general, people are poor because they are not content and they have to buy all the goods. Female employment can play an important role. Government can open a vocational training institution for female to improve.

### ***3.1.2: Understand within household distributional issues and Assessment of Burden***

Sharing of domestic and market work, ZB takes all the decisions. The son always asks for her advise before starting work. She seems to be quite vocal about her own problems and village affairs.

BA runs a crockery shop and cultivates land also. He owns 100 kanals of land. Only 50 percent is cultivable. The land is not very fertile and the cost of cultivation is very high. As a result the return is very low. He belongs to a relatively well off family.

Some of the male respondents acknowledged the importance of peaceful home that has positive affection their market work. They are thankful to their wives. For example, CA is praising his wife for providing a peaceful home. However, he believes that women should also do market based work but within limits and they should not take advantage of their freedom.

According to him the daughters are blessing. He thinks that birth of both son/daughter, should be celebrated. God has created them and He will provide for them.

Most of the farmers work as tenant and as daily laborer in the off-peak agriculture season. Interestingly, in this village, taking care of livestock is not sole responsibility of females. Males are sharing this work with females.

ZB takes care of the children when daughter-in-law and daughter work on land. However, the daughter-in-law has to do all the house work. The daughter can not do it because she has cancer.

Her father is a tenant. He gets half of the produce (wheat and vegetables) from the farms and Chaudhry gets half. The tenant has to pay the rent of tractor which has gone up to Rs. 300/- per hour. This reduces the share of tenant, who works hard on the land, substantially. This makes the survival of the tenants, particularly with large families, difficult. But it is difficult to complain because if they do, Chaudhry will not give the land for cultivation next year. Her father's eye sight is very weak so the mother and all the sisters go the field to help him in preparation of the land for cultivation.

Rukhsana is running a small shop. From the shop she earns daily profit of about Rs. 100/- on average. She also works as tenant on Chaudhry's land. At harvest time she spends whole day on the farm and gets half of the wheat crop. However, she has to bear the cost of tractor and it reduces their returns substantially. Furthermore, her shop remains close during the harvest season. Mostly she spends 10 hours daily at the shop. She opens the shop at 8 AM and closes at 7 PM and takes one hour break for lunch. Her elder son, 14 years old, helps her at the shop. Her daughter remains at home and does all the household work. Rukhsana goes home 2-3 times during the day because she thinks it is not safe to leave the young girls alone for a long time. She feels safer when her husband is around.

The family similarly of M does not have any source of income. She has to work as casual worker in various houses to earn some money. However, since work is not available on regular basis she has to go out early in the morning to find some work. People ask her to come when there is a need like when they have guests, if there is a death or wedding. For the funeral people give Rs. 500/- and for wedding Rs. 500/- and a suit. She works regularly in two/three homes.

Availability of water and other infrastructure is another concern. Now with Motorway, the issue of access is resolved but water is a biggest problem faced. MD owns 50 kanals of land. He grows wheat but availability of irrigation water is a problem.

CA1 states that when he was young people were content with *lasi* and *chatni*, but now people want everything and their needs have increased. They borrow to meet these needs and as a result poverty is increasing. Only a few gained from the motorway. The benefits were not widely distributed. The improvement was only for a short time. After the completion of the project a number of adverse effects have emerged like increased use of

drugs and firearms. According to CA1, 30 percent of the girls in the village are literate. In earlier days, it was easier for girls with 8-10 years of education to become teacher but now they should have at least 14 years of education and a teacher training certificate/diploma or higher degree to become teacher at school/college level. Since there is no college or teachers' training institution in the village, the girls can not teach in the school.

### ***3.1.3: Assess the impact on household welfare***

It is difficult to measure the welfare impact on each member of the household. We discuss availability of source of nutrition education and livelihood as indicators of welfare. In general, the household are keeping livestock to meet their consumption need of milk. Some households sell milk and milk products to increase earnings.

All the grand daughters are going to school whereas all the adults are illiterate.

In this situation customs add to the burden. She says that if some one dies in the *biradari* and if they are close then you have to send at least one meal to the family of the deceased and for the guest staying there. If you are unable to do it the *biradari* will pass remarks and taunt you. Therefore, you borrow to fulfill your obligation and to maintain your status in the *biradari*.

Due to rise in poverty and other socio-economic pressures the crime rate like theft is rising. Nobody, including the police, has been able to control it. However, she says that she has not experienced domestic violence.

K1 –Her elder brother is in the army. The brother has completed high school. Three of her younger sisters and younger brother are going to school whereas she and her two sisters younger to her are illiterate.

Rising costs of inputs like tractors has affected the tenants adversely. K1's father is a tenant. He gets half of the produce (wheat and vegetables) from the farms and Chaudhry gets half. The tenant has to pay the rent of tractor which has gone up to Rs. 300/- per hour. This reduces the share of tenant, who works hard on the land, substantially. This makes the survival of the tenants, particularly with large families, difficult. But it is difficult to complain because if they do, Chaudhry will not give the land for cultivation next year. Despite hard work, he can not afford to buy eye glasses and

wife and daughters have to go to fields with him to help in preparing the land for cultivation.

The economic conditions and socio-economic environment are important determinant of demand for schooling. The resident of the village, in general, feel that as compared to 15 years ago now environment is better for girls education. For example, When K1 was in the age of starting education (now she is 21 years old), her father decided not to send her to school because of poverty and environment was not good. The teacher used the students for domestic work. In some cases teachers sent the girl student to the home and the male members in the household misbehaved with them. Since the girls were from the poor families nobody paid any attention to their complaints. So the father decided not to send them to school saying that 'honor' is everything you can not compromise on that. Now three younger sisters of K1 are going to school because the elder brother has joined Army and education up to middle level is free in government schools and government is also providing the books.

Father of K1 inherited the home they live in. The sister-in-law did not bring any dowry. Now she expects to get a few essential things, like cloths, bed and some utensils as dowry.

The girls, although formally they are not working, are contributing to family income and in repayment of loan by stitching clothes and doing embroidery. They are paid Rs. 20 for knitting a dozen 'azarbunds' and Rs. 30/- per piece for doing embroidery on a scarf. However, these are informal activities and done on the request of females in the neighbouring families.

The family has borrowed form Chaudry Rs. 50,000/- for the weddings of daughters. In order to repay the debt, they sold one buffalo for Rs. 20,000/-, and remaining debt will be paid from brother's salary who started working recently Brother's salary. The sister-in-law does not like this idea and she thinks that government should give loans so that the poor people can marry their daughters.

**E- Wife/sister beating is common in the community. However, she says that why should we interfere in somebody's personal affairs.**

**F- Father takes all the decision. He decides where to marry the daughters. He did not ask the daughters, except at the time of wedding.**

She understands that security is meant physical security and they feel secure in the presence of a male family member. The sharing of responsibility's in market. They make *paratha* of *desi ghee* when he is home. The husband has advised not to give things on credit. Because from the account books, it looks that the business is running totally on credit that will affect if they will continue giving on credit. However, when Rukhsana runs the shop, customer will always ask for credit but when her husband is home and he is attending the business people buy on payment.

**G- She has back ache problem. For two days she did not go to the doctor. But on the third day her condition worsened and she went to see the doctor. The cost of visit to the doctor and the medicine was Rs. 350/-. This is too costly. She thinks that government should provide free medical service to the poor.**

Giving the gifts on the wedding is important and most of the time it is reciprocal. If the wedding is among the *biradei*, than giving money is acceptable but if it is in the close family than you have to give more. For example, when GM's wife went to the wedding of her sister-in-law, she give suits for the bride and groom, sweets and Rs. 500/-. This is important because she is her husband's sister. She expects to receive the gifts when her children will get married.

**H- Son had a fight on the street and he was injured. The friends took him to the doctor. But she has to stay home to take care of him. The presence of father/brothers is important, particularly for the poor because it gives them protection and security. When her brother visits her she will cook good food for him and will spend time with him. She asks the children to do all the work. Mostly they cook good food when the guests come. But when husband came home with sweets because he was promoted, they cooked good food for the family and they were happy about it.**

All the household members are illiterate. The grand son has started going to school. However, despite females' active involvement in production activities, major decision making is still the responsibility of male members of the household. However, in some cases when adult sons are also present, the disagreement results in conflict.

**J- SA works as casual labour and whenever, Chaudhry Kamran and his family needs help they call us. For example, when they have guests they will call us. In return they give them food.**

The opportunity cost of falling sick is higher than own earnings cost. Due to non availability of health services someone has to take the sick to the doctor in the city resulting in loss of earnings of side and the person taking the sick to the doctor and the cost of medication. GM's wife has severe backache problem. She can not climb stairs but at work she has to climb stairs. As a result her backache became severe she could not go for work. The younger son did not go for work because he decided to take her to the doctor. He lost day's earning and the mother spent part of the money she saved for son's wedding. She is complaining that she always ends up spending her savings on health related expenses. Sometimes the landlord will give them money for meeting the health expenses.

She was complaining at times the landlords are very nice and caring but at times we have to loose our days earning because of them. When they call you have to go and you can not do your daily wage work. But when they give food and wheat for daily consumption it makes the life easy.

If someone dies they have to go to attend funeral and also give money or food. This makes life difficult as you loss earning but the expenses increase. Sometimes the reason for family dispute is daughter-in-law's behaviuor. For example, when she does not give food to SA the mother-in-law is upset and they fight. The daughter-in-law complained to her husband but he said "you should have given the food to my father". Wife of SA is thankful that her sons respect their father and they will do whatever father will advise them to do.

Interestingly, wife of SA says that poverty keeps people away from religion. Due to labour work they can not perform religious responsibilities.

Whenever the daughter-in-law does not want to work she falls sick. This happens mostly after the fight with husband or mother-in-law. They can not say anything to her because their daughter is married to her brother.

Mussarat, resident of chakri, belongs to a poor family. When she does not have anything to eat, she get the support either from the neighbours or from the landlord. Her biggest

disappointment is the behavior of his son who does not contribute to household income. When in the beginning of the month, she receives income she clears all the bills and buys the grocery, and buys meat for few days. She also gives some money to children to buy some thing in schools because other children bring money and her children feel bad. The life of M in proves when we paid wheat and rice for cleaning the grains. It reduces the burden on her meager resources. Despite poverty and other hard work, M advised her children to be content and do every thing that is right.

M get up very early in the morning every day and tries to do some household work to reduce the burden on her daughter. The neighbours are nice and cooperative they always help her. Major worry of SK is that his children are not good in studies. He asked the wife to visit the school and talk to teacher. She refused and asked him to go.

Wife beating is common. Main reason for beating is poverty. One resident of the village beats his daughters and one of his daughter ran way with a boy, not from the village. The whole village and the *biradari* are upset. Whenever, there is a death or wedding in the village, DB along with other villagers closes the shop and goes there.

#### ***3.1.4: Framework for improvement in distribution of resources and time within and across households***

She thinks that it is possible that when the grand son will start going to school some girls may be picked up from school if her son can not afford to send all the children to school, unless the government provision for girls' education is given special attention. For most of the villagers motorway is a good change for the village. It has opened up the village to new possibilities and challenges. It has made access to big markets easy. Now the villagers can go to city easily to buy the goods for their business and home. The females also feel the positive impact accessibility. Now they can go to city easily to buy the goods

Exchange of gifts is considered important for maintaining good relatives. Mostly cloths, sweets and money are given as gift. Giving the gifts on the wedding is important. When any one goes to the wedding, the presence of father/brothers is important, particularly for the poor because it gives them protection and security. Son had a fight on the street and he was injured. The friends took him to the doctor. But she has to stay

home to take care of him. Mostly they cook good food when the guests come of if husband or father, working in at other city, comes home.

The older son is 16 and he goes to school. Daughter is 14 years old and she is taking care of every thing at home. Some times she will beat the brothers and pushes them out of house on them misbehaves. Once she beats the brother aged 10 and throws him out of house. He did no come back for three days and when he came he had very high fever. M was very upset but she did not say anything to the son when he came back. She asked him where he was, but he did not respond. M did not pursue it fearing that he might leave again.

According to BA, female education is very important so that they can educate their children and make right decisions. However, security is major problem. When females go out for work (mainly for office jobs) they are looked down and face a lot of problems. Teaching is the best occupation for them. Most of the females think that, both males and females, should work for improving household well being. It can help to reduce poverty. However, only some males feel that females should work outside. The main reason is security concerns.

Since the wife is educated, there are no disputes. We make decisions with mutual understanding. His brother, who lives with him, is running a private school. The public education is not delivering because of the low wages of the teaching staff. Mostly teacher have to do other work to meet their expenses and as a result they can not pay full attention to the household and their children.

Ch.A has completed college education, he is currently unemployed. He is running a PCO but at the same times he is looking for job. PCO is not *astable* source of income as he has to share the income with his two brothers. The land by the family is owned by the father and the income is shared among his three sons. CA is eldest son working at the shop. CA goes to the shop early in the morning to make sure that the shop is opened and cleaned by the servant. He stays at the shop until son comes to the shop. After that he mostly spends the time in socialization and discussing politics with his friends. According to him the people are more aware now. They do not believe in the false promises. Now the politically influential have to do something for the people to be



elected in the next election. He goes to the shop again in the evening and after spending some time he comes home.

Rising prices are the main concern of the household. It is making difficult to survive on one earner's income. If some work opportunity is provided by the government where work environment is safe and secures the females can work there and increase family income.

CA1 and his wife fight some time. The main reason is the poverty. When wife wants some thing for the children and the family and he does not have the money they fight. But he says that his wife is very cooperative. She gave her jewelery when he needed the money. He appreciates her sacrifices and cooperation. She prepares yogurt for the shop every night. Now she has kidney problem and the treatment is very expensive. One visit to the doctor costs him more than Rs. 300/-. When she is sick, he prepares the yogurt for the shop. The son does not want to do low paying job. He has 10-years of education and thinks that now he should not sell yogurt and *pakora* on the shop.

CA1 is very active in the community work and in helping other people in need. As a result every time he has to close his shop and his business is affected. The monthly income from the shop is RS. 4000/-. He wants to improve his shop if he can get interest free credit. He has never borrowed money from government. If he needs money, his *biradari* and friend help him and he helps them. The welfare organizations can not work here because of power struggle of the two politically influential families in the area.

The issue of access to credit and to government support is critical. He thinks the support provided by the *biradari* is better as compared to having welfare organization. In *briadari* every one knows your situation and they can understand problems.

ZB complains that if government provides some support for the poor, it does not reach them. The local influential landlords keep it for themselves. Otherwise they have to borrow even in the case of death in the family.

On the issue of inheritance, ZB becomes bitter and responds that we have inherited poverty. Given the present setup it is not possible to break the vicious circle of poverty. Our fathers and their fathers were poor and we are poor. It shows that ZB has accepted that they will remain poor and they can not do anything about it. Similarly for

dowry she says that she brought poverty in dowry and her daughter-in-law also brought poverty in dowry.

K1 thinks that children must be educated. This is the best gift you can give them. There is no formal borrowing from the Banks or from any microfinance scheme. The inquiry into their daily routine reveals that the sisters are not willing to acknowledge that sister-in-law does the household work and the sister-in-law claims that she does the household work and the sisters will not help her in preparing the breakfast even when she is sick. She prepares the meals three times a day and takes care of her children. The father also acknowledges that the daughter-in-law wakes up early in the morning and prepares breakfast for them. She cooks the meals and the daughters bring the food to them in the field. Wife leaves for the field with her husband early in the morning.

The income of R's husband income is Rs. 6000/-. But this income is not sufficient to maintain a family with 6 children. Her daughter is 12 years old. Until recently she was going to school. After 3 years of education she was picked up from school because mother thinks that education is not important for girls. The girls should learn to take care and maintain the house. Now daughter is taking care of household and all the brothers. Three of her brothers are going to school. Two brothers, 5 and 2 year old are not going to school. They stay with the sister at home.

She thinks that formal education is more important for boys as they can have better jobs and keep their families well. She is worried and disappointed that her older son does not take interest in his studies. But for girls household training is important. She has back ache problem.

The health facilities have not improved. There is one small hospital but the doctor does not come regularly, despite repeated complaints of the villager to the relevant authorities. Government could start some industrial project for employment in this area. They have a buffalo and the milk is used for own consumption only. Wife is responsible for milking the buffalo, however, when she is not feeling well, he will take the responsibility.

GM works around 12 hours per day on the shop. From his shop, most of the villagers buy on credit and some of them pay after a year. A thief broke in the next shop. So all the shopkeepers decided to hire a watch man for the area. He has TV and likes to

watch news every day to be better informed. These days it is harvest season. He has given the contract to cut the crop for Rs. 25,000/-. He works around 12 hours per day on the shop. From his shop, most of the villagers buy on credit and some of them pay after a year. A thief broke in the next shop. So all the shopkeepers decided to hire a watch man for the area.

Both sons of Ch.A are working but elder son is not contributing to household income and the younger son, who is working at a hotel, gives part of his income to his father. Both sons have six years of schooling. They could not continue schooling because of poverty. Two daughters are married. Both have one daughter. Since father was not able to give them dowry, their in-laws have sent them back. Now they are all staying with the father.

During the last three years the village has changed a lot. The outsiders are buying the land and hills and local people are moving out after selling their lands. However, the motor way has benefited people as they sold unfertile land and it also provided jobs to the local labour. He was not able to benefit because he was in Karachi. CA member of the *panchayat* and help people in settling their disputes. Whenever, a family member is sick they go to dispensary but the doctor is hardly there. They take medicine from the dispenser. When wife is sick he takes care of the house.

There is no community based organization working in the village. The support system is *bradry* that helps at the time of financial crisis and in dispute resolution. In case of disputes, if *biradari* and *jirga* (local *panchayat*), are unable to resolve the problem then the local influential families are involved. In case they fail, then the police is involved. However, the decision of police is also influenced by the political influence of the family in power.

Non availability of the health services is a big problem. A person died because the doctor was not available in the village and it was difficult to take him to the hospital at night. According to CA the motorway project improved the financial conditions of the residents of the village. However, after the project has been completed the situation is worse as the drugs and violence has become the routine. The labour does not want to work at low wages that has resulted in rising unemployment particularly among the males.

Now he does not have money to buy item for the shop where his son has opened the PCO. The son is educated with BA degree and some computer training but at present he is unemployed. He wants some interest free loan from the government to start a business, like store in the village.

He emphasizes that some technical training institute should be opened in the area where the youth can get some technical training that will improve their employability at home and abroad.

Lack of proper health facilities is another critical problem faced by the residents of the village. Access to formal credit depends on your terms with the politically influential families in the area.

***3.1.5: Effectiveness to poverty coping strategies with/without taking into account the gender-based differences in perceptions about poverty***

Most of the villagers think that education particularly of males and provision for credit can be a way out of poverty. For example, think her grand son to go to school and get good education. This will enable him to get a better job and break out the vicious cycle of poverty. Although, her grand daughters are going to school but she thinks that they should be trained in home related activities. Currently, she does not know whether the quality of education has improved or deteriorated, because she herself is not educated.

Whenever BA is busy in other activities, his brother sits on the shop. The family support mechanism allows him to do other work with out affecting the shop. In terms of poverty coping mechanism he proudly explains the *biradari* system that is working efficiently among members of his *biradari*. He is actively involved in community affairs. He congratulates one resident for his daughter's engagement, advised another person to bring back his wife as she left because he used to beat her.

If he has access to interest free credit he would like to open poultry farm. Most of the time SM in involved in visiting friends and taking part in the meetings called by the village Nazim where the village problems (including environmental problems) are discussed. He would like his sons to be better educated. So they can live a better life. Before opening this shop on commission he was working on a brick kiln.

.....

He thinks that females should be educated but they should work outside home. Whenever, he has to go to a wedding or some funeral, he has to close his shop. He works very hard for better living. He is poor but hopes that future will be better.

He was school teacher. Because of disagreements with the influential he was transferred frequently. To avoid frequent transfers he took retirement. After that he has nothing to do. From the money he received he bought some land and his son opened a PCO less than matric. The son with secondary education was in the army. He is retired now. His own income is about Rs. 6500/- per month, his son receives pension and they have wheat from the land. This is good enough to survive. He is very critical of educated unemployment. One of his relative has done MA in Economics and currently he is unemployed. He thinks that this education has no returns, it is better to learn some skills and have technical education. Skill and training can increase the opportunities of finding employment at home and abroad.

The residents of the village are conscious of the clean roads and the ponds. Every month they have a cleaning day and people participate in the cleaning of the roads of the village. Every year, the villagers close their shops and other activities and clean the pond and streets. It is important to clean the pond because the mosquitoes, causing malaria, start breeding there. According to CA1, government is responsible for the development of infrastructure, like roads and ponds, in the village. But the government and the local political leaders are not doing enough. CA1 is a social person. A resident fell down and fractured his leg. He visited him frequently to help him. The daughter of the carpenter ran away. According to him it was expected. Because he has seven daughters and because of poverty he was unable to marry them off. Some of them have passed the acceptable age of marriage (upto 25 years). This is the cruelty of poverty people lose their senses.



**Box 1: Village Chakri, Household Code 6, Head of Household/Respondent: GM**

GM moved into Chakri village, with family, about three years ago. He is not willing to share the information from where he has come. According to him the enemies are looking for them. Because of enemies' setup his two sons are already in Jail. They are accused of murder. However, the mother claims that the whole village knows they are innocent the person was murdered by his own uncle. The uncle is an influential person so he trapped them as killers. Since the uncle is an influential man, he bribed the police for arresting his two sons. They are locked up in Jail for the last five years with out any bail. Their trial is in the court.

GM is struggling for the bail of his sons. In order to pay to the police and lawyers, he has borrowed Rs. 150,000/- from different people, mainly form Chaudhry Asim. He is occasionally involved in poultry business. He can not do anything on a regular basis because he has to go to the court often and visit police station for his sons bail. They have appealed four times for the bail but so far no success. His wife works in Chaudhry Asim's house and in return gets food for the family twice a day. The reason for being poor is that due to security concerns they can not take permanent job (but who will take the permanent job), son, who is in the army, is not in touch with them and the females are not educated. However, the poverty is the reason for illiteracy. Rising prices, lawyer's fee, bribes to the police, and the other court expenses are the main reason of the poverty. Because of their situation, the main reason for the family is their security and injustice. The males and females are complaining about the lack of access to justice. The sons are their wealth. Once they are out of jail they can work and do something to alleviate poverty. Currently, because of the long delays in the court related decision, they are trying to have some out of court settlement. For this purpose they are trying for the settlement/pardon with the family of the person who was murdered.

Robbery and theft of small items like chicken and others is common. The drug addicts are responsible for that. The addicts also beat the females in the family to get money for the drugs. They have not borrowed from formal sources. In general, they do not want to borrow but they have no choice as the sons are their wealth. They will do every thing for their release. The wife of GM is very bitter. She thinks you have to buy security and they do not have money to buy justice and security. She is also worried about her daughters. The elder daughter is divorced. Who will marry other daughters? We do not money to give dowry.

Her sons were released on bail. The whole family was extremely happy about it. Chaudhry Asim invited them for dinner. The people from the community came to congratulate them. Some brought sweets, some brought sugar and some gave them money. She brought biscuits to serve guests who came to congratulate them. For dinner she cooked chicken for her sons and whole family chatted with them. They all made plans for the work. The mother was also planning about their wedding once they get work.

She does not to go for work for a while because she wants to spend some time with her sons. But she is obliged to Chaudhry Asim for his help so she went for work. She has to do the domestic work for Chaudhry Asim's family. According to her they are able to eat good food because they are given food twice a day. The daughter feels the family does not care for the grand daughter. This creates tension between the mother and daughter. Similarly, mother of Firdous Bibi, the mother-in-law of Ghulam Mohammad also lives with them. Some time there is argument between GM and mother-in-law. Mother-in-law feels that GM does not respect her whereas GM thinks that since she is living with them she should not object to anything. His wife is hurt and wishes that husband will show more respect for her mother. GM makes all the decisions at the household level, including household related expenses. He hardly gives her money for her expenses. Whenever, she asks for money they have a fight.

The elder son, who is in the army, came to meet his brother three weeks after their release. GM was very upset with him. When he asked him why he has come after so many days, the son was angry. They had a fight and after lunch son left. GM's wife always regrets for lack of education. She thinks that if she or her sons would have been properly educated. They would have been able to lead a respectable life. GM's wife is upset because of the unemployment of the sons and inability to marry off the daughters. She thinks poverty is the main reason. People would like to marry their sons where they see money. As a result the poor marry their children to poor and they always remain poor. As a result next generation inherits poverty and it becomes difficult to break the vicious circle of poverty.

**Box 2: Village: Chakri; Household Code: 7, Head of Household/Respondent: SA**

Husband makes all the decisions. However, sometimes when the sons do not agree with the father, Chaudhry Kamran intervenes. SA works as casual labour and whenever, Chaudhry Kamran and his family needs help they call us. For example, when they have guests they will call us. In return they give them food.

She has severe backache problem. She can not climb stairs. However, at work she has to climb stairs. As a result her backache became severe she could not go for work. The younger son did not go for work because he decided to take her to the doctor. He lost day's earning and the mother spent part of her savings for son's wedding to pay doctor's fee and for medicine. She is complaining that she always ends up spending her savings on health related expenses. Sometimes the landlord will give them money for meeting the health expenses.

She was complaining at times the landlords are very nice and caring but at times we have to loose our days earning because of them. When they call you have to go and you can not do your daily wage work. But when they give food and wheat for daily consumption it makes their life easy. If someone dies they have to go to attend funeral and also give money or food. This makes life difficult as you loss earning but the expenses increase.

Sometimes the reason for family dispute is daughter-in-law's behaviuor. For example, when she does not give food to father-in-law, his wife was upset and they had a fight. The daughter-in-law complained to her husband but he said that you should have given the food to my father. Wife of SA is thankful that her sons respect their father and they will do whatever father will advise them to do.

Interestingly, wife of SA says that poverty keeps people away from religion. Due to labour work they can not perform religious responsibilities. Whenever the daughter-in-law does not want to work she falls sick. This happens mostly after the fights with husband or mother-in-law. They can not say anything to her because their daughter is married to her brother. Whenever wife is sick, SA becomes very upset and they have a fight.

**Box 3: Village: Chakri; Household Code: 8, Respondent/Head: ZA.**

The main respondent for this household is Naseem Akhtar, wife of the head of household Zafar Ahmed. She has two sons and two daughters. Mother-in-law also lives with them. Her elder daughter is illiterate whereas three younger children are going to school. Because of health problems and poverty the elder daughter was not admitted to school. She used to take care of younger brothers and sister and household work. ZA is driver. He drives wagon for some one and paid Rs. 3000/- per month.

The family owns land. His brothers are cultivating the land so they do not give him anything. At times, the wife shows some resentment. The husband gives her only Rs. 1500-2000/- per month. Whenever husband (who lives in Rawalpindi) comes home or sends money she cooks special food for the family. The special food usually includes chicken and sweet rice. The daughter is 14 years old but she is taking care of all the household. The mother is either sick or goes to the neighbours to chat. She hardly takes care of the children. The elder daughter, even if she is sick has to take care of the household and she is not taken to the doctor unless her illness prolongs.

The mother complains that she does not have money to buy medicine for her. However, when she had high fever for days then she took her to the doctor. The doctor checked and informed her that her temperature is about 102. The mother borrowed money to buy the medicine for her. The daughter resents this attitude of the mother. The mother-in-law also does not like the attitude of her daughter-in-law and putting all the burden of household work and care of the children on the young girl. Whenever, mother-in-law tried to tell her that she should pay attention to children, she reacted badly and told her that she can not tie herself down to the children all the time.

When NA's brother visits, she cooks special food for him and spends the day at home chatting with him. Usually the husband brings every thing from Rawalpindi. But sometimes they buy from the local shop keeper on credit. When the credit becomes high the shopkeeper comes home to demand it. ZA does not like it. It upsets him. When he comes back and hears about it he gets angry with his wife and they fight. Once when he came, the wife told him that the his son's teacher has called saying that he does not take interest in the studies. He thinks that if the son is not taking interest in education, he should be picked up from school and put to some work. He will be able to at least earn money. The wife agrees with him. The father is always appreciates the efforts of daughter for maintaining the house.

NA pays committee of Rs. 500/- per month. She wants to pay the debt of the shopkeeper and Rs. 6000/- they borrowed when she was sick. The son got into fight and had head injury. The doctor changed

Rs. 700/- for putting stitches. (exaggeration of expenses). She again borrowed money. However, she returns the money when she gets the committee.

Whenever her own mother visits her, she cooks special food. She came to see the grand children. Her mother- in-law may have problems with her she is always friendly with her mother. Her mother also advised her to make amends with her mother-in-law. Sometimes the daughter goes with her maternal grand mother.

### 3.2. *Murree-Village: Dharjava*

The village is located in district Rawalpindi and part of tehsil Murree. Murree is located about 68 km North East of Rawalpindi. The area is popular hill station famous for its scenic beauty. However, it is losing its natural scenic beauty due to development programs and fast growing population in the area. It takes about 90 minutes to reach Murree from Islamabad/Rawalpindi by road. Along this road a number of villages are located. One U-turn on this road is called Chita-More. To the left of Chita More a small twisted road going down takes you to village Dharjava in the valley surrounded by mountains. River Haro flows down to the valley. There are apple orchards in the village. The population includes Dhunds (Abbasis), Punjabis and Kashmiris.

**Table 5: Characteristics of Village Dhar Java**

<b>Characteristics of Village Population</b>	<b>Number</b>	<b>percentage</b>	<b>percentage of Rural Population (district Rawalpindi)</b>
Total population	6262	-	0.40
Male	3169	50.60	0.41
Female	3093	49.39	0.38
Sex Ratio	102 (male for each 100 females)	-	105 (male for each 100 females)
Women of age 15-49 years	1534	-	0.40
Women currently married	885	57.92	-
Literacy rate (both sex)	57.9	-	63.9
Education Primary but below matric (male)	999	61.29	3.82
Education matric and above (male)	631	38.71	0.40
Education matric and above (Female)	346	76.89	0.33
Education matric and above (male)	104	23.11	0.18
<b>Characteristics of Housing</b>			
Pucca house	1197	56.28	-
Semi Pucca house	577	27.27	-
Katcha house	353	16.60	-
Potable water in house	393	18.48	-
Electricity in house	2042	96.00	-
Average hold size	6.9	-	6.4 (for district Rawalpindi)



According to 1998 Census total population of the village was 6262. It was only 0.40 percent of the total population of the rural district of Rawalpindi. Sex ratio (number of males for every 100 females) was 102.46. This was lower than that of rural district of Rawalpindi (105.0). The proportion of females in total population of the village was lower (49.39 percent) compared to male population (50.60 percent). Table 5 reveals 1534 women were 15-45 years old. In this age group 61.29 percent of the females were currently married. A look at the literacy ratio reveals that 57.9 percent of the population 10 years or above were literate. The information on educational attainment reveals that out of total primary passed population 1630, 61.29 percent were male while the proportion of females was only 38.71 percent. Further the population that had education up to Matric or above were only 346, again the percentage of male higher (76.89 percent) while the percentage of female was much lower (23.11 percent). It suggests that in Village Dharjava higher education is not common among females. Further the housing characteristics reveal that in the village there are total 2127 housing structures more than half (56.28 percent) are pucca, 27.27 percent are semi pucca and only 16.60 are katcha. In the village only 18.48 percent of the houses have potable water while 88.74 percent of the dwelling had electricity. Average size of the household was 6.9 person per household, that was higher than that came for the district of Rawalpindi (6.4).

### ***3.2.1: Understand the gender-based differences in the perception of poverty***

The perception about poverty is broader for females as compared to males. The males focus on employment and income whereas the females include access and affordability to social services as very critical. For example, M feels that they went to educate the children, but family can not afford to send them to school even though the fee is only Rs. 2.00. Currently, they can not pay even this small amount. Therefore, they are exempted. The school uniform is also a problem. She made the school uniform for the children but after a few months the uniform was changed. Now she has to make new uniforms for the children. She is thinking of doing some extra stitching to make new uniforms for the children. She wants her son to have college education but she is not very hopeful about it. Currently, she thinks that they find it difficult to send him to school what will happen when next year the younger son will also start going to school.

**A- The children use abusive language with the mother, which hurts her but she can not do anything about it as she can not provide them what they want. The sister-in-law is living with her. But she always complains about the backache. She get the medicine from the nearby dispensary but it is not very effective.**

Poverty is defined as being unemployed and having no resources for food, clothing or housing. This family is economically better off as the two brothers are working abroad and they send about Rs. 40,000/= per month. NA feels that his income is lowest in the family. Since the family is well off they always help those who fell ill or need money for emergency.

The security concerns particularly for females are, critical. The security lies in self control. A person is secure if he has a good job, owns house, and is healthy and well educated. NA thinks that he is secure despite one health problem. He has slight defect in one of his leg and he can not walk straight. When he was 1 ½ years old he had measles. He had high fever and it was difficult to reach the doctor. One of the relative (not doctor) gave him an injection. It was not right injection and his temperature increased one of his leg was affected. The family, instead of taking him to a doctor, took him to a saint (pir) because the relatives said that the evil spirits have attacked him. According to the mother he was getting better with the treatment given by the saint but the saint died before his treatment was complete. As a result, he still has some problem with the leg.

His perception of poverty is not just no income for survival but not able to improve your well being. In the village there is a need for better education and health facilities. It is very difficult, particularly for females and old, to get treatment on time.

R's mother is happy with her family now. Her earlier life, after marriage, was very tough. Her husband was a government employee and used to visit after two months. The in-laws were tenants and father-in-law had a very bad temper. He used to beat his wife. In response the mother-in-law used to complain to her son about his wife and he will beat her. But when they moved to their own home the husband has never misbehaved. The mother-in-law was a stubborn woman. She never allowed her to wear new cloths, and sometime she was not given food. Now she is very happy with her life. She has two sons, own home and has good food and runs her own home.

The males perception of 'security' involves income that is enough to fulfill the needs of the family and good/proper education of children. Females' perception of security is that husband lives with you (not abroad), have good and your own home, and children.

To AB poverty is lack of food, shelter and cloth and no satisfaction from own life. AB took insurance policy for her sons education in 1994. She was paying Rs. 1643/- every six months. Now the policy is about Rs. 150,000/-. According to wife of NB poverty is lack of food, clothing and place to live. HB thinks poverty is absence of happiness. It is a relatively well off family and own most of consumer durables and a car. NB is running his business and participates activity in community and *biradari* affairs but he does not like to talk about it. Security is when you do not have the fear to be insulted by the society. Husband's earnings, good and well behaved children, own home provide you the security.

**B- Usually, the females are first to wake up in the morning. WB wakes up around 7 AM on working days and around 10 AM on weekends/holidays. But these days the routine has changed as the wife is expecting and WB takes care of wife and son when he is home. Both husband and wife are satisfied with their life.**

In AB's family, Mother is the first one to rise in the morning. Then AB gets up and makes tea and breakfast and wakes up every one for breakfast. If some one in the family, for example, sister-in-law is not feeling well then grand mother and AB take care of her children also. AB thinks it is the female who does more harm to other female sometimes as mother-in-law, as sister-in-law, and/or as daughter in law. Status comes to females as mother and with age.

For AB, security lies in becoming independent, being able to earn and raise own family. She thinks education, particularly technical education, ability to make own decisions and right to speak are the indicators of security.

KM is running quilt making shop in Murree. However, the income is seasonal because the demand for quilts depends on wealth. His daily income is around Rs. 200/-. KM also does the stitching at home. Sale of Jewelry, financial support from parents, committee system, income from the buffalo milk and her stitching helped to save some money to buy land for home. A few years ago they bought the land and KM helped in

buying and building the house financially, but she also supervised the construction of the house. She did the labor also, like taking bricks or other material from one place to another. However, she feels that it does not matter as one has to do all this for own home. She also does the white wash of the house. It took four years to complete the house construction.

There is no business in the rainy season and in summer. The household depends on the daily earnings of QM and when there is no business they borrow daily meals *lusi* and *saag* include borrowed. They get *lusi* from one household that has buffalo and take *saag* from some one's field. For the past two months they are buying the grocery on credit from the local shop. Despite the uncertainty about the daily meals, KM is very optimistic and content. She is happy because her household is the first in the *biradari* to build own home.

The wife of JC is patient of Hepatitis. But she can not afford the treatment and special food for herself. She wakes up early in the morning daily. Cleans the house and Buffalo. Take her out and feed it. Then she wakes up other members of the household. Her children go to primary school. They take Rs 1/- daily to eat something at school. They have a fight every day. The main reason is poverty.

### ***3.2.2: Understand within household distributional issues and Assessment of Burden sharing of the Domestic and Market work.***

WA is living in a joint family (of three brothers) but currently he is not contributing to household income. The family jointly owns 9 kanals of land. The family grows walnuts, apples and pear on the land. The fruit is not sold in the market it is used by the family. The females are not allowed to work for money. There is no land ownership of females. The land is controlled by elder males in the family.

Earlier WA was living in a kucha house, and recently it was turned into a pucca house. He spent Rs. 70,000/- and the money was provided by father. His income varies between Rs. 4000/- and Rs. 6000/-. The family of his father owns 95 kanals of land. WA, himself, owns 15 kanals inherited from his maternal grand father, who raised him. He grows maize and potatoes. He cultivates it himself and hires labour only when needed.

The evidence on sharing of responsibilities at home or in productive activities points in one direction. Females are involved in productive and reproductive work but males' involvement in reproductive work is low and depends on lack of other options.

**D- There is no tradition of female inheritance. His maternal grand father gave his land to the grand son but not to his daughter. The dowry is an accepted norm. When he got married about six years ago his wife brought cloths, jewelry, furniture, utensils, TV, refrigerator and other things in dowry. Except the cloths and jewelry, everything is used by all the household members and the wife does not mind that.**

She is very hard working women. KM's own household work is facilitated by her step daughter. However, KM also helps her mother-in-law's, who lives with daughter and other daughter-in-law, in a house near by. She is also responsible for taking the younger son to/from the school.

KM is concerned about the deteriorating economic conditions. Her brother decided to go to Jeddah for a job. But he did not have money for getting visa. KM' mother was extremely worried about it. The brother asked for sister's help to arrange some money. KM borrowed money from friends and some family member and gave him Rs. 20,000/-. Bother-in-law of KM had an accident and her maternal family is very upset about it.

**E- WB has lent around Rs. 45000/- to his friends and for the past three years he is trying to get it back. WB wants to borrowed money from Microcredit Bank to expand his small business but the wife is not in favor of borrowing because of the risk involved. It its interesting to see that family is making decisions after consultations. They have two committees for Rs. 30,000/- and wife argues that this money can be used for expansion of business.**

SB can not go alone to the market for shopping. The husband does all the shopping. On festivals he will take her for shopping. She can visit the families of the relatives and friends living near by BB's parents live in Lahore and she visits them, sometime with husband, twice a year. B feels that females lives are better and can joyful before the wedding. Once a girl is married her life is full of responsibilities.

AB did FA when there was no educated female in the village. Only her mother supported her. After her divorce her education helped her to survive. She started teaching in a school which made financially independent and also helped her to go through tough time emotionally. Education also helped her in job mobility. She also worked in a Government Program for vocational training. After wards she opened her own school, for stitching and embroidery, with her sister at home. In 1993, she joined the project of “Family Planning”, for Ministry of Health. Since then AB is lady health worker. She is working on contract with Ministry of Health for the last twelve years. She started on a monthly pay of Rs. 1600/- and now after twelve years she is receiving Rs. 2200/- per month. She is expecting to receive a permanent position soon. In the village the girls are married at a very young age. One of the neighbours daughter was married at a young age AB tried to inform them about the *pros* and *cons* of early marriage. Both elder brothers of AB are suffering from high blood pressure. These days mother is busy in taking care of recently born twin daughters of his son. Awareness creating is critical for success of any health related program. For example, most of the households did not want the polio drops for their children. AB was able to convince them to allow their children to have polio drops.

In Z's family the household work is divided among the family members, except the mother. Mother brings the vegetables for lunch and dinner and visits the relatives. In her absence Z's, daughter-in-law, does it. Z's husband is abroad. She faced very hard times earlier in her marriage. She was tortured physically and mentally. But now she is well settled with the household members. The daily routine work is distributed between her and her two sister-in-laws. When her husband calls, initially she was not informed but now she has been given an opportunity to speak to him after every one else has talked to him. She always asks him about coming back and he always responds that after few months.

Her mother-in-law attends social events in the *biradari*. If she is not available, Z is expected to participate, along with sister-in-law, on the behalf of the family. However, she can not go any where with out the permission of father-in-law. Once her sister was admitted in the hospital for delivery of the baby and the doctors were not hopeful about her survival, she was allowed to go, with her sister-in-law, only for a few hours.

QM lives in a joint family. The husband's income is seasonal. She gets up early in the morning to prepare breakfast and send the children to school and husband to work. Husband milks buffalo before going to work. Sometimes sister-in-law get up early and prepares the breakfast. After sending the children to school she cleans home. Takes out the buffalo and cleans the place. Cuts the grass for buffalo. Sometimes after feeding buffalo she goes to her mother's home for a short time. Comes back before the return of the children from school and prepares lunch. In the evening children go for recitation of the Holy Quran. Feeds the buffalo in the evening before preparing the dinner.

The husband earns about Rs. 100/- daily. However, this money is not sufficient for living comfortably. She also stitches cloths for other people for payment. Since the population around her is also poor. They do not pay a high price for stitching. However, the husband (QM) hardly gives her money to buy any thing for the household. He, himself, brings the grocery and other things. KM, if she needs anything, buys from her own income from stitching. She can spend small earnings, from the stitching, on her own. She charges Rs. 80/- for stitching a suit. But this is irregular, linked with festivals and weddings. If she has to buy anything for the sewing machine, she has to do it on her own. However, when she saves money in the form of committee husband gets the money. These days they do not have buffalo, as they sold it while building house.

The rain in Murree is a big problem. In the absence of proper roads, it is difficult to go any where, particularly when it is raining. The water start pouring from the roofs as the construction of most of the houses is such that the ceilings can not hold water (mostly it is of tin from above and other material inside). In case of heavy rains the relatives living nearby come to AH's house for shelter. He was technical engineer with the Government. He took early retirement and spent his entire savings on the construction of his own house. He has constructed his house keeping in view the weather conditions in Murree. Now he works, on contract, at the chairlift operator between Pindipoint and Bansra Gali (in Murree). The son (respondent for detailed information) works as salesman in a cloth shop in Murree.

**G- Sometimes due to rain and snow the travel becomes very difficult. The village needs proper infrastructure.**

AB advises the people on a number of issues. One female, who is almost 25 years old, has not applied for National Identity Card. AB told her how to go to the relevant office and apply for NIC. She also gives advice on other health related issues. A female has Jaundice and she told her about the preventive measures and cautions. The people from the neighbourhood come to her for advice. She provides basic health services like injections and some preliminary medicines for fever and headache. She also visits the pregnant females in the village and provides them advice and some basic medicines. If the patients are serious she advises them to consult a doctor in Murree or Rawalpindi.

Every one respects her opinion. She has played an important role in promoting the family planning and female education in the community. Earlier when she started the family planning programme she faced harsh criticism from the community, particularly from the religious community. Now the time has changed. Her hard work has paid off. The females from the household of religious leaders, visit AB and seek her advice on family planning.

Since R (daughter of HH) is free after the matric exams, she does all the household work. Her mother takes care of the buffalo. She milks in the morning, takes them out for grazing and cleaning. The households in the community provide food for the Amam. R's household also sends food on their turn. For the daily cooking, cleaning and washing R is responsible. Her sister helps her when needed. *Lusi* is an important part of the lunch and dinner in the village. If there is some extra, then it is given to those who need it. The household does not have tap in the house. R and her sister A are responsible for bringing water. The girls are taking a number of other responsibilities. For example, A brings vegetables, medicines and other items while coming back from school. The brothers will buy the feed for the animals, similarly for NB, bringing water from the community tank, collecting wood for the clay oven to bake bread, cleaning the buffalo, cooking food, washing dishes is her daily routine. If there is some wedding or death in the community, she has to visit because husband can not afford to take day off. Some times children collect the fuel wood for the oven. House repairs like spreading mud on the top of house is also her responsibility. She feels it is necessary to teach some skill to females so that they can contribute in the household income. She feels depressed for not being able to afford good food for the children. They cook good food (like meat/chicken)



when guests come. NB can stitch cloths but she does not have sewing machine and husband can not afford to buy it for her. Some times she borrows sewing machine from her neighbours to stitch cloths on payment.

### ***32.3: Assess the impact of intra household inequalities on household welfare***

The household welfare depends on well being of the population, inequalities in access to resources and on security and help of community. The support system works quite efficiently. ZB's mother fell down and fractured her arm. She cooks for her own family and then goes to her mother's house to do cooking, washing and cleaning.

Strong *biradari* system, prevailing in the village, also allows others to interfere with personal lives of people. The community supports the victims only in case of extreme violence. The support is in the form of Jirga. The Jirga plays an important role in resolving the family and community problems. Earlier the elders in the community were part of the Jirga but now the trend is changing. The educated youngsters are also playing an important role. The family of NA is well respected in the *biradari*. Since he is the only male member in the country (other two brothers are in Middle East) he has to attend all the social events in the *biradari*. NA thinks that there are changes in the village like increased emphasis on girls' education, and caste system is changing. All the children of the family go to well established schools in Murree and Rawalpindi. There are private schools in the village but they are mostly money making venture. The quality is not emphasized. However, the pressure on males' as bread winners is also rising.

AH left college and started working. He thinks that education is useful but it does not bring you respect and status.

**H- Another reason for leaving college is weak eye-sight. His mother is worried about this problem as it is getting worse. Only money brings status and respect. He thinks that females should not be involved in paid work. House is their domain and the females should concentrate on it. His sister and sister-in-law have joined religious school and in their spare time.**

AH claims that there is no need for inheritance for females. Since males are responsible for earning they should inherit. His own family has not inherited any thing as

the grand father of AH was tenant (of Kashmiris) in the village and the house they own is built by father.

Last year there was tension between them as WB was coming home very late and wife suspected that he is involved in extramarital affair. Now the issue is resolved as she found out that it is not true.

**I- The community, particularly women, is scared as dead body of unidentified women is found in the neighborhood. The woman was raped and killed. The reaction of B on the incident was that men are devils. They treat women as toys they can play with and then dispose them off. The husband also expressed concern over the incident and said it is injustice.**

B has been married three years and husband admits slapping her three times. In each case the reason was conflict between the wife of elder brother and B Husband dislikes her fights with elder sister-in-law. However, each time he felt bad afterwards and apologized. WB thinks that in the fight between wife and sister-in-law, he is extremely upset to see her crying and he is unable to say anything to sister-in-law. He gets frustrated and in this frustration he lost control and slapped his wife. When the eldest brother, who is also brother-in-law of B, came to know about the incidents, he always enquired about the incidents from both parties and helped them to resolve the conflict. It seems the household level dispute resolution and community level dispute resolution systems are working efficiently, with out gender discrimination, in this village. However, since WB is the youngest in the family, mostly he does not participate in the decision related to *biradari* disputes.

AB provides medicines to villagers but her stock of medicines and expertise is limited. *Punchayat* is playing an important not only in conflict resolution but in some cases to improve the living conditions of the community. Gender, being male, and age are important factors determining your say in the community affairs. In a question about the changes in life, AB responded that now her life is improving day by day. Now she wants to forget the hardships faced earlier. Now her son is about to complete his Masters and he is also working in NADRA office. She has a lot of facilities in the house. AB's mother is proud of her daughter who has come out of difficult time and did not lose self respect. She is active agent of social change in her community. She is actively involved in conflict

resolution between different households in the community. She takes active note of the happenings in the school of her niece. Once a teacher beat her niece, she went to school and talked to the Principal and the concerned teacher.

HH is illiterate and wife has primary level education. Now the eldest daughter has completed 10 years of schooling. Other children are in school. HH is working in Jeddah, for last three years, as incharge of labour. He calls them frequently. They got the mobile telephone primarily to receive the calls from him. The family is very social. In the daily routine, every day they have a number of visitors and they offer them tea and some time biscuits also. Some times home remedies are used for cure. Like when the brother has toothache, he was asked to put clove/garlic paste between the teeth.

The family keep a dog for security. They turn the dog loose at night. The brothers take care of the dog. They are responsible for feeding and cleaning the dog. The family owns the house. The house was built in 1992 with the cost of Rs. 70,000/- on their own land.

SH admits that she still slaps boys some times when they misbehave. She says that a mother never likes beating her children. For their better future she has allowed her husband to go abroad. Whenever, HH comes back he never beats them and makes sure that they enjoy his company. The children say that the father is a good friend but they fear him also. The elder son, fifteen years old, says that mother still threatens them of complain to father and they apologize immediately.

The SH says that she has spent very tough life after getting married. In addition to the behavior of in-laws the financial difficulties made their life miserable. Sometimes they did not have sugar or anything else to eat, they survived on tea with salt for days. Once both of them fasted for nine days continuously and every day they opened fast with tea with salt. When her father found out, he was furious. He asked the daughter to come back and leave the children behind. But she refused because her husband stood by her all the time. For two years, father gave her the money for household expenses. When her husband went abroad, he was not able to find work for a while but after few months he got the job of labour supervisor. Now the life has changed completely. Today they have are repaying the debt but the family is happy. The in-laws behaviour has not changed. When her husband visited after three years, none of them came to meet him. But he went

to meet them and gave them presents. According to SH, her husband is a nice person. He is always ready to help others. The *biradari* respects him which means they respect them.

**J- To SH, poverty is nothing to eat, live and wear. The security depends when your husband's earning is good, he is with you and the future of the children is safe. Today she feels safe as she has her own home and no one can take that away. The family can cook and eat anything, they want. They are controlling their lives.**

Education is common in the family but business is more important. The women spend the time at home and do household work. They give dowry to girls but usually no share in the property. The household common use items are given in dowry. The females participate in decision making, but the final decision is by males. The males are not obedient to women.

**K- In the Dhok, a number of persons, particularly females, have problem of fits. But they do not consider it a medical problem but taken as SAYA and treatment is sought from the religious healers.**

SB goes to other cities for his work. When he is away the family sleeps early otherwise they sleep around 12 o'clock. She takes care of the children when they are sick. She has to take them to the doctor and give medicines and take care until they recover. MB has to take care of the father-in-law, however at night SB takes care of the father. Whenever, SB is sick, she has to take care of him all night. MB, herself, sometimes has severe pain in her right arm. Some times she goes to the doctor but most of the time she ignores it. However, despite pain, she has to do all the work.

#### ***3.2.4: Framework for improvement in distribution of resources and time within and across households***

Access to resources plays an important in building assets like home and expansion of business and access to health services. NA borrowed money from House Building Finance Corporation, through his office, for house construction for his brother and it is returned as it was deducted from his monthly salary. Now for his wedding he is taking part in two "Bisi" (one for Rs. 1000/- and the other for Rs. 500/-).

AB is proud that in her biradri if someone is in trouble, every one is ready to help. Her brother borrowed money, for expansion of business (sale of imported cloth from

China), from the bank and has repaid. AB is participating in two committees for Rs. 6000/- and Rs. 2000/- each. She is responsible for the committees. Females from 40 households are participating in these committees. Since every one respects and trust AB they are all willing to participate in it.

From AB's view point limited availability of health services is the major concern in the community. The medicines she receives from the government for a month are not sufficient for more than a week. The private lady doctor who comes some time charges Rs. 500/- per visit to examine pregnant women which is very expensive and the community can not afford it. Since the tradition of providing better food to husband, father, brother or son is an expected norm, mostly of the female do not get enough nutrition during pregnancy and as a result suffer from low blood pressure and give birth to under weight babies.

Similarly the educational facilities have not improved over time. AB has provided best education to her son by sending him to best schools in Murree. She works hard to meet the expenses in these school. AB has also adopted her niece who lives with her. The niece is also studying in best school in Murree, reflecting no gender based differences in this household.

The wife of NB says that about twenty five years ago when she used to go to school females education was not considered necessary but now it is part of life. Her sister-in-law says that education is important for raising the children. But inheritance is not considered important for females. Males own property and land and this is important for the family's well being. She thinks that parents and brothers have given dowry at the time of wedding and that is sufficient. Now they should not claims share in property. She also thinks that dowry is important for a couple starting new life.

At home NB is a completely different person. Since he was the youngest among the children in the family, every one still treats him like a child. This treatment has affected his decision making in the household affairs. When he is at home, if some one knocks at the door, he asks his wife to respond. It seems every one in the family, including the in-laws, make fun of him. The mother-in-law says that when he is at home he needs wife's permission even to go to the bathroom. This is an exaggeration but since the elder brother lives in the ground portion of the house, NB does not take decisions in

the household affairs. For NB's family, wife takes the decision and in other family matters the elder brother's decision is final.

Taking loan is considered a bad practice. However, He gives loan to other if some one asks him. The family is very religious. Both brothers do not take interest on the money deposited in the bank. The wife participates in the committee system.

In KM's family, female education is not considered necessary. Her daughter studied up to three classes then she dropped out because the father and grand parents did not consider female education important. The mother-in-law of KM is a very strict woman. She always thought that males and females should eat separately. The males should eat first. KM says that in her mother-in-law's house they never had good food. The daughter also mentions that when they were living with the grand mother, she used to cry because she never had meat when she was there. The men and the boys were served first and nothing was left for women. Now they are living independently and they all eat together and every one gets the same food. According to KM, in her father's house they used to eat together and every one was given the same food. She has adopted the same system in her own home.

However, despite all the positive attitude and open mind, KM thinks that the males and females are not the same, not even mentally. Thus, they should not aspire for equality. The family was never involved in any dispute so there was no need to go to police or court. They have heard about the corruption of these institutions. But KM says that she does not know how the situation can be improved. They have their own problems which need to be sorted out. KM is happy that her husband shares his worries and happiness with her. However, she gets upset when her sister-in-law comes and asks her to stitch a suit and when it is done she will pick it up and leave without even appreciating her hard work and time spent.

Whatever, they earn a part is kept aside either for the payment of loan, or for meeting emergency expenses in case of illness or to participate in a wedding in the *biradari* or to meet other urgent needs. However, the payment schedule for her work is not regular. Some times she receives full payment and some times partial payment. She complains that frequent visits to *biradari* on various occasions affect her work, but she can not do anything about it.

KM's son had fever and the local medicine was not effective. She took him to a hospital in Murree and it costs him more than Rs. 300/- (including Rs. 100/- travel cost). The community is very supportive. For the engagement of the daughter, the women and girls from the neighbouring houses came to offer help. They helped them to bring water from the spring. QM collected the food items from his daily earnings. And their daughter got engaged.

Before 1992 they were living with the parents and elder brother of HH. The wife of HH was often beaten by the in-laws. Although the father-in-law chose her as wife of his son and threatened to kidnap when her parents refused. Later on when the husband started caring for her, the in-law wanted him to divorce her. On his refusal they started beating her and finally her husband decided to live separately.

At the time of wedding, HH was running a small shop of sweets, toffees and other condiments. But the shop did not bring any profits and he closed the shop. His father accused him of feeding all the candies to the wife. After the shop, HH started driving the Suzuki on Rs. 2000/- per month. This was paid to his father and nothing was given to him. He changed job from labour doing white washing to driving truck. Then the father gave them a separate room and allowed them to have their own cooking arrangements. In 1992, after constructing their own home, they moved out. Three years ago, before going to Saudi Arabia, he was truck driver earning Rs. 2500/- per month. Now he is sending Rs. 15000/- per month for the family, Rs. 2000/- to his father and Rs. 500/- to this mother.

The eldest son of OZ is 21 years old but is not doing anything. He claims to have completed his studies up to intermediate but he is not working any productive work, although father is very sick. His routine includes getting up around 11:00 AM, takes breakfast, goes out with friends, comes back in the evening, eats dinner, either reads Digest Magazine or watches movie on the computer, and goes to sleep. This is his routine. On the other hand family of MA does not have TV. They go to the neighbors to watch TV dramas. The family has telephone because of calls from the eldest son who is abroad.

The family cooks meat only on Sunday. Mostly the family cooks vegetables which are becoming expensive and their availability in village shops has declined.

For him life is continuous struggle for improvements. He believes that some times it is OK put pressure of women and deal with them strictly if they do not behave. For example, she should not discuss the problems of her married life with others particularly with her side of the family. This creates distance between the two families ultimately affecting their married life.

Despite very conservative outlook, it is surprising that brother had a love marriage and the family had no objection. She did not bring any dowry as her father had died and she had no brother to support her family. Mother of AH has a very positive attitude towards the issue. The father of AH is also very strict about household discipline. He believes that the family should be content and if they are living well in Rs. 10/- then why should they run after Rs. 12/-. The parents have a strong hold on the decision making.

The mother and father are the first one to get up early in the morning. Then mother wakes up her daughter. AH gets up only one hour before going to the shop. The married brother lives upstairs with his wife and newly born daughter. Nobody interferes in their lives. Elder brother also has diploma in civil engineering but he does not want to work for some one. In the beginning he applied for job but every time some one else was hired and the criteria of merit was not followed. It discouraged him. Now he wants to have his own business and currently he is planning for the business. The family is very supportive to him. Father is supporting the family financially.

AB after getting divorce about 21 years ago stated live in upper portion of the house with her mother, one unmarried elder brother, her son and her niece. Second brother married twice. From the first marriage, he has a daughter who is raised by AB. She lives with AB and AB refers to her as her own daughter. The brother lives downstairs with his second wife and four children.

The family also owns land (more than 1 kanal) but it is not cultivable. They are growing maize and potatoes only on a small piece, for own consumption. There is no tradition of land distribution, in general. Giving females a share in family property is not part of their tradition. The main reason is the marriages with in the close family. Similarly there is no tradition of asking for large dowry. However, parents try to give their daughters whatever they can afford.



AB's is well respected in the *biradari* because of her hard work and dedication to raise her family. Her opinion is valued high. Over the years she was able to convince the community successfully for sending their girl to school and by providing the information and help for family planning. The family is planning to buy a house in Islamabad. One major reason is daughter's education. She is not allowed to live in a hostel.

The community is building a marriage hall in the locale and this family is an active member in the community organization (Jirga). Jirga is affectively working in this community. According to the females in the house, police and courts are not working for improvement. In fact they are affecting the society adversely. NB thinks that we have justified bribery by saying that nothing can be done without it. The only remedy for this evil is "believe and act" according to religion.

**K- The father (HH) wants the children to study. He is always advising them to get as much education as possible and he is ready to support them. The wife thinks that the girls should learn how to manage the household, how to be polite/civil, and train the children.**

**The inheritance is not shared by the females. However, the wife of HH believes that dowry is compulsory. She says that nobody wants to marry a girl without dowry. She is making dowry for her daughters. She has even bought some jewelry for the daughter. She says that she will marry her sons where ever they would like to marry, irrespective of dowry.**

Females in the village participate in committee, but in this family there is no trend. There is no spare time. In the village male have no difficulties in life. SA claims that they never beat their women. It is usually a woman who creates problem for another woman. In the family the male have to be financially independent before getting married. In society women are weak, but after having children she gets support. The woman are secure when they stay at home, or go out in *purda* (wear veils), or go with their male. The head of household (KA) is involved in the construction business, second brother has own jeep which is used for the transportation, and SA has his own business and monthly income is around Rs. 15-20 thousands. The family is educated. They prefer to have their own business.

The head of household is IA. The decisions are made by elder brother. The females are given dowry but not the share in property. The father has tailor shop, whereas the two brothers are providing transportation. No proper schooling or health facility in the village. Within the family the decisions are made by the father or elder brother. However, for community the jirga system is working efficiently.

TA is the married son. He admits that his wife wakes up before him and sleeps after him. The wife has low blood pressure. She has one miscarriage earlier and expecting again. She wants to change a number of things in her house but can not afford to do that. For example, her husband is very fond of flowers. He has flower plants everywhere but she has to take care of the plants when he is not around.

These days she has been advised to rest and sleep. But she feels restless and has low BP most of the time. Once when she was not feeling the movement of the baby she went to the doctor. Doctor did the ultrasound. There was some breathing problem. She was given oxygen and kept under observation and released when baby was OK. One girl lives with her to do all the household work. R is the woman who helps her in household work, is also facing problems. Her husband's sister is married to her brother. But these days, after fight, she has come to her mother's home. Now R's mother wants her to come back. She took R with her. But later SB interfered and the conflict was resolved. She came back. In the absence of R, MB has to do all the household work, despite pain in her arm. Her husband went for preaching with other religious leaders. Some time he goes away for months.

Due to various commitments of her husband, MB has to do all the grocery shopping and other shopping for home and children. She is mobile. She goes to Murree for grocery shopping but for the other shopping, like cloths, shoes and other things for children and her self she goes to Rawalpindi. In Rawalpindi, she does the shopping with her sister and sister-in-law who live in Rawalpindi.

The immediate need of the village is proper health facility. There is one person working as doctor but it is said that he does not have MBBS degree. Other measures to improve the quality of life include good quality education and improved transport facility to and from village.

The perception about the role of police and courts to resolve conflicts, is negative as they do not provide justice to the poor. All of them are accused of taking bribes as it is accepted norm unlike earlier time when it was considered a social evil.

The police and courts are places of corruption. We can not get justice from these places. Police listens to those who reach there first and those who are powerful. When there is no justice in the society, the down fall of the society starts and this is happening in our society. For the improvement in the well being of the population it is important that females are not only educated but they should have some skill training. This will help them to help the family in a respectable way in the time of need.

The security and violence are critical issues. A body of dead woman was found in the vicinity of the village. Nobody knows who she is and the police have no clue about it. The females are upset on such incidents, and they are discouraged to go out alone. Wife beating is quite common but the people do not interfere in the family affairs of other, unless the dispute is brought to the *Jirga*. WA jokes with his wife that she should thank GOD for having husband like him who does not beat her and has allowed her to improve her qualification. The wife responds by saying that he is luckier than her and he should also be thankful to GOD. It seems that both have good understanding.

Abuse and indifference to maintenance of government property is quite evident. For example, WA is upset with the high ranking officials of the government who come and stay at the Center where he is caretaker, but they do not care for the government property. They come, stay there at nominal rates, does not check out on time and when they leave the place is very dirty and the staff has to spend hours to make it ready for the next guests. WA had borrowed from HBFC earlier and he has returned the loan. Now he wants to have some improvements and extensions in the house. He has applied for another loan and he is also member of two '*Bisi*'. One for Rs. 50,000/- and another for Rs. 10,000/- for the construction work at home.

AH's elder son is completed education but he is unemployed. He is mentally disturbed these days because now he has to support family and he can not do it. After the birth of daughter he has become very sensitive and becomes angry on small issues. He wants to borrow money to start business but father is not in favour of borrowing. They are participating in a committee for Rs. 11000/-. This will help to start a small business.

The family network is very strong. According to mother, in this village the contact with the outside world is difficult so the community is very supportive to each other. According to AH, being a man is a security in itself and for women her children are her security. Own home and own business brings more security and respect for males.

WB has a contract employment and his salary is Rs. 5000/-. Due to some complications his wife lost a child a few months after pregnancy. Now she is pregnant again and she is concerned. The son is more attached to his father and when WB has night duty the child remains disturbed. Sometimes WB takes him to the office. WB's three brothers also live with their families in the same house but each brother has separate unit (kitchen). The arrangement is such that it seems that everyone is living independently. WB share in family land is about 10 Marla (1/2 kanal) but so far it is not divided. The land is cultivated by tenants and annual income is around Rs. 1000/-. WB gives this to a needy family member.

Last year, after the death of the father, KM difficulties have increased. Her father provided her critical financial and emotional support. The family has borrowed more than Rs. 75,000/- from the friends and relatives. Now they are returning it slowly. They are also participating in committee for Rs. 10,000/- at Rs. 1000/- per month to pay back the loan. They want to be free of loan as soon as possible. Her husband is always skeptical about payment of the loans but she is always encouraging him and wants him to be optimistic about it. Some times she becomes very pessimistic towards life and attitude of the *biradari*. However, KM has the fighting spirit and she believes that one has to believe in him/her self to carry out their mission and reach their dreams.

She says that there is no fight in the household. Some times when the step children misbehave in front of father, she is asked to teach them to behave. QM never beats wife and children. He has given full control to KM to raise the children and he never says anything to her if she scolds them on their misbehavior. She has never faced domestic violence. She enjoys full authority within the household. In the community, KM says, a number of women are beaten by their husbands every day. This is not considered an evil but a right of a man to beat his wife.

**L- The village lacks educational and health facilities. We have only primary school for both boys and girls. In private school the standard of education is very**

**low. The females do not work outside home. The females are given dowry but not share in the property.**

The head of household is brother and there is no involvement of females in decision making. The problems in the household are solved by the brother. The life of a male is simpler than the life of female. There is no committee system in this household. If there is a need the males participate in the committee among the shop keepers in the market.

IA1 is technician and earns Rs. 250/- per day. The sons earn Rs. 120/- per day. Nephew is educated and is working in a government office. He said to IA that if the sons had been educated he would have helped them in getting the jobs. IA responded that his sons are earning more than he is earning with all his education. Therefore they are better off with out education.

Z thinks that society can improve if each person becomes self critical and stop criticizing others. One interesting incidence reported by Z. There is a mosque in the locale. Majority of residents do not go to the mosque for prayers. One day, the imam of the Mosque announced that there will a fine of Rs. 50/- for each prayer missed and 10 persons from the regular mosque attendee will go to his house for lunch/dinner. After hearing this announcement every eligible person has started going to the mosque.

### ***3.2.5: Effectiveness to poverty coping strategies with/without taking into account the gender-based differences in perceptions about poverty***

The females of this MB's family are educated. His sister has done matric and wife has completed eight years of education. Now they intend to improve their qualification through distance learning program of Allama Iqbal Open University, Islamabad. According to WA, female education is important as they have to interact and socialize within and outside the family and they are responsible for the upbringing and training of the children.

**M- There is no tradition of female inheriting land or property. WB's wife brought cloths, jewelry and utensils as dowry. The wife thinks that she wishes to have a small house of her own (not in Murree). The husband borrowed Rs. 40,000 a year before from various sources (friends and relatives) and returned it this year.**

**Last year when wife was sick, he had to borrow Rs.15,000/- for her treatment. In his spare time, WB also runs a counter selling cold drinks, ice cream and snakes at Pindipoint in Murree.**

One sister-in-law of KM is not married. These days the family is considering a proposal. The girl is not happy about it. Some other family members are also unhappy but the mother- and father-in-law have decided to accept this proposal. Every one is concerned.

KM thinks that dowry is very important. She brought a lot of dowry (jewelry, furniture, cloths and utensils) and every thing helped her in setting her own house. Now she is collecting dowry for her daughter. She has bought utensils and some cloths. She plans to buy more cloths later at the time of wedding because of the changing fashion. She also plans to buy jewelry for her. According to her relatives she has trained her daughter well. The daughter can manage, cook and do all the household work.

The children fear the father more then the mother. They argue and fight with her but when father comes home they are quite. Although the father never beats them and has left the responsibility of training on the mother they are afraid of him.

Selling the buffalo was big set back for the family. They sold it for Rs. 13,000/- where as they bought it for Rs. 40,000/- to pay the debt. They had to sell it because the household was under extreme financial pressure for payments of loans, for the operation of the daughter and for the construction of house. The milk was a good source of income. The buffalo was giving 7 kg milk daily and she used to sell it for Rs. 20/- per kg. Daughter was operated for Appendix. However, despite financial pressure she was admitted in private clinic to get proper care. The cost of operation was Rs. 10,000/-.

Jirga system is working here. SH's father-in-law sits in Jirga, She wants to ask him how can he provide justice to others when he can not do it in his own home. She feels that it is not always true that a man is more powerful. Sometimes women are more powerful and they create hell for other by misusing their power. The police and court are established for providing justice to people. Today, these institution have bad reput. People do not even want to go there to get justice. In every set up some people are good and some are bad. One should not believe what others are saying, they should try to get justice from the formal institutions.

Major problem are lack of educational and health facilities. The jirga system is working effectively to resolve community level conflicts that the transporter are not charging standard fare. He (WA) pays different fare for traveling to/from home to work place every day. It shows He gives part of his daily income to his father. Some times he gives small amount to his sisters and mother for their own use. WA paints homes. He is daily wage worker. Once when he was painting a house, he fell from the roof. No one was around. He had twisted ankle for days. He called for help and two boys who were passing from the house came to help him. They took him to the hospital. But there was no doctor in the hospital emergency section. Apparently the hospital is under staffed. He went to a private clinic. The doctor was in the clinic but he was having lunch. WA came back to village and went to see a *hakim* and a local healer. They helped him to recover from the pain and fixed his foot.

He has one grand daughter and his daughter-in-law is expecting again. He wish that this time it will be a boy because it is important to have a boy for the continuation in the family. Z heard that the brother of her husband's aunt has beaten a poor woman. She went to her aunt's house and enquired about the incident. Aunt told her that it is a lie. Her brother is mentally retarded. He was sitting outside on a side walk near his house. The women came out from a neighbourhood house and started calling names to his nephew for friendship with her daughter. He asked her to stop and control her daughter and not to visit their home again. But the women would not stop and went to their house complain. He saw her and picked up a stick but the women ran away. She was not beaten but somebody started the rumor that she has been beaten. Z says that Aunt never lies even for name they against her so it was wrong to start such rumor. Since there is water shortage in the *dhok*, they try to store rain water. According to ZA, rain water is good for washing cloths because it cleans the cloths with less soap and effort.

**O- Now the second son will soon be going abroad. ZA claims that it will solve their financial problems. While husband income is providing support for survival, the remittances from another member of household will help them to make dowry for her sister-in-law.**

Community violence incidence is also reported. The two groups started fighting. One group received the money from the district office to provide water taps in the

community. Since the money was late they could not finish the work on time. The opposing group accused them of corruption. They started fighting and it became violent when the females of the first group started throwing stones on the second group. The men in the community got involved and calmed down both parties. Interestingly ZA reports that, in general, in this locale the females of the households of conflicting parties do not try to calm down the males instead they aggravate the situation. If the community members do not get involved there is a chance that one person may be killed every day.

Another sad incident is that in a house in locale a dead body was brought from Saudi Arabia. He was killed by a crane. The body came twenty-eight days after his death. ZA reports that mostly her mother-in-law goes if there is death in the community. But she went to this funeral. She was extremely upset on the death of this person as the person spent all his life abroad. He was not a frequent visitor. He did not spend time with his wife and children and did not share any happiness or sorrow with them. He had an accident no one from the family was near him and he passed away. ZA was extremely up set. The girls are given dowry but no share in property. Parents love their kid and they are tough with female children. NA claims that father can resolve all the problems at the household level but if it is a community conflict then jirga system works well.

**Box No. 4: Village Dharjava; Household code 5: Household/Respondent: CB/AB**

Abida Butt, the main respondent, is sister of head of household. There are eleven members in the household. Two brothers live with their wives and children. AB is divorced and lives here with her children. Most of the family members, except children (5) are educated with college education. AB's son has completed Masters. He is working and wants to save money for his sister's wedding. AB is divorced. She was married to the son of paternal uncle. After one month she found out that husband, who lived abroad, is already to a foreigner. The in-laws knew about it but they did not inform her parents. When she reacted to this news, husband divorced her. When she came back to her parents, her father had a heat attack and died. After a few months her son was born (now he is 22 years old). Now she lives in upper portion of the house with her mother, one unmarried elder brother, her son and her niece. Her other brother married twice. From the first marriage, he has a daughter who is raised by AB. She lives with AB and AB refers to her as her own daughter. The brother lives downstairs with his second wife and four children. The family also owns land (more than 1 kanal) but it is not cultivable. They are growing maize and potatoes only on a small piece. It is only for own consumption. There is no tradition of land distribution, in general. Giving females a share in family property is not part of their tradition. The main reason is the marriages with in the close family. Similarly there is no tradition of asking for large dowry. However, parents try to give their daughters whatever they can afford.

AB did FA when there was no educated female in the village. Only her mother supported her. After her divorce her education helped her to survive. She started teaching in a school which made financially independent and also helped her to go through tough time emotionally. Education also helped her in job mobility. She also worked in a Government Program for vocational training. After wards she opened her own school, for stitching and embroidery, with her sister at home. Afterwards, in 1993, she joined the project "Family Planning", of Ministry of Health. Since then AB is lady health worker. She is working on contract with Ministry of Health for the last twelve years. She started on a monthly pay of Rs. 1600/- and



now after twelve years she is receiving Rs. 2200/- per month. She is expecting to receive a permanent position soon. In the village the girls are married at a very young age. One of the neighbours daughter was married at a young age AB tried to inform them about the *pros* and *cons* of early marriage. Both elder brothers of AB are suffering from high blood pressure. These days mother is busy in taking care of recently born twin daughters of his son. Awareness creating is critical for success of any health related program. For example, most of the households did not want the polio drops for their children. AB was able to convince them to allow their children to have polio drops.

Sometimes due to rain and snow the travel becomes very difficult. The village needs proper infrastructure. AB advises the people on a number of issues. One female, who is almost 25 years old, has not applied for National Identity Card. AB told her how to go to the relevant office and apply for NIC. She also gives advice on other health related issues. A female has Jaundice and she told her about the preventive measures and cautions. The people from the neighbourhood come to her for advice. She provides basic health services like injections and some preliminary medicines for fever and headache. She also visits the pregnant females in the village and provides them advice and some basic medicines. If the patients are serious she advises them to consult a doctor.

In this family, Mother is the first one to rise in the morning. Then AB gets up and makes tea and breakfast and wakes up every one for breakfast. If some one in the family, for example, Bhabhi is not feeling well then grand mother and AB take care of her children also.

In a question about the changes in life, she responded that now her life is improving day by day. Now she wants to forget the hardships faced earlier. Now her son is about to complete his Masters and he is also working in NADRA office. Now she has a lot of facilities in the house.

To AB poverty is lack of food, shelter and cloth and no satisfaction from own life. AB took insurance policy for her sons education in 1994. She was paying Rs. 1643/- every six months. Now the policy is about Rs. 150,000/-.

AB thinks it is the female who does more harm to other female sometimes as mother in law, sister in law, and/or as daughter in law. Status comes to females as mother and with age.

AB is proud that in her biradri if someone is in trouble, every one is ready to help. Her brother borrowed money, for expansion of business (sale of imported cloth from China), from the bank and has repaid. AB is participating in two committees for Rs. 6000/- and Rs. 2000/- each. She is responsible for the committees. Females from 40 households are participating in these committees. Since every one respects and trust AB they are all willing to participate in it.

AB believes that the life before the marriage is good for girls. Afterwards it is all very hard. She enjoyed life before getting married. She was one of seven children (five daughters and two brothers) but the parent never discriminated between boys and girls. But her life after getting married was very tough. A few months after the wedding she found that husband was already married. She tried to live with the first wife but it was very difficult. Her husband did not treat well. She decided to get divorce and came back to her parents house and when her son was badly treated by the father. The *biradari* supported her. After a hard life now she is respected well in the community. Every one respects her opinion. She has played an important role in promoting the family planning and female education in the community. Earlier when she started the family planning programme she faced harsh criticism from the community, particularly from the religious community. Now the time has changed. Her hard work has paid off. The females from the household of religious leaders also visit AB and seek her advice on family planning.

For AB, security lies in becoming self-dependent, being able to earn and raise own family. She thinks education, particularly technical education, ability to make own decisions and right to speak are the indicators of security. AB's mother is proud of her daughter who has come out of difficult time and did not lose self respect. She is active agent of social change in her community. She is actively involved in conflict resolution between different households in the community. She takes active note of the happenings in the school of her niece. Once a teacher beat her niece, she went to school and talked to the Principal and the concerned teacher.

From AB's view point limited availability of health services is the major concern in the community. The medicines she receives from the government for a month are not sufficient for more than a week. The private lady doctor who comes some time charges Rs. 500/- per visit to examine pregnant women which is very expensive and the community can not afford it. Since the tradition of providing better food to husband, father, brother or son is an expected norm, mostly of the female do not get enough nutrition during pregnancy and as a result suffer from low blood pressure and give birth to under weight babies.

Similarly the educational facilities have not improved over time. AB has provided best education to her son by sending him to best schools in Murree. She works hard to meet the expenses in these school. AB has also adopted her niece who lives with her. The niece is also studying in best school in Murree. AB's is well respected in the *biradari* because of her hard work and dedications to raise her family. Her opinion is valued high. Over the years she was able to convince the community successfully for sending their girl to school and by providing the information and help for family planning.

**Box No. 5: Village Dharjava; Household code 8: Head of Household/Respondent: HHA/R.**

Haji Hafeez lives with his wife and four children (2 daughters and 2 sons). About nineteen years ago, HH got married when he was 21 years old and his wife was only 13 years old. HH is illiterate and wife has primary level education. Now the eldest daughter has completed 10 years of schooling. Other children are in school. HH is working in Jeddah, for last three years, as incharge of labour. He calls them frequently. They got the mobile telephone primarily to receive the calls from father. Since Reena is free after the matric exams, she does all the household work. Her mother takes care of the buffalo. She milks in the morning, takes them out for grazing and cleans. The households in the community provide food for the Amam. This household also sends food on their turn. For the daily cooking, cleaning and washing Reema is responsible. Her sister helps her when needed. *Lusi* is an important part of the lunch and dinner in the village. If there is some extra, then it is given to those who need it. The household does not have tap in the house. Reena and her sister Aneela are responsible for bringing water. The girls are taking a number of other responsibilities. For example, Aneela bring vegetables, medicines and other items while coming back from school. The brothers will buy the feed for the animals. The family is very social. In the daily routine, every day they have a number of visitors and they offer them tea and some time biscuits also. Some times home remedies are used for cure. Like when the brother has toothache, he was asked to put clove/garlic paste between the teeth. Reena and the family get up early in the morning. Reena says that it is good to wake up in the morning it keeps you healthy and fresh. They keep a dog for security at night. They turn the dog loose at night. The brothers take care of the dog. They are responsible for feeding and cleaning the dog. The family owns the house. The house was built in 1992 with the cost of Rs. 70,000/- on their own land. Before 1992 they were living with the parents and elder brother of HH. The wife of HH was often beaten by the in-laws. Although the father-in-law choose her as wife of his son and threatened to kidnap when her parents refused. Later on when the husband started caring for her, the in-law wanted him to divorce her. On his refusal they started beating her and finally her husband decided to live separately. At the time of wedding, HH was running a small shop of sweets, toffees and other candiments. But the shop did not work well. The father-in-law accused him of feeding all the candies to the wife. After closing the shop, HH started driving the Suzuki on Rs. 2000/- per month. This was paid to his father and nothing was given to him. Afterwards he changed job from labour doing white washing to driving truck. Then the father gave them a separate room and allowed them to have their own cooking arrangements. In 1992, after constructing their own home, they moved out. Three years ago, before going to Saudi Arabia, he was truck driver earning Rs. 2500/- per month. Now he is sending Rs. 15000/- per month for the family, Rs. 2000/- to his father and Rs. 500/- to this mother. The father (HH) wants the children to study. He is always advising them to get as much education as possible and he is ready to support them. The wife thinks that the girls should learn how to manage the household, how to be polite/civil, and train the children. The inheritance is not shared by the females. However, the wife of HH believes that dowry is compulsory. She says that nobody wants to marry a girl without dowry. She is making dowry for her daughters. She has even bought some jewelry for the daughters. She says that she will marry her sons where ever they would like to marry, irrespective of dowry. SH admits that she still slaps boys some times when they misbehave. She says that a mother never likes beating her children. For their better future she has allowed her husband to go abroad. Whenever, HH comes back he never beats them and makes sure that they enjoy his company. The children say that the

father is a good friend but they fear him also. The elder son, fifteen years old, says that mother still threatens them of complain to father and they apologize immediately.

The wife of HH says that she has spent very tough life after getting married. In addition to the behavior of in-laws the financial difficulties made their life miserable. Sometimes they did not have sugar or anything else to eat, they survived on tea with salt for days. Once both of them fasted for nine days continuously and every day they opened fast with tea with salt. When her father found out, he was furious. He asked the daughter to come back and leave the children behind. But she refused because her husband stood by her all the time. For two years, father gave her the money for household expenses. When her husband went abroad, he was not able to find work for a while but after few months he got the job of labour supervisor. Now the life has changed completely. Today they have are repaying the debt but the family is happy. The in-laws behaviour has not changed. When her husband visited after three years, none of them came to meet him. But he went to meet them and gave them presents. According to SH, her husband is a nice person. He is always ready to help others. The *biradari* respects him which means they respect them.

To SH, poverty is nothing to eat, live and wear. The security depends when your husband's earning is good, he is with you and the future of the children is safe. Today she feels safe as she has her own home and no one can take that away. The family can cook and eat anything.

SH is quite bitter about behaviour of biradry. They did not support them at the time of need. Now her mother visits *biradari* on all occasions.

HH borrowed Rs. 300,000/- from Small Business Corporation for running the business but the business failed. Now they are returning the money gradually. So far Rs. 45,000/- have been paid. For the repayment of debt, SH is part of committee for Rs 10,000/- at Rs. 500/- per month.

The health services are not developed in the village. SH is worried about it because she is pregnant and in order to get medical help she has to go to either Murree or Rawalpindi. According to Reena the government money is not spent appropriately as a result the services are not good.

Jirga system is working here. SH's father-in-law sits in Jirga, She wants to ask him how can he provide justice to others when he can not do it in his own home. She feels that it is not always true that a man is more powerful. Sometimes women are more powerful and they create hell for other by misusing their power. The police and court are established for providing justice to people. Today, these institution have bad repute. People do not even want to go there to get justice. In every set up some people are good and some are bad. One should not believe what others are saying, they should try to get justice from the formal institutions.

#### **Box No. 4: Village Dharjava, Household code 17, Head of Household/Respondent: JC/NC**

She lives in a joint family. The husband is daily wage worker. She get up early in the morning to prepare breakfast and send the children to school and husband to work. Husband milks buffalo before going to work. Sometimes sister-in-law get up early and prepares the breakfast. After sending the children to school she cleans home. Takes out the buffalo and cleans the place. Cuts the grass for buffalo. Sometimes after feeding buffalo she goes to her mother's home for a short time. Comes back before the return of the children from school and prepares lunch. In the evening children go for recitation of the Holy Quran. Feeds the buffalo in the evening before preparing the dinner. The husband earns Rs. 100/- daily. However, this money is not sufficient for living comfortably. She also stitches cloths for other people for payment. Since the population around her is also poor. They do not pay a high price for stitching.

The school fee per child is Rs. 2/-, but the family can not afford to send them to school. Currently, they can not pay even this small amount. Therefore, they are exempted. The school uniform is also a problem. She made the school uniform for the children but after a few months the uniform was changed. Now she has to make new uniforms for the children. She is thinking of doing some extra stitching to make new uniforms for the children. She wants her son to have college education but she is not very hopeful about it. Currently, she thinks that they find it difficult to send him to school what will happen when next year the younger son will also start going to school. The children use abusive language with the mother, which hurts her but she can not do anything about it as she can not provide them what they want.

The sister-in-law is living with her. But she always complains about the backache. She get the medicine from the nearby dispensary but it is not very effective. The support system works quite efficiently. Her mother fell down and fractured her arm. She cooks for her own family and then goes to her mother's house

to do cooking, washing and cleaning. The fighting in the community is common. The main reasons are the use of drugs and liquor. Her husband is always participating in the fight.

However, the interesting aspect is that whatever the daily wages are, she is controlling that income. She borrows based on that income. Now the husband gave her Rs. 500/- and she borrowed Rs. 700/- and bought bed sheets. She bought the bed sheets four years ago. A few months ago when her father-in-law died, there was no bed sheet in the house. When the people came for the funeral they talked about it and said sarcastically that there is nothing in the house to sit on. She was embarrassed. Therefore, she borrowed the money to buy bed sheets. In order to pay the debt she will do some extra stitching work.

It appears that she tries to save from her income from stitching and whenever husband, either can not go or decide not to go for work, she uses her savings to buy vegetables to cook and to buy fruits for children.

She and her sister-in-law share the morning work. If the sister-in-law takes care of buffalo she will make the breakfast or vice versa. However, she often goes to visit her parents and the sister-in-law always complains about it but she ignores it as her habit. Whenever there is nothing to cook at home they will eat *roti* with *tea*. She has also committee to pay for the debt. The husband borrowed Rs. 120,000/- six month ago from the local influential Abbasi family. The verbal agreement was that loan will be repaid in a year. Now after six months they want to be paid Rs. 200,000/-. This resulted in a fight between her husband supported by his brothers and Abbasi family. But they borrowed the money to repay the debt, because they can not afford a long term conflict with an influential family. Her sister-in-law and her husband do not like her daily visits to her mother's home. They are always fighting with her. One day the husband accused her of having an affair with some one at her mother's place. She was very upset and left home. She went to her mother's home. Her husband did not apologize for his behavior. He went to an old person, Mr Butt, living in the neighborhood. Every one respects Mr Butt and listen to his advice. The husband asked Mr Butt to advise his wife. Mr Butt came to her Mother's house and advised her to go back to her husband. Apparently Mr Butt was not able to convince the husband to apologize for his misbehavior and false accusations. The social pressure on her forced her to go back to her husband and start living the routine life as before. Whenever, her stitching machine does not work she goes to the neighbor's home to do the stitching until she either saves or able to borrow money to repair her own machine. To her poverty is when everyone, can abuse you and you can not leave them. You are doing every thing in your power to improve and provide for your family but the family is still unhappy and they, even your own husband and children, will abuse you and you can not fly away. You can not take time off when you are sick and you can not send your children to school. When despite your best efforts you can not pay for the committee on time and the lady who is dealing with the committee keeps asking you about the money and you can not pay. The husband brings Rs. 100/- daily which are not enough for the daily food expenses. The children refuse to go to school because they do not have copy for the school and the teachers ask for the copy and the other children make fun of them for not having a copy.

### 3. 3. Village Rangpur

Village Rangpur is situated in Rural District of Muzaffargarh. According to 1998 Census total population of the village was 44743, around 1.94 percent of the total population of rural district of Muzaffargarh. Sex ratio (number of males for each 100 females) was 107.45, this was lower than that came for rural district 109. The share of females in total population of the village was 48.20 percent.

**Table 6: Characteristics of Village Rangpur**

Characteristics of Village Population	Number	Percentage of total population in the village	percentage of Rural Population (district Muzaffar Garh)
Total population	44743	-	1.94
Male	23178	51.77	1.94
Female	21565	48.20	1.96
Sex Ratio	107.45	-	109
Women of age 15-49 years	9374	-	3.54
Women currently married	6750	72.00	-
Literacy rate (both sex)	31.1	-	24.12
Education Primary but below matric (male)	4128	77.26	2.55
Education matric and above (male)	1215	22.74	3.24
Education matric and above (male)	1711	82.78	3.25
Education matric and above (female)	356	17.22	3.86
<b>Characteristics of Dwelling</b>			
Pucca house	1296	20.44	-
Semi Pucca house	159	2.50	-
Katcha house	4887	77.06	-
Potable water in house	60	0.95	-
Electricity in house	1596	25.17	-
Average hold size	7.1	-	7.3 (district MG)

Table 6 reveals 9374 women were 15-45 years old and 61.29 percent of total females in this age group are currently married. A look at the literacy ratio reveals that literacy rate was very higher (31.00 percent) than for Rural District of Muzaffargarh (24.12 percent). The educational attainment reveals that out of total primary passed population, male are 71.26 percent while the proportion of females is only 22.74 percent. The population with education up to Matric or above were only 450. The percentage of male with education upto matric and above is were higher 82.78 percent while the percentage of female is much lower 17.22 percent. It reveals that in Rang Pur village females lag behind in educational attainment.

There are total 6342 housing structures in the village. Only 20.44 percent were pucca, 2.50 percent were semi pucca, while the 77 percent are katcha. In the village only 0.95 Percent of the dwelling had potable water. And 25.17 percent of the housing structure had electricity. Average household size was 7.1 which was smaller than for district Muzaffer Gur (7.3).

The FGD revealed that lack of resources and employment opportunities is the major concern of the population. The area is agricultural but they have only one crop in a year. Some of them are skeptical about the ability to utilize the resources efficiently. At the same time they do not know how to make efficient use of resources, if provided. Some of them think that resources will be used for consumption purpose not productive purpose.

Another suggestion was to provide livestock not credit. However, some of the residents, who were extremely poor, said bitterly that we need money to survive first and then to work. Some of them said that we want to get well first. For that we need money to buy medicine and access to doctor.

Waziran Bibi wants credit to open up bangles and jewellery shop in the village and Allah Wasai wants to have sewing machine to stitch clothes on payment. Amna Bibi wants to send her grand daughter to school but she does not have money. Maqsood Mai wants her daughter to be married but she cannot because of lack of dowry. She wants the social welfare system to help her and others to marry off their daughters.

Sardar Mai is complaining about women and men work together in village if they earn money they have no right to have money in their own hands. In this hot season females are working under sun whereas males are not but still the males' control their earnings. Furthermore, since the expenses at home are from joint family income, it does not make any difference. "Landlord have land, we cannot do anything, we work hard and he moves with money, landlord moves with his share". Land quality is another issue. Only few lands are good so people even with large holdings find it difficult to survive because their land is not fertile.

**A- There should be proper and monthly Zakat system in country so that they can cope with expanses.**

Furthermore, the residents feel that supply factors may not be sufficient to educate people. Lack of motivation due to limited employability of work force is affecting demand for education. Proper motivation (including career counselling) may play an important role.

### ***3.3.1: Understand the gender-based differences in the perception of poverty***

Rangpur is mainly agricultural village. However, the land productivity is low. The incidence of poverty is highest among the districts of Punjab. Livestock is another source of livelihood [as source of nutrition (*lusi*) and source of income], Stitching, embroidery making selling ghee and selling milk are important income earning activities at household level.

(B-Borrowing *lusi*, for meals, from the landlord is part of routine).

The family of SM has no reliable source of livelihood except his pension. The earnings from stitching (mainly done by the daughter) selling eggs chicken and milk; and cutting crops contribute significantly to household income but this income varies significantly. She own a small home; where no facilities are available.

In case of emergency like illness in family they borrow money, upto Rs. 500/- every month. The family of NM has goats and NM takes care of goats. She also borrowed to buy medicine when she was sick. Sell eggs twice a week (Rs. 1 per egg), and stitching (done by the daughter) are important sources of income. Maternal uncle gave wheat (2-munds). Collect wheat grains from the fields of landlord and clean it for using. The son, who is studying at *Mudrassa*, collects food from homes (about seven houses) for *Mudrassaa*.

'*Lusi*' from landlords' home is an important source of nutrition. They eat *roti* with *lusi*. She cooks food only once a day. For the evening; son brings food from community. One day when some one gave them *desi ghee*, they made *paratha* and eat with *lusi*. Daughter has serious health problem and she is worried about it. She brought medicine for her from the dispensary. When daughter is sick, she has to do all the household work. GB was suffering from TB. No land ownership. Own house and 12 goats. Main source of income is stitching done at home; cultivation and crop cutting. Received 10 munds of wheat. AB starts working (household) at dawn with Fajar prayer. Cooking and washing

dishes and feeding the goats are part of the daily routine. They sell goats also. Due to poverty the interaction with community is minimum. They visit others only when some one die. They borrow if some one gets sick. The treatment depends in the amount of money available, i.e.; whether they go to city or get medicine from nearby centre. She spends entire day in stitching.

In the morning AB milks the cow. He smokes *hukkah* with his friends and shares the gossip. His definition of poverty revolves around non-availability of *hukkah* and not being able to sit and gossip with friends. MQA takes bus to work every day. Since he has to go to Muzzafargarh every day. He leaves home very early in the morning. If he is late, he will miss breakfast. They take wheat on credit for their yearly consumption and at the time of harvest they pay for the borrowed wheat.

In MQ's opinion, there is not poverty if people start working hard. Poverty exists because people are not willing to work, though they have resources. They do not own land. She does machine embroidery. She has not inherited anything. She is allowed to visit her in laws and her parents.

**C- Poverty is lack of resources. They do attend weddings and borrow to meet expenses. Husband wants to open fish farm. Non availability of jobs is major reason for poverty. No job.**

Progress of rain of they bought electronic items. They married their daughter. Lack of money and basic needs of life (Ameer).

BM's husband died 12 years age. He was sick with black cough and he has two sons. Both sons were working in Kuwait. Now both of them are in the village. They bought the land and now they are farmers. The family owns 40 kanal of land.

### ***3.3.2: Understand within household distributional issues***

The sources of income and assets are critical in determining household status. After death of SM's husband son is employed as peon in the same office. The household's sources of income includes elder son's income, SM's pension and her income from stitching of wheat bags. The income from stitching is seasonal. The family does not have land but they own house. Daughter-in-law (wife of elder son) brought dowry and she also controls it. Females are allowed to work at home, but they cannot



have formal job. Second son (Rabani) works in a factory, but he does not contribute in family income, although he lives with the family. The source of income of MM is also stitching of wheat bags and work on farm. They participate in functions. So she called for help of community, but so far there is no success. MM participates in decision making at home. MM wants investment in education and she thinks this can improve the status of their next generation. Currently her biggest worry is mental sickness of husband and mother in law (100 years old). But she can afford proper treatment. They took help of panchayat for stolen products Police have matter in stolen products. BM prepare children for school. She lost her husband 3 years ago. Her weekly income is about 500 rupees per month She wants to educate her children She is not thinking about her second marriage in laws help her of need. She needs money for medicine of children. Her husband has share in shop but in laws did not give share in the earnings. She goes to city after 1 week or twice a month. For taking work from people. Then she moves for printing, she has two grown up children, she copes with every need herself. She deals with dowry herself They have given her one room in home She did not borrow money off and on as she move to market she borrow minimum amount In laws do not provide cloth to her. She does not have any livestock to depend on.

Females participate in cutting. Earlier the son was working abroad but he lost job then bought land and now cultivating it. They bought some consumer durable like fan and land by selling the jewelry of BM. Someone stole the petter and its cast is of 20 thousand. They borrowed money to buy petter land. The females in this family can do only embroidery. Females do not participate in decision making.

HBR born here and educated in Muzaffargarh, owns 20 acre of land. He did not take any interest in farming because he thinks there is no benefit. The difference between him and his father is that HBR prefers to live in urban area whereas father prefers to him in village. The father argues that since the land is fertile and 1 acre can give them income if 1 lakh from potato crops, they should try to improve their land productivity. But HBR prefer urban life due to lack of access basic necessities in the large.

Landlord - political contacts are crucial in village. Landlord-tenant relationship has improved overtime. Basically area have two social classes cultivation is base of area. They are quite different from Punjabi cultivators people who work have not land, they

cultivate land of others. They do not invest on land because there is no living standard. People who have big land they did not educate the children as a result over the years thin influence deduct. Flood also makes cropping a risky business and the impact is higher on tenant suffer from that disasters because where is no support mechanism in case of flood disaster for tenants. As they move to cities they gained jobs from area because power/political and education are basic factors schools are from 20 years old. 7/kilo away is high school.

**D- Fourth son moved to Karachi and is well off. But he does not help the family. She spends entire day in stitching.**

Some times daughter helps her in household work. The son is jobless. He spends entire day in resting. From the money for stabling, she bought summer cloths for children. While AB goes to return the stitched cloths her daughter does household work. Crop cutting and cultivation is the activity NB is involved. They do not have children. Second wife (AW) works in Karachi. She works there and sends money to the family.

A gets up early in the morning to milk cows, and cut grass for animals. Afterward, he takes breakfast of *lusi* and *roti*. Then he will rest till evening and milk cows again in the evening – this is his regular daily routine. When the animals an sick and giving less milk, asked the veterinary to check them.

Wife of MQA realizes that getting up late in the morning makes her husband angry. She spends most of her time at home. Occasionally, she goes to her parent's home and stays there for the day and comes home at night. Sometimes when she has to wash cloths, her parents' send her food, so that she does not have to cook. She is very fond of sleeping. If she is sick, the husband takes care to her. However for the household work he sends for her sister and sends son to his brother's home. S sister bought a house in Multan city. She went to congratulate her.

Wheat major, cotton, rice, sugarcane beans (two types). Mango, Annar are the major crops grown on their land. Tanants females work on land. They take help from labour. The cost of production is shared between landlord and tenant. Fertilizer is by landlord. Manual labour is by tenants. Tubewell is by landlord. Per acre investment has increased by 100 percent i.e., 600 – 1150 for fertilizer and 300 – 575 for tubewell.

[D- Two years ago, the price of diesel was Rs. 17/- per litre. Now it has increased to more than Rs. 30 rupees. Pesticide rates have also increased. Broker is earning more from crops than the cultivator. Seed corporation is also not working efficiently. In general, expenses have increased from Rs. 300 to Rs. 400 – Rs. 500 per acre for cultivator. The rise is high for Cotton crop, that is Rs. 900 to Rs. 1500 per acre. Govt. should fix price at least for cotton crop. Transportation should be improved for cultivators. There is black-mailing for cultivator, like wheat corporation.]

After breakfast, S went to meet her father and came back after spending the day there. When S visits her parents, sister-in-law does the household work. She stitches the cloths for her children. She is teaching in a school. She went to school after giving breakfast to children. She cooks for the family when she is home. Her father visit her to meet children. When she returned from school, her son puts a stick in her eye. Her eye swallowed. She took the medicine and went to sleep. The eye was still swollen after sleep, so she took leave from school and her husband brought eye-drops for her from Multan. The eye drops were not effective so she went to Multan for check up of her eye. The eye-doctor advised her to protect her eye from dust and sun. So next day she went to school only for a short while.

A is attendant to income tax office. He also runs a grocery shop. He owns 8 acres of land, but it is not cultivable. He also owns home and livestock. They participate in crops cutting, and take wheat as wage. The stealing of livestock is quite common in this area. They have not borrowed money from any one. They are satisfied. They support women. Men participate. They are secure. They did not have money for medicine. No police, for family matter they reach help from punchayat.

S wakes up early in the morning. She also does washing of clothes. After prayers she prepares breakfast while her mother in law prepares lusi and butter. After feeding children, she feeds goats and takes them to jungle. She also does embroidery on payment. She and her sister in law, who also her real sister, take turn for cooking lunch. When it is her sister's turn to cook food and wash dishes, she does washing of clothes and embroidery when children are in school. When children misbehave, like once her daughter broke the glass, she slapped her. Mother in law did not like it and they

exchanged harsh words. When guests visit, they cook chicken. If they are short of something, like flour they will borrow it from neighbors and return it later.

MMF was born and grown-up in this village. He is running a medical store in village, and owns 50 acres of land. He grows wheat, sugarcane, rice and beans. Females of tenants work on the land. Every day, he wakes up at 4 o'clock in the morning and starts his work. He goes to Muzaffargarh and Multan for social work. He is also a politician and remained local chairman of his party for twenty years. He remains busy in his political activities. He has medical store for daily income. His servants attend all customers during his absence. According to MMF, people have started migration due to poverty. For local level contract resolution punchayat is working in community. Head of community resolve conflicts in punchayat, if it is out of reach then they seek police help.

IB is settled in this village since her childhood. They are permanent resident of this village. She own 41 acres of land and it is the source of living. They grow wheat, sugarcane and grass. Females are not involved in cultivation. Two shops and one floor mill. She got dowry and controls it herself.

IB wakes up early in the morning. After prayer and recitation the Holy Quran, she makes lusi while her daughters prepare breakfast. Her aunt came to meet her. They exchanged harsh works over the conflict of children's marriage and it resulted in bad feelings for whole day. Sometimes she requests her daughter in law to cook food. They decided to cook chicken and potatoes today. She is doing embroidery on her daughters shirt.

She has a visit of lady visitors every day who will come and gossip. In the evening she sprays water in courtyard and sits there and chat with other females. She has fight with daughter in law. She cried at the daughter in laws misbehaviour. She went to her uncle's home because daughter in law did not apologize for her misbehaviour. She goes to Multan for three days. She sells off goats also. Recently, she sold a goat for Rs. 2500/- to a women and kept the money for household expenditure. Her husband gives her money to buy clothes. Her daughter in law is expecting so she does not do any household work. IB and her daughters are responsible for all the household work.

A is now head of household because his father is mentally retarded. He gets up early in morning then after offering prayers he feeds the cows. His duty is also to look

after the shop of livestock. In morning he starts milking and cleans the dung of cow. At 7:00 am he starts his shop, he has set his shop in guest room of his home. Actually this shop was set up by his brother Alamger (late). After his death he is running the shop. Whole day he spends the in the shop. He only goes inside home for meals. A also looks after his land. When he is on lands his mother runs the shop. At 9:00 pm in the evening, A closed his shop and went inside home to have dinner with Bread (*Roti*) and milk. After that he went to sleep. Two works are most urgent for A He has to buy grocery for his shop. He has to go to doctor for check-up of his father to Multan.

Next day he wakes up at 5:00 am after prayer, and went to bus stand with his father. He plans to buy grocery from Multan for his shop also. He took the bus at 5:30 am and reached Multan at 7:20 am. After completing all his work A back at night. Because he brought items for his shop rented a car from bus stand of village. In his absence the shop was manageable by his mother. After reaching home he milked the cow and feed and closed the cow. When he took bath and went to sleep, after drinking milk.

Now the wheat harvest season is about to start. Every body has to complete it for final yield. MB also suffered from dilemma of flood this time. He loss is of 1 lakh. The remaining crop, he wants to complete the bale as soon as possible.

Today as usual B went to his shop early in morning and came back early at 4 pm. Then he directly went to his land from his office. Munshi deals with all matters of crops. He came from there late at night.

K is teaching in a school but she did not go to her job today. Start of her day routine is with cooking her parents divorced many years back so her mother lived nearby village few miles away from her village. She went there to meet her mother with children by bus at 10 am She spent whole day there and came back in evening. Then she cooked for evening meal of almost 20 persons. She served food to all members and at night with help of her servant. As A is working in home of landlords for a marriage ceremony, so she got late every night, she decided to sleep in home of landlords. After morning prayers, she starts her work most of work she do there is household work. Their behaviour is not proper with them. She cannot rest for the whole day and cannot eat at proper time. In evening she visited her children but her landlords call her very soon so

she moved back there. At the end of the function she adjusted all the things on their proper places and went to sleep at landlord's house.

After morning prayer A went to the shop to bring oil for his shop. On his return he opened his shop and had breakfast. When relatives came and asked him not to allow his sister-in-law to work in landlords home. But he denied while saying that she is doing that according to her own will, because she needs money for expanses of her children. Whole day he did not do anything except running the business. In evening, he closed his shop and went to look after his grand mother who is in above 100 years of age. She is suffering from skin problem and he brought medicines for her. When he came back he eats meal and after sharing gossips with family he went for sleep.

A, (A's sister) wakes up early in morning. For the household work, all the females to be turn. Today was duty of A to cook. She boiled milk and then she make flour for bread. She also has to make *lusi* and butter for the family. As the whole family has to do breakfast with butter. By the time, breakfast is ready every one is awake. After giving breakfast to every one, then she clean home and wash crockery. Then she starts embroidery on cloth for some one to earn money. Although she has share in property but her in laws do not provide her money for children. In evening A started household work again. She cooked (Handi) vegetables and bean for dinner. End of her day is with almost household work. In evening she gives milk to all family members and make beds for them.

A's start of the day is from milking cows giving grass to cows. Today he also mixed fertilizer with grass. After drinking *lusi*, he opened his shop because he has to set all the grocery in their pots which he bought from market. In the afternoon he called his mother for taking care of shop because he has to go to his land because thresure working on his land.

Thresure was working on his land (separating wheat from Tori). The wheat of their land is not enough for household so they have to buy more from landlord to fulfill household requirements.

He comes in night he is tired he played with his children for sometime, his wife complaint for his mothers behaviour but he forbid her from doing that. He took bread with milk at night and went to sleep. Again today was Abida's duty of household work.

After morning prayer her day starts from boiling milk for family. Then she starts cooking. They have two times meal system in family. That is almost in all families of village. All family have been awakened till morning. Abida's son fell down from bed and starts crying. She kissed her son and provided breakfast to him. After cleaning home and crockery she goes to relatives home and takes her cloths of embroidery with her, as they are sharing same courtyard. She spend sometime over there while sharing gossips with females there and doing embroidery. She came back home in evening, and started cooking for dinner. A is cooking beans today. She get help from her mother in law in making bread for the family. Her daughter did not like food so she exchanged that from nearby relatives. In evening she is giving bath to children, and changed their clothes. Her father in law as he is mentally retarded have broken picher today. A went to sleep early with her children.

Next morning A gets up early in morning today and went to his land after prayer. Today milking is done by his mother. Ameer is collecting wheat from Landlord for his family. He had breakfast on his land and collected wheat with the help of his labor in bags. A decided to bring home all wheat in next day. In evening he opened shop and remain there till night. At night he did dinner and went to sleep.

Start of day of A is with cooking after offering morning prayer. A wants to go to city for printing on cloths but she cannot succeeded in making comparison today. As summers have been started so she want to buy cloths for her children, but she cannot get money from people today embroidery work. Now remaining household has been done by her. She want to complete embroidery of one dress today so that she can get money from them. Abida spend whole day in completing embroidery and her children spent most of the time in their maternal grand father's home, so she got relief from their work.

A starts evening cooking but she also have to wash clothes of her children but she could not get time for them. And she do it pending for the next day. R wakes up in routine early in morning most of the time he spend the whole day on his land. (sometimes he stays there for night and day). Usually he wakes up early and he feeds his two buffalos and takes milk from there. During this period most of the family members wake up. He offer prayer, take bath and after taking breakfast he went to his land.

Because this is cutting season so he is arranging for thresher for his land. R also gets help from his brother. He wants to cultivate sugarcane on his land for next time. He cannot afford for the fuel so he borrowed this time. At harvest time he will have to pay almost 10 percent of his production for the fuel.

BM deals with almost all of her family matters. BM gets up early in morning than she offer prayer and recite the Holy Quran verses. When her daughter in laws gets up, she tells them for different household work one by one. BM's son is working abroad he sends her money she collects that money in bank and then they bought land for agriculture.

After breakfast she daily moves to her land with her sons and deals with different matters there. In evening she comes back from and takes bath and goes to sleep after having dinner. Once she went to home of landlord and requests monetary help from them. She is always complaining that they have no money. Then she takes milk from their home and came back to her own home. BM has hold in all domestic affairs. In the evening she ask from her sons about whole day matters.

BM is not feeling well today she has fever, unfortunately there is no proper medical facility in the village so she cannot do proper care of her health with proper medicine. After morning prayer, she took a pain killer tablet from her son and take that with milk. She took rest for sometime her daughter in law awake her for meal. But she refuses that because she is not feeling well.

A wakes up in the after noon and drinks some milk. Afterwards, she goes to nearby medical shop and take medicine from them after telling them about her condition. When she reached home his son gave her 50 rupees for the medicine. She took meal and after taking medicine she went to sleep.

A wakes up early in the morning at time of prayer at 5 o'clock. After fajar prayer she verses the Holy Quran. Than she goes to sleep At 8 o'clock she wake up again and her servant cook breakfast for whole of the family. She starts cleaning home, than she study her subjects as she is preparing for intermediate exams. After namaz zuhar she went to meet her parents, than she share gossips with her brothers and sisters. Than she drink milk over there and also bring for her husband. After reaching home she again starts household work. Than she starts cooking for the family. She starts cooking meal with help of her servant Her servant went her parent's home to make bread. When she



returns the family take dinner and after that she make bed for the family. Again she starts study for 3 to 4 hours and then went to sleep.

HR wakes up at 7 o'clock. After taking bath he had breakfast and share gossips with family. After 2 hours he goes to sleep again, and at time of zuhar prayer he wake up again. He is preparing for HEC Exam so he remain busy in study the whole day. His father now deals with all matters of land, cultivation and production. Then we do lunch at afternoon, at evening he move outside to his friends for sharing gossips with them. When he came back he went to visit his in laws daily. In the evening there remain a usual domestic bickering between his try to resolve it. In night he is studying for almost two hours for preparation of HEC examination. Than he drink milk and go to sleep after night prayer.

ZN wakes up today at 8 o'clock, because she was not feeling well at night so she took antibiotic and sleep for long time. Breakfast cause from home of her parents. Her parents in law are worried about her illness. ZN is expecting and she was advised by all family members to take of almost whole day. According to doctors she is weak by health, she need medicine. ZN took rest for the whole day.

### ***3.3.3: Assess the impact of intra household inequalities on household welfare***

Domestic violence between mother and daughter-in-law. MM has eyesight problem and daughter has fractured her hand. Stitching bags for wheat is a part of her daily routine; when she is sick, daughter-in-law does the household work. She takes medicine prescribed by doctors year age for her headache. Lying down or visiting community seems to be effective care for her headache. Can borrow headache medicine from landlord. Money received for stitching bags is used to buy headache medicine.

Selling goat milk is also an important source of income. Trying to wake-up elder son, who is jobless, because source of conflict in the house. Suffering from eye-infection due to hot weather. But skill have to complete stitching, cannot afford to go to the doctor so she washes the eye with cold water.

No borrowing, no violence, no social life. Belongs to lower class. All the three members are facing health problem. The husband had operation to abdomen, her own leg was broken and second wife is suffering from cancer. Second wife works in Karachi. She

sends the money for family's expenses (particularly medical). Borrow from the shopkeeper to meet day-to-day needs. If they do not have anything to eat, she goes to the landlord's house to get something to eat. Enquires about husband second wife from household in the community whose family members lives in Karachi.

The family is taking care of daughter's children, who died under mysterious circumstances. The community suspects foul play and they are always passing remarks in the son. As a result the feels insulted and does not like nephews and nieces who live with them. Panchayat system exists but they do not participate in it. Usually he fights with mother because he does not like sisters children to live with them. When he is angry with mother, he goes to uncle's house to stay there. Sometimes when he is upset, he will beat the children. He wants to marry a girl whose family does not agree and whenever he is upset, he will beat the children.

If exhausted, he will take out anger on children, if they misbehave. However, he does not like to be harsh with the children. He will ask the wife not to beat the daughter. However, when her anger subsides, he will bring fruit for the children to make them happy. He participates in family wedding whenever, there is a wedding. So far no theft and harassment. He borrowed for his own wedding and for land 4-50 thousands.

The access to education and health has not changed much over the years. She wants to open up a boutique and husband would like to do fish farming but they do not have resources. Access to police has not increased. Now the segregation has increased. Everyone has its own Panchayat. It is always good to have one institution more institutions make all of them in effective. The community can not resolve conflicts.

In daily routine of MB - he wakes up early in the morning and goes to his fields. These days, he is looking for good broker to sell his crop of mangoes. He has arranged meetings with tenants but today he was not able to get any satisfactory solution so he decided to postpone the decision for next day. After spending time on *dera* with his friends he comes home late at night. Discusses children education with wife. Slaps child on his complaint about the mother. He takes the wife to the doctor in city and visits relatives there. He stays in the city for few days. He has rented home to staying the city. Because income is only annual basis. They want to build their own home before marrying the son. They lost wealth. Flood ruined their crops, Fruits etc. Flood is real factor behind

poverty. They invested for crops but ruined due to flood. Theft of their Buffalo is another loss they have faced. Their daughter murdered by her brother. People harass them. They can not cope with them and misbehave with them. They borrow money and without interest from local money lender.

Borrow for business and cultivation. They are not in contact. PPL encourage violence. No support. Lower class. As their daughter murdered. They are not secure. No progress. No education. Not good wealth conditions No organization. They need money and help Landlord No punchayat Landlord deals with police.

She, at age 70, wakes up early in the morning and starts the day with making butter and *lussi*. Then, after cleaning the house heats up the chy oven (Tandoor) to prepare bread for children. Her married daughter, with four children is visiting. Grand daughter, age 8 years, helped her to prepare *roti* in tandoor. In the evening, she gives milk to children. She milks the cows also and if there is a problem with cows, she will ask the vet to come and see what is the problem – she will prepare food for animals also. Lunch is mostly *lusi*, *roti* and butter. Her son (unmarried) who helps her in taking care of animals, when he is upset he will not do anything. He cuts grass and bring fodder for cows. In order to meet family needs she has requested to landlords for Zakat also. She washing cloths for the landlords family. She buys grocery from a nearby shop on credit basis and pay him every month. If a child is sick, it is her responsibility to take them to doctor.

MB K's husband is PTC permanent employ. He earns regular monthly income of Rs. 6300. He owns 25 Behga. He does not participate in cultivation. She owns 1 plot in Multan, that is managed by husband. Living in community is security. This time flood ruined their crops. They are just afraid of loss. No improvement in education of children studying in cities. No health facility is available. Children remain sick. Panchayat system of landlord. Landlord No police/court. Cultivation is not satisfactory. Domestic violence is prevalent. Poverty is main cause of violence. No security by govt. No progress cultivation is not in progress. Per acre – productivity is low. No effective institution for promoting agricultural productivity. Punchayat system is working, however, sometime people go to police to seek justice.

Her daughter has conflict with her husband. But he has not been able to resolve the conflict. He takes his daughter to Muzaffargarh for transfer of her daughter's land. They remain busy till evening and stayed with their relatives there. He has construction business in Multan, sometimes he goes there to look after his business. Despite being heart patient, he is very active. He has meeting with MPA of the area. He has engaged brokers for selling the crop of water melon.

Normal interaction with children. Now she beats her grand children She gets up early in morning after namaz and prayer she takes meal. She does not do any household. She visits her relatives homes, she is very social. No daily wage. They belong to rich in community.

Lack of basic necessities and joblessness are the major reason and source of poverty. They attend community functions. They have not borrowed from formal sources. Off and on they go for committees very common in their village. Both are happy with life. No domestic violence. People often call them for decisions making. Security of money and life are major indicators of security. People have migrated to big cities because of lack of employment opportunities. People do not come for household work in their homes. Because they have money they do not want to work as subordinate. People should work hard No She consider husband more powerful. No role No people still come to here husband for solving their problems.

After fajr prayer R moved to his land because he want to complete all his land related work urgently, as they are afraid of floor disasters. Thresher work have been started today, R and his brothers are working on it mutually, they did not hire labour. According to R thresher work will be complete in 3 to 4 days. Then they have to arrange for bags for wheat. Lunch was bought by his wife, she brings it to him on land, R with his brothers have lunch and than they start their work again. In the evening he reached home his brother Akram stays there to look after wheat. He took bath after reaching home and starts milking, Buffaloes. Than his sister in law boils milk and served it to all family members. He went to sleep after Esha prayer because he was tired and cannot share gossips with his family.

Today start of day was with domestic bickering among her daughter in laws. BM complains to her sons about behaviours of their wives. They did not perform household

work which is their responsibility. After morning prayer she starts washing her cloths and went to buy soap for taking bath. She shared gossips on the way to shop and then came back. After taking bath she went with her daughter in law (AB) to a female traditional women health practitioner. AB has some feminine physical problem. At 2 pm they came back. On the way back, both have exchanged harsh words. Her daughter in law complains for not providing her money for buying clothes for winter. At home BM offered Zuhar prayer and take bread *roti* with *lusi*. Then she went to home of landlords and asked for zakat in crops production. But they told her that she does not qualify for any share in zakat because she has her own land and own crops production. BM did not like it and complains to her sons about that. In the evening she spent whole day in abusing landlords family and others. She drink milk after Esha prayer and went to sleep.

He wakes up in the morning, as his wife was not feeling well today. He moved to his in laws home for calling her mother in law, for her mother and wife. Many women from community visited their home today for asking of his wife. All the household work today was done by servants and by his in laws. His wife recovered till afternoon. At lunch time he moved outside for zuhar prayer and then back till one hour. In the evening he/she moved to their parents home for change of mood of all family members. In evening they brought milk from their in laws home and after drinking it they went to sleep.

She gets up early in morning today. As she got time from doctor for her check up so she went to doctor All the morning household work is done by her sister and two servants Parent send her breakfast, 2 day They left for Muzaffargarh at 8:45 in morning. ZN wants to back early after checkup. They are back at 9 pm Doctor advised her to improve her diet and for better rest. But she is worried for her intermediate examination. They are starting from 12 May 2005. She went to sleep early because was tired.

ZN wake up in morning after prayer, she starts cleaning her courtyard with help of her servant. Then she bring breakfast from her parents home and both couple complete their breakfast. Then ZN starts stitching her mother in law clothes and during stitching she also have to share gossips from her husband. He guided him about her studies. In after won they moved to parents home and spend enough time over there with sharing gossips with her brother and sisters. In evening ZN came back to home and starts

studying for one hour but she could not carry it because she was feeling sleepy and after drinking milk she went to sleep.

After morning prayer male members of family want to land so Zaib moved with her mother in law to her parents home. She spent whole day over there while studying with help of her brother. Her husband came late night and then she went back to her home. Habib wakes up at 8 am in morning as light has gone due to fuse of transformer near his home. After washing his face he moved for searching of electrician to make fuse for him, but could not find him. After reaching home he did breakfast and again he went to search for electrician. Electrician took one hour to repair it again. Due to this electricity failure their refrigerator turned to be out of order. Family take it as big loss of the day. After lunch he brought ice from nearby shop and asked his wife to make cold water. He told me, today he cannot study properly due to light failure. In evening he watched TV for many hours, and shared gossips with his cousin who visited him today. Family did dinner together and after dinner he went outside for a walk. When he back after half an hour he went to sleep.

Zaib gets up early in morning she cleans her courtyard and starts cooking breakfast, her mother have moved to Multan so she have to cook in home today. Electricity failed due to some reasons so she awake her husband to search for any electrician. But electrician came very late, Zaib have to do packing because tomorrow she will move to Multan for her exams they are starting from 12 May. During afternoon she starts her packing and after that she complete it with in one hour. She served lunch to her family. Her servant cooked for lunch. She went to her parents home to say goodbye to all family members. As she will left tomorrow early in morning  
Then she came back to home because there was guest. She entertained him with food. She went to sleep early so she could awake tomorrow on time.

HR routine have been changed since his wife have gone to Multan for her exams. He get up early as usual for morning prayer and after that he again went to sleep in side his room. He wakes up again at 1 pm as her mother insisted him not to sleep so much. He is not feeling well since one week his stomach is upset so his in laws send food for him. HR's mother misses his wife a lot, after awaking he starts his studies again and than he

moved for any relatives home. His many times activity is now sleeping and watching TV. In evening he drink milk and went to sleep at almost 1 pm.

After Fajar or morning prayer he sleep again for two hours. His wife awake him for breakfast. He did not do any agriculture work. Because he remain busy in studies. After breakfast he starts gossiping with his wife His wife needs help regarding her studies so he starts helping her in study After zuhar prayer both of them moved to his in laws home for lunch, as his brother in law called him for visiting them. Till night they remain over there. Than they drink milk there and came back to home. HR starts studying again and till 12 am he remain busy in studies.

Today HR wake up at 7 o'clock, because he have to accompany his wife to Muzaffargarh for check up to lady doctor. They left home for their journey at 8:30 am. They have planning to come back till evening but HR did not have money, he borrowed some amount from his father. All the household work is done by two servants today. They are back at 9 pm because they were in problem to get vehicle to village. HR complaint for transportation problem to the village. The couple was tired so they go to sleep early.

#### ***3.3.4: Propose the framework for improvement in distribution of resources and time within and across households***

They borrowed money from landlord at zero rate of interest. No micro-credit. *Panchayat* system is adopted. Even the domestic disputes, e.g., marriage problems, are resolved through *panchayat*. No role of police or formal law/order agencies. Domestic disputes are frequent. One of the son is working on a computer's shop. When we ask about younger brother and try to advise him, he does not want to listen.

She gives bath to her husband, because he cannot move the legs because of paralysis. The family owns 10 Bhegay land (agricultural land) and own home. However, Afzal does not like working on land. He wants to find job, which is difficult to find. He is not educated, and none of the children goes to school.

The family is always ready to help each other. When his brother is sick, he will go to brother's shop and handle the business for him whole brother can rest.

Typical interaction after prayer she makes lusi, cooking than moved to office. After coming back they rest, household work. Sometimes she stitches cloths. Often she goes to parents home. They build home in village.

They celebrate marriages on full swings. Some one stolen their crops. People cooperate with us. They have not borrowed from any me. Only household work. Satisfied with life. Little bit domestic bickering. People takes interest and tries to interfere. Early in the morning R went to his land because today is day of making wheat, bags. He had breakfast on land and started work over there. Whole day he spent there with his brothers working on crops production. R had his lunch and dinner also on the land and came back from there in late night. After drinking milk he went to sleep.

After fajar prayer whole family of BM remain busy in making place in a room for their crops. All women have participated including Bakhat mai in making proper place for bags. All household work including cooking is done by her daughter in law. Her sons sent a message to BM that they will come late at night. In the afternoon her son F came with sweets and distributed sweet rice among the villagers and also sent some sweets in the name of Allah to the Mosque. BM has borrowed rice from a nearby shop.

R wakes up late today because he slept very late last night. He spend the day on his land. Today he received Rs. 40000 from sales of his crops. Few months back someone had stolen their petter. So he borrowed Rs. 20,000/- for buying new petter. They returned the borrowed money and the remaining money he saved for meeting expenses whole of the year. Because they do not have any other source of income.

Family has combine system of expenses. In the evening he made all calculations related to his crops production and actual yield of this year's production. Routine during the wheat cutting season was totally changed from other life routine. He takes meal in evening on his home while taking in his lap his youngest child. BM is very happy today as she gets all year's production in her home. BM will have to complete all borrowing money process of the whole year. After breakfast she shared gossips with her daughters-in-law and she moved to her sister in laws home and told them about their this year production. Till afternoon she remain in her relatives home and after that she brought grass for livestock in her home. She returns home and did lunch and sleep for sometime.



In evening she starts weaving carpet with help of her daughter in law. This process of weaving remain low during crops season.

The daily routine of MM is wake up in the morning around 7:00 am, and after prayer, she starts cooking and washing dishes. She is feeling headache for many days. She went to Multan to be checked by Eye Doctor but the fee was very high and she came back.

Not happy with the behaviour of his wife, wants to change it. She is not very tidy and responsible. Things are scattered. Very unhappy with the attitude of other people who do not cooperate and try to to flop the business of others. He wants to starts new business, but not sure what business to start and how to do it. The land conflict is quite critical. People do not cooperate with landlords although some of them help them in food, insetting up business, and migration. However, others use police and courts and politicians to get whatever they want, particularly in case of land disputes, for example, to vacate the occupied lands. Now people know how to use police and courts and they feel more secure and there would be less conflict.

MQ wakes up at Fajar time everyday and goes for a walk. When he comes back, if the wife is sleeping, he does not like it. However, he did not say anything to her. Instead he starts doing some other work. For example, he started repairing the dish antenna which is not working. Wife wakes up and apologizes for late sleep but he does not respond. After lunch, he sleeps and in the evening he goes to visit in laws, friends and other relatives. Wife does all the cooking, he does not help. However, he gives company to guests out, on regular days, he takes care of his son while wife is busy in cooking and other household work.

Sometimes the in laws send the lunch. When wife is not feeling well, he will feed the child, who is two years old. However, sister in law comes to take care of household work. He will bring medicine for her and send the child to his own brother's house. He visits sister in law in Multan. After coming back, repair antenna and sleeps in AC. R gets up early in morning. Today he have plan for moving to Muzaffargarh. Because he have to buy dresses for his family and fertilizer for his land. He takes bus at 8:30 am in morning he have planning for moving back to home. R also wants to visit bank for depositing some money to the bank. R was back in evening at 7 pm, after completing all

his work. All of the family is agree for borrowing any loan of small amount for their land but they did not have property for pledging for loan.

In evening he discussed with his brothers and every body have different opinion about that. After taking meal he asked from his wife about shopping and went to sleep. QA has a government job and also running a PCO in the village. However, the PCO is closed these days because of problems of maintenance.

Class structure seems to be strong. As lower class people do not like using PCO's opened by landlords. The power dynamics is changing in the village as earlier landlords used to get a lot of respect. Now they have moved out for jobs abroad and they are also selling lands which is reducing their power. On the other hand poor have spent on buying livestock and becoming better off. The lands are mostly not cultivable. No pain for work and landlords did not do work on land. Landlords sell their land.

MQ own 32 Beegay, out of which 21 beegay is cultivable (it is under cultivation). Women are not involved in cultivation activities. Wife owns jewelry and one plot. His father used to beat children and wife, which he did not like. Now he wants friendly relationship with his family. Now he has left the job, concentrates on PCO. He also helps people in their problems and repair electrical equipment. He wants to do teaching but cannot do it. Belongs to middle class. Presence of children changes the family environment. He depends a lot on his in laws.

Women participate equally including household work they did not take any share from husband. They work in livestock daily – cutting is also included. They are from permanent labour but not paid directly. Irrigation system is not available. Tubewell supply is not good – minimal are not govt. should build dam. Because water will begin Ayub Khan have did a lot of contribution in removing water shortage. For flood reduction Govt. should take some effective control measures. Land is uneven for making better land. Agriculture department can help big problem to advice by Field Assistant; Union Council. Currently, they help at to spray time duration by them nothing help in field too. No implementation of law on them.

### ***3.3.5: Effectiveness to poverty coping strategies with/without taking into account the gender-based differences in perceptions about poverty***

Flood creates major disaster in this area. The loss of this areas is in millions. Because all land near river is fertile. All investment is risky by people. As a result of flood last year there was no *Kharif* crops. 50 percent by each side totally; dependent on them. Tenant were crying because they all depend on earnings from crops. They waited for the earnings to build home and for marriages. It will take at least 3 to 4 years to recover from this loss. He wants to manage for next cultivation for sowing seeds and borrow money for expenses on diesel and etc. They have no tractor or thresher. They hire both. If they have their own purposes. No resources for it, it is expensive shrubs. They should do good preparation for land. Disc deep roving of land and mixing of both land. Getting loan is much easy as compare to before. Make up should be removed.

In order to recover from the losses he recommends that Agricultural tariff should be reduced. All agricultural loans should be easy in process. Crops should be insured, especially in area's of disasters. There should be a survey of areas of disasters and effective management areas should be identified. In this area about 800 cultivators were effected and immediate steps for their recovery are needed. Another major concern is sale of fake pesticide to cultivators, resulting in huge losses. Similarly use of sub-standard fertilizer also result in loss of production. Price of diesel is high and it is not pure. Black diesel low speed diesel mixing of diesel will include. Dams should be build to ensure availability of water on time and minimize the loss due to flood.

Health problems are much in women as compare to men building of dispensaries are captured by landlord. No practicing doctor in case of emergency. Flood area because of *chenab*, river turners around. No disaster management, the big loss is no cash crop, because they did not have much profit. Minimum is 20 acre landlord. 2<sup>nd</sup> class also do self farming and work for landlord two. Because there is no interfere by govt. authorities. Average 27 percent yield 20 percent in knowledge of cultivation there is no information about. Rainfall effect cropping. Govt. should do to control flood damage. Politicians did not do anything. People did not improve living standard because the landlord did not like that so did not want to show their money. If tenants will buy land PPL create a lot of problems. They did not crop in vegetables.

The use of fertilizers is not common, technology is primitive interest they gave their land for rent. Because they have a lot of lands they did not invest on cropping. No

change in area since British rule. People have not much land and they are suppressed local landlord.

## 5. Conclusions

The issue of quantitative and qualitative assessment of poverty is important for a comprehensive understanding of gender issues. The work in the earlier two phases of Gender Planning Network, we examined the impact quantitative indicators before and after the reform period and the correlates of poverty. In this part, our focus is on qualitative assessment of gender and poverty. The emphasis is on:

- 1) Gender based differences in perception of poverty,
- 2) Qualitative assessment of mitigation strategies, and
- 3) Qualitative assessment of burden of work on welfare of females and males.

The focus areas are three villages in Punjab, viz., Chakri, Dharjava and Rungpur. The techniques are focus group discussions (FGD) and maintenance of household diaries. From each village 17-20 households were selected for keeping the diaries.

The discussion reveals:

- 10) The gender based differences in perception of poverty are not very different. For males and females both, poverty is the issue of lack of income, access to resource and education and health facilities, and lack of employment opportunities.
- 11) Floods are the major reason for poverty in the agricultural areas. This incidence of poverty may not be temporary.
- 12) Formal waste of grains in an important source of survival for poor.
- 13) Livestock is only stock that can be sold when there is a need but also an important source of nutrition for the households.
- 14) The burden of poverty is unequal between males and females. Males are not taking the extra burden to cope with poverty where as the females start making extra effort to cope with cope with poverty. For example, they start doing more stitching and embroidery work or start doing all the household work with no hired help.
- 15) Lack of quality education, availability of good teachers and security are critical in determining the demand for education.

- 16) Lack of affordable health facilities is a critical concern in all the areas. Borrowing and savings are important sources to pay for the health services.
- 17) Surprisingly, the utilization of formal credit facilities is very low. In general, it is not considered good to borrow, except for health reasons. Therefore, supply and motivation to borrow for productive purposes will be more effective for the success of micro credit programs for poverty alleviation.
- 18) The evaluation of development projects should also take into account the possible negative social outcomes.

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**b. Village Chakri**

Household Code 1: Respondent/head: ZB

ZB is 60 years old and is mother of Ghulam Sadiq (30 years). She lives with the son and daughter (25 years), daughter-in-law (27 years), 4 grand daughters (8, 6, 5, 4 years old) and one grand son (3 years).

Household Code 2: Respondent/head; K1 lives with her parents, five sisters, two brothers, sister-in-law and a niece.

Household Code 4. Name of the respondent is R. Her husband is in the Army. He visits the family every month. R lives in the village with her six children (five sons and one daughter).

Household Code: 5, Respondent/head: GF

Household Code: 6, Respondent/head: GM

Household Code: 7, Respondent/Head: SA

The household members include SA, his wife, two sons (one married), one daughter-in-law and two grand children (one daughter and one son).

Household Code: 8, Respondent/Head: ZA

Household Code:9, Respondent/Head: MB.

M's husband died five years ago. She lives with 6 sons and one daughter.

Household Code: 11, Respondent/Head: SK

He lives with wife, three sons and one daughter. SK and his wife are illiterate. The daughter is grown up, so she left the school after class 5. The sons are going to school.

Household Code12, Respondent/Head: BA

BA is married and has a 2 years old son. His wife has 14 years of education, whereas he has completed 12 years of education

Household Code13, Respondent/Head: CA' is married with two sons and three daughters. Both sons of CA are working but elder son is not contributing to household income and the younger son, who is working at a hotel, gives part of his income to his father. Both sons have six years of schooling. They could not continue schooling because of poverty. Two daughters are married. Both have one daughter. Since father was not able to give them dowry, their in-laws have sent them back. Now they are all staying with the father.

Household Code14, Respondent/Head: MD

MD is head of household of seven. His two children are going to school. He and his wife have less than matric education. His Nephew, who lives with him, has completed law education. All the other members has some schooling. MD owns 50 kanals of land. He grows wheat but availability of irrigation water is a problem.

Household Code 15, Respondent/Head: CA

CA lives with his wife, two children (girls), two brothers and father. The father was in the army and he took an early retirement. From the money he opened a PCO, married off his two daughters and a son and built his house.

Household Code 16, Respondent/Head: CA

He was school teacher. Because of disagreements with the influential he was transferred frequently. To avoid frequent transfers he took retirement. After that he has nothing to do. From the money he received he bought some land and his son opened a PCO.

Household Code 17, Respondent/Head: GK

GK is barber. He lives with his parents and three brothers. He is not married. One brother works with him at the shop. Other brother is employed in Capital Development Authority. He does not live with them but visits them occasionally. The brother, who works with him, is married.

Household Code 18, Respondent/Head: HSM

SM is a shoe maker. He is 80 years old. He lives with 10 family members. He has 4 years of schooling. One son has completed 10 years of education whereas all others have

Household Code 19, Respondent/Head: GS

GS is 50 years old. He lives with his wife and mother. He has 5 children (one daughter and 4 sons). His widow sister also lives with him. Three sons have 10 years of education. One son is still going to school and daughter has left school after class 6. The sons are also working. One son works with him, second son works at a cloth shop and the third son works at shoe shop.

Household Code 20, Respondent/Head: T

T is 30 years old, married with four children. He sells poultry and other food items on commission. He is not literate but his children are going to school.

***b: Village Dharjava***

Household code 1: Head of Household/Respondent: NA

Total household members are 18. This is a joint family. The families of two brothers, their sons., daughter-in-laws and grand children live together. NA is government servant in Tehsil Municipal corporation, Murree. He is electric supervisor. His salary is Rs. 7000/-. He spends the money himself. Two brothers are married. But all the females are illiterate, except wife of one brother is graduate and she is teaching in school. The younger girls of the households are enrolled in the school as the trend and attitude towards female education is changing.

Household code 2: Head of Household/Respondent: WAA

WA, eldest son of LAA, works in a staff welfare organization established by the government. There are eleven members in his household. WA and one of his brother have completed ten year of schooling where as the others have acquired less than 10 years of schooling. The females of this family are educated. His sister has done matric and wife has completed eight years of education. Now they intend to improve their qualification through distance learning program of Allama Iqbal Open University, Islamabad. According to WA, female education is important as they have to interact and socialize within and outside the family and they are responsible for the upbringing and training of the children.

Household code 3: Head of Household/Respondent: AH/AH

The head of household is AH/AH has 2 sons and 2 daughters. One son and daughter are married. The sons have completed 14 and 12 years of education whereas both daughters are educated up to middle level. The daughter-in-law has completed BA. They have basic necessities and conveniences of life like electricity and phone.

Household Code 4: Head of Household/Respondent: BW

This is a nuclear household. WB, BW and their 2 years old son. Both, husband and wife, have above matric education. The household has electricity. They own consumer durables like TV and Radio. Wahid Butt is employee of FM 100 Radio for the last thirteen years.

Household code 5: Head of Household/Respondent: CB/AB

AB, the main respondent, is sister of head of household. There are eleven members in the household. Two brothers live with their wives and children. AB is divorced and lives here with her children. Most of the family members, except children (5) are educated with college education. AB's son has completed Masters. He is working and wants to save money for his sister's wedding. AB is divorced. She was married to the son of paternal uncle. After one month she found out that husband, who lived abroad, is already

married to a foreigner. The in-laws knew about it but they did not inform her parents. When she reacted to this news, husband divorced her. When she came back to her parents, her father had a heart attack and died. After a few months her son was born (now he is 22 years old).

Household code 6: Head of Household/Respondent: NB/HB.

The head of household, NB lives with his wife and two grown up children (one boy and a girl). NB has matric education and wife has completed F.A. The children are going to college. The daughter is epileptic. The family is strong financially. NB is a transporter and earns about Rs. 20-25 thousands, per month. He jointly own 5 kanals of land with his brothers but it is not cultivated.

Household code 7: Head of Household/Respondent: QM/KM

QM lives with his wife, one daughter and sons in DH. The children are going to school. KM (KM), wife of QM, is the main respondent.

Sometimes when the guests come, she has to prepare food for them. She goes to the market to buy chicken for cooking. The business is better in winter when people need quilts.

KM is second wife of QM. First wife died and left two children. She has raised both children. She has one son, who was born seven years after the marriage. Now the step children are grown up and they misbehave because people are telling them that she is step mother. KM says that the husband is a nice person but when people tell him lies about her he becomes very upset and misbehaves with her.

Household code 8: Head of Household/Respondent: HHA/R (daughter)

HH lives with his wife and four children (2 daughters and 2 sons). About nineteen years ago, HH got married when he was 21 years old and his wife was only 13 years old. HH is illiterate and wife has primary level education. Now the eldest daughter has completed 10 years of schooling. Other children are in school. HH is working in Jeddah, for last three years, as incharge of labour. He calls them frequently. They got the mobile telephone primarily to receive the calls from father.

Household No 9, Head of the household/Respondent: SA/S

The head of household lives with his wife, mother and brother. The house has electricity, phone, and they own home, eight kanals of land and tap-recorder. The brother says that they are satisfied with their life. SA and brother, both, have completed matric education and the wife of SA went to school but did not complete school. Father of SA built the house. The monthly income from the shop is about 15-20 thousand. They cultivate the land, grow the maize and *jawar* which is used as fodder.

Household No 10, Head of the household/Respondent: KA/SAb

There are five members in this household, mother, head of the household, his wife and two brothers. All members, except mother, have more than matric education. The family owns TV, Refrigerator, and tape recorder. The family owns the house, built by father and 15-20 kanals of land. The land is not cultivable.

Household No 11, Head of the household/Respondent: MIA/MWA

Household No 12, Head of the household/Respondent: HHZ/UZ

OZ is son of head of household. Z lives in his own house with mother, wife, and six children (3 sons and 3 daughters). The adults have above matric education whereas the young are still attending school. The house has electricity, phone, TV, and tape recorder.

Household No 13, Head of the household/Respondent: SA/AAb

SA lives with his wife, two sons, one daughter-in-law and a daughter. Only one son has above matric education. All the other members have below matric education. Family owns a house, built by their father. The monthly income is Rs, 15-20m thousands. The family owns 15-20 kanals of land. Farming is not a major activity of the family. They grow maize or wheat for domestic consumption.

Household No 14, Head of the household/Respondent: IA

IA and his two sons are daily wage workers.

Household No 15, Head of the household/Respondent: MMA/ZA

MMA lives with his wife, four sons, two daughters, a daughter-in-law and two grand children. The parents did not attend the school. The children attended the school but only the youngest daughter and son completed matric. One of the son aged 35 years has polio and he can not walk. Most of the time he is at home.

Household No 16, Head of the household/Respondent: ZB/NB

ZB lives with his wife. He has done FSc and his wife has completed 10 years of education. ZB visits after three/four weeks and has three months vacation in winter.

Household No 17, Head of the household/Respondent: JC/NJC

JC lives with his wife and three children (two sons and one daughter). JC is labourer. He earns Rs. 100/- per day. Her unmarried sister-in-law lives with her. They fight every day. NB feels that she is spoiling her children. The husband beats her when his sisters tell him lies. But NB feels helpless. Her father has expired, mother is old, elder brother is in Karachi and younger brother is still in school. She does not have strong support from the family to react to the violence.

Household No 18, Head of the household/Respondent: FCh./ACh.

AC lives with his wife and four children (2 sons and 2 daughters). All the members have above matric education, except the youngest two, who are still going to school. The family has TV, Refrigerator and Tape Recorder. FC has a store. AC's daily routine is to wake up early in the morning, prepare breakfast, send the children to school, husband to the store, clean house, cook lunch, visit friend/family, have lunch with the family, rest, make tea and send it to husband, prepare dinner, press cloth for the next day, watch TV, have dinner and go to sleep. She can go to her sister or to other family members alone.

Household No 19, Head of the household/Respondent: SB/M

SB lives with his father, wife, and two daughters. Both SB and his wife have above matric education. The children are in class 7 and class 3. SB is a property dealer. The family owns, TV, refrigerator and tape recorder. MB's daily routine is wake up in the morning, prepare breakfast, give breakfast to father in law, send children to school and husband to work. Then the working woman comes to help her in cleaning and cooking. She goes out to buy vegetable/meat to cook. She prepares lunch and gives food to labour who are repairing home and to her father-in-law. She takes lunch with her daughters and after some rest she helps the daughters in their school work. After *maghrib* prayer she gives food to the father-in-law and daughters. She takes dinner either with daughters or with her husband and then goes to sleep.

Household No 20, Head of the household/Respondent: BA/NA

BA lives with his wife and eight children (five daughters and three sons). BA and elder children have studied more than matric but the younger children are still going to school. The family owns TV, Refrigerator, and tape. BA's wife and two daughters have heart problem and he himself has blood pressure problem. According to Naveed Abbassi (son) the house was built by his father after his marriage. The family owns 15 kanals of land in the village. His father is a construction contractor. The sons are also inclined to join him. The girls are educated but usually stay home, except one sister who is teaching in a private school.

***c: Village Khudai (Muzaffargarh)***

Household Code No. 1, Head of Household: MSM

Belong to lower class. Husband, S, was peon who died a few years ago. Pension is received by wife.

Household Code No. 2, Head of Household: MA

A, head of household, has expired. Now the household has three members – Nazir Mai, S M and K. Currently, the family has no formal source of livelihood. They depend on the earnings from stitching (mainly done by the daughter) and selling eggs and chicken and milk; and cutting crops. She own home; however, there are no facilities available.

Household Code No. 3; Head of Household/respondent: GB (late)/AB

Currently the members include AB, TA, MI, NB and AB.

Household Code No. 4; Head of Household: AB

Currently three members – AB and his two wives. One wife is with him and the other one lives and works in Karachi. The husband and wives most to work in Khudai. They do not own land/livestock.

Household Code No. 5; Head of Household/Respondent (sister): MA/AW

The family of AW includes mother, a brother (MA), and three nephews and 4 nieces. The family is taking care of daughter's children, who died under mysterious circumstances. The community suspects foul play and they are always passing remarks in the son (MA) 45 years old. As a result the feels insulted and does not like nephews and nieces who live with them. The family owns 10 Bhegay land (agricultural land) and own home. However, A does not like working on land. He wants to find job, which is difficult to find. He is not educated, and none of the children goes to school.

Household Code No. 6; Head of Household: AJ

A is working in Muzaffargarh, as an attendant. His education is matric. Mostly his routine is from home to office and back home.

Household Code No. 7; Head of Household: MQA

MQA is a graduate. Now he has permanent govt. job. He has also opened a PCO in the village. There members in the household: MAA, SQ, and Child. S does not work. After windows gave her a house.

Household Code No. 8; Head of Household: MBAhmed

MB completed Engineering from Multan and started his job in 1988. He served in many places near Multan.

Household No. 9; Head of House Hold: MA-2

From beginning they are here. Son cultivates for landlord regularly. No monthly income. Female work at prayer time, household work, milk cream, *lusi*, butter etc. cleaning home cooking, grass cutting. The family owns, 1 have Buffalo, 7 cows and 3 goats. 10 Bhegey but not cultivable.

Household No. 10; Head of House Hold/Respondent: MB/KA (wife)

MB is PTC permanent employ. He earns regular monthly income of Rs. 6300. He owns 25 Behga. No participation in cultivation. No extra work 2 homes in village, 1 plot in Multan, husband manage it.

Household No. 11; Head of House Hold/Respondent: A/S

A is attendant to income tax office. He also runs a grocery shop. He own 16 Bhegay of land, but it is not cultivable. He also owns home and livestock. They participate in crops cutting, and take wheat in wage. Daughter in law controls it.

Household No. 12; Head of House Hold: MMF

He was born and grown-up in this village. He is running a medical store in village. 100 Bhega of land. He grows wheat, sugarcane, rice and beans. Females of tenants work on their land.

Household No. 13; Head of House Hold & Respondent: IB

IB is settled in this village since her childhood. They are permanent resident of this village. She own 41 acres of land and it is the source of living. They grow wheat, sugarcane and grass. Females are not involved in cultivation. Two shops and one floor mill. She got dowry and she controls it herself.

Household No. 14; Head of Household: A

Village: *Khudai*, Multan

A works in houses of landlord, she does the household work and receives in one. She also does Embroidery. One shop, one home and two cows. Daughter in law controls dowry. Her relationship with daughter-in-law is not good relation. Cooking, washing, social relations visiting homes of relatives. Her son works at a shop on daily wages for 500 rupees.

Household No. 15; Head of Household/Respondent: BM/MR

BM's husband died 12 years ago. He was sick with black cough and he has two sons. Both sons were working in Kuwait. Now both of them are in the village. They bought the land and now they are farmers. The family owns 40 kanal of land.

Household No. 16; Head of Household: MR

Household No. 17; Head of Household/Respondent: MHR

HBR born here and educated in Muzaffargarh, Multan Lahore. He owns 20 acre of land. He did not take any interest because they think there is no benefit of land so they emphasis on urban life. Land is fertile it is difficult to carry both urban and rural life. 1 acre gives 1 lakh income of crops like