

The Enigma of Wealth and Education as Determinant of Rural Poverty: A case study of District Rahim Yar Khan-Pakistan

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Abstract

This is an empirical study of which objective is to analyze major determinants of rural poverty particularly wealth and education by using micro survey. The data used in this study is primary and collected from various villages of District Rahim Yar Khan of Southern Punjab, Pakistan. The selected variables are include: age, family size, per capita income, marital status, gender, energy sources, fuel consumption, residence, health care facility, transportation, years of education, and wealth in terms of self as well as inherited. A sample of 300 households was collected and multivariate logistic regression approach was applied to estimate the parameters and enigma of wealth and education as determinant of rural poverty. To pursue the national or international poverty line Rs. 6000/- per month of each member of household is used as yardstick as per World Bank criteria mentioned in its Report 2014. The regression results show that almost all variables exists inverse relationship that means minor change in wealth and education will cause variation in rural poverty. Our empirical results shows that chance of household poverty increases due to increase of household size. Similarly, increase in primary as well as technical education will lead to decrease the level of poverty. The evidence also reveals that increase in personal wealth of rural households will also lead to decrease poverty rate but the person will remain poor in term of education. The evidence shows that proper use of wealth and dissemination education will substantially reduce poverty in the poor countries if the results of this study are generalized.

Keywords: Determinants, Rural Poverty, Wealth, Education, Household, Rahim Yar Khan, Punjab.

1. Introduction

Poverty can't be described but it could only be felt. One knows more concerning poverty when he is hungry and have no money to purchase food. He as well as his small children want brand new clothes but they can't buy them due to lack of money. He is sick and doesn't have money to get medicine. He really wants to send his or her children to school but can't have tuition fees, (Awan, 2014) The World Development Stories define lower income as "pronounced deprivation in very well being". It is briefed "a nation is poor since it is inadequate." The particular assessment regarding poverty inside the multidimensional spectrum has changed into a growing concern in the developing countries.

Awan,et al.(2015) disclosed that there are four main factors rising poverty in developing countries i.e. climate, demographic (rapid growth population, family size), personal causes (lack of motivation, Idleness), Economic causes (low agriculture productivity, unequal distribution of land and assets / wealth, decline small / village industries, immobility labours, lack of employment opportunities), Social Causes (education, health, caste system, joint family system, social custom, growing indebtedness). There are many other causes which are associated with these four causes. The most important segment of the world's poor is the women, children, and men who are now living in rural areas. These include the subsistence farmers and herders, the fishers and migrant workers, the artisans in addition to indigenous peoples as their daily struggles almost never capture world attention. Poverty is the core issue of developing countries. About 1.4 billion people live below poverty line in 2005 as per estimate of World Bank Report, 2008.

Reducing rural poverty may be the key priority of economic reforms in Pakistan, but the rural poverty continues to rise during the 1990s. Poverty level declined about 10 % during 2001 and 2005, but 1 / 4 of the population still live below poverty line. Around 60 % are just close to that level. At the same time, wealth, education, health and learning indicators remain low as compared to other countries of South Asia. Awan and Iqbal (2015) disclosed that Pakistan ranked 146th among 187 countries in the United Nations Development Program's (UNDP) 2013 mentioned a new comparative measure of life expectations, literacy, education, and learning and standards of located for nations around the world worldwide, and poverty within Pakistan will be predominantly a new rural phenomenon because rural population is made-up of two thirds of total population. The Economic Survey of Pakistan 2014 revealed that if the poverty line is \$2 per day in line with international standards for middle-income countries, then 60.19 percent of the population fall below poverty line in Pakistan.

The survey revealed that this figure is according to the World Bank's Poverty Head Count Analysis 2014. However, if income per adult in Pakistan is taken as \$ 1.25 per day, then 21.04 percent of the population falls below poverty line at 2008 population estimates. The position of poverty in Pakistan is better than India and Bangladesh but Sri Lanka, China and Philippine's are in a better position than Pakistan. The percentage of population below \$2 per day in China is 29.79 percent; Bangladesh 76.54 percent, Indian 68.72 percent, Sri Lanka 29.13 percent, Nepal 57.25 percent and Philippines is 41.53 percent. In 2009, Pakistan's Human Development Index (HDI) is usually 0.572, more than the Bangladesh's 0.543. Pakistan's HDI still stands lower than that involving neighboring India's in 0.612. According to the HDI, 63% involving Pakistan's populace lives on \$2 per day, compared to 79% in other Asian countries.

Rahim Yar Khan is situated in the north of Muzaffargarh District, on the east of Bahawalpur District, on the south by Jasimr (India) and also the Ghotki District of Sindh and in the west by Rajanpur district. The former ruler of U.A.E, Sheikh Zayed Bin Sultan's Al-Nahayan built a residence for his family which is known as 'Desert Palace' as well as Abu Dhabi Palace. This specific district is actually divided into three primary physical features i. elizabeth. (a) Riverine region, (b) Canal irrigated region, and (c) Sweet area which is sometimes called Cholistan. The Riverine section of the district is close to the southern side of the Indus River. The Canal irrigated region lies for the south and is particularly separated by simply main Minchun Bund. The approximate height of the irrigated region is one hundred and fifty to 2 hundred meters above the sea level. Cholistan lies in the south of the Indo-Pak border. The surface of the desert includes successions regarding sand dunes rising from places to a height regarding 150 measures and covered with the vegetation distinct to soft sand tracks. The areas wise population and U/C wise rural urban ratio and others poverty indicators showing the dataset of Rahim Yar Khan District in Table 1.

Table 1 Area-wise population distribution

Area	Population	Percentage
Rural	3754402	82%
Urban	824136	18%

Source: Standard Demographic population groups based on DHIS

Table 2 Gender-wise population

Gender	Population	Percentage
Male	2197696	48%
Female	2380842	52%

Standard Demographic population groups based on DHIS

Table 3 Tehsil wise population distribution

Tehsil	Number Of UC	Population
Khanpur	28	995728
Liaquatpur	25	1005625
Rahim Yar Khan	40	1444531
Sadiqabad	29	1132654

Table 4 Literacy Rate

Literacy rate*	Male	Female
Urban	75.6%	62.6%
Rural	51.3%	24.4%

Source: Executive District Officer Literacy and Non formal education RYK

Table 5 Health Indicators

Indicators	survival/other ratios
1. Infant Mortality Rate	98/1000 live births
2. Under 5 mortality Rate	148/1000 live births
3. Maternal mortality Ratio	103/100,000 live births
4. Malnutrition (women and children)	
1-Under weight Prevalence (moderate and severe) =	39%
2-Stunting Prevalence (moderate and severe) =	44%
3-Wasting Prevalence (moderate and severe) =	13%
5. Life expectancy =	64

Sources: MICS 2007-08 and EDOH Office Rahimyar Khan

The above data tells us the major part of population belongs to Rural Areas of Rahim Yar Khan

District because Rahim Yar Khan is famous due to agriculture, transport, and industry. In our study we have to find the reasons of poverty in rural areas of Rahimyar Khan Adjacent to Cholistan Desert. Our focus will remain on education and wealth determinants. If we see the above figure we see that in rural areas poverty is greater than urban. There are two common types of wealth Monetary-Wealth and Non Monetary-Wealth but here we consider inherit-wealth and self-generated wealth. Monetary wealth mean cash in hand and non-monetary wealth value of assets which could not bought or sold in the market in price. Inherit wealth means property given at the father's death to the heir or those entitled to succeed; legacy or the wealth transferred by inherit and Self Wealth means the wealth which one earned. Wealth distribution throughout Pakistan is usually highly skewed, with the top 10% earning 27.6% and the bottom 10% only 4.1% income.

This paper is based on empirical analysis of people of Rahim Yar Khan District explains the relationship between education and wealth which are our key variables. Moreover this study explores the enigma among self-wealth, inherited wealth and education, that how people are poor in rural areas.

2. Literature Review

The findings of rural poverty studies executed in some other part of the world during previous four years are described as:-

Saidatulakmal et al (2012) approached household survey data (2009-2010) to find probable determinants regarding poverty rank, employing Bivariate models. The findings show that will demographic as well as human funds variables had significant impact on poverty rank. Dependency rate, family form, household size and sexual of house head were the main variables. For poverty reduction, education regarding household head was vital factor.

Gounder (2013) constructed a household survey to help correlates family members expenditure and poverty with Fiji. A multivariate analysis was employed to determine the household and also the community features that associate with household prosperity and poverty. Education degree, agricultural tactics in rural and reorganization of labour into formal area could be influence in poverty reduction at household degree. These results will help you to policy manufacturers to strategy and implementation in the strategies of poverty lessening.

Ataguba et al (2013) utilized the phenomenon connected with adding then, the materials money metric amount and various multidimensional methods to compare poverty worth. The information were obtained form 410 home both farm and cities of Nsukka with Nigeria. The Foster-Greer-Thorbecke (FGT) used to measure low income and regression research used to find the determinants connected with destitution as a result of different constructs. The results show which 70 to 80% on the study populace was weak and of people 11% are living on less than USD 1. 25, each day/man or women, also key determinants connected with poverty were being low knowledge level, unemployment, large spouse and children size, health insurance and rural location.

Hassan et al (2009) Poverty is often a complex phenomenon according to a network regarding interlocking economic, societal, political, and group factors. An comprehension of the extent, mother nature, and determinants regarding rural poverty is often a precondition for efficient public policy to cut back poverty in non-urban Pakistan. The present study attempts to investigate the impact regarding socioeconomic and group characteristics of families on poverty, using primary data collected within the village of Betti Nala in Tehsil Jatoi, district Muzaffargarh.

Awan et,al (2015) states that it is fact that Pakistan is an agricultural country and its 60 percent population live in the rural areas. The crop yield is very low and on account of this the income of rural population is very low. There are no other employment opportunities available for surplus labour and it proliferates the intensity of poverty.

Mustafa et al (2010) discussed two dimensions of poverty. One is low income in southern Punjab while other is lack of opportunities. Likewise, poverty was determined to be a rural phenomenon for pretty much all the divisions are depicting best proportional contribution for you to overall poverty for pretty much all the review period. Rural poverty was more than twice in towns as compared to urban areas.

Patnam et al (2008) made a comprehensive attempt to estimate the variation in the incidence, intensity, and severity of poverty in the Punjab at the quality of sub-provincial regions in addition to districts. This estimation may be made possible with the availability of the Multiple Indicators Group Survey (2003-04), with a sample that is representative with the district-level. Estimates suggest the existence of a high poverty enclave in the south and the west elements of the Punjab. The incidence in addition to severity of poverty in a lot of districts in this enclave, which has a few exceptions, is extremely large with one of the many two households being poor normally. The high amounts of poverty in this kind of enclave contrast with all the relatively low poverty in the more urbanized to the north, where households are well incorporated into the national in addition to international labor market place.

Awan and Sundus (2014) told about Urban Poverty, which is distinct from rural poverty due to demographic, economic and political aspects remain hitherto unexplored, at the city level in Pakistan. He had examined the

determinants of urban poverty in Sargodha, a medium-size city of Pakistan. The analysis was based on the survey of 330 households. Results suggested that employment in public sector, investment in human capital and access to public amenities reduce poverty while employment in informal sector, greater household size and female dominated households increase poverty. He recommended greater investment in human capital and public facilities as a strategy for poverty alleviation.

3. Research Methodology

Our targeted area for collection of sample size is various villages adjacent to Desert (Cholistani) of Rahimyar Khan District i.e. Chak No. 242/P, Chak No. 243/P, Chak No. 244/P, Chak No. 92/P. we used simple random sample technique and data is collected through conducting pilot survey of household by dividing a questionnaire containing major 13 and many associated questions to clarify the ambiguity of enigma of wealth and education in rural as well desert (Cholistani) areas. The questionnaire was prepared in accordance to research title / software and comprised on information, i.e. education in years, monetary value of self-wealth (earned from any source), monetary value of inherited wealth, current / overall income, age in years, sex, marital status, size of household, health facility (how much away the health facility), energy source (whether the residents having any energy source i.e. electricity etc), fuel combustion (whether people used wood or any other source i.e. sui gas etc), residence (have own or reside in public or on rental property etc), transportation (for agriculture used own vehicle or taken on rent, etc) The samples of 321 households were selected in different targeted rural areas. These are key variable of article, Rural Poverty is dependent variable and education, & wealth is independent variable.

Rural Poverty is measured by applying the binary coding in shape of 0=not poor while 1=poor as a dummy dependent variable. In this study to pursue the minimum income level standard which is set by the Government of the State 2\$ per day or 6000/months, if a person not attaining minimum income we assume he is poor and we take value 1=poor and 0=not poor, all the methodological process has been done on SPSS 16 and multivariate linear logistic regression analysis.

3.1 Objectives of the study

The main objective of the study is to investigate the factors which influence the rural poverty, outline the main objective is as under:-

1. To provide the review of the theories of poverty and measurement issues of poverty.
2. Review the past studies which are empirically done on issues of poverty and recon-ciliate our prime objective with the past studies.
3. To make the descriptive analysis and feature of the research areas.
4. Empirical estimation of the factors which determine the poverty.
5. To provide the conclusion of the research and suggest the policies for eradication of poverty.

3.2. Estimation Techniques

In order to investigate the effect of various explanatory variables on rural poverty our fitted model is Multivariate Logistic Regression Analysis. The dependent variable which takes value '1' for poor and '0' for not poor as standard for comparing with other explanatory variables. education in years, monetary value of self-wealth (earned from any source), monetary value of inheriting wealth, current / overall income, age in years, sex, marital status, size of household, health facility (how much away the health facility), energy source (whether the residents having any energy source i.e. electricity etc), fuel combustion (whether people used wood or any other source i.e. sui gas etc), residence (have own or reside in public or on rental property etc), transportation (for agriculture used own vehicle or taken on rent, etc)

4. Results and Discussions:-

4.1. Econometric Model

We developed the following model for our study:-

$R.P = \alpha + \beta_1 \text{ Age in Years} + \beta_2 \text{ Gender} + \beta_3 \text{ M.S} + \beta_4 \text{ Edu. in Years} + \beta_5 \text{ W.S} + \beta_6 \text{ H.F.} + \beta_7 \text{ F.C.} + \beta_8 \text{ E.S} + \beta_9 \text{ Transp.} + \beta_{10} \text{ Residence.}$

Table 6 Estimation of the Rural Poverty

	B	S.E.	Wald	Df	Sig.	Exp(B)
Step 1 ^a						
Age	-.007	.027	.078	1	.780	.993
Gender	-1.044	1.192	.767	1	.381	.352
M.Status	24.005	6.071E3	.000	1	.997	2.661E10
Education	-.809	.144	31.355	1	.000	.446
W.Sources	-4.096	1.243	10.855	1	.001	.017
H.Facility	-.191	.827	.053	1	.817	.826
F.Combustion	-1.733	.886	3.825	1	.050	.177
E.Source	3.428	1.368	6.278	1	.012	30.807
Transportation	-7.086	2.304	9.458	1	.002	.001
Residence	-.431	1.096	.155	1	.694	.650
Constant	-11.313	6.071E3	.000	1	.999	.000

our first independent variable is age, which showing insignificant or not highly significant result or p value which is .780, Our results shows that poverty can be very in low age people and high age people but some significant impact shows that increasing age with passage of time poverty can be decrease. It also means age not matter in rural poverty but it has slight impact or no high significant impact on rural poverty. However, beta showing result -.007, which means that inverse relationship, exists between age and rural poverty. If age is increasing of any person that can cause reduce the poverty.

Our second independent variable is gender or sex of household. From the above table we conclude that p value is .381 which is low significant, it means the relation between sex and rural poverty exists and have small impact on it and beta showing negative result -1.044, it means inverse relationship exist between these two variables. We conclude that if we increase one unit of male then poverty will be reducing 104 units.

Marital Status in the table and conclude that p value is .997 which is insignificant, that means there is no significant impact of marital status exist between these variables and beta also have positive value i.e. 24.005 which also shows that these variables are correlated but are directly proportional to each other. The positive results shows that if we increase one unit married couple the poverty will increase 2400 units. There are multiple reasons behind this one of them is after marriage number of dependent are increased, which is prime factor to increase poverty.

Education is policy and fourth variable of our study. The result of P value of education is 0.000 which is highly significant, which shows that education is strongly correlated with rural poverty, we also can say it is associated with rural poverty, similarly value of beta is -0.809 is also showing the strong impact and inverse relation with rural poverty. We can explain it if we increase one unit of education then 80 unit of poverty will be decrease. The minimum value of Standard Error & Wald test showing that estimated value is near to origin not disperse and the model is good fitted respectively.

Wealth Source is our fifth and also key variable. Wealth Source means income earned through inheriting or self-wealth. In above table p value of Wealth Source is 0.001, which is highly significant. It means rural poverty and wealth source variables are also strongly correlated and associated with each other. The value of beta is -4.096, which also represents that there exists negative relationship exist between Wealth Sources and Rural Poverty. So we conclude that if we increase one unit of wealth 409 unit of poverty will be decrease. The minimum value of Standard Error & Wald test showing that estimated value is near to origin not disperse and the model is good fitted respectively.

The result of p value is insignificant i.e. 0.817, shows that these variables are correlated but not have significant impact on rural poverty, negative value of beta -0.191 also tells us inverse relation between health facility and rural poverty. It means increase in one unit of health facility cause reduces 19 unit of poverty and health of the people will increase. The minor values of standard error and Wald test also showing goodness of the model.

The result of p value in estimated vales of rural poverty is 0.50, which is significant and showing both variables have strong relationship, while negative value of beta -1.733 exist inverse relationship between rural poverty and fuel combustion. We can explain it if we increase one unit of fuel using power, poverty will reduce 173 units. It is due to several reasons; one of them is living standard will be high secondly performance of rapid

work which leads time saving and the saved time use for profession that cause reducing the poverty.

The p value is highly significant 0.012, proving strong correlation between rural poverty and energy sources while beta (3.428) giving positive results which means there exists positive relationship between above two variables, if we increase or decrease value of one variable other will also change. We can conclude that if we increase one unit of energy sources which leads to increase poverty upto 342 units. This is due to high charges of energy sources which are out of range of these poor people. The value of Standard Error and Wald test is also slightly high but we can't say that this variable is not good fit in the model.

Transportation variable of our fitted model which is giving highly significant results i.e. p value is 0.002 that shows strong correlations between rural poverty and transportation while negative value of beta -7.086 represents that an inverse relationship exists between these two variables. It is concluded that if we increase one unit of transportation then poverty will fore go 708 units. This variation changes the living standard of rural population which causes to reduce poverty. We assume if a person have own traveling vehicle or any vehicle or purpose of agriculture farming or for any other purpose then he is not poor it takes '0' if anybody who have not then he assume poor '1'. Data showing insignificant result 0.694 states that correlation exists between residence and rural poverty but has not significant impact on rural poverty while value of negative beta -.431 tells us that an inverse relationship exists between them. So, we can say if we increase one unit of residence then 43 units of poverty will reduce. Minimum value of Standard Error and Wald test also showing good performance of best fitted model.

Table No. 7 Pearson Correlation

		Age	Gender	M.St	Edu.	W.S	H.F	F.C	E.S	Transpt.	Resid.	R.Pov.
Age	Pearson Correlation	1	.068	.337**	.093	.189**	-.031	.113*	-.226**	-.026	-.278**	-.092
	Sig. (2-tailed)		.227	.000	.096	.001	.577	.043	.000	.647	.000	.099
	N	321	321	321	321	321	321	321	321	321	321	321
Gender	Pearson Correlation	.068	1	.022	.001	-.124*	-.072	-.029	-.012	-.113*	.038	.059
	Sig. (2-tailed)	.227		.693	.985	.026	.197	.603	.826	.044	.494	.291
	N	321	321	321	321	321	321	321	321	321	321	321
M.St	Pearson Correlation	.337**	.022	1	-.030	.098	-.025	.013	-.175**	-.091	-.200**	.116*
	Sig. (2-tailed)	.000	.693		.590	.080	.656	.814	.002	.104	.000	.037
	N	321	321	321	321	321	321	321	321	321	321	321
Edu.	Pearson Correlation	.093	.001	-.030	1	.303**	.005	.240**	.115*	.139*	.124*	-.610**
	Sig. (2-tailed)	.096	.985	.590		.000	.924	.000	.040	.012	.026	.000
	N	321	321	321	321	321	321	321	321	321	321	321
W.S	Pearson Correlation	.189**	-.124*	.098	.303**	1	.255**	.449**	-.013	.165**	-.118*	-.450**
	Sig. (2-tailed)	.001	.026	.080	.000		.000	.000	.819	.003	.034	.000
	N	321	321	321	321	321	321	321	321	321	321	321
H.F	Pearson Correlation	-.031	-.072	-.025	.005	.255**	1	.187**	.191**	.083	.181**	-.124*
	Sig. (2-tailed)	.577	.197	.656	.924	.000		.001	.001	.136	.001	.027
	N	321	321	321	321	321	321	321	321	321	321	321
F.C	Pearson Correlation	.113*	-.029	.013	.240**	.449**	.187**	1	.140*	.344**	.045	-.450**
	Sig. (2-tailed)	.043	.603	.814	.000	.000	.001		.012	.000	.424	.000
	N	321	321	321	321	321	321	321	321	321	321	321
E.S	Pearson Correlation	-.226**	-.012	-.175**	.115*	-.013	.191**	.140*	1	.188**	.586**	-.120*
	Sig. (2-tailed)	.000	.826	.002	.040	.819	.001	.012		.001	.000	.031
	N	321	321	321	321	321	321	321	321	321	321	321
Transpt.	Pearson Correlation	-.026	-.113*	-.091	.139*	.165**	.083	.344**	.188**	1	.306**	-.454**
	Sig. (2-tailed)	.647	.044	.104	.012	.003	.136	.000	.001		.000	.000
	N	321	321	321	321	321	321	321	321	321	321	321
Resid.	Pearson Correlation	-.278**	.038	-.200**	.124*	-.118*	.181**	.045	.586**	.306**	1	-.078
	Sig. (2-tailed)	.000	.494	.000	.026	.034	.001	.424	.000	.000		.166
	N	321	321	321	321	321	321	321	321	321	321	321
R.Pov.	Pearson Correlation	-.092	.059	.116*	-.610**	-.450**	-.124*	-.450**	-.120*	-.454**	-.078	1
	Sig. (2-tailed)	.099	.291	.037	.000	.000	.027	.000	.031	.000	.166	
	N	321	321	321	321	321	321	321	321	321	321	321

*. Correlation is significant at the 0.05 level (2-tailed).

The above table showing correlation results and relationship among dependent and explanatory

variables, eleven variables are included in the model, out of them 10 is independent and one dependent. All variables showing inverse relation with rural poverty or with our dependent variable except Gender and Marital Status, these two variables have positive relationship with rural poverty, which means these explanatory variable have not significant impact on rural poverty and also have directly proportional to the rural poverty. If we increase the marital status then chances of poverty will increase due to increase in number of dependents or dependency ratio condition to be that income level remains the same. In above results our core variables showing strong correlation among education -61% and wealth source -45% with rural poverty. The strong negative correlation tells us that these explanatory variables are major variables which are directly related with rural poverty and plays vital role to eradicate the rural poverty. Similarly the above table showing good correlation among all explanatory variables, this shows that our model is good fitted.

5. Conclusions

Overall we concluded that all the variables are inversely related to rural poverty and have significant impact and suggested that Poverty alleviation efforts should be made through grassroots-level, planning to raise education, wealth (i.e. self / inherited employer income) and decreasing dependency ratio. This can be done by Government intervention toward formal and informal primary and secondary education on gross root level. After succession in primary and secondary education in rural areas the Government should focus towards higher and technical education on gross root level. Furthermore, it is also suggested that by proper providing necessary source of basic needs associated with the agriculture in the rural areas, poverty can be reduced i.e Moderate Health Facilities, Nutritional awareness in accordance to BMI chart, Electricity, Drinking Water, allotment of residence or better housing or shelter and social and welfare services.

On the basis of aforesaid empirical analysis we find that both wealth and education are prime variable to reduce / cause the poverty in rural areas. Education matters to build a society and educated society can overcome the poverty while wealth means abundance of valuable resources or material possessions, if a person have its own valuable resources than that could not fall among poor or in range of poverty because he is earning.

6. Policy Implications

We make the following recommendations on the basis of our empirical study:-

1. We recommend that the policy makers particularly in Pakistan and generally in all developing or poor countries should focus on equitable distribution of wealth particularly in the rural areas so that the rural population may reap benefits from the benefits of growth.
2. Primary schools and particularly technical education schools must be opened in the rural areas to make the unskilled rural labour to skill and help it to spend their time in productive activities.
3. Although our study is restricted to a specific area of Pakistan but its result may be generalized to poor areas of all under-developed countries.

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