



2nd International Conference on Research & Learning

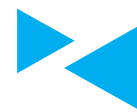
25 – 26 April, 2017 – Islamabad, Pakistan

CONFERENCE REPORT

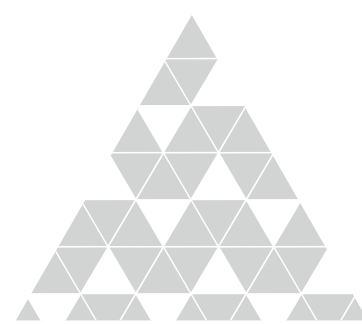
PAKISTAN POVERTY ALLEVIATION FUND



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ACRONYMS



AKRSP	Agha Khan Rural Support Programme
BISP	Benazir Income Support Programme
CDD	Community Driven Development
CEO	Chief Executive Officer
CIF	Community Investment Fund
CO	Community Organization
CPEC	China Pakistan Economic Corridor
DFID	Department for International Development
LFS	Labour Force Survey
LSE	Lahore School of Economics
LSO	Local Support Organization
LUMS	Lahore University of Management Sciences
NFC	National Finance Commission
NRSP	National Rural Support Programme
PIDE	Pakistan Institute of Development Economics
PO	Partner Organization
PPAF	Pakistan Poverty Alleviation Fund
PSLM	Pakistan Social and Living Standards Measurement
RCT	Randomized Control Trial
RSP	Rural Support Programme
SDG	Sustainable Development Goal
SO	Social Organizer
TTO	Third Tier Organization
UN	United Nations
UNICEF	United Nations Children's Fund
VDP	Village Development Plan
VO	Village Organization
VSO	Village Support Organization

INTRODUCTION

The 2nd International Conference on Research and Learning was hosted by the Pakistan Poverty Alleviation Fund (PPAF) from 25th April to 26th April, 2017 at the Tulip Hall, Islamabad. The conference was a reaffirmation of PPAF's commitment to eradicating poverty through research and learning, the 'ilm' that is at the centre of PPAF's motto. PPAF has continually invested its energy and resources in in-depth research of the highest quality in order to improve its own efforts and by sharing its own experiences, enabling the development sector to reflect, grow and be effective.

The primary objective of conducting this conference was to share the results of all the on-going and completed

research studies at PPAF with a wider audience in order to enrich existing literature on development work within the country. The event was attended by members of PPAF and its partner organizations, academia, government and guests from corporates, embassies, institutes and international development organizations. 62% of the 159 participants were policy influencers while 26% were from partner organizations. A third of the participants were women, thus ensuring that the female perspective was an essential part of the proceedings. The total attendance grew 4% over 2014 conference while women attendee numbers continue to grow, with a 13% increase on 2014.

Guest category	Total	Percentage
Academia	20	12%
Government	10	6%
Corporates, Embassies, Institutes, International Development Agencies, others	88	56%
Partner Organisations	41	26%
Total	159	
Women	54	34%

PPAF remains committed to its objective of inclusivity by ensuring that people from all spheres of life benefitted from the rich detail and keen insight provided by the presenters and an informed and fruitful debate takes place within the sector to usher in the future. The 2nd International Conference on Research and Learning built on the concrete groundwork laid by the 1st International Conference, which was also held in Islamabad in April 2014. The major objective of the first iteration of this conference was to evaluate the approaches and components being employed for Community Driven Development (CDD) and to appropriately intervene with course correction. The sessions held under the 1st International Conference highlighted the multidimensional

nature of the research projects. It provided esteemed academics and practitioners to illuminate the various aspects of the projects being undertaken in the development sector and to suggest necessary measures to make these projects more efficient in achieving their objectives. The two-day conference was termed a success as it not only created a platform for knowledge sharing with a wider audience, but also identified areas of future research and collaboration that can strengthen the sector's contribution towards policies and programmes that help alleviate poverty. Through this conference, various institutions will hopefully engage and produce collaborative research efforts to further the objective of eradicating poverty in its most persistent and virulent form.



Taking up the torch after the remarkable success of the 1st Conference, the 2nd International Conference chose its theme to be "From Knowledge to Action". In addition to all the objectives that had been laid out in the 1st Conference, the 2nd Conference sought to bridge the gap between the academia and the practitioners in the field of poverty alleviation and to make sure researchers were able to provide policy makers with astute observations and viable policy recommendations that would help the development sector cater to the needs of the poor. The Conference did not limit itself to the Pakistani context and encouraged speakers and presenters to place their findings in the global context, thus enabling the participants to appreciate the nature of the research being carried out at this level.

It has become an imperative to make sure that high quality research is done on the impact of development programmes and insights are incorporated into future programmes to change them for the better.

In order to make the recommendations of the conference comprehensive, the conference was divided into 4 sessions, each highlighting an essential component of inclusive growth:



- **The geography and typography of poverty:** This session focused on the types of poverty that existed in Pakistan and the regional disparities that could be found within the country. The presenters discussed the implications of these disparities in poverty in their presentation
- Results from PPAF-III's impact evaluations: PPAF used the platform of the conference to provide the results from the research done on the impact of PPAF-III on the treatment communities
- **Poverty graduation:** The session focused on the efficacy of the type of programmes in bringing out the extreme and chronic poor out of abject poverty. The session also focused on the new approach towards poverty graduation that would bear long term implications on the poor
- **A research focus on women and girls:** The final session of the conference emphasized the need for data disaggregation around the needs of women and girls, and the impacts on poverty alleviation and quality of life indices that these can hold for households and communities.

About PPAF

Pakistan Poverty Alleviation Fund (PPAF) is an apex institution in the country that serves the most disadvantaged households and communities by facilitating their access to resources and opportunities. PPAF's role is that of a platform and facilitator for grassroots development, independent from the government, with sufficient resources to back its approach of a community-based framework.

To enable bottom up development through grassroots strengthening of institutions, PPAF sought to inculcate an inclusive policy framework that would target sustainable and long term growth. PPAF encourages elements of civil society to coalesce together and bring together their varied resources and talents to serve the underserved and help people out of the handicap of poverty.

Welcome and Conference Overview

Samia Liaquat Ali Khan

Group Head – Quality Assurance, Research & Design, Pakistan Poverty Alleviation Fund



Ms. Khan, in her opening address, welcomed everyone to the 2nd International Conference on Research and Learning and thanked all the participants and team members who made this event possible. She said that the second edition of this conference happened after a 3 year gap since the time is right to share findings with all stakeholders and disseminating results with stakeholders and encouraging research linkages among the participants.

She stated that the aim of the conference was to expand learning in order to strengthen our commitment and resolve. Poverty and inequality is more often seen solely within the paradigm of income which is restrictive. However the focus needs to be widened to include a lack of access to information and services for the poor, which becomes a reason for their disempowerment. PPAF wants to have a continued presence in the field so that they can have a constructive role in poverty alleviation. The researchers were called upon to give ground breaking and innovation solutions for the problem at hand. The plan to tackle poverty should be multi-dimensional and should include a focus on provision of public service.

She proceeded to give an overview of all the sessions that were to take place, emphasizing the need and importance for the topics under discussion. One of the thematic sessions to be conducted under the auspices of the conference was the geography and typography of poverty, which would give a detailed account of the poor people of Pakistan, geographical disparities and representative typology by district. This would be followed by the results from the PPAF-III Impact Evaluation, which would share the results of this phase with all participants so that other could benefit from PPAF's experiences. The third session would delve further into the debate on poverty graduation and the narrative constructed around poverty graduation. This session would also be a launch pad for PPAF's Chitral Strategy, which was crafted in collaboration with the Chitral district management. The last session would focus on gender issues related to poverty and the presenters of the sessions would argue the problems faced by women and adolescent girls in the context of poverty in Pakistan.

Ms. Khan formally started the proceedings by introducing the presenters of the first session.



SESSION 1

Geography and Typology of Poverty

This session focused on the types of poverty that existed in Pakistan and the regional disparities that could be found within the country. The presenters discussed the implications of these disparities in poverty in their presentation, and made an effort to explain regional inequalities in terms of poverty and public service delivery.

Explaining Regional Inequalities: The Geography of Poverty in Pakistan

Arif Naveed

*Gates Cambridge Scholar and doctoral researcher, Faculty of Education,
University of Cambridge, UK*

Why multi-dimensional poverty?

Mr. Naveed started off with explaining why the time was right for a dialogue to happen on multidimensional poverty. This study is an off shoot of an official report done to estimate poverty on a district level and many of the recommendations forwarded were adopted by the Planning Commission of Pakistan. There were many reasons to do this report on multidimensional poverty, above all of which was the geographical and population diversity of the poor in Pakistan. Meso-level factors (systemic in nature) had to be ignored to arrive at the main conclusions of this report.



The Study

The report followed a different methodology than most studies done to understand the geography of poverty. For the purposes of the study, a weighted average was used to capture these dimensions and form a multidimensional poverty index, using indicators covering 4 areas: education, health, living costs and assets.

The headcount ratio was quite a revelation about the rural-urban divide of poverty within the country. The national headcount ratio dropped by 7.8 percentage points in absolute terms over the six years from 2008-09 to 2013-14 while the rural headcount ratio reduced by 9 percentage points and the headcount ratio for urban areas dropped by 3 percentage points. This is consistent with findings that poverty is more intense in

rural hinterlands that have thus far been neglected by policymakers. The more densely populated the area is, the less likely it is to have a high incidence of poverty.

The Geography of Poverty

Poverty ratios have been declining overtime for both headcount ratio and intensity. The multidimensional index of poverty also has been in decline over time. In terms of headcount and intensity ratios, Balochistan has the highest incidence of poverty. The decline in Khyber Pakhtunkhwa is the highest while poverty within Sindh has remained stagnant. All gains in Sindh have been made in urban Sindh, with rural Sindh making little to no gains. These disparities show that the provincial level is not a good measure to

assess poverty levels, as it is a big administrative unit. The district level is a better unit to do research on poverty. All 115 districts in Pakistan were ranked by poverty indicators and made into 5 equal quintiles, with the highest quintile representing the poorest districts while the lowest quintile represented the least poor districts. The geographical disparity is evident by the fact that the highest quintile has 15 districts from Balochistan while there are none from Punjab in the same category. In fact, on poverty indicators, Punjab performs much better than all the other provinces. The highest decline in poverty happened in the Northern region of Pakistan while poverty decline in Sindh has been quite low. The improvement in poverty indicators is not occurring in a uniform manner and has regional disparities as well.

The political economy of Pakistan might be a contributing factor to the stark difference in the geography in poverty. Balochistan has the lowest density of the poor population in Pakistan when compared to other provinces. While these poverty indicators are worrying, the numerical strength of the poor in Balochistan is lower than that of Punjab, thus putting Balochistan at a disadvantage in the democratic setup. On the other hand, the 5th quintile (the least poor) has 19 districts from Punjab and none from Balochistan. Democracy tends to favour the richer and populous districts when compared to the poorer and sparsely populated districts.

The reasons behind poverty in Pakistan seem to be consistent with past experiences. Education is the highest driver of poverty in Pakistan overall, with living costs affecting Balochistan the most and health affecting urban Sindh the most. Each province is afflicted with a different nature of poverty and thus, the

picture in each province cannot be painted with the same brush.

The difference in the geography of poverty can be explained by

- **the inelasticity of poverty** – it is hard to overcome for people
- **the rural-urban divide** – there is a qualitative difference in the kind of poverty that exists
- **population density** – densely populated areas have a lower incidence of poverty
- **public service delivery** – poor are less likely to have access to these services
- **economics of agglomeration** – services and industry tend to cluster around urban centres
- **'resource' curse** – the districts with natural resources do not have a local stake
- **migration** – international and national migration benefits certain areas

- **gender indicators** – women participation in the labour market is strongly related with poverty
- **infrastructural diversity** – urban centres are more developed than rural hinterlands

What action needs to be taken?

Public service delivery needs to be provided by allowing a decentralisation of power down to the districts. The provision of education is the main issue at the district level; poorer districts face this problem more acutely than the richer districts. The satisfaction with public services declines with increased poverty because the poor do not have easy access to the facilities that ought to be provided to them. Rural urban divide has its roots in public administration, where urban centres receive more attention at the public level than the rural areas.

From Knowledge...

- Poverty indicators reveal geographical diversity of poverty – more poor people reside in Punjab but poverty is acute in Balochistan and rural Sindh
- Poverty is inelastic in nature – it is deeply entrenched and hard to tackle
- The political economy of Pakistan might be a contributing factor to the stark difference in the geography of poverty
- Cultural, societal and geographical diversity in Pakistan entails a meaningful engagement with spatial analysis of poverty and equitable resource distribution
- Rural hinterlands face acute poverty but receive little attention- The more densely populated the area is, the less likely it is to have a high incidence of poverty
- Education is the highest driver of overall poverty in Pakistan
- Public service delivery to poverty stricken areas is wanting

To Action

- Prioritize the poorer areas (hinterlands)
- Provide access to quality health and education – through both public and private channels
- Continue with the process of effective decentralization
- Improve the blunt nature of universal instruments for poverty alleviation
- Invest in multi-layered institutional development
- Tackle urban and rural poverty with separate, nuanced and specific approaches
- Move from emergency relief to resilient infrastructure

Creating Typology of Poverty across Pakistan

Dr. Geoffrey Dixon Wood

Emeritus Professor, International Development, University of Bath, UK

Concerns over the nature of extreme poverty

Dr. Wood started by expressing his concerns over the nature of extreme poverty that he studied in Pakistan. The reduction in extreme poverty has been slow, with most progress in the lowest quintiles (the least poor districts). He declared that the most improvement has occurred in the Rawalpindi – Lahore belt, which lies in Northern Punjab. The deepest level of poverty was highly inelastic and had the tendency to be consistently reproduced by the political economy of these areas. Such a stark geographical disparity could mean that there is to be a centre – periphery relationship between the different areas of Pakistan, with resources and attention being concentrated in a few key areas. Poverty seems to be a product of various factors such as a democracy deficit in poorer areas, the existence of quasi-feudal relations in these areas and barriers of access to resources and services that render these regions totally underdeveloped.

There is insufficient data on migration and its effect on poverty. On the surface, it seems to be exacerbating the problem. There is a lack of infrastructure in areas with migration, where men leave to work, leaving behind the elderly. This has an effect on family structures and these usually are vulnerable areas. The PSLM survey shows that the development in regions has path dependency. There has been a weak impact of policy due to the bluntness of nationwide policy instruments and mis-targeting of the poor. An appropriate tagline for the efforts made thus far would be ‘work in progress’.

So far, a blunt approach to poverty has

been applied which involves targeting that has not been successful. There are no sub-groups usually that are considered in this category. There has been leakage in funds primarily due to corruption. Engagement within communal mechanisms must occur because so far the thinking has been more wishful in terms of development. The poor must be engaged comprehensively and a more nuanced approach must be taken. All disciplines of social sciences such as anthropology and sociology should be given greater emphasis in the discussion of poverty as it definitely needs a wider approach.

Typology of poverty in Pakistan

Making a typology of poverty is a hard task, considering the fact that Pakistan is one of the most internally diverse countries by international standards. This can be seen solely from the fact that the biggest variation happens to be between North and South Punjab. However, a hypothetical typology can still be attempted around which further analysis can be done. There are 10 representative types based on the percentage of the poor in a given district. Figuratively, the move to be made is from thin to thick research; there must be qualitative depth in the data collected within communities. The need is there for a qualitative baseline and tools are required to assess poverty graduation and see if people stay graduated

from poverty. Gains must be protected when cattle or land is assessed. The time has come to bring back talk of integrated development so we can stall its intergenerational transmission. The poor must be dissuaded from making Faustian bargains (forcing people to stay poor in order to qualify for benefits).

A theoretical framework is proposed by the study where there is a clear link drawing on what is needed and what is wanted. There are enormous governance issues, particularly that of rent seeking. There are imperfect markets that fail to cater due to systemic biases. There are community level problems to deal with, especially when it comes to the role of civil society structures and what ticks and works for these organizations. Household level issues involve the marginalized groups of society and their role within the household, such as women, the elderly and the disabled.



What action needs to be taken?

The need of the hour is to create a framework, which Dr. Wood presented, where the boundaries between various entities are permeable and organic and indigenous solutions to problems can be derived. The current system hinges on the belief that one entity is compensating for the imperfection of the other.

The conclusion is that a transformation of society should take place. The objective should be to reduce the discount rates of the future for the poor so that they can engage in long term thinking. It can only happen when people are stable. More studies on programmes such as BISP should be done to assess the impact have they had in the long term. The discussion for basic universal incomes should return and jobless growth should be checked as it is not working. The idea around targeting should be to tax new people, not to find new people to give benefits to. The ambition should be to find new qualitative data to find out how to better help the poor.

From Knowledge...

- The deepest level of poverty was highly inelastic and had the tendency to be consistently reproduced by the political economy of these areas
- A stark geographical disparity could mean that there is to be a centre – periphery relationship between the different areas of Pakistan, with resources and attention being concentrated in a few key areas.
- Progress in reducing poverty is being made only in the least poor districts
- Institutions reproduce conditions for extreme poverty
- Blunt policy instruments and mis-targeting have resulted in a weak policy and forcing people to stay poor in order to qualify for benefits
- Marginalized groups are under-represented in policy issues

To Action

- Prioritize the poorer areas (hinterlands)
- Focus on indigenous models of poverty alleviation
- Integrated development so we can stall intergenerational transmission of poverty
- Enable the poor to survive in the short-run so they can focus on the long-run
- More studies on social protection programmes be done to assess the impact have they had in the long term
- Change the idea around targeting to tax new people, not to find new people to give benefits to.
- Conduct more qualitative baseline and tools which are required to assess poverty graduation and see if people stay graduated from poverty and find out how to better help the poor

Panel Discussion:

Improving Service Delivery to the Poorest Households

Chair: Dr. Zeba Sathar

Panelists: Dr. Asad Zaman, Christian Munduate, Arif Naveed, Dr. Geoffrey Dixon Wood



question is more than how citizens perceive public service delivery, which is what the researchers have done so far.

Research for the future

The demography of poverty is the more important question to address according to Dr. Sathar. It needs to be seen why people are switching between poverty and non-poverty and what the intergenerational effects of poverty are. The impact of smaller family sizes and lowering dependency ratios needs to be seen along with the wider poverty alleviation debate. Migration statistics are unfortunately missing from the national research discourse and there needs to be more emphasis on the role of migration and remittances within the regions. There is no census data available on migration. There also needs to be an impact assessment of large scale programmes as there has been a massive roll out with positive signs but there is no literature on what impact it has created in the area.

Dr. Zeba Sathar

Policy concerns

The session chair started the discussion by quoting the UN Secretary General Ban Ki Moon, who stated that 'no one ought to be left behind'. There has been progress on the SDGs in terms of access as can be evidenced by the NFC award but the Human Development Indicators (HDIs) are getting worse in Pakistan, which should be seen as a cause for concern by policy makers.

Comments on the studies presented

Commenting on the works presented by Mr. Naveed and Dr. Wood, she said that the authors of the researches presented relied too much on the PSLM which is insufficient as a data set because of the way it is collected by the government. Dr. Sathar also thought that using the district as the unit of analysis was unsuitable because there

is too much internal diversity within districts. Union Council or tehsil level would be a better idea to better gauge the level of poverty in Pakistan. Other data sets need to be used, such as mixed datasets and panel data, and studies need to be conducted which give a long term view on poverty graduation. Data centres such as PIDE can be engaged for this purpose in conjunction with other research centres.

Nature of poverty

She also commented on the chronic and transient nature of poverty, and called on it to be investigated in more detail. Exogenous factors for poverty need to be determined and causality of these factors needs to be established. She also pointed towards the role of the private sector in providing services to the people. The bigger gap between non-poor and poor in terms of services delivery happens in the private sector rather than the public sector. So the

Dr. Asad Zaman

Critique of current development models

Dr. Zaman began by stating that service delivery to all citizens, especially the poor, is not only a priority but a moral obligation. The Western ideological framework, while instructive, has not been able to explain the contradictions between theory and practice. Ideally, good interventions should be such where theory moves in line with practice. He went on to say that it was

our weak rationality is the problem. Descartes saying that I think therefore I am is wrong. Due to this, we tend to prioritize the mind over the heart, and it is in fact the heart that leads us to action. It should be the other way round where we act first and then know more as we act more.

An indigenous approach to development

The great transformation in the West has been to become a market society where markets form the centre of the social construct. We tend to be selfish because commodification occurs throughout society. When the market expands, it tends to contract society itself. The West has already undergone this transformation and it is still under progress in Pakistan. The Western thought leaders thought of development as accumulation of wealth. However, the intellectuals of the east have focused on the role of community in development. Mahbub-ul-Haq stressed on human development while Amartya Sen focused on what it means to be a human being. The Islamic view is in line with this thinking. The aim should not be bring top-down change but instead focus on indigenous growth models and inculcate a model that can be sustained without donor aid.

Christian Munduate

Poverty and its impact on children

Ms. Munduate stressed the priority of SDGs when talking about 'Leave no one behind' initiative. She talked about the importance of children when it comes to development. She stressed that stakeholders should know the problems associated with children. 27 million children are out of school in Pakistan and 60 million children reside in Pakistan without any form of identification. 44% of the children have stunted growth. To overcome these



problems, the onus falls on all stakeholders to take combined action. Communities should be held accountable for their own. We must seek to understand how policy can be influenced for the better, whether through improvements in infrastructure or on the social side.

One thing that must be remembered is that small individual projects are never enough to sustain change within a society. All stakeholders must look into the quality of expenditure being made for development rather than just the amount.

Dr. Geoffrey Dixon Wood

Redefining development

He suggested that "leave no one behind" could be replaced by a more appropriate 'sharing the well' tagline. The need of the hour is to focus on the inelasticity of poverty and why it is the case in Pakistan. Development programmes should be careful to engage with real communities instead of 'projectized' communities, which is a social grouping created by the

programme itself. Practitioners must look at what exists in these communities and open the windows of communication between the communities and the people working with them.

Internal migration and its implications have not been given any attention in Pakistan. Development is usually done of spaces but not of the people who inhabit those spaces. Big villages have transformed into market towns but the need of the hour is to out in the hinterlands and bring real change in these areas.

Arif Naveed

Obstacles in developing communities

He said that most people focus on confronting the global power relations but local realities are ignored. We must understand that the means of engagement are hierarchical, which creates a problem in itself. The reality is that programmes and policies are determined by international aid priorities and there is truly a lack of engagement between indigenous knowledge and policy makers.

Questions and Answers

In response to a question on state's responsibility with respect to service delivery, Dr. Zaman said that the state does bear the responsibility to provide services. However, there can never be one overarching solution to every problem and indigenous solutions should be developed by the communities to solve their own problems because they alone can account for local realities. Multi-million dollar projects around the world have failed precisely by failing to recognize local realities.

Dr. Rashid Bajwa – CEO NRSP, made the case for donor funding and elaborated that donor funding has supported some far reaching and beneficial programmes for the poor which would not have been possible otherwise. NRSP has done substantial work in collaboration with donors and he invited the participants to come and do research on the impact made by these programmes.

Dr. Sathar closed the session with a parting comment, emphasizing the need for accountability for development programmes as an essential ingredient for future endeavours.



From Knowledge...

- Existing data is insufficient to correctly assess poverty in Pakistan
- Human development indicators are deteriorating
- Geography and typography of poverty has been charted, but not demography of poverty
- Children suffer the brunt of poverty in Pakistan
- Local realities are not totally accounted for in development programmes

To Action

- Use several data sets, such as mixed data sets and panel data, in studies and studies need to be conducted which give a long term view on poverty graduation
- Prioritize the poorer areas (hinterlands)
- Conduct research on the demography of poverty in Pakistan-the impact of smaller family sizes and lowering dependency ratios needs to be seen along with the wider poverty alleviation debate
- Analyse the quality of expenditure being made for development rather than just the amount
- Consolidate migration statistics which are sadly missing from the national agenda and there needs to be more emphasis on the role of migration and remittances within the regions
- Work with communities to open channels of communication to arrive at indigenous solutions
- Take care in engaging with real communities instead of 'projectized' communities, which is a social grouping created by the programme itself

Keynote Address

Dr. Tariq Hassan

Chairman, Audit Oversight Board, State Bank of Pakistan & Director, PMIC



Dr. Tariq Hassan thanked PPAF for inviting him to give the keynote speech. He said that there was more unlearning that needed to be done before learning could happen. He acknowledged the work PPAF has done in its completion of the first phase, especially the role it played in the establishment of the microfinance sector.

He recognized the need to know institutions and fostering and developing the sector. Knowledge plays a key role in development and the importance of knowledge is hard to deny. Knowledge based approach to development was critical for the efficacy of all these programmes. The rural-urban divide that cropped up in earlier discussions is an important aspect for policy as the sector moves forward. Poverty graduation approaches help people escape the poverty trap. He appreciated the role of the PMIC which works at both the horizontal and vertical levels of poverty alleviation, as well as engaging with both public and private sectors. He pointed to the fact that there was no dichotomy between Eastern and Western thought. Rather, they shared a dialectical relation and one school of thought fed into another.

He stressed the need to give women and children preferential treatment when talking about development. PPAF should also consider the need for self-assessment to see in which direction they are headed. He further said that poverty was not a natural state and was rather a social construct. In the unjust system that prevailed, legal protectionism for poor marginalized classes was needed. Article 3 is present in the Constitution of Pakistan but there is no knowledge amongst the people on how to bring this to action. There is a need to reaffirm the social contract between the governed and the government and impoverished classes need to be protected. Organizations should be able to open access to services in rural areas. This is where microfinance sector has stepped in and put forth the principle of financial inclusion.

He reiterated the fact that the work has just begun for the microfinance sector. The sector still needed proper oversight so that the poor can be protected from exploitation by unscrupulous elements with the microfinance sector. More research needs to be undertaken to explore new avenues within the sector. Knowledge based approach is the way not only to alleviate poverty of the body but also to alleviate poverty of the mind. Research should take an integrated approach in law and economics to see what can be done in the future.

He implored future researchers to look into the nexus of law and poverty which might lead to a new system of pro-poor laws, akin to the development of labour laws after the rise of Marxist thought. The move should be made from individual action to collective action. We must use the geography of poverty to tackle entrenched poverty.

Session 1: Conclusion

The overwhelming consensus among the presenters, the panelists and the participants regarding the geography and typology of poverty was that there existed an urban-rural divide in the nature of poverty which affected its typology in various parts of Pakistan. Geographical disparities within poor people also meant that specialized and localized approaches to poverty must be adopted in order to effectively target the inelasticity of poverty that is obstructing the path to inclusive and sustainable development. Indigenous knowledge must be accumulated and harnessed to help communities and linkages must be developed between policy makers and communities.





SESSION 2

Results from PPAF – III Impact Evaluations

PPAF used the platform of the conference to provide the results from the research done on the impact of PPAF-III on the villages and communities that they were part of the PPAF-III programmes. The achievements of the PPAF-III were showcased, the role of community level organizations was brought out into the open and the impact of these programmes was assessed and shared with the participants.

PPAF III: Achievements, Challenges and Future Prospects

Samia Liaquat Ali Khan

Group Head – Quality Assurance, Research and Design, PPAF

Ms. Khan gave an overview of the achievements and future of PPAF-III. PPAF-III has progressed very well since its start in July 2009 and has partnered with 130 organizations to tackle poverty using the poverty graduation approach. A GIS hub has also been developed as part of this approach. The World Bank, in its ICPR, declared the project's performance satisfactory and thus far, \$255 million has been disbursed as part of the project. Against all key indicators, the project achieved its targets.

Interesting observations were made during the PPAF-III project in its social mobilization efforts accounting for \$38.5 million. It was found that men prefer to spend on roads and electricity while women prefer to spend on water and sanitation. At the end line evaluation, about 60% of the development funds were spent on the women and the poorest. Investment needed for implementation for the rest of the programme is \$165 million.

10 to 20 per cent of community investment was raised by the communities themselves. The investments have been recognized as pro-poor and the projects were completed at a lower cost by PPAF than the government for similar projects.

\$185 million were spent on improving livelihoods and here again, targets were achieved on all indicators. The internal rate of return for these projects was 138% and 2.5 million women were affected by this initiative, a number higher than the women under the BISP initiative.

Microfinance accounted for \$40 million in PPAF-III, with outreach to over 130 districts across Pakistan. As part of the objective, PPAF was also seeking to spin-off its microfinance arm into a separate component, and were successful in setting up a new for-profit company, the PMIC, with investment from Federal Republic of Germany and

the United Kingdom. The rollout will happen over the next 5 years with an aim of getting 10 million clients in the microfinance sector. This figure currently stands at 4 million clients.

The aim for the next 5 years is to invest in strengthening community institutions, expanding health and education initiatives and sparking the economy in the most marginalized areas across the country. As we move forward, PPAF will continue to be a learning organization. It would be instrumental to find whether resilience demonstrated by communities is structural in nature or otherwise. PPAF should test and assess itself at each juncture so that it is able to achieve its objectives in the best manner possible.

After presenting the achievements of PPAF in its PPAF-III rollout, Ms. Khan facilitated the session on TTOs, their modalities of governance and their impact on their communities.

In Conversation

Governance in Third Tier Organizations (TTOs):

what we need to know

Dr. Kate Vyborny – Postdoctoral Associate, Department of Economics, Duke University, USA

Dr. Hamna Ahmed – Research Fellow, Centre for Research in Economics and Business,

Faculty member, Department of Economics, Lahore School of Economics, Lahore

Facilitator: Samia Liaquat Ali Khan – Group Head, Quality Assurance, Research and Design, PPAF

Introducing the study: Baseline study

Dr. Vyborny started the session by introducing the study, which focuses on the development and role of community level institutions, TTOs in this study, at the UC level and how these organizations can be supported. The decision making process taken by the TTOs was analysed by the study to see what factors affected the decisions made by TTOs. A baseline of 851 TTOs was undertaken that consisted of local support organizations. Large group discussions were held with these organizations and then they were subsequently split into 3 groups by gender compositions.

The reach of TTO activities

It was found that TTOs tend to be most active in matters of health and human & legal rights but they were generally active to some degree in all sectors, which shows the multi-use nature of these TTOs. However it was found that some section of the poor are ignored at the TTO level as well. TTOs with women leaders served more women and all TTOs try to improve the participation of women. There has been varying degrees of engagement with TTOs by the government and the usual means of engagement has been in the areas of trainings, linkages or fund transfers. LSO varies when the government gets more involved.

Decision making within TTOs

Dr. Ahmed shed some light on the dynamics of decision making within



the TTOs in order to understand how decisions were made and to illuminate the effect of the background of the organization members. The findings showed that members tend to be more cautious in making decisions when they were in groups. The mechanism to arrive at a decision usually followed a voting process that went with the majority opinion. One of the surprising findings was that the personality of the TTO members did not play a significant role in the decision making process. These findings made a strong argument for the need to engage in community development and decentralization.

The study was designed to see the dynamics of decision making in TTOs over risk and time. They were given various scenarios and told to make hypothetical choices among the options given to them. The study was carried out privately with individuals and groups. The composition of the Executive Bodies (EB) was diverse and

inclusive, with one third of the members residing in un-cemented houses, 70% had received schooling to a certain level and some owned land. Women were included on the EBs and while they were mostly inclusive, some marginalized groups were not represented in certain cases.

The results showed that groups made less risky choices and were less patient about decisions regarding projects than they were as individuals. The decisions tend to go with the median member, who becomes influential in the group decision. The most enlightening aspect of the study was the insignificant impact of personal characteristics on the groups' decisions. The richest member of the group did not significantly impact the decisions made by the group. The same held true for the most educated member, the eldest member, the longest serving member or the most active member. Only the president of the EB and the treasurer held significance in decision

making, and that too in certain cases. This shows that decision making in TTOs is democratic and does not sway due to individual tendencies.

Conclusively, it could be said that decentralization of the decision making process may better access to services and resources and improve the level of inequality amongst communities. Policy makers would be wise to pursue decentralization in future ventures.

The inclusive nature of TTOs

Dr. Vyborny took over from Dr. Ahmed and then proceeded to highlight the inclusive nature of the TTOs studied. Many of the members of the TTOs are from marginalized groups. The TTOs tended to favour women's issues, even in TTOs with a mixed gender composition. This shows that women get their issues addressed in TTOs.

The RCT was conducted so that it can be seen how PPAF can better support the TTOs and how long term engagement with these organizations can be achieved. The study was split along two working groups, one focusing on service delivery while the other focused on governance issues. Both these working groups were split into two arms; one arm was incentivized through communal recognition while the other arm was asked to self-report their progress. In order to prevent exaggeration, a verification check was announced to all the TTOs where they were either told of a high probability of checks or a low one.

The reporting on the progress of the TTOs was affected by how well the organizations understood the directives given to them and this consequently affected participation. There was a variance across regions as Sindh and Balochistan had low participation while the highest participation was from Punjab. In terms of education, the highest reporting was

done from TTOs with a matriculation level of education while the response from both highly educated and barely educated was less than expected. The age of the TTO itself was an explanatory factor as older TTOs were more likely to participate than younger TTOs.

Amongst the service working group, there was a big variation between the incentive and reporting groups, with incentive groups reporting higher scores. This effect was not seen in the governance group. There is no clear pattern as to how the information regarding the probability of verification checks was assessed.

The problems faced by the study

The study faced some problems providing assistance with the reporting mechanisms to the TTOs. The hotline set up for this failed due to the difficulty faced in communicating problems faced by TTOs. This is hoped to be overcome in the future by using community representatives who will be able to assist the TTOs face to face in their challenges.

The next step that needs to be taken beyond this study is to use other sources of data rather than the self-reporting mechanism used for this study. This will enable researchers to correctly assess the roles of TTOs in the area. Further research would be instrumental in ascertaining how POs can use data to perform better in their areas.

Concluding remarks

Ms. Khan remarked on the findings, by pointing out that 83% of the people in the EB own land but that has had no effect on the decision making process within TTOs. This goes against conventional wisdom which says that personalities are influential in the decision making process. This was an interesting new observation that could

have a positive influence.

Questions and Answers

Dr. Ahmed clarified in response to a question that individual profiles on the presidents of the TTOs had not been done and it would certainly be beneficial to see this data if it was available. The influence of the office bearers in TTOs could possibly come from deference to these individuals in close decisions. More work would be needed to be done to suggest an ideal composition of the EB.

Dr. Vyborny responded to a question on the government local bodies' influence on TTOs, saying that this indeed was a flag and needed to be looked further into as important financial decisions are taken at the community level. However, previous research has shown that TTOs tend to be less politicized and are less affected by local bodies. POs work with TTOs as both advocates of policy required by the community and also as an implementer of these activities. The terms of engagement of POs with TTOs has been varied in this regard.

From Knowledge...

- TTOs are successful in moulding policy to suit the local realities
- TTOs push towards social inclusivity especially for women and equality towards communities
- Decisions within TTOs are not dominated by individuals and personal characteristics
- Decisions made by TTOs are less risky and short term

To Action

- Prioritize devolution of power in order to improve access to services
- Form government linkages with TTOs at the community level to effectively communicate local concerns

Findings:

Mobilization for Empowerment (MORE) Research Project

Dr. Ghazala Mansuri – *Lead Economist, The World Bank*

Dr. Xavier Gine – *Lead Economist, The World Bank*

Commentators: Maliha Hamid Hussein, Dr. Rashid Bajwa, Prof. Imran Rasul

Ghazala Mansuri and Xavier Gine joined the discussion via videoconferencing from Washington D.C. to present an assessment of the PPAF-III programme. The problem thus far has been with rural economies which have had no voice in the development debate. They are plagued with many issues of gender, caste and race, low communal voice and low accountability of the government in terms of service delivery. There seems to be entrenched local power and the challenge is to build citizenship in rural areas. Prior Community Driven Development (CDD) evidence has shown that inclusive organizations do not emerge endogenously, especially in terms of gender. Development has been hindered on the ground due to a lack of critical mass for these ideas to take shape. There has been a lot of horizontal expansion but little depth in the interventions done. The Community Investment Fund (CIF) was done with predetermined designs that did not take into account the local factors.

Design changes in PPAF-III

Due to these reasons, design changes were proposed in PPAF-III after the lessons learnt in PPAF-II. There needs to critical mass for development to take root, clear mandates should be given to the implementing partners, funds should be 'open' for the communities to use and governance should be bettered. The CDD proposed to find out whether there was increased engagement by COs, whether there had been an inclusion mandate, whether these COs had legitimacy and efficacy on the ground.

The Study

The RCT was designed to check COs on the criteria of inclusion and governance. The RCT was conducted on the organizations that fell under the NRSP. 20% of the funds generated were done by the communities themselves which ensured that the communities took responsibility for maintenance of the projects. The study was split into 4 groups. The baseline for the study was conducted in 2011 which was a household survey and the end line was conducted by June 2016. The data available was from 2 censuses (a household survey and a poverty scorecard survey), administrative data,

survey data and behavioural games conducted within the areas.

The results

The results showed that inclusion aligns and women were more informed about their issues but were less satisfied than before. There was more dissent in Village Development Plan (VDP) in inclusion villages. Objectively, inclusion villages were better off but it created heightened expectations among people in those villages, which led to lower satisfaction. There was broader participation in inclusion villages and more collective actions in these

villages.

There were more women members in VSO and there were more organization in inclusion villages. There were more poor members as VSO members in these villages. The members were more representative of the villages which can be attributed to the increased participation of women. Preferences within inclusion villages were better aligned with the needs of the community. The poor and women tended to prefer to work on health issues than other groups.

The programme was well targeted when it came to assets and it weakly



targeted those who required toilets. Women were better informed at the midline but the men covered up the information gap by the end line assessment. Collective action was better in treatment villages when compared to the control group. Political leaders targeted women for votes in inclusion villages and were paid more visits but women still did not participate in politics in these villages. There was higher voter turnout in the 2013 elections in inclusion villages and the candidate field for political office was more populated in these villages. VSOs had more linkages with government in the inclusion villages at the midline assessment but these differences disappeared by the end line assessment.

There was a significant change in attitudes in inclusion villages amongst men and non-poor. Men had higher aspirations for their daughters in inclusion villages compared to other groups. In these villages, women were more informed about legal issues than the men. People are less likely to be poor (assessing by toilet indicator) in inclusion villages than other villages. There are more businesses present in treatment villages. This shows that the inclusion mandate may cause dissent in the short run but in the long run, it is better for development. This is based on rough results but it is expected that these results will hold in the future.

Prof. Imran Rasul

He reiterated the need to look at the organization of village committees and to determine the ideal composition of these committees. There is a trade-off to consider when making organizations representative. The fact remains that whoever is the social planner will influence the course of development. It was evident that the poor and the non-poor had different concerns when it came to development. The increase in female participations at the community level is encouraging but the quality of



engagement should also be looked at more closely. The characteristics of the women coming through should also be looked at.

Maliha Hamid Hussein

Causality still needs to be determined as women could be self-selecting amongst themselves which counts as an exogenous factor in this case. The issue of ownership of the community should also be raised to see who takes up the responsibility for the development. It should be seen if the model is stretched. Factors that could lead to communities truly transforming is a concern.

Questions and Answers

Dr. Mansuri pointed towards what the real underlying change in the CDD was. She pointed to the earlier development models such as AKRSP and noted that those acted in areas with high rural inequality and were highly non-political in nature. Such models will not work now because no model

can truly succeed without a sense of responsibility within the community members. These programmes have worked at the margins which is no real change has taken place within these communities. True transformation occurs only with an inclusive mandate, especially with the inclusion of women. This change has not taken place on its own. The thing to remember here is that transformation of a community is not smooth. It is hard and has to be undertaken. While the cross variation among villages is high, there is a trend of improved perception of women amongst all groups as leaders, especially among young men. This can be seen as a positive sign for long term change.

In the future, there is a need to look into the ideal composition of communal committees and there needs to be a cost benefit analysis on what factors need to be preferred. Future researchers should also look into the inter-generational effects of poverty and the cost of participation incurred by communities.

From Knowledge...

- Inclusion villages were better off but it created heightened expectations among people in those villages, which led to lower satisfaction
- There was broader participation in inclusion villages and more collective actions in these villages
- Inclusion mandate may cause dissent in the short run but in the long run, it is better for development
 - o Men had higher aspirations for their daughters in inclusion villages compared to other groups
 - o In these villages, women were more informed about legal issues than the men. People are less likely to be poor in inclusion villages than other villages
 - o There are more businesses present in treatment villages
 - o Collective action was better in treatment villages when compared to the control group
 - o Political leaders targeted women for votes in inclusion villages and were paid more visits but women still did not participate in politics in these villages
 - o There was higher voter turnout in the 2013 elections in inclusion villages and the candidate field for political office was more populated in these villages
 - o VSOs had more linkages with government in the inclusion villages at the midline assessment

To Action

- Form government linkages with TTOs at the community level to effectively communicate local concerns
- Encourage an inclusion mandate in programmes for a sustainable and inclusive development agenda
- Look into the ideal composition of communal committees and a cost benefit analysis on what factors need to be preferred
- Research the inter-generational effects of poverty and the cost of participation incurred by communities

Session 2: Conclusion

This session highlighted the achievement of PPAF-III and the design changes made after the lessons learnt in the previous rollout. Community level organizations have been important in making the development programmes within the villages more reflective of the needs of the community and make societies more inclusive than before. The decision making process within the TTOs has been found to be democratic and not influenced by personal characteristics. Thus, devolution of power to the village level might be beneficial for the communities involved and help adapt the broad objectives to the local development agenda.





SESSION 3

Poverty Graduation

The session focused on the efficacy of the type of programmes in bringing out the extreme and chronic poor out of abject poverty. The session also focused on the new approach towards poverty graduation that would bear long term implications on the poor. The session compared the merits and demerits of various approaches to poverty alleviation; the first part dealt with the methods of disseminating development funds, the second focused on the definitions of resilience and development, while the panel discussion focused on the possible implications of the earlier presentations.

Assets vs. Cash Transfers:

Results from the PPAF/CERP RCT –

Prof. Imran Rasul – *Professor of Economics, University College London
Co-Director, Centre for the Microeconomic Analysis of Public Policy, Institute for
Fiscal Studies. Research Co-Director, Entrepreneurship Research Group,
International Growth Centre, UK*

Introducing the study

Professor Imran Rasul started by putting forth the main objective of social protection for the poor. Social protection needs to be given to the poor and interventions should be made in order to achieve this objective. From previous experiences in Bangladesh, it is seen that asset transfer programmes have been used to bring long term changes. Asset transfers have been seen as effective in other developing countries as well.

The study tried to compare the effects of two different kinds of asset transfer programmes, in-kind asset transfers against unconditional asset transfers. In a perfect market with homogenous households, both kinds of asset transfers should have the same impact. However, market imperfections exist, such as varying distance and time involvement, different skills and imperfect information. Households tend to differ in their decision making due to differing individual and psychological preferences. Therefore it needs to be seen whether there is a difference in return for both approaches.

This is essential knowledge for policy makers due to other concerns, such as execution costs (in-kind asset transfers are costlier to execute) and political preferences at the society level.

The Study

In the study, villages with a poverty score in the range 0-18 were randomized and split into two treatment groups; one was provided a menu of

assets to choose from while the other was given the same menu but with the added option of taking Rs. 62,000 in cash as well. Rs. 62,000 is more than the annual food expenditures and monthly earnings of the households involved but less than the cost of livestock. A three tier survey was conducted at the household, community and market levels to assess the impact of the intervention.



In the first group, 70% opted for a livestock option whereas in the second group, 96% opted for the cash option. The participants in the second group mostly intended to use the cash for livestock (70%) but only 46% eventually ended up using that money for livestock. The average price paid for livestock by the second group was the same as that for the in-kind asset transfer group but with a higher variation in prices. 50% of those who bought livestock were able to retain in the next 2 years, which was the highest ratio of retention for any asset.

In order to assess the short run impact, an average of indicators was taken for 2 years after the intervention. It showed that economic inactivity decreased and that was especially true for women. In the labour market, men moved from

casual labour to the livestock sector and self-employment. The only significant movement was in livestock.

The results

The results showed that In-kind asset transfers allowed the poor to work more and earn more than an equivalent cash transfer. Incomes increased and the non-earned income of the household is reduced. The cash transfer group spent the money more on acquiring more assets, both business and non-business assets.

The attitudes within both treatment groups changed, with there being a wider support for the idea that there should be a redistribution of wealth. The change was more pronounced within the non-poor, which is a heartening sign. Money was seen as

important in both treatment groups. However, the cash transfer group experienced a significant increase in trust.

Avenues for further research

Further research should focus on the long term impact of these programmes, which are expected to be great. More research should be done at the household level to see how their individual features and their access to markets changes their preferences. Spill over effects have thus far not been measured for these programmes. Cash transfers also need to be assessed further to see the difference between a one-time payment and smaller monthly payments.

From Knowledge...

- Asset transfers have been seen as effective in other developing countries as well
 - In-kind transfers are costlier to execute but have more political support and have positive externalities attached to it as they allowed the poor to work more and earn more than an equivalent cash transfer
 - Economic inactivity decreased and that was especially true for women. Men moved from casual labour to the livestock sector and self-employment
 - The cash transfer group spent the money more on acquiring more assets, both business and non-business assets
 - In-kind transfers tended to focus more on self-employment
 - Livestock assets had the highest retention amongst assets after a period of 2 years
-

To Action

- Continue with asset transfer programmes to produce results
- Study heterogeneous impacts, by market characteristics and household differences, for all programmes
- Research in detail the village-wide and supply side factors along with early childhood development indicators
- Research and compare effectiveness of one-time cash transfers and small monthly payments currently provided under social protection programmes

Deconstructing Resilience among Extreme Poor Households

Dr. Geoffrey Dixon Wood

Emeritus Professor, International Development, University of Bath, UK

Distinguishing resilience from graduation

Dr. Wood reiterated his point from his earlier presentation and said that the debate between resilience and graduation is a nuanced one to begin with. Experiences in Bangladesh point towards a dangerous orthodoxy taking root. Once people graduate above the line of poverty, the programmes stop caring about them. Idiosyncratic and systemic factors should be taken into account to see how relationships are affected by these programmes.

Deconstructing resilience

The 8 year long intervention in Bangladesh focused on output factors rather than input factors. Even after assets were transferred, results were hard to sustain. Therefore, there is a need to deconstruct the concept of resilience so that realistic endeavours can be made. No household is stable and therefore, targeting a particular segment of society is not viable. The concept of time now is political due to uncertainty and households have become 'time traders' of sorts. Intergenerational bargaining happens in terms of time and a 'peasant analogue' becomes embedded in the system.

The literature on resilience is limited, with most of it being focused on regaining a previous level. There is limited focus on mental health and resilience. Resilience has a broader scope than poverty graduation. We should be wary of the term 'graduation' and instead focus on resilience, which means to attain a higher level of security rather than achieve a



previously held level of security. Uncertainty amongst the poor is endemic and steps should be taken to counter it so that they can become resilient.

How to develop resilience

While people cannot prepare for shocks that are unforeseen, people can prepare for hazards that are predictable and can happen at any time. The poor are in need of an insurance against stacked odds. This vulnerability removes the agency of the poor. Diversification should help resilience in its broadest sense and microcredit has been one of the avenues through which the poor achieve diversification. Unfortunately, microcredit also leads into a cyclic

nature of debts that needs to be avoided.

There are core principles for moving ahead, one of which is the decientization of the poor, to stop them from becoming merely clients for development programmes and keep them in dependent relationships. The evidence from Bangladesh warns us against this dependency.

There needs to be a better understanding of internal migration in Pakistan and its possible ramifications for the poor. A three tier policy structure should be employed, with programmes engaging on the macro level, the systemic level and the household level.

From Knowledge...

- Poverty graduation focuses on the poor achieving a certain level while resilience is the capacity to handle insecurity
 - Resilience should be thought of in terms of 'intervening to prevent intergenerational reproduction of poverty'
 - The time preferences for the poor are horribly skewed, forcing them to focus on immediate survival rather than long term prosperity
 - Internal migration in Pakistan feeds into resilience via remittances
-

To Action

- Aim to make people securely non-poor
- Forge constructive relationships between the poor and policy makers
- Secure the agency of the poor by addressing the deep rooted causes of extreme poverty and providing capability of these people to tackle hazards and shocks
- Employ three tier policy structure, with programmes engaging on the macro level, the systemic level and the household level
- Understand internal migration in Pakistan and its possible ramifications for the poor
- Help diversify household incomes, social insurance and political economy hazards

Panel Discussion:

Graduation vs. Resilience – What matters most?

Chair: Dr. Naved Hamid

Panelists: Professor Imran Rasul, Shandana Khan, Dr. Louise Walker, Dr. Geoffrey Dixon Wood

Dr. Naved Hamid

Comments on the presented studies

The session chair started off the discussion by complimenting the study presented by Prof. Imran Rasul in the earlier session for its complexity and depth and asked the researchers to determine the requirements for scaling this study. One factor that was not considered by the study was that there might be households amongst the poor who do not have surplus labour to give and might not benefit from these programmes. He posed a few questions to the authors of the paper asking them to perform a cost benefit analysis of the two asset transfer programmes based on administrative cost and to determine the roles of CDOs in the treated villages. He commented that if changes are permanent and increasing, it should be determined how many years on average does it take for a poor household to graduate out of poverty.

Dr. Louise Walker

Influencing policy at the macro level

She emphasized on the need to convert research evidence to tangible policy directives and to seek out ways in which this can be done. With 2018 Pakistan national elections on the horizon and the country experiencing macroeconomic growth, the national discourse tends to forget the 60 million poor and challenged people in the country. Grass root level development and political party support

can enable Pakistan to tackle the poverty situation. The political economy of Pakistan has to be taken in due consideration.

Shandana Khan

A wider approach to development

She astutely observed that the interventions done under programmes in Pakistan have been top-down and there is a dire need to reassess the poverty issue. Progress is not solely made on the economic side but it also must be made on the socio-political aspect as well. The role of the non-poor and the issue of cross leveraging are a few of the many issues that need to be considered. There is a need to change the measure of progress amongst the poor. Social mobilization is the key to well-rounded progress and leadership and focus are necessities for moving ahead. People

need to engage politically in order to achieve their objectives. Urbanization and the role of private sector are two areas in which researchers can help practitioners look ahead.

Prof. Imran Rasul

Responses to the comments on the study

Poverty line is a misleading indicator to assess poverty in Pakistan. In response to an earlier comment, he clarified that studies around the world showed poor have invariably surplus amount of labour within the household. Interventions of any kind do carry a certain amount of risk. As far as the cost benefit analysis of the programmes is concerned, the implementation cost can vary and it is dependent on fixed and marginal costs associated with the programme. COs do exist and are essential to the progress of any area that



they operate in because social capital is a crucial element in tackling poverty. The element of gender has not been covered within the presentation but it is an important part of the survey and the study. Political support was needed for programmes to sustain themselves. He raised the issue of whether the people benefiting from these programmes actually recognize the benefits of these programmes. He agreed with the panelists that the private sector could play a bigger role in the future in tackling poverty.

Dr. Geoffrey Dixon Wood

Lack of deep qualitative data for poverty

He said that we should explore the typology of poverty in Pakistan and try to gain data that has qualitative depth. There is a need for 'diaries' in these areas that reveal the factors. We need to look at the inelasticity of response and the generic and specific causes for this kind of behaviour. He lamented the inability of evidence produced by academic studies and its inability to

influence policy in Pakistan. He commented that perhaps 'complicated thinking' was a luxury in Pakistan. Dependency ratios and low real agricultural incomes are two problematic trends that greatly influence typology of poverty in Pakistan. The definition of progress should be discussed so that it could be based on the outcomes.

Questions and Answers

In a response to a question on land reform, Professor Rasul admitted that the poor are landless. By the evidence seen in Bangladesh, the credit market has made slow but real effects and there have been spill over effects as a result. Currently the impact made by the credit market is limited due to the psychology of indebtedness and the imperfections of the microfinance market. Microfinance products are changing to cater to the market but the sector is in a nascent stage. Dr. Wood addressed the questions regarding land reform and credit markets by responding that land reform and credit markets are linked.

The land reform agenda has been disappointing based on the experiences in North East India because of the phenomenon of 'reverse leasing' where the new tenants leased back their newly acquired land to the previous owners. Local historical traditions must not be ignored when formulating policies. The poor must be moved from microcredit to meso-credit so that they are not pigeon holed.

One of the participants observed that there should be new sharecropping contracts between the owners and the tenants in agricultural lands in rural areas because the current form of contracts does not address the issue of poverty.

An additional comment pointed out that the study on TTOs must consider the fact that TTOs are heterogeneous and each TTO has its own idiosyncrasies. The link between TTOs and collective action on part of the community must be established in order to provide impetus for the argument to support TTOs.

From Knowledge...

- The political economy influences development plans in the region
- Quantitative poverty indicators solely in themselves are slightly misleading
- Research has little effect on policy formation in Pakistan
- With 2018 Pakistan national elections on the horizon and the country experiencing macroeconomic growth, the national discourse tends to forget the 60 million poor and challenged people in the country

To Action

- Undertake further cost benefit analyses to determine the best method for asset transfers
- Include research results in policy formation while considering the political economy of Pakistan
- Assess the role of the private sector in terms of poverty alleviation
- Convert research evidence to tangible policy directives and to seek out ways in which this can be done
- Tackle poverty by enabling grass root level development and political party support for programmes

Launch of Chitral Strategy

Maliha Hamid Hussein - *Independent Development Consultant*



A picture of the Chitral District and district level management

It is a model district with the nazim, local government and PPAF collaborating together to set up the vision and strategy and to ascertain the challenges and opportunities within the Chitral district. The district is one of the first ones to ask PPAF for help of such kind, which is a positive sign for the future.

Two factors have improved the district level management in recent years. Firstly, the Local Government ordinance has taken effect and the systems of local

government are stable and well defined. Secondly, the 18th amendment has led to devolution of power and districts have achieved greater autonomy than before. All development organizations work on the district level as well, making it an effective level of engagement.

The challenges

The challenges in Chitral district are numerous. 130,000 out of the 500,000 people residing in the district are poor. There is an additional challenge of food deficiency in the district which leads to a high level of dependency. Flooding is

a hazard being faced on a regular basis. There is great demand for education but there is a static education supply. The challenge lies in how to develop the district as there has been no vision set for development. Without vision, leadership and ownership of initiative, no true development can take place.

The possibilities

The potential drivers of growth in Chitral district have been determined by the strategy to be within the hydropower sector, tourism sector, cereals and horticulture, minerals and livestock sectors. While cereals have been hyped as the sector with the biggest potential, hydropower and tourism are the sectors projected to have the largest growth. Livestock has been traditionally neglected in Chitral but due to its labour intensive nature, there can be a lot of labour absorption especially within women. Hydropower and mineral sectors can be substantial drivers of growth but they are capital intensive in nature. The mineral sector has additionally suffered in Chitral due to a lack of a clear policy. While tourism in Gilgit Baltistan has jumped significantly in recent years, yet there is no local stake in the sector. Tourism needs to be managed. The same is true for the energy sector.

Chitral district needed Rs. 14 billion for the year but received only Rs. 5 billion. The district needs to negotiate with the government like a project and develop partnerships to chart the road ahead. It is hoped that the Chitral strategy would, in the very least, provide the vision that has been sorely lacking thus far.

From Knowledge...

- District level management has improved in the past few years due to the 18th Amendment and the NFC award
- Poverty is a challenge to combat in Chitral along with high dependency and food deficiency
- Lack of clear policy has hurt development in Chitral especially in the mineral sector
- Potential drivers of growth for Chitral are hydropower and tourism

To Action

- Encourage devolution of power which would allow districts to utilize district level development budgets to suit their specific needs
- Focus on the hydropower and tourism sectors for growth in Chitral as they possess the highest potential
- Emphasize on the possibilities in terms of public-private synergies as well as specially identified sectors of growth
- Maintain proposed changes by focusing on potential drivers of growth (such as livestock, pasture development tourism) and guiding government priorities



Session 3: Conclusion

The participants concluded that in-kind transfers and cash transfers have some qualitative differences and there are merits in both approaches, depending on the local realities facing each community. There need to be more long term impact assessments of these programmes before a conclusion can be drawn about the success of these programmes. More qualitative researches are a necessity in enriching our understanding of poverty and methods of tackling poverty in general.





SESSION 4

A Research Focus on Women and Girls

The final session of the conference emphasized the needs of women and girls and their role in poverty alleviation within communities. The session focused on the barriers that stop women from becoming an integral part of community development, the issues faced by adolescent girls and ways to solve them and the reasons and implications of the alarming sex ratio in Pakistan.

Barriers to Women's Mobility

Dr. Hadia Majid

Assistant Professor of Economics, Lahore University of Management Sciences, Lahore

The effects of impeded gender mobility

Dr. Majid began with stating the issue of gender mobility, a huge issue which leads to an earnings wage gap. This also affects women's job search due to the reduced market radius within which they are forced to operate. Not only does gender mobility hamper the development of human capital, but it also forces women out of the public space by feeding into and reinforcing the negative stereotypes, thus creating a vicious cycle that is hard to escape from. Gender mobility is crucial for the enhancement of household incomes, the security for agency for women and the creation of macro-level impact on the national economy.

Women labour force participation

Working through the LFS data, one can see that women participation in the labour force is smaller than men but has been growing over time. There are significant wage differences which can be partially explained by educational

attainment differences between men and women. There exists a glass ceiling for women who can only reach a certain level in the hierarchy while facing a hostile work environment. Women mostly work within the confines of their home, especially in the manufacturing sector. Women are mainly responsible

for the housework in the household. Although older women experience a decline of family pressure over time, the hard truth is that women participation will continue to remain low as women are less likely to be educated. Even if they are educated, they are less likely to be highly educated.



Women's agency in Pakistan

The amount of agency women have over their decisions is alarmingly low. Most women make decisions regarding their health jointly with their husband, with a very low percentage of women making these decisions on their own. They have even less control over the income they earn and how they choose to spend it. Physical mobility for women has been hampered by harassment in public (especially when using public transport) and toxic perceptions of women in the workplace.

What needs to be done?

Barriers need to be eased to make sure that women join the workforce. They

need to be given greater access to public services, steps need to be taken to end harassment, public roles should be given to women and city designs should be made so that concerns of women are considered. Patriarchy has been normalized in Pakistani society and agency to women can help redress this issue. While women do enjoy agency in female headed households, even then they are hardly consulted when it comes to making decisions about whether they can do paid employment.

Questions and Answers

Dr. Majid responded to a question by explaining that the graph of women's participation in the labour market by income is U-shaped, with women

participation higher in both low and high income households. The lowest women participation in the labour market is by women from middle class households. There is a link between labour market participation and gender mobility. "Doctor brides" is a perfect example of this problem. Women tend to become doctors but not allowed to join the labour force. Instead this is used to leverage their value in the marriage market.

In response to a question, she also reiterated that there is little economic mobility for women because they lack control over the decisions concerning them within the household. They do manage to increase spending on the children within the household but they do not have such control over their own issues.

From Knowledge...

- Dire need to put an end to physical and geographic barriers constraining women, which have adversely affected the labour market in Pakistan
- Women have no agency in terms of the decisions that pertain to their own lives
- Women participation in the labour market is improving over time but it is significantly less than men
- Gender mobility hampers the development of human capital, but it also forces women out of the public space by feeding into and reinforcing the negative stereotypes, thus creating a vicious cycle that is hard to escape from
- Gender mobility is crucial for the enhancement of household incomes, the security for agency for women and the creation of macro-level impact on the national economy
- Patriarchy has been normalized in Pakistani society and agency to women can help redress this issue.

To Action

- Provide women greater access to public services
- Challenge and counter harassment against women and negative stereotypes
- Give public roles to women and weightage to gender specific issues in city designs

Insights from Girls' Landscaping in Pakistan

Annette Fisher

*Technical Manager Empowerment, Voice & Accountability Project,
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discovered that social norms were the biggest drivers behind the lives of adolescent girls in Pakistan. This was followed by safety from hostile elements, especially from men outside the household. Men remained the main influencers in their lives. They had little opportunity to spend and save on their own. They had a few female role models to look up to, indicative of the small social network maintained by the girls.

SPRING helped businesses who focused on how services required by these girls could be delivered to them. They enabled women by providing support to businesses that could gain them access to services such as transport and healthcare.

Concerns of adolescent girls in Pakistan

Education was important for both the girls and the parents but for different reasons. Girls acquired education to achieve mobility in its widest sense while parents in rural areas thought that education would help the girls have good prospects for marriage. Urban parents feel education would help the girls be better mothers. The interesting revelation was that girls were more likely to share their school experiences than boys, thus creating a better environment for learning than boys would in the household. Parents would like their daughters to earn and it was a source of pride for them if they did. However, they felt that girls should try to do so without leaving the house. Unmarried girls retained control over the earnings they had compared to married women.

SPRING and its objective

Ms. Fisher represented SPRING, an organization concerned with the wellbeing of adolescent girls with a relatively new presence in South Asia.

They have a 5 year programme in Pakistan which started in 2013 and they have supported 200,000 girls through businesses they have funded. The programme does not intend to directly employ these girls but funds businesses which can help adolescent girls with their issues. It is an incubator with a purpose and is not limited to any sector.

Girl landscaping of Pakistan

SPRING carried out primary research to make a 'girl landscaping', which involved an in depth qualitative analysis of the lives of 246 girls around Pakistan. They talked to their parents and their teachers to find out about the ideals, education, economic well-being and mobility of these adolescent girls. Focus groups, interviews and ethnographies were conducted to map the lives of adolescent girls in all regions of Pakistan.

From the data they collected, a rural urban divide was clearly visible. They

Adolescent girls have a complex set of issues but norms have been challenged thus far in a positive way and businesses have played their role in achieving these little victories in giving women more access to services and resources.

Questions and Answers

In response to a question on SPRING's activities, Ms. Fisher clarified that the programme did not directly employ girls through the businesses it supports but enabled businesses that provided services specific to the needs of adolescent girls.

From Knowledge...

- Access to services is a major issue for adolescent girls
- Men remain the main influencers in girls' lives
- The aims and aspirations of the girls and their family friends are different in rural and urban areas

To Action

- Support businesses that provide services targeting young girls
- Provide agency to adolescent girls in order to solve their problems
- Provide access to public services for adolescent girls



Missing Women: The Case of Pakistan

Dr. Asif Wazir – Independent Researcher

Arif Naveed – Gates Cambridge Scholar and doctoral researcher, Faculty of Education, University of Cambridge, UK

The problem of 'missing women'

Arif Naveed laid the foundation for the discussion on 'missing women', a shortfall of women caused by gender biases. In Pakistan, the gender ratio is 90 women to every 100 men. In an ideal society, the ratio should be 105 women to every 100 men, as women are less susceptible to disease and should outlive men in normal circumstances. That argument is sound for all societies around the world. This study attempts to figure out the 'missing women' in Pakistan using data from the nationwide censuses done in Pakistan in conjunction with household survey data disaggregated at the provincial and district level.

Dr. Asif Wazir

Estimating 'missing women' in Pakistan

Dr Wazir stated the problem of not having accurate data on mortality ratios in Pakistan since they are not collected by any research or data centre. Another approach is to examine the overall sex ratio and compare it to the ratios by age brackets. So the results of this study are done by comparing three sets of ratios; one, the overall ratios taken from censuses and estimates, two, the expected values of these ratios and three, the estimated values of sex ratios at birth calculated through proxy measures.

According to values taken from the 1998 nationwide census, 7.9% women are missing in Pakistan which is amongst the highest in the world. If these figures are taken and projected to the present, 7.2 million women are missing in Punjab



alone and combined with 7 million missing in other areas; Pakistan has 14 million missing women. We need to look into the reasons behind these high ratios and relate them with the geography of poverty in Pakistan.

Questions and Answers

The authors of the 'missing women' study acknowledged that the study should also include FATA which was missing from the study. In response to another question, the authors put forth some possible explanations for the 'missing women' in Pakistan, such as societal preference, sex selective abortions, survival of women and access issues specific to gender. The incidence of poverty falls disproportionately on women which could also explain the 'missing women'.

From Knowledge...

- Amartya Sen's concept of 'Missing Women' implies that a skewed

gender ratio is indicative of women missing from the population

- Gender ratio in Pakistan is alarmingly in favour of men rather than women
- Estimates of 'missing women' go up to as high as 14 million nationwide
- 7.9% women are missing in Pakistan which is amongst the highest in the world

To Action

- Improve data collection around mortality rates to correctly identify the issue
- Improve social attitude towards women through awareness
- Improve gender access to services and resources
- Protect women from the disproportionate burden of poverty
- Delve deeper into the reasons behind these high ratios of 'Missing Women' and relate them with the geography of poverty in Pakistan

Session 4: Conclusion

The panelists concluded that women were an essential part of inclusive and sustainable development but due to cultural and economic factors, women's development is hindered by issues of mobility and agency. Policy level efforts must be made to ensure that women's issues are part of the long term development goals and support must be provided to women so that they are able to contribute to their own well-being, their households, their communities and to the labour force in general.



Closing Remarks:

Qazi Azmat Isa

Chief Executive Officer, Pakistan Poverty Alleviation Fund



Qazi Azmat Isa thanked the presenters and panelists for their invaluable research and suggestion for the future of poverty graduation programmes in Pakistan. Research and learning is part of the PPAF's DNA as "Ilm" (knowledge) is part of PPAF's motto. The surveys and the research has been essential in helping PPAF work together with communities to perform better and ensure that PPAF delivers on the targets it has set itself.

The human development indicators in Pakistan are a cause of concern to say the least. Pakistan has one of the highest infant mortality rates in the world at 170 per 100,000 births. This figure deteriorates sharply when Balochistan is considered separately, where infant mortality is at a staggering 980 per 100,000 births. Pakistan is diverse not only in its ethno-linguistic distinctions but also in the breadth and depth of the incidence of poverty. Land ownership inequality is stark in Pakistan, with a land Gini coefficient of 0.78, which is one of the highest in the

world. Women participation in the entrepreneurial sector is low and Pakistan stands at the penultimate position on the Gender Index. As the panelists rightly observed, it is the heart that is the driving force behind action, the 'ishq' (passion) that is the embodiment of values at PPAF. The need of the hour is to harness the indigenous knowledge specific to each area, act and be reflexive at the same time. PPAF wishes to be better and research and learning helps improve programme designs and performance.

Summing up the proceedings of the conference, Qazi Azmat Isa presented three major takeaways from the conference. Firstly, all the research presented at the conference validated the need for social mobilization within communities. There are high returns for accumulating social capital within a community and the change in attitudes leads to more inclusive communities.

Previous interventions failed to produce long term results due to complacency. There is no model that can be applied to all situations and one must account for these area specific changes to modify interventions. One must learn, adapt and then commit themselves to the cause in order to achieve tangible results. Secondly, the conference has made it clear that certain interventions are better at creating long term impact when compared to others. The construction of a power narrative is required so that the right interventions can be pushed and scaled up in order to achieve objectives. Lastly, the process of development needs to be nurtured. The impact of these interventions needs to be sustainable; one stop interventions fail to do that and cannot create the long term impact required to keep people out of poverty.

The translation of research based learning into policy remains a major question. It needs to be seen how policy at the macro level can be influenced. The 2018 elections are close and it is a necessity to introduce our research in the political debate. PPAF has achieved a victory by introducing poverty graduation into the dialogue at a government level. Despite being in its early stages, the microfinance sector is performing well in Pakistan. However, it still needs to be figured out what the next step should be.

Qazi Azmat Isa thanked the presenters, the panelists and the participants for their contribution in making the 2nd International Conference on Research and Learning a success.

Conclusion

After 2 days of exquisite presentations and scintillating debate, the presenters and the participants of the 2nd International Conference on Research and Learning agreed on certain key outcomes that need to be incorporated into future endeavours. These agreements can be split into two categories: programme design recommendations and policy level recommendations.

Programme Design Recommendations

- **Inclusion mandate:** All practitioners and researchers agreed at the conference that making institutions inclusive for all groups within society has been hard. Inclusion has not developed organically within the communities in Pakistan. PPAF-III has been successful in not only making decision making bodies inclusive but also encouraging an attitude change in the non-poor and privileged sections of society with regards to gender and income redistribution. This approach needs to be persistent within future programmes.
- **Research foci:** While research conducted by PPAF and its POs has been enlightening, the reality of poverty in Pakistan and its inelastic nature has compelled researchers and practitioners to find out the missing links in the reasons and drivers behind extreme poverty. There have been two key areas that have been identified by the presenters at the conference;
 - o **In-depth qualitative studies:** There is a lack of understanding of local realities when implementing development programmes in

Pakistan, that either lead to inefficiency or inefficacy at its worst. Qualitative research must be done to map out these local realities. Studies need to be done in the fields of anthropology and sociology of poverty, preferably by using in-depth interviews to produce diaries of rich qualitative data that would lead to a better understanding of Pakistan's geographically diverse poor population.

- o **Migration:** Migration has consistently emerged as a major influencing factor by POs and researchers in the field but sadly, the migration statistics in Pakistan have not been collected in any of the major surveys. Even the national census does not have any questions related to migration on its survey questionnaire and there is no way to determine the rates of rural-urban migration or international migration.

Policy Recommendations

- **The 'hinterlands':** There was much talk at the conference about the dire conditions of poverty in the rural hinterlands of Pakistan,

sparsely populated areas with high incidences of poverty that have not received any attention either from the government or the development sector. Most of the work being done in the country has been concentrated in highly populated areas that are the more prosperous areas of the country, such as northern Punjab and the major cities of Pakistan. 15 of the poorest 23 districts in Pakistan belong to Balochistan while 4 of them are in Sindh. Due to their smaller impact on national elections, they have not had the benefit of receiving development funds or were visited by political parties. The policymakers must focus on these areas where poverty is at its starkest to engineer true national level change in the country.

- **Access to services:** Public service delivery was deficient in all poverty stricken areas of Pakistan, particularly in the areas of health and education which were consistently high drivers of poverty in all provinces of Pakistan. The difference between the delivery of services between the poor and non-poor is alarmingly high and efforts need to be made to redress this imbalance in Pakistani society.



- Effective decentralization:** The devolution of power has helped change the centre-periphery relationship that has existed between the affluent and poor areas of Pakistan. The Chitral strategy has been formed due to the implications for district level management of Pakistan after the NFC award and the 18th Constitutional Amendment. This process needs to be carried further as TTOs at the village level have been successful in making CIP that provide a direct benefit to the community at large. Extreme poverty can only be eradicated if the decision making process is devolved and the poor gain agency in the wider political economy.
- Institutional development:** Decentralization is only effective if there is a stable and clear social infrastructure present at the village level to take up the duties that had been previously assigned at the higher level. TTOs and COs should be present and linkages with government and political bodies should be established so that villages can make their own decisions to the best of their knowledge and capability.
- Urban and rural poverty:** It has become increasingly evident that poverty in urban and rural areas is different in nature and needs to be tackled in different nuanced ways. These areas have different communal structures and institutions and approach poverty in varied ways. To employ the same strategy for both areas is redundant and ineffective.
- Resilient infrastructure:** Pakistan has been afflicted with natural hazards regularly in the recent past but no capacity has been built within poor households to absorb the calamitous effects of foreseeable hazards. They have instead been viewed as unforeseeable shocks, which cannot be seen as a sustainable strategy for the future. The poor must be able to ensure short term survival. Their fear of survival does not enable them to plan and act in their long term interest and therefore they are not resilient in nature. Infrastructure, both physical and social, should be developed in such a way that they can escape the vicious cycle of ensuring short run stability and remaining in transient poverty for life.



PROFILES



Dr. Ghazala Mansuri

Lead Economist

*Poverty and Equity Global Practice,
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Dr. Ghazala Mansuri has published extensively in leading journals in economics and development, including the American Economic Review, the Review of Economic Studies, the American Economic Journal: Applied and the Journal of Development Economics. She has also co-authored the book 'Localizing Development: Does Participation Work?' Currently, she is leading the poverty and equity programme in Pakistan and advising a number of other country teams. Her work spans five broad areas: poverty and inequality, agriculture and rural development, the economics of household behavior, the political economy of participatory development, and institutional and governance reforms for development. She holds a Ph.D. in economics from Boston University.



Annette Fisher

Technical Manager Empowerment

*Voice & Accountability Project, DFID/ Palladium International,
Islamabad*

Annette Fisher is an Accountability and Fragile States Specialist with ten years of experience in the fields of voice, accountability, youth, gender and human rights, working on projects in over 25 countries. Annette's academic background is in peace and conflict studies, she has supported research in Pakistan for DFID, focused on programmatic opportunities for increasing tolerance and gender equality. More recently she has supported the adolescent girls scoping research for the DFID-funded SPRING project. Through the EVA project in Pakistan, Annette designed and delivered a new component focused on supporting start-up businesses in Pakistan with products or services related to maternal and child health.



Dr. Hamna Ahmed

Research Fellow

*Centre for Research in Economics and Business,
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Lahore School of Economics, Lahore*

Dr. Hamna Ahmed recently finished her PhD in Economics from University of Kent. Her research interests include child health and education, decision-making by individuals and small groups, and performance of non-state institutions. Her PhD dissertation explored the short and long term effects of early life exposure to weather shocks on child health in Pakistan and India. It also examined the process of decision making within community-based organizations in rural Pakistan. Her current research uses experiments to study whether systematic self-reporting and non-financial incentives can be used to improve performance of non-state institutions. It also aims to understand how donors respond to new information on performance of non-state institutions like community based organizations and non-profit organizations.



Dr. Hadia Majid

Assistant Professor of Economics

Lahore University of Management Sciences, Lahore

Dr. Hadia Majid is a Fulbright Scholar and holds a PhD in Development Economics from The Ohio State University. Her research interests include economics of the household, parental decision-making, and human capital acquisition. She has also examined the role of parental perceptions of child quality on educational outcomes in rural Punjab. More recent research has looked at public goods provision in slums within Lahore, Pakistan linking household attributes, especially political affiliation, to households ability to bargain for and obtain public goods from the state. Currently, her work is centered on labor markets. She is also running a quasi-experiment studying the impact of the Lahore Rapid Bus Transit on labor market outcomes.



Dr. Xavier Gine

Lead Economist

*Development Research Group,
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Dr. Xavier Gine is a Lead Economist in the Finance and Private Sector Development Team of the Development Research Group at the World Bank. He is currently a BREAD affiliate and Associate Editor for the Journal of Development Economics. Since joining the World Bank as a Young Economist in 2002, his research has focused on access to financial services and rural financial markets. In recent papers he investigated the macroeconomic effects of credit liberalization; the relationship between formal and informal sources of credit in rural credit markets; indigenous interlinked credit contracts in the finishing industry and the impact of microfinance services such as business training and financial literacy, micro insurance and micro savings. Prior to joining the Bank he was a postdoctoral fellow and lecturer at the Economic Growth Center at Yale University. He holds a B.A. in Economics from Universidad Pompeu Fabra in Spain, an M.A. and a Ph.D. in Economics from the University of Chicago.



Maliha Hamid Hussein

Independent Development Consultant

Maliha Hamid Hussein is an economist with a broad range of development experience in agriculture, irrigation, forestry, microfinance, social sectors including social protection, community participation, access to justice and governance. Ms. Hussein has extensive experience of working in different countries with all the major multilateral and bilateral agencies including the World Bank, the Asian Development Bank, the Department for International Development (UK-Aid), GIZ, DGIS (Netherlands), Canada, Switzerland, Norway, USAID, the United Nations Development Programme, the International Fund for Agricultural Development, the World Food Programme, UNIFEM, Food and Agriculture Organization and several international organizations such as the Aga Khan Foundation, the Global Water Partnership, etc. Ms. Hussein has served in the capacity of team leader on many occasions and has considerable experience in leading diverse teams.



Samia Liaquat Ali Khan

Group Head

Quality Assurance, Research & Design, PPAF

Samia Liaquat Ali Khan has worked in the international development sector for over 20 years, with a focus on programme design, implementation, monitoring and evaluation. Her educational background includes an MSc in Development Studies (University of London) as well as a Masters in Public Administration from Columbia University (New York). She has successfully led regional and global development programmes that incorporate rights-based approaches to poverty reduction, and has managed diverse teams of people across the globe. Her Publications include 'Poverty Reduction Strategy Papers: failing minorities and indigenous peoples', MRG London, June 2010. Currently Samia is working as Group Head, Quality Assurance, Research & Design with the Pakistan Poverty Alleviation Fund. PPAF embodies the spirit of public-private partnership to address the multidimensional issues of poverty.



Arif Naveed

Gates Cambridge Scholar & Doctoral Researcher

Faculty of Education, University of Cambridge, UK

Arif Naveed's doctoral research explores the role of schooling in intergenerational social and economic mobility in rural Pakistan. His academic background includes postgraduate training in the disciplines of economics, international development and sociology of education. For the last 10 years, he has worked with the leading Pakistani think tanks, Sustainable Development Policy Institute and Mahbub-ul-Haq Human Development Center on various policy issues and with the National Rural Support Programme on poverty reduction programmes. His research broadly focuses on various forms and dynamics of social and economic inequality, poverty, and politics of policy research in Pakistan.



Professor Imran Rasul

- *Professor of Economics, University College London*
- *Co-director, Centre for the Microeconomic Analysis of Public Policy, Institute for Fiscal Studies*
- *Research co-director, Entrepreneurship Research Group, International Growth Centre*

Dr. Imran Rasul's research interests include labor, development and public economics. His work has been published in leading journals such as the Journal of Political Economy, Quarterly Journal of Economics, Econometrica and the Review of Economic Studies. He is currently a co-editor of the Journal of the European Economic Association, and he has been a co-editor of the Review of Economic Studies (2009-13). He was awarded the 2007 IZA Young Economist Prize, the 2008 CESifo Distinguished Affiliate Award, and an ERC-starter grant in 2012.



Dr. Kate Vyborny

- *Postdoctoral Associate, Department of Economics, Duke University, USA*
- *Visiting faculty member, Lahore School of Economics, Lahore University of Management Sciences, Lahore*
- *Fellow CERP and the Consortium for Development Policy Research in Pakistan*

Kate Vyborny completed her D.Phil (Ph.D) in the Department of Economics at the University of Oxford, where she was affiliated with the Centre for the Study of African Economies. She has also worked on research and policy outreach on foreign aid, trade and development at the Center for Global Development and the Carnegie Endowment for International Peace in Washington, DC. Her research interests include how interventions by government and donors interact with local, social and political context; public service delivery in developing countries; urban policies, particularly public transportation and land use; and women's empowerment.



Dr. Asif Wazir

Population and Development Expert

Dr. Asif Wazir holds high level academic training and a doctoral degree in Social Sciences, majoring in Demography and Research Methods from the University of Vienna, Austria. He has experience in historical demography, quantitative, qualitative research in social sciences, multi-state models, population projections and evaluating policies. His research interests include statistical modeling of population processes focusing on education, demography, sustainable development, fertility, child mortality, population projections, family planning, poverty, health and disability models. His recent research focuses on gender bias in mortality, poverty, and evaluating population policies in Pakistan. Currently he is working as a National Census Observer, having held several positions including Population and Development Expert UNFPA, Head of Research, ACF-Pakistan; Research Manager, CARE Int. and Sr. Researcher, Population Council.



Dr. Geoffrey Dixon Wood

- *Emeritus Professor of International Development, University of Bath, UK*
- *Fellow of the Academy of Social Sciences, UK*
- *Visiting Fellow at SDPI, Islamabad*

Dr. Geoffrey Dixon Wood has been President of the UK Development Studies Association; Chair of INTRAC in Oxford; Adviser to major international and bilateral development agencies; and held senior University positions. His research on rural poverty, insecurity, comparative welfare regimes, microfinance, social development, urban livelihood, irrigation, governance, civil society and resilience, alongside his PhD students, have been funded by ESRC, Ford Foundation, DFID, World Bank, SIDA, CIDA, Aga Khan Foundation, IDRC, Dutch Government and other NGOs. This research has led to numerous publications in books and journals. He currently has three co-authored books in press and is a (junior) co-author of the Geography of Poverty in Pakistan Report.



عشق، علم، عمل — پی پی اے ایف کی بنیادی اقدار اور اس کے کام کی اصل روح ہیں

The emblem denotes three words: Ishq, Ilm, Aml meaning profound love, knowledge and action the core values of PPAF.

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