

Assessing and Responding to Urban Poverty

*Lessons
from Pakistan*

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1 Introduction

Urban poverty in Pakistan is not as extreme as poverty in many of the rural areas, or as the poverty witnessed in the megacities of Pakistan's southern neighbour India. However, urban poverty does exist in Pakistan and as elsewhere in the Third World, it is likely to increase. The challenge for poverty analysts and policy makers, therefore, is to identify and make visible urban poverty which is often disguised and difficult to recognise. In order to identify urban poverty successfully, it is necessary to look for it in different ways, within the crevices and interstices of Pakistan's fast growing towns, its metropolitan cities and within low income settlements themselves.

This in turn requires an understanding of urban poverty as multidimensional and as part of a series of reinforcing processes. These do not stop at processes of impoverishment that derive from income and consumption poverty. Processes which increase vulnerability and insecurity, described by Chambers (1983) as the 'deprivation trap', are just as important. These are processes which erode people's assets or prevent them from acquiring them in the first place. In addition, processes of social exclusion prevent some groups from full social participation in social, economic and political life. Particular processes are specific to urban and rural contexts and need to be understood with reference to locality.

By drawing on a number of micro-studies conducted in urban areas of Pakistan during 1993¹, a case is made for combining conventional approaches to poverty analysis and measurement, such as large-scale surveys of income, consumption and human development indicators, with qualitative and participatory assessment approaches. The latter are not an alternative but rather an

¹ This article is drawn from a study of poverty and formal and informal social safety nets in Pakistan (Beall et al. 1994) which comprised 10 micro-studies conducted in rural and urban areas in Punjab and Sindh provinces in 1993. The study was conducted on behalf of the Overseas Development Administration, UK, towards the World Bank Pakistan Poverty Assessment (1995). I am grateful to both the ODA and World Bank for permission to publish material from this study. I am also grateful to other members of the research mission for their invaluable insights. However, the views expressed in this article are my own.

indispensable supplement to more conventional approaches which show the distribution of income and consumption poverty and effectively serve to keep the issue of absolute poverty on the political and policy agenda. They shed light on the processes of deprivation, vulnerability, insecurity and social exclusion: they also present the perspective of the people who have experienced these processes most closely.²

2 Understanding and Responding to Urban Poverty

In absolute terms, rural poverty remains more widespread than urban poverty in the Third World. As a result policies addressing poverty, particularly those promoted by international agencies, are biased towards the rural poor, a bias which has been difficult to contest. However, urban poverty is on the increase. Today over one third of people are urban dwellers, and by the turn of the century over half the world's absolute poor will be concentrated in the cities and towns of the Third World (UNCHS 1996). And yet many are blatantly ill-equipped to deal with the impact of urbanisation. Resource deficiencies, poor urban management and the absence of effective urban governance all combine to present enormous problems in maintaining functional cities and productive urban economies and in ensuring employment, shelter, infrastructure and services for urban people in poverty.

The increasing concentration of poverty in cities also derives from macro-economic factors. It has been argued (Chant 1996; Moser *et al.* 1993; Moser 1996), for example, that in a number of countries the negative impact of economic reform measures has fallen disproportionately on low income urban people. This is as a result of support for tradeables over non-tradeables, price increases, wage restraints, the elimination of food, housing and transport subsidies and the cumulative impact of declining urban services and infrastructure as a result of poor urban management. Changes in manufacturing production processes are leading to an

increase in contracting-out, and unskilled manual jobs are being casualised due to privatisation and subcontracting. Moreover urban people in poverty are vulnerable within an almost entirely monetised economy and they have less robust social networks and fewer buffers against contingencies than their rural counterparts.

The way in which poverty is understood determines the way policy makers, planners and practitioners respond to it. Different conceptual frameworks lead to different forms of measurement and assessment. These in turn give rise to different policy approaches which, nevertheless, can be complementary in the context of a policy framework that recognises poverty as multidimensional. Confronting absolute poverty, whether in rural or urban areas, must remain at the apex of the policy agenda as it constitutes the key vehicle for keeping poverty on the political agenda. However, it is argued that a policy framework that sees poverty as a process as well as a state, identifies people's vulnerabilities as well as their resourcefulness and may lead to different poverty reduction strategies. When poverty assessments not only recognise poverty processes but are also consultative or participatory, they have the additional advantage of informing policy makers of the perceptions and tolerance thresholds of people in poverty themselves, so that policy can be better tailored and targeted.

Appropriate policy responses to urban poverty processes fall into four broad categories. Firstly, dysfunctional cities with poor transportation networks, telecommunication systems and power supplies, for example, do not encourage the productive potential of local urban economies. This has knock-on effects for people in poverty, both in terms of employment opportunities and investment priorities with regard to infrastructure and services at the city level. For these and other reasons, urban poverty has to be tackled at a metropolitan level, both in terms of local economies and within an institutional framework.³

² There is a longer history of using participatory assessment approaches in rural areas (Chambers 1994). These have not always translated easily and automatically to the urban context but are being adapted, transformed and developed (Mitlin and Thompson 1995; *RRA Notes* 21 1994).

³ Post-Fordist approaches, which see cities in economic rather than geographic terms, trace the location and function of cities along a global-local nexus linked to the restructuring of the international economy and the twin processes of globalisation and decentralisation – of production, services, financial and commodity markets.

Secondly, income and consumption poverty exists in cities and is likely to increase. It has to be addressed both in terms of targeted welfare and relief programmes⁴ and, as Philip Amis (1995) suggests, in the context of urban labour markets. I agree with his view that urban poverty is a function of capitalism rather than urbanism, and that it should be defined in relational rather than geographical terms. However, I would argue that even labour markets and livelihoods have to be understood in spatial terms. As illustrated by a number of the micro-studies below, people's well-being, life chances and livelihood opportunities are closely linked and cannot be divorced from either their physical or social environments.

Cities and towns are urban spaces in which social relations are built and challenged. Struggles for both survival and power are played out in built environments which are spatial and organisational expressions of social relations and contesting realities (Beall 1997: 2). This leads to the third category of appropriate policy responses to urban poverty that relate to the living environment in low income settlements. Security of tenure or occupation is an overwhelming preoccupation of residents in informal settlements. Services such as safe water supply and sanitation can address poor human development indicators and meet the most pressing needs of low income citizens. Providing affordable transport is an equity oriented response to the needs of low income urban dwellers who are often compelled to live in peripheral settlements far from income earning opportunities. These issues are illustrated in the micro-studies below, which also serve to dispel the myth that urban people in poverty have better access to services than their rural counterparts by virtue of proximity. Even more than the issue of affordability, processes of social exclusion operate to prevent them using government hospitals, clinics and even schools.

The fourth area category of policy intervention in response to urban poverty processes concerns tackling the lack of public safety and the growth of urban violence. Increasing urban violence in cities throughout the world is a sobering indicator of the insecurity which characterises people's lives in urban homes and neighbourhoods. That this puts at

risk the creative energy and stability of cities and their citizens is testified to, in the case of Pakistan, by the recent violence in Karachi. This has adversely affected the stability of the local economy, administrative effectiveness, political legitimacy and people's individual and collective security. Moreover, as revealed by the micro-study of Rehmanabad in Karachi discussed below, some groups are more at risk collectively or individually from different forms of violence and abuse than others. Thus, along with livelihoods and the living environment, physical and psycho-social security should be a focus of policies addressing urban poverty, as, in the terms of Moser (1996), it erodes the social assets which form the creative energy on which cities are built. Tackling urban violence requires a multidimensional approach involving mutually reinforcing interventions by a broad range of organisations concerned with urban governance and secure livelihoods.

The micro-studies that follow underscore the multidimensional character of poverty and the close relationship between income, consumption and poverty, and related processes of vulnerability (Chambers 1983) and social exclusion (Rogers *et al.* 1995). The micro-studies demonstrate not only the resources of urban people in poverty, but their vulnerabilities and their over-riding preoccupation not simply with income and consumption poverty but with the issue of security (Beall 1995).

3 Background on Poverty in Pakistan

Pakistan is one of the world's most populous and fast growing countries with a good growth record. Over the period 1970–71 to 1990–91 GDP averaged 5.5 per cent. According to the World Bank's **Pakistan Poverty Assessment**, GDP per capita increased in real terms by about 70 per cent between 1972–73 and 1994–95, while real private consumption per capita increased by about 50 per cent (World Bank 1995: 2). There is broad consensus across a number of sources that economic growth has translated into declining levels of poverty, especially since the late 1970s, although disparities of income are marked and substantial levels of poverty persist (Ercelawn 1991; Gazdar,

⁴ The targeted welfare programmes in operation in Pakistan, and their reach and effectiveness in urban areas,

are not discussed in detail here, but are the subject of an earlier article (Beall 1995).

Howes and Zaidi 1994a; Malik 1988). Income and expenditure inequality, measured in terms of Gini-coefficients, have been 0.36 on average in recent years (UNDP 1993).

Moreover, human development indicators lag far behind the average for low income economies³. Pakistan's total fertility rate is 65 per cent higher than the average for all low income economies, its infant mortality rate is 30 per cent higher and its adult literacy rate 25 per cent lower. Life expectancy at birth is low (estimates range from 55–57 years) and Pakistan is one of the few countries where life expectancy is greater for men than women. Over half of children under five are undernourished and disparities in the under five mortality rate are wider for females than males. The same holds for adult literacy rates and primary and secondary school enrolment ratios.

The **Pakistan Poverty Assessment** (World Bank 1995) found that rural areas contain 74 per cent of people in poverty in Pakistan, but also support 70 per cent of the total population. In analysing the regional distribution of poverty, various background studies were brought together (Gazdar, Howes and Zaidi 1994b; Lanjouw 1994; World Bank 1992a, 1992b, 1995). Adjustments were made to assess the implications of using different levels of regional aggregation as well as to control for differences in regional consumption patterns and purchasing power. These in turn were correlated with regional variations in important social indicators. Conclusions that the highest incidence of poverty can be found in rural South Punjab and rural Sindh were fairly robust across the studies, while findings for the smaller provinces of Baluchistan and North West Frontier Province were more ambiguous. The studies indicated that urban poverty was greater and closer to rural poverty levels in small towns, but that there were significant pockets of poverty in the large metropolitan cities (World Bank 1995). The poverty headcounts among wage-earner and self-employed households

were remarkably similar in urban and rural areas, as was the negative correlation between assets and poverty headcounts (World Bank 1995: 8). In rural areas tenants and agricultural labourers were the worst off. In urban areas the worst off were those households which had few assets and where the household head was self-employed. They were followed by households where the head was a casually employed wage earner.

Ten micro-studies (Beall *et al.* 1994) were conducted, more or less equally divided between rural, peri-urban and urban areas. The research supported macro-level findings but supplemented understanding through a focus on social relations and poverty processes. The quantitative studies discussed above provided the rationale for the regional selection of study sites in the Provinces of Punjab and Sindh. *Bastis* (settlements) visited were located administratively in eight out of a total of 90 districts. Actual settlements within these regions were identified on the basis of the ethnographic knowledge, experience and contacts of members of the research team, interviews with key informants and pilot research. The urban micro-studies discussed below are drawn from Rawalpindi, an industrial city with a population of over 800,000 in Punjab Province, and from Karachi, a megacity in Sindh with a population of over 10,000,000.

4 Securing Urban Livelihoods

Micro-studies of two neighbouring communities⁶ in the settlements of Dhok Naddi and of Dhok Haq Bahhoo in Rawalpindi, Punjab, show some of the diverse way in which marginal people in low income urban households and communities attempt to secure livelihoods for themselves. They also confirm how location plays an important part in securing urban livelihoods and illustrate the ways in which household survival strategies involve all household members differently.

Dhok Naddi is a *katchi abadi* (informal settlement)

³ This is despite the fact that Pakistan's GNP per capita of US\$420 in 1992 was higher than the US\$390 average for all low countries (World Bank 1995: 5).

⁶ It is recognised that the use of the term 'community' is potentially problematic. However, in all the settlements studied the people described did represent a community,

either based on a shared *quom* (lineage group or 'tribe'), *biraderi* (social relationship based on shared ancestral or occupation ties) or ethnic identity. The inhabitants of Dhok Naddi shared their *basti* with Pathans from North West Frontier Province. In all other settlements, there were discrete communities.

located just off the main road to Rawalpindi: it has been home to a group of Kashmiri refugees from Indian occupied Kashmir for around 25 years. The refugees live a rather isolated existence with community elders, having failed to cultivate the contacts and networks essential in Pakistan for securing livelihood opportunities. Without social connections to access secure jobs in the formal or informal sectors or to begin small businesses, most of the older men remain unemployed and households rely on the incomes of the younger men and women.

Younger men are unskilled casual labourers employed in construction work. They have two fixed labour pick-up points where they wait for contractors to take them on by the day. At the best of times this work is irregular and it is at its worst in winter when the supply of labour increases with an influx of seasonal migrants from the North of the country. Married women work as domestic servants, starting their day at dawn and going to bed well after the call for last prayers. They work in four to six houses each day and their wages are the most regular source of household income. Women do not want their daughters to become domestic workers and delay sending them into service for as long as possible, in order to protect them from the hard work, long hours and sexual harassment which often comes with the job.

Older women also work, especially widows who can not rely on family support. Some work in and around the settlement repairing houses, collecting fuel for sale or engaged in domestic work and child care. Some work further afield, either as waste pickers or by begging at fixed points such as bus stops, markets and near traffic signals. If they do not get enough money at their 'own' place, they share another's place, giving 30 per cent of the total day's earnings to the 'owner' of that place.

Not very far along the road there is the *basti* of Dhok Haq Bahhoo, located in a low to middle income residential area close to the main inter-city bus terminal. The residents came to Rawalpindi from the areas around Lahore and Sarghoda about 20 years ago. Like the Kashmiri refugees, they are all from the same *quom* and are *Musalee*, people of low status in Pakistan. They came to Rawalpindi to seek employment and, through cultivating links with local commerce, found it in the ginger trade

which is conducted along the lines of a family business. The men buy ginger from the market *munchis* (commission agents or middlemen), the women and girls wash, peel and package it for sale, and men and older women sell it. The *munchis* are important figures for the long-term security of households in this community. They lend them money or give them credit in times of financial crisis, and the system assures the agent of regular buyers while the households remain in a state of virtual debt bondage.

As the community grows, the ginger business is unable to sustain it. Women are working at a younger and younger age, while heroin addiction is becoming a problem among young men. Both factors decrease the social approbation in which this already stigmatised community is held. Social exclusion extends to basic urban services. Describing the difficulty of getting treatment from government health services, one young woman put it this way: 'the *peon* sitting outside the doctor's room looks at our faces and clothes and tells us the doctor is not in.' Another said, 'they look at us, know who we are and we know by that look that we will never be allowed to see the doctor'.

In both *bastis* few boys, and virtually no girls, attended school. Reasons given included the importance of children's contribution to household income or domestic work, as well as attitudes restricting their access to the public education system. Women in particular saw good health and education as routes out of poverty and insecurity for their children, especially their sons, and were despairing of the discrimination they faced. Women and younger men in particular, also saw debt as a pernicious factor in reinforcing their dependence. Thus although members of both these communities had secured niches for themselves in the local urban economy, their chances of upward mobility were limited by the nature of the work they were able to secure, and the dependent and often exploitative relations which accompanied it. One policy response which women and young men identified themselves was credit for micro-enterprise development.

The findings of these micro-studies also suggest that men's unemployment and under-employment, and women's labour force participation, both need to be

acknowledged and addressed by policy. Female-headed households are uncommon in Pakistan (less than five per cent) and policy is made on the assumption that women remain at home and do not engage in paid work. But, given the size and unreliability of male incomes, the concept of women-maintained families appears to have resonance and needs to be addressed in policy terms. Women work in domestic service, in undeclared jobs in the informal economy, in industrial, trading and service enterprises and in marginal income generating activities at home. And yet women's labour force participation is grossly under-estimated and is invariably under-reported because of the social stigma attached to it in Pakistan.

Although relatively settled, in both the communities there was an underlying sense of insecurity. Vulnerability based on fear of unemployment and ill-health was expressed at the individual or household level. Collective insecurity derived from not having secure tenure. The land on which the Kashmiri settlement is situated is owned by the National Highway Authority. Although they have right of occupation on government owned land, the community elders realistically fear that they will be moved to other government owned land because of the value of their present location close to a main road: private landowners living around the *basti* are known to want it for development. A move would put at risk the livelihoods of the women who work as domestic workers in high income houses nearby. It would make it unwholesome for the young men to hang around pick up points in the hope of occasional work when a long and expensive journey was involved. It would put in jeopardy the livelihoods of widows who have exclusive 'rights' over certain sites for begging and certain dumps for waste picking.

The legal status of Dhok Haq Bahhoo is also unclear. There is a dispute between the administrations of Islamabad and Rawalpindi over which has responsibility for the settlement, although it is currently administered by the Capital Development Authority (CDA). When the community first moved on to the land they built *katcha* (informal) houses but these were regularly destroyed in the rainy season. Over a period of time they upgraded them to *pukka* (brick and cement) houses but today the outside walls are plastered with mud and dung

intentionally to give the impression of a *katcha* house. The reason is that employees of the CDA regularly visit the *basti* demanding substantial sums ostensibly to secure tenure, while reminding the community of the CDA regulation that no *pukka* houses can be built on occupied government land.

These micro-studies illustrate how security of tenure is linked to occupational security, and constitutes an important policy response towards urban poverty reduction. In 1986 the Government of Pakistan introduced legislation to regularise existing *katchi abadis* built on government owned land. This was an extremely positive legislative step towards increasing the security of low income urban communities. However, it has been implemented patchily, depending on the nature of the land and the occupying community. Enforcing implementation would ensure a dramatic improvement in the security of many urban communities.

5 Improving Living Environments in Cities

In urban Sindh, a micro-study was conducted with the Ghera Hindu community, one of three quite distinct and separate Hindu communities situated in Chanisar Goth. Chanisar Goth is a densely populated settlement of 50,000 people and reputed to be one of the poorest areas of old Karachi with written records going back 300 years. The Ghera Hindus were originally potters but today clay utensils have been replaced by plastic utensils which the men buy and swap for used clothing in well-off neighbourhoods nearby. Women make rope at home which is used for *charpois* (rope cots) and also sort, repair and remodel the second-hand clothes which are then sold in the bazaar by the men.

In terms of income and consumption this is not a poor community. Many households live on cooked food bought from a restaurant just outside the settlement and by night watch television and Indian films on video players. Women and men gamble, smoke *bidis* (home-made cigarettes) and chew *paan* (leaves) and women wear make up and nail polish, and some have gold jewellery. Indeed, both observed and reported consumption levels did not accord with reported levels of income. Local gossip fuelled our suspicion that something of an underground economy operated in this settlement.

Security of tenure is not an issue in Ghera. Some households have freehold ownership rights over the land while others lease it. Both rent out living space to people within their community. Even those who can afford to move out do not. Proximity to markets, transport and the city centre plays its part but is not the whole explanation. People said they feel secure there and that they felt frightened and insecure whenever they heard about development plans for the area. Even though living conditions are poor they said they would not be willing to leave the settlement where their ancestors had lived 'even if moved to Defence!' (a high income residential area nearby).

One result of this attachment to the settlement is that Ghera is very overcrowded. There are at present approximately 200 houses with one or two small rooms each, the average household size being around 10 people. Indeed, Ghera is a barely liveable urban environment. Narrow lanes run between the houses where children squat to relieve themselves, adding to the stench from open drains. Some households have built latrines where space permits and allow others to use them for one rupee a time. Chanisar Goth has piped water but the settlement is only supplied by the municipality for three hours a day, and within it Ghera is only supplied for half an hour during the evenings at variable times. There are six water taps in the community, three of them in common areas with the remaining three in the local leaders' houses. The water table is so high that water is contaminated with sewage and taps are left running for 10 to 15 minutes before the water runs clear. The acute water shortage means most households buy water from people in another part of Chanisar Goth whose houses are supplied for the full three hours. The water situation in the Ghera community illustrates the extravagance of poverty and the dictum that low income people often have to pay more for less.

Individuals in the Ghera community are vulnerable not only by virtue of the physical but also the social environment. Although reporting a good if not close relationship with their Muslim neighbours, as a Hindu minority people in Ghera say they feel very afraid when tensions between Pakistan and India escalate. Their social exclusion is reinforced by their own xenophobia and reluctance to engage with the world outside their settlement any more than

necessary. For example, children do not attend school and despite active attempts by local voluntary organisations to provide health and family planning services, women in the community are suspicious and generally eschew them. Their isolationism may well be a rational survival strategy on the part of a long-standing but excluded minority. It also offers a salutary reminder that anti-poverty strategies may include not only intervention but necessarily 'benign neglect'. Indeed, in Pakistan as elsewhere, the informal sector has operated successfully for long enough without much official scrutiny and interference!

6 In Search of Safe Homes and Neighbourhoods

The final micro-study is of a Bengali community which migrated to Pakistan 20 to 25 years ago, when their village in (then) East Pakistan was destroyed by a hurricane. Failing to find employment in Dhaka, they migrated to Karachi and settled in an area called Rehmanabad. When they moved there it was an over-grown, water-logged, low-lying site which they cleared and built up. Over a period of 10 to 15 years they built *pukka* houses, secured connections to various services, built latrines and organised sewerage.

The men worked as casual wage labourers and the women as domestic workers. As they became more established, the children attended school and most of the women stopped working, a sign of upward mobility in a devout Muslim community. Instead they rented out rooms in their houses to other Bengali migrants from Bangladesh. In time the men found work in the garment industry and many developed small businesses. The settlement had its own market and four hotels which served not only Rehmanabad but the surrounding neighbourhoods.

As a *katchi abadi*, Rehmanabad was regularised according to the Sindhi Katchi Abadis Ordinance of 1987. However, it is located on now valuable real estate, 13 kilometres from the city centre and surrounded by a high income residential area. Its legal status has been systematically refuted by a range of interested parties. In the winter of 1992 the local councillor, his son and an influential builder tried, of their own volition, to clear the land. The Bengali community went to court for a 'stay order' which

they received, but the councillor returned with a bulldozer and a truckload of armed men. The local residents felt that aside from the question of prime land, there were political factors at work.

We only had stones and we could not resist them. They fired at us and a twelve year old boy was killed. We were afraid and retreated. The armed men entered our houses, they robbed money and jewellery and they raped many women We crossed the *nulla* (stream) and ran away. They started bulldozing the houses early the next morning. All the houses were destroyed and even the mosque was ransacked We returned to Rehmanabad and began to construct some shelter. The police came into the community firing guns and set fire to our reed houses. We went to the army and told them what had happened. The army has protected us since then. We are only able to stay here because of the army.

What we found in early November 1993 was a community in shock. Fragile reed houses replaced the *pukka* houses, makeshift latrines tottered on the edge of the *nulla*, illegal electricity connections spanned the settlement and water sellers were doing a healthy trade. Young men have stopped going to work because they have been forced to hand over their wages to policemen on their way home so many times it is no longer worth it. Women set off to their jobs as domestic workers early and return late, always walking in groups to protect themselves from harassment. Children no longer go to school. Many people described feelings of perpetual anxiety and insecurity.

This Bengali community never considered itself poor before the settlement was destroyed, although there were poorer households among them. Their experience demonstrates what factors allow urban people to escape the cycle of poverty access to employment, housing, basic services and security of tenure. Their experience also points to the factors which increase vulnerability and insecurity and, ultimately, impoverishment once again. Like the other minority communities described, the people of Rehmanabad experienced social exclusion.

These micro-studies illustrate a range of survival strategies in the face of exclusion. The Ghera Community of Chanisar Goth sought security through isolation. The Musalee community of Dhok Haq Bahhoo sought security through colluding with more powerful interests to protect their homes and livelihoods. People in most low income settlements quietly get on with the daily struggle of their lives, and when poverty is overlaid by minority status, often try to remain as inconspicuous as possible. Some, like the Bengalis in Rehmanabad, are in a position to fight back. The people of Rehmanabad have had the advantage of human resources to organise and resist. They may not be available to future generations and it remains to be seen how long they can hold out against such powerful forces in the city.⁷

7 Conclusion

In urban areas, policies based on conventional measurements of poverty which address income and consumption poverty or basic needs, need to be supplemented by poverty assessments which seek to measure poverty processes and power relations in the city. Quantitative approaches which measure income and consumption remain important and will become increasingly so as the next century progresses, and the level of absolute poverty rises in Third World cities. Policies inferred by this conceptual and methodological approach include macro-level redistribution, increasing urban productivity, job creation, transfer payments and targeted safety net programmes (Wratten 1995).

Social indicators, such as the UNDP's human development indicators, also support a basic needs approach; addressing basic needs through basic urban services is an appropriate response to poverty in many low income urban settlements. However, because of the relationship between urban services on the one hand, and land tenure and land values on the other, a basic needs approach cannot ignore relationships of power in the city. These in turn have to be understood within a framework which identifies institutions operating on and at the metropolitan level, as well as analysing their relative power and potential to participate in urban

⁷ Since the research was conducted in 1993, and in spite of army protection, this community has been consistently

harassed and has been torched to the ground yet again.

governance as well as the resources of the city (Beall 1996). Thus a spatial and relational analytical framework is useful. However, within the area-based approaches to poverty reduction which these give rise to, identifying difference remains important (Beall 1997 forthcoming). Recognising and responding to the issues and priorities of diverse groups is not simply a matter of methodology but also of analytical framework and perspective.

These micro-studies from two cities in Pakistan illustrate the value of alternative conceptual and methodological approaches in the study of poverty because they were able to capture the processes by which low income urban communities and households survive in the city. Moreover, by disaggregating aggregate categories such as 'community' or 'household' they were able to demonstrate that poverty reduction strategies needed to address particular individuals and groups within an area-based or social exclusion focus. A multidimensional approach to poverty analysis and poverty reduction is particularly important in the urban context, where opportunities exist for upward mobility and escape from poverty, and where it is possible for policy to build on the resources of low income people themselves. However, by the same token, cities are also sites of extreme vulnerability and insecurity and policy needs to address causal factors here too, including social institutions built on asymmetrical power relations.

Arguing for alternative or participatory poverty assessments does not imply they are panaceas or can stand alone to inform urban poverty reduction strategies. As with quantitative and more conventional qualitative research, they are informed by theoretical perspectives which in turn inform both method and outcome. For example, assessment approaches which are broadly informed by a theory of social capital (Coleman 1990; Putnam 1993; Moser 1996) serve to make visible the social norms and networks of support and reciprocity among people in poverty, to highlight their capabilities, assets and resourcefulness, to make visible their capacity for survival and their contribution to the economic and social life of the city. Poverty assessments also need to be informed by theoretical frameworks which identify processes of social exclusion (Rodgers *et al.* 1995), vulnerability (Chambers 1983) and insecurity (Drèze and Sen 1989), otherwise they are in danger of policies which celebrate the resources of poverty, while leaving low income communities to provide for their misfortunes themselves. Alternatively, they over rely on the assets of people in poverty so that they are depleted rather than conserved or restored. Alternative assessment approaches, therefore, should not ignore processes which foster social exclusion and insecurity, so that policy outcomes do not ignore the problems of urban people in poverty and penalise them for their very resourcefulness.

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