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RURAL POVERTY AND ITS DIMENSIONS: EVIDENCES FROM NORTH-WEST REGION OF PAKISTAN

Muhammad Luqman ^{a,*}, Sheer Abbas ^b, Mudassar Yasin ^c, Muhammad Yaseen ^a, Muhammad Umer Mehmood ^a, Shahbaz Ahmad ^d

^a Department of Agricultural Extension, College of Agriculture, University of Sargodha, Pakistan

^b College of Law, University of Sharjah, United Arab Emirates

^c Department of Agricultural Extension, MNS-University of Agriculture, Multan, Pakistan

^d Department of Education, University of Lahore, Sargodha Campus, Sargodha, Pakistan

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ABSTRACT

This paper analyzed the cause of poverty in rural areas of North- Western region of Pakistan. Poverty in rural areas of Pakistan is still considered as big dilemma and absolute hurdle to the development, by considering this issue this study was carried out in Khyber Pakhtunkhwa province opting mix method approach. One (01) district from each of the four (04) agro-ecological regions of the province was selected purposively. The targeted study districts were Peshawar, Mansehra, D.I. Khan and Swat. From each study district, 100 respondents (rural residents) were randomly selected and personally interviewed. Total sample size of the study was 400 respondents for the collection of quantitative data. Additionally, focus group discussion meetings were also conducted for collecting qualitative data. A pretested interview schedule was used for the collection of quantitative data while an interview guide was used for qualitative data. Descriptive analytical techniques were used for quantitative data and content analysis method was used for qualitative data. Findings conclude that only 13.12% of the total area is cultivated by majority the rural population of the province. Financial constraints, derivation of basic needs, homelessness and facing discrimination were regarded as the attributes of poverty by the respondents. Limited access to income generation opportunities was regarded as the root cause of poverty with mean value of 4.86/5.00 followed by limited access to education (4.76/5.00). Lack of access to basic livelihood necessities (mean value=4.88) and basic human right (mean value=4.82) were regarded as most popular materialistic and non-materialistic impacts respectively of poverty in rural areas of the province. This deprivation in the province causes poverty and leads to the involvement in illegal and unethical activities by the rural residents specifically. Ending their deprivation in actual and eroding the sense of deprivation is the only solution that can be achieved by the implementation of sustainable development goals (SDGs) without any discrimination.

* Email: extensionpak@gmail.com

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INTRODUCTION

Over the last 20 years, extreme poverty around the globe rose in 2020 due to disruption of global pandemic COVID-19 including other factors like conflicts and climate change that were already slowing down the global poverty reduction strategies. According to an estimate around 120 million people step towards poverty due to COVID-19 which are expected to rise at the end of 2021 to around 150 million. Out of these, large majority of the people are living in rural areas where agriculture is the major source for their livelihood which is badly effected by climate change which results in declining of agricultural yield. According to the World Bank around 132 million of the world's poor people are living in rural areas (World Bank, 2021). Extreme poverty rate is highlighted in African and South Asian region. With particular

reference to South Asia which is home of about 1/3rd of the total global extreme poor people (Islam et al., 2021). Within South Asian region, poverty reduction rate in Pakistan is halted since 2015 due to slow economic growth and some other associated factors like macroeconomic crises and recent COVID-19 pandemic which played role in increasing poverty rate in the country (World Bank, 2020). Country wise state of poverty in the South Asian region is presented in Table 1. This has been reported that agricultural growth in agrarian based economies is largely targeted the poor people than industrial growth due to the fact that agricultural growth allows large scale participation of poor people in the development and growth process (Corral et al., 2017). Growth in agricultural sector has significant impact on other

sectors of economic development like industry and services (Liu et al., 2020; Haggblade et al., 2007). The economic significance of agriculture sector in rural poverty reduction was also discussed by Cervantes-Godoy & Dewbre (2010) and Susilastuti (2018). Feeding a huge world's population of about 9 billion at the end of 2050 is the major concern of today's development practitioners (Liu et al., 2020). But in majority of the developing countries where overall country's national development largely depend upon agriculture poverty rate which is much higher (United Nations, 2021). Growth of agriculture sector in such countries is one of the best rural poverty reduction strategies (Abbas et al., 2021; IFAD, 2019; Dewbre et al., 2011). As economic development

in the countries critically depend upon agriculture (Fatima et al., 2021; Munawar et al., 2021). Although agriculture sector around the globe in general and particular in developing regions including Pakistan is of prime importance being the major income source for majority of the rural people but its significance declining since 1970s. This indicate that rural people used to depend upon non-agricultural goods and services for secure livelihoods and slow growth of agricultural productivity. The dependency of rural people on non-agricultural sector leads to less poverty reduction (Singh and Chudasama, 2020; Bresciani and Valdes, 2007). The sector wise share of value added as per real per capita income is presented in Figure 1.

Table 1. Country wise state of poverty in the South Asia.

Country	National poverty line	Multidimensional Poverty Index
Pakistan	24.3 (2015)	43.9
Bangladesh	24.3 (2016)	41.1
Bhutan	8.2 (2017)	37.3
India	21.9 (2011)	27.5
Maldives	15.7 (2009)	1.9
Nepal	25.2 (2010)	35.3

Source: OPHI (2018).

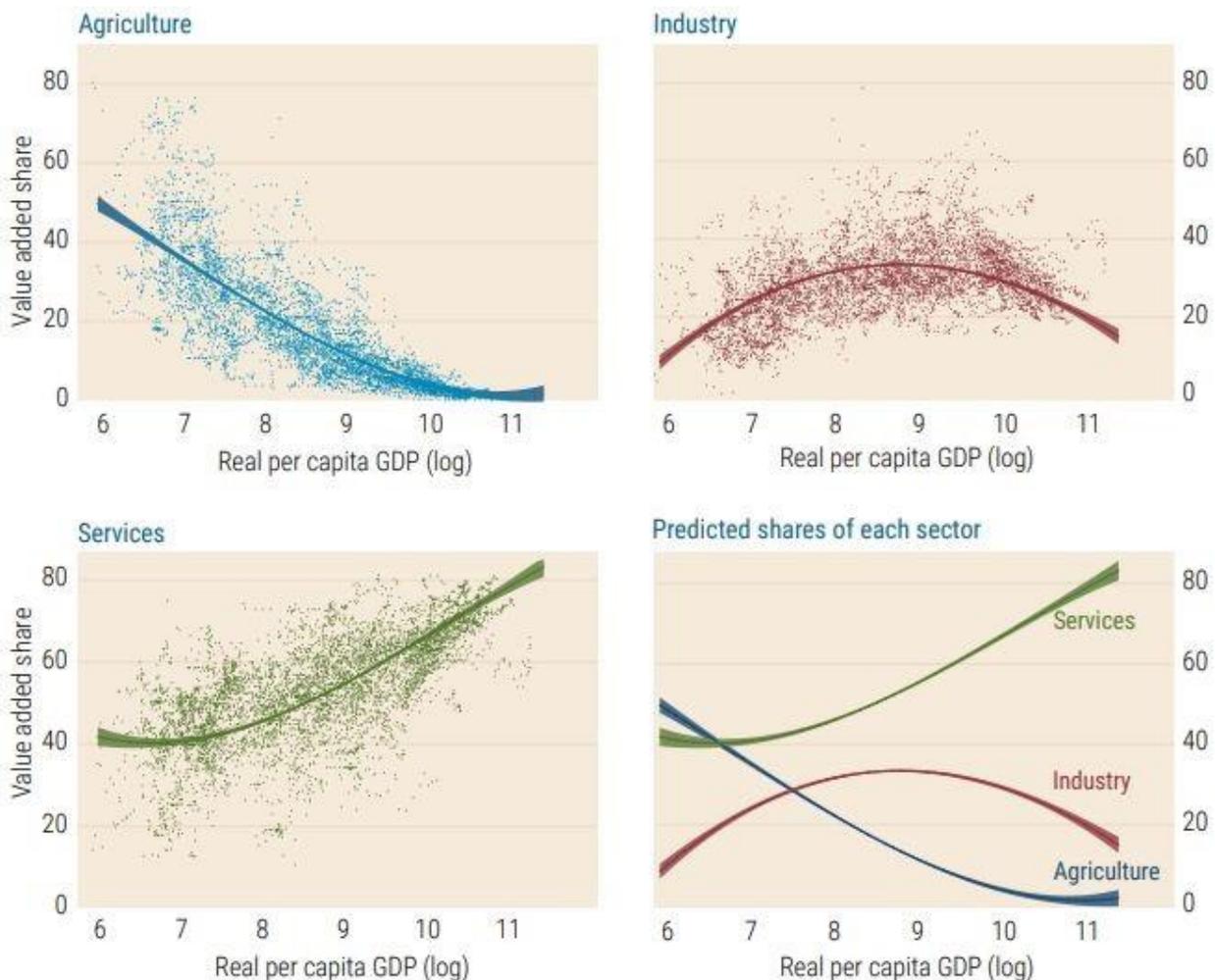


Figure 1. Sector wise share of value added in GDP of Pakistan (1970–2018).

Source: UN DESA, based on data from United Nations Statistics Division and Feenstra, Inklaar and Timmer (2015).

Like other parts of the developing world majority of the population is residing in rural areas and adopt agriculture as their major income source. As per Economic Survey of Pakistan 2020-21, around 70% of the population depends upon agriculture for their livelihoods. The national economy of Pakistan is largely depending upon agriculture sector directly or indirectly. The annual share of agriculture sector to Gross Domestic Product (GDP) is 19.2% and is providing employment to about 38.5% of the total country's labour force (Economic Survey of Pakistan 2020-21). Although the significance of

agriculture sector is well recognized in the overall economic development of country since its inception (1947) but its share in national GDP is going to be reduced since last ten years as compared to services sector. The sector wise share in GDP since 2014 is presented in Figure 2. In spite of high and continuous contribution of agriculture sector in the GDP of Pakistan, unfortunately a very small amount of financial resources is being spent. The percentage of agricultural GDP during 1997 to 2017 that was spent on research and development of agriculture sector is hereby presented in Figure 3.

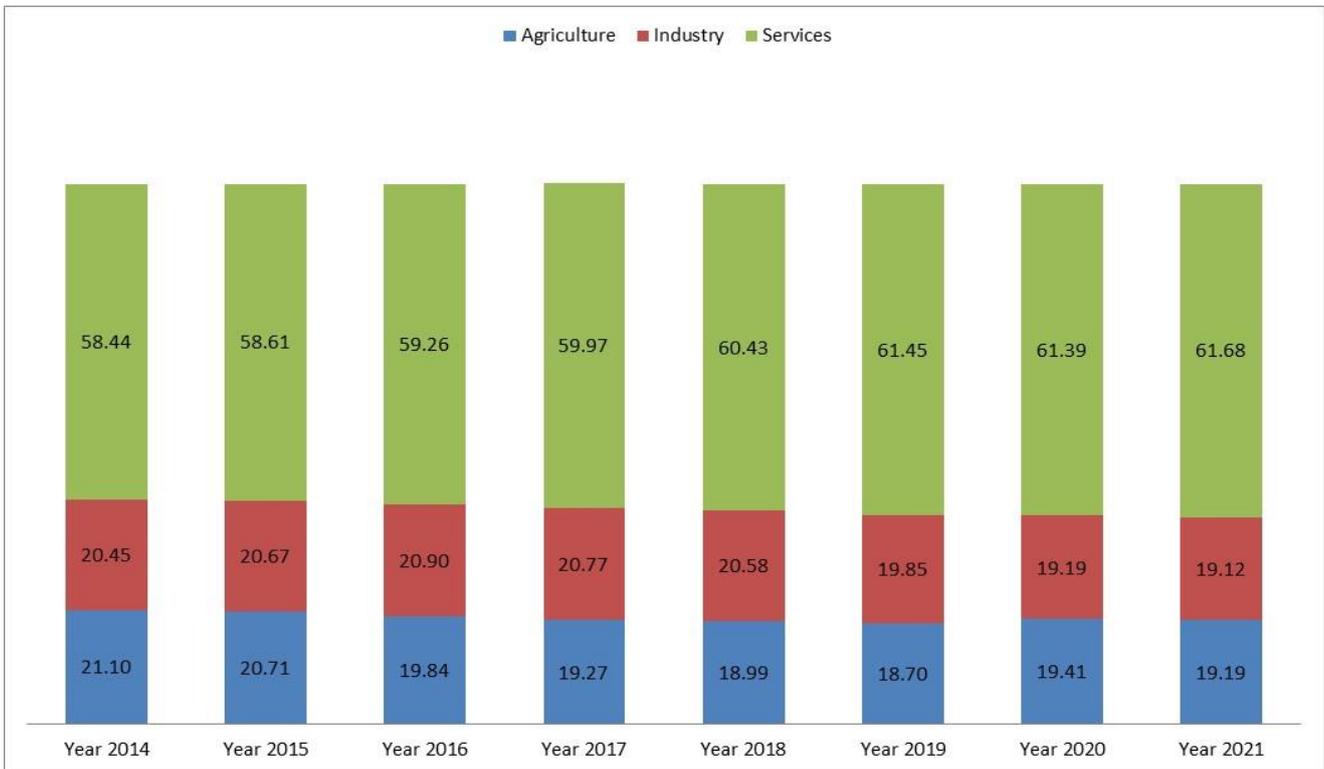


Figure 2. Sector wise share in GDP in Pakistan since 2014 (Source: Pakistan Economic Survey, 2021).

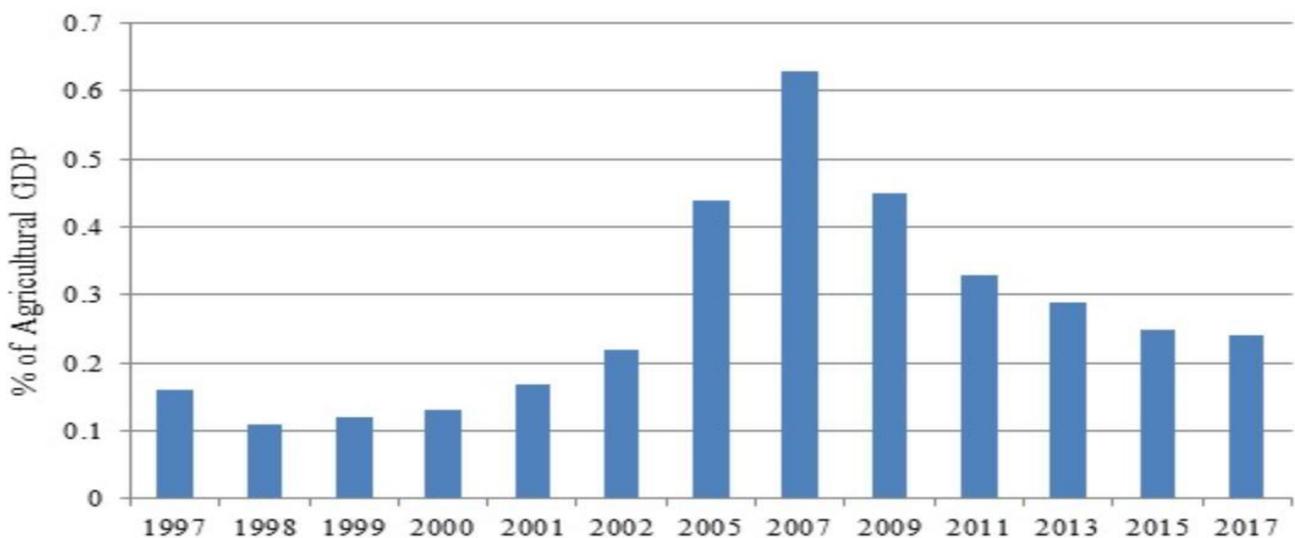


Figure 3. Percentage of agricultural GDP spent on R & D of Agriculture Sector (Source: UN, 2017).

Poverty is higher in rural areas of Pakistan like other developing regions of the world with agriculture-based economy (Luqman et al., 2021). Poverty in Pakistan and around the world becomes a multidimensional phenomenon. The multidimensional concept of poverty was globally recognized in 2010. There are three core dimensions or indicators of multidimensional poverty index around the globe as education, health and living standards. These dimensions are further segregated to fifteen (15) sub-indicators. According to the PSLM survey 2015 of Pakistan,

percentage of poor people as per each indicator is presented in Figure 4. A number of research studies presented that majority of the people living in rural areas are experiencing multidimensional nature of poverty (Javeid & Nawab, 2021; Soharwardi et al., 2021; Hayat et al., 2019 and many others). At household level in rural areas, multiple deprivations prevail as also described by Pakistan Poverty Alleviation Fund (PPAF, 2015). This has been noticed that multidimensional poverty prevails in all the four provinces of Pakistan with varying level as depicted from the Figure 5.

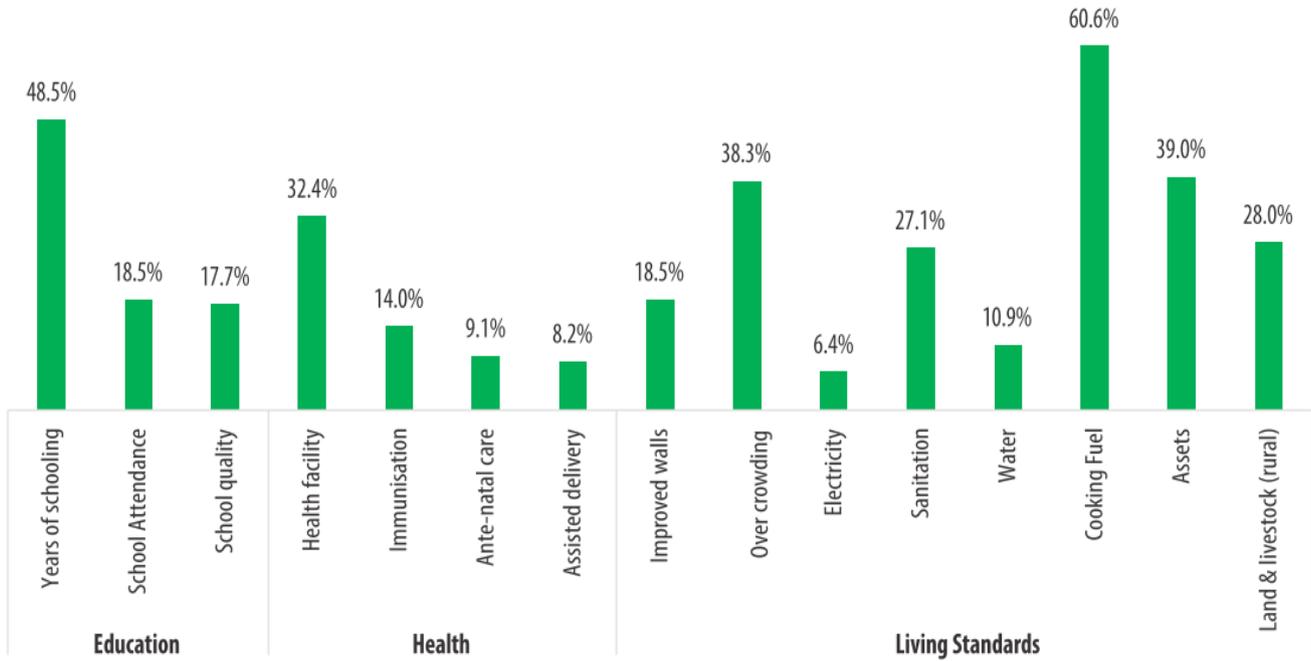


Figure 4. Dimensions/Indicators of Multidimensional Poverty. Source: Planning Commission of Pakistan (2017).

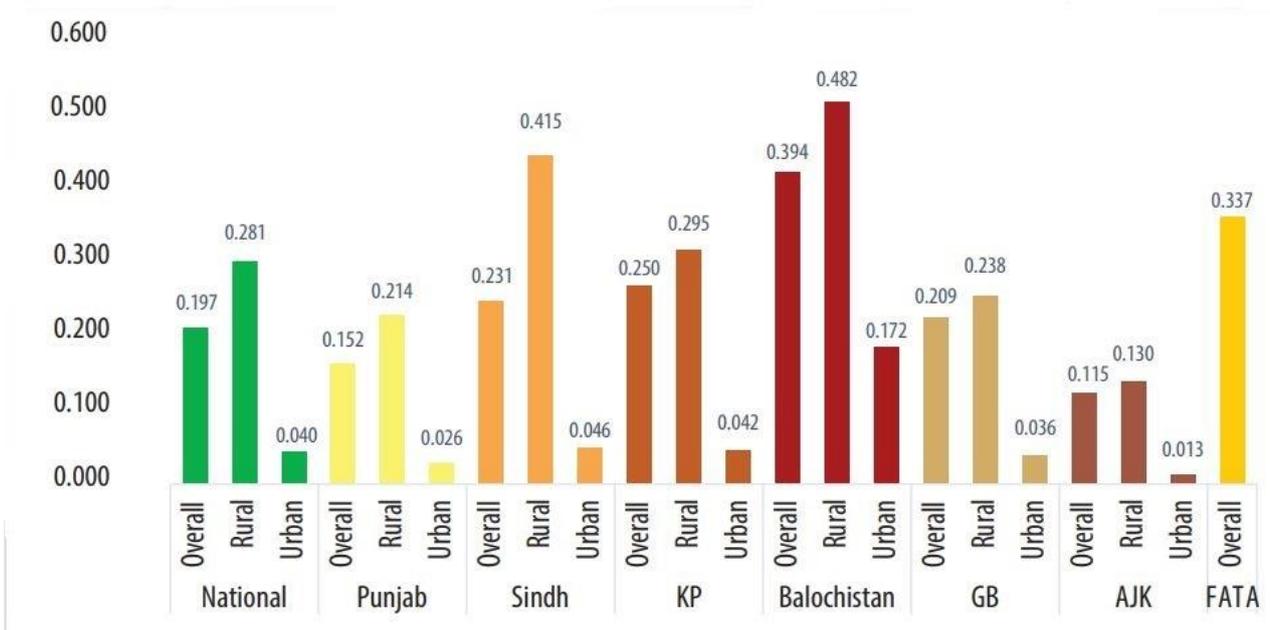


Figure 5. Multidimensional Poverty status in Pakistan. Source: Planning Commission of Pakistan (2017).

A number of reasons exists behind this widespread poverty in Pakistan as described by Afzal et al. (2021), Parveen et al. (2019), Amjad et al. (2018) and others. Like other provinces of Pakistan, Khyber Pakhtunkhwa province is also a house of millions of poor and deprived people. The proportion of multidimensionally poor people are significantly higher in rural areas than urban regions (Idrees, 2017). According to Pakistan National Human Development Report (2020), low level of Human Development Index (HDI) was found in KP province as compared to Punjab and Sindh. The HDI value of KP and Baluchistan is below the national HDI value due to the poor performance on education sector in the province (UNDP, 2020).

According to World Bank (2010), the incidence of poverty in rural areas of KP province is higher than the national average value of poverty incidence. High intensity level of poverty in rural areas of KP province than Punjab and Sindh were also reported by PPAF (2015). The literacy ratio in rural areas especially among rural female is amazingly low as compared to male. KP province is also effected due to food insecurity issues (Iqbal et al., 2020; Rehman, 2009). The high rate of poverty in rural regions of KP province make the residents more vulnerable, marginalized and socially excluded (Halle et al., 2004). To reduce poverty, a number of efforts are being done at national and international level. Due to these efforts overall poverty level reduces in Pakistan according to Haider (2021) but still a large number of people are living below poverty line facing a number of development-oriented challenges. With this background, the present research study was conducted to explore answer of following research questions:

1. What are the significant features of poor residents in the research area?
2. What are the major causes behind multidimensional nature of poverty?
3. What are the impacts/dimensions (material & non-material) of multidimensional rural poverty?

METHODOLOGY

Description of Research Province: Khyber Pakhtunkhwa

The study was conducted in Khyber Pakhtunkhwa province of Pakistan situated in the northwest region. Its boundary touches with Afghanistan to the North and West. The province is situated from 69.83° to 74.11° East Longitude and 31.25° to 36.95° North Latitude. Ecologically, KP province is divided into two regions i.e. mountains in the north & south and Indus plain. Total area of the province is 14.1 million hectares, out of which only 1.85 million hectare area is under cultivation. KP province is the house of about 32.3 million people, which is about 14% of the total population of Pakistan. Industrialization is not very common in the province contrary to other provinces like Punjab and Sindh. A huge percentage (81%) of the population is living in rural areas where farming is the major livelihood

activity. About 44% of the total labour force in the province is employed in agriculture sector and significantly contributes about 24% of the total GDP of the province. Wheat, maize, barley, sugarcane, fodder and tobacco are the major cash crops. According to an estimate about 65% of total country's tobacco produces in KP province. Fortunately, KP province bestowed with three (03) climates i.e. temperate, tropical and sub-tropical (Miller et al., 2021).

The soil and climate of the province is very much favourable to cultivate diverse and wide variety of fruits and vegetables. About 31% of farmers are small-scale farmers having land less than 5 hectares. Around 50% of the farmers are medium-scale farmers with 1-5 hectares of land and only 19% are large-scale famers with land more than 5 hectares. Poverty rate is much higher in rural areas than that of urban localities (Miller et al., 2021). In terms of rural youth development, majority of the districts of KP province are amongst the lowest in Pakistan. Average years of schooling especially in rural areas (1.8 years) is below the national average (4.5 years). Additionally, KP province is lagging behind Punjab and Sindh in empowering and uplifting rural youth (Population Council, 2016). Out-migration for securing livelihoods is very common in the province. According to an estimate, around 1 million people are working outside the province. Due to which majority of the women and children used to work on farms as family farmers (KPMALC, 2015).

Sampling Procedure

There are four (04) major agro-ecological regions of KP province as Southern Region (Piedmont Plain) with 15% of the total province population (District Bannu, Kark, D I Khan, North Waziristan, South Waziristan, Kurram, Orkazi, Laki Marwat and Tank), Central Region (Plain Valley) 40% of the total province population (District Peshawar, Mardan, Swabi, Kohat, Khyber, Mohmand, Hangu, Noshera and Charsada), Northern Mountainous Region 15% of the total province population (District Buner, Swat, Upper Dir, Lower Dir, Bajaur, Malakand, Chitral and Shangla) and Eastern Mountainous Region 30% of the total province population (District Haripur, Mansehra, Battagram, Abbotabad, Torghar, Kolai Palas, Upper Kohistan and Lower Kohistan). All the regions are famous for cultivation of multiple crops, fruits and vegetables along with livestock farming. Keeping in view the objectives of the present study, mix sampling procedure (probability and non-probability) was adopted. From each of the four (04) agro-ecological regions of the study province, one district was selected using purposive sampling. Thus, the targeted study districts were Peshawar, Mansehra, D. I. Khan and Swat. Detailed comparative description of all the study districts is presented in Table 2. For the selection of study respondents (rural residents) from each of the selected study districts, simple random sampling procedure was adopted.

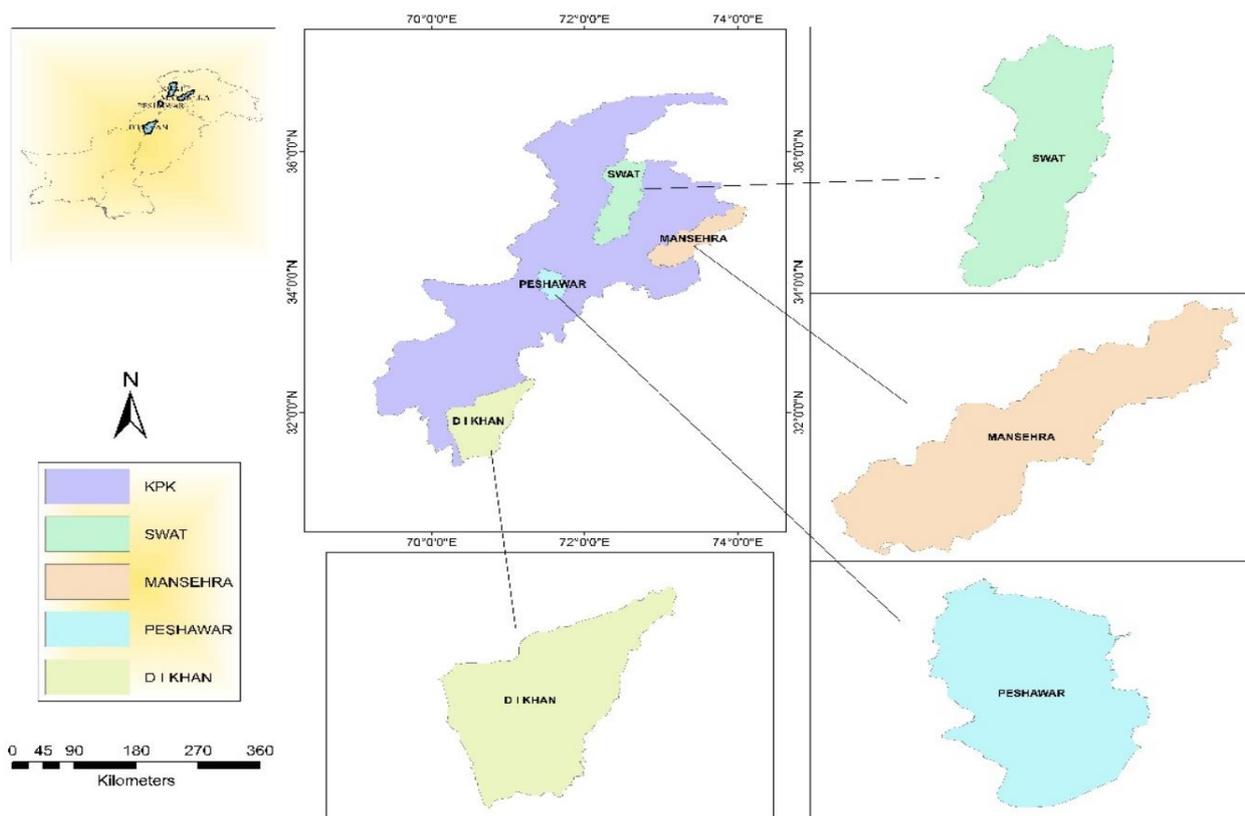


Figure 6. Map of targeted research areas.

Table 2. Comparative description of study districts.

Peshawar	Mansehra	D I Khan	Swat
<p>Peshawar is the provincial capital and located in the center of Khyber Pakhtunkhwa. Administratively divided into four (04) towns. Placed in low poverty zone. Population is about 3.7 Million. Overall literacy rate (10 years and above) is 61%. Area is about 157 square KMs. Population density is 1613 per square Km. Majority (around 52%) population is living in urban areas. Hub of educational institutions and agricultural research stations. Maize, wheat and barley are the main food crops being grown. Sugarcane is the single cash crop being cultivated. A number of fruits & vegetables are being grown. Canal and tube-well are the main source of irrigation. Only 0.5% area is under forest cover.</p>	<p>Mansehra is the 7th largest city of province and located in the Hazara division. Divided into five (03) administrative units (Tehsils). Placed in high poverty zone. Population is about 1.6 Million. Overall literacy rate (10 years and above) is 37%. Area is about 4579 square KMs. Population density is around 252 per square Km. High majority (around 90%) population is living in rural areas. Hub of fruit and dairy products and nationally and internationally famous for tourist place. It has highest area of forest cover (0.34 million hectares). Wheat, maize and rice are the major food crops. Tobacco is the major cash crop. The district is famous for medicinal plants. 17.9% area is under forest cover.</p>	<p>Dara Ismail Khan is located in the west bank of Indus River and its border touches with two districts of Punjab (Bhakhar and DG Khan). Divided into five (05) administrative units (Tehsils). Placed in extreme poverty zone. Population is about 1.7 Million. Population density is around 180 per square Km. Area is about 9334 square KMs. Overall literacy rate (10 years and above) is 31.2%. Famous for Dates especially <i>Dhakki</i>. Wheat, cotton, sugarcane and rice are the major field crops. Pulses and oil seed crops are widely being cultivated. Only 5% area is under forest cover. Hub of variety of fruits and vegetables. Majority (44.3%) area is under rainfall irrigation. Only 0.7% area is under forest cover.</p>	<p>Swat is the mountainous district and located in the North of Khyber Pakhtunkhwa. Known as Switzerland of Pakistan due to its landscape, lush-green fields and lakes. It was merged in Khyber Pakhtunkhwa in 1969. Divided into five (02) administrative units (Tehsils). Placed in high poverty zone. Population is about 1.3 Million. Overall literacy rate (10 years and above) is 29%. Population density is around 236 per square Km. High majority (around 88%) population is living in rural areas. Area is about 5337 square KMs. Maize, wheat, rice, vegetables and fruits are the main agricultural commodities. Famous for the house of <i>Brown Trout</i>. 21.7% area is under forest cover.</p>

Source: Population Council, 2016; Government of Khyber Pakhtunkhwa, 2021; PPAF, 2015; FAO, 2016.

Data Collection Tools/Research Instruments

As the study used mix method approach to collect data. In this regard two data collection tools/research instruments were prepared in consultation with the experts/academicians from University of Agriculture, Faisalabad, University of Agriculture, Peshawar, University of Sargodha and Sustainable Development Policy Institute (SDPI), Islamabad. Semi-structured interview schedule and un-structured interview guide was used for the collection of quantitative and qualitative data, respectively. Both data collection tools were pre-tested in the targeted research areas to check validity and reliability. The respondents interviewed during pre-testing were not included in the list of final data collection subjects. Both the research instruments were translated into *Urdu* and *Pushto* to minimize the language barrier. Training of data collection team was conducted before final data collection to enhance the accuracy to data collected.

Data Collection

Personal face-to-face interviews were conducted to collect quantitative data from the study respondents. Before conducting interviews, consent was received from the respondents to be part of research. Additionally, the respondents were fully informed that the said activity is completely based upon academic and research purpose. The same was also adopted by McCusker and Gunaydin (2015). Quantitative data were collected from randomly selected 400 rural residents of targeted research districts (Peshawar, Mansehra, D.I. Khan and Swat). From each district 100 rural residents were randomly selected. In addition to face-to-face quantitative interviews, focus group meetings were also conducted to collect qualitative data. Details of focus group meetings conducted is given in Table 3.

Table 3. Details of Focus Group Meetings (FGMs).

District	Number of FGD meetings conducted	Details of participants
Peshawar	04	Farmers, local
Mansehra	04	residents, local
D I Khan	03	leaders and
Swat	03	volunteers

Source: Field Survey, 2020

Data Analysis

Both qualitative and quantitative data were collected in the present study. The collected qualitative data were analyzed using content analysis technique. On the other hand, descriptive analytical technique was used for the analysis of quantitative data through SPSS.

RESULTS AND DISCUSSION

Rural Poverty, Causes and Dimensions: Poor and their Significant Features

The term poverty is very vague as it is a complex phenomenon and it covers a variety of aspects and dimensions. In order to find out who is considered as poor according to the opinions of staff/volunteers/workers of SMOs, a question was asked to them during qualitative in-depth interviews. Their responses in this regard are presented and synthesized in this section. About the definition of a poor person one of the respondents narrated that:

“Any person who don't have minimum amount of money which is necessary to afford basic requirements of human life is considered as poor”

The above captioned remark followed the monetary approach of poverty, which is one of the conventional approaches of poverty and wellbeing indicators as discussed by Hulme and McKay, (2013). But this approach is insufficient to cover the overall human wellbeing indicators as development practitioners argued that only economic growth is not sufficient for reducing poverty and inequality (Laderchi et al., 2003; Sumner, 2003). In this context the members of a group meeting agreed that:

“A person who has deficiency of access to basic services like education, health, sanitation, clean drinking water, electricity is referred to as poor”

The above remark showed that only deficiency of money is not the poverty. Lack of access to basic services or essentials of live is also referred to as poverty. In the same context one of the key informants narrated that:

“A person who is uneducated and have poor health condition, he or she is considered as poor”

The remark given above depicted and confirmed that lack of access to services like education and health leads to poverty. In the same concept the respondents during group discussion concluded that:

“If a person is deficient of basic necessities of life such as food, shelter, health facility, and safety. We call this person as poor”

With somehow different context explained by participants of another focus group meeting about rural poverty as:

“In rural localities poor person is whom whose livelihoods totally depend upon agriculture, but they have no access to agricultural services to improve their status of livelihoods”

It was observed that in the field area as compared to men women has very least access to land and other productive assets. They have no access to agricultural services although they used to work in agricultural fields along with men in addition to their household duties. Due to this factor women in these areas are considered as poorer and more vulnerable than men. Although it has been clear that lack of income and limited access to basic essentials of live are the main features of poor individuals in a society but some social scientists (for example Dariye (2006) and Baklit (2001) argued that socially excluded individuals are also considered as poor. In this context one of the key informants commented that:

“A person who is being socially, economically and politically discriminated is considered as poor. In other words, if a person has non voice and power in a society he or she is also referred to as poor”

The above captioned remarks clearly indicate the non-material dimensions of poor people. As non-material aspects of poverty are equally important in human development, in view of this fact like other non-material aspects of poverty regional disparity is also very much important. With these lines Alkire and Santos (2014) concluded that there are two main dimensions/methods and approaches to measure poverty, indirect method or income-based approach and direct method. Income-based approach concentrate on whether the income of

an individual falls under the poverty -line or not. On the other hand, non-income based or direct approach concentrate on satisfaction of an individual regarding his/her basic needs and rights. During qualitative discussion it was noted that people of the study area argued that there exists widespread disparity in the research area regarding disbursement of financial resources by the central and provincial government.

Causes of Multidimensional Rural Poverty

Since independence Pakistan is facing a number of socio-economic problems and widespread poverty is one of them

(Chaudhry, 2003). It is a multidimensional phenomenon and a number of interrelated factors are responsible for its existence in our society. There are multiple reasons of rural poverty in Pakistan. The detailed description of these causes has already been discussed in the introduction section. Here in this section reasons/causes of poverty which prevails in the study area are presented. Five point likert Scale (1= Strongly Disagree, 2=Disagree, 3=Undecided, 4=Agree, and 5=Strongly Agree) was used to prioritize the different reasons or causes of poverty on the basis of mean value and are given below in Table 4.

Table 4. Mean and SD of reasons of rural poverty.

Reasons of poverty	Mean	SD
Limited access to employment and income generation opportunities	4.86	0.237
Limited access to educational facilities	4.76	0.465
National economic policies	4.72	0.368
Small size of land holdings	4.59	0.608
Limited access to training facilities	4.55	0.792
Poor access to health Facilities	4.39	0.760
Low level of awareness regarding updated agricultural technologies	4.22	0.998
Low agricultural production and subsistence farming	4.12	1.077
Poor road infrastructure network	4.06	0.822
Lack of access to agri. information sources	3.55	1.125
Poor marketing facilities of agricultural produce	3.33	1.056
Deterioration of the natural resource	3.14	1.186
Lack of control over natural resources	3.08	1.169
Limited access to Social Safety Nets (SSNs)	3.08	1.086
Limited access to loans/microcredit	2.90	1.176
Poor access to sanitation facilities	2.88	0.973
Low level of participation by the community	2.88	1.122
Social, political and regional conflicts (violence/terrorism)	2.61	1.036
Poor access to drinking water	2.57	1.021

The data presented in Table 4 showed that among other reasons of rural poverty lack of employment and income generation opportunities in the research area was on the top highest mean ($\bar{x} = 4.86/5.00$). This indicates that majority of the respondents was strongly agreed that limited availability of the employment opportunities in the public and private sector was the major cause of poverty in rural areas of the study region. The relationship between unemployment and rural poverty in Pakistan was also discussed by many social scientists like Saleem (2007); Chaudhry (2003); Malik and Nazli (1999) and many others. During qualitative interviews one of the key informants said:

"There is no industry in our area. We have very limited number of job opportunities in the government offices (public sector) as well as in the private sector. Due to the non-availability of jobs in government and private offices, our net income is very low. And this is the biggest factor of high poverty rate in the area"

The above captioned remarks confirmed the quantitative results and proved that in the research area minimum availability of employment opportunities in order to meet basic livelihood's requirements lead to high poverty rate. The causes or reasons of poverty which are presented in Table 4 also showed that respondents in the study area also perceived that

lack of access to educational opportunities was also responsible for poverty. This best depicted from the high mean value ($\bar{x} = 4.76/5.00$). The reason behind lack of access to education as one of the major causes of rural poverty is due to the fact that education plays an important role in improving the quality of life of an individual (Islam *et al.*, 2005). From the results of present study, it has been proved that education is essential for poverty reduction on one hand and to achieve the goal of sustainable rural development on the other hand. But unfortunately, in whole of the country (Pakistan) the educational facilities are regarded as substandard and unsatisfactory. Especially in rural territories the situation of education is more upsetting where more than half of the population reside. It is generally perceived that the miserable state of education across the country is one of the main causes of poverty. Supporting this statement Chaudhry (2003) concluded that the distressing condition of education in rural areas is highly responsible for high poverty level in these areas. In this view, majority of the respondents were reported that the state (government) allocated a very low percentage of its annual GDP to education sector which is a very serious issue and is a big hurdle in combating against poverty. The politicians spend major portion of the development fund on non-development or unnecessary activities.

The other reported causes/reasons of poverty were overall national economic policies ($\bar{x}=4.72/5.00$), small size of holdings for farming ($\bar{x}=4.59/5.00$), limited access to training facilities ($\bar{x}=4.55/5.00$), poor access to health facilities ($\bar{x}=4.39/5.00$), low level of awareness regarding updated agricultural technologies ($\bar{x}=4.22/5.00$), low agricultural/farm produce ($\bar{x}=4.12/5.00$) and poor road infrastructure network ($\bar{x}=4.06/5.00$). Similar results were also pointed out by Arif and Farooq (2012), Chani et al. (2011), Shah (2011), Miankhail (2008), Shah (2009), Usman (2009), Bokosi (2006), Zaman (2002) and many other research studies. With particular reference to small agricultural land for farming and existence of subsistence farming generally in the whole KP province and specifically in the targeted research areas Shahbaz et al. (2010) reported that small size of agricultural land, low farm production and poor quality of extension services are the major problems of majority of the farmers. These problems further lead to social exclusion of rural people.

Impacts/Dimensions of Multidimensional Rural Poverty

Poverty is a multifaceted and multi-dimensional term; it may be material or non-material (Ashfaq et al., 2009). Actually, it is the condition of deprivation due to the lack of both material and non-material resources. It is the ill-being of material and non-material things for healthy and prosperous living (Hussain et al., 2002). Keeping in view the significance of both material and non-material dimensions and impacts of poverty, data were collected for both of these dimensions of poverty by using a five-point likert Scale (1= S. Disagree, 2= Disagree, 3= Undecided, 4=Agree, 5= S. Agree).

Material Impacts/Dimensions

Some of the perceived material impacts or dimensions of poverty with special reference to study area are presented in Table 5 as given below. The prioritization of these impacts was done on the basis of mean value.

Table 5. Mean and SD of material impacts of rural poverty.

Material impacts/dimensions	Mean	SD
Lack of access to basic livelihood necessities	4.88	0.256
Less income	4.67	0.504
Irregular income	4.59	0.583
Food insecurity/hunger/malnutrition	4.55	0.784

The data presented in Table 5 showed that among material impacts of poverty, lack of access to basic livelihood necessities was on the top with highest mean value ($\bar{x} = 4.88/5.00$). These findings showed that respondents were agreed that lack of access to basic necessities of life like education, health, drinking water, sanitation, roads, infrastructure etc. and hunger which were attributed to less income were the important material dimensions or impacts of poverty in rural areas of the study region. It was noted during qualitative interviews that poor rural residents have least educational opportunities. They said it is due to the fact that education in the country is very much expensive. In connection with the quantitative and qualitative findings of the present study regarding material impacts/dimensions of rural poverty, different previous research studies proved that

in developing countries including Pakistan, rural poor have least access to basic amenities of life (Sarker & Panday, 2007; Islam et al., 2005).

Non-material Impacts/Dimensions

As poverty has both material and non-material dimensions or aspects and both of them are equally important for human wellbeing (Nkurunziza, 2007). Some of the non-material impacts and dimensions of poverty in rural areas of the study region are presented in Table 6. The prioritization of these non-material impacts was done on the basis of mean value which was calculated by using a five-point likert Scale (1= S. Disagree, 2= Disagree, 3= Undecided, 4=Agree, 5= S. Agree).

Table 6. Mean and SD of non-material impacts of rural poverty.

Non-material impacts/dimensions	Mean	SD
Lack of access to basic human rights	4.82	0.333
Lack of voice in society	4.78	0.352
Exclusion from society	4.76	0.398
Lack of dignity or self-respect	4.66	0.630
Vulnerability to economic shocks	4.08	0.841
Vulnerability to natural shocks	4.04	0.879
Lack of access to resources	3.98	1.022

The data presented in Table 6 indicate that among various non-material impacts of rural poverty lack of access to basic human rights was on the top with highest mean value ($\bar{x} = 4.82/5.00$). The mean value of all the other non-material impacts of rural poverty showed that respondents were agreed that besides material dimensions and impacts of rural poverty, it also had some non-material impacts. These findings proved that poverty is a product of many interlinking and associated factors as reported by Hossain (2005) and Sen (2000). During qualitative discussion it was noted that majority of the respondents (members of focus group meetings) were agreed that poor people are marginalized and excluded from society and we have to work for those socially excluded community members as it is our moral duty. They have very least access and opportunities to participate in the development activities. In other words, he said that these people have no voice and power which is one of the main non-material impact or dimensions of poverty. During focus groups discussion meetings with staff of organizations some other non-material impacts of rural poverty were threshed out. Out of these mental tension and involvement of poor people in illegal, immoral and unethical activities were the most common ones. A person during focus group meeting reported that:

"If a person didn't have anything to eat, have non clothes to wear, have no shelter to reside. All these factors compel him to be involved in illegal activities"

These qualitative results confirmed that poverty in Pakistan is one of the main factors behind the crimes and involvement of individuals in illegal and criminal activities. It was also noted during focus group meetings that majority of the respondents were agreed that hunger which is associated with poverty pushes hungry people towards mental tension and stress. And that stress pushes these people to be involved in criminal and illegal activities. One of the participants of group meeting said this factor is due to the fact that hungry person is an angry

person. He can do everything to meet his daily food and other basic requirements.

CONCLUSION & RECOMMENDATIONS

Distinguished findings of the study have critically evaluated the root causes of poverty in rural areas and their diverse impacts. Conclusions owing to the findings of the study state that only 13.12% of the total area is cultivated by majority the rural population of the province. Among the farming community most of the farmers have limited arable land and youth usually migrate towards urban areas and even other provinces for suitable and affluent incomes. Financial constraints, derivation of basic needs, homelessness and facing discrimination were regarded as the attributes of poverty by the respondents. This situation justifies the exacerbating poverty rate especially in the rural areas of the province. Limited access to income generation opportunities was regarded as the root cause of poverty followed by limited access to education. Majority of the literate respondents also contemplated the national economic policies for the current situation. Access to clean drinking water obtained the lowest mean as the population of the north-west part has access to clean drinking water naturally. Lack of access to basic livelihood necessities and basic human right were regarded as most popular materialistic and non-materialistic impacts respectively of poverty in rural areas of the province. In addition to that less income, lack of awareness, exclusion and self-respect do contribute more ignition in this regard. This deprivation in the province causes poverty and leads to the involvement in illegal and unethical activities by the rural residents specifically. To avoid poverty non-state actors are much active in the area, but their lack of coordination with all the stakeholders and dull-witted response towards deprivation is the main reason of their lack of effectiveness. In this way, ending rural poverty lies in the collective action of all the state and non-state actors in line with the Sustainable Development Goals. This will prove effective in creating the support system for their subsistence agriculture and employment opportunities.

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