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**Understanding Poverty Through the Eyes of Low
Salaried Government Employees (BPS-1-5):
A Case Study of NED University of Engg. & Tech., Karachi**

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**THE 23RD
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Abstract:

Poverty has been an important area of interest for researchers, governments, United Nations agencies, NGOs and some specialized international development agencies.

Poverty is a huge, complex and confusing term. Although relevant literature is available on this issue, there is no harmony in the notions and descriptions of the phenomenon of poverty.

Poverty is a multidimensional concept involving not only economic but also social deprivation. It includes the ability to lead a long, creative and healthy life, to acquire knowledge, to have freedom, dignity, self-respect and respect for others, and to have access to the resources needed for a decent standard of living. It is an outcome of interaction of economic, social, legal and political processes mediated through a range of institutions [1].

We explore this problem from the realities, experiences and perspective of Low salaried govt. employees. Hence the Purpose of this study is to provide a detailed account of the living conditions of low salaried government employees (BPS 1-5) working in NED University of Engineering and Technology Karachi vis-à-vis the increasing cost of living and deteriorating real incomes. The study will also examine the major causes of poverty among low salaried government employees and determined their perception of poverty.

Finding of the study reflected that poverty is a multidimensional phenomenon and the perception of poverty and its causes vary from person- to- person and group - to - group. It varies by social, cultural and economic contexts. Also a person's status, class, and location affect perceived causes of poverty.

1. INTRODUCTION

This study about poverty perception of low salaried government employees focuses on Understanding Poverty through the Eyes of Low Salaried Government Employee's Grades 1-5: A case study of NED University of Engineering and Technology Karachi. It is important to note that there is hardly any study available in the country (Pakistan) that addresses the perceptions, feelings, difficulties, and problems of low salaried government employees.

This study aims to explore the problems and difficulties of low salaried government employees due to rising trend of poverty and examine the strategies that they use to deal with rising trend of poverty and inflation. Finally, their understanding and perceptions about poverty will also be examined through their lived experience.

1.1 Background:

The United Nations has designated the period 1997-2006 as the decade for poverty eradication [2]. The millennium meeting at the United Nations headquarters and its follow-up meeting at Brussels set up an ambitious target for reducing poverty by half by the year 2015. [3]. Since the overall objective is "human development," people are presumed to play a major role in assuming the initiative, management of, and control over resources, as well as the setting of priorities for poverty reduction.

The translation of this idea into reality necessitates the investigation of people's understanding and experiences of poverty and adjustment to, or coping with, chaotic socio-economic situations and catastrophes (both human and natural), be they food insecurity, hunger, famine outbreaks, or poverty. Some of these crises, in many cases, are not occasional occurrences; rather they are the consequences of long term processes, especially poverty, which is caused by a combination of interacting factors related to social, economic, political, and natural dimensions [4].

1.2 Poverty:

It is a huge, complex and confusing term. To make this issue more complex, no two social scientists agree on how to define poverty, what is the poverty line, and how to measure it. Some relate it to paucity of food, while others call it a state of being underpaid for a given job. Although there exists a growing literature on poverty, there is as yet no consensus on the concept and definition of poverty. However, the issue of poverty has been at the forefront of international and national policy making forums, and heated debates among economists and policy makers continue on where to draw the poverty line, how to define poverty, and who is poor!

The UNDP defines poverty in these dimensions: “deprivation of a long and healthy life, knowledge, a decent standard of living and social exclusion” [5].

In the World Bank report (2002) title “Poverty and Vulnerability in South Asia,” poverty is defined as being associated with “deprivation and health, education, food, knowledge, influence over one’s environment and other things that make a difference between truly living and merely living [6]. The BBC reported that the World Bank deems a person as living below the poverty line if he/she is unable to meet the basic and minimum needs and demands of life” [7].

In our view poverty means hunger, shortage of food, lack of shelter and clothing and not being able to receive education. Our understanding is grounded in our peculiar socio-cultural and political situation in a developing country like Pakistan. It is the fear of future that what if the two crumbs of bread available today are not there tomorrow! [8].

We believe that the rising trend of poverty in Pakistan is increasing social problems, such as crimes and corruptions, and represents a critical challenge to be addressed by the government and the society. The rising trend of poverty as a consequence of, which a person simply cannot support himself or his family, is the predominant reason for people to get involved in criminal activities like robberies, dacoities, plundering, snatching mobile phones, motor bikes or cars and kidnapping for ransom, etc. in Pakistan. These types of events are on the rise in urban areas like Karachi. The leading newspapers of Pakistan report such type of criminal activities every day also. Poverty also plays a dominant role in increasing the number of beggars, child labour, and also increased suicide rate in the society as outstandingly expressed by electronic and print media of Pakistan.

The purpose of this study is to explore the perception of low salaried government employees scale (BPS1-5) to understand poverty through their lived experience.

1.3 OBJECTIVES:

The main objective of this study is to provide a detailed account of the living conditions of low salaried government employees (BPS 1-5) working in NED University of Engineering and Technology Karachi vis-à-vis the increasing cost of living and deteriorating real incomes. This will be achieved through qualitative analysis, by illuminating public sector universities like NED University of Engineering and Technology Karachi. Moreover, this study will examine various coping strategies developed and used by the low salaried persons to address poverty, and any mechanism they use to balance the income-expenditure gap in an effort to survive.

2. LITERATURE REVIEW

There is almost a consensus that the major economic challenges facing Pakistan are increasing poverty and unemployment [9]. According to World Development Indicators, the eleven countries with the largest concentration of youth below the poverty lines are, India (44.2%), China (18.8%), Nigeria (70.2%), Pakistan (31.0%), Bangladesh (29.1%), Congo (66.6%), Vietnam (37.0 %), Brazil (11.6 %), Ethiopia (31.3%), Indonesia (7.7%) and Mexico (15.9%) [10].

30% population of Pakistan is “income poor” and about half population is deprive of basic opportunities. The rate of poverty-driven suicides is increased. Pakistan’s economy has traditionally fuelled by five pumps: agriculture, manufacture, foreign remittances, foreign aid, and a large black economy [11]. According to the UNDP Human Poverty Index (HPI, 1997) 72 million people in Pakistan, nearly 50% of the total population was living below poverty line. While according to UNDP (Human Development

Report, 2002), this figure rose to 84.6 per cent of the total population, translating to roughly 120 million people earning less than US\$ 2/day; living an impoverished life, with no access to the basic amenities of life [12].

2.1 CONCEPT OF POVERTY:

It is clear by now that the problem of poverty is overwhelming in Pakistan, however the term poverty itself is complex and confusing. Although relevant literature is available on this issue, but there is no harmony in the notions and descriptions of the phenomenon of poverty. Despite common basis, there are a variety of definitions and conceptions about this issue. Several individuals, agencies, institutions and organizations like World Bank, IMF, UNDP etc, talk and write about poverty, but the concept of poverty of one institution is different from the other. Poverty is not as simple as not having enough money to spend. It includes the ability to lead a long, creative and healthy life, to acquire knowledge, to have freedom, dignity, self-respect and respect for others, and to have access to the resources needed for a decent standard of living [13].

Poverty is a multidimensional concept involving not only economic but also social deprivation [14]. Poverty is an outcome of interaction of economic, social, legal and political processes mediated through a range of institutions [15].

A somewhat more “conventional approach” to defining poverty constitutes “the number of individuals or household (a head count) below a poverty line drawn [16].

“On the basis of nutritional requirements or other basic needs. Usually such indicators are constituted on the basis of anthropometrics survey of calorie intake, but such survey does not take place in Pakistan. The method adopted in Pakistan is to designate as the poverty line estimated in rupee value of a food basket, which will deliver the Recommended Daily Allowance (RDA) for an adult equivalent in Pakistan (2,550 calories). Poverty is then defined as the proportion of the population that fall below this line” [17].

The major challenge of this century for Pakistan and South Asian countries is to tackle and find permanent solutions to the pervasive problem of mass poverty.

2.2 MEASUREMENT OF POVERTY:

Another important issue in this regard is measurement of poverty. There are several approaches to measure it. Researchers and policy makers use diverse approaches according to their requirements and conditions. Poverty is multidimensional, thus measuring it presents a number of challenges. Beyond low income, there is low human, social and financial capital [18].

The fact that different studies seeking to measure poverty in a given country often give differing results, although they apparently use the same method and same data source, has long disconcerted both experts in the field and the public in general. Such differences regarding poverty incidences reduce the credibility and technical reliability of these measurements; shed doubts on estimates of the level, and evolution of poverty [19].

“The most common approach to measuring poverty is quantitative, money-metric measures, which use income or consumption to assess whether a household can afford to purchase a basic basket of goods at a given point in time. The basket ideally reflects local tastes, and adjusts for spatial price differentials across regions and urban or rural areas in a given country. Money-metric methods are widely used because they are objective, can be used as the basis for a range of socio-economic variables, and it is possible to adjust for differences between households, and intrahousehold inequalities” [20]

In the light of the above discussion, we can say that there is neither a single definition of poverty nor uniform criteria for measuring poverty level. All discussed concepts and methods for measuring poverty are important and valuable. However, before it can be addressed, it needs to be understood. Nature of poverty and knowledge about the poor are also important elements in this regard. Knowledge about the poor is essential if the government is to adopt sound development strategies and more effective policies for alleviating poverty. How many poor are there? Where do they live? What are their socio-economic circumstances? Answering these questions is a necessary first step towards understanding the impact of policies on the poor [21]. This study would examine the impact of rising price on the low salaried government employees (BPS 1-5) working at NED University of Engineering and Technology Karachi. Because we feel there remains a gap in the representation of low-income salaried government employees in the available studies in Pakistan and rarely there is any study available in the country that addresses the perceptions, feelings, difficulties, and problems of low salaried government employees. This study aims to explore the problems and difficulties of low salaried government employees due to rising trend of poverty.

The economic level of low salaried employees is becoming worse than high salaried employees [22]. The financial needs of low-income employees are increasing. Their salary is low such that they are not able to get medical, transport and other necessities of life. If low salaried employees are young, we have to provide an opportunity for education [23]. Most of the employees prefer increase in wages instead of health insurance [24]. The salary structure of low level and middle level employees should be revised [25].

This study would also examine the strategies that they use to deal with rising trend of poverty and inflation. Finally, their understanding and perceptions about poverty will also be examined through interviews and observations.

1. How do low salaried government employees, describe and understand the concept of poverty? In What ways do they think it relates to their lives?
2. How do these government employees describe their experiences and feelings about the issue of rising poverty trends in Pakistan?
3. What, if any, are the coping mechanisms they have developed to address this situation in their lives?

3. RESEARCH METHODOLOGY

This study is conducted on a qualitative paradigm of research because it is dealing with the perception of low - income groups of university employees (grades 1 to 5). The topic asks for a qualitative approach.

Perception variables reflecting attitudes, preferences and priorities [26], and the number of similar responses with respect to each variable can be numerically added up, but the variables themselves cannot be quantified [27]. In the qualitative approach, the community being studied it self defines the term.

The definition of poverty typically adopted under the qualitative approach involves a broader conception of poverty and deprivation as compared to the definition typically adopted under the quantitative approach. The qualitative approach defines poverty so as to capture the process of interactions between social, cultural, political and economic factors. It includes a wider range of factors such as vulnerability, isolation, powerlessness; survival, personal dignity, self- respect, basic needs, and ownership of assets than does the definition of poverty under the quantitative approach [28].

3.1 POTENTIAL PARTICIPANTS:

Data for this study is collected from government employees (BPS 1-5) working at NED University of Engineering and Technology Karachi, of various cadres such as peons, dispatcher, naib-qasid (messengers), machine operator, Khalasi (helper), watchman, LDC (lower divisional clerk), etc.

3.2 SAMPLING METHOD: Stratified Random Sampling

There are 800 people working in these grades (1 – 5) at NED University of Engineering and Technology. I obtained a list of these employees from administration department of the university and arranged it according to grades 1 – 5. Each grade has various categories of employees like peon, messenger, helper, operator, driver, bookbinder, and clerk etc. There are 44 categories in grades 1 - 5. I picked both categories and participants at random for interviews.

3.3 DATA ANALYSIS:

Data for this study was collected through face - to - face interview transcripts as mentioned earlier. The study typically relies on a qualitative approach to capture aspects of poverty that cannot be identified through Quantitative approach. Through face-to face interviews, and observations, I was able to explore the perception of poverty that participants have. The initial step of analysis in this qualitative study was reading the interviews, transcripts, observational notes, and relevant documents that could help me in analysing.

4. FINDING AND ANALYSIS

The result of this study shows that 39% of the sample population feels they are poor (Group – 1), 39% feel they are moderately poor (Group – 2) and 29% feel they are not poor (Group – 3). The comparative analysis of these three groups is as under.

Table-2 COMPARATIVE ANALYSIS OF POOR, MODERATELY POOR AND NOT POOR

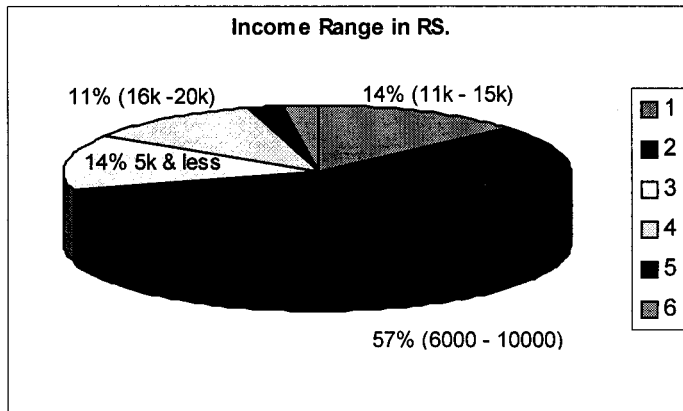
DESCRIPTION	POOR (GROUP- 1)	MOD. POOR (GROUP- 2)	NOT POOR (GROUP- 3)
Average family size	8	7	7
Average family income	Rs.9588/m	Rs.9941/m	Rs.12100/m
Average # of children / family	4	3	4
Average Meat /week	2 times	1.47times	3 times
Tape	35%	35%	40%
TV	94%	100%	80%
Ref	29%	53%	60%
Deep Freezer	12%	0%	0%
Oven	6%	0%	0%
Motor cycle	6%	24%	30%
Own House	29%	35%	30%
Family House	59%	0%	50%
Rent	12%	65%	20%
Worse than 10yrs ago	82%	35%	20%
Better off	12%	47%	60%
Just as poor	6%	18%	20%
Reason of poverty			
Lack of education	12%	18%	10%
Lack of justice	24%	24%	30%
Inflation	24%	29%	30%
Large family size	29%	18%	30%
Unemployment	0	6%	0%
Political &. Economical Instability	0	6%	0%
Poor, who has not			
Basic needs	88%	59%	70%
Descent standard	6%	35%	0%
Respect & dignity	6%	6%	20%
Power & influence	0	6%	10%

If we look at the World Bank \$ a day (Pak Rs. 60) approach, the entire sample of population grade 1 – 5 is below the poverty line. Interestingly, according to the criteria of the Pakistan government, the entire sample is above the poverty line. (The Pakistan government has drawn the poverty line at Rs. 760/ person per month). This study addresses how the above group defines and understands poverty, what their perception of poverty is and how they perceive it according to their own experiences.

4.1 Differences Income

If we do a comparative analysis of these three groups, we find the difference in average family income between poor and moderately poor group is only Rs. 353/month. The difference between moderately poor and not poor is Rs. 2159/month. This is much higher than the difference between the poor and moderately poor group. This implies there is a greater income inequality between the moderately poor and not poor group, and low-income inequality between poor and moderately poor people. It is quite possible that these groups have labeled themselves as separate groups because they see huge differences between each other both socially and culturally. If we look at the very small difference in income, there seems to be little reason to think of them as separate groups, *except in their own perception*. Therefore for the purpose of this study we have divided them into two different groups, because this study also looks at poverty as they see it.

Graph – 1 Income Level



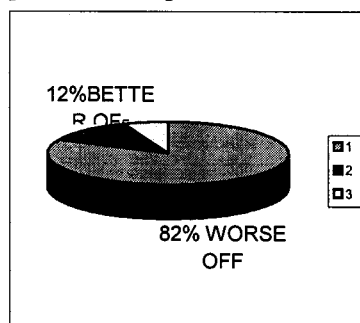
4.2 Housing Conditions

An interesting observation in the comparison of housing conditions revealed that 65% of moderately poor people live in rented houses, while 80% of not poor group either have their own house or live in family/ parents' house. Similarly, **88% of poor group** either have own house or live in parents/ family house ! This means that strangely enough the poor and not poor groups share a similar housing situation.

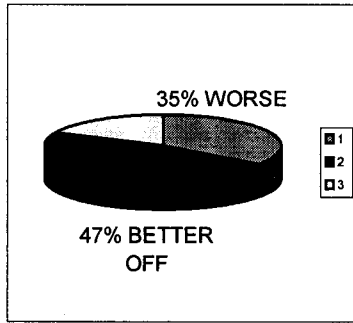
4.3 Inflation

All three groups feel that prices are increasing rapidly in this country. Compared to the last 10 years, 82% of poor group feel they are worse off, 6%, just as poor and 12% that they are better off. However, in Group – 3 (60%) and Group – 2 (47%), majority of people feel they are better off as compared to 10 years ago. This implies that the gap between poor and not poor has been increasing, and the poor are becoming even poorer.

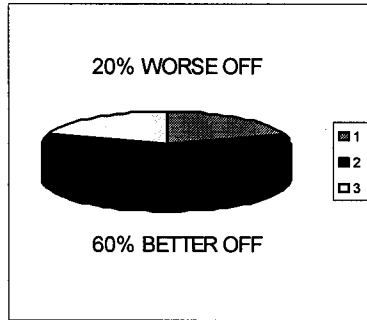
Graph – 2 Compared to 10 Years Ago



GROUP - 1



GROUP – 2



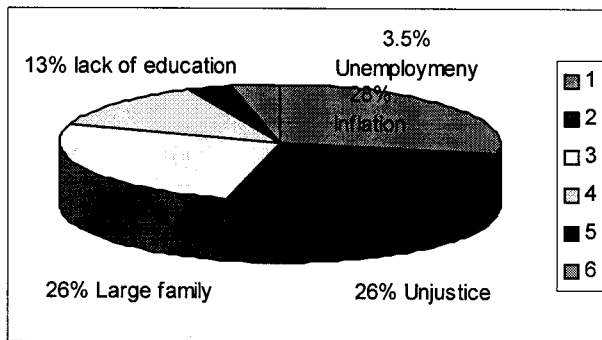
GROUP – 3

4.4 Causes of Poverty

26% populations of these 3 groups feel the major cause of poverty is lack of justice in society. Resources are not appropriately and justly distributed. 28% of total groups' population feels poverty is due to increasing inflation and that prices are increasing much more sharply than the increase in their income.

Groups stated that large family size is an important factor of poverty and indicated its position as no 2 in the options. It ranks at 26%. Only 13% people of these groups believe that lack of education in society is major cause of poverty. And only 2% people in these groups say the major cause of poverty is unemployment. This could be due to the fact that the sample population consists of government employees only and they hold permanent jobs. However they feel they are underpaid and their salaries should be increased.

Graph – 3 Causes of Poverty



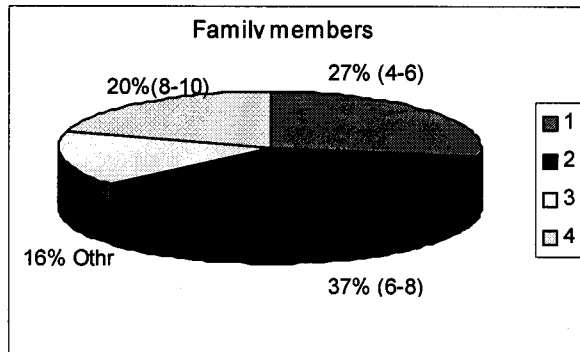
4.5 Best Way to Fight Poverty

35% of the sample population suggested the best way to fight poverty is to increase salaries, while 16% are in favor of creating new jobs. 16% feel poverty can be eliminated by reduction and effective control of prices. Only 14% of sample population believes improving the quality of education can play an effective role in fighting poverty.

4.6 Family Size

82% of total sample population agreed that large family size creates problems and difficulties. This indicates an awareness of difficulties caused by large family size. However, the study shows the poor group has larger family size as compared to other two groups.

Graph – 4 Family Members



4.7 Children Education:

86% of sample population sent their children to school that implies they realize the importance of education in their life. Interesting factor is that 66% of sample population enrolled their children in private schools, 31% admitted in govt schools and only 3% sent their children to madarsa. This shows private schools are more popular among group surveyed because they feel the private schools do better job.

4.8 Poor Person

The majority of the sample population (73%) feels a poor person is someone who does not have basic needs like food, shelter, clothing and education. Only 16% feels someone who does not have a decent living standard is poor.

A very small proportion of Group - 1 and Group - 2 (6%) think that someone who does not have respect and dignity can be considered as poor, while 20% of Group - 3 population consider lack of respect and dignity as poverty. 10% population of the same group (Group 3) also feel someone who does not have power and influence is poor. These results imply that the definition of poverty is not absolute. It varies from person-to-person, group-to-group and place-to-place. It obviously depends on who is defining it.

4.9 Interesting Definitions of Poverty:

This section of the report consists of various dimensions of poverty given by sample of population during the survey interviews. These concepts are used to explore how the surveyed people define poverty.

I used an inductive approach to determine dimensions of poverty, which are important for the sample of population especially the poor group. This approach required me to put aside any biases and assumptions I may have had about what is important for this group, the importance of a particular group in reducing poverty, and the best conceptual framework for understanding poverty.

BOX - 1 INTERESTING DEFINITIONS

- **Poverty is eating food only when it is available.**
- **Poverty means always thinking about the availability of next meal.**
- **Unavailability of basic needs like food, clothing, shelter etc is poverty.**
- **Shortage of money to meet basic needs and small desires is poverty.**
- **Poverty is helplessness.**
- **Poverty is like a disease, which one cannot easily get rid off.**
- **Poverty is feeling inferior to others.**
- **Lack of justice is poverty.**
- **Poverty is not having enough resources to meet expenses.**

- **A poor man is he for whom nobody cares.**
- **A poor man lives in perpetual tension. He doesn't have a job and has no money.**
- **Poverty is a cruel thing. It really troubles ones soul.**
- **Poor are those who can't meet their everyday household expenses.**
- **Poverty is very bad and a dangerous thing that cannot be defined and expressed in words.**
- **Poor are those who don't have a house to live in and don't have jobs.**
- **Lack of education results in poverty. Education is the key. An educated man can't be poor**

The stated definitions of poverty focus on difficulties in securing food and other basic needs. What is striking however is the extent to which helplessness, dependency, lack of justice, lack of respect and dignity and lack of power and influence emerge as main factors of the sample population definitions of poverty.

In the light of these stated definitions we can say that poverty consist of many interlocked dimensions. Although poverty is rarely about the lack of only one thing, the bottom line is always hunger – the lack of food. Poverty has also important psychological dimensions, such as powerlessness, voiceless ness, dependency, shame, and humiliation.

5. Conclusion

There are important insights to be drawn from the data about low salaried peoples definitions and understanding of poverty and their strategies for managing the portfolio of scarce and often contested assets that are available to them.

In the light of above evidence I can say that poverty is a multidimensional phenomenon and the definition of poverty and its causes vary from person- to- person and group - to - group. It varies by social, cultural and economic contexts. Also a person's status, class, and location affect perceived causes of poverty.

There are many factors that make poverty a multidimensional phenomenon. It is normally defined as the shortage of basic necessities, especially food, shelter, clothing and other assets. So we can say that poverty is lack of multiple resources related to hunger and physical deprivation.

The groups studied focused on income rather than other assets like health, society, and environment and link their low income (shortage of money) to their vulnerability and poverty.

Poor and moderately poor groups are acutely aware of their helplessness and humiliation. They feel that society has been unjust to them. The stated definitions of poverty focus on difficulties in securing food and other basic needs. What is striking however is the extent to which helplessness, dependency, lack of justice, lack of respect and dignity and lack of power and influence emerge as main factors of the sample population definitions of poverty.

6. IMPLICATIONS

We hope that this study would be very helpful and useful to understand the actual problems and difficulties of low salaried government employees (BPS 1-5) and how they deal with this situation. It will enable us to understand their hopes and expectations from the government, as well as other members of the society. The study will also be helpful to determine the major causes of poverty among low salaried government employees. The study will be useful for informing economic policies. It will inform policy makers and planners about reducing poverty and controlling its rising trend.

Last, but not the least, this study could be used to determine and develop a new definition and concept of poor, poverty and poverty line from the perspective of our participants.

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