

**Role of Functional Literacy in Poverty Alleviation of Rural
Women in Pakistan: Some Empirical Evidences**



By

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REQUIREMENTS FOR THE DEGREE OF
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Declaration

I, Shafaq Aqil, solemnly declare that this dissertation titled “Role of Functional Literacy in Poverty Alleviation of Rural Women in Pakistan: Some Empirical Evidences” is the result of my own research work for the purpose of submitting it to fulfill the requirement of the degree of “*Doctor of Philosophy in Asian Studies*”. It is declared that this work has never been submitted to any university and institution. All sources of information have been acknowledged in this thesis.

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Certificate

This is hereby conformed that this thesis is based on the research undertaken by Ms. Shafaq Aqil and it is also verified that the research work has not been previously presented for a higher degree. Ms. Shafaq Aqil has done this research work under my supervision. She has fulfilled all the requirements and is qualified to submit the thesis for the degree of “*Doctors of Philosophy in Asian Studies*”.

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To
Whom Who made this impossible possible

Functional literacy impact in the poverty alleviation of rural women is of immense importance, as these are the women who are coping with all sorts of challenges in their lives. These women spend all their lives with the motivation to break the vicious circle of poverty through different kind of work and labor. To shed some light on these under represented population, this dissertation is an effort to make it visible more clearly how they are experiencing, fighting and living through this poverty.

To carry out this work some indigenous terms, abbreviations, sentences, and words were used to convey their native situation. However these terms, abbreviations, sentences and words have been translated in the start of manuscript. These translations will be helpful in understanding the phenomenon under discussion.

Abstract

This study examines the impacts of the women functional literacy programs on the improvement of literacy, knowledge, reduction of poverty and capability development, particularly in the rural and poor communities of Pakistan. This study is designed to seek knowledge on how functional literacy could help in making non-literates poor rural women functionally literate, at the same time provide them with income-generating skills in order to improve their living standards and enhance their capabilities to achieve functionings they have reason to value. It may be worth mentioning that the terms 'poverty' in this research study, is used to mean capability deprivation, and never to imply solely income poverty.

Non-formal functional literacy programs were set up in poor communities with the aim of providing literacy and livelihood skills to the poor and illiterate women. It was intended to make poor women able to read, write, compute and interact adequately with the community. The functional literacy programs were intended to help in achieving the UN's Millennium Development Goals (MDGs) of universal basic education by catering those who could not achieve formal education; reducing acute poverty through livelihood and life-skill.

To understand the whole phenomenon of functional literacy in terms of women poverty alleviation, case studies of Bunyad Foundation literacy Project and the Sustainable Livelihoods in Barani Areas Project (SLBAP) in Punjab were taken for analysis. The research was conducted in the six villages of three districts of Punjab, Pakistan namely Hafizabad, Sialkot and Gujarat. The study was descriptive in nature. A sample of 134 learners was selected from three districts. Data was collected by using an Interview schedule. The entire sample successfully completed their four months literacy and 4 month skill-development course. However, the in-depth study of these projects reveals that the overall required change has not been occurred despite positive policy response and allocation of resources towards government and NGOs. The results of the study established a weak relationship between participation in the functional literacy classes

and improvement in social and economic lives of functional literacy learners. Ironically, the components of poverty alleviation and women development of these programs provide more disappointing results that is a matter of great concern to the policy makers and development practitioners.

Findings from the research reveal that most of the functional literacy adult learners in the six villages of three districts have acquired varied degree of reading, writing, calculation and income-generation skills through the functional literacy classes. Data also shows that most of the literacy learners lost the literacy and practical skills to a large extent after completing the program. This could be attributed to a number of factors including the curriculum design, teaching methods, workload of the learners, age and the characteristics the literacy learners and the teaching-learning environment. Learners complained about short duration of the program which due to time constraint, failed to deliver the proposed inputs.

The functional learners faced challenges such as poor infrastructure, non-availability and late delivery of teaching and learning materials, poor remuneration of their facilitators, poor monitoring and evaluation systems, difficulties in time management and health constraints on the part of the learners.

Empirical observation in Hafizabad and Sialkot District reveals that micro-finance has been proved important element of development in both rural areas where the biggest clients of micro-finance institutions were females. The credit market is really workable for the poor in the rural areas. This indicates that adult education programs should go beyond basic literacy learning and credit facilities should be linked with as a significant component of the development.

So far no serious efforts have been made on the part of researchers, development policy makers or donor agencies to explore the causes of poor performance of functional literacy projects particularly with the special focus on women empowerment.

There is no one simple solution to alleviate poverty because it is dynamic process based on many interrelated factors. Educational strategies may influence the different dimensions of poverty i.e., income, health, social exclusion etc. But as it is not the panacea for lack of development policies, it alone cannot end poverty. The overall micro-economic policies and current socio-economic, political and cultural environment, which

enable people to utilize their skills, influence a great deal in the success of educational interventions.

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List of Acronyms

ABES	Adult Basic Education Society
APEAM	Academy of Education Planning and Management
ADB	Asian Development Bank
AIDS	Acquired Immunodeficiency Syndrome
B.A	Bachelors of Arts
BCG	Bacillus Calmette-Guerin
BHU	Basic Health Unit
CA	Capability Approach
CEDAW	Convention on the Elimination of All Form of Discrimination against women
CPR	Contraceptive Prevalence Rate
DPM	District Project Manager
EDO	Executive District Officer
EFA	Education for All
FBS	Federal Bureau of Statistic
EPI	Expanded Programme on Immunization
F.A	Faculty of Arts
FHH	Female-Headed Households
GDI	Gender Development Index
GDP	Gross Domestic Product
GEM	Gender Empowerment Measure
GER	Gross Enrolment Ratio
GNP	Gross National Product
GoP	Government of Pakistan
HIES	Household Income Expenditure surveys
HDI	Human Development Index
HIV	Human Immunodeficiency Virus
IAR	Induced Abortion Rate
ILO	International Labor Organization

IMR	Infant Mortality Rate
ISCED	International Standard Classification of Education
LFPR	Female Labor Force Participation Rate
LHV	Lady Health Visitor
LHW	Lady Health Worker
MDG	Millennium Development Goals
MFLO	Muslim Family Law Ordinance
MICS	Multiple Indicators Cluster Survey 2008
MHH	Male-headed households
MHHDC	Mahbub ul Haq Human Development Center
MICS	Multiple Indicators Cluster Survey
MMR	Maternal Mortality Ratio
MNT	Maternal and Neonatal Tetanus
NEP	National Education Policy
NER	Net Enrolment Ratio
NFE	Non Formal Education
NGO	Non Government Organization
NNT	Neonatal Tetanus
NWFP	North-West Frontier Province
PPAF	Pakistan Poverty Alleviation Fund
PCRWR	Pakistan Council of Research and Water Resources
PDHS	Pakistan Demographic and Health Survey
PFFPS	Pakistan Fertility and Family Planning Survey
PIHS	Pakistan Integrated Household Survey
PRHFPS	Pakistan Reproductive Health and Family Planning Survey
PPC	Pakistan's Penal Code
PRSP	Poverty Reduction Strategy Paper
PTV	Pakistan Television Network
PSLM	Pakistan Social and Living Standards Measurement
SLBAP	Sustainable Livelihood Barani Areas Project
STD	Sexually Transmitted Disease

STI	Sexually Transmitted Infection
TBA	Trained Birth Attendant
TT	Tetanus Toxoid
UN	United Nation
UNDF	United Nation Development Fund
UNDP	United Nation Development Programs
UNESCO	United Nation Education Scientific and Cultural Organization
UNGA	United Nations General Assembly
UNICEF	United Nation Children's Fund
UNLD	United Nations Literacy Decade
WAPDA	Water and Power Development Authority

Explanation of Terms

Atthra	A disease which causes incomplete foetus development and death
Baan	Hemp rope
Barani	Rain-fed
Burqa	A long gown that covers the whole body and often the face of the woman and that is worn over the cloths.
Chaddar	A big piece of cloth which covers the whole body of the women also Called shawl
Dai	Midwife
Izzat	Honour; respect
Hakims	Herbalist
Hifz	Memorise Quran by heart
Hawai Rozi	Labour-based activities subject to availability
Hudood (s. Hadd)	It is a set of eight crimes which along with their punishments are defined in the Quran and/or specified explicitly in the Hadith. The eight Hadud crimes and their punishments are: (i) Stoning to death (rajm) for adultery (zina); (ii) one hundred lashes for fornication; (iii) eighty lashes for slandering a chaste woman i.e., accusing her of adultery or fornication; (iv) death for apostatizing from Islam (irtida'd); (v) eighty lashes for drinking wine (shurb); (vi) cutting off the right hand for theft; (vii) cutting off of one foot and one hand for high way robbery; and (viii) death for robbery accompanied by murder.
Kacha	Unpaved
Kala Yarkaan	Hepatitis B

Karo Kari	Karo Kari is the form of honour killings
Mohalla	Residential area, closer neighbourhood
Nazira	Reading Quran by understanding
Nikha Nama	Marriage Contract
Pakka	Paved
Panchayat	Local community-based law-making and law-abiding body
Peer Sahib	Faith healer
Pehalwan	Joint Fixer
Purdah	Literally 'veil'
Puri	A small package of medicine
Quran	Holy book of Muslims which revealed on Prophet Mohammad (PBUH)
Sehen	Front Yard, front open area of a house
Shalwar	Long loose fitting trousers worn with a kameez (long shirt) in the Sub-Continent
Taweez	Amulet
Tehsil	It is the subdivision of the District
Thapian	Dung Cake
Wadian	A process of cutting harvest

Introduction

The Constitution of Pakistan 1973 by envisaging the provision of education as the constitutional responsibility of the state in Article 37 (B), promises to its citizens “The State shall remove illiteracy and provide free and compulsory secondary education within the minimum possible period; make technical and professional education generally available and higher education equally accessible to all on the basis of merit”.

Government of Pakistan’s National Education Policy (NEP), 2009 and “Education for All Action Plan” are too the expression of government’s resolve to fulfill this mandatory obligation. Moreover Pakistan resolve to Millennium Development Goals (MDGs) which promised Universal Primary Education for every boy and girl by 2015 and it should achieve literacy rate of 88% by then.

The successive Governments in Pakistan, by involving communities, private sector, NGOs, and funding agencies, have been trying to improve the literacy rate and reduce poverty. They have initiated different interventions to improve literacy, particularly among women living in rural areas. Massive expansion of education facilities during the last few decades have resulted increase in enrollment in schools (public, private, non-formal/NGOs, basic education centers).

Population of Pakistan is comprised of 190 million people among them more than 33% of are living in absolute poverty. The literacy rate of the country is approximately 57 percent; 58 percent for men and 45 percent for women (PSLM 2008-09). Un-official reports reveal that during 2010-2011, the functional literacy was just over 35 percent among the population and only 15-20 percent women could be traced as functionally literate (Government of Pakistan, 2011). Number of issues and daily life problems has created as most of the literate population is functionally illiterate in Pakistan. Most of the adult are not only deprived of necessary life skill but also have been relapsing into illiteracy (Government of Pakistan, 2007). Out of a population of about 20 million in the age of 5-9 years, 6.5 million were out of school (UNESCO, 2006). In rural areas the

literacy rate was lower than urban areas by about 27 percent during 2006-07 (UNDP, 2006). This difference in rural-urban literacy rates persists till now.

Yet, despite lot of reiteration about education in the Constitution of Pakistan and NEP and expansion in educational infrastructure and improvement in literacy ratio, the situation of illiteracy in Pakistan is unfortunately bleak and depressing. In spite of the significant economic development made in the yesteryears which led towards progress in the provision of basic educational opportunities for all, in total adult population of 76 million, almost two-third is illiterate, of which women constitute almost 60 percent and the greater part of them are rural (UNDP, 2006). Due to the various political, social economic and cultural barriers, Government's initiatives have always been failed to leave any significant effect. Consequently, socio-economic indicators in Pakistan give a grim picture.

UNESCO EFA Global Monitoring Report (2010) has commented on the situation of Pakistan "Pakistan is off track for achieving Universal Primary Education by 2015. The Country accounts for a significant share of the global out-of-school problem. Failure to tackle gender disadvantages that intersect with poverty and regional differences is at the heart of the problem".

Literacy Trends in Punjab

Population wise Punjab is the largest province of Pakistan. In 2010, the total population of Punjab was approximately 91 million. The major part of Punjab's population lives in rural areas and its economy is pre-dominantly agrarian in nature. Its literacy rate, Gross Enrolment Ratio (GER) and Net Enrolment Ratio (NER) are comparatively higher than other provinces that result in improvement of its socio-economic conditions. Multiple Indicators Cluster Survey (MICS) 2008 reveals that during 2007-08, approximately 34 million Punjab's population was illiterate. This number has increased by 38 million in the year 2010-11 (UNICEF, 2008). MICS 2008 further estimates that during 2007-08, approximately 59 percent (above 10 years) of the Punjab population was literate (males 69 per cent and females 50 per cent). Literacy rate (10+ years) and gender disparities indicate a huge gap between urban and rural areas, with about half (52 per cent) of rural

population literate compared to 77 percent and 72 percent in major cities and in other urban areas respectively. Survey shows that 64 percent males and 40 percent females were literate in rural areas. Female literacy rate in the major cities and other urban areas of Punjab was 74 and 65 percent respectively.

This literacy situation presents a grim picture in the province and shows the similar picture of gender disparities and particularly the disadvantaged position of the rural female, though Punjab's literacy rate is slightly higher than the other provinces of the country.

On account of the high population growth rate, insufficient resources and facilities, inadequate coverage by the formal sector of all the illiterates, increasing number of drop out children and out of school population, socio-economic factors and gender inequalities in their access to education, it is very difficult for the formal primary education system in the province to successfully meet the challenges of MDGs by 2015.

Education Indicators in Punjab

Indicator	Total %	Female %	Rural Female %
Literacy Rate 10 Years+	59	50	39
Net Enrolment Rate (Primary) 5-9 years	62	60	55
Net Enrolment Rate (Primary) 6-10 years	71	68	63
NER (Middle Level)	34	32	24

(Source: PSLM Survey 2008-09)

Literacy Rate in Punjab (Age 10+)

Area/Sex	Both Sexes %	Male %	Female %
Total	59	69	50
Urban	76	82	71
Rural Areas	51	63	39

(Source: PSLM Survey 2008-09)

Poverty and Poverty Alleviation

Internationally, poverty has generally been viewed in terms of insufficient calorie count or low level of income or a slow growth of GDP. However, now universally poverty is viewed as a multidimensional phenomenon much more than just income or food.

The new vision of development as an expansion in human freedom and improvement in human well-being presented by Amartya Sen and other economists articulated a multidimensional concept of poverty under the framework of the human development index developed by Dr. Mahbub-ul-Haq and fellow economists. This index, published in Human Development Reports by the UNDP, indicate human development and well-being as the combination of economic and non-economic indicators. ADB indicates:

“Poverty is a deprivation of essential assets and opportunities to which every human is entitled. Poverty is thus better measured in terms of basic education; health care; nutrition; water and sanitation; as well as income, employment and wages. Such measures must also serve as a proxy for other important intangibles such as feelings of powerlessness and lack of freedom to participate” (ADB, 2002).

Previously it was assumed that in case of increased gross national product (GNP), its benefits automatically “trickle down to the large number of people. During the 1970s, Mahbub ul Haq, after analysis of the impact of increased GNP growth rate of various developing countries, concluded that mere growth had failed to meet the demands of the poor sections of the developing countries. He realized that more incomes and national economic development were essential preconditions for improvement in standards of living, but not the sole requirement (Haq, 1995). He further analyzed that poverty is more than income deprivation. Poverty is a multidimensional concept. In wider terms, poverty

means a denial of opportunities. An individual is poor due to his/her lack of different attributes and aspects of well-being that are necessary to maintain a decent way of living i.e., health, education and living conditions. And the denial of these capabilities is more harmful than income deprivation as they deny the basic human rights to live a decent life that one has reason to value.

Keeping in view multidimensional view of poverty, poverty reduction denotes enlarging choices, capabilities, resources, and the power and freedom essential to enjoy a reasonable standard of living and other rights (civil, cultural, political and social) (Arif And Bilquees, 2007). Poverty alleviation has acquired central place in the development community for the last few decades. Poverty alleviation does not only involve food consumption or increased income but also the overall modification of the socio-physical milieu of the poor people. This form of transformation required joint and concerted efforts of the national Government and the civil society.

The concept of poverty alleviation particularly in rural areas is not new but globalization has placed it in a different context which needs to rethink of rural poverty alleviation policies.

Despite the constant efforts and the conviction of the international community uttered at the Jomtien Conference in 1990, the rural parts of most of the developing countries are still lagging far behind in the areas of education and socio-economic development (Atchoarena and Gasperini, 2003).

The Poverty alleviation has been taken up as a huge challenge for the successive Governments of Pakistan, as a great number of people particularly women, are entering into the chronic poverty cycle. The Pakistani Government has taken several measures to deal with women's poverty and inequality. Pakistan Poverty Reduction Strategy Paper (PRSP) being a principal official agenda and strategy to deal with poverty in the country under Pakistan's commitments to the Millennium Development Goals (MDGs), states that, "poverty reduction efforts must address the gender dimension in order to deal with poverty meaningfully," and that "Women need to be empowered for equitable access, and this requires removal of the social and economic constraints that have hampered their access to and use of resources" (PRSP,n.d).

While, presently, there is no single solution to the reduction of rural poverty, education and training is one of the crucial elements. Therefore, a multi-sectorial and multi-disciplinary approach is required to diminish rural poverty.

Basic Literacy and Poverty Alleviation in Pakistan

One of the major changes in the theory and practice of development may be described as the “demise of the GNP” concept that has deep influence for education too (Case and Neihoff, 1976). Almost half of the world population is poor and illiterate, therefore, education and learning as a tool of sustainable development and poverty alleviation is an important international concern. Empirical evidences demonstrate the inherent links between education and a number of development indicators. Data shows a positive link between the investment in education and higher economic growth and lesser poverty levels.

As formal and non formal education has been focused mainly on basic literacy skills, the overall criticism is that it is in many respects, dysfunctional and does not prescribe the solution of broad social and economic, and cultural problems (Case And Neihoff, 1976). Research across countries has revealed the insufficiency of basic literacy skills in poverty reduction, though they do help (Raditloaneng 2003).

On account of the partial failure of formal education programs to effectively deal with the needs of the most underprivileged segments of society particularly girls and women, different forms of non-formal education (NFE) programs have appeared as an alternative strategic intervention for poverty alleviation. For the past several decades, non formal education has been an integral part of national education policies and programs in both developed and developing countries for youth, adults, school drop-outs, politicians, workers, farmers, etc. to solve the problems of mass illiteracy.

Non formal adult literacy programs for the rural women are a part of intervention in poverty reduction strategy of the Government of Pakistan. It aims at promoting sustainable pro-poor growth and social development with emphasis on rural areas. Recognizing adult literacy as the key to improve living standards and quality of human resources, and in order to promote literacy, particularly in rural women, successive

governments in Pakistan have been implementing the adult basic literacy programs in communities in order to provide literacy and life skills to the poor, illiterate and marginalized.

Adult literacy in Pakistan, however, has always received a little attention by the successive Governments and the education and budget planners. Pakistan's Five-Year Plans and education policies demonstrate absolute negligence of successive Governments towards adult literacy which resultantly raise the illiteracy rate in Pakistan. Efforts were concentrated to make out of school children literate but substantively little efforts were done to promote adult literacy.

In Pakistan in the past couple of decades, a number of incoherent and irregular adult literacy programs particularly in the context of poverty reduction have been launched for females in the rural areas without appreciating the *functional* aspect of literacy and the true spirit of it. These programs are however, not need-based, functional and useful (Government of Pakistan, 2007). These literacy programs concentrate mainly on making females literate in the shortest possible time rather imparting them need-based functional literacy skills. These programs portray women in stereotypical roles. The kind of education these programs imparts is context-neutral and irrelevant to their real needs, existing rural conditions and changing trends in society. The incompatibility between what schools are teaching and what the people need to learn, is most severe in rural areas. All the Pakistani governments have been emphasizing on quantity rather than on quality. There is a huge divide between the perception of policy makers working for Ministry of Education, and the real needs of the rural women. The literacy model offered to poor females is based on the autonomous model of literacy which focuses on the acquisition of reading and writing skills in isolation (Siddiqui, 2007). Though, this kind of literacy is comparatively easy to acquire and helps in increasing the figures but this kind of literacy does not bring improvement and prosperity in the lives of people.

Above all, the multifaceted conflicting education systems of Pakistan (formal and informal) themselves reproduce poverty for certain social groups by encouraging status quo and discourage critical thinking. Several evaluation studies in the field of basic and Adult Education in Pakistan have pointed out that irregular and contradictory national policies, unexpected and hasty closure of literacy programs, lack of institutional support,

absence of research and training institute for non-formal basic education (NFBE) and adult literacy and dearth of national curriculum for literacy, etc, have made all efforts in the promotion of functional literacy programs unsuccessful. Consequently, there has been little progress in moving people out of illiteracy and poverty and education has failed to significantly improve the living conditions of the majority of the Pakistani population. Therefore, promotion of proper education relevant to their socio-economic needs is a gigantic task for Pakistani Governments.

Functional Literacy

The concept of Functional literacy¹ has brought enormous changes in both traditional school education and non-formal adult literacy education. It underpins the importance of human potential and its significance in individual development and societal betterment. In concrete terms this implies education and training particularly of women to enable them to think critically, to question and analyze their own conditions and to acquire the information and skills necessary to alter these conditions (UNESCO, 1990, p.19). The objective of functional literacy is to train people to undertake various social and economic tasks in order to reducing poverty and improving the quality of life. The objectives of functional literacy generally address issues such as increasing human capabilities, poverty reduction (income and capability), education, health, food security etc. (Thompson, 2002, p.18).

UNESCO's General Conference (1978) adopted a definition of functional literacy still in use today. It explains Functional literacy "the literacy that is required to enable a person to use reading, writing and calculation to develop oneself and one's community. And a person is functionally literate who can engage in all those activities in which literacy is required for effective functioning of his group and community and also for enabling him to continue to use reading, writing and calculation for his own and the community's development".

For more details see literature review.

It entails that functional literacy helps to prepare the individual and community to become functional in their own cultures and to play social, economic and civic roles in personal and community development. In the rural areas of the developing world, it is an educational policy response to development. It offers skills, development-related knowledge and attitudes to adults to improve their personal and economic lives (Bhola, 1995).

Initially, adult learning programs in the developing world were based on basic skills of reading and writing to the illiterate adults. Though successful in some aspects, these programs failed to be stable and permanent. It also gave the realization that mere reading and writing themselves were not enough to induce functionality in the adult neo-literates to function actively in the complex and changing social settings. Therefore such type of literacy was always short-lived with least functionalities and forced the adult learners to relapse into illiteracy soon. In order to overcome the problem of relapses of the learners into illiteracy, literacy planners tried to integrate literacy with training for work or income generating skills to increased economic productivity. This type of development-related literacy was labeled as “functional literacy” and such programs were designed to cater the occupational and economic development needs of the students. Unfortunately, such functional literacy programs were too proved short-lived as the integration of literacy skills with technical, vocational, or occupational training was difficult. These programs also failed in social and personal development of the individuals. With the passage of time the concept of functional literacy was reoriented and different type of functional literacy programs came forth. In these programs, the concept of functionality was expanded to connect literacy training with social and economic development of the human beings. Now literacy programs were based on the issues of health, gender inequalities, value education, civic responsibilities, positive attitudes, personal development and income generation. These functional literacy programs are often designed to self-empowerment through education. These programs are intended to liberate women from ignorance and exploitation. In some of the developing countries literacy programs help learners develop critical consciousness and to comprehend their social and economic conditions and explore possible solutions for their problems.

In this way, literacy programs in the developing countries have evolved through a number of stages. The journey started from simple literacy programs to technical/vocational training, then as a tool for self-empowerment to lifelong learning through functional literacy and continuing education.

Keeping in view the multidimensional definition of poverty as the lack of human well-being, capabilities and freedom, functional literacy seems to be an appropriate strategy for poverty alleviation and there is a strong relationship between them.

Functional Literacy Projects in Punjab Pakistan

To understand the whole phenomenon of functional literacy in terms of women poverty alleviation, case studies of Bunyad Foundation literacy Projects and the Sustainable Livelihoods in Barani Areas Project (SLBAP) in Punjab were taken for analysis. These projects were launched in several districts in Punjab. The analyzed programs were mainly addressing the poor women especially in rural areas. These women were without basic education and vocational training.

Sustainable Livelihoods in Barani Areas Project (SLBAP)

Sustainable Livelihoods in Barani Areas Project (SLBAP) initiated in 2005 to June 2011. Department of Literacy and Non-Formal Basic Education, Government of Punjab was the main executing agency of the project and major donor agency was Asia Development Bank ADB. The project was mainly initiated to improve the livelihood possibilities and quality of life of the population of Barani areas (rain-fed areas not served by canal irrigation) in rural Punjab province. The Project was intended to improve various sources of income; improved access to markets; increasing water storage, maintenance and transportation; and women illiteracy. During 2005-06, the literacy rate for rural women in Punjab was approximately around 21%. The SLBAP project took on functional literacy, appropriate skills training and enterprise development as a key intervention to improve capacity of adult females to improve livelihood and women's status. It was proposed that participation in the functional literacy training under SLBAP would increase access of

rural poor women both to development activities and to other opportunities for personal advancement. Adult Basic Education Society (ABES) as a consultant to ADB was contracted to initiate TA (technical assistance) activities of project planning, field implementation, monitoring, capacity building, material development related to non-formal education adult functional literacy. ABES, in collaboration with international donors and support of Government of Pakistan, is lending technical support in 10 districts of Punjab.

The Bunyad Foundation

The Bunyad Foundation is well-known NGOs in Pakistan which mainly deals in non-formal literacy. It has completed several non-formal literacy projects in the collaboration of national and international organizations. A number of literacy projects focusing on women empowerment for poverty alleviation, eradication of child labor and environmental protection have been on the credit of Bunyad Foundation. It has also been awarded the Comenius Medal, 1998, King Sjong Award and Izaz-e-Fazilat Award.

Bunyad Foundation initiated this integrated literacy program which combined functional literacy, skill development, and saving and credit schemes for small business. The prime objective of this literacy program is to facilitate rural women improve the quality of their lives with the help of education and income generating activities. This program is community based and participatory in nature. Adult Literacy Projects in Hafizabad and Sialkot were supported by District Government and Pakistan Poverty Alleviation Fund (PPAF).

Statement of the Problem

Female education has been seen in the context of improving the lives of their families, increasing their efficiency, and as an entry point to other development interventions like family planning and child nutrition and immunization programs. Do girls and women education is really meant for or do they really just simply want to learn how to code and decode written text or write down their names? However, the high drop-out rates from such programs suggest that this is a misleading assumption and recently questions have been rose about the purpose of the education for women whether is it only because

women can become better mothers and wives? The question that has the functional literacy programs in the developing countries like Pakistan made females learners more efficient than illiterate women is a constant debate of this research.

Governments of Pakistan and NGOs initiated number of programs believing that literacy will enhance the involvement of women in development process and evaluated the impact of literacy on women's lives, using indicators of literacy skills, child mortality or fertility and income generation. The development agencies mainly focus on the type of literacy which would be more easily available to women and secondly how literacy materials could be provided cheaply, rather than considering issues of autonomy and status.

Social scientists need more knowledge about variables which influence the poverty of women if they are to successfully reduce the rate of its incidence. There are various factors which may influence poverty of rural women in Pakistani scenario; but this study focuses on functional literacy and its specific intrinsic functions as education has proved to be a determining factor to influence positively the incidence of poverty. The research takes a critical look at poverty and the nexus between functional education and poverty alleviation.

The present study investigates the dynamics of relationship between functional literacy programs and poverty alleviation approach in the rural areas of Pakistan. It examines the socio-economic change resulting from functional literacy programs and their impact on poverty situation of rural women in six villages of district Gujarat, Hafizabad and Sialkot of the province of Punjab, Pakistan. Rather than taking literacy as a set of technical skills to be handed over in classes, this research explores how the processes of literacy, gender and human development are intertwined and interact.

To understand the whole phenomenon of functional literacy in terms of women poverty alleviation, case studies of Bunyad Foundation literacy Projects and the Sustainable Livelihoods in Barani Areas Project (SLBAP) in Punjab were taken for analysis. These projects were launched in several districts in Punjab. The analyzed programs were mainly addressing the poor women who were living below the poverty line, especially in rural areas. These women were without basic education and vocational training.

Objectives of the Study

The present study is intended to identify the role of functional literacy imparting in the rural areas of Pakistan as one of the basic factor in achieving poverty reduction for rural populations particularly women. This research study investigates that what aspects and dimensions of functional literacy are fundamental in achieving the lowering trends of poverty and promote sustainability for rural women in Pakistan and what features of the literacy program motivate women to challenge prevailing gender norm.

It is a deepening study of the sustainability claims of functional literacy providers (government and NGOs) whom I worked with for my research data gathering. The work will focus upon the circumstances of Pakistan, where the challenge of achieving the MDG goals by 2015 is greatest.

The objectives of the study are to find out:

1. To study the extent to which the functional literacy programs facilitate the learners obtain knowledge, skill and competence needed for managing small scale income-generating activities.
2. To study the effects of functional literacy programs on social, cultural and economic conditions of target population.
3. To investigate the role of these functional literacy programs in playing any role in capability-building of the learners.
4. To analyze the experiences, perceptions and challenges of functional literacy attendants, drop-outs, their parents and functional literacy teachers about relative changes after acquiring functional literacy.

Questions Address through the Research

To understand the correlation between functional literacy, poverty and human development, the following questions have been raised:

1. Does functional literacy of poor rural women in Pakistan, provide a model of sustainable education and development for self-reliance that could bring about personal, social and economic changes leading to human development?
2. What changes do the functional literacy classes bring in the participants and the communities in terms of education and personal development?
3. Which measures should be taken to make the education popularized, productive and effective in terms of women development?

Hypothesis

1. Adult functional literacy programs are not a potential instrument for female poverty alleviation in Pakistani context for not being functional in nature.
2. There is no significant relationship between participation in functional literacy program and improvement in socio-economic lives of rural women in Pakistan.
3. There is significant relationship between participation in functional literacy program and ability to read, write and numeracy.
4. Skill-learning and income generation capacity alone are not sufficient to improve human development and reduce poverty of rural women in Pakistani socio-cultural milieu.

Rationale of the Study

The present study focuses on functional literacy of rural women. Functional literacy serves those people who are very important in overall national development. Mostly they are deprived and socially exploited females, who are most responsible for the betterment of families and of the next generation. Generally they live in poor conditions of the rural areas, the geographic base of the Pakistan's economic development. This focus is chosen on the assumption that education is an important component of economic and social development and contributes significantly to a country's growth. While the economic analysis of the impacts of educational attainment has been the focus of a vast number of researches, the role of functional literacy in determining the socio-economic well-being of rural women is an important addition to human development theory. Previously, the

conventional education measures have been assumed to influence the poverty. But more recently, studies conducted in south Asia, South-east Asia, and Africa, etc., have shown that functional literacy and skills influence poverty, women status and incomes separately from traditional education. There is a shift from the perception of literacy as an end in itself to a means to development. For many countries including Pakistan, sustainable education is not an option, it is a necessity. Research studies reveal that basic literacy and income-generating skills alone are not adequate to reduce poverty though they do help.

The reason of the focus on women as unit of analysis is because they have historically and traditionally been deprived and underprivileged in patriarchal society of Pakistan. Under the new model for development, women are integral part of society, family and community and without women active participation in economy and education, no development can be achieved. This study primarily focused poor rural women mainly because a vast majority of poor people live in rural parts of the country. Though poverty affects urban women too but poverty-ridden rural areas deserve special attention. Rural women in Pakistan have to face a number of hurdles and they are discriminated on all socio-economic, cultural, health, political, legal etc. indicators, which are created by their family, patriarchic structure inside and outside the family, religion, and cultural norms. Majority of rural women live below the poverty line therefore poverty is particularly acute among them. Female poverty is widespread, though with some variation in its incidence from region to region. Women literacy programs showed up hopeless results worldwide due to number of factors. But in spite of poor results, scanty research has been done in this field and there are dearth of study in the field of functional literacy and human development for possible remedies for the problems of education and poverty. Thus research on women literacy and education particularly education of rural women, can be rationalized on many basis for a country like Pakistan.

Pakistan has a large concentration of rural population. The low literacy rate and sub-standard quality of primary education in rural areas and the deplorable conditions of females, is a grave matter of concern. Research on women education particularly education of rural women, therefore, can be rationalized on many grounds for a country like Pakistan where women, especially rural, are discriminated on all socio-economic, cultural, health, political, legal etc. indicators. According to the census (1998) in

Pakistan, women comprise 48.8 percent of overall population of Pakistan. National development cannot take place if half of the population is devoid of quality education and remain uneducated second class citizens, without autonomy and economic status in the family and community, early married and producing children in a very young age. Therefore, women have been selected as central part of community development programs and for this study.

Significance of the study

Lots of studies have already been done on education, literacy, its trends and women education etc, by different writers, researchers organization sponsored, but on the other hand, there are only perhaps a handful of studies discussing the functional aspect of literacy, its correlation with human development. There is a dearth of studies which find out if any change has happened at an individual or community level on account of a literacy program; which cater functional literacy in its totality, as a catalyst and an agent of social and cultural change and finally its end to poverty reduction (income, opportunities) particularly in the context of Pakistani women in rural setting. The scantiness of materials does not fit with the magnitude of problems and issues of rural women with reference to poverty. It is, therefore, needed to conduct a more detailed study on the problems of rural women education in terms of their poverty alleviation. It is thus assumed that the present study will fill the gaps in a least studied area.

This study would provide feedback to policy makers and planners about the performance of adult literacy programs and it will identify the factors that affect the outcome of them. It is assumed that this study will result in policy recommendations to promote female education with a new and changed perspective based on needs and demands of Pakistani women.

The research findings will provide strategic guidance to curriculum developers and designers in producing a reformed and balanced curriculum for the development of balanced personality of the children and adults particularly rural females that will contribute ultimately in national socio-economic development.

This study will serve as an aid in determining the value of functional literacy in respect of poverty alleviation. Functional education has not included in Poverty Reduction Strategy

Papers (PRSPs). In order to focus donor support, this study seeks to enhance the functional education stature as a recognizable strategy for poverty reduction.

Key Concepts Used In the Study

Functional literacy

“The literacy that is required to enable a person to use reading, writing and calculation to develop oneself and one’s community. And a person is functionally literate who can engage in all those activities in which literacy is required for effective functioning of his group and community and also for enabling him to continue to use reading, writing and calculation for his own and the community’s development” (UNESCO, 1978).

Income-Generation Activities

“Small-scale for profit business activities undertaken by organized groups independently or as part of an adult literacy class” (Thompson, 2002).

Non Formal Education

“Any organized systematic educational activity carried on outside the framework of the formal system to provide selected types of learning to particular sub-group in the population-adults as well as children” (Shirur, 1995; Govinda, 2003).

Poverty

Poverty is viewed as a human condition characterized by chronic and sustained deprivation of resources, choices, capabilities, security and power necessary for one to live in dignity (Amartya Sen, 1999).

Human Development

Human development, as an approach, is concerned with the basic development idea: namely, advancing the richness of human life, rather than the richness of the economy in which human beings live, which is only a part of it (Haq, 1995).

Women Empowerment

“women’s access, awareness of causes of inequality, capacity to direct one’s own interests, and taking control and action to overcome obstacles to reducing structural inequality. Empowerment is the expansion of freedom of choice and action” (Sen, 1999).

Rurality

“Rurality is characterized by four more or less clearly identifiable components, namely: The existence of the landscape or habitat commonly recognized by its visual elements as “country” or “countryside”; the presence of relatively low density of population; the predominance of labor-intensive, usually agricultural occupation; and the possession of traditional attitudes and a life-style easily identified as refers to changes that are taking place in any one of these four components or in all of them simultaneously” (Volgyes, et al. 1980).

The Research Methodology and Design

This study was based on two kinds of information:

Published or Secondary Data

This study is based on three main sources. The first is the published literature. The second source is the grey documentation that governments and international, bilateral and non-governmental agencies make available to researchers. The third source of information is the number of reports and evaluations of a number of major projects that the World Bank, UNESCO, and other international agencies have supported in different developing countries. Books and publications on the subject, attendance of seminars, newspapers – national & regional, newsletters, media watch, related donor project reports, related literacy and poverty alleviation projects reports, related international projects reports, were also consulted.

Primary Data or Field-Based Information

This is an applied form of research. This research design is based on the natural experiment which enabled the researcher to understand social life of the literacy learners and their perceptions about education and poverty in their natural setting without any intervention on researcher's side. It required the researcher to go to the functional learning centers, learner's homes and conduct individual and focus group interviews with learners and their families. This study has employed an exploratory, descriptive and before and after type of research design to obtain information from women attended basic functional literacy classes.

Selection of Research Sites

Since this research was concerned with functional literacy in the context of rural women, rural areas of three districts (Sialkot, Hafizabad and Gujarat) of Punjab, Pakistan were taken for data collection and research and urban areas were excluded from the survey. In three districts, six villages were selected.

Detail of Districts and Villages of Functional Literacy Projects

Table: 1

S.#	Region	Districts	Villages
1.	Punjab	Sialkot	Bhagwal Awan
2.	Punjab	Hafizabad	Swianwala (Kuttian), Jharianwala
3.	Punjab	Gujarat	Baghpur Saidan, Islampura, Sindhalia

Population for the Study

All the accessible female participants of functional literacy programs in the six researched villages were constitute the population for the present study. All the participants of these functional literacy programs were young to middle-age adults between the age of 15 and 60 years, with no formal education and were from the low education and low-income households. Few of them had migrated with their families into

study areas from other villages in recent years. The maximum number of learners per class was 20 learners.

Sampling

For present study, the researcher used non probability, purposive and convenience sampling to identify post literacy activities. 134 learners of the total 150 were selected as the sample of the study because several literacy learners had moved to other villages due to number of reasons i.e. marriage, migration etc. Sample of the study comprised of rural women, consisted of the participants of Functional Adult Literacy programs from six villages of functional literacy project area.

Data Collection Instrument

Data was collected personally by the researcher of the various functional literacy learners. This involved visiting the respondents personally and explaining the purpose of the study to them. In order to collect information of the learners of the literacy program, a socio-economic survey form was administered. The main purpose of the survey form was to find out the socio-economic conditions of the households of the literacy, their age group, sex, caste, level of education, health profile, total number of people in household, dependency ratio, occupation, monthly and yearly income learners, livestock etc.

For the study of the impact of functional literacy on learners and for the purpose of data collection and data analysis, a total of 134 interviews had been held with functional literacy participants. Data were collected through well organized interview schedule consisted of both close end and open ended questions regarding the research objectives (see Appendix). It was a kind of questionnaire-interview where questions are asked from the respondents and the answers are recorded by the interviewer. Researcher used this method because it is the most appropriate method to get the information as by visiting the respondents it is possible to have the appropriate knowledge about the social conditions of the respondents from the situation of the surroundings. The questions of the interview schedule were discussed with supervisor and the experts of the relevant field in order to ensure the content validity of it. Qualitative interview schedule also investigated the hidden phenomenon that causes women's suppression and

powerlessness. The interview schedule provided an opportunity to the respondents to express their views in open and friendly environment.

In each village about 17-34 interviews were held with literacy participants. Organized focused group discussions were also held with literacy learners, household and family members of the learners, local people and local community leaders, functional literacy teachers, and official bodies involved in literacy projects. Informal group discussion method was proved very helpful in developing good terms with the people because in such discussions, different matters related to all spheres of life were discussed. The design was meant to gain an in-depth descriptive account of the experiences and the perceptions of learners, parents, and local community members, their level of attainment to the functional literacy and other issues on functional literacy that were under investigation. Participant observation in the classroom and in the local setting provided additional information in this study. Key informant interviews technique was also used for data collection because it is a useful technique that provides more practical and in-depth knowledge in less time and limited cost.

By using three reflexive qualitative methods – class observation of functional literacy, teacher's interviews and focus group interviews with learners, their household members, and community members, it was possible to obtain learner's thinking and understanding of poverty and functional literacy in different social contexts.

The researcher, after frequent focused group discussions, prepared a list of potential capabilities that learners valued.

- Education and knowledge: researcher found that the poor learners valued education and knowledge the most for both their instrumental and intrinsic values. They thought if they were educated they might gain some power and autonomy over their bodies, their lives and circumstances which could prevent them from multiple violence i.e., domestic and mental, against them.
- Well-nourished and adequate food: was one of the important aspects of well-being which learners gave a special mention. Learners considered inadequacy of well-

nourished food as a significant aspect of their poverty which kept them and their children weak, ill and inactive thus hindered their active participation in life.

- Bodily health: was considered to be a cause and effect of poverty by the literacy learners therefore it was an important dimension of their well-being.
- Income: and was another capability which the learners cherished a lot. Because it can bring happiness in poor's life. Poor people can get various functionings with money i.e., better housing, nutritious food, cloths, health, safety etc.
- Meaningful job: was an important dimension for the poor literacy learners. Majority of the learners wanted to participate in their household income to get rid of poverty. They also considered it a mean of some power and autonomy in household matters and for their freedom.
- Proper shelter and safety: was one of the main concerns of the poor learners as most of them were living in deplorable conditions. A reasonable number of the literacy learners were living in rented houses. Almost all the learners were living in one or two roomed houses with large families. Many of the houses were devoid of kitchen and toilets.
- Autonomy was another dimension which many learners talked about and valued. They told that they were not allowed to take decisions about their body, education, children, mobility outside home, in relationships etc. Literacy learners stress that they are frequently deprived from having opportunities in the economic, political or social spheres of their lives. There exist too many barriers which impede them from taking and realizing the life decisions they value.
- Another aspect was self-respect which many learners felt lacking in their life. As most of the learners were deprived of all above mentioned attributes, therefore they lacked self-respect.

These are the important dimensions about which majority of the literacy learners were most concerned.

During the time of research, researcher traveled with local women to various places of social and economic importance to them, including visits to shrines, attending marriages and death and visits to local bazaars. Visual research including, video-recordings and photographs were also used to highlight different activities. Most of the literacy respondents and village females were reluctant to take pictures so researcher, respected the local norms, did not try to take pictures of the literacy classes and local females.

Pre-testing

The pre-testing is a trial of interview guide to check its workability and to see what changes are required before the start of the full scale study. Pre-testing was done before the actual data collection to check the workability of the questionnaire. Pre-testing was done in Bhagwal Awan, district Sialkot. After pre-testing, few amendments were made in the questionnaire in the light of feedback to improve its feasibility.

Stages of Research

The field study was conducted in three phases:

Stage-1

In order to gather information exclusively for this research, field surveys were conducted in two phases in districts of Sialkot and Hafizabad and in three phases in Gujarat district. It was an inventory and preliminary data collection by the researcher. To carry out in-depth anthropological study, researcher had to reside in the villages to collect data and for participant observation. She visited the locality including student's homes. She tried to pass maximum time with them and with their families for the collection of base-line data and their life histories and prepared their profiles. Researcher established a good rapport with their families with the help of some respectable and well-informed people of the area. She picked these people as key informants. These key informants gave the

researcher information about history, local conditions, and conditions of learner's families, norms, culture and traditions of the area.

Stage-11

Phase two involved interviews and observation by the researcher. Researcher attended the literacy classes as an observer and recorded learner's daily activities, their interests and perceptions and mode of teaching.

Stage-111

Third Phase was a final and last follow-up stage of the study of the functional literacy groups by the researcher after a collective analysis of interviews and observation notes from phase two. In third and final phase, researcher investigated their livelihood activities, access to income from either self or formal employment, and the extent to which functional literacy impact learner's ability to overcome income and non-income deprivation.

These functional literacy groups were administered the interview schedules twice at the beginning and the end of literacy program participation as pre and post-tests. Frequent meetings and discussions were arranged with stakeholders from functional literacy centers, people working at the District Education Offices, concerned bureaucracy members i.e. Executive District Officer (EDO); Literacy and District Project Manager (DPM); literacy, curriculum and education advisors; international education consultants working with same project; Provincial and Local Government Departments; series of discussions with independent researchers & national/ international experts; series of discussions with national academia; Master Trainers, etc., regarding their working & monitoring mechanism, training and future political aspirations.

Analysis and Interpretation of Data

In order to analyze, process and present the collected data and information from the rural literacy learners, researcher followed the principles of descriptive (qualitative) methods. Data have been interpreted in the form of tables which presented the major findings of research. Percentages of each category were calculated. Finally simple percentage method or statistical analyses were used for the analyses of the collected data.

Limitations of the Study

It may be worth mentioning that the terms ‘poverty’ is used in the present research to mean multidimensional capability deprivation, and never to imply solely income poverty. The human development capability approach identifies poverty as capabilities deprivation, as a denial of various freedoms people value and has reason to value. So, during the research process, the selection of dimensions of poverty from the respondent’s is a complex task. It is difficult for the researcher to decide ‘what matters’. Martha Nussbaum demands a fixed list of capabilities while Sen argues that the capabilities should be selected in accordance with the demands, aspirations and the values of the populations in question, and this selection should be open to public debate and scrutiny (Alkire, 2007).

The choice of poverty indicators depends on the objective of the study. The most common measure of human development, the Human Development Index (HDI), comprises income, longevity and education. However, it is generally believed that the concept of human development is much larger than these dimensions.

- The study is limited only to adult functional literacy of female in rural areas.
- This study, given the time and resource constraint, is limited in scope and sample size and only three districts of Punjab, Pakistan, six villages are selected as the universe for the survey.
- It should be noted that this research study deals only with functional literacy and the structures that are hampering the whole process of socio-cultural change in the context of Pakistan.
- It should be noted that this study deals only with poverty of Pakistani rural women and the factors that are hindering their participation social, economic and political spheres.

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Chapter 2

Area Profile

This research intends to get knowledge on how functional literacy can assist in making non-literates and the poor in society functionally literate, at the same time provide them with livelihood skills towards improved living standards and the personal development. The selected villages were Bhagwal Awan in Sialkot district, Soianwala (Kutian), and Jharianwala in district Hafizabad, and Islampura, Baghpur Saidan and Sindhalian district Gujarat.

Because of limited resources, instead of selecting a very large sample to represent all functional literacy centers of the project areas in Punjab, only six villages of three districts have been chosen for the study. All three districts are in the same administrative division Gujranwala. Therefore they share various similarities in language, life styles, customs and culture. The study was conducted in Hafizabad, Sialkot and Gujarat districts in Punjab. Like many other districts of Punjab, these three districts too are basically rural with 87% of the population are living in rural areas as revealed from census 1998.

Punjab

Punjab province is the most populous, most developed, and most prosperous among the four provinces of the country, covering an area of 206251 sq Km, which makes 25.8% of the total area of Pakistan (Government of the Punjab, 2010b). During 2010, the total estimated population of the Punjab province was 91 million (ibid). According to the statistics of 2002, 56.1% population lives in Punjab (PSLSMS, 2006/07). Punjab has predominantly agrarian-based population living in rural areas. Approximately 36 percent of Punjab's rural population is poor which constitutes the second highest in all four provinces of Pakistan. Majority of Punjab's population is Muslim and follow Muslim culture and traditions. Strong biradari system predominantly prevails in the socio-cultural live of the province. Agriculture is a largest sector of Punjab's economy. Its contribution

in the annual food grain production in the country is approximately about 68% and wheat and cotton are its major crops (Government of Punjab (2007-08)). At the same time it is the most industrialized province of Pakistan and its contribution in Pakistan's economy has always been highest (Gera, 2007). Its share to GDP of Pakistan has ranged from 51.8% to 54.7% (Government of the Punjab (2010a)). Its contributions in the service and agriculture sectors of the economy are also considerable, with its share 52.1% to 64.5% in the service sector and 56.1% to 61.5% in the agriculture sector respectively (Government of the Punjab (2010b)). Currently Punjab has nine divisions and 36 districts. Each district is divided into various tehsils for administrative purposes (Government of Pakistan, 2008).

Gujranwala Division

Gujranwala Division is an administrative division of the Punjab Province of Pakistan. Previously, it was a district of Lahore Division. It covers an area of 17,206 km. It forms one of the central parts of the province of Punjab. The city of Gujranwala is the head quarter of the division. According to the 1998 census its population was 11,115,209, (rural 7,631,516; urban 3,483,693) with growth rate of 2.32 % (Government of Pakistan, 2007). Literacy rate in Gujranwala division is the highest in all the division of Punjab.

It is administratively subdivided into the following districts.

- Gujranwala District
- Sialkot District
- Gujrat District
- Hafizabad District
- Mandi Bahauddin District
- Narowal District

Sialkot District

District of Sialkot is situated in the north-east of the Punjab province of Pakistan. District Sialkot shares its borders with Jammu, Gujarat, Gujranwala and Narowal. The Chenab

River flows along Sialkot. It has total area of 3,016 km² (1,164.5 sq mi) Government of Punjab, 2007-08). Punjabi is the prevailing language in all three district of research. The majority of the population in the district (97%) is Muslim. Sialkot division, due to its strong industrial base, has also attracted many laborers and other entrepreneurs from all over Pakistan who have set up successful businesses throughout the area.

Climate and General Soil Conditions

District Sialkot has humid subtropical climate which is hotter and humid in summers and hot and colder in winters. During the winters, temperature may drop to 0°C. June and July are the hottest months. There is more rainfall in the district and the average annual rainfall is about 800-1000 mm with highest rainfall from July to September (Government of the Punjab, 2010b). The land of the district is plain and very fertile due to the more rainfall in the district. Therefore, it produces world famous fine quality rice which is exported all over the world. Other famous crops of the region are wheat, vegetables, citrus and guava.

Population

Total population of district Sialkot is 3,500,000 (census 1998) and population growth rate is recorded very low as compared to other urban areas of Pakistan. Over 25.82% of the district population is estimated urban (Government of Punjab, 2007-08). In the Sialkot district employment ratio in agriculture sector is only 19.5% and 32% in elementary occupations (Government of Pakistan, Various Issues).

Education

District Sialkot has a well-established educational infrastructure. It education facilities comprise a medical college, University of Engineering Sciences and Technology, a sub-campus of the Virtual University of Pakistan, a sub-campus of the Fatima Jinnah Women University, Degree Colleges for boys and girls, 2 Cadet Colleges, Commerce Colleges, Law College, one Homeopathic Medical College, one Nursing School, one Para-Medical School, Poly-Technic Institute, with several high schools, Inter Colleges, Higher

Secondary Schools. But most of these institutions are in urban and semi-urban centers and several villages are devoid of these facilities or have very poor one. The literacy rate of district Sialkot is among the highest in Pakistan. In urban areas, it is 73% and in rural areas, it is 54% (AEPAM 2006-07). This district ranked 7 with 59 percent adult literacy rate.

Infrastructure

Sialkot district is fairly a modern district by Pakistani standards, being situated on the GT Road with all basic facilities available. The district has almost 95% of domestic electrification and 96% have the drinking water facility, basic health units (BHU), government hospitals and private hospital and maternity homes and clinics. The district comprises 15,078 acres (61.02 km²) of forest, 12,295 km of metalled roads, 45 telephone exchanges, 12 grid stations, and 3229 industrial units (GOP, 2006-2007b).

Industry

District Sialkot has a long econo-industrial history and it has always been an economic hub. This district is a centre of sports goods, surgical instruments, leather goods/garments, tanneries, cutlery, and musical instruments industries. Various types of plastic- and metal-based industries, rice husking units, sugar mill, vegetable ghee unit and fruit juice unit etc. already working in the district and contributing to make the economy stronger. Sialkot city is the third largest economic hub in Punjab after Lahore and Faisalabad and the second largest source of foreign exchange through its exports and remittances from the overseas manpower after Karachi (Government of Pakistan, 2006-2007c). Its per-capita income is ranked among the highest in Pakistan.

Transport

There is an international airport Sialkot International Airport in the district. It is the first-ever private-sector airport of Pakistan. It is near Sambrial city and is famous for having the longest runway in Pakistan. Direct local and international flights are available from there. Sialkot Dry Port, established in 1986 near Sambrial, is the first-ever private-sector dry port in Asia. It is about 20 km from Sialkot city under the control of the Sialkot Dry Port Trust.

Sialkot also has railway station 'the Sialkot Junction'. The station is in the center of the city. Other nearby railway stations are Ugoki and Sambrial. Sialkot is about three and half hours from Lahore and four hours from Islamabad. The National Highway N-5 is linked with the district through Gujranwala and Wazirabad. The Sialkot-Lahore Motorway (M-11) is also under construction (Government of the Punjab, 2010a).

The main mean of transport in the district is the auto-rickshaw, though vans and local buses are also there. Taxi service is not available in the district however there are many rent-a-car outlets which provide vehicles with drivers.

Administrative Organization

Administratively Sialkot district is divided into four tehsils:

- Tehsil Sialkot
- Tehsil Daska
- Tehsil Sambrial
- Tehsil Pasrur

There are 122 Union Councils in District Sialkot.

District Hafizabad

District Hafizabad is situated in central Punjab. District Hafizabad shares its border with the district Sheikhpura and Gujranwala in east, district Sargodha in west, district Mandi Bahauddin in north and District Jhang in south. Total area of district Hafizabad is 2,367 square kilometers while 1162 sq km area is covered with forests (Government of Pakistan, 2006-2007b).

The climate of the district Hafizabad is of extreme. Its climate is very hot and dry during the summers and the maximum summer temperature in the month of June goes up to 48 °C (118 °F), and the lowest minimum temperature in winter is up to 7 °C (45 °F). Due to

the proximity of the hills, there is more rainfall in the East than the Western part of the district. The average rainfall of the district is 790.9 mm. Soil of district Hafizabad is alluvial and very fertile and it has one of the most remarkable canal networks in the world. Therefore this district is famous for its rice and cotton production.

Hafizabad is famous for its rice production and it has the biggest rice export centers and cotton power looms industries of the country. Cotton Power looms (weaving) is the largest industry in Hafizabad.

The literacy rate of the district is 55 percent (male- 64% and female- 44%) (Government of Pakistan, 2006-07a). Hafizabad District has many colleges that provide high quality education. The enrollment ratio of district Hafizabad (74%) and Rawalpindi is the largest one in the Punjab.

97 percent of the population in the district is Muslim, and Punjabi is the dominant language as 98.7 percent population speaks Punjabi (Government of the Punjab, 2009). Total population of Hafizabad district is 1,180,000. Male population of Hafizabad district is 52.02% while female population of the district is 47.98% among which 26.73% are urban (Government of Punjab, 2009).

The city has also connected with railway line. The main mean of transport in the city is the auto-rickshaw, though vans and local buses are also there. Taxi service is not available in the city however there are many rent-a-car outlets which provide vehicles with drivers.

The district has 2 two thesils:

- Hafizabad
- Pindi Bhatian

There are 42 union councils in the district Hafizabad.

District Gujarat

Gujarat is an ancient, prominent, developed and educated district of Pakistan. This district has an agricultural and industrial base. The district is located between two famous rivers, the Jhelum and Chenab. It has common border with district Jhelum, district

Gujranwala, district Mandi Bahauddin, district Sialkot and Bhimber-Azad Kashmir. It has an area of 3,192 square kilometers.

Total area of District Gujarat is 3,192 square kilometers (Government of the Punjab, 2010b). It has very fertile plain land mostly comprises of plain cultivated fields and due to the proximity of two rivers, High quality rice, wheat, sugarcane, vegetables and tobacco are the main crops of the district. Basmati Rice of this district is very famous in Pakistani and in European Markets due to its exclusive aroma. Therefore it is a major agricultural product of for export. This region is also very famous for its crop farms, poultry farms, dairy farms, sheep farms, other live stock forms and cultivated fields and orchards which are producing grains, poultry, milk, vegetables, fruit and wood.

Total population of Gujarat district is 20, 48,008, out of which 10, 26,000 are males and 10, 22,000 are females with a population density of 642 persons per square KM (Government of Punjab, 2010). The concentration of the Rural and Urban population is 72.3% and 27.7% respectively (ibid).

District Gujarat has moderate climate, hot in summer (temperature shoots up to 50 °C) and cold in winter. But the hot spells are comparatively shorter due to proximity of Azad Kashmir Mountains. The average rainfall 750 to 800 mm and on the Kashmir border is over 1000 mm.

Due to high number of educational institutes and high literacy rate in Gujarat, Sir Syed Ahmad Khan called this region as 'Khita-e-Younan'. This district falls into the category of the very high literacy rate region of the country. Its adult literacy rate is 71 percent and it ranked 6 in adult literacy rate of the country. (PSLSMS, 2006/07). This university a public sector university named University of Gujarat, a sub campus of a public sector engineering university (UET), a private sector university, and lots of colleges, elementary, middle and high schools and private sector schools and colleges, for boys and girls alike.

District Gujarat is a land of skilled people and is famous for its craftwork and cottage industries of various types like Pottery and Ceramic Goods, Furniture and Furnishers, Electrical Goods industries, sanitary ware, metal utensils, textiles, Artistic Handicrafts.

This district is also famous for its industries and now it has become an Industrial City with number of cottage-level and small, medium & large scale industrial units operating in the district. Lots of eclectic fan and eclectic appliances, furniture, Motors, Motor Bikes, rubber tyre tube, textile industrial units are operating here. These products are also being exported to other countries. One of the two largest shoe manufacturing companies in Pakistan, Service Shoes, is also located in the city of Gujarat.

District Gujarat has three tehsils:

- Gujrat
- Kharian
- Sarai Alamgir

The total Number of Union councils are 18.

Profile of Villages

Population of the Villages

Bhagwal Awan

A detailed household based survey census was carried out by NRSP which reveals the following breakdown of the population of village Bhagwal Awan and their percentages:

Table: 1

Gender	Number	Percentage
Male	2056	49.47
Female	2100	50.52
Total	4156	100%

Union Council Data, 2009

The village reportedly consists of 1,110 households and with an average household size of 7.3 persons (local Town Committee data, 2009). Of the total population, 90% are original Punjabis, while 10% are settlers. The relatively small household size (7.3)

indicates a predominant nuclear family system in the village. The villagers told that they used to live in joint and extended families in the past but they gradually shifted towards nuclear family system because of socio-economic reasons.

Jharianwala

Table: 2

Gender	Number	Percentage
Male	2273	50.81
Female	2200	49.18
Total	4473	100%

Union Council Data, 2009

Kutian (Swainwala)

Table: 3

Gender	Number	Percentage
Male	1093	49.95
Female	1095	50.04
Total	2188	100%

Union Council Data, 2009

Islampura

Table: 4

Gender	Number	Percentage
Male	1499	49.78
Female	1512	50.21
Total	3011	100%

Union Council Data, 2010

Baghpur Saeedan

Table: 5

Gender	Number	Percentage
Male	1552	49.66

Female	1571	50.30
Total	3123	100%

Union Council Data, 2010

Sindhalia

Table: 6

Gender	Number	Percentage
Male	1602	49.73
Female	1619	50.26
Total	3221	100%

Union Council Data, 2010

Literacy Situation of the Villages

During the time of data collection, there was one poor quality government primary school for girls in the village Bhagwal Awan and there was a middle school for boys. There was no high school and no college for boys and girls in the area. Girls had to travel nearby town for school. Literacy rate of the village was 55 percent 24.5 percent for females and 30.1 percent for males (local Town Committee data, 2009). There was no college for boys and girls in the area. Bunyad foundation educational project was the sole local level education facility which was facilitating the local marginalized girls with education till intermediate level. This was the blessing for the local girls and the students of the higher secondary school were very enthusiastic when researcher talked to them in individual and group discussion.

Literacy rate of village Jharianwala and Kutian was 46% and 41% respectively. Literacy rate of Islampura was 58%, 34% for males and 24% for females; Baghpur Saeedan was 54%, 22% for females and 32% for males; Sindhalia was 55%, 22% for females and 33% for males. (local Town Committees data, 2009-10).

None of the remaining all five villages had any significant educational facilities. They had none or very poor quality girls education facilities at primary level. Even the private schools of the villages were hopeless in terms of infrastructure, quality of teacher and

teaching methods. Educational scenario in the villages was qualitatively and prospectively devastating.

Transportation

All the villages of researched areas were semi-accessible. During the time of research, no major mean of transport facilitated the people of the villages of district Sialkot and Hafizabad. People mostly travelled through motor bikes or “chingchi rickshaw” to get through the main road from where they could take transport (bus or van) for their destinations. The roads were non-mettled and mostly “kachi pakki”. There was no railway station in villages of district Sialkot and Hafizabad. The nearest railway stations were located in Sialkot city and Hafizabad city which were away about 20-25 kilometers from the researched villages. The three villages of district Gujarat were near the railway station of “Lala Mosa”. The locals of these villages could use railway facility if they wanted to.

Recreational Activities

People of the villages of all three districts had a limited choice for their recreational activities. The villages had no park. The Marala Headworks which is 20-25 kilometers away from the village Bhagwal Awan. Since Marala is an unofficial wetland, wildlife sanctuary and also a picnic spot, there are different restaurants and other activities. Many people come here and enjoy the landscape and natural beauty. In the winter season thousands of winter birds like Graylag Geese, Bar-headed Geese, Mallards, Spoonbill, Pintail, She ducks as well as Black Storks, come here. During this season people often go there for hunting of these winter birds. Most of the learners told they did not afford to for any recreation. Recreation was, generally, not the part of the life style of the poor people.

Culture and Lifestyle

E.B. Taylor (1871), a British Anthropologist describes culture as;

“Culture is the complex whole which includes knowledge belief, art, morals, law, customs and all other capabilities and habits acquired by man as member of society”.

All six villages were culturally rich. People of villages were generally lively and hospitable. The major events of Eids and marriages were celebrated with enthusiasm and joy. Dominant religion was Islam and almost 96 percent population was Muslim and the remaining population was Christian (data obtained from local town committee, (2009). Punjabi was spoken language of the whole division of Gujranwala. The culture, observed by the researcher, in all six villages was typical Punjabi.

Language

People of the all six villages from the three districts speak Punjabi language with no or very little dialectic difference because of the proximity of the districts and as a part of the same division 'Gujranwala'. The people of three districts can also understand and speak Urdu.

Dress

People of the researched villages followed almost the same dress patterns. Women of the villages usually wore the traditional dress of Shalwar kameez and dupatta or chaadar. Some old or typical women also wore dhoti. Many young girls were influenced by the fashion which reflected a bit by their dresses. However, "parda" (Veil) was prevalent cultural trait in all three districts therefore, chaadar and big dupatta were necessary dress items. Most of the females wore "burqa" or veil or covered their faces with big chaadar while going outside. Same dress patterns were followed by local males. They usually wore shalwaar qameez. Old people used to wear "kurta" and "dhoti". Due to the exposure to urban culture through media and migration, a change has been occurred in dress patterns of the young generation. Therefore, trousers, T shirts, pants and shirts were also very common among them.

Housing

Village Bhagwal Awan had the area of 378 acres. 298 acres were based on cultivated land and the remaining 80 acres were residential (data obtained from local town committee (2009).

All the villages had Mosques and graveyards as the population of all six villages were predominantly Muslim. Most of the villages had “kacha pakka” or semi-paved houses except the houses of the well-off people. All the literacy learners had semi-paved or kacha houses. Though few learners had pakka houses but they were few and mostly belong to Bhagwal Awan village of district Sialkot. Yet the house characteristic “pakka” did not translate into other facilities in the life of learners in all six villages. Many houses of the villages were devoid of bathroom and kitchens. They used to cook in open air or in their bed rooms as many learners had just one room house.

Markets

All the villages had small local markets consisted of few shops to cater the daily life necessities of the local population i.e., groceries, vegetables, fruit, meat, milk, clothing, stationary, medicines, tailoring, shoe-mending, and hair-cutting, etc. Researcher observed that the villagers of Gujarat district occasionally used to go to “Lala Mosa” (a nearby small urban area) market whenever there was a function in the family and on Eid, because of the proximity of the urban area. Learners of village Kuttian Swainwala told that the main city was far from the village therefore most of them used to shop from Swianwala market.

Basic Amenities

All the villages had 100% domestic electrification and drinking water supply. There were water filtration plants in Bhagwal Awan and Kutian. A sizeable number of the learners household had electric motor pumps for water suction. None of the village had natural gas supply. They used fire woods and “thapian” (dung cake) as a source of fuel. No village had meteled roads. They all had “kachi” or “kachi pakki” or semi-paved road. Few streets were brick-paved and most of the streets were ‘kachi pakki’. The researcher had to walk through miles in the fields and muddy pathways to access the learner’s houses. The village had a fairly good drainage system and most of the individual

households had their own gutters for sewage disposal. But solid waste was wide-spread in the village.

None of the learner's household had land line telephone and very few had cable connection. There was mainly no basic health unit (BHU) and private maternity homes and clinics in the villages. Only village Kuttian, Swainwala had a basic health unit which was 1 KM away from the village. This health unit had no male or female doctor at the time of research.

Main Crops

Rice, cotton and wheat are the main crops of the area as this area is rich in canals. This area is the largest center of rice, cotton and wheat trading. Moreover, a variety of fruits and vegetable are also produced in the area.

Local Occupations and Labor-force Migration

Labour-force migration of village Bhagwal Awan was 35 percent (data obtained from local town committee, (2009). Male and females used to work in nearby towns and Sialkot city in sport goods and surgical factories. This village had many small industrial units of surgical and sports goods particularly football stitching. Since these local units absorbed a large number of local population including females, this village was better-off among the other researched villages in terms of poverty. Kutian (Swianwala) was situated near Qadirabad Head. There were many fish farms in the area of Qadirabad colony. Few males of the areas used to work there.

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Literature Review

Development

The commonly held approach to development is in which the unit of analysis is the economy and the currency of assessment is monetary-income. In such development, the overwhelming priority is economic growth and the sole purpose is to achieve and sustain higher rates of economic growth. In this “growth model” the widely assumed assumption is that increased economic growth has a trickle-down effect and it will take care of other social arrangements and things of human welfare (nutrition, health, education, good jobs). Hence the realization of economic growth is the sole requirement for holistic development.

Okonjo (1986) stresses that development requires the reduction of poverty, oppression, violence, and environmental deterioration in a nation. It means there should be more peace and social justice, greater economic well-being, and better ecological balance.

Dorvlo (1992) defines development in political, economic and socio-culture terms. According to him, politically development can be defined as the preparation of people or intelligent participation in political process. Economically development entails the growth of capital and its effective utilization in order to achieve an improved and balanced economy. Socio-culturally, development involves the process of preparing the individuals to shun outdated customs, behaviors and superstitions.

Thus development is more than just an expansion in the economic well-being or improvement in the conditions of community members. It comprises the realization of material, spiritual and societal needs of each member of society. Development pertains to the positive processes of social, economic and political change that expand valued capabilities and to support people’s agency (Sen 2003).

Theoretical Framework

Theoretical framework is considered to be an important factor of research process that provides a concrete base for explaining a specific phenomenon and helps the researcher to prove their empirical research work. The present research has its roots in Human Development Capability approach. Human development capability theory is used to study the relationship between functional literacy, poverty and well-being of the rural women. Human development theories do not derive their theoretical and conceptual framework from any single theoretical formulation.

In the development community, there are a number of schools of thought which believe that the growth of societies is more than enhancement in capital and development in macroeconomic indicators. Development is actually about people and there is nothing more important than the question of human development. During 1990s, the limited scope of the leading development theories of the 1980s which were basically focused on the close link between high GNP growth rate and the expansion of individual human development generated the changed vision of well-being under the auspice of the human development approach.

The main idea of the Human Development Paradigm (HDP) is that each human being is born with a potential and he/she has the right to develop it. In human development, freedom is the process of enlargement the scope of opportunities and choices of the individuals for a true development of their capacities.

Amartya Sen's capability approach as a broader human development approach to development asserts that development is a multi-dimensional and multidisciplinary process of enlarging human functionings, capabilities to function (the range of things people could do and be in his/her life) and freedoms, to live a life they have reason to value, and human wellbeing is the overall objective and the core of development. The main objective of development is to increase the range of choices - building human capabilities - to enable people to live a long and healthy life, have access to knowledge and a decent standard of living, and participate in the life of their community and decisions affecting their lives. Without these, many choices are simply not available, and many opportunities in life remain inaccessible (Sen 1999). The concept of development

in capability approach is, therefore, much more than economic growth, which is only a means though, important one, of enlarging people's choices.

Theoretical and empirical literature supports the view that nature of poverty is multidimensional comprises multiple characteristics in its relationship with people. It is therefore, very difficult to envisage its influence and understand its relationship with people particularly women, through a single measure. It is also very difficult to understand women deprivations through a single measure, income. It does not completely capture the nature of the lives that women are actually living in the poor third world countries particularly in south Asia. Dimensions of their poverty include material and non material deprivation i.e., illiteracy, gender inequality, lack of power and autonomy, lack of opportunity for personal growth and self realization, etc. Capability approach, therefore, takes poverty as a multidimensional concept and demands different strategies other than monetary evaluations to capture the whole phenomenon of poverty.

Human Development Paradigm

Dr. Mehabub ul Haq, the founding father of human development paradigm (1995) in his book "Reflections on Human Development" defines development as: "a process for enlarging people's choices. These choices primarily reflect the desire to lead a long and healthy life; acquire basic knowledge; and have an access to resources essential for a decent standard of living."

This definition defines development as a dynamic process which empowers people and brings about significant changes in their lives. People give importance to achievements other than income i.e., access to nutrition and health services, greater access to knowledge, more secure livelihoods, satisfying leisure hours, security against crime and physical violence, political and cultural freedoms and a sense of participation in community life. Thus the main purpose of development is to build favourable environment for people to enjoy long, healthy and creative lives.

The 1990 Human Development Report gives the fundamental elaboration of the concept of human development. This report focuses on the concepts and measures of Human Development. The first Chapter of report, named "Defining and Measuring Human Development", starts with the famous words:

“People are the real wealth of a nation. The basic objective of development is to create an enabling environment for people to live long, healthy and creative lives. This may appear to be a simple truth. But it is often forgotten in the immediate concern with the accumulation of commodities and financial wealth” (UNDP 1990). This claim denotes that people are not only the means but the prime ends of development.

UNDP Human Development report (1990) defines human development as a process of enlarging people’s choices and the level of their achieved well-being that includes access to income, to lead a long healthy life, education, to enjoy a decent standard of living, political freedom, guaranteed human rights, self-respect, concern for the environment, and concern for participation.

UNDP Human Development report (1994) describes that human development “enables all individuals to enlarge their human capabilities to the full and to put those capabilities to their best use in all fields – economic, social, cultural and political”.

The main premise of human development approach is that each human being is born with a potential and has the right to develop it. The human development paradigm is based on three basic characteristics. First, the main purpose of development is to expand people’s range of choices (in the present and in the future) in all areas of their life (economic, social and cultural). The mere idea of economic growth and income measure cannot encompass all the dimensions of human wellbeing i.e., a greater access to knowledge, better nutrition and health services, sustainable livelihoods, security against crime and physical violence, political and cultural freedoms etc. Therefore, the end of development should be multidimensional. Second, development needs to take care to the institutional mechanisms that decreasing or increasing people’s ranges of choices. Finally, development needs to be rooted in respecting and broadening the scope of people’s freedom so they can develop their potentials and to make decisions about their lives.

According to Alkire (2010) the aim of human development is “to enlarge human freedoms – the worthwhile capabilities people value – and to empower people to engage actively in development processes, on a shared planet... People are both the beneficiaries and the agents of long term, equitable human development, both as individuals and as groups”.

This definition gives the idea that human development is participative and empowering process. The idea of human agency or the ability of people to be agents of their own lives has an essential place in human development paradigm. People are active subjects and actors of their own lives not the passive objects. They have all rights to decide what kind of development and local priorities they want and choose the means to meet them.

The human development paradigm of UNDP and the Human Development Reports has been greatly influenced by the work of Amartya Sen in development and welfare economics and poverty. The human development approach is based on Sen's Capability Approach with its emphasis on valuable life-options.

The Capability Approach is basically a normative framework for the evaluation of individual wellbeing, inequality, poverty, social arrangements and alternative options. Since its inception, researchers, philosophers and policymakers are very much involved in the theoretical and conceptual basics, application and measurement aspects of human development capability approach (UNDP, 1990-2004; Robeyns, 2000, 2005; Quizilbash, 2002; Alkire, 2002a, 2003, 2005b).

Fukuda-Parr (2003) and Fukuda-Parr and Kumar (2003) pointed out that since 1990s, capability approach has been actively involved in shaping the UNDP Human Development framework through defining development as 'the process of enlarging people's choices' (UNDP, 1990). The major operationalisation of this approach is the United Nations Development Program's Human Development Index (HDI), GDI (Gender Development Index) and HPI (Human Poverty Index) where the non-economic indicators – education, gender equality and health are the most essential.

Capability approach provided a philosophical basis in shaping HDI which was intended to refocus the direction of development from GDP and GNP to more people centred policies (Fukuda-Parr 2003).

Clark (2005), Sen, (1984, 1999) and Nussbaum, (2000) believe that CA offers a stronger informational base for the analysis of development and well-being than more traditional approaches to human well-being which merely focus on resources or utility.

Amartya Sen's capability approach (CA) takes development as a multidimensional and multidisciplinary process of expanding human capabilities or their ability to achieve things they have reason to value. According to Sen (1990) development is the quality of

life - a valuable capabilities expansion that is broadening of the set of valuable beings and doings an individual can achieve. Thus development is the freedom to achieve valuable doings and beings. Whether people have greater freedoms or not is the real test of country's development.

Sen (1995) highlights that the key objective of development is to create such an environment in which people can develop their full potential and lead productive lives according to their needs and interests. Sen relocate the focus of development from economy and income growth (that is only a means —though an important one — of expanding people's choices) to people and identifies human beings as not only means but also ends in themselves (Sen, 1990).

The Central Concepts: Functioning, Capabilities and Agency

The Amartya Sen's capability approach is based on three major concepts functionings, capabilities and agency.

Capability approach views human well-being in terms of what people are or what they manage to do or be (like being adequately nourished, being healthy, being safe, being educated and taking part in the life of the community). Sen calls this “**functionings**” (1999). Functionings refers to what individuals may value doing or being. It is an achievement of a person in terms of objective well-being fulfilment. Attaining a functioning within a set of commodities depends on a range of personal and social factors. Functionings therefore refers to the use of commodities by a person at his/her disposal. They are ends of and can also be means to human life. Functionings are associated with goods and income but they show what a person consequently may able to do or be.

Capabilities - Amartya Sen in his paper ‘Equality of What?’ (1980) first introduced the concept of capability. ‘Capability refers to a set of the alternative combinations of functionings that are achievable to a person that shows the substantive freedom of an individual to lead the kind of life he or she has reason to value’ (Sen, 1993; Dre 'ze and Sen, 1995; Sen, 1999). Capabilities imply an individual's real or substantive freedom to achieve functionings (1999). So functionings are the various outcomes a person may achieve (being healthy, being educated, participating in community life etc.), whereas capabilities are the real, not formal, opportunities to achieve these outcomes. In this way,

functioning is an achievement, whereas a capability is the capacity to achieve functioning (Sen, 1987).

The aspect of freedom is closely associated with the concept of capability. Sen (1980, 1985 a, b, 1992, 1993, 1999) identifies freedom as ‘the real opportunity that we have to accomplish what we value’. He defines freedom as one of the crucial aspect of life. Well-being is not essentially what people are and do but what they value being and doing, this is what Sen called capabilities.

Sen (2002a b) identifies two aspects (the opportunity aspect and process aspect) of freedom. The ability of an individual to achieve those functionings that he/she has reason to value is opportunity freedom while the other aspect covers the freedom involved in the process itself. The concept of capability falls in the opportunity aspect of freedom, whereas the idea of agency, which is explained below, falls in the category of the process aspect of freedom.

Sen (1987) defines a ‘capability set’ of an individual as a collection of all the functionings from which a person has the freedom to choose. According to him (1985, 1987 b, 1990, 1992, 1993, 1995, 1999), individuals have a set of capabilities (opportunities) to achieve what they want to be and do (functionings). These capabilities (opportunities) are the instrumental freedoms which help to achieve the functionings – the real substantive freedoms.

Sen (1999) believes that an individual’s capability shows his/her freedom to choose between multiple life styles. This freedom is greatly influenced by the circumstances, experiences, desires and the background in which the person lives.

Within the sphere of capability approach, development is defined as the process of achieving the instrumental freedoms to attain the substantive freedoms. Sen (Sen 1999) defines development as the process of enlarging the real freedoms that people enjoy. In this way Sen shifted the focus from means to ends by redefining the goal of human development as a process of increasing the substantive freedoms of individuals.

In *Development as Freedom* (1999), Sen specifies the five forms of substantive instrumental freedoms i.e., political freedoms, economic facilities, social opportunities, transparency guarantees, protective security. The substantive freedoms comprise elementary capabilities i.e being able to avoid deprivations like hunger, malnutrition,

premature mortality, being educated, political and community participation and etc. (Ibid). Sen assumes that these elementary capabilities are necessary to protect the human well-being. Sen views freedom as a primary end in development and believes that the greater the freedoms people have, the more the ability of people to help themselves and to influence the world as well (ibid).

These arguments of Sen about human development support the idea that well-being of a person explicitly depends on his/her freedom to function and people can only be lived well when they are free to make real choices which are opportunities that have transformative effect in human life.

Sen disapproved the stance that the assessment of equality among people should simply be based on their command of primary goods, desire fulfillment or sense of happiness (Gore, 1997). Sen's emphasis lies on what people are capable of being or doing (functionings) with goods to which they have access. Thus capability approach assesses people's functions (their beings and doings) and capabilities (their real freedom to achieve those functionings). The capability approach offers a wider foundation for theorizing and defining development than more traditional approaches, which merely focus on resources or utility (Sen, 1984, 1999; Nussbaum, 2000).

Human achievements and freedom cannot be achieved only in terms of active choice by oneself. Individual conditions and contexts, within which freedom can be achieved, play a crucial role in whole process. This process largely depends on political and civil rights and social and economic arrangements of a society. People's functionings may enhance by enabling public and policy environments or vice versa. In this way, Individual development, human freedom and social and economic development are interlinked.

In *Inequality Re-examined*, Amartya Sen (1999) describes 'A person's capability to achieve functionings that he or she has reason to value provides a general approach to the evaluation of social arrangements, and this yields a particular way of viewing the assessment of equality and inequality'. The main premise of the capability approach is that the end of social arrangements is to expand people's capabilities – their freedom to promote or achieve valuable beings and doings. Sen therefore underpins that the process of expanding the capabilities and freedom of a person itself crucial and the primary end and the principal means of development and functionings are secondary in this process.

Agency

Agency is the third main concept of the capability approach. It is the ability of people to be agents of their own lives and it includes effective power as well as direct control. It entails a person's ability to pursue and attain goals that he or she values and has reason to value. According to Sen (1985b) an agent is a person who acts and brings about change and whose achievement can be measured according to his/her own values and goals not in accordance with some external criteria. The opposite of a person with agency is someone who is forced, oppressed, or passive (ibid). Agency aspect includes not merely individual agency, but his/her agency as a member of a group and society. This aspect is crucial in the evaluation of what a person value doing according to his/her own idea of betterment. Capability approach takes people as an active subject instead of passive objects, fed on social welfare.

Sen, (1999) and Sabina Alkire, (2005a) believe that with the help of sufficient social opportunities, people could adequately improve their conditions and help each other instead of being inactive receiver of the assistance of development programs. Agency aspect of capability approach takes people to be active, creative, and able to act according to their desires. Extension of valuable freedoms and agency work parallel. In this way, development is about people's freedom to take decisions about their lives and decide what kind of development they need. They should be empowered enough to identify their local priorities by themselves and decide how to meet these.

Amartya Sen (1999) emphasizes that if there is a matter of selection between cultural tradition and poverty on the one hand and modernity and material prosperity on the other, then it is the people directly involved must have the chance to choose between the two options.

Alkire and Deneulin, (2009) are convinced that agency and the expansion of valuable freedoms are deeply interrelated. To be the agent of his /her own life, one calls for the freedom to be healthy, safe, well-informed and educated, speak in public without fear, etc. At the same time, with the help of the power of agency people may achieve freedom to create conducive environment to achieve such valuable functionings.

Though Sen offers various examples of valuable capabilities (i.e. being healthy and educated, being able to live long life or being able to participate in community life, etc.),

he has not provided a definite list of important capabilities or functionings nor he has given a specific guidelines for the selection of relevant capabilities (Sen, 1993, Clark, 2002, p.54, Qizilbash, 2002, and Fukuda-Parr 2003). Therefore, capability approach has been criticized for being theoretically incomplete by few economists (Sugden 1993, Roemer 1996, Qizilbash, 1998, p.54; Comim, 2001). Among philosophers, Martha Nussbaum who introduced a somewhat different version of capability approach has been a major proponent who advocates that Sen should give a fixed list of capabilities and functioning (Nussbaum 1993; 2000; 2003).

However, Sen argues (Sen 1993) that he has deliberately left the capability approach open for different interpretations and rejects the idea of a specific list of capabilities because rather than preparing a specific list of capabilities by academics it is better to let the people define their own relevant priorities for their development. He argues that the choice of functionings is an act of reasoning and it should be subject to public participation and scrutiny.

Capability approach strongly believes in the heterogeneity of individuals in their characteristics and opinions. They are also different in their ability to convert resources into functionings and different people have opinions of what constitutes a good life. Therefore Sen avoid fixing a list of relevant capabilities for the analysis of wellbeing.

Sen (1990) highlights the role of people's agency and freedom of choice and reason in the process of selecting valuable capabilities within the context of a particular local and cultural context. He stresses that distributive policies must be defined by democratic processes and social choice procedures because according to capability approach it is the people who will be affected by the policies and the process of development therefore they should decide valuable capabilities.

He further argues that a fixed list derived from a theory reduces the possibility of productive public participation on what should be included and why (2006: 362). Moreover, a pure theory is unable to set a capabilities list for all societies of present and future.

Robeyns (2003b) therefore disagree with certain economists (Comim, 2001; Qizilbash, 1998) particularly with Nussbaum's who argue that there should be one specific list of capabilities. Sen highlights the role of people's agency and freedom of choice and reason

in the process of selecting valuable capabilities within the context of a particular local and cultural context (1990). He stresses that distributive policies must be defined by democratic processes and social choice procedures because according to capability approach it is the people who will be affected by the policies and the process of development therefore they should decide valuable capabilities.

Alkire (2002b) also notices that Sen has deliberately left the capability approach incomplete, and that capability approach is intended to be well conceived rather than to be fully operational. She believes that Sen wants the economists and development practitioners to work on critical development issues.

Alkire (2002b) underlines the assumption of capability approach that poor people are able to understand and analyze causes of their poverty and also the ways of achieve valued freedoms in multiple dimensions. Capability approach believes that this understanding will change the resulting analysis from a constricted analysis which uses income as a proxy for poverty and freedom.

Education and Capability Approach

UNDP's Human Development Index (HDI), has been significantly influenced by Sen's capability approach. And HDI is one of the ways in which Sen's capability approach manifests. Sen's CA gives lot of importance to literacy and education as a mean of expansion of human capability and as an important indicator of human development. HDI gives a key position to literacy as being central to the human development along with life expectancy at birth, and real gross domestic product per capita. This highlights the importance of literacy and education internationally as an important source of human well-being.

Elaine Unterhalter (2009) in her work on education gives a broad overview of the link between education and the capabilities approach. She raises a number of key points of this link and discusses that education as a mean to achieve development and as an end itself has acquired multiple roles: it is instrumental, empowering and redistributive. First, literacy and education perform an instrumental social role by promoting public discussion about social and political arrangements. It also fulfils an instrumental process role in enhancing capacity to play a part in decision-making processes. Finally, education by playing an empowering and distributive role also facilitates the disadvantaged groups of

society to organize themselves politically in order to gain access to centers of power which otherwise they could not.

Unterhalter (2009) argues that the capability approach to education is concerned with enhanced capabilities rather than related functionings or outcomes of being educated. Capability approach is concerned with the capabilities of all individuals and believes that education lend inter and intrapersonal impact to individuals and allow them to use its advantages to serve themselves and others thus take part in the betterment of the society.

McCowan (2011) points out three specific areas in which capabilities can play an important role in the field of education. First of all, it gives a fuller realization of the right to education; secondly, it points out the heterogeneity of learners; thirdly, it provides a substitute to a state-facing approach.

According to McCowan (2011) capability approach believes that education not only raise income and increasing access to resources but also enhances people's freedoms to do and be what they have reason to value. Literacy, knowledge and education increase the chances of an individual to flourish as Sen describes that being educated is a basic capability that is crucial to human wellbeing.

Education must be directed towards the development of different dimensions of well-being i.e., human capabilities, choices and agency by building up self-worth and self confidence in order to reduce of all types of poverty and the vulnerabilities of individuals within a given context. Therefore education must fight against all type of stereotypes and discriminatory traditional norms which favour status quo.

Hoffman, (2006) and Robeyns (2006b) argue that education is a foundation of other capabilities. Thus education can be a precondition for the development of other individual capabilities. Education may prove to be the key instrument of transformation towards sustainable development. However, if education is to boost freedom and development than it is necessary that the learning requirements of all are met through quality education with equitable access to an education of such quality that it leads to learning outcomes which ultimately leads individual freedom.

For example Preece (2006) reveals that education as a learning resource sometimes itself re/produce poverty. In Kenya for instance, Due to inadequately developed education rural women find it difficult to understand their everyday life issues i.e., malnutrition,

production improvement methods, food processing and preservation etc. It proves that literacy education alone is not enough to produce the necessary skills rural women need to move out of their deprivations.

IN 1948, the Universal Declaration of Human Rights also encompasses the main concepts of the capabilities approach which further enhances the relevancy of capability approach to education. The Universal Declaration of Human Rights states: “Education shall be directed to the full development of the human personality and to the strengthening of respect for human rights and fundamental freedoms” (UN, 2012). Afterwards these concepts became the foundation of the capabilities approach.

Sen (1999, 1992) states that human capabilities are the “substantive freedoms of people to live the lives they have reason to value and increase the real choices they have (Sen 1999). According to Sen (1992) education is an important end of development in itself, and it is a capability to meet primary needs. In this way education is a facilities or arrangements that facilitate freedom and capabilities (Unterhalter and Brighouse 2003).

The Dakar World Education Forum in 2000 also reiterate the basic human right which all human beings have to benefit from an education that will meet their basic learning needs in the comprehensive way. That education comprises learning to know, to do, to live together and to be. Such education model is based on the findings from the Report to UNESCO of the International Commission on Education for the Twenty-first Century. The report emphasises the significance of developing internal capacities of people to face the challenges of education, through four pillars:

- **Learning to know** that involves the use of knowledge. It is significant for the identification and awareness of the problem. This is associates with cognitive life skills, like critical thinking, decision-making and problem solving skills (UNESCO 2000).

Learning to be It refers to self-management life skills such as self awareness, self esteem, self-worth, self confidence for coping feelings and stress. This is closely related to consider oneself as the main actor or agent of own life (UNESCO 2000). It relate to Sen’s concept of agency as someone who acts and brings about change.

- **Learning to live together** refers to building potential through social capital and it is concerned with interpersonal and social life skills such as communication skills, assertiveness skills, refusal skills, Interpersonal skills, empathy skills and co-operation skills. (UNESCO 2000). These skills define a human as a social being. linked to what actions a person takes
- **Learning to do** is related to what determined action an individual takes, and it links to practical skills.

These four pillars of education provide a conceptual base for sustainable human development that combines practical skills and psycho-social life skills under one framework for skills building (Hoffmann *et al.*, 2005). These skills can be applied to different conditions in life to achieve freedoms to choose a way of valued life (achieved functionings).

Human Capital Theory

Human capital theory has been the focus of research in the field of social and behavioural sciences. It generally, characterizes the investment people make in themselves in the area of education or health that improve their economic efficiency. This theory assumes that formal education is highly instrumental to enhance the productive capability of a population and consequently caused increased economic growth. Human capital theory is based on the work of Schultz (1971); Becker and Ghez (1975); Psacharopoulos and Woodhall (1997). Gary Becker in his classic work, *Human Capital* (1964), gives a detailed description of the concept of human capital in the context of neoclassical economics. He maintains that investment in humans is comparable to investment in other economic means of production, like factories and it would yield a rate of return, which could be calculated.

Babalola (2003) Babalola (2003) claims that education contributes in the development of economic resources and the all-round prosperity of society with its power to enhance the capabilities and efficiency of labour force in number of ways.

Human capital theory argues that investment in education boosts cognitive skills of humans which ultimately increase the output and efficiency of workers. In the growth-oriented Western economies, the provision of formal education is taken as a fruitful

investment in human capital. The advocates of human capital theory consider human capital more valuable than that of material or physical capital.

Mincer (1974) introduced the earning function in order to measure impact of an additional year of schooling on productivity and earnings. In the Mincerian earnings function, higher earnings are associated with productivity that rose with the year of schooling and experience. Human capital earnings function has been applied by most of the studies which worked on the estimation of returns to education. Welch (1970) and Psacharopoulos (1973, 1987) argue that the Mincerian earnings function offers a plausible estimates on rate of returns to education in the labour market of both developed and developing countries.

Fagerlind and Saha, (1997) declare that human capital theory rationalizes large public spending on education both in developed and developing nations. The whole spirit of human capital theory was consistent with the Western ideologies of democracy and liberal progression. The presumed productivity and economic growth as a return of investment in education both at the macro and micro levels was the foundation of this theory. For individuals and society, investment in human capital was taken as economic achievement.

Becker (1993) declares that the high per capita income and economic prosperity of industrialised countries to West is caused by their heavy investment in the expansion of scientific and technological knowledge that increases the productivity of labour force. The growing application of technical and scientific knowledge in industries has significantly increased the need of education particularly the scientific one.

Number of economists (Psacharopoulos and Woodhall (1997) believe that it is human not capital or material resources of a country that determines its economic and social development and growth and constitutes the ultimate basis of its wealth. Human beings exploit natural and material resources, create social, economic and political organization, and work for the development of country.

On the other hand, human capital theory has been criticized for having too narrow approach of what people value from education (Sen, 1993, 1999) Dre`ze and Sen (1995), Robeyns (2006a), Unterhalter, (2009).

Dr. Haq (1976) argues that equal opportunities cannot be produced if there is low investment in education and training and the institutions and policies discriminate between rich and poor. Haq believed that a huge investment in functional literacy and training is the most crucial element of a harmonious development.

Sen (1993) examines the link between human capital and human capability and argues that both the approaches are closely associated with each other as both give humanity a central place. However, human capital theory concentrates on the human capacities for the expansion of economic growth and production while the capability approach focuses on the expansion of capabilities - substantive freedom - of individuals to choose the life they have reason to value.

Sen (1999) explains the relationship between human capital and human capability by articulating the role of human capabilities in three ways:

- human capabilities are directly related to human wellbeing and freedom
- human capabilities indirectly influences social change
- human capabilities indirectly influence economic production

Capability approach includes all three categories while human capital theory incorporates only the last one. Dre`ze and Sen (1995) argue that education also has its role to play in this argument. Human capital produced by education can be considered as a source of income growth and commodity production but education not only plays its part in formation of human capital but also in widening human potential and capabilities.

Governments may implement educational plans with particular development aims and objectives, but they cannot ensure the desired outcomes. Thus, education alone cannot achieve the desired societal goals and development objectives without social and cultural considerations and structural reforms.

Robeyns (2006 b) emphasizes that Human capital theory that focuses merely on economic productivity has only an instrumental value. It overlooks structural power relations in families, maintained by the local nature of gender relations. So this theory fails to qualify as a leading theoretical framework in the planning and designing of educational and financial policies.

People do not take interest in education only because it raises the income-generating capacities or make them more compatible with in their environment. But they may be

interested due to the intrinsic value it has. It develops self-worth and self-confidence and enables them to understand and challenge existing unjust power structures. It is also valued as it develops non-income attributes i.e., equality, empathy, care and connectivity. Unterhalter, (2009) points out that the proponents of human development capability approach believe that labour markets perform effectively and that, when education and schooling instil and develop certain aspects of human capital, the labour market accommodate people to occupations according to their level of skills. This theory ignores segregated labour markets norms which accommodate people in jobs, most of the time irrespective of their level of education, on the basis of class, gender, caste and race. It considers school as homogenous structure, a machine, and ignores diversity in different learning environments for different children with different learning needs. It pays no heed to the content, learning processes, inequalities related to gender and class or cultural dynamics of schools and labor market. Instead of considering institutional dynamics of gender or race inequality in education and the labour market, human capital theorists believe to provide more education to socially segregated groups to increase the level of economic development. It shows the importance of economy as system that promotes growth and education and schooling is the mechanism that facilitates this very growth.

Spoelder (2012) says that the quality of education is of significant importance because generally students go to school but cannot learn so much. So, mere schooling is not sufficient to provide the capability and agency to function in a way an individual value. This supports the assumption that viewing education merely as a right does not achieve sufficient results (Mc Cowan, 2011). Therefore, implementation of literacy programs is not enough for poor people to improve their conditions. This situation demands an approach that covers not only its provision but also evaluates the context and processes.

Human development approach therefore, stresses that every aspect of education and content must be evaluated to fight all types of poverty and to eliminate the inimical norms in the prevailing culture by developing agency and well being of individuals and societies.

Yet, human capital approach has been widely employed in national and international policies particularly in developing countries including Pakistan. Poverty alleviation programs in Pakistan have always been taken in the context of livelihood skills related to

production and income generation. But experiences of many years demonstrated that this failed to generate desired results in the rural areas on account of the number of reasons.

Poverty

The phenomenon of poverty implies a complex cycle of deprivation which denotes a high level of vulnerability in social, economic, ecological, demographic, emotional and psychological conditions.

A study by the Oxford University Index Team (2000) argues that poverty is a multiple deprivation from employment, health, housing, education, , employment, provision of public goods, skills and training. Generally poverty has material connotation and it has been defined in monetary terms i.e., lack of necessities and minimum access to economic opportunities, food and nutrition, health facilities, shelter, etc.

However, the income/consumption based poverty measures proved inadequate to completely grasp the whole concept of poverty. This inadequacy revealed the multidimensional nature of poverty beyond the sole domain of income as an indicator of human well-being. The well-being of an individual is based upon both monetary and non-monetary attributes of well-being that could be material, social, cultural and emotional.

The World Bank (2001) in its report advocates that poverty comprises powerlessness, voicelessness, vulnerability, and fear, features that cannot be easily quantified.

It is true that a sufficiently high income may improve the position of some of one's income and non-income elements of life. But income is able to buy everything in one's life which he/she values. It is therefore argued that poverty is both multiple deprivations of subsistence levels of income and non-income attributes of wellbeing. A legitimate measure of poverty should therefore be based upon income and non-income indicators in order to fully capture the features of wellbeing not captured by income.

Dr. M. Haq (1995) asserts that development is fundamentally meant to enlarge people's choices. The main purpose of development is to create an environment which facilitates people to live long, healthy and creative lives. People often value achievements that

cannot be measured in monetary sense i.e., being educated and knowledgeable, being healthy, feeling safe and secure, have political and cultural participation, etc.

Human development paradigm denotes poverty as lack of valuable attributes and the denial of basic human choices and opportunities imply poverty in a broader sense. Income and wealth are undoubtedly essential for human survival and advancement. However, this is only one dimension of human betterment. Income dimension of poverty is an outcome and poverty of opportunity the cause of such deprivation. Thus human development perspective has shifted the focus of poverty from achieving the means i.e., income and consumption, to the attainment of ultimate human functionings and capabilities as an absolute end.

Haq (1995) believes that the human development paradigm is meant to enlarge human capabilities by investing in people and then fully utilises those capabilities for personal and collective development. In this way the human development approach move the focus of poverty and development to building up human capabilities.

Poverty as Capability Deprivation

Earlier than the 1990s, economists and development institutions had utilitarian ideas about poverty, living standards and well-being. They confused wellbeing and living conditions. The adverse results of these confusing development policies ignited the debate about development and wellbeing. Since the 1990s, international organisations have introduced the concept of a sustainable human development model by refusing the older version of development based on economic growth. Consequently, human well-being has now been identified as subjective wellbeing distinct from living conditions. This concept of subjective wellbeing includes individual's cognitive evaluation about her/his own life whether she is happy and satisfied or not with her life and health.

Sen (1999) believes that an individual's wellbeing cannot be limited to the quantity of primary social goods he/she consumes as goods cannot always be converted into wellbeing.

Sen gives a holistic view of well being by considering the individual as an agent of change. The capability approach refuses income and utility as the sole indicator of well-being. Capability approach defines poverty as deprivation of freedom and capabilities.

Sen (1985a b) says that development should be taken as the expansion of human capabilities and freedom, not the maximization of utility or monetary income. Capability approach sees human wellbeing as expansion of individual freedoms and capabilities to live a life he/she values.

Sen (1999) highlights the multidimensionality of poverty and defines it as capability deprivation, the inability of some basic capabilities to achieve elementary and essential functionings (Sen 1995). Capability approach argues that lack of freedom to participate in social, political and economic life paves way to a deprivation in the range of things people can do, needed to act independently for personal and collective wellbeing at the local, national or global level.

Sen (1992) informs that the true level of deprivation may be miscalculated if we focus only on the size of incomes. Sen indicates that in welfare economics human development is estimated through indicators such as the Gross National Product, the Gross Domestic Product, and per capita income. The policy makers in government use economic growth to raise the income and thus alleviate the poverty of poor. They believe that economic growth automatically trickles down to the incomes of the poor and resultantly improve their life styles.

Des Gasper (2000) explains this phenomenon that the economists and policy makers perceive that increased economic growth produced capital that is distributed as income. This income is used by the earner for personal utility and utility is considered as economic wellbeing. In this sense, well-being originates from income which is created by growing economy that creates employment. Employment gives people money which enables them to fulfill personal utility by using commodities. Welfare economics takes this utility attainment as wellbeing.

Sen (1993) declares this income-centered view very misleading in the identification and assessment of poverty. Sen believes that welfare economics has a narrow view on poverty as mere income deprivation. This approach is devoid of the vision to conceive the real causes and the extent of people's deprivation of wellbeing, no matter how serious these are.

Monetary measures are unable to capture capability outcomes because different individuals have diverse capabilities (depending on individual's characteristics or contexts they live in) to convert resources into valuable functionings or achievements. Capability approach admits human heterogeneity and group disparities consisted of gender, age, class or ethnic diversity and recognize the variation of values and aspirations that different people, cultures and societies may have.

Capability Approach addresses the issue of inequality. Sen (1999) asserts that an equation cannot be drawn between primary goods¹ and individual well-being as the former cannot always be converted into the latter. Therefore primary goods cannot be a sufficient informational source for assessment of human well-being. Sen criticises the Rawlsian justice conception for its concentration on primary goods. Rawl's theory ignores the significance of the diversity of human beings that different individuals need different amount and kind of goods to acquire the equal level of wellbeing. Sen considers Rawls' theory as incomplete because it argues that if people have equal command over resources, they must have equal opportunities. Sen establishes a clear distinction between equality in terms of primary goods and equality in terms of capabilities.

Deneulin (2004) claims that capability approach highlights the gender blindness of monetary evaluation of poverty. Women have distinct needs than men and monetary approach does not take into account women's different needs. Income poverty approach ignores very crucial dimensions of women's well-being, i.e., security, fear and domestic violence. Capability approach takes into consideration the intra-household disparities in the distribution of resources and challenge the view that household is the unit of economic analysis and focus of social and economic policies. The increased well-being of the household head does not translate into the increased wellbeing of the other household members. Increased household income cannot be equated with individual wellbeing.

1. According to John Rawls, primary goods include "rights, liberties, and opportunities, income and wealth, and the social bases of self-respect" (See Rawls 1971, 60-65).

Arif, *et al.* (2007) define poverty reduction as a process of enhancing resources, choices, capabilities and the power necessary to enjoy an adequate standard of living and other rights (civil cultural, political and social). Empirical data reveals that the low levels of poverty promote social participation and political stability thus pave way for a healthy civil society. In this way poverty reduction contributes to human development.

The non-material dimensions of well-being are also receiving attention along with the material dimensions in international development projects and academic discourses.

Sabina Alkire (2002b) in her comparison of a standard social cost-benefit analysis with a capability social cost-benefit evaluation of NGO projects in Pakistan, reveals that a poverty alleviation project may fail to generate enough income, but it may effectively create valuable functionings such as increased respect in community, increased ability to take part in community activities, increased self-worth, increased ability to fulfil religious duties, and more.

One main policy implication is that while designing a poverty alleviation program, it is important to know ask how this is going to influence the individuals in all the crucial dimensions of their wellbeing, not just with respect to income generation or consumption. Alkire (2002b) argues that analyses of a poverty alleviation project in terms of income generation alone ignore benefits such as empowerment, awareness, emotional satisfaction, self-worth and valuable work which, though difficult to quantify, are greatly valued by participants. Capability approach admits that a poverty alleviation project which failure to design and evaluate from the participant's point of view can doom to failure.

Gender, Poverty and Education

Gender is socially acquired roles and responsibilities of masculinity and femininity by which women and men are identified (Momsen, 2004). As gender identities are socially acquired and cultivated, the role of men and women in different places vary. The concept of gender is crucial for gender analysis. The assigned role and responsibilities to sexes in society are important determinants of the nature and scope of their inequality and poverty. Gender inequality means uneven conditions among women and men for realizing their full human rights.

Pakistani women have different socio-cultural status than that of western women. Pakistani Men and women conceptually have two different domains. Women are mostly confined to home to perform their procreative roles as a wife and mother while male rules the outside world and perform the role of a breadwinner. Male family members are given priority in every sphere of domestic life, be it household recourses, food, property or skills and education. On the other hand, female family members are trained as good wives and mothers. They have limited opportunities and choices for themselves to change the realities of their lives. Gender segregation and discrimination is more acute in rural areas of Pakistan. Strong gender disparities in the field of educational attainment too exist between rural and urban areas and among the provinces (ADB, 2002).

The UNESCO (2008) estimates for 2006 shows that almost 18% of world adult population is illiterate and majority of them lives in the developing countries of South and West Asia, sub-Saharan Africa and the Arab States. Women account for the major part of the world illiterate adult population. This situation of illiteracy among women is more critical particularly in the South Asia. majority of the illiterate women are poor and rural based, are older in age and belong to the linguistic, ethnic and religious minorities. However, the issue of female illiteracy has never received its due attention from respective governments, education planners and policy makers particularly in the South Asian region.

Education is one of the basic rights irrespective of sex, age, creed, religion, etc. Female education has intrinsic and instrumental value and the target of universal primary education cannot be achieved without female access to educational opportunities. Moreover, female education has assumed primary significance for empowerment of women.

Klasen (2002) study shows that the low level of female education had a negative impact on economic growth as it lowered the average level of human capital. Education is one of the key instruments for human development and human resource development. It has proved to be an essential mean of expanding opportunities and empowerment of women and has become a universal human right. There are ample empirical data which indicate that increase in women's education improves human development outcomes such as child survival, health, nutrition, fertility rates, children's education and increases their wages

and that the rate of returns to education for women is normally higher than that of men (Sabir 2002, Schultz 2002, World Bank 2007).

According to Knowles *et al* (2002) in developing countries female education reduces fertility, infant mortality and increases children's education. It is an important instrument of women empowerment which makes them able to address issues like access to drinking water, payment of minimum wages, access to health services etc. it also enable them to take collective action against domestic and social violence.

Women education has great importance as a strategic investment in human resources, with high rate of social returns. Women education plays a crucial role not only in the life of women but also play a catalyst role in the life of their families and communities concerned. It reduces their poverty and deprivations and thus increases their social and economic productivity.

United Nation's The World Plan of Action for the Women's decade (1975-85) highlighted the fact that "as long as women remain illiterate and are subject to discrimination in education and training, the motivation for change so badly needed to improve the quality of life will fail for in most societies since it is the mother who is responsible for the training of her children during their formative years".

There is a positive correlation between women's literacy and social and economic development of family and community. Research reveals that literate women (even with low levels) are more likely to send their daughters to school than those without any literacy at all.

Capability approach takes on a gender perspective by highlighting that every individual should be considered as an end of development, and that development should be measured in terms of individual capabilities. Capability approach helps measure gender inequalities.

The human development capability approach support that men and women should have the same effective freedom to education that is, not only formally and legally, but also in terms of being liberated from other social and cultural limitations. Social customs and the prevailing culture minimize female's capability to education and influence female preferences, ambitions and aspirations. The proponents of capability approach demand that social norms and cultural values that influence girl's preferences, aspirations and

ambitions, should be evaluated, debated and critically scrutinized whether they are just or not.

Education is the right to the full development of potentials. This is the foundation of the concept of education for human development. Though some opportunities do safeguard and guarantee survival, and the integrity of individuals, however, the only opportunities that truly develop the potential of human beings are educational ones (UNESCO, 2005). Proponents of capability approach argue that learning limited to only basic reading and writing skills would be insufficient to advance sustainable development and fighting all type of poverty.

Radja *et al.*, (2003) argues that in order to claim their rights, individuals, particularly women, and communities have to be prepared to know these rights, the ways to demand them and mean to enforce their demands. It needs psychosocial abilities of critical thinking and logical reasoning along with agency and empowerment. This is related to quality education contents, procedures, and contexts that pave the way of building capability of the individual. Such form of education develops abilities in children and adults that facilitate them think critically and creatively, make informed decisions, solve problems, deal with and manage new situations, and communicate effectively. Therefore, education contents, methods, and contexts must be of such quality that it generates specific learning outcomes in the form of capabilities.

Sen (2003) in his address to Population Commission highlighted the powerful impact of education on people's lives. He underscored the significance of literacy in finding employment, understanding legal rights, overcoming deprivation and raising the political voice of deprived and poor. He emphasized that education of a woman could be helpful in increasing her income, limiting family size, reducing fertility and child mortality, and enhancing her role into family decision-making.

The human development capability approach focuses on inequalities within a particular community or society and the impact of social factors on well-being (such as social and gender norms, traditions etc.), because all these dimensions have an impact on a person's ability to convert resources into functionings. In this framework education also focuses on the gendered constraints on functionings and freedoms in education. Empirical evidences show that even though relatively high levels of education for girls and women

in Pakistan, sometimes, the legal, political, economic and social system, or employment patterns and practices hinder the agency and freedom of girls and women, and in this way cause capability deprivation. They face discrimination on inheritance and property ownership, in employment, food and decision making. It becomes more difficult for women particularly rural females to convert resources into functionings as compare to men due to the restrictive gender norms. These social norms and factors are important aspects of a culture. In the developing countries like Pakistan, often women with choices, influenced by culture and norms, sacrifice their rights in order to find social approval and respect, sometimes at the cost of critical aspects of their well-being. These practices are barely challenged by the form and content of education system (Robeyns, 2005).

Nussbaum and Glover (1995) while focusing their attention on women in developing countries, argue that culture itself is a problem. Nussbaum asserts that it cannot be denied that culture and traditions are involved in injustice against women and discriminate in many crucial areas of their well-being i.e., health, education, political liberty and participation, employment, self-respect, and life itself. Traditions and customs are the main causes of their misery and death.

Chua, *et al.*, (2001) argue that women of Third World are not homogenous in their lived experiences. Thus, their age, gender, religion, class, ethnicity and sexualities, being crucial elements of their lives as well as class and gender, cannot be removed from any work.

The social and cultural setup of Pakistani society is largely patriarchal. Misinterpretation of Islam is another reason of women illiteracy in the Sub-continent and Pakistan as well. Men want women to believe that Islam is depriving them of many of their rights, but it is not Islam itself, it is the prevailing culture caused by the long history of Hindi-Muslim co-existent in the Sub-continent and the strong influence of Hinduism and its theological ideology on the traditions and norms of south Asia, which dishonor women's rights. It is the system that men have shaped to impose their influence and power over women. Islam gives numerous rights to women but men usually do not incline to give women those rights because they feel that those rights will give women more power. Muslim men assume that they can be dishonored by sending their females to schools. In Pakistan,

particularly in rural areas, Patriarchal structures are relatively stronger and women have inferior social and economic status. Female are sold, exchanged and forcibly married like commodities. They have restricted life options to create choices for themselves in order to bring positive changes in their lives. They have less educational opportunities in comparison to males. It is historically and traditionally assumed that women are restricted to their homes and men are the rulers of the whole family.

Agarwal's work (1995; 2003) on land rights of rural women highlights the importance of central land rights for rural women in the Third World to transform the existing pattern of development. Her studies argue that mere focus on livelihood training and related intervention strategies are not sufficient for the transformation of their fate. She believes that reformation of land rights of rural women can enhance their status in society and bring about a shift in existing gender relations. Her work shows how lot of difficulties rural women face in obtaining their rights, and how non-economic factors crucially mediated women's control over economic resources.

Rogers (2004) in his report mentions that the contrasting world views about the purpose and process of adult literacy has given birth to the notion of a 'fault line' in developing countries. One side of the fault line takes literacy as education which has a centralized curriculum that is developed by the literacy specialists and is uniformly delivered to the literacy learners. The other side see adult literacy as a mean to social and economic development, in which learners has the control of the content and the literacy program. This type of the literacy program put more emphasis on the use instead of the acquisition of literacy skills. Researched data of many countries proved that it is the latter approach that has more relevance to women learners. It is argued that this strategy makes the learners self-motivated consequently they become literate faster and retain their literacy and numeracy skills much better.

National and international research data indicates huge participation of women in literacy programs. Lind (1992) study in many African countries in the 1990's points out 70 to 90 percent women enrolment in literacy programs. However, her experiences demonstrate the higher dropout rate and more irregular attendance among women than among men. Moreover she concluded that women took longer time than for men to become functionally literate.

Ramachandran (2002) Mentioned in her study about the women's extraordinary participation in government-sponsored Total Literacy Campaigns undertaken by social science research organizations in India.

Yet, gender inequality in terms of division of labour and various domestic responsibilities i.e., household work, taking care of children or other household members, repeated pregnancy, indifferent health, male attitudes, lack of family support, physical violence and bodily abuse, lack of support systems e.g. crèche facilities etc. hinder females to be regular or completed their literacy program. Moreover, poor women also have internalized a feeling of poor self-image and low self-esteem and they feel themselves useless and worthless learners when they join a literacy program. Belenky, *et al.*, (1986) described this as the phenomenon of 'finding their voices'.

The research results of Carron *et al.* (1988) in African countries reveals that the newly-literate women in Kenya are less likely to use their newly acquired literacy skills in their daily lives as compare to men. Stromquist's study (1994) reveals in her three years longitudinal study that women do use their reading and writing skills in their daily lives but in small and infrequent manner which is insufficient for the growth of literacy practices.

During 1980-90s, scholars debated about the appropriate type of education which would be more relevant to the needs of poor women. Feminist scholars like Bhasin (1985), Ramdas (1990), Stromquist (1992) recognised that literacy for poor women is not merely an acquisition of skills of reading, writing and reckoning. Rather literacy should be a way of acquiring a kind of knowledge and skills which make women able to understand, analyze and challenge the unequal gender relations and the structure of their poverty and exploitation. In this way literacy was taken as a tool for empowering women in the wider struggle against unjust social realities.

In her study Horsman (1988) argues that generally the needs of females are the least understood and most of the literacy programs place too much focus on literacy skills, hence minimise the significance of all the other skills and abilities that women have. Such programs have a damaging affect by telling women what they should be, thus creating feelings of inadequacy and incompetency among them. It is therefore important

to train the functional literacy planners to convey positive attitude to adult females to boost their confidence and self-worth.

Bhasin (1984, 1985) shows in her study that how the literacy primers by ignoring women's role as productive workers and focused exclusively on their roles as wives and mothers. In this way the content of the literacy primers generally emphasizes the traditional role of women and portray them as docile, submissive and self-sacrificing. the curriculum of literacy programs normally do not try to challenge the existing sexual division of labour and gender discrimination against women in society.

Greenberg (2002) mentions in her article about the content of an adult literacy primer in Egypt. She reveals that every page of the primer contained the pictures of pregnant women or they were accompanied by kid or both. Egyptian women work in all sectors of economy, be it agricultural work, participation in the paid labour force, food preparation or household work, they are active in all spheres of life. But all those aspects were completely ignored in the primer.

Batliwala and Ramachandran (1987) assert that women literacy programs must begin with a critical analysis of the socio-economic problems by the women themselves, which often make way to collective solutions against the discrimination faced by them in the home, workplace and society. Literacy thus should not be limited to mere reading writing and calculations rather it must be a part of an overall strategy of empowerment and personal development which enable them to think, analyse and ask questions.

In Pakistan educational (both formal/informal) policies generally cater only basic literacy education. Experiences in developing countries however, indicate that basic education is inadequate in bring about any essential change in the status of poverty. Most of the women's literacy programs in Pakistan do not emphasis on raising personal and social awareness among women. Several evaluation studies of non-formal education programs highlights that the traditional role of women as homemaker is emphasized in the curricula and in teaching methods. The overall criticism of formal and non formal education is that it is in many respects, dysfunctional in its contribution to the solution of broad social and economic, and cultural problems.

UNESCO (1990) conducted a study on functional literacy and civic education among rural women in South Asian and South East Asian countries. The study showed the

inferior position assigned to Asian women put the future of the whole society at risk. Individual, family, community, socio-political, cultural, and economic problems hinder the way of women empowerment. Literacy/post-literacy materials in Asia and the Pacific region portray women in their stereotypical role in society. The study suggests that in order to ensure women empowerment through education it must encompass universalization of elementary education for girls, community participation, teacher development, decentralized planning, continuing education, international cooperation, income-generating projects, more innovative materials and delivery methods, monitoring and evaluation, and support systems for women's projects.

Mishra, *et al.* (1994) discusses in their study that adult literacy programs particularly which deal with poor women, must be related to the immediate environment of the literacy learners and should not be linked to the classroom-like progression from one grade to another. Their action-research project demonstrated that women's active participation in their own educational development catalyzed and expand the learning process.

Siddique (1998) in his study on gender issues in poverty alleviation in Bangladesh explored that poverty alleviation is difficult without the empowerment of women. And this empowerment is geared by education. Hence women poverty is also possibly reduced by educating them. In order to increase the level of women participation in all socio-economic, employment and political spheres, women education should be given top priority for empowerment and poverty alleviation.

In Pakistan, inappropriate and inadequate curricula and pedagogy and Multiplicity of educational systems are of the major factors for deteriorating situation of education. Many contradictory education systems (English medium schools, Urdu medium schools, and religious madrasas) are working which do not create synergy rather social division and conflict. This multidimensionality of education system perpetuates poverty by maintaining the traditional gender role and relations between man and women thus favors status quo. Education systems promote acquisition of basic literacy skills for development, thus discourage critical thinking or questioning of the status quo. Preece, J. (2004) declares that in this way, they create a hegemonic acceptance of a poverty identity amongst the already deprived.

Literacy as a Concept

This is the age of globalization, based on knowledge societies and witnessing new innovations and inventions every day. Literacy, as the first step to enter in the frontiers of education and knowledge, provides basis for the higher educational pursuits and embark on superhighway of science and technology. Hence literacy and education are prerequisite for economic growth and development and the progress of a country is largely based on the number and quality of its literate population. There are several examples that the higher the concentration of knowledge workers, the richer states and cities are and vice versa.

There are very few empirical research about the psychological and attitudinal changes brought about with the acquisition of the ability to read and write. Lerner (1963) however, in her book on modernisation theory, described that: literacy is indeed the basic personal skill that underlies the whole modernising sequence... the very act of achieving the distance and control over a formal language gives people access to the world of vicarious experience". It suggests that literacy is more than just a mechanical skill to read and write. It is a significant element in the process of modernisation and vice versa. Hence this relationship is reciprocal.

Literacy, as a complex and dynamic concept, has evolved over the period of time. Literacy is context-specific and its definition may vary from one geographical area and one era to another. Initially, the literacy definition was limited to the acquisition of the basic skills of the reading, writing and arithmetic. Literacy may be as simple as just mere identification of the alphabets, or writing of one's own name, or may be broader to interpreting and implementing ideas, knowledge and skills that a person may require for effective participation in daily life.

Spache (1964) and Kaestle (1985) described literacy as "a series of word perceptions and the ability to decode and comprehend language at a rudimentary level, i.e. reading only".

Bhola (1984) defines literacy as the attainment of the knowledge and skills in reading and writing which allow an individual to take part effectively in everyday activities.

The definition of Coombs (1985) is based on development as he stresses that literacy has capacity to liberate the poor everywhere from ignorance, diseases and hunger. In this way

literacy improves the circumstances of the deprived and plays a positive role in the overall social and economic development of a nation.

Davidson (1990) identifies literacy as a contributor to society. Literacy makes an individual an effective member of society who can deal with the socio-political, economic, cultural, educational and environmental issues. According to this perspective, anyone who lacks literacy skills finds it difficult to lead a social life in the contemporary world.

Changing Definitions of Literacy in Pakistan

In Pakistan, the definition of literacy has been ever evolving.

Definition of Literacy in Different Census Years of Pakistan

Census Year	Definitions of Literacy
1951	One who can read a clear print in any language
1961	One who is able to read with understanding a simple letter in any language
1972	One who is able to read and write in some language
1981	One who can read newspaper and simple letter 26.2%
1998	One who can read a newspaper with understanding and write a simple letter in any language.

Source: UNESCO 2003

In an Expert Meeting on literacy assessment, UNESCO gives a more holistic working definition of literacy which goes beyond the narrow interpretation of literacy and reflects the emphasis on context and use:

“Literacy is the ‘ability to identify, understand, interpret, create, communicate, compute and use printed and written materials associated with varying contexts. Literacy involves

a continuum of learning in enabling individuals to achieve their goals, to develop their knowledge and potential, and to participate fully in their community and wider society” (UNESCO, 2007).

The ‘renewed vision for literacy’ of the UN Literacy Decade underlines the importance of social context and the complex interaction between literacy and social change. The UNLD International Plan of Action stresses on the importance of local contexts of language and culture in the planning and implementation of literacy. It also highlights the need to relate literacy to different dimensions of personal and social life and development as well (UNESCO, 2002).

UNESCO (2008) reiterate that literacy is essential for using new technologies, learning new languages, assuming new responsibilities and adjusting in a changing workplace. The ultimate goal of literacy is to engage people in lifelong learning rather than removal of illiteracy.

The work of constructivist writers has further expanded the understanding of literacy. Wangsatorntanakhun (2001) observed that “as a result of social interactions, each individual constructs the concept of literacy individually, and these interactions are mediated through and by socio-cultural identity, values, and beliefs”. This observation shows that as individuals become members of expanding groups and communities, they confront multiple types of literacies and acquire varying degrees of proficiency in multiple literacies.

There has been much debate on how to define literacy. Brian Street in his background paper for Global Monitoring Report (2006) identified four distinct understandings of literacy:

Literacy as an autonomous set of skills: Brian Street (1984, 1995) refers to two models autonomous model and the ideological models of literacy. Autonomous literacy model is a set of tangible skills particularly the cognitive skills of reading and writing. This set of skills are neutral of the context in which these skills are acquired and the background of the person who acquires them. Autonomous model is basically a technical and context-neutral approach. The general view about literacy, from schooling to development programs, is based on the assumption that literacy in itself—autonomously---will make individuals good citizens by increasing their cognitive skills and developing their

economic potential irrespective of their social and economic conditions. Autonomous approach of literacy has generally dominated curriculum and pedagogy of schools and adult literacy programmes.

Literacy as applied practiced and situated: Street, B. (1988) proposed this alternative Ideological model of literacy which offers a more culturally sensitive view of literacy practices and instead of seeing literacy as a technical skill independent of context, this approach views literacy as a social practice, embedded in social events and is based upon the local experiences of individuals and groups of different communities.

Due to the limitations of a skills-based approach (autonomous model) to literacy, attempts were made to focus more on the application of these skills in meaningful ways. Therefore this approach led to the concept of functional literacy by focusing on the application of literacy skills in relevant ways.

This approach advocates that in practice, literacy varies from one context to another and from one culture to another and therefore, the effects of the different literacies in different conditions do vary (Street, Brian (1995). The skill outcomes are still the focus of this approach but they are strongly connected to their eventual uses. According to Street (1995) the notion of multiple literacies is crucial in challenging the autonomous model which has promoted the notion of a single literacy.

Literacy as a learning process and Tool for Empowerment: This framework takes literacy as an active process of learning that as individuals learn, they become literate. It is built on the idea that instructional pedagogies and content are essential to appropriate and successful literacy programs for adults. This perspective requires pedagogies and strategies to raise the levels of consciousness by using the knowledge of adults and treat them in a non-authoritarian manner. This framework is based on the thought of feminist writers (Stromquist, 1995) and on the philosophy and political thought of Paulo Freire (1970 and 1973). During the 1970s, due to the influence of Paulo Freire, literacy was seen as a strategy for liberation. Paulo Freire highlighted the importance of bringing the learner's socio-cultural realities into the learning process itself and then using them to challenge the social realities with the help of the potential of teaching and learning processes. The notion of critical literacy is the fundamental aspect to Freire's pedagogy.

He focused on literacy to 'liberate' rather than literacy to 'domesticate' (Freire, Paulo (1970).

Literacy as text: This literacy approach studies the nature of the texts that are created and used by the literate individuals (Dighe and Reddi (2006). This approach raised the question of the validity and relevancy of the types of literacy imparted in schools and in adult literacy programs to the present and future lives of learners (Gee et al., 1996). Critical approaches raised issues about the potential negative implications of the drive of universalization of education as it may reduced learning to mere exams, degrees and job and effect cultural diversity (Shikshantar, 2003).

These four approaches have influenced the theories and international policy discourse in literacy.

The above discussion shows that while on the one hand the concept of literacy is value-free, context-neutral, uni-dimensional, and technicist. On the other hand this concept is multidimensional, and context-specific. In the poor developing countries mostly autonomous model of literacy exists. The model of 'universal literacy for all' promoted by international agencies is also based on the autonomous model of literacy.

This is the age of globalization and internationalization, and every individual and country is likely to be affected by it. Globalization, the changing character of economic development, technology and information revolution has reshaped the global economy in recent years. This rapidly changing global economy has some implications of for education too. As the forces of globalization become stronger, deeper changes are affecting educational goals, and the nature of human development. The need for education, human capital investment and human development will increase even further, because efficiency is the most critical factor for economic success in this age of rising competition. Now there are growing demands on individuals and communities to understand, engage with, and adopt sustainable development practices. Sustainability is the incorporation of economic, social and environmental objectives of society in order to maximise human well-being in the present without compromising the ability of future generations to meet their own particular needs (UN, 1992; OECD, 2001). This has increased the need for comprehensiveness to cover the increasing scope and variety in education and to view education in the long-term perspective, in the context of

relationships to other sectors of society. In fact, it is not just education per se but the quality of education that is necessary if one is to keep pace in this competition. Levine (1984) had focused attention on the social dimension of literacy and on the importance of understanding the social context in which literacy was being used.

Functional Literacy

The term functional literacy was invented by the United States Army during World War II, to show the ability to comprehend necessary written instructions for conducting basic military functions, equivalent to fifth grade reading level (Sharon, 1973).

Functional literacy as a brain child of development grew in developing countries. After the Second World War, the process of decolonization gave birth to a number of politically independent states, with poor dependent economies on the developed world. UN Development Decade in 1960 therefore was launched to cope with this problem. In the mid-1960s, in order to deal with the development problems of Third World countries, economic functionality came to be center stage. During this time Human Capital Model of education took the place of mass literacy campaigns and gained currency in the 1960s and 1970s. Most international organizations started viewing literacy as a precondition for economic and national development.

The Conference of the World Ministers of Education on the Eradication of Illiteracy gathered in Teheran in 1965 under the auspices of UNESCO, discussed the problem of growing illiteracy and poverty among developing countries. Education was considered as a *sin qua non* for learning new skills and productivity. The idea of learning skills that would enable people to earn money to buy food and the bare necessities of life would be extremely motivational. Hence, the idea of functional literacy (formally called work-oriented literacy) came to the fore which was believed to be central to all development strategies for poverty alleviation. The Teheran Conference (1965) gave wide publicity to the term functional literacy and demanded that economic functional literacy and economic motivations and inspirations should be the focus of literacy policy and programs worldwide. It was stated:

“Functional literacy was accepted as an essential element in overall development closely linked to economic and social priorities and to present and future manpower needs. The delegates “accepted the new concept of functional literacy. Literacy instruction must

enable illiterates, left behind by the course of events and producing too little, to become socially and economically integrated in a new world order where scientific and technological progress calls for ever more knowledge and specialization” (UNESCO, 1965).

The original function UNESCO assigned to adult literacy was to produce essential generalized functionality among adult learners. By considering the ability to read and write “an elementary freedom”, the main task assigned to adult literacy was to prepare learners to function well in their own environment and adapt with the constant changes in the society thus contribute well in development of country (Bhola, 1995).

After few years, the special focus on economic functionality was criticized due to its exclusive economic ideology and subsequent ineffectiveness of teaching of economic skills alone. The Persepolis Declaration (1975) unanimously accepted that literacy should not be limited to the simple art of reading, writing and calculation but it should a process of liberation and development of individuals. The Declaration demanded that literacy should instil critical consciousness regarding the unjust social circumstances and prepare them to deal effectively with the conditions and alter them for the overall development. Structural changes were demanded for the social, economic and political arrangements of under-developed societies.

In mid-1990s, the concept of a generalized functional literacy, a combination of literacy, functionality, and awareness, was finally accepted. Its objectives include not just food but also justice, equality, achievement, choice and autonomy (Bhola 1995).

Functional Literacy as a Concept

Functional literacy is a conceptual framework which is interpreted as a literacy exercise integrated with development. Muller (1973) describes it a selective and easily modifiable approach which is sensitive to the multiplicity of needs of the particular situation. Within the framework of functional literacy, reading, writing, numeracy and socio-economic and civic training are integrated activities for the solutions of social and practical problems of the particular group or community (Ibid). Functional literacy focuses of the overall development of an individual with the help of well-developed literacy skills to carry out various social and economic tasks to reduce poverty and improve the standard of living. Hence functionality in the context of functional literacy means incorporation of literacy

training as a whole into society and to change it from within. Thus, while basic education is merely concerned with reading, writing and calculation, functional literacy goes beyond.

Unfortunately Functional literacy has been taken in the context of economic development and manpower requirements only rather it takes development in holistic term in which economic, social, political, cultural, scientific components are inseparably integrated. It aims at creating understanding and consciousness among illiterate adults to make them useful social agents. The Tokyo Conference on Adult Education (1972) therefore recommended that:

“In addition to its emphasis on socio-economic development, functional literacy should also aim at the awakening of social awareness among the illiterate adults so that they may become active agents in the building of a new and better society”.

In this way, Functional literacy can be defined as a holistic educational activity which combines socio-economic training with development activity.

Thompson (2002) defines that functional literacy approach is a mode of preparing people for a social, civic and economic role that is beyond the limits of basic literacy training consisting merely in the teaching of reading and writing. It has generally overlapping objectives with the overall development of the country i.e., education; health; poverty alleviation etc.

The concept of functional literacy is to a larger extent wider than the traditional literacy and UNESCO (1973) developed three aspects of functional literacy.

- Achieving self-reliance in reading, writing and basic numeracy
- Becoming aware of the cause of one's deprivation and moving towards amelioration of conditions through organization and participation in the process of development
- Acquiring skills to improve the economic status and general well being

Definitions of the Term

The term functional literacy is not well understood and several definitions have been offered. Over the years, the term ‘functional literacy’ has acquired symbolic status and it is often applied to literacy learning programs without any clarity as to what the term means. Normally the non-literacy elements (the add-on skill training or empowerment or

awareness-raising elements) are considered 'functional' features of any literacy program. This general interpretation for each case is wrong.

Gray (1956) was the first one who popularized this term with his definition: "A person is functionally literate when he has acquired the knowledge and skills in reading and writing, which enable him to engage effectively in all those activities in which literacy is normally assumed in his culture or group". That is the normal social uses of literacy practices employed in the daily affairs. This is a flexible definition as it will change from culture to culture as socio-cultural contexts change over time.

During the 1960s and 1970s, it was demanded worldwide to increase the role of literacy in national economic growth development, particularly in newly independent countries. It is due to this emerging understanding UNESCO's General Conference in 1978 adopted a definition of functional literacy which reflects this very understanding. This definition is still in use:

UNESCO (1978) has defined a "functionally literate person as one who is able to engage in all those activities in which literacy is required for effective functioning of his group and community. He or she should also continue to use reading, writing and arithmetical calculations for his own advancement and for the development of his community".

In the beginning, functional literacy was taken as an occupational or consumers skill which was more relevant to the practical aspect of everyday life for society as a whole. The UNESCO-sponsored functional literacy was originally work-oriented programs which used to raise economic productivity. It was considered that by following the model of developed countries, developing countries could produce competent work-force for economic productivity. This type of functional literacy perspective ignored the significance of social contexts within which social interaction and literacy practice occurred. Context is more relevant and it influences both the acquisition and use of literacy. But soon international organisation and UNESCO recognized the significance of context and culture.

Wolf (1973) defines functional literacy as not just reading, writing and arithmetic. It is much more. It is also work-oriented training and socio-economic edification within the framework of development action".

American researchers Kirsch and Guthrie (1977) suggest “functional literacy refers to how well a person can read materials associated with survival activities”. While examining the concept of functional literacy they suggested that in order to measure literacy, the concept of literacy must be formulated sufficiently. They also differentiated functional literacy from functional competence that implies to the ability to perform adequately in a given situation.

Tuinman (1978) stresses that literacy is necessarily situational. It implies that operational definitions of functional literacy and criteria for its assessment are always culturally and historically specific and the concepts of functional literacy cannot be adopted and applied which are developed somewhere else. Therefore, definition of functional literacy totally in terms of the income-generation is too narrow.

The notion of functionality has different connotation in different contexts and backgrounds. Every context of community or group demands its own description of functionality. UNESCO (1990b) defines that functional literacy is a relative measure rather than an absolute one. The same skill level may result in literate in one context and functionally illiterate in another.

Freire (1992) has noted that functional literacy should aim to create the awareness of the living conditions of learners and therefore should lead to solving common problems facing learners. Freire (1992) has noted that functional literacy should aim to create the awareness of the living conditions of learners and therefore should lead to solving common problems facing learners.

The work of Paulo Freire (1970) on ‘Critical Consciousness’, that highlighted the need for “context-specific” education or education for self-raising, has assumed increasing importance amongst the progressive approaches to literacy. Freire believed in the liberating power of education. During the 1960’s and 1970’s, in his work “pedagogy of the oppressed”, he essentially changed the whole philosophy of literacy by linking literacy to social change through a process of “conscientization”, in which the learners become conscious of their problems and take positive action to change them.

Freire stresses that learning is meaningful only when it occurs in the relevant context of the learner and it problematizes the unjust social and cultural conditions of the learners. The essence of literacy is to how the learners use it in shaping their lives. According to

the notion of Conscientization the true meaning of literacy is social awareness and critical reflection which bring about social change. The main objective of adult literacy is to prepare the learners to understand the unjust reasons of their poverty and oppression and to make ways to get out of it. Therefore, education pertaining to adult literacy programs, in Freire's view, is an exercise to eradicate negative societal conditions such as poverty, social exclusion, ignorance and political dictatorship (Freire, 1981).

Hunter and Harman (1985) define functional literacy as "the possession of skills perceived as necessary by particular persons and groups to fulfill their own self-determined objectives as family and community members, citizens, consumers, job-holders, and members of social, religious, or other associations of their choosing".

Scribner (1988) identifies functional literacy as 'literacy as adaptation' with a strong common sense appeal as it prepares the learners for both work and their social rights and responsibilities.

Linder (1990) describes that within the framework of functional literacy, reading, writing, numeracy and professional, socio-economic and civic skills are integrated activities for the solution of practical problems of particular groups and communities in their professional and their social and cultural lives (UNESCO, 1990).

Kane, *et. al.* (1990) and Carnevale, *et.el.* (1990) asserts that cognitive science strongly entails that people learn knowledge and skills best in a functional context which is meaningful to the person --- the context of actual situations and actual problems.

Giroux (1993) conceptualized functional literacy as a liberatory process which aims at the reformation of democratic public life. It underscores the underlying association among literacy, economy, culture and political system. Thus functional literacy is not merely an isolated technical skill based on coding or decoding written script, it also employs the identities associated with these processes.

Levine (1994) states that functional literacy implies the minimum facility with the written word that is attuned with social survival. This purpose of literacy represents the productivity and facilitates cultural integration and political participation. Thus functional literacy is an instrument to social awareness and prerequisite for enhanced democratic and economic participation.

Addo-Adeku (1992) has defined functional literacy as: “A built-in mechanism which uses the participating techniques in dealing with identifiable groups. Such groups would need the skills of reading, writing and reckoning to enable them to perform effectively in their general life style”.

According to this definition a functionally literate person should be able to read, write and understand simple statements relating to his everyday life, work place and his community. In this way, a functionally literate person, making use of his/her literacy, should be able to take part in social and cultural activities.

The problem of adult illiteracy is not only the problem of poor backward countries of Asia and Africa but the highly advance countries also have large sections of population which are functionally illiterate especially in technologically changing world which demands new specialised skills of literacy. Therefore this problem of functional illiteracy has acquired a worldwide attention. In order to address the problem of adult illiteracy number of literacy programs has been initiated worldwide.

However, most of the functional literacy programs are stick to the mere object of economic growth and often called as “functional literacy income-generation” programs. Therefore, these literacy programs have been condemned by critics for taking literacy as a set of value-free skills, defined, learned, and measured in absolute terms and restricted to the economic aspect of development (Selber, 2004). This view of literacy overlooks the indivisible link among literacy, power, culture, and context.

Papen, (2002) describes his experiences of some literacy for livelihoods programs in Africa that most of them adopted a utilitarian, economist and technicist view. Mostly literacy component come first in such programs followed by livelihood component considering basic reading and writing skills necessary for income-generation. Such literacy programs with narrow technicist perspective do not produce any considerable change in literacy and livelihood status thus fails to hit poverty.

According to Dighe and Reddi (2006) experiences have indicated that completion of a literacy program does not necessarily translate into economic betterment. Therefore, learners join such literacy programs with enthusiasm and high hopes but when they find that nothing much has happened specially for those who have completed their literacy

course, they become discouraged and decline to continue and often drop-out the literacy program.

Many countries have adopted functional literacy approach for women literacy programs which generally encompass women's reproductive and income-generating roles. But now the right-based approach² to women education has become the centrepiece among the development community convincing them that the education of adult women should be promoted as a human right. Right-based approach focuses on women's own reasons for wanting to learn. The objective of female education is more than making them read and write and teaching them few skills. The main purpose of female education is to promote citizenship and enhance their freedom and capabilities to lead a life they value. In this context, functional literacy has a major role to play.

While the effects of educational attainment have been analyzed by in economic indicators, the role of functional literacy in determining the socio-economic well-being of rural women is an important addition to human development theory. Formerly, mostly research on the relation between education and poverty reduction ignored functional literacy and assumed that the conventional education measures influence the poverty. But research conducted in south Asia and other developing parts of the world proves that functional literacy and skills influence women status, income and poverty separately from traditional education.

Functional literacy increases awareness of unjust social relationship and capacitates people to deal with these problems in appropriate way. Thus it plays an important role in promoting good life. Poverty reduction is therefore the main focus of functional literacy. Functional literacy plays an instrumental role in expanding the life options particularly for females who suffer from minority status due to the patriarchal structure of societies. What makes functional literacy a vehicle for transformation is its ability to empower individuals politically, economically, cognitively and psychologically.

For more details see EFA Global Monitoring Report, 2002, p. 30. And A Human Rights-Based Approach to Education for All, UNESCO, 2007.

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The Profile of Poverty and Education of Women in Pakistan

Third world countries have been the hub of poverty and hunger and particularly rural areas are the locus of deprivation. The enormity of human sufferings is extremely intense and far greater than the poverty of income in South Asia. South Asia's share in world population is 22 percent while its share in global income is just seven percent in spite of its sustained economic growth rate. Thus it contains more than 40 percent of world's poor (HDC, 2007). The largest number of chronically poor in the world also lives in south Asia. It is estimated that one-third of the poor population in south is chronically poor and they pass on this deprivation and poverty to their next generations. Rural poverty has also increased in many South Asian countries. The majority of poor in South Asia resides in rural areas and basically poverty is a rural phenomenon. The percentage of the poor living in rural areas in Bangladesh is 82 percent, 78 per cent in India, and 73 per cent in Pakistan (UN 2003).

Almost one-quarter of the world's female population lives in south Asia. Despite some improvements, South Asia continues to be perceived as the most gender insensitive region of the world with lowest female literacy rate, second highest maternal mortality ratio (MMR) with poor access to basic and reproductive healthcare services, inadequate employment opportunities, low and meaningless participation in political sphere, discriminatory legal system and poor access to justice, discriminatory inheritance, land, property and ownership rights, early marriages and domestic violence and prevailing patriarchal norms.

Multidimensional poverty has numerous manifestations in poor countries of South Asia i.e., lack of education, lack of health and nutrition, denial of basic human rights, restrict autonomy, short span of life, lack of personal security social exclusion etc (Sen, 1999). The poverty is context-specific and it has distinctive features in different political, economic, environmental and socio cultural setups.

Situation in Pakistan

In Pakistan, the poor have historically been out of the process of economic growth. The declining trends of poverty during 1970-1980s, reverted in 1990s in Pakistan (Qureshi and Arif, 2001). The incidence of poverty was increased from 22-26.6 percent in FY1991-1993 and 32.2-35 percent in FY1999 (Hashmi, et al., 2008). During 2000s, in spite of achieving a reasonable economic growth rate, the country is still far behind in almost every human development indicator of well-being i.e., health, nutrition, education, safe drinking water and sanitation, access to family planning services etc. Pakistan is ranked 134 out of 177 countries in terms of human development index (HDI). This gap is huge and constantly increasing. Poverty of opportunity affects one out of every three persons of Pakistan.

According to Economic Survey of Pakistan in 2008-2009, 36 percent people in Pakistan lived below the poverty line. In Pakistan the poverty of opportunity is twice the head-count poverty measured by \$1 a day. Since 2001, the percentage of poor people in Pakistan had declined about 10 percent, but its health and education indicators are still very low in comparison with other countries in South Asia. The lack of human development, among the other factors, is a major cause for the long lasting poverty in rural and urban areas. The recent increase in the international prices of food commodities has also affected the poor people of Pakistan and it is estimated that there are about 17 million more people who have become food insecure. In this way, almost half of the population lives in a situation of food insecurity.

The patterns and incidence of poverty vary from one province to the next and between rural and urban areas. The province of Punjab which accounts for almost 56 percent of country's population, 36 percent of its rural population is poor. Poverty in Southern Punjab (53 per cent) is higher than Central (41.30 per cent) and Northern Punjab (25.90 per cent) because of lower socio-economic indicators in Southern Punjab (illiteracy, higher dependency ratio, etc.) (HDC, 2006). Literacy rate in the Punjab is around 54 percent.

The Rural Poor

Rural locales are characterized by relatively low population density, with maximum population thresholds per settlement and with low levels of basic infrastructure and service provision which deters economic growth (Volgyes, et al., 1980). The provision of public goods and services to rural areas faces huge challenges in term of cost effectiveness and cost recovery.

Prevalence of poverty is enormous in Pakistan and it is particularly high in rural areas as 73 percent of Pakistani population lives in rural areas, and most of them are women and children (World Bank, 2005b). Rural poverty has been much higher than urban poverty in Pakistan. According to the census of 1998, the total female population of rural areas is about 43 million. And only 20.8% out of them are literate. Agriculture is the main focus of the rural economy and the greater part of the rural population depends on agriculture for their livelihoods in one way or other. But a sizable portion of rural people depends on non-farm sources for income generation.

In the 1980s, rural poverty declined in Pakistan, due to high agricultural GDP growth (3.9 percent per year), that caused a decline in rural poverty from 49.3 percent in 1984-85 to 36.9 percent in 1990-91. Yet, high growth in agricultural GDP during 1990s (4.6 percent), did not cause further decline in rural poverty. Official estimates show rural poverty decline from 39 percent in 2001-02 to 28 percent in 2005-06 (GoP, 2006). However, some studies disagree with these estimations and argue that no significant changes have been occurred in the incidence of rural poverty rather it has been increased (Malik, 2005); Anwar, 2006).

Studies also display huge gap between rural-urban poverty incidences in Pakistan. The estimates of Economic Survey of Pakistan 2006 reveal 15 percent and 28 percent urban and rural poverty gap respectively. This indicates that a rural household was twice as likely to be a poor as urban household (Pakistan (2006). Rural people are not only deprived of economic opportunities, they also have less access to social services such as infrastructure, proper education, health, sanitation, safe drinking water, etc. In rural areas, lack of knowledge about rights and information about the way governments function, makes it more difficult for rural people to exert pressure against the discriminatory systems for change.

Feminization of Poverty

Feminization of poverty is a universal phenomenon. There are 1.3 billion poor people living in world and 70 percent out of them are women. South Asia is the only region in the world where men are outnumbered women with the sex ratio 105.7 men to every 100 women (HDC, 2007). After African continent, South Asia is the least gender-sensitive region in the world on account of its patriarchic system. The South Asian challenge of poverty is huge and very gender-discriminatory. In South Asia, poverty has a truly women face, so as in Pakistan. In Pakistan, the rate of poverty is rather higher among women as compared to men. The Pakistani women live with lowest socio-economic indicators as compare to other countries in the region. In terms of the Gender Development Index (GDI) and the Gender Empowerment Measurement (GEM), Pakistan ranks 120 and 92 respectively in 146 countries. As members of society, women face problems in all the spheres of life in terms of unequal opportunities to health, education, economy, legal affairs, social affairs and political affairs due to patriarchal and cultural control over their sexuality and mobility.

Poverty Profile of Rural Women

As gender is one of the defining elements of Pakistani society, it is therefore, Pakistani women have inconsistency and diverse status determined by the patriarchy. There are number of factors which are responsible for women's adverse conditions i.e., unequal distribution of socio-economic growth, prevalent feudal and tribal norms and age-old inimical traditions etc. Males are given better education and they are equipped with better education and skills to exploit resources on the other hand women are provided with domestic skills to in order be good wives and mothers. Women face adverse conditions in practical and public lives on account of lack of skills, restricted and inadequate access to job opportunities and public resources and social and cultural barriers. This situation aggravates her male dependency in all areas of life and consequently increases male power in all social relationships. Ancient customs still hinder women's development, like honor killing, marriage with holy Quran, preference of son over daughter etc. Less autonomy and immobility are curtailing women's movement towards productivity (Kovarik, 2004).

Demographic Indicators

Total Population (millions)		Female population	Male population*	Urban	Rural	Annual Population growth rate	Total Fertility Rate	Life Expectancy at Birth*	
								Male	Female
2006	156.26	75.14	81.09	53.85	102.41	1.80	3.28	63.9	63.8
1998	133.32	64.16	69.17	43.32	90.00	2.28	4.7	62.7	60.9

Source: Pakistan Demographic and Health Survey (2006-07), National Institute of Population Studies, Pakistan.

The 2007 population of Pakistan is around 162 million people and its current growth rate is 1.9 percent (three million persons) per year (Pakistan Economic Survey (2007)). Approximately 64% of the Pakistani population lives in rural areas that make two-thirds of the population (UNPF, 2007). Population census 1998 shows that the sex ratio in Pakistan is 108 males per 100 females. The indicator of sex ratio reflects gender differentials in mortality and it is an indicator of gender discrimination in a society. Sex ratio in Pakistan specifies high female mortality which is even greater than overall South Asia's ratio of 106 which is already high in the world (World Bank, 2005a). This sex ratio reveals the ill-treatment of females after birth other than female foeticide and infanticide. This ill-treatment is based on restricted access to food, education, health etc. Amartya Sen called the phenomenon of sex ratio as "missing women" (Sen, 1990). In Pakistan early age childhood mortality (1-4 years) is approximately 24/1000 for females and 15/1000 for male children (PDHS, 2006-07).

Health and Nutrition

Poverty and hunger are the main factors of women's malnutrition and micro-nutrient deficiencies that cause 80 percent of the maternal deaths and thousands of infant deaths in the world. Due to the huge intra-household inequalities in food distribution and investment of resources among poorer households in Pakistan, malnutrition rate is higher among female children (PDHS, 2006-07). The lower cultural, social and economic position results in low health status of women. Illiteracy along with early marriages, unnecessary pregnancies and lack of reproductive autonomy and control over sexuality, deteriorate women's health.

According to World Bank (2005a) on account of inadequacy or non-availability of health services, a larger number of people, particular women in Pakistan cannot utilize health facilities. Pakistan has one of the worst health indicators of women in the world, with lower life expectancy of women than that of men. More than 40 percent of the total female population in Pakistan is anemic with high fertility rate of 5.4 per woman. The maternal mortality rate is very high as one woman in every 38 dies during pregnancy. During delivery, around merely 20 percent of females are assisted by a trained attendant. Tinker (1998) reveals in her study that in Pakistani women, pregnancy related conditions and communicable diseases constitute 13 percent and 38 percent of the total disease burden respectively.

Women's mobility is another factor of low utilization of health provisions. Women restricted mobility is one of the defining factors of their low utilization of health services in Pakistan. Pakistan Rural Health Survey and Pakistan Rural Household Survey (2004) reveal that the majority of the women told that they were not allowed to go to the hospital alone. This condition further aggravates the problems of women suppressed under cultural oppression and poverty. Approximately, two thirds of the psychiatric patients in Pakistan are women. Their weak physical and mental condition reduces their productivity and proves socially and economically detrimental for the whole society in the long run.

Along with problem of less access to social services, there is an extreme scarcity of hospitals in rural areas. More than half of the population is devoid of health facilities. Most of the health facilities are in urban areas. Number of Rural Health Centers in Pakistan was 530 in 1999 which rose to 595 in 2006-07 (GoP (2007)). Majority of them are devoid of trained staff, medicines and qualified doctors.

Health Profile

Category	Year	Ratio/Rates
Contraceptive Prevalence Rate	2006	24.0
	1996-97	24.0
Maternal Mortality Ratio (per 100,000 live births)	2002	350
	1995	340
Percentage of Women having Anaemia during pregnancy	2001-02	36.9
Neonatal Mortality Rate (number of deaths in infants under 1 month of age during a year per 1,000 live births)	1985	42
	2003	43.1
Infant Mortality Rate(number of deaths in children under 1 year of age during a year per 1,000 live births)	1998	55.0
	2006	74.6
Under 5 Mortality Rate (per 1,000 live births)	1998	89.0
	2006	107.4
	1999	118.4

Source: Pakistan Demographic and Health Survey 2006-07/ Preliminary Report

Economic Situation

Labor force participation rate (LFPR) is a significant determinant of socio-economic development and growth and it has a strong impact on poverty reduction too. LFPR shows the labor force supply to the economy and the composition of the human resources of the country (Faridi. M., et el. (2009). The half of the total population of Pakistan is consisted of women, yet their labor force participation is insignificant. This marginalized role of women in the economic life of society is another strong reason for poverty in Pakistan. The successive governments in Pakistan have never been sincerely tried to increase employment opportunities nor provided legal support to ensure women's participation in the labor force. Pakistan's labor market is highly gender-segmented. The females have low labor force participation rate (LFPR) than that of male participation rate. During 1996-97, total labor force participation rate was 28.7% out of which 47.0% were males and 9 percent were females. During 2005-06, this rate was increased from 28.7% to 32.2% out of which 50.3% were males and only 13.3% were females (GOP, 2010-2011). This has given rise to the dependency of women on their male family members for access to financial resources. In Pakistan though female LFPR has increased from 13.3 in 2005-06 to 15.6 in 2011, it is less than one-third that of males and that is lowest in South Asia (Amin.Y., 2012).

The vast majority of women in Pakistan are fully involved in all productive and reproductive activities for the whole day. Women work far longer hours than men. Women carry out the caring activities at the household level which are central to all human activities. Pakistani females spend long hours in collecting firewood, fetching water, washing, cooking, and carrying out agricultural work. This also seizes her opportunity to study. Thus women work in the informal sector remains unpaid. Due to a flawed definition of economic activity, women's work is almost invisible in economic accounting systems (HDR, 2000). Non availability of reliable and uniform data intensifies women's low socio-economic status in society.

In Pakistan, a significant number of the women in the rural areas work in agricultural sector as unpaid workers. Their participation in paid agricultural work is very low. Though women do most of the livestock activities and agricultural tasks like cutting, picking, weeding, watering, hoeing, harvesting, threshing, cotton picking etc. and usually have greater workloads than their male counterparts, however they are never considered as a farmer. In Pakistani patrilineal setup, men have all the access to markets and women role in agriculture and economy is generally underestimated and ignored. Rural Women have meager knowledge of new agricultural technology and low access to resources, credit and extension services (Afshar and Agarwal (1989).

Percentage of Non-agriculture Workers in the Informal Sector

Area	2001/02			2003/04		
	Total	Male	Female	Total	Male	Female
Total	64.6	64.7	63.0	70.0	70.4	65.7
Rural	68.3	68.5	65.7	72.9	73.3	69.9
Urban	61.1	61.1	60.7	67.2	67.8	61.6

Source: Government of Pakistan. 2004. Pakistan Labour Force Survey, 2003-04.

The above picture shows that in Pakistan female labor force participation is very disappointing as compare to the neighboring countries. Punjab has a highest LFPR rate in all four provinces of Pakistan. However, this increase in labor force has resulted in higher female unemployment. Women enter into the labor market on unequal basis vis-à-vis

men, with thin occupational options on account of social and cultural constraints and lack of supportive facilities in the formal sector of the labor market. In the traditional milieu of Pakistani society, paid employment of women is taken as a threat to the male ego. In the rural areas, they work in fields but in the urban areas, most of them stay at home. Due to these biases against female labor force, women are forced to restrict in the secondary sector of labor market with low pays and without upward mobility. An insignificant proportion of educated employed females and unfavorable economic situation indicate that the enhanced level of education alone cannot improve women's employment status and thus reduce poverty among females in Pakistan.

Legal Awareness

Majority of Pakistani women, particularly women in the rural areas, are unaware of their social, political and legal rights. They lack autonomy and empowerment. They are totally dependent on their male family members. They are bound to the prevailing social and traditional customs and their rights are controlled in the name of security and protection. Male possesses woman as a form of property. The unpaid household work of women is mostly taken for granted on account of the cultural and social roots of society. According to the Human Development Report 2007/2008, the Gender Empowerment Measure (GEM) rank of Pakistan is 82 among 93 countries.

Though the constitution Pakistan grants equal rights to women but in reality they are not equal to men. Laws are there to protect women as Pakistani Constitution indicates in Article 25 that there shall be "no discrimination on the basis of sex". Again Article 34 ensures "full participation of women in National life". Pakistan's Penal Code (PPC) 1860 contains many sections to safeguard women, but the majority of people do not even know anything about it. Heavy fees of lawyers, biased judgments from male judges, police harassment and their meager response against domestic violence, restrict women to seek legal support (Rajan, 2003).

Family law is not uniform in Pakistan and there are a number of other biased laws that that are harmful in nature and made women more vulnerable to extreme violence i.e., unequal Citizenship Laws, Hudood ordinances, and the Law of Evidence. Women in Pakistan, despite women's legal and religious rights to own and inherit property from

their families, lack of ownership of productive resources. A very limited number of women in Pakistan have control over financial resources (Government of Punjab, 2005). Agarwal (1995) states that women face number of obstacles in property and land ownership i.e., fear of social boycott, pressure from the family members, lack of access to legal system, gender-discriminatory parallel judicial systems, like the panchayat etc.

Women Political Participation

According to Marshal (1950) there are three aspects of citizenship i.e., implementation of political rights, civil rights, and social rights. Off them political rights are the one which many countries more easily offer to women.

Conway (2000) describes political participation as activities of citizens by which citizens try to influence the structure, policies and selection of government. A political culture entails a scenario in which citizens may involve in politics by voting in elections or contribute as active member of a political party or work for public office.

As women constitute almost half of the population, therefore, their political participation for the development and progress of Pakistan is essential. The women of Pakistan have been discriminated both economically and politically in spite of their vast share in the population. The social and political system of Pakistan is patriarchal and male have all the economic, social and political powers and control over economic resources. Women have secondary position in all spheres of public and private life without any say in the economic and political affairs because they are largely excluded from the decision making processes (Rai, 2000). Due to the stereotypical social attitudes and complex societal structure, women in Pakistan are generally not allowed to take part in the political activities and even to cast their votes. In several parts of the country, they are not even registered as voters. Their registration as voters is never taken seriously by the state institutions and political parties. The patriarchal male-dominated political culture considers politics as male domain. Males, typically from tribal areas, dislike their women to reveal their names to male enumerators. Consequently, women have always remained under-registered in voter lists. The gender- intensive preferential electoral system in the country and lack of financial resources (because politics is more and more becoming

commercialized needing huge amount of money to participate in politics) are another reasons to discourage participation of women in elections except few women from elite classes. Misinterpretation of the concept of Purdah (veil) is another reason to restrict women mobility because politics needs women to interact with male and female constituents and address public meeting (Bari, 2005). Political participation of the common woman always remained limited in Pakistani politics. Even political women in Pakistan are not appointed to key positions within party organizations. Woman-headed political leadership in Pakistan also failed to ensure better opportunities for women to participate in political processes.

Women in Parliament (%)

Country/Region	Percentage Women
Maldives	6.0
Sri Lanka	4.4
India	9.3
Bhutan	9.3
Bangladesh	2.0
Nepal	7.9
Pakistan	20.6

Source: HDR 2003.

Though, Gen. Musharraf offered 17% quota of reserved seats for women in Assemblies and 33 percent representation in local government in 2002. Yet, due to number of reasons i.e., traditional cultural norms influenced by religious and feudal notions of the male-dominated society; very low female literacy rate; limited time to fulfill their dual roles in the productive and reproductive spheres; and the lack of political will of the successive governments to increase women's participation in the political process, women are still marginalized in the political process (SAAPE, 2009).

According to the Article 59 of the Constitution of Pakistan, women can contest elections on general seats. Before 2002, women had no reserved seats in the Senate. However, Legal Framework Order (LFO) modified article 59 which raised the number of seats of the Senate from 87 to 100. Now there are 17 reserved seats for women in senate. The percentage of women voters was 44.5% for the 1997 elections. This percentage rose to

46.1% for the 2002 elections. And the overall turnover for the 2008 elections was 42.7% (Election Commission of Pakistan, 2008).

Women in Decision Making

Pakistan's GEM ranking	Seats in Parliament Held by Women	Female Legislators, Senior Officials and managers	Female professional and technical workers	Ratio of estimated Female or Male Earned Income
82	20.4	2	20.6	0.29

Source: Status of Women, Reproductive Health and Family Planning Survey, 2007.

Impoverishment of Education

South Asia has the highest number of female illiterates in the world. As over half of adult females are illiterate in South Asia and about two-thirds of its total illiterate adult population is female. Education is vital to women's empowerment and the country's development. It has received least attention since the inception of Pakistan. Pakistan is one of the most illiterate countries within South Asian region.

According to Hathaway, 2005), education system of Pakistan is one of the most critical obstacles in the way of achieving social and economic growth indicators. At present, Pakistan is spending a modest 2.4 percent of its GDP on education and health.

During the period of 2001-07, the area of literacy received considerable attention in Pakistan. The literacy rate of population above 10 years was raised from 45% in 2000-01 to 53% in 2004-05 and 55% in 2006-07. Overall male literacy rate was raised from 48% in 2000-01 to 53% in 2004-05 and then further raised to 55% in 2006-07 (GOP, 2006-07). Overall female literacy rate was only 32% in 2000-01. It was rose to 40% in 2004-05 and in 2006-07 the overall female literacy rate further increased to 42%. In Urban areas of Pakistan literacy rate was 64% in 2000-01, 71% in 2004-05 and 72% in 2006-07, while in rural areas literacy rate was only 36% in 2000-01, 44% in 2004-05 and 45% in 2006-07. And adult literacy rate was improved all together during this period. The adult literacy rate of population 15 years and older was 53% in 2006-07. Female literacy rate was 42% and 55% males were literate in 2006-07 exposing a gender gap of 13% (Pakistan Economic Survey, 2007). This gap is caused by number of reasons, i.e., girls

not being sent to school because long distance to school, help in domestic work, irrelevancy of curriculum, customary notions of female education, particularly in rural areas, etc. Out of the total 45% of rural literates, rural literate females comprise 29%, which is extremely low. Among 55 percent of the population over 15 years being literate, only 15-20 percent adult literate population can be treated as functionally literate (UNDP, 2006).

The literacy rate among rural women in Balochistan and rural Sindh was only 13% and 18% respectively by 2004/05. (PSLM, GoP, 2004–05). In NWFP literacy rate of rural female is 23%. In the Northern Areas, it discovered that poor households did not invest in girl's education because they would get married and move to another household. According to education Statistics 2007, there were 231289 institutions in the country out of which 164579 were public and 81103 were private. Out of these 231289 institutions (25% are for boys, 21 percent for girls and 53 percent fall in the category of mixed institutions (APEAM, GOP 2006-07). There were 34843200 students enrolled and 1307541 teachers employed in these institutions (APEAM, GOP 2006-07).

Though over the last decade, literacy rate in Pakistan has increased, however the current rate at which literacy has been increasing is not adequate to meet the requirement of universal primary education. Almost half of its population is still unable to read or write. Though the number of primary schools and enrolment has been increased since independence, but it has been proved meaningless because of the growing population and poor quality of education.

Literate Population Aged 10 Years or Older

Region/Province	1998/99 PIHS			2001/02 PIHS			2004/05 PSLM		
	Male	Female	Both	Male	Female	Both	Male	Female	Both
Urban Areas	73	56	65	72	56	64	78	62	71
Punjab	71	58	64	71	60	66	78	66	72
Sindh	79	58	69	74	54	64	80	62	72
NWFP	66	40	53	70	41	56	75	47	61
Balochistan	72	39	56	71	36	54	74	42	60
Rural Areas	52	20	36	51	21	36	58	29	44
Punjab	52	24	38	51	26	38	59	35	47
Sindh	53	15	35	51	14	33	56	18	38
NWFP	54	16	34	55	16	35	61	23	41
Balochistan	51	12	33	49	11	32	47	13	32
Overall	59	31	45	58	32	45	65	40	53
Punjab	57	34	46	57	36	47	65	44	55
Sindh	65	35	51	60	31	46	68	41	56
NWFP	56	20	37	57	20	38	64	26	45
Balochistan	54	16	36	53	15	36	52	19	37

Notes: The literate population aged 10 years or older is expressed as a percentage of the total population aged 10 years or older. In all surveys, literacy implies the ability to read a newspaper and to write a simple letter.

Sources: Federal Bureau of Statistics (FBS). 1999. 1998–99 Pakistan Integrated Household Survey; FBS. 2002. 2001–02 Pakistan Integrated Household Survey; and FBS. 2005. PSLM: Pakistan Social and Living Standard Measurement Survey, 2004–05.

Quality is another huge problem Pakistani education system faces. The government is the principal contributor of education in Pakistan but even though, the low quality of public sector education is the major cause of Pakistan's educational problems. The majority of those who are enrolled in government schools are not getting quality education. Increased enrollment numbers in education system is often taken as a strong indicator of an increase in literacy rate. But in actuality, education system in developing countries particularly in Pakistan is only quantitatively developed and the quality of education in many countries is still questionable. Poor and particularly females are the most immediate victim of Illiteracy. Pakistan's adult literacy rates are though comparable with some South Asian countries (India 61 per cent, Nepal 49 per cent, and Bangladesh 41 per cent); its poor quality of education envisages its inability to compete its neighbors internationally (HDC, 2005).

Though a vast majority of educational infrastructure is in the public sector, many of these are in the private or non-formal sector too. Pakistan has multifaceted and highly biased education system i.e., government schools with poor quality conventional system;

Maddaris, based on religious education; and private schools mostly established on modern western curricula. Rich managed to send their children to high-quality private institutions, charging high fee and the poor send their children to the poorly-run government schools. This type of quality bias makes the youth with conventional education, more vulnerable to enter into job market due to their inability to compete with the children of elite class.

Burki (2005) states that majority of the Pakistani public schools are of poor quality with weak management, poor quality of education and outdated curricula, unable to compete with information-driven and highly globalised world. The school curriculum is mostly static and irrelevant to social needs and context-neutral.

Brookings Institution Pakistan expert Stephen Cohen writes that “Pakistan’s education system must be of high enough caliber to help bridge the cultural and civilizational divides that already exist without producing new divisions, and in addition produce a trained cadre of future leaders able to navigate a nuclear armed Pakistan through a rapidly-changing global and regional environment” (World Savvy Monitor, 2008).

On account of the corruption and lack of interest of the government, female education in Pakistan has never grown. Many girls are deprived of basic education due to poverty, illiteracy, traditions and customs. Several factors are involve in low enrolment of girls i.e., insufficient number of girls schools and fewer female teachers to teach them; poorly-trained teachers; absenteeism of teachers; insufficient teaching-learning materials and outdated teaching technique; poor quality of education, teaching and learning; multiplicity of educational systems; social and cultural barriers; gender inequalities; high repetition rates; low completion rates; and the highly centralized system of education are the main reasons for low enrolment and drop out by grade 3 in schools at the grass-root level.

There are limited vocational and technical training for women in Pakistan restricting their access to better job opportunities. The present delivery system of education is not meeting the needs of the 21st century and it is far from the aspirations of the society as well. The quality and relevance of education in Pakistan is a big question mark.

The social behavior and outlook do not always support female education. A huge number of Pakistani parents, particularly in rural areas, deprive their daughters of basic education

due to culture and misconceived religious traditions, which are coercive. Another problem of female education is the fallacy about the purpose of education as a tool for earning. Therefore, parents devoid their daughters from sending schools as they are not expected to work as bread-earners.

In short, Pakistan is lags behind and making slower progress in human development indicators and poverty reduction as compare to the pace of economic growth. The given scenario depicts that Women, particularly rural, in Pakistan still tend to be treated as second class citizens. They are facing recurrent deprivations of opportunities and a fair number of Pakistani women are deprived of social value and status that has increased their economic and social dependency in all social relationships.

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Socio-Economic Situation of Rural Women in Pakistan

The study of economic and social perspective is an essential element of poverty policy analysis because contextual factors affect the poverty reduction process as well as the overall socio-economic situation of population directly and indirectly. Socio-economic attributes play a central role in the development of one's personality and behavior. The Pakistani society has primarily patriarchal social and cultural system, and there is a conceptual division of social and cultural roles and domains between men and women. Culture defines the place of woman in the home not in outside world or in the workplace. While a man, as a breadwinner, dominates the outside world. Most of the rural women in Pakistan suffer from poverty of opportunities during their whole lives. More resources are allocated to male family members considering them more productive as compare to girls and females are given inadequate life opportunities, access and control over productive resources to flourish themselves. They own fewer assets, have limited economic options and less access to social services. There is higher rate of chronic malnutrition among female children in poor families due to the huge intra-household inequalities in food distribution.

However, extent and nature of patriarchy is not even in Pakistani society. There are variations in the nature and degree of women's tyranny and subordination across classes, regions, and the rural/ urban divide. Patriarchal structures are mostly prevalent in the rural and tribal areas. An interesting aspect of culture is that patriarchal norms are internalized by not only men but by women as well. Women, as they internalize the patriarchal ideology during the span of their lives, through the process of socialization of their children, play an important role in regenerating the gender ideology.

Data analysis

With a view to collect the information and data about the impact of functional literacy programs and their impact on social and economic lives of rural women in Pakistan,

researcher collected (in 2008-10) a gender-specific sample of 134 female participants of functional literacy programs, conducted in three districts of province Punjab, Pakistan. District Sialkot, district Hafizabad and district Gujarat were selected due to the availability and accessibility of functional literacy projects.

Factors Affecting Women's Social and Economic Status

In order to have a detailed understanding about the women's social and economic status and poverty trends among them, it is important to know what are the factors affecting or limiting the social and economic development of women in Pakistan. Therefore, in the following part, the study will discuss about the factors such as age, education and marital status, number of people in household, age at marriage, other relationship with spouse, employment status, income patterns, housing patterns, access to safe drinking water, access to financial recourses and to medical facilities of the rural women.

Age Groups

Table: 1
Age of Functional Literacy Respondents (Village Wise)

S. No	Age in years	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S*	Village No. 2 I-P*	Village No. 3 S*	Village No. 4 K*	Village No. 5 J*	Village No. 6 B-A*		
1	16-20	7	9	12	3	7	16	54	40.30
2	21-30	3	3	3	7	16	9	41	30.60
3	31-40	2	2	2	11	8	—	25	18.66
4	41-50	2	3	1	1	3	—	10	7.46
5	51-60	4	—	—	—	—	—	4	2.98
	Total # of F-L* learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

*B-S – Bhagwal Awan

*I-P – Islampura

*S – Sindhalia

*K – Kuttian

*J- Jharianwala

* B-A – Bhagwal Awan

*F-L – Functional Literacy

Functional literacy programs in three districts were age-specific. Table 1 show that 40.30% of the respondents belonged to the teenage group of 16-20; 30.60% of them belonged to the young age group of 21-30; 18.66% of respondents belonged to medium age group of 31-40; 7.46% of the respondents belonged to age group of 41-50; and remaining 2.98% belonged to the old age group of 51-60.

Results of the research in South Asian countries reveal that women in the age group of 55 and above are less likely to study and work (Park, D., Lee, S-H, Mason, A., 2012). But in present research, data gives an opposite results. Mostly elderly females were engaged in economic activities. Female learners of 50 and above were less interested to complete skill phase as they complained impaired vision and were unable to focus on needle and thread. Therefore, most of them only completed literacy phase and in the second phase of skill learning, they sent their daughters to learn stitching and embroidery. All the proxy learners (daughters of the learners) had completed matriculation.

Religion

Table: 2
Respondent's religion (Village Wise)

Sr. no	Respondent's religion	No of Functional Literacy Respondents	Percentage
1	Islam	134	100
2	Christian	-----	
3	Hindu	-----	
4	Sikh	-----	
5	Other	-----	
		Total	100

Source: own field survey (2008-10)

All the 134 respondents of functional literacy were Muslim and no other member of non Muslim community were found among the functional literacy learners of the research study. All the three districts Hafizabad, Sialkot and Gujarat, have predominantly Muslim population. During field research, researcher found not a single individual from Hindu or Sikh religion though very few families of Christians were found in the research field.

Functional literacy Respondent's Sect

Wilson (1982) defines sect as “a group of people with distinctive religious, political or philosophical beliefs”. Previously it predominantly implied religious groups, but in the modern time the concept of sect is expanded and now it involves any group, party or organization that separate from a larger one to follow a different set of rules and principles.

Merriam Webster dictionary gives theological perspective of sect as “theologically, sect is used of a group which has divided from a larger body or movement - often over minor differences in doctrine and/or practice - but whose teachings and practices are generally not considered unorthodox, heretical or cultic (sociologically and/or theologically)” (online Merriam Webster).

There are many Islamic sects, which show various valid approaches to the same religion. Usually members of one Islamic group do not follow the other Islamic sects.

Table: 3
Sect of Functional Literacy Respondents (Village Wise)

S. No.	Sect of the respondent	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	Sunni	14	14	11	15	26	20	100	74.63
2.	Shia	4	3	7	5	6	4	29	21.64
3.	Wahabi	—	—	—	2	2	1	5	3.73
4.	Other	—	—	—	—	—	—	—	
	Total # of F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

Data shows that majority of the respondents (74.63%) belonged to the “Sunni” sect; 21.64% were Shia; while the remaining 3.73% were from “Wahabi” sect. All the studied villages had a mix of all sects except “Kuttian”, Hafizabad, where all the community members belonged to the Sunni sect and no other sect was found there. In villages of

Hafizabad, a fair amount of local population was influenced by the Shia ideologies. A surprising thing researcher observed in village Swianwala, an adjacent vicinity of village Kuttian in district Hafizabad, that several households in the local population were based on a mix of sects (Shia and Sunni). For instance, in a single household, few members belonged to Shia and the remaining were from Sunni sect. This was a widespread phenomenon therefore religious tolerance was seen there.

Caste

Haviland (2010) defines caste “as a closed form of social stratification in which membership is determined by birth and remains fixed for life; castes are also endogamous and offsprings are automatically members of their parent’s caste”.

While the Quran stresses on the equality of all Muslims, however, caste (zaat, biraderi) is prevalent as an essential factor of Muslim society, with significant regional variations (Singh, 2004). Singh (2004) states that the caste system among Muslims was the result of exposure to Hindu culture in the Sub-continent and also of Hindu converts to Islam with continued impact of Hindu beliefs and customs. These Hindu converts were still living within Hindu cultural universe with many of its related beliefs and practices.

Though caste system prevails across all over Pakistan with varied degree, however it is more strongly exists in rural areas of Pakistan as compare to urbanized cities. This phenomenon plays a decisive role in politics and during election used mainly as a vote bank.

Table: 4
Castes of Functional Literacy Respondents (Village Wise)

S. No.	Caste of functional literacy learners	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	Rana	—	—	—	14	—	—	14	10.45
2.	Muslim Sheikh	—	6	6	—	—	—	12	8.96
3.	Malik Awan	—	—	—	—	—	7	7	5.22
4.	Araian	—	—	2	1	—	5	8	5.97
5.	Chattha	—	—	—	2	5	—	7	5.22
6.	Jatt	3	—	4	1	1	3	12	8.96
7.	Lohaar	—	3	—	1	—	2	6	4.48
8.	Tarar	—	—	—	1	5	—	6	4.48
9.	Khokhar	5	—	—	—	—	—	5	3.73
10	Rehmani	—	—	2	—	2	—	4	2.99
11	Sheikh	—	—	—	—	2	4	6	4.48
12	Dhobi	2	—	—	—	—	—	2	1.49
13	Qureshi	2	1	—	2	—	—	5	3.73
14	Malik	—	—	—	—	3	—	3	2.24
15	Rajput Bhatti	—	—	1	—	2	1	4	2.99
16	Bhatti	—	3	1	—	1	—	5	3.73
17	Mughal	2	—	—	—	1	2	5	3.73
18	Khwaja Sheikh	—	—	—	—	4	—	4	2.99
19	Raja	2	1	—	—	1	—	4	2.99
20	Virk	—	—	—	—	2	—	2	1.49
21	Mirasi	1	—	—	—	2	—	3	2.24
22	Thehim	—	—	—	—	3	—	3	2.24
23	Kashmiri Butt	—	2	—	—	—	—	2	1.49
24	Janjawa	—	—	1	—	—	—	1	0.75
25	Sineri	—	—	—	—	—	1	1	0.75
26	Kazimi	1	—	—	—	—	—	1	0.75
27	Insaari	—	1	1	—	—	—	2	1.49
	Total # of F-L learners	18	17	18	22	34	25	134	100.00

Source: own field survey (2008-10)

Data shows that Rana caste had the highest representation of 10.45%. Rana belonged to Kutian village where all the community members were from Rana clan. After partition, their tribe migrated in the area but the local community of Suwainwala and adjacent villages did not accept them as aliens with some particular intrinsic characteristics, and pushed them away. So this tribe started living a nearby deserted place, which only has a Kutia (a small hut) of a saint “Pir Fateh Ali Shah”. The name of the village is come after on his “Kutia”. They all are members of one large family. The remaining members of their Rana clan inhabited in nearby village. There is intra-marriage (endogamy) system and they do not marry outside their village clan. No other person other than Rana lives in village Kutian.

Muslim Sheikh” had second largest representation 8.96%. They were found mostly in Gujarat distt, though distt. Hafizabad did have few Muslim Sheikh respondents and Sialkot district had very little representation of them. Malik Awan had 5.22% representation. It was the major caste in Bhagwal Awan, distt. Sialkot and other districts had very little representation of them. 5.97% were Araian. Araian is the largest clan in Pakistan and their members are found almost in every part of the country particularly in province of Punjab. During research, researcher found them in all surveyed areas too. Chattha and Jatt were 5.22% and 8.96% respectively. Chatthas were found only in the villages of distt. Hafizabad. Other villages have no representation of them. Jatt were found mostly in district Hafizabad and Gujarat. No Jatt respondent was found in dist. Sialkot. Tarars were 4.48% and they were found only in distt Hafizabad. Lohaar were 4.48%; Khokhar, Quarashi, Bhatti and Mughal were 3.7%; Rehmani, Rajput Bhatti, Raja and Khwaja Sheikh were 2.99%; Dhobi, Insari, Virk and Kashmiri Butt were 1.49; Sheikh, Qureshi, Raja were 2.99%; Malik, Mirasi and Thahim were 2.24%; Janjawah, Kazimi and Sineri were 0.75%.

Family Structure of Functional Literacy Respondents

The PDHS (2006-07) defines a household as “a person or group of related and unrelated persons who live together in the same dwelling unit(s) or in connected premises, who acknowledge one adult member as head of the household, and who have common

arrangements for cooking and eating”. As the household is the basic economic and social unit of society, transformations at the household level have effect at the aggregate level of a country as a whole i.e., on the distribution of public goods and services and on the planning and requirements of community institutions, schools, housing, and health infrastructure (Ekouevi et al. 1991).

Due to the prevalence of joint family system in Pakistan, household sizes are mainly large. Middle and lower-income families under economic pressure, are compelled to live in joint families with relatives because they cannot afford to build or rent separate residence. The 2006-07 PDHS data reveals that the average household size in the country is 7.2 persons. There is a slight difference in household size in urban and rural areas (7.0 persons versus 7.3 persons, respectively).

Table: 5
Type of family of Functional Literacy Respondents (Village Wise)

S. No.	Type of family	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	Joint	9	9	9	10	18	14	69	51.49
2.	Nuclear	8	8	9	10	15	10	60	44.78
3.	Extended	1	_____	_____	2	1	1	5	3.73
	Total # of F-L learners	18	17	18	22	34	25	134	100.00

Source: own field survey (2008-10)

Data indicates that 51.49% of functional literacy respondents were living under the joint family system; 44.78% had nuclear type of families while the remaining 3.73% had extended type of family system. Majority of the literacy learners lived in the joint family with the husband, the husband’s parents, his brothers and unmarried sisters. Result of data also depicts the deteriorating picture of family ties and structure. In the past, a large number of village households were joint type. Though the ratio is still high as compare to nuclear type but the difference between them is slowly but constantly diminishing. This is also one of the contributory factors to poverty. In joint family structure there are many hands to share jointly the burden of household expenditures.

These results are also supported by the results of Taqui et al. (2007) who indicated in their research that 43.3% of respondents of their study lived in nuclear families and remaining lived in joint family system. Despite the continuous breakdown of joint family system in the country, the percentage of joint families is still high as compare to nuclear families in Punjab, which shows the persistence of old norms and traditions in Punjab, Pakistan.

Life style of Functional Literacy Respondents

Poverty is about low quality of life. Wilson (1996) maintained, “quality of life has to do with the perception of, and the level of satisfaction or confidence with one’s conditions, relationships and surroundings. Various factors threaten quality of life at the family level, for example the usual and over-represented gender, race and location factors, also teen single parenthood, age at first parenthood, divorce, and economic livelihood”.

Table: 6
Life style (Village Wise)

S. No.	Life style	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	Simple	16	15	17	19	31	20	118	88.06
2.	Modern	—	—	—	—	—	—	—	—
3.	Moderate	2	2	1	3	3	5	16	11.94
	Total # of F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

Data shows that 88.06% of Functional Literacy Respondents were living simple lives. 11.94% had moderate life style while no respondent enjoyed modern life patterns. All respondent belonged to poor and in some cases; extremely poor household with no education of household members, no financial recourses, no property and in many cases the respondents houses did not have toilets and kitchens. Moderate household were mostly found in Bhagwal Awan, Sialkot, because people there were relatively better off

due to the industrial base of the district. This area has lots of small industrial or sub-industrial units of sports good and surgical. Its industry has a very positive effect on the lives of the local people. None of the literacy respondent's household was found modern.

Type of Household of Functional Literacy Respondents

The term “feminization of poverty” originated with the realization that that the number of female-headed households was growing in industrialized as well as developing countries.

According to Moghadam (2005) “For men, poverty is often the consequence of unemployment and a job is generally an effective remedy, while female poverty often exists even when a woman works full-time. Virtually all women are vulnerable -- a divorce or widowhood is all it takes to throw many middle-class women into poverty”.

Buvinic and Gupta (1994) analyze 65 studies completed between the 1980s and early 1990s in Latin America, the Caribbean, Asia, and sub-Saharan Africa, described the issue of female headship as an indicator of poverty. A study conducted in India by Meenakshi and Ray (2002) also found higher poverty prevalence in female headed households and concluded that female-headed households are more exposed and susceptible to the incidence of poverty and a single mother is closely connected to poverty.

Table: 7
Household type (Village Wise)

S. No.	Type of family	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	Male-headed	15	17	17	21	33	25	128	95.52
2.	Female-headed	3	—	1	1	1	—	6	4.48
	Total # of F-L learners	18	17	18	22	34	25	134	100.00

Source: own field survey (2008-10)

Among the 134 learners of functional literacy, 95.52% had male-headed households and only 4.48% had female-headed households. Female-headed households were belonged to widow, and separated learners and the wives of out-country migrants. They were living

alone with their children and to the larger extent, were not dependent on their relatives or on local community members. One widow was from village Baghpur Saeeda, district Gujarat. She used to sell milk. The other widow was from village (Swianwala) Kuttian and she used to stitch cloths commercially to make end meet. A separated learner from village Sindhalia was a housemaid. Other separated learner from village Jharianwala, district Hafizabad used to do “Zardozi”¹ work and stitched cloths commercially and the remaining one widow from village Jharianwala living with their parents as a dependent. They were in poor conditions. However, these respondents were sending their kids to school. Learner with milk business in Baghpur Saeeda was relatively in better state and one of her daughter was studying in Government College of nearby small city of Lalamosa in second year. One of her son was also studying in a school of Lalamosa. One of her son was electrician but he did not earn enough to support his family.

One finding caused a little surprised for researcher that the families of the out-countries migrants were living still in state of poverty despite their foreign remittances. After living within the communities, researcher got the reason that most of the migrants were not doing any established job over there and mainly they were waged workers; two migrants of Baghpur Saeeda were recently went abroad. One of them got Tuberculosis in Saudi Arabia so he came back and after the treatment of six months, he went back though he did not completely cure. But due to poor condition of household, he had to resume his job. All these foreign migrants also took heavy loans to meet the overall expenses of their foreign journey. A big portion of their remittances were used for paying off their debt. In one case in Islampura, Gujarat in which foreign migrant used to send money back home but due to a very large family size it did not help to get them out of poverty. It shows that remittances which supplementing their income did not necessarily lift them out of poverty.

1. Zardosi work is a type of hand embroidery to be introduced in medieval times used by the royals in India. The name zardozi is from Persian and it means "sewing with gold". Zardozi work is traditional sort of embroidered work. During ancient time, the zardozi embroidery was done with real gold leaves and pure silver wires. However, today it is done with copper wire combined with a golden or silver polish and a silk thread, varieties of spangles, beads, stones, gold threads, seeds pearls and also gotta and sequences for the ornamentation on the attire.

Migration, particularly rural-urban, is common in Pakistan. The majority of the internal migration is to urban areas of Karachi, Lahore, and Rawalpindi. The poor generally use migration as a strategy to meet employment needs. On the other hand, for the extremely poor, remittances supplementing their income but did not necessarily lift them out of poverty. Pakistan Poverty Assessment (PPA) reveals that male outward migration increases the workload of women and they therefore, are compelled to take over tasks beyond their traditionally defined responsibilities.

Education level of Functional Literacy Respondents

Education plays an essential role in the overall development of a society. It develops human behavior in a sophisticated manner and gives an upward boost to society and economy.

On a global scale, Pakistan along with Afghanistan, India, and Nepal, has the least amount of educational facilities for female education. However, there is rural-urban variation in case of Pakistan. Rural females have meager educational infrastructure while their urban counterparts are receiving a lot of educational facilities to improve their social and economic conditions. This is mainly due to the disparity between rural and metropolitan life, and the outlook of parents. None of the Pakistani political and military regimes ever tried to develop an organized and nationally synchronized female primary education system. The availability of educational services and their standard is far away from satisfaction. On one hand, the educational infrastructure is substandard; on the other hand, the social behavior and perception are not always in favor of female education. Therefore, parents feel less motivated to provide them with education, as females are not expected to work as bread-earners. In some places of Pakistan, particularly in tribal areas, the education of females is strictly forbidden on religious basis as a sheer misinterpretation of Islam, which advocates education of both men and women. Weiss (2002) in her book “walls within walls”, on the life histories of working women of Lahore, mentions that people of lower middle class usually do not educate their daughters due to number of reasons. In addition to financial problems, the izzat (honor) of the

family and secondly the overall environment of the mohalla (locality) are among the most important reasons. It is very difficult for young girls to go to school or college alone. Poverty is directly related to socio-economic characteristic of the households i.e., income status, education level, number of household member, dependency ratio etc. (Haq, 2004). Poverty in all forms is one of the main reasons of low enrolment and high dropout from school and a high level of child labour force participation (Khan, 2003). A child's enrolment or drop out of school is significantly associated with household's exit from or entry into poverty. The negative impact of poverty on school enrolment is more distinct among girls. Thus research shows that poverty transition and gender have significant association with school enrolment, (Haq, 2004). Siddiqui (2001) also analyzed that investment in human capital formation may increase economic participation of women thus reduce gender based poverty.

Table: 8
Literacy Level of Respondents before Functional Literacy Course (Village Wise)

S. No.	Literacy level of the respondents	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	Left school after 2-3	2	2	1	-----	5	3	13	9.70
2.	Never went to school (illiterate)	15	15	17	22	29	21	119	88.81
3.	Complete primary level	1	-----	-----	-----	-----	1	2	1.49
	Total # of F-L learners	18	17	18	22	34	25	134	100.00

Source: own field survey (2008-10)

Most of the research field villages were devoid of any government school for girls. Though few villages had boys primary schools (Sindhalia, Islampura and Baghpur Saeedan) but not for girls. In Jharianwala and Kutian district Hafizabad, only Bunyad NGO schools were there.

Data shows that a significant number of the respondents 88.81% who were working inside or outside the house were illiterate before taking functional literacy classes. They

had not been to school at all; 9.70% were left school after class 2-3 but they could not read and write at all. Only two (1.49%) of the respondents from village Baghpur Saedan and Bhagwal Awan completed the primary level but they were totally blank and now they were completely illiterate. The elderly respondents above forty of age told that there was no school in their native villages that is why they could not study. Moreover, there were strict cultural barriers to restrict them to go the neighboring towns to study. Few learners told that they joined government or private schools and completed 1 or 2 standards but due to none interest or poverty they discontinued.

Quranic literacy of Functional Literacy Respondents

Table: 9
Quranic literacy of Respondents (Village Wise)

S. No.	Quranic literacy of Respondents	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	Nazra	9	8	9	17	24	19	86	64.18
2.	Hafiza	_____	_____	_____	_____	_____	_____	_____	0.00
3.	Still studying	2	2	3	_____	_____	4	11	8.21
4.	Illiterate	7	7	6	5	10	2	37	27.61
	Total # of F-L learners	18	17	18	22	34	25	134	100.00

Source: own field survey (2008-10)

Data shows that 64.18% of functional literacy learners completed Nazra Quran; 8.21% learners were still studying; none of the respondents was hafiz-e-Quran; and 27.61% respondents were even Quran illiterate. It shows the intensity of extent of illiteracy among the respondents.

Previously known skill of Respondents

Table: 10
Previously known skill of Respondents (Village Wise)

S. No.	Previously known skill of Respondents	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	Stitching	5	5	4	10	11	5	40	29.85
2.	Embroidery	5	5	5	5	14	4	38	28.36
3.	None	8	7	9	7	9	16	56	41.79
	Total # of learners	18	17	18	22	34	25	134	100.00

Source: own field survey (2008-10)

29.85% learners already knew stitching; 28.36% knew embroidery; 41.79% did not know any skill previously.

Marital Status of the Respondents

Marital status of a person determines his/her behavior to a great extent. Thus persons enjoying different marital status mostly differ in their behavior. In Pakistani society, all Muslims, male and female, are supposed to marry and fulfil their sexual and procreative needs within marriage. Though Islam allow divorce as a last resort in extreme conditions, it is rare in Pakistani social milieu. Remarriage of widows and divorcees is also encouraged in Islam.

In patriarchal society of Pakistan women's marital status is one of the determinants of her economic participation. Naqvi et al. (2002) reveal in the results of their study that married women are less likely to participate in economic activities. Result show that married women demonstrates 4.2% less economic participation. Whereas, divorced women demonstrate 5.2% more economic participation. Thus divorce is a significant factor, which enhances the possibility of economic activities of women.

Table: 11
Marital status of the Respondents (Village Wise)

S. No.	Marital status	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	Married	10	6	4	12	16	4	52	38.81
2.	Single	7	11	13	9	16	21	77	57.46
3.	Widow	1	_____	_____	1	1	_____	3	2.24
4.	Remarried	_____	_____	_____	_____	_____	_____	0	0.00
5.	Divorced	_____	_____	_____	_____	_____	_____	0	0.00
6.	Separated	_____	_____	1	_____	1	_____	2	1.49
	Total # of F-L learners	18	17	18	22	34	25	134	100.00

Source: own field survey (2008-10)

Table 11 shows that 38.81% of the respondents were married. It also shows that 57.46% of the respondents were unmarried; 2.24 % of the rural respondents were widows; while the remaining 1.49% respondents were separated. In the case of present research, data shows that married women were more enthusiast and eager to learn, hoping to change their lives. They wanted to help their husband and contributed in the household economy thus wanted to achieve a better living standard. Widows were from Baghpur Saeeda and Jharianwala village. One was selling milk and the other one was in ‘Zardozi’ craft respectively. Milk woman was comparatively better-off. The separated women from Sindhalia and Jharianwala though live separated, but next to their parent’s houses. One was housemaid (Sindhalia) with four daughters and three sons. And the other one from Jharianwala with four kids was partially dependant on her father and brother. She stitched cloths if somebody asked her.

Age of Respondent at Marriage

Early marriage is a norm in Pakistan. In order to improve the status of women in Pakistan, the Muslim Family Law Ordinance (MFLO) of 1961, established a minimum age of 16 years at marriage for females. This minimum age was higher than the previous

age minimum of 14 for females and 16 for males, established in 1929 under the Child Marriages Restraint Act (CRMA) (Aurat Foundation (various years)). However, due to the religious and cultural beliefs, many girls are married off below age 16 and are under social pressure to produce children. Consequently, early marriages are usually followed by early pregnancies. Teenage mothers and their children are more likely to bear the risk of social and health problems.

Pakistan Fertility and Family Planning Survey (PFFPS) data shows that during 1996-97, the average age at marriage for females (aged 25–49 years) was 18.3 years. In major urban areas, it did not go beyond 19 years. Thus, there was not much variation in average age at marriage among urban and rural females. This supports the general view that the social and cultural norm of early marriage of a girl is still widespread in Pakistan. Immaturity and lack of awareness leads females to an unfavourable situation in relation to their husbands and in-laws to have some say in their life matters and health care. Yet, education of females is one of the significant aspects that contribute to increase in age at marriage. With each additional year of education, age at marriage is postponed by one year or more. Age at marriage is not only the beginning of child bearing but may also be a significant measure of women's status, because the more the woman's age at the time of marriage, the greater the chances of her education, employment and her chances of having a more equal relationship with her husband. In Pakistan, where contraception is not widely used, the length of reproductive period becomes the major determinant of the level of fertility. If a woman gets marry early, she has a comparatively long period of exposure and is expected to end up with higher fertility, on the other hand, marriage after 20 has been found to have a fertility reducing effect. Late marriage would probably create a considerable decline in fertility because women who marry at after 20 will lose a significant amount of their fertile period and it is therefore, favourable to the health of women and has positive effect throughout the reproductive period (Nasrin and Rahman, 2012). Various studies have documented the decline in fertility due to a rise in age at marriage (Maitra, 2004).

Table: 12
Age at marriage (Village Wise)

S. No.	Age at marriage	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	13-15	2	1	1	2	4	—	10	17.54
2.	16-20	7	4	4	5	7	4	31	54.39
3.	21-30	2	1	—	5	5	—	13	22.81
4.	Above	—	—	—	—	—	—	0	0.00
5.	No idea	—	—	—	1	2	—	3	5.26
	Total # of F-L learners	11	6	5	13	18	4	57	100.00

Source: own field survey (2008-10)

17.54% respondents were among 13-15 when they got married. These female were mostly belonged to the old age group. Few decade back early marriages were a common phenomenon especially in rural setting but now the situation has relatively better. 54.39% of respondents were between the ages of 16-20; 22.81% were among 21-30; 5.26% respondents had no idea about the age of their marriage. Age at marriage also contribute to the poverty situation of a household in general and woman in particular. The earlier she gets married, the greater the chances of large number of children, cervical and other diseases and health related problems, less education and resultantly less social and economic productivity. Data shows that a fair number of respondents got married at the medically recommended age. Despite that, miscarriages were common among the local females under unknown reasons.

Other Relationship with Spouse and Between Parents

PRHS-II (2004) data reveals that a significant 78% of marriages in Pakistan involve both paternal and maternal blood relatives; 10% are between fellow zaat/biradiri (caste/tribe) members; and less than 12 percent of married couples are not related to each other. This pattern is almost similar across the country. The vast majority (93 percent) of blood relative spouses knew each other usually for all of their lives. On the other hand, 59 percent of women who marry an unrelated member of their own zaat met their husbands for the first time on their wedding day (World Bank, 2005).

Table: 13
Other relationship with Spouse and Between Parents (Village Wise)

S. No.	Other relationship with spouse	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1	First cousin	9	6	9	17	20	15	76	56.72
2	Second cousin	4	2	5	5	7	5	28	20.89
3	No relation	5	9	4	_____	7	5	30	22.39
	Total # of F-L learners	18	17	18	22	34	25	134	100.00

Source: own field survey (2008-10)

This table indicates that the majority of the respondents (56.72%) or the parents of the unmarried respondents, got married with their first cousins; 20.89% with their second cousins and relatives; while 22.39% respondents had no prior relation with their spouse but they belonged to their fellow caste. That's why the social webs are stronger in the villages as compare to cities. Marriage within own caste was prevalent and researcher found no case of out of caste marriage.

Miscarriage, Abortion and Child Mortality

In Pakistan a sizeable percentage of ever-married women have experienced at least one or more miscarriages in their life. In terms of protective cover during pregnancy in 2004/05, urban areas of Pakistan are relatively better than rural areas. During this period, urban Punjab had 72% and rural 46% pregnant women (aged 15–49 years) who have received tetanus toxoid injections at least once. Rural Baluchistan had 46% urban and 17% in rural areas coverage (PSLM, 2004–05).

Section 338, A-D, of the Pakistan Penal Code articulates that abortion is illegal in Pakistan except to save the mother's life. The punishment for illegal abortion is imprisonment that may extend to seven years and the responsible person shall also be liable to fine. Medically prescribed abortions shall take place in government hospitals.

Usually when women fail to use conventional family planning methods, they choose abortions as a mean of family planning and this method is commonly used amongst women across all societies and cultures. As the Allan Guttmacher Institute (1999), mention that “women who experience abortion in developing countries are usually

married, with already have two or more children. Abortion proves a simple way out for them to cease unwanted pregnancies, regulate fertility, and space births (Sultana, 1999).

According to the Pakistan Family Planning and Reproductive Health Survey 2006-07, 28 percent of all pregnancies in Pakistan are unwanted (NIPS, 2006-07). A sizeable share of these unwanted pregnancies is believed to be terminated through unsafe and illegal induced abortions. Such practices are officially illegal, except under certain medical conditions. Generally untrained and unqualified personnel or paramedics carry out abortions. This situation increase apprehension for reproductive health of women particularly belonging to lower income groups with low levels of education, because of high risks of maternal morbidity and mortality. Several micro-surveys indicate that the Induced Abortion Rate (IAR) is considered to be high among Pakistani women, but no precise estimates are available due to social stigma and guilt attached to it. Approximately 23 percent of ever married women had undergone at least one, or more miscarriages and only 3 percent admitted to have had one or more induce abortions in their reproductive life cycle (NIPS, 2007). According to a study of the Population Council (2004), around 890,000 induced abortions occurred during 2002. Of these, an alarming rate had post-abortion complications. Another study on Reproductive Health shows that knowledge about side effects of abortion is not so high and only 27 percent of sampled women were aware of life risk of induced abortion (Hakim and Zahir, 2000). This situation calls for the need of information and education campaigns through mass media and other channels to raise understanding of women about the adverse effects of abortion.

Infant mortality rate (IMR) is very high in Pakistan (around 87 per 1000 live births) and neonatal mortality has a major share in it (PFFPS, 2007-08). Due to less medical facilities and more culturally bound, rural areas have higher mortality rates than urban areas. Neonatal mortality rate in major urban areas is also approximately half of that in rural areas (30 vs. 58 per 1000 live births) (ibid). There are several reasons of neonatal and post-neonatal mortality, the roots for which lie in the poor reproductive health of the mother. Pregnancy and delivery related complications along with health problems affect the child, especially in case of neonates. In rural areas very few women are receiving

maternal care, and the large number of childbirth at home increases the risks of neonatal mortality. Urban residence and mother's education have a positive impact on child survival. Although child mortality is declining in Pakistan, its pace is slow and still remains high (World Bank, 2003). Malnutrition, respiratory illnesses, diarrhoea, and other communicable, vaccine-preventable diseases and above all prevalence of bad practices due to ignorance and illiteracy of mothers, are among the main causes of two-thirds of the child mortality. Diarrheal diseases are found to be the most important cause of child morbidity and malnutrition (Mahmood, 2001); PIDE (2004). In short, the rise in poverty and ignorance are likely to have adverse effects on the child health and their nutritional status.

Table: 14
Miscarriage, Abortion and Child Mortality (Village Wise)

S. No.	No of Miscarriage	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	One	2	1	2	3	3	2	13	22.81
2.	Two	1	—	—	1	3	—	5	8.77
3.	More than two	1	1	—	1	2	—	5	8.77
4.	None	7	4	3	8	10	2	34	59.65
	Total	11	6	5	13	18	4	57	100
Number of Abortion									
1.	One	1	—	—	1	2	—	4	7.02
2.	Two	—	—	—	—	—	—	—	—
3.	More than two	—	—	—	—	—	—	—	—
4.	None	—	—	—	—	—	—	—	92.98
	Total	11	6	5	13	18	4	57	100
Child Mortality (under 5 years)									
1	One	2	—	1	2	3	—	8	14.04
2	Two	—	—	—	2	2	—	4	7.02
3	More than two	—	—	—	—	—	—	—	—
5.	None	9	6	4	9	13	4	45	78.95
	Total # of F-L learners	11	6	5	13	18	4	57	100

Source: own field survey (2008-10)

Several married literacy learners were in their reproductive lives. Few young respondents suffered from gyne problems. Many respondents complained about more than one miscarriage due to some unknown reasons. 22.81% married literacy learners had one miscarriage; 8.77% two; 8.77% more than two; and 59.65% had no miscarriage. Three literacy learners had no kids from Baghpur Saeeda, Islampura and Jharianwala respectively. They told they are suffering from “Atthra” a disease, which causes incomplete fetus development and death. One of them had miscarriage whenever she conceived and the respondent from Baghpur Saeeda had never conceived. In fact, there are no proper medical facilities in these villages for reproductive health. No lady doctor was available. People used quack medicine in case of any medical problem. In Islampura, Sindhalia and Baghpur Saidan few women used to visit “Village Aid” for any treatment but not all the females went there for multiple reasons. Some took treatment from midwives and LHVs. Child mortality was also common among the village women.

During study researcher observed that women used injurious and illegal methods to terminate their pregnancies. Few learners from Gujarat district told the researcher that usually they used herbs, castor oil and papaya to terminate pregnancy. 7.02% of all married learners had an abortion willfully to terminate pregnancy. Child mortality was also common among the village women. 14.04% had one; 7.02% two; and 78.95% had not face a case of child mortality.

Number of people in household

Around one third of the Pakistani population is affected by poverty, which is more severe in rural areas. Household size and high dependency rate are the factors, which lead to poverty and social exclusion, along with lack of assets, livestock, and education level of parents. Household size, being a major demographic factor, is generally positively related with the poverty status (Chaudhry, 2009). The incidence of poverty rises with the increase of family size. The poverty gap increases as one moves from smaller to bigger family size households (Orbeta, Jr., 2005). The larger the households size, the higher the dependency ratio will be. Large household size is more likely to place additional load on a household’s assets and resources. Large family size, especially the younger population

puts pressure on the breadwinner in terms of social, economic, psychological requirements of the individual members and also overstretches the household resources.

Table: 15
Number of people in household (Village Wise)

S. No.	Persons in household	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	1-5	3	2	2	1	6	3	17	12.69
2.	6-10	12	13	13	12	16	19	85	63.43
3.	11-15	3	2	2	8	10	2	27	20.15
4.	16-20	_____	_____	1	1	2	_____	4	2.98
5.	Above	_____	_____	_____	_____	_____	1	1	0.75
	Total # of F-L learners	18	17	18	22	34	25	134	100.00

Source: own field survey (2008-10)

The family size refers to the total number of people living together under one roof at the time of interview. Data shows that most of the families living in the village consisted of more than five members. Mostly there were females in the house and were referred as dependents. In that case, working members were few in the households.

The family size given in the table indicates that 12.69% fell in category 1 (1-5); 63.43% in category 2 (6-10); 20.15% in category 3 (11-15); 2.98% in category 4 (16-20); while the remaining 0.75% fell in category 5. This household contained more than fifty individuals and they were from Bhagwal Awan. Most of the families were joint type that gave increase in the number of people. The presence of a large number of dependent children and females in a single household, gives boost to poverty trends. That was the case mostly found in the study population.

Occupations

The occupation of an individual is important in determining his/her economic status. The Pakistani rural non-farm sector is heterogeneous in character covering a wide range of

activities and a vital source of secondary employment for the small and landless farmers (Arif, et al. 2001). Though Pakistan is predominantly an agrarian society and a larger share of its economy is agri-based, however, its more than 40 percent rural labor force rely heavily on non-farm activities (ADB, 2002). In Pakistan, a significant share of rural households possesses no land and a vast majority of farmers has small piece of land i.e., on average less than three acres (Altaf, 2001). Part-time local non-agriculture employment is crucial for the wellbeing of these cultivators and their households. The rising landlessness in rural areas of Pakistan has mainly forced the rural labour force out of agriculture into non-agriculture activities in the non-farm sector (Arif, et. al. 2000). Non-agriculture activities are usually divided into two groups: “high-labour-productivity that leads to high-income activity and low-labour- productivity activities that give low return” (Lanjouw, 1999). The low-labour-productivity activities are common among the poor. But even a small income from such activities may improve household earnings and vital for the social welfare of households.

With the rapid increase in the population in Pakistan, rural labour force cannot be absorbed to a large extent in the over saturated agriculture sector of Pakistan. Therefore, non-farm activities have increased rapidly and occupy an important place in rural economies of developing world. Yet non-farm activities have never received appropriate consideration by the policy-makers. These activities, also defined as Z-goods, comprise household or village production of handicrafts, food processing for village consumption and multiple kinds of services, according to the needs of the village. Therefore, it is imperative to consider these activities while designing of poverty alleviation strategies in rural areas (Bakht, 1996).

Employment Status of the Respondents

The conditions of labor market are generally adverse for the female labor force (FLF) in many developing countries like Pakistan. Pakistan’s labor market is highly gender-segmented. Gender-based differential in remuneration is a crucial feature of women’s employment. Male wages are higher both in rural and urban areas. Women, who are generally unaware of their economic rights, are often confined to low-paying jobs.

Table: 16
Employment Status of the Respondents (Village Wise)

S. No.	Occupation of the respondents	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1	Field laborer	2	2	4	_____	7	3	18	13.43
2	House maids	3	1	3	_____	3	_____	10	7.46
3	Shop keeper	2	_____	_____	_____	2	_____	4	2.99
4	Stitching/ embroidery/ Zardozi	1	1	2	_____	4	2	10	7.46
5	Laborer/brick maker	_____	_____	4	_____	_____	_____	4	2.99
6	Foot ball stitcher	_____	_____	_____	_____	_____	10	10	7.46
7	Small business	_____	_____	_____	14	9	_____	23	17.16
8	Government service	1	_____	_____	3	_____	_____	4	2.99
9	None	9	13	5	5	9	10	51	38.06
	Total # of F-L learners	18	17	18	22	34	25	134	100.00

Source: own field survey (2008-10)

The present research study has found that workers who moved out of agriculture and subsistence production, had involved in various and diverse form of paid employment in manufacturing and service sectors in rural areas. Above results show that most of the old respondents in the rural sector were working. In urban areas, educated young female are keener to use and develop their knowledge other than income-generation. However, in the rural parts of the country, the main purpose of women work is to contribute in household income and loosen the trap of poverty.

Table shows that 13.43% of the functional literacy respondents were working in the fields. During research, the researcher surprisingly found that most of the respondents did not have even a small piece of cultivated land though they all belonged to rural area. But due to poverty they did not possess any property except houses. Most of them were engaged in off-farm activities to make ends meet. Respondents were not permanent field laborer. They worked in the fields only during the seasons of “wadian” the time to cut crops, mostly in March-April and in early May. Two respondents of village Sindhalia of

Gujarat were field tenants and they help working with their husband and father; 7.46% were working in somebody's house as maid; 2.99% were having their own shops. They sold vegetables and daily usable items and eatables tooth brushes and pastes, soaps of different brands, shampoos, washing powders and soaps, condoms, combs, etc.; 7.46% were engaged with the stitching profession. Most of the local females could not afford to stitch cloths to tailor that is why, most of the females stitched their children and husband's clothes at home. Few respondents from village Jharianwala, and Kuttian district Hafizabad stitched cloths commercially and did zardozi work on cloths. A middleman provided them with cloth and material. After completion, he collected the embroidered cloths and paid them meager amount of money. One respondent from Jharianwala told that the middleman paid them only eight rupees for one "shalwar" and they had to buy even the thread within eight rupees and if they protested for the nominal charges they were getting, the middleman threaten to give contract to someone else in the locality. Therefore they were compelled to stitch cloth on extremely low charges. 2.99% were working as "bhatta" (brick kiln) laborers and engaged in brick making. Few of them were not regular laborer but they went sometimes to help their parents. Bhatta labors were found only in village Sindhalia, district Gujarat.

7.46% respondents were football stitchers. Football stitchers were found only in Sialkot district because of sport goods industries. Sialkot district is world famous for its sports goods and surgical. In Bhagwal Awan, Sialkot, respondents stitched footballs in their houses. They got 25 rupees per football. Female does not stitch the whole football as it gets stitched in different stages. Females only complete one stage of stitching. Football and surgical-making is widespread in the villages of Sialkot and almost every household were engaged in it in some way or the other.

17.16% respondents had their small business. In Kutian, Hafizabad, almost all the respondents were engaged in "Baan" making. (Baan is long thread like material which is made of with a plant called "Sun" which grow in jungles along side of rivers, canal and drainage pathways. Its cutting season is September-October and during this month, all the males of village Kutian go to cut the plant). A large number of households in Kuttian had Baan-making machines. Males of Kutian were engaged mostly in off-farm activities while their females made Baan and sold it as 100 rupees per Kg.

2.99% were in Government jobs. One respondent from Baghpur Saeeda was Councilor in local Union Council. She was completely illiterate. The other 3 belonged to (Swianwala) Kuttian village in Hafizabad. They completed the literacy course of Bunyad and after that they passed 8th standard exams and took the diploma of LHV. Now they were working for Health Department. The data indicates that the majority of respondent females in researched rural areas (38.06%) were doing nothing commercially. Majority of them were previously uneducated and there was no training centre in villages where uneducated girls and women may learn some skills. There were no employment opportunities for females to contribute economically in their households. This is one of the main reasons of poverty in these areas. Culture was also found to be a contributory factor of social and economic backwardness of the females in the researched areas. Male family members (in some cases, elderly female members too) did not allow their females to cross the boundaries of home to study and work.

The data shows that in rural areas of research, mostly married women were working in order to support and in some cases run completely the household economy. These results are in contradiction to the findings of Naqvi (2002) where she indicated that mostly unmarried females take part in economic activities.

Functional literacy learners who worked outside the domain of home were mainly married and very few unmarried learners were working outside the house. These findings are consonant with the results of Sadaf Zahra (2003) where she reported that in rural areas of Pakistan, 90% of the women work in fields with or without their male household members.

Education level of household head²

Level of education of household head is an important determinant of household poverty. The years of education of the household head minimize the likelihood of the incidence of poverty (Chaudhry, 2009). Jamal (2005) also confirms that the education of the household head is inversely related to poverty in urban areas. The increased level of education also increases wages and productivity in non-farm activities (Kurosaki and Khan, 2006).

2. Here family head is referred to a person who is the breadwinner of the family.

Illiteracy and poverty go hand in hand in Pakistan. During 2006-07, nearly half of the households headed by illiterate heads were categorized as poor (HDC, 2007).

Table: 17
Education level of household head (Village Wise)

S. No.	Literacy level of household head	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1	Illiterate	6	5	7	12	10	6	46	34.33
2	Primary	5	4	4	4	9	5	31	23.13
3	Primary +	5	4	3	3	7	9	31	23.13
4	Matriculation	2	3	4	2	7	4	22	16.42
5	F.A	_____	1	_____	1	1	1	4	2.99
6	B.A	_____	_____	_____	_____	_____	_____	0	0.00
	Total # of F-L learners	18	17	18	22	34	25	134	100.00

Source: own field survey (2008-10)

The education status of the large number of family heads of functional literacy students was illiterate. Data indicates that 34.33% family heads of the functional literacy learners were completely illiterate. They never went to school or left school after 2 or three classes. Now most of them are completely illiterate or few of them could read roughly or write their

but not more than that; 23.13% were passed primary standard; 23.13% left schools before completed tenth class; few of them left in 7th, few of the left in 9th class but none of in this category completed matriculation; 16.42% completed their matriculation. But none of the learner's family head went after metric. They all discontinued their studies due to extreme poverty or the culture of poverty. Only 2.99% completed F.A. This culture of poverty was still prevailed in their households. And because of their under-education, they could not try to get out of the web of poverty.

Occupation of the Family Head

Although the agricultural is the most significant sector in rural areas, there is variety of other sources from where the rural population generates their income. Study indicates that in South Asia, dependency of the rural households on non-farm income is approximately 60% (Ellis, 1999). Gordon (2002) identifies multiple sources of non-farm income i.e., domestic or overseas migration and remittances; daily travel to nearby urban employment; local wage opportunities; trade and self-employment; public and private services, etc.

The majority of Pakistan's rural poor are neither tenant farmers nor farm owners. During 2004-05, the total non-farm rural households comprised 57%; 35% of households belonged to cultivators; and the remaining 8 % were agricultural laborer households. This shows the highly uneven land distribution in Pakistan (PSLM, 2004-2005).

Despite living in village, almost the entire respondent's family head were involved in off-farm activities. The occupations in the present study were categorized as under:

Table: 18
Occupation of the family head (Village Wise)

S. No.	Occupation of the respondents	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1	Unskilled Laborer/brick maker	1	6	3	4	6	—	20	14.93
2	Field laborer	—	—	—	5	3	—	8	5.97
3	Farmer/tenant	—	—	2	—	—	—	2	1.49
4	Shop keeper	1	1	3	2	3	—	10	7.46
4.	Street vendor	1	1	2	—	4	—	8	5.97
5.	Tailor	1	1	—	—	2	—	4	2.98
6.	Mason	3	2	2	—	5	—	12	8.96
7.	Painter	1	1	1	—	2	—	5	3.73
8.	Foot ball stitcher	—	—	—	—	—	10	10	7.46
10	Carpenter	1	1	2	—	2	—	6	4.48
11	Small business	—	—	—	10	2	4	16	11.94
12	Government service	—	—	1	—	2	—	3	2.24
13	Private service	3	2	—	1	—	9	15	11.19
14	Driver/motor/tonga	1	1	2	—	1	—	5	3.73
15	Abroad	3	1	—	—	2	2	8	5.97
16	Pensioner	1	—	—	—	—	—	1	0.75
17	Unemployed	1	—	—	—	—	—	1	0.75
	Total # of F-L learners	18	17	18	22	34	25	134	100.00

Source: own field survey (2008-10)

In order to have an idea about the living status of functional literacy students and incidence of poverty among them, the major occupation groups in which they were engaged has been calculated. Results show that highest incidence of poverty was observed among the daily wageworkers, unskilled laborer and brick makers and lowest among the government employees. The percentage of poor is also higher for the employee category as compared to the incidence of poverty in the self-employed

category. It shows that there is a close link between a secure job and proper flow of income and poverty status. People were less vulnerable in government job, so they were less poor, while people working on daily basis were more insecure with their earnings. People with secure job have more capacity to absorb economic setbacks.

Poverty among functional literacy students was reflected by fact that their parents or husbands were employed in low paid occupations of casual nature. Data shows that a significant number of the family head (14.93%) were off-farm laborers involved in all sort of labor-based activities subject to availability called "Hawai Rozi" including, masons, painters and brick makers, tending somebody's cattle and working occasionally on wages; 5.97% were field laborers; 1.49% farmers and tenants; 7.46% were small shop keepers who opened shops in the outer room of their houses; 5.97% street vendors; 2.98% were tailors; 8.96% mesons; 3.73% painters; 7.46% were football stitchers and only found in Bhagwal Awan, distt. Sialkot; 4.48% carpenters; 11.94% run small business i.e. Baan business in Kuttian village of Hafizabad; 2.24% were government employees in WAPDA, police and school teacher; 11.19% were doing private service in factories, mines, on fish farms, on shops as sales men etc.; and 3.73% were private drivers. Few family heads of any family member of learner's joint household were abroad (5.97%). They were doing different sort of labor works (painter, mason and general labor) but researcher noticed that the conditions of these household were as poor as the other household of the village. Few of them went just few months before and few of them had large dependent family members, (and these people abroad, did not earn a big amount of money over there, hardly 10000-15000 rupees Pakistani) therefore, no signs of well-being were apparent in these households. Only one unemployed head was found in village Baghpur Saeeda. He was a drug addict and did nothing. His wife and his two daughters were house-maids in the nearby town.

Income Patterns

Table: 19
Income Patterns of the Respondents (Village Wise)

S. No.	Income patterns	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1	Daily	9	14	15	20	30	14	102	76.12
2	Monthly	9	3	1	1	4	11	29	21.64
3	Seasonal	—	—	2	1	—	—	3	2.24
	Total # of F-L learners	18	17	18	22	34	25	134	100.00

Source: own field survey (2008-10)

Data indicates that a significant number of the respondents 76.12% earned daily wages. It was sometimes; subjected to availability of work, labor or sale of the product they were selling. If it did not happen, then they earned nothing in the whole day. That increased the poverty situation of the household. 21.64% earned monthly income. These consisted of factory workers, government and private servants, watchmen, and house-maids. Most of them worked on very petty salaries ranged among 3000 to 7000 with a large number of households. House-maids generally got 500-1000 depending upon the nature and timing of the work. Therefore, Poverty was widespread in these areas. Many breadwinners of the families work in crockery making and stone factories and mines. During winter season, there is a gas shutdown for three months. And during these months, these poor families live hand to months. They make ends meet by borrowing money that's why the whole year, they remained indebted. Seasonal group 2.24% was those land tenants who had land on lease. They cultivated and earned when crop is reaped and sold. Many household head of Kuttian learners were also field and general laborers besides making Baan, because they did not earn enough to properly support their families. Drivers normally drove a rented cars or rented tractor trolleys. Nobody was the owner of the vehicle.

Monthly income of the Respondents

Table: 20
Monthly income of the Respondents (Village Wise)

S. No.	Monthly income In rupee	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1	3000-5000	6	8	6	13	15	4	52	38.81
2	6000-7000	8	5	9	7	13	8	50	37.31
3	8000-10000	2	2	2	2	3	9	20	14.92
4	11000-15000	1	2	1		3	3	10	7.46
5	16000-20000	—	—	—	—	—	1	1	0.75
6	Above	—	—	—	—	—	—	0	0.00
7	No idea	1	—	—	—	—	—	1	0.75
	Total # of F-L learners	18	17	18	22	34	25	134	100.00

Source: own field survey (2008-10)

The data indicates that the majority of the literacy learners were in the lowest income group due to multiple reasons. 38.81% were in 3000-5000 and 37.31% were in 6000-7000 group. This result clearly shows that most of the respondents were from the lower class living on the poverty line. 14.92% were fall into 8000-10000 and 7.46% were into 11000-15000 income groups. Given their large family size and dependency ratio, this amount of money failed to provide all basic necessities and proper education to their children. Poverty was more intense in villages of Gujarat. Village Sindhalia of District Gujarat was worse-off mainly because of the respondents were migrants of other villages, house maids and brick makers. Village of district Sialkot was better off. The sole household of income group 16000-20000, was belonged to this village. Few household members of this family were abroad and were sending foreign remittances. But on the other hand, this household belonged to the largest family size and contained around 50 household members. None of the household of any village had income above 20000. The researcher studied the correlation between the income and education level. According to researcher's observations, in the rural areas of research, average income does not increase

with increase in the level of education due to multiple factors. Researcher found a negative correlation between the two. In Kuttian, Hafizabad, few members of the community and respondent's household passed Matriculation and F.A, despite the opposition of the elder family members. But now few of them are working in a sweet shop and the other are searching some job but till my end of fieldwork they did not find any. In fact, if we relate education with sustainable development, there is a dare need of creating local employment opportunities if we have to reduce poverty of the local people. Otherwise education will go into vacuum.

The table indicates that an income level varies village-wise. Regarding per capita income village no. 6 was at the highest level and village no. 3 was at the lowest.

School type of Household Members

In Pakistan the rising trends in poverty after 1990s onwards have also adversely affected the ability of poor households to enroll their young children in schools. The quality and the cost of education is a big question mark, which restrict poor parents to send their children to school. The quality of education in Pakistan is considered to be comparatively better in private schools than in public schools. The fees of private schools are much higher than public schools. Only better-off households can manage to send their children to private schools. Poor families are deprived in terms of having access to quality schooling for their children. This situation is even worse in rural areas. During 2004-05, approximately 80% of all enrolled poor children of rural areas were in government schools. While approximately 49 percent of total enrolled children in urban areas were in government schools (Pslm, 2004-05). Majority of the non-poor household children were enrolled in private school as compared to poor households. Arif and Saqib (2000) state that learning achievements of children enrolled in private schools are better than children in government schools. The children of poor families are deprived not only being out of school but also being obtained low-quality education from sub-standard public and private schools.

Table: 21
School type of household members (Village Wise)

S. No.	Type of educational institution	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	Government	5	2	3	2	6	—	18	13.43
2.	Private	5	4	3	2	6	2	22	16.42
3.	NGO	—	—	—	10	6	1	17	12.67
4.	Not attending any school	—	—	—	—	—	—	—	—
5.	College	1	—	—	—	2	—	3	2.24
	University	—	—	—	—	—	—	—	—
	# of H-H* learners	11	5	6	14	20	3	59	
	Total # of F-L learners	18	17	18	22	34	25	134	

Source: own field survey (2008-10)
household.

* H-H denotes

One finding of the researcher is that although all the learners of functional literacy were belong to poor families, they all were keen to send their children to school and educate them. They were aware of the virtues of education and wanted their children grow successfully in social life with the help of education. The quality of education in these areas was extremely low and sub-standard. Many children did not go to school on regular bases and absenteeism was common among the children of the locality. Researcher usually found children at home during school timing, when she visited the house of the respondents.

13.43% learner's household members were attending government schools; 16.42% in private schools; 12.67% in NGO schools. (NGO schools were only in Jharianwala, Kuttian, district Hafizabad and Bhagwal Awan, district Sialkot. All these schools were ran by Bunyad. There was no NGO School in the research fields of Gujarat). None of the younger children of any learner was out of school. Though many of the elder children were drop out at early stage or never went to school due to poverty or local culture. But now there children were going to schools irrespective of the quality of education they are imparting. Most of the private schools of the villages were based on one or two rooms

and a small compound with non-qualified local teachers imparting low quality education and charge nominal fees of 100-150 rupees. Bunyad schools were free and they give free books too. Only one respondent from Baghpur Saeeda and two respondents from Jharianwala (2.24%) were sending their kids to colleges. Respondent from Baghpur Saeeda used to sell milk and one of the respondent's husbands from Jharianwala was in WAPDA and the other one's was in police.

Respondents of district Gujarat sent their boys in government primary school, which was found in the locality and sent their daughters to private schools of the area. Many respondents of Baghpur Saeeda and Islampura sent their small boys to the government primary school in Sindhalia because of the close vicinity. There was no government school in Bhagwal Awan, district Sialkot. People of the area sent their children to neighboring villages or to Bunyad School.

Housing Pattern

Socially and economically, Pakistan is a poor country. Majority of its population is illiterate and living below or at poverty line with deplorable living standards. Arif (2000) gives four important characteristics of housing, including number of rooms per dwelling, number of persons per room, access to safe drinking water and sanitation. According to PSLM (2004-05) during 2004-05, 92 percent rural population had their own house but with variations in characteristics. In rural Punjab only 5 percent households had more than 5 rooms; 67% had 3-4 rooms; 26% population lived in one room house; 50% rural households had no toilet.

Table: 22
Housing pattern of the Respondents (Village Wise)

S. No.	Type of Housing	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
	Own house	12	8	10	22	22	20	94	70.15
	Rented house	6	9	8	_____	12	5	40	29.85
	Total # of F-L learners	18	17	18	22	34	25	134	100
Structure of House									
1	Kacha			1				1	0.74
2	Pakka	5	3	4	13	17	15	57	42.54
3	Semi- pakka	13	14	13	9	17	10	76	56.72
	Total # of F-L learners	18	17	18	22	34	25	134	100
Amenities in Household									
4	No Kitchen	13	10	9	14	19	14	79	58.95
5.	No Bathroom	2	4	7	9	7	_____	29	21.64
6.	No Toilet	1	3	8	2	9	_____	23	17.16
7.	Natural Gas	_____	_____	_____	_____	_____	_____	_____	0
8.	Gas cylinder	6	6	3	9	17	14	55	41.04
9.	Fire woods	18	17	18	22	34	23	132	98.51
10	Dung cakes	11	9	15	17	14	11	77	57.46
11	Kerosene oil	_____	_____	_____	_____	_____	_____	_____	0
12	Boora (wood scrape)	3	1	1	_____	2	_____	7	5.22
13	Electricity	18	17	18	22	34	25	134	
	Total # of F-L learners	18	17	18	22	34	25	134	
Number of Rooms in Household									
1	One	4	5	5	4	8	4	30	22.39
2	Two	10	9	8	12	17	14	70	52.24
3	Three	4	3	5	6	9	5	32	23.88
4	More than three	_____	_____	_____	_____	_____	2	2	1.49
	Total # of F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

70.15% functional literacy respondents were living in their own house though small and insufficient for their needs; 29.85 rented; 0.74% in kacha houses; 42.54% in pakka

houses; majority of respondents (56.72%) were living in kacha pakka houses; 58.95% of houses did not have kitchen. They just had makeshift type of kitchen in the open area or “sehen” of the house or women used a corner of their bed cum living rooms as a kitchen. 21.64% houses did not have bathing place again they had makeshift type of bathrooms in the corner of the open area with no ceiling; 17.16% houses had no toilets. They used to go to the nearby fields to relieve themselves. All these villages had electricity and all were devoid of natural gas. 41.04% learners used gas cylinders along with firewood; 98.51% used firewood. Even respondents with gas cylinders used firewood’s too because gas cylinder was very expensive; 57.46% used dung cakes; no learner used Kerosene oil because of its high cost; 5.22% used Boora (wood scrape). Most of the respondent’s houses consisted of only one (22.39%) or two rooms (52.24%) and they were compelled to live there with large family members; 23.88% had three rooms and 1.49% houses were with more than three rooms. This added to their miseries and enhanced their poverty situation and caused moral and social problems.

Access to Safe Drinking Water

A nation-wide survey conducted by The Network for Consumer Protection on the state of the drinking water supply and usage in Pakistan, revealed in its study report titled “By the People” that only 19.4 percent of the people in Pakistan had access to clean and safe drinking water. 77 percent of the rural population did not have government water supply provisions; 54 percent had access to drinking water through hand pump or motor pump; 5.8% through river/lake/canal; 14.4 percent from fountain; 3 percent from well and 1.3 percent use bottled water for drinking purposes. This report was submitted to the Government of Pakistan in December 2005 in order to incorporate public aspirations for National Drinking Water Policy (2006). Official data of Pakistan vary between 60 and 90 percent of households about the access to drinking water. Naseer Gillani, Chief of Water Planning Commission while addressing a seminar on “Household Water Treatments (HWTs), Best Practices: Solar Water Disinfection”, estimated that more than 80 million Pakistani people were without access to clean and safe drinking water while about 70 percent of all diseases all over the country were water borne (Daily Dawn, 2011).

A report by the Ministry of Science and Technology³ also shows that about 70 percent of the Pakistani population has no access to safe drinking water. Urban households have more access to safe drinking water than rural households (The News, 2005). In Pakistan access to drinking water is not similar with access to safe and sufficient drinking water (UN, 2003). In Pakistan piped water supply is not only inadequate but it has also declined over time. During 2001-02, only 9 percent of rural households had access to the piped water and only one out of five of the poorest had access to safe water source (World Bank, 2002).

Most of the pipe water in Pakistan is also polluted due to number of reasons i.e., seepage with exposure of all types of bacteria; geological conditions and inadequate distillation, with extraordinarily high percentage of arsenic and fluoride (IRIN, 2004). The Pakistan Council of Research and Water Resources (PCRWR) documented that about 50 percent of water supply in urban areas, is inadequate for drinking and personal use. Number of rural households with access to water is also declined (PCRWR, 2005). In many geographical locations, the water of hand pumps – which are considered to be the main source of water supply in rural areas, is mostly brackish and not suitable for drinking and cooking. Water-borne diseases including diarrhea and dysentery are common in many developing countries including Pakistan. Diarrheal diseases take approximately 200,000 children every year in Pakistan (UN, 2003). Rural and urban poor are more affected by the unsafe water and suffer commonly from water related diseases. Approximately 0.6-1.44 percent of annual GDP go waste due to the water related diseases (UN, 2003).

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3. The Pakistan Government admitted also in its Mouza Report 1998 about social and living standards in rural villages and settlements that the availability of drinking water declined from 32'232 settlements in 1993 to 29'884 in 1998. Again, in its Mouza Report 2003 29'254 out of 37'280 (78.47 percent) villages or settlements report their drinking water as sweet water, while 6'753 (18.11 percent) report it as brackish and 1'273 (3.41 percent) as not available. See: Government of Pakistan (Ministry of Economic Affairs and Statistics / Statistic Division / Agricultural Census Organization): Pakistan 1998 – Mouza Statistics (settled areas), available at http://www.statpak.gov.pk/depts/pco/statistics/housing_indicators98/housing_indicators98.html; and Pakistan 2003 Mouza Statistics (settled Areas), Lahore 2005, page 47.

Table: 23**Access to Safe Drinking Water (Village Wise)**

S. No.	Water facilities	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1	Water bore (motor pumps)	13	12	13	14	21	22	95	70.89
2	Hand pump	16	17	18	20	31	20	122	91.04
3	Filtration plant	---	4	3	---	8	7	22	16.42
3.	Government supply	---	---	---	---	---	---	-----	---
5	Well water	---	---	---	---	---	---	---	---
6	None	---	---	---	---	---	---	---	---
7	Other	---	---	---	---	---	---	---	---
	Total # of F-L learners	18	17	18	22	34	25	134	---

Source: own field survey (2008-10)

Generally, no serious water-related problems were seen in all the researched areas as a fair number (70.89%) of households had water borings; 91.04% household had hand pumps for water consumption. Hand pump was found even in those houses, which had water boring; 16.42% households used water filtration plants installed in their localities. These water filtration plant installations were not seen in Kuttian village and Jharianwala, district Hafizabad. In fact all these three districts are rich in water due to river and canal systems. Therefore, these areas are famous for their rice products and fish farms. These areas produce world-renowned rice, exported all over the world.

Households with appliances and Media exposure

The majority of poor people of rural areas of Pakistan is devoid of or has very limited access to basic utilities like electricity, natural gas and telephone, newspaper etc. approximately, one out of ten poor has access to natural gas whereas availability of landline telephone is more difficult (CRPRID, 2005).

Table: 24
Appliances and Media Exposure (Village Wise)

S. No.	Appliances	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	TV	16	13	8	17	25	20	99	73.88
2.	T.V Cable	_____	1	1	2	5	4	13	9.70
3.	Dish antenna	_____	_____	_____	_____	_____	_____	_____	_____
4.	DVD player	1		1	_____	2	2	6	4.48
5.	Radio	2	1	1	4	8	3	19	14.18
6.	Fridge	6	3	3	13	19	17	61	45.52
7.	Food processor	1	_____	2	1	3	3	10	7.46
8.	Mobile phone	13	10	10	14	26	22	95	70.89
9.	Landline phone	_____	_____	_____	_____	_____	_____	_____	_____
10	Washing machine	2	3	2	4	6	4	21	15.67
11	Newspaper	_____	_____	_____	_____	_____	_____	_____	_____
12	Magazine	_____	_____	1	_____	5	4	10	7.46
	Total # of F-L learners	18	17	18	22	34	25	134	

Source: own field survey (2008-10)

Most of the households of the respondents (73.88%) had TV sets. Few respondents had black and white TV sets but surprisingly, very few household (9.70%) had T.V cable connection mainly because of its harmful effects. They only watched “PTV”; 4.48% respondents had DVD players; only 14.18% respondents have radio set though mainly not in use, depicting its decreasing value even in remote villages; 45.52% respondents had fridge due to its unavoidable importance; 7.46% had food processors; 70.89% had mobile sets showing the increasing importance of communication and connectivity; 15.67% had washing machines; none of the household bought newspapers; 7.46% households bought magazines. Females bought old and used digests from street hawkers. These were mostly female digests (Khawateen Digest, Shuwa, Pakeeza etc.) depicting social and romantic stories.

Means of Transport

Transport as an important sector of Pakistan economy, contributes about 10% to the Gross Domestic Product and over 17 percent to the Gross Capital Formation (Sindhu, 2008). It is estimated that about 2.3 million people (6% of the total employed labor force of Pakistan) are employed in this sector. Road transport has grown much faster than the country's economic growth in the last decade. However, the performance of this sector has been disappointing mainly due to congestion, poor quality roads and vehicles (Sindhu, 2008). In Pakistan, a great number of villages are still not accessible through paved roads. Three out of every ten villages face shortage of transport services, thus a huge share of rural population in Pakistan is deficient in motorized access to markets and basic services, hence deprived of social, physical and political opportunities (Essakali, 2005).

The Pakistan Integrated Household Survey (PIHS) conducted in 2007-08 reveals that one third of rural population is not accessible by all-weather motorable roads and they have no access to transport infrastructure and services. There are regional access variations between provinces and Punjab has the highest road accessibility rate among all four provinces. PIHS, 2007-08 further shows that 30 percent of rural population suffers from lack of availability of transport service in the village. This shortage of transport services and low accessibility to roads are also associated with lower human development outcomes. For example, PIHS, 2001-02 data shows that in communities with all-weather motorable access to roads, girl's net primary school enrollment rate is 50 percent higher (PIHS, 2007-08). Other social indicators of these communities are also improved relative to the areas with low access to paved roads.

Table: 25**Mean of Transport (Village Wise)**

S. No.	Respondent's transport	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	Cycle	1	1	4	3	8	—	17	12.69
2.	Motor cycle	—	—	—	—	—	3	3	2.24
3.	Chingchi rickshaw	1	—	—	—	—	—	1	0.75
4.	Car/jeep	—	—	—	—	—	—	—	—
	Public transport	18	17	18	22	34	25	134	100
	Total # of F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

100% of the member of respondent's household used public transport to travel; only 2.24% had motorbike but they used public transport because of large families. None of the respondent had car or jeep. 12.69% respondents had cycles. Few breadwinners of the respondent's households were street vendors and sold plastic goods on cycle. Only one household head had Chingchi rickshaw (a six-seat rickshaw attached with a motorbike). He used it commercially). Normally local people traveled by foot because no transport was available to travel in the village. When they needed to travel outside the village they took "Chinchi Rickshaw" from outside the village to get to the main road.

Access to Financial Resources

Article 23 of the Constitution of Pakistan states that: "every citizen (man and woman) shall have the right to acquire, hold and dispose of property in any part of Pakistan, subject to the Constitution and any reasonable restrictions imposed by law in the public interest." Pakistani women can have moveable and non-moveable property, jewellery and other resources. They can also possess their own bank accounts (CEDAW, 2005).

Table: 26
Access to financial resources (Village Wise)

S. No.	Property holding	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1	Agriculture land	—	—	2	—	3	2	7	5.22
2	House	12	8	10	22	22	20	94	70.15
3	Shop	1	1	—	—	2	3	7	5.22
4	Plot	—	—	1	—	1	1	3	2.24
5	Any other	—	—	—	—	—	—		
	Total # of F-L learners	18	17	18	22	34	25	134	

Source: own field survey (2008-10)

Most of the functional literacy households were extremely poor and could not be able to possess any property. They lived in rented houses and in some cases these houses were semi-paved with no kitchen and toilets. Only 5.22% respondent's households possessed small piece land. In two cases, these pieces of lands were barren and gave nothing. 70.15% respondents had their own houses irrespective of their conditions; 5.22% had their own shops in which they were doing their business. Most of the heads of the respondent households do business in rented shops. 2.24% respondents had plots. This was a surprise for the researcher that large segments of the rural population did not have an inch of cultivated land though the economy of these areas was generally and predominantly agricultural.

Livestock

Although, agriculture is the largest sector and the backbone of Pakistan's economy, due to the process of structural changes, agriculture's role in the national economy is decreasing. However, this is not the case with the livestock sub-sector. Livestock farming is a fundamental part of Pakistan's agricultural sector and the dominant sub-sector of national and rural economy of Pakistan. It has risen from 27.3 percent in 1969-70 to 36.2 percent in 1997-98 (Chaudhry, et al. 1999). Currently, the share of this sub-sector is almost 50 percent to the total value addition in agriculture sector and almost 11 percent of national GDP (Malik, et al. 2003).

Only the milk production has value higher than the combined value of wheat and cotton. It not only contributions to national income, it is also a dynamic employment sector of thousands of landless poor and subsistence and semi-subsistence small farming households. This is predominantly a household activity therefore; women are special recipient of employment in the livestock farming. The income of livestock products is a main source of earnings for rural women. Empirical data from selected villages in ‘barani’ areas shows that income of livestock products generated by women is generally higher than income generated by men through sales of crops (NIPA, 2004).

Being a major source of milk, butter oil, eggs, poultry meat, mutton and beef, this sub-sector enormously contributes to the health, food, nutrition and well being of rural as well as urban people. Furthermore, many by-products of livestock like wool products, leather made-ups and animal casings are exported and contribute significantly to hard earned foreign exchange (Ahmad, et al.1996). In Pakistan the livestock sub-sector is based on a variety of animals like buffaloes, cows, goats, sheep, poultry birds, camels, horses, mules, and donkeys.

Table: 27

Livestock of Functional literacy Respondents (Village Wise)

S. No.	Livestock	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1	Cow	1	—	—	—	—	—	1	0.75
2	Oxen	—	—	—	—	—	—		—
3	Buffalos	1	—	2	—	1	2	6	4.48
4	Goats and sheep	—	—	—	—	2	—	2	1.49
5	Poultry	—	—	3	2	3	1	9	6.72
6	Donkey	—	—	1	—	—	—	1	0.75
7	Camel	—	—	—	—	—	—	—	—
8	Horse	—	—	—	—	—	—	—	—
9	Mule	—	—	—	—	—	—	—	—
	Total # of F-L learners	18	17	18	22	34	25	134	

Source: own field survey (2008-10)

Most of the households of the functional literacy did not possess livestock. Only .75% respondent had cows; oxen 0%; 4.48% buffalos; 1.49% goats; 6.72% poultry; .75% donkey. The respondents were selling the milk of their cows and buffalos. But they told that it was very difficult to have these animals without a piece of cultivated land for fodder growth because the fodder is very expensive to afford for poor men and sometimes in short supply.

In the rural areas, livestock is considered to be property and asset. They use them as a mean of transaction and food-supply items. But learner's families were devoid of these assets too due to poverty.

Access to Medical Facilities

There is a strong correlation between health and poverty. Good health and access to health care is a fundamental human right and indispensable for the survival and well-being of all human beings, irrespective of caste, color, or sex. But in poor countries like Pakistan a vast majority of society is devoid of medical and health facilities. In Pakistan the likelihood of less utilization of medical and health facilities increases among poor households with the rise in poverty. Poverty triggers other causes of disease like unhygienic living conditions, lack of sanitation and access to safe drinking water, inadequate food, and bad working conditions. On account of these factors, the poor are more susceptible by communicable diseases. They have also less access to modern health facilities.

Pakistan has a patriarchal social structure and females face discrimination in every walk of life. A woman's access to health facilities and her decision to seek help depends on her health beliefs and her educational status and socio-economic and demographic background, her beliefs regarding the symptom, duration of experiencing the symptom and inter-spousal communication about the symptom (Durr-e-Nayab, 2005).

A woman's traditionally determined roles deeply undermine their health, including reproductive health, and affect their use of health services. Majority of females particularly poor, do not seek any appropriate care for their health problems. Men are more likely to use formal medical facilities, partly because they control the financial

resources needed to pay for them. Women in rural areas are usually not allowed to move independently in order to seek medical help without the permission of their husbands or any other male family member.

Table: 28

Means of health treatment (Village Wise)

S. No.	Mean of health treatment	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1	Doctor	7	12	9	14	19	12	73	54.48
2	Peer	14	14	16	20	25	12	101	75.37
3	Hakeem	3	4	3	5	8	5	28	20.89
4	Quack	9	7	11	19	27	20	93	69.40
5	Qualified mid-wife or LHV	9	6	12	15	22	6	70	52.24
6	Other	2	1	1	4	4	—	12	8.95
	Total # of F-L learners	18	17	18	22	34	25	134	

Source: own field survey (2008-10)

These villages were mostly devoid of basic medical facilities in their localities. Though there were small medical centers near Kuttian. But they were 2-3 km away from the village Kutian. This medical center was devoid of any doctor. Only a dispenser was there to treat people. Females of the areas found it very difficult during the time of the childbirth and related issues. Islampura, Sindhalia and Baghpur Saiyada were catered by “Village Aid” a government hospital and local LHWs were also there. But hospital was 5-6 km or more, away from these villages. There are no qualified female and male doctors in these villages in order to provide immediate medical help to the poor villagers. Qualified mid-wives and LHVs were also there for vaccination and medical help. Females normally used to come there at the childbirth. They charged Rs. 3500-4500 for giving birth to a child. Sometime poor pregnant females or their family avoided these LHVs because they could not afford the charges and prefers any “Dai” (midwife), who charges comparatively less amount of money i.e. Rs. 1000-1500 for a delivery case. This posed, sometimes serious health problems. Quacks and hakims were also found in these

villages playing with the lives of the poor people. People also used to visit them for seeking medical help. They charged nominal amount of money and give “puri or pudi” which sometimes created serious health-related issues. But the poor villagers were helpless and compelled to do this because of the absence of any qualified doctor in these areas. Moreover, these poor people could not afford the price of the medicines

Going to the “Peer Sahib” for “Dum and Taweez” is a very common and culturally embedded practice in Pakistani society in general and in villages in particular. Even this practice is found in highly educated urban families. The clientele of “Peers” are largely females though a fair number of males are also the customers and followers of them. They supposedly have the panacea of all ills (“daimi amraaz say nijaat”, “mahboob aap kay kadmo main”, “zalim saas ya bahoo say chotkara”, “shorah ko kaboo karna ya apna gholam banana”, “pandra dino main dolatmand banay”) etc. all are the assumed expertise of these Peers. In villages and in urban areas alike, few Peers also give “Pudi” or medicine for different ailments, which proves very harmful in many cases.

Data indicates that 54.48% of the functional literacy respondents and their families went to the doctors in the nearby cities and towns in order to seek medical help; 75.37% also went to the Peer for all problems whether they went to the doctor or not; 20.89% to hakims; 69.40% to quacks; 52.24% went to LHVs and mid-wives for medical help; 8.95% population also visits “Pehalwan” or joint maker in case of dislocation or fracture of bone. They gave specific oils for massage. They also went to the quacks for tooth or ear related problems. Village people usually try multiple modes of treatments subject to availability, socio-economic conditions and belief.

Health Problems

Table: 29
Health Problems of the Respondents (Village Wise)

S. No.	Health Problems	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
2	Anemia	8	7	4	13	12	4	48	35.82
3	Gynecological disorders	3	2	1	4	8	2	20	14.92
4	Eye problems	6	5	4	8	16	4	43	32.09
5	Tuberculosis	1	—	—	2	6	—	9	6.72
6	Diabetes	2	—	—	2	6	—	10	7.46
7	Infections	2	2	1	3	8	1	17	12.69
8	Arthritis	2	—	2	4	12	—	20	14.92
9	Heart problem	1	—	—	1	5	—	7	5.22
10	Kidney problem	—	—	—	1	5	—	6	4.48
11	*No problem	6	8	10	11	10	13	58	43.28
	Total # of F-L learners	18	17	18	22	34	25	134	

Source: own field survey (2008-10)

*Those who did not suffer from any disease complained of general weakness, lethargy, pains and headaches.

35.82% literacy learners complained that they were suffering from anemia. It also included un-married learners; 14.92% Gynecological disorders. It also included un-married learners; 32.09% eye problems; 6.72% Tuberculosis; 7.46% diabetes. It did not include un-married learners; 12.69% different types of infections; 14.92% Arthritis. It did not include un-married learners; 5.22% heart problem. It did not include un-married learners; 4.48% kidney problems; 43.28% learners told that they had no major health problem. In rural areas, large number of poor households generally did not consult any private doctor or government hospital/dispensary, normally they visited traditional healers.

Immunization Patterns

The process by which a person is made immune or resistant to an infectious disease by the administration of a vaccine is called Immunization. The human body's immune system is stimulated by vaccines to protect the person against subsequent disease or infection. In Pakistan currently 15 percent deaths of children less than 5 years of age is caused by non immunization. It is made up to 50 percent overall mortality in Pakistan as compared to 8-10 percent in the developed world (Ahmad, 2010). Although, under five mortality rate has been reduced in the last 15 years in Pakistan, it is still distressingly high and currently stands at 94/1000 live births (Pakistan Demographic Health Survey, 2006-07).

WHO has launched the Expanded Program on Immunization (EPI), which consists of vaccination against six childhood diseases: Polio, Measles, Pertussis, Tetanus, Diphtheria, and Tuberculosis.

Tetanus is a vaccine preventable, non-communicable infectious disease caused by *Clostridium tetani*. Every year approximately around 309,000 deaths occur worldwide due to maternal and neonatal tetanus (MNT) and it is estimated that worldwide 5% of maternal deaths occur due to tetanus and 14 percent of all neonates die due to MNT every year. (Nisar, et al., 2010). Tetanus can occur during pregnancy or within 6 weeks after termination of pregnancy. Women who deliver under unhygienic conditions and with low TT vaccination immunization are most likely to develop tetanus. Newborn babies of those mothers are also at risk to develop neonatal tetanus (NNT).

Pakistan is among the 8 high ratio countries, which contribute 73 percent of neonatal tetanus deaths. Every year in Pakistan 22,000 neonatal deaths occur due to MNT (UNICEF, 2000). In Pakistan expanded Program of immunization (EPI) usually recommends two doses of TT vaccination during pregnancy. The percentage of women receiving two doses of TT vaccination was 56 percent of the pregnant women in urban areas compared to 38 percent rural women (PIHS, 2004-05). Even though the sizeable resources being invested into the EPI Program in Pakistan, there is very sluggish progress in TT coverage among the pregnant women, moreover there is wide disparity in the TT

vaccination coverage from one province to another province and from one district to another district in the same province of Pakistan (Government of Punjab, 2002).

Table: 30
Immunization Patterns (Village Wise)

S. No.	Immunization	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1	Regular	4	3	3	6	10	2	28	51.85
2	Sometimes	4	3	1	4	5	2	19	35.18
3	Never	2	_____	1	2	2	_____	7	12.96
4	No information	_____	_____	_____	_____	_____	_____	_____	0
	Total # of F-L learners (who have children)	11	6	5	13	18	4	54	100
Knowledge about the importance of TT vaccination									
5.	Yes	3	1	1	4	5	2	16	28.07
6.	No	7	2	2	6	9	2	28	49.12
7.	To some extent	1	3	2	3	4	_____	13	22.81
	Total # of F-L learners	11	6	5	13	18	4	57	100
Did you receive TT vaccination									
8.	Yes	2	1	1	2	4	1	13	22.81
9.	Yes but not regularly	1	1	1	4	5	1	13	22.81
10.	No	7	4	3	6	9	2	31	54.38
	Total # of F-L learners	11	6	5	13	18	4	57	100

Source: own field survey (2008-10)

Most of the married functional literacy respondents claimed to immunize their children. They used to visit LHV, LHWs (lady health worker), nearby medical centers or vaccination teams who visits occasionally for the purpose of vaccination. Though they were not aware a lot about the diseases but they wanted to save their children from those diseases. Information about childhood immunization was collected by the researcher from both mother's information and vaccination card of the child.

Data shows that 51.85% married respondents immunized their children (three literacy learners had no kids from Baghpur Saeeda, Islampura and Jharianwala respectively).

Though, they might not completed the course of vaccinations but they completed basic immunization i.e. BCG and immunized whenever possible; 35.18% said they immunized but not regularly; 12.96% respondents never immunized their children. Most of them were old age learners. They told that in their time immunization were not as common as it is now a day. Few learners had record books though most of them were irregular.

In present study only 28.7% of women have knowledge about the effectiveness of TT vaccination. The most common reason for inadequate TT vaccination reported by women was that they were not aware of the importance of TT vaccination 49.12%; 22.81% literacy respondents had little knowledge about TT vaccination. But this little knowledge did not always translated into administration of vaccine due to diverse reasons such as the fear of abortion/ fear of side effects and non-availability of vaccine. Therefore only 22.81% married literacy respondents reported to receive TT vaccination; 22.81% had but not regularly; and 58.38% married respondents never received TT immunisation in the whole research field. The low incidence of TT vaccination was evident in the villages of district Gujarat. Research shows that the coverage of TT vaccination increases with the level of education (PDHS, 2006-2007). The appropriate dissemination of knowledge about vaccination increases the likelihood of enhanced vaccination acceptance (Dietz, Milstein, et. el., 1996). The visit of Lady Health Worker/ Lady Health visitors (LHW/LHV) has a positive influence on vaccination status. They provide health education, vaccinate children and women and convince females to have antenatal visits. Most of the literacy learners in present study received knowledge about vaccination from LHW/ LHV.

Family Planning Methods and Contraceptive Use

Pakistan started a family planning program as a frontline state more than five decades ago, with the help of international donors. However, fertility decline has been remained more slower in Pakistan than in most other Asian countries. By 2007, Pakistan was the sixth largest country with the population size of 164 million people. Family planning programs in the Pakistan has a history of nearly 50 years. Research reveals that during 2006-07, 96 percent of currently married women were aware of at least one modern

method of contraception (Hardee and Leahy, 2008). However, knowledge does not always translate into use. During 2006-07 survey, only 22 percent of married women with currently non-pregnant status were currently using a modern contraceptive method; 8 percent were using less effective traditional methods (Hardee and Leahy, 2008). Although in Pakistan, the contraceptive prevalence rate (CPR) rose from 12 percent in 1990-91 to 28 percent in 2000-01, yet, it has remained around 30 percent since then. A great number of Pakistani women continue to have an unmet need for family planning (Population Council of Pakistan, 2004).

Unmet need is common among the poor, uneducated women and among those who live in rural areas. On account of women's restricted mobility and activities outside the household due to the cultural practices, many women are unlikely to avail reproductive health care units even available in their villages.

Table: 31
Family planning methods and contraceptive use (Village Wise)

S. No.	Contraceptive Use	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1	Never use	4	2	2	4	5	2	19	33.33
2	Regular use	1	_____	_____	2	4	_____	7	12.28
3	Sometimes	4	3	1	1	5	2	16	28.07
4	Operation	1	1	2	4	3	_____	11	19.30
5	No information	1	_____	_____	2	1	_____	4	7.02
	Total # of F-L learners	11	6	5	13	18	4	57	100.00

Source: own field survey (2008-10)

Among married respondents of reproductive age who were not using family planning, only few mentioned a wish for more children as their reason. Among most of them were in their early-married lives (2-8 years). Data shows that 33.33% functional literacy respondents never used any family planning methods. Among this category of respondents, mostly respondents were in their old age (more than 40 years); 12.28% regularly used contraceptives; 28.07% used but not regularly; 19.30% had operation for

no more children; and remaining 7.02% did not know how to use or obtain a contraceptive method; few respondents told that they did not use any contraceptive mean, rather took precautions (abstinence).

There were number of obstructions in the way of using contraceptive methods among married respondents. Firstly they believed that “fertility is something that should be determined by God” so there was a perceived prevailing religious prohibition. Secondly their husbands were not in favor of using contraceptive. Among other factors included fear of infertility and health hazards, side effects or the cost of family planning.

In the foregoing part, the socio-economic situation of functional literacy learners is briefly discussed. A brief explanation is given about the various factors such as age, education, marital status, and family planning methods etc., which affect women’s socio-economic status. The given data provides information about the social and economic conditions of rural women and the effects of these factors on the poverty situation of women will be described in the next chapter.

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Poverty Trends in Rural Women

According to the Platform for Action adopted at the Fourth World Conference on Women in Beijing in September 1995, “More than one billion people in the world today, the great majority of whom are women, live in unacceptable conditions of poverty, mostly in the developing countries” (United Nations, 1996, p. 37). In this way approximately 1.2 billion people worldwide are suffering with acute monetary poverty and more than two-thirds out of them are women. Poor women not only lack adequate food and income and physical resources, they are also deprived of freedom of choices and opportunities to development. They have no access to education, skill, knowledge and information with lowest participation in decision-making both at home and at the societal level. Thus they virtually lack sense of autonomy and power. Therefore, eradication of poverty is one of the most challenging global tasks.

There is variation in the manifestation of poverty in Pakistan at provincial, rural urban and gender level. Mostly women bear the heavier burden of poverty. Pakistan score lowest in South Asian as both the gender development index and gender empowerment measure indicators are below the average. It shows the lower status and the inferior role of Pakistani women in society. This situation restricts their role in all social and economic fronts and limits their access to social services and in decision-making within political and social arenas.

Illiteracy is high among women and girls. These discrepancies are more acute and visible in rural areas. Poor rural women face formidable barriers created by their family status, ethnic and cultural traditions, socio-economic hardship and male dominance over women inside and outside the family. They have limited opportunities of education thus majority of them are illiterate. They have less earnings than the minimum subsistence level, own fewer or no resources and have fewer economic opportunities with minimum access to social services.

Poverty of rural women in Pakistan is not only about having insufficient access to command over financial and natural resources, it is also about exposure to severe threats

and defenselessness against all kinds of shocks such as natural disasters, health hazards, disability, violence, crime and unemployment etc. Though men also are the victims of these risks but it is woman who bears the disproportionate burden of all kind of shocks. The poverty theories, definitions and measures, do not wholly capture the impacts of these risks on the poor women.

Samina (1997) states that Pakistani cultural and tradition milieu generally disapprove women work outside household domain that causes women invisibility in the labour force. They not only play a key role in the household economy, they have extended their working hours in providing care for their families. Women participate actively in farm affairs and contribute in the household income as well as they also play their instrumental role in the rural economy. But all their toil is left unpaid and unrecognized as a social responsibility rather than an economic input.

United Nations Resolution (A/RES/62/136) 2007, titled "*Improvement of the Situation of Women in Rural Areas*" (part II section 2m) states: "Government must ensure that rural women have access to taking steps towards ensuring that women's unpaid work and contributions to on-farm and off-farm production, including income generated in the informal sector, are recognized and supporting remunerative non-agricultural employment of rural women, improving working conditions and increasing access to productive resources" (United Nations, 2008).

Pakistan signed the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) on 12 April 1996. Its article 14 calls upon the state:

"States Parties shall take into account the particular problems faced by rural women and the significant roles which rural women play in the economic survival of their families, including their work in the non-monetized sectors of the economy, and shall take all appropriate measures to ensure the application of the provisions of the present Convention to women in rural areas".

Under the Constitution of Pakistan, Chapter Xiv, Article 14, women, urban as well as rural, are assured equality.

Successive Governments of Pakistan have been proclaimed regarding women's development but practically no serious steps have been taken to alleviate the conditions

of women in the country. Akmal Hussain (1994) has rightly remarked on the poverty and dilemma of women in Pakistan:

“As a result of the inferior status of women in society, their underestimation as economic agents as well as the gender bias embedded in the development policies pursued so far, most women in Pakistan have carried a double burden, that of being poor and being women”.

Data Analysis

Role in Domestic Decision-Making

Jejeebhoy and Zeba (2001) define autonomy as women’s control over their own lives and bodies. Autonomy includes an equal say in family and their personal matters, freedom to take independent decisions, control over financial and non-financial resources, equal access to education and knowledge, unrestricted physical mobility, and autonomy to establish power relationships within families.

Dyson *et al.* (1983) state that woman’s role in domestic decision-making is an exclusive aspect of her autonomy which also affects her reproductive behavior. Results of Pakistan Fertility and Family Planning Survey 2006-07, reveals that living context is significantly related to the Women’s decision-making autonomy which has implications for her reproductive behavior.

Mehmood and Naushin (2002) also confirms that autonomy facilitates access to both material and non-material resources such as income, wealth, food, health resources and non-material resources such as information, authority and influence, self-esteem and self satisfaction, prestige and honor within the family and community, etc.

Muñiz and Gasper (2009) also identifies that autonomy and empowerment enhance the potential and freedom of individual and groups to make choices and to convert these choices into valued achievements. Ryan and Deci (2000) propose that individuals enjoy psychological well-being if they have a well-developed sense of competence, autonomy, and of relatedness that, according to them, are the foundation of wellbeing.

While Pakistan has an almost homogeneously Muslim population, women status is heterogeneous in term of individual and community traits (Sathar and Kazi, 2000). Gender structures in Pakistan portray numerous dimensions of the relations between men and women across different social settings. The patriarchal system in Pakistan, clearly defined dichotomous domains of life for male and female, public sphere outside the home where men are the breadwinners and domestic sphere inside the home where women are primarily responsible for household routine responsibilities such as cooking, cleaning, animal care, the producers and nurturers of children. This dichotomy visibly shows women exclusion from public spheres and restriction to domestic domain.

Sathar and Kazi (2000) reveal in their study that majority of the rural women work in fields and within the home thus make economic contribution but they do not have extra autonomy as a result of this contribution. On the other hand, there is a positive correlation between paid employment and women's autonomy.

On account of strong patriarchal systems, gender arrangements in Pakistan are highly discriminatory and disproportionate in favor of men, which establish that men and older persons make all major decisions in all sphere of live. Consequently, women's status is low in mainly all dimensions i.e., complete isolation of women from the public spheres of life, few educational, and economic opportunities, less access to financial resources and employment apart from family based employment which is largely unpaid. Man control not only major part of productive decisions but also reproductive decisions, in which women essentially play a secondary role which reduces them to a lower position in terms of decision making and control of resources.

Table: 1
Decision-Making Power (Village Wise)

S. No.	Decision-Making Power	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
Education of Children									
1.	Male	12	10	11	17	22	18	90	67.16
2.	Female	1	2	_____	1	3	1	8	5.97
3.	Mutually	5	5	7	4	9	6	36	26.87
	Total # F-L learners	18	17	18	22	34	25	134	100
Marriage of Children									
4.	Male	16	14	15	17	26	17	105	78.36
5.	Female	_____	_____	_____	_____	_____	_____	_____	
6.	Mutually	2	3	3	5	8	8	29	21.64
	Total # F-L learners	18	17	18	22	34	25	134	100
Control Over Financial Resources									
7.	Male	17	17	17	20	32	25	128	95.52
8.	Female	1	_____	_____	1	2	_____	4	2.99
9.	Mutually	_____	_____	1	1	_____	_____	2	1.49
	Total # F-L learners	18	17	18	22	34	25	134	100
Purchases of Household Items									
1.	Male	5	4	6	15	20	13	63	47.01
2.	Female	9	10	8	4	8	8	47	35.07
3.	Mutually	4	3	4	3	6	4	24	17.91
	Total # F-L learners	18	17	18	22	34	25	134	100
Control Over Saving At Home									
4.	Male	5	3	4	4	15	9	40	29.85
5.	Female	7	6	8	13	10	6	50	37.31
6.	Mutually	6	8	6	5	9	10	44	32.84
	Total # F-L learners	18	17	18	22	34	25	134	100
Establishing and Maintaining Relationships									
7.	Male	6	2	7	5	14	15	49	36.57
8.	Female	9	6	5	5	12	7	44	32.84
9.	Mutually	3	9	6	12	8	3	41	30.59
	Total # F-L learners	18	17	18	22	34	25	134	100

Contraceptive Use									
10.	Male	1	1	—	1	3	—	6	10.53
11.	Female	2	—	2	2	6	2	14	24.56
12.	Mutually	3	2	1	3	3	—	12	21.05
13.	Do not use	5	3	2	7	6	2	25	43.86
	Total # F-L learners	11	6	5	13	18	4	57	100
Husband-Wife Communication									
14.	Good	3	1	1	4	6	2	17	29.82
15.	Better	4	3	2	6	5	2	22	38.60
16.	Average	4	2	2	3	7	—	18	31.58
	Total # F-L learners	11	6	5	13	18	4	57	100

Source: own field survey (2008-10)

In this table the whole household was taken for analysis whether learner was married or not, in order to get the whole picture of decision-making process of the household.

According to the findings male participation in decision-making about children education was 67.16% and female participation in decision about children's education was 5.97%; and mutually it was 26.87%. Male participation in decision making for marriage of children was 78.36% and female participation was 0%, whereas mutually it was 21.64%. In terms of control over major financial recourses male participation was 95.52%; female participation was 2.99% and mutually it was 1.49%. Male participation in purchases of household items was 47.01%; female participation was 35.07% and mutually it was 17.91%. In case of control over saving at home male participation was 29.85%; female participation was 37.31% and mutually it was 32.84%. Male participation in establishing and maintaining relationships was 36.57%; female participation was 32.84% and mutually it was 30.59%. Contraceptive use decision-making was made 10.53% by male; 24.56% and 21.05% mutually by both. 43.86% couples were not using any contraceptives at all. 29.82% married respondents reported husband-wife relationship as good; 38.60% as better and 31.58% as average.

Most of the functional literacy learners reported that their husband and other in-laws particularly their mother-in-law had a leading role in household decisions regarding

children education and marriages, seeking medical treatment, control over financial resources or to make purchases of household items. Few learners were not satisfied with their children marriages. Learners also complained that sometimes their husbands and in-laws also influenced their relationships with family and community members. Few learners complained that their in-laws restricted them going to their parental family or attending their functions. They often refused to give money on any occasions for making cloths and buying other things for children and for themselves. Many unmarried learners also told the same stories about their father and mother relationships. Male domination was apparent in most of the houses. Though there were few exceptions.

About household savings many learners told that they or their mothers had control over them though most of the learners told that they had very little or virtually no savings at all. Whatever they earned, they spent on the necessities of their large families. Few married learners told that they mutually control their money earned or savings if they had any.

Few married learners told that they had to face difficulties and problems to convince their husbands for the use of contraceptive. Sometimes they agreed sometimes did not. Very few learners reported that their husband willingly used contraceptive after an increased number of children because we faced lot of difficulties in the upbringing of them.

Most of the married and unmarried learners told that they or their parents had non-cordial relationships which researcher personally noticed during her stay with them in their villages. The females were habitual of this attitude of their spouses because these were the prevailing attitudes of the rural areas. But researcher also experienced few households where there was a cordial environment in the families; two of them in Bhagwal Awan and one of them in village Kuttian.

It was evident that women experience poverty different from and more acute than man and become impoverished due to traditional norms. The poor conditions of women were further bolstered by their economic dependency on men.

Majority of women in Pakistani cultural context have never been free and independent throughout their life spans. They have always been dependent on their male household members, be it their father or brother or husband or eventually their sons. These male family members are always responsible to take decisions in their lives on their behalf.

Equal opportunities of getting education to both sexes

In most of the developing countries including Pakistan, the cultural feminine and masculine division of behavior, labor and family responsibilities, have been the major obstruction in achieving a female literacy rate equal to males. In the rural areas of Pakistan, the poor people by making great hardships send only their sons to school. Pakistan, even after 66 years of independence, has not been able yet to provide adequate opportunities and environment for girl's education. This inadequacy and weakness for female education is also mirrored in the falling gender parity index in Pakistan from 54 per cent to 48 per cent between 1990 and 1998. Consequently, this situation is not only proving harmful for the overall national development, but also hampers females to carry out the routine matters, like child-care and social and economic participation. Pakistan Gender Gap Index for 2012 (0.548) places it at 134rd position out of 135 countries (World Economic Forum, 2012).

Table: 2
Equal Opportunities of Education (Village Wise)

S. No.	Equal Opportunities of Education	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	Yes	6	4	5	8	14	5	42	31.34
2.	No	12	13	13	14	20	20	92	68.66
	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

31.34% respondents told that they had equal opportunities of education and 68.66% told they had not equal opportunities of education as compare to male members of household.

Reasons for not opting or dropping-out the school

Table: 3
Reasons for not opting or dropping-out the school (Village Wise)

S. No.	Reason for leaving the school	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	Non productive education	—	—	—	—	—	—	—	—
2.	Poverty	5	6	6	5	12	6	40	29.85
3.	Insecurity	—	—	—	4	—	—	4	2.98
4.	Distance of government school	7	6	5	10	10	11	49	36.57
5.	School environment	—	—	—	—	—	—	—	—
6.	Household work	1	—	—	—	2	—	3	2.24
7.	Forbidden by the parents	4	3	4	3	9	8	31	23.13
8.	Non interest	1	2	—	—	—	—	3	2.24
9.	Teacher's absence	—	—	—	—	—	—	—	—
10.	Migration	—	—	3	—	1	—	4	2.98
11.	Teacher did not teach anything	—	—	—	—	—	—	—	—
	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

29.85% literacy learners claimed that did not go to school due to poverty. Few learners told that they took admissions in local private school but due to poverty they dropped out; 2.98% due to insecurity because there were no school in their villages. If they continued their studies, they had to go the other village. 36.57% were not going to school because of distant government school in other village. Therefore, due to the insecure way of other village with school, their parents did not allow them to study; 2.24% did not go to school because of heavy household work. Their mothers were busy in small siblings so they had to stay at home as a helper of their mothers. One learner from village Islampura told that her mother was a housemaid therefore; she had to stay at home for household work and to look after her younger siblings. 23.13% respondents were forbidden by their parents, even not to join private schools in the villages partly because of poverty and culture. 2.24% respondents told that they had no interest in studies therefore they dropped out.

2.98% literacy respondents told that due to lots of migrations from one place to another, they stopped their studies. Two of them from village Sindhalia and one was from Jharianwala. These three respondents were among the poorest one of all literacy learners.

Permission to Move Independently

Marshall (1950) identifies three elements of citizenship: the application of political rights, civil rights, and social rights. Civil rights are those, which are essential for the realization of individual autonomy. Marshall defines autonomy as liberty of the person and the positive freedoms of speech, thought, faith, the right to own property and enter into contracts, and equality before the law. However, when it comes to women, these rights turn contentious, especially those that give women control over their own bodies and ensure protection from domestic physical violence.

Vast disparities exist in the autonomy and power of men and women in South Asia. Socio-economic background, community and region have great influence on women's autonomy. Freedom of movement outside home is generally believed to be an important indicator of women's autonomy. Usually, Pakistani women have limited mobility outside their homes.

Sathar and Kazi (1997) in their study based on data of rural Punjab indicated that over two-thirds of females needed permission of household members to meet the other relatives living in the same village and 90% of females needed someone's consent to go to the other village. Furthermore, when they leave for somewhere, generally they are accompanied by any close relative. The same study revealed that around only 12 percent of women were allowed to travel alone to the next village, while only 28 percent of the women were allowed to go to a health centre alone.

A study conducted by Zubair (2001) revealed that women's mobility is determined by factors such as culture, age, marital status and social class rather than literacy status.

Naushin and Mehmmod (2002) argue that women's capacity to outward mobility alone shows their autonomy of movement, which tends to increase their power in decision-making regarding their own lives.

Table: 4
Permission to move independently (Village Wise)

S. No.	Permission to move independently	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
House confinement and pardah observation									
1.	Yes	14	14	14	5	24	21	92	68.66
2.	No	4	3	4	17	10	4	42	31.34
	Total # F-L learners	18	17	18	22	34	25	134	100
Permission to do job outside home									
3.	Yes	3	3	2	3	6	6	23	17.16
4.	No	15	14	16	19	28	19	111	82.84
	Total # F-L learners	18	17	18	22	34	25	134	100
Permission to visit parents									
5.	Yes	7	4	3	6	10	2	32	56.14
6.	No	—	—	1	2	2	—	5	8.77
7.	Not easily	4	2	1	5	6	2	20	35.09
	Total # of married F-L learners	11	6	5	13	18	4	57	100
Permission to utilize health care facilities									
8.	Yes	8	9	10	10	16	13	66	49.25
9.	No	1	2	—	4	7	3	17	12.69
10.	Not easily	9	6	8	8	11	9	51	38.06
	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

Table indicates that 68.66% of respondents were compelled to house confinement and pardah observation; 31.34% told that they had less restriction on going out. These were mostly elderly learners; 17.16% respondents thought that they had permission to do job outside home; 82.84% had no permission to do job; 56.14% had permission to visit to their parents; 8.77% married learner had no permission to go to their parents mostly because of some row between their husbands or in-laws and their parent family; 35.09% learners reported that though they could go to their parent place but not easily. Their husbands or in-law reluctantly allowed them to go to their parents; and 49.25% had

permission to utilize health care facilities; 12.69% had no permission to use health care facilities while 38.06% could use health services but not easily.

The researcher noticed a strict confined environment in the research field. Most of the young females did not go outside their homes except with some family member. In Kuttian, Hafizabad, even researcher was not allowed to go outside when she was back to house after completing her study visit. In fact, the researcher, being a female, was not allowed to go on shops. It was the local culture. Young learners told the researcher that they could not go anywhere. They were forced by the family member to confine in the house. Few learners were allowed to go outside but not frequently. Few of them were housemaids. Few learners who observed pardah told that it was their family tradition to observe it. Few learners told that it is Islamic norm that's why they observed pardah.

Most of the learners told that their family did not allow them to study and poverty also was the cause. But now their other family members (girls) were going to school. This situation was prevalent in almost all villages.

In Kuttian, Hafizabad, situation was comparatively better because they all belonged to a same tribe and they all were a family that's why there was relaxation to some extent. Most of the females told that due to the financial constraints, they could not be able to go to the doctors, because it took lots of money to go to the nearby town for medical treatment. They had to pay for the transport fare for herself and a person who accompanied her, then doctor's fee and medicine charges. Therefore, they abstained to go to doctor. Few learners told that their in-laws particularly their mother-in-law objected to go to doctor in the nearby town. A learner from Jharianwala village told that her mother-in-law never believed that she was sick. Whenever she fell ill, her mother-in-law asked her "you are making lame excuses or you are not as much ill as you are pretending". Few learners believed in the quack (known as a doctor) of the locality and satisfied with his treatment. A learner for Bhagwal Awan (who was in second year of college) told "whenever I fell ill, my father brings medicine at home. He does not take me to the doctor". Several learners endorsed this statement as their case. In fact, several males of the family did not take their females to doctor in the name of pardah (veil). And in case of some serious illness, they took them to the hospital or some private doctor. It depended

upon the situation. Very few of the married learners received TT immunization during pregnancy and they were too far from taking any antenatal care.

Right to Participation in Political Process

Janda, et al. (1992) define that generally political participation denotes potential of people through which they can support or manipulate government and politics. There are a number of reasons for the participation of people in politics for instance, to demonstrate support for their respective country; to attain exclusive benefits; and to manipulate public policy.

The local culture and traditional norms of Pakistan assign women the duty of a homemaker and the caretaker of the family thus deters their entry and development in politics. The constitution of Pakistan does not restrict women's participation in politics. However, due to traditional and structural limitations, their presence and their role at the local and nation level politics is inconsequential. In the General elections of 2002, the number of reserved seats for women has gained an unprecedented increase in the parliamentary history of Pakistan. But it is not a permanent and adequate measure to achieve equitable democratic gender participation and the genuine political empowerment of women. This system gives only symbolic representation to women but in reality they have no real political and economic power. Women have no important positions within the political parties. In Pakistan, culture, tribal and feudal structures and religious parties restrict the electoral rights of women.

Table: 5
Right to Participation in Political Process (Village Wise)

S. No.	Right to participation in political process	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	Knowledge about vote importance	4	2	2	4	5	11	28	20.89
2.	Right to vote	12	15	11	22	24	17	101	75.37
3.	Cast vote according to their will	3	2	2	4	3	1	15	11.19
4.	Caste vote in the last election	6	7	10	14	20	7	64	47.76
5.	Have ID card	11	9	10	15	22	12	79	58.95
6.	Information and knowledge about government departments	1	—	—	3	—	—	4	2.98
	Total # F-L learners	18	17	18	22	34	25	134	

Source: own field survey (2008-10)

These percentages are drawn from the learner's responses as single learner gave multiple responses. It is therefore difficult to take percentage of total number of respondents.

Table shows that overall 75.37% had right to vote by their family members; only 47.76% of all learners cast their vote in the last election; 20.89% had the knowledge of the importance of vote; only 11.19% cast vote according to their own will; 58.95% had National Identity cards; 2.98% respondents had information and knowledge about government departments. Influence of the local politicians upon the poor people of their constituencies is a common practice in Pakistan. They influence them by many ways. Women of the researched areas had no political orientation. Poor women were forced by their husbands and other family members to vote according to their direction. Various functional literacy learners told the researcher that they vote as their family member asked. They further told that they did not know how the candidate was. Only their husband, being a male, had better knowledge about him. Many learners did not vote because they did not have ID cards and they did not know how and from where they could get it. Few learners said they did not feel like vote therefore they did not get ID card. Few learners had no permission to cast vote because of pardah. Few of them told

that their males refused to take them to polling stations because of the frequent disputes and firing cases between the rival party members.

Very few learners had knowledge about the local government departments. These respondents were government servants; one from Baghpur Saeeda (lady counselor) and three LHVs from Kuttian (Swianwala). Even most of the learners did not know from where and how to make an ID card. Majority of them never went to the local town committee or municipal offices. They told that their husband, son, father, brother or any other male family member did all these sort of works. Very few learners claimed to go to any government departments. These were the LHVs and lady councilor who were already government employees.

Will for Marriage

Article 35 of the Constitution of Pakistan regarding family laws, articulates that “the State shall protect the marriage, the family, the mother and child”. However, the traditional cultural norms deny the female’s right to spouse or to reject the one chosen for them by their family members or to remain single if they want to (Siddiqui, et al. 2002).

In Pakistan, girls are usually married soon after puberty to a person of their family member’s choice. Female are normally not allowed to choose her life partner and selecting a spouse of her own choice can most of the time invite grave consequences for females in Pakistan. Females have been severely punished for resisting their parent’s choice. Sometimes females inflict to death for this “crime”. Selecting husband of their own is considered a shameful act that brings humiliation to the family. These crimes have been called as “Karo Kari” (honour killing). Many of the cases of Karo Kari are connected with love marriage and it is generally a rural phenomenon as virtually no woman can choose her own husband in rural Pakistan. Human Rights Commission indicates that the incidence of honour killings have risen in Pakistan.

According to the Pakistan Rural Household Survey (PRHS II)¹ 2004, approximately, 97 percent of women reported their husband was selected by their parents or other family members.

12 percent women in these cases informed that their opinion was sought. With huge regional disparity 27 percent women in Northern Punjab reported some input into the choice of husband; 12 percent in southern Punjab; and only 8 percent in Sindh. Women with some input in marriage were older at the time of marriage than those who have no contribution at all, with a median age of 14-17.

Table: 6
Will for marriage (Village Wise)

S. No.	Asked about Will for marriage	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	Yes	1	—	1	2	2	—	6	10.53
2.	No	10	6	4	11	16	4	51	89.47
3.	No objection in case of marriage decision	—	—	—	—	—	—		
	Total # of married F-L learners	11	6	5	13	18	4	57	100

Source: own field survey (2008-10)

89.47% of married respondents replied negatively; 10.53% replied positively; 0% unmarried respondents thought that there would be no objection if they took their own marriage. Marriage of girl in Pakistani society is a matter of honor. Family takes decision for the marriage of a girl. Even today particularly in village culture, it is a taboo for women to express their will for love marriage. A learner told the researcher during group discussion, that a girl of her mother's village asked for her marriage with his neighbor. She was brutally beaten by her family members and she was sent to her uncle house in some other village.

1. The data used here are from the second round of the Pakistan Rural Household Survey (PRHS II), 2004. The survey covers 94 villages in Punjab and Sindh (the sample is broadly representative of the provinces).

In villages, even exogamy (out of the caste marriage) is also forbidden and most of the families are so rigid that they keep their daughter unmarried for whole life but did not marry out of their caste. This practice was found to be widespread phenomena in rural setting.

Few unmarried learners particularly from Bhagwal Awan, Sialkot thought that parents had no objection in case of love marriage. But when researcher asked the mothers of few of them, they declined to do so. When Researcher asked about few drop-out literacy learners from Gujarat, she came to know that they established terms with boys in the way home, therefore their parents declined to send them to complete the skill phase. One respondent from village Bhagwal Awan told that her father was a drug addict and he sold his daughters for money in the name of marriage against their will. In doing so he did not bother about the age, family background and even caste of the groom. Her two elder sisters were the victims of the same practice and it was her turn now. Her father had fixed her marriage date too, against her and her mother's will. Researcher found no case of love marriage among literacy learners in all research fields of three districts.

Control over Sexuality

Several researchers have strongly associated the increased gender inequalities and women autonomy with social and demographic behavior in south Asia (Morgan and Niraula (1995). In Pakistan, women's autonomy has been taken in the context of its inhibiting influence on fertility and child mortality (Sathar and Kazi 1997; 2002; Ali and Sultan, 1999).

Morgan and Niraula (1995) are of the view that gender equity enhances women decision-making power and facilitates more reproductive out-comes. Women autonomy is closely related to reduce number of children and increase contraceptive use.

In South Asian region particularly in Pakistan, maternal mortality rates are still high. Women suffer from chronic malnutrition, and two-third of them is anemic. Without any kind of sex education, their health is undermined by frequent un-spaced pregnancies.

Table: 7
Control over Sexuality (Village Wise)

S. No.	Permission for abortion	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	No permission	10	6	4	13	16	4	53	92.98
2.	If there is some health problem	8	4	4	10	14	4	44	77.19
3.	No objection	1	—	—	—	—	—	1	1.75
4.	Permission to have smaller family	5	5	2	7	10	3	32	56.14
	Total # of married F-L learners	11	6	5	13	18	4	57	

Source: own field survey (2008-10)

Most of the functional literacy learners reported that their husband and his other household members particularly mother –in-law, had a leading role in household decisions regarding medical treatment or to make purchases of household items.

92.98% married respondents had no permission of abortion; 77.19% said yes in case of some serious health problem; 1.75% thought their spouse had no problem with abortion; 56.14% married women had permission to have smaller family. Few respondents were of the view that abortion was a sin.

Researcher noticed that several married respondents were themselves not interested in smaller families and if even, some of them thought they should had less number of children, they were not taking initiative for that. Son preference or more number of sons was found to be another reason for large family. Village people think that larger number of sons will be raise the status and self-esteem of the parents in the community. Large number of sons also increases the individual status of the mother in the family. She feels proud and mostly women think this is a powerful factor to influence the husband for the whole life.

Most of the learners thoughts they had a reasonable communicative terms with their husband. They told that at least they could discuss different issues regarding household,

children, size of children and about family matters. However, many of them could not give a satisfactory response regarding who took the final decision.

In the traditional setup of Pakistani society, male child is more cherished than female child. Male child is considered a potential contributor to the family income and a potential caretaker of parents in their old age. In the Subcontinent, for a mother it is a matter of great honor and a source of strength to have sons. Therefore a mother makes extra effort to maintain their health in the best state. On the other hand, in the patriarchal society of Pakistan, the male child is supposed to carry forward the family name. Therefore, most of time women go for a large family.

Access to Inheritance Right

Surah Nissa of Holy Quran (Verses 11, 12 and 13) presents an exceptional piece of legislation that clearly demonstrates the relationships that are supposed to get the share of inheritance in the property of the deceased. Out of 13 relations mentioned in these verses, 8 are concerned with women rights only including wife, daughter, mother, sister and other female relatives. Islamic (*Shariah*) law and Pakistani state law both permit women to inherit immovable and movable property and wealth.

Muslim Personal Law (Shariat) Application Act of 1962 (MPLA), based on Islamic law, articulates that Women (as wives or daughters) shareholders receive half as much as their male heirs (e.g., a daughter would inherit one share for every two shares that a son inherits), on account of man's greater responsibility for supporting the family (RDI, 2009). The proportion of shares varies according to the relationship to the deceased and also by sect, i.e. Sunni and Shia (Mumtaz and Noshirwani, 2007). However, there are many other factors that impact on woman's right to inherit and they rarely exercise this right.

Though Islam granted right of inheritance to females, Pakistani patriarchal social set up particularly in the rural areas, has been denied women's access to financial resources and they are deprived of their right of inheritance particularly of land, that is distributed among the male family members. Marriage of a woman to the Holy Quran (the holy book of Islam) is also a custom in some parts of Sindh province. Under this custom a woman

has to live without a husband throughout her life. Due to this custom a female's property remains within the family. This tradition permanently denies a women's right to marriage. Only landlord classes use this custom just to grab and to keep in possession the land of their daughters and sisters. Karo kari or honor killings is another mechanism to use in order to grab land, money and property of females of the family. This is particularly the case in rural Pakistan, where the norms and traditions undermine female inheritance rights.

Even though, the law prescribes the widow the right to inherit her husband's property, but by custom, if a widow remarries outside the family of her late husband, widows lose their right to inheritance. On the other hand, a woman generally forgoes her share in favor of her brothers in order to maintain good relations with them which otherwise may put at stake (Mumtaz and Noshirwani, 2007). Likewise, women's dowry is regarded as her share for inheritance in most of the cases in Pakistan, though this is illegal and has been criticized by government and civil society organizations in Pakistan.

Table: 8
Access to Inheritance Rights (Village Wise)

S. No.	Access to Inheritance Rights	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	Yes	—	—	—	—	1		1	0.75
2.	No	2	5	5	3	5	2	22	16.42
3.	To some extent	1	1	—	—	2	1	5	3.73
4.	No property to inherit	15	11	10	17	23	18	94	70.15
5.	No idea what will happen in future	—	—	3	2	3	4	12	8.95
	Total # of F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

70.15% literacy learners told that their parents had no property to inherit because of extreme poverty. Their parents lived mostly in rented or small kacha or semi-pakka

houses, which were the only property they owned. They lived there with their large, mostly joint families, with their sons and grand children.

Only one literacy respondent from village Jharianwala told that, “yes when my brother sold a shop of my father, he gave me an amount of money as my share of inheritance”

16.42% respondents told that they got nothing whenever their father or brothers sold anything from property.

Few learners from Jharianwala, Baghpur Saeeda and Sindhalia told that they had a sort of disturbed relations with their parents and brothers because of inheritance share, which they refused to give them. Therefore their husbands did not allow them to visit their parent’s house or attend any of their family functions. That was a kind of boycott.

3.73% functional literacy respondents told that they received a sum of money in their time of need from their parents i.e., at the time of house construction or in their business etc. 8.95% literacy learners told that they do not know what will happen in the future.

Whether they find something as a share of inheritance or not in future, they had no idea. In fact, poverty was so widespread in these villages and almost all the respondents had a large household size with no assets, they had nothing to inherit.

Access to Micro-finance

As the poor people are unable to mobilise resources to develop and expand their enterprises to generate income and improve life styles, provision of credit could help them to fulfil their dreams in one way or the other. Empirical researches establish linkages between rural credit use in Pakistan and the welfare enhancement and poverty reduction. Small credits prove helpful in the smooth functioning of poor households (Malik And Nazli, 1999). Many micro-credit programs cater poor women for self-employment. Research indicates that in many cases, the provision of micro-credit to poor women has significantly increased their self-confidence, security and status within the household and in community (Narayan, 2000).

Experience demonstrates that small credits usually play a significant role in reduction of poverty, and especially when these loans are used by women, the benefits are distributed among the household members on their better education, food and health care. On the

other hand, men spend a significant amount of their income on themselves outside their homes.

Table: 9
Access to Micro-credit (Village Wise)

S. No.	Access to Micro-credit	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	Yes	---	---	---	12	19	9	40	29.85
2.	No	---	---	---	10	15	16	41	30.59
	Total # of F-L learners	18	17	18	22	34	25	134	

Source: own field survey (2008-10)

Micro credit facility was not available in three villages. 29.85% literacy learners took micro-credit while 30.59% did not take loan in the total micro-credit areas. Pakistan Poverty Alleviation Fund (PPAF), with the collaboration of Bunyad, offered Rs. 10000 micro-credit with monthly installment of Rs. 1100, to village Kuttian and Jharianwala in District Hafizabad and Bhagwal Awan, District Sialkot. None of the other research field villages were catered by any micro-finance organization. The Researcher observed a negative relationship between micro-credit and poverty of the households of the learners. Credit holder learners from Kuttian village told that initially there were rumors that urban people came here to harm the local women. They came here to buy them. Therefore a very unfavorable atmosphere created there for micro-finance. But later on, Bunyad Foundation with the help of locally reliable and trustworthy teacher “Ghulam Zahra” gradually gained the trust of the local influential and respectable people in favor of micro-credit. Respondents from village Kuttian told the researcher that they took the loan to support the “Baan” business. A respondent from a very poor background told that her father was a watchman at a fish farm and took Rs.6000 per month and return home after a month. One of her brother was a servant on a sweet shop in Rawalpindi where he learned the skill of making sweets. There was extreme poverty in her household and moreover, no one there to manage their household’s matters. As her brothers at home were minor,

she took the initiative and got admission in Bunyad literacy program where she learnt the skill of reading, writing and calculation. Then she took loan from Bunyad of rupees 10000 and bought a Baan making machine. Now she is supporting her family economically and socially. Her father told the researcher that she was not his daughter but a son. Another learner told that she took loan and installed a hand pump in her house and a cemented area around the hand pump. Learners told that this loan, though smaller in amount, reinforced their Baan business. Now they were comparatively in better position. Bunyad also gave non-refundable loan to the locals of Kuttian for making toilets. Before Bunyad intervention, they people did not have toilet in their homes and they did not even know how to use them. Bunyad Foundation took community classes to teach how to use toilets. Bunyad brought an apparent change in the community of Kuttian village.

Micro-credit holders in village Bhagwal Awan reported to use this credit for different purposes i.e., one learner's father add this money for his expenses of his journey abroad. Now he was in Dubai as a laborer and his household was better off among rest of the households of literacy learners in all villages. Few learners use this credit in their football stitching work. Over all, this village was comparatively better off among all the villages of research.

Place of Delivery (Child Birth) and Birth Attendant

Place and the condition of birthplace are also very important for mother and newborn's health. Inappropriate hygiene and medical facilities can give rise to life threatening complications for both mother and newborn. In Pakistan, particularly in rural areas, majority of the births traditionally take place at home. Education of the mother has a positive correlation with the use of government or private hospitals and clinics for giving birth. The services of Trained Birth Attendants (TBAs), mother, mother-in-law or any other relative as service providers for delivery is prevalent particularly among poor uneducated rural households. Unhygienic and unsafe conditions along with unqualified birth attendants raised the risks of many infections and delivery complications. During 2004-05 in rural areas, 86 percent deliveries took place at home compared to 55 percent

in urban areas; 21 percent of the rural women delivered by a trained birth attendant compared to 12 percent urban women; a trained midwife assisted 40 percent rural women compared with 31 percent urban women. On the other hand 40 percent urban women were assisted by a doctor compared with only 11 percent rural women. (Data from PIHS 2004-05). Being cheap and convenient, traditional methods of childbirth are still in use particularly in villages. The most common reasons cited for using traditional means of childbirth are being less costly, more convenient as it avoids travel costs and time, and because of customary behaviour in the village.

Table: 10
Place of Childbirth and Birth Attendant (Village Wise)

S. No.	Place of Delivery	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	Home	8	4	5	12	15	4	48	84.21
2.	Govt. Hospital/Centre	3	2	—	1	3	—	9	15.79
3.	Private Hospital/Clinic	—	—	—	—	—	—	—	—
	Total # of married F-L learner	11	6	5	13	18	4	57	100
Birth Attendant									
1.	Qualified Doctor	3	2	—	—	3	—	8	14.03
2.	Trained Birth Attendant (TBA)	4	2	2	4	7	4	23	40.35
3.	Mid-wife (Dai)	1	1	3	6	4	—	15	26.31
4.	Lady Health Visitor (LHV)	1	1	—	1	2	—	5	8.77
5.	Relative	2	—	—	2	2	—	6	10.53
	Total # of married F-L learner	11	6	5	13	18	4	57	100

Source: own field survey (2008-10)

84.21% functional literacy married respondents delivered their babies at home; only 15.79% respondents gave birth in government hospital; none of the respondent gave birth in private hospital or clinic because of their high cost and absence in the vicinity. Only few learners from village Sindhalia, baghpur Saeeda and Islampura went to “Village Aid”

a government health center in their neighborhood. Other villages were devoid of any government/private maternity center in their locality. None of the researched village had any government or private hospital or clinic in their locality. There was a medical center about 2-3 KM away from village Kuttian but there was no male or female doctor to treat patients or handle maternity cases. Therefore females of these villages used other options. 14.03% learners delivered by qualified doctors. Few of them from villages Islampura and baghpur Saeeda went to “Village Aid” and few of them told that they went to their parent town for delivery. 40.35% respondents called TBA; 26.31% dai; 8.77% LHVs; and 10.53% respondents were attended by their relatives during delivery. These were mostly old literacy learners above 50 years. In village Kuttian, there were two LHVs who did private delivery cases. But few learners told the researcher that most of the poor women of the village could not afford their charges as they charge Rs. 3500-4000 for a delivery case. Therefore, most of the poor females of the village resorted to TBA or trained dai for delivery cases. These dai charges according to the economic conditions and personal ties to the family of the pregnant women. Mostly they charged Rs. 1500-2000 to poor women. A dai from village Baghpur Saeeda told the researcher that she usually work on credit as most of the families of the village did not have the whole amount of money at the time of birth. They paid her in bits and pieces. Another dai from Jharianwala told that comparatively better-off families of the village sometimes paid me an extra amount of money at the birth of male child. LHVs and dai’s from other villages also gave the same statement which shows the importance of son in the rural areas. Untrained dais are also common in these villages which did not get any formal training for delivery. They mostly caused fatal health hazard to the patients. A Dai from Baghpur Saeeda had a government maternity training course some forty years back.

Domestic Violence

Bari (1994) defines violence as an action with the intention or perceived intention to hurt someone physically. Feminists refuse this definition for being too narrow and limited in scope. According to them this term may encompass all form of violence used against

women i.e., physical, emotional, psychological, sexual, verbal and threat of violence from within or outside family.

In December 1993, the United Nations General Assembly approved the Declaration on the Elimination of Violence against Women. It was the pioneer and landmark international human rights mechanism to deal exclusively with violence against women. According to this declaration, violence against women includes: “any act of gender-based violence that results in or is likely to results in physical, sexual, or psychological harm or sufferings to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or private life”.

Heise, et al. (1994) maintained that violence against women is generally caused by women’s inferior position in the social and economic grounds. Violence against women is a part of patrilineal social system of most of the Third World countries including Pakistan. Female beating is quite common practice in Pakistan like many countries across the world, even among the educated and economically sound strata. Human Development Centre report (2000) shows that the incidence of wife beating occurs in around 80 percent of the Pakistani households.

Sathar and Kazi (1997) also indicate that the incidence of wife beating is widespread in rural Punjab and around 35 percent of the women reported that they had been beaten by their husbands and 7 percent of them complained beating on regular bases. Different Human Rights Commission’s reports indicate that of numerous wives beating cases, 50 percent of the victims died. It supports that problem of wife beating does not confine to beating only, but it converts into killing the victims too. This violence against females starts right from their childhood. They are refrained from doing lot of things in life, which are foundational for mental and physical development. Sexual assaults on women including rape are one of the most widespread offenses in third world countries including Pakistan.

Table: 11
Experience of Domestic (physical) Violence (Village Wise)

S. No.	Experience of Domestic Violence	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	Yes	8	6	5	8	11	5	43	32.09
2.	No	5	7	8	9	14	16	59	44.03
3.	To some extent	5	4	5	5	9	4	32	23.88
	Total # of F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

32.09% literacy learners reported domestic violence; 44.03% told that they did not experience physical violence; 23.88% learners experienced violence of lighter form at any stage of their lives. Researcher noticed that mostly married learners complained about physical violence. Comparatively few unmarried literacy respondents reported about physical violence. Few learners told that physical violence was the order of the day. Complains of physical violence was very low in village Bhagwal Awan. It might be due to less number of married literacy learners. Many unmarried learners reported about hitting, punching, kicking and slapping from their brothers, mothers and fathers.

Poverty Trends

Functional Literacy Learners Perception about Poverty

The World Bank's major study in 2000, "Voices of the poor" conducted to know the views of the poor to how they perceive their own poverty, what dimensions they value and what they feel lacking. The results of the study revealed that poor people perceive their poverty not only in terms of lack of access to income, assets or education and health, but also in terms of shame, lack of self-respect and confidence, indignity and disgrace, sense of not being listened to, not having friends and not being loved by one's family members (Narayan et al. 2000).

Table: 12
Perception about Poverty (Village Wise)

S. No.	Perception about poverty	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	Less income	15	16	16	15	25	9	96	71.64
2.	Less local development	7	10	6	13	22	19	77	57.46
3.	Less earning opportunities	9	8	11	14	17	11	70	52.24
4.	Lack of good educational opportunities	13	6	10	13	18	12	72	53.73
5.	Lack of healthy food	17	14	16	19	31	17	114	85.07
6.	Poor health	14	10	11	15	25	14	89	66.42
7.	Proper housing and safety	14	17	17	19	26	15	108	80.60
8.	Lack of government interest	7	4	1	8	19	5	44	32.84
9.	Local culture	8	1	2	4	5	5	25	18.66
10.	Lack of agricultural land	4	3	2	9	8	1	27	20.15
11.	Lack of women empowerment and autonomy	9	5	8	7	19	8	56	41.79
12.	Large family	3	4	6	3	5	2	23	17.16
13.	Lack of self-respect and confidence	12	10	11	17	21	20	91	67.91
	Total # of F-L learners	18	17	18	22	34	25	134	

Source: own field survey (2008-10)

As Poverty has the power to restrict all the developments, it stunts the thought-process of the poor people too. During fieldwork, the researcher found this assumption true. Most of the literacy learners were so ignorant and unaware of their conditions that whenever researcher asked them anything, learners were not able to respond. They even did not know why they were so poor. They only knew that if they were poor, it was only because of lack of money and less income. They did not aware of any underlying causes of poverty. They only knew that they had no money because government did not help them. Most of the respondents just believed in “welfare” not “wellbeing”. They just wanted “help and support” and had no idea of doing something creative by themselves. Initially few mothers of village Kuttian and Baghpur Saeeda, by considering the researcher as a government representative, asked her to support them financially. They demanded help for their girls wedding and for the poor conditions of their households. But researcher

told them that she was not from any government department. This mindset was the reflection of the long history of miseries of the poor and the way different government policies treated them in past and present. All the Governments of Pakistani history, always attempted to put poor people on welfare rather than tried to devise sustainable ways of their development to break the vicious cycle of poverty. After long group and individual discussions, the researcher discussed with the literacy learners, their parents and village women their conditions, the causes and expected reasons of poor conditions, probed them and tried to clear their understanding about the whole scenario. Gradually they became able to understand and to describe what was inside them. Then functional literacy respondents described numerous factors for their poverty. Out of different factors, less income 71.64%; Less local development 57.46%; less earning opportunities 52.24% ; lack of good educational opportunities 53.73%; lack of healthy food 85.07%; poor health 66.42%; proper housing and safety 80.60%; lack of government interest 32.84%. Other contributory factors were local culture 18.66%; lack of agriculture land 20.15%; lack of women empowerment and autonomy 41.79%; large family 17.16%; and lack of self-respect and confidence 67.91% respectively. These were the major contributory factors, considered by the respondents of all six villages under study.

These percentages are drawn from the learner's responses as single learner gave multiple reasons for her poverty. It is therefore difficult to take percentage of total number of respondents.

Frequency of Taking Balanced Diet (Fruits, Milk, Eggs and Meat) Per-Week

Availability of well-nutritious food, food production and processing has increased over time but malnutrition is still persistent and remains a main area of concern for public health in Pakistan. In fact, affordability instead of availability is the key problem in food security. Household expenditures and existing food prices are two important factors, which determine affordability at the household level. The ignorance of a more balanced diet, lack of family planning and lack of hygienic practices in the home, is partly a result of lack of education, inflation and poverty.

Arif (2004) reveals that on average, a Pakistani household consumes 50 percent of the total monthly income on foodstuff, and the remaining for meeting other needs i.e., health, education this situation makes life more difficult for the poor households. Around two-thirds of the total districts in Pakistan were ranked as food insecure during 2003-04.

Results of the National Nutrition Survey 2002 reveal that a vast majority of children, women and lactating mothers were malnourished, under-weight and severely iodine-deficient. In order to address this situation the Government of Pakistan has started a number of programs. For example, Micronutrient Deficiency Control Programs which include Control of Iodine Deficiency Disorder through universalizing Iodized Salt; Control of Iron Deficiency through Flour Fortification with iron; Vitamin A Fortification of edible oil/ghee and Vitamin A supplementation for children from 6 months to five years of age as a regular part of National Immunization Days (NIDS and Sub-NIDS) (CEDAW, 2005).

National Health Nutrition Survey of Pakistan also reveals that the ratio of highly malnourished children is higher for girls than for boys (PMRC, 2011). In Pakistan gender discrimination is another reason of malnutrition, which starts right from birth. As the girl grows, this discrimination also grows in the form of social prejudices in all spheres of life. In Pakistani patriarchal social set up, sons are more valued due to number of reasons i.e., they are considered to be potential contributor of family income; they give financial security to parents in their old age; they carry forward the family name; they are source of strength and pride for parents specially mother and they are potential care taker of the whole family etc. It is due to this mindset, males are usually given preferential treatment in the intra-household distribution of resources, food, education, medical treatment, freedom, etc. Traditionally, male household members are usually served first with the best of food available in a household. Intra-household inequalities are more pronounced among poor families.

Table: 13
Per-Week Diet Consumption of the Respondents (Village Wise)

S. No.	Frequency of taking milk & yogurt	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
1.	Daily	2	_____	2	_____	1	2	7	5.22
2.	Once in a week	3	2	2	5	6	7	25	18.66
3.	Twice in a week	_____	_____	_____	_____	_____	2	2	1.49
4.	Subject to availability	13	15	14	17	27	14	100	74.63
	Total # of F-L learners	18	17	18	22	34	25	134	100
Frequency of taking Eggs									
1.	Daily	_____	_____	_____	_____	_____	_____		
2.	Once in a week	4	2	2	5	5	4	22	16.42
3.	Twice in a week	_____	_____	1	_____	_____	3	4	2.98
4.	Subject to availability	14	15	15	17	29	18	108	80.60
	Total # of F-L learners	18	17	18	22	34	25	134	100
Frequency of taking Meat									
5.	Once in a week	3	2	2	9	9	9	34	25.37
6.	Twice in a week	1	_____	_____	4	5	3	13	9.70
7.	Subject to availability	9	8	11	6	14	11	59	44.03
8.	When guests come	5	7	5	3	6	2	28	20.90
	Total # of F-L learners	18	17	18	22	34	25	134	100
Frequency of taking Fruits									
9.	Daily	_____	_____	_____	_____	2	2	4	2.98
10.	Once in a week	5	6	4	7	14	6	42	31.34
11.	Twice in a week	4	_____	_____	4	_____	4	12	8.96
12.	Subject to availability	9	11	14	11	18	13	76	56.72
	Total # of F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

5.22% learners' took milk daily. These respondents had cow or buffalos. They also sold their milk. 18.66% once in a week; 1.49% twice in a week; 74.63% subject to availability; 16.42% respondents took eggs once in a week; only 2.98% took eggs twice

in a week; 80.60% subject to availability; no respondent claimed to have daily egg. Research noticed during her fieldwork that eggs were not an essential part of poor rural people's breakfast, like in urban areas. 25.37% respondents claimed that they took meat once in a week; 9.70% twice in a week; 44.03% subject to availability; 20.90% take meat when guests came. 2.98% literacy respondents told they daily took fruit of any kind; 31.34% told once in a week; 8.96% twice in a week; 56.67% subject to availability. Poverty was widespread in the researched field and sometimes it found difficult for the respondents to both ends meet. Egg, milk, fruits and meat were considered luxury items for the poor residents of these villages. They were so poor to take balanced diet. These findings proved the malnourished status of the learners. Therefore, deficiency diseases were very common in these villages. These deficiencies more aggravated the poverty situation of these learners.

Above discussion gives an overview of the poor situation of rural women in the family and society. Provision of public services in the area is also important in determining the status of the household. The present research reveals that the situation of poverty indicators in the areas of research such as health, food, education, housing, drinking water, sanitation facilities and garbage collection system, was very pathetic. Poor literacy learners were living in small sub-standard houses; greater part of them suffered from diseases; open drain system was prevalent in villages and there was virtually no garbage collection system was there.

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Functional Literacy and Poverty Alleviation of Rural Women

Pakistan is making considerable progress in the field of literacy since last couple of decades in terms of new schools, infrastructure, increased school enrolment for both male and female, enhanced literacy rates, more teachers etc. The establishment of National Commission for Human Development (NCHD) is an important step in this regard. However, while formal education is a key to growth of human capability for the young generations, in variety of cases, it is not as effective for the illiterate adult population particularly women. Pakistan's adult literacy rate is disturbingly low and the disparity in the levels of literacy between male and female are also high. This cleavage is more profound among rural-based women. It is far from expectation for the country to achieve EFA and MDGs by 2015. Successive governments in Pakistan introduced number of literacy programs to reduce literacy. Some names of the projects are briefly described here:

100% Literate Islamabad Project (1983-84); The National Literacy Plan (1983-88); The National Literacy Plan (1983-88); President's Ten Points Program for the Promotion of Literacy; Iqra Pilot Project (1987); Nai Roshani Schools Project (1987-89); Experimental Literacy Project (1989) and Eradication of Illiteracy from Selected Areas of Pakistan (1992-94).

These literacy projects did had some positive effects on the illiteracy conditions however they failed to create required impact on the overall literacy scene. There are host of reasons of this bleak situation of education in Pakistan i.e., meager budget allocation for education, socio-economic conditions and cultural perceptions, prevailing poverty, mismanagement and corruption, low political will for adult education, shortage of female teachers etc. Political instability and insecurity in the country also restricts access to education. These circumstances have been more deeply affected the women particularly in the rural areas to acquire education. Therefore a larger part of rural females are devoid of education and still illiterate and poor.

In Pakistan the problem of poverty is generally a rural phenomenon. Rural backward areas are mostly devoid of economic development. The poor resource-ridden rural areas are a constant threat to resources and natural environment. Therefore it is needed to devote more attention to rural areas of the country because it is anticipated that majority of the world population living in the developing world will concentrate in the rural areas in the next two decades (Atchoarena and Gasperini, 2003).

Poverty and illiteracy are interrelated. They both are related to deprivation and discrimination. Literacy improves human resource development and ultimately human development by increasing production and efficiency through the promotion of life-long education and vocational skills training. This is how literacy links with the reduction of poverty and supports and upholds the process of development.

Feminist scholars and activists are of the view that literacy for poor women is not merely a matter of acquiring reading and writing skills. Hence, it is realized that literacy must be a way to acquire knowledge and skills for poor women whereby women can begin to realize and analyze their poverty, exploitation and unequal gender relations to challenge the exploitative social environment around them (Stromquist, 2009). Thus literacy is considered to be a tool for empowerment of women.

Peter and McLaren (1992) argue that when people and organizations work on gender issues and take women as a social subject, then literacy policies and programs must recognize the numerous problems women confront as a collectivity and devise appropriate alternatives to deal with them. The main purpose of women's literacy is to promote citizenship and to empower them for the future. Therefore, the concept of functional literacy has been developed.

In this way, the basic purpose for functional literacy in rural areas has acquired a great significance. The basic target of functional literacy is to educate and train women through functional pedagogies and curriculum to enable them to think critically, to analyze and question their own conditions. Functional literacy gives them the information and skills in order to change these conditions that are beyond the limits of basic literacy training based on simply reading and writing. In concrete terms it means to prepare people for the functions they are required to fulfill i.e., their social, civic and economic role as citizens.

It aims to make women fully aware of their constitutional rights, how to exercise them, and the importance of their contribution to family and society (Batliwala, et al.1987).

Unfortunately Functional literacy has been taken in the context of economic development and manpower requirements only rather it takes development in holistic term in which economic, social, political, cultural and scientific components are inseparably integrated. It aims at creating understanding and consciousness among illiterate adults to make them useful social agents (Muller, 1973).

The functional literacy programs for women have been launched in many countries and it generally focus on women's income generating and reproductive role. On account of their limited results the planners are now convinced that the education of adult women needs to be promoted as a human right (UNICEF/UNESCO, 2007). In the right-based approach, literacy is not just to enable women read and write, or learn few skills but to promote citizenship and critical thinking to empower them for the future. In this context, functional literacy has a major role to play.

As literacy has been recognized as one of the fundamental precondition to development, adult basic and functional literacy programs have been started in south Asia including Pakistan. The Government of Pakistan, in order to decrease poverty and to improve the living conditions of the poor, had increased the expenditures regarding poverty and social sector and initiated several adult literacy programs in relations to poverty alleviation during 2001-2006 (UNDP, 2006). Most of these programs are women's only. But data shows that the implementation of poverty alleviation programs suffer from several problems such as an non-responsiveness to the grass-root level, mere focus on basic literacy skills or income generation, inadequate coverage, poor classification of the deprived, political interference, lack of financial transparency etc. (HDC, 2006). As the planning of these literacy programs is mostly centralized in Pakistan, therefore area-specific and need-specific programs are hardly executed for women (apart from few programs run by NGOs). Consequently, most of the women find project pattern and curriculum irrelevant and nonflexible to change or modify according to the needs of the learners. As a result, these income-generating programs often close without leaving any useful impact. In this kind of literacy programs, focus is mainly on basic skills of literacy or income generation skills and on the quantitative increase of numbers or targets of the

program rather than quality raising and relevancy of the curriculum (functional aspect) and aspirations of the learners.

Data Analysis

Reason for getting admission in functional literacy center

Table: 1
Reason for getting admission in functional literacy Program (Village Wise)

S. No.	Reason for admission in functional literacy program	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
	My own interest for personal satisfaction	15	14	16	19	30	20	114	85.07
	Sent by parents	3	3	2	3	4	5	20	14.93
	Improve poverty situation	15	16	16	21	32	23	123	91.79
	Improve reading and writing skills	12	10	11	19	30	23	105	78.36
	Further education	3	2	3	5	7	18	38	28.36
	For confidence	13	10	5	15	18	22	83	61.94
	Improve self-worth and self- image	13	11	11	15	20	21	91	67.91
	Avoid oppressive situations at home	1	1	3	2	4	3	14	10.45
	Total no. of responses	75	67	67	99	145	135	588	100
	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

Data shows that 85.07% functional literacy learners joined functional literacy programs for their own interest; for their satisfaction of learning new things to gain knowledge. They wanted to be literate for its intrinsic value. 14.93% learners were sent by their parents; 78.36% learners wanted to improve their reading and writing skills; 28.36% wanted to study further; 91.79% learners wanted to hit their economic poverty by doing some work or practicing the learnt skills; 61.94% learners claimed that they wanted to

raise their self-confidence in order to face the society. Few elderly learners claimed that they wanted to gain confidence to move independently. 67.91% learners told they wanted to improve their self-image to improve self-worth. A number of learners did not even know what self-image is because they did not have education and learning environment to develop insight and vision which are helpful in psycho-emotional growth. 10.45% learners wanted to avoid oppressive situations at home. Horsman (1997) found domestic violence as one of the reasons to join and benefit from literacy classes. In their literacy class women share mutual experiences and provide mutual support. Stromquist (1997) also reveals her results of different women literacy programs in Sao Paulo and Brazil, which show how some learners participate in literacy classes in order to avoid domestic oppression.

Whether learners joined functional literacy course for their own interest or sent by their parents, the purpose of the majority of the learners was same; to improve their poverty situation. Many learners told the researcher that they only joined literacy classes because it was followed by skill phase and they just wanted to learn skills and were not interested in literacy. Poverty was so wide spread in these areas that these learners and their families thought they might break the vicious cycle of poverty and come out of its web by learning income-generating skills. Few learners told that they wanted to read their children books, few said they wanted to read Quran (Religious Holy book) and its explanations; few wanted to read and write their and their children's name.

Researcher found during her field research that a great number of literacy learners had no future plans regarding their newly acquired literacy skills. They did not want to use or enhance these literacy skills further. They put their skills in vacuum. Only few case studies were found in village Kuttian, district Hafizabad, who increased their education further and used their literacy skills for their development. This situation was widespread in Gujarat district particularly. District Sialkot was an exception. Bunyad started a small literacy center in village Bhagwal Awan, which is now upgraded to college. Learners over there were very enthusiast and promising.

Did you ask about your skill needs before started this course?

Table: 2

Will of Skill Needs (Village Wise)

S. No.	Will of skill need	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
	Yes	—	—	—	—	—	—	—	
	No	18	17	18	22	34	25	134	100
	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

100% literacy learners reply in negation. No prior knowledge had been taken regarding about the skills required.

Learn Basic Numeracy, Writing, and Reading after Completing This Course

Table:3
Success Level of Learning (Village Wise)

S. No.	Learning of Basic Numeracy, Writing, and Reading skill	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
	Yes but not with perfection due to short duration of course.	8	8	9	10	12	8	55	41.04
	I only learnt reading to some extent not writing	8	4	4	—	4	—	20	14.93
	I only learnt writing to some extent not reading	2	1	—	—	—	—	3	2.24
	I learnt basic numeracy to some extent	11	9	11	16	21	15	83	61.94
	I did not learnt numeracy	7	8	7	6	13	10	51	38.06
	No, I could not get due to old age and lot of problems and tension in mind	3	5	9	7	11	—	35	26.12
	I learnt but now forgot due to lack of practice	7	5	4	15	18	6	55	41.04
	Total # F-L learners	18	17	18	22	34	25	134	

Source: own field survey (2008-10)

Data indicates the 41.04 % learners thought they did not learn with perfection; 14.93% only learnt reading to some extent not writing; 2.24% only learnt writing to some extent not reading; 61.94% learnt basic numeracy only to some extent; 38.06% did not learnt numeracy; 26.12% did not learn anything due to old age, poor memory and lot of domestic problems; 41.04% learned to some extent but now they forgot due to lack of practice and long time.

During the course of research, and researcher's daily meetings with the learners, most of the respondents complained about the short duration of the learning phase. According to them three and half months were not enough for the learning process. All these women were grown up with lots of pressures and tension on their mind. It was not possible for them to learn single-mindedly as kids do. Therefore, they did not learn with perfection. Few elderly females complained that they could not understand and learn properly due to old age and tensions. Therefore, they could not learn anything by the end of the program.

They did not complete skill phase and sent their daughters in place of them. This situation raises many questions for policy makers about the age limit of literacy programs. A large number of learners forgot or were on the verge of forgetting what they had learned in their literacy classes. When the researcher evaluated their numeracy, reading and writing skills after three months of completion of the program in (Feb-March 2010), most of the learners were in very poor state. Even some of the learners forgot everything. Though few learners were in better state and they practice frequently but they were less in numbers. Few learners read their children books and were happy that now they were able to do so. Few learners told the researcher that they could now read utility bills and the number and routes of the buses. A learner from village Islampura told the researcher that after this literacy course, she went to Lahore (a distant city) first time all alone as now she could read the name of stations and now there was no chance to stray. A lady counselor learner from village Bhagwal Awan told me that she made her male instructor surprised and happy in her counselor training class and now she was better able to participate in training courses.

The situation was comparatively better in Bunyad village of Sialkot. Learners from Bunyad literacy centers were relatively in better state of literacy though situation was not very promising.

Do you practice in writing, reading and counting in daily life?

**Table:4
Practice in Writing, Reading and Counting (Village Wise)**

S. No.	Practice in Writing, Reading And Counting	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
	Yes	2	2	3	3	5	16	31	23.13
	No	15	14	15	18	27	7	96	71.64
	To some extent	1	1	—	1	2	2	7	5.22
	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

71.64% literacy learners told that only they did not practice of reading, writing and numeracy in their daily lives. Only 23.13% told that they practice and most of them were young girls. 5.22 % literacy learners told that practice every now and then. No elderly learners above the age of 40 reported to practice.

Knowledge of legal and Civic Rights and Responsibilities in Functional Literacy Program

In South Asia, creating civic awareness among rural women is very difficult because majority of them are illiterate. A significant characteristic of established educational programs for women in most of the South Asian countries have been their single pre-occupation with literacy, despite broad-based concepts of adult education. The adult education centre is normally considered to be a place where one learns only to read and write. As a result, women are reluctant to join the adult education centre because literacy is not perceived by poor women as a felt need or an urgent skill for a better life.

Robinson-Pant (2004) reported that the contents of most literacy curriculum do not deal with the real concerns and problems of the women, their sufferings, deprivation, exploitation and poverty. They link women's literacy with their roles as mothers and wives. Primers do not reflect the hard realities of life and the village community is depicted as a peaceful place, without any conflict and problems. The dominant ideology of maintaining the status quo is always propagated in curriculum. In most of the literacy programs in different developing countries the curricula does not question the existing system.

Table: 5
Knowledge of Legal and Civic Rights and Responsibilities (Village Wise)

S. No.	Knowledge of legal and civic rights and responsibilities	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
	No	16	16	15	20	31	19	117	87.31
	Yes	---	---	---	---	---	---	---	---
	To some extent	2	1	3	2	3	6	17	12.69
	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

Functional literacy program did not give knowledge of legal and civic rights and responsibilities to their learners, though there was a dire need of it. 87.31% learners responded in negation; while the remaining 12.69% said that they did have little knowledge about it.

Knowledge of statutory and Islamic Laws about Women Rights

Islam treated women as individuals. “Believers, men and women are mutual friends. They enjoin what is just and forbid what is evil,” Al Quran (12:71). Islam gives women rights that modern developed states have approved unwillingly. The Holy Quran places great importance and significance to human dignity and freedom. It strongly condemns any form of prejudice rooted in gender, color and race. The Holy Quran has protective attitude to all the oppressed, it therefore, the Holy Quran appears to be inclined in favor of women in many ways. The Holy Quran makes no distinction between men and women in terms of human rights. A person is to be judged only by one criterion that is piety (Taqwa), which means, “to desist from wrong-doing” (Akhtar, 2009). In Islam, law has granted all the rights to woman as a free soul. She has the right of the inheritance of her family. Islam forbids forced marriage against her will; even her father has no right to force her to marry. Marriage in Islam as a civil act, restrict Husband’s rights not to extent to his wife’s property, her dowry or her income. The “Nikha Nama” or marriage contract is suppose to prepare at the will of the woman and she has right to add to it such clauses in order to protect her interest, and they are legally binding on the husband (Lemu and Heeren, 1978; Bhutto, 1995).

But with the passage of time Muslim societies suffer from material and moral deterioration, the democratic significance of Islam and its resolve on the spiritual equality of men and women, was diminished. The process of monarchy and the impact of different civilization came under the reign of Islam over the period of time, revived the patriarchal tradition. Today a Muslim woman is struggling to unravel herself from traditions impose by patriarchic culture in order to strengthen the hold of their vested interests. In order to achieve the rightful place in society which Islam has given her, she needs to have knowledge of statutory and Islamic laws about women rights and the ways to achieve

them to bring social, economic and legal reforms in order to enhance the lives of Muslim women in society.

Table:6
Knowledge of statutory and Islamic Laws regarding Women Rights (Village Wise)

S. No.	Knowledge of statutory and Islamic laws about women rights	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
	Yes	4	1	3	2	4	8	22	16.42
	No	11	12	12	18	25	13	91	67.91
	To some extent	3	4	3	2	5	4	21	15.61
	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

This variable was measured on the basis of index for awareness about the rights. Its items were based on 7 questions about; daughter's share in parents' property, wife's share in her husband's property, legal procedure of divorce, knowledge about man's right for second marriage, women's right to choose her husband, knowledge about written contents of Nikah Naama, (marriage agreement/certificate) and knowledge about women protection bill.

The learners had no knowledge and awareness about the rights of women which Islam and the constitution of Pakistan has given them. Functional literacy program of the researched areas did not provide knowledge of Islamic laws about women rights. 16.42% literacy learners told that had knowledge about Islamic laws about women right; 67.91% had no knowledge about the Islamic laws regarding women rights; 15.61% reported that they had little knowledge about the laws. But when the researcher, during the course of group or individual discussions, inquired and raised some questions about the Islamic laws regarding women rights, many learners who claimed that they knew about Islamic laws, possessed little or insufficient knowledge about the laws.

Health Education Component of Functional Literacy Programmes

Functional Health

Functional health literacy implies “an individual’s capacity to obtain, process and use health information and services to make decisions and take actions” (University of Michigan, 2010). It is individual level skills, which go beyond readability.

Pat Pridmore (2001) defines functional health literacy as “sufficient basic skills in reading and writing to be able to understand a simple health message and the ability to comply with expert-prescribed actions to maintain health or remedy of the problem. Such as the ability to read, understand a simple message from an immunization poster and to take your child to the clinic for immunization”.

People’s access to education, their levels of education and health status are deeply interrelated. Access to education, particularly for females, is one of the most essential steps to improve public health in the Third World countries (Nutbeam and Kickbush, 2000).

Table:7
Knowledge of Functional Health Literacy (Village Wise)

S. No.	Functional Health Literacy	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
	Yes	—	—	—	—	—	—		
	No	15	16	16	19	30	22	118	88.06
	To some extent	3	1	2	3	4	3	16	11.94
	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

Functional literacy programs of the researched areas did not provide functional health literacy however 11.94% learners told that had little knowledge about it; remaining 88.06 % learners had no knowledge about it.

Knowledge of First-Aid

Table:8
Knowledge of First-Aid (Village Wise)

S. No.	Knowledge of first-aid	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
	No	18	17	18	19	34	25	131	97.76
	Yes	_____	_____	_____	3	_____	_____	3	2.24
	To some extent	_____	_____	_____	_____	_____	_____	_____	_____
	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

Data shows that 97.76% respondents did not have first aid training and knowledge; 2.24% had knowledge of first-aid because they were LHVs and LHWs.

Did you learn how to prepare oral saline?

Table: 9
Knowledge of Oral Saline (Village Wise)

S. No.	How To Prepare Oral Saline	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
	Yes we learnt	_____	_____	_____	_____	_____	_____	_____	_____
	No we did not learn	17	17	18	21	32	25	130	97.01
	Yes I know	1	_____	_____	1	2	_____	4	2.99
	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

Functional literacy program did not offer any method of preparing oral saline though there was a dare need in those areas to learn about first-aid and basic health treatment skills.

Only 2.99 % literacy learners knew the method of preparing oral saline in case of health issues; while 97.01% did not know how to prepare oral saline in time of need. In such areas with minimal level of health facilities, first-aid training is essential.

Knowledge about Communicable and Sexually Transmitted Diseases

Sexually transmitted diseases (also called STDs, or STIs for sexually transmitted infections) are those infections, which can be transmitted from one person to another through any type of sexual contact. Tuberculosis, diarrhea, pneumonia and tetanus are among some common communicable diseases.

While common STDs are gonorrhea, Chlamydia, Syphilis, genital Herpes, Chancroid, the Acquired Immunodeficiency Syndrome (AIDS), Hepatitis A, B and C. Few STDs are treatable, but few are not, such as HIV, HPV, and Hepatitis B and C. For a number of years, sexually transmitted diseases (STDs) have been a key public health issue (Mir, et al. 2008). These diseases are one of the most common sources of illness in the world with long-term health, economic and social repercussions. The World Bank 1993 report had showed that STDs collectively rank second in importance among diseases for which intervention is possible (World Bank, 1993). Many STDs can be present in and spread by people even without any symptoms of the disease. Therefore, public awareness and education about these infections and the methods of avoiding them is essential.

The overall health care situation in Pakistan is not very encouraging. In rural areas of Pakistan, bad health and sexually transmitted diseases are common due to the number of reasons e.g., low prevalence of contraceptives among women, male supremacy in sexual domain and absence of relevant health information. Therefore, women in rural areas are at a risk of contracting STDs and HIV-AIDS. Most women have problems in discussing the issue with their husbands due to social and cultural barriers restrict women to have knowledge about the severity and susceptibility of the problem and most of them have problems in discussing the issue even with their husbands (Durr-e-Nayab, 2005). In order to prevent and develop efficient and cost-effective treatment strategies for sexually transmitted diseases (STDs) in country, a complete understanding of the prevalent STI and their means of transmission are necessary.

Table:10
Communicable and Sexually Transmitted Diseases (Village Wise)

S. No.	Knowledge about Communicable and Sexually Transmitted Diseases	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
	Yes	_____	_____	_____	_____	_____	_____	_____	_____
	No	13	15	14	20	30	22	114	85.07
	To some extent	5	2	4	2	4	3	20	14.93
	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

Functional literacy programs did not teach about STDs. 14.93% learners claimed little to know about them; 85.07 % learners did not have knowledge about them.

Knowledge about HIV, Hepatitis and their prevention and Ecology

Table: 11
Knowledge about HIV, Hepatitis and their prevention and Ecology (Village Wise)

S. No.	Knowledge about Hepatitis	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
14	No	5	5	8	7	15	11	51	38.06
15	Yes	_____	_____	_____	_____	_____	_____	_____	_____
16	To some extent	13	12	10	15	19	14	83	61.94
17	Prevention	_____	_____	_____	_____	_____	_____	_____	_____
18	Total # F-L learners	18	17	18	22	34	25	134	100
Knowledge about HIV									
6.	No	13	15	13	19	28	15	103	76.87
7.	Yes	2	_____	1	1	_____	4	8	5.97
8.	To some extent	2	2	3	1	4	2	14	10.45
9.	Prevention	1	_____	1	1	2	4	9	6.72
10	Total # F-L learners	18	17	18	22	34	25	134	
Ecological knowledge									
11	No	15	14	16	22	30	14	111	82.83
12	Yes	_____	_____	_____	_____	_____	_____	_____	_____
13	To some extent	2	3	2	2	4	10	23	17.16
14	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

38.06% learners had no knowledge about Hepatitis; 61.94% learners had little knowledge about it; they knew it by the name of “Kala Yarkaan” but none claimed to have some knowledge about its prevention. LHVs and LHWs had some knowledge about it. Few learners had some family members suffering from this disease that’s why they had some information about it.

76.87% learners had no knowledge about HIV; 5.97% had knowledge about it due to TV adds; 10.45% knew little about it; only 6.72% had some knowledge about its modes of

prevention. Learners told the researcher that they watched add on TV regarding HIV and its preventions.

“Kala Yarkaan” was a one of the common communicable diseases of these villages and they watched “AIDS” adds on TV, that why they had some knowledge about these communicable diseases. 82.83% learners had no ecological knowledge; 17.16% knew to some extent about it. Few students of Bhagwal Awan had some knowledge about ecology though not proper.

Family Planning Knowledge

Table: 12
Family Planning Knowledge (Village Wise)

S. No.	Family Planning Knowledge	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
	Yes we learnt	---	---	---	---	---	---		
	No we did not learn	18	17	18	22	34	25	134	100
	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

Functional literacy program did not give knowledge of family planning to their learners, though there was a dare need of it. 100% learners responded in negation.

Knowledge about how to clean drinking water

Table: 13
Knowledge about Cleaning Water (Village Wise)

S. No.	Knowledge of legal and civic rights and responsibilities	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J			
	Boiling	15	12	14	19	30	19	109	81.34
	Add “phitcari”	—	1	—	—	2	1	4	2.99
	With some chemical but did not know the name	—	1	1	1	—	2	5	3.73
	No idea	3	3	3	2	2	3	16	11.94
	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

Data shows that 81.34% learners said by boiling; 2.99% said add “phitcari”; 3.73% said with some chemical but did not know the name; 11.94% had no idea.

Knowledge about diarrheal diseases and their prevention among children

There is a close link among poverty, child mortality and health seeking behavior. Mahmood and Ali (2004) also endorse this link and explain that intestinal infections including diarrhea, fever and viral diseases are the most common illnesses among poor children. These diseases also cause growth retardation in children. Lack of knowledge and the cost of medical treatment hinder the poor families to visit any health facility during the child illness.

Table: 14
Knowledge of Diarrheal Diseases (Village Wise)

S. No.	Knowledge of diarrheal diseases	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
	Yes	4	2	3	8	12	5	34	25.37
	No	5	4	6	3	8	5	31	23.13
	To some extent	2	1	2	3	5	8	21	15.67
	Heard but no knowledge of prevention	7	10	7	8	9	7	48	35.82
	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

Data shows that 25.37% learners had knowledge about diarrhea and its related diseases and their preventions; 23.13% had never heard about it; 15.67% said partially they knew about these diseases and their prevention; 35.82% replied they heard about these diseases but did not know about their preventions. Most of the respondents under this category were unmarried. Married females got somehow knowledge about diarrheal diseases.

Insanitation conditions were prevailing in these areas. There were no garbage storage and drainage systems there. There were overflowed drains in front of every house filled with filth. There were plenty of house-flies and mosquitoes in these areas. And above all the ignorance and illiteracy among the village people particularly among women had shown to be more fatal. Therefore, these diseases are very common among village people. Moreover, their mothers did not have knowledge about these diseases and their prevention. And if they knew, they did not bother about it. All this made the situation more aggravated.

Impact of functional literacy on domestic and physical hygiene practices

Good hygiene is essential to promote better health and well-being and it controls many infectious diseases, including the faecal-oral diseases. There are many diseases which are caused by germs and parasites resulting from inadequate domestic and personal hygiene i.e., food poisoning, gastroenteritis, diarrhea, pneumonia, skin infections, hepatitis A,

gastroenteritis, colds and flu, scabies infection, head lice infection, hookworm infection, threadworm infection etc. Good hygiene practices are essential for not only in the domestic setting but also in food industry to avoid illness and even death.

Table: 15
Impact of Functional Literacy on Domestic and Physical Hygiene Practices (Village Wise)

S. No.	Impact of functional literacy domestic hygiene practices	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
	Yes	7	7	5	7	15	12	53	39.55
	No	8	7	10	4	10	3	42	31.34
	To some extent	3	3	3	11	9	10	39	29.10
	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

39.55% literacy learners said that they felt change in domestic hygiene practice; 31.34% did not feel any change; while 29.10% felt little bit of change. Learners from village Bhagwal Awan, district Sialkot and from village Kuttian demonstrated much better attitude.

Impact of Functional Literacy in Use of Health Care Services

Navaneetham and Dharmalingam (2000) believe that the difference and the variation in utilization of medical facilities between rural-urban areas is a significant reason for lower utilization of maternal and other health care services in rural areas.

Pallikadavath *et al.* (2004) found that socio-economic status; low maternal education and cultural barriers to access health services are the significant barrier of the health service utilization in rural areas of poor countries in South Asia. There are number of factors which prevent women from getting the most needed health care in rural areas in Pakistan i.e., distance from health services, cost (direct fees, drugs, food, the cost of transportation, or lodging for the woman or her family members), lack of time, restricted decision-making power within household, poor information, cultural preferences and poor quality of medical care.

Table:16
Impact of functional literacy in Use of Health Care Services (Village Wise)

S. No.	Impact of functional literacy in Use of Health Care Services	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
	Yes	2	1	1	3	4	3	14	10.45
	No	12	14	13	12	21	15	87	64.92
	To some extent	4	2	4	7	9	7	33	24.63
	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

Only 10.45% literacy learners thought that their functional literacy program had impact on health services utilization; 64.92% responded no impact; 24.63% felt little impact on their utilization of health services. In fact in these villages, the health services utilization was largely influenced by cultural norms, lack of information and decision-making authority and male domination.

Income-generating skills

Impact of functional literacy on household savings and surpluses for the local market

Table: 17
Impact of functional literacy on household savings and surpluses for the local market (Village Wise)

S. No.	Impact of functional literacy household savings and surpluses for the local market	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
	Yes	_____	_____	_____	_____	_____	_____	_____	_____
	No	17	15	16	22	34	25	129	96.27
	To some extent	1	2	2	_____	_____	_____	5	3.73
	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

96.27% literacy learners responded in negation while 3.73% learners said that yes there was some impact on household savings as they stitch cloths for other and get some money.

Use of income generating skills, learnt in functional literacy course in everyday life

Table: 18
Use Income Generating Skills (Village Wise)

S. No.	Monthly income	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
	Did not get perfection to use commercially.	10	13	13	—	—	—	36	26.87
	Did not learn cutting and embroidery properly due to short duration of skill phase.	15	13	15	—	—	—	43	32.09
	Irrelevant due to poor locality, people cannot afford	14	15	13	—	—	—	42	31.34
	Yes I do commercially	2	4	3	—	—	—	9	6.72
	Yes I do but not commercially	3	3	2	—	—	—	8	5.97
	Learn what Bunyad taught but no commercial use	—	—	—	19	—	—	19	14.18
	Total # F-L learners	18	17	18	22	34	25	134	

Source: own field survey (2008-10)

Data shows that 26.87% functional literacy learners could not get perfection; 32.09% learners did not learn cutting due to less duration of skill phase; 31.34% found it irrelevant because no scope due to poor locality. People of the area were very poor people and could not afford to stitch clothes commercially. Many respondents found that most of the local women stitch at home as they knew stitching and due to poverty could not afford to stitch commercially; Women of the locality, who did not know how to stitch or who afforded to stitch commercially, preferred their old seasoned seamstress to stitch cloths. They were not ready to rely on these immature learners. 5.97% respondents told that they only stitch their and sibling's cloths. Sometime they stitched cloths of any relative but for free. They were not able to stitch commercially as due to short duration of skill phase they did not learn properly. Researcher found very few learners (only 6.72%)

stitch commercially on a smaller scale only 2-3 suits monthly. They earned 100-150 per suit. In fact these learners already knew how to stitch. They improved more their skills in functional literacy classes and started stitching commercially. These learners were very desperate of the situation as these skills did not come up with their hopes.

The literacy learners of Bunyad Foundation (14.18%) told that they could not use skills because there was no application of those skills in the area.

Literacy has no natural or intrinsic tendency to cumulate or stable. It is a training or skill whose purpose and value is dependent upon the availability of opportunities for its use, and upon economic, politico-social and cultural benefits, to be derived from its use. The fragility of literacy achievements and the phenomenon of relapse of former neo-literates is serious problem.

Your functional literacy enables you to manage household finance?

Table: 19
Ability to manage household finance (Village Wise)

S. No.	Ability to manage household finance	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
	I can but not allowed as it is a male domain	10	12	14	9	9	9	63	47.01
	Yes, there is some changed attitude	1	—	—	2	5	4	12	8.96
	Not enough proficient yet to manage financial matters	1	2	2	3	8	8	24	17.91
	Already helps in financial management	6	3	2	8	12	4	35	26.12
	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

47.01% said that the situation was the same as it was previously. They said that they could manage household financial matters but no one allowed them to because it was male domain; 8.96% thought that there was some changed attitude; 17.91% told that they were not enough proficient yet to manage financial matters; 26.12% said that they already helped in household financial management. Most of them were married learners.

During research, researcher found that financial matters of most of the learners were handled by the male family members. In fact these families did not have vast financial resources. Only a small amount of daily or monthly income they had.

Improvement after Functional Literacy

World Bank (1995) maintained that education, particularly primary education increases the productivity of the poor, reduce fertility and improve health. In this way it reduces poverty and equips people with the required skills necessary to participate fully in economy and society.

Table: 20
Improvement in learner after functional literacy (Village Wise)

S. No.	Improvement after functional literacy program	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
	Now I can read and write and children names	16	16	17	19	24	25	117	87.31
	Now I can read my children books to some extent	3	2	1	5	6	2	19	14.18
	Now I can read bus no and route names	5	7	10	18	20	23	83	61.94
	Now I can read utility bills	4	6	10	17	22	23	82	61.19
	No I don't feel any improvement	7	2	5	3	7	————	24	17.91
	Total # F-L learners	18	17	18	22	34	25	134	

Source: own field survey (2008-10)

Data shows that 87.31% could now read and write her and children names; 14.18% could read her children books to some extent; 61.94% could read bus numbers and route names; 61.19% could read utility bills; 17.91 % did not feel any improvement.

Have stronger voice in household and family matters now

Table: 21
Stronger Voice in Household and Family Matters (Village Wise)

S. No.	Stronger voice in household and family matters	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
	No, situation is the same as it was previously	13	15	16	12	19	22	97	72.39
	There is some changed attitude	—	—	—	3	3	1	7	5.22
	Already has say in family matters	5	2	2	7	12	2	30	22.39
	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

72.39% respondents felt no change in the attitudes of particularly male family members; only 5.22% respondents felt some changes in the attitudes of their family members; and 22.39% respondents already had some say in family matters. Most of them were elderly and married learners.

In the rural areas, women have no say in any matter regarding their family and life. They have no right to take decision. Many researches show that there is a positive correlation between education and women social status. Education raises the social and economic status of female.

Success of functional literacy program in making literacy learners women economically empowered

Table: 22
Economic Success Rate of Functional Literacy Program (Village Wise)

S. No.	Economic Improvement after functional literacy program	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
	Yes	—	1	2	—	—	6	9	6.72
	Contributed to some extent	2	2	1	13	—	7	25	18.66
	No I don't feel improvement	16	14	15	9	34	12	100	74.62
	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

Only 6.72% learners told that there was some economic change in their houses due to their stitching and embroidery; 74.62% replied in negation; 18.66% respondents of the view that this program contribute to some extent. In fact “Bunyad” offered micro finance in village Kuttian and Bhagwal Awan including literacy learners, which had a positive impact on their economic lives particularly in village Kuttian.

Type of education that is more appropriate to make women socio-economically empowered

Table: 23
Appropriate Type of Education for Poor Women (Village Wise)

S. No.	Appropriate Type of Education	District Gujarat			District Hafizabad		District Sialkot	Total	Percentage
		Village No. 1 B-S	Village No. 2 I-P	Village No. 3 S	Village No. 4 K	Village No. 5 J	Village No. 6 B-A		
	Which makes simply literate	—	—	—	—	—	—		
	which improve socio-financial position	18	17	18	22	34	25	134	100
	No need of female education	—	—	—	—	—	—		
	Total # F-L learners	18	17	18	22	34	25	134	100

Source: own field survey (2008-10)

All 100% respondents said that education must have a purpose of social and economic well-being.

Literacy for women has great potential for women empowerment but it involves serious and concrete collective efforts and political will. Adult literacy programs, with lack of adequate budget allocation, honest political will, and a logical consideration of how gender ideologies affect literacy, does not help to change the existing realities of women. Likewise, narrowly focused literacy programs with sole preoccupation of the economic productivity of poor women will fail to promote a strong sense of citizenship among them. These literacy or functional literacy programs in Pakistan are not education-based rather they are literacy-based which teach the art of simple decoding of written symbols. Education teaches the art of knowing the hidden meaning of these symbols, what is inside and what is behind them. There is a dire need of educational programs to bring holistic social change.

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Summary

The main purpose for conducting this research was to investigate the impact non-formal functional literacy on the life of poor village women in the three districts (Hafizabad, Sialkot and Gujarat) of province Punjab, Pakistan. Functional literacy in Pakistan has received little attention not at the level of policy but at the level of empirical enquiry too. Though almost one-quarter of the world's female population lives in South Asia, but in South Asian countries the challenge of poverty has a women face. They have no or little access to education, health and productive resources and gender inequality and discrimination create a trap of constant denial of rights, deprivation for millions of women and girls of South Asia. These bias start even before birth in the form of female foeticide or infanticide and prevail throughout life. South Asia is also a home of the largest number of illiterate females in the world which restricts their access to job opportunities. Therefore, its share in the world's female labor force is marginal. That is the reason to choose female as an area of inquiry for this research. To be specific, the study looked at the effects of functional literacy programs on the female adult learners in terms of the eradication of illiteracy, poverty and deprivations, its social and economic impacts on capabilities development, and opportunities for employment and further higher education especially in the rural and poor communities. It was assumed that education needs to deal not only with the human resource requirements of the society, but also with the development of the individual personality, ambitions and freedom, their capability to think, reason, build up self-respect and plan their future. Therefore the study sought to find answers to the following questions:

1. Does functional literacy of poor rural women in Pakistan, provide a model of sustainable education and development for self-reliance that could bring about personal, social and economic changes leading to human development?
2. What changes do the functional literacy classes bring in the participants and the communities in terms of education and personal development?

3. Which measures should be taken to make the education popularized, productive and effective in terms of women development?

When the literacy programs were initiated, it was a curious beginning as the village men were very skeptical and they wondered about the happenings. The socio-economic survey of the households of the literacy learners indicated that all the literacy respondents were Punjabi speaking. As all six villages belonged to the same division Gujranwala, they followed almost the same dialect. Moreover, all the literacy learners also understood Urdu. It was therefore, easy for the researcher to communicate with them and their families.

All six functional literacy centers were in the village locality of most of the learners, though a fair number of them came from the nearby villages. Number of learners of the other villages came on foot though few took public transport i.e., “Chingchi” – a motorcycle rickshaw. Most of the learners were satisfied with the timing of the literacy classes which was in the morning or sometimes in the afternoon according to the convenience of the learners. They took off from literacy class in harvesting season. Most of the learners expressed their concerns about the environment of the class as most of the classes were devoid of proper accommodation without anything to sit on. They had no table or chairs and learners usually arranged a big rug for sitting. Almost all the learners complaint about the short duration of literacy course which was too short (approximately around three months) to learn properly. Almost all the learners were satisfied with the medium of instruction which was in national language “Urdu”. Urdu is comprehensible language in the Province of Punjab though Punjabi is the mother tongue of the local people.

All the literacy learners from the six villages belonged to the off-farm economy as almost all the breadwinners of the learners were engaged in non-agricultural activities for earning. All the six villages had electricity. At the time of research there were no basic health units in the villages except Swianwala, district Hafizabad. But this health unit was devoid of any male and female doctors. There was no natural gas supply in all six villages. Roads of these villages were in very bad condition. At the time of research only few villages had girl’s primary schools but they were in deplorable condition. Most of the

Poor people preferred to send their daughter in low quality private schools of the area or not to send school. All the 134 literacy learners were Muslim and majority (74.63%) were belong to the Sunni sect. The majority of the learners (40.30%) were belonged to the younger age (15-20) group. All the surveyed villages were multi-ethnic with the exception of Suwianwala village of dist. Hafizabad where all the residents of the village belonged to the same caste 'Rana'. Most of the literacy learners (57.46%) were single at the time of the program and (38.81%) were married. There was the traditional joint family system prevailed in the surveyed villages generally and among the literacy learners particularly, as (51.49%) households of the learners were joint. Though, with the passage of time, tradition have changed a lot and nuclear family system is also making its place in villages too as 44 % households of the literacy learners were nuclear. Majority (88.06%) of the households of the learners simple and male-headed (95.52%). Majority of the learners (88.81%) were never went to school before joining the literacy program and only (9.70%) of the learners left school after completing 2-3 class. (64.18%) literacy learners had nazira Quranic literacy and (8.21%) literacy learners were still studying Quran. Literacy learners already knew stitching (29.85) and embroidery (28.36%) before the skill phase of the program.

Majority of the married literacy learners (54.39%) were married at the age of 16-20. 17.54% of married literacy were married at the young age of 13-15. The parents of the majority of the literacy participants and the spouse of the married learners were there first cousins (56.72%) and (20.89%) were second cousins. Case of miscarriages, induced abortions and child mortality were also found among the married learners. 22.81% of married learners had miscarried at least once in there married life, (8.77%) had twice and (8.77%) more than twice due to various known and unknown reason. Many of the literacy learners were sill in their reproductive age at the time of survey. There were also the cases of induced abortions among the married learners and at least once (7.02%) learners agreed that they had undergone induce abortions. Child mortality was also common among the married learners as (14.04%) married learners bore the case of child mortality at least once. Cases of induced abortions and child mortality were found in the villages of dist. Hafizabad and Gujarat. There was no such case reported in Sialkot dist. as the literacy participants of Sialkot were relatively in the early years of their married life.

Most of the literacy learners had huge household size and (63.43%) of the literacy participants were living the house with 6-10 members and (20.15%) with 11-15 people. Majority of the literacy learners had no employment and they did nothing (38.06%). 17.16% learners did small business. Majority of them were village Kuttian, dist. Hafizabad. Many of them took loan from NGO 'Bunyad's' micro credit scheme. Learners from village Jharianwala also did petty businesses, though without much effect on their poverty and life styles. Majority of the married and aged women were engaged in employment activities.

Education level of the household head of the learners also depicted a gloomy picture as (23.13%) of heads were only primary pass and (34.33%) were completely illiterate. 23.13% were studied few more classes than primary but they did not completed high school. Only (16.42%) of the heads completed matriculation and only 2.99% of heads completed their F.A.

14.93% of the family head of the literacy learners were unskilled laborers and brick makers, (11.94%) were in small business and (11.19%) in private jobs, (7.46%) football stitchers. Football stitchers were found only in Bhagwal Awan village in dist. Sialkot. 76.12% of the head of the learner's households earned daily income and (21.64%) were on monthly income. Only 2.24% of the heads earned seasonal income. 38.81% heads earned around approximately Rs. 3000-5000; 37.31% earned 6000 to 7000; 14.92% 8000-10000; 7.46% 11000-15000; and only .75% earned around Rs.16000-20000. 13.43% of household members of the learners attended government schools; 16.42% private schools; 12.67% NGOs schools and only 2% of family members were attending collages, one from village Baghpur Saeedan and 2.24 from Bhagwal Awan.

42.54% of learners had pakka house; 56.72% had semi pakka; 58.95% learners houses did not have kitchen; 21.64% had no bathroom; 17.16% had no toilet; 41.04% had gas cylinder; 98.51% used fire wood as all the villages were devoid of natural gas.

70.15% learners had their own house; 29.85% had rented house; 22.39% learners had one room house; 52.24% had two rooms; 23.88% had three rooms; only 1.49% had more than three rooms.

70.89% learners had motor pumps for water; 91.04% had hand pumps; 16.42% used water of filtration plants in their locality. 73.88% literacy learners had T.V at home; only

9.70% had t.v cable connection; 4.48% had DVD player; 14.18% had radio; 45.52% had fridge; 70.89% had mobile phone; no literacy learner had land line phone connection; no literacy learner's household took newspaper due to poverty and low level of the household members. None of the literacy learner had car only 2.24% learner's household members had motor cycle. All the learners used public transport. Only 5.22% learners had small piece of land and 70.15% learners had their own house. Only 1 (.75%) literacy learner had a cow and 4.48% learners of different surveyed villages had buffalos. Learner's families were so poor that they were devoid of livestock too. These villages were mostly devoid of basic medical facilities in their localities. Most of the learners were suffering from different diseases and gynecological disorders. 35.82% claimed anemia. Only 54.48% claimed to visit doctor in case of serious ailments; 75.37% revealed to go to peer or faith-healers.

Only 51.85% married learners regularly immunized their children. 28.07% learners claimed to have some knowledge about the importance of TT vaccination and only 22.81 % had received TT vaccination ever. 33.33% married learners did never use contraceptives only 12.28% claimed to use regularly.

Only 5.97% learners reported freedom to decide about the education of their children or household members. None of the learner claimed that she or their mothers has freedom to decide about the marriage of their children. Even widow and separated learners told that they had to consult their family members at the time marriage and their consent was necessary. 2.99% learners had control over financial resources. 35.07% claimed to control household purchases; 37.31% household savings; 32.84% could maintain relationships inside or outside home; 24.56% could use contraceptives wilfully. Only 29.82% married learners enjoyed good relationship with their spouses while 31.58% learners had average relationship with their husbands. Functional literacy learners revealed that they had least decision-making power and autonomy in their households. Be it will of marriage, education and marriage of children, control over financial resources, purchases of household items, establishing and maintaining relationships, saving or contraceptive use, husband-wife communication, all the spheres of women's live were dominated by the males. They have no permission to go outside home unaccompanied and no permission to do job. Majority of the learners claimed that they had permission to

visit parents and utilize health care facilities. Majority of the married learners told that they had no permission for abortion unless there was some health problem. All the married learners disclosed that they had permission to have smaller families but surprisingly most of the learners had large family size and they did not use contraceptives. Results of individual and focused group discussions indicate that there was now increasing recognition that married females should have smaller families but lack of awareness, lack of access to appropriate health facilities and less decision making power within their household restricted them to have less number of children.

Only 31.34% learners claimed that they had equal opportunity of education. Majority of the learners (68.66%) told that they had no equal opportunity of education.

Learners gave several reasons for not joining school. 36.57% told that they did not join schools because there was no school in the locality; 29.85% did not join school for poverty. 21.13% learners were restricted by their parents; 2.24% due to workload of household; 2.24% had no interest in study.

68.66% learners told they observe pardah; 82.84% had no permission to do job outside home; 56.14% married learners told that they had permission to visit their parent's home; 35.09 told that they were not easily allowed to visit their parents; 8.77% learner had no permission to visit their parents. 49.25% learners had permission to utilise health facilities; 12.69% had no permission to visit doctor; 38.06% could seek medical help but not easily.

Very few learners knew the importance of vote. 75.37% learners claimed to have right to vote but only 11.19% learners cast their vote according to their will. 58.95% learners had their ID cards. Very few (2.98%) learners had any information and knowledge about government departments. These learners were government servants.

16.42% literacy participants told that they had not taken their share in parental property. Most of the learners were very poor without property. They just own small houses in which their large family members were living. A large number of learners were living in rented house and they had nothing to inherit. They have no access to micro-credit except the learners of village Swianwala and Bhagwal Awan.

Majority of (84.21%) of married learners delivered their babies at home with the help of any doctor. 40.35% delivered with the help of trained birth attendants. 32.09% learners

complained about domestic violence. Complains of physical violence was very low in village Bhagwal Awan. It might be due to less number of married literacy learners.

During the field research it was learnt from focus group discussions that females did not confine poverty to income or consumption only, but considered various other aspects. The general perceptions of poverty were based on core economic and social issues such as unemployment and low income. However, out of different factors, less income, illiteracy, less food, less local development, less earning opportunities, lack of good educational opportunities, lack of government interest, local culture, lack of agriculture land, lack of women empowerment and autonomy, large family, and lack of self-respect and confidence were also considered causes for women poverty. These responses indicate that the incidence of poverty is far greater than generally depicted.

Findings from the focused group discussions show that most of the (85.07%) literacy learners in the six villages joined the literacy program for their own interest, for their satisfaction of learning new things to gain knowledge, learning reading, writing and compute. They wanted to be literate for its intrinsic value. They wanted to be literate to increase self-confidence to interact with their community and move confidently without being strayed. In this way they wanted to improve their self-image with subsequent self-worth of being something. They wanted to be well-informed about health issues particularly child health. A number of learners wanted to study further. Most of them were from village Bhagwal Awan. Most of the learners from Bunyad Foundation from village Bhagwal Awan were studying further. On the other hand, the majority of the learners also wanted to improve their poor financial conditions. Empirical results found that many learners joined literacy classes only because it was followed by skill phase. They wanted to start a meaningful work to improve their poor conditions thus contribute in household income. Few aged learners revealed that they joined literacy classes because they wanted to write their names, to write and read letters and read sign posts, bus numbers, station names and directions. Some learners wanted to become literate in order to help their children with their schoolwork, want to build up self confidence and self-worth.

The functional literacy programs by Bunyad and SLBAP in all six villages imparted literacy skills to most participants with varying degree of success. Each learner was asked

to read a simple paragraph and write a short sentence. Most of the literacy learners from the six villages said they could read, and write however when tested, ability to do so varied considerably. It was found that most of the learners had difficulties to write down simple sentences. Researcher observed that most of the literacy learners lost the skills acquired to a large extent after completing the program. There were multiple factors found of this low level of achievement including the teaching methods, the teaching-learning environment, curriculum development and workload and dispositions of the learners. Off all the six villages Some learners only learnt writing to some extent but could not read properly, few learnt reading to some extent not writing. Only 61.94% learners claimed to learn numeracy to some extent. They learners told that now they could read and write their and children names. Very few learners also claimed that now to some extent they could read their children books and utility bills, few said they could read bus no and route names. But 41% learners said that they felt improvement but not with perfection.

Literacy learners had not fully achieved sustainability and easily forgot what they had learnt due to lack of application and practice in daily life. Aged learners told that they could not get due to old age and lot of problems and tension in mind (26.12%). No elderly learners above the age of 40 reported to practice. The age of the literacy learners require specific teaching and learning methods/strategies in order to obtain maximum incorporation and retention as they easily forget what is learnt. pejorative

Only 23.13% literacy learners claimed to practice the literacy skills. Many learners complained about the short duration of the literacy program. Achievement level of learning was found high in Bunyad Foundation villages (district Hafizabad). Females in Bhagwal Awan village of Sialkot showed sign of further education.

Data also revealed that most of the parents were initially reluctant to educate their girls due to variety of reasons. Teachers of all the functional literacy classes researcher visited were not satisfied with the pay structure and physical environment of functional literacy classes. Learners complained about short duration of the program which due to time constraint, failed to deliver the proposed inputs. Drop-out rates were relatively low in functional literacy classes particularly in SLBAP project in Gujarat district. Bunyad

teachers had prior training about adult literacy but SLBAP teachers had poor prior training.

The learners had no knowledge and awareness about the rights of women which Islam and the constitution of Pakistan has given them. Literacy programs of both Bunyad Foundation and SLBAP did not impart knowledge of legal and civic rights and responsibilities and statutory and Islamic Laws about Women Rights to their learners, though there was a dire need of it. Their curriculum were devoid of the topics which are most relevant to functional literacy i.e., knowledge of functional health literacy including first-aid knowledge, knowledge about communicable and sexually transmitted diseases, HIV, hepatitis and their prevention, family planning knowledge, knowledge about diarrheal diseases and their prevention among children, importance of domestic and physical hygiene practices, impact of functional literacy in use of health care services and ecology.

So far as the personal and social improvement after the literacy program was concerned observation revealed and most of the literacy participants of SLBAP district Gujrat, and village Jharianwala also attested that literacy did not bring about any change in the nature of literacy participants routine activities, to their autonomy or their mobility. They were not allowed to go outside unaccompanied. Participation in the functional literacy program also did not seem to affect participation in decision making in the family, such as marriages, children's marriage and education. The low participation of the learners in major decision making suggests that becoming literate does not necessarily change ones status in the family. 72.39% literacy participants told that they still had no say in their homes; only 5.22% learners claimed that there was some changed attitude. Interestingly, all these 5.22 % learners were from Bunyad Foundation. Micro credit played an important role in this changed attitude. In village Kuttian (Swainwala, district Hafizabad) and in village Bhagwal Awan, district Sialkot, Bunyad Foundation facilitated the local population with micro-credit. Many literacy learners also got loans for small business. It had a positive impact on their life style and lives. This situation was much obvious in the lives of learners in Swianwala (Kuttian) village. There were some obvious changes in the locality. Same is the case with the village Bhagwal Awan. As cultural beliefs and

attitudes are deeply rooted, the process of transformation will take long time in the rural areas of Pakistan especially as far as the women are concerned.

Empirical observation in Hafizabad and Sialkot District reveals that micro-finance has been proved important element of development in both rural areas where the biggest clients of micro-finance institutions were females. The credit market is really workable for the poor in the rural areas. This indicates that adult education programs should go beyond basic literacy learning and credit facilities should be linked with as a significant component of the development.

Research showed that the second phase of the SLBAP functional literacy program (which was based on income-generation part), recorded limited results on the skills acquired by the learners, but this situation became more significant as the time go by. Most of the learners complained that they did not ask about the needed skills by the organization and these skills were proved more or less ineffective in the village scenario. Most of the learners told did not learn cutting and embroidery properly due to short duration of skill phase therefore they did not get perfection to use this skill commercially. Only 6.72% of all learners in the four villages told that they worked commercially but only locally and on a very small level only 1-3 suits per month. Few learners who claimed to lean in skill phase and they worked commercially were those who already knew stitching now they revised their skill to improve it. Few learners told that they stitch but not commercially because they were not expert enough to stitch commercially. Learners told that due to prevailing poverty, local women preferred to stitch at home. There was no local industry to absorb the women who knew skills. Therefore, by and large, the taught income-generating skills did not play any significant role in alleviating the income poverty of the local women. Data showed that participation in income generation activities enhanced women's role in the family though on very small scale. 17.91% literacy learners said that functional literacy program did not play any significant role in making them economically empowered. 6.72% of the respondents in this study indicated that they had economic improvement after functional literacy program. All the learners showed willingness in terms of their daughter's education. Majority of them however, were convinced that education should be given to the females which improve their social and position and make them socio-economically empowered.

Results show that literacy learners had insignificant access to social infrastructure. Due to the traditional cultural system they were largely illiterate, the overall literacy among women was very low. They were under the burden of triple responsibilities (family labor, heavy domestic work load and high fertility rate). Poverty, illiteracy and gender inequality prevented them to play any significant role both at household and community level. Though a significant number of literacy learners were participating in the economic activities such as Small business, shop keeping, stitching and embroidery etc. their contributions were seldom recognized.

The results of the study indicate that functional literacy programs in all six villages of three districts of Punjab province seem to have a positive influence on very few aspects of literacy learners such as personal outlook and home environment. These positive effects were visible to some extent (not in all the learners of these villages) only in village Kuttian and village Bhagwal Awan Sialkot. Improved self-image and confidence were evident in the learners of village Bhagwal Awan.

The researcher asks the participants for their assessment of the changed situation caused by functional literacy program. The researcher inquired the question whether the changes have been brought about in an efficient way and what were the effects of the project on participant's capabilities? The effects of such projects are difficult to foresee in terms of capability enhancement. However, most of the literacy learners with the long histories of illiteracy, poverty and deprivations, were unable to picture the changes literacy would bring about them.

The researcher found no difficulty to talk with the learners as she frequently used to visits learner's homes and discussed thing in person. So they felt no hesitation to talk about their literacy program and related problems, without the influence of the facilitator.

Overall, participation in the functional literacy program did not seem to have had a positive influence on participant's self-image, personal development, confidence, self-esteem, health knowledge, health status of children, income generation, decision-making, autonomy, political attitude, critical thinking, awareness of their rights, be it civic rights and responsibilities, Islamic rights or statutory rights. Data shows that few literacy learners do use some literacy skills for their own personal needs, however, very few use it

regularly or as a part of income generation activities. District Sialkot was an exception. Bunyad Foundation-led literacy project had a positive effect in terms of literacy and education. Most of its learners continued their studies further. There was a visible change in the attitudes of the learners. However this literacy project lacked skill development aspect. Bunyad Foundation started a micro-finance scheme for the literacy learners in order to start small business. Village Swainwala of district Hafizabad also showed some positive signs of improvement. Literacy program in this district was also led by Bunyad Foundation accompanied by micro-finance. Literacy learners took loan to strengthen their “Baan” business which somehow improved their conditions. Data reveals that women’s participation in micro-finance and income generating activities somehow enhanced women’s role in the family but at very low level as only 7 percent literacy learners claimed income improvement. However, the low participation of literacy learners in major decision making in the family implies that literacy does not necessarily change one’s status in the family.

Learners gave multiple reasons of their poverty and researcher, after frequent focused group discussions, prepared a list of potential capabilities that learners valued such as education and knowledge; well-nourished and adequate food; bodily health; income; meaningful job; proper shelter and safety; autonomy and self-respect.

One important thing which researcher noticed in focused group discussions, in one to one meetings with the learners and their house hold members and through participant observation that the dimension, the most cherished one, was education and learning. Literacy learners and their household members all considered education as the main source of all monetary and non- monetary achievements. They thought if they were well-educated they were definitely out of that poor situation. They would not be discriminated in all social, political and community levels; they would be well-nourished and healthy, able to avoid preventable morbidity and safe; they would equal to men and no one could abuse them; they would have a good job and a reasonable housing, autonomy and power over their life and life decisions and they would able to solve their problems subsequently respected in their households and community. As they all were poor, they thought education is the panacea of all their problems and a source of their well-being. They considered education a mean of self-respect and self-satisfaction. They all talked about

reasonable jobs for their household members and for themselves but on the other hand they also realized that a good job demands a certain amount of education.

A significant finding to emerge from this study is that most of the literacy learners appear to share a common vision of the well-being and capabilities which are advocated by scholars like Nussbaum and Sen.

Now there is a belief in the developing countries and in the donor community that in order to remove poverty and achieve sustainable development all the rural population must be focused. They adopt the rural poverty alleviation approach which recognizes the presence of other stakeholders along with agriculturalist who are engaged in variety of jobs in non-farm occupation. These rural non-farm stakeholders demand different and broader education and training approaches other than past.

There is no one simple solution to alleviate poverty because it is dynamic process based on many interrelated factors. Educational strategies may influence the different dimensions of poverty i.e., income, health, social exclusion etc. But as it is not the panacea for lack of development policies, it alone cannot end poverty. The overall micro-economic policies and current socio-economic, political and cultural environment, which enable people to utilize their skills, influence a great deal in the success of educational interventions.

Conclusion

The results of this research lend support to the hypothesis of this study that adult functional literacy programs are not a potential instrument for female poverty alleviation in Pakistani context for not being functional in nature and they fail to measure the nature and extend of gender-based poverty in the rural areas. 76% literacy learners said that functional literacy program did not play any significant role in making their live improved and failed to empower them.

Planners of the functional literacy programs mostly ignore the needs and context of the learners. According to them functionality merely means livelihood and income-generation skills. They overlook all other dimensions of functionality.

Results of the study also proved the second hypothesis that there is no significant relationship between participation in functional literacy program and improvement in socio-economic lives of rural women in Pakistan. Women's literacy should aim to encompass more than reading and writing skills, and may offer various learning opportunities for community development, knowledge of civic rights and responsibilities, confidence-building, and improvement of people's quality of life, business training, health education and child rearing skills. But most of the literacy programs concentrate merely on reading, writing and numeracy and ignore other dimensions which are equally important.

Data results prove that there is relationship between participation in functional literacy program and ability to read, write and numeracy. 41% literacy learners claimed to acquire all three reading, writing and calculation skills to some extent, through the literacy classes organized under the Bunyad Foundation and SLBAP Functional Literacy Program. Initially this percentage was more than 41 percent, however, with the passage of time most of them forgot as only 23% literacy learners claimed to practice the literacy skills.

Results of this research also support the fourth hypothesis that skills and productive knowledge are best learned if they are presented in a context that is meaningful to the person. Data of the study proves that only 7% of all learners in the four villages told that

they worked commercially but only locally and on a very small level only 1-3 suits per month. Learners told most of the local female knew stitching so due to prevailing poverty, local women preferred to stitch at home. There was no local industry to absorb the women who knew skills. Therefore, by and large, the taught income-generating skills were not meaningful in the local context therefore, did not play any considerable role in the alleviation of income poverty of the local women.

The data results of the present study suggested that poor literacy learners proclaimed number of factors associated with poverty other than income. They have multiple perceptions about the concept of poverty. Number of learners were convinced that local suppressive culture, lack of autonomy, confidence and self-respect were also a kind of poverty.

These results of the research favor the hypothesis that adult functional literacy programs, particularly, involving skill building for income generation, are not a potential instrument for female poverty alleviation in Pakistani context because they are not functional in nature.

Most of the women's education programs in Pakistan do not focus to build capabilities and raise female's social awareness. Research in the field of women literacy revealed that the curricula and the teaching methods portray women as a typical home-maker -- overburdened with the stereotypical tasks such as child care, housework, embroidery, family planning etc. Therefore, most of these programs end up without leaving any significant impact.

Empirical observations of the researcher and cumulative literature on the subject revealed that completion of the functional literacy is no guarantee that it would help the poor to improve the quality of their lives. An educational project with ample supply of material goods and teaching new skills too doom to failure if it fail to enlarge participant's capabilities and choices.

The income-generating activities in the six villages of the research areas were sewing, tailoring, embroidery, soap making and basket making etc. These activities were merely extensions of the work most of the rural women do at home. These activities had little usability in the local surroundings. Therefore, these types of income-generating programs ended up without leaving any significant impact. These programs were "functional" in

name but they never dealt with the vital issues of “functions” that new literates could take on.

Research also revealed that in the villages there was no permanent institute for the regular training of females in different skills. These rural areas were in urgent need of vocational institutions to broaden the horizon of rural women to increase their participation in the economic activities. Functional literacy programs should not focus on any particular local specific income generation program. The rural poor may generate productive self-employment for themselves if they are provided with small entrepreneur base with proper institutional support, market linkups and appropriate amount of credit.

The idea of women citizenship is a crucial political matter. It includes women’s rights, responsibilities and women’s everyday conditions. As this notion aims at equality between men and women, social well-being and social change, it therefore includes not only politics but also the power and powerlessness in the private and domestic sphere of women. It calls for a type of literacy in which content addresses women’s inequalities and their potential to cope with them and a social milieu that encourages women to fearlessly participate and deals with the issues such as their economic and personal rights, sexuality and subordination. It is really important to equip the learners with the skills to exercise their basic rights being essential for meeting basic needs.

Rural females in the surveyed villages generally had little or no formal schooling. Consequently, they were devoid of any kind of civic education and training. They were completely ignorant of their rights and responsibilities and relevant laws. Functional literacy program in their villages failed to provide them such knowledge. However, the need for civic education in these areas has been increased many fold in recent years due to changing composition of regional societies. As the number of rural households headed by females increased due to host of reasons, women had to assume number of responsibilities which were otherwise considered male domain. On account of lack of experience, knowledge and confidence, they were not able to cope with these new role and responsibilities thus faced problems and exploitation. Therefore, field observations manifested a dare need to incorporate civic education component in literacy programs for rural as well urban women.

Field observations, focused group and individual discussions show that cultural and ideological poverty is one of the defining factors the rural women confront in both economic and social arena. In poverty-stricken areas with marginal level of literacy, ideological or spiritual poverty play a decisive role in causing social and economic poverty of individuals and society. Culture and ideology, based on values and ways of thinking has foundational value in Pakistani socio-cultural context.

Field observation of the researcher also reveals that gender differences were defended on the basis of cultural values and preferences. In villages under the influence of hard religious beliefs and culture was one of the defining factors which created norms that restrict women's physical and mental space and outward mobility. It shows the decisive role of culture in shaping not only perceptions but also the allocation of resources.

It is therefore necessary that the role of functional literacy strategies in poverty alleviation should not be restricted to teaching of practical economic skills. Functional literacy in the poor areas should be a process of enlightenment of ideas and values and a thought process to train the deprived to throw away poverty. Curriculum must be designed to enhance capabilities and choices and develop agency, self-image and self-worth. In this way it reduces vulnerabilities and increases potentialities of individual and societies and fights all types of poverty.

In capability theory one of the core purposes of education is the cognitive development of the learner and to make her/him able to think and understand the internal and external world. Individuals and communities need to be equipped to know their rights and be able to claim these rights in a pertinent way so their rights be respected. Thus the main objective of education is not only to satisfy the human resource requirements of the society, but also to fulfill the development aspirations of the individuals i.e., their ability to think and reason, building of self-image and respect for oneself and respect for others and ability to look ahead and proceed accordingly. All this demands psychosocial proficiencies like critical thinking, sense of responsibility, agency and empowerment. This depends on the quality of education, its contents and processes which leads to capability building of the individual and societies. In this way the scope of capability approach is larger than the human capital theory that views education in the limited context of production and income generation.

Research results also revealed that mere expansion of non formal education is not important but the nature of the program. In Pakistan adult literacy has generally received low educational budget priority, less institutional support and less political will. Adult literacy programs in Pakistan are often time bound, static, and limited in scope and their cost-effectiveness generally revolves around the number of learners, duration of the program or course to be covered. These literacy programs are non-flexible in nature and non-responsive to the needs and perceptions of the learners. Facilitators of literacy programs too received little support and remuneration. Therefore, they generally show low performance under financial pressures. Low paid or volunteer teachers and limited resources for training and materials have been a main limitation in producing quality education for women in adult literacy programs.

Successful literacy projects need high levels of political will, and commitments, strong participation at the grassroots level both by the communities and their leaders. It needs to be flexible and responsive to the needs and perceptions of the learners. Pro-poor public service culture is essential for real poverty alleviation along with good pedagogical level of teaching. It is essential to create people's access to public institutions that serve their interests.

Amartya Sen highlights the significance of conversion factor. Conversion factor is very important in case of poorly developed areas where people are devoid of basic infrastructure. Good functional literacy programs with poverty alleviation aspect are useful only if accompanied by the respective infrastructure as a conversion factor to turn commodities into functionings and capabilities. If poor literacy learners of the village have learnt literacy, health and civic knowledge and income-generating skills even then they cannot convert them into functionings because they have no resources i.e., no further education structures (schools and colleges), no local hospitals, no local markets, no local employment opportunities and no conducive local culture to exercise autonomy to convert their functioning into capabilities (as in the case of village Bhagwal Awan, district Sialkot).

People are the real wealth of a nation and a core of all development. A state is the sole body which can exercise the right to development for its populace which has to be done regardless of social position of its citizens. The provision of essential public goods and

public services in developing countries has mainly been focused in urban parts. These rising developmental disparities were obvious in the researched villages. The empirical observation of the study indicates that the problem of accessibility to the important public services has been one of the main reasons of the underdevelopment of the rural females in Punjab province.

A country's social and economic development depends on its literacy rate and quality of education. Literacy alone does not automatically create either a new society or a new horizon. However, it is a door of education and the world of knowledge and information. It is definitely not the remedy for all the development ills but a relevant and people-focused education does bring the empowerment and enlightenment. It enables people to make choices which lead to power to reject detrimental policies and make informed choices. The form of literacy; its instructional pedagogies, methods, processes and content are essential in preparing people for social change.

Paule Freire believes that the impact of literacy need to be evident on the society and environment in which one is living. This model makes literacy a highly vibrant and political force which leads to development and can be used to change the world. This type of literacy requires critical pedagogy which leads to critical thinking that is opposite the banking concept of knowledge. Only enhanced literacy numbers do not translate into development. In order to bring a qualitative change in literacy, the model of literacy needs to be changed. It also requires structural changes as structural malfunctioning and political ill-will are among the main causes of poverty in Pakistan. Incorporation of human development capability approach in adult literacy projects and in prevailing literacy model will provide a direction and purpose required for the transformation of pedagogy, curriculum and over all educational scenario.

The real poverty reduction needs to change the very model of development from economic growth to human development which develop human capabilities, enhanced human opportunities and social mobility and which make people agents of change and beneficiaries of economic growth. And education could be one of core strategies in this process of poverty alleviation and human development as evident from the experiences of several countries of the region that have substantially reduced poverty over the last few decades.

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Role of Functional Literacy in Poverty Alleviation of Rural Women in Pakistan

Questionnaire for Functional Literacy Students

This Interview Schedule is a part of research project “Role of Functional Literacy in Poverty Alleviation of Rural Women in Pakistan”. For this study your valuable information and suggestions are required. These information and suggestions will be helpful for women cause and national interest. The collected information will be kept safe in record and that will not be disclosed to anyone. Your cooperation will be highly appreciated.

Schedule No. _____

Name of the respondent _____

Date of interview _____

District/Tehsil _____

Locality/village _____

1. Do you work outside the domestic domain?

2. Do you or your other family members are paid or unpaid workers?

3. Do you exploit all available health facilities for your children and yourself equally with men?

4. Do you immunize your children?

5. Do you use contraceptives and who take the decision?

6. What is the place of your child birth and by whom, birth attendant, dai or doctor?

7. Are you allowed for abortion in case of some health problem?

8. Did your family ask your will for your marriage?

9. Who makes decisions about family matters i.e., education and marriage of children, savings, purchasing of household items, maintaining relationship etc.?

10. Who control the financial recourses of the household?_____

11. How is your husband-wife relationship?_____

12. Are you allowed to move independently by your family members?

13. Are you forced to observe pardah and confine to home?

14. Are you allowed to do some respectable job outside home?

15. Do both the sexes have equal opportunities of getting education by the family members?

Yes----- no-----to some extend----- I don't know-----

16. Do you have access to Inheritance Right?

Do you have a right to vote?

Yes----- no-----to some extend----- I don't know-----

17. Did you use your right to vote in the last election?

Yes----- no-----

18. Did you cast vote according to your will or under pressure?

19. Have you ever experienced of domestic (Physical) violence?

20. How many times do you take meat, eggs and fruits in a week?

21. Did you study in any school before entering this functional literacy school?

Yes----- no-----

22. In which school?

Govt-----private-----

23. Success stage of the primary school?

Completed-----left before completing the primary course-----

24. Reason for leaving the school?

- i. Non productive education
- ii. Poverty
- iii. Insecurity
- iv. School environment
- v. House hold work
- vi. Forbidden by the parents
- vii. Non interest
- viii. Teacher's absence
- ix. Teacher did not teach anything

25. What was the medium of instruction in your school?

Urdu-----English-----

26. Reason for getting admission in functional literacy center?

My own interest-----sent by parents-----poverty-----personal satisfaction----
-----any other reason

27. Did you learn basic numeracy, writing, and reading after completing this course?

Yes----- no-----to some extend----- I don't know-----

28. Do you practice in writing, reading and counting in daily life?

Yes----- no-----to some extend-----

29. Which time of the center is better?

Morning-----noon-----evening-----

30. Are you satisfied with the your functional literacy program and learning environment? _____

31. Did your teacher cooperate with you? _____

32. Is the teaching method easy to understand? _____

33. Did you feel difficulty to understand your course books?

Yes----- no-----to some extend----- I don't know-----

34. Did you find the curriculum relevant with your life experiences and needs? _____

35. Did you face language constraint during classes (should it be in mother tongue)? _____

36. Did you learn first aid training in functional literacy program? _____

37. Has your functional literacy program given you knowledge about HIV and hepatitis and its preventions? _____

38. Did you get knowledge about the ecological environment around you?

Yes----- no-----to some extend----- I don't know-----

39. Do you know how to clean drinking water?

Yes----- no-----to some extend----- I don't know-----

40. Did you learn about civic rights and responsibilities in your literacy program?

41. Does functional literacy impact on house hold savings and producing small surpluses for the local market (by growing vegetables, poultry, rearing animals and selling milk etc.)?

42. Did your literacy program impart you Functional health literacy that gives better knowledge of abortion, contraceptive use, breastfeeding, and postpartum abstinence and preventive health measures such as family planning and immunization?

43. Do you feel your functional education influences domestic hygiene practices and use of health care services?

44. Do you realize that your participation in functional literacy program enables you to manage household finances?

45. Do you feel through functional literacy program, you have gained a stronger voice in the household and in family matters?

46. After acquiring functional literacy, did you feel any improvement in yourself as you were before?

47. Do you use functional literacy and income-generating skills in your everyday live?

48. Has your literacy program enhanced your income earning capacity and do you feel that now you are able to economically contribute in your family?

49. Which type of education should be given to the females in order to make them socio-economically empowered?

Which make them literate-----that improve socio-financial position-----

50. Do you consider that this literacy program should continue like this or it should be in changed mode?

51. What do you think why are you poor (your perceived reasons of being poor)?

52. What is your viewpoint of reducing poverty?
