

LIFE IN SLUMS: A CASE STUDY OF BAHAWALPUR

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ABSTRACT

One of the United Nations Millennium Development Goals (MDGs) is to achieve significant improvement in lives of at least 100 million slums dwellers, by 2020. The MDG target 11 set by Government of Pakistan to improve the lives of slum dwellers is to regulate the 95 percent of *katchi abadis* (identified by the cut-off date of 1985) by 2015. Along with it, under Poverty Reduction Strategy Paper (PRSP) and Mid-term Development Framework (MTDF) the target was/is to regulate the 60 and 75 percent of *katchi abadis* by 2005-06 and 2009-10 respectively. To see the implications and prospects of these targets the paper probes the life in slums of Bahawalpur as a case study. In this data-based micro study we assess the situation of living conditions (potable water supply, sanitation, public utilities, sufficient living area, household with durable material), household characteristics (compositions, headship, type of employment and educational status, etc.) social safety nets (transfer payments and micro-finance), women labor force participation and their contribution, health and educational status of children and child labor. To identify the slum areas, an operational definition of slums has been developed, that is slightly different in the part of water availability, sanitation and building material, from that given by UN-Habitat. In this way twelve clusters are taken as sample spreading over whole of the Bahawalpur city. The study provides a micro-view of the standard of living of slum households to the planners and policy makers along with policy proposals to frame the strategy for improvement of lives in slums. The study concludes that urban slums are the poorest in the urban community from a number of poverty perspectives. They represent poverty pocket and need targeted policies. The multi-pronged, short and medium term policies need attention in the areas of housing, education, health, sanitation and income generating activities. Most of all the social safety nets can play an important role. The district governments may act as identifying and implementing agencies.

Key words: Urbanization, Urban poverty, Slums, Housing Policy, *Katchi Abadis*, Millennium Development Goals, Pakistan

Introduction

Over 150 million people currently inhabit Pakistan and despite a reduced population growth rate of 2.28 for 2010-2020, this number is expected to increase to 227 million in 2020. The number of households will increase to 3861 thousands from the current number of 2950 thousands. It is important to note that most of this growth will occur in urban areas as ratio of urban population will increase from 36.9 to 42.4 percent in 2020. The year of 2020 is the target year for Millennium De-

velopment Goals (MDGs) along with others, for improving the lives of at least 100 million slum dwellers. Differences in living conditions, access to services, opportunities for development and ultimately income are seen as major source of many conflicts. These differences can be observed within the country (rich and poor regions¹ as well as urban and rural areas²) but also within cities where the gap between wealthy living in gated communities and the poor living in intolerable housing conditions is expanding. Aggregate data at the city level

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hides such stark contrast of income and living conditions between better-off urban citizens and the urban poor by providing just a single figure. The traditions of providing urban versus rural estimates have further aggravated the crisis that cities are facing. Figures for urban areas average out rich and poor, by providing a single number that overlooks pockets of poverty and destitution in cities. Analysis of data at the city level is fundamental for accurate policy formation. In addition to that, the urban poverty is characterized by a different set of challenges than that of rural ones that is over-crowded areas with insufficient and overused water and sanitation infrastructure, exposure to hazards³ and crime as well as social fragmentation.

Generally, the concentration of people and activities in cities is regarded as being economically beneficial for a country. However, some complex factors determine the slum incidence in urban areas. One of them is rapid urbanization due to rural-urban migration. Lack of employment opportunities and prevalence of poverty in rural areas push the people to urban areas. Urban areas do not have sufficient employment opportunities for rapidly increasing population⁴. As a consequence, there emerges informal employment opportunities⁵, which are unstable and yield low incomes. The resulting poverty in combination with a variety of factors like lack of affordable housing, ethnic politics, inadequate housing program, bad governance, corruption, inappropriate regulation, dysfunctional land market and fundamental lack of political will act as catalysts for the formation of informal settlements commonly known as slums. They offer only sub-standard living conditions to their inhabitants. Along these informal settlements, many established in historical city

cores may be classified as slums because they have high residential and commercial densities and over-crowding, as well as have low levels of public utilities. This is especially evident in streets that are too narrow and irregular. In addition, the drains and water supply pipes often leak, and electricity and telephone cables, many of them unofficial, festoon the streets. In many such instances, the original city is separated from the more modern city by its old defensive wall. Slums of such kind are found in Lahore (old walled city of Lahore) and Karachi. These are classic inner-city slums⁶.

The term slum simply refers to lower-quality or informal housing. The tracts of squatter or informal housing are connected with perception of poverty, lack of access to basic services and insecurity. The term such as slums, shanty, squatter settlement, informal housing and low-income community are used somewhat interchangeably by authors, agencies and authorities. The coverage of slums becomes more complex when a variety of equivalent words in other languages and geographical regions exists. For instance, *Gharibabad*, *Merzipura*, *Khuda Ki Basti* for informal settlement in Pakistani cities⁷. There are slums that are equivalent to cities in size. The example is Orangi in Karachi, with a population of over 500,000. Generally such slums are inner-city squatters⁸.

Although little specific survey information is available on slum dynamics at the national level in Pakistan, but it is clear that slums are on the rise. Estimates indicate an increase of slums close to 50 percent between 1988 and 2000 or from 3.4 to 5 million slum dwellers. In 1985, 5.5 million people were living in 2302 *katchi abadis* comprising 0.86 million households (EUAD 1987). Currently,

¹ There are considerable differences in the level of poverty in three regions of Punjab: Northern Punjab (including Islamabad, Rawalpindi Division and District of Mianwali), Central Punjab (including Sargodah, Faisalabad, Gujranwala and Lahore Division) and Southern Punjab (including Multan, Dera Ghazi Khan, and Bahawalpur Divisions). The incidence of urban poverty is consistently lowest in Northern Punjab and the highest in the Southern Punjab, i.e. 35 percent and almost three times more than Northern Punjab. Southern Punjab is the least urbanized region in the province. Similarly, the Poverty Line for Sindh is 45 percent and 16 percent higher than for NWFP and Punjab respectively (SPDC 2001).

² In Pakistan, 10.4, 4.2 and 0.4 percent of urban population is poor, ultra poor and extreme poor respectively as compared to 19.2, 7.6 and 1.3 percent of rural population in the same levels of poverty respectively (GOP 2008).

³ For instance, in Karachi there are large disparities in the prices of water. Some get it free, others pay nominal rates, yet others pay 12 times more, and some of the poorest pay up to two-thirds of their incomes in obtaining water. Water quality is very poor and not controlled, as a result there are nearly daily reports of deaths due to water-borne diseases. Leakages and poor state of water and sewerage pipes means large scale contamination (KWP 2007).

there are 3000 *katchi abadis* in Pakistan with a population of 7 million. Some estimates show that slum dwellers are more than 9 million at present. There are 630 slums in Punjab, located on the land owned by government departments like Civil Aviation Authority, Wapda, the Pakistan Railways, the Public Works Department, Irrigation Department, the Lahore Development Authority, the Auqaf Department and the Evacuee Trust Property Board. In Lahore 145 *katchi abadis* are located. Multan, Faisalabad, Sahiwal, Rahim Yar Khan and Gujranwala have 87, 59, 57, 42 and 31 *katchi abadis*, respectively. Accordingly to some other estimates there are more than 900 *katchi abadis* in Punjab (Anwer and Zafar 2003). By looking at these figures, it seemed a myth that the people in urban areas are automatically better off than those of rural areas. The figures may increase unless development agencies scale up their efforts to improve the living conditions of urban dwellers. The fight against poverty has to take place in both urban and rural areas. Still, urban poverty receives relatively little attention from policy makers and authorities. In 1985 government of Punjab made efforts to regularize and improve the *katchi abadis*. During 1985-90 Katchi Abadis Improvement Program (KIP) was implemented. The emphasis was on provision of safe and secure housing, potable drinking water, sanitary facilities, basic amenities as well as social services and clean environment⁹. In Pakistan, the first major slum-upgrading and poverty alleviation program at the national level was proposed for the period 1988-93. The program largely failed to meet its targets and it regularized only 1 percent of the *katchi abadis* per year due to faulty land record, cor-

ruption and non-inclusion of grass root organizations. The Social Action Program 1993 supported NGOs for infrastructural improvements, but failed due to lack of capacity. Even there is lack of effective impact monitoring rather yearly reviews based on the feed back of implementing agencies.

Recently, according to a press release¹⁰, Federal Ministry of Local Government and Rural Development (LG&RD) is working expeditiously for the formulation of a policy to regularize the *katchi abadis* consequent upon Prime Minister 100 Day Plan of Action. Federal Minister for LG&RD has directed the concerned to expedite the finalization of regularization policy making. According to Ministry *Katchi abadis* which are socially and environmentally sustainable urge upon the need to involve all stakeholders in the policy formulation. So the policy would be acceptable to all the stakeholders especially *katchi abadis* dwellers. To begin with a total of 20 *katchi abadis* have been selected as pilot for regularization and upgradation of facilities.

The Government of Punjab has also launched a comprehensive Katchi Abadis Development Program under which basic amenities like roads, footpaths, drainage, sanitation, solid waste management, water supply, sewerage waste water treatment and its disposal will be provided. For the financial year 2007-08, Rs.3 billion have been provided for development of *katchi abadis*. The communities would be involved on principles of component sharing basis within the internal/external distribution. They would also look after themselves in identifying, organizing and executing the lane level works, thus they would own the projects.

⁴ The annual population growth rate of urban areas is 3.59 percent and of rural areas is 1.19 percent (GOP 2008). However, for Karachi, it is 5 percent where 40 percent of the population is living in informal settlements or *katchi abadis* (KWP 2007).

⁵ Informal employment include all remunerative work (both self-employed and wage work) that is not recognized, regulated, or protected by existing legal or regulatory framework and non-remunerative work undertaken in an income-producing enterprise. The informal workers are deprived of secure work, workers' benefits, social protection and representation and voice. They lack legal and social protection and face a comparative disadvantage in production which results into poverty.

⁶ The Old Delhi, India is another example.

⁷ In South Asia other terms are chawls/challis in Ahmedabad and Mumbai, ahatas in Kanpur, katras in Delhi, bustee in Koltata, zopadpattis in Maharashtra, cheris in Chennai, *katchi abadis* in Karachi, watta, perpath, udukku or pelligewal in Colombo.

⁸ Dharavi in Mumbai, India is another example comprised of same size of population.

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Table-1. Indicators and Thresholds for Defining Slums

Characteristics	Indicators	Definition
Access to Water	Inadequate drinking water supply	<p>A settlement has an inadequate drinking water supply if less than 50% of households have an improved water supply:</p> <ul style="list-style-type: none"> • Household connection; • Access to public stand pipe; • Rainwater collection (with at least 20 litres/person/day available within an acceptable collection distance).
Access to Sanitation	Inadequate sanitation	<p>A settlement has inadequate sanitation if less than 50% of households have improved sanitation:</p> <ul style="list-style-type: none"> • Public sewer; • Septic tank; • Pour-flush latrine; • Ventilated improved pit latrine. <p>The excreta disposal system is considered adequate if it is private or shared by a maximum of two households.</p>
Structural Quality of Housing	a. Location	<p>Proportion of households residing on or near a hazardous site. The following locations should be considered:</p> <ul style="list-style-type: none"> • Housing in geologically hazardous zones (landslide/ earthquake and flood areas); • Housing on or under garbage mountains; • Housing around high-industrial pollution areas; • Housing around other unprotected high-risk zones (e.g. railroads, airports, energy transmission lines).
	b. Permanency of structure	<p>Proportion of households living in temporary and/or dilapidated structures. The following factors should be considered when placing a housing unit in these categories:</p> <ul style="list-style-type: none"> • Quality of construction (e.g. materials used for wall, floor and roof); • Compliance with local building codes, standards and bylaws.
Overcrowding	Overcrowding	<p>Proportion of households with more than two persons per room. The alternative is to set a minimum standard for floor area per person (e.g. 5 square metres).</p>
Security of Tenure	Security of tenure	<ul style="list-style-type: none"> • Proportion of households with formal title deeds to both land and residence. • Proportion of households with formal title deeds to either one of land or residence. • Proportion of households with enforceable agreements or any document as a proof of a tenure arrangement.

It is widely accepted in literature that slums and poverty are closely related and mutually reinforcing. Slum conditions are caused by poverty which reinforce poor living conditions. Monetary measures of poverty do not capture the multi-dimensional nature of poverty. The dimensions of poverty of slum dwellers are assetlessness, poor health of children¹¹, no-protection by laws and regulations, lack of civil and political, as well as economic, social and cultural rights, discrimination and poor environmental health. To be able to improve the living circumstances of the slums dwellers it is required to identify, quantify and locate slum dwellers at a detailed spatial level, analyze this information and formulate evidence-based urban policies and programs.

Defining and Identifying the Slums

The term slum in a general context is a heavily populated urban area characterized by substandard housing and squalor. The definition encapsulates the essential characteristics of slums, i.e. high densities, low standards of housing (structure and services), and squalor. The first two characteristics are physical and spatial, while the third is social and behavioral. Dwellings in such settlements vary from simple shacks to more permanent structures, and access to basic services and infrastructure tends to be limited or badly deteriorated. The definition also includes the traditional meaning, that is, housing areas that were once respectable or even desirable, but they have since deteriorated. The condition of the old houses has been declined, and the units have been progressively subdivided and rented out to lower-income groups. They are the inner-city slums.

UN-Habitat (2003:6) defined slums as contiguous settlement where the inhabitants are characterized as having inadequate housing and basic services. A slum is often

not recognized and addressed by the public authorities as an integral or equal part of the city. That is why little data is available on slums. Cities Alliance (1999) explained the slums as neglected parts of cities where housing and living conditions are appallingly poor. Slums range from high-density, squalid central city tenements to spontaneous squatter settlements without legal recognition or rights, sprawling at the edge of cities.

The Government of Pakistan has recognized two terms related to unserved or underserved settlements: i) *Katchi abadis*: these are informal settlements created through squatting or informal subdivisions of state or private land, and ii) *Slums*: these settlements consist of villages absorbed in the urban sprawl or the informal subdivisions created on community and agricultural land¹². The *katchi abadis* are of two types: i) Settlements established through unorganized invasion of state lands at the time of partition and most of them were removed and relocated during the 1960s or have been regularized, ii) Informal subdivisions of state land (ISD), further divided into: a) Notified *katchi abadis*: settlements earmarked for regularization through a 99-year lease and local government infrastructure development, and b) Non-notified *katchi abadis*: settlements not to be regularized because they are on valuable land required for development, or on unsafe lands¹³.

The slums can also be divided into two types: i) Inner-city, traditional pre-independence working-class areas now densified and with inadequate infrastructure, and ii) *Goths* or old villages now part of the urban sprawl, those within or near the city centre have become formal (others have developed informally into inadequately serviced high-density working-class areas)¹⁴.

⁹ Anwar and Zafar (2003) have analyzed the impact of KIP and found a positive effect of program on household income, employment and expenditures on health and education by slum dwellers of Rawalpindi, Faisalabad and Multan.

¹⁰ Press Release No.150, dated 19th October 2008, Press Information Department, Government of Pakistan, Islamabad.

¹¹ Molla, et. al. (1993) found that a significant number of children (16-60 months) in urban slums have low vitamin A level and may constitute a risk group. Geetha and Swaminathan (1996 for India) concluded that there exists high prevalence of malnutrition, especially among girls, in the slum communities of Mumbai (see also Pryer, et. al. 2000 for such type of results for Bangladesh).

¹² No settlement area size is mentioned in this definition, as in slum definition by Municipal Corporation, Kolkata specified area is 700 square meters to be occupied by huts. The Indian Census definition also mentioned 300 people or 60 households living in the settlement.

¹³ Notified *katchi abadis* have secure tenure based on 99-year leases and the non-notified ones have no security of tenure and are scheduled for removal.

¹⁴ *Goths* have secure tenure, while ISD on agricultural lands only have secure tenure if declared *katchi abadis*.

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These definitions meet the common perception of what a slum is, yet they are not associated with operational definitions that would enable one to ascertain whether or not a particular area is a slum. It would be better to have a universal and objective definition, particularly when MDG targets are involved. Efforts to propose a more quantitative definition of slums have only recently been started, not only because of divergent opinions as to what constitutes the key determinants of slums, but because of several features of the concept:

- Slums are too complex to define according to one single parameter.
 - Slums are a relative concept and what is considered as a slum in one city will be regarded as adequate in another city, even in the same country.
- Local variations among slums are too wide to define universally applicable criteria.
- Slums change too fast to render any criterion valid for a reasonably long period of time.
- The spatial nature of slums means that the size of particular slum areas is vulnerable to changes in jurisdiction or spatial aggregation.

What is agreed is that the concept of slums, like poverty is multidimensional in nature. Some of the characteristics of slums, such as access to physical services or density, can be clearly defined, and others, such as social capital, cannot be. Even with well-defined indicators, measurement can be very problematic, and acceptable benchmarks are not easy to establish.

UN-Habitat (2002) has devised an operational definition, i.e. a slum is an area that combines, to various extents, the following characteristics¹⁵:

- Inadequate access to safe water;
- Inadequate access to sanitation and other infrastructure;

- Poor structural quality of housing;
- Overcrowding;
- Insecure residential status.

UN-Habitat (2003) developed a household level definition in order to be able to use existing household level surveys and to identify slum dwellers among the urban population. A slum household is a household that lacks any one of the following five elements:

- Access to improved water¹;
- Access to improved sanitation;
- Security of tenure (the right to effective protection by the state against arbitrary, unlawful eviction);
- Durability of housing (including living in a non-hazardous location) and
- Sufficient living area (no overcrowding)

Characteristics of Slums

A review of the definitions given by international institutions and government of Pakistan reveals the following attributes of slums.

Lack of Basic Services: Lack of basic services is one of the most frequently mentioned characteristics of slums. Lack of access to sanitation facilities and safe water sources is the most important feature, sometimes supplemented by absence of waste collection systems, electricity supply, surfaced roads and footpaths, street lighting and rainwater drainage.

Substandard Housing or Illegal and Inadequate Building Structures: Slum areas are associated with a high number of substandard housing structures, often built with non-permanent materials unsuitable for housing given local conditions of climate and location.

Overcrowding and High Density: Overcrowding is associated with a low space per person, high occupancy rates, cohabitation by different families and a high num-

¹⁵ They are restricted to the physical and legal characteristics of the settlement, and exclude the more difficult social dimensions.

¹The concept of improved water combines the variable on water resources, availability (a minimum of 20 liters per person per day), time spent daily on collecting water (less than one hour per household per day) and affordability (a maximum of 10 percent of monthly income spent on water). Only households fulfilling all these criteria are considered to have access to improved water.

ber of single-room units. Many slum dwelling units are overcrowded, with five and more persons sharing a one-room unit used for cooking, sleeping and living.

Unhealthy Living Conditions and Hazardous Locations:

Unhealthy living conditions are the result of a lack of basic services, with visible, open sewers, lack of pathways, uncontrolled dumping of waste, polluted environments, etc. Houses may be built on hazardous locations or land unsuitable for settlement, such as floodplains, in proximity to industrial plants with toxic emissions or waste disposal sites, and on areas subject to landslip.

Insecure Tenure, Irregular or Informal Settlements:

Lack of security of tenure is a central characteristic of slums, and regard lack of any formal document entitling the occupant to occupy the land or structure as *prima facie* evidence of illegality and slum occupation. Informal or unplanned settlements are often regarded as synonymous with slums.

Poverty and Social Exclusion:

Poverty is considered, with some exceptions, as a central characteristic of slum areas. It is not seen as an inherent characteristic of slums, but as a cause (and, to a large extent, a consequence) of slum conditions. Slum conditions are physical and statutory manifestations that create barriers to human and social development. Furthermore, slums are areas of social exclusion that are often perceived to have high levels of crime and other measures of social dislocation. In some cases, such areas are associated with certain vulnerable groups of population, such as recent immigrants, internally displaced persons or ethnic minorities.

The life in slums consists of a combination of these characteristics. Many slum areas may show only a few of

these attributes, while the worst may have them all.

Millennium Development Goals*

Millennium Summit of the United Nations in September 2000 established a series of goals for humanity for the 21st century. At the General Assembly session following this Millennium Declaration, a Road Map was established with a set of 8 Millennium Development Goals (MDGs) and 18 targets (MDG targets) for combating poverty, hunger, disease, illiteracy, environmental degradation and discrimination against women. They were to be measured through 32 indicators (the MDG indicators). Though all goals are generally related with slums but some MDGs are particularly concerned with slums including the one specified for slum dwellers. They are as follows:

Goal 1: Eradicate extreme poverty and hunger

Target 1: Halve, between 1990 and 2015, the proportion of people whose income is less than US\$1 a day.

The government of Pakistan has adopted the indicator of proportion of population below the calorie based food plus non-food poverty line for Goal 1. The definition devised is head-count index based on the official poverty line of Rs.673.54 per-capita and per-month in 1998-99 prices consistent with attainment of 2350 calories per adult equivalent per day. The MDG target set for 2015 is to reduce the proportion of people below poverty line up to 13 percent (CRPRID 2006).

Goal 7: Ensure environmental sustainability

Target 10: Halve, by 2015, the proportion of people without sustainable access to safe drinking water and basic sanitation.

* See www.developmentgoals.org and www.undp.org/mdg/goalsandindicators.html.

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Indicator 30: Proportion of population with sustainable access to an improved water source, urban and rural; and

Indicator 31: Proportion of urban population with access to improved sanitation.

The Government of Pakistan has taken the indicator as the population (urban and rural) with sustainable access to a safe (improved) water source. The definition adopted is the rate of population with access to improved water source. The target set by the government is 93 percent by 2015. For sanitation, the indicator adopted by the government is the proportion of population (urban and rural) with access to sanitation. It is based on the definition of population with access to sanitation. The target set for 2015 is 90 percent (CRPRID 2006).

Target 11: By 2020, to have achieved a significant improvement in the lives of at least 100 million slum dwellers.

For the target 11, Government of Pakistan has taken the indicator as the population of registered *katchi abadis*** regulated as percentage of those identified by cut-off dates of 1985. The target set is to regulate 95 percent of the *katchi abadis* (CRPRID 2006).

National Housing Policy for Slums

There is no specific national housing policy for slums in Pakistan but in the National Housing Policy 2001, there is a part about *katchi abadis*, squatters and slums describing an effective mechanism to control future growth of *katchi abadis* and squatter settlements and also to alleviate the sufferings of the urban poor. Following are the policy measures concerning slums in the National Housing Policy.

- The process of regularization and upgradation of the pre-1985 *katchi abadis* shall continue as per current policy. However, *katchi abadis*, which are hazardous by virtue of being close to railway tracks or located under high tension power lines, or are on or close to the riverbeds, or on lands needed for operational /security purposes, need to be relocated at appropriate places by land owning agencies (LOAs).
- Formation of new *katchi abadis* shall not be allowed and shall be discouraged by exercising strict

development controls in all urban areas.

- There shall be no eviction till *katchi abadis* residents are relocated as per resettlement plans.
- The concerned LOAs will inventorize all *katchi abadis* which have come into existence after 1985 and have an up-to-date information/data for their rational treatment or resettlement at appropriate places.
- Resettlement plans shall be prepared by the concerned LOAs in consultation with affected communities for shifting of *katchi abadis* dwellers who fall within hazardous or security/operational zones. These plans shall primarily be on a self financing basis. The internal infrastructure and services shall be provided on incremental basis depending on the needs and priorities of the residents to make them affordable and cost effective. Trunk infrastructure and services shall be provided by public sector organizations and the cost shall be met from Government exchequer.
- In all Government housing schemes, adequate plots for low-income people shall be reserved to offer them at affordable prices. In addition private developers will also be encouraged to develop low-cost housing schemes.
- City and District Government shall prepare housing plans to cater for the current and future housing needs for low-income groups on incremental basis at affordable cost. *Katchi abadis* resettlement plans and upgradation plans shall be an integral part of these housing plans.
- Building regulations, building by laws, and planning standards shall be revised to permit incremental development and lowering of planning standards to make it cost effective for low-income groups.
- In the long term perspective, the problems of *katchi abadis* shall be dealt through:
 - i) Forward planning for incremental population;
 - ii) Initiation of low-cost housing schemes and provision of cross subsidy to the poor through auction of commercial plots;

** The registered *katchi abadis* under the definition set by Government of Pakistan.

- iii) Effective punitive and preventive laws; and
- iv) Regular patrolling of police watch and ward.

Besides the measures, already approved, the following additional measures were recommended for implementation:

- To minimize relocation and resettlement, the concept of mixed development, as internationally practiced, shall be promoted and encouraged by Provincial Government and development agencies, with incentive packages, to ensure effective integrator low-income groups and dwellers of *katchi abadis* and slums in the community and city structures.
- Provincial Government shall develop packages in which prime state land within urban centers, occupied by the *katchi abadis*, shall be offered to the private developers for commercial use provided they arrange and finance upgradation or relocation of *katchi abadis* and squatter settlements and slum upgradation (GOP 2001).

SCOPE OF STUDY

In order to improve the living conditions of the slums in Pakistan, detailed spatial information is required at the national and local level. Though, local planners, infrastructure agencies and communities know where slums are located, what are the living conditions and what are the daily hardships of slum dwellers to cope with poverty. But more knowledge is required based on detailed data and information on the socio-economic characteristics of the households.

The phenomenon of urban slums rounds about the poverty. The clustering of Pakistan's population close to poverty line^{***} implies that households are quite vulnerable to falling into poverty with the slightest rise in price of basic commodities and housing, increase in health and educational cost and unemployment, a fall in wages and income (not only of adult males but also of women and children), and lower provision of social safety nets. A natural calamity can also push a significant number of households into poverty. It needs to see the urban slums from poverty perspective.

In Pakistan many policies at national and gross root levels have been implemented in order to eradicate pov-

erty. For instance, Pakistan Poverty Alleviation Fund (PPAF) was set up in 1997. Asian Development Bank (ADB) has provided \$1.1 billion financing during the year of 2002, and \$800 million per annum till 2006 for poverty reduction. The Government of Pakistan has launched the anti-poverty programs consisting of five major elements, namely integrated small public works programs, food supplement program, revamping the Zakat system and micro credit banks for improving social indicators. The access of government policies and programs to slums need to be probed.

The slums generally represent the lower section of the society and enjoy lower status in the community. Furthermore, these households have great heterogeneity in economic activities with a wide range of labor productivities, which makes it complex to evaluate the change in socio-economic status of these households. On the other hand economic activities of these households have an important place in economies of developing countries. For instance, they can contribute to economic growth by providing cheap labor force. They should be taken as an agent of change in the urban economy because they are the major part of the country's non-utilized and under-utilized resources. They need the prime and urgent concern of policy makers.

Pakistan Planning Commission has recommended the level of 2350 Kcal/Day as the food poverty line. In the monetary terms the official poverty line of Pakistan is Rs. 944.47 per-capita per month (GOP 2008). Poverty when applied to human being is the notion of a life situation that should not exist. Amartya Sen aptly sums up many dimensions of poverty as lack of capability, i.e. capability to overcome violence, hunger, ignorance, illness, physical hardship, injustice and voicelessness. The World Bank argued that poverty often lies in the absence of opportunity, empowerment and security, and not just the absence of food on the table^{****}. Instead of using simply per-capita income or calorie/day as a parameter of poverty, it is preferable to take socio-economic variables to assess the dimensions of poverty and to see the living standard of slum dwellers. Another justification for not to use the per-capita income as the parameter of

*** The vulnerable poverty in Pakistan is 20.05 percent (GOP 2008).

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living standard is the inability to calculate the accurate income of these households due to casual or informal nature of their economic activities.

The assessment of standard of life of slum dwellers is necessary, may further be summarized as:

- To advance understanding about the urban slum households
- To highlight the gender dimension of these households
- To increase visibility about those who live in slums
- To inform the designers of policies and programs about slum dwellers
- To see the reach of policies and programs to these households.

OBJECTIVES OF STUDY

Facts on the households of urban slums in Pakistan are needed in many aspects. Nevertheless, to keep the study within a meaningful and manageable frame of analysis, the study has been narrowed down to analyze the following aspects:

- Living conditions of slum households
- Social security nets and micro-credit availability
- Household and head of household characteristics
- Women labor force participation and their contribution
- Labor force participation of children and their contribution
- Health and educational status of children.

METHODOLOGY

Different definitions of slums are presented in the literature, given by sociologists, criminologist, anthropologists, economists, NGOs and public sector authorities depending upon their tasks. More dominant is the definition given by UN-Habitat. To see the life in slums, we have devised a definition taking five elements of identification of slum households given by UN-Habitat. The elements are: access to improved water, that is a dummy variable

showing whether the potable water is available in the household or not; access to improved sanitation, that has two dummy variables, i) whether the separate toilet/flush toilet is available in the household or not, ii) whether underground sewage facility is available to the household or not; security of tenure, that is whether the land/plot of the household is owned/registered by the owner of the household or not; durability of the household, that has two variables, i) whether the household is *kacha* (made up of mud, hay, mixture of mud and stone, etc.) or *pacca* (made up of cement and bricks), ii) whether the household is located in the hazardous place (by the railway track, flood and rain water area, by the garbage mountain, by the river bank, under the overhead bridge, etc.) or not; and sufficient living area, that is the persons per room are less than two or two/more than two. A household having two elements is identified as slum household****.

Household has been defined as group of people who had usually slept in the same dwelling and had taken their meals together. Instead of households we have taken the cluster of households in the sample. So a cluster of at least 40 slum households made the slum area. Taking into consideration the above criterion we identified the slum areas*****. From these slum areas we have taken the sample of twelve clusters so the study adopted cluster sample technique. From each cluster we have surveyed almost 50 households randomly. The clusters were Aziz Town, Gharibabad, Karna Basti, Hajian Basti, Hurian Basti, Javaid Colony, Allahabad Colony, Baqirpur, Bindra Basti, Tiba Badar Sher, Chrimar Mohala, and Islampura of urban areas of Bahawalpur. The Bahawalpur city has been chosen as a case study due to the facts: i) Bahawalpur city is not so much urbanized as Karachi, Lahore and Rawalpindi, etc. and not so much backward as far-flung cities of interior Sindh and Balochistan, ii) Ghaus, et. al. (1996) ranked Bahawalpur district at number 49 out of 94 districts of

**** Cited by John Wall, World Bank's Country Director for Pakistan, in the daily "The News" July 10, 2006.

***** These thresholds for defining slum households are different from those given by UN-Habitat (see table-1). The thresholds by UN-Habitat are perfectly quantifying but complete applicability of them is not possible here for data collection constraints. However, our thresholds for all the elements explain the slums in the same dimension given by UN-Habitat.

***** We will use the term slum whatever the kind of *katchi abadis* is, notified, non-notified, Goths or inner-city slums, although they are different kinds of slums by Government of Pakistan for the task of regulation and upgradation.

the country in terms of social indicators in Weighted Factor Score, and at 28 in terms of z-score ranking, while eleven indicators relating to education, health and water supply were included in the construction of score, iii) Bahawalpur district is at 34 and 65 in water supply and sanitation respectively out of 98 districts of the country (CRPRID 2006). The city represents the average conditions of the cities of the country.

The personal interview is adopted to collect the data from the head of household. From the target group 550 households are interviewed. The questionnaire covered a wide variety of topics as living condition (access to water and sanitation, building material, security of tenure), household characteristics (family size, employment, income, etc.), social safety nets, women work and contribution, education and health status of children and child labor. Only the physical dimensions of slums are covered under these topics as more complex social and legal dimensions are out of the scope of the country. Simple arithmetic calculations are used for analysis of data.

RESULTS AND DISCUSSION

Though we have adopted the cluster sample technique but it is found that most slum dwellers live in areas classified as slums, while a minority lives in by-and-large non-slum areas. It means that non-slum areas are not completely, although to a large extent, inhabited homogeneously by non-slum households. It is very likely that in many cases boundaries of slums are not exactly coinciding with the boundaries of non-slums. In addition to that, small clusters of slum households may exist in better-off neighbors, vice versa, a few number of relatively well-to-do households may exist in slum areas. In the slums the households are living from decades. For a number of times these slums were tried to be vacated and sometimes they disappeared due to natural calamities like floods and heavy rains but again appeared after few months. It is observed that in a single housing unit more than one households are living. Some of the households have illegal connections of gas and electricity. The slums round the city have no roads, even some slums have no roads connecting to other urban locali-

ties. The slum dwellers use railway side or pavements to go to other urban localities. The majority of the slums have no utilities like dispensary and schools. The dwellers told that seldom the lady health visitor has visited the locality. Tenure security is available to only inner city slums. The slum households in majority are engaged in a variety of labor categories like employer, self-employed, own account workers, pieceworkers, home-based workers, micro entrepreneurs, employee/ hired labor/ wage workers, domestic servants and hard labor work, etc. but a few are public sector employees along with organized/ formal private employees. The location, time of existence, hazards and land owning agency statistics of the slums of the sample are shown in table-2.

In our sample majority of the households, i.e. 45.45 percent are living near the railway track. The main land owning agency (LAO) emerged the Pakistan Railways, whose land is occupied by 53.09 percent of the households. The river-side households are comprised of 39.09 percent. It is estimated that 50 percent of the households in the sample has hazard of floods and 37.56 percent of rain-water. The inner-city slums are comprised of 15.45 percent of the households of the sample, while 12.43 percent of the households of the sample has hazard of too much old buildings. Similarly, 14.98 percent households have tenure security, i.e. they own the land of household legally. Most probably the inner-city slum households own the land of their houses. There are 16.9 percent households in our sample who are living in slums maximum for the last ten years, while 19.45 percent of the households are living in the slums from last 11 to 20 years and 63.63 percent of the households are living in slums for more than 20 years. It means more than half of the slum households come under the cut-off line of 1985 for regulation and upgradation, according to National Housing Policy 2001. The same households are the target population in MGD given by Government of Pakistan. Almost 40 percent of the households come under the action of removal, according to the same policy.

The kinds of hazards are overlapping for the slums as well as the households.

Table-2. Location, Existence, Hazards and Land Owning Agencies of Clusters and Households

		Slums	Households	
Locality	Inner-city Slum	16.6 Percent (N=2)	15.45 Percent (N=85)	
	Railway Track	50.0 Percent (N=6)	45.45 Percent (N=250)	
	River-side	33.3 Percent (N=4)	39.09 Percent (N=215)	
	Total	99.9 Percent (N=12)	99.99 Percent (N=550)	
Existence	Up to 10 years	16.6 Percent (N=2)	16.19 Percent (N=93)	
	11-20 years	16.6 Percent (N=2)	19.15 Percent (N=105)	
	More than 20 years	66.6 Percent (N=8)	64.64 Percent (N=352)	
	Total	99.8 Percent (N=12)	99.98 Percent (N=550)	
Hazards¹	Floods	66.6 Percent (N=8)	50.00 Percent (N=393)	
	Rain-water	50.0 Percent (N=6)	37.56 Percent (N=293)	
	To much old building	16.6 Percent (N=2)	12.43 Percent (N=97)	
Land Owning Agency		Pakistan Railways	41.5 Percent (N=5)	
		Old State Land	24.9 Percent (N=3)	
		Irrigation Department	8.3 Percent (N=1)	
		Revenue Department	8.3 Percent (N=1)	
		Owned by Household	16.9 Percent (N=2)	
		Total	99.9 Percent (N=12)	100.89 Percent (N=550)

Living Conditions

The living conditions represent the poverty of the household and work as powerful tool to visualize the urban inequalities. The other useful opportunity for the data of living conditions lies in the verification of other data sources or using it as data itself (counting slum households and demographic estimation, etc.). They are represented in the Table-3.

The availability of improved water is one of the targets of MDGs¹. In the national population census and household surveys, the sources of drinking water and sanitation facility are misinterpreted. The census questionnaire inquires the source of water (piped water, pipe stand, river, etc.) and the types of sanitation used by household members (flush toilet, septic tank, open defecation, etc.). Many people in slum areas correctly respond to this answer by indicating that they are getting water from

a pipe. This, however, means that there is a piped water connection somewhere in the area, from where they bring the water to their houses in buckets or water containers, after queuing for hours and by paying up. We have used the variable that whether the drinking water is available in the household (through pipe, hand pump, electric pump, etc.) or not. Similarly, we have used the variable of sanitation, that is, whether the separate toilet is available in the household or not, and whether the toilet is flush or otherwise, irrespective of the number of household members. At the national level 89.4 percent of the urban households have drinking water source within the dwellings. In the Punjab 92 percent of the households have access (in the household) to improved source of drinking water. In the major cities² the facility is available to 98 percent households. In the other

¹ The target of access to safe drinking water was 76 percent to be achieved by 2005-06 in Poverty Reduction Strategy Paper for Pakistan. The target to be achieved is again 76 percent by 2009-10 in Mid Term Development Framework by government of Pakistan.

² Bahawalpur, Faisalabad, Gujranwala, Sialkot, Multan, Rawalpindi, Sargodah and Lahore are considered as major cities.

Table-3. Living Conditions of Slum Households

PARAMETERS OF LIVING CONDITION	NOS. OR PERCENTAGE
Households Having Potable Water Facility Inside the House	21.56 Percent
Households Having Toilet in the Household	41.85 Percent
Households Having Flush Toilet in the Household	13.80 Percent
Households Having Drainage Facility	16.83 Percent
Households Having Hazards	89.68 Percent
Tenure Scarcity to the Household	15 Percent
Duration of Household Living in Slums	19.7 Years
Average Persons Living Per Housing Unit	9.7
Households Living in Kacha Houses	63.64 Percent
Households Living in Their Own Houses	70.15 Percent
Households Having Gas Connections	5.5 Percent
Households Having Electricity	42 Percent
Average Number of Rooms in House	1.96
Average Persons Living in One Room	4.59
Households Having TV/ Radio	35.18 Percent
Households Living in One Room	67 Percent
Households Living in Two Room Housing Unit	19.40 Percent
Households Living in Three Room	3.90 Percent
Households Having Separate Kitchen in the House	6.80 Percent
Households Having Bath Room in the House	18.48 Percent

Urban areas of Punjab it is available to 96 percent and in Bahawalpur to 87 percent households (Government of Punjab 2004:46). We estimated that the facility is available to only 21.56 percent of the slum households. The other relevant problem is that under-ground water-table is salty so the households need piped water. In Punjab adequate sanitation is available to 58 percent of the households. In major cities of Punjab and other urban areas the facility is available to 98 and 92 percent respectively. In Bahawalpur the same facility is available to 41 percent of the households (Government of Punjab 2004:46). We have found that more than 58 percent of slum households have no latrine facility within the housing unit (see also Geetha and Swaminatan 1996 for same type of results for Mumabi slum dwellers). Similarly, almost 80 percent households have no separate bathroom facility for bathing purpose. The drainage/

sewage facility is available to only 16.83 percent households. In general the housing conditions of these households are very low. There may be a two pronged action for water and sanitation facility, i.e. to develop in the sectors of water supply and sanitation facility and or the selected the action should be at the district, *tehsil* or even union council level with a variety of stakeholders including the residents themselves.

The tenure security is a part of MDG. The land tenure security is available to only 15 percent of slum households though 70.15 percent of the households are living in their own houses³. The regulation of slums is a part of National Housing Policy 2001 and provincial government is responsible for upgradation, resettlement and relocation of slums. The average duration of the households of slum life is 19.7 years which shows that after the National Housing Policy 2001, the slum households

³ In Punjab 86 percent of the households have their own houses with value. The ratios for the major urban cities and other urban areas of Punjab are 75 and 83 percent. For Bahawalpur the ratio is 88 percent (Government of Punjab 2004).

have been increased. It also explains that no action for upgradation has so far been taken.

The level of congestion in terms of persons per housing unit reflects the housing conditions as well as the living standard. The average household size per housing unit is 6.6 persons in the country but in our sample of slum households the household size per housing unit is 9.7. Moreover, 67 percent of the slum households are living in one room housing units (see also Geetha and Swaminathan 1996 for same type of results for Mumbai slum dwellers) and 19.14 percent in two-room housing units. Furthermore 63.64 percent of the slum households are living in *kacha* (mud) houses and mean number of persons per room is 4.59. On the other hand, according to Government of Punjab (2004:56) the mean number of persons per room in Bahawalpur is 3.7, in major cities of Punjab 3.4, in other urban areas of Punjab 3.3 and in Punjab including urban and rural areas 3.4. It reflects the local disparity in living conditions. Furthermore, 93.2 percent of the households has no separate kitchen in the household and only 5.5 percent has gas connection.

The housing situation in Pakistan has remained under tremendous pressure due to high population growth. We have found that 70.15 percent slum households have their own houses though for the majority the land is illegally occupied.

The provision and quantity of electricity use is one of the basic parameters of poverty. In the country 89 percent of the urban households have electricity connections (ADB 2002:30). In Punjab 83 percent of the households have utility of electricity. The same utility is available to 99 percent of the households of major cities and 98 percent of the households of other urban areas of Punjab. In Bahawalpur 56 percent of the households avail the facility (Government of Punjab 2004). Our estimates have shown that in slums of Bahawalpur 42 percent of the households have electricity connection that is much lower than the figures given above. The situation represents the worst condition of these households. Provision of electricity enhances the productivity, living standard, information and awareness. The use of radio and TV is assumed to be a part of standard of living and source of information but only 35.87 percent of the slum households have radio and or TV sets (see also

Geetha and Swaminathan for same type of results for Mumbai slums).

Social Safety Nets and Micro-Credit

Poverty reduction that is a part of MDGs (Goal 1) requires a concerted effort to improve the capabilities of the poor and vulnerable. It also requires well-designed programs that can mitigate the vulnerabilities induced by economic downturns. Due to lower income, the slum households have to depend on social safety nets even some times on informal credit. Zakat is the most comprehensive state-level social safeguard net in terms of resources and organization. It has objective of assisting the needy, indigent and poor. Zakat system provides two main types of support: a monthly subsistence allowance and rehabilitation grant. Other benefits include educational stipends, assistance for medical treatment, and marriage assistance.

Table-4. Households Availing Social Safety Nets and Micro-Credit

Social Safety Nets and Micro-Credit	Households
Households Receiving Food Stamps	1.39
Households Receiving Zakat	5.19 Percent
Households Utilizing Credit	3.52 Percent
Ratio of Households Utilizing Credit from Formal Sector	3.93 Percent
Ratio of Household Utilizing Credit from Informal Sector	96 Percent

Social safety nets are especially important for the poor. The positive effect of transfers on the poor can be gauged from the fact that the average consumption in households without transfers was only 64 percent of the average consumption of households who were recipients of transfers (World Bank 1995). There are two targeted income transfer programs by the government of Pakistan, i.e. Zakat and Usher Program, and the Bait-ul-Mal Program. The social safety nets and credit availability to the slum households is shown in table-4. It is found that only 5.19 percent of slum households are receiving Zakat. One factor of the worse poverty level of these households is the non-availability of transfer payments to these households. According to SPDC (2001) among the Zakat receiving households 61 percent were still living

below poverty line in spite of having Zakat beneficiaries, while among the transfer receiving household 26 percent were living below poverty line. That is, the programs had not made a major dent on poverty alleviation. It is needed to not only increase the coverage of slum households under the social safety net of zakat but also to increase the effectiveness for poverty reduction by enhancing the amount disbursed pr household. As concerns the food stamp program, only 1.39 percent of the slum households are receiving food stamp.

Microfinance for short and medium term can be effective instrument for addressing poverty. Non-availability of credit to these households is one of the major causes of poverty. The micro-credit scheme has been operative in Pakistan since 1972. Many financial institutions are providing micro-credit facilities. In our study the access to formal credit from slum households is only 3.93 percent. The result revealed the fact that the credit services provided by the banking system are normally not available to poor slum households, who are not considered to be credit worthy due to their inability to provide any collateral. Credit is very important service as much as it enables one to expand the size of one's business and income earning capacity. Thus the non-availability of credit facilities to slum dwellers places them at a greater disadvantage, which ultimately enhances poverty. This concern may be shared by donor agencies and particularly non-governmental organizations (NGOs) to become active in the programs of credit and assistance to slum dwellers.

Household Characteristics

Besides location, there are a number of attributes, which characterize the slums. One of the important characteristics is larger than average household size. Other characteristics include low-education and illiteracy, few physical assets and a disproportionate reliance on informal sector opportunities. The household size and its composition are of pivotal importance and they play an important role for household in a poor community, where children especially male children are considered as a major strength for economic wellbeing of the family. The household characteristics of slum households are shown in table-5.

Table-5. Household Characteristics of Urban Slum

Household Characteristics	Average/Ratios
Average Family Size	9.2 Members
Ratio of Children (under 15 Years) in Total Population	68.18 Percent
Ratio of Children (5-15 Years) in Total Population	59.57 Percent
Literate Head of Household	19 Percent
Average Years of Education of Head of Household	4.7 Years
Formally Educated Head of Household	14 Percent
Head of Households completed 10 years of Education	7 Percent
Household Per-capita Income	Rs.567/Month
Ownership of Assets ¹	18 Percent
Adults Employed	58 Percent
Informally Employed Adults	89 Percent
Self-Employed	72 Percent
Employee	23 Percent
Income of Head of Household	Rs.4360/Month
Female-headed Households	14.37 Percent

The large family size is the characteristic of slums. There are evidences in literature that large households are more likely to be poor than small ones. The incidence of poverty in households with 7 or more members is more than three times than that for households with 4 or less members. The poor households on average have 35 percent more family members than non-poor households (ADB 2002:30). In our sample of slums the average family size of 9.2 against the average household size of 6.4 in Bahawalpur, 6.4 in major cities of Punjab, 6.6 in other urban areas of Punjab and 6.6 in Punjab (urban and rural) represents the relatively larger household size in slums.

The high population growth results into exacerbation of urban poverty and slums, and poverty results into higher population growth. The high population growth rate affects the poor disproportionately since they bear more children than the rich ones, which perpetuate the intergenerational transmission of poverty by lessening the resource investment of the children (Birdsall 1994). The poor community maintains an increased demand for children. The poor households have 75 percent more children under the age of 10 than non-poor households (ADB 2002:30). It is found that in slums 68.18 percent of the population comprised of children less than 15 years of age, and 59.57 percent of the population is of school-age (5-15 years) (see also Geetha and Swaminathan 1996 for

¹ Assets include shop, machinery, automobiles, high value tools, live stock, and agricultural land, etc.

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Mumbai slums) which explains the link between poverty and population growth.

At the national level, there exists a strong correlation between illiteracy or the level of education, and the incidence of poverty. At the national level, the literacy rate of the head of household in poor households, i.e. 27 percent is about the half of the that in non-poor households. Similarly, the households whose heads had no formal education had about three times the incidence of poverty compared to those households whose heads had completed 10 or more years of schooling (Arif 2000). For urban areas, education contribute 12 percent reduction in poverty (SPDC 2001). In the slums, we have estimated that only 19 percent of the heads of households are literate with average years of education of only 4.7 years. Only 14 percent of the heads of households have obtained formal education and there are only 7 percent heads who have completed 10 or more years of education.

People may be poor not just because of low literacy and human capital capacity, but their poverty may depend on inadequate, unstable or risky asset base needed as a cushion to carry them through hard times. At the national level the asset ownership is inversely correlated with poverty. In urban areas physical assets contribute 9 percent reduction in poverty (SPDC 2001). We have estimated that 18 percent of the slum households have asset. According to Government of Punjab (2004) only 9 percent of the households have no possessions in Punjab, 1, 2 and 28 percent in major cities, other urban areas and Bahawalpur respectively. It again represents a stark disparity among communities at local level. It may have resulted into disparity in income. Our estimates show that per-capita income of the slum households is Rs.567/month. The official figures by Government of Punjab (2004) have shown the per-capita income of Rs.2259, Rs.1385 and Rs.863 per month for major cities, other urban areas and Bahawalpur respectively.

Previous studies concluded that in urban areas, access to employment reduces the incidence of poverty by 45 percent (SPDC 2001). According to Pakistan Integrated Household Survey (PIHS), the incidence of poverty was highest among the household's heads with elementary occupations. Elementary occupations include only labor in agriculture, construction, trade, and transport. They are precarious and contain a lot of disguised employment. With regard to employment status, incidence of poverty was high among the self-employed. Our analysis concluded that in urban slums, only 58 percent of the adults (males) are employed and 89 percent adults are informally employed (see also Pryer 2002 for Dhaka slums).

¹ In Dhaka slums the ratio of such households is 40 percent (Pryer, et. al. 1996).

Self-employed comprised of 72 percent and employees 23 percent. The income of head of household remained Rs.4360/month.

The phenomenon of women-headed households is common in slums. Typically women have lower levels of education, work longer hours, retain responsibility for child-care as well as productive and community management roles, and have poorer diets and more restricted mobility than men. Female-headed households are more vulnerable to poverty and are more dependent on children's earning than male-headed households. Life is difficult for female-heads, not because of prejudice, but social stigma as well. They have far more difficulty in maintaining their families because they have less access to market economy. The household headed by women are among the poorest. In the urban slums of Bahawalpur, we estimated that 14.37 percent of the households are headed by females¹. They need the coverage by social safety nets.

Women' Work and Their Contribution

The relationship between dependence of the family on women's labor and poverty is ambiguous. However, studies indicate that for the poor households, there is higher likelihood of dependence on female labor. At the same time, micro-level studies reveal that in these households where women's productive labor is critical for the survival of the family, there is more improvisation due to the low economic value of female labor. This is due to relatively lower skill-base of women generally, and their restricted mobility. As a result they find it difficult to compete for access to social and productive assets on an equal footing with men.

In poor households, the women enter labor market at a very early age due to financial pressure and larger family size. The women living in slums are involved in a variety of activities that may be domestic work or home-based work. It is found that in the slums 27 percent of the women in the age group of 15-60 years are working. In the households where women are working, they are contributing 41 percent in the household budget, which represents the household dependence on women labor.

Table-6. Labor Force Participation of Women and Their Contribution

Age Group	Labor Force Participation (Percent)	Contribution (Percent)
15-25	21.68	30
26-35	24.8	45
36-45	21.72	39
45-60	4.5	31
15-60	27	41

The situation of working women coming from slums is quite different from their urban counterparts because of bad health status, low literacy rate, poor knowledge of know-how and minimum level of skill. Despite these hurdles, they contribute to their household income. We have estimated that women in the age group of 21-35 years are contributing in their household income maximally, i.e. 45 percent. Even the minimum contribution is 31 percent which shows the significant contribution of these women in their household budget.

Health and Educational Status of Children

Health is one of the sectors targeted in the Social Action Program (SAP). Health indicators in Pakistan have shown some improvements over the past decade, although they remain lower than indicators in other developing countries. There has been significant improvement in the rate of immunization at the national level. The percentage of children between 12 and 23 months who were fully immunized reached to 76 in the country (GOP 2008) based on recall and record measures. However, it still fell considerably short of the 90 percent coverage target set by Government of Pakistan for achievement by 1998. Nevertheless, immunization rates in children significantly improved across both genders and in urban and rural areas in all the provinces and it remained high for Punjab, i.e. 55 percent. The relevant literature revealed that there exist a strong correlation between income and immunization in Pakistan as approximately three quarters of children in the upper income quintile were fully immunized against only one quarter in the bottom quintile. The situation of health and educational status of children of slums of Bahawalpur has been shown in table-7. It explains dismal condition as only 31 percent of the infants ever have been vaccinated. If we make the comparison, the situation seems very disappointing as 61 percent of the children (12-32 months) are fully immunized in Bahawalpur, and 66 percent in Punjab (rural and urban) (Government of Punjab 2004). Furthermore, in slums of Bahawalpur it is found that only 7 percent of the children have taken supplementary nutrition and 11 percent of the children are suffering or have been suffered (in the last one year) from major diseases

like, diphtheria, typhoid, acute skin problem, etc. Only 13 percent of the children (under-5 years) have received the treatment from public hospital/dispensary, which shows the dismal position of use of public sector utilities by these households.

Goal 2 of MDG “achieve universal primary education” expresses to ensure that all boys and girls complete a full course of primary schooling¹. The human capital emphasizes the quality of the labor force, in terms of education and health, which is very important ingredient for a nation’s success and elimination of intergenerational poverty (Romer 1994). A plethora of international economic evidences suggested that the rate of return on investment in primary education is much higher than on the tertiary education (Behrman 1995). At the national level 35 percent of school-age children (5-15 years) are out of school. For low-income households, the opportunity cost of having a child in school is fairly high, and parents cannot bear this cost. Despite the efforts by Government of Pakistan since 1992 by Social Action Program (SAP) in which 64 percent of the budget was allocated to primary education, the education has not improved (ADB 2002:4). Our study revealed that 82.19 percent of school-age children are out of school in slums, that is much higher than the national figure. It stresses the approach that poor pockets need immediate attention. The social rate of return of male primary school is 16.4 percent (Behrman 1995). It reiterates that primary education for poor pockets like urban slums should be the main development priority of the policy makers.

A prominent feature of Pakistan’s education sector is the gender gap in schooling. This is evident from gender statistics whereby female literacy is only 29 percent as compared to a literacy rate of 55 percent for men. Similarly Gross Primary Enrolment is 106 percent for urban areas, but it is 110 and 89 percent for males and females respectively. In the slums of Bahawalpur, we find that the gender gap in school enrolment is highest as only 9.27 percent of the females and 31.34 of male children are in schools in the age group of 5-15 years. Gender gap in education exists not only because of parent’s reluctance to send girls to school but also because of non-

¹Pakistan has taken the indicator of net primary enrolment rate to meet the target of 100 percent by the year 2015 in MDG. The definition adopted is the rate of children aged 5-9 years attending primary level classes, i.e. 1-5.

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availability of appropriate facilities for girls. It is further found that in the school-age children, 53 percent has ever gone to school, 17 percent has completed the five years of schooling and only 7 percent has completed ten years of schooling. Inefficiency in the provision of social services like education and health facility by public sector is one of the causes of poverty in slums (see also Geetha and Swaminathan 1996 for Mumbai slums).

Table-7. Health and Educational Status of Children

Education and Health Parameters	Percentage
Children (Under 5 Years) Ever Vaccinated	31
Children (Under 5 Years) Ever Take Supplement Nutrition	7
Children (Under 5 Years) Last Time Received Medical Treatment from Public Hospital /Dispensary	13
Children Suffering from any Major Disease	11
Ratio of school Going Children	17.81
Ratio of school Going Children (Male)	31.47
Ratio of school Going Children (Female)	9.27
Children (Under 15 Years) Ever Gone to School	53
Children (Under 15 Years) Complete 5 Years of School	17
Children (Under 15 Years) Complete 10 Years of School	7

Child Labor and its Contribution

In slums people face a lot of the problems affecting quality of life. The lack of public sector utilities is the major factor behind them. Along with lower household income, the lack of schooling facilities pushes their children into labor force. The labor force participation of children from these households is shown in table-8. In the school-age group 32.39 percent of children are involved in labor force activities that will transform current poverty into poverty of the next generation. Usually these children work with their parents but even some go to other urban areas for work. These children are forced to join labor force because they contribute a significant part to the household income. The children in these households are contributing 26.11 percent in their household income.

Table-8 Labor Force Participation of Children (5-15 years) and Their Contribution (Percent)

Age Group	Boys		Girls		Overall	
	Participation	Contribution	Participation	Contribution	Participation	Contribution
5-10	10.49	15.84	6.46	10.25	8.67	13.17
11-15	37.54	24.39	31.59	18.42	34.55	28.60
5-15	48.06	23.11	28.27	14.63	32.39	26.11

The boys are participating in labor force more than the girls and their contribution is also greater than girls. The labor force participation increases by increase in age group. To eliminate urban poverty the educational facilities for children need policy attention.

CONCLUSION

The paper has presented the statistical overview of the households in slums of Bahawalpur. It concludes with important new directions, both substantive and operational, for improvement of slums. Generally there may be two ways for the improvement, firstly to relocate these slums specifically those ones who are at the hazardous places and secondly to improve the living conditions of slums where it is possible due to availability of safe land and sufficient places. The improvement should comprise of physical and human development. The data-based findings are presented here as:

- Almost 50 percent of the households are facing the hazards of floods and 37.56 percent of rain-water. Majority of the households, i.e. 63.63 percent are living in slums for more than 20 years.
- The slum households are poorest of the poor in many manifestations of poverty like living conditions, adult employment, social security nets, tenure security, availability of credit, child labor and women labor force participation.
- There exists very poor living condition in slums. The water supply and sanitation, *kacha* houses and congestion need attention of the government towards housing facilities for slums. Previously, all the efforts of government are focused on urban areas. The national housing policy 2001 still waiting to be implemented.

- Among the social safety nets, the food stamps are almost non-available to the slum dwellers. As 11.35 percent of the head of households are females so food stamp program should target these households.
 - The availability of micro-credit to slum dwellers is extremely insufficient as 96 percent of the credit availed come from informal sector. To pull these households out of poverty micro-finance funding is direly needed. Similarly, for the short-run transfer payments, and social security nets are required.
 - Ownership of assets is another area, in which slum dwellers are much poor. Only 18 percent of households have assets (15 percent of the households have tenure security of land). It forces them to involve in casual labor.
 - The female labor force participation is characteristic of the slums but women have lower productivity probably due to lack of skill, know-how and education. They are contributing a significant part to the household income.
- Child labor and non-participation of school-age children are evident characteristics of slum households as 32 percent of children are doing labor and 82 percent of children are out of school. Due to these two factors along with poor health there exist a inter-generational cycle of poverty so there is a need for public sector intervention for the provision of education facilities.
- The high population growth emerged as the characteristic of slums. The ratio of the children to total population, i.e. 68.18 percent expresses the high fertility rate in these households that is playing a role for the present poverty and to generate poverty of future generations.
 - The health status of children is poor particularly due to non-availability of public sector utilities and non-coverage of health programs to the slums.

POLICY RECOMMENDATIONS

Traditional approaches such as physical infrastructure projects for slums may have a modest impact, especially where projects are not integrated with other aspects of poverty such as employment, education and health. Slum policies should be integrated with urban poverty reduction policies, which have to go beyond the physical di-

mension of slums.

For physical dimensions, it is recommended to identify the slums within the urban areas and targeted programs for housing, electricity, gas, water supply and sanitation, and other utility services should be launched by the district governments. The devolution of power can be used more effectively for improvement of infrastructure of slums.

The basic needs like education and health services should be provided to slum dwellers on priority basis. Generally, the government should aim to spend more of national income on education and health. More important is the quality and composition of spending. For education focus should be on the provision of free primary education. In health sector the initial aim should be the provision of a basic package of low-cost services for slums to prevent and treat the most common infectious diseases.

Last but not the least the MDGs would only be achievable for Pakistan, if targeted policies towards slums is directed. The disparities in the cities may get increasing trend if regulation, upgradation and resettlement of slums is not done.

Zakat Funds should be used for rehabilitation instead of relief. Pakistan Bait-ul-Mal provides relief to poor. With the help of this institution, schools, vocational center, industrial schools for girls and dispensaries may be established in slums. The fund may be used for providing houses to the slum dwellers.

The federal government should allocate loans and subsidies to local governments for social safety nets for slums. There is also a need for promoting employment generating sectors of small and medium enterprises, given that they enable the poor to acquire or enhance physical assets.

The local stakeholders should be involved to promote the interest of slum dwellers, i.e. by involving in design and implementation strategies to improve the housing conditions in slums, and by engaging in policy dialogue towards making poverty reduction a central objective of the policy reforms for slums.

International development cooperation could play a central role in helping to meet targets for improving health and education in targeted households. The IMF, ADB and the World Bank should allocate loans and subsidies for slum development.

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Micro-credit banks may help construction of houses and to improve the living conditions of the housing units. NGOs can play an important role in education and health sector. The public sector program like Pakistan Poverty Alleviation Fund (PPAF), Khushhal Pakistan Program (KPP), Rural Support Program (RSP), and Social Action Program (SAP) is needed to be made effective for improvement of slums

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