Socio-Political and Cultural Challenges of Poverty Alleviation: A Comparative Analysis of Pakistan and Bangladesh

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ABSTRACT

This paper attempts to review and analyze important features of Pakistani and Bangladeshi politics, the socio-economic situation and cultural traditions from both historical and contemporary perspectives with focus upon challenges of poverty alleviation. In so-doing, this paper analyses the major issues related to poverty alleviation against the backdrop of socio-political and economic structures. The present paper has been extracted from the published PhD work of the first author. The review indicates some of the important features of Pakistan and Bangladesh. Both the countries share similar ranking on human development index. Substantial proportions of populations in both the countries are engaged in primary sector of economy. Gender disparities on socio-economic indicators, ethnic and sectarian divide, political instability and corruption are intertwined with political, economic and cultural structures of the countries. Good governance, increased civic participation, collaboration of Faith-based organizations with NGOs and CSOs can help improve indicators of Human Development Index in Pakistan and Bangladesh.
Key Words: 　　　Poverty, Socio-Political & Socio-Economic Structures, Pakistan, Bangladesh.

Introduction

South Asia is one of the poorest, the most illiterate, and the most malnourished regions of the world. South Asian region's GNI per capita income in 2005 was lower (US$ 594) than that (US$601) of Sub-Saharan Africa (Mahbub-ul-Haq Human Development Report 2006; UNDP 1997). In South Asia, 36 per cent of people do not have access to safe drinking water and 53 per cent of the children are malnourished (Hussain 2000).

　　Pakistan and Bangladesh score low on socio-economic indicators in the South Asian region. Pakistan with its 180.8 million population had GNI per capita income US $980 compared to Bangladesh with 162.2 million population and GNI

per capita income of US $520in the year 2009 (UN 2009; World Bank 2008). According to World Bank (2008) both the countries were experiencing rapid population growth (i.e., Bangladesh at a rate of 1.91and Pakistan 1.82 percent respectively) with an addition of 4 million people annually leading to a constant depletion in resources (Patel 2010: ix). Both the countries shared almost similar ranking on Human Development Index (141and146 for Pakistan and Bangladesh respectively) and literacy rate (54.2 per cent in Pakistan and 53.5 per cent in Bangladesh) [United Nation Development Programme 2009]. It clearly indicates that nearly half of the population in both the countries is illiterate. Almost equal proportions in both the countries (50 and 60 percent of population in Pakistan and Bangladesh respectively) are employed in agriculture sector of economy (The World Bank Poverty Report 2003). It indicates that a substantial proportion of population in both the countries is engaged in primary sector of production. Agricultural economy in both the countries revolves round feudalism, which in turn could have ramifications for social, political and economic structures. Against this backdrop, the present paper is an endeavour to review and analyze socio-political and economic structures that posit serious challenges for poverty alleviation in both Pakistan and Bangladesh.

Political and Socioeconomic Situation in Pakistan and Bangladesh: Historical Heritage and Contemporary Trends

United Pakistan Era 1947 -1971

Amongst many other causes of poverty, historically, several interruptions occurred in the development of a strong political (democratic), social and economic structures or institutions in Pakistan. On 14 August 1947, British rule came to an end with the geographical partitioning of British India into two countries – India and Pakistan. Pakistan consisted of two wings – called the West (current Pakistan) and the East (the Bengal delta or current Bangladesh) Pakistan.

After the partition, India kept on spending more on its defence budget and stands out in terms of its increased spending on its military might in the region. For example, Hussain(2000: 11) documented that India is ranked at 142 in terms of per capita income, while it ranks first in the world in terms of arms imports. Pakistan is ranked at 119 in terms of per capita income and tenth in the world in terms of arms imports. In the world, military spending decreased by 37 per cent during the period of 1987-94 but in South Asia it increased by 12 per cent. Given the significant spending on military might from Indian side, Pakistan remained compelled to spend more on its defence budget compared to that of education and health.

Poverty in Pakistan could partly be attributed to defence budget allocated to maintain minimum deterrence in the region. However, the major causes of poverty in Pakistan are lack of access to credit, training in income generation activities,

and basic social services (health and education) in rural and urban areas (World Bank Poverty Report-Pakistan 2003).

Apart from significant spending on defence budget and low investment in human capital; Pakistan experienced political and economic instability, leadership crises and poor governance issues in the country due to an immature democratic process. The demise of creator 'Muhammad Ali Jinnah' and the first Prime Minister 'Liaquat Ali Khan' shortly after the creation of Pakistan resulted in political crisis, which led civil and military establishment to take complete control of the political sphere in Pakistan (Alavi 1996; Ali 1983; Alavi 1976).

The other problem was embedded in the country's mother political party, the Pakistan Muslim League that was filled with bourgeoisie and feudal or tribal lords (Gankovsky and Gordon-Polonskaya 1964; Jalal 1990; Stepanyants 1971; Whaites 1995).Most of the feudal or landlords enjoyed power either on religious grounds (i.e., spiritual lineage-custodians of saints' shrines) or on the basis of superior caste in their local areas and kept on preserving their own interests rather strengthening political or democratic institutions. (Ali 1970; Ali 1983).

In a short period of history (1947-1970), united Pakistan was governed more than half of its life under martial laws or *coup d'état* by army-in-service-generals. The 1970 elections results declared an absolute majority for the Bangladeshi nationalist party *Awami League* in the National Assembly of United Pakistan and the upcoming political situation provided solid ground for the separation of the East wing from the West wing of Pakistan. Awami League leader *ShaikhMujib-ur-Rahman* declared six points in the constitutional draft which would have reduced the Federal power to only two subjects.

The same elections also declared *Zulfikkar Ali Bhutto* the winner of West Pakistan's majority party who did not intend to accept the six points. The President of Pakistan General *Yahya Khan* also opposed the six-points and launched brutal military action in East Pakistan that massacred several thousand Bengalis. In 1971, *Bangali* nationalism climbed to its pinnacle in the form bloody civil war with the military, and with the help of India, East Pakistan or Bangladesh separated from (West) Pakistan (Ahmed 1998). Jalal (1990: 6) defines several ethno-political and geographical or external-international factors behind this divide. Noman (1990) argues that the divide occurred because West Pakistani *Muhajir*and *Punjabi* elite were afraid of the transfer of power to Bengalis in the wake of elections. Chowdhury (2004) documented the economic exploitation of the *Bangali* nation was continuously happening throughout history and that this woke them up to achieving freedom, first from the British in 1947 and then from the West Pakistan in 1971. Although both wings of United Pakistan were Islamic countries, present day Bangladesh (or pre-1971 East Pakistan) holds bitter memories of the 1971 war of independence that they fought against (West) Pakistan.

A high rate in corruption in almost all public and private institutions in both Pakistan and Bangladesh is another significant factor exacerbating poverty (MHHDC 1999). According to the Transparency International Corruption Index (2005) out of 159 world countries Pakistan ranks 146th number Bangladesh is the

second last at 158th. Corruption increases unequal distribution of wealth - the concentration of wealth or assets in a privileged elite class and the decrease of the wealth for lower middle or less well-off people. The assets are the guarantee or collateral to invest but poor people lack the ability to possess collateral which exacerbates their income inequality and poverty (Gupta *et al.* 1998). In both countries the living conditions of the poor are atrocious. The poor use mud and bamboo for the floor and hay, straw, bamboo, leaves for the wall. Most of them have no electricity available in their area or they cannot afford to pay bills.

Pakistan 1971- Present

In 1971 and 1973 *Zulfiqar Ali Bhutto* became the 4th President and 1st elected Prime Minister of Pakistan respectively. But in 1977, Military chief General *Zia ul-Haq* made a coup d'état and later in 1979 Bhutto was hanged. Zia's regime continued for eleven years until his assassination in a plane crash in 1988. During Zia's rule Pakistan fought against the Soviet Union in Afghanistan as a key ally of the USA, who supported Afghan Muslim *Jihadis* groups (Shaikh 2009). Benazir Bhutto, the daughter of the hanged PM *Zulfiquar Ali Bhutto*, appeared on the political stage after taking command of her father's established political party.

Benazir Bhutto, as the first female to be twice elected as Prime Minister of Pakistan was in office from 1988 to 1990 and from 1993 to 1996. Her government was dismissed twice by Presidents due to charges of corruption, nepotism and incompetence. *Mian Nawaz Sharif* was replaced as an elected Prime Minister twice after *Benazir Bhutto's* dismissals. From his first Premiership (1990-1993), Sharif was dismissed on the same grounds, while from his second Premiership (1997-1999) he was ousted in a military coup d'état led by General *Pervez Musharraf*. All these four governments remained unable to complete their bestowed government duration and *Benazir Bhutto* was bombed on 27 December 2007. In 2008 election was held and Bhutto's political party won. General Pervez Musharraf resigned and the spouse of the slain *Benazir Bhutto*, *Asif Ali Zardari* assumed the President of Pakistan office in 2008 (U.S. Department of State 2010).

The Afghan Policy and Pak-US alliance also contributed to the devastating economy and increase in poverty in Pakistan (Barki 2010). The Pakistani nation paid a heavy price for this alliance in the form of economic, political and social insecurity. Although the Government of Pakistan has spent more thanRs.1 trillion Rupees or about US$16.7 billion on poverty alleviation programmes during the past four years (CIA 2011), the poverty seems to be embedded in its social, political and economic structures.

Bangladesh 1971-Present

After gaining independence from West Pakistan, *Sheikh Mujib ur Rahman*, the founder of Bangladesh and the leader of the immensely popular political party, the *Awami* League and holder of the honorary title holder of *Bangabandhu* or 'Friend

of Bengal', became the first President of the country in 1971 (until 1972). Later he remained the Prime Minister of the country from 1972 to 1975 and was assassinated along with most of his family members at the president's house by a group of junior army officers in August 1975. Mujib's demise put the country into political turmoil. There was a ban on political activities and the constitution was suspended for next fifteen years. Martial Law was imposed and from 1975 to 1981 the country fell into the hands of Army Chief General *Zia ur Rahman,* who founded a political party 'Bangladesh Nationalist Party'. Zia was also assassinated in a conspiracy by an opponent army officers group while he was staying in *Chittagong* Circuit House. His ally General *Hussain Mohammed Ershad* succeeded the office in 1982 until 1990 and crushed the opponents of Zia. The family members of *Zia* and *Mujib* came onto the political stage and assumed elected premiership of the country until the present. From 1991 to 1996 the widow of late President General Zia ur Rahman, *Begum Khaleda Zia*; from 1996 to 2001 the surviving daughter of Sheikh Mujib ur Rahman, *Sheikh Hasina*; and from 2001 to 2006 again *Begum Khaleda Zia* became Prime Minister of the country.

In 2006 an interim caretaker government under President Dr. Iajuddin Ahmed, a civil servant and former governor of Central bank of Bangladesh, was established to contain violence in the country and they successfully controlled the situation and announced election. In 2009 *Sheikh Hasina* was re-elected Prime Minister of Bangladesh. In this way no new faces assume political power because it is manipulated by certain groups and the power shuffle is limited to a few families (Schendel 2009). Shamim (1996) considers the prospects of economic development of the people in Bangladesh are directly dependent on the stability of the political institutions – an absolute control of democratic civilian government over the military and the establishment.

Bangladesh is vulnerable to natural disasters due to its geographical features and during the wet season, every year about 20 per cent to 25 per cent of its land area is submerged under water. Natural disasters (such as cyclones and floods) have ramifications for agricultural production, food shortages, and poverty in Bangladesh. These disasters affect the lives of people either directly or indirectly, causing poverty in the short and long run - outbreaks of cholera and other waterborne and diarrheal diseases such as dengue, and malaria which affect physical activities; and often lead to the withdrawal of people from disaster stricken area and the destruction of the ecology. Recently, nationally and globally people have started to recognize the harmfulness of *Monga* – the seasonal vulnerability caused by floods (JBIC 2007) and expensive health care and absence from work due to sickness contributes toward increased levels of poverty (World Bank 2007b).

The Role of Islam in Social Life in Pakistani and Bangladeshi Urban and Rural Areas

The Muslims appeared in the sub-continent in the beginning of the eighth century under the Umayyad Caliph *Al-Walid-I* (705-715), whose governor of Iraq *Al-Hajjaj ibn-Yusuf* (661-714) sent his young Arab-Muslims general *Muhammad ibn-Qasim* (695-715) to save the local population from pirates and subsequently, he conquered Sindh and South Punjab in 711-12. In 1001 Afghan-Muslim rulers *Mahmud of Ghazni* (971-1030) and in 1173-25 *Muhammad of Ghori* (1150-1206) conquered the North-Western part of India and Punjab respectively. Afterwards in 1211 the Turko-Afghan Muslim 'slave' or *Mamluk* dynasty (1211-1290) established their kingdom in the Delhi *Sultanate* and became stronger in society and their area of conquest was significantly expanded by subsequent Muslim ruler dynasties i.e. the *Khalji* (1290-1320), the *Tughlaq* (1320-1413), the *Sayyid* (1413-1451) and the *Lodhi* (1451-1526). In 1526 the Central Asian-Muslim ruler *Zahir-ud-din Muhammad Babur* laid the foundation stone of the *Mughal* dynasty in the subcontinent and his successors created a Great *Mughal* Empire. Mughal Emperors granted vast lands or *jagirs* to *zimandars* or feudal and in this way the feudal system emerged in South Asia. During this period, Muslim rulers established distinctive Islamic traditions by developing Persian culture, art, cuisine, poetry, calligraphy, religious institutions, remarkable architecture, *Farsi* as official-language, *Sharia* law and so on.

The *Mughal* Empire fell when the British disbanded the *Mughal* army in 1805, and in 1857 after deposing the last *Mughal* king, British rule or the Raj was formally established in India, but Muslim identity, traditions, culture and population had become stronger. On the basis of a two-nation theory that claimed Muslims and Hindus to be two different civilizations, cultures, religions that could not live together, the British Raj accepted this point and separated India into two countries in 1947. Areas where there was a Hindu majority were called India and areas where there was a Muslim majority were called Pakistan including Bangladesh (Lane-Poole 1970; Burke and Quraishi 1997; Schimmel 1980).

Now, Pakistan and Bangladesh are Islamic societies and have the second and third largest Muslim population in the world respectively. About 95 per cent of Pakistani population is Muslim (Sunni 75 per cent, Shi'a 20 per cent) and the remaining 5 per cent population is Christian, Hindus, Sikhs, Ahmadies and others (CIA 2011a); whereas in Bangladesh 89.5 per cent population is Muslim and 9.6 per cent is Hindu and 0.9 per cent are others (CIA 2011b).

In urban and rural areas, the social life of people in Pakistan and Bangladesh revolves around Islam. Apart from this, there are strong institutions at *Sufi* saints shrines. Mostly at shrines *langar* or charity food is distributed all the times and people find solace or peace in contemplation or prayers by visiting those places too (Ansari 1992; Qadeer 2006).

Mosques, as a traditional institute, are used for preaching and teaching too and the concept of *madrasaha* (higher education) and *maktab* (elementry school) emerged for secular and religious education. During the colonial period in South Asia there was a discontinuity in the growth of the madrasah due to the

establishment of schools, colleges and universities for secular eduation (Ahmed 2005).

According to Nadvi (1916: 33) during the Mughal (or pre-colonical) era in India the syllabus included the study of *akhlaqiat* (good civic/moral character), *falahat* (social welfare/good), *masawat* (equality), *tazkiya* (purification of the soul), *tadbeer*(planning), *ramal* (management), *manzil* (goal setting),arithmetic, astronomy, tareekh (history), mantaq (logic), *tib* (medicine), hindsa (geometry),languages (Arabic, Farsi), literature, *siasat-e-madani* (city politics), *ilahiyat* (theology), Qur'an, *Hifz* (memorize) and *Hadith* (tradition and saying of Prophet Muhammad PBUH).By contrast, today's madrasahs teach only the Qur'an, Hifz, Hadith, languages, *ilahiyat* (theology) and the most elementary arithmetic (Ahmed 2005: 33).

Madrassah or religious schools are common in both Islamic societies, which are also known as *maktabs*, *khanqas*, *kuttab*, *Nizamiyah.* These religious institutions arean axis of power for religious or sectarian organisations and serve as a parallel system of state education.During the initial years of Islam, the *Masjid* (or mosque) was the centre of learning and *Majlis* (or religious gatherings of people) were used for learning and important decision-making. During the 11th century AD the *madrasah* education system emerged (Makdisi 1981: 10-24). During its early period of establishment it focused on not only religious education but also on secular education and produced many scientists, physicians, judges, teachers and so on.

The *madrassah* education system can be compared today with the Western education system on five levels: *ebtidai, dakhil, alim, fazil* and *kamil* which are equivalent to primary, secondary, higher, graduate and post-graduate education, respectively. *Madrasah* educational aims are to produce an Islamic cleric like *maulvi*, *maulana, ulama* or *mulla* for *masjid* (or mosques) or *madrassahs* or Islamic religious institutions. Furthermore, the *madrassah* system runs five major Islamic sects or religious establishments namely *Brelvis*-lead, *Deobandis*-lead, *Shias*-lead,*SalphiaAhle Hadith*-lead and *Jamaat-e-Islami*-lead called *Tanzim-ul-Madaras*, *Wafaq-ul-Madaras,Wafaq-ul-Madaras*, *Wafaq-ul-Madaras,* and *Rabita-ul-Madrasahs* respectively (Ani 2009).

In South Asia, Pakistan and Bangladesh, *madrassahs* generally refer to an Islamic religious school (Blanchard 2008). These *madrassahs* greatly increased in number in Pakistan during the Soviet Afghan war period in the 1970s, when America financially and militarily supported Pakistan to establish and use *Jihadis* camps to defeat Soviet troops in Afghanistan (Weaver 1995). At this time *madrassahs* were also used as training centres or camps for *Jihadis*.It was the responsibility of the Pakistani government and its partners to reform the *madrassah* education system into a modern or state education system instead of leaving them on their own to produce fanatics or fundamentalists.

In 1947, there were only 189 *madrassahs* in Pakistan, while in 2008 their number increased to over 40,000 (Hyat 2008). However, now less than 13,000 *madrassahs* are registered with the government (Blanchard 2008). About 1.7

million students attend these religious instructions from poor rural families (Lawson 2005); of them 236,000 girls are studying in almost 2,000 separate female *madrassahs.* In Pakistan most traditional *madrassahs* educate girls and boys separately and believe in sitting and learning on the ground which is an Islamic method of education (Butt 2009). It shows no reforms have been made in the traditional *madrasahs* education system in Pakistan.

Bangladesh, too, has a long history of *madrasahs* establishment after 1971 war of independence. There are about 13,406*Quomi* (private) and *Alia* (state funded) *Madrasahs* which are populated with 33,40,800 students registered under the supervision of 2,30,732 teachers. There is a co-educational *madrasah* system in Bangladesh (Riaz 2008; Ahmad 2004; Schendel 2009).Some authors indicate an alarming situation for Bangladesh as a 'soft' state without effective control over their security – in this situation Islamist militants have shifted their headquarters from Afghanistan to Bangladesh and they are taking key positions in state institutions (Riaz 2008; Karlekar 2005). Whereas Islamic fundamentalism is rapidly increasing in Bangladesh, for instance on 17 August 2005 two proscribed militant Islamic organizations exploded more than 450 bombs in 63 districts within less than an hour along with other suicide attacks over the months that followed (Riaz 2008:1).

According to Mahbubul Haq (1997) during the period from 1970 to 1993 Pakistan's per capita income has increased to 231 per cent with a sustained annual growth rate of 6 per cent. There are several reasons that hinder the alleviation of poverty or socio-economic development, for instance

> …highly skewed distribution of income; the absence of any meaningful land reforms; non-existence of income tax on agricultural income; an overwhelming reliance of fiscal policy on indirect rather than direct taxes; the heavy burden of defence and debt servicing on limited budgetary resources; political domination by a reinter class that pre-empts the patronage of the state in its own favor; and very corrupt ruling elite (Haq 1997, 38).

Kazi (1995) discusses three root causes of poverty in Pakistan: (i) feudal agrarian structure, (ii) lower literacy rate and human capital development, and (iii) gender discrimination or inequality: violation and exploitation of women rights (Kazi 1995:78). According to Hussain (1994) the major cause of poverty in Pakistan is the concentration of wealth in a few pockets and in a few regions through the unequal and unfair distribution of money among societal groups and regions.

Feudalism in Pakistan and Bangladesh

In both Pakistan and Bangladesh, feudal lords and tribal leaders are the major reason for poverty in rural areas. This system can be traced back to *Mughal* rule and later on, to the British colonial period. Feudal or landlord-mentality represents

an attitude of selfishness, exploitation, arrogance, injustice and greed due to excessive wealth, social influence and political or industrial-business or bureaucratic (civil-services) power. They are composed of large joint families who own hundreds or thousands of acres of agriculture or barren land. They are often Caste/*Bradari* or clan led. They hardly cultivate anything in their lands. Instead all the labour is done by peasants or tenants known as *mazzaray.* There are three main classifications or patterns of land cultivation pattern(s): (share-) tenancy or lease, sharecropping and ownership or self-cultivation.

Within different areas of Pakistan and Bangladesh, landlords charge a different rate that varies according to area, size of land and quantity of production. Both Pakistan and Bangladesh are primarily agrarian economies. The main crops of Pakistan are cotton, wheat, rice, mango, sugarcane and several other fruits; while in Bangladesh jute, rice, tea, wheat, sugarcane, banana, pineapple and several other fruits are harvested (Qadeer 2006; Schendel 2009:58-62).

More than two-thirds of the **Pakistani** population reside in rural areas, of which about 68 per cent are employed in agriculture (40 per cent the of total country's labour force). Approximately 25 per cent of Pakistan's total land area is under cultivation. The agricultural sector accounts for about 22 per cent of the national GDP and has enjoyed steady growth for almost three decades, substantially contributing to poverty reduction during the 1970s and 1980s. However, recent trend of agricultural incomes is far less encouraging and rural poverty rose to 38.9 per cent by 2002, the same level it was at the beginning of the 1990s. This has occurred despite generally favorable policies on prices and markets, and a relatively liberalized environment. While consecutive droughts have certainly played a detrimental role in the performance of the sector, it also faces significant structural constraints that hinder the sector's contribution to economic growth and poverty reduction (World Bank 2011a).

In Pakistan feudal landlords are also known as *zamindars, jagirdars, nawabs, nawabzadas, vaderas and sardars.* These rural elite are less than 5 per cent of the total rural population and control overwhelming proportion of land (Alavi 1976: 349). The floods of 2010 had exposed the harsh realities of feudalism in rural areas in Pakistan, particularly, when the feudal overlords of Sindh and Punjab provinces were accused of using their personal links with political and bureaucratic decision-making elite regarding the diversion of floodwater or the breach of over-flowing dams to protect their own land-farms at the cost of poor villagers' houses and lands (IRIN 2011). In some places, feudal landlords buy and sell peasants as their bonded slave. They have private jails and there is a pattern of rape of peasants' female households by landlords and the corrupt police (Karim 1995; for similar incidents of torture and rape in Bangladesh see Schendel 2009:91).

Ownership or self-cultivation is the most common land cultivation pattern in Pakistan. Under customary law which permits land or *zamin* subject to communal ownership rights, private individuals can obtain freehold rights to land (Anwar *et al.* 2005; World Bank 2007; GOP Constitution 1973). *Tenancy or term lease* is common for parcels of cultivated land of more than 30 hectares. The lease rate is

fixed to a minimum term of one-year and goes up to several years. The lease agreement can be in form of written or oral agreements (Anwar *et al.* 2005). *Sharecropping* is also a common pattern for medium and small sized parcels of agrarian land of less than 30 hectares. Although the arrangements made between landlord and tenants vary, usually sharecropped harvesting provides the landowner with about half of the production from the land, mostly on verbal agreement. In 2000, 48 per cent of sharecroppers went below the poverty line, while 67 per cent of total Pakistan's tenant-operated land belonged to sharecroppers (Anwar *et al.* 2005; Haider and Kuhnen 1974; Khan 1981).

According to the Census of Agriculture (CoA 2000:118) in 2000, owner–cultivators were cultivating in 51,34,504 (or 78 per cent) farms with a land area of 1,49,61,275 hectares (or 73 per cent), while owner-cum-tenants or sharecroppers were cultivating in 5,58,991 (or 8 per cent) farms with a land area of 29,63,441 hectares (or 15 per cent), and tenants were cultivating in 9,26,562 (or 14 per cent) farms with a land area of 24,82,061 hectares (or 12 per cent) - out of total 66,20,057 farms with a total area of 2,04,06,777 hectares in Pakistan.

In Pakistan, agricultural loans are available to land-owner self-cultivators set against immovable property, for instance, agricultural land, commercial or industrial land and so on or movable property, for instance, unconditional scheduled banks/government guarantees, defence savings certificates, life insurance policies, gold and so on as a guarantee or security. The Agriculture Development Bank or *Zarai Taraqiati Bank* - Pakistan charges the lowest interest rate at approximately 8 per cent per annum, whereas other commercial and micro-credit banks charge 14 to 20 per cent per annum (WWF-P 2006).

Khan (1981) argues that a tenancy contract is a better incentive than a wage contract for a farmer for two reasons (i) the farmer has an attachment or 'safety' in the form of the land, and (ii) he has an incentive in that he owns a share (in kind or cash) which is proportional to his share of the tenancy in relation to the total output (Ibid: 201).

Feudalism in Pakistan is not confined to rural areas but can be found urban areas as well and the difference between the haves and the haves-not became obvious. As Samad and Mustafa describe the situation:

> Our feudalism has, through its control of state power, expanded beyond the rural areas. In fact, our post-colonial policies have ensured that our cities are little more than villages. They contain countryside estates with the government in the middle. There is no urban density and no public spaces other than empty parks. Most of all our cities do not allow urban density in the heart of town (Samad 2004).
> When the poor live alongside the rich – see the shanty towns that creep to the boundary walls of the palaces of the rich in our cities – the psycho-social, economic and political repercussions of this phenomenon are devastating, more so when the rich

are used to ostentatious living and flaunting their wealth (Mustafa 2007).

About 80 per cent of Bangladesh's total population lives in the rural areas, with 54 per cent of them employed in agriculture and the remainder in the rural non-farm (RNF) sector. The rural economy constitutes a significant component of the national GDP, with agriculture (including crops, livestock, fisheries and forestry) accounting for 21 per cent and the non-farm sector, which is also driven primarily by agriculture, for another 33 per cent (World Bank 2011b).

The top 10 per cent of landowners (*zamindars* or *jamindar* or *jamidar*) owned 60 per cent of the land (compared with 36 per cent in 1960). The bottom 60 per cent of landowners had only 1 per cent of the land (compared with 25 per cent in 1960). It can be seen that a substantial proportion (between 50 and 60 per cent) of rural households are, therefore, effectively landless. Most of these are dependent on selling their labour to work on the farms of others, to process agricultural products, or they work for low earnings outside the agricultural sector (NMoFA 1998). On the issue of sharecropper's lesser portion in the crop, several times farmers or tenants have agitated against landlords but these movements broke down into localized and limited protests – like *Tebhaga* or Three-Share movement in which the sharecropper demanded to be allowed to keep two thirds of the crop rather than half or less. Likewise other movements, the Tanka Movement in Mymensingh and Nankar Movement in Sylhet achieved significant popularity (Schendel 2009:89-91). Similarly, in September 2008, as a result of the movements and efforts of CSOs members, 8845 landless poor received 6573.55 acres *khas* of land as both a permanent and yearly renewable settlement (Rahman 2008). According to a survey, 50.03 per cent rural households were landless (Jannuzi and Peach 1980:21).

Like Pakistan, land in Bangladesh is owned either by private landlords and entities or the state. However, three patterns of land tenure type are most common. First, 99-year utilization rights on government land or *khas* exist which has been allocated to landless households; second, common law freehold - exclusive ownership of land for an infinite period. In 2005, it approximately applied to 69 per cent of the total agricultural farm landholding; and third, the leasehold pattern is the right to use a parcel of land owned by a landlord for a fixed period of time. Tenancy or leases for agricultural land include both cash and/or sharecropping arrangements. (Shafi and Payne 2007). More than one-sixth of the total cultivated land in Bangladesh and one-third in Pakistan are farmed under arrangements of different tenure (Taslim and Ahmed 1992).

According to Agriculture Survey of Bangladesh (ASoB 2005:177&178) in 2005, owner–cultivators were cultivating in 90,66,000 farms with a land area of 1,22,87,000 acres, while owner-cum-tenants or sharecroppers were cultivating in 55,44,000 farms with a land area of 94,84,000 acres, and tenants were cultivating in 480,000 farms with a land area of 536,000 acres - out of total 1,50,89,000 farms with a total area of 22,307,000 acres in Bangladesh (Ibid:182&183).

In Bangladesh, interest rates on short term target loans more than doubled from 7 per cent in 1973 to 16 per cent in 1989. Although the real interest rate on rural target loans has increased significantly over the past two decades, the loan recovery rate has declined sharply from 52 per cent in 1983 to 18 per cent in 1989 (Khalily and Meyer 1992:7). Central bank has fixed a ceiling rate charge for the agricultural loan at 13 per cent per annum, yet some banks have been charging up to 18 per cent annual interest. For instance, BRAC Bank, Premier Bank and Mutual Trust Bank are charging about 18 per cent, 15.5 per cent and 15 per cent interest per annum respectively (Sarker 2011). While the banks are free to set both lending and deposit rates in line with market conditions (Mujeri and Younas 2009). Another study shows that women pay very high repayment rates of interest. They are also more motivated than men to repay the of loan amount (Goetz and Gupta 1996: 54).

State of Affairs and Challenges Facing NGOs for Poverty Alleviation in Pakistan and Bangladesh

Civil society organizations are working with one or more kinds of approaches to the alleviation of poverty in Pakistan and Bangladesh, including, welfare NGOs, service delivery NGOs in social sector, rural support programmes or other development NGOs, micro-finance or micro-credit organizations, community based organizations, (human) rights-based groups, private indigenous philanthropic or charity organizations, international or umbrella support organizations and so on. According to Malik (2002), the secular NGOs face severe resistance from fundamental religious groups and are also considered as spies (exporting national secrets) and obstacles to foreign or national interests in India, Pakistan and Bangladesh. NGOs should develop a system of accountability, alleviate corruption and have an in-built mechanism for stopping the misappropriation of funds or information at all levels (Malik 2002: 287).

Whereas in Pakistan the total number of registered NGOs or CSOs is 56,219 (out of that there are 33,168 in the Punjab Province, 16,891 in the Sind Province, 3,033 in the NWFP Province and 3,127 in the Blochistan Province) [Pasha, Jamal and Iqbal 2002: 8].In contrast, in Bangladesh there are a total of 24,797 registered NGOs (with 6 registering and controlling authorities: Social Welfare Department, NGOs Affairs Bureau, ADAB, Directorate of Family Planning, Directorate of Youth Affairs, Directorate of Women Affairs) [Ahmad 2002: 29] of which 78 per cent are working in villages (ADB 1999: 3). About 1,000 foreign-funded NGOs of different shapes and sizes or levels are functioning in Bangladesh, spending about US$500 million per annum (World Bank 2006).

Malik (1997) considers an ideal civil society in **Pakistan** would imply decentralization, democratization, and de-bureaucratization, by allowing greater civic participation in the composition and operation of the state structure. In the canvas of sociological or functional approach, Qadeer (1997) takes civil society as a mechanism of organizations, institutions, and a set of diversified traditional

and/or modern set of practices that define, influence, and constrain the state's attitude, as well as serves as the organizational foundations for collective action at the intermediate levels of social life. He further defines that the evolution of non-profit organizations in Pakistan can also be related to the two tracks:

> One the urban and modern, which is visible in conferences, seminars, and meetings of NGOs, bar councils, professional associations and literary clubs… The second track of civil society is made up of ethnic, denominational, sectarian, and clan organizations that espouse traditional religious values. This track is made up of mosques, seminaries, and Islamic/ethnic/territorial segments of student and labor unions, bazaar traders, and small town industrialists (Qadeer 1997:754).

Pasha and Iqbal (2003) adds another synthesized category of NGOs that are relatively small- and mid- size voluntary social welfare organizations and lie between the extremes of modern secular and traditional faith-based organizations. These kinds of CSOs are normally engaged in the provision of fundamental social services at the grass-root level and serve for the welfare, benefit, and betterment of society as a whole or of a particular segment of society. It is essential to note that NGOs in Pakistan "even if they are created on the basis of sectarianism, clanship, or ethnicity, generally do not discriminate on these bases while providing services" (Ibid:21).

Zaidi (1999) claims that NGOs have remained unsuccessful in meeting the aspirations of the poor and that governments should own the responsibility for improving the conditions of the poor - due to a severe lack of professional training and accountability within the NGO sector (Ghaus-Pasha, Pasha and Iqbal 2002).

Mumtaz (1997) presents accounts of corruption among NGOs and reports about the absconding of developmental funding by ex-bureaucrats. While Fowler (2002) also recognized that, in most of the developing countries, NGOs are surrounded by public suspicion and government mistrust.

Pasha (2003: 41) holds that a modern civil society is taking root in the society on the basis of human rights and self-interest, while the main hurdle of the development of civil society is the expansion in socio-economic inequality. However, this hurdle can be overcome through the force of globalization. Bano (2008) argues that the dependence on foreign or international aid not only mars the capability of mobilizing members but also challenges the NGOs public legitimacy. On the other hand *Zakat* is a very important source for mobilizing the voluntary organizations. According to the Aga Khan Development Network report (1999) people contributed about 41 billion rupees (nearly 1.5 per cent of GDP) as religious philanthropy and volunteered 1.6 billion hours of their time to philanthropic activities (AKDN 2000).

Unlike Bangladesh, the Pakistani government policies towards the civil society sector are hostile due to the CSOs socio-political advocacy, while religious and political influences play key roles in shaping the CSO sector. This hostility is

because many NGOs are working for causes like human and women rights, the environment, political freedom, nuclear disarmament, municipal building regulations and so on that are taken either as threat to national security or having politically sensitivity (Pasha 2003; Malik 1996; Khan 2001). Generally the relations among NGOs are also based upon antagonist and a lack of cooperation with each other, which is why they cannot unanimously and effectively deal with government or funding agencies on policy matters. This clash occurs when some organisation(s) perceive themselves superior to the Government and/or other CSOs (ADB 1999).

Iqbal, Khan and Javed (2004) reveal since the 1980s the tension or clear 'polarization' between religious or Islamic and secular NGOs increased significantly and continues to grow till today and has adversely affected the development of the civil society sector in the country. It is more vivid in the advocacy of the secular organization for human rights or women's issues, in providing education to girls in a co-educational system, in pursuing family planning programmes and advocacy of social and political rights. The other root of this polarization comes from different types of educational systems mainly between first and second categories of following school educated children – (i) *Madaris* for poor family children, (ii) English-medium schools for upper-middle or elite-class children and (iii) non-elitist Urdu-Medium schools for lower-middle and middle class children (Rehman 2003; see for Historical Background of NGOs in Pakistan: Ibid). While the Islamic conservatives groups are of the opinion that secular NGOs are foreign agents and are trying to subvert our traditional and religious value system. In its place, they want to introduce western cultural practices and values some aspects of which, according to the conservatives, are obscene and vulgar, and therefore, are a threat to the Islamic way of life (Ali 2003).

As the Economist (2007) claims across Pakistan as a whole merely 52 per cent of primary-school-age pupils attend school. Of those, nearly one-third will drop out. Just 22 per cent of girls above the age of ten complete primary schooling, compared with 47 per cent of boys. Some 3,500 schools do not have a building; of those that do, 4,000 are classed as "dangerous"; 29,000 schools have no electricity; 14,000 have no drinking water; 22,000 do not have a toilet; 4,000 consist of a single classroom; and fewer than 100 secondary schools have science labs. The quality of education is still poor, and the government is far off its target of providing universal primary education by 2015. The private sector, which accounts for 30 per cent of primary and secondary education, fares little better (The Economist 2007).

When **Bangladesh** got its independence from (West) Pakistan in 1971, the situation was chaotic and a famine also occurred in the country. In the wake of that devastating situation CSOs responded to the call of the miserable plight of the people. In estimation about 19,000 NGOs are working in more than 78 per cent of

the villages or benefiting 24 million people, approximately one-fifth of the population. (THP-OBP 2008).

Rizvi (1994) presents a picture of civil society in Pakistan and Bangladesh within an historical and political framework. He argues that through strengthening civil society institutions a democratic system can automatically be assured in the region. Rehman (2006) indicates that civil society institutions in Bangladesh have been deviating from the basic principles of civil society by not focusing on the political mobilization or accountability of government, by only concentrating on the empowerment of poor through social and economic development. Wood (1994: 541) cautions against the expansion or growth of NGOs in Bangladesh as this may go towards undermining the state and eroding the state services. White (1999: 324) suggests a critical analysis of "bald statements of common interest between 'the state', 'civil society' and the NGO, and in particular the unproblematic identification of these with the interests of the poor". Ahmed (2006:637) concludes that in Bangladesh the relationship of their alliance is based on the financial constraints of the Northern NGO but "not by any intension to build partnership.

In other words it is 'donor ship' rather 'partnership'". Davis and McGregor (2000: 47) argue that it is generally perceived by the international donors that in developing countries civil society plays a role in alleviating poverty but in reality it is "reproducing poverty" because "the foreign donors define civil society using a Western liberal framework, which in many development contexts understates both configurations of power within civil society and also enmeshment of civil society with the state". Likewise, Stiles (2002a; 2002b) claims that there have been unexpected negative outcomes in Bangladesh as a result of the resources provided by the donors. From a pluralist perspective, civil society sector "empowerment would increase antagonism and non-cooperation between NGOs and mainline civil society actors, while from a radical point of view, support for NGOs is likely to undermine their willingness to serve as social mobilizer". (Stiles 2002a: 835). While Gauri and Galef(2005: 2064) are of view that NGOs or CSOs in the country are "highly organized and relatively homogenous".

Most of the national and global NGOs have either their headquarters or local branches there. In country-level branches they mostly deal with credit services, paid-staff rather than voluntary-staff, hold financial records that are externally audited, generate their incomes from fees of services rather grants, and recruit middle-class college graduates as managers. "The convergence to a model institutional form probably is the result of the persuasive power of ideas, sociological pressures towards acculturation and conformity, as well as material incentives" (p.2045). According to Devine (2003), in Bangladesh NGO funding decisions are mainly determined by the key criteria of "efficiency, value added, effectiveness, and output/performance orientation". As for the Bangladesh NGOs' accountability, Khan (2003) critically evaluates the situation and concludes that it has been unsatisfactory.

Ahmad (2002:13) reveals in Bangladesh many NGOs are very expensive. They are poor at planning, mobilizing resources and record keeping, and often suffer from a shortage of skilled and efficient staff. He further suggests three recommendations to make NGO sector more efficient and effective in service delivery: (i) a clear delineation between staff and volunteers is necessary, (ii) transparent (open-advertisement) recruitment policy without any vested interests or favoritism, and (iii) adequate training arrangements for required skills and cooperation between NGOs should be developed for training (Ibid: 14).

However, local, national and international CSOs are engaging in 30 different types of programmes in Bangladesh. These programmes cover many areas such as primary and mass education, adult literacy, health care, drug addiction, disability (physical and mental), HIV/AIDS, and family planning (NGO Affairs Bureau 2003).

Gender and CSOs/NGOs/FBOs/Development (in general)

The relationship between women and civil society has a long history and can be traced in several fields like activism against nuclear weapons, peace, electoral equality, education equality, nationalist movements, and anti-slavery movement and so on. Civil Society groups functioning aims to maintain a set of social norms in their work that focuses on the wellbeing of domestic women, women's acceptable sexual behavior and sexuality in a society (Seckinelgin 2009).

Historically the relationship between gender and civil society can be analytically mapped into three key areas. First, during (1980s), under the cold war era there was women activism against the communist regimes in Eastern Europe and Latin America (Einhorn and Server 2003; Tobar 2003; Arditt 1999). Second, during the 1980s policy makers introduced enhanced use of civil society models as organizational innovations through national and international level women support groups which can be seen as an NGO rubric across both Africa and Asia (Al-Ali 2003). Third, the rise of women's activism within international organizational platforms like United Nations itself, which provided a space for many pro-women NGOs to develop, pursue and implement. This process can be traced back to the first (in Mexico in 1975), second (in Cairo in 1985) and third (in Beijing in 1995) world conferences on women. And women's activism within Security Council aims to establish women's vulnerabilities, especially to provide protection during war-time violence against women (True-Frost 2007).

Gender inequalities in social and economic life are a significant cause of chronic poverty not only among female but all household members of a family. Customs of child marriage of girls, social norms of anti-girls education, female restricted mobility, and women's limited or no – consent over fertility decision, gender-based gaps in wages all are key factors for exacerbating vicious cycles of poverty and gender differences (Cagatay 1998).

Several studies show that as compared to men, women are more public spirited. Women volunteer more and contribute a larger share of their income to

non-profit organizations but women role has been largely ignored in theoretical literature. Themudo (2009) study analyses cross-national data and finds a strong and positive relationship between women's empowerment, voluntary action and non-profit sector strength. According to Balchin (2003) Western donors perceive that Islamic religious values in Muslim communities are the primary obstacle and remedy for women development. Both donors and recipient organizations need to explore the discourse underlying this focus, for instance, how women in Muslim contexts regard their own cultures and what aspects they regard as obstructive and conducive to their development is omitted. Donors often blame religion and mostly ignore other aspects that hinder mobility like class, ethnicity, age, tribe, civic disturbances and armed conflicts. They should also pay a proper attention to ground-realities of women's struggle in Muslim contexts, secular options and the community, national and international power structures that constrain women's development too.

Likewise, Kirmani (2009a; 2009b; 2011) presented comparative analysis of 'the poor' Muslim women with that of Hindu women. She found women are powerless and voiceless not merely due to Islamic practices or value system, but other societal factors are involved like political and kinship system or the economy (Kandiyoti 1991).In her study Adamu (1999) criticizes the Nigerian Gender and Development (GAD) programme sponsored by 'Western' International donor agencies for three main reasons.

First, the GAD programme is considered as illegitimate because of 'Western' aid agencies' mistrust of Islamic faith-based NGOs which undermine Islam or cultural values. Second, by heavily focusing and funding only women (excluding men and other serious issues) the impression has been created that women are vulnerable and insecure aliens within their own homelands. Local upper middle class or elite groups or organizations assist them to preserve their interests. Third, the cause of fragile relation is international donor organizations predominately from the West and having Christian heritage, 'perpetuates the marginalization of Muslim women activists in the transformation of their society and religion (Ibid: 60).

Tomalin (2009) emphasizes a need to understand what role religion plays in women's lives for their development in the context of "strategic gender needs" rather than completely rejecting religion's role. She also stresses a need "religious feminism" that are consistent with the "core" values of the tradition as well as alternative feminist theories. Moreover transnational feminist networks are "uneven" in structure because they most often work or serve the interests of Western, elite approaches and modes of communication, including internet access and expensive travels to protests and gatherings (Desai 2005:321).

Women in Pakistani and Bangladeshi Societies

Gender inequality, violence, exploitation and exclusion have become a major cause of poverty among women. Both in Pakistan and Bangladesh, Islamists

oppose aspects of modernization and social development models of the Western culture which they see as a threat to the Islamic culture and civilization, especially if they allow women to work in male-dominated public places. It is also the general perception that social development is associated with the Western culture and its foundation is women's development.

In Pakistan women are living under male-dominated society under the legal protection. Patel (2010) documented misinterpretation of certain Islamic principles about women's status in socio-economic life and its application through state laws and suggests a need to improve women condition through legal and practical changes.

Women and girls overall are deprived due to a lack of social security, basic rights, services, control of financial or economic resources or assets, health facilities, education, earning capacity and decision-making at the family, community and national levels.

Women's participation in market production is slight because it is not encouraged or it is 'underestimated', and there is discrimination in the labour market and other socio-cultural factors (Siddiqui 2001). Due to female social exclusion, limitations on their capabilities of equal participation in socio-economic development and biases against female empowerment are the key trends for generating poverty due to the unavailability of physical and/or human capital and resources in the labour force. There is a severe need to change structural roots by reforming legislation. More skills and vocational training should be provided for employment generation. In rural or tribal areas women should be provided more health and education facilities. There is a need for more research and gender-impact assessment of all development projects and more opportunities should be provided for decision-making and the creation of an enabling environment without threat to life and security (Mumtaz 2007).

Kazi (1995) argues that although each member of a poor family is disadvantaged, studies show females in poor households face disproportionately a high burden of poverty because of the lower endowment of land and productive assets, discrimination in the labour market and limited access to social services. Previously government policies have been failed to provide women with better education and health services in rural areas, while NGOs are considerably providing and improving services in these sectors through community based initiatives by organizing women.

Shaukat (2009) study informs that in rural areas of Pakistan poor and illiterate communities do not allow girls to obtain an education due to cultural constraints and an over-emphasis on women's or girls' domestic roles (i.e. as housewives). Also other factors are involved like there is severe lack of incentive to send girls to public or government schools due to long travel distances, non-availability of public transport in remote areas and the absence of proper infrastructures like toilets and boundary walls (Andrabi *et al.* 2007). While private schools fulfill the demand of well-off families in relatively richer rural areas, where people prefer to

send their boys to school and girls remain deprived from a quality education (Aslam 2007). Most of the parents prefer strictly their girls should be taught by women (Lloyd *et al.* 2007). Data from Pakistan Education Statistics (2008) reveal that there are 41,000 public and private primary schools for girls compared to 68,000 schools for boys in village areas of Pakistan. And in majority of Pakistani rural areas there is no middle or high schools for boys and girls (Shaukat 2009: 8).

Another study shows that in caste-based or socially excluded communities, females are at a higher risk of mortality or health problems, especially during pregnancy or childbirth – the current risk of death from childbirth is one in 89 for Pakistani women as compared to 1 in 17,400 in Sweden (Mumtaz*et al.* 2010). Weiss (2003) believes that even with collective action women would only have a limited political voice and limited social power in the public sphere and the private (but fundamental) sphere does not recognize or empower women in their role as wife, daughter, mother and sister.

Likewise in Bangladesh women conditions are similar in several aspects. About one third of Bangladeshi population is living under the poverty line as socially excluded (Davis 2011), though their conditions have been improved during the last three decades and women work with other women (Milam 2009). Bangladesh is much more ahead of Pakistan in women's development – women are contributing to their households by working. Unlike Pakistan, more than 70 per cent of Bangladesh women are participating in the overall labour force due to receiving micro-finance (Milam 2009: 42), while in Pakistan only 25 per cent women are in overall labour force (Ibid.: 212). Large numbers of women entering the labour market have changed the market structure in favor of women. While the violence against women is equal in both societies (Ibid.: 206).

As compared to Pakistan, in Bangladesh novel ideas, innovative solutions and social change are more acceptable and have always been welcomed (Ibid. : 203), while in Pakistani cultural "socioeconomic differences are not attenuated by a similarly strong sense of cultural identity" (World Bank 2004: 72). The literacy rate of women was 30 per cent in 2006, which is very low (JBIC 2007:5). Poverty can be alleviated through social development if women obtained equal rights in education and the assurance of working in safe environments (without harassment, abuse or blackmail). Often girls receive education but their parents or husbands do not allow them to work in the society due to these problems. Discrimination, segregation, violence and insecurity are widespread due to the systematic way girls are brought up within a set of determined social norms, cultural traditions and ethics.

It is often argued that the direct control over the micro-credit amount or earned profit can empower the poor women but in reality the amount is controlled by male relatives. The high rates of interest repayment need careful strategies or decisions to invest money which uneducated poor women cannot do alone. This factor subjugates women indirectly and exacerbates gender-related tensions within village household. Many NGOs are supporting women's institution-building capacity at the grassroots level by providing technology and training in or where to

invest money and some NGOs are raising women's consciousness about gender and class relations (Goetz and Gupta 1996). Chen (1986) holds a viewpoint that the production and kinship system in rural Bangladesh could be better analyzed in terms of class and gender.

Conclusion

Poverty in Pakistan and Bangladesh could largely be attributed to socio-political and economic structures intertwined with feudal culture. Feudal culture not only perpetuates poverty and unequal distribution of resources but also causes corruption. Pakistan and Bangladesh can improve on Human Development indicators through increased educational and employment opportunities for the marginalized segments of the respective societies. NGOs and CSOs in collaboration with Faith-based organizations can help alleviate poverty in Pakistan and Bangladesh.

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