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**The Changing Role of Post Office in the
Socio-Economic Development in Pakistan
(A Case Study of Tehsil Jhelum)**



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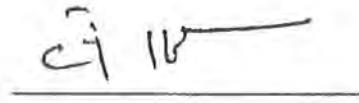
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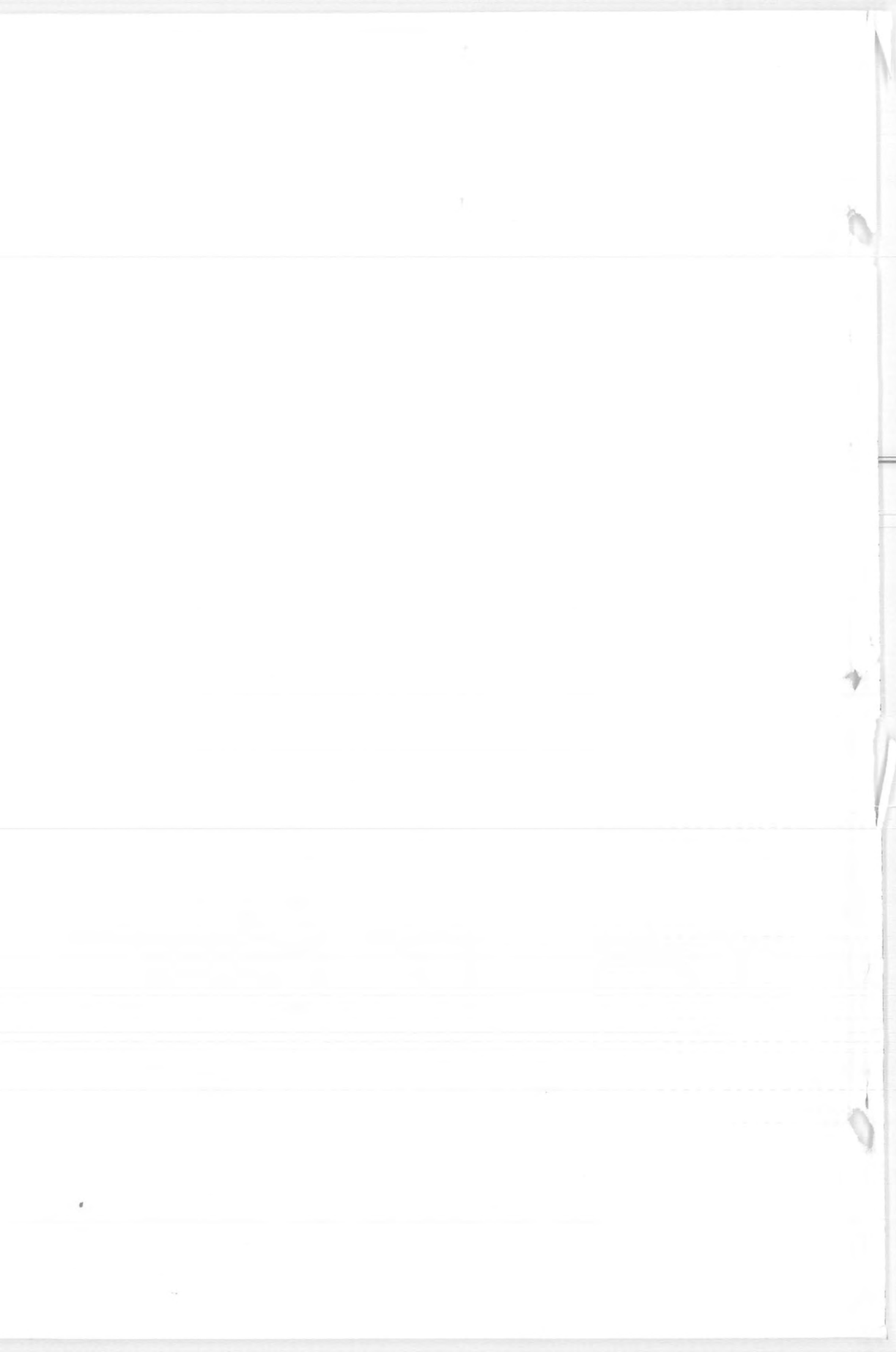


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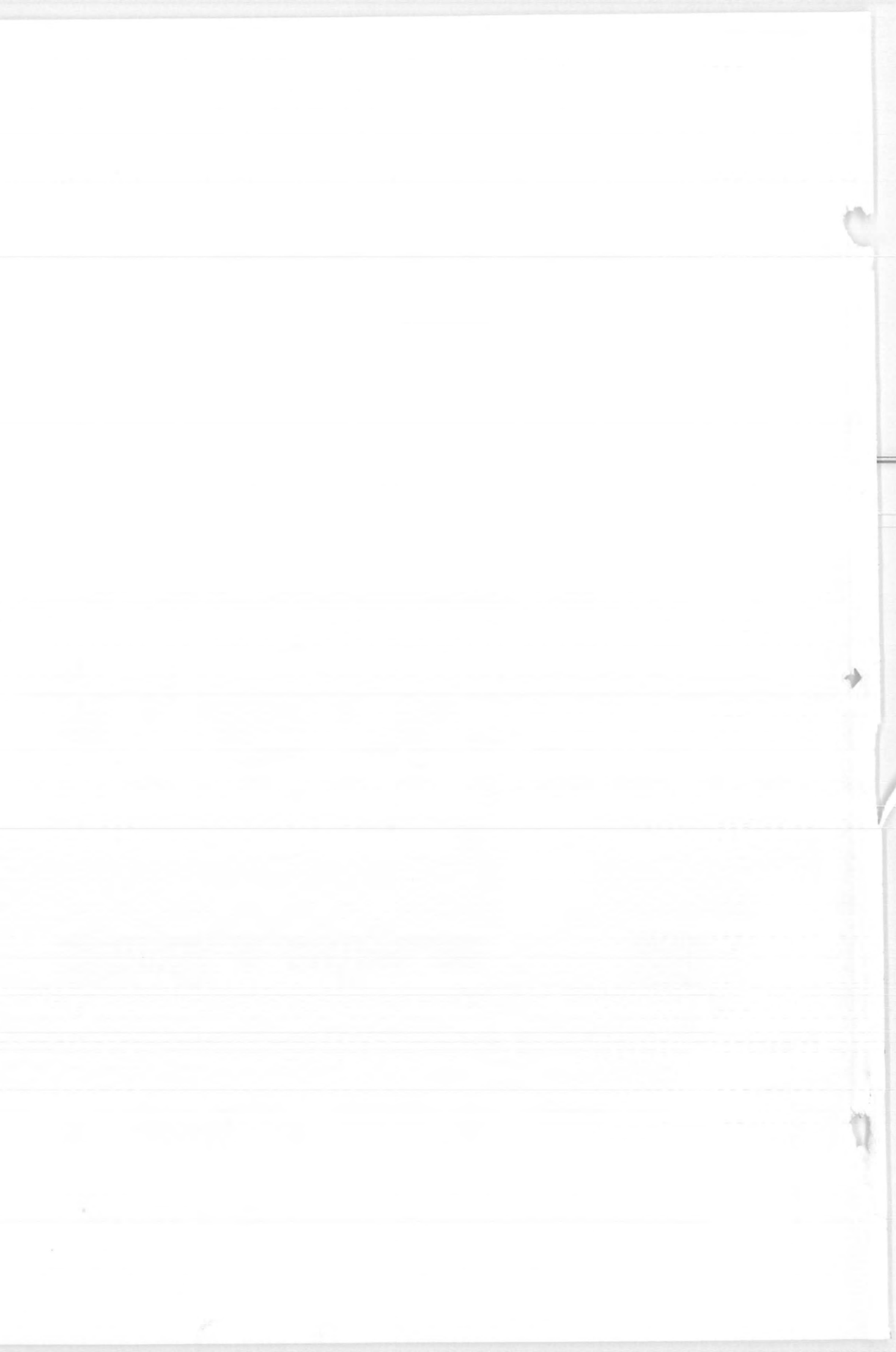
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ABSTRACT

Socio-economic development in the rural Punjab of Pakistan has symmetrical and functional relationships with different institutions. The study which is based on the empirical data collected from the same area, specifies that the institutional and functional upshot of the postal services in far flung rural areas of Punjab have elicited the socio-economic development and this thesis thrashes out a positive correlation of these functional relationships. The Post was primarily meant for collection and delivery of mail, but with the passage of time, a gargantuan change was witnessed in its role which had certain overt and vivid *raison d'être*.

The basic objective of this study was to explore and identify the circumstances under which the Post was coerced to acclimatize to the changing scenario. The empirical research identified that certain social contexts are embedded within the institutional interaction of postal services, local communities and the social building blocks are the main driving forces behind these core relationships. This thesis makes a note that the Post Office, because of its unmatched accessibility in the countryside and due to its social capital, commands relatively higher reverence and immense level of trust of the local communities. The social institution of economy has been triggered by the postal services which have functionally facilitated other social institutions in the process of socio-economic development.

The local community, as per empirical evidences, has benefited through postal savings, local and foreign remittances in meeting their routine outlay. The services rendered by the Post in educational enhancement with the collaboration of distance learning system and in poverty eradication whereby marginalized segment of society has achieved economic empowerment, are socially recognized. Thus, the association of the Post and the local communities is based on mutual accommodation.

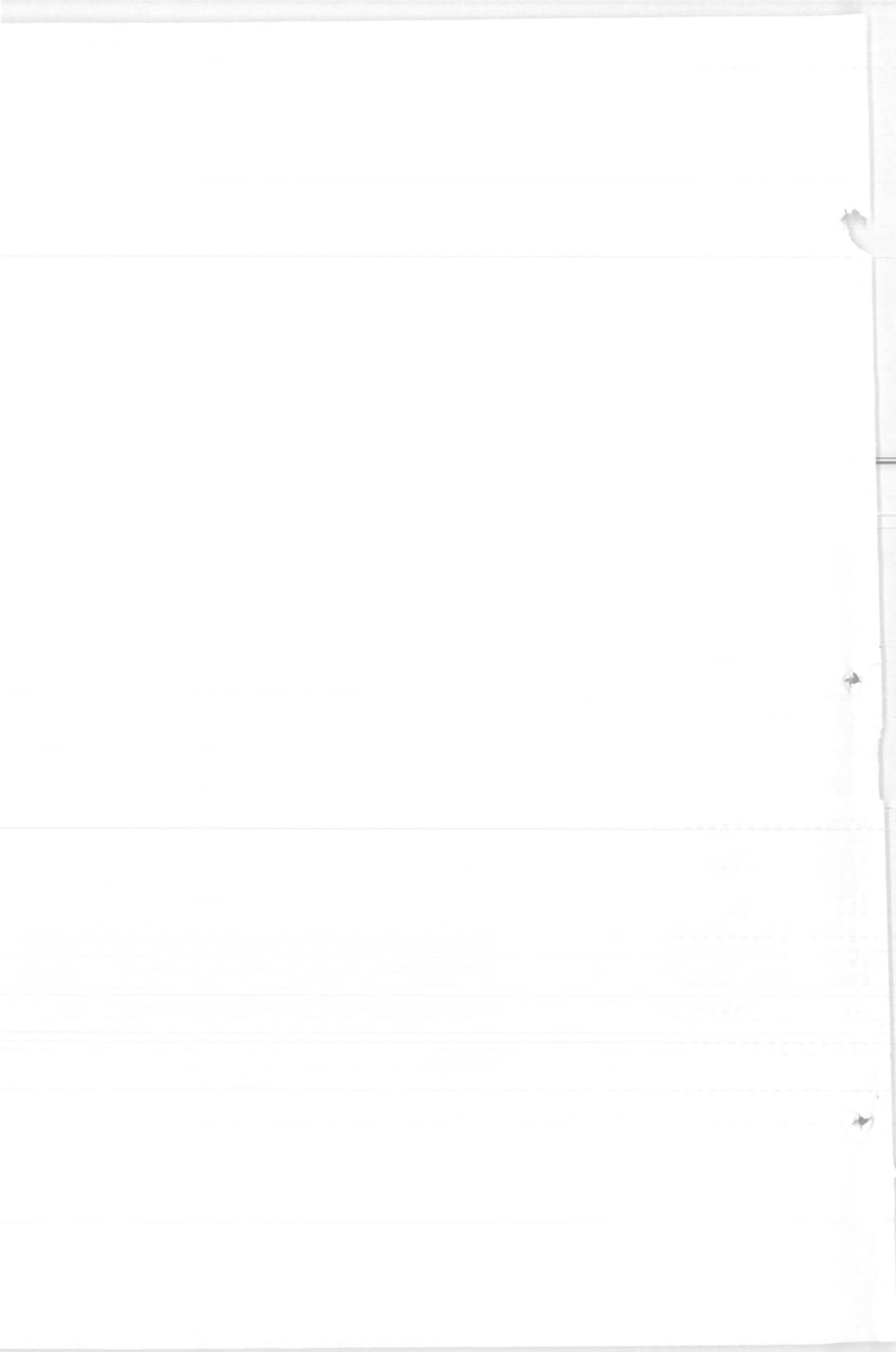


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GLOSSARY

Baboo	Titled name given to the Postmaster/ Postal Clerk by the society (perceived as a literate person)
Baboo Jee	Common phraseology of the people for the Postmaster ('Jee' as a mark of respect as of 'Sir')
Bait-ul-Mal	The government fund for financial assistance of the poor
Bajra	Millet
Barat	A group of guests accompanying the groom to take the bride from her parent's home
Beradari	The group of kin united by presumed lineal descent from common ancestors. This is also called patrilineal social relationship in rural Punjab of Pakistan
Bhanji	The ceremonial obligatory gift exchange
Chelum	Customary gathering of prayers for deceased persons on 40 th day of death
Dhoke	Hamlet
Dhoti	A large piece of cloth tied with the waist used as trouser
Dubai Boom	A term used for large scale immigration especially to the Gulf states during 1970s
Eidee	Cash gift given to the children on Eid festivals
Eid-ul-Azha	An annual celebration in commemoration of sacrifice given by Prophet Ibrahim (PBUH)
Gurr	A type of sugar locally manufactured with sugar cane juice
Hadya	Gift presented by devotees
Hafiz-e-Quraan	A person who memorizes the Holy Quran by heart
Hajj	Fifth pillar of Islam, a pilgrimage to holy cities of Makkah and Madina (Saudi Arabia) which is an obligation and must be carried out at least once in lifetime by every able-bodied Muslim who can afford to do so.
Hakeem	A person who treats the patients with herbs
Izzat	Honour
Janaza Gah	Place for funeral prayers
Jay Hind	Long live India (Slogan)
Jolaha	A cloth weaver
Kachha House	A house constructed with mud and clay
Kaffan	A piece of cloth in which dead body is wrapped before burial
Kammi	The workman who belongs to a low caste family and serves the local rich community

Khad	Fertilizer
Khadim of Masjid	A person who undertakes the responsibility of maintaining a mosque
Khara	A segment of marriage ceremony during which the groom takes bath and receives gifts from his relatives/ friends
Khokha	A tea stall built with thatched roof
Laag	Cash rewards for <i>Kammis</i> (workmen) on different occasions of marriage ceremony, and other social and religious rituals like male circumcisions etc.
Lassi	A traditional drink prepared by stirring milk-churner in the yogurt
Masjid	Mosque
Mehndi	A ritual performed to start the marriage ceremonies in which a special tropical shrub having reddish dye called 'Hina' is applied on the hands of bride and bride groom
Moazzan	Prayer caller in the mosque
Mochi	A cobbler
Monthly Committee	A sort of informal compulsory group saving collected at a mutually agreed rate from all members of the group and payable to every member turn by turn
Mukan	The reciprocal financial assistance rendered by the kinsmen at the time of deaths
Mureeds	The followers of a <i>pir</i> or saint
Mustahiq	Deserving poor person
Nai	A barber
Nala	A water drain
Nazim	Mayor
Nazrana	Money voluntarily given by the devotees at shrines
Nikah	Islamic matrimonial bondage
Pakistan Zindabad	Long live Pakistan (Slogan)
Pakka House	A house constructed with concrete/ bricks
Paraya Mall	Other's assets
Patwari	Lowest in ranking but focal point for all matters related to land revenue etc.
Pesh-Imam	A person who leads the prayers
Pir	The title is often translated into English as "saint". In Sufism (mysticism) Pir's role is to purify his disciples by inculcating them to follow the religion
Punjabi	Dialect spoken in Punjab Province
Purda	In Pakistani society, purda is social, cultural and religious obligation on the women to be secluded from the

	company or association of men unless sanctioned by the Islamic law or social charter of the society
Qadria	A Muslim school of thought
Qameez	Knee length shirt
Qul-khwani	Customary gathering of prayers for the departed souls on 3 rd day of death
Rasm-e-Qul	One of rituals of mourning usually performed on the 3 rd day of the death
Rickshaw	A small carriage driven with the help of motorcycle which is a common mode of local public transport
Rukhsati	The departure ceremony of bride to her in-laws house
Salami	The money given to bride and groom by the relatives on marriage
Sehra Bandi	The placement of traditional decorated turban round the groom's head at the time of his marriage
Seyp	The annual barter transaction given to the workmen
Shaheed-e-Jamhuriat	Martyr of democracy
Shalwar & Qameez	Shirt & Trouser
Shamlat Jungle	Jungle adjacent to a village having collective ownership
Singh	A surname commonly used by Sikhs
Soongha	A person who can trace the criminals and also identify the presence of underground water through extraordinary sense of smelling
Tanzeem	An association
Tib	Treatment with the help of herbs
Tilla	Hill top
Usher	Mandatory Islamic transaction (on the same pattern of Zakat) due on crops harvest. In case of arid lands, it is paid @ 10% of the total garner / value and 20% in case of irrigated land.
Vartan Bhanji	Reciprocal social gift exchange prevailing in the rural Punjab of Pakistan
Walima	The formal lunch/ dinner offered by the parents of groom to the guests usually on next day of the marriage
Wazifa	Stipend
Yakum	First date of every month
Zakat	Zakat is one of the five pillars of Islam. It serves as the welfare contribution to poor people among Muslims paid @ 2.5% of total wealth owned by a Muslim every year

LIST OF ABBREVIATIONS

AIOU	Allama Iqbal Open University
Airex	Air Express Postal Service
ASPO	Assistant Superintendent Post Offices
B. Ed	Bachelor of Education
B.A	Bachelor of Arts
CD Player	Compact Disk Player
CDA	Capital Development Authority
CDR	Crude Death Rate
CT	Certificate of Teaching
DHL	International Couriers
DHMS	Diploma in Homeopathic Medical System
DMO	District Mail Office
DSC	Defence Saving Certificate
EAD	Economic Affairs Division
EDBO	Extra Departmental Branch Office
EMTTS	Express Mail Track & Trace System
F.A	Faculty of Arts
FGD	Focus Group Discussion
FMO	Fax Money Order
FSP	Food Support Program
FST	Federal Services Tribunal
FY	Financial Year

GDP	Gross Domestic Product
GNP	Gross National Product
GT Road	Grand Trunk Road
ILO	International Labour Organization
IMF	International Monetary Fund
ISP	International Speed Post
KM	Kilometer
LES	Local Express Service
Ltd.	Limited
M.A	Master of Arts
MNA	Member National Assembly
NADRA	National Data Base and Registration Authority
NGO	Non-Governmental Organization
NIC	National Identity Card
NIE	New Institutional Economics
NOC	No Objection Certificate
NRC	Non-Refundable Contribution
NWFP	North Western Frontier Province
PAF	Pakistan Air Force
PBUH	Peace Be Upon Him
PIA	Pakistan International Airlines
PLI	Postal Life Insurance
POW	Prisoner of War
PTC	Primary Teaching Certificate

PTCL	Pakistan Telecommunication Company Limited
RIC	Regular Income Certificate
ROSCA	Rotating Savings and Credit Association
Rs.	Rupees
SB A/C	Savings Bank Accounts
SME	State Mail Express
SP	Social Protection
SPSS	Statistical Package for the Social Sciences
SSC	Special Saving Certificate
T&T	Telephone & Telegraph
TCS	The Brand Name of Leading Private Courier Company
TMP	Transit Mail Peon
TV	Television
UAE	United Arab Emirates
UK	United Kingdom
UMO	Urgent Money Order
UMS	Urgent Mail Service
UNO	United Nation Organization
UPU	Universal Postal Union
USPS	United States Postal System
VPL	Value Payable Letter
VPMO	Value Payable Money Order
VPP	Value Payable Parcel
WAPDA	Water and Power Development Authority

CHAPTER – 1

INTRODUCTION

1.1 Introduction

In contemporary world, the modern nation building depends upon the development of institutions which play their potential role in growth and progress of the people. As an institution, the postal networks have been historically important in Pakistan for their significant contribution in socio-economic development. The key factor of study of development is the nature and extent of economics in society (Clammer 1987: 07), alongwith its role in the socio-economic growth of individuals. On one hand, the development and functional differentiation of associated institutions foster economic development, while on the other hand, the socio-economic development of society helps bringing evolutions and modifications in the basic structure and functions of the institutions (Giddens 1991: 20). As per Allan (2006: 239), we are still living in modern conditions. Similarly, as per Giddens (1991: 99), the society has an ability to be potentially changed because people can choose to change it and this whole process is governed and guided by the principle of rationalization. The rural areas are continuously embracing modernity and this process is uncontrollable by its nature (ibid).The Giddens's idea of social change or progress (Giddens 1986: 02) is more akin to advancement in technology and the emergence of complex systems based on the duality of structure; which indicates that structure is both the medium and the outcome of the social activity or the conduct that it reflexively organizes (Allan 2006: 266).

If we take the instance of the Post Office, it was primarily aimed at providing mailing facilities to the public with its traditional mechanism. But with the passage of time, the changes were introduced by innovation in communications and the social needs of the communities, such as the local and foreign remittances, payment of pensions, savings accounts and schemes, and most importantly, the postal delivery of material for distance learning provided by the Post Office, left no other option for the organization except to optimize itself by adding into its decades long traditional bonds with the masses. Similarly, the technological change linked with the functional efficiency and competency, not only provided opportunity to the community to change its economizing behavior (Jenkins 1977: 70), but also facilitated to follow this structure addressing cultural constraints and resolving different social issues.

The socio-economic development, through community participation and institutional efforts involving private sector and government initiatives, has a very rich history in the modern era. In social and economic fabric of rural development, the public institutions are becoming strategically more effective. Therefore, analysis of socio-economic development level needs a comprehensive study of existing situation prevailing in the society besides having insight into the institutional input of the Post in the development process. The Post Office is playing its key role and delivering even beyond for the management of human resources, especially in rural areas and in underprivileged communities. The human resources driven by employment are developed through formal and informal education, whereas skilled and

unskilled labor evolves under the influence of society's social values and economic needs. The post has its vital role at all fronts for the growth and development of human resources. The multi-layered role of the post for the preparation of human resources defines its importance in the development process.

While the role of the institutions in the process of development is crucial, the key question is how needs and desires drive meaningful progress. In this regard, the lack of intentional strategy for community development makes the question even more complex. Then, it is only the state's well defined public policy, for the provision of social services, which ensures equal chances of prosperity and provides opportunities to grow. The Post Office, being a public sector organization, is not only providing its basic services to the community irrespective of caste, creed, class and religious belief but also working in close cooperation with other institutions of the state for their institutional services. For instance, it is serving the community by facilitating education through distance learning system and with the payment of salaries and pensions alongwith delivering Pass Books for issuance of agricultural loans. In this way, the post is contributing ultimately towards socio-economic development of the rural society.

The rapid rural development becomes inconceivable if the plan of action lacks ingredients of sustainable progress. The state should recognize and must support the indigenous people, their identity, culture and interests and ensure their helpful participation in the achievement of sustainable development

(Sinha 1998: 11). The planners in developing countries concentrate on the socio-economic development of their urban populace while ignoring the fact that in most of these countries, majority of the population lives in rural areas. It means 6.2 billion population of the world (75%--7.2 billion), living in developing countries, is being neglected for the development (Herani et al 2008:183). The problem is how the systematic initiatives can reach out masses in the process of socio-economic development and to foster their strengths (Sussman 1982: 23). In Pakistan, the policy makers and researchers need to study the rural ambiance and they must concentrate on rural development. In this regard, the words of Julius Nyerere, Ex. President of Tanzania, 'while other countries aim to reach the moon, we must aim to reach the villages' (Latif 1986: 45), indicate the gravity of the issue.

The economic system in Pakistan is a blend of capitalism and feudalism. The capitalism could not gain popularity here because the planners fear that the dependency in this system causes constraints rather than facilitating the development process (Jaffee 1998: 118). Habermas (1968) names this situation as a 'liberal capitalism' that flourished during 17th and 18th centuries in which state has little involvement with the economy and he uses the concept of 'life world', the world as it is experienced immediately by the person, a world built upon culture and social relations, for describing the social structure of the societies (Allan 2006: 249). Karl Marx (1818-1883), a great critic of capitalism, was of the view that the socio-economic system had disturbed the social fabric of societies where the poor were exploited by the

2000:10). However, the changes in the economic mode of production in the rural Punjab are not capitalist in true sense, but the outcome of the changing social structure from traditional to modernity. Therefore, economically strong segment of society and upper classes represent capitalistic norms and play relatively negative role in the smooth transition from less modernized to a modernized society.

Institutions have been playing a significant role in assisting the local communities in taking decisions that promote long-term sustainability. In order to determine prospects for socio-economic impacts of a development, the changes in the demographic situation of the community, the behaviour of individuals in economic choices, demand for public services, changes in employment, income level and aesthetic quality of the community is very important (Edwards 1999: 95). However, the social and economic conditions are considered to be the offshoot of overall change in behaviour, thinking, lifestyle and environment of a society. These components in unison provide a base for forming opinion about whether change in the development process is usually associated with the scientific worldview of the enlightenment (Peters 1997: 84) which is quite uncommon in the rural societies of developing countries like Pakistan. Moreover, at theoretical level, past scholarship and praxis on studying socio-economic changes, development, progress etc. has been privileging the binary, either/or, dualistic perspectives like empowered or powerless, developed or underdeveloped, educated or illiterate, modern or traditional so on and so forth (Papa et al 2006: 259); while anthropological

study values tremendously in examining the lives of people who embody the struggle for change. The poor and especially the rural poor, always encounter dominant socio-political and cultural forces that resist all types of changes and seek to maintain status quos. Therefore, there is a need of organizing and supporting the social change in rural areas of countries like Pakistan and the planners must be mindful of the factors fostering emancipation, empowerment, dialogue, especially of the marginalized class such as the lower poor class, lower castes, and the women in case of rural Punjab.

The prevailing culture of a society becomes its integral part and can be termed as a 'second nature' (Jameson 1991: 01). While studying socio-economic development of a society, the cultural make up of that society is an important element (Rutledge 1997: 10). In rural Punjab, the caste system is so dominant that the pattern of social stratification of class difference, progressive priorities and socio-political dominance, are totally based on it. The study of the role of Post Office, having decade's long history of being the integral part of the society, in such particular setup, is quite significant.

1.2 The Statement of Problem

The socio-economic development facilitated through the institutional interventions, either by a government or private sector, has always been a valuable and precious topic of research. In socio-economic development, various elements ensure the development process and in this direction, the role of government institutions has not been truncated due to the reason that either the private institutions have partial access to the rural populace or their aptitude

is commercial oriented. Their aim is neither directed towards generating the socio-economic development nor facilitating the public at large but is self-centered and profit oriented. In Pakistan, there are very few organizations which have assumed the task of social service providers whose policies do not necessarily centre on the profit making only but also providing quality services to the general public at minimum possible rates. On the other hand, the wide spread population, especially in the rural areas, has great dependence on government institutions like Pakistan Post for provision of their basic necessities because policies of private sector offering mail services do not commensurate with those of Postal Services due to profit oriented approach.

In the backdrop of social needs, the institutional capabilities combined with operational merits and demerits of a colossal organization like Pakistan Post, the usefulness or otherwise of the postal services needed to be evaluated in an objective manner keeping in view the social perception of the services rendered by Pakistan Post and its positive or negative effects on the socio-economic development of the local communities. The centuries old presence of Post in the rural areas and the relationships between the masses and the postal department provided an ample opportunity to the researcher to probe into the dynamics of such social relations and its effects on the overall social milieu of the local communities.

The economy, being the important social institution, plays a significant role in the socio-economic development process by triggering the other social institutions like family, education, health, government, religion etc. Since Post

Office department has a role which can activate the institution of economy, which in turn can directly affect the roles of other social institutions, the effects observed during the period (1970 onwards, being the cut off period for research), warranted an in depth analysis to assess such impact on the socio-economic development process, particularly in the locale.

The role of government institutions in the process of socio-economic development has always been very vital in changing the economic behavior of individuals and society as a whole. These institutions are constrained to modify their own policies in order to maintain their existence in the varying environment. It was essential to study the changing role of Post Office and to assess whether it was a dynamic and vibrant institution, promptly responding to the socio-economic changes in the society?

1.3 Significance of the Research

The research topic of “The Changing Role of Post Office in the Socio-Economic Development of Pakistan” is thought provoking and of important nature because in past, no research on this topic has been conducted in Pakistan and there was an ample need to conduct study on this important area. The objective topic not only provided the academic anthropological information regarding different aspects of development, but also helped unveiling many layers of subject which were of great importance for the researcher.

This was the first ever research in Pakistan aimed at the evaluation of the effects of postal services on the socio-economic development in the rural areas of Pakistan which comprise more than 70% of the overall population of

the country.¹ The relationships between different social institutions vis-à-vis the social structure of the local community carried considerable weight as far as its academic contribution in the development process envisaged in 'Economic Anthropology' was concerned. It also provided an avenue for the future researchers who may desire to play their role in the meaningful contribution in academic spheres of the anthropological knowledge.

The research on this particular topic had explicitly applied aspect. The researcher has been associated with the socially embedded institution of Post Office for the last twenty four years and has served in different managerial positions including the field assignments where he got the opportunity to personally observe the changing role of the Post Office in the socio-economic development of the rural communities. During the field posting, when researcher was managing one of the biggest Postal Regions (including the locale of study), the researcher played active role in fostering the social service delivery in rural areas by suggesting practical steps to the higher management for accelerating the social role of the Post office in the service delivery.

The research proved as a catalyst for immediate response from the Pakistan Post as the interaction with the higher management of the organization during the research process gained positive response and the department started thinking to outline Microfinance Banking for the poverty alleviation. For this purpose, it entered into an agreement with an MFI (Microfinance Institution). This was due to the fact that special publication on the subject based on the

¹ Demographic Indicators 1998 Census (1998), (p 01)

observations during the research process was forwarded to the organization by the researcher in his capacity of a senior manager of the organization.

The use of theoretical framework of anthropology in the study provided an opportunity to analyse the role of local rural institutions like caste/ *beradari* with the services of the Post. The cultural group dynamics were studied to trace out the evidences whether the Post has been able to harness cultural relations in a befitting manner or not? Thus, the research also opened new avenues of future policies indicative of new dimensions of institutional interventions in the field of socio-economic development which will prove beneficial for the department in formulating its future policies. The research would be a quantum leap indicating directions for improvement in the quality of postal service.

During the research, special attention was paid as to how Post Office has internalized socio-cultural values of the masses of rural Pakistan by adopting indigenous ways and means at the local and regional level. The study of institutional incorporation of cultural value systems by the Post will definitely provide a guideline to other government institutions to create bonds of trust and cooperation by socially embedding themselves in the society and can be beaconlite for other service delivery institutions in their role assessment and synchronization of policies with emerging needs of society.

1.4 Objectives of the Study

The following were the main objectives of the research:

- a. To conduct an analysis of the socio-economic profile of the area and to explore the reasons behind transformation of barter economy into trade economy and to gauge the level of economic empowerment of salaried

class mainly ex-servicemen (pensioners) and serving servicemen being facilitated by the Postal Pension Payments.

- b. To analyze the 'Savings' behaviour of the local community facilitated by the Postal Services and their role in the overall socio-economic development of the community and to review the socio-economic dynamics of government sponsored financial assistance disbursed by the Post Office to the poor segment of society.
- c. To analyze the level of educational development owing to postal facilitation in the distance learning.
- d. To evaluate the social capital of the Post and the dynamics of this socially embedded institution.
- e. To examine the reasons behind social dependence on postal services and the postal strategies in relation to its changing role.

1.5 Research Theses

The following conceptual assumptions were set forth for the test on the basis of theoretical knowledge and self experience of the postal role in the socio-economic development of rural communities in Pakistan.

- a. The better access of postal network, especially to rural populace as compared to other government/ private institutions and its unique social cohesiveness with local communities, has positive contribution in the socio-economic development.
- b. Postal savings have made significant contribution in economic empowerment of rural populace.

- c. The institutional facilitation by the Post in poverty alleviation has economically empowered the poor segment of rural society.
- d. The educational enhancement has been induced considerably through the postal delivery system in rural areas.
- e. The magnitude of public perception about the postal role in the socio-economic development process and the social dependence of local communities have a positive co-relation.

1.6 The Structure of the Study

The topic under study has been discussed in different chapters according to the various dimensions of the subject in a logical manner. The thesis is divided into 10 chapters. The structure of chapters is as follows;

Chapter No. 1 Starting from the brief introduction, the topic has been explained followed by the statement of research, objectives of the study, significance of the research and the structure of the study.

Chapter No. 2 This chapter is designed exclusively for conceptual orientation/ theoretical framework adopted for the research. The parent field/ discipline i.e. economic anthropology, the concepts of functionalism, structural functionalism and cultural materialism are mentioned in relation to the topic.

Chapter No. 3 The research methodology is mentioned in the part one of this chapter in detail. The characteristics of area of study/ locale highlighting the main features of the geography and economy of Pakistan followed by the

main features of the social structure of locale under study have been discussed in part two of this chapter.

Chapters 4 to 8 are designed to highlight the analysis and to generate discussions on each of the five objectives of study mentioned in the first chapter (section 1.5). Each of these five chapters discusses the main features of those objectives.

Chapter No. 4 In this chapter, the role of the Post in the realm of socio-economic development has been discussed with particular reference to the change of barter in to trade economy. The institutional impact of postal facilitation in the economic empowerment of salaried class with particular reference to servicemen and the pensioners has been discussed in this chapter.

Chapter No. 5 With the help of empirical data, historical perspective of postal savings and its contribution in the local economy, the disbursement of charity money through Post Offices and its effect on poverty alleviation and socio-economic empowerment of the marginalized segment of society has been brought under discussion in this chapter.

Chapter No. 6 In the light of data collected from the field, the effects of postal delivery system on students of distance learning system in the rural areas, the level of uplift in the educational field due to postal facilitation and its subsequent social implications especially for female students with particular reference to socio-economic development have been presented in this chapter.

Chapter No. 7 The dynamics of social capital of Post, the perception of local people about the Post and the level of the trust being reposed by the civil society in Post Office have been mentioned in detail in this chapter.

Chapter No. 8 The social dependence on the postal services, the limitations of Post as a service provider and the innovations brought by the Post Office having direct bearing on the socio-economic uplift of the society have been discussed in this chapter.

Chapter No. 9 The chapter concerns to the conclusion by highlighting the relevance of theoretical framework with the actual research analysis of the locale. The functional relationship of postal services with the social institutions and the future prospects of study have also been described to facilitate the future researchers on this topic.

Chapter No. 10 Based on the discussion in above chapters, the findings have been summarized to project the outcome in a nutshell.

The numerical data presented in chapter 3 to 8, unless otherwise indicated through any source or reference, is based on the empirical data collected during socio-economic survey and also the survey through questionnaires/ interviews and participant observation by the author himself during the course of study.

CHAPTER-2

THEORETICAL AND CONCEPTUAL FRAMEWORK

2.1 Economic Anthropology

The study of the role of Post Office in the socio-economic progress of rural community provides a deep understanding of the economic opportunities linked with areas like education, employment, national and international migration, the political practices based on caste or *beradari* (the patrilineal social relationship) system and the social value system in the rural community of Pakistan's Punjab province (Egler 1960: 34 & Alavi 1972: 95). The topic of socio-economic development is directly related to 'Economic Anthropology' which focuses on broad issues of production, distribution and exchange in the ethnographic explanations of economic systems of society and the relationships between global systems and local communities (Wilk 1996: 05).

Economic Anthropology is very closely linked with the human behaviors which the individuals exercise in economic choices (Jacoby & Kibbee 2007: 116). The quantitative data alongwith the qualitative analysis in the domain of structural, functional and materialistic paradigms provides in-depth insight in the socio-economic uplift of the rural community and the role of institutions forming people's preferences and the constraints for their culture based on economics. A key factor of the study of development is obviously the economics which has been changed with the passage of time (Clammer 1987: 07). The history of the world has witnessed that the change in economic system

came with the change in modes of production. The Marxist anthropology views the change in society on materialist terms from barbarism to feudalism to capitalism that would eventually succeed to communism (ibid: 76). The change in the socio-economic conditions of the rural community like *Sanghoi* and *Dhoke Bidder* (the locale of study), has taken place with the introduction of money, the capital within the hands of people, which was introduced by the shift in mode of economic production and thereby brought transformation from the traditional mode of production mainly from land and land associated labour to international labour, and non-farm employment opportunities. Similarly, economists tend to equate modernization and development with the economic growth and are mainly concerned with matters of savings, investment, national income, productivity and balance of payments which itself covers all economic activities of people in cultural perspective (Harbison & Myers 1964: 02).

In this study, the aim was to understand the role of institution of Post Office for bringing change in people's economic activities and its comparison with other emerging similar private entities and subsequently the survival of Post Office in modern and technologically advanced competitive corporate culture. The society under study witnessed a transformation in economic system during recent past, when the barter trade was replaced by the corporate behaviour with the introduction and availability of money mainly through the non-farm income in the rural community. The actual nature of what it conceived to be economy of the society and of the 'space' occupied by economic phenomena is the debate between 'formalism' and 'substantivism'

that influenced the 'economic anthropology in the 1960s. The distinction between 'formal' and 'substantive' approaches to economic phenomena was highlighted by Polanyi (1891- 1976), who made distinction between formal and substantive rationality which can be defined in terms of means and ends and also in costs and benefits (Barnard & Spenser 1996: 242).

Formalism describes economics as the study of human behavior exercised in pursuit of rational maximal achievement (endowed with consciousness, will, motivation etc.). Moreover, the rationale behind the 'economizing calculations' 'is appropriate to large number of theoretical and empirical situations; these calculations have in common implicit end, delimited means and definite rules of alternative choice for the achievement of ends with the stated means' (Dalton 1971: 149). While the choice made by human is induced by a 'scarcity situations' with respect to an insufficiency of means (Jenkins 1977: 69) and to formalists, the monetary takings, as a chief objective, necessitates maximization (Barrett 1988: 56). For the formalists, this economic theory is the basis of economic analysis of capitalist economy and subsequently this 'economizing behaviour' is universally applicable (Jenkins 1977: 70). This is point of departure for the substantivists who dissent with the formalist assertion and view that the 'rational economizing', as product of determinate historical conditions, can not be conceived as an essential and universal element of all economies (Lange 1971: 169).

For the formalists the 'human wants' are endless in nature which may include the desires not only required for survival of individuals but also are

essential for members of any society for their socio-economic development. For fulfillment of their needs, the individuals make certain choices of the available economic opportunities. But for the substantivists, economic action will always be 'mediated' by institutional arrangements which facilitate the fulfillment of needs. Therefore, the substantivism defines economy as 'instituted process of interaction between man and environment that resulted in un-interrupted provision of means for satisfaction of needs' (Polanyi 1957: 37). The human being and its existence depend on the mutual relationships (Katherine 2001: 142). For Polanyi, the economic processes are 'instituted' in society or relatively 'embedded' in social relations (Jenkins 1977: 73). Similarly for Polanyi, the economic process ensures unity and stability for structuring a certain social function on the basis of values, motives and policy (ibid: 149-150). The institutions are placed to provide a number of key structures and practices which create, maintain and regulate an area of human activity; and usually the institutions are more than agency or organization and also provide legitimacy and a norm (Bodington et al 1986: 160). Therefore, monarchy, family and household units are similar institutions operating for capital accumulation, though with different forms of organization (ibid: 161). The institutions of family and household have determining role in shaping the economic behaviour of rural community in Punjab. The social web of the villages under study also contained institutions like family and household which are the main decision making and executing institutions, therefore, their role was also observed during the research.

Substantivism describes three 'mechanism of integration, like the reciprocity, redistribution, exchange, alongwith a fourth called 'household' as the patterns (Polanyi 1957 ; Sahlins 1972) which in practice express empirically specific aspects of the institutionalization of economy in existing social conditions and the integration of economics takes place through the organizations of its constituent processes on the basis of connected transactions amongst the symmetrically placed social groups (Jenkins 1977: 76-78). The descriptive accounts of Malinowski (1922), Thurwald (1932) and Mauss (1954) are emphatic on kinship and ritual gift exchange as an imposition upon the organization of economic activity (ibid). For the second mechanism, Sahlins (1972:189) called redistribution as familial pooling of the food—the collective efforts and cooperative division of labour. While the exchange was considered as 'a system of price making markets' which entails a regulated flow of economic elements and of commodities between economic units (Jenkins 1977: 78). Similarly, 'labour and natural resources are brought together, moved and allocated to specific lines of production in response to profitability as measured by money cost and money price' (Dalton 1971: 26). While the household is regarded as the small scale unit of economic activity which principally requires the existence of institutional pattern which Polanyi calls as the 'closed group', where production is geared to the satisfaction of the want of internal members of the nucleus (Sahlins 1972: 06).

Similarly, we can describe Substantivism as a school of economics anthropology that focuses on economic processes as the maintenance of entire

cultural orders (Chopra 2005: 238). The economic anthropology has changed its characteristics considerably and it is no longer a debate between formalists and substantivists now. As the economic system in rural Punjab of Pakistan, the area of study, was not entirely based on capitalism, so Polanyi's concept that the economy is embedded in other social institutions like non-economic spheres of social life provided the direction of study with particular reference to the choices made by individuals in rural areas of Pakistan. The history of the expansion of capitalism is characterized, among other factors, by the peasant's and other craftsmen's departure from their traditional mode of economic production in order to sell their labour (Lefebvre 1999: 01). Therefore, the rural Punjab witnessed the shift in economic structure from the barter trade to money based corporate culture which was earlier rendered through '*Seyp* system' (payment of wages of labour in terms of quantity of kinds of agricultural products to different occupational groups).

The term 'culturalism' has sometimes been regarded as a phenomenon influenced by Marxist idea (Browitt 2002: 21); while on the other hand, economics being a moralistic discipline, stresses on rational choices (Amaraglio & Ruccio 2001: 374). Therefore, the individual's rational universalized 'economizing behaviour' to improve life standards or at least maintenance of well being should be coupled with understanding of other socio-cultural elements to arrive at understanding of their social action—a position taken by substantivists (Lefebvre 1999: 03). This position was also considered during the study to understand the cultural and social needs,

constraints, values and traditions of the people of rural Punjab for adopting different income generating practices beyond agriculture in non-farm employment. The non-farm employment came into being in the locale due to advancement in education level of the rural population as a major, but not the only contributor. In this scenario, the role of Post Office is very significant in facilitating the rural community to strive for socio-economic uplift while on other hand its different services like saving schemes, postal bank accounts facilitate them to fulfill their social and domestic obligations.

In social sciences, the present human behavior, because of its inclination to generalization, is predictable in nature which can be studied by the anthropologists by applying tools of micro economics and culturalism which are important elements of 'human behaviors' (Barker 2008: 15, Graeber 2001: 05). The culture plays significant role in the economic choices. Generally, these choices are good for the society and vary from culture to culture. Culture also has a role in influencing the pace of development and the outcome of economic and political decision-making². So in this study, the role of culture in socio-economic development of the society has been discussed in detail by unveiling many layers of behaviours.

All societies must satisfy the basic needs of individuals enabling them to survive. Individuals must have food, education, health care, life security and all the basic commodities of life. These needs can be satisfied by providing material goods through economic activities. Satisfaction of these needs takes

² Asian Development Bank Report, 2005 (p17)

place through an organized system of behaviors which allows people to have access to these commodities and services. The whole process proceeds alongwith the presence of other institutions which influences the results and outcomes (Liobera 2003: 33). Sometimes certain institutions provide the economic activity. In case of rural Punjab, the institution of post office, under the quasi-capitalist environment, is providing economic services like pension payments, national and foreign remittances, FSP (Food Support Program) assistance money, and afore-mentioned saving schemes.

The responsibility of economic anthropology has increased manifold due to economic gap between rich and poor and economic anthropologists attempt to investigate the causes of such disparities keeping in view the historical perspectives of societies. This highlights the theoretical and empirical importance of economic anthropology in field of socio-economic studies, especially of rural societies of Pakistan.

The Post, as an institution, has been an alternative choice for the communities, especially in the rural areas of Punjab and the co-relation between its institutional strength and the choices made by the public, mainly in money remittances and savings, was an important point in the research process. The study revolves round the important issue of fulfillment of individuals' needs and also the dynamics of their decision making process in tracking down the desired aims available to them in the given milieu and the research on this thesis consciously remained focused on their rationale choices.

The primary objective of the research during study of patterns of socio-economic development in the locale was the dynamics of money transactions among members of society, its relationship with other social institutions and the role of Post Office in facilitating the money flow among institutions. All societies have an economy of one kind or of another while in the modern world all kinds of development processes, whether economical, social or socio-economic, revolve round the money; an important element of change. Money provides basis of interaction with others and becomes central point to certain relations as the money today is the primary and dominant social power (Bodington et al 1986: 182-83). All the social obligations in the rural Punjab are fulfilled by following the system of *Vartan Bhanji* which is the principle of reciprocal gift exchange and this mutual obligation is usually based on the use of money or some monetary implications but this principle is not the indication of materialistic nature of rural community in Punjab (Alavi 1972: 65, Eglar 1960: 48). Even then, there is no denial to the fact that whole reciprocity, whether the material gifts or services, could be analyzed in materialist paradigm.

Money is something more than merely a medium of exchange. It is a worldwide symbol of social status and political power, accumulation of which, gives successive generations a chance to invest in the future. The socio-economic progress of the people, in the rural Punjab, became possible through transformation of economic mode from barter and *Seyp* system to all types of transactions in terms of money. Moreover, money motivates work in the people

to sell their skills and energies for wages and salaries (Bodington et al 1986: 183). The majority of the landless people of *Sanghoi* and *Dhoke Bidder* (the villages under study) are engaged with the non-farm employment such as the government services of army in case of men, teaching in case of women. The local and foreign labour has not only introduced money but also changed the whole socio-economic culture of these two villages. In this respect, money may be considered as a 'golden thread' binding together the interests of different generations in economic prosperity and social stability (Clark 2005: 99). Money is universally exchangeable commodity and has generalized exchange values which made possible the foreign labour and remittances for the people of rural Punjab. During the modern era, it refers to the means of exchange through which individuals can buy goods and services (Bodington et al 1986: 183). Money passes on meanings which indicate the economic behavior of the individuals (Buchan 1997: 12). Most of anthropologists avoid using the word 'money' in their works because in their views, it has negative role during the discourse on have-nots and against the attrition of cultural diversity by globalization (Hart 2007: 14).

The flow of money, which has direct links with the individuals and their interpersonal relationships, triggers the social institution of economy while its possession guarantees the fulfillment of basic human needs. The needs and desires have direct impact on other social institutions like health, education, religion etc. The economics describes 'commodities' and the means of

'disposal' as 'institutional', therefore, the possession of money by the individuals is vital in provision of goods and services (Searle 2005: 01)

Therefore, the study of socio-economic development in rural areas of Pakistan cannot be segregated from anthropology, economics and other disciplines. The theories of functionalism, structural functionalism and cultural materialism have great importance in anthropology and these theories are related to individual economic choices in one way or the other.

2.2 Functionalism and Structural Functionalism

Functionalism is principally based on the organismic analogy described in the work of theorists mainly by Spencer, Durkheim & Parsons (Allan 2006a: 16). This organismic analogy looks at society using organisms as models (Allan 2006: 216). The description of the functionalists' need to organismic analogy is not our concern here. However, the Functionalists' anthropology describes society's constituent institutions, in which their contribution to the overall maintenance of society has been explained (Mcgee & Warms 2000: 158). The Post Office, one of the state's important institutions embedded in the social organization of the society and as a tool of the social institution of economy, has a pivotal role in shaping socio-economic milieu of the society, especially in rural Punjab. The Post Office in Pakistan is recognized as the public institution associated primarily with the mail delivery. It has been delivering the same service from its inception in Indo-Pak Sub-continent. The rural society's dependence on the Post Office for their overall socio-economic needs such as

the delivery of mail and parcels, payment of pensions, local and foreign remittances, made possible the modifications in the functional capacity of the Post Office. But with the modernity and advancement of technology, the basic structure of Post Office has become more complex; thus ensuring the survivability of the institution in competitive corporate culture where other private entities compete the Post Office with modern infrastructure (Allan 2006: 216). It is synchronized with the functionalist theory which emphasizes upon basic principles of goals and self-regulating mechanisms for the continuity of the institution where the institution, in pursuit of such goals, becomes a fundamental part for the maintenance of the system (Karsten 1983: 183). With the countrywide network of services, the institutin of Post Office has well defined goals and is fulfilling them since long. It is an integral ingredient of socio-economic development of the people of Pakistan, especially the rural areas, where dependency upon it is maximum. A rural society like villages *Sanghoi* and *Dhoke Bidder* can not think of its advancement without Post Office, which supports the assumption that the post office is the basic part of the rural society's fabric.

Alongwith providing services related to the economic activities of society, Post Office operates in close coordination with other institutions of the state like education in case of distance learning programme, thus fulfilling the needs of marginalized section of the society mainly the rural population, low caste groups and women. Post Office is working closely with the contemporary

social institutions and is contributing in the society's evolutionary process (Sykens 2005: 49).

The idea of Malinowski (1939) that the primary aim of social institutions in a society is to satisfy the basic human needs (Mcgee & Warme 2000: 158), has gained enormous significance in anthropological studies. Post Office, being a socially embedded institution, provides rural Punjab a linked system to deliver basic needs to the people as Malinowski once termed as providing biological and psychological benefits to individuals and contributing smoothly for functioning of the society (ibid).

The basic need approach implies a classification of wants supposed to provide members of a society the opportunities for full physical, mental and social development (Afxencious 1990: 80). The 'wants' and 'needs' are termed as natural inbuilt human desires by both the Functionalists and Economists (Kuper 1977: 50). Economy is the part of society helping individuals in earning their livelihood. In formal terms, economy, like any other system, is a social subsystem³ having its own boundaries and contents. It is a functional unit of a society and influences other social subsystems (Truu 1990: 392).

Functionalism refers to the relation of a part to a whole for functioning of a system (Murphy 2002: 195). It can be conceived in two ways, either as an ongoing process, or as a mean to an end. In the latter instance, functionalism is a concept for the analysis of social or economic dynamics. The role of Post Office can be analyzed keeping in view the social structure of the rural Punjab

³ Manig (1988) concludes while discussing the social subsystems that every social interface can be classified under one or several social systems according to the participant's intentions and expectations (p 49)

that is based on the traditional patriarchy and social stratification principle of class intertwined with caste/*beradari*.

The institution of the Post is traditionally recognized as a social and public service organization. With the passage of time, it became the fundamental and essential component of the social fabric of rural Punjab by providing its services without any discrimination against class or caste group. It is closely associated with human life as not only it facilitates the people but also gives vent to public emotions and feelings through its mail services. The Post Office has very deep roots in Pakistani society; therefore, its role cannot be studied in isolation of the overall dynamics of the society

The research was basically aimed at tracing the role of Post Office at grass root level of socio-economic development of society with particular reference to dynamics of change. During the course of research, the idea of equilibrium floated by functionalists was compared with the process of change that took place in life of individuals. But as the systems are interrelated, and the sudden change in the system brings chaos rather than order, therefore, the change is encountered by bringing a change in other sub-systems (Allan 2006: 219). The change brought by money in the socio-economic milieu of rural Punjab also witnessed a change in literacy rate through distance learning accompanied by the socio-economic freedom for the marginalized groups, especially the lower castes and women. Post Office is the harbinger of this change in the society. Moreover, with certain structural modifications, Post Office is providing services to cope up the new and ever-changing economic

needs of the society. For an instance, post office depicts the dimensions, as the functionalists explain, the attributes of an institution's smooth functioning in the society which results equilibrium. Whereas the structural functionalists who heavily rely on the Durkheim's work, give an insight into how the cultural institutions maintain that equilibrium and cohesion of the society and the structural functionalists are interested in studying the underlying structures of society (Chopra 2005: 236, Mcgee & Warms 2000: 158). According to Brown (1965 [1940]: 178-79), the structure of society is basically the set of relations between entities and this arrangement remains the cause of smooth functioning of society.

Therefore, the mutual co-existence of an institution like 'Post Office' which has direct functional relationship with the other social institutions of rural Punjab such as the patriarchal family system, *caste/beradari*, education, economy and religio-cultural values of society becomes an important factor. In the rural Punjab, striving for socio-economic development is indeed the desire of every individual because of socio-biological needs, but at the same time these needs are objectified by the social structure comprising of different institutions in the society thereby generating other economic needs of the society. The availability of money, alongwith certain people's socio-economic up-lift, created a sense of competition and jealousy among the people of the rural Punjab and they followed the practices adopted by successful members of society. These successful members belong to same, and in some cases, to other castes of the village; therefore, people in the rural areas are usually in constant

social competition. Consequently, they strive to get overseas jobs because of lucrative wages. The people, who do not succeed in getting jobs in foreign countries, prefer to get a government job. Their priorities, like education of dependents, brick constructed house (*Pakka* House) and modern standard of life, have framed the socio-economic structure of the society under study and that is harmoniously working with the help of postal and monetary services of the Post Office.

The structural/ functional approach also presupposes a society in which market economy and technology operate as tools of growth which is an ultimate mean for development. Nevertheless, there is a undeviating realization amongst social scientists that the body, whose structure if reflected by the super structure, can only be regarded as a society as a whole (Vass 2007: 467). In the shape of literacy, education and its attainment remains the basic societal need and the role of institutions becomes very important in fulfillment of these needs. The inculcation of saving habits in the society and alleviation of poverty are also societal needs in broader terms. The theory of “structural functionalism” is, therefore, quite relevant to the topic under study because as per hypotheses of the study, the changing role of Post Office has played a considerable role in the fulfillment of societal needs by triggering the social institution of economy. Since economic anthropology is concerned with the need for comparative analysis of people’s behaviours in social circumstances, therefore, their involvement in the social life and their interaction with social institutions is very important.

2.3 Cultural Materialism

Although the rural areas of Pakistan are considered as having economy of peasant mode combined with other modes of production such as the feudal or the capitalist. But this approach is problematic as it does not view the economic mode of rural areas in materialist sense and presents the peasant family or household as unit of production and reproduction, and social relations examined are those internal to the household (Bernstein 2003: 04). The social relations of production include in its fold the relations between various units of production and between various classes and relations of process of social reproduction in a sense that no household can satisfy the condition of its own reproduction outside the process of social reproduction (ibid: 04). In case of rural Punjab, especially in *Sanghoi* and *Dhoke Bidder*, the different castes are of different occupational groups and can be analysed in this way. Similarly, this process can also be clearly viewed in the work of Chayanov (1966) & Sahlins (1972). While for materialists, it is essential to examine different units and forms of production and social classes, as they are constituted through the social relations of production in specific conditions. In Pakistan, on one hand, the rural areas witnessed a change in their economic structure because of the opportunity of non-farm employment endorsed by education facilitated by the state institutions like army, schools, hospitals, Post Office and other private services; and on the other hand, by the local or foreign labour provided by the local or foreign industries (Ahmed 1984: 70 & Alavi 1989: 12). The above mentioned economic opportunities changed the economic behaviour of the

rural people despite the cultural and socio-political constraints like the difficulties in rural socio-political set up (Chaudhary 1982: 65), inequilibrium in household's sudden socio-economic uplift brought by the foreign employed labour, replacement of traditional extended family system to nuclear family system and the increase of female headed households and other local social factors which are ignored and underestimated by macro-oriented studies (Lefebvre: 1984, 1985, 1990a, 1990b & 1999). However, these socio-political and cultural constraints are intertwined with the socio-economic aspirations of the rural Punjab, while the individuals' economizing behaviour is also influenced by the modernity coupled with capitalist spirit to strive for the materialist gains. All this change in the Punjabi rural social organization is because of the introduction of money and then the flow of money because of the changing mode of production alongwith the facilitation of Post office for the money management. Experience in Mozambique on the Portuguese colonialism convinced Harris (2001) that systems of production were fundamental to any understanding of culture (Harris 2001a: 75-76). Marx (1818-1883) believed that the production played primary role in social evolution, influencing the sociological and ideological levels of society (Mcgee & Warms 2000: 272). While rejecting Marxists, cultural materialists firmly insist on the primacy of modes of production and reproduction to what Harris (1979) calls "infrastructure" in determining behaviours and belief in society (ibid: 272). The decisive influence of infrastructure stems from the fact that human beings are subject to immutable natural laws governing the acquisition

of life sustaining energy (Lett 1987: 91). In the rural Punjab, the primary economic production depends on the land, but major portion of farm and non-farm economy has been managed, transmitted and even further invested in the saving schemes of the Post Office as a mean of 'life sustaining energy'.

The ideas advanced by the functionalists regarding role of social institutions in fulfillment of basic human needs and the human behaviours regarding optimization of cost and benefits maximization, though very close in relationships, are yet quite contrary to each other. It is because in Pakistan, as already discussed, the rural people's economic behaviour is a combination of several types of motivations. Precisely because their social and ritual life is greatly dependent on wealth economy (Lefebvre 1999: 263), in a sense that all the mutual social and cultural obligations i.e. marriage, funeral, religious ceremonies are also meted with money alongwith other household expenditures, but this may not mislead to understand villagers economic behaviour as solely materialist. The economy has a central role in the social relations which are strengthened through the custom of gift exchanges bringing the members of kinship closer in their interpersonal relationships. It creates a state of harmony among the individuals besides reflecting the idea of reciprocity among the people to whom it is a social obligation to take part in this social norm of society. Sometimes, simple appearance or presence at a certain activity or hour of need has more meanings than monetary exchanges. The anthropology of the gift has a historical background in which the issue of the principle of reciprocity is a dominant factor. Malinowski had published his

famous ethnographic account of Kula Exchange in Melanesian society in which the local gift exchange systems of transactions including a 'pure gift' and the 'real barter' had been elaborated in detail (Carrier 2005: 250).

Alongwith economic uplift, people's economic activities are determined by their wish to increase their social status through respecting cultural norms and symbolic life of the community (ibid: 263). The tendency to re-invest the money is only found after the villagers have improved the general economy of the household and have meted their basic needs. In most of developing countries, cultural practices, traditions, customs and social norms are very important in understanding the dynamics of development that are specially in the domain of socio-economic progress of the traditional community (Jutting & Morrison 2005: 06).

2.4 Socio-Economic Development

While studying the role of Post Office in the socio-economic development of the rural people, the analysis of their socio-cultural and ideological beliefs was given prime importance. The nature and pace of the development process was also important to be focused upon during the study. Of the 6.5 billion people of the world in 2005, 2.8 billion live on less than \$ 2 a day; and 1.2 billion survive on less than \$ 1 a day; and similarly, the richest one percent of the world's population earns the equivalent of the poorest 57 percent (Papa et al 2006: 33). The condition is worst as far as the rural population of third world countries is concerned. The ongoing pattern of how rural, poor,

vulnerable, silenced and marginalized people are getting the socio-political and economic power and freedom is the important point in the study of socio-economic development (ibid). This was the special area of interest during research with emphasis on the role of institutions fostering this development behaviour. The income generating activities in the rural Punjab along with the impact of income production and circulation through the Post Office was one of the key areas under study.

The analysis of income distribution and growth differs in several ways from conventional approaches. The institutionalist approach, on the other hand, is more concerned with the size of income distribution among family units (Park 1996: 87). Similarly, the implications of the socio-economic development on the socio-economic uplift and freedom of the individuals in a society, at the household, family, caste and community level are also important (Afxentious 1990: 79).

The striking example in the history about role of institution in the socio-economic development of the poor masses is the Grameen (rural) Bank in Bangladesh. It mobilized the poor, landless and the marginalized, especially the women, by providing collateral free loans and training to generate income through self-employment. Though, like other developing countries of the world, the rural population of Pakistan has not undergone modernization in its true sense as compared to the western world, which has attained development and culminated to modernity.

The idea of development is termed as deliberately planned positive change or progress which has guided the world over second part of the twentieth century and continues to affect the lives of many millions of people across the world. Therefore, the development process is mainly associated with economic development and modernity in the contemporary age. The technological advancements are the reasons for rapid changes in overall industrialization process coupled with the economic development (Inglehart 2007: 05). Similarly, the process of modernization is referred to as amalgamation of group of institutions and in-built customs of technological change of the economy (Rubenstein 1985: 11). The industrialization of a region should be considered as a continuously changing process, and the characteristics of which vary according to the stages of development and also due to the external condition impacting the policy of the countries (Bar-el 1987: 97).

In case of Pakistan, the improvement of basic infrastructure like roads, transportation, electricity, natural gas and establishment of schools/ health centers in the rural areas has been labeled as the outcome of modernization. This became possible due to infrastructure development and by other basic facilities materialized through economic development for which western developed model is regarded as the empirical evidence. But contrary to this model, although some of the rural regions of Pakistan have witnessed this change possibly because of the industrial development associated with the employment opportunities for the rural poor class to meet the basic needs, yet

the overall changes in the living standards of local people living in industrial as well as non-industrial rural areas have not been noteworthy mainly because of socio-political reasons.

The development in terms of socio-economic field carries larger perspective where the individual human rights in the civil society are also taken into account. Economic growth can generate development process, so as a consequence, civil and political rights of the individuals may also be ensured and socio-economic rights in terms of resource allocation decisions prevailing in the society may be guaranteed (ibid: 131).

2.4.1 Political Economy and Rural Development

In order to ascertain the dynamics of economic systems and subsystems of the society, the role of social partners in the economy and their internal relationships among the social institutions, the principles of political economy with particular reference to development remained the focal points during the research.

In the neoclassical economic thought, the development has been regarded as the transformation of the traditional society into modern society (Galli 1981: 213). The rural societies as typical of traditional societies have been the target of capitalist discourse which aims at raising the productivity of labour and land and rural development, a corollary policy to modernize rural peasantry to release capital and labour for the industrialization (ibid:213). The imperialist tendencies of the west, alongwith the dominant capitalist ideas, find

that market in South and South-West Asia, emerged through the import of the advanced technology, military equipment, machinery and consumer products. While the high level expertise from the centre of capitalism came to Gulf Countries while skilled and unskilled labour, agricultural products, personal services from the south Asian developing countries flowed to both for the Gulf and the West (Ahmed 1976: 19-21). The economist, historian and the theoretician of 'dialectical materialism' Marx (1818-1883) and Engels (1820-1895) were among the early pioneers in this school of thought (Nedumpara 2004: 01). It is a broad approach to the study of economy and society and their interactions besides studying the impact of historical and social forces in analysis of events. Political economy stresses the generation and distribution of economic surplus and emphasizes the possibility of unequal distribution of income and wealth, and also of exploitation and class conflict. It is concerned with the study of conflict and conflict resolution.⁴

The patterns of consumption and production in the global economies as enunciated by the neoclassical thought have always been dominated by a higher degree of inequality (Galli 1981: 215). 'Poverty', the most important aspect of study for development, has been focal point of research which has materially as well as ideologically divided the global communities. As per Mair (1984: 01), beyond the modernization theory, the dependency theory (Frank:1971), 'the world system' (Wallerstein:1984), and post modern theories of the development view the underdevelopment of the 'South' rooted

⁴ For details see Ghosh (2007).

in the colonial and neo-colonial construction of dominance in the industrial economic development, and the dominance of the discourse of capitalist model of the 'North'.

While poverty and land distribution determine the economic choices in the rural communities, there exists a complex inter-relationship between income and needs. Structuralists recognized the imperfect conditions of competition and unequal social and economic structures (capitalist mode of production) were to blame for all the social inequalities and hence the underdevelopment and the elimination of these structures would eliminate this socio-economic inequality (Galli 1981: 216).

However, the low living standard of a considerable number of the population in developing countries is singled out as a key issue in development (Szirmai 2005: 01). The development economists in recent years, while studying the interaction between western industrialized economies and the less developed mainly agrarian economies, found out the concept of 'new institutional economics' (NIE). It is an indicator of new perspective of economic development at micro and macro level and is an element of economic theory laying more importance on ideas and ideologies and is also closely related to the social scientists (Harris et al. 1997: 01). Thus, while studying the development in light of the NIE, the role of anthropology is recognized by the economists realizing the fact that the local ideas and ideologies are equally important in the development process. Some scholars, concerned with

economic change, over a period of time, are, however, more concerned with the effect that change is a dynamic process.

The composition of the developing societies is configured in such a way that accumulation of money and pursuit of materialistic goods become the chief concern of low income people. Their role in substantial economic growth has less direct bearing on the development process because their propensity to consume is much contracted and due to scarcity of financial resources they cannot generate the desired economic activity. In most of the developing societies, especially the rural ones, higher income groups are not significant in number and thus the process of growth is slow and adversely affects the socio-economic development of those areas.

The anthropological study of economic system, as an integral part of social life in societies, allows the researchers to study the patterns of society regarding socio-economic belief, practices and aspirations. The focus is always on its outputs and inputs, employment and income level, savings, investment patterns etc. and for the study of functions of different components of economic system and its overall impact on the society, all these patterns are quite essential (Karsten 1983: 181).

The economic activity generated by an active participation of different segments of society is essential for achievement of greater goal of socio-economic development and the concepts of 'social enterprise' and 'social entrepreneurship' have been introduced by the modern social scientists (Borzaga 2001: 01). Individuals play important role in economic activities and

through these concepts it is presumed that a man can be progressive only if living standard is improved or in other words the quality of life is 'good' for him. The assumption that people, in pursuing the economic gains, often imitate the successful and that success and prestige based on cultural learning influences preferences, beliefs, economic strategies, technological adaptations, skills, opinions, and even norms (Henrich & Boyd 2008: 715). People's first preference in the rural Punjab is to find overseas jobs for their male family members in order to make socio-economic progress. They often watch their successful near kins and other community members with the same kind of economic generating activities (Lefebvre 1999: 169) while the females often imitate and follow the other successful females with their successful domestic and public life working in the teaching profession in the villages.

What the 'good life' actually means has been a debatable question in social studies. Some utilitarian such as Bentham (1748-1832) characterized the good life a state where individuals take happiness and pleasure and ; a desirable society is one which maximizes the pleasure of all the people living in it (Suh 2003: 61). Good life and a successful society is, however, very complex in meanings. An interpretation of good life and a successful society may differ from person to person based on individual observations or experiences and cannot be generalized. The question of cultural relativism is also important in this respect because the societies have different sets of values and the people living in different societies may have different criteria while gauging the level

of good life and success of a society as a whole.⁵ The points that good life is generally the aim of a successful society and normally the socio-economic development is directed towards the same goal, however, remains pertinent (Clammer 1987: 10). With the economic progress, the material and ideological needs has to be satisfied before the villagers would invest the money for productive finance activities;⁶ and the villagers prefer the renovation, building additional rooms or the absolutely new building for housing rather than education or other activities that are the secondary nature of activities for the villagers (Lefebvre 1999: 201-202).

The development has its own significance but after 1970s, another term 'sustainable development' became very popular which can be defined in several ways but in terms of human needs, the following definition given by William & Millington (2004:100) seems pertinent; sustainable development means development that meets the needs of the present without compromising the ability of future generations to meet their own needs and intends the anthropocentric (human-centered) approach to view development (Reader 2006: 65).

The majority of population in developing countries like Pakistan, especially living in rural areas, remained mostly backward (because of lack of sources and social constraints) and superstitious (due to lack of knowledge and social development). They believed in good and bad omens and did not accept changes readily. The change is a constant process and it is natural for human

⁵ Manners & Caplan (2007) believe that the idea of cultural relativism is a factual judgment about values (p 170).

⁶ Marcus (1992) argues that this approach neither dies nor fades away (p 169)

beings to pay heed to the things repeatedly inculcated in their minds. Therefore, the recent theories of materiality go beyond the polarized understanding to assert that psychological world is both 'constrained' and 'created' by the physical world, thus breaking down the artificial analytical separation between "symbolic" and "materialist" approaches, and between mind and matter (Kean 2003: 409). In Pakistan, female participation in farm work is inhibited by religious stigma and women are concentrated in home-based farm work and in non-farm activities (Klasen: 2006). But years long efforts made by the Government and other institutes bore fruit and a considerable change in dogma, social taboos, tenets and even in the whole system of their life are visible now which are prerequisites for sustainable development. The villagers who used to create hurdles in the way of female education are now seen advocating for it. They have realized the importance of education for women. Of intrinsic value as a critical indicator of capability, education is also instrumental to furthering women's earning potential (Hill & Schultz 1993: 81). While dealing with the status of women, anthropologists were primarily concerned themselves with "how women fit into the male dominated system of power in a society" but now the focus is on studying the extent to which female status is independent of the male power structure (ibid:113).

The gender relations in rural Punjab are determined by political economy of honour (*Izzat*) which is the legitimacy of the patriarchy in a sense that female can loose her honour when she steps outside the home for education, occupation or some other socio-economic activity and must always be

protected (Lefebvre 1999: 216). Girls on their way to school and women to office and factory fall easy victims to teasing and sexual harassment and hence face certain social constraints related to the parents fearing and caring behaviour. The transportation issues have been the main cause of female under-enrollment in higher education in *Sanghoi* and *Dhoke Bidder* that also were the contingent causes of the spread of distance learning, hence an easy way to get higher education facilitated by the Post Office. Female headed household in the rural Punjab is regarded as the socio-economic responsibility of women, which is indication of women empowerment because the authority pattern in the patriarchal system lies with the male head as performing social role of bread winner for the household and having the status of absolute decision maker. This group often is identified as marginalized female-headed household, a category considered to be increasing in number and needs attention at policy making and implementation level which remains the main interest area for feminist social activists (Klasen: 2006: 148).

2.5 Institutions and Development

The social and economic theorists always recognize the role of institutions in development process. These institutions play a vital role in socio-economic progress and emphasize cohesiveness among the various actors and development process. The 'poor institutional quality' and 'failure to implement better policies' hamper the process of growth, causing endemic poverty and civil conflict in the society (Easterly 2006: 01). The "institution" refers to

realm of public action with its own sets of organized rules and beliefs that direct how a society will carry out its basic needs. Economies organize how a society creates, distributes, and uses its goods and services. According to Mantzavinos (2004: 83), “institutions are normative social rules, that is, the rules of the game in society, enforced either through law or through other mechanism of social control that shape human interaction. The formal institutions are enforced by law whereas the informal institutions are enforced through conventions, moral rules and social norms.”

The nature of the correlation among social structure and institutions is extremely ambiguous. The latter may seem to be some kind of social structure. It is customary to hit upon the term ‘institution’ referring to things like: money, family, religion, assets, markets, the state, education, sport, life saving drugs, language, law, systems of weights and measures, manners and so on. The term ‘institution’ expands to include almost everything and begins to mean a little, differentiating between what should and what should not be classified as an institution with reference to relation between an organization and institutions i.e. family, religion, education etc. However, considering the above, the individual family units, religious flocks, products, schools and hospitals etc. cannot be regarded as institutions. According to Fleetwood (2005: 01-04);

- a. Institutions are not organizations.
- b. Institutions are classes of an organization.
- c. Education is an institution, a school is not. School is an organization.

- d. Medicine is an institution, a hospital is not. A hospital is an organization.
- e. The market is an institution, an economic transaction is not. An economic transaction is just a transaction.

Analysis of present economies show strong links among economic elements and the social structure and close interface between economists and anthropologists has been substantially established. Although as per conclusion given by critics, substantial effects of developmental strategies in these studies have been achieved only in Pakistan & Indian Punjab. The nature and dynamics of agrarian economy in Punjab Province of these countries are almost alike and researchers have studied development patterns in the same context (ibid). The consumption of goods and services in these rural areas reflect the income level of the society directly related to the agricultural inputs in the economic development (Duclos & Araar 2006: 21).

The economic infrastructure of both aforesaid localities has some common features. In order to determine dynamics of development in these areas, savings and investment patterns play pivotal role as the capital goods tend to depreciate over certain period. Therefore, the adequate input of fresh savings is required to be generated and induced into economic process. It ensures the overall capital level of the country and also to maintain living standard of the people. In order to raise the living standard of people in areas

like Pakistani or Indian Punjab, the incessant flow of saving and investment has to be ensured (Habibullah 2006: 381).

Although the inflow of saving and investment is quite essential but some unavoidable factors like low average income, relatively backward laconic infrastructure and relatively poor human development index as per global level impede the smooth function of this process in these areas. In order to make development, the modern infrastructure, both at physical and institutional level, is very conspicuous because the advanced countries have established the economic systems based on persistent and self sustaining economic growth.

In an assorted and changing society, the management of local communities engrosses multifaceted and sensitive interrelationships among state, market and civil society as well as multifarious nature of government policies (John 2000: 162). Pakistan, being a developing country, is struggling hard to pull off the economic progress through institutional arrangements but dominance of relatively inefficient government owned banks, political interferences in the economic activities and high administrative costs combined with low productivity, are major impediments in improving the competitiveness and overall efficiency of services (Perera 2006: 16).

In order to discuss the level of the socio-economic development, it is necessary to take into account all its stages like changes in nature, social institutions, social behaviour and social relations of society besides events or actions affecting the group of people and study of history, economics and politics of the area, may be helpful in providing handy information. The

attainment of a high living standard does not however, guarantee the development because the economic surplus in goods and services and provision of ample capital resources are also very important ingredients of socio-economic development.

2.5.1 The Post as an Institution

Providing basic infrastructures to the public has been the major concern of governments. Telecommunications facilities like telephone, telegram and mail services are believed as inevitable facilities for economic development. The dissemination of knowledge plays a key role in the socio-economic development. In economy, information and relationships are directly correlated. The flux of information, remittances and delivery of goods and services are, therefore, integral parts of economic activities, which in turn cause socio-economic development without which involvement of institutions is next to impossible. However, the institutions are not merely aimed at cooperation but they because of the qualms and computational limitations of individuals, play central role in abridging the process by structuring human interaction. Thus institutions which not only benefit but also charge costs, subsist to protract cooperation, ensure order and trim down uncertainty in everyday exchange. The costs imposed by institutions are known as transaction costs (Cambridge 1990: 02).

The Post, in the development process, is considered as country's 'social overhead capital' (Walsh, 2001) and core activities of its infrastructures endow with money and information to the masses of all strata of life to facilitate that process. The widespread Postal network has the capacity and potential to improve the marketing network. Augmentation of distribution capabilities of Post is approachable and affordable even in remote areas where no other institution has its reach. The postal systems of Pakistan and India have been established by the British colonial rule in pre-1947 period. In Pakistan, like India, the postal system has played a major role in socio-economic development through communication networks and the outcome of the advanced communication system has proved that it is a pre-requisite condition for the proper growth of agriculture, trade and industry (Ahmed 1976: 313). On the other hand, the Post has a legacy of dissemination of knowledge and generation of economic activity in the rural economy.

2.5.2 History of the Institution of Post

The history of Post as a mean of communication and dissemination of information traces back to 4000 B.C. The oldest Postal Services were established in China about 4000 B.C and in Egypt and Assyria by 3000 B.C. Like the Chinese, the Egyptian service organized during the Third Dynasty, was used mainly by court officials. Whereas, in Assyria, it was apparently open

to the merchant classes as well as officers of state⁷. There is strong evidence to suggest that a well regulated service existed between Egypt and Syria (whose princes were vassals of the Pharaohs) and between the rulers of Assyria and Babylon. Correspondence has been preserved between the King of the Mitanni (in upper Syria) and Amenophis IV, King of Egypt, containing condolences of the death of the Pharaoh's father (ibid).

The postal network has very old historical background. The oldest and the largest postal network were operative in China used by the imperial court of that time and the servants. The oldest postal relay service of the world was organized by the Cyrus the Great, ruler of the Persian Empire in 539 B.C and the longest postal route ranged from Sardis to Susa via Ancyria, Melitene, Arteba and Calonne covering 1550 miles (2500 K.Ms) comprising 111 relay stations which took a horse messenger 5 days or a foot messenger 90 days to cover (ibid).

During the Roman Empire, the most advanced postal delivery system of that time was developed.⁸ Romans devised a postal system which fulfilled the requirement by developing the *cursus publicus* literally, "public course". The post roads, with relay stations at intervals, were developed and governed by the state. There was no match of government dispatches and other mail in Europe until the 19th century. The riders could travel about 170 miles in a day with the help of those relay stations.⁹

⁷ Mackay (1982) the Guinness Book of Stamps Facts and Feats by, published by Guinness Publishing Limited, 33 London Road, Enfield, Middle Sex EN 26 DJ (p 08).

⁸ <http://www.lookd.com/postal/history.html> Sep 24, 2007

⁹ ibid

Before the British postal system was established in the Indian subcontinent, the postal infrastructure was existent in one way or the other. The earlier rulers had also worked in this direction. King Sher Shah Suri (1541-1545), introduced riders for the transmission of messages along the Grand Trunk Road, constructed by him, between Bengal and Sindh.¹⁰

2.5.3 The Evolution of Modern Postal System

With the expansion of international commerce, business communication was direly needed. Corporations and business units set up their own messenger services. Realizing its worth, the postal system in the Indian subcontinent was established by the British colonial masters whose own postal system had its peculiar and interesting history. During the 18th century, there was a demand for improved mail services in order to meet the economic growth in Britain. In the beginning of year 1765 to 1784, the new post roads were built and stage coaches were introduced for the transportation of mail between different cities. The post boys used the main routes for the transmission of mail.¹¹ In 1830s, the next-day mail delivery was ensured in the majority areas of England. For centuries, the messages were conveyed through runners who used to carry mail on foot. Those runners were subjected to the threats of animals, vagabonds and harsh weather.

The postal system was established in other parts of the world as well. The first postal system in America was introduced in 1692. In 1776, Benjamin

¹⁰ *ibid*

¹¹ <http://www.lookd.com/postal/history.html> Sep 29, 2007

Franklin established United States Post Office in Philadelphia and it was renamed as Post Office Department in 1792. In 1971, it became partially independent Federal Agency with the name of USPS.¹²

The postal system on modern lines was established by the British colonial rulers in 1837. For establishment of proper postal system in the Indian subcontinent, a separate act was promulgated.

2.5.4 The Emergence of Post Office in Pakistan

The conveyance of letters by Post was the monopoly of government according to the Post Office Act XVII of 1837 and the facility was free of charge for the government officials.¹³ Later on, another act called Post Office Act of 1898 was promulgated making the postal system accessible to the general public. After independence in 1947, the Post Office department in Pakistan was established as Post and Telegraph department. The Post Office Act of 1898 promulgated during the British rule of United India was adopted by the Post Office department and all rules and regulations were implemented as per that act.

In 1962, the Post Office department was bifurcated from the Telegraph department and established as an independent department named as 'Pakistan Post Office' which is still a government regulated institution although an effort was made in 1992 to make it a corporation but the decision was reversed in 1996 and it was again declared a government department. Since November

¹² American history of Post < <http://inventors.about.com/library/inventors/blmailus1.html> > September 23, 2007

¹³ <http://www.worldlingo.com/ma/enwiki/en/Mail> Sep 28, 2007

2002, the department has been functioning under a 'Board' called 'Pakistan Postal Services Management Board' with limited financial and administrative autonomy under the control of Government of Pakistan.

Being a government department, the Pakistan Post has to formulate its policies in such a way that the social/ universal service obligations are not compromised while perusing its commercial objectives in the contemporary age of free market competition and vast spreading information technology. In other words, Post Office in Pakistan is charging minimum amount as postage to serve as an institution for providing service to poor man.

Additionally, the department is constrained to open and retain huge number of Post Offices running in loss but due to social factors and public demand, the department is compelled to operate such Post Offices.¹⁴

2.5.5 The Main Postal Services

There is a long range of services introduced by the Post Office for the convenience of the local communities to meet their postal needs. The main services being offered at the postal outlets are enumerated below;

2.5.5.1 Category A: Traditional Services

The Pakistan Post provides following range of services to its customers.¹⁵

1. Booking facility of registered letters/ parcels, insured letters and parcels.

¹⁴ Post Office Annual Report for the year 2004-05, published under the authority of DG PPO. Islamabad (p 05)

¹⁵ Ibid (p 03)

2. Booking facility of value payable parcels/ letters.
3. Acceptance of Express Post Articles.
4. Booking facility of Fax Money Orders.
5. Delivery of ordinary/ registered letters.
6. Delivery of ordinary/ registered parcels.
7. Delivery of value payable letters and parcels.
8. Delivery of Express Post Articles.
9. Delivery of insured letters and parcels.
10. Delivery of book Post/ packets and periodicals.
11. Sale of postage/ revenue and commemorative stamps.

2.5.5.2 Category B: Remittance Services

1. Payment of money orders.
2. Payment of VP money orders.
3. Payment of Fax money orders.
4. Payment of foreign remittances through Western Union.

2.5.5.3 Category C: Savings Services

1. Receipt and payment through Postal Saving Bank Accounts.

2. Sale of Defence Saving Certificates.
3. Sale of Regular Income Certificates.
4. Sale of Special Saving Certificates.

2.5.5.4 Category D: Agency Functions

1. Sale of agriculture pass- books.
2. Sale of Motorway & Highway Code books.
3. Renewal of arm licenses.
4. Renewal of driving licenses.
5. Collection of motor vehicle tax.
6. Collection of telephone bills.
7. Collection of electricity bills.
8. Payment of pension to Military Pensioners.
9. Payment of pension to T&T (PTCL) Pensioners.
10. Payment of pension to Postal Pensioners.
11. Payment to the pensioners of Capital Development Authority (CDA).
12. Payment of FSP (Food Support Program) amounts to the deprived people.

13. Collection of Zakat (charity money) and Withholding Tax on the amounts at source in the Saving Bank Accounts/ Certificates.
14. Booking of Railway tickets at selected cities.
15. Microfinancing outlets at selected cities with the collaboration of First Microfinance Bank.

2.5.6 The Vision of Pakistan Post

As per annual report 2004-05, the department has a broad and diverse role which provides an important communication link to the individuals and businesses for the following services;¹⁶

- a. Transmission of official, commercial and private letters and communications.
- b. Source for the diffusion of knowledge, culture and information on national and international affairs through a lower priced (compared to letters) exchange of printed matter.
- c. Assistance to trade and industry for exchange of sample of merchandise.
- d. Facilities for the remittances of small sums of money from one person to another through the postal order, postal draft and money order services.

The Post in Pakistan serves as an important communication link for the country's vast population in rural areas. The knowledge in today's world is very significant tool for development and all the actors involved in the

¹⁶ Ibid 06

development process need dissemination of knowledge. While science and technology have played pivotal role in the development process, the communication is by no means less important. Efficient dissemination and utilization of science and technology requires a better communication among all the actors in the development process (Clusener1995: 03).

The postal network stretches to touch virtually every town, hamlet and person in the country. It provides not only the transfer of messages, money and merchandise but also makes pension payments to the retired employees of armed forces, Pakistan Telecom Corporation Ltd. and Capital Development Authority and postal employees residing even in inaccessible localities. The majority of the Pakistani population lives in rural areas and the Post has been the sole and successful source of communication for years. Without existence of Post Office, many in the country would have no access to saving accounts, insurance services and distance learning.

2.6 Key Dimensions of Research

This thesis attempts to contribute the theoretical understanding of how Pakistan Post, as an institution, matters in the socio-economic development of rural Punjab by examining the effects of formal and informal institutional arrangements on identified aspects of development process? Institutions as a guide to human interaction reduce uncertainty by providing structure to everyday life (North 1990: 17) and they affect the performance of socio-economic and cultural dynamics of society (Williamson 2009: 371). Pakistan

Post attempts to provide institutional pattern for the household and establishes a linkage between local communities and global system. Whether it is metamorphosis from barter trade to modern day economic practices or evolutionary change in society through distance learning, institution of post office supposedly played its role, justifying the structural and functional aspects of framework presented in anthropological literature.

In accordance with Polanyi's concept that economy is embedded in non economic sphere of social life, the dynamics of monetary and cultural integration, deeply knitted into society under study, was presumed to be facilitated by the post, thus guarding it against socio-economic and structural instability. The incorporation of post office into social structure (of rural Punjab) as entity is a functional achievement of post office and its implications upon specified aspects of development were to be assessed through the study.

Post office as a part of institutional social entity actively perceived the transformational change in the mode of production and not only catalyzed but also consolidated its social, economic and functional impact upon individuals and communities by facilitating in money transfers, poverty alleviation and savings. Additionally, dependence of concerned societies upon institution of post office, in accordance with functionalist's theme of post as society's constituent institution, was one of the major area of study.

CHAPTER-3

RESEARCH METHODOLOGY AND THE LOCALE

PART-I RESEARCH METHODOLOGY

3.1 Introductory Remarks

The research was conducted according to the well defined research methodologies of anthropology and was completed in the duration from October 2006 to August 2007. Two villages, *Sanghoi* and *Dhoke Bidder*, of Tehsil Jhelum, Punjab province was the locale of the study. There were many reasons behind this choice; as in the village *Sanghoi*, alongwith postal services, the banking service was available as well. The public opinion and their comparative behavior towards services of Post Office and the Banks were specially studied. While, *Dhoke Bidder* was given preference because it had no bank or any other institution except a Post Office; where the community was completely dependent on postal services like money orders, mail and savings bank etc.

After selecting the locale, the important point was to build rapport in the locale for creating conducive atmosphere for the research. The advantage of sound knowledge of local language, familiarity with the village life and the presence of postal staff in the area belonging to the same locality, were the major positive points and supporting factors for establishing relationships with the various stakeholders of socio-economic development process in the

community. However, the researcher himself interacted with the local community and the conscious effort was made to guard against the possible personal biases of the local postal staff in rapport building process. In this pursuit, the role of some key individuals was also very important. In *Sanghoi* village, four main persons helped the researcher in the study by providing insight information. One of them was Postal Clerk in the local Post Office and belonged to the socially admitted superior caste of the area. The second person was also local resident of second most influential caste in the area and the third one was an educated local teacher who himself had great interest in the research process and was involved in different literary projects of the area. The last important person was a representative of so called low caste of the area and was a knowledgeable person. In *Dhoke Bidder*, two key informants were involved in the study. The first was a local Postmaster and the other a senior citizen and a very well informed person about community affairs. The rapport building process was initiated in the beginning; the desired and satisfactory level achieving took considerable time, while gradually maximum rapport was observed in the final stages of the study which helped a lot in all the way.

The researcher was deeply involved in the observation process during the entire research and the observations were daily recorded while jotting the notes. In fact, the observations and the jotting of notes continued till the study were completed and analysis drawn. The socio-economic appraisal in both the villages was conducted through a detailed survey form containing all the essential queries and through stratified sampling technique. The stratification

was made according to the users of different postal services ensuring the inclusion of all the segments of users in the analysis. Based on the conclusions of the socio-economic survey, questionnaires were designed and the respondents were selected through systematic sampling and approached for their responses. In designing the questionnaires, the effects of the postal services on its users were reflected in the questions giving a blend of structured and semi-structured questions depending upon the nature of the queries. After analyzing the responses of questionnaires, special interviews were arranged. In these interviews, open ended, semi structured and structured questions were asked to achieve the desired objectives of the interviews. Special focus group discussions were arranged and the participants were encouraged to speak their minds openly on the issues. Very useful information was gathered from these focus group discussions which were recorded through audio visual instruments as well. Since socio-economic development involved certain individual experiences in the community, the life and case histories of the randomly selected individuals were recorded in a very congenial atmosphere and those life and case histories provided significant information about the topic of the study.

During the research process, the review of national and overseas journals and relevant literature on anthropological theories and the topic of socio-economic development were carried out extensively. The surfing of internet and virtual libraries was also a regular routine. The libraries of academic and training institutions and research conducted by the think tanks

served as lynch pin in the research process. After collecting the data and information, the SPSS (statistical package for the social sciences) was utilized for the analysis of data and the observations recorded were also compiled as per academic and research requirements.

In order to follow the above mentioned research methodology, the main research was carried out to collect empirical data for qualitative analysis as required for research in social sciences. The selected data, especially economic survey census and empirical data collected during the course of study were tabulated and analyzed using the software package of SPSS by drawing the inferences followed by the descriptive and critical analysis with comparison to the observations recorded during the study.

During research, the primary rationale by which the researcher intended to achieve the objectives of the study was based mainly on qualitative research. The point of focus, while conducting the socio-economic survey of the locale was to understand the level of development in the locale. During the socio-economic survey, the gender, household size, caste, employment, income, debt, living standard, education, housing, household facilities, land holdings and livestock profiles were ascertained. 30.2 % of the total households in *Sanghoi* and 30.9% in *Dhoke Bidder* were taken as sample for the socio-economic survey through random sampling.

The research also relied on the analysis of secondary data and literature available on the socio-economic development keeping in view the anthropological theories of functionalism, structural functionalism and cultural

materialism. The literature on other anthropological theories like Evolutionism, Diffusionism and Marxism was also consulted during study. The research undertook assessment of ground realities through field study at selected locale (*Sanghoi* and *Dhoke Bidder* villages) by conducting socio-economic survey, questionnaires and interviews including life and case histories to analyze the level of socio-economic development.

In order to ascertain the historical statistics regarding locale, the archival data was also collected to compare the contemporary empirical evidences with the past. During the whole study, the researcher was deeply involved as a participant observer to evaluate the situation in an objective manner.

During research process, the research ethics were given due consideration. The anonymity of respondents was maintained at all levels and names of only those respondents who had no objection on mentioning their identity have been mentioned in the thesis.

3.2 Socio-Economic Survey

While carrying out the study, the initial step in the methodology was socio-economic survey of both the villages under study i.e. *Sanghoi* and *Dhoke Bidder*. As per population, census of the Government of Pakistan carried out in 1998, the population of *Sanghoi* was 10768 and of *Dhoke Bidder* 2721 inhabitants. Taking the progressive growth of population which was 2.6 percent per annum as per census in both of the villages, it was concluded that the population of *Sanghoi* at the time of research (2006-07) was approximately

13200 and 3500 of *Dhoke Bidder*. The average household size of *Sanghoi*, as per above census was 6.6 and of *Dhoke Bidder* 5.3. Therefore, a sample of 604 households which amounts to 30.2% of the total households in *Sanghoi* and 170 of Bidder having ratio of 30.9% households was taken by stratified sampling for socio-economic survey. The stratification was done according to the postal users.

3.2.1 The Sample Size for Socio-Economic Survey at *Sanghoi*

The projected population of *Sanghoi* during the study period was 13200 and the average household size was 6.6. Therefore, the total household heads were about 2000 in the village. A sample of 604 respondents for the socio-economic survey which amounts to 30.2% of the total households was selected as per stratified sampling. The breakup of stratification is as under;

Pensioners:	150
SB A/C Holders:	150
<i>Bait-ul-Mal</i> Recipients:	150
Distance Learners:	50
Arm/ Driving License Holders:	50
Utility Bills Depositors:	50
Major Land Owners:	4
Total: -	604

3.2.2 The Sample Size for Socio-Economic Survey at *Dhoke Bidder*

The projected population of *Dhoke Bidder* during the study period was 3500 and the average household size was 6.3. The total household heads were about 555 in the village. A sample of 170 respondents for the socio-economic survey which amounts to 30.9% of the total households was selected as per stratified sampling. The breakup of stratification is as under;

Pensioners	50
SB A/C Holders	50
<i>Bait-ul-Mal</i> recipients	51
Arm/ Driving License Holders	15
Distance Learners	3
Value Payable Parcel receiver	1
<u>Working women (shopkeeper)</u>	<u>1</u>
Total: -	170

The main objective of the socio-economic survey was to ascertain the level of socio-economic conditions of the households, their age group, sex, caste, profession, monthly and yearly income, the level of education, the economic status, the health profile, household belongings, possession of livestock, land holdings and income/ debt profile and finally to compare it with the empirical evidences of effects prompted by the postal services.

3.3 Sampling for Questionnaires

After conducting the socio-economic survey, detailed study was carried out with the help of questionnaires. Out of stratified sample for socio-economic

survey, 35.43% of the households in *Sanghoi* and 30% in *Dhoke Bidder* were selected by systematic random sampling for responses on questionnaires keeping in view the categories of postal users in order to ascertain the level of their socio-economic uplift or otherwise due to provision of postal services to them.

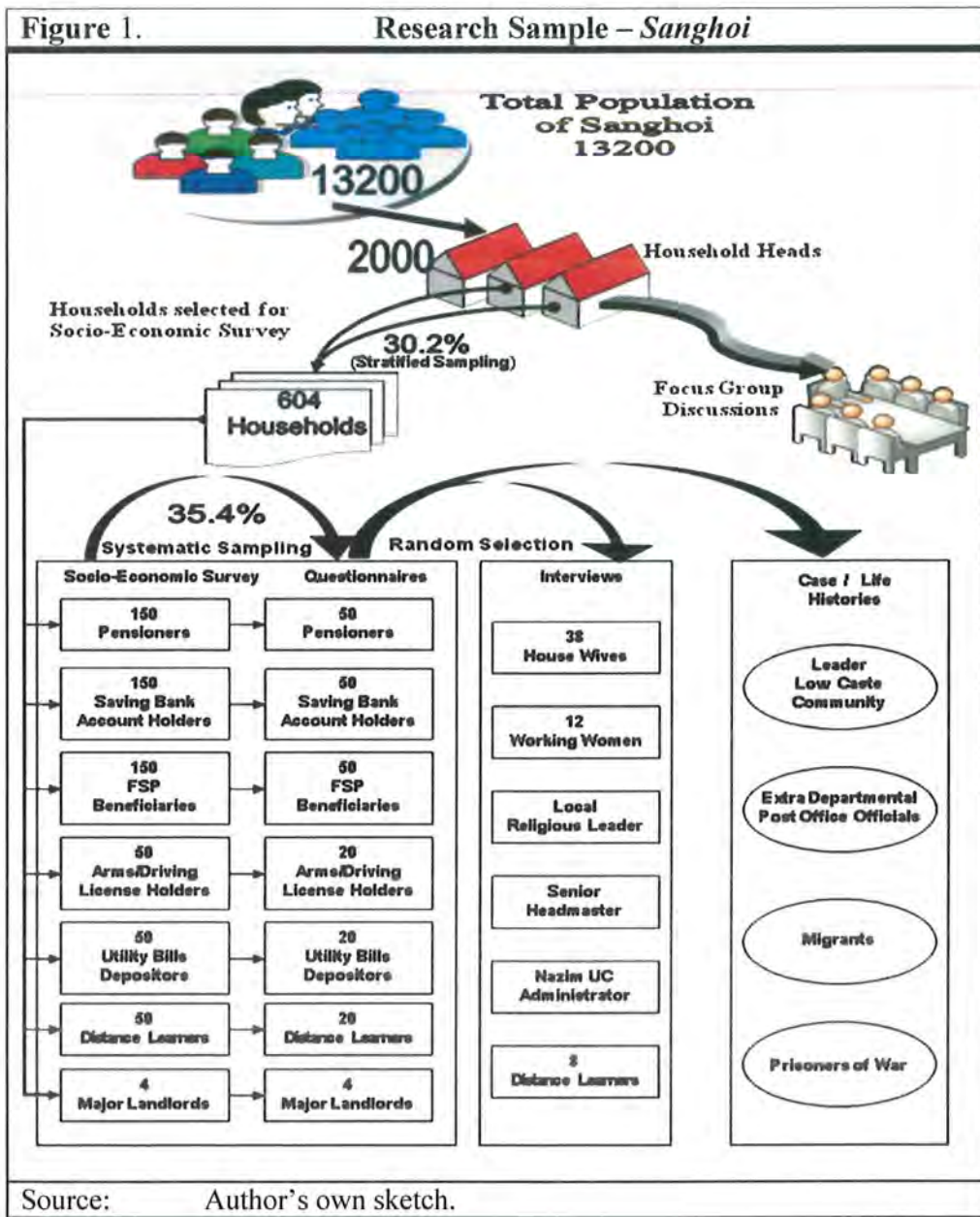
3.3.1 The Respondents taken by Systematic Sampling at *Sanghoi*

35.43% of the households whose socio-economic survey was conducted in *Sanghoi* were selected as respondents for questionnaire containing 75 structured/ semi-structured questions asking for detailed information. The breakup of the sample taken at *Sanghoi* was as under¹⁷:

Pensioners:	50
SB A/C Holders:	50
<i>Bait-ul-Mal</i> Recipients:	50
Distance Learners:	20
Arm/ Driving License Holders:	20
Utility Bills Depositors:	20
Major Landlords	4
Total: -	214

The sample taken for socio-economic survey/ questionnaires/ focus group discussions/ interviews and life histories at *Sanghoi* is also shown in the following diagram;

¹⁷ District Census Survey (1998) published by Population Census Organization, Statistical Division, Government of Pakistan, Islamabad, July 1999 (pp 242-244)



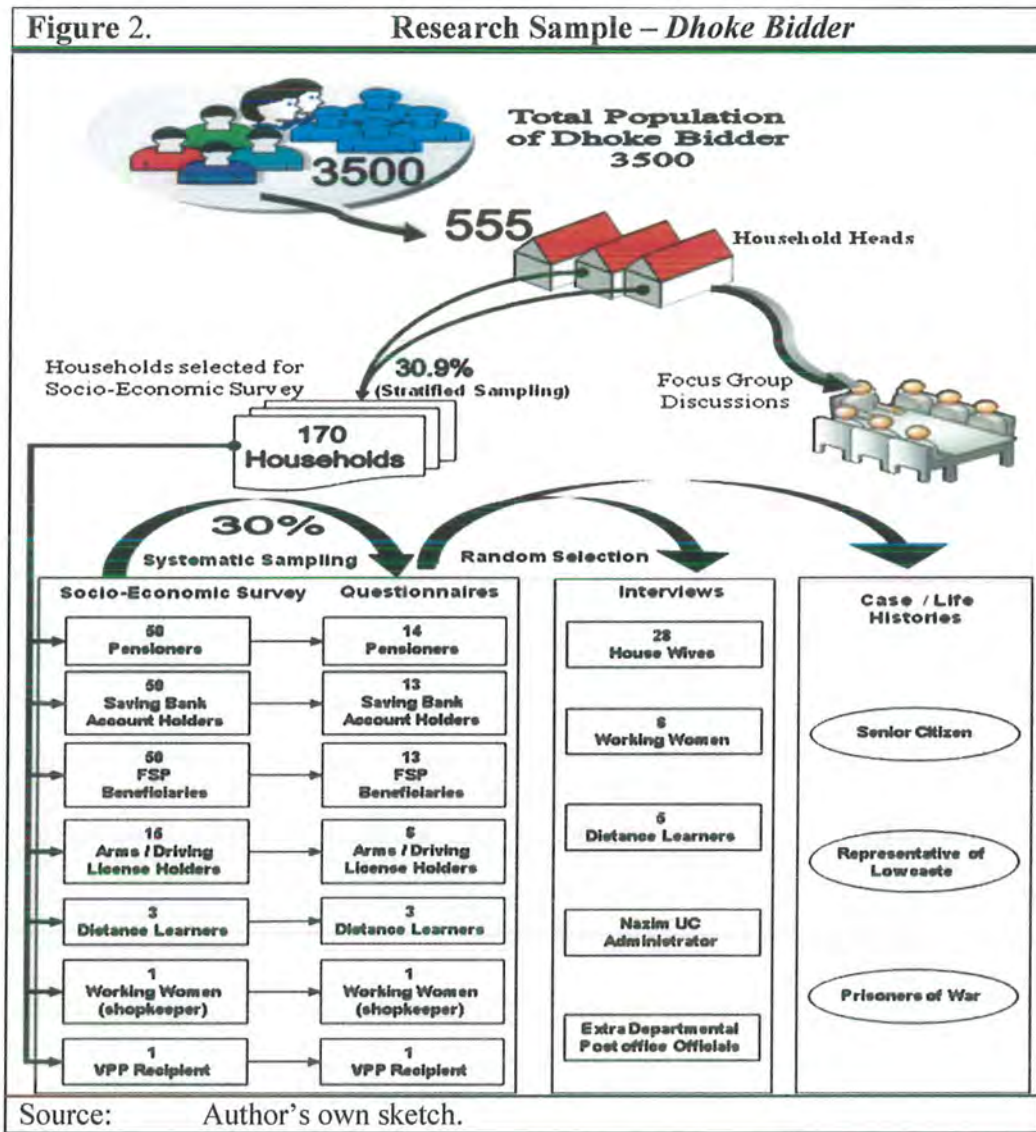
3.3.2 The Respondents taken by Systematic Sampling at *Dhoke Bidder*

35% of the households whose socio-economic survey was conducted in *Dhoke Bidder* were selected as respondents for questionnaire containing 75 structured/ semi-structured questions asking for detailed information.

The breakup of the sample taken at *Dhoke Bidder* was as under;

Pensioners:	14
SB A/C Holders:	13
Bait-ul-Mal Recipients:	13
Distance Learners:	3
Arm/ Driving License Holders:	6
Working woman (Shopkeeper):	1
Value payable parcel (VPP) customer	1
Total: -	51

The sample taken for socio-economic survey/ questionnaires/ focus group discussions/ interviews and life histories at *Dhoke Bidder* is also shown in the following diagram;



3.4 Research Questions

The following basic research questions were taken into consideration while formulating the questionnaires, structured/ semi-structured interviews, during the focus group discussions and case studies/ life histories.

- a. What has been the level of effect of economy on other social institutions and how that has affected the social milieu in the community?
- b. Do the other institutions have institutional ability to penetrate in rural and inaccessible areas and to provide opportunities to the public for their socio-economic development?
- c. Has Postal Pension Payment helped the local communities in economic empowerment?
- d. What has been socio-economic impact of Postal Savings Schemes on the community?
- e. What is the level of economic empowerment due to Food Support Money being disbursed by the Post Office for poverty alleviation with particular reference to female segment of society?
- f. What has been the educational advancement and financial empowerment particularly in females due to distance learning facility being provided by the Post Office?
- g. Do the Post Office mail delivery, insurance and other services have significant institutional strength and adequate social capital to foster socio-economic development?

- h. What has been the perception about the Post Office in public and how they feel about its changing role for the socio-economic development?
- i. What is the future strategy of Pakistan Post in playing role for socio-economic development?

3.5 Focus Group Discussions

While conducting the focus group discussions, the audio/ video recording of the discussions was made in addition to the manual notes and observations by the researcher. The participants were encouraged to participate in open discussions in a very congenial atmosphere. The participants were encouraged to participate in open discussions in a very congenial atmosphere. The focus group discussions were centered on the level of socio-economic development with particular reference to economy, education, health, infrastructure, living standard and communications. The participants discussed the reasons behind slow pace of socio-economic development in the area. The process of change and its pace in the local communities was also discussed. The role of political organizations, interpersonal relationships between kinship, the level of women empowerment and the issues related to poverty alleviation and savings with particular reference to postal facilitation were discussed in the focus group discussions. The education enhancement and the role of Post Office in transformation from barter economy into trade were discussed in these sessions.

3.6 Case / Life Histories

The responses gathered from the participant observation, socio-economic survey and questionnaires could not suffice the depth of certain points, therefore, case / life histories were conducted to capture the emotions and feelings about certain aspects which were related to the institution of the Post and the members of the society. For the selection of life and case histories, special care was taken to include the persons who had unique experiences regarding postal services and the socio-economic development process. In this connection, senior citizens of the area were selected to evaluate the perception about the level of socio-economic development facilitated by the postal services. The members of the community belonging to the low caste segment of the society were also selected for the purpose. The prisoners of war captured by the Indian Army in India in 1971 Indo-Pak war were also questioned in detail and their life histories were obtained in order to know their dependence level on the postal services during imprisonment and also their perception about the postal services in socio-economic development during the period of their active service and retirement as well.

3.7 Interviews

The following interviewees were selected at random, except those falling under serial numbers c, d, g, h and i. The interviews were semi-structured keeping in view the research questions to compare the divergent views of the members of society.

- a. 38 housewives of *Sanghoi* and 28 of *Dhoke Bidder*.
- b. 12 working women of *Sanghoi* and 6 of *Dhoke Bidder*.
- c. The leading figure of the low caste community.
- d. The local religious leader.
- e. Two migrants from East Punjab, India.
- f. 8 students of distance learning from *Sanghoi* and 5 from *Dhoke Bidder* & their parents.
- g. The senior headmaster of local high school.
- h. The *Nazims* (Administrators) of Union Councils *Sanghoi* and *Dhoke Bidder*.
- i. All departmental & extra departmental employees of Post Office working in *Sanghoi* and *Dhoke Bidder* area.
- j. 10 case studies/ life histories of prisoners of war in *Sanghoi*.
- k. 10 case studies/ life histories of prisoners of war in *Dhoke Bidder*.

The members of Anjuman-e-imdad-e-Bahmi (local self help association) founded by the youth of *Sanghoi* were also contacted in order to ascertain their efforts for socio-economic development in the area and also their opinion about the postal services in that quest. The members of local welfare society of *Dhoke Bidder* were also interviewed to assess their activities for local development.

3.8 Delimitation of Scope

The rationale of the topic selection had certain explicit reasons. First of all, the interest of the researcher due to educational background was the key

factor. Secondly, the researcher's insight in the postal policies/ programs aimed at socio-economic development was an additional advantage. Thirdly, the applied aspect of the topic was kept in mind because the findings and conclusions of the research would result in implementation and changes in the policies due to the fact that the researcher himself is a senior manager of the department. The above three points proved to be advantageous for the researcher but one major disadvantage was that the researcher had to avoid conscious/ unconscious biases due to his position in the department while collecting and analyzing the field data. This was maintained throughout the research to ensure the study objective and a meaningful academic contribution.

Apart from personal delimitations of the researcher, the peculiar nature of the social structure of the locale also had certain delimitations. The women folk of the area did not mix up with the strangers due to regional rites and customs and any interaction from research point of view was a gigantic as well as arduous. The nature of the political organization of the locale was such that the majority of residents, being the rank and file, did not willingly share their opinions about the community of strong footings having the label of 'Upper Caste'. The delicacies of the internal relations between different castes were also a problem in ascertaining the required information. The local population which migrated from the United India at the time of independence in 1947 and has been living in the area since then was also a bit hesitant to share their inner social behaviours and type of relationships with the native population. The low literacy rate was also a barrier in culling the information. The religious

precursors (*Pirs*) of the area who also happened to be influential, major land lords having considerable manipulation and domination on the social life and people revered and trusted them to extent of faith and belief and generally did not like to share negative views about them and their social role in the community.

3.9 Data Analysis

Keeping in view, the anthropological requirements, the major thrust in the research was to collect empirical data for qualitative analyses. The socio-economic survey was conducted of 30.2% households in *Sanghoi* and 30.9% in *Dhoke Bidder*. Out of those, further 35.43% and 30% sample was selected through systematic random sampling in *Sanghoi* and *Dhoke Bidder* respectively for conducting research through questionnaires. The data collected through socio-economic survey and also of questionnaires which were selected on the basis of stratification of postal users, was fed in the computer software programme of SPSS especially designed for the analysis of the data of social sciences researches. Having analyzed the inferences by using this software, further research through focus group discussions, interviews and case/ life histories was conducted. The responses so received were analyzed with the help of comparison of empirical observations in order to draw conclusions. The empirical data at each stage of the research gave the final shape to the qualitative analysis.

3.10 Brief Introduction of Pakistan

Pakistan is situated in South Asia, neighboring Afghanistan, China, India and Iran. Its total area is 796,096 square kilometers. Total population is above 155 million (estimated) and according to 1998 census conducted by the Government of Pakistan, it was 132.35 million in 1998 with annual growth rate of 2.69%. More than 70 percent of the population lives in rural areas.



The country is divided into four provinces, Punjab, Sindh, Northwest Frontier Province and Balochistan, a tribal region bordering Afghanistan, a Federal Territory, and a special region consisting of Northern Areas. Pakistan holds part of the disputed region of Kashmir. Islamabad is the Capital of Pakistan.

Pakistan is a relatively low income country with promising annual growth rate but is in transition to a middle-income nation. It is facing some serious problems including rapidly rising population, sizable government deficits and heavy dependence on foreign aid, mass military expenditure and recurrent governmental instability. Its agricultural production has declined over the past four decades from 53 percent of GDP in 1950 to 25 percent of GDP in FY 1993 but still employs 48 percent of labour force (Blood 1994: 02).

In Pakistan, poverty rate has been increasing in the rural areas. The average growth and agriculture was about 3.2 percent from 1995-96 to 2004-05 as a result of low agriculture production in rural areas, the poverty rate in rural areas reached 38.65% in 2002-03 and the people are suffering from deprivation regarding personal income, clothing, housing, health care, education, sanitary facilities and human rights in the rural areas (Bhutto & Bazmi: 2007: 253).

The basic structure of Pakistan's economy has changed over the last few decades. At the time of its independence in 1947, the share of agriculture in GDP was 50.53 percent which declined to 23 percent in 2003-2004 and the share of services sector has increased to almost 50 percent in recent years as compared to 3 percent of GDP in 1950s (Siddiqui 2006: 255).

Controlling the budgetary spending has remained major concern for the planners. During 1980s and 1990s, the budget deficit was 6.5 percent of GDP which was subjected to different Structural Adjustment Programmes funded by IMF and World Bank. By June 30, 2001, the nation's debt stood at 35 billion US \$ which was equivalent to 112 percent of country's GDP. The debt burden has raised to above 40 billion US \$ during the year 2007 impeding the overall development in the country.¹⁸

3.11 The Area of Study

The first important step after selection of the topic was to choose a locale for study keeping in view the topic of research. In this connection two villages from one of three *Tehsils* (geographical administrative divisions of areas) of District Jhelum, Northern Punjab Pakistan namely *Sanghoi* and *Dhoke Bidder* were selected. The rationale behind selecting two villages was that the researcher wanted to conduct study in the village where institutional competition was existent vis-à-vis postal services and compare it to the second selected village where complete dependence on postal services was prevalent and the Post Office had virtually monopoly in the field of its services. This was done to analyze and evaluate the dynamics of socio-economic development in both the villages with particular reference to the role of Post in the development process of the area.

¹⁸ Economic Survey (2007), State Bank of Pakistan (p 10)

3.11.1 Topography and Demographic Complexion

The region of study was Tehsil Jhelum, Punjab Province, Pakistan. Two villages were selected from Tehsil Jhelum for the research.

Jhelum District is one of the 35 Districts of Punjab Province in Pakistan and Punjab province (according to census by the Government of Pakistan during 02-18 March, 1998) has the largest population. Total population of District Jhelum in 1998 was 937000. The District Jhelum has further been divided into three Tehsils, Tehsil Jhelum, Tehsil Sohawa and Tehsil Pind Dadan Khan. The total population of Tehsil Jhelum as per Government Census 1998 is 516942 with the total area of 284734 Acres. The history of Jhelum reveals that this District has distinctive historical background.

*“...in ancient days Jhelum was known as “Jahlam” the combination of two words “Jal” and “Ham”. Jal meant pure water and Hams stood for snow. Thus it referred to iced water of Jhelum River flowing from the peaks of Himalayas. The District Jhelum was constituted under the British Rule on 23rd March, 1849. This District is situated in the north eastern part of the Pakistan”.*¹⁹

At its north, District Jhelum is adjacent to District Rawalpindi, at the east to River Jhelum, District Gujrat and Mirpur (a district of Azad Jammu & Kashmir), to south it is again surrounded by the River Jhelum besides Districts

¹⁹ District Census Survey Report (1998), published by the Statistics Division, Government of Pakistan, (p 13)

of Mandi Baha-ud-Din and Sargodha while to its west two Districts of Chakwal and Khushab are located.

According to the above census report, the total area of the District is 858,767 Acres (3587 Sq KMs) out of which 316,810 acres are cultivable and 541,957 acres are uncultivable. Geographically, Jhelum District is divided into three Regions. 'Reverine' is the 'Upland' and the 'Plateau'. Reverine Region has alluvial soil and it is situated between the River Jhelum and the Southern Hills. Its length is 160 KMs. The second Upland Region is the tract which lies between ranges of hills. The Upland in the salty range is in Pind Dadan Khan Tehsil while the *Tilla* (hill top) and Nelly hills are surrounded by the mountains from all the four sides. The third i.e. Plateau is the area in Tehsil Jhelum. It is quite different from others. The surface of the tract is broken and distorted. On both the sides, the Bund stream land is high and sandy. Near Baragowah, the soil is mixed with clay. Just under *Tilla* hill, the soil is too stony to be cultivable but very rich and fertile on the banks of Kahan stream below Rohtas.

3.11.2 The Religion

As per district survey report of the last census held in 1998, Tehsil Jhelum has 98.47% Muslim population. Others include 1.37% Christians, 0.02% Hindus and 0.14% Ahmadis. Some of the local castes have the history

of conversion from Hinduism to Islam which has exerted cultural influence on various people in the area.²⁰

Figure 4.

MAP – 2

MAP OF TEHSIL JHELUM



Source: Adapted from Survey of Pakistan

²⁰ (ibid: 13)

3.11.3 The Climate

The climate of this area is of extreme nature. In winter it is very cold while it is too hot in summer.

"...the average rain fall varies from 48 to 69 cm per annum which is much below the required quantity as the area is dependent on rain water as far as agricultural cultivation is concerned. However in rainy season the water torrents flow from the north to the river Jhelum with a very fast speed which damages anything which comes in their way i.e. bridges, roads and crops etc. They also cause a lot of soil erosion."²¹

3.11.4 The Castes

There are different castes living in the area. Since all the castes speak same dialect, there is no problem of communication among them. Historically, the main race of the area stems from Aryans. The notion of castes is very important in the network of social relationships which are tied in terms of 'Brotherhood' or '*Beradari*' (the patrilineal social relationship) in the rural Punjab (Alvi 2001: 50). Tehsil Jhelum like other two Tehsils has different castes in its population. The main tribes are *Ghakars*, *Gujars*, *Jatts*, *Qureshi's*, *Awans*, *Syeds*, *Mughals* and *Kashmiris*. These castes have further been divided

²¹ District Census Survey Report (1998), published by the Statistics Division, Government of Pakistan, (p 15)

into various sub castes generally supposed to be descended from traditional common ancestors.

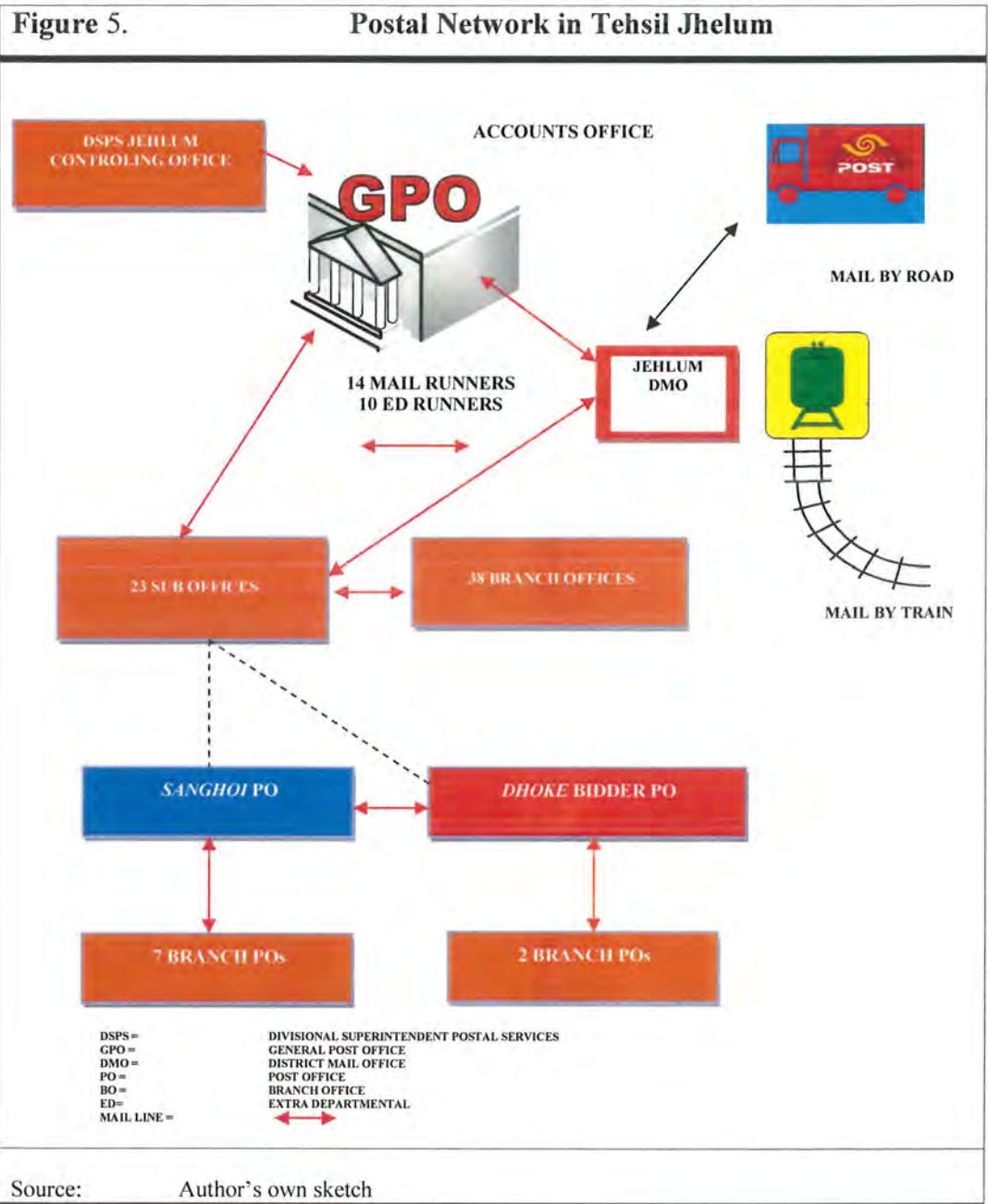
3.11.5 The Language

Although the official language of Pakistan is Urdu which is a mixture of different regional languages, the mother tongue or the commonly spoken language in the rural areas of Punjab is called '*Punjabi*'. This language distinguishes them from the population living in other provinces of Pakistan.

3.11.6 Postal Network in Tehsil Jhelum

There are 66 Post Offices in Tehsil Jhelum out of which one is General Post Office situated at Jhelum City, 26 are Sub Post Offices while 38 are Branch (Village) Post Offices. The total staff of 253 is working in the whole Tehsil. Fourteen mail lines spreading postal network across the whole territory of Tehsil Jhelum are served by regular postal employees (Mail Runners) whereas 10 mail lines are served by extra departmental Mail Runners. Every type of mail meant for all the three Tehsils of Jhelum District is received and sorted at District Mail Office (DMO) Jhelum (situated at Railway Station Jhelum City) from where it is dispatched to different post offices. Similarly, the outgoing mail (the mail booked from the Post Offices of Jhelum District for other stations) is firstly accumulated at Jhelum DMO from where mail bags meant for other DMOs are consigned through railway carriage and contractual state mail express plying on different routes. The mail for and from *Sanghoi* is

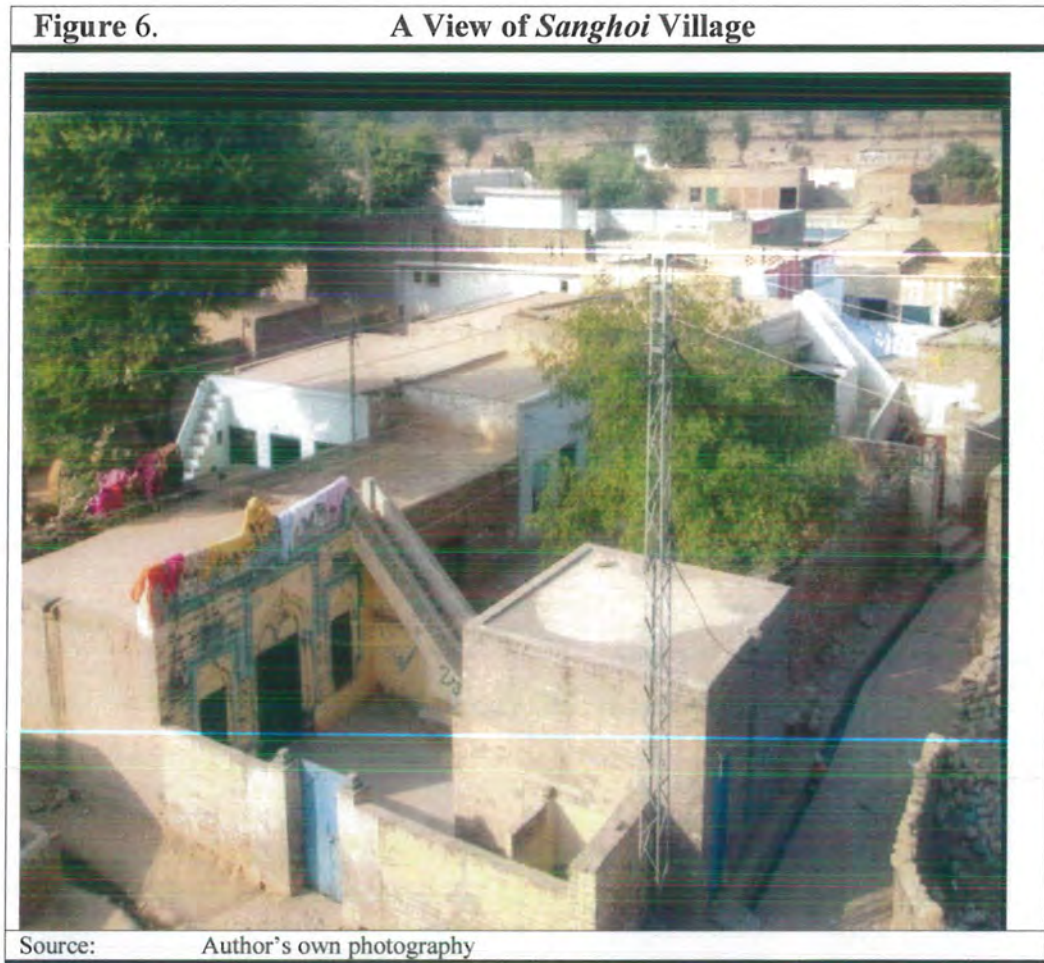
exchanged through Jhelum DMO whereas the mail for and from *Dhoke Bidder* is exchanged through a Mail Runner deployed on *Sanghoi–Dhoke Bidder–Sanghoi* mail line. There are 4 mail lines of *Sanghoi* Post Office and 1 of *Dhoke Bidder* Post Office comprising more than 3 Post Offices each for which the mail is conveyed and collected by the Mail Runners.²²



²² Due mail and sorting list of Tehsil Jhelum maintained at Divisional Office Jhelum

3.12 *Sanghoi*

Sanghoi is one of the prominent villages of the Tehsil Jhelum. *Sanghoi* is situated at a distance of 21 KMs from Jhelum City and about 120 KMs from Islamabad, the Capital of Pakistan.



As per local perception, the word '*Sanghoi*' has very interesting historical background. Most of the people believe that there used to be a '*Soongha*' family living there (*Soongha* is past tense of an Urdu word '*Soonghna*' which means 'to smell'). In local term a '*Soongha*' was believed to

be a person who could trace criminals and identify the presence of underground water through his extraordinary sense of smelling. The people used to take his counsel before digging wells. So as per their vision *Sanghoi* was derived from the word explained above. But a group of people strongly believed that the word *Sanghoi* originated from the word ‘*Singh*’, a surname commonly used by ‘*Sikhs*’ who, before partition, were in majority at that place. The perception of majority, however, seemed to be realistic. The village *Sanghoi* is situated to the south (going from Islamabad to Jhelum) on Jhelum-Pind Dadan Khan Road (a link road bifurcated from Grand Trunk Road constructed by Sher Shah Surri, the then ruler of India) at a distance of 17 KMs from the main GT Road. As per District Census 1998, the population of *Sanghoi* was 10768 and the average household size was 6.6.

3.13 *Dhoke Bidder*

The village of *Dhoke Bidder* is situated at a distance of 36 KMs from Jhelum City and 14 KMs from *Sanghoi*. This village is situated near two very famous historical sites Rohtas Fort and *Tilla Jogian*; the former is at a distance of about 16 KMs north-west from Jhelum City. Emperor Humayun was defeated in 1542 by Sher Shah Surri who built this fort for protection from any invasion from Humayun.

Figure 7.

A View of *Dhoke Bidder* Village



Source: Author's own photography

Tilla Jogian was the monastery of Hindu Religious leaders called 'Joggies' which was situated on an isolated peak called 'Tilla' and its height was 975 meters and was one of the oldest religious institutions of Hinduism before partition of United India.²³

Village *Dhoke Bidder* is named after an offshoot of *Awan* caste called *Bidder* and the word *Dhoke* means hamlet. According to District Census

²³ District Census Survey Report (1998), published by the Statistics Division, Government of Pakistan, (p 15).

Survey Report 1998, the population of *Dhoke Bidder* was 2721 with an average household size of 6.3. Out of 2721 population 1463 were female and 1258 male. The literacy rate was 39.4%. The total area of land in *Dhoke Bidder* is 2306 Acres. The whole cultivable area is dependent on the rain water.

3.14 Socio-Economic Profile of Locale

(Sanghoi and Dhoke Bidder)

The socio-economic survey was conducted in both the villages⁷ i.e. *Sanghoi* and *Dhoke Bidder* to ascertain the present status of socio-economic conditions of the community. The details of the survey have been incorporated in the different chapters of this thesis wherever discussion has been generated on various topics. Brief description of some of the indicators of socio-economic development is mentioned below.

3.14.1 Living Standard

The study of financial health of the people and level of employment in the area i.e. *Sanghoi* and *Dhoke Bidder* where average size of a household is 6.6 & 5.3 respectively and the government census 1998, reveals that a vast majority i.e. 49% in *Sanghoi* and 62.7% in *Dhoke Bidder* is jobless and mostly rely on their household heads. In Pakistani society, especially in rural Punjab, the household head is usually a male but after his death, the wife assumes the responsibilities of household head if no male household member is mature enough to shoulder such responsibilities. The composition of households in two

villages under study was also the same. The dependents profile shows that the households having 1-5 members are greater in numbers i.e. 58.3% in *Sanghoi* and 75% in *Dhoke Bidder*. In both the villages the households having 11-15 members do exist and in *Sanghoi* they are 3.6% and in *Dhoke Bidder* 2%.

A major rise in the living standard of the people of rural Punjab was witnessed in 1970s when people started seeking jobs abroad. The considerable foreign exchange started bringing in revolution in the lives of Pakistanis. The *Sanghois*, like others residing in various regions, also benefited from this. During the course of study, it was observed that in the commencement, those family members whose source of income was very low, went abroad to earn livelihood. The instant availability of money in such families brought a sudden change in their life styles.

At present, 14.9% of the people are working abroad whereas 85.1% responded to the query that they never made any attempt to go abroad for certain reasons. As general observation, it was noticed that during my stay in *Sanghoi*, the living standard of those families whose household members were working abroad was much higher than the others.

In *Dhoke Bidder*, like other parts of Pakistan, joint family system is prevailing. A large number of household members in many cases depend on only one household head's income. 24.7% household heads bear all expenses of their 2 dependents whereas 51.20% are those who have to afford all expenses of 3 to 7 dependents of their family. There are some household heads that bear the dependence of 8 to 10 persons.

3.14.2 Means of Earning Livelihood

In *Sanghoi* village, the number of population working as servicemen/pensioners is very high (36.4%) because traditionally, the Jhelum district is considered as an area of martial race. Even during British rule, the number of recruits in the army from district Jhelum was high as compared to other parts of Punjab. The locals prefer to serve in the army because, firstly they think that this is an easy employment opportunity for them and due to historical reasons, service in army is considered as a prestigious one as well. A considerable number of male populations have proceeded abroad for employment purpose. This trend of seeking employment abroad emerged during the decade of 1970s.

In *Dhoke Bidder* village, there is a jungle called '*Shamlat Jungle*' (jungle adjacent to a village having collective ownership). The local women who have very nominal or no sources of income collect wooden pieces from jungle and sell them in their own village by earning a nominal amount of Rs. 100-150 (1.7-2.5 US \$) daily which provides some financial relief to such poor families. Like *Sanghoi*, most of the male members are either serving Army men or pensioners. The trend of going abroad in the village also persists. People after retirement from Army service prefer to go abroad by spending the amount of pension commutation as they think it the best investment with heavy return. The foreign remittances, like in *Sanghoi*, are generally spent on house construction. The wide and spacious house is considered to be a symbol of pride and prestige in the caste and area. The education level in the area is not

too high despite the fact that the Government Primary School exists there since 1944. It is evident that the people are least interested in higher education as a Primary School constructed in 1944 has not been upgraded and still giving education only upto the Primary level. The trend of education in girls is, however, growing rapidly. Little girls go on foot to receive education in middle school at a distance of 4-5 kilometers. *Dhoke Bidder*, a village of rainy area, has beautiful scenic view having vast fields of crops. The main crop is wheat which is cultivated once in a year. Water supply system was provided by the government a few years ago. A link road to *Sanghoi* village was constructed in 1970s which is now completely rough and broken as a car can hardly be driven on this road. One 'Nala' (water drain) between *Dhoke Bidder* and *Sanghoi* makes the communications blocked during heavy rains as no bridge has been constructed.

As per findings of the socio-economic survey conducted in the area, 45% of population own cows and buffaloes. They sell their milk and earn money for day to day spendings, however, the average income earned by a single household per day varies from Rs. 100-150 (1.7-2.5 US \$). 20% breed goats which is also a source of income for poor people but these goats are not source of regular income as these are sold when they are grown enough and they earn Rs. 5000/ - 10000/ (83.3 – 166.6 US\$) annually on their sale. Oxen are possessed for different commercial purposes which are mostly sold on 'Eid-

ul-Azha' on costly rates.²⁴ Moreover, some people grow oxen for race competition which is a tradition in the area on the events of festivals. Donkey is commonly used for transportation purpose generally kept by farmers and labourers. There are 5% people who keep donkeys in *Sanghoi*. Horse is either used for riding or in carts for transportation in the area. Only 1% people keep this race of animal. Livestock is a significant factor of rural livings. People use it to earn money through sale of milk and animals. Moreover, this caters the requirements of meat in the area. In *Dhoke Bidder*, keeping livestock in homes was observed in most of the households. The survey revealed that 43% population keeps cows and 14% buffaloes. There were 27% those who breed goats and sheep. This type of livestock is kept in homes and sold out to earn money. It was observed that the people sell goats on the festival of *Eid-ul-Azha*. On this occasion, the goats and sheep are sold on higher rates. The people of *Dhoke Bidder* wait anxiously to avail this opportunity to sell their animals on exorbitant rates. Three percent population possesses oxen while one percent donkey and one percent population have horse in their household.

3.14.3 Annual Income Profile

The income group analysis of *Sanghoi* revealed interesting conclusions. Only 28% population of the village falls in the category whose annual income remains within Rs. (rupee is the official currency of Pakistan) 50000/- to

²⁴ *Eid-ul-Azha* is an annual Muslim celebration in commemoration of sacrifice given by Prophet Ibrahim (PBUH). It is celebrated throughout the Islamic World and animals are sacrificed in the name of *Allah* (God).

100000/- (833 US \$ to 1666 US \$)²⁵ and their monthly average income comes to about 70\$ to 140\$ US per month which correspond with the officially stated per capita income in Pakistan i.e. 70 \$ US per month as per official government statistics.²⁶ The household members are generally dependent upon the household head who is the sole bread earner of the family. Only 3.50% are those whose average annual income exceeds Rs. 200000/-. Whereas 54% population falls in the category whose average annual income is below Rs. 50000/-.

The annual income of majority of household heads in *Dhoke Bidder* village is Rs. 10000/- to Rs. 25000/- (US \$ 166 to 416). Since per capita land holding is also very small, the people prefer to seek job in Army or any other government institution to earn their livelihood.

3.14.4 Household Size

According to socio-economic survey conducted during the study for this thesis, it was observed that the average age of household heads was 50 years. The statistics indicated that the average household size in *Sanghoi* was 6.2, which was slightly lesser than the District Census Survey 1998, which had indicated it as 6.6. This reflects that the household size has decreased by 0.4% in the last 9 years. The average household size in *Dhoke Bidder* was 5.3 whereas according to the district census survey 1998 it was 6.3, therefore, in *Dhoke Bidder* it has decreased by one percent in 9 years.

²⁵ The currency conversion rate of US \$ against Pakistan rupee was 1 US \$ equal to Rs. 60/- on August 31, 2007.

²⁶ The annual report of State Bank of Pakistan 2006-07 (p 14)

3.14.5 The Housing

The majority of houses in the *Sanghoi* village are fully brick constructed (71.5%) which in local language is called '*Pakka*' (a house constructed with concrete and bricks). Most of these constructed houses were '*Kachha*' or constructed with mud/ clay before the decade of 1970. After 1970, when local people started seeking overseas employment, their first priority was to construct their house with bricks, cement etc. which is considered as a matter of pride and prestige for the local community. In *Dhoke Bidder* only 39.4 % houses are *Pakka* houses. In *Sanghoi* and *Dhoke Bidder*, majority of the population has very small land holdings. In *Sanghoi*, 79.14% population has the smallest unit of land (1 to 10 Kanals) and in *Dhoke Bidder*, 78.82% falls in the same category.

3.14.6 Health and Education Facilities

There is only one small rural health centre in *Sanghoi* and no medical facilities are available in *Dhoke Bidder*. The residents of area have to take their patients to Jhelum City which is 14 KMs from *Sanghoi* and 36 KMs from *Dhoke Bidder*. An Intermediate college for boys besides a high school for girls and two primary schools (one each for boys and girls) exists in *Sanghoi*. All kinds of professional colleges/ institutions are situated in Jhelum City. The students use public transport to attend these colleges.

3.14.7 The Household Facilities

In *Sanghoi*, the 99% of the population has electricity in their homes which is considered as an essential facility in socio-economic development. 62% have televisions and 46% have refrigerators. While 32% household heads have mobile phones which is reasonable number and speaks of the advancement in communication technology where dependence on landline telephone is decreasing rapidly which may be due to the low call rates resulted on account of growing competition among the different cellular companies.

During the socio-economic survey in *Dhoke Bidder*, a question was set to ascertain details of belongings and house appliances to have an idea of socio-economic status of the people. As per survey, 99% houses have been provided with electricity. 27% of population has televisions at their homes whereas 25% own refrigerators. Since landline phone facility has not been provided to village, therefore, the people depend on cell phone facility. As per review, 12% household heads enjoy the facility of mobile phone.

3.14.8 The Presence of Pakistan Post

The Post Office was established in *Sanghoi* during the British rule in 1927.²⁷ There are seven Branch Post Offices working in account with *Sanghoi* Post Office.

²⁷ The establishment registers of *Sanghoi* Post Office.

Figure 8.

Sanghoi Post Office



Source: Author's own photography

With the passage of time, the postal facilities in the area were increased and presently the Post Office is rendering numerous services like mail receiving and delivery, money remittances, parcels dispatch, life insurance, saving bank, pension payment, collection of utility bills, receiving and delivery of distance learning materials, payment of money to poor people under government's Food Support Program and delivery of Value Payable Parcels/ Value Payable Letters.

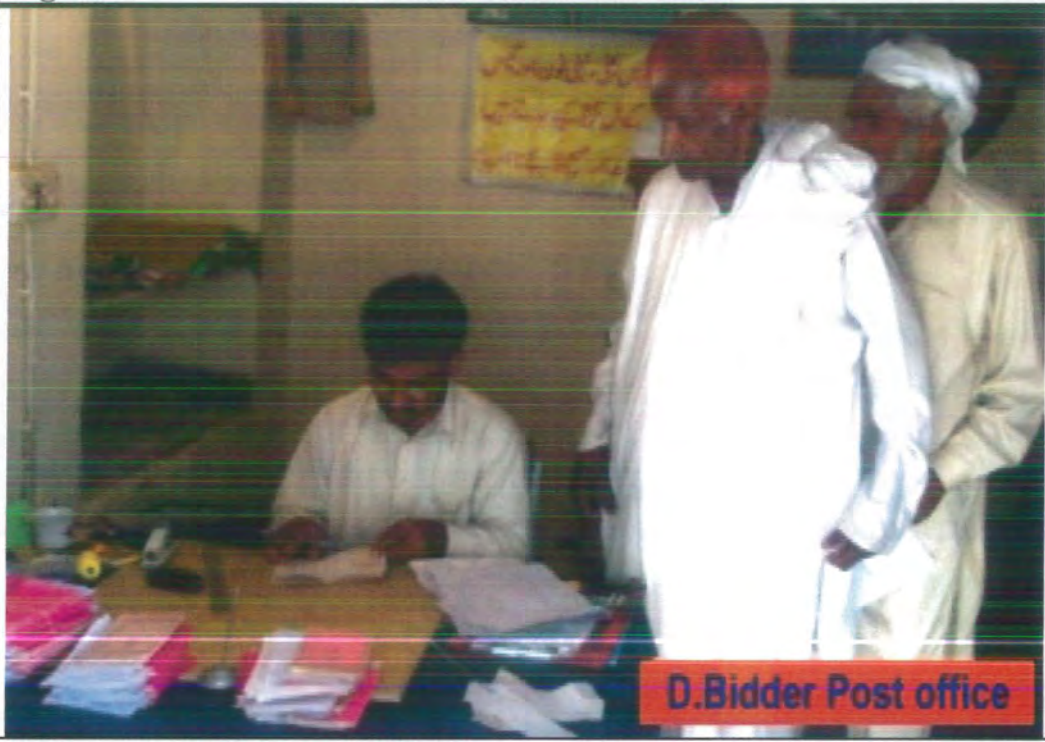
There are two Bank branches, United Bank Limited and Habib Bank Limited in *Sanghoi* which were established in 1973²⁸. Post Office in *Dhoke Bidder* was established in 1974 and prior to this, a Branch Post Office was working in the village.²⁹

²⁸ The official record of the local banks

²⁹ The establishment registers of *Dhoke Bidder* Post Office

Figure 9.

Dhoke Bidder Post Office



Source: Author's own photography

There are two Branch Post Offices working in account with *Dhoke Bidder* Post Office. No Bank Branch exists in this village. The people of *Dhoke Bidder* solely depend on Post Office for their saving needs as well as postal services.

PAKISTAN POST IN THE REALM OF SOCIO-ECONOMIC DEVELOPMENT

4.1 Socio-Economic Development Strategies in Pakistan

After getting independence in 1947, various governments in Pakistan took different steps to improve socio-economic conditions of the country through infrastructure development. The process of economic development itself could be accelerated with certain social, cultural and political factors. The development process may be helpful in achieving strategic goals (Villegas 1963: 09). Therefore, certain attempts have been made by the state to equalize the rural areas to urban areas because more than 70% of the population lives in the rural areas but the efforts of the governments in this direction have been criticized quite often. According to (Khan 2001: 244), the rural development has been used by the writers as a catchword and has been wrongly regarded as a panacea for the menace of poverty in Pakistan. The country inherited very slender industrial and infrastructure base at the time of attaining its independence.

Pakistan made a sizeable progress but not a sustained one. It has experienced a number of contours due to internal and external factors. For sustainable development, the governments must have a vision for future, shared with nation. It must reform political and administrative structure and must focus on social research to identify the areas of crucial importance for rapid

economic and social development. Structural functionalists view the development and survivability of the different institutions of the state when they are integrated and performing functions. In the initial period of developing public policy, no such efforts have been considered. The decades of 50s and 60s were regarded as the rapid industrial growth period which slowed down due to various reasons. In the 60s, Green Revolution reflected a vision of rural development associated with large scale farming supported by massive state investment³⁰ and also through radical transformation of the agrarian structures (Lefebvre 1999: 29) primarily the enactment of land reforms and then the introduction of modern machinery to improve the farming.

The land reforms were more symbolic in nature because it did not precipitate into desired end. The method was on one hand, improving the tenants' security against arbitrary eviction; and on the other hand by setting a very high upper ceiling on landholdings like 500 acres on irrigation land and 1000 acres on rain dependent land. Instead of taking the household as a unit of reference, landholdings were based on the individuals. Therefore, large number of transfer of land were made within the family before the enactment of land reforms which reduced the big land lords who could fall under the expropriation (Lefebvre 1999: 30) and in this way there remained a large number of landless people in the rural areas and there emerged and sustained the socio-economic difference between landholding and landless classes with the feudal political power structure in the hands of land holding class that is

³⁰ Atchoarena (2003) has mentioned in detail the dynamics of rural development while conducting research which was a joint study organized by the FAO and UNESCO (pp 250-390).

linked with socio-economic exploitation of the landless labour class in the rural areas. During 80s, the external factors such as the immigration opportunities for international labour (Khurshid 1982; Rauf 1984; Lefebvre 1999) and rise in industrialization providing local labour opportunities to the landless labour class brought some progress in rural development of the country. During last 45 years efforts have been made for devolution of financial and political power to the rural masses at grass root level. This process had certain drawbacks but the overall strategy revolved around empowerment at local level. Pakistan may be able to reduce absolute poverty in the years to come, but doing so would mean combination of a number of developments. It includes the resolution of domestic problems, peace in the world and the adoption of futuristic development patterns alongwith using modern technology and scientific knowledge for greater yield and the subsequent transformation from subsistence farming to commercial cash cropping with the development of market and wage labour (Smesler 1971: 353). Therefore, the rural works component in the Village Aid Programme was self-supporting. All projects had to show a 50% contribution from the local community (Khan 2001: 05). During this period, the growth rate was very good at an average of 6 percent per year which was fuelled by American and Middle East's assistance during Afghan War. During this period, the foreign remittances were increased by migrants and overseas workers.

In Pakistan, during the year 1983, the money sent home by Gulf emigrants amounted to \$3 billion, compared to the total of \$ 735 million

foreign aid for the country (Kepel 2003: 71). This international migration from Pakistan was the result of Pakistan's articulation with the politico-economic system of the Gulf States and Saudi Arabia in collusion with capitalist western countries lead by US, and of the domestic development policy of the country (Lefebvre 1999: 11-12). These gains were, however, largely negated during the 1990s which disturbed the balance of payments. Budget deficit was increased and private and public sector investments were drastically reduced. The average growth rate during 1990s was 3%, barely above the population growth level. During this period, the pace of rural development was at the lowest level. After lifting of sanctions by US following the September 11, 2001 tragedy and sudden surge in foreign remittances from overseas Pakistanis, the economic growth rate again picked up by more than 6% during the fiscal year (2003-2004). Per capita income worth 800 plus US Dollars is still very low. The proportion of population living below the poverty line has further increased from 35% to 40% (in 1980, it was 19%)³¹.

Geographically and demographically, poverty ridden communities are mainly concentrated in rural areas in the context of socio-economic progress. Reasonably, if economic development is to be achieved with greater social and geographical equity in order to eradicate the menace of poverty, investment must be made in a pattern of 'decentralized concentration' (Belsky & Karaska 1987: 41) with more focus on the rural areas. The economic mode of production plays determining role in shaping the social structure, the

³¹ Study Tour on Rural Development in Pakistan (2004), M/O Planning and Investment, USA, (p 23)

psychology and ideology of human groups (Chaudhary 2004: 30). Similarly, rural society in Pakistan is based predominantly on agriculture mode of production. But the failure of land reforms introduced in 60s and 70s, due to political reasons, resulted into large number of landless people, thereby enhancing poverty level of villagers. Pakistan conceived the idea of agro villages in the seventies and the intention behind which was to have such small towns not far from the villages, where the villagers could market their products (Beg 1986: 107). Contrary to this, the industrial policy of the state has been conducive for the emergence of bourgeoisie closely allied with the state and the capitalist rather than labour intensive techniques of production in the industries predominantly resulted into unemployment and underemployment (Lefebvre 1999: 33). In the rhetoric, the respective governments in Pakistan have been paying attention to poverty alleviation and hunger eradication in rural areas but the policy of controlling the budget spending was top priority. It was aimed to bring down budget deficit which was 6.5% in 1990s. This was done to readjust the financial allocations but the conservative project approach and minor readjustments in the existing structures and adding any objective here and there simply do not work for the meaningful development (Sahibzada 1993: 33). The structural adjustment program funded by IMF and World Bank put sustained pressure on government which was constrained to curtail the social and economic expenditure. The huge foreign debt of 36 billion US Dollars in 2002 (35 in 2004) was still a major problem for the nation. (ibid)

However, the living standard of rural community and its sections indicates the amount of wealth at its disposal and the manners in which it is distributed (Chaudhary 2004: 37) and subsequent indicators of availability of institutions for the service and well-being of the people. The life standards are associated with economics and it is observed that generally standard of living in rural areas is lower than the urban areas. The rationale behind this is unavailability of facilities, services and activities for the rural development, especially in socio-economic domain, can not be provided to rural dispersed population because of the scarcity of economic resources (Belsky & Karaska 1987: 41; Bromely 1983: 12). In rural areas of Pakistan, the economy is based on agriculture for which land is required. But majority in the rural areas belong to lower class and don't possess agricultural land. This unavailability of land excludes a great segment of rural community for playing role in agro-economy which results low living standard in rural areas. The local government system in Pakistan has witnessed various phases. A system based on 'basic democracy' was established during Ayub Khan (1907-1974) rule in the 1960s. Later on, some efforts were made by the government of Zia-ul-Haq (1924-1988) in 1979 when 'Local Government Ordinance' was promulgated.

In order to empower the local population in decision making about their socio-economic development schemes, institutional changes were introduced in the basic structure of governance; a devolution of 'Power Plan-2000' was initiated by Pervez Musharraf, the then head of state. This devolution plan with decentralization of political power into the hands of masses, has been

developed by taking into account the aspirations, expectations and needs of people's socio-economic development and indeed the spirit of plan was to the fulfillment of such actions but the actual progress remained far behind the aspiration of dynamic groups in society and fall a prey of ethnicity, malpractice, nepotism, and corruption. There were also structural drawbacks in the system which lacked close coordination between legislative members of the area and the members of local bodies/ councils. The previous local government system was also aimed for the rural development but the objectives could not be achieved because under that system, the public will or welfare was not a priority.³²

The said plan was bitterly criticized by the development economists because of its flaws especially in its accounting system and its revamping was considered necessary by the governments (Khalil 1995: 115). Under the new devolution of the Power Plan-2000, it was claimed that the programme was service oriented and people centered, with bottom up methodology. In operational mechanism, considerable infrastructure development in remotest rural areas can be seen but this development failed to win the trust of masses, especially in rural areas. Credibility of the public representatives, who were focusing on their own individual or political supporters' vested interests rather than public interests, greatly undermined this process. No emphasis on education has been laid which is the key source of overall economic improvement. Improving living conditions in rural areas represent a key

³² The devolution of Power in Pakistan (2004), Planning Commission, Government of Pakistan (p 10)

challenge for educational progress (Atchoarena 2003: 389) but no change has been noticed in the living conditions of the poor people.

The peasantry class is mostly illiterate and giving them relevant education will bring an attitudinal change towards adapting improved practices and agriculture technology (Smesler 1971: 29; Bar-el et al 1987: 79; Lefebvre 1999: 102) which has vast potential for eradicating poverty (Kumar 1994: 231). Agriculture is the backbone of economy in Pakistan but this has been a neglected part of economy. Education and training are also a major form of adjustment to social and economic change in agriculture. In educating farmers to maximize the use of their resources of land, labour and capital management education can be used as vehicle (Vavery 1990: 122). The poverty can only be eradicated if the large section of rural population is motivated to become agriculturalists with the availability of the resources, knowledge and the markets for agriculture productions (Bendavid-Val 1987: 13).

Analysis of poverty shows that the incidents of poverty are relatively higher among non-agriculturists vis-à-vis agriculturists in the rural areas. For example, even a large section of rural population of such an economically advanced and prosperous country like USA suffers from poverty (Chaudhary 2004: 37). Similarly, the village structure is also witnessing the shift from more simple division of labour to specialized division of labour (Durkeim: 1893) thereby alienating small scale agriculturists to non-agriculture activities (ibid). The rapid industrialization, mostly focusing at rural societies, is one of the solutions for eradication of poverty in the rural areas. However, elitist structure

of the state is the reason of state's disinterest in framing any clear and effective agriculture policy in Pakistan. Any close study of history of industrial development of any of the advanced country would demonstrate that the process of rapid industrialization which has led to their present advanced state could only start after, and not before, a strong base of surplus agriculture had been laid. Thus, since 1947, the industrial policy favoured the capitalist mode of production for easy and maximum profits which resulted into the emergence of business tycoons which were mostly feudal. Moreover, the policy makers were disinterested in agriculture production. In the industries, the level of wage remained low because the labour force was coming from rural areas. It was compelled by the pressure of unemployment opportunities in agriculture sector resigned to this non-farm employment on cheap wages. Resultantly, villagers were able to choose individual strategies according to their traditional cultural values, although dominated by the macro-economic exploitative system (Lefebvre 1999: 33) such as employment in military, teaching, and skilled or unskilled local and international labour (Nadvi 1989: 33; Selier & Karim 1986: 56; Selier 1991: 111; Linden 1991: 30). It is now widely believed that feature of development in the decades since end of the 2nd World War has been the spread of pecuniary economy. Thus, the factors affecting dynamics of money economy in development with special reference to institutional involvement remained an important topic during the study of socio-economic development in the locale.

4.2 Metamorphosis of Pakistan's Economy

The economy in Pakistan witnessed a gradual transformation from centuries old barter economy into trade economy, especially in the rural areas of Pakistan. Barter is a term which anthropologists have applied in their studies to describe a variety of transactions that share certain characteristics and typically denotes the direct exchange of goods or services for each other without the medium of money (Carrier 2005: 262). Barter is generally found in conjunction to subsistence economy, while the economic system with large scale surpluses and high degree of specialization of labour is more suitable with use of money for all type of exchanges including the trade, labour and other skilled mode of productions. The barter system was in use in the past. Afterwards, the complexity of economy made the direct exchange impractical and the money system replaced the barter system.³³

In Pakistan, like other developing countries, there came a shift from barter trade to commercial behaviour with the rise of capitalist economy linked with the development of the industrialization mainly dependent on agriculture for raw material and the rural cheap skilled and unskilled labour. The substantivist point of departure from the formalists is focusing on the idea that individuals' economic action will always be 'mediated' by determinate institutional arrangements which facilitate the satisfaction of needs (Polanyi, 1957) and these needs are embedded with the overall socio-economic milieu in the rural areas.

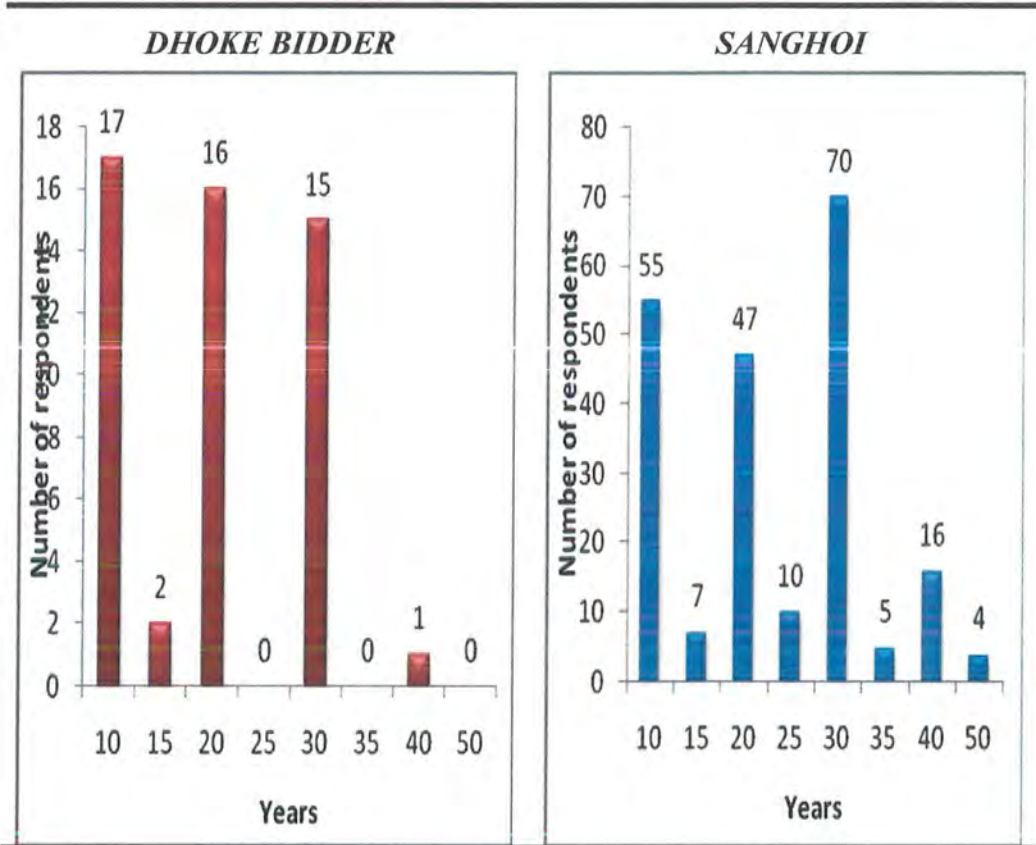
³³ Barter System < <http://www.informationabile.com/BarterSystem/html> > November 02, 2007

Generally, the barter economy remained in practice till the decade of 1970s in Pakistan. The shift from barter to trade economy started as a result of *Dubai Boom* (a term used for the emigration of large number of Pakistanis especially to the Gulf states for employment) when flow of foreign remittances started in the country and the people started using money to meet their needs. The trend started in 70s and gained momentum in the following decades. The reason for such a huge emigration for employment in Gulf countries and other European countries mainly from the villages was due to unavailability of land to large number of landless people who could not cultivate lands and subsequent unemployment in agriculture farms and non-farms sectors. In 1990, the international migrants constituted 2.3% of the world population. According to the United Nations in 2002, the number of people working outside their countries of birth was nearly 175 million (Rivera 2005:01). In 2005 total recorded flows of remittances exceeded \$ 260 Billion while Pakistani migrants remitted US \$ 4.28 billion which was 1.6% of world remittances (Shahbaz 2009: 47). So, the availability of cash to a great population rapidly changed the barter trade into the trade economy.

During the study, it was observed that in the two focused villages, *Sanghoi* and *Dhoke Bidder*, barter trade remained in practice till the end of last century i.e. 1990s. The study of its usage in the ending period unearthed certain interesting conclusions. There were 214 respondents from *Sanghoi* and 51 from *Dhoke Bidder* who indicated their periods of usage of barter trade ranging from 10 to 50 years. It means usage of this kind of trade was fully in practice during

1990s and its gradual drift towards cash economy had started 50 years back i.e. in late 1960s or early 1970s which is illustrated by the following diagram.

Diagram 1. **Abolition Period of Barter Trade in the Local Communities**



Source: Author's own survey

As informed by the respondents, the barter system in this area was replaced by trade economy because of two reasons. Firstly, the recruitments of young men in Army brought money in the area. Relatively literate individuals of these villages, like the other rural areas of Punjab, were inclined towards joining Pakistan military, which is prestigious employment for the landless. This may be the beginning of the shift but not the only cause to bring change in

the exchange behaviour of people of these two villages. Moreover, before that, the people were very careful towards keeping their necessities confined to the unavoidable expenditures of kitchen and clothing etc. Secondly, the major source of bringing money in the area which played significant role in abolition of the barter economy was foreign employment sought out by the people in the decades of 1970s.

Although the money received was mostly incurred on the construction of houses and other means of status like purchase of motorcycles, residential plots; domestic expenditures related to marriages, electronic appliances to meet life standards and to some extent spending for education. Some people also invested in small scale business in the locality. As the foreign employed individuals were earning in foreign currency, much stronger than the local currency, so they did not feel any need to invest that money in business because the villagers were not inclined to business on account of out of reach markets and their priorities to achieve social status, which was easily achievable with the help of cash. A common labourer was earning foreign currency equivalent to Pakistani Rupees 3000/- to 4000/- monthly.³⁴ This was indeed a handsome remuneration at that time, as in those days salary of even a Government Officer was less than this amount. The sudden rise in income had put direct impact on the local economy and the people using barter trade were having money in their possession to buy the commodities of their choice.

³⁴ The US Dollar currency exchange is determined in the open market and during 2006-07 it has remained around Pakistani rupees 60/- equivalent to 1 US S.

During the course of focus group discussions in both the villages in which people from every segment of society willfully took part and freely shared their opinion. Sepoy (Retired) Muhammad Anwar, a senior citizen, told very interesting historical and traditional things about his village. As indicated by his statement, the people used to exchange their goods for goods according to their needs. One who needed sugar could exchange it with wheat or *Bajra* (millet). Similarly, cloth, sugar, groceries and shoes were obtained in exchange of wheat, millet, rice and maize etc. They used this system of direct exchange of goods with goods because of non availability or scarcity of money. He further informed that the same system remained functional till decades of 1970s. Nevertheless, it was the unavailability of money and its role in socio-economic structure of the villages while the concept and practices of trade were found in some form or the other under the macro barter system. Therefore, this trade system itself shows the primary considerations of economizing behaviour of the society with their cultural characteristics rather than strong social morals, values, traditions and behaviour contrary to the claim of respondent.

He, however, further told the group that due to the scarcity of money, a common man was not aware of its uses and advantages; therefore, luxurious life style was unknown to them. He told that his family was residing in a *Kachha* (constructed with mud and clay) house when he joined Pakistan Army. His father who was a farmer used to look after his cows and buffaloes. The sale of milk of the animals was regarded very awkward in those days. He quoted an idiom in his local language 'dudh tey putr vikao koi nahen hondey' (the milk

and the children are not saleable)*. He further told that sending their children to other cities for job was equally awkward for most of the people since their needs were fulfilled with the local resources which were sufficient to meet the requirements of their simple lifestyle. When he joined Army, his father started receiving his salary through money order service of Post Office. In Pakistani society which is mainly patriarchal, it is the tradition that the individuals, before marriage and separate settlement, contribute in the household expenditures and normally are helping hands of their fathers who being household heads run the whole household expenditures.

In case of Muhammad Anwar, however, at that time while living in simple society subsisted on two times food alongwith certain other basic needs that could be meted out within their available means of rural mode of production; his family had no idea as to where that money could be spent. Finally, his father purchased a piece of agricultural land which was considered a matter of prestige at that time. In the rural hinterland of Punjab, the prestige and authority is associated with the land possession and it is the land that creates the social stratification at class and in case of *Sanghoi* and *Dhoke Bidder*, to the caste level also (see section 4.4 for detail).

The very interesting aspect of his story was that his family did not feel necessity for *Pakka* (constructed with concrete) house and they continued living in *Kachha* house despite the fact that they had sufficient resources for the construction of a *Pakka* house. About the competitive approach for having *Pakka* houses among the people, he said that it crept into the local custom

when entire community started thinking of having such prestigious houses, when foreign exchange started pouring after overseas jobs of the people of area. The important aspect of the construction of *Pakka* house is that villagers normally live in small muddy crowded houses that need repair after every rainy season and sometimes there is a need of additional rooms for increasing population of the families (Lefebvre 1999: 202); and because they cannot afford, as being poor class, to construct their bricked house; therefore, whenever they get enough money to construct *Pakka* houses, they make it their priority.

The important point here is that every society by its nature is continually susceptible to disruption and change. According to Giddens (1991:139), modernity is an enormous power but difficult to control in a society. The notion of progress in modernity carries the idea of improving socio-economic conditions and has motivating value rather than a goal that is ever reached. Although the currency flow in Pakistan stimulated the materialistic approach among the people but in *Sanghoi* and *Dhoke Bidder*, these material needs are embedded with the social needs of the society. The priorities were changed and general needs of the common people did not remain limited only to food and simple residence. Everybody started thinking about having a properly constructed house, gorgeous living style with personal conveyance and publicity of their wealth on the ceremonial occasions like marriages etc. In this way money is associated with one of the criteria traditionally required to achieve the social respect and recognition (Lefebvre 1999: 262) which is

regarded for cultural materialists as the ability of physical objects (such as money, *Pakka* house, and other modern utilities of communication, and electronic appliances in case of rural Punjab) to create, mediate, and be shaped by ideology (Liebmann 2008: 09; Harris 2001: 75-76), the ideology to socio-economic uplift and empowerment, especially for the marginalized class such as the poor, lower castes and the females.

They started overseas immigration as well as moving towards other big cities in the country to seek jobs and earn more and more money for the fulfillment of their desires. Spittler (2008: 93) finds that in domestic economy; the household must satisfy all its needs besides agricultural activities and engage themselves in productive work. Both kinds of skilled and non-skilled manpower started searching for employment opportunities for their labour in big cities where they could earn reasonable money for their services. In Pakistani industrial sector, the villagers, mainly the landless poor offer their services at very cheap wages because of the non availability of some lucrative labour sector and the labour laws. The educated people managed to get jobs in government, semi-government, private firms or armed forces.

General Councilor, *Nara* Union Council, told that about twenty years ago the needs of the people were very limited. They used to exchange their local agriculture products i.e. wheat, maize, millet for shoes, clothes, *Gurr* (a type of sugar locally manufactured from sugar cane juice) and other necessities of life. He further stated that handmade shoes were manufactured locally by *Mochi* family (shoemakers) and the cloth was also locally woven by *Jolaha*

family (cloth weaver). These families were considered in the Punjab as inferior like other working class families because of their profession which was linked with the sort of work they did. Having low value of their products in the rural areas, they normally exchanged those with small quantity of grains.

The people used to wear shoes and clothes for the whole year and at the end of harvesting season pay manufacturers in shape of wheat, millet, maize etc because these families had no agriculture lands and they used to obtain these products in exchange of their services. However, this social hierarchy witnessed a change when money started pouring into that area; the working class offered their services on commercial lines and after earning sufficient money gave up their old professions. The money, therefore, changed socio-cultural environment where the exchange and consumption were deeply embedded into family, caste and village.

Now with the development of market system, the differentiation emerged in the exchange system and the goods and services previously exchanged on the non-economic basis is now pulled into market governed by money that began to supplant and sometimes even undermines the religious, political, cultural, familial and caste sanctions which had hitherto governed economic activity (Bailey 1982: 4-5; Smesler 1971:358) and hence bringing about the change in whole social structure of the village.

4.3 The Role of Post in Transformation of Barter Economy

Post Office in Pakistan renders many services (see section 2.5.5). Alongwith other monetary schemes, the Post Office also performs an important function of transferring money from one place to another in terms of the local and foreign remittances. Although many factors were behind the transition from barter trade to the cash economy in the rural Punjab but the most important element of this change as indicated by inhabitants, was the possession of money by the individuals in the society. This process of money accumulation was partially facilitated by the Post Office with its financial services like money orders, saving schemes, pension payments etc. In this way the Post Office has been working in close association for the institutionalization of the relatively autonomous economic system that exhibits the greater values like 'universalism', 'specificity' and 'rationality' (Smesler 1971: 358).

For functionalists, the contemporary social institutions, in their relations with each other, work in close collaboration (Sykens 2005: 49). The postal services, thus, triggered the social institution of economy in the area and functional role of Post Office facilitated the society to avail such services rendered by the Post Office into different schemes to the management as well as the usage of their capital for different social, domestic and individual economic obligations such as the expenditures for children education, kitchen edibles, utility bills, marriage, funerals, and others.

In case of *Sanghoi*, 1904 Military Pensioners, 240 family pensioners of military personnel, 11 Navy Pensioners, 1 naval family pensioner, 21 Pakistan Air Force Pensioners, with 1 family pensioner and 3 Postal Pensioners were found drawing their pension while in *Dhoke Bidder* Post Office, 577 Military Pensioners, 82 family pensioners of military personnel, 5 Navy Pensioners, 3 Pakistan Air Force Pensioners and 6 Postal Pensioners were recipient of their annuity. The financial inflow of the postal services is quite significant. Similarly, in both the Post Offices, Rs. 67.9 million were paid to the different types of pensioners during the year 2005-06 by *Sanghoi* Post Office whereas Rs. 28.4 million were paid by the *Dhoke Bidder* Post Office.³⁵ The disbursement of such huge money in the area was made to 2855 households. Thus, the payment of pension played a significant role in bringing money in the area during the last six decades after partition of Indian subcontinent in 1947 and these services have played major role in money accumulation in the hands of local communities.

Similarly, Post Offices also provide certain saving schemes to public for saving money. These schemes of the Post Office provide opportunities to the people to save as well as generate further income, because the saving account holders and saving certificates holders are paid periodical profits (interest) on their amounts. In addition to that the local people earn money from different sources including jobs within the country or in foreign countries and keep their surplus money in saving schemes of Post Office. Cultural materialist, Harris

³⁵ The pension payment registers of *Sanghoi* and *Dhoke Bidder* Post Offices.

(1979: 34) has insisted on the primacy of mode of production and reproduction such as the 'infrastructure' in determining the behaviour and belief in the society. In line with this concept, the existence of Post Offices in both the villages framed the people's behaviour towards investing their surplus money as well as some of the personal savings into the different saving schemes and saving accounts of the Post Offices. This decisive influence of infrastructure stems from the fact that human beings are subject to immutable laws governing the acquisition of life sustaining energy (Lett 1987: 91). The availability of Post Office in the remote regions of rural Punjab changed the behaviour of people to commercial capitalistic traditions to have socio-economic uplift.

In *Sanghoi* Post Office, 342 ordinary saving accounts and 1387 special saving accounts were found maintained by the persons belonging to different families, professions and castes. Similarly, 750 Defence Saving Certificates were issued in the names of different persons of the area. During the year 2006-07, Rs. 69.4 million were invested by the people in *Sanghoi* Post Office and Rs. 23.1 million were paid to them as interest on their amounts deposited through accounts and certificates.

The situation in *Dhoke Bidder* was also encouraging keeping in view its population and potential of business. There were 327 ordinary saving accounts and 1257 special saving accounts operative in the names of different persons and 217 defence saving certificates were issued. Similarly during the year 2006-07, the volume of investment in saving schemes at this Post Office

remained Rs. 20.1 million and the payment of profit on their investment was Rs. 5.7 million³⁶.

In this way, the Post Office in the area through its saving schemes played a role not only for the safer custody of the amounts of people but also in returning them their amounts with additional monetary benefit as profit. Thus, the Post Office in the area was an active player in money generation activities and also facilitated social institution of economy in promoting saving habits in the society implicitly. In this way Post Office not only renders its services to people but also ensures its continuity that can only survive in the corporate competitive environment by providing multiple services in the growing needs of public. Money Order Service, being a mode of receipt of remittances from other parts of the country, is used by the people serving in different areas of the country. They use this service for the remittance of the amounts to their families residing in their native villages. The whole district Jhelum of Punjab province is regarded as the martial area because much of its educated as well as less educated youth join Pakistan military service. The people serving in Pakistan Army use money order service for their monthly remittances of salary to their families as matter of their cultural familial obligation. The Post Offices, in both the villages of study, have been providing this service to the people since long and even before the decade of 1970s.

The disbursement of heavy amounts through this service was made to the people of the area belonging to different castes; different classes of the

³⁶ The Saving Bank, DSC, SSC & RIC ledgers of *Sanghoi* and *Dhoke Bidder* Post Offices.

society and different age groups. The money paid through money order service had indeed enabled the public to have cash money in their hands at their doorsteps. After having cash money in hands, people used to buy the goods according to their needs and wants without the exchange of the goods. These internal remittances are very important source of external development finance for the rural population (Kapur 2003: 02).

Payment through Food Support Program (FSP), introduced by the Government of Pakistan, in early 1990s for the financial assistance of the poor and needy in the country through Post Offices was being made to the residents of the locale. In *Sanghoi* Post Office, 545 registered beneficiaries were receiving periodical amounts through this scheme. Similarly in *Dhoke Bidder* Post Office, the number of such beneficiaries was 76.³⁷ In this way, 545 households in *Sanghoi* and 76 in *Dhoke Bidder* were receiving financial assistance from the Post Office.

Social life is always subject to change due to inventions and discoveries. The invention of new tools, new methods of communication and new technologies results in the change of life of rural people, their economy, life standards and priorities, and even in their structure of social and political relations. In recent past, Pakistan Post signed an agreement with Western Union, an international money exchange company for the electronic payment of foreign remittances through Post Offices in Pakistan. This service has facilitated the families of foreign settlers in receiving remittances through their

³⁷ Food Support Program disbursement ledgers of *Sanghoi* and *Dhoke Bidder* Post Offices

local Post Offices. This service was found introduced at *Sanghoi* Post Office. Money Order Service, Pension Payment Service and Saving Schemes have particularly played an important role in dispensing with the barter system and transition to the trade economy in the area. Besides postal services, modern banking have also played important role in doing away the barter system from the area. The branches of Habib Bank Limited and United Bank Limited established in 1973 were successfully functioning there. The individuals who were working abroad used the services of banks for remittances of their money.

In human societies, buying and selling have been in practice for centuries. On the other hand, in exchange of rendered services the wage is a promise of payment based on *Seyp* in shape of commodities or any essential items but with the passage of time, the money replaced commodities for payment of wages. One can find only the exchange of commodities in term of services in some social activities of the rural Punjab which is also subject to change with the practice of giving money as gift exchange as well and in most of the cases it is money which is now used for payment of those services.

Moreover, the people could sell their local products yielded from agriculture farming on cash payment. It was only with the introduction of money in the locale that shifted the people's behaviour from subsistence and barter system of exchange to cash cropping. Minge-Kalman (1977) pointed out that peasant production strategies emphasize on the cash cropping, crafts, or trades (Chayanov 1966: 108) at the expense of food-crop production. In this way, they were not only able to purchase the goods at economical rates in

exchange of cash payment but were also in a position to charge the reasonable price of their goods as they were not bound to exchange their goods only to a particular person who had the goods of their needs. With advent of money in the hands of people, the business promotion activities, naturally received an upward trend opening not only market in the area but also generating job opportunities for the youth.

The working class of the community, which consisted of skilled people but had no agriculture lands was bound to offer their services under '*Seyp*' System (an annual barter transaction given to the workmen) to the relatively rich people. The *Seyp* system is basically contract between cultivators and villagers whose traditional occupation is to offer services and is built upon on the intricate network of reciprocal patron-client relationship similar of the *jajmani* system in India (Lefebvre 1999: 44). Under this system, the skilled and non-skilled personnel mainly craftsmen such as carpenters, blacksmith, barber, the water carrier, and shoemaker, endeavour to cover all cultivator's needs according to their hereditary specialization. The cultivators, at the end of the year, in return of services, used to pay their *Seyp* in shape of a nominal quantity of grains of wheat, maize, millet etc. at the time of harvesting, often not sufficient for the whole year's domestic needs. Resultantly, the people from working class remained dependents upon the people of richer class for their economic needs and whenever they needed money, they had to borrow it from the richer class. Marx (1906) has described this phenomenon as carrying the secrets of unchangeableness of the Asiatic societies and in the continuity of

oppressed socio-economic structure favouring despotic political relations (ibid: 89). In this way, the working class remained tied in the vicious circle of debts and were financially as well as socially dependent upon the upper class. The men and the women from the working class remained in the tight grip of economic as well as social influence of the richer class.

4.4 Pakistan Post, a Strategic Tool in Socio-Economic Development

The above discussion is evident to the ground reality that the barter system in the villages of *Sanghoi* and *Dhoke Bidder* was replaced by trade economy when money inflow was witnessed in the area either in the form of required or surplus income. Frank (1971: 46) and Baran (1973: 89) viewed the concept of surplus economics as decisive in formulation of the concept of capitalism and socialism and in the transition from one type of society into another. Baran (1973:132) considers it "identical with current savings or accumulation, and finds its embodiment in assets of various kinds added to society's wealth, facilities and equipment, inventories, foreign balances etc". Similarly, the change is witnessed in the socio-economic development of rural Punjab with the money/ surplus money earned by the people through overseas jobs or from the means of wages earned by local people working in big cities of Pakistan was received by their households in *Sanghoi* and *Dhoke Bidder* through Post Office and Banks. The locals received these remittances through banks and the Post Office which offered money order service for the payment of domestic remittances at the threshold of the payees.

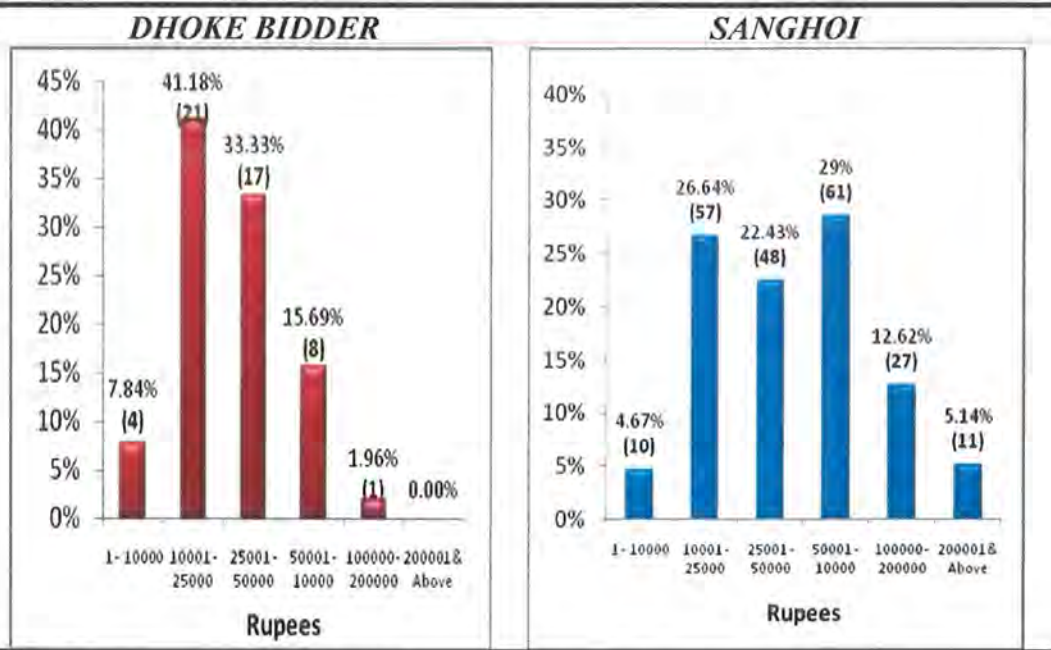
The introduction of money in the area through Banks and Post Offices not only replaced barter system with trade economy but also eliminated the *Seyp* system. The people linked with the *Seyp* system adopted commercial approaches as they started charging in cash for their services and became a part of trade economy. The banks opened their branches in *Sanghoi* during 1973 whereas the Post Office had been functioning in *Sanghoi* since the end of 19th century providing money remittance services through its money order service to the people. In *Dhoke Bidder*, no bank branch exists. Although a regular departmental Post Office was opened in 1982 yet prior to this, extra departmental branch office was functioning which had been providing money transmission services to the people since long. The receipt of remittances through banks and Post Offices was the main source of bringing the money in the area and facilitated transition to trade economy by replacing the barter system. Allan (2006:276) and Giddens (1990:20) argued that the money creates universal value system wherein every commodity can be understood according to the same value system. The universal and abstract nature of money frees it from constraints and facilitates exchange over long distance and time periods. It equally operates in changing the social relations; develops and somewhat inculcates the idea of modernity linked with socio-economic development and a better life. Pakistan's manpower abroad was receiving lucrative wages overseas that had manifold value in Pakistan, and hence the flow of such huge amount of money in the hands of poor villagers made others to follow those

successful members of their community because of the prestige based cultural learning to strive for finding opportunities abroad (Henrich & Boyd 2008:17) .

The income group profile study of 214 household heads at *Sanghoi* revealed that the income level of majority of them (82%) was very low with insufficient land holdings and employment prospects were also non-existent. A vicious circle of poverty was rampant in which the majority of the residents were constrained to live in. Annual income of 26.64% of the respondents was found within Rs. 10000/- to 25000/- which is delineation of high rate of poverty in the area, 22.43% fall within the income group of Rs. 25000/- to Rs. 50000/- per annum. The category of Rs. 50000/- to Rs. 100000/- per year covers 29% of total figure of the village. The richest income group within the category of Rs. 100000/- to Rs. 500000/- per annum consists of 17.76% only. The above empirical data fully justified local peoples' preference to seek jobs in Army or to go abroad to earn their livelihood as annual income of majority came to 166 to 416 US \$ per annum.

In *Dhoke Bidder* the study of income profile of 51 household heads revealed that major portion of them falls in annual income group (Rs. 10001 to 25000) that is 41.18% of the total population. Similarly, 33.33% of the population comprises of the households earning Rs. 25001 to 50000 per annum. A small portion of the population i.e. 15.69% falls in the income group of Rs. 50001 to 100000 and 1.96% in the income group of Rs. 100001 to 200000, whereas no one earns more than this.

Diagram 2. Annual Income Profile of Household Heads



Source: Author's own survey

This indicates that many household heads have significantly low income as compared to the domestic economic responsibilities while living in patriarchic society. It is because in the patriarchal society, on one hand, all the decision making of the whole socio-economic and even political matters lies with the male head of the household who is usually the father, and, on the other hand, the household head have to bear all the socio-economic obligations of the household. Although the mature unmarried children contribute economically until they get married and reside in the separate neo-local residence.

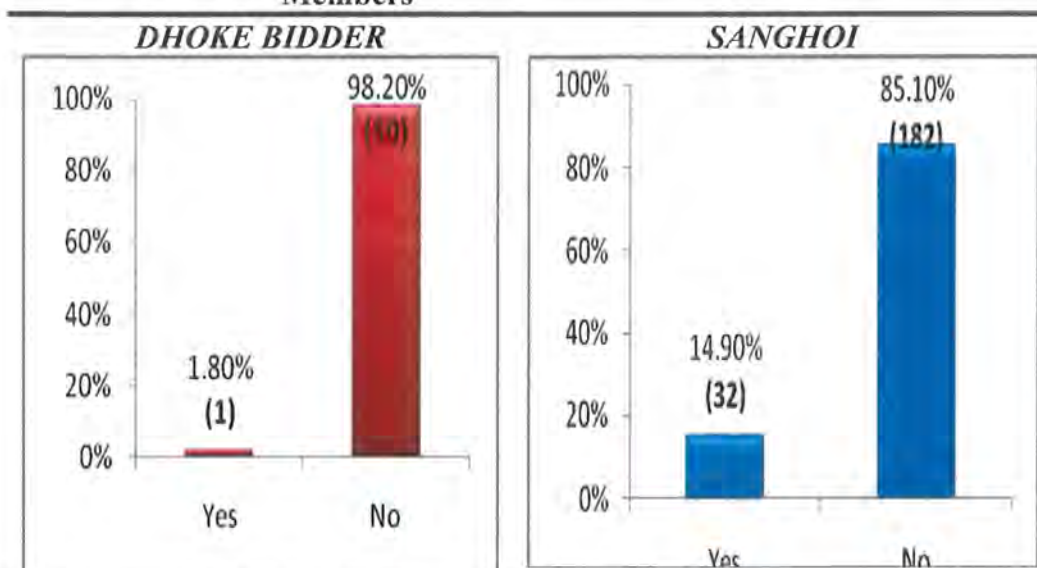
The locale of the study is vastly agricultural but majority of population do not hold land property. The people are, however, to some extent linked with agriculture. In *Sanghoi* 13% population is engaged in farming and in *Dhoke Bidder* 19.6%. This is rain-irrigated area as no canal passes through it. Because

of this only crop mainly wheat in a year is cultivated and it is helping them only for subsistence and cannot be considered as their cash crop. There are some big families (3%) in *Sanghoi* with large land possession that can produce surplus wheat which is sold either in local grain market or in Jhelum City. For small scale farmers, the cultivation of wheat is useful as they need not to purchase wheat for their domestic use and subsequently the income earned through other sources like jobs; small scale business, labour etc. can be saved for future plans. Post Office Saving Bank Accounts attract this class of society desirous of keeping their small savings in accounts as the banks' target is relatively the rich class. The people, having no other source of income except the yearly income generated through agriculture farming, have to manage their yearly budget with this amount. The education of children is the most important responsibility of parents which requires monthly income. Those who depend only on yearly income earned through agriculture farming find Post Office Saving Schemes as their best option for generating monthly income through purchase of regular income certificates. In this way, they get their amount of profit on monthly basis with which they manage the expenditures of the schooling of their children. 20% of the saving account holders at *Sanghoi* and 23% of account holders in *Dhoke Bidder* are peasants, and these figures show peoples' comfort in maintaining their saving accounts at Post Offices. Those who don't maintain saving accounts in Post Offices have inadequate resources and are unable to spare anything. The socio-economic survey conducted in the area ascertained the reasons behind disparities in the living

styles and standards of local people. The foreign remittances have played a significant role in the development of infrastructure in the area. Foreign exchange not only improves the financial position of the relevant country but also shapes the future economic performance (Sinning 2007: 01). Now there are more than 1.4 million Pakistani migrants employed abroad (Lefebvre 1999: 21)

These expatriate populations have, therefore, contributed enormously in the foreign remittances of Pakistan. During 1980-1991 Pakistanis abroad had remitted about US \$ 2.3 billion yearly through official channel and thereafter decreased to 1.4 billion due to reduction in demand for labour in the Middle East (Lefebvre 1999: 21). As per study, the following diagram has been prepared to specify the financial support of household members working abroad from *Sanghoi* and *Dhoke Bidder* villages.

Diagram 3. **The Financial Support from Migrant Household Members**



Source: Author's own survey

A very small percentage of population (1.8%) of *Dhoke Bidder* is serving abroad and had remained isolated under the shadow of *Tilla Jogian* (a famous local mountain) where no public transport/ rail existed. It was quite away from the developed population of district Jhelum as there is only one link road constructed in 1973, prior to which there was not even a road contact for this village. The people of this village had received effects of the social changes taken place in Pakistani society during 1970, when people started going abroad for seeking jobs. Moreover, the intra-caste competition was also present in *Dhoke Bidder* village where two castes (*Awans* and *Gujars*) have existed since long. The competition among *Awans* and *Gujars* prevails and the members of either caste struggle to have better socio-economic position in the society. But this race or competition is lower than that of *Sanghoi* village where dozens of castes prevail and competition doesn't end at one or two castes. This socio-economic competition motivates the people to seek better earning resources to their socio-economic goals. The respondents told that the Army men, by spending their amount of commutation received on their retirements, prefer to go abroad rather investing in small business.

As the foreign remittances provide relief to the poor families and also offer financial cushion to their consumption patterns (Shahbaz & Aamir 2009: 130); the Post has been the leading facilitator in economic growth by providing financial transactions and other related services and now it is believed that an efficient postal operation is important for growth cycle³⁸. The money, with the

³⁸ Union of Postal Union, Berne, May 07, 2003, "Trade facilitation, security concerns and the role of the postal industry for the global economy in the information society" (p 04).

passage of time, has been regarded as a useful medium of exchange and its possession influences economic activities in the process of development³⁹. Additionally, it is also stated that the economic development in different circumstances is possible only through certain sacrifices like physical, emotional and social (Villegas 1963: 35) that the structure of economic system demands.

4.4.1 The Empowerment of Elderly Population through Postal Services

In rural Punjab, the family system is patriarchal joint/extended type (Egler 1960; Alavi 1972) in which power and authority as well as all the domestic responsibilities lies with the household heads. The nature of family is mainly peasant household (Bar-el et al 1987; Lefebvre 1990 & 1999) with sexual division of labour mainly on lines with age and sex (Chaudhary 2004: 23). Besides the migrant (who migrate to other places for economic opportunities and often send back money to run household expenditures) household heads of rural Punjab, the aging population (mainly ex-servicemen), is also contributing significantly in the economic activities of the community. In traditional society, the aged household members were properly looked after by the family. On the one hand, it is normally the aged father or sometimes grand father in case of extended family, who holds all the domestic authority

³⁹ As per Carrier (2005), although the anthropologists have not been so concerned and had less theoretical interest to say about money as they have been concentrating whether the primitive valuables were money or not yet some of them, like (Malinowski: 1927), while conducting research on Trobriand Kula had concluded that those valuables did not function as a medium of exchange and standard of value (p 160).

coupled with much care from the rest of the household members, and, on the other hand in Pakistani society the old age member of the society are given much care and respect as learned by the religio-cultural teachings. While the old age women, especially the mothers derive their respect, care and authority from giving birth to children, who become their socio-strategic assets that ensures reverence for them in the eyes of husbands, in-laws and the whole *caste/beradery* within the society. With the transformation prompted by the industrialization and urbanization, there is a change in the social behaviour of the society in which individuals who are running behind the fast run away engine of modernity (Giddens 1990: 139) and have no time to take care of their parent. Traditionally in Pakistani villages, this changing behaviour towards elderly care and respect is severely criticized by the society and there are still strong familial bonds with much care for the elderly members. Therefore, under this race of modernity, the responsibility for the welfare of the elderly population has devolved on the state and the society (Subrahmanya 2002: 15). In case of *Sanghoi* and *Dhoke Bidder*, the older people, especially the pensioners, have usually no other sources of income and the amount of their pensions is the only financial resource available to them to meet the essential requirements. Culturally most of the people in their sixties in the rural areas specially, are not expected to get involve in paid labour (Disney 1996: 02) or other economic activity.

Money becomes very important for the household heads especially those who are more than 60 years of age and they have to look after their families as

well. In *Sanghoi* among a sample of 214 household heads, most of the household heads fall in the range of 41 to 60 i.e. 46% followed by 27% belonging to the age group of 18 to 40 years; and the most elderly age group of 61 to 80 years is almost 26% of the total household sample population. It means that the number of old citizens is quite high in the area which has been reflected through following table.

TABLE 1. Average Age Groups of Household Heads in *Sanghoi*

Age Group	No of Households Head	Percentage
18 to 40	58	27%
41 to 60	98	46%
61 to 80	55	26%
81 to 100	3	1%
Total: -	214	100%

Source: Author's own survey

As per empirical data collected during the study at *Dhoke Bidder*, most of the household heads fall in the range of 41 to 60 i.e. 47% followed by 29% population between the age of 61 to 80 years, which means that the number of old citizens is quite high in *Dhoke Bidder* as well, as indicated through following table.

TABLE 2. Average Age Groups of Household Heads in *Dhoke Bidder*

Age in Years	No. of Household head	Percentage
18 to 40	12	24%
41 to 60	24	47%
61 to 80	15	29%
81 to 100	0	0%
Total: -	51	100%

Source: Author's own survey

The growing number of older people is a global phenomenon which has major implications in the rural economies (Kedia & Willigen 2005: 301), therefore, the institutions which provide services to these older people have become very vital these days. The study indicates that ageing population of rural Punjab, especially the serving and retired military personnel, use the postal money orders quite extensively.

Money orders service is a money remittance service, which with the passage of time, has been transforming in order to meet the public demand. At present, there are various types of this service i.e. ordinary money order service, urgent money order service and fax money order service. In past, when the fastest means of communications like fax were not introduced, telegraphic money order service was in practice. Ordinary money order service has spread

across the country. The remote areas are embraced with this service in such a way that no city, town, village and locality remain un-served.

Money order service is used by the customers to remit money to their relatives and friends. Servicemen, when posted in different corners of the country, find no other source of remittance of their salaries to their families other than the Post Office because of inaccessibility of any other organization to the secluded areas across the country. The role of Post in salaries remittances can be viewed from this table which indicates it as the pension payment agency of the servicemen. The Post Office significantly renders service to all the beneficiaries of pension as compared to its available competing institution such as the banks.

TABLE 3. Pension Payment Agency

	Frequency	Percent
Post Office	64	100.0
Bank	Nil	0.0

Source: Author's own survey

The money order service of Post Office is trendy among the general public who employ it for their remittances from one station to another within the country. The following tabulated information is indicative of the extensive utilization of money order service by the public during the fiscal year 2005-06 when 865 numbers of money orders were issued for the remittances of Rs. 34.6 millions at *Sanghoi* and *Dhoke Bidder* Post Offices. Similarly, 5027 numbers

of money orders amounting to Rs. 242.8 millions were received for payment at both the Post Offices during this year.

TABLE 4 Money Order issued and paid at *Sanghoi* and *Dhoke Bidder* Post Offices during 2005-06.

Name of Post Office	No. of MO outgoing	Amount remitted	No. of incoming	Amounts paid
<i>Sanghoi</i>	813	Rs. 3252400/-	3749	Rs. 18509300/-
<i>Dhoke Bidder</i>	52	Rs. 201100/-	1278	Rs. 5775500/-

Source: Author's own survey

By utilizing money order service, a huge amount is being remitted throughout the country.⁴⁰ This service is beneficial for the people of every rank of society. Apart from general public, the money order service of Pakistan Post Office is apposite source of remittances for the serving class of society posted in certain parts of the country leaving behind their families in their native villages. They need a trustworthy source for the remittance of their monthly salaries. An analysis of employment level in *Sanghoi* revealed that 23.4% of population is employed in government/ semi-government or any private firm. 13.1% are linked with the profession of farming. 8.3% are those who are self employed in different categories and 6.5% are labourer. The level of un-

⁴⁰ As per annual reports published by Pakistan Post Office, Rs. 182.939 million were remitted in the country during 2004-05 fiscal year, Rs. 21921.270 million during 2005-06 and Rs. 25414.415 million during 2006-07. Annual Report for Pakistan Post Office (2004-05, 2005-06 & 2006-07) published under the authority of Director General Pakistan Post Office Department Islamabad (Pakistan) (pp 30-38).

employment in the area is very high i.e. 48.8%. Obviously un-employed population depends upon other household members.

‘Fauji Foundation’ is a welfare organization of Pakistan Army established for the welfare of ex-servicemen. The foundation provides stipends through money order service of Pakistan Post for the education of children of serving, retired and those soldiers and officers of armed forces who lost their lives during wars. These stipend money orders are issued for a specific amount during the running academic session every year and paid to students at their school/college address by Postmen. In this way, the post is the only medium which provides them this money on opportune moment facilitating them in getting education. The following table shows number of stipend money orders paid during the last 03 years at *Sanghoi* and *Dhoke Bidder*;

TABLE 5. Army Educational Scholarships paid through Postal Money Orders

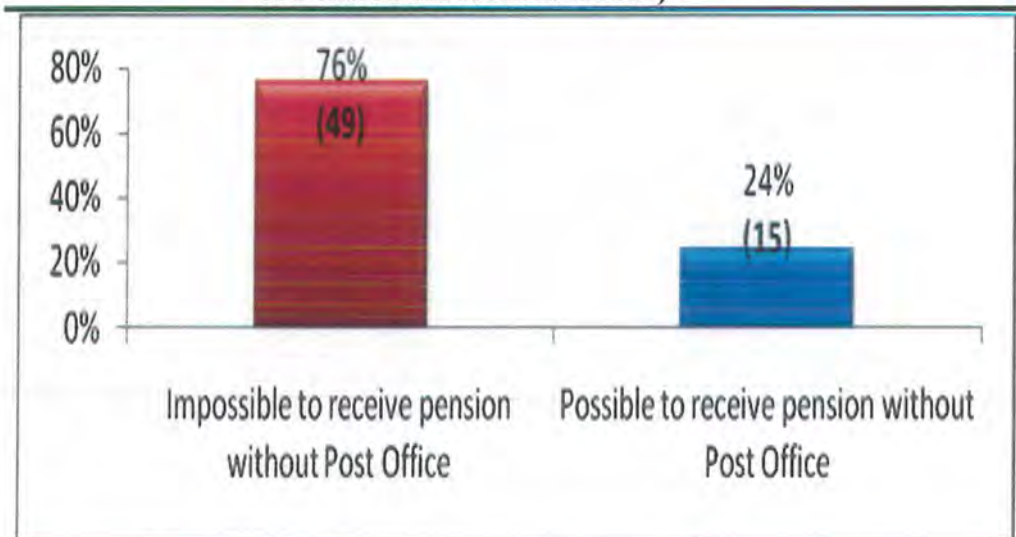
Year	No of scholarships paid at <i>Sanghoi</i>	No of scholarships paid at <i>Dhoke Bidder</i>
2006	89	10
2007	98	3
2008	88	4

Source: Author's own survey

The household heads, serving in any other government or private job outside their city, use money order service for remittances of part of their income to their families. In order to ascertain the utility of money order service for this segment of the society, a specific questionnaire was designed and was

put before the pensioners to ascertain mode of their salary remittance during the period of employment. During the course of interview of pensioners, 50 questionnaires were got filled up in *Sanghoi* and 14 in *Dhoke Bidder*. All pensioners responded that money order service rendered by Pakistan Post was their foremost preference for financial remittances to their dependents while on job and for the same quotient of annuitants responded that Post Office was the expedient place from where they were drawing their monthly annuity. In order to further dissect the information, a question regarding any possibility of receipt of pension through any other agency was put before the selected pensioners. 49 (76%) out of 64 pensioners opined that there was no probability of receiving pension without Post Office whereas only 15 (24%) declared it possible, most probably keeping in mind the Bank branches established in the locality in early 1970s. The empirical responses are presented in the following diagram.

Diagram 4. **Possibility of Pension without Post Office (Responses of Pension Household Heads)**



Source: Author's own survey

Contrary to the assertion of 24 % of the pension recipients, all pensioners are drawing their monthly allowance from Post Office giving priority to this public welfare agency on bank branches functioning in the said settlements. Although the above review was carried out keeping in view the figures ascertained during the survey of pensioners, yet it is quite adequate to construe that all servicemen hinge on money order service of Post Office for salary remittances to their kith and kin because of wide spread network of this service.

4.4.2 The Post and Economic Empowerment

The economic empowerment is linked with the micro as well as macro internal and external politico-economic systems. The capitalism brought change in class relations, the determinants of which were individual rights, accountability and the primacy of economic system. The individual's position is the product of social system and the social position is made rather than inherited (Allan 2006: 149) and these social divisions are called classes under the new type of society (Easterly 2006: 62) based on economic possession. The implicit idea behind this system for an individual, as having inherent human capacity coupled with free will and choice is to strive for money generation and make progress in life for better standard of life and these ideas of human agency basically lead the individuals to empowerment. In *Sanghoi* and *Dhoke Bidder*, the economic empowerment though started with the introduction of money and replacement of barter system in the villages, but the real economic empowerment started with the rise of economic status of the

families whose male members migrated overseas mainly to European countries especially to United Kingdom⁴¹ for employment opportunities. There are certain socio-economic, cultural and political factors as well as constraints behind the people's migration process. The migration may be permanent or temporary depending upon the individual needs, aspirations and constraints. The migration for economic opportunities is associated with improvement in life standards, socio-economic uplift and sometimes for aesthetics. Seeking job in foreign countries is one of the sound sources of income for the people of area that has played a pivotal role in uplifting their living standard which had taken momentum. In *Sanghoi* and *Dhoke Bidder* people were more inclined to seek jobs in UK and European countries⁴². This was due to the fact that most of the emigrants from Pakistan were already working in UK or neighboring countries. Another factor which influenced the local population *Sanghoi* and *Dhoke Bidder* to seek jobs in Europe was that majority of people from the adjoining districts i.e. Mirpur were working in those countries.

During research, the idea of equilibrium floated by functionalists was compared with the process of change that took place in life of individuals. But as the systems are interrelated, and the sudden change in the system brought

⁴¹ Shaw (2001) of Royal Anthropological Institute, UK while conducting research on immigrant Pakistanis to Britain mentioned that Pakistani migration to Britain was never that of self-propelled individual's intent upon creating new lives for themselves, but of migrants as representatives of their biradaris, intent upon improving the position of their Ghar (household) and other close relative 'at home'. A man's earnings were not only, or primarily, for his own use but for that of his close relatives. Remittances were used to build houses, to enable a brother to start a business or to facilitate the migration of another family member (p 328)

⁴² In the decade of 1970s when after dismemberment of Pakistan and creation of Bangladesh, the Government of Zulfikar Ali Bhutto launched a state managed campaign to send poverty-stricken manpower mainly to the Gulf States to earn foreign exchange for the country which was badly affected due to 1971 war with India.

chaos rather than order, therefore, this change is encountered by bringing a change in other sub-system (Allan 2006: 219). Due to inflow of foreign and local remittances, there emerged a change in the social structure of village community that on one hand, contributed in the socio-economic empowerment of the poor villagers, and on the other hand, caused certain other psycho-social snobberies in the village community with extravagant expenditures at the occasions of marriages, funerals, feasts and in domains of constructing *Pakka* houses, purchasing of automobiles and electronic appliances, that produced a sort of jealousy coupled with the competition for such facilities among the villagers. The following table No: 6 reflect that majority of castes have the members working abroad in order to bring a healthy change in the financial status. The percentage of such workers is hiher in big castes.

TABLE 6. Household Members Working Overseas

Castes	Yes	No
Ansari	3	9
Arain	2	14
Butt	2	11
Chohan	5	12
Ghakar	7	35
Gujar	1	6
Jatt	10	69
Malik Awan	10	42
Mirza	5	18
Qureshi	0	4
Sheikh	0	0
Syed	0	0
Total: -	45	220

Source: Author's own survey

In the following table, it is very clear that the financial supremacy of big castes is also due to the presence of higher number of people working abroad.

TABLE 7.

Income Group of Oversees Employees

Castes	NA	1000	2000	3000	4000	5000	6000	7000	8000	10000	12000	13000	14000	15000	20000	25000	50000	100000	Total
Ansari	11	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	12
Arain	14	0	0	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	16
Butt	9	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	11
Chohan	13	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	1	1	17
Ghakar	32	0	1	0	0	2	0	0	0	2	0	0	0	0	0	0	1	0	38
Gujar	4	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	5
Jatt	57	0	1	0	1	0	1	1	0	1	0	0	0	1	0	0	1	0	64
Malik Awan	21	0	0	0	0	1	0	1	0	1	0	0	0	0	2	0	0	0	26
Mirza	18	0	0	0	0	1	0	1	1	0	0	0	0	0	0	0	0	0	21
Qureshi	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4
Sheikh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Syed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total:	183	0	3	2	2	4	1	3	1	6	0	0	1	1	3	0	3	1	214

Source: Author's own survey

The analysis of above tables makes it clear that the social status and dominance of upper castes rests with their higher number and financial prosperity. The concentration of social dominance and financial growth culminated in certain social evils like class discrimination, jealousy, extravagant expenditures etc.

4.4.3 Postal Facilitation as a mean of Social Status

The social structure of rural Punjab is dominated by the existence of different castes. Castes are very peculiar type of social grouping which are ranked and generally defined by descent, marriage, and occupation (Smith 1987: 32; Alavi 1972: 85; Egler 1960: 13). The socio-economic level of each caste in *Sanghoi* and *Dhoke Bidder* is different from others. These castes play a vital role in the analysis of economic activities alongwith their contribution in the process of socio-economic development. Caste differences even determine the differences in modes of domestic and social life, types of houses and cultural patterns of the people which are found in the rural area (Chaudhary 2004: 106). The *Ansaris*, *Qureshis*, *Mirzas*, *Arains*, *Chohans*, *Butts* and *Gujars* are the castes whose land possessions in the area are either minimum or zero whereas, *Ghakars*, *Jatts* & *Awans* are leading castes owning more agricultural land with strong grasp on the social affairs of the area. The more land produces surplus income which determines the status, privileges and social and political influence and significance of different castes. On the one hand, the socio-economic status related primarily with the land is taken into account the matrimonial transaction and consequently the poor families are excluded from establishing affinal ties with land owning class (Lefebvre 1999: 145), and, on the other hand, the employment in the government services and also money intensive overseas labour is also great source of prestige and status. The education provides the opportunity of non-farm employment to landless people in the rural Punjab especially in *Sanghoi* and *Dhoke Bidder* to join the state

services mainly the army force for males and teaching profession for female members of the society. The level of education in the castes who have no land holdings like *Ansaris, Mirzas, Qureshis* etc. as being ex-servicemen who used to remit their salaries through money orders, was observed to be improved as shown in the below table. Their offspring received education up to secondary level which provided them basic eligibility for any government job/ army service.

TABLE 8. **Status of Children's Education (Pensioner households heads) of Sanghoi & Dhoke Bidder**

STATUS OF CHILDREN EDUCATION							
Caste	Below Primary	Primary	Middle	High	College	University	Total
Ansari	0	0	1	1	0	0	2
Arain	1	1	0	1	0	0	3
Butt	1	0	0	0	0	0	1
Chohan	1	0	2	1	0	0	4
Ghakar	8	1	2	1	2	0	14
Gujar	1	0	1	0	0	0	2
Jatt	11	4	2	2	0	1	20
Awan	8	1	1	0	1	0	11
Mirza	2	3	0	1	0	0	6
Qureshi	0	0	1	0	0	0	1
Total	33	10	10	7	3	1	64

Source: Author's own survey

As discussed earlier, different castes in the area have their own patterns of economic activities. The following table (No. 9) shows the pensioners of different castes in the area getting pension through Post Office. It was interesting to observe that *Arains, Chohans & Ghakars* with nominal land holdings fall in the category of higher group of income i.e. Rs. 10,000/- to Rs.

15,000/- per month. This also reflects that the members of these castes have sought out the income generation opportunities other than the land cultivation and have been able to reach at the higher level of income as compared to other high status castes that are confined only to land cultivation.

TABLE 9. Monthly Income of Pensioner Household Heads

Caste	Rs 0-3000	Rs 3001 to 7000	Rs 7001 to 10000	Rs 10001 to 15000	Total
Ansari	-	2	-	-	2
Arain	1	1	-	1	3
Butt	-	1	-	-	1
Chohan	1	2	-	1	4
Ghakar	6	6	1	1	14
Gujar	1	1	-	-	2
Jatt	7	11	2	-	20
Awan	4	6	1	-	11
Mirza	3	3	-	-	6
Qureshi	-	1	-	-	1
Total	23	36	4	3	64

Source: Author's own survey

The above table shows that the *Ghakars* and *Jatts* fall in the monthly income group up to Rs. 7,000/- only. It is evident that the response of household heads of *Ghakars* and *Jatts* was, however, quite divergent with the latter observation made in response to another query (to be discussed in the proceeding discussions) when they uttered that their relatives were working abroad more than those of other castes, but the income they told was much less than they were generating. It might have been due to the fact that both these

factions as having land get their income both from their land productions as well as the remittances made to them by their dear ones working abroad. It is also observed in the villagers behaviour that they often conceal their income from aliens; this was the reason that later on they were found telling their high status when compared with the other castes.

The castes system in the rural Punjab of both India and Pakistan is more or less of similar type and deep rooted. In rural Punjab, introduction to someone essentially contains the reference of his/her village and caste. Being the residents of the same village, the members of the society feel friendly with each other, however, the notion of caste provides the basis of social order and inter-personal relationships (Alvi 2001: 51).

The castes system in the rural Punjab has certain peculiar features whereby one or two castes dominate the social fabric of the village due to their historical socio-cultural background and economic position. The *Punjabi* village comprises of various castes, with one or two leading landowning groups (Shaw 2001: 322). These castes are also based on socio-spatial differentiation which refers to both the pattern and process of the distribution of social groups within a village and the social structure⁴³.

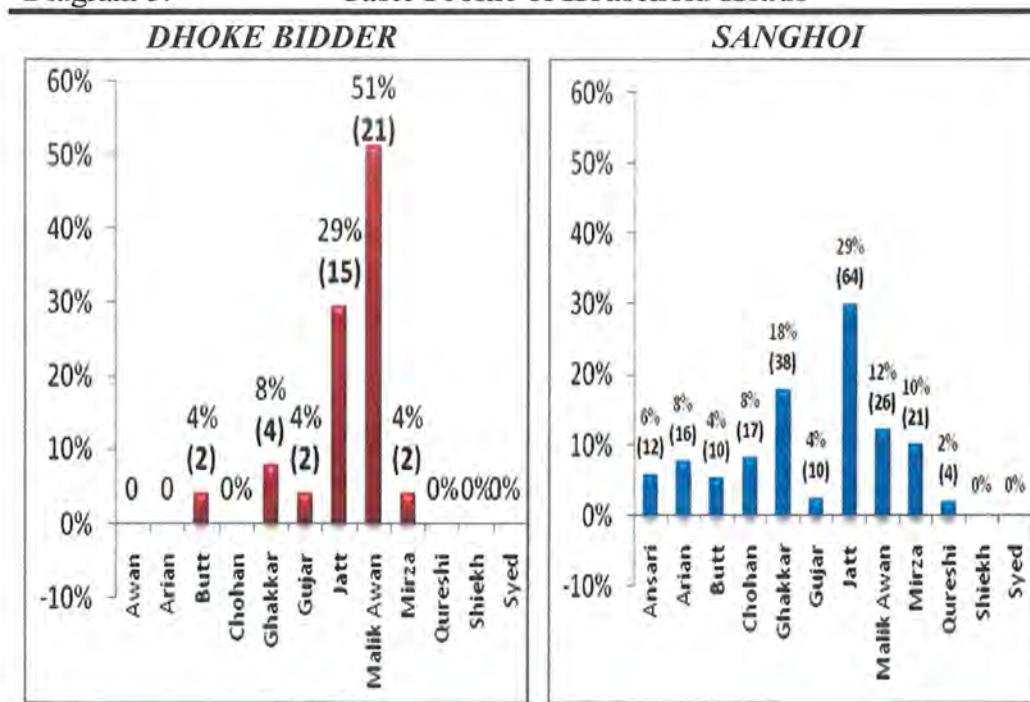
Sanghoi, like other parts of Punjab, is also dominated by the caste system which is not only a symbol of recognition but also considered as a symbol of upper and lower as well as superior and inferior classes in the

⁴³ Coicetto (2007) explains that the social structure of a *Punjabi* village comprises on a variety of groupings based on common features like socio-economic status, age, ethnicity and lifestyle and this differentiation is quite visible (p 340).

community and this perception is even stronger where literacy rate is low. The hierarchy of the castes is graded on the religio-cultural and socio-economic background. In this village, the statistics show that *Jatts* are in majority whereas *Ghakars* are second in number. The *Syeds* who are only 0.5% are still respected as they are considered to be the direct descendents of Holy Prophet Muhammad (PBUH). *Awans* entitled as *Maliks* are third majority caste in the village.

Malik caste is in majority in village *Dhoke Bidder* i.e. almost 51% of total population. *Jatts* are also a prominent figure. They are 29.4% of the total population. *Gujars* and *Ghakars* are 3.9% & 7.8% of the population. *Chohan*, *Butt* and *Mirza* castes are in minority with their nominal ratio which does not exceed 3.9%. The caste profile is indicated through the following diagram.

Diagram 5. Caste Profile of Household Heads



Source: Author's own survey

The caste associated with the occupation can also be considered with the caste's preferences to get employment in specific services. Therefore, it is noted that the majority of pensioners belong to *Jatt* (30.30%) followed by *Ghakar* (21.21%), *Awan* (19.70%) and rest of the 29% belong to so called low graded castes in the local community. They are actively engaged in the domestic economic activities and their contribution is significant for the household socio-economic matters. The agricultural land is also owned by the major tribes in the area and their representation in government service including military is quite significant. These major tribes are settled in the village since long and their hold on local affairs is very strong.

In order to ascertain, the advancement of education in the area and role of Post Office in this regard, the figures in respect of the students studying in different grades in schools and colleges were compiled. As a result thereof, the level of education in children of household heads interviewed is Primary by 52.45% which is the minimum level of literacy in Pakistan. Person at this literacy level can read and write a normal paragraph in national language (Urdu). 4.53% were studying in colleges whereas 11.32% were those who received education up to high level (Matriculation). The education also provides a qualification to these household heads because after leaving schools and colleges these children either get recruited in army or they proceed to abroad which facilitate the households in shape of remittances. This indicates that the educational improvement in the area has been made possible due to

people's spending of more money on educations that they get as remittance through the services of Pakistan Post, as evident from the following table.

TABLE 10. Level of Education (Children)

Level of Education	Frequency	Percent
Below Primary	51	19.25%
Primary	139	52.45%
Middle	32	12.08%
High	30	11.32%
College	12	4.53%
University	1	0.38%
Total	265	100.00%

Source: Author's own survey

The following table of different castes residing in *Sanghoi* and *Dhoke Bidder* (combined) shows that the households of these castes are also imparting education to their children.

TABLE 11. The Education Profile of the Children of Different Castes of Pensioners

Caste	Households	%	Primary	Middle	High	College	University	Below Primary
Ansari	2	3%	-	1	1	-	-	-
Arain	3	5%	1	-	1	-	-	1
Chohan	4	6%	-	2	1	-	-	1
Ghakar	14	21%	1	2	1	2	-	8
Gujar	2	3%	-	1	-	-	-	1
Jatt	20	30%	4	2	2	-	1	11
Awan	11	17%	1	1	-	1	-	8
Mirza	6	9%	3	-	1	-	-	2
Qureshi	1	2%	-	1	-	-	-	-
Butt	1	2%	-	-	-	-	-	1
Total	64	100	10	10	7	3	1	33

Source: Author's own survey

It was noted that 62 pensioners (96.97%) out of 64 of both the villages were found investing amounts of their pension on the different socio-economic activities including education of children. It was a great contribution towards promotion of literacy rate in the area. Similarly, 63 pensioners (98.48%) out of 64 informed that their expenditure included payment of utility bills which was an indicative of pensioners' active participation in household activities. 16 pensioners (25.76%) out of 64 informed that they used to purchase medicines for their household members from the amount of their pension while 15 pensioners (22.73%) were reported to have been purchasing rations with the amount of their annuity. The pensioners' investment is also observed in the agriculture because two of pensioners (3.3%) informed me that they regularly purchase *Khad* (fertilizers) and pesticides for agriculture farming.

In some cases, the pension becomes sole economic source for a family since 2 (4%) family pensioners out of 64 informed that they had no other source of income except pension with which they managed all household expenditures including education and health of their children. The children of 4 households (6.6%) were reported engaged with any type of profession/ earning and were contributing in the household expenditures. In this way, the household's whole economic activities are dependent on the timely disposal of services of Post Offices. The house profile of pensioners prepared during the study in both the villages revealed that all 64 (100%) pensioners possess their own houses. 9 pensioners (14.06%) own *Kachha* houses whereas rest of 55 (8.94%) live in *Pakka* houses.

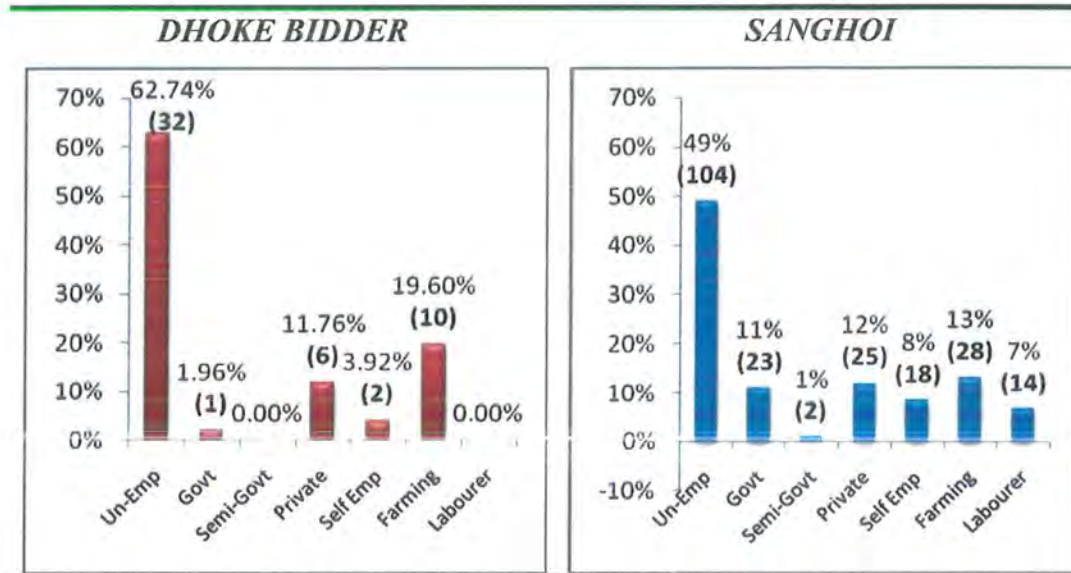
4.5 Postal Strategies Promoting Development

The empirical data of the respondents of *Dhoke Bidder* is indicative that a vast majority 62.74% of the total population is jobless. Remaining 37.26% is engaged in different categories of jobs out of which 1.96% are employed in formal sectors i.e. in government, semi government or private firms whereas 19.6% is linked with the profession of farming/ earning from livestock and non-formal economic activities i.e. wood collection by the women from nearby jungle. 3.92% are those who are self employed in various categories that includes vegetable shops, street hawkers, groceries shops etc. 1.8% household members are serving abroad contribute in household expenditures. The dependents on household head comprise 69.05% unmarried children having less than 25 years of age which shows that majority of the unmarried children is jobless.

The job profile of the household heads of *Sanghoi* is indicative that a vast majority i.e. 48.8% of the total population is jobless. Remaining 51.2% is engaged in different categories of jobs out of which 11.6% are employed in formal sectors i.e. in government, semi government or private firms whereas 13% is linked with the profession of farming / earning from livestock. 8.3% are those who are self employed in various categories that includes vegetable shops, street hawkers, groceries shops etc whereas 6.5% are labourers. 14.9% household members serving abroad contribute in household expenditures. The dependents on household head comprise 68.65% unmarried children having less than 25 years of age which shows that majority of the unmarried children

and jobless. The statistics mentioned in above two paragraphs are illustrated through following diagram.

Diagram 6. Job Titles of Household Heads



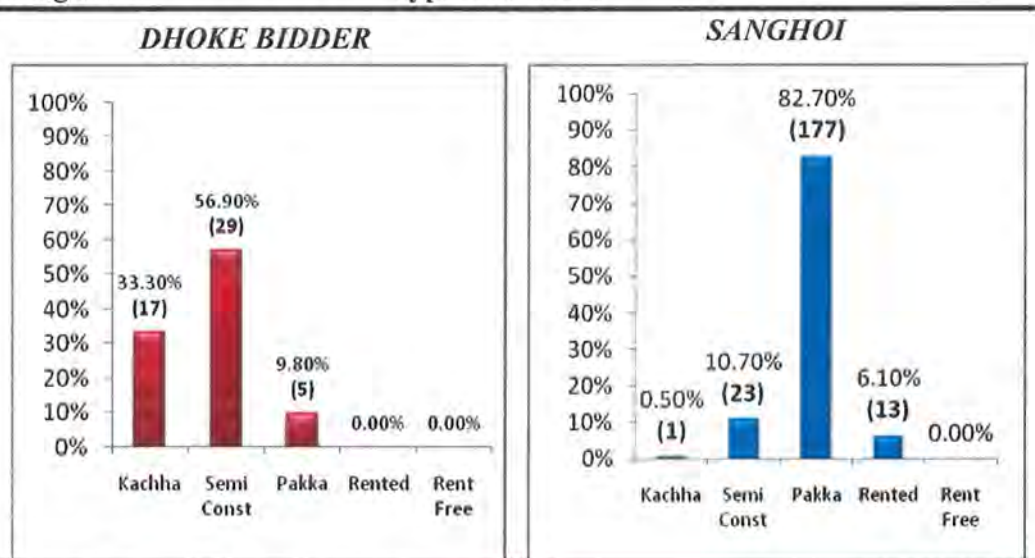
Source: Author's own survey

Although the construction of a *Pakka* house is top priority of the local resident, the empirical study at *Sanghoi* revealed that only 0.5% houses were *Kachha* whereas 10.7% were semi constructed where a portion of the house had been constructed with bricks and cement. 6.1% of the population was living in rented houses whereas no one lives in rent free houses.

A small number (9.8%) of houses in the *Dhoke Bidder* village are fully constructed (*Pakka* houses). Most of these constructed houses were *Kachha* or constructed with mud/ clay before the decade of 1970. After 1970, when local people started seeking overseas employment, with earning sufficient money from international labour, their first priority after paying of debt that they might have taken from some affluent influential of the village, was either to construct

new places of residence with bricks and cement or to construct additional rooms for ever increasing population of the household. Sometimes, the construction of *Pakka* house brags their financial superiority as well as social prestige in the village. Sometimes caste alongwith economics also determines the type of houses and choice of village area where these houses are located (Chaudhary 2004: 108). Moreover, 33% houses are still *Kachha* whereas 56.9% are semi constructed where only a portion of the house has been constructed with bricks and cement. The villagers construct their *Pakka* houses in several phases as an addition to their already *Kachha* houses; therefore, whenever they earn and save some money for the purpose, they start constructing one or more room as per their requirement or financial bearings and status. One of the peculiarities of the rural areas, especially *Sanghoi* and *Dhoke Bidder*, is that people neither live in rent free houses nor in rented houses which means the people have their own houses whether constructed or semi constructed as shown in the following diagram.

Diagram 7. Types of Houses



Source: Author's own survey

The age of modern communication, technology, growth and outreach of modern competitive capitalist economies has changed the old economic system of the village communities. However, no factory or industry is available in the area which could provide jobs to the people. The industrial policy of Pakistan did not consider the rate of natural population growth and rural urban migration, but instead always favoured capital intensive rather than labour intensive techniques of production; therefore creating unemployment and underemployment (Lefebvre 1999: 33) especially for rural people; although a large number of rural people were getting labour outside their village in the big industrial cities or overseas. Some families are engaged in small scale business of cloth merchants, general grocery stores, sale of vegetable, local transport like *Rickshaw* (small engine cart used as local public transport).

Apart from Post Office, a few government departments like education, health etc. exist in the area but Post Office is the only department providing job opportunities to inhabitants to the maximum possible level. However, a reasonable number of people, especially women, adopt teaching as profession. For the reason, the people have to seek jobs in other big cities like Jhelum, Rawalpindi, Lahore, Karachi etc. The skilled persons like welders and masons can earn in the area while educated and non-professional manpower is bound to seek jobs in big cities according to their eligibility.

The extraordinary high profile of *Ghakars* and *Jatts* in this field (as illustrated through following table) is not because of their income but this is indeed their proportionate representation in the population.

TABLE 12. **Types of Houses**

Castes	<i>Kachha</i>	<i>Pakka</i>	Total
Ansari	0	2	2
Arain	0	3	3
Butt	0	1	1
Chohan	0	4	4
Ghakar	2	12	14
Gujar	1	1	2
Jatt	0	20	20
Awan	5	6	11
Mirza	1	5	6
Qureshi	0	1	1
Total	10	56	64

Source: Author's own survey

4.5.1 The Economic Empowerment of Pensioners through Postal Facilitation

Pension payment has been a source of economic empowerment as well. During the study conducted in *Sanghoi* and *Dhoke Bidder*, 64 respondents of pensioner's category were contacted out of which 50 were from *Sanghoi* and 14 from *Dhoke Bidder*. All these pensioners were household heads and they were running their household expenditures mainly with the amount of their pension. The following table showing income group of pensioner household heads respondents is indicative that a majority (44) 68% fall in per annum income group of Rs. 25001/- to Rs. 100000/- (417 US \$ to 1667 US \$). If we calculate the monthly average income, it comes to Rs. 5208 per month (87 US \$). 22% of the population of pensioners lives below the poverty line having the daily income less than Rs. 60/- (US \$ 1).

TABLE 13. Annual Income of Pensioner Household Heads
(*Sanghoi & Dhoke Bidder*)

Income Group	Households	Percentage
Rs. 0 to 10000	1	2%
Rs. 10001 to 25000	11	17%
Rs. 25001 to 50000	21	33%
Rs. 50001 to 100000	23	36%
Rs. 100001 to 200000	7	11%
Above 200000	1	2%
Total: -	64	100%

Source: Author's own survey

Some pensioners do not depend merely on the amounts of their pension but also seek additional income generating sources like re-employment and small scale business in order to meet out the responsibilities of their dependents. In this connection, Briones (2006: 87-116) has mentioned that during the economic transformation, the emergence and rapid expansion of the non-farm (other than agricultural surplus production) economy in rural areas and in the towns becomes a major source of growth in incomes and employment. In *Sanghoi* and *Dhoke Bidder* villages, 2 pensioners out of 64 were found actively engaged in their business which provides them additional income and their social status becomes relatively better than the other pensioners. During interview, they informed that they received their merchandise goods for business either by utilizing VPP (Value Payable Parcel)

service of Pakistan Post or by visiting big markets personally. The VPP service can be used by both commercial and individual purposes. Through this service, anybody can place indent to the vendors and the vendors dispatch the goods in a parcel whereas payment is made on delivery.

The Post Office accepts those parcels by charging their due postage but when those articles are delivered to their addressees who actually placed the order, they pay the amount of those particular products to the Postman at the time of delivery. The Post Office sends that money to the vendors in shape of money orders. In this way, the customers instead of paying some amount in advance, make payment when they physically receive their desired product at their given addresses. This type of service is nonexistent in any other institution and even the private couriers do not offer such service. That's why the pensioner household heads who are also businessmen use this service for their convenience. This is another productive service for promoting self employment in the rural areas especially empowering pensioners for enhancing their economic needs and then their fulfillment (Briones 2006: 87-116).

4.5.2 The Post, a Labour Intensive Organization

The Post Office, being a labour intensive organization, provides jobs to the local inhabitants which economically empowers postal employees. Rural areas are prone to unemployment and poverty because of lack of alternate mode of income generating opportunities. It is observed during the study, the staff in the Post Offices of *Sanghoi* and *Dhoke Bidder* has clear realization of

this fact because when they compare themselves with other working men of the area, they feel satisfied because of the fact that they are posted in their own villages and are also employees of an organization having deep roots in the society. According to Briones (2006: 57) labour is a factor of production that the poor possess in relative abundance. So, to eradicate poverty, the provision of decent work opportunities to the poor must be ensured. As poverty in Asia remains largely a rural phenomenon, that's why the employment generation is a key strategy in reducing rural poverty. Nine regular officials were working at *Sanghoi* Post Office and all of them were local residents of the same village. The senior most was the Postmaster; two were working as Clerks, two as Postmen and four as Mail Runners. All the three officials working in *Dhoke Bidder* Post Office were regular employees, one of them was Postmaster and the other was Postman while the third was Mail Runner. The Post office had provided them jobs despite the fact that academic qualification of two of them was just middle while the third, namely the postmaster, a graduate, was given an honourable job by appointing him as incharge of that post office. Their income, as compared to other members of the society was found satisfactory as their salaries were within the range of Rs.5000/- to Rs. 10500/-. They were also entitled to pension and other benefits. During interviews, it was revealed that their children were getting education and they were enrolled in primary, middle, high schools and colleges. Only one official had a *Kachha* (constructed with mud and clay) house while rest of them had *Pakka* houses (constructed with cement and bricks). Six out of twelve departmental officials were also

household heads and were taking care of their families whereas rest of the six was helping their families in meeting domestic liabilities. By and large, they were satisfied with their jobs and their position was considered as respectable local citizens.

In addition to regular employees, the Post Office has also engaged extra departmental employees in branch offices who are mostly retired teachers or retired soldiers and in some cases, shopkeepers. They are paid a fixed monthly allowance of Rs.1200/- which adds to their income. In *Sanghoi*, 7 such employees were working in branch Post Offices functioning in adjoining settlements/ villages. Out of these 7 extra departmental employees, 3 were retired army soldiers, 2 were shopkeepers while the remaining two were retired teachers. Two branch offices attached to *Dhoke Bidder* Post Office were being served by a retired soldier and an old shopkeeper.

It is reflected in the following table based on empirical data. The table is an indicative of the fact that Post Office has provided an additional source of income to relatively senior citizens. After retirement, they have got a respectable job of Baboo (titled name given to the Postmaster/ Postal Clerk by the society perceived to be a literate person), who delivers benevolence in the area. It not only provides additional income but also keeps them in mainstream after retirement. Moreover, these entire extra departmental officials think that after joining as branch Postmasters, they had earned respect in the society and their social status had improved.

TABLE 14. Extra Departmental Postal Employees

S No.	Previous/ present occupation	Age	Monthly income from all sources
1.	Retired soldier	79	Rs. 6500/-
2.	Retired soldier	63	Rs. 18000/-
3.	Retired soldier	71	Rs. 4200/-
4.	Retired teacher	53	Rs. 12000/-
5.	Shopkeeper	48	Rs. 4000/-
6.	Shopkeeper	48	Rs. 7000/-
7.	Retd. Govt. official	51	Rs. 10000/-
8.	Retired soldier	62	Rs. 5700/-
9.	Retired teacher	64	Rs. 6200/-

Source: Author's own survey

4.6 Socio-Economic Implications of Postal Financial Services

As already mentioned, the district Jhelum is called martial area of Pakistan because of large number of people belonging to Jhelum district are working in Pakistan Army⁴⁴. Lance Nike Mehfooz Shaheed of this area was awarded with the highest military award 'Nishan-e-Haider' by the Government of Pakistan after 1971 Indo-Pak war. The villages of *Sanghoi* and *Dhoke Bidder* are prominently known in this regard because a large number of serving as well as ex-army men and officers belong to these villages. In course of research, it was revealed that 23.2% of population of *Sanghoi* was still working or had served in army while 44.1% of *Dhoke Bidder* was also serving in the same force. While responding to a question as to which source of remittance

⁴⁴ Din (1880) 'History of Jhelum' (p 143)

they had been using for their salary transfers during job, 23% of people in *Sanghoi* and 44% people in *Dhoke Bidder* replied in favour of this particular money order service of Pakistan Post Office because of having no alternative mode for the remittance of salary to their families. Still, no firm, company or organization has taken this sort of responsibility and the people still depend on Post Office for their remittances. Banks offer remittances services to the people but that are attractive only for their account holders because the payees have to provide witness to receive their payments which is complicated task for common people especially for those having no accounts in the Banks. Moreover, Banks do not pay remittances at doorsteps of the payees while the Post Office pays the money at the door step of payee. Consequently, except a limited number of people like businessmen, the majority of people use money order service for remittances.

A very significant role of money order service in Pakistan was witnessed after 1971 Indo-Pak war when more than 90,000 army men were made prisoners of war by India and their salaries were paid through money orders to their families regularly and uninterruptedly. In *Sanghoi* and *Dhoke Bidder*, businessmen, serving people in government/ private departments, school teachers, army men, ex-servicemen and prisoners of war are living in large number. I was interested in interviewing the prisoners of war to get their opinion about the changing role of Post Office in their lives, especially during the period of their imprisonment. Therefore, 10 prisoners of war (POW) were selected both from *Sanghoi* and *Dhoke Bidder* randomly. Responding to the

questions about their ever first contact with their families after joining the Army Service and about their means of communications and mode of remittance during the entire period of service, 100% of them replied that their first contact with their families after joining their service was a letter through Pakistan Post. Two prisoners of war from *Sanghoi* namely Sepoy Khalid Hussain and Sepoy Lal Hussain even told the month and year of their first contact with their families through letters. Similarly, their source of contact with their families during their entire employment and also period of imprisonment, 100% war prisoners replied that their sole source of contact with their families was a letter, as illustrated through the following table. Similarly, another question was about their salary remittances during their imprisonment, 100% replied that it was Pakistan Post Office which had played its role in that regard through its money order service.

TABLE 15. **First Mode of Communication of Servicemen/ Prisoners**

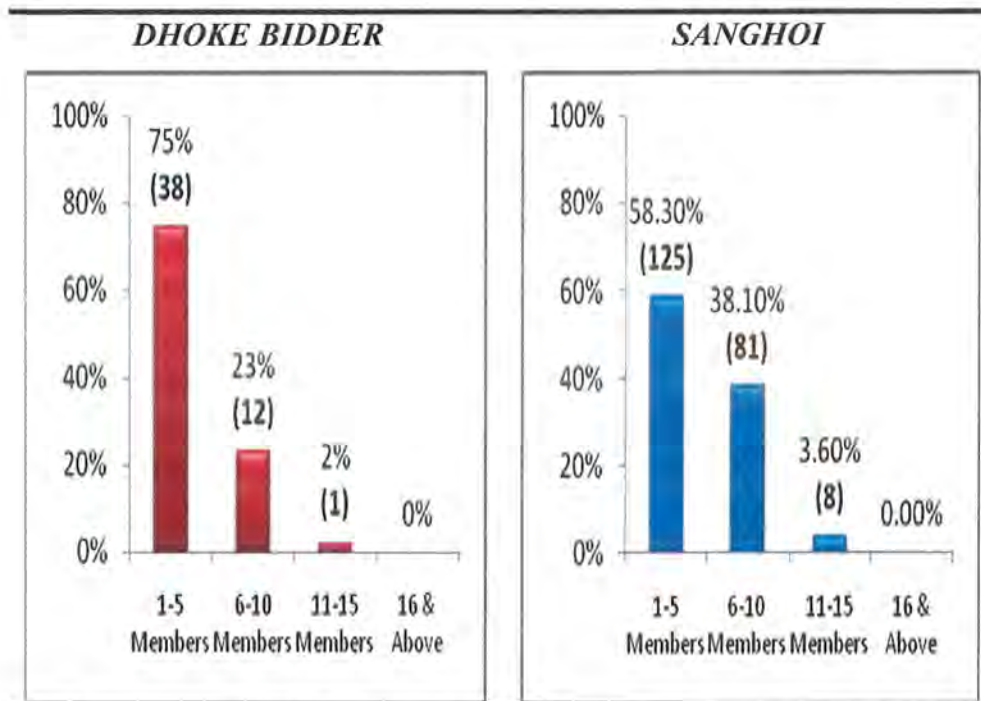
		Frequency	Percent
Servicemen	Letter	20	100.0
	Others	Nil	0.0
Imprisonment	Letter	20	100.0
	Others	Nil	0.0

Source: Author's own survey

The family in rural Punjab is predominantly patriarchal joint family, with larger household and societal discipline and interdependence. As already

said that the household heads who are often the fathers, sometimes mothers in the absence of any male member of the household; and who exercises almost absolute socio-economic decision making authority over its members (Chaudhary 2004: 24) and in reciprocal fashion, are considered, in most of the cases, as the central figure who takes care of almost all the socio-economic necessities of household members⁴⁵. The following diagram shows the dependent profile of *Sanghoi* and *Dhoke Bidder* villages where the household heads are managing the families comprising more than six dependents.

Diagram 8. **Number of Dependents Profile**



Source: Author's own survey

However, the fathers or mothers as head of the households sometimes act as the sole symbolic figure to shoulder the household responsibilities

⁴⁵ Malinowski (1927) describes the institution of family in quite detail. However, according to him, the fact remains that the notion of family has never been same in earlier societies and many anthropologists believe that the family has changed enormously during the development of humanity from early stages to the present one (p 65).

although many adult members of the family are engaged in occupations and economic activities and contribute to household economy. After gathering the economic resources pooled by all the adult employed members of the household, the household head fulfills the whole domestic, social and individual needs of the household. Generally, a pensioner is a person who leads a relaxed life after retirement, but unlike Western Countries, financial hardships do not let him to live such an easy life in Pakistan. Normally, a pensioner is supposed to concentrate on his personal life and socialization among the community rather than becoming so tied with the hard affairs of household. In most of the cases, the old/aged parents are replaced by the elder sons for discharging the familial responsibilities. They, however, have to share financial burden of their families by contributing the amounts of their annuities. As per empirical data collected from *Sanghoi* and *Dhoke Bidder* villages, the pensioners bear the expenses of 384 dependents. Among these pensioners almost 52 (81%) out of 64 household heads are those who have no other earning hand within the family. It means that majority of dependents have to rely on their pensions which is quite insufficient to meet the household expenses leaving their economic conditions far below from a satisfactory level. Decomposition analysis for Pakistani villages (Adams 1997: 87) shows that most of the income inequality across households is accounted for by inequality of agricultural incomes, with non-farm incomes accounting for only 6–19% of overall income inequality. Therefore, the pensioners who earns from non-farm

income sources are mainly low income group and have to rely mainly on pensions through Post Offices.

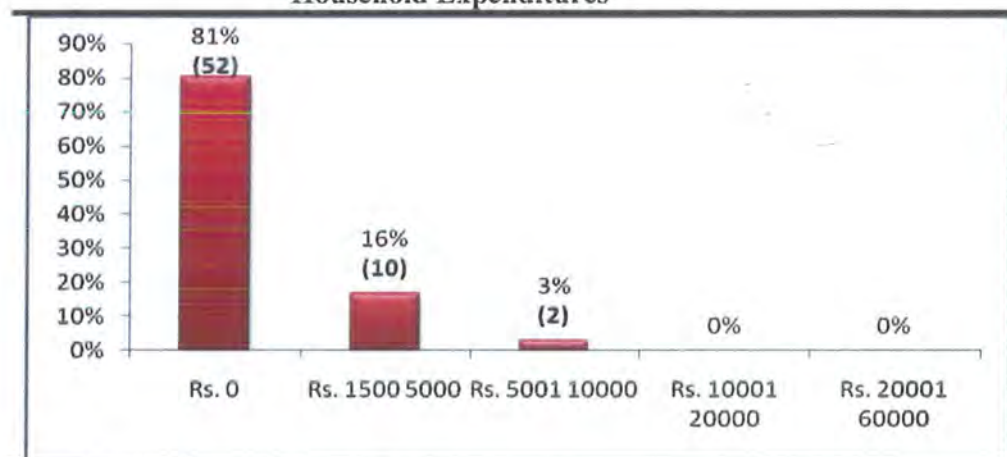
4.6.1 The Postal Services and the Means of Development

It is obvious that all of these pensioners, inspite of their meager income, not only survive but take part in all the socio-economic activities in the society like imparting education to their children, bearing kitchen expenditures, arranging marriages of their dependents, taking care of their health and other social obligations. It has become possible only due to the fact that the rural life has certain explicit features which include the simple style of living, wearing simple dresses and eating low-priced cheap food mainly vegetables in their routine life. The availability of livestock which not only provides them an extra source of income by selling those animals, but is also the regular income which they get by selling the milk of their domestic animals in local market.

It was observed that the local communities, especially the people who were involved in farming, try their best to have maximum numbers of livestock which directly and indirectly support them financially and also enhance their social status in the community.

The additional sources of income are very important for the pensioner household heads because their pensions do not support them adequately. So the major contributions in household expenditures come from the family members other than household heads in shape of local or foreign remittances which is depicted through the following diagram:

Diagram 9. Contribution of Family Members of Pensioners in Household Expenditures



Source: Author's own survey

However, it was observed during the study that their contribution in overall household expenditures besides providing relief to their families in performing other social and religious rites and rituals was quite significant. The pensioner household heads have to manage education to their dependent children. The empirical data revealed that 30 (47%) out of 64 were the households whose children were studying in different classes; while majority (53.3%) could not afford any type of education for their children who resultantly have to remain illiterate. Among these 36% of children along with their fathers were contributing to household expenses while 64% were either jobless or in lower age group and are not supposed to work for income generation; which delineated that the fathers responsibility is to completely bear the whole expenses of their of children.

It is noted that 100 (33.44 %) out of 299 children of 64 pensioners were 'married' whose marriages were arranged by their fathers mainly through their

own resources. Among these, 47 out of 100 married children were female. The weddings, especially of girl in rural as well as urban areas of Pakistan, are customarily very expensive requiring hundreds of thousand rupees for pompous and ostentatious items of dowry and opulent feast for *barat* (a group of guests accompanying the groom to receive the bride from her parent's home). Hundreds of invitees attend such functions and are generally served with sumptuous meal comprising 4-5 dishes followed by sweet dish, cold drinks, tea, green tea etc. In fact serving the food to *barat* is considered a matter of prestige in social life. The marriages of male members are also celebrated in extravagant manner where huge expenditures are incurred to safeguard the honour in *beradari*.

Food Support Program (FSP), initiated by the Government of Pakistan, has very significant implications on the economic uplift of poor people in the area. The Post Office has been assigned with the task of disbursement of this charity money to the poor segment of society. In order to analyze the impact of FSP scheme in the life of poor masses of the area, their income was tabulated in various groups and compared with that of pensioners of the village *Sanghoi*. The first income group ranged up to 10,000/- per annum. Only 6% household heads who were also FSP beneficiaries in *Sanghoi* fell in this income group whereas in the category of pensioners, no one represented this group. Similarly, only 10% of those who were getting financial assistance through FSP were found falling in income group of Rs. 50,000/- to 100,000/- per annum whereas 34% pensioners fall in the said category. This indicates that the FSP

beneficiaries fall in the low income groups, and hence the FSP schemes contribute for the economic assistance of the poor income household. The comparison also reflects the economic status of the FSP beneficiaries and the relative importance and need of the scheme for the empowerment of low income group.

TABLE 16. Comparison of Yearly Income Groups of FSP Recipients and Pensioners at *Sanghoi*

Income group of FSP	Percentage	Income group of Pensioners	Percentage
Rs. 1 to 10000	3 (6%)	Rs. 1 to 10000	0 (0%)
Rs. 10001 to 25000	29 (58%)	Rs. 10001 to 25000	11 (22%)
Rs. 25001 to 50000	12 (24%)	Rs. 25001 to 50000	15 (30%)
Rs. 50001 to 100000	5 (10%)	Rs. 50001 to 100000	17 (34%)
Rs. 100001 to 200000	1 (2%)	Rs. 100001 to 200000	6 (12%)
Above 200000	0 (0%)	Above 200000	1 (2%)

Source: Author's own survey

Although the FSP money was regarded as the government's attempt to empower the poor marginalized class especially the women and it was, indeed contributing in the domestic budget of the households, yet among 63 heads of the households' respondents, 29 (46.03%) termed it as a meager help in running their day to day expenditure. They opined that FSP money was no

doubt a financial assistance for them but it did not provide adequate support to them in meeting their expenditures on basic needs. Similarly, 19 (30.16%) respondents were of the opinion that the FSP money was just a lollypop for the poor class of the society and could not play any positive role in smooth functioning of the economic activities of poverty ridden people and even insufficient to meet the kitchen expenditures of an average household during a month. During my interaction with these respondents, I observed that they were in a state of despondency and disappointment about the future of their children as they couldn't find FSP or other sources of their income sufficient to safeguard their economic well-being. Fifteen (23.81%) household heads of this category did acknowledge that the FSP money had played an important role in uplifting and improving their economic conditions. In fact, they were the individuals who were involved in small scale indoor jobs like washing of clothes etc. which they were performing on behalf of others to earn extra money and in exchange of those services they were being paid some money. The FSP money for this class was an additional source of income which was utilized by them for buying the essential items of their choice. For the reasons, they were happy to receive this additional financial support from the government through Post Offices.

Although the meager amount of FSP does not satisfy the recipients, but it was observed during the study that its recipients desired to receive this amount without any interruption; rather they wished that the government should increase the amount of payment. Whenever an installment gets delayed,

these people pay repeated visits at the doors of local political leaders and the members of local *Zakat/Usher* (the mandatory financial transaction for the poor and needy people as ordained in Islam) committees as well as Post Offices to inquire about the reasons of delay and also pressurize for early release of money. It is only the Pakistan Post that fulfills their wish to have FSP money in time. They don't want to lose this income as all the respondents admitted that the FSP money was beneficial for the economic needs of their households. 62% FSP recipients from *Sanghoi* and 15.4% from *Dhoke Bidder* explained that those amounts were helpful in running their household expenditures. Moreover, those people who don't receive the FSP money often pay visits to political leaders for their nomination for the Food Support Program. It is also observed that the society view the scheme with critical eye, however, they wish to receive the money despite being very meager amount.

The impact of this financial service on social life is as much as the scope of service. The people all over the country get FSP money through Post Offices. The positive impact of FSP is the financial assistance to the needy people with which they meet a little financial need after six months and in many cases after one year's time period. Although this financial assistance is called as the Food Support Program, but the money provided is inadequate as the people even cannot manage their kitchen budget for a month. The average household size in *Sanghoi* is 6.6 and in *Dhoke Bidder* village 5.3 which needs much more than the amount of FSP money. Its contribution in various fields' i.e. education, health, payment of utility bills, retiring of debts etc is, however,

encouraging. Besides these nominal positive impacts, the scheme has certain negative impacts on life of FSP recipients.

Firstly, they compromise on their prestige and self respect and gain a position in the society like a beggar. Secondly, to receive this nominal amount of assistance, they have to beseech and sometimes have to provide free of cost services to the influential ones in the village. The reason is that the nomination for the beneficiaries of the FSP is made and endorsed by the political representative or their allied local influential. In case of women, the influentials deceive them and sometimes even sexually and emotionally exploit them for this little amount. The political leaders, in return of their efforts extended for sanction of FSP money in the name of poor people, demand for their support in elections. In this way, a vast majority who receives this nominal amount of assistance has to lose its freedom of opinion and integrity. Elections are indeed an opportunity given to the people to form the government of their choice but due to one of the social constraints, the FSP recipients do not cast their votes freely and according to their choice, lose this great opportunity of nation building.

In this way, the state government's effort to minimize the poverty by providing FSP money seems to be and also viewed by critics as not viable solution; rather it is alleged to make the poor greedy, reliant, lethargic and only wasting their valuable time to become beneficiary of the scheme. The state's approach should be to utilize this country's manpower by enabling everyone to become self supporting with their due contribution towards building up a sound

and strong nation. The money distributed through FSP is also turning the beneficiaries into habitual/ professional beggars and charity receivers. It was also observed that the young healthy men only for the sake of little amount of FSP, serve the influentials for whole year as they expect that the influential *Rajas, Chaudhris* (Headmen) would help them in getting sanction for their FSP amounts. So, the payment of amounts on account of Food Support Programme through Post Offices on one hand, is providing economic relief to the poor in time with due responsibility; while on the other hand, it is also putting bad effects on the behaviours of poor class in the society as it can't provide them sound base for self reliance because this meager financial aid hardly provides any meaningful assistance to the people in managing their essential needs.

CHAPTER – 5

POSTAL CONTRIBUTION IN SAVINGS AND POVERTY ALLEVIATION

5.1 Historical Perspective of Postal Savings

The saving schemes of Post Offices have a very long history. During the period, when Indo-Pak subcontinent was a colony of Great Britain, the Saving Schemes through Post Offices were launched on January 28, 1873.⁴⁶ Thus, Pakistan Post Office enjoys very old clientele in this regard. Traditionally, in Pakistan, the postal schemes were preferred by the lower income groups because of convenience in transactions at any local Post Office. Post office established a nationwide network with a diverse and even geographical distribution across the nation. It gave a huge competitive advantage to the Pakistan Post Office in comparison with limited accessibility to banks. Prior to launching of saving schemes through Post Offices, the people used to deposit their spare money with reliable persons of the community and hence were susceptible to financial risks of deception, fraud, theft, and robbery etc. Nevertheless on introduction of the saving schemes, the Post Office was considered to be a safer mode of deposits and resultantly these schemes became rapidly popular among the rural community. The Post Offices eliminated the risk factor when institutional arrangements were provided for keeping the deposits into the local treasuries and comprehensive documented procedure was adopted for this purpose which was considered as a risk free source of

⁴⁶ Post Office Manual, Volume-I, 1st Edition (1968), published under the authority of the Director General of Pakistan Post Office, printed at the Inter Services Press Limited, Karachi, (p 93).

saving by the common people.⁴⁷ For substantivists like Polanyi (1957: 149-50), the economic processes are 'instituted' in society or relatively 'embedded' in social relations (Jenkins 1977: 73); therefore, the safe opportunities to save and invest ones economics through the schemes of Post Office made possible the villagers' saving economizing behaviour.

The savings is generally considered as putting money aside, either kept safe personally or deposited in a bank or invested somewhere. When personal savings are discussed in relation to economy, it is normally defined as a disposable income which a person possesses, minus the expenditures which he or she has to incur on households. As per Universal Postal Union (UPU), *"Saving differs from savings. The former refers to an increase in one's assets, an increase in net worth, whereas the latter refers to one part of one's assets, usually deposits in savings accounts, or to all of one's assets. Saving refers to an activity occurring overtime, a flow variable, whereas savings refers to something that exists at any one time"*.⁴⁸

Savings, at individual and national levels, are important determinants of well being and prosperity of members of a society. For individuals, it may be motivated by life-cycle considerations, investment opportunities, the desire to smooth consumption in the face of volatile incomes, meant opportunities, the desire for smooth consumption in the face of crises or the need to accumulate resources for large purchases (Carpenter & Jensen 2002: 314). It is the institutional factors that greatly influence individuals' ability to save according

⁴⁷ Scher & Yoshino (2004) while suggesting the mobilization of economic activities through postal savings mentioned that in its global survey of the United Nations Secretariat drew attention to the role that postal savings could play in mobilizing domestic financial resources. (p 03)

⁴⁸ www.upu.org Sep 18, 2007

to which saving and asset accumulation are primarily a result of institutional measures (Scher & Yoshino 2004: 03) involving explicit and overt connections, rules, incentives and subsidies . Similarly, the saving, for most of the people, is difficult but it is even thorny for those whose income is low. The knack to spell out the role of formal institutions in facilitating savings and asset accretion of low-income households is a step in the right direction (Sherraden & Schreiner 2003: 103). In actuality tendency to save money is also originated in global capitalistic traditions. As Wallerstein (2004: 24) says, “we are in a capitalist system only when the system gives endless accumulation of capital”. But in Pakistan, there is articulation in attitude and socio-economic needs of the rural people towards saving and accumulation of money rather than just materialist approach (Lefebvre 1999: 263).

The saving reflects the human desire to conserve for the future and strive for self-sufficiency and independence (Scher & Yoshino 2004: 03). As savings have very important role in the economic activities of the individuals, institutional arrangements are basic prerequisite for provision of services of savings and disbursements. The realm of saving deposits is generally related to banks but the Post Office is also included in this race. Japan has biggest postal saving bank. Similarly, many other countries like Pakistan, India, Sri Lanka, Tanzania, Kenya and Britain have saving banks within their postal institutions. Today, postal savings systems, in countries where they exist, provide more access points for savers than the entire World’s Bank Branches combined⁴⁹. It

⁴⁹ Universal Postal Union < www.upu.org > September 18, 2007.

reflects the post office's outreach to common people which the other competing private corporations and state departments lack. Moreover, the very idea of Post Office as public institution provides every person the right to access many basic services which the institution offers.

Postal savings provide basic and easy way for savings account and other financial investment in saving schemes and remains in many countries the only safe mode for accumulation of small savings of households and individuals, especially those who are economically disadvantaged, rural populations, the urban poor, and others who are socially discriminated against, particularly women (Sen 1992: 66; Agarwal 199: 105), who often play an important role in local commerce, and all those who are un-served by other formal financial institutions. The saving reflects the human desire to conserve for the future and strive for self-sufficiency and independence (Scher & Yoshino 2004: 03).

Earlier, the people of *Sanghoi* and *Dhoke Bidder* had adopted some customary saving habits such as setting aside their saved money in small earthen money pots, burying it in small holes in their sleeping rooms, hiding coins in grains by packing them in small cloth bags or subscribing it in shape of *Monthly Committees* (a sort of compulsory saving collected at a mutually agreed rate from all members of a committee to whom it is paid turn by turn) organized by locals of a ward/ locality/ social group. The money accumulated through this mode of savings was spent on purchase of golden ornaments since the people believed it a safer mode of saving for future. The people belonging to middle class preferred to buy golden jewellery which the women essentially

use on the marriage occasions as matter of custom and social prestige and implicitly, whenever needed at some odd circumstances for the household, they would be able to sell these ornaments to utilize money to satisfy their needs. It is worth mentioning that in *Sanghoi* and *Dhoke Bidder*, many international migrants have reported to sell these golden ornaments in order to bear the traveling and visa fee for going overseas. This type of saving was considered to be useful for the future strategies but at the same time, the people had to put all out efforts and concentrate attentions on the security of golden ornaments. The postal savings schemes provided the people an alternative and secure mode of savings which had not only facilitated them to keep their small savings but they were also benefited through different packages of periodical profit. Essentially, the profit making motivates the rural poor to deposit their money with which they could be able to manage their household expenses with amounts of profit earned on their savings in Post Offices.

5.1.1 The Postal Savings and Change in Local Savings Behaviour

In *Sanghoi* village, the Post Office has been functioning since long and the people of this village as well as of adjoining areas have been availing the saving schemes offered by their local Post Office. As already mentioned, the regular Sub Post Office in *Dhoke Bidder* was setup in the decades of 1980s whereas, prior to this, an extra departmental branch office was functioning. The regular provision of saving schemes through the Post Office was made after its upgraded status as departmental Post Office. Describing the indigenous mode of saving money, an old man named Muhammad Anwar, a resident of *Dhoke*

Bidder told that his mother used to keep the coins in a small bag and after making 2-3 knots on the neck of bag; it was embedded into the *Kachha* (mud) floor of their bedroom. He further told that it was a common habit of people to keep their savings as they could not find any other source for safe keeping of their assets. After establishment of Post Office in the village, the people started keeping their savings in the postal accounts as they believed that being government department, it was the most reliable custodian⁵⁰ of their precious money. This trust on the department highlights two significant points; first, State institutions are providing services to masses diligently and second, this reliance on the Post Office signifies the presence of social contract of mutual coordination between state and society and subsequently its functional capability as well credibility in the eyes of public (Narotzksy 2007: 410).

Households in low-income countries have a variety of mechanisms available for saving which range from formal institutions such as banks and credit unions to low formal mechanisms such as holding cash, asset accumulation and participation in rotating savings associations (Carpenter & Jensen 2002: 314). Due to various reasons, people preferred Post Office for their deposits and which varied from place to place and from individual to individual. Some salient features of Post Office savings accounts make it a distinguished service. Firstly, it is the oldest saving accounts provider in the subcontinent because banks were not even established at that time. At the time of partition of the sub continent, the institution of Post Office with its services

⁵⁰ Scher & Yoshino (2004) (p 126)

was functional. The people who migrated from one area to the other vis-à-vis Pakistan or India were provided the opportunity to withdraw the amounts of their saving bank accounts operative in Post Offices even in the areas which did not fall in the country to where they migrated. Although, State Bank was established in early years of Pakistan's birth (1948), yet it had been a regulatory authority rather than a financial institution to provide the banking facilities to the general public. National Bank of Pakistan was also established in 1948 which proved to be a milestone in the establishment of financial institutions, but people living in far flung villages and towns like *Sanghoi* and *Dhoke Bidder* could not avail its services as National Bank of Pakistan did not extend its services to the area even in the year 2007. This bank with limited number of branches, besides catering for the needs of businessmen, functions as a treasury for government departments. The Post Office having a vast network and because of its social capital based on trust, norms and efficiency of coordinate action (ibid: 410) inherited from the period of British rule over India, carried on its uninterrupted saving schemes for the public on the same pattern even after partition. This was an additional facility offered by the Post Office department to its customers in the newly born country which was striving hard to establish different institutions, post office acted as gap filler to enhance national and individual savings. The infrastructure of Post Office, with its savings services for minor depositors even in remote areas, was available at that time which, as a unique facility, rapidly got public attention. They started keeping their savings in the Post Offices. Moreover, as already mentioned, the

concept of savings in the people of Pakistan was very rare and they used to buy gold or some other cashable items. The introduction of Post Office saving bank not only provided them the investment opportunities for the investment of their small savings in various schemes but also inculcated the habits of savings among the masses. Secondly, this postal service proved to be an additional facility for the government employees, especially for armed forces personnel, using postal services for their remittances. The people working in other cities found the Post Office as best source of remittances and communications, therefore, they whole heartedly accepted this changing role of Post Office from just a mailing agency to revolutionary status of a Bank. Rural people were very much inclined to have profits and benefits from the new schemes initiated by the post Office because of proven advantages of the programme (Chaudhary 2004: 133). The people due to previous experience and trust were convinced to use the new products of savings such as saving accounts and saving certificates which the department was determined to provide free of any sort of service charges without any maximum/ minimum deposit limit requiring no introducer at the time of initial deposit.

Thirdly, it is mandatory for pensioners to be an account holder in post office so as to draw his/her pension. Moreover, very important fact was that even the illiterate people of the far flung areas like *Sanghoi* and *Dhoke Bidder* have opened their saving accounts. This was due to the reason that unlike banks, the staff at Post Office was helpfull in transactions like filling in necessary withdrawal/ deposit forms. It was observed that illiterate women

were also found maintaining savings accounts at Post Offices, and thus preferred Post Office as best custodian of their savings rather than keeping them at home.

It is interesting to mention here that as per study, people although receive foreign remittances through Banks, but prefer to maintain saving bank accounts in Post Offices. In *Sanghoi*, out of 22 household heads whose male members were working abroad, 20 household heads told that although they received foreign remittances through banks but they always kept the amounts in their Post Office saving bank accounts. Whereas, the rest of 2 household heads informed that their relatives working abroad did not remit any money to them.

Since the Post Office saving bank accounts were introduced to promote the saving habits among the common people, therefore, the procedure for opening of accounts and transactions of withdrawals and deposits was framed keeping in view the difficulties of illiterate persons. In Banks, the account holders are required to fill deposit slips and the cheques for their transactions. While in Post Office saving bank account, the procedure is different as no cheque or deposit slips are required. Only deposit and withdrawal forms, free of cost, translated in Urdu language are available at Post Office counters for the public. Saving bank pass books, which contain the detail of every transaction of deposit or withdrawal, are issued to the depositors. The pass book is authenticity to the correctness of balances at credit in respect of the depositors. Another distinctive quality of Post Office Savings Bank is that it facilitates its

depositors to deposit their amounts in any Post Office anywhere in Pakistan which is subsequently transferred to their accounts but banks failed to provide this facility before advent of e-banking facility⁵¹. In rural areas like *Sanghoi* and *Dhoke Bidder*, another facility extended by the postal staff to the account holders was noticed that the Postmaster or Clerk keeps the pass books of account holders in their custody on the requests of account holders, though legally not permissible. Its reason is attributed to certain societal dynamics. For example, people generally keep their savings secret and do not share it with others as a custom and even in some cases with their own family members. Such type of friendly environment is not prevalent in banks for which the people prefer Post Office saving bank schemes for depositing their savings in rural Punjab.

With the passage of time, the volume of human needs and responsibilities enhanced, the saving trend started spreading rapidly and Post Office saving accounts became a matter of interest not only for the relatively poor class but also for the affluent segment of the society. This changing customers' interest urged the postal department to introduce certain new services in this regard. These changes in customer's needs happened due to certain explicit reasons. Firstly, in the decades of 1970s onward, foreign remittances poured into the country and the money started coming in individual hands who started shopping according to their taste. It brought a revolutionary change in the society and a considerable gap in the socio-economic status of

⁵¹ Rule No. 437/A of Post Office Manual Volume-VI, (1968) published under the authority of Director General Pakistan Post Office, Islamabad, (p 292).

the families having any relative abroad. The relationship between economic growth and inequality has always been a debate about the desirable path of development for low-income developing countries. In this connection, the assertion that rapid economic growth necessarily leads to greater relative inequalities (Tendulkar & Jains 2006:138). This phenomenon seems applicable in case of economic growth in the families of *Sanghoi* and *Dhoke Bidder* who were getting remittances money from abroad. The government, realizing this economic gap, redesigned its fiscal policies so as to enable people of all strata of life to have sufficient money in their deposits. The first step to achieve this objective was devaluation of Pakistani currency and increase in the salaries and wages of the government/ semi government and private sector employees. It increased the savings of the people who needed various tools of investment. Secondly, with the improvement in education level, the trend of seeking jobs in other cities was promoted which increased per capita income. The families depending on the income of sole household heads were having additional sources of income in shape of jobs of their other adult members especially the males. It enabled them to spare money for saving after usual spendings. Thirdly, the foreign remittances were also an important factor of change in customers' needs about their savings. Fourthly, by the tremendous increase in small saving accounts of the poor class with subsequent socio-economic development, the relatively rich segments of the society also started investing in Post Office saving schemes.

The demand of this class of society prompted the postal department for introduction of certain new schemes like cash certificates with an attractive increase in interest rates which considerably boosted up savings business. Another motive of introduction of such certificates was the growing demand of small account holders who were now able to spare enough money which they could spare after meeting their domestic needs and were in position to invest in such long term schemes ranging from 3 to 10 years in exchange of lucrative interest rates. The success of these cash certificates scheme was attributed to the achievement of small saving accounts which not only made the rural poor people capable of investment in these certificates, but also developed the trust in the minds of rural community. Apart from above major reasons, another cause of introducing these certificates was to have an alternative means of guarantee. This was important because the local economic system was based on certain guarantees, which in old days used to be in shape of gold, the property documents or any other valuables which were used to be kept as mortgage for getting loans/ financial help through formal or informal resources. The savings certificates provided another tool of mortgage or security documents which could be used to pledge with any bank or financial institution in order to get loan for investment or any other purpose without losing investment plan.

The Defense Savings Certificates with 10 years investment plan were introduced keeping in view the customer's needs for long term investments. This provided investment plan for ten years. The denomination of DSC started from Rs. 500/- only. It had various phases of denomination that ends on Rs.

1,000,000/- (One Million). This means that the denominations of DSC were set keeping in view the purchasing power of the investors. The rate of profit offered during the year of investment was unchangeable till the maturity of the certificates. The people responded this type of service positively as they got an opportunity to invest their savings for the future of their children needs. In *Sanghoi*, 765 and in *Dhoke Bidder*, 217 households had invested their savings through this type of financial service of Pakistan Post⁵².

The saving scheme introduced under Special Savings Certificates (SSC) was for a period of three years with facility of profit payment either after completion of every six months or on maturity whichever the investor deemed fit. The scheme with denomination from Rs. 500/- to one million was introduced exactly on the same pattern of Special Savings Account.

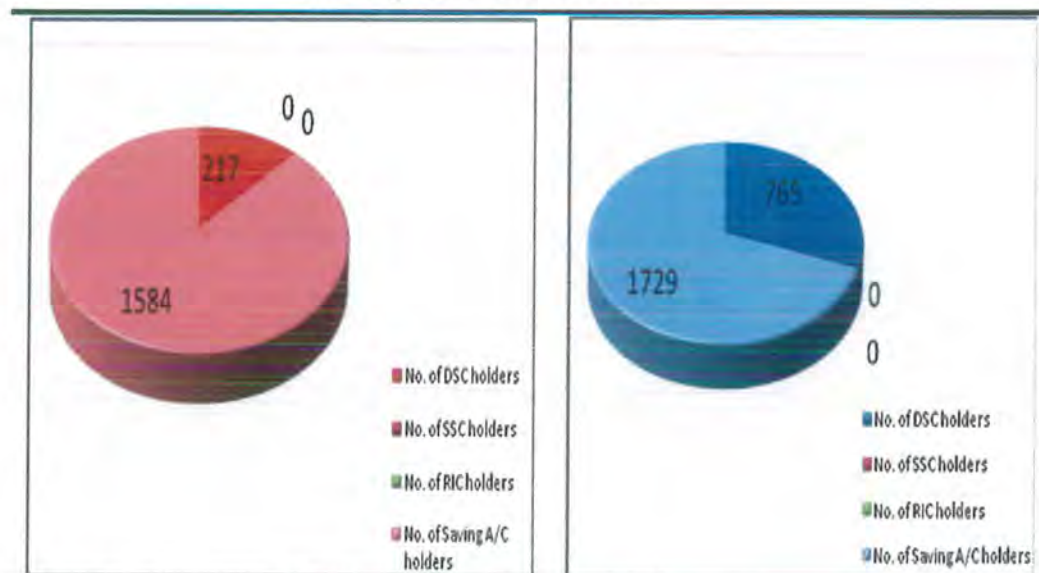
Keeping in view the problems of mediocrity struggling hard to maintain its social status, the regular income certificates with facility of withdrawal of profit on monthly basis starting from affordable denomination worth Rs. 50000/- to ten million were introduced. While gathering data about the saving certificates holders of both the villages (*Sanghoi & Dhoke Bidder*), it came to light that investment under Special Savings Certificate and Regular Income Certificate schemes was totally zero. The researcher questioned a few defence saving certificate holders and the staff of local Post Offices about the reasons of non investment of locals in these schemes who opined that the zero investment in the schemes of Regular Income Certificates (RIC) was because

⁵² The Guard File containing the purchase applications of Defence Saving Certificates of *Sanghoi & Dhoke Bidder* Post Offices.

of the two reasons. Firstly, the scheme attracted the rich community. Secondly, those who were able to invest up to the maximum limit of the scheme could find similar options for their investment in Defence Savings Certificates (DSC). As far as same kind of response of the public in the investment of Special Savings Certificate (SSC) was concerned, it was learnt that the people preferred to maintain Special Savings Account which offered the same salient features apart from the facility of casual transactions of withdrawals and deposits whereas facility of piece meal encashment of Special Savings Certificates of a denomination is not available. This type of operational freedom attracted the people to maintain Special Savings Accounts instead of purchasing Special Savings Certificates (SSC).

The introduction of savings certificates catered for the changing customer needs for their investment and the Post Office counters became a favourite choice for the public, as evident from the following table.

Diagram 10. **Scheme-Wise Saving Account/ Certificate Holders in Sanghoil Dhoke Bidder**



Source: Author's own survey

It was noted that there were total 2494 investors in *Sanghoi* village who had invested in Post Office Savings Schemes in their local Post Office out of which 765 (31%) had purchased savings certificates instead of maintaining savings accounts. Whereas, 217 (12%) out of 1801 investors in *Dhoke Bidder* had made choice of savings certificates instead of maintaining savings accounts. 31% from *Sanghoi* and 12% from *Dhoke Bidder* had preferred Post Offices through the purchase of saving certificates meaning thereby that the people up to this ratio of population could run their day to day household expenditure without touching their savings invested in long term policies desiring accumulated amount of profit on their investments to meet their future needs like construction of house or marriages of children etc. The rest of proportionate population could be regarded having no surplus savings for fixed term investment and they used to operate savings bank accounts for fulfillment of their recurrent and emergent needs. Wandschneider (2003: 37) maintains that in developing countries investment becomes dependent on the size of household savings, availability of assets readily convertible to cash, access to remittance income, and networks of relatives and friends with loan-able funds.

5.2 The Postal Savings in the Socio-Cultural Context

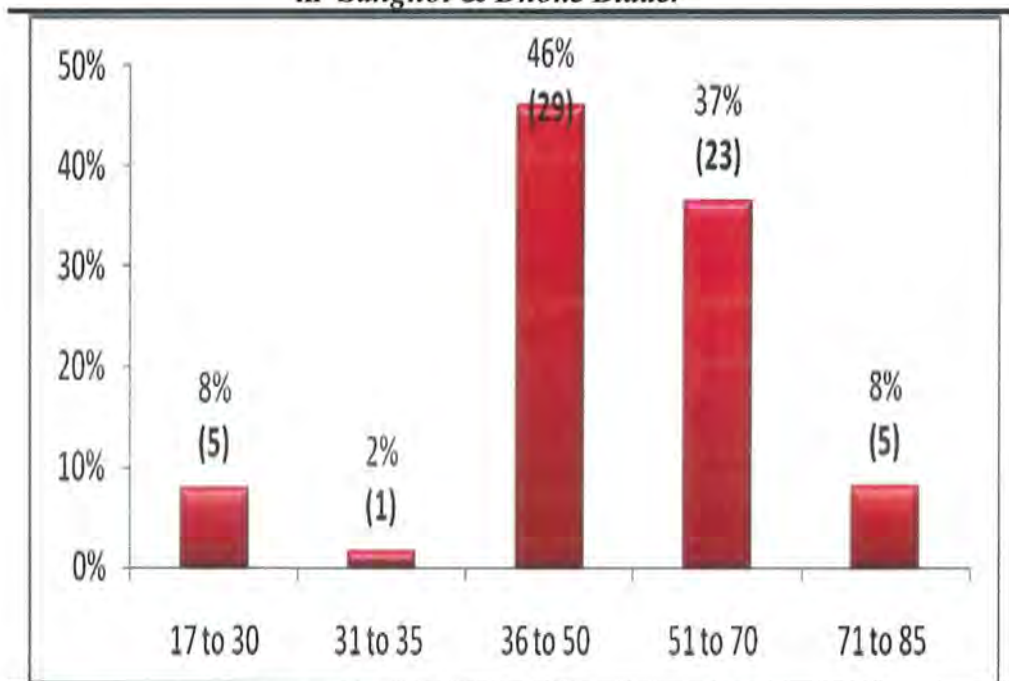
Brown (1965: 178-179) argued that the structure of society is basically the set of relations between entities and this structural arrangement makes possible the smooth functioning of society and he insisted that aspects of society could not be studied in isolation. Therefore, for substantivists, the

individual's rational universalized 'economizing behaviour' to improve his life standards or at least maintenance of his well being (Seabrook 1996: 199), should be coupled with understanding of other socio-cultural elements to arrive at understanding of their social action (Lefebvre 1999:03). It was noted that the age group of account holders in Post Offices of *Sanghoi* and *Dhoke Bidder* ranges from 18 years to 85 years. Among these, 8% of the account holders belong to 17-30 years of age group, 2% to 30-35 years age group while 46% fall in the age group of 35 to 50 years shows that tendency among youth of maintaining accounts with Post Office is relatively low. It reveals that in local rural communities of Punjab, as the man grows and enters the practical phase of life in his middle age, his mind is gripped with due familial roles and responsibilities. He starts thinking about saving money for his future plans. A household can plan keeping in view the financial resources of future and in other words dream for everything one can imagine (Barile & Brandon 2009: 01)

The above data, an ample proof of this psychological phenomenon, is also evident from the fact that 46% of the account holders in both the villages belonged to age group of 35 to 50 years, the age group in which individuals becomes responsible in patriarchal society to look after his family affairs and further plans and future strategies for their children. 37% saving bank account holders in both the villages belong to the age group of 50 to 70 years while 8% of the account holders were of the age group of 71 to 85 years. It means the saving habits vary according to age groups and responsibilities of the particular

age groups. Moreover, the study also revealed the fact that most of the household heads reaching the age of 50-70, enjoy financial support of their elder sons. Thus, with an increase in their income, their savings margin also enhances. Consequently, additional surplus income as well as shortcoming of income compels the individuals to invest in saving schemes of the Post Office. The following diagram represents the age group wise saving account holders in *Sanghoi* and *Dhoke Bidder* villages.

Diagram 11. **Age Group-Wise Saving Account Holders in *Sanghoi* & *Dhoke Bidder***



Source: Author's own survey

5.2.1 Savings and Socio-Cultural Responsibilities

There has been a paradigm shift in the studies of societies by the contemporary economic analysts who do not treat the household as an independent economic unit with a single decision making head. They are of the

view that it should be participatory exercise (Ackerman et al 2000:186). However, in rural Punjab of Pakistan, like other parts of the country, the patriarchy prevails (Alavi 1972: 04) and the household head is the sole as well as the symbolic head and makes all the decisions about the members of household. The literature of development economics defines the household as a group of people who share a roof and a cooking pot (Bevan 2001: 07; Lefebvre 1999: 33) and in case of rural households of Punjab, the members share same roof but in most of the cases the household head has to make sure that the cooking pot is functional. Although now the adult members of the household shares the economics burden of the household by pooling their earning (Sahlins 1972: 189) into the hands of the head, but if there is no adult member capable of earning then the household head is solely responsible for all financial affairs. In this way both membership of the kin group as well as inheritance of property are transmitted along the male line (ibid: 04)

In *Sanghoi* and *Dhoke Bidder*, like other villages of Punjab, the household head may be a father or elder or younger brother but in most of the cases it is father who heads the family. The household heads are not only supposed to arrange day to day expenditures of their dependents but also to accumulate money for the marriages of their dependents alongwith other spending on food, clothing, pocket money, health and education etc. In rural Punjab, the responsibilities of the household head has made him / her the decision-making person dominating the economic unit of household in contrast to the opinion of economists like Aimee (2008: 13), that in any community,

the basic economic unit is household, the group of people living together and making collective decisions. The tale of responsibilities and social obligations of household heads does not end here. Followings are a few social obligations of a common household head in *Sanghoi* and *Dhoke Bidder* like other rural areas of Punjab, Pakistan.

1. First of all, a common household head is responsible for all kinds of basic needs of his family like feeding, clothing, housing etc. The role of women in the area is mostly confined to the household activities and their participation in the socio-economic activities, in a broader sense, is minimal. There are very limited numbers of women who are employed in education department otherwise, almost all females stay most of the time inside their homes engaged in household activities only. Because of their very minimal participation in earning, the overall budgetary burden lies on the shoulders of the male household heads.
2. The facilities of health in *Sanghoi* rural health centre were quite insufficient as only one doctor was posted there, whereas in *Dhoke Bidder* no rural health centre existed and resultantly no doctor was available. All the medicines were purchased by the people themselves. No medicines are supplied by the rural health center *Sanghoi* and the patients themselves had to arrange medicines at their own level. Due to this reason, the expenditures on health of the family members directly or indirectly were solely borne by the household heads from their

pockets. Most probably for this reason, the people of *Sanghoi* in general and *Dhoke Bidder* village in particular, were not caring for their health conditions and generally avoided approaching any doctor for remedy of minor diseases like flu, cough and fever etc.

3. Education like health is also the prime responsibility of household heads as no subsidy has been provided by the government in rural areas where education is relatively costly because of scarcity of educational institutions as well as means of transportation. The household heads desiring to educate their children have not only to bear the cost of books, literature and tuition fees of the schools/colleges but also have to arrange the accommodation in big cities for their children besides provision of food and other necessities. Those who have to support the dependents other than the children have additional financial burden on their shoulders.
4. Joint family system in *Sanghoi* and *Dhoke Bidder* like other parts of the country was very common. Those elder sons who were economically sound had to look after their aged parents as well. These household heads had to bear all expenditure incurred on their parent's health, food and other life amenities. Besides this, they had to bear the expenses of their younger brothers and sisters living with them.
5. The responsibility of educating younger brothers and sisters, in addition to his own children, where parents can not afford also lies on shoulders of the eldest brother being household head. He has to

manage all things required for this purpose including those of his own children.

6. A common man residing in this area is socially bound to spend money on certain ceremonial events like marriages, deaths and engagement of children. The marriage ceremony in fact consists of series of different social rites like *Mehndi* (a ceremony performed during the marriage in which a special tropical shrub having reddish dye called '*Hina*' is applied on the hands of bride and bride groom), *Sehra Bandi* (the placement of traditional decorated turban on the head of groom at the time of marriage), *Khara* (a segment of marriage ceremony during which the groom takes bath and receives gifts from his relatives/ friends), *Barat* (a group of guests accompanying the groom to receive the bride from her parent's home), *Nikah* (matrimonial bondage), *Walima* (the formal lunch/ dinner offered by the parents of groom to the guests), and *Rukhsati* (the departure ceremony of bride to her in-laws house) etc. The participation in every such segment of a ceremony is a social obligation of both the groom's and bride's family. The relatives and friends participate in these segments by presenting gifts and giving cash. Even the sad and sorrowful events like deaths prove a financial encumber not only for aggrieved families but also for relatives and friends. Usually three days mourning is observed and all relatives and friends stay there to condole with the bereaved family as per local custom. The meal and accommodation for guests are

arranged by the near relatives turn by turn and this ritual is named as '*Mukan*' (the reciprocal financial assistance rendered by the kinsmen at the time of deaths) on which heavy expenditure is borne by a household head on behalf of his family members. This type of social obligation is very expensive as a common '*Mukan*' provides one time victuals for 200-250 persons and may involve a cost of about Rs. 10,000/- minimum. On third day of the death, '*Rasm-e-Qul*' (concluding ritual of mourning usually performed on the 3rd day of the death) is organized by the aggrieved family at its own costs on which again food items are served to the participants of the event. On this occasion rice, fruits and the pair of clothes are given to the daughters and other near relative women of the deceased cost of which has to be borne by the household head of the aggrieved family.

7. On Eid festivals, the household head arranges new clothes and shoes for the whole family including parents and younger brothers and sisters in addition to cash payment to children which is called '*Eidee*' (cash gift given to the children on Eid festivals).
8. On death of the wife of a person, the '*Kaffan*' (piece of cloth in which dead body is wrapped) is arranged by the parents or brothers of the deceased instead of her husband. After completion of funerals, the relatives and friends get together and the father or brothers of deceased women put handsome money in the hands of a respectable person of the village and ask him to meet out the expenditures of the event. He

calls the grave diggers and brick supplier one by one and pays their due wages. Finally, he pays the cost of 'Kaffan' and other due subscriptions fixed for the maintenance of 'Janaza Gah' (place for performing last rituals of funeral), *Masjid* (mosque) and 'Hadya' (votive) for 'Pesh-Imam' (a religious leader who administers/leads the funeral prayer of funeral). In *Sanghoi*, Rs. 100/- are fixed as subscription for *Janaza Gah* and *Masjid* whereas Rs. 200/- are paid *Hadya* to *Pesh-Imam* (priest). In *Dhoke Bidder*, a subscription of Rs. 50/- is fixed for two local mosques whereas no subscription for *Janaza Gah* is collected because there is no proper *Janaza Gah* and the funeral prayer is offered in an open ground, a subscription of Rs. 20/- for *Khadim of Masjid* (a person who looks after the maintenance of mosque) is, however, fixed in *Dhoke Bidder*.

5.2.2 'Vartan Bhanji' and Savings

The above social responsibilities indicate that the household heads in the rural Punjab are socially bound to perform the above and many more social obligations on different social events. The gift exchanges are the main element of social life in rural Punjab⁵³, being the part of the kinship organization (in case of rural Punjab, the *beradary*) is expressed and acknowledged by ritual of presentations and counter presentations, called *Vartan Bhanji* (Alavi 1972:08) on the principle of reciprocity, the mix of gift exchange and moral obligation,

⁵³ Carrier (2005) mentions that ceremonial exchange is a term that anthropologists have used in which items of value are publicly displayed and given to social partners on a reciprocal basis on different occasions. Gift exchanges, therefore, becomes an important constitutive factor in the political order of society as well (p 230).

an endless chain of transfers that produces solidarity and cooperation in society (Durkheim 2002a; Malinowski 1960 & Mauss 2002a), in which, there is also the material interest (Narotzky 2007: 406). The basic institution of kinship system in Punjab is *beradary* (ibid: 01) that may be equivalent to caste system in fashion in *Sanghoi* and *Dhoke Bidder*. There are certain social obligations that need to be satisfied in order to retain the membership of this caste/*beradary*. During my stay in *Sanghoi* and *Dhoke Bidder*, I observed that the people of the area were very committed to perform their social obligations on the events of marriages, deaths, child births, circumcisions of their children etc. The messages of deaths and marriages are communicated through a special messenger who is called '*Nai*'. The *Nai* (Messenger) who brings the message of ceremony of one's relative is paid Rs. 50 to 100. The practice of delivery of messages on the events of deaths has almost been dispensed with by SMS facility provided by the new private sector mobile companies which has been growing rapidly in the area during the last few years. Messages about child births, circumcisions and marriages are still delivered through special messengers (*Nais*) as it is regarded as prestigious to invite the people on these occasions through special messengers. The marriage ceremonies contain various segments and the most important one is '*Salami*' (the money given to bride and groom by the relatives on marriage) which the relatives and friends of the groom and bride present gifts in shape of cash to the wedding couple. This tradition is regarded to be compulsory in a marriage ceremony. The people pay Rs. 500/- to 5000/- to groom or bride depending upon their financial

position and the amount which they themselves had received from the family on reciprocal basis. Because the essential feature of the *varatan Bhanji* is the obligation to reciprocate and is due on subsequent occasion as “symbolic debt” in continuity or discontinuity of *beradary* of participation (Alavi 1972: 08). The amount of ‘*Salami*’ is paid keeping in view the relationship with groom or bride alongwith the financial as well as social status of the people. But this reciprocity is not the indication of villagers’ sole materialist behaviour (Lefebvre 1999:57); rather it is socially considered that the termination of reciprocity embedded with material obligation is meant to end of the relationship. The people also keep in mind while paying ‘*Salami*’ the amounts previously paid by the father of groom or bride to their children on their marriages. Often, the households involved in the *Vartan Bhanji* maintain the record of obligations in chronological manner by writing all the transactions whether of money or other material and also personal visits on the ceremonial occasions. The cash gift is given on the occasions of the marriages of their relatives and friends besides other gifts of cloth and valuable items. This is called ‘*Bhanji*’ or ‘*Vartan*’ (the ceremonial obligatory gift exchange)⁵⁴. For example, if one has received Rs. 500/- on the marriage ceremony of his son or daughter is supposed to return double or at least more than that. Similarly, the other valuable goods gifted on such occasions of marriages are returned with additional items. Low castes like *Nai* (barber), *Mochhi* (shoemaker) etc. have

⁵⁴ Egler (1960) studied the local caste system and cultural patterns and concluded that in rural Punjab, the notion of caste carries strong meaning in the social relationships. She also highlighted the details of gift exchange and its significance in the socio-economic fabric of local communities. While discussing the ‘*vartan Bhanji*’ she mentioned “...*Literally, vartan Bhanji means dealing in sweets, and it has the extended meaning of "dealing in relationships"*” (p 200).

reformed their profession on commercial lines and they charge cash on their services. However, on such ceremonial occasions, the *Nais* (barbers/ cook) in addition to their routine charges for the services, also demand 'Laag' (cash rewards for *Kammis* (workmen) on different segments of marriage ceremony), a term used for the money given to *Nais* on the different segments of marriage ceremony like 'Khara' which is regarded one of the essential customs of a marriage during which the groom sits down under a large cloth of red color tied by the young relative girls/ cousins. Under the shadow of this cloth, the groom takes bath and the girls sing songs which contain the words praising his personality. On completion of this segment of the ceremony, the *Nai* is gifted with new pair of *shalwar Qameez* (shirt and trouser) and also cash money. This cash gift is also called "Laag" in local *Punjabi* language. There are many other types of "Laags" for different segments of different occasions. The household head has to bear all such type of spending on behalf of his family and the dependents.

The gift exchanges constitute the most important mode of social exchange in a *Punjabi* village of Pakistan and give and take of gifts in everyday life creates, maintains and strengthens the social bonds irrespective of the fact if the bonds are cooperative, competitive or antagonistic in nature and define the identities of the persons living in the society. Household heads burdened with such type of social obligations have to fulfill their financial responsibilities utilizing the amount they saved by curtailing their day to day expenses for sighting their future liabilities. The Post Office is considered as

one of the options for the poor villagers to keep their small savings in different saving schemes. In *Sanghoi*, 342 household heads had maintained ordinary saving accounts and 1387 special saving accounts at Post Office. Similarly, in *Dhoke Bidder*, 327 ordinary saving accounts and 1257 special saving accounts were maintained in the names of different household heads. Moreover, there were 765 households in *Sanghoi* and 217 in *Dhoke Bidder* who had put their small savings in the investment plans of saving certificates offered by the Post Office⁵⁵. In such social environment, the Post Office helps people to live in social and cultural coherence as well.

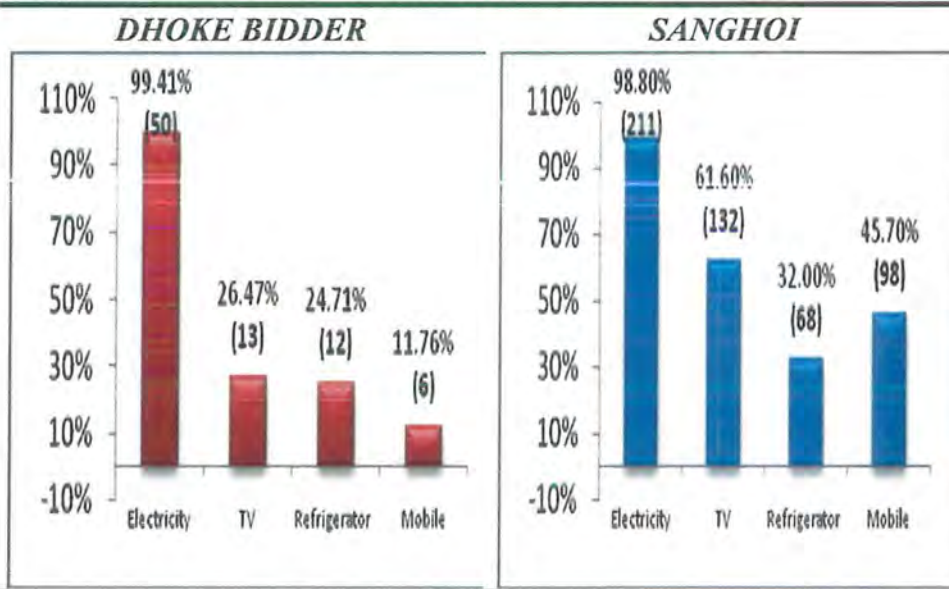
5.2.3 Co-relation of Saving Efforts and Social Obligations

The people use these postal products to reserve their savings for their future strategies and liabilities explained above besides purchasing of household stuff and other appliances etc. Similarly, the standard of life in rural community indicates the amount of wealth at its disposal correlated with the availability of money to fulfill the social obligations (Chaudhary 2004: 37). Although rural community is less materialistic than urban community in its approach to social obligation but the social obligations of gift exchange are mainly fulfilling the material obligations. The rural modernization is responsive to economic policies since the rural areas are often underdeveloped and have potential to accept change that is socio-culturally appropriate and conducive to villagers' ecology. The better standard of life such as the health, education,

⁵⁵ The registers of savings bank and certificates of *Sanghoi* and *Dhoke Bidder* Post Offices

electricity including the modern technological home appliances and communication resources are regarded as the indicators of development. The following diagram shows the individual household's possession of such items in *Sanghoi* and *Dhoke Bidder* and to some way signaling the socio-economic status of the community, hence the availability of both the material and immaterial culture.

Diagram 12. Household Facilities



Source: Author's own survey

In order to ascertain the utility of Post Office Saving Accounts, few household heads were interviewed. Brief description of their responses is as follows:

Matloob Khan, a saving bank account holder of *Sanghoi* told me that he got opened his account in *Sanghoi* Post Office for keeping his small amounts as it would have been otherwise impossible for him to save money at his home because the small amounts would have been incurred on petty household expenses. He further stated that keeping saving account in Post Office had been

useful for his family as he withdrew Rs. 5000/- from his account on the marriage ceremony of his nephew to spend it on different segment of the ceremony. He further told that he bought cloth for presenting a gift to the groom on his marriage and Rs. 1000/- were presented to the groom as '*Salami*' whereas with remaining amount of Rs. 2000/-, he purchased new clothes and shoes for his children as it was local custom to purchase all such new items on social functions.

Muhammad Inayat, a resident of *Dhoke Bidder*, holder of saving bank account at local Post Office informed me that he had opened his account to keep his small savings to meet emergent needs. In June, 2007, the mother of his cousin Khalid Mehboob died. Being close relative, he was socially bound to give '*Mukan*' on that occasion. So, he arranged foodstuff for about 300 persons costing Rs. 15000/- which were withdrawn from his savings account operative at local Post Office. The '*Mukan*' is one of the religio-cultural rituals in which mainly the relatives of the deceased person individually as well as collectively offer charity for the deceased person's soul to rest in peace in the heavens. This ritual is offered often in terms of presenting food to the poor, deserved, needy and to other near relatives as well. Therefore, this person expressed his satisfaction on this arrangement provided by his local Post Office; otherwise it would not have been possible for him to arrange such a huge amount being a low scale farmer in the village. In this way, with contributory role of Post Office, he could fulfill this social obligation and saved his prestige among the *beradari* (the patrilineal social relationship).

5.2.4 Satisfaction of Faith through Savings

The community under study was Muslim by religion. One of the fundamentals of Islam is the Pilgrimage to *Makka (Hajj)* and that is obligatory once in life time for every Muslim who can afford it. It is generally observed that Muslims yearn and remain obsessed through out their life for performing this religious duty with fervour. According to the local customs, the person who performs *Hajj* receives great respect among the society and is considered as the most reliable and virtuous person and is entitled his name as *Haji Sahib* (Sir who have performed pilgrimage), a kind of societal reverence. Moreover, the Muslims believe in remission of all previous sins after they have performed a pilgrim. In this case the aspirations of people for the collection of money is not to be thought as leading to villagers materialist behaviour; rather it depicts the villagers anti-materiality approach that is itself developed in dialectical fashion, a practice ritual to make God please against the wickedness of the material world to which sometimes villagers also associate the modernity and all material development. Therefore, for the purpose of performing *Hajj*, they curtail their day to day expenditures and set aside the amount of their savings. The schemes of Post Office attract them as they encourage the small savings. Whenever they get the sufficient amount accumulated in their saving accounts for the performing of *Hajj*, they proceed on this pilgrimage. The saving schemes of Post Office help them to achieve this lifelong objective.

Apart from other social and family obligations, the household heads especially ladies contribute willingly on different rituals which are socially embedded in the society. In *Sanghoi*, a considerable population has spiritual faith on a local shrine of saint Mehboob Hussain Noshahi and also on his present successor Nasir Wahid Noshahi (*Noshahi* is an offshoot of an important Muslim spiritual school of thought, *the Qadria*). They attach so reverence to this offshoot that they follow a *Pir* (spiritual guider), the sitting successor called *Gaddi Nashin*. Trimingham (1971: 05), described *khanqah* (a place of sitting of *sufi* into which the *sufi* or his disciple perform their prayers or practice their *sufi* path), with the shrine of saint, in all the matters besides making financial contribution (Eaton 1984: 67) called '*Nazrana*' (religious gift) in running the expenditures of shrine. During my stay at *Sanghoi*, I was able to have a special meeting with *Pir* Nasir Wahid Noshahi, the present successor of the aforesaid offshoot who told me that about 200 years ago, his ancestors had come from another district situated at a distance of more than 100 KMs. He was an intelligent and erudite person who was fully aware of his role as a religious precursor. He told me that local community voluntarily contributed the financial requirements of the shrine which was not confined to *Sanghoi* but his area of influence was quite large and people from far flung villages used to attend that shrine and offer '*Nazrana*' (money voluntarily given by devotees).

It is a common tradition in all parts of the country that the devotees when face any ordeal or hanker for something impossible they vow to make

offering in shape of cash, fried rice, living goats etc at shrines of their supposed and beloved saints and after having achieved the desired objective, they personally visit the shrines. Although there was no living *Pir* in *Dhoke Bidder*, yet a shrine of an anonymous saint existed in that village and people used to make their offerings to the janitor of that shrine. This financial offering is considered mandatory which has been culturally constructed in the social milieu. The local people have accepted this as a cultural requirement without which their access to saint is not acknowledged by the *Gaddi Nashin* or even certain other spiritual customs.

5.3. Postal Savings and Empowerment

Foreign remittances are the main components of the socio-economic development process of the people in the area in which the role of Post Office is not the direct mean of remittances transfers but a source of deposits of those remittances in its savings schemes. The Post Office has introduced Western Union Money transfer Service in big cities to facilitate the people in foreign countries. In *Sanghoi*, this newly introduced service was not provided till August-2007 which was got started with the anthropological advocacy and intervention of the researcher keeping in view the potential of business and also to facilitate the local community.

In order to ascertain, the level of socio-economic development of pensioners, the life history of at least one pensioner each from *Dhoke Bidder* and *Sanghoi* villages was taken. This was done to explore the events which

helped them or otherwise in the socio-economic uplift in their life, the educational profile of their children, their health status and also their contribution in the economic/ social activities in the community.

Life History 1: Muhammad Yousaf *Awan* a Pensioner of *Dhoke Bidder* Post Office who had joined Army in 1958 and was retired in 1978. He told that his father, who was a farmer with a small land holding though not financially sound, was committed to educate his children. Muhammad Yousaf eldest of all the three brothers and two sisters was matriculated in 1955 and joined army and contributed his salary to his father's financial burdens. With this additional amount, his father succeeded in bringing his remaining three sons up to matric and graduation level and one of his daughters received education up to middle level. He further told that one of his brothers, after intermediate had joined army service and also doing bachelor degree through distance learning offered by Allama Iqbal Open University, Islamabad which is facilitated by the Post Office.

In socio-economic development of his family, Post Office had played multiple roles. Firstly, by remitting the salary to his parents enabling them to manage their livelihood and educational expenditures of their children and secondly, after his marriage facilitating him by providing money order service for construction of his house and to manage education of his own children. Thirdly, it facilitated his earning sons in improving their education through distance learning.

Life history 2: Masood Iqbal of *Sanghoi*, a retired army man told me that he got retirement from Army in 2006 after rendering 22 years of service, whereas his elder brother after serving in the Air Force for 20 years. Money Order service of Pakistan Post Office, for remittance of salary of the serving brothers to their wholly dependent parents, younger brothers and sisters living in their native village *Sanghoi*, had always been their first priority. As a result of which his younger brothers and sisters could get education. One of his younger brothers after Intermediate was serving in Pakistan Army. The marriages of all brothers and sisters were managed successfully and the family was enjoying a respectable position in the society which, in his opinion, could be made possible with contributory participation of Post Office. It was also observed that the same feelings were expressed by his family.

5.3.1 Nexus of Social and Economic Empowerment through Savings

Social and economic empowerment is directly linked with “the expansion of assets and capabilities of the poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives (Nayaran 2002: VI) and economic evolution of the people as the economy is the main factor around which the other institutions revolve. Only a stable economy can guarantee a strong social status of the local communities. As discussed earlier, a reasonable level of population in the area of study was jobless and dependent on the income of only their household heads. The dependents meant not only studying children, aged parents, any sick person but

also adult healthy young men who were otherwise physically robust but unemployed and therefore did not contribute in any household economy; rather they had to depend on household heads for their economic matters. The empirical observations, however, indicated that the local people of the area have benefited a lot from their savings due to their investments in postal saving schemes in their local Post Offices.

Social empowerment of the people is directly linked with their economic empowerment. This becomes more important in the countries like Pakistan having a background of strong feudal system in the rural society. In such a system, a feudal lord has always the dominance on peasants and he can easily influence them in their social and economic activities according to his own wishes and desires. Under this system, a common man enjoys least freedom and his social and human rights are usually denied by such influential land lords/ feudals. Only economic empowerment of the common people through economic interventions like increase in employment, income generation and access to credit (Sucharita & Rao 2008: 335) can guarantee their social empowerment in society. Although the area of my study i.e. Northern Rural Punjab does not have the feudal system in its true manifestations with big land lords with large tract of lands; mainly the common people have their own agricultural lands for cultivation. However, the big land lords have been utilizing the services of those poor people through the *Seyp* system who have either no land or possess relatively small lands in the area. Before the land reforms enunciated by the government of Zulfiqar Ali Bhutto (1928-1979)

during 1971 to 1977, big land lords used to be very authoritarian. After the partial success of reforms and also because of the substantial influx of money in the local economic system due to emergence of international division of labour facilitating new socio-economic formations in capitalist economy (Gardezi 1995: 02); a visible change has been observed in the attitude of big land lords and the other occupational landless castes. However, due to scarcity of financial resources, the poor peasants are still subjected to discriminatory attitude by these influential feudal lords and the local culture has visible impacts of feudalism. Nevertheless, it was observed that those poor people who are associated with feudal lords, themselves become obedient and faithful servants of the richer class and accept this reality as an inevitable fact of their life and destiny. In such social milieu, those who are financially sound can utilize the manpower from poor class according to their wishes and desires. In fact, the working class was formed in the rural society due to this vary reason⁵⁶. Here one can understand the Marxian concept of labour exploitation in the Asiatic mode of economic production, in which the poor gives labour services to land lord for just two times meal only and in which the surplus is extracted from slave or wage labour because the poor do not have his own land to cultivate and also no alternative employment opportunity (Marx 1974: 209).

⁵⁶ Hamid & Tims (1990) has studied the dynamics of rural development in Pakistan. As per their findings, the arid climate of the rural Punjab, which is the largest cultivable area of the country, limits the capacity for agricultural production and indeed the support of a human population which is growing rapidly (p 20).

In the back drop of such unfavourable circumstances, the small savings of Post Office provide an opportunity of social empowerment to the marginalized segments of society.

5.3.2 Savings and Social Conflicts

Another important factor is that the element of conflict prevails in almost every society and it is also an important component of development because it generates competition. The conflict, however, becomes a problem when the society as a whole does not take into account the interests of various stake holders in the society. It is because economic growth by itself may not solve or even alleviate the problem within any 'reasonable' time period. Indeed it is often argued that the mechanisms which promote economic growth also promote economic concentration and a worsening of relative and perhaps even absolute income position of the lower income groups (Tendulkar & Jains 2006: 140). This occurs mainly because of the fact that institutions and the governments are weak⁵⁷ and sometimes do not have any clear human development policy based on equality and labour laws guaranteeing the labour rights (Lefebvre 1999: 33). The situation in rural Punjab of Pakistan is not an exception where the conflicts between the rich segment of society who have large land holdings and those of small land holdings or no land holdings have not been directed towards the process of development and as result more

⁵⁷ Kluwer (2004) describes that unstable and weak institutions are unable to resolve the conflicts and resultantly create poverty in the society (p 04)

poverty comes in the area⁵⁸. As already explained that the people who had agriculture lands were relatively rich than those who had no lands. The land lords used to work in their agriculture farms and in this way they could earn reasonable money through sale of their crops.⁵⁹ Since agricultural activities are the hallmark of any rural area (Chaudhary 2004: 275), their relatively inactive role limits their capacity as economic actors in the society.

Like other rural areas of the Punjab Province, the area of study also gives a gloomy picture of inequality of resources and the people are divided into upper and lower classes on the basis of their land holdings. The majority of the people (79.14%) possess 1 to 10 Kanals of agricultural land which gives too scanty product to run day to day expenditure of an average family. Contrary to it, there are some families whose land holdings exceed 240 kanals while only four families belonging to *Ghakar* and *Malik Awan* tribes were leading the rest. As the big land lords in agriculture based society have dominant role in social life and their influence has direct impact on socio-economic activities, local politics also revolves round these families whose male members are elected local representatives and no person belonging to the poor class can even imagine entering political arena. Although social values and traditions of all the castes in the area are similar but the perception and behavioural attitude of different classes of society varies from each other. For example, common people think the army service as prestigious one for their families, due to

⁵⁸ Kritzman (1984) has mentioned that the power dynamics of rich and poor class of the society is also a major factor in relatively slow process of development because every human relation is to some degree a power relation (p 168).

⁵⁹ Dixon (1990) believes that while it is a fact that majority of the rural population are poor, it is also a fact that now many of them are not even indirectly engaged in agriculture (p 01).

Pakistan's historical geo-strategic position in the South Asia. The Pakistan army's role has been significant during cold war period between capitalist countries led by US and communist countries led by USSR. The army was considered as source of reverence, prestige, power and comparatively highly paid job.

However, the people from upper class, especially feudal lords, think services as undermining their prestige. There was not a single person belonging to the aforementioned four feudal families found serving in army. In fact, the living style of the people is improving and the people prefer sending their youngsters to foreign countries for jobs which was regarded to be a sound source of rapid socio-economic progress. As regards the matter of imparting education to the children, both the classes whether upper or lower are much concerned and willingly spend their money for bright future of their offsprings. It is evident from the study that all the household heads irrespective of their financial status spend money for education of their children except those whose children are not in school going age.

The following table (No. 17) shows the empirical status of land holdings in *Sanghoi* and *Dhoke Bidder*. Majority of the people have small land holdings. They cannot depend on the earnings from their crops. That was the reason that they had to seek job somewhere and most importantly in the Army.

TABLE 17. Land Holdings in *Sanghoi* and *Dhoke Bidder*

Kanals	No. of Land Holders in <i>Sanghoi</i>	Percentage in <i>Sanghoi</i>	No. of Land Holders in D. Bidder	Percentage in D. Bidder
No land	1	0%	0	0%
1 to 10	181	85%	46	90%
11 to 20	7	3%	2	4%
21 to 50	3	1%	3	6%
51 to 150	15	7%	0	0%
151 to 250	5	2%	0	0%
251 to 600	2	1%	0	0%
Total:	214	100%	51	100%

Source: Author's own survey

The people of *Sanghoi* and *Dhoke Bidder* have small lands to cultivate. It was observed that those who had no agriculture lands were relatively poor and ultimately they started offering their skilled and non skilled services to the upper class for which they were paid in shape of crops. This system, with the passage of time had become a strong institution and a part of rural life. The feudal oriented system had deepened its roots in the life of people and various customs/ traditions and cultural values had grown up. It has been in practice that even the marriages or engagements of boys and girls from the poor families were fixed by the upper class feudal. After the decade of 1970s, when foreign remittances started pouring in the locale and people became rich, the feudal system started becoming weak and losing its grip over the social affairs.

The deprived segments of the society were no longer faithful to any lord and they could take decisions of their personal matters at their own accord because of the reason that they were no more looking for the financial assistance from the upper class to resolve their financial problems⁶⁰. The rural non-farm income is an important source of income for the poor, and decreases inequality (Adams 1997: 39).

The economic empowerment brought a revolution in the entire social structure of the society in the area and the people started feeling themselves free in their activities according to their wishes. The deprived classes living in the other's houses were now able to construct their own houses. This was the first step towards their social freedom when they were no longer dependents on any landlord. The public campaign launched by the former Prime Minister of Pakistan Zulfikar Ali Bhutto (1928-1979) for social empowerment, as per local public opinion, contributed a lot in the efforts of social freedom of the poor masses. The skilled persons adopted commercial approach in offering their services according to the market demand. The old and typical '*Seyp* system' had started to eliminate. The electoral success of General Councilor from the '*Nai*' (barber) caste in *Sanghoi* was the practical demonstration of social empowerment of low castes and poorer segments of the society. The complete benefits of the public oriented policies had not been gained due to military intervention of 1977 which dominated the political arena in one way or other.

⁶⁰ Lieten & Breman (2002) understands that this situation had become worse in the past because these landless people did not constitute a separate and distinct class of their own (p 342).

In 1990, the Federal Government of Pakistan announced the scheme of 'Bait-ul-Mal Scheme' (Food Support Programme) for the needy people. The payment of money under this scheme was started through the counters of Post Offices. This scheme was aimed at overcoming the financial problems faced by the poor masses of Pakistan. Till November 2007, 12th installment of FSP had been disbursed.

During the study, it came to observation that the payment of family pension to the female pensioners was also an important contribution in socio-economic empowerment of the female segment in *Sanghoi* and *Dhoke Bidder* villages. As maintained by the record, 315 family pensioners (the widows of deceased pensioners) from *Sanghoi* Post Office and 170 from *Dhoke Bidder* Post Office were receiving their pension. In addition to pension, some women earn their income through embroidery, handicrafts, collection of woods and working as domestic servants for works of cleanliness and cooking etc.

A woman has to do all the day work in order to meet out the expenditure of the household because in the rural areas of Pakistan, there are less wages for more work. On the other hand, female widows of pensioners were household heads discharging their responsibilities pertaining to economic and social life of their families. They had to arrange all types of their familial requirements besides participation in social events in and outside their *beradari* where their participation by social point of view was not only mandatory but they had to exchange gifts in shape of money and other items on certain ceremonies. This was a matter of prestige for them as well.

As indicated by data collected from the area, only in *Sanghoi* 6% female household heads were spending the amount of their pension saving accounts on education of their children, 4% on purchase of medicines and 6% on payment of utility bills. Similarly, in *Dhoke Bidder* 12% female pensioners spent their income of pension on the education of their children, 6% on purchase of medicines for the treatment of household members and 12% payment of utility bills. Therefore, the pension payments to the females in *Sanghoi* and *Dhoke Bidder* villages were contributing a lot for their socio-economic development. Women are now recognized as potential breadwinners by their family members and are enhancing their recognition as reliable financial supporter in the family, which reflects economic empowerment of the women (Sucharita & Rao 2008: 339).

5.4 The Post: A Catalyst for Poverty Alleviation

The poverty is a world over phenomenon in the study of development (Agenor 2005: 370).⁶¹ The nations are regarded as under developed if the people living below the poverty line are significant in number⁶². The poverty line is a yardstick measure which draws a line of demarcation between the poor and the non-poor segment of society⁶³. Similarly, the poor are the people

⁶¹ Agenor (2005) describes in his work that the debate on poverty has been very intense since the last few decades and providing relief to the world's poorest community remains one of the central policy issues of the new millennium (p 370).

⁶² Khan (1998) believes that rural poverty is not simply due to lack of funds or of technology rather it is lack of planning which promotes poverty in the rural areas (p 63).

⁶³ Haq (1999) came to the conclusion that the absolute poverty is further divided into (a) calorie based approach and (b) basic needs approach to determine the poverty line. Relative poverty refers

whose income (or consumption) falls below that line. The development economists consider two approaches to determine the poverty line; subjective and absolute. The subjective approach reflects the position of individual or household expenditures. Absolute poverty describes the situation of an individual or a household in relation to the minimum cost of food and a set of basic needs indicating the spending behaviours of the poor. All those who are unable to satisfy these needs are considered as 'poor'.

In Pakistan, the highest concentration of rural poor is found among landless, tenants, and small landowners who depend upon some savings as compared to the rich who depend upon employment and self-employment. The poorest do not profit most from income opportunities outside their own region and they try to explore income sources within their locality. In this scenario, the remittances from abroad tend to accentuate income inequality among regions and households as well (Hann & Lipton 1998: 136).

The poverty, like other parts of Pakistan, is quite rampant in the rural Punjab which can be recognized by the deprivation of economic, cultural and social rights meaning hunger, lack of access to medical facilities, and poor access to basic services such as electricity and water supply (World Bank-1994). It also means that persons are unable to educate their children being illiterate or engaged in child labour. A very common method to measure the poverty is based on comparison of incomes or consumption levels. A person is considered to be a poor if his or her consumption or income level falls below a

to the position of an individual or a household in relation to the average income or expenditure. According to this definition, poverty line is linked to an indicator of average standard of living in the society or the average level of household resources (p 07).

minimum level necessary to meet basic needs. This base line is called the poverty line.⁶⁴

The poverty alleviation, while studying the root causes of economic inequality in different societies, is a subject of immense importance among the sociologists and anthropologists.⁶⁵ The role of Government institutions in this respect has always been considered crucial but it is lengthy process. Reducing poverty is a phenomenon which takes some time and it is impractical to expect a noteworthy reduction in poverty in short time (Hussein 2005: 12) Government institutions are supposed to work as a moral obligation for the poverty alleviation in the society.

Social protection is increasingly seen as an important tool for poverty reduction.⁶⁶ Poverty is one of the major national problems of Pakistan especially in its rural areas where it is increasing day by day enhancing the number of people living below poverty line (Siddiqui 2006: 253). It is, however, a fact that the individuals in a society have always their own perception about 'poverty'⁶⁷. The Government of Pakistan took several steps to overcome this problem. Heavy loans were taken from the World Bank and IMF to tackle this situation. Different schemes in the country for poverty alleviation were launched from time to time. Food Support Program (FSP) started in 1990,

⁶⁴ Bhutto & Bazmi (2007) mentions that the mode for satisfaction of basic needs varies from society to society; therefore, the poverty line is also different in different parts of the world. In global terms, the World Bank has suggested the reference line of US \$ 2 per day as minimum level of income in 1993 (p 255).

⁶⁵ Jha (2002) argues that undernourishment, disease and eternal concern with bare survival may so dishearten the poor people that they would not cooperate in the development process (p 51).

⁶⁶ Baulch et al (2006) highlights in their study that "...the term 'Social Protection' (SP) is increasingly used to cover the public and private interventions designed to protect vulnerable groups from shocks" (p 05).

⁶⁷ Walker et al (1984) believe that the local perception of poverty may be determined by the functional role of certain social and cultural institutions (p 07).

was one of the strategic steps towards this goal under which, the periodical financial assistance in shape of cash was made to the needy people.

Pakistan Post, owing to its large network connecting every nook and corner of the country, has a long history of its contribution in such efforts of the Government of Pakistan. '*Bait-ul-Mal Scheme*' which was subsequently named as Food Support Program was introduced by the Government of Pakistan, for the marginalized segment of the society who because of least access to income generating resources was leading an impoverished life. Pakistan Post Office, due to its wide spread infrastructure was entrusted with the responsibility of arranging payments through this scheme to these down trodden people at their threshold. This department contributed to this national cause by providing free of cost service by not charging even a single penny either from the beneficiaries or from the Government. This is still being done as a social obligation by this agency in the supreme interest of the nation.

The poverty stricken people are facing many hardships in the rural Punjab of Pakistan and villages of *Sanghoi* and *Dhoke Bidder* are no exception. The economic condition of the people is not remarkable as 54% population in *Sanghoi* while 76% in *Dhoke Bidder* are those whose average annual income is not more than Rs. 50,000/- (US \$ 834) which means average monthly income of Rs. 4166 (US \$ 69). When observed their financial needs keeping in view their household size i.e. 5.3 in *Dhoke Bidder* and 6.6 in *Sanghoi*, the present level of their income seemed quite insufficient and inadequate to meet their day to day household expenditures. The introduction of Food Support Program

through Post Offices in the area was one of the efforts made by the government to reduce poverty. As indicated by data collected, only in *Dhoke Bidder* and *Sanghoi* Post Offices, 621 Food Support Program accounts existed meaning thereby that 621 households were receiving financial assistance through these Post Offices. Only in *Sanghoi* 305 female FSP accounts existed. In both the villages a considerable number of female beneficiaries of this charity assistance program were respondents.

As per data collected from the household heads receiving financial assistance under Food Support Program through Post Offices of *Sanghoi* and *Dhoke Bidder*, it came to light that poverty was increasing in the area. The miserable financial conditions of this class of society can easily be judged by the analysis of the income groups of the people. The average monthly income of only 7.94% population falls in between Rs. 5001 to Rs. 9000/- (83 US \$ to 150 US \$) per month leaving 58.73% of total population of both the villages in average monthly income group of Rs. Rs. 500 to Rs. 1000/- In such a state, the disbursement of money under Food Support Program through Post Offices provides them little relief. The consultation of relevant ledgers in Post Office *Sanghoi* and *Dhoke Bidder* containing the record of disbursement of money through this scheme revealed that only Rs. 3000/- were paid to each '*Mustahiq*' (needy person) during the whole year of 2006. Although, the government claims the Food Support Program as a major source of the reduction of poverty of those people who are living below the poverty line, yet the data collected is evident to the fact that a lot of work is yet to be done for the same purpose. The

role of Post Office is, however, significant in disbursement of this type of financial assistance to the needy people as during the course of study, 80.95 % FSP account holder's responded that they could find no possibility of receiving this amount of charity without the involvement of Post Office.

There are only two branches of banks in *Sanghoi* whereas *Dhoke Bidder* has no branch of any financial institution except the Post Office. The banks operate on commercial lines and their basic objective is the financial gain as such they do not offer their services free of charges like Post Office. In this way, the deprived and marginalized segments of the society have been focused by the government and the Post Office department voluntarily accepted this task with the commitment of serving the people at large. Although the existence of bank branches matters a lot as far as disbursement of payments is concerned yet country wide implementation of this scheme through banks would not have been possible for two reasons.

Firstly, like Post Office none of the banks has such a large network. Secondly, like Post Office providing services without financial gains has never been the priority of banks and other financial institutions. If one looks at the villages of *Dhoke Bidder* and *Sanghoi* and their adjacent areas, one finds no other government, semi-government or non government organization that could perform this responsibility. The Post Office Department enjoys this distinction among its competitors even in this noble cause which makes it an unmatched organization in the field of social service. The policy of Post Office was the

outcome of the policies of successive government and also the social pressures of the local communities.

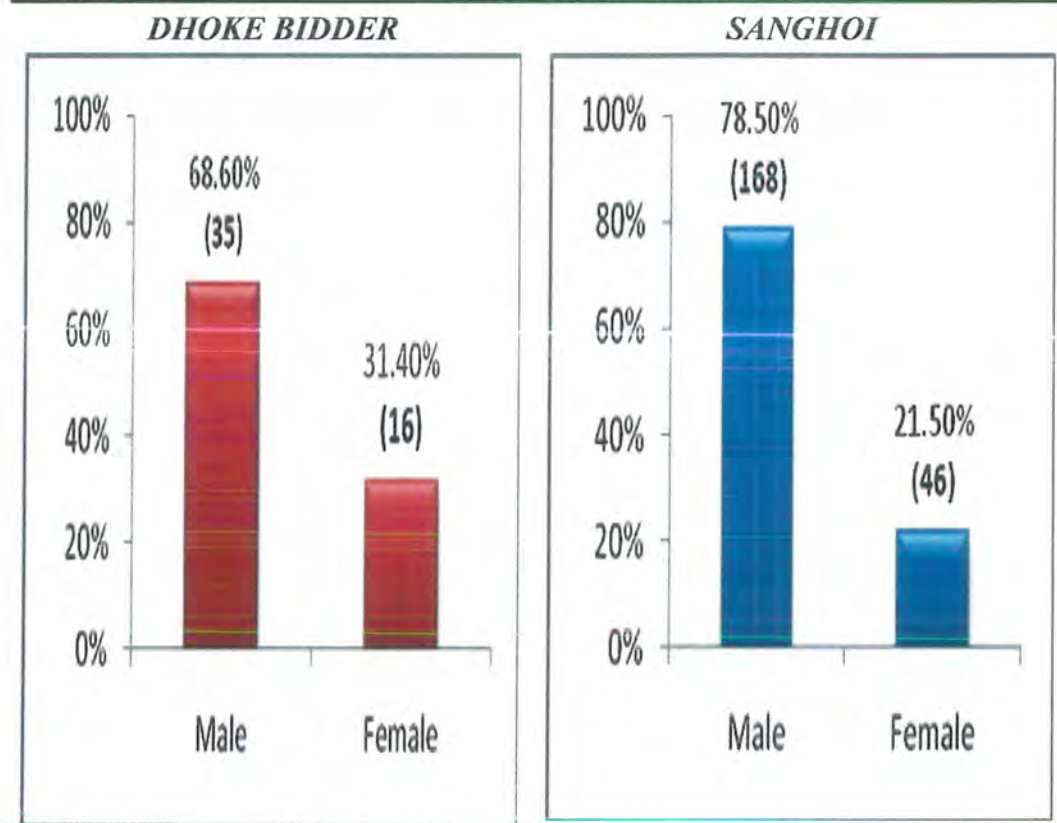
5.5 Marginalized Groups and the Post

Not only the poverty stricken male household heads are facing numerous financial issues but the female segment of the poor population also faces the problem of instability in the society due to economic deprivation which has increased their agonies. UN commission on status of women admits that: women who contribute half of the worlds population perform two-thirds of the world's work, receive one-tenth of its income and own less than one hundredth of its property" (Karamkar 2002: 168). From early child hood on, girls are made fully conscious of the feeling that, unlike their brothers, they are liabilities and are not considered as future financial assets; rather with the female child birth, parents becomes worry of her growth and marriage after they would attain the puberty (Jahan 1975: 07).

It is duty of the household to protect her honour which is at constant risk. Therefore, the first hindrance in the way of women empowerment in Pakistani society, especially in rural areas, is women honour associated with her virginity, if that is once lost can not be gained again (Lefebvre 1999: 216). The prevalence of anxieties are socially man-made and many of them can be traced to inadequate control of resources resulting in the socio-economic instability.

A 30% representative sample of the total household heads revealed that ratio of female household heads in *Dhoke Bidder* and *Sanghoi* was respectively 31.4% and 21.5%, as illustrated through the following diagram.

Diagram 13. Household Head's Gender Profile

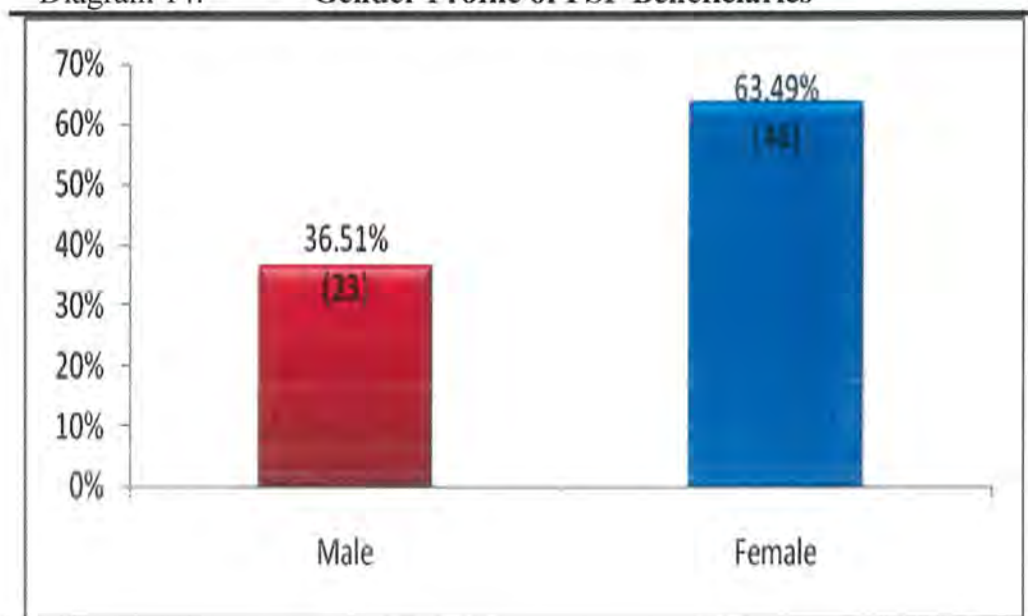


Source: Author's own survey

The following diagram (No. 14) shows gender-wise beneficiaries of FSP registered at *Sanghoi* and *Dhoke Bidder* Post Offices. The majority of beneficiaries were female whose ratio came to 63.49% against 36.51% of males. The government aimed this plan to provide economic sustenance to household, explicitly for at least to maintain the ration, as a part of integrated plan of rural development and women empowerment. The female beneficiaries included widows and other poor ladies whose spouses were either sick or

jobless and they needed financial assistance to meet their expenditures. In the rural society women only assume the headship of household in the absence of any mature/active male breadwinner of the household. The meager amounts of FSP schemes were merely an additional source of income for them as their complete dependence on this type of financial assistance was not feasible. The following diagram (Diagram 14) indicates the female beneficiaries of FSP.

Diagram 14. **Gender Profile of FSP Beneficiaries**



Source: Author's own survey

As regarding socio-economic status of income group of the people receiving financial assistance under FSP scheme through Post Offices of *Sanghoi* and *Dhoke Bidder*, the collected data reveals that the majority (58.73%) of the FSP beneficiaries fell in monthly income group of Rs. 500/- to 1000/- (US \$ 8.33 to 16.66). The payment of small amounts of FSP scheme to this class cannot play a meaningful role in uplifting their socio-economic condition as one household head having monthly income of Rs. 500/- seems to

be unable even to pay his/ her utility bills. The FSP beneficiaries were paid on half yearly basis. The amounts paid to a *mustahiq* (needy person) under this scheme during a year, however, did not exceed to Rs. 3600/- meaning thereby Rs. 300/- per month. The following table (No. 18) shows the monthly average income of marginalized segment of society in both the villages.

TABLE 18. **Monthly Average Income of Marginalized Segment of Society of Sanghoil Dhoke Bidder**

Groups of Income	Frequency	Percent
Rs. 1 to Rs. 500	1	1.59%
Rs. 501 to Rs. 1000	37	58.73%
Rs. 1001 to Rs. 2000	7	11.11%
Rs. 2001 to Rs. 5000	13	20.63%
Rs. 5001 to Rs. 9000	5	7.94%
Total:	63	100.0

Source: Author's own survey

Welfare and social policy are interrelated topics while studying the dynamics of development in any society. The social exclusion of the marginalized segment of society puts adverse effects on the social milieu of that society. The poverty is equally a menace for both the employed/unemployed individuals. The term 'safety net' has been widely used

by the social scientists at least since the early 1980s.⁶⁸ The 'safety net', however, does not exist in the rural areas of Pakistan. The economic condition of the people of *Sanghoi* and *Dhoke Bidder* is indicative of social disparities where no 'safety net' is visible. The large segment of society is not active economic agent. 58.73% of the population falls in the income group of Rs. 500/- to Rs. 1000/- per month which is a paltry amount and quite insufficient to meet the day to day expenses of a household. Although the payment of money through Food Support Scheme at the counters of Post Offices to the needy people is a positive step taken by the Government of Pakistan yet it has not contributed significantly in poverty eradication as the majority of people are still living below the poverty line. It is a general practice in the developing countries that governments adopt only short term policies for poverty reduction. It can only be successful if the government, rather than providing adhoc relief, chalks out plans to utilize manpower and create job opportunities in the rural areas. It can not only induce real economic transformation of rural communities, but can also safeguard social freedom and empowerment for next generation.

According to the analysis of the empirical data, only one FSP recipient out of 63 replied that he had any other source of income except FSP whereas the rest of 62 FSP beneficiaries replied that they were wholly dependent on FSP financial assistance. It was observed during the study that their response was not based on facts as the actual required expenditure to meet their needs

⁶⁸ As per Page & Simmons (1990), the term 'safety net' refers to the programmes designed by the governments to help needy people with essentials like food, housing, medical care, and basic income generation (p 247).

was more than the FSP receipts and they either have other sources of income or accumulated debt burden from informal resources. Moreover, the people are involved in different types of informal income generating activities like keeping cows, goats and hens at their homes and they earn money by selling the milk of cows and other animals. These minor livestock/dairy earnings are also utilised in everyday life. Moreover, the women from poor families work for the rich families at their houses. They do household work like cooking, laundry, dish washing and child caring etc. These women are paid on daily wages basis and are given used clothes and leftover food etc. Although this income is low because of the social disapproval of society towards the nature of work mainly associated with the services provided by the lowest castes who are often called in rural areas of Punjab as '*kammi*' which is more or less equivalent to Suderas in Hindu caste system(Lefebvre 1999: 159). However, this meager income and leftover food given to these domestic women workers also contribute in overall domestic economy. This phenomenon of exploitation is peculiar to third world domestic labour in which women labourer is herself docile, tolerant and even satisfied with substandard wages and sometimes are compelled to be satisfied operating within the socio-political structure of rural areas where these lower castes are set in with the patron-client relationship (Mohanty 1997: 18). Therefore, the people generally do not account for this sort of income in their reported income. It was observed that this section of society had totally different characteristics and behaviours as compared to the other classes in the society because of the deprivation from the financial

resources and due to miserable economic conditions. They live a very simple life and their necessities were confined to food, clothing and housing. Therefore, in the abject conditions, the small amount of FSP is great ray of hope for these households that they receive without doing anything as compared to wages they earn from their hard work.

5.5.1 Debt Burden and Savings

The socio-economic development of the rural areas depend upon the villagers' access to different institutional services provided by the state especially education, health, non-farm employment and credit for agriculture production (Rushton 1987: 63). The low level of income forces the poor masses of rural areas to get monetary loans from any formal or informal institution. The rural people borrow money for many reasons mainly, for small agricultural investments, marriages and death ceremonies, to meet healthcare expenditures and for traveling abroad for seeking jobs. Formal institutions are the banks but getting loan from the banks is very difficult for the poor people due to lengthy procedures⁶⁹. So often the loan is normally taken from the elite influential of the village that sometimes mortgages the land, house or other items and also charges the mark-up. It was observed that due to scarcity of resources and meager income of the people, savings inclination among the common men is only 25.50%, rest of 74.50% people responded that they could

⁶⁹ As per Glarchi (2006), the informal debt has certain flaws which make it quite difficult for the poor people in rural societies. The informal debt is more common but in case of informal debt the socio-cultural and socio-political indicators are very important (p 571).

not save even a single penny. They hardly meet their day to day expenses within the domain of their resources.

The analysis of the debt profile at *Sanghoi* revealed that 15.9% of the population was also burdened with debts of which 15% of population was burdened with informal debt which means that the rich relatives or local influential people lend money to poor people on their own terms. Only 0.9% of the population at *Sanghoi* had taken loans from the Banks. There seems no effort on the part of government/ non-governmental organizations to provide micro-financing or easy loans to the poverty ridden people. Similarly, the study revealed that there were only 3.3% household heads who lend money to others whereas 96.7% were those who had never lent money to any borrower.

5.5.2 The Postal Role in Debt Retirement

It is evident from the above discussions that the level of income of the household heads in the area was very low. A reasonable ratio of the population i.e. 7.8% was burdened with debts and 5.9% out of 7.8% had informal debts in *Dhoke Bidder* as well. Like *Sanghoi*, no Government or NGOs efforts seemed to have been made in this village for providing small loans to the people for poverty eradication. This was due to the reason that the activities of NGOs had not reached the far flung rural areas of the country and their poverty reduction efforts were mainly confined to the selected urban areas.

Those families whose household size is small or they cut their coat according to their cloth; manage their household expenditures successfully as evident from the data collected from *Sanghoi* and *Dhoke Bidder* villages. As

per analysis, 180 out of 214 families in *Sanghoi* and 47 out of 51 families in *Dhoke Bidder* were not burdened with any type of formal/ informal debt as shown in the table below.

TABLE 19. Debt Burden

Village Name	Burdened with debt	Not burdened with debt
<i>Sanghoi</i>	34 (15.9%)	180 (84.1%)
<i>Dhoke Bidder</i>	4 (7.8%)	47 (92.2%)

Source: Author's own survey

During the socio-economic survey of Savings Account holders in *Sanghoi* and *Dhoke Bidder*, it was observed that the families whose household size was either comparatively larger or their expenditures surpass their income, were, however, faced with formal and informal debts. Evidentially, in *Sanghoi*, 41 families out of 150 and in *Dhoke Bidder* 9 families out of 50 families were burdened with formal and informal debts. It also came to light that their debts were within the range of Rs. 1000/- to Rs. 150,000/- in *Sanghoi* and Rs. 8000/- to Rs. 150,000/- in *Dhoke Bidder*. In *Sanghoi* 2 cases of bank loans were learnt out of total 41 cases. It shows that in rest of the cases, the people borrowed money from other individuals on strict conditions and heavy markup rate (usually Rs. 5000/- per month on the loan of Rs. 100000/-) whereas in *Dhoke Bidder*, all 9 cases were of informal nature as there was not even a single case of bank loan. Essentially, the people are bound to borrow money from other individuals who are relatively rich. Its reason is that the banks do not offer

micro-financing or any other type of loaning attractable for this segment of society. The marginalized segment of society is usually deprived of many basic rights. While they have very limited financial resources to meet the basic human needs, their other problems like health and education are also unaddressed due to the rampant inequality in the area⁷⁰. The Postal service including the money remittances, saving schemes and saving accounts provide opportunity for these debt burdened villagers to save money to pay the debt.

5.5.3 The Educational Empowerment of the Children of FSP Recipients

The education is considered as the most reliable source for Socio-economic progress and empowerment of the people especially women. The access to education is seriously damaged by remote rural residence, gender discrimination and scarcity of resources. The poorest in the capital city often has a better chance to educate their children than the middle class of remote rural areas (Hann & Lipton 1998: 166). Certain marginalized groups as rural ethnic minorities, often the females are especially likely to be poor, less healthy, less educated, and in less secure working environment (ibid: 168). It was observed during the study that the families whose land holdings were minimal or who were not engaged in any type of business were more committed to the education of their children for their better future which was considered by them as the sole source of progress. Among villagers “poverty arises more from an unequal distribution of operational holdings than from lack of access to new technology, irrigation, fertilizers, etc.” (Quibria & Srinivasan

⁷⁰ Looney & Winterford (1993) concludes that although the inequality prevails in the urban areas as well yet it has been observed that inequality in Punjab is mainly located in rural areas (p 98).

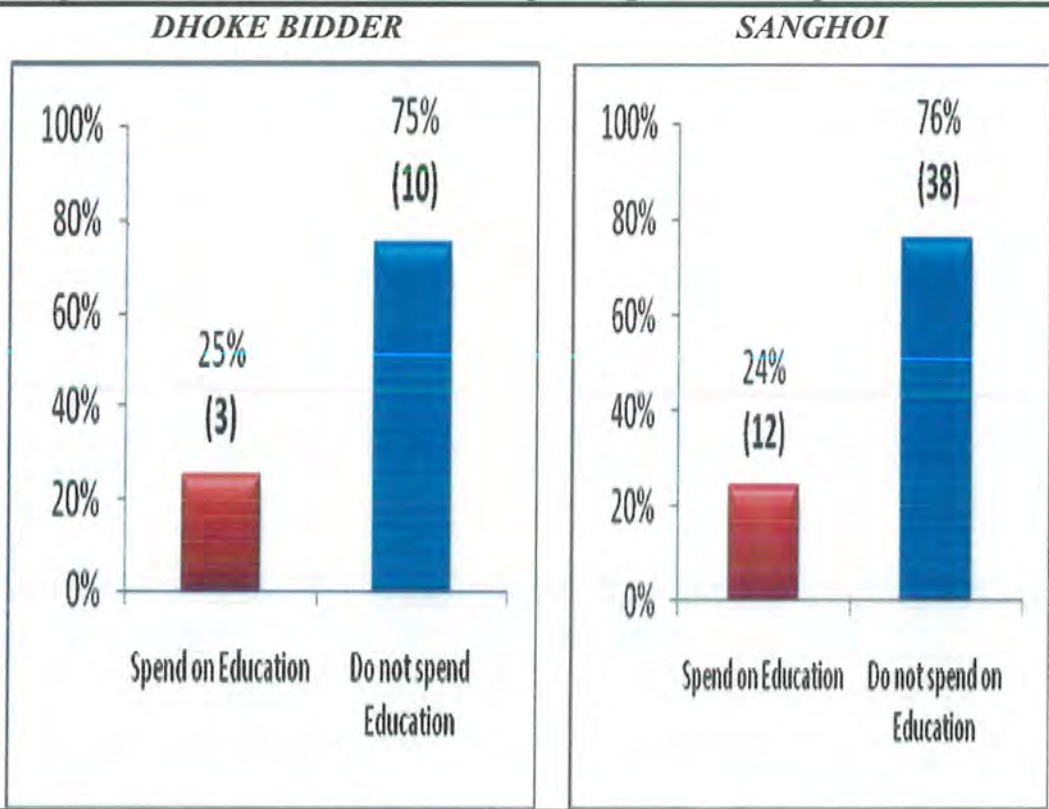
1994). Therefore, the children after completing their education sought some sort of job and started earning.

In *Sanghoi* and *Dhoke Bidder*, like other parts of the country, joint family system prevails with peculiar customs and values. One earning hand is not only supposed to accumulate his earning for the sake of his future but he has to contribute out of his income to overall expenditures and progress of household. His parents and in many cases his younger brothers and sisters are financially benefited and in this way, the job of one person guarantees achievement of essential needs of whole family. The earning hand has to afford the expenditures of education of his younger brothers and sisters and if married, his children. It is observed that some of the poor members of society cannot, however, afford to impart education to their children due to scarcity of resources and their children remain uneducated as compared to the others in the locality.

A trend has rapidly crept in the society to educate their children in private English medium schools which charge high rates of tuition fee because the English medium education attracts lucrative jobs in Pakistan (Rahman 1998: 10). The preference of society for sending their children to English medium schools is also due to the reason that the level of study in those schools is much better than the government schools. In this social situation, the poor people whose spending revolves around the day to day kitchen expenditures can not afford this high paid education. For them, luxury of sending their children to relatively expensive schools remains a dream.

Empirically studied, only 12 (24%) FSP recipients from *Sanghoi* and 3 (25%) recipients from *Dhoke Bidder* pay for their children's education whereas rest of the vast majority of 38 (76%) from *Sanghoi* and 9 (75%) from *Dhoke Bidder* can hardly meet their kitchen expenditure with their income including FSP money received through Post Offices. They can not educate their children because of financial constraints and thus the level of economic development in these families remains in state of inertia. Families spending money on their children's education are not solely depending on the FSP money rather they have their near relatives who are working abroad and support them occasionally.

Diagram 15. **Education Spending of FSP Recipients**



Source: Author's own survey

5.6 Gender and the Post

The development process includes all the segments of society including the female members and they have certain needs and also some basic rights in the society⁷¹. Contending that development consist of the expansion of substantive freedoms, Sen (1990: 297) recognizes the importance of variety of institutions, that help the developmental process through their impacts on human economic freedom such as the democratic institutions, civil liberties related to socio-economic development of the marginalized class i.e. the rural poor women⁷². This relationship indicates more than just focusing on the economic activities of the females in the society. Socio-economic empowerment alongwith freedom, choice and occupational mobility and equality in terms of wages and social environment of female segment is very essential to build up healthy and sound foundations for the overall development of society (Sen 1990: 103 & 1992: 79) Economic, political and social resources are critical in ensuring that women are empowered, but these resources can not bring empowerment without women's individual and collective ability to utilize the resources in their own turn (Malhotra 2004: 314). Therefore, the issue of women empowerment has a direct link to the women rights (a universally acknowledged phenomenon). Their role in changing the social fabric of any society is very important. The lack of awareness of their basic rights has, however, always hindered their active participation in the economic

⁷¹ Turmusani (2003) believes that needs cannot be equated with rights. However, he thinks that a relationship nevertheless exists between the two (p 22).

⁷² As per Pande (1998), women play a vital role in the socio-economic and political set up of any nation (p 13).

activities and they have never been on equal terms with men⁷³. There has been extensive debate among the economics and anthropology about the economic inequality and women's rights. The development economists have also questioned the role of men household heads for the said discrimination and drawback. But Hill (1986: 16) indicates that it is essential to concentrate on both men and women in the household while studying it as an economic unit. In case of Pakistani rural society the male household heads continue to hold such position and females assume these responsibilities only in unavoidable circumstances.

During the past three decades, a considerable awareness for the need to empower women by ensuring social, economic and political equity and broader access to fundamental human rights, improvements in nutrition, basic health and education has been witnessed.⁷⁴ Like other parts of the country, the female segment of *Sanghoi* and *Dhoke Bidder* is mostly kept backward. Their role in the society with exception of a few educated ladies is generally confined to household activities. Within household, the socio-cultural norms not only allocate roles but also establish hierarchies (Sucharita & Rao 2008: 340). Before the decade of 1970s, they were not encouraged to get admission in schools as the people thought it against their traditions to allow them to go to schools. Moreover, for them, investing on girls' education was not wise option,

⁷³ Pande (1998) while conducting research on 'Gender Equality, Development and Women Empowerment' mentioned that women's rights-legal, political, and social are equal to those of men, which include rights of property, education and employment. The women's rights to movement, also known as feminism and women's liberation, arose in Europe in the late 18th century. Although today most women throughout the world have gained many rights according to law but the goal of economic and social equality has yet to be accomplished (p 13)

⁷⁴ Claros & Zahidi (2005) understand that the achievement of gender equality is a painfully slow process and is one of the most entrenched of all human attitudes (p 01).

for they were to be married and sent to another house. With the passage of time, the human behaviours changed. The electronic media, especially television, played important role in this regard. It was observed that 61.60% in *Sanghoi* and 26.47% households in *Dhoke Bidder* had televisions in their homes. Those who had no television in their homes used to watch TV programs at other's homes. In this way, the people became aware of modern lifestyles of the people living in big cities and followed them with pride. The education in women living in big cities is more common as compared to those living in the rural areas. The women of rural areas watch TV programs and get inspiration from the social freedom of women in big cities. In this way, they also wish to follow them to gain a sound position in the society so as to enjoy liberty and freedom in their lives.

This gender disparity is found generally in whole Pakistan because of certain structural constraints of patriarchal society in which women is generally confined within the four walls of the houses because going outside for any reason from education to employment carries the so called risk of losing honour associated with the family honour (Lefebvre 1999: 49; Jahan 1975: 78). These restrictions also include non-constructive cultural values, legal discrimination, flawed policies and inadequate financial resources. The absence of political will and half-hearted actions restrain the meaningful change.⁷⁵ Similarly, the relationship we see between risk and the sexual division of labour could thus be the result of men's preferences for high means returns

⁷⁵ Report of the state of women in urban local Government Pakistan 2006 (p 11)

activities which tend to be correlated with increased risk, combined with women's constraints such as physical, cultural and societal, on acquiring high mean return resources (Bird 2008: 658).

The FSP recipients also include females whom Post Office saving bank schemes provide a platform for depositing their small savings who, by curtailing the due expenditures, set aside their small savings in their postal accounts to secure the future of their children. In *Sanghoi* Post Office, there were 357 registered female saving bank account holders but balance in none of these accounts exceeded Rs. 5000/-. Similarly, in *Dhoke Bidder* Post Office number of female account holders was 289. These female account holders have not opened saving account to deposit their surplus money rather it is a procedural compulsion for them because the post office deposits their FSP money to their accounts. The post office credits the money received from the government to their accounts and they withdraw their money by submitting withdrawal form at the post office counter. In fact The Post Office saving bank, provided attractable opportunities to depositors for their small savings particularly to household females discharging domestic responsibilities. Moreover, the postal savings schemes, like saving bank accounts, special saving certificates etc., attracted the peoples' interest in investment of their little as well as heavy amounts for the sake of their children's future.

Similarly, the role of education in socio-economic development in the women-folk of the area of study was found very significant as 85% lady teachers recruited in district Jhelum during the year 2002 to 2006 had

completed their academic career through distance learning system of Allama Iqbal Open University (AIOU), Islamabad being facilitated by the Post Office right from the start to end of every educational term/ semester (for details see Chapter-6). The distant learning for female is viable option in the society like *Dhoke Bidder* and *Sanghoi* because of certain socio-psychological and physical constraints. The women have to face with the constraints of *purda*⁷⁶ (seclusion) (Lefebvre 1999: 99; Chaudhary 1982: 111 & Jahan 1975: 136), home bound; and also due to pregnancy, lactation, child minding, specialize in food gathering and preparation (Bird 2008: 659). In the area, most of the people due to social as well as financial barriers did not want to send their female children to Jhelum City for higher studies. Firstly, girls getting education upto primary level is considered as sufficient because mainly many rural people do not want their girls to be employed in public or private sectors. Secondly, higher education for females is regarded as unnecessary, though not harmful, for happy married life (Jahan 1975: 115). However, there is a change in this behaviour because the rural educated males now have started to prefer educated wife. Thirdly, after reaching to puberty girls are required to observe *purda* that contributes in the drop out rate, for which the distance learning is viable option. Finally, because of the unavailability of the better communication system such as the roads, transportation and facility of higher education institution, physical mobility of women is prone to loosing honour because of the possible sexual harassment that is not socially acceptable for the family. The female students

⁷⁶ In Pakistani society, *purda* is social, cultural and religious obligation on the women to be secluded from the company or association of men unless sanctioned by the Islamic law or social charter of the society.

having improved their education through distance learning facility succeeded getting jobs in different fields which resulted in their financial as well as social empowerment and emancipation.

5.6.1 The Participation of Women Postal Users in Socio-Economic Activities

As already indicated, in a patriarchal society like Pakistan, the female role is confined within the four-walls of the house to running of household affairs and reproduction. But due to economic position and class or ethnic differences, there are variations in this behaviour. Women's economic activities out side their homes are specifically in the lower class and castes in the village communities because of their need to contribute in household expenditures. This is not the case with rich class as women seclusion is regarded in the *Punjabi* villages as matter of prestige and high social status (Lefebvre 1999: 218). In order to ascertain the level of women's participation in socio-economic development, 38 housewives were randomly selected at *Sanghoi* for their interviews. The inferences drawn from their interviews were divided into different segments like education level, income profile and expenditures, the education of children especially girls, their participation in farming, their interaction with local Post Office etc. The empirical data collected during the study revealed that the majority (60.5%) of housewives were illiterate. 28.9% were educated up to primary level whereas only 10.5% were educated up to middle standard (8th grade). Despite the fact that the majority was illiterate or less educated but they were well aware of the

importance of education and were imparting education to their children. 39.5% of those ladies had their sons studying in middle level, 13.2% had in matriculation and 21.1% in the college level. Rest of 26.3% which were regarded as uneducated were indeed the male children who were yet to start their schooling. Similarly, the tendency of school going girls was also encouraging as 36.8% female children were studying in the middle and similar percentage of female students was studying in the matriculation and 2.6% were studying in the college level while 23.7% were those who had yet to start schooling. The study reflected that the education in the children, irrespective of their sex, was hundred percent which was because of the fact that mothers whether educated or uneducated, were found committed to the cause of educating their children. The women in *Sanghoi* strongly believed that only education could guarantee success and prosperity of their children for which they used to sacrifice their wishes and curtail their mandatory expenses like clothing, eating etc. and spend their money so saved on the education of their children. During the course of interview, 21 housewives (55.3%) responded that their husband's monthly income was zero, while remaining 44.7% replied that their income was within Rs. 2000/- to 12000/- per month out of which only 10.5% declared that income was Rs. 5000/-. The income profile reflected their miserable financial condition but despite all financial constraints, they were committed to afford the expenditure on education of their children. In *Sanghoi*, it came to light that 13 (34.2%) housewives were FSP recipients through Post

Office. Moreover, 16 (42.1%) had maintained their postal savings accounts in the local Post Office.

In *Dhoke Bidder*, 28 housewives were interviewed on the same pattern for the same purpose. The data so collected revealed that the majority (75%) of them were illiterate. This was quite obvious because the academic facilities at *Dhoke Bidder* were not adequate and only one primary school existed in the village. 21.4% were educated up to primary whereas only 3.6% were educated up to middle level (8th grade). Like *Sanghoi*, the housewives in *Dhoke Bidder* were also found apprehensive for better education of their children. Male children of 14.3% ladies were studying in middle level, 10.7% in matriculation and 7.1% in college level. Their effort in this regard was remarkable because the boys after primary education had to travel long distance for getting education. 67.9% (male) were infants. In *Dhoke Bidder* the trend of going to schools in girls was very encouraging because 17.9% female students were studying in the middle after attending local primary schools which was very daring on their part as they had to travel to other villages for this purpose. There was no enrollment after the middle class which indicated that the education in girls was gradually getting momentum. 82.1% of the female children were those who had not yet reached to the age of getting admission in schools, however, the future trend can be predicted as positive. 17 housewives (60.7%) responded that their husbands were earning nothing whereas the remaining 39.3% of them told their monthly income falling within the range of Rs. 800 - 1000. 26% were earning between Rs. 800/- to Rs. 2000/- per month.

Women role in the socio-economic activities is manifold. On the one hand, their economic activity is related with either less earning or non-earning of their husbands depending upon the socio-economic status; and on the other hand, women also contribute in overall expenditures of the household related with the domestic work alongwith helping in agriculture fields of their husbands, fathers or other relatives. Only women are expected to perform domestic activities of cooking, cleanliness of houses, child rearing and other tasks that allow the men to live within low income (Lefebvre 1999; 236). Moreover, the women who had no fixed income and their husbands were also not earning, those were doing hard work of collecting tree branches from the local jungle and earning their livelihood and subsequently these were the helping hand and were contributing in the household economy. Among these, 6 (21.4%) housewives were those, who were receiving FSP aid through Post Office. Moreover, 10 (35.7%) had maintained their postal savings accounts in the local Post Office. Women are the deprived class in the society of rural Punjab like other parts of Pakistan, who in most of the cases are even denied their due share in property. The economic development being the only tool can guarantee their social status and self esteem and self worth (Sucharita & Rao 2008: 335) thereby giving rise to women empowerment. However, saving schemes offered by the Post Office are the best option for this ignored segment of society.

An interesting aspect of women's interest in postal services was observed in respect of the saving bank account holders in *Sanghoi* and *Dhoke*

Bidder when it came to light that 1509 (60.5% out of total account holders i.e. 2494) were women in *Sanghoi* and 476 (26.5% out of total account holders i.e. 1801) *Dhoke Bidder* were the women. A further review of saving bank accounts at both the Post Offices revealed that 1323 women account holders were those whose balances in account were less than Rs. 10,000/- which means that majority belonged to relatively less affluent class, as indicated in the following table (No. 20).

TABLE 20. Gender-Wise No. of Saving Bank Account Holders in *Sanghoi* & *Dhoke Bidder* Post Offices

Post Office	Total No. of Accounts	Male Account Holders	Female Account Holders
<i>Sanghoi</i>	2494	985 (39.5%)	1509 (60.5%)
<i>Dhoke Bidder</i>	1801	1325 (73.5%)	476 (26.5%)

Source: Author's own survey

The women account holders in both the villages belonged to different professions and segments of the society. In *Sanghoi* village, the women were relatively aware of their financial needs and choices and they were handling their affairs independently and without the support of men-folk and were operating their saving accounts in Post Office and Banks by curtailing their household expenses being met either out of their own income earned through service/job or sometimes by saving from the income of their men.

Dhoke Bidder village is not so advanced, however, the women have significant participatory role in the process of socio-economic development. They carry out different activities for earning money like collecting woods

from local jungle and thereafter selling them to the people intending to use it as domestic fuel as natural gas has not been supplied to the village. By this labour which is really very tough, especially for women, they earn Rs. 100-150 daily. This activity has also contributed in women's physical mobility that in turn attracted women to saving accounts and saving schemes. However, the women engaged to this sort of industrious work mostly belong to the lower class of society with minimal land holdings and their spouses are either dead or jobless. They set aside little amounts from their income and keep them in saving accounts at Post Office for their future plans. It was observed that the women were comparatively more cautious about their children's future than the men and the Post Office Saving Accounts, in their opinion, was a suitable option for them to accrue their little savings for future needs. Similarly, the serving women were mostly teachers and belong to relatively lower middle class and earned socio-economic empowerment. They were operating saving accounts in Post Offices as well as in Banks. They could comfortably spare reasonable amounts from their monthly salary as their income was relatively higher than the women collecting woods and earning through other means. The serving women preferably pay attention to their household items like refrigerator, T.V, CD players & furniture etc. and the role of their postal savings is significant in this regard. As being educated class, teacher community adopts the modern values and standards of life that are also source of inspiration for rest of the society. In this way, they financially contribute to their household matters with their men folk and participate in the well-being process of their family. Some

middle aged women of 45-plus in *Dhoke Bidder* were seen running vegetable-shops and general stores. They were manfully handling all business matters including merchandizes. This small scale business activity can be observed in rural areas of Punjab, like the locale and is significant contribution of women in household economy and women economic empowerment.

5.6.2 The FSP and the Emancipation of Female Household Heads

The FSP payments had, however, a practical contribution in helping the female section of the society. As per study, 11 out of 13 such beneficiaries of *Dhoke Bidder* were household heads, due to the absence of male household heads. That represented a kind of change in social organization (Rauf 1984: 77) and these women household heads were bearing all kinds of due familial expenditures. The number of children of 7 out of total 11 such female beneficiaries was 1 to 3 whereas the remaining four had 4 to 5 children fully dependent on them. These women were not only supposed to afford economic burden of their dependent children but also to deal with their domestic and social matters. They were leading independent life in the village facing several social hindrances which they themselves had to resolve. The position of such female household heads vested them the power to take the decisions independently because they were acknowledged by the other members of the household as the head⁷⁷. In order to analyze their role in discharge of social

⁷⁷ Briefing paper, Women Housing rights programme: Revisiting the concept of the head of the household. Issue-I August, 2007

obligations, some household women, independently running their houses, were especially interviewed.

Jamila Bibi, 64 was a household head in village *Dhoke Bidder* whose husband was physically handicapped and jobless. She was receiving her FSP installments from local Post Office. She told that she had been living with her husband in his parental home and her father-in-law who was a pensioner used to draw his pension from the local Post Office. Since her own father was an aged man and her husband was disabled and both were unable to discharge any type of social responsibility, she herself had to manage the things at her own level. While discussing social circumstances and public attitude towards her she told that she was not merely a household woman but also an active member of the village. She had to go all alone outside her home not only to earn for her children but also for participating in different social functions. In order to purchase books, uniform etc. for her two studying daughters, she herself had to travel *Sanghoi*. She was taking all the decisions about her family affairs and when I asked as to how she took a decision for voting a particular person in the local body's elections, she replied that she did so after consulting her father whom she regarded wiser than herself especially in political matters. She also told that she had to take part in collective matters of the village like the issues pertaining to electricity, post office, mosque, schools etc. While telling about her source of income, she told that her family was depending on the pension of her father and FSP money which they were getting from the local Post Office.

62 years old Maqsooda Begum, widow of Allah Ditta of *Sanghoi* village, burdened with responsibility of household headship was interviewed. She owned a *kachha* house. During interview, she told that her husband had died 20 years ago leaving behind three daughters and two sons. Her source of income also included the wages earned by rendering her personal services such as washing utensils, cleanliness of house and wheat grains and others petty woks for the rich families of the locality who in return pay her in cash besides giving food and old worn clothes, a common practice in whole Pakistan to pay low wages for the services that poor renders in the rich households. Similarly, neither the women labourer themselves protest against this exploitation nor there is any moral or legal laws against this sort of exploitation. However, Maqsooda, being head of the household, arranged marriages of her three daughters and imparted education to her sons. She, however, expressed her satisfaction while saying that she had her own house inherited by her deceased husband. She was not, therefore, worried about her family accommodation. She added that she had been receiving FSP money from the local Post Office for the last 12 years which according to her, was an additional income for her to meet the financial requirements, especially for the education of her children.

CHAPTER – 6

EDUCATION, SOCIAL EMPOWERMENT AND THE POST

6.1 Education and the Social Barriers

This has been a historical fact that parents, adults and skilled craftsmen including the elders of community have always been instrumental in socialization and managing education for the youth. But in order to cope with the rapid pace of development and also to prepare the youth for its involvement in the economic sector, the formal education has become the institutional requirement. But still in the age of globalization, the rural areas are lagging behind regarding availability of educational infrastructure. It is already said that the access to education is more seriously lacking for remote rural residence, female gender, and rurality (Hann & Lipton 1998: 161).

There are many socio-economic and political reasons and implications regarding the availability and non-availability of educational institutions in rural areas. Teaching through distance learning about folklore, poetry, is essential to improve the capacity of students and their knowledge, skills and customs (Dove 1986: 07). It can only be achieved if meaningful efforts are directed towards educating the youngsters. Education has been regarded as a critical element to individual economic success and ultimately economic growth.⁷⁸ The access to education system has direct bearing on the economic and social status of the members of society. Qualifications ultimately determine status, defining control over opportunities and resources (O'Shea 1999: 234)

⁷⁸ Not only economic growth but as per Munjal (1989), learning is also very important which is a forerunner in the process of change which may be in the field of knowledge, skills or attitude (p 80).

and highly paid sophisticated employment. Education, especially the distance education in case of rural areas has, therefore, a significant role in the development of civil society. The past three decades have witnessed a substantial role of distance learning in education (Salas 2002: 135). It is fact that social harmony is an essential element for smooth transition from a relatively less educated society to an educated one. Similarly, access to schools, in terms of the comfort or difficulty in traveling, the distance, and availability of communication resources such as the roads, transportation, social and physical freedom of mobility for females are important factors. These factors determine the participation rates of students in the education. According to a study conducted by the Government of Pakistan in 1999, about 88 percent of rural sampling units had access to Government Primary Schools for girls located within the distance of about five kilometers; whereas 36 percent private primary schools for girls and 37 percent for boys within the same distance were providing education (Mehmood 1999: 98).

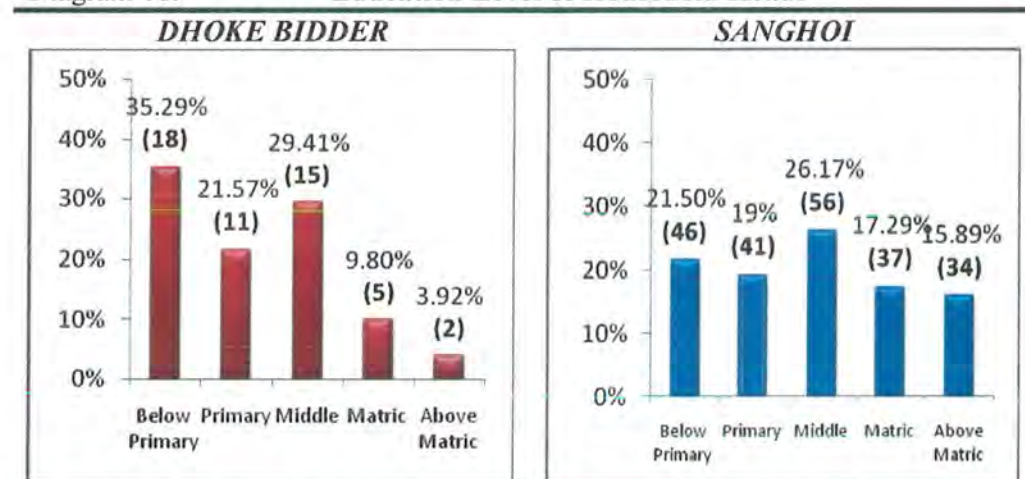
There were two Primary Schools (up to 5th grade), two High Schools (up to 10th grade or matriculation) and one Higher Secondary School (up to 12th grade or intermediate) in *Sanghoi* village. Senior Headmaster Govt. High School *Sanghoi*, who was a local resident, told that most of the children, whether male or female, were enrolled in the primary schools and after completion of their 5th grade, 95% got admission in the high school. After secondary school level, the drop out rate was significant as the matriculation examination was considered relatively tough and tedious. Whereas, only 15%

of the successful S.S.Cs moved towards higher education in government owned or private institutions which were often in short of teaching faculty besides non availability of science/ computer labs and qualified educators for science subjects. About 15% students who passed the matriculation examination got admission in the higher secondary schools which remained under-staffed and some important science subjects were not being taught in the school.

As per socio-economic survey, the education profile of household heads in *Sanghoi* indicated that 25.5% household heads were illiterate followed by 21.69% under matriculation. Only 14.21% got informal education and were not oriented to schools and prescribed school syllabus. As per District Census Survey of the Government of Pakistan held in 1998, the literacy rate of the village was 69.2% which was not aligned with above figures. As defined by the Government of Pakistan, a literate person is one who can read and write his name, whereas, according to United Nations, a person who can read and write a paragraph can be considered a literate. In light of this criterion of UNO, literacy rate of these villages will become drastically less than the officially stated percentage. About education level of household heads, the study showed that 51.2% had got education only up to the middle class (8th grade), 9.4% qualified to the intermediate level and those who got admission in different colleges. Only 1.8% of the population got admission to different colleges whereas 37.6% population was illiterate. The public attitude towards education can be assessed from the fact that a government primary school was established in *Dhoke Bidder* in 1944 which had not been upgraded till conclusion of this

study. During the focus group discussion held in the village, Union Council *Nazim* (local body administrator), Muhammad Younis admitted the fact that he himself like other ex-elected public representatives was responsible for keeping the people backward in the field of education. They did not put in serious efforts for the improvement in the literacy rate. There was only one Middle School in the adjacent village *Hoon* situated at a distance of 4-5 KMs. The female students, after getting primary education, had to move to and from the school daily on foot due to non-availability of any link road for public transport. The education level of questionnaire household head respondents is indicated in the following diagram (No. 16).

Diagram 16. Education Level of Household Heads



Source: Author's own survey

Both villages have the same social values like other rural areas of Punjab Province. The education for girls was never promoted due to many social barriers. Primarily, a vast majority of the people opposed education of female class on the grounds that it would give them liberty of thoughts and actions which might challenge the male dominated society. In Pakistani society, boys are encouraged to develop masculine character, such as

aggression, dominance, independence, sense of adventure, and are recognized as the economic helping hand for the household, while girls are encouraged to acquire feminine virtues and characters of submissiveness, nurturance, dependence, less achievement oriented (ibid: 241) and not recognized as economic asset (Tewari 2008: 241). A great threat being apprehended by the men-folk was the liberty of women, especially for choosing their life partners. Such freedom was against family-pride and not tolerable to them at any cost.

The marriages of women-folk with their own consent had been considered as a social evil for the society. It bred the concept of honour killing. In *Punjabi* society, honour and gender relations are closely intertwined. Honour of an individual, especially of female, is regarded as very fragile and must always be protected because once it is lost can not be regained (Lefebvre 1999: 216); therefore, sending female to far off schools was prone to risk of losing honour. But expansion of television network to this area had considerably changed the behaviour of the people. The old and typical traditions started to be wiped out and both the genders had inclined to realize the significance of education and their responsibilities towards imparting education to their children, especially the females. The males, after attaining education from their local schools, started getting admission for further studies in colleges located in other cities including Jhelum but the female students could not get further education because of social barricades.⁷⁹ Sending away the girls in other cities for any purpose including education beyond the watch and command of their

⁷⁹ Affolter (2004) mentions that the socio-emotional well-being has always been the cherished desire of the parents, it enables children and adults to evolve into caring, nonviolent, emotionally healthy citizens (p 424).

parents, was considered ignominious. In *Sanghoi* and *Dhoke Bidder*, the parents were in a state of confusion about the academic career of their daughters as they did not like to send them to other cities for further education because of certain social barriers. The parents were convinced that education had become socially essential for their daughters for finding best marital suit. In the changed scenario, educated youth had started preferring educated better-halves. It was even the practice in relatively high and middle class families that their girls usually got higher education so that they could get married to high class males in urban areas (Jahan 1975: 08). The girls were also not courageous enough to stay alone in other cities without the shadow of their parents because they had never experienced such type of liberty and independence in their previous life.

Transportation was a common problem for the people. The boys could manage their journey by traveling on the roofs of the buses, by slinging on the staircases of the buses or standing in rush of people in overloaded buses which was not socially recommended for the females in the society like Pakistan. One could observe it as a general practice that people often vacated their seats, especially for senior citizens and females; but that did not mean that public transport culture was supportive of female student all the time. Moreover, the parents did not like to see their girls in such a troublesome environment. Due to shortage of public transport, the males and females were supposed to come closer in rush and such situation was not acceptable socially. As informed by the female students, the boys sometimes passed remarks on the girls. It was not

acceptable for the parents due to fear that it would open the new avenues for the liberty of youngsters which might result in violation of social customs and values. These were the apprehensions of parents who were conservative in their social traditions and customs. The parents, therefore, after school level, preferred to drop their female children from schools. In those circumstances, the distance learning could be regarded as a positive mode of education.⁸⁰

Another problem in the promotion of education among the females is early age marriages. In rural areas, first priority of parents is to find permanent shelter for girls on reaching puberty (Jahan 1975: 98) rather than to send them to schools. That is why; they dropped their daughters from education irrespective of the grade in which they were studying. The girls, after their marriages, became household women and got busy in household activities like looking after their children and forgot about education and liberty. Studies also show that the opportunity cost of educating girls in terms of their labor contribution to household maintenance and care is higher than of boys (Khan 2001: 76); therefore, in the patriarchal society there is also tendency of early childhood marriage (Bardhan & Klasen 1998: 74) in order to maintain the familial life from domestic work to reproduction process thus ensuring the physical continuity of the subsequent generation independent of their choice, self interest, agency that are socially molded by notion of obligation and legitimacy into patriarchy (Sen 1999: 2000). Another social barrier for the education of women common among the people of rural community was belief

⁸⁰ Piercy & Lee (2006) think that studies have shown that distance education is an effective mode of education when compared with traditional classroom instruction (p 68).

that the education was being imparted to the children only for the employment. The villagers, because of their traditional social structure, do not like their daughters to work in offices, industries or other fields out side their villages. They thought their education as worthless as the society viewed the girls as *Paraya Mall* (other's asset) because they were to be married and sent to another house.

The village community is not oriented with private returns and benefits of lower fertility, lower child mortality, and better educated children, by producing girls' education (Bardhan & Klasen 1998: 74). Some of the enlightened persons of the rural community like *Sanghoi* and *Dhoke Bidder* were in favour of the change brought by distance learning for higher education of girls. They opined that people must be educated about the significance of such change. They credited the media for its positive role to change the behaviours of the people in this regard⁸¹.

6.2 Post and the Distance Learning

The distance learning entirely relies upon the mass media, especially the electronic media including internet in the developed countries. While a country like Pakistan, where access to internet has largely been limited to the urban areas and the access to television is linked with economic status and is also culturally relevant, the distance learning through Post becomes very

⁸¹ Zia (1985) thinks that the awareness about the role of education in the process of change has been emphasized by many writers. On the whole, educated communities can get better income and contribute in development process and they are more developed and comparatively more enthusiastic to accept change (p 09).

important⁸². The demographic pattern of Pakistan indicates that the majority of the population i.e. 70% plus is living in the rural areas⁸³. As already stated, the middle/ secondary or higher secondary schools and colleges are inadequate in the rural areas which can, if available, impart education to the local children. Resultantly, the enrollments in high schools and colleges have been a persistent problem for the masses of rural areas.

Although respective governments in Pakistan realized and have been putting efforts to establish high schools to accommodate the children up to matriculation level and in colleges for the post-matriculation, yet due to paucity of funds, no government has been able to meet the shortage of schools and colleges. In this connection, efforts have been made by the private sector as well. The State encouraged the private sector for investment of their money in establishment of schools and colleges, technical and vocational training institutes so as to prepare the work force to empower people economically. The problem could not be solved due to its high magnitude. It was not possible to establish thousands of schools and colleges for higher education and technical and vocational training. The private sector, therefore, took keen interest in establishing kindergarten and Montessori schools offering education from play group to 5th grade mostly for business purposes. The private entrepreneurs were interested in making of handsome profit after investing little amounts. Generally these schools had few rooms equipped with few dozen chairs and

⁸² Stout & Dominey (2006) while studying the different modes of education, mentions that the distance learning and work based learning were terms that were applied to a number of different models of teaching and learning and they were not new concepts (p 537).

⁸³ Census Report 1998 Government of Pakistan

benches. They had appointed 4 to 5 lady teachers on a very meager monthly salary of Rs 1000 to 1500 per month. It could serve their purpose and with this investment, they could expect handsome returns. Although the development of such schools brought some employment opportunities, especially for the females, who could not go outside the villages for jobs, but the salary package offered to them was too small to inspire the females regarding their future building.

The school infrastructure, especially the buildings in rural areas could be hired easily on affordable rents. On the other hand, the establishment of middle, high schools and colleges is a gigantic task which involves considerable amount of investment including hiring of a huge building having many rooms, large number of furniture items, libraries for the students, lab instruments for science students and considerable number of teachers having higher qualifications on higher salaries⁸⁴. That is why; involvement of private sector had not been encouraging in this particular field. No private school up to intermediate level was imparting education in *Sanghoi* or any other affiliated area. Alternatively, the distance learning provided opportunity to its receivers to get education while sitting in their houses and qualify them to become responsible and economically active actors in the society.

The skill, which an individual receives through education, plays an important role in determining the occupation he or she will adopt. The honour and prestige in a typical rural area is directly related to the career one adopts in

⁸⁴ Goel (2000) noted that the distance learning is gaining immense popularity and it is estimated that thirty years from now the big university campuses will be relics (p 38).

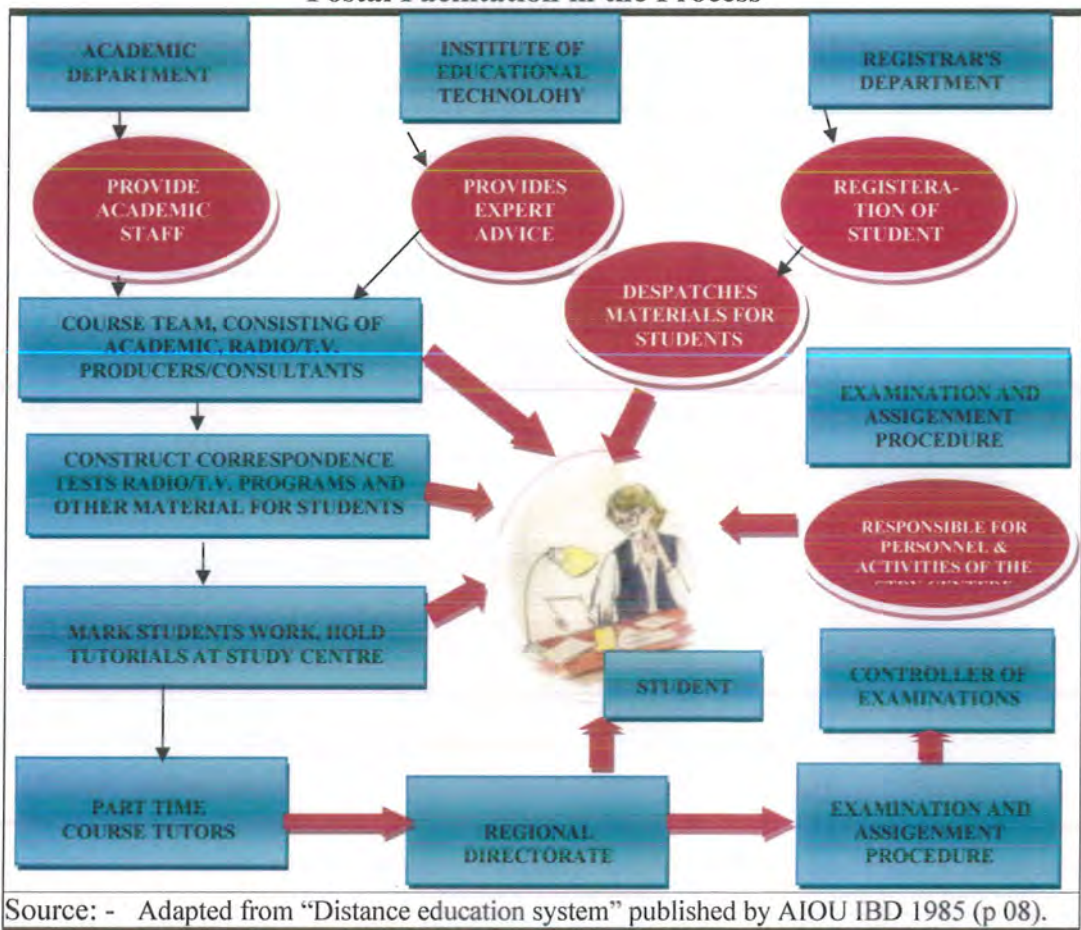
the practical life⁸⁵. For female section of the society, which is kept uneducated and illiterate due to socio-cultural and economic reasons, the distance learning system introduced in Pakistan by a Federal Capital based institution, Allama Iqbal Open University; Islamabad appeared to be a ray of hope.

With this system, the students are supplied with books and related literature at their homes by Post office. Assignments are also supplied to them which they have to prepare with the aid of books and then to submit them to their respective tutors by Post, who after academic evaluation, return them to the students by Post. At the end of term, the students are required to appear in a written examination, usually held in the nearest examination centers setup in the nearest schools and colleges of the locality. The choice of the local rural communities regarding distance learning education over formal educational system was a culturally constructed phenomenon, because the rural traditional people had to face certain social barriers (already mentioned) coupled with care and fear factors regarding the honour while sending their females to far-off education institutions. However, in case of rural Punjab such as in *Sanghoi* and *Dhoke Bidder*, the literacy rate improved because of the distance learning system as well as due to the inflow of money facilitated by Post Office. The change brought by money in the socio-economic milieu of rural Punjab also witnessed a change in literacy rate accompanied by the socio-economic freedom for the marginalized class of people, especially lower castes and women, due to distance learning facilitated by the Post Office.

⁸⁵ Falk (2001) believes that the outcome of the education is usually the basic literacy skills which empower the individuals to have a successful career (p 313).

The functional role of Post Office in the overall educational activities of the Allama Iqbal Open University has been acknowledged by the university itself and illustrated through the following diagram which shows that the Post Office is playing a pivotal role in dissemination of knowledge through its services in the field of distance learning to the students. The following figure highlights the distance learning functional model. The involvement of postal services from the university to the students, tutors, different examination processes of the university and also the dispatches from students to the university ensures smooth functioning of the system. The postal facilitation works throughout the year in different academic sessions.

Figure 10. Distance Learning Functional Model of AIOU and Postal Facilitation in the Process



Source: - Adapted from "Distance education system" published by AIOU IBD 1985 (p 08).

The establishment of Allama Iqbal Open University removed the socio-economic obstacles in promotion of education for the females. The important element of distance learning is that it is relatively cheap education with small amount of annual fee often submitted in installments as compared to other public or private institutes of the country. In the down-trodden rural class, it is very difficult for the parents to bear expenses of their children's education. The parents took it as a golden chance and greeted the opportunity provided by the Government and allowed their girls to join the university and improve their levels of education. The rural areas like *Sanghoi* and *Dhoke Bidder*, the parents, who did not like to send their daughters in colleges situated in big cities for higher education, avail the opportunity and arrange higher education for their daughters. After introduction of distance learning system provided by the university, the barriers in women education have been removed to a certain extent. The distance learning system has solved the matter of socio-physical mobility of the females; now every female, while staying at her home with parents can acquire education of her choice. Following the Allama Iqbal Open University Islamabad, some other private universities have introduced distance learning system for the different professional courses like homeopathic medical system, '*Tib*' (natural herbal medical system) and other technical courses as observed during the study in *Sanghoi* village. In a meeting with homeopathic Dr. Sajjad-ul-Hassan, it was observed that he had improved his professional knowledge by getting education and training from his medical college through Post and had become a practitioner with a reasonable income.

6.2.1 Social Empowerment through Education Facilitated by the Post

The education puts great impact in developing the human capital which is essential for responsible citizens in the society (O'Shea 1999: 57). It was noted that the distance learning system in association with Post Office was providing the base for the socio-economic development of all the villagers irrespective of caste, class and occupation, especially to marginalized classes of society such as the poor, landless, lower castes and women. One of the residents of *Sanghoi*, Lal Hussain, informed me that he had a daughter and a son. His son received the education upto matriculation level from the local government school. His son was not interested in higher education, therefore, he was sent abroad for seeking a job. Whereas, his daughter, after matriculation, wanted to receive higher education but due to social as well as financial constraints, he was unable to manage education for his daughter through regular classes at colleges in big cities. She got bachelor degree last year through distance learning from AIOU and she was doing B. Ed (Bachelor of Education) from the same systems. After qualifying B. Ed, she would be eligible to join in any local school as a teacher. Her father was looking forward to see her daughter economically independent and having a secured future.

My meeting with his daughter Ghulam Fatima, a young girl of 22, was arranged who informed that she, after graduation, had been doing B. Ed from Open University. Commenting on the distance learning system, she termed it as an economical as well as an effective source of education which enabled and inspired deprived segments of the society to seek knowledge which otherwise,

could not be possible for them. While telling about her future strategy, she mentioned her intention for post graduation besides taking up teaching as a profession.

Similarly, Shamsa Rasheed, a resident of *Sanghoi*, after graduation, was also a student of B. Ed level of the same University. She stated that in order to give practical shape to her dream of being a school teacher, she needed professional qualification necessary for appointment, therefore, she got admission in Open University and started doing B. Ed. While telling reasons of her choice of distance learning system for her higher education, she told that the courses offered by systems other than distance learning, required attendance in the regular classes being conducted at colleges in big cities. It also required huge expenditures and long traveling. While discussing about her future strategy, she stated that she wanted to do something for her family which would only be possible if she would get the opportunity to be employed, preferably in teaching profession.

In Pakistani society, with certain other issues of governance, nepotism and corruption played role in the appointment of any sort of services in government sectors; therefore, people are often seemed uncertain to get some good position after they have been qualified for that service. This uncertainty is also one of the obstacles in the way of education in rural areas, where people think it useless and unproductive for employment. However, education is equally inspiring for the villagers if someone get good lucrative government job after qualification.

Nuzhat Fatima, a resident of *Sanghoi*, another beneficiary of the distance learning system, was doing graduation from Open University after passing intermediate from the same university. She stated that her family comprised of 11 persons. Her father was household head and her family was dependent on the income of her father who was an army pensioner. She could not afford the expenditures for the education in colleges; therefore, she had decided to get admission in Open University and started her intermediate classes through distance learning programme which was completed in 2006. She further added that her village was far away from the city. The public transport was not adequate for the provision of satisfactory traveling facilities and hiring a van for pick and drop purpose could cost Rs. 1200/- (US 20 \$) per month which was un-affordable for her family. In such circumstances, the distance learning programme of AIOU was very useful for her. She further informed that her elder sister had obtained degree in Bachelor of Arts (B.A) from the said university.

She further informed that she had planned to obtain master degree in Urdu (Pakistani national language) or Journalism in addition to the professional Diploma in B. Ed (Bachelor of Education). After that she would like to join teaching profession. Her other two sisters were also interested in the teaching profession which was considered as a noble profession in the society.

She was of the high view of postal role in this regard when she stated that it was the Post Office which had facilitated her in delivery of books, and

other learning material at her threshold besides timely delivery of her assignments for evaluation to her tutors and vice versa.

Muhammad Javed of *Sanghoi*, a student availing the distance learning facility of the same alma mater by getting himself enrolled in B. Ed programme, stated that he, after passing his secondary school examination from Government High School *Sanghoi*, could not continue his study in the college due to financial constraints, therefore, he had got admission in Open University and had succeeded in qualifying Intermediate as well as bachelor degree. He further informed that being a household head, he had to discharge several other duties besides improving his qualification, therefore, the distance learning system was very beneficial for the continuity of his education without disturbing the household activities. After intermediate, he passed another examination of certificate of Primary Teaching Certificate (PTC) from AIOU. He had joined as an educator in a Government School and became able to provide financial support to his family. Briefing about his future line of action, he told me that he desired to be as a High School Teacher after doing B. Ed. It would enhance his salary as a permanent additional source of income.

Nazia Sultana of *Sanghoi*, a school teacher was doing B.A from Open University. Due to her job, it had become impossible for her to continue her study through formal system of education; therefore, she had decided to get admission in Open University for higher education from where she was determined to qualify herself as a Bachelor of Education for promotion to the higher grade. She appreciated the services of Post Office as, in her opinion; the

distance learning system without postal role would have been incomplete. Her younger sister Shazia Sultana, busy in doing B.A from the same university alongwith her job as a school teacher, expressed her satisfaction on her decision regarding getting admission in Open University. It had proved to be a very useful source of improving her education. For the sake of her promotion in the department, she vowed to get professional degree of B. Ed.

She expressed her gratitude for the services of Post Office which, according to her, had been helpful in improving the qualifications of the students like her through distance learning system which was not possible without the Post Office. Another female of *Sanghoi* named Haleema Sadia, a student of intermediate level through informal system of learning of the same university, stated that she had opted for the distance learning opportunity due to her experience of troublesome and laborious transportation while traveling from her native village to Jhelum City. During traveling in the public transport which is often over crowded, it was very difficult for her to mount on the vans or coaches and then save her honour. In crowds, the bodies of the males and females are often touched which is unacceptable to females as well as their families, therefore, she expressed her wish for higher education through distance learning upto the maximum possible level. According to her:

“The role of Post Office has been very important in my education. It's Post Office that delivers the books at my home, I keep contacts with my tutor and thus improve my educational requirements without wastage of time. I think that the Post is very useful for the other students as well”.

While commenting the social constraints, she informed that other than transportation problem she had no social restrictions as her family had no objection on her education in the college. Similarly, there were also students of different categories learning from Allama Iqbal Open University, Islamabad in *Dhoke Bidder*.

Muhammad Rizwan, an army person availing his leave at his village met me in *Dhoke Bidder*. He stated that being a regular employee, he was unable to attend regular classes for higher education, and therefore, he had got admission in Intermediate program of the aforesaid university. At the time of study, he was student of graduate level of the same academia. Therefore, the distance learning was also providing opportunity to every category of individuals to excel in leaning and skills.

As already indicated, economics and education is interlinked and in the contemporary time education sector has become the professional corporations working like industries generating capital; it is very difficult for the poor to get education even from the public sector institutes because of ever increasing education expenditures and very expensive books; therefore, sometimes distance learning is economical alternative for getting education. 27 years old Tauqeer Ahmed of *Dhoke Bidder*, a farmer by profession, expressed his views that he, despite farming, was still in touch with study and having recently matriculated through the distance learning system of Allama Iqbal Open University. At the time of research, he was enrolled in the Intermediate programme of the same university. He said:

"I opted for this system of education because it is easy to get education through this system while avoiding the traveling and higher expenses involved in acquiring education in the cities".

He showed his ambitions of taking up teaching as a profession after completion of his education. He felt and expressed the deep gratitude for the role of Post Office in the timely delivery of books, mails of tutors, assignments, and date sheets.

Another young boy of 17 years, Naeem Feroze expressed his thoughts that after completing his matriculation degree from the AIOU, Islamabad, he could join a college as a regular student but he preferred to continue his study through the same system. The main reason for his aspiration was his poverty (caused by demise of his father when he was only seven years old) which was a major impediment in his study as a regular student. His elder brother, engaged in farming, was household head; therefore he had to join hands with his brother to bear the household expenses. There was no other option for him except opting for the distance learning system. He was very ambitious to complete his education and to get a respectable job somewhere to improve his social status in the village.

6.2.2 Distance Learning, a Way to Earning

It was observed during the study that the distance learning system facilitated by Post, was putting substantial effect on the overall socio-economic

milieu of the rural areas, especially in *Sanghoi* and *Dhoke Bidder*. Firstly, it was helping the local youth for improving their qualifications at their door step without the involvement of regular compulsory classes. Boys were free to take part in other activities like agriculture farming while girls could leisurely take part in the household activities like cooking, sewing, taking care of livestock and helping their mothers. Secondly, it was providing them the functional knowledge of all fields with which they were oriented to better standards of life. Moreover, it provided them an opportunity to seek knowledge about science, religion, social sciences, geography, computer skills, vocational skills, home economics and variety of arts subjects. Thirdly, after getting latest knowledge about the farming techniques, especially labour-saving mechanized farming (Lefebvre 1999: 09), of the Green Revolution; the boys could contribute meaningfully in agriculture farming.

The latest knowledge, about the maximum utilization of livestock and the effective marketing techniques, helps the local farmers to sell their livestock and milk products in a better way. The economic empowerment as a result of employment after getting education through distance learning system is paving way for a silent revolution which can change the social patterns of the community with the help of self sustained and knowledgeable youth, well aware of their social rights and duties. Employment is indeed the main bridge between economic growth and the opportunities for human development (Kalpana 2007: 80). The females are not only improving their knowledge but can also produce cumulative effect, when employed. It helps them to earn

income for themselves that empowers them socio-economically along with social freedom, and brings further educational advancement as well, by providing their assistance to the children in getting the education.

The effect of educational advancement, on the political organization of the area, is becoming visible as the educated-folks of both the genders are very expressive. Their political awareness and views can play effective role in selection of local representatives of their area in the local bodies. Sometimes, they also aspire themselves to be the potential candidates of local bodies. Now, the educated children had realized the fact that the real progress could only be achieved with an improvement in social development indicators like education level, transportation, communication facilities, health facilities and other civic requirements. These indicators measure the quality of life all over the world. With the increasing number of educated people in rural community, the mindset of the local community will change and the socio-economic development will take the right direction. This silent revolution is very significant for the development of the area and Post Office is providing the impetus for the educational advancement through its delivery services.

6.3 Social Dynamics of Distance Learning

Education is the best source which not only creates noble characteristics in mankind but also ensures success and prosperity as the educated community can get more job opportunities as compared to illiterate class. It is very important and noticeable that knowledge is not merely an economic factor; it is

embedded in the social structures and always refers to the arrangements which are fundamental to its generation (Hilpert 2006: 582).

Distance learning system provides vast opportunities to the people for the improvement of education in the areas. Those who live in urban areas find several arrangements for education i.e. schools, colleges, universities but the people living in rural areas, having very limited opportunities, face many difficulties like transportation, accommodation, messing, laundry etc. In *Dhoke Bidder* and *Sanghoi*, the trend of higher education in boys was minimal because of certain reasons in which most dominant was the people's priority to send their males abroad for jobs. In rural areas, mostly people are acquainted and influenced by the effects of remittances (Lefebvre 1999: 169) of other fellow members of society in the village and want to attain this material success. The functionalist, Talcott Parsons (1902-1979) viewed Weber (1964a: 199) as adopting the dual approach to study the economic structure of society as combination of individualist referent in that the vehicle of economy is individual actor and his orientations are constituted by 'value' system (Savage 1986: 08). As such, the people in *Sanghoi* and *Dhoke Bidder* give least importance to higher education for their males; rather they send them abroad to earn foreign remittances. Although there are many social barriers in the way of higher education for females as discussed above, yet now the trend of education in girls is higher than boys but they can not get admission in colleges located in cities like Jhelum, Rawalpindi etc. They prefer admission in Allama Iqbal Open University after matriculation for next degrees/certificates.

Distance learning system is equally useful for both the married and unmarried students as the latter can continue discharging their household responsibilities besides getting education through such system where attending regular classes is not binding/compulsory.

During the course of study, 23 distance learners (11 males and 12 females) from both the villages were contacted out of which 8 (34.78%) students were married (6 males and 2 females) household heads. They were supposed to meet financial requirements of their families for which they earned money from different sources including jobs in different fields. It was also observed that although some of them were not household heads yet they were members of large sized families being fed by a single household head.

The idea of education implicitly as well as explicitly, is to develop self confidence, roles and responsibilities, obligations, and the rights of individuals as guaranteed by the constitution of the state. This is a way of empowerment which starts at individual level when individual recognizes self-worth and self-respect (Sucharita & Rao 2008: 335). Awareness of one's own worth, as a person, is necessary condition for being a respectable citizen and also for identifying and engaging with 'what is worth'?⁸⁶ This becomes evident from the following table (No. 21), according to which 11 out of 23 distance learning students were doing B.A (graduate degree) which is competent higher degree in Pakistan for all types of services in government and private organizations. Moreover, graduation is basic requirement for the post of a senior school

⁸⁶ Crick (2005) believes that a sense of one's being and identity as a learner is formed in relationship and understood as one learns to tell one's own story, as a participant in the conversation of the learning community (p 359)

teacher whereas master degree holders are eligible for appointment as lecturers in colleges. Intermediate, which is considered as a starting point for getting any sort of professional qualification, is also prerequisite for becoming a teacher in a primary school or a play group school. The females of the area, uninterested in further studies after Intermediate, intended to get job in any local school. Those students, who wanted to become professional teachers, used to get admission in B. Ed (Bachelor of Education), a specialized degree for teaching.

TABLE 21. Level of Study of Distance Learning in Present Students

Level of Education		Frequency	Percent
Faculty of Arts	(F.A)	6	26.9
Bachelor of Arts	(B.A)	11	47.83
Bachelor of Education	(B. Ed)	1	4.35
Master of Arts	(M.A)	4	17.39
Fazal Tib-e-Nabvi		1	4.35

Source: Author's own survey

Empirical data revealed that 14 (60.87%) out of 23 distance learners were merely students having neither any job nor any profession, however, rest of the 9 distance learners were engaged in different types of businesses or jobs. 5 (21.87%) were Government Teachers who were utilizing distance education system of AIOU for improving their educational qualification hoping for promotion, 2 (8.70%) distance learners were businessmen (1 Homeo Doctor

and 1 Shopkeeper), One of the distance learners was found to be a student of 'Fazal Tib-e-Nabvi' course based on the 'Herbal Medical System' and also associated to the teachings of Prophet Muhammad (PBUH). whereas 1 (4.35%) household woman was also studying.

6.3.1 Tangible Benefits of Distance Learning

It was observed that even the labourers, besides earning through hard work, were also getting benefit from this system of education. One person, as shown in the following table, was studying to improve his qualification. He, 48 years old Haji Zafar Iqbal, father of 8 children belonging to *Mirza* family (socially considered a low caste family having no land holdings), was a labourer by profession. He was a student of professional course of 'Fazal Tib-e-Nabvi' from Tibia College, Faisalabad. In fact, he had obtained a few prescriptions for the treatment of some chronic diseases from a local *Hakeem* (practitioner of herbal medical system). Although this is common practice in the rural areas that people do have such specific 'prescriptions' hereditary; however, he was not authorized to start practicing treatment until he would be certified from a recognized medical college (Tibia College). Since he was an average aged man burdened with domestic as well as social liabilities, so it was almost impossible for him to get the required professional degree formally from an institute. He complimented the collaboration of distance learning system with Post Office department, as a great blessing for him. Acquiring certificate of professional knowledge was no doubt aimed for a better career for

self employment which not only provided him a tool for earning money but also a respectable place and recognition in the locality. His attachment with education was indeed evidence to the fact that he was struggling for his best career and did not like to remain just a labourer for the rest of his life. Within his meager resources, he was unable to proceed abroad for job; therefore, he was determined to improve his professional education in order to become eligible for practice in his field. The situation has been explained in the following table No: 22 which shows the job profile of distance learning students.

TABLE 22. Job Profile of Distance Learning Students

Classification	Frequency	Percent
Students	14	60.87
Govt. Teachers	5	21.87
Businessman	1	4.35
Labourer	1	4.35
Household Women	1	4.35
Homeo Doctor	1	4.35

Source: Author's own survey

It was significantly observed that 9 out of 23 distance learners had no income and they were dependents on others for economic assistance. If one assumes them regular students in different colleges or universities, one can find no solution of their financial needs and requirements for the education. Otherwise, they would give up their education like other people from the poor and marginal class. It was distance learning system through Post Offices which,

being economical, guaranteed continuity in their education. The minimum financial help required for admission fee and postal charges could be availed from the household head or any other family member. In this way, the distance learning system not only provided an economical and convenient opportunity for the educational development but also opens various avenues of success and prosperity particularly for those who are otherwise, even unable to afford the expenses for their education, as indicated in the following table (No. 23).

TABLE 23. Monthly Income of Distance Learning Students

Income Group	Frequency	Percent
0	9	39.13
Rs. 1500 to Rs. 2500	5	21.74
Rs. 2501 to Rs. 8000	7	30.43
Rs. 8001 to Rs. 16000	2	8.70

Source: Author's own survey

The distance learning is not confined to the conventional education but also includes professional knowledge and skills. I was greatly inspired by the case of Sajjad-ul-Hassan, a Homeo Doctor, who had been running his clinic in *Sanghoi* village for the last 7-8 years. He was just a matriculate when he attained Diploma in Homeopathic Medical System (D.H.M.S) and started practice in his clinic. Besides his practice, he got admission in the AIOU and did his graduation. Now he was earning approximately Rs. 13,000/- (217 US \$) per month. He had managed to construct his *pakka* house besides leading a respectable social life in the village.

A house wife named Farzana Shaheen, whose husband had no job, was also a distance learner. She, alongwith her husband, was living with her in-laws and they were financially dependent on the household head. This is one of the peculiarities of *Punjabi* culture in which the family continues to extend financial support to the married children as later as possible. As Farzana was getting education from AIOU and was committed to lead her life independently; this was possible only after she had become an earning hand. For that purpose, she had decided to improve her education first and then to seek job of a school teacher. There were many cases where distance learning through Post Office was proved as a major tool for the educational development and social progress. That ensured their respectable recognition in the society as well as a matter of pride in the *beradari*.

During the course of interaction with the local people in *Sanghoi* and *Dhoke Bidder*, I observed that the people firmly believed that they could not gain a respectable place among the *beradari* unless they were economically sound. The research in Anthropology, Sociology and Psychology, shows that both children and adults have powerful tendency to learn a wide variety of things from successful individuals of the society (Henrich & Boyd 2008: 715). According to people of the locale, they needed jobs for strong financial footing as the business potential in the area was not encouraging. However, in order to get a reasonable job, the basic requirement was education. Even for recruitment in Pakistan Army, the minimum required educational level is equal to matriculation. Similarly, for those who are interested for employment in other

civil departments, need higher education. Within their meager financial resources and social constraints (for women), they can hardly afford their education upto secondary level. Few families, with sound financial footings, can afford higher education because of having personal conveyance and resources to meet the cost of education.

6.4 The Social Empowerment of Women through Distance Learning

The power dynamics of *Sanghoi* and *Dhoke Bidder*, which like other parts of rural Punjab of Pakistan, are largely male-dominated and are ideological legitimacy of patriarchy (Lefebvre 1999: 215). Patriarchy gives scarce opportunities to the women as far as socio-economic empowerment is concerned. The women are primarily taught virtues of patience, sacrifice and care giving (Jahan 1975: 07) individuals in this society⁸⁷. The role of women, therefore, in the economic development, can not be denied, especially in a country like Pakistan, where they make about half of total population. In order to foster their involvement in the economic activities, it is imperative to enhance their level of education. As already stated, lack of education especially in rural areas is one of the main factors, which deters women from equal participation in socio-economic activities with their male counterparts and helps to perpetuate the inequality between sexes. The common belief among many villagers that educated girls are rude, less affectionate and disobedient,

⁸⁷ DeVault (1994) concludes that the analysis of care giving work have recognized the importance of power relations in structuring women's activity, but many have also suggested that women choose to give care to others, at least in part, because of predispositions towards such activity (p 10)

also acts as a contributory factor against female education (Sultana 2006: 56). In reality, the educated women, after getting jobs, enhance economic activities by raising labour productivity and wages (with a consequential rise in household income and reduction in poverty). Consequently, it orientates the women with different rights, responsibilities and obligations due to which women starts speaking on different domestic issues that are not acceptable in patriarchy.

No society can achieve progress without involvement of women in the local economic activities⁸⁸. As discussed earlier, the women in both the villages of study were found as the deprived segment of society. In most of the cases, they were not given their due share in inheritance left by their deceased fathers. In case of Punjab, although sanctioned by religion and state law, the daughter may not be the heir to the father's name and patrimony, but she can be the one upon whom her father's name, honour, and prosperity depends (Aoyama 2008: 89). Their miseries took the worst shape when they were divorced or they became widows. The illiterate women, despite God gifted talents, had to lead a parasitic life. The relationship between fertility and the educational status is also important while discussing the females in a society.⁸⁹ In order to create awareness of family planning among women folk, their education at school/

⁸⁸ Pande (1998) believes that over the past two decades, the issue of women's empowerment has assumed tremendous significance in the context of the emerging interface of human resource development, economic development and social transformation (p 01).

⁸⁹ Nair (1997) mentions that a study conducted in Namboodiri, Kerala, India in 1961 had revealed that in general, education upto the elementary level had no effect in reducing the fertility. Some reduction was however achieved at the high school level that was also in the case of the wife's education rather than the husband's education. It was largely due to late marriages by educated women (p 03).

college level, becomes essential.⁹⁰ The concept of life-long learning provides the right perspective to approach the issue of female participation in economic development.

Women are actively participating in the socio-economic activities in rural Punjab but their contribution is neither appreciated fully nor acknowledged by the male dominated society. They not only work in the farms but also take care of livestock in addition to normal household activities. The working ladies, who in case of *Sanghoi* are mostly teachers, also take part in other household affairs. Some of interesting aspects of life of women are depicted in the following table (No. 24);

The table indicates that women in the two villages remain busy all the day in different domestic and outside work, sometimes even greater than that of labour of men. About a quarter of those working ladies also deal with household matters. The ratio in *Dhoke Bidder* is higher i.e. 33.3%. In both the villages, apart from their work, they helped in farming which was a significant contribution on their part. Their role in taking care of livestock was also quite noteworthy. While responding to the query whether the development process had enhanced the level of social evils, the working ladies from both the villages highlighted the negative aspects of development, which was mainly affecting the social values of the community.

⁹⁰ Schutjer (1984) mentions that a very thought provoking study was conducted which reflected that after empowering the women and attaining rural development, the rate of population growth also falls and a comparison of the total fertility rates of nations classified by the World Bank as low, middle or high income countries indicated that fertility rates dropped from 5-4 children per woman to 4-9 and finally came down to 1-8 as income increased (p 02).

TABLE 24. **Socio-Economic Role of Working Females**

S. No.	Query	Responses from <i>Sanghoi</i>				Responses from <i>Dhoke Bidder</i>			
		Yes		No		Yes		No	
		No.	%	No.	%	No.	%	No.	%
1	Dealing the family matters?	3	25	9	75	2	33.3	4	66.7
2	Help in household farming?	4	33.3	8	66.7	5	83.3	1	16.7
3	Taking care of livestock?	4	33.3	8	66.7	5	83.3	1	16.7
4	Increase in social evils after development process?	2	16.7	10	83.3	1	16.7	5	83.3
5	The family matters in better shape after doing work?	10	83.3	2	16.7	4	66.7	2	33.3
6	Children's education vital for social progress?	12	100	0	0	5	83.3	1	16.7
7	Any role of post office in the socio-economic development?	12	100	0	0	6	100	0	0

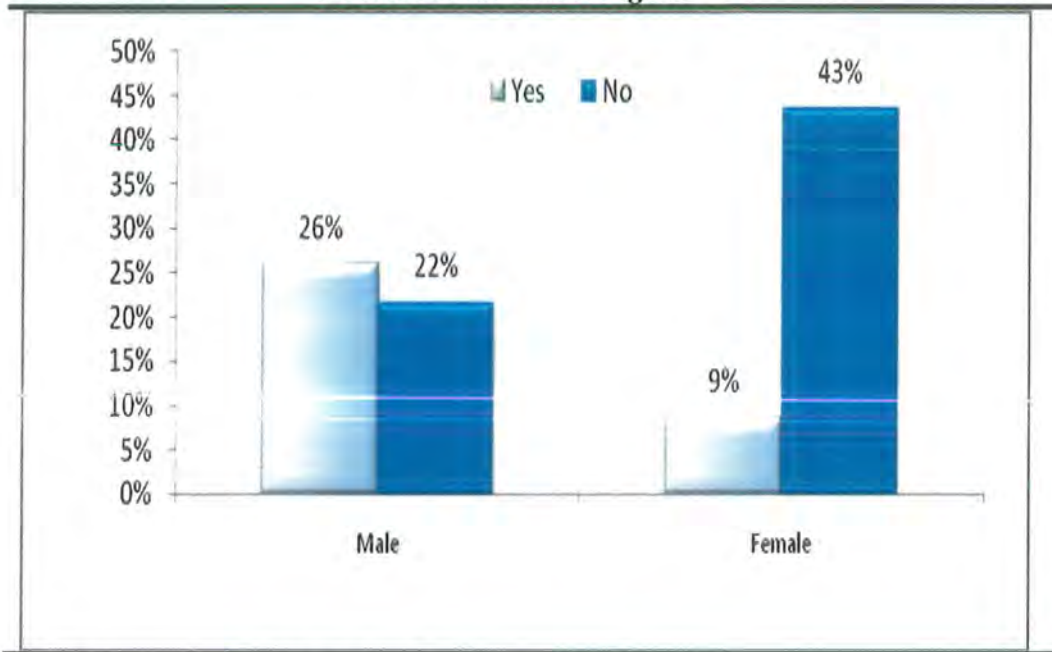
Source: Author's own study

They were concerned and committed to save and maintain the local customs and traditions which were normally considered the backbone of rural social milieu. They were, however, conscious of the fact that their role, after entering into the working class, had also empowered them to a considerable extent. They attached great importance to their children's education. They were unanimous in their views that the postal services had vital role in the society.

Distance learning system was equally useful for the females irrespective of their marital status. It was observed that, 2 (9%) out of total 12 female distance learners were married while the remaining 10 (43.48%) were unmarried. It also indicates that, the married women besides doing their

household activities could keep going their study through distance learning system for their bright future and socio-economic empowerment.

Diagram 17. **Marital Status of Distance Learning Students at Dhoke Bidder and Sanghoi**



Source: Author's own survey

The education for women is required not only for the job but also for the idyllic matrimonial life because of the change in human behaviours. With the passage of time, it has considerably altered customs and traditions in the local culture. The change in human behaviour mostly owes to media which is expected to reach its climax with further freedom of the latter. Now to have an educated better half, is every body's preference. As already stated, education for the female is considered to be essential for her best matrimonial match even in the *beradari* that otherwise have been facilitating endogamy in patriarchy and needs not such bargaining. Since education provides them an opportunity

to be included in the work force effectively, therefore, their role in the family life gets positive impetus after getting education⁹¹. For better socio-economic progress, they have to make constant efforts for higher education that they get from AIOU courses. Then they can get chance to serve as school teachers at their nearest stations and subsequently can earn nobility and inviolability of this profession. This is also one of the major reasons that the female distance learners in *Sanghoi* and *Dhoke Bidder* target on doing B.A, B. Ed which is a specialized degree for the job of a Senior School Teacher.

Moreover, the educated and well-off lady teachers, in the *Punjabi* villages, are considered to be good mothers and caring wives besides providing financial assistance to their husbands. This perception is very strong in the local people and the admission sought in AIOU for the improvement of education by the married women, is also significant towards this goal. In this regard, a husband, instead of creating any hurdle for his spouse, supports her in accomplishing this task. In cases like Saiqa Farooq of village *Sanghoi* whose father was jobless and 6 members of her family was being fed on her mother's income which she was earning from tailoring, the manifold importance of distance learning could not be denied. She was an Intermediate but still jobless. Intended to provide financial assistance to her poor family, she was keenly interested in teaching, for which, she had availed B.A programme of Allama Iqbal Open University, Islamabad. While explaining her dreams about the future, she said;

⁹¹ As per Pande (1998). "world economic profile of women shows that they represent 50 percent of the population, makeup 30 percent of the official labour-force, perform during 60 percent of all working hours, receive 10 percent of world income, and own even less than one percent of worlds prosperity" (p 14)

"I have high dreams not only of my own future but also for bright academic career of my three younger brothers and sisters who are studying in different classes. I want to see them educated and self supporting earning hands. To achieve this goal, I am struggling hard to improve my own education level, enabling myself to turn my dreams into reality."

By virtue of distance learning system, Saiqa Farooq and many other girls find a track leading them towards their dreams of success and prosperity, not only for their personal life but also for the betterment of their entire family.

In the purview of above discussions, some facts were also unveiled. Firstly, the women in the area were not too ignorant to lead their life as reliant of the male class but they thought to shape their future in such a way that they might enjoy maximum social freedom. This point was clarified by Tajamal Hussain Kiyani, the husband of Farzana Shaheen (discussed earlier).

He informed that his wife used to feel inconvenient to live under the dominance of her mother-in-law; and therefore, she wanted and was determined to become more independent and to have separate house after getting any suitable job, which in present circumstances, was not possible because of their unstable financial position. He was also feeling happy and satisfied on the ambitions of his wife. Secondly, it is education, however, that was developing awareness and consciousness among the people for throwing out the ancient traditions like keeping women ignorant and confining their role

just to the discharge of household duties. Thirdly, economic stability is essential for a community to attain social empowerment for which education is vital because the people in rural areas have rare opportunities for small scale business, polytechnic and vocational trainings.

In past, the whole family could survive on the income of just household heads but in the modern world, due to the latest scientific inventions, luxuries have become an unavoidable component of life. In order to march with the pace of time, income of just a single household head becomes quite inadequate and need to increase the resources of which all family members whether male or female were required to play their part. This tendency is equally being developed, both in rurality and urbanity. In the rural areas like *Dhoke Bidder* and *Sanghoi*, lacking with any labour intensive industry, the education for jobs and international migration was considered to be a sole source of progress and distance learning system coupled with foreign remittances through Post Office were playing an effective role in the area.

6.5 The Local Perception of the Social Empowerment through Distance Learning

The role of Post Office in materializing the distance learning system is very significant as the University, as well as students, solely depend on Post Office for dispatch/ delivery of books/ assignments. The educated women serving in different schools were earning their livelihood, which resulted not

only in socio-economic empowerment of the women in the area but also promoted awareness about education in the society.

It was noted that people of *Dhoke Bidder* and *Sanghoi* were giving preference to encourage their children, especially females for higher education, from Allama Iqbal Open University, Islamabad. The improvement in the education level of the people through the system was significant as it had enabled the youth of these villages to contribute in the income of their families with their salaries.

During the study, it was observed that the Senior Headmaster Govt. High School, *Sanghoi* Anwar Hussain, himself had enrolled his three daughters in distance learning programme of B.A from Allama Iqbal Open University, Islamabad. He was an authorized tutor for B.A/ M.A classes arranged by the same university for the guidance of distance learners in the area. He disclosed that he, while working as a member of Scrutiny Committee for the recruitments of school teachers in district Jhelum during the year 2002, 2004 & 2006, noticed that 95% elected female teachers had qualified from the Allama Iqbal Open University, Islamabad through distance learning.

In order to cross check the claim made by the Sr. Headmaster, statistical data was collected from the office of District Education Officer (Females) of Tehsil Jhelum according to which the ratio of such appointees came to 85% instead of 95%. However, such a high ratio was a clear proof of popularity and significance of distance learning for females in the area, as illustrated through the following table (No. 25).

TABLE 25. Female Teachers Appointed in Tehsil Jhelum (2002-2006)

Year	Sr. Elementary School Educators appointed	Distance learners of AIOU	Elementary School Teachers appointed	Distance learners of AIOU
2002-03	55	45 (81%)	190	152 (80%)
2003-04	24	17 (70%)	126	113 (89%)
2004-05	47	37 (78%)	52	48 (92%)
2005-06	71	63 (88%)	130	120 (92%)
Total: -	197	162 (82%)	498	433 (86%)

Source: - Adapted from District Education Officer (Female) EF Jhelum statement dated Jan 01, 2008.

While stating the reasons of female's interest in distance learning programme, Senior Headmaster *Sanghoi* narrated following reasons,

- (1) There was co-education in Govt. College Jhelum City, which was disliked by the parents.
- (2) The locals were unable to afford expenditures of education of their children.
- (3) The distance learning system does not require the regular attendance; therefore, the parents and the children prefer it.

The role of teachers is significant as far as contribution of education in socio-economic empowerment, especially of female segment of society is concerned. If a person is educated, well behaved and disciplined one, he will contribute in the formation of healthy society. The teachers build up the character of the units of a society. It is a teacher who inculcates the aspirations and guidelines for the bright future in the minds of students and then prepares them to struggle for its achievement. Teachers present themselves like a model in the community with their dressing and way of talking. Their attitudes differ from the illiterate members of a society and by imitating this pattern, people wish their children to follow that model of respectable individuals of society. In case of a lady teacher, her role in any faculty, whether as a mother, a wife, a sister or a daughter remains not only advisory for her own household but also for the rest of community that earns great social reverence for her. As a wife, she can manage household affairs in a better way and thus she shares responsibilities of male household head. In capacity of a mother, she brings up her children efficiently buffing up their habits and manners.

During study, it was observed that there were five students of distance learning system at *Dhoke Bidder* who had received their books and other material at their door step through Post Office. It was also noted that the people of these two villages, utilizing distance learning system, either could not financially afford the formal regular institution, or they did not fulfill the criteria/merit pre-requisite for admission in government colleges. Additionally, most of the people do not like to send their daughters/sisters to other cities for

higher education in colleges because of social taboos and conveyance problems mostly on account of their vulnerability to teasing in public transport. They have similar experiences in the public transport stands, railway stations or at other common places (Sultana 2006: 58).

Honorary Captain (Retd) Muhammad Hussain, whose son after getting degrees of B.A & B. Ed from the same University had been appointed as a teacher in a Government School, stated that the socio-economic empowerment gained by his son was made possible only by the distance learning system. The employed people not only earn money and provide financial assistance to the families for their economic growth but also enjoy respectable status in the society.

Muhammad Shabbir, a fifty years old *Moazzan* (a person who calls for prayers), in *Gulzar-e-Madina Masjid* (Mosque) *Sanghoi*, told that he had been doing different types of jobs in the capacity of an unskilled man. Neither he was educated nor skilled; therefore, he had been facing immense financial hardships. Presently, he was rendering his services as a *Moazzan* in a local mosque in exchange of a meager amount of '*Wazifa*' (stipend). Deeply obsessed by a sense of deprivation, he said,

'If I had been educated in my youth, I would have been enjoying better life. Alas! Due to non-availability of distance learning system, I could not get education due to which I remained jobless'.

His perception about the people who attained education and were doing jobs was,

'...the people, who were not primarily educated enough, improved their qualification through distance learning system and got jobs''.

However, some people viewed that the distance learning system was beneficial and helpful only for the female students who could not stay outside the village. Qazi Rashid Hussain Warsi, a school teacher in *Sanghoi* village, had interest in philately as he had a book on 'Postage Stamps' which contained the impressions of historical postage stamps which depicted pre & post-partition history and culture of Post and culture in the sub continent. He credited the distance learning as the system which uplifted the literacy rate, especially among females of the village.

The parents of distance learners unanimously commented that the distance learning system was a major source to impart education to their children in safe and secure manner, especially for their daughters. Moreover, the girls who were getting education through distance learning system of education extended their assistance to their mothers in doing household domestic work. They were confident about the future of their children and they thought it a source of success of their families.

Education is generally supposed to stimulate economic development through its influence on productivity of labour force. This concept is more

important in the rural areas because the rural economy remains in a state of transition. This is a society where education provides individuals with skills and abilities that increase productivity.⁹² After getting the education, any illiterate person can become a self-reliant and a civilized citizen who then becomes active in the social life with respect.⁹³

The businessmen of the area were usually not in favour of higher education for their children and they used to put their children in business, before or after their matriculation. But with the passage of time, these businessmen got inspiration from those families whose young boys and girls joined lucrative and respectful jobs in different government departments and they have also started providing their children higher education through distance learning. About three decades ago, the families having strong agricultural background were almost uninterested in education of their children; while contrary to them, the youth from relatively poor families paid attention towards education and got respectable jobs like Army Officers, Senior School Teachers and in other government departments.

6.6 Ethnicity and the Distance Learning

As already indicated that, after the emergence of low castes to respectable slots in professional and public life, the feudal class changed their approach and started paying special attention to the education of their children

⁹² Rowley (1996) mentions that the foundation of individuals' human capital base, influence individuals' ability to compete for employment (p 26)

⁹³ Falk (2001) believes that 'being literate' is about displaying a combination of attributes and 'learning' can be defined as the interactive processes that contribute to change (p 315)

for competition with the lower class and accepted the social and economic change brought by education in these two villages. The education factor proved to be a strong reason for the change in attitude of the families having agricultural background, which in turn faced the change in hierarchical structure of the village with the socio-economic uplift of the low castes.

It was, however, observed that despite keen interest of land-lords who belonged to elite castes of these two villages, there was no trend of encouraging their children for postgraduation level studies. On the other hand, it was observed that all the 4 post-graduate learners belonged to the so called low castes which indicated that realization of getting higher education was growing stronger among the people of low castes. This was due to socio-economic causes such as low income, unavailability of land associated with power, prestige and reverence and low standards of life. It compels the poor to find alternative socio-economic sources that they find in employment by qualifying through education.

However, with the passage of time, if this trend persists, it will create a higher educated class among low castes people who will definitely improve their social status leaving a visible positive effect on changing social structure of the area. A survey to ascertain the education level of distance learners among different castes was conducted in *Sanghoi* village, which as per given below table, unfolded the fact that the M.A level students belonged to relatively low castes whereas the children of so-called regal castes could not go beyond graduate. Following table (No: 26) shows the caste wise number of candidates

who are studying through distance learning; it also shows the preferences and inclination of different castes regarding getting education associated with their income generating tendencies.

TABLE 26. Caste-Wise No. of Students Studying through Distance Learning System (*Sanghoi*)

Castes	Level				Total
	F.A	B.A	M.A	Fazal Tib-e-Nabvi	
Ansari	1	0	2	0	3
Butt	0	1	0	0	1
Chohan	2	0	1	0	3
Ghakar	0	3	0	0	3
Jatt	2	2	0	0	4
Malik Awan	0	3	0	0	3
Mirza	0	1	1	1	3
Total	5	10	4	1	20

Source: Author's own survey

Similarly in *Dhoke Bidder*, the following table shows the study level of distance learning students in different castes of village.

TABLE 27. Caste-Wise No. of Students Studying through Distance Learning System (*Dhoke Bidder*)

Castes	Level			Total
	FA/ Intermediate	BA/ Graduation	B. Ed	
Jatt	0	0	1	1
Malik Awan	1	1	0	2
Total	1	1	1	3

Source: Author's own survey

The above table reveals that both the major castes i.e. *Malik Awans* and *Jatts* had realized that the distance learning in higher classes was essential for the social progress of their children but since these two castes were in majority in *Dhoke Bidder* and other castes' distance learning children were not getting higher education .

THE POST: A SOCIAL IMPERATIVE IN DEVELOPMENT

7.1 Social Capital and the Post

Social capital for Bourdieu (1988: 12) is understood as “social relations”, a “social energy”, that can be put in play in different fields by social actors (Narotzky 2007: 409). Similarly, the social capital with reference to institutions and society creates the situation where mutual partners enjoy the existence of trust in their relations.⁹⁴ The existence of social networks and civic associations contribute in the overall socio-economic development; and idea of social capital denotes the nature and extent of capital, a structural entity, the valuable and essential requirement considered for developed states. This could be equated with the overall social structure of the society embodying certain civic rules and regulations for its smooth functioning. Trust is one of the underlying basic principles of social capital carrying within it the key to mutual social dependence essential for progress. It is, however, very difficult to measure the trust level triggered through the social capital in a society. Most of the empirical studies measure social capital through ‘indirect’ indicators and while analyzing the trust level achieved through social capital, the key components of social capital such as social networks, trust and social norms are

⁹⁴ Woolcock (1998) mentions that the communities endowed with a rich stock of social networks and civic associations have been shown to be in a stronger position to confront poverty and vulnerability well (p 22).

taken into account (Sabatani 2005: 18) that might improve the efficiency of society through coordinate action (Putnam 1993: 167). The social networks in *Sanghoi* and *Dhoke Bidder*, like other areas of rural Punjab are embedded in the notion of '*beradari*' where social relations are dominated by the pattern of behaviours followed by the members of a *beradari*. Sometimes the term is used to refer to a very large group of people who claim descent from common male ancestors while the *beradari* is comprised of kin group (Alavi 1972: 01). In *Punjabi* cultural system, a *beradari* is conceived as a collection of related households relatively recognized in different social needs (Alavi 1972: 01-02). In case of Post Office, the local perception of any *beradari* sets a pattern for the member of an entire *beradari* to follow the same pattern and general perception remains normally the same in a particular social network. Since the Post Office provides its services to all the section of society irrespective of the social network dynamics, there has been no conflict of interests between Post Office department and the locals. The trust level of all the members of society that the society owes to Post Office, therefore, remains positive. It is an important factor, based on the mutual understandings and the cooperation among all members of a society, which augments not only the existing pattern of social norms in a typical rural society primarily; it also ensures the continuity of institution of Post Office as functioning entity.

Similarly, while discharging their functions in a given society, the institutions earn much respect in the eyes of local communities. In case of Post Office, as per local public perception, the peculiar nature of functions of Post

Office have gained considerable trust and respect which is source of social as well as economic capital for the rural people.⁹⁵ This capital has been gained and ensured by the Post Office due to various reasons. The main reason for accomplishment of social capital is maximum accessibility in comparison with any other organization in the remotest areas of Pakistan. This situation becomes more evident from the fact that the branches of Post Office are situated in almost every village of the country. The extension of villages called *Dhokes* or small hamlets where no branch exists, are served by the Branch Post Office existing in the nearest village. For postal services, mainly the delivery of mail at their door steps, the locals depend on the Post Office, especially the money order service which facilitates the people in economic matters.

While the local communities depend on the postal services and Post Office needs them for its own survival, This symbiotic relationship has created an atmosphere where both the local communities and the Post Office are structurally constrained to have harmonious social and functional relations 'more or less institutionalized, of 'inter-acquaintance and inter-acknowledgement' (Bourdieu 1982b: 02), between Post Office and people especially in rural areas of Pakistan.

In *Sanghoi* and *Dhoke Bidder*, this factor was substantiated with empirical observations that the people respected as well as explicitly acknowledged services of Post Office Department. This sort of reaction was

⁹⁵ Hilton (2006) believes that in Britain, the post office is a "Mainstay in village" and a hub or focal point, "Heart of the community", "center of community" and "lifeline of the Village". Furthermore it is seen as "central for people getting pensions and benefits". P4. This indicates that the post office is part of social fabric in Pakistan as well in developed countries like Great Britain.

observed in all segments of society, from common people to public representatives. The public trust upon the postal services increased with the passage of time due to satisfactory institutional arrangements for public and they had developed a sense that their savings and money orders were highly protected and delivered by the Post Office department. Review of record of loss and fraud cases pertaining to the Post Offices in Tehsil Jhelum shows that during the last 3 years, only three cases were reported, out of which two cases were of theft by unknown thieves whereas, in the third case, the mail peon of Chakri Post Office Jhelum had misappropriated and pocketed government money to the tune of Rs. 56000/-⁹⁶ while working illegally as Sub Account Clerk (by increasing the value of paid money orders by forgery, in daily vouchers). This record is significant evidence of the appropriate functioning of the institution and subsequently earning the trust of people to Post Office.

In *Sanghoi* and *Dhoke Bidder*, on the one hand, the availability of postal services to everyone were essentially enhancing the social capital of the post office, and on the other hand, the appropriate launching of postal services such as delivery of money orders, foreign remittances, saving schemes, pensions and food support programs schemes were contributing in the uplifting of life standards of rural community.

The communities response, to questions of how the Post Office had facilitated them in uplifting of their living standard and whether or not it was contributing in running of their household expenditures, farming, education of

⁹⁶ The loss and fraud register of District Jhelum maintained at the % Divisional Superintendent Post Office, Jhelum.

their children, purchase of medicines, marriages of their children, payment of debts, exchanging gifts on social occasions or maintaining of self respect in their *beradari*, is the reflected in the following table:

TABLE 28. **The Role of Post Office in Uplifting of the Living Standard**

Areas of social obligations	Frequency	Percent
Running household expenditure	115	43.40
Facilitating farming	17	6.42
Educating children	30	11.32
Arranging marriages of children	20	7.55
Paying debts	35	13.21
Purchasing medicines for health	16	6.04
Exchanging gifts on social events	6	2.26
Maintaining self respect in <i>Beradari</i>	26	9.81
Total	265	100.0

Source: Author's own survey

The communities responded the household expenditure as major portion of the social obligations facilitated by the postal services. Keeping in view the nature of local community in *Sanghoi* and *Dhoke Bidder*, the basic necessities of life were observed as major concern of the community. The next social obligation, as stated by the locals, was clearance of their debts, had been their major concern. The debts are taken to meet the household expenditure and for other social, religious and family obligations already discussed in the preceding

chapters. These debts not only increased their financial burden but also created financial hindrances for other important expenditures. Therefore, people wanted to get rid of this unavoidable burden on priority basis. The money collected through saving schemes, foreign remittances, pensions, and from other economic sources, is consumed to pay the debt. The next priority of the residents of locale had been to manage education of their children which was also an indicator of social uplift in the community. The money transactions through post also facilitated them in meeting their medical expenses. About 10% of the people believed that Post Office had bestowed them with respectable place among their *beradaris*. It is very important social factor playing pivotal role in interpersonal relations in rural areas of Pakistan, especially in Punjab where socio-economic conditions based on land, bricked house (*pakka* house), government job and wealth, are customarily considered and subsequently compared with each other while determining the social status.

The self respect in the local social milieu is very important for the community. Eeverybody strives hard to maintain the respectable position not only in the village but also in their *beradaris*. Although some other government departments like Water & Power Development Authority, Pakistan Telecommunication Company Limited and Banks are providing their services in the villages but no department has been able to penetrate in the social mindset of the people to achieve any level of social capital.

7.2 Post Office, as an Essential Part of Social Structure

Post Office is essential part of social structure alongwith other social institutions that ensure the continuity of patterns of behaviour and group relations over time in the society. Pension Payment through Post Offices across the county to the retired employees of various state departments, especially to the military personnel, is one of the major reasons for the community trust upon Post Office department as seen during the study. A large number of old men and women gather at their local Post Office and spend reasonable time for receiving their pension. Socialization and peer interaction happens there regularly. Thus, pension payment provides an opportunity for reunion of old colleagues and friends. Despite the tiresome situation faced by pensioners at Post Offices where they have to wait for reasonable time without any appropriate sitting arrangements. All of them are found satisfied for the reason that they consider Post Office the only agency which provides them friendly environment where they can frankly interact with each other. Moreover, they believe that Post Office, being a permanent department under Government of Pakistan, will definitely continue disbursement of their pension throughout their life. They have no iota of apprehension of its closure or mergence in any other organization at any stage.

Pension payment helps the people to regulate their monthly expenditures like payment of utility bills, payment of tuition fee for children, payments to the shopkeepers, general stores for the purchase of groceries etc. In this way, pension payment has direct impact on pensioners' economy. The impact of this

type of financial service on the social life of people is clearly visible from the following table which shows that in *Sanghoi*, through this source of income, 64% pensioners managed education for their children up to the primary level, 16% up to Middle level, 12% up to Secondary level, 6% up to college whereas 2% up to university level.

TABLE 29. **The Level of Children Education of Pensioners
(Sanghoi)**

Level of Education	Frequency	Percent
Below Primary	23	46
Primary	9	18
Middle	8	16
High	6	12
College	3	6
University	1	2

Source: Author's own survey

In case of *Dhoke Bidder*, the pensioners managed education for their children 77% up to the level of below primary, 8 % primary, 15% middle and 8% high level, as indicated in the following table.

TABLE 30. **The Level of Children Education of Pensioners**
(Dhoke Bidder)

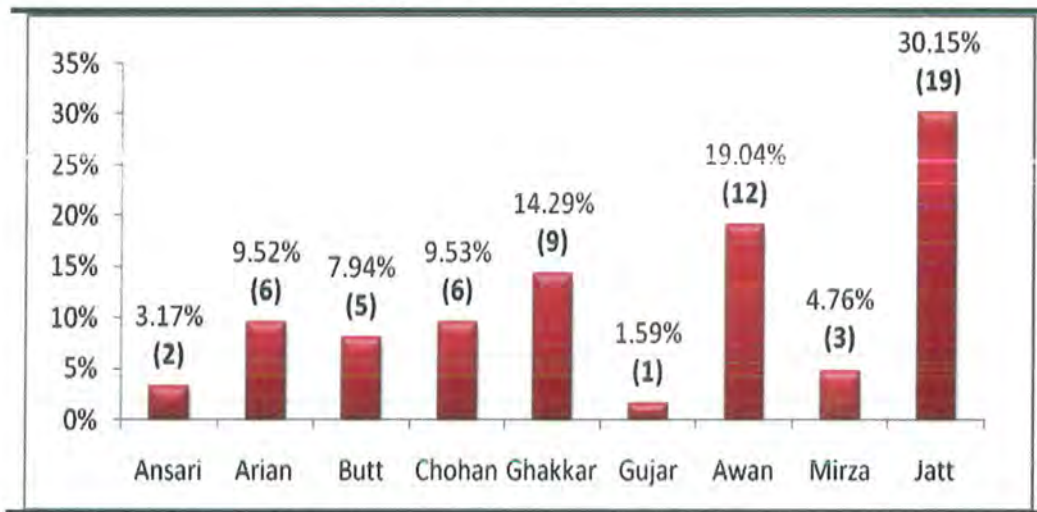
Level of Education	Frequency	Percent
Below Primary	10	77
Primary	1	8
Middle	2	15
High	1	8

Source: Author's own survey

The above two tables indicate relatively low progress of natives of *Dhoke Bidder* in this field due to less opportunities than those of *Sanghois*. Nevertheless, the people at their best, struggle for the education with the result that literacy rate in these two villages is rising with the help of distance learning and money disbursed through the Post Office. Moreover, the minimum education level that they attain is primary which qualifies them as literate persons as per criterion adopted by Government of Pakistan. A person of such a caliber can read and write letters, newspaper etc. so he/ she is considered as a literate person. Moreover, the literacy ratio among pensioners' children is comparatively high than that of their ancestors. This is an indicator of progress for which the financial services of post office have played an important role. The social capital of Post and resultantly the positive perception of the local communities have not been confined to any particular segment of society. During the course of study, it was observed that all the castes living in the area

had benefits of postal financial services though the level of their utilization and benefits differed from each other. The review of the social impact of postal saving schemes on the lives of people of the different castes indicated that for taking benefit of savings schemes, they had opened their accounts in the Post Office, as illustrated in the following diagram.

Diagram 18. **Caste Profile of Savings Bank Account Holders in Sanghoi & Dhoke Bidder**



Source: Author's own survey

The account holders of saving bank schemes utilized their savings on different household expenditures, yet their most important goal of life was to construct a *pakka* house which was considered as the most important indicator of living standard and the focal dream of the people of *Sanghoi* and *Dhoke Bidder* villages. For the accomplishment of this objective, they had to sacrifice their other wishes, and had to struggle hard throughout their life. This objective became more important for community members belonging to so called lower castes. Their social status was directly linked to possession of a *pakka* house.

They wanted to get it in the possible shortest time because, as it is already mentioned, the possession of *pakka* house is a symbol of the material as well as social progress of household. It has to be satisfied before other basic needs (Lefebvre 1999: 204), especially in rural Punjab.

Saving Bank Schemes are the tools for savings while money order service is utilized for the remittance of money. The people deposit their foreign earnings in their saving bank accounts which they can withdraw with profit when required for their certain needs. During the study, it was observed that the local people were utilizing the financial services of Post, especially the saving schemes, keeping various aims in their minds, deeply embedded in the social fabric of locale under study. It is in line with the substantivists, who believe that usually the institutions are more than agency or organization and develop the structures with underlying principles that provide legitimacy and a norm creating human activity (Bodington et al 1986: 160). The Post Office saving account holders in the locale, mostly belonged to those families who were not well off and they saved little amounts in their accounts by curtailing their usual expenditures. The data collected during the study indicated that 357 accounts in *Dhoke Bidder* and 289 in *Sanghoi* Post Office were opened with deposit of less than Rs. 10,000/-. The people were utilizing their savings on construction of their homes, education of their children, and payment of their debts/ utility bills; give away items on the ceremonial events for their prestige in *beradari* and the marriages of their children which were ultimately different notions of living standard.

The below table (No. 31) indicates the areas of expenditure of saving bank account holders in respect of *Sanghoi* Post Office. Accordingly, 100% household heads responded that they spent their savings on education of children, payment of utility bills and purchase of clothes whereas 22% household heads also spent their savings on purchase of medicines and 4% on payment of house rent of their residences. This shows that their savings are helping them in various unavoidable expenses and since the old age pensioners need medical attention quite often, these savings become very precious for them.

TABLE 31. Expenses Profile of Savings Bank Account Holders (*Sanghoi* - 50 Households)

Expenses Profile	Frequency	Percentage
Education of children	50	100%
Payment of utility bills	50	100%
Purchase of clothes	50	100%
Purchase of medicines	11	22%
Payment of House rent	2	4%

Source: Author's own survey

The expenditure on purchase of clothes, payment of utility bills and the education for the children are the contemporary basic needs which have direct link with earning respectable life in the society. Therefore, the people of rural Punjab although think their material progress as source of their social status, but this action, nevertheless, is not leading them to materialistic behavior. Similarly, the education of the children is most important for their bright future

and successful career of the next generations. The saving bank account holders are doing this with the help of financial services of Post Offices which enable them to plan their future strategies out of their incomes. The utilities include the facility of electricity and telephone installed at residences of the people. Although the phone has become an unavoidable necessity for a common man in the contemporary age of telecommunication, yet it is still considered as a matter of prestige in the rural Punjab where the people feel pride to have telephone facility and they proudly tell others about phone connection, indicating that their living standard has been improved. The reason behind this psyche is that till the recent past, the telephone connections were being availed only by the rich people while the poor people could merely dream of it. In fact, the ever first telephone connection was availed in 1999 by *Pir Amjad Hussain Noshahi*, a religious precursor, was regarded as a prominent person of the area. He managed to get this telephone connection due to his personal influence and subsequently other rich people of the area got this facility. The introduction of this modern way of communication in early 90s, however, brought a strong medium of communication in the area which on one hand, facilitated the public while on the other hand, threatened core business of the post.

In *Dhoke Bidder*, the pattern of spending money was almost the same with a little bit difference in education for the children as there were only 84% household heads that spent their savings on the education of their children. This was mainly because of the two reasons. Firstly, the people of *Dhoke Bidder*, being the residents of a small village, were relatively less progressive in their

approach and they gave less importance to the education. It is evident from the fact that, a primary school established there since 1944 had not been upgraded, on one hand, due to certain socio-political reasons, and on the other hand, there had not been any productive effort by the inhabitants of the area in this regard. Moreover, due to less opportunities of education derive; the people of this area give less attention towards the education. If there had been a high school in the village, the people would have surely educated their children up to matriculation and higher level. The results gained by some youngsters with higher education would have inspired the other's parents to educate their children as well. But the only primary school existing in the village could not change minds, thoughts and more importantly, the priorities of the people in the area. That's why their spending on education is relatively low in this regards as compared to the residents of *Sanghoi*. In the context of clothing and payment of utilities, relevant aspects of social life bring changes in the behaviour of the people and they start to follow the living styles of others in wearing costly dresses and availing facilities of electricity and telephone for which they pay bills. Marx (1978:156) argues that "life involves before every thing else, eating and drinking, a habitation, clothing and many other things and upon the satisfaction of these needs, they aspire for other needs".

It was observed that the life standards in the locale are generally linked with eating and drinking, a habitation, clothing; and every individual strives for achieving such things. The people of *Dhoke Bidder*, despite their backwardness in education, are not lagging behind the people of *Sanghoi* in the competition

of being well dressed, and having *pakka* houses. This is because of the reason that they get inspiration from the other people when they travel to other villages like *Sanghoi* and other cities like Jehlum and then try to adopt the similar living style. The expenses profile of savings bank account holders is indicated in the following table.

TABLE 32. Expenses Profile of Savings Bank Account Holders (*Dhoke Bidder* - 13 Households)

Expenses Profile	Frequency	Percentage
Education of Children	11	84.00%
Payment of Utility Bills	13	100.00%
Purchase Of Clothes	13	100.00%
Purchase of Medicines	3	23.10%
Payment of Shopkeeper	9	69.20%

Source: Author's own survey

The money order service is a source of bringing money in the area from other parts of the country which the people utilize to run their expenditures besides curtailing their usual expenses to save some money to acquire facilities like construction or up-gradation of houses and education of their children in order to compete with other members of the society. The financial services of Post have facilitated the local communities in discharging their social obligations including schooling their children and payment of essential household requirements. The dynamics of social capital are not only confined to the postal financial services but the traditional mail conveyance system has

also deep roots in the social functional relationships between the Post and the locals. The mail conveyance system was introduced by the British colonial rulers in the Indian subcontinent during the 1st half of 19th century. After passage of many decades, the night mail coach is still plying in Pakistan for the conveyance of overnight mail. The British Postal System and the Railway Mail bogies were organized on the same pattern in the Indian Subcontinent including Pakistan. This system still prevails in Pakistan and the train carrying mail passes through different cities. This train does not pass through *Sanghoi* and *Dhoke Bidder*; however, it passes through Tehsil Jnelum.⁹⁷

7.3 The Accessibility of Post Office

The major strength of the Post Office is its accessibility in every nook and corner of the country. 'Accessibility' in simple words is the mean by which an institution can deliver its services from one place to the other. It can be measured in terms of distance, journey time or monetary cost.⁹⁸ Post Office with its wide range infrastructure serves the people of all communities in the country. Businessmen, traders, farmers, transporters, employees of government and private sector employees, teachers, students, rich and poor, in short, every person some any way is concerned with the Post Office to avail services according to his needs and requirements. Pension payments, saving schemes, FSP, renewal of arms/ driving licenses, family pension, dispatch and receipt of

⁹⁷ While staying at the locale, the poem titled '*The Night Mail*' written by *W.H. Auden* reminded me of unique similarity of the situation of his time and that of today.

⁹⁸ Johnston (2000) believes that some authors have recognized the accessibility to the extent of basic human facilities like effects of income, ethnicity and social class and in term of transport and communication, it is regarded as long term improvements triggered by the technology as improved accessibility (p 02).

letters/ parcels and money orders etc are the needs of every class of society. The people for their postal needs want a Post Office in their village/ locality.

Post Office is one of those few government departments which have historical role in social life. Neither the Post Office nor its services are new for anybody. It has been embedded in the social structure as an integral part. Every person, whether living in rurality or urbanity, is quite familiar with Post Office because of its centuries old services. The picture of a letter given below contains the impressions of Post Office date stamps for the year 1898 which is witness to the fact that the role of Post is as old as the history of social life in the area. Their importance can be gauged from the fact that some of the local people still regard these old envelopes as precious personal belongings and they keep them safe and protected.

Figure 11. Centuries Old Mode of Communication



A sketch of original letter delivered at *Sanghoi* containing the impression of Post Office Date Stamp of the year 1898.

Source: Courtesy personal collection of Rashid Hussain Warsi, a resident of *Sanghoi*.

As discussed earlier, the Post Office has somehow managed to achieve the significant social capital especially in rural areas by building trust among the civil society. In rural areas, the trust level is relatively higher than that of urban areas where the postal staff being generally local, are well known to the people of the vicinity. For delivery of mail, the village postman (VPM) has to travel through many villages. In area of his service where no Post Office exists, he performs additional duty of vending postage stamps. His interaction with local community makes him very important for them. Similarly, a Mail Runner (official assigned the duty of conveying mail from a General Post Office/ Sub-Post Office to Branch Offices) plays a noteworthy role in providing mail services to the public. The system of Mail Runner was introduced in the Indian subcontinent when it was a British colony. The importance of Mail Runner remained unchanged before and after partition of British India in 1947. In the areas where a bicycle cannot be ridden, he is supposed to deliver mail even on foot. His devotion and commitment to duty makes the people devoted to the Post Office and its services and provides foundation for the development of social capital.

The poetic explanation (Lett 1997: 01) of the social phenomena is therefore, encouraged by the anthropologists where applicable. Kipling (1865-1936) who served in British India during 1882-1887 was greatly impressed by the role of Mail Runner and in his famous poem 'The Overland Mail' he described the duties of Mail Runner in very emotional manner.⁹⁹ Furthermore,

⁹⁹ <http://whitewolf.newcastle.edu.au/words/Kipling_Rudyard/verse/voll/overland> Nov 22, 2007

discussing the concept of social capital, the anthropologists have described the concept of 'humanism' in combining the humanistic and scientific perspectives.¹⁰⁰ In analyzing the role of a Mail Runner in a rural society, the dynamics of humanism are quite evident as he is traditionally bound by the question of morality while carrying the important personal messages from one corner to another despite a highly laborious nature of job.

The social dependence on Post Office in urban areas is slightly different from that of rural areas where there is neither any village postman nor mail runner. Another factor is that in cities, a large number of Post Offices are available in different parts of a city and people can avail services from any of these Post Offices. Thus, the local interaction with the postal staff of a specific Post Office remains limited than that of the people of rural areas who are supposed mostly to deal with the staff of their local Post Office.

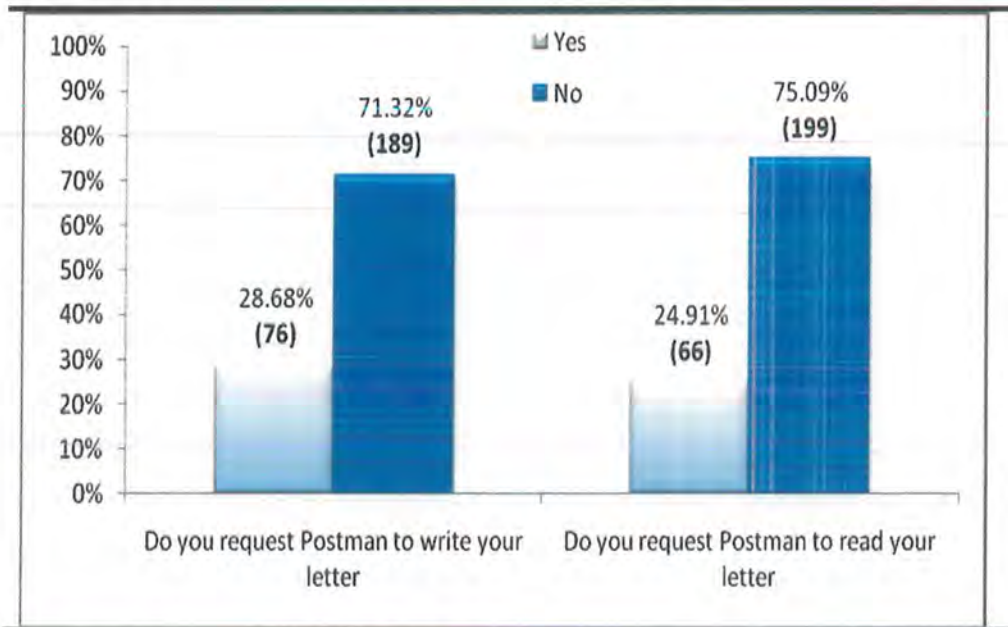
7.4 The Postman: Bridging the Trust

There is a positive relationship between trust and social capital (Farrell & Knight 2003: 537). It is already mentioned that the trust of local community on the institutional services of the Post Office, is not confined to the set of duties assigned to the postal staff by the department. Generally the illiterate people of the rural areas request the Postman for reading and writing their letters which, otherwise, is not part of his duty but voluntary services rendered by Postman. As matter of fact, nobody likes to share the contents of letter with

¹⁰⁰ Sabatini (2005) thinks that as per anthropologists, the 'humanism' refers to a particular set of philosophical conviction with ethics (p 25).

anybody. As per inter and intra family dynamics, these letters contain narration of emotions, very secret and confidential issues about the family. In case of a Postman both the senders and the receivers of letters repose trust in the local Postman that when he delivers their letters to them, they ask him to read for them and also to write down the replies on their behalf. This is an example of trust which people have on the postal staff especially on Postman who is regarded as a member of their family. It is noted that in the contemporary time, such requests of reading and writing of letters to postman of the area are decreasing. The reason of this social change is mainly due to increase in the literacy rate of the locale. Interestingly this change is also catalyzed by Pakistan Post as elaborated in chapter 6. However, some of the sampled respondents still considered their local postman worthy of such trust. The following diagram shows overall response of that area.

Diagram 19 **The Role of Postman**



Source: Author's own survey

The above graph shows that 28.68% of the locals normally request the Postman for writing their letters while 24.91% ask him to read their letters when received. The difference of about 4% of those who request for reading and writing the letter is understandable because the persons requesting for reading the letters are less than those who request for writing the letters which might be due to the reason that there are certain people who cannot write letters but they can read. The persons who can read but not write are about 4%. This proportion is quite significant because the illiterate people still trust their Postman for this purpose in spite of the fact that they might have some literate persons in their own families who could help them but they prefer the Postman to their relatives for this particular task. Although putting trust on postman is also correlated with people's preferences of maintaining secrecy in different domestic issues and they consider postman as trustworthy because of his socio-professional duties. In Pakistani rural areas, due to intra family dynamics, people have generally much social, ethnic and domestic sense of jealousy, prejudices and oppositions. For that reason they often conceal their trivial social and domestic matters from each other. Moreover, people consider the postman as the relevant person linked with the procedure of postal affairs and delegate him the duty to read and write letters discuss with him about other postal services. I asked ten females of both villages as to why they preferred the Postman to their relatives for reading and writing their letters? They replied that practice had been in vogue in the village since long and they too, were following that routine because they had full confidence in the Postman. Such

nature of relationship of local illiterate masses, especially females with the Postman, was based on the fact that right from their childhood, they had learnt to consider the Postman as a member of their family. The Postman who enjoys such blind public trust has to spare a considerable time for fulfilling this moral obligation and this act of his sincerity makes him trustworthy in the eyes of the people of area of his beat.

This general public perception about postman had been built up from centuries; therefore, they consider themselves socially and morally bound to follow the pattern and they did not want to disappoint the people. Similarly, people's expectations and their social and emotional attitudes influence the Postmen to act in accordance with social demand which makes the local community and the Postmen true family friends. That's why the Postmen, after assuming the responsibility of this household friendship, earn much respect in the rural communities. The Postman, in back drop of the above relationship, moves about freely in the village, especially in local houses. I requested the Postmen to particularly express their feelings which they had while writing about the confidential matters which people generally do not want to share with others? They ratified the fact that sometimes such confidential matters were discussed in the letters and subsequently they became privy of that particular confidential information. They took it as their moral duty not to disclose the secrets of the letters as they enjoyed trust of such people like members of their families, and this trust was the real asset for them. Sometimes rural old women got postman to write specific and confidential letters to their sons working in

other cities as well in overseas countries, pertaining complaints against annoying behaviour of their daughters-in-law. In Pakistan, especially, in countryside, these complaints had been socially embedded in relationship between mothers-in-law and daughters-in-law who rarely enjoyed cordial relationship. The former complained against indifferent, non-caring and discriminatory behaviour of the latter and vice versa. Often the complaints are related with the supposed changing affectionate attitude of son with mother and wife. When asked about responses of sons on such complainants, one of the Postmen told me that the married persons serving outside the city tried to pacify their mothers and wives with diplomacy by solacing them that the situation would be ok on their arrival at homes. The Postman of *Dhoke Bidder* told me,

"In addition to complaints about each other, the letters sometimes contain requests of both the mothers and wives for remittance of money to meet some unavoidable expenditure which are mostly honoured and money is remitted to them by serving members of their families".

Another point which came into observations was that sometimes the female members, either mothers or spouses, requested the Postman not to disclose the payment or exact value of money orders paid to them to any other member of their families. The village Postman attached to *Dhoke Bidder* Post

Office and also serving the precinct small villages and *Dhokes* (hamlets) told me,

“Some of the male members serving outside the village request me in advance that money order sent by them to their wives should not be disclosed to their mothers. In some cases, they request that when they send money to their mothers, the Postman should not disclose it to their wives”.

It shows that the Postman is also the custodian of their secrets. The postman of the *Dhoke Bidder* told that he had nothing to do with the personal affairs of the people and he had been keeping the secrets with him since assumption of duty and take it as his moral obligations. Since culture is transferred from the older generations to younger generations, this basic and most important institution has developed up to a level where consciously or unconsciously the values and normative behaviour of culture have brought the local communities and the Postmen closer.

It is observed that 50.5% household heads in *Sanghoi* and 70.6% in *Dhoke Bidder* feel pride in offering meal or drinks to the Postman while he is on duty. The variation in public response to this particular query in *Sanghoi* and *Dhoke Bidder* villages was because of the difference of basic civic facilities in both the villages. *Sanghoi* was a town like village which had bazaars, markets, high schools and banks etc. whereas no such facilities were available in *Dhoke Bidder*. The people of *Sanghoi* were relatively more

educated and they could manage their things independently and their dependence on postmen was relatively low.

7.5 The Postmaster: A '*Baboo*' Delivering Benevolence.

A Postmaster or Clerk working at the counter of a Post Office is generally named as '*baboo*'. This term has been in use since the British Rule in Indian subcontinent. As perceived by general public, a '*baboo*' is a person who is educated, disciplined, decent and respectable employee of the Post Office. The same term is used for the Booking Clerks of Pakistan Railway Department in Punjab. The public perception about the '*baboo*'s of both departments is the similar. In *Sanghoi* and *Dhoke Bidder* villages, no Railway Station exists because there is no rail track passing through these villages, therefore, the term '*baboo*' is only used for the postal clerk or the postmaster. The term '*baboo/ baboo Jee/ baboo Sahib*' (Jee & Sahib can be termed as Mr.) is commonly used for both these designations and they are rarely addressed by their original name. When people use this particular term, the Postmasters, and clerks can easily understand that they are being addressed. Similarly, when the people, in discussing the Postal clerk anywhere outside Post Office, use the term '*baboo*' it is understood that it means Postal Clerk.

The '*baboo*' takes inspiration from the title given to him by the public and on many occasions feels proud of introducing himself with it. This public perception is so strong that in most of the cases, a '*baboo*' completes prescribed tenure of his service (which is about three years) in a village but majority of the people do not know his actual name. His wife is known as

'*baboo*'s wife' and his children are known as '*baboo*'s son' and '*baboo*'s daughter'. A '*baboo*' enjoys this recognition in the village with pride while his relatives offer him proposals of educated and pretty girls if he is unmarried. If he belongs to a noble and big caste, his title uplifts his respectable recognition in the village. Abid Hussain, Postmaster *Sanghoi*, informed me,

"I belong to Jatt family which is known as a respectable family in the area. The males of my family are regarded as 'Chaudhry Sahib' I, being a 'baboo', enjoys special respect in the eyes of people who call me as 'baboo Sahib' and 'Chaudhry Sahib'".

In case a '*baboo*' belongs to a working class which is considered to be inferior class in the village, the term '*baboo*' replaces his previous recognition and provides him a new respectable identity among the people. On the one hand, his new identity is because of his vertical socio-economic mobility due to government job which is regarded as source of social prestige in rural areas, and on the other hand, the '*baboo*' is noteworthy professional helper for the community in almost all money matters linked with the institution of Post Office. Since there is a Sub Post Office in *Sanghoi*, the Postmaster and Clerks are liable to be transferred after every three years on completion of their tenure but in case of Branch Post Offices, which are located in very small villages working in the accounts jurisdiction of Sub Offices, the Branch Postmasters who are usually the residents of the same village are not changed/ replaced and their position as Postmasters is almost permanent. In these villages, the role of Postmaster as '*baboo*' is more significant as he enjoys essential position in the locality and he and his family feels proud of this title.

The socio-economic condition of the common people in the area is not so developed and accordingly most of the people cannot gain a respectable place among the people, whereas, a '*baboo*' who is a government employee and gets regular monthly income with additional benefits like medical treatments, house building loan, motorcycle and bicycle loan and the scholarship for his school going children, enjoys a distinguished place among the people, being relatively well off person in the village. His children and other family members also enjoy respect due to his social status, inspiring people to become a '*baboo*' in the Post Office department.

The '*baboo*', in broader sense has multiple impacts on social structure. A *baboo*, as an integral part of the local community, is easily approachable for everybody in case of postal problems and public needs. In this way, the public needs and community problems about postal services are conveyed through the medium of *baboo* to its origin i.e. Postal Clerk or Postmaster. The Postmaster, by virtue of his legitimate responsibilities, either resolves the issues locally or refers the matters to concerned higher authorities for remedial measures. In this way, the title *baboo* bridges the gap between a government department and the public which is missing in other departments like police, Revenue, Water and Power Development Authority, and even schools. In fact, the title *baboo* provides the opportunity to a Postal Clerk or Postmaster to live among common people like locals and enjoy franked social life. The title *baboo* has, therefore, significant implications in the social life whose presence in social structure indeed provides a network to the people to fulfill their postal needs. The role of

baboo in rural communities, where literacy rate is low and educated person are rarely seen, has other dimensions as well. The Postman, being an educated person, becomes a social asset for the people. Muhammad Yasin was posted as Postal Clerk at *Dhoke Bidder* Post Office. He used to teach children of local people after his duty hours for which their parents used to pay him reasonable amount as tuition fee. Here, a *baboo* was imparting education which was another aspect of his multi-dimensional role in the society.

7.6 The Public Aspirations and the Post

The Post Office, which is basically supposed to deliver letters, is found engaged from dawn to dusk in providing multiple postal services to rural community. Pension payments, sale of Agriculture Pass Books and Motorway & Highway Code Books through Post Offices are extra facilities for the public. I met an old man of 70 years who had come to the Post Office *Sanghoi* to have a pass book. After enquiring about the role of Post Office rather than banks in providing Pass Books, he commented that:

'The agriculture pass books are the requirement of general people which must be sold by Post Office because it is a public department'.

Delivery of articles at doorstep of addressees by Post Offices is also in line with public aspirations which they do not expect from any other department. The people have to go to banks, '*Patwari*'s office (for matters of land and property) Police Stations, schools etc. for reprisal of their grievances relating to these departments but in case of Post Office, they desire provision of

even payments of their remittances alongwith the mail at their doorsteps. At this point the feelings and perception of people about post office is distinguished from their perception about other service provider, mainly simplicity and ease presented to them. Regarding these postal services, as to deliver things at addressee's doorstep and the people's expectations, the Postmaster *Sanghoi*, Muhammad Akram simply replied:

"...if the people have to go to Post Office for the receipt of their mail and money orders, then what will be the difference among the Post Office and the other departments".

This social behaviour can be seen in every person of the rural community, because the idea of delivery of mail at the doorstep entails and implicitly suggests the Post Office to provide other postal services at doorstep as well. Although people understand the structural constraints regarding the Post Office personnel limitations, logistic facilitation and certain other institutional matters, yet they aspire for the provision of other postal services like pensions, FSP money, remittances, and savings at the door step. Similarly, Bourdieu (1988: 14) described this dichotomy to which he argued that the constructivist structuralism gives equal status to both agency and structure as mutually dependent; the peoples changing needs as well as the changing structure of the Post Office is reciprocally influencing each other.

The Post Office is a meeting point for the old age citizens as well. They find their old friends who also come there to receive pension. In this way, the Post Office provides the old citizens a place and opportunity of meeting the old citizens with their old friends. In other words a Post Office provides them the

location as “Rendezvous”. The old citizens receive their pension from the Post Office either monthly or quarterly, as they like or the case may be. Mainly this activity happens at the first date (*Yakum*) of every month and pensioners wait for this date because after receiving their pensions they spend it on their daily or monthly domestic as well as personal expenditures. If they do not receive the pension on first due date of month, there are financial crises for them in the social settings.

Figure 12. **Post Office, A Meeting Point for Old Citizens**



Source: Author's own photography

Socialization is very important for the old citizens because it provides them the opportunity of utilizing their leisure time by mixing with each other¹⁰¹. The aged persons, who otherwise do not find any company of friendship to share their views with each other, find Post Office for this purpose to meet their old friends. Moreover, the aged persons cannot travel to see the

¹⁰¹ As per Vass (2007), socialization is the process by which individuals develop an identity and expectations within that identity (p 37).

friends living in different remote villages wherein the arrangements for public transport are not good and comfortable. So the opportunity of pension payment is the best source for them to see each other without any problem. They sit together and discuss their past when they were young and serving in the Army. They deposit their pension pass books with the Postmasters and while waiting for their turn, take tea at a '*Khokha*' (a local tea stall situated near the Post Office in a hut build up with the wood and bushes). The small tea stall in Pakistan is the peculiar form of public place to have conversation and discussion of social, political and sometimes domestic issues between the cordial friends.

One day, I sat there in the tea stall (*khokha*) and took a cup of tea alongwith a pastry. While taking tea, I keenly observed the gossips of old pensioners sitting there. Some aged pensioners were discussing with their fellow pensioners the indifferent attitude of their children and their wives towards them, some were discussing the illness of their wives, some local politics and some were giving their views on national and international politics. They were enjoying this golden opportunity provided by the Post Office for exchange of thoughts and views and they really seemed rejoicing. When they departed from each other, they mutually agreed upon the next date for receiving pension which would also be the date of their next meeting.

Listening to the chit chat of old pensioners to each other, I could feel the significance of their reunion on the event of pension payments which had provided them a great opportunity of having a company of their friends to share

their personal as well as general matters with each other. Otherwise, in the current age of information technology, the pace of life has become very fast and only the one thing people lack is the spare time for such social gatherings. Moreover, in case of rural community in Pakistan, the development of infrastructure, on one hand made the life of common people easier and on the other hand it created depression and tension for them because this material modern progress produced gulf between new and old generations.

Due to the tendency to individuality of person hood in Pakistan as against the socio-centric or holistic ideas of personhood (Morris 1994: 39) and because of the fast life, people were paying more attention to make themselves materialistically sound rather than sticking to their old values and traditions. As the Post Office has become the place of gathering of elderly people who are mainly household heads; therefore, the Post Office has additional social acceptance from the society and these elderly persons are advocating the functional role of Post Office.

7.6.1 The Social Adaptability in the Postal Environment

Generally, the Post Office has no competitor in rural areas and enjoys monopoly in its business. However, in some services like savings bank, it is facing competition with commercial banks. In *Sanghoi* village, two banks have established their branches which provide banking services similar to that of the Post Office but their operational environment is different from that of the Post Office. Their policies are profit oriented whereas the Post Office, due to social

pressures, is committed to ensure provision of various services for the people without aiming at financial gains. For the reason, customer dealing of the bank staff is not friendly and customarily appropriate as compared with the behaviour and dealing of postal staff. The bank gives preference to its customers keeping in view their financial status; therefore, they become choice of only rich class whereas the Post Office serves the people irrespective of their status in the society. The public feels more comfortable in visiting Post Offices in connection with their postal needs. The Incharge of a bank branch is known as 'Manager' who primarily concentrates only on opulent depositors as his own career depends on the business targets to secure their jobs and tenure. Moreover, Bank Managers are mostly posted outside their native towns/villages, who being alien in the area of their posting, cannot intermingle with the locals. Thus, a distance between them and the masses is naturally maintained. Moreover, besides lengthy business hours and tight bank schedule do not let the banking staff to maintain close relations with the community; while on the other hand, the postal administration prefers posting of local staff in Post Offices, especially in rural areas.

As already mentioned that the incharge of a Post Office is designated as Postmaster commonly known as '*baboo*' being local or of surrounding area, takes no time in becoming frank and familiar with the locals. His pay is average and he leads life of a common man, therefore, people do not feel any hesitation to contact or mix with him while on the other hand, a bank manager whose salary package and affiliated allowances are sufficient and he leads quite

a luxurious life. As his life style is totally different from the average people, so they feel inconvenient in maintaining any type of relations with him. The Banks operate on corporate style and they maintain luxurious offices. They place sofa for public sitting while the Manager sits in a furnished chamber. Almost all the interior environment of a bank branch gives luxurious picture. The illiterate and simple people of rural areas hesitate in going inside banks and sitting on sofa chairs and can not even dare to talk to the Manager. This hesitation highlights how the modern life style operates in traditional and simple societies and the members of that society rarely accepts that type of change. Therefore, common villagers prefer the Post Office over commercial banks regarding their financial matters. On the other hand, Post Office provides simple environment inside the Office which matches with the traditional life of people in the area and they feel comfortable in Post Offices. The interior picture of a Post Office is not different from the rural livings. In *Sanghoi* Post Office, I have seen a large number of people including aged women sitting on benches made of wood and concrete. The available wooden benches were not in a good condition. Some people were sitting on ground and stones or bricks. Despite this difficult and inconvenient environment, they seemed satisfied. It was surprisingly interesting to note that none of them was complaining against poor sitting arrangements made by Post Office. The reason is that majority of these people belong to lower economic class and they hardly afford these luxuries in life; they are habitual of these sorts of sitting arrangements and thereby they feel contended. Similarly, they also travel in public transport,

sometimes hanging on the stairs or sitting on roof of vans/ buses. Comfortable life was a thing unknown to them. It would have been more comfortable for them if Post Office had arranged cots for their sitting on which they could enjoy friendly environment. The cultural practices of sitting on the cots or indigenous carpets made of dates leaves are also significant in the rural hinterlands of Pakistan. The banks make extraordinary arrangements for interior decoration but people in *Sanghoi* are quite ill at ease in such formal environment.

7.7 Means of Postal Goodwill

In Tehsil Jhelum, hundreds of ex-army men are still alive who were made prisoners of war during the 1971 Indo-Pak war. The role of Post Office in the personal lives of the prisoners of war is of significant importance as in some odd times such an institution plays a key role for the well being of the people and in the development of history of nations. These retired military men were made war prisoners by Indian Army while serving at certain fronts and were kept in different prisoner camps in India. The socio-emotional problems faced by them during the period of their imprisonment were discussed in detail during the study. All of them unanimously declared Pakistan Post as a sole source of their contact and transfer of remittance of their salaries to their families during the period of their confinement. A brief description of happenings with each of them is expounded in the following paragraphs which show that they still have emotional attachment with the postal department.

Sepoy (Retd) Muhammad Arif informed that after passing almost two years in very miserable conditions, the Red Cross Organization had supplied postage free cards to the prisoners to have contact with their families. Those cards, being sole source of their contact with their families during the period of imprisonment, proved to be a divine gift for helpless and isolated prisoners of war leading inhuman life in the prison. He further described that his parents had told him that they had been waiting with anxiety for the arrival of Postman bringing his letters. In his opinion, the Postman was an important member of society. People loved him because their emotions were attached with letters and the Postman was the sole source for the delivery of letters. People used to serve him with food, drink and cash gifts on Eid festivals and invite him to their family functions. The public relationship with the Postman had been so strong and unshakeable that whenever the postal administration had issued the orders of transfer of a Postman, the public always resisted strongly.

Unveiling social status of the people in the area, he informed me that a large number of white-collar people were burdened with debts. Some people borrowed money from their relatives and friends without interest rate and some got loans from the private loaners in exchange of heavy interest rate. Enumerating problems of his family during the period of his imprisonment, he stated that his family was even not aware of what had happened with him as he could not send any information in this regard before the Postcards were supplied by the Red Cross. He recalled that his family which was already suffering from the mental torture because of his capture by the Indian forces

was saved from the shock of stoppage of income in case of his imprisonment and thus his family's financial matters continued running smoothly due to the money order service of Pakistan Post through which his salary was remitted. Similarly, some other ex-army men like Sepoy (Retd) Ch. Subho Sadiq, L N/K (Retd) Muhammad Sarwar and Sepoy (Retd) Muhammad Zaman were also of the same views.

Another war prisoner, Senior Tech. (Retd) Khalid Hussain, a pensioner of *Sanghoi* Post Office, informed me that he initially owned a mud house which was upgraded by him through the pension money that he receives through Post Office. He also commented that the "letter" through Pakistan Post at the time of his imprisonment was sole source for him to know about his family. He also claimed that his cordial relations with the staff of local Post Office still existed. He was, however, highly critical of the social neglect by the government and the local community towards prisoners of war which according to him were the assets for the nation who suffered a lot during imprisonment for the national cause. He told that he was a pensioner drawing his pension from local Post Office every month which proved to be real companion of his life.

Sepoy (Retd) Lal Hussain, belonging to *Gujar* family of *Sanghoi* disclosed that his father had divorced his mother when she was having three children. Finding his family in financial crunch he, as the eldest of his brothers, decided to join army service which was considered a sound source of income as well as a matter of prestige. He hailed the part played by Post Office in

financial facilitation of his divorced mother by conveying his monthly salary through Money Order Service. He further added that in those days Radio Pakistan used to broadcast a special program for prisoners of war to air their messages which were actually conveyed to Radio Station through letter mail service of Post Office. On his retirement, he had constructed a *Pakka* house and purchased an additional residential plot. He also arranged marriages of his younger brother and sister.

Commenting on the socio-economic development made by the people, he commented that the wealth had blessed the people with beautiful houses but he regretted that it was not spent on uplifting their level of education and improvement in their behaviours. It is already discussed that in rural areas, people prefer their housing patterns to education or any other social need. Some families after getting rich with the overseas remittances, had become richer and had severed their relations with their relatives who were comparatively poor and now do not match their social status. He further stated that he used to visit local Post Office just to salute the staff and have a cup of tea with them.

Sepoy (Retd) Muhammad Bashir, Sepoy (Retd) Muhammad Anwar and Sepoy (Retd) Muhammad Aslam of *Sanghoi* informed me that they had no other source of income except a trivial amount of their pension to run the day to day expenditures and the postal department was facilitating in their pension payments every month very smoothly.

On completion of case/ life history of prisoners of war recorded in *Sanghoi*, I traveled to *Dhoke Bidder* to conduct this exercise on the same analogy. The Postmaster *Dhoke Bidder*, Tanveer, took me to the residence of Sepoy (Retd) Muhammad Iqbal, a *Malik Awan*. I was introduced to him who, after some formalities as per social norms, informed that he was married in 1976 after release from imprisonment. His source of income, besides pension, included his earning through agricultural farming and he was leading a respectable life which became possible with contributory role of Post Office.

Approach to Sepoy (Retd) Muhammad Yaqoob (POW) of *Ghakar* family through Muhammad Anwar unwrapped that like others (when he was prisoner of war), when allowed, he used to send Postcards to his family which was said to be 'half meeting' and it was the Post that had performed the sacred duty of providing financial relief by remitting his salary through money order service besides arranging mail contact with his family. The pleasure they felt on receipt of letters from their beloved relatives and friends could not be described in words.

Sepoy (Retd) Lehrasab Khan, L N/K (Retd) Habib Khan and Nike (Retd) Lehrasab Khan of *Dhoke Bidder* informed me about the great emotional setback for them because after only one year of recruitment they were subjected to the hardships of imprisonment and that also at a very far place from their native town. Sepoy (Retd) Lehrasab Khan was not married at the time of his imprisonment but he had been engaged to a family maiden. He still used to remember the emotional strains of that period. While telling about his

contact with his family during the period of imprisonment, he informed that his first contact with his parents after his imprisonment was a Postcard sent after nine months. He used to receive replies from his parents after 40-45 days. Although the letter contained mentioning of family's circumstances, which he was happy to read, but the curiosity about the information of his fiancée was still there because she was never discussed in the letters, certainly due to social norms. After release, his first priority was to get marry so he tied knots with his fiancée in 1974. About socio-economic advancement made by his family, he informed that he had constructed his *Pakka* house, his sons were earning hands being self employed connected with the profession of milk selling and livestock's. While appreciating the services of Post Office, he complained about the shortage of staff in local Post Office and also non-availability of utility bills collections for which he alongwith others had to travel long journey to *Sanghoi*.

Sepoy (Retd) Muhammad Sabir, Havaladar (Retd) Noor Muhammad and Sepoy (Retd) Muhammad Inayat informed me that availability of communication sources during the imprisonment was little bit problematic because the information in post card remained open and there was not any arrangement of personal secrecy about domestic issues. About salary remittance to their families during that difficult time of their life, they expressed their gratitude to Pakistan Post, which in this regard proved as a single un-interrupted mean.

Sepoy (Retd) Muhammad Latif and Sepoy (Retd) Muhammad Inayat met me at Post Office *Dhoke Bidder* while receiving their pension and the Postmaster told me about their captivity in the same war between India and Pakistan. One question was repeatedly clicking on my mind as to how those people would have managed their expenditure with such a petty amount of salary in bygone days because most of the war prisoners and pensioners had stated their salary within 30-40 Rupees monthly. On questioning Sepoy (Retd) Muhammad Latif explained that the people in those days used to lead simple life. Moreover, the currency rates in those days as compared to the present were high and the prices of common commodities were affordable for every rank and file. About his family, he informed that he had four sons and two daughters. His sons were earning hands and had passed middle standard exam whereas his daughters remained illiterate.

7.7.1 The Emancipation of Social Conditions of POWs and the Post

While analyzing the caste profile of prisoners of war in *Sanghoi* and *Dhoke Bidder*, it was observed that the caste system had more significant impact on their social lives as compared to the honour of being Prisoners of War. In *Sanghoi*, 10 prisoners of war were interviewed out of those 50% belong to *Jatt* caste, 20% to *Gujar*, 10% to *Mughal* & 10% to *Awan* castes. *Jatts* are otherwise relatively well off in the village but the prisoners of war belonging to same caste were entirely dependent upon their pension and other sources of income.

In almost all the above cases, it transpired that 'letter' had been the sole source of communication of prisoners of war. The reason of their dependence upon letter service of Post Office was the scarcity of means of communication in those days when Post Office had been enjoying monopoly as no other player was in the field. At present, the monopoly of Post Office has been eroded mainly because of telephone service.

The health of the aged pensioners was an important factor in the research of my topic because at this stage of life many people suffer from different type of diseases and they cannot take active part in socio-economic activities. Therefore, health profile of the selected pensioners was prepared. According to which 55 (86%) out of 64 pensioners were enjoying good health as they were not suffering from any serious disease which was quite unusual and the reason for their good health was the fact that their living style remained quite active throughout their life. Only 9 (14%) out of 64 pensioners of both the villages replied that they had some complaints of chest diseases, arthritis, hypertension, kidney problems and heart diseases. All the pensioners were entitled for free treatment from Fauji Foundation Hospital Rawalpindi, Pakistan situated at a distance of 110 KMs from *Sanghoi*. However, they complained of uncaring attitude of doctors and hospital administration towards these retired army personnel, who give priority and special attention only to the private patients as they are given treatment on payment.

In order to ascertain the impact of postal services in the life of POWs two more citizens were contacted.

69 years old matriculate Naib Subedar Muhammad Inayat of *Mughal* caste, while telling about his family life stated that he had married a school teacher in 1964. He had six children (three sons and three daughters). All his daughters were matriculate while two of his three sons with bachelor degrees managed to get job in Pakistan while the third one was working in Abu Dhabi. He had arranged marriages of his children.

Discussing about financial status of his family, he informed that his children were earning handsome remuneration and were supporting their families. His wife too was a pensioner. His activities involved performing rituals, household matters and staying at home all the time as outdoor activities were not possible due to his precarious health. Since 1979, the year of his retirement, he had been getting his pension from local Post Office which he felt convenient for many reasons.

Firstly, he had not to travel to a far of city or town for this purpose. Secondly, the behaviour of postal staff was friendly with pensioners. Special counter at local Post Office was operating to serve the senior citizens on priority basis. If the Post Office had not been there in his village or not been authorized to make pension payment, the senior citizens like him would have suffered hardships in receiving their pensions. He further added that the existence of Post Office in his village was a great gift for the people of area especially for the senior citizens.

7.7.2 Views of a Cultural Icon on the Post

Havaldar (Retd) Muhammad Anwar, a resident of *Dhoke Bidder*, had been very helpful for me in recording the interviews of war prisoners. I recorded his interview because he was a senior citizen of 83 years of age receiving pension from *Dhoke Bidder* Post Office since long time. His detailed interview was full of interesting historical events depicting the circumstances leading to understand social life of the inhabitants of the village and also the development made in socio-economic sector. He was found to be a very knowledgeable person and more importantly almost all of the residents of that village respected him for his wisdom and knowledge.

Figure 13.

A Cultural Icon



Havaldar (Retd) Muhammad Anwar (*Dhoke Bidder*)

Source: Author's own photography.

He informed that the then local school was only up to the level of 2nd grade and he had completed that level. After that, he got admission in 3rd grade at *Sanghoi* which was at the distance of 12 KMs from his village. He informed that there were no means of transportation between *Sanghoi* and *Dhoke Bidder* during his childhood. He alongwith two other students, used to move to and from school daily on foot to attend classes in *Sanghoi*. They had to get ready early and leave at about 4 o'clock in the morning before dawn. They used to take their lunch boxes in their school bags. They used to comeback after sunset and used to do their home work at the night. He joined army at the age of 15 years when he had appeared in the examination for 9th grade without waiting for the result. He was recruited in Engineering Corp of 2nd Punjab Center and was sent to Lurhki a small town, 29 KMs away from Delhi. He was married in 1944. His first and lonely son was born on April 09, 1957, and was killed in an aerial firing in a marriage ceremony when he was quite young. He had no other child. His wife on sudden death of her young son lost her memory and became lunatic. He had been looking after his wife since his retirement in 1963. After his joblessness in 1970, the amount of his pension had been sole source of income with which he used to manage the household expenditure for his small family he, and his wife.

He told many historical things about his village. According to him, the primary school was set up in *Dhoke Bidder* in 1944 whereas Post Office was established in 1947. I was surprised to find his sound memory as he could tell the dates, years and names of personnel who had worked there. He told that the

Post Office *Dhoke Bidder* was functioning as extra departmental branch office in 1947 and the charge of extra departmental Postmastership was given to Master Lal Khan who was a school teacher. Parantoo Khan, a Hindu village Postman, having a long stick with a bell tied on its top, ringing sound of which signals his arrival alongwith mail and money orders for delivery, used to deliver such article to the people even working in agricultural farms. He further informed that Postcards in those days were available at Post Offices at the cost of 2 paisa (at present there are hundred paisas in one Rupees) only and were commonly used for communication.

About his village, he told that in those days, due to non availability of drinking water, the people, like animals, were forced to drink rain water stored in a reservoir near the village. In 1938, he assisted his father in digging a well in his house which upto the depth of 150 feet gave no signs of water. This serious problem of the village was solved in 1976 through water supply system. Similarly, no road from any side connected *Dhoke Bidder* and people used to travel on foot even up to Jhelum City situated at the distance of 36 KMs. Link roads from *Sanghoi* to *Dhoke Bidder* was constructed in 1974 by the then democratic government.

Talking about migration of people far and from Pakistan in 1947, he said that there were only eight Hindu families and one Sikh family in the village. At the time of partition, they were allowed to peacefully dispose off all their belongings and properties besides a respectable adieu by Muslims of the area for which the departing non-Muslim families expressed their gratitude. About

the elections held in 1937 before partition, he said that in election campaign '*Nehru*' and '*Gandhi*' (the famous Leadership of Indian National Congress) had personally visited that area in election campaign. The Hindus of the area raised slogans of '*Jay Hind*' (long live India) on their arrival whereas the Muslims shouted '*Pakistan Zindabad*' (long live Pakistan) slogans in the favour of their Muslim Leaders of that time.

While discussing the economic condition of the people of his village in those days, he said that the people were leading very simple lives. They had only one dress which they used to wear again after washing when it got filthy. *Qameez* (shirt) and *Dhoti* (a large piece of cloth tied with the waist) was very popular in the area. Almost all houses in the village were of *kachha* type with exception of hardly one or two semi-constructed houses with indigenous baked bricks. He praised the role played by Post Office in his life not only during the period of his Army service when he used to write letters to his family and also remitted salary for their household expenditures. Similarly, he had maintained close contacts with the Post Office even after his retirement.

The Post Office provides him an opportunity to sit and take part in gossips alongwith other retired ex-servicemen. They have excellent relations with the Postmaster, Postman and other postal staff of the Post Office who in return treat them with great respect.

During these interviews, it was observed that it is structurally important for the Postman to know almost every individual of the rural community, because with this interaction, he can easily identify the receiver of letters,

money orders and FSP money, pension etc. As already discussed, the maintenance of secrecy is itself possible if Postman individually knows the concerned individual.

7.8 The Post and Societal Approbation of Marginalized

The notion of caste in Punjab is directly related to the *beradari* system. Similarly, the caste or *Beradari* relations are equally strong in the so called lower castes of the rural Punjab¹⁰². This low caste *beradaris* work in harmony to earn their livelihoods; and their living condition is improving with the passage of time and is quite visible. It is already mentioned that arrival of money in the area brought certain changes in social structure. The significant change in the socio-economic conditions of poor lower castes is because of their access to money.

Due to the availability of money, they were able to pay their old debts which they had borrowed from the rich landholders of the village. Utilizing the money which they got from the family members working abroad, they either purchased or constructed their own houses. Prior to this, most of them were living in the rent free *kachha* houses provided by the upper class of the area for which they were forced to obey all kinds of their fair and unfair orders. Unnecessary interference of their supposed elite patrons in the personal affairs of tenants and lower working labour class was very high and these lower castes

¹⁰² Alvi (2001), who conducted research on *Punjabi* village culture, mentions that it literally means 'brotherhood' and refers to kin groups within the same caste. It is a network of social relations and is one of the primary concepts used in defining a person in the Punjab (p 53).

could not decide their domestic matters including even the marriages of their children without permission of these mighty lords. The economic independence and possession of the ones own houses by the lower castes also brought social and economic freedom for them. Now they were at liberty to educate their children and to send them to schools and colleges, who prior to this, were compelled to work for the land lords in their lands and houses. This economic as well as social freedom provided them the courage to decide their private matters according to their own wishes, liking and disliking within the fold of their own socio-cultural, caste-*beradari* and class paradigm.

They were then able to purchase the goods according to their needs and desires. Resultantly, they decided to offer their services against cash payments instead of *Seyp* system. So they adopted commercial attitude and practices and started to charge money on their services. Shoemakers (*Mochi*) used to prepare shoes for the people from richer class under *Seyp* system. In return, they used to get wheat, rice, millet and maize etc. started selling their products of shoes by money. Similarly, *Nai* (who used to perform as barber & cook for the richer class under *Seyp* system) opened hair cutting shops in their villages and started charging in cash for their services. In this way, all skilled/ non-skilled working classes living on the mercy of richer class under *Seyp* system were having money for their services.

The total environment, socially as well as economically, witnessed a change which took place in social customs and traditions. The low castes were no more at the mercy of richer class and they gave up their old nomenclature of

castes as they were generally known as '*kammi*' (inferior one) and started associating themselves with other castes (previously nonexistent in the area) like *Mirza*, *Chohan* etc. who were regarded to be relatively respectable castes in other villages. Although these labour castes were adhered to their caste identification like *Mirza*, *Chohan*, etc, but it was not recognized by the society due to socio-economic status. These castes were socially pressed to adopt submissive attitude. They were not proud of the historical belonging of their caste like other high class castes. In *Sanghoi* and *Dhoke Bidder*, the class relations and conditions were providing the base of higher and lower castes as well. After economic uplift the earlier lower castes also progressed socially and their castes became recognized by the society. The commercial approach in working class had accelerated the circulation of money among the people and as inflow of money among the local people was increasing, the wheel of economic cycle started moving fast. In this way, the economic activities gained momentum in the area which brought revolution in the lives of the people.

Haji Abdul Ghafoor of 70 years, belonging to *Nai* (barber) family, had five sons; and three of them were working in Saudi Arabia whereas two were running their hair cutting salons in the local village. The barbers in Pakistan's rural community are also commercial cooks who offer their services of cooking in exchange of money, on marriage ceremonies such as *Walima* and death rituals like *Qul-khwani*, *Chelum* etc and on other religious observances. He also told me that his grandfather constructed a *kachha* house on a plot gifted by

one *Raja Afzal of Sanghoi*. In those days the *Nais* had no source of income except to serve the richer classes.

They used to provide hair cutting and cooking services. The people used to pay them annually in shape of crop grains like wheat, millet etc. He told that during the decade of 1970s he, as per societal trend, had sent his elder son to Saudi Arabia for seeking a job and his family started receiving handsome money through foreign remittances. He mentioned an interesting point that although he received foreign remittances through the local bank, but he has been depositing those amounts of money in the Post Office saving bank account in the local Post Office because he had confidence in postal saving accounts.

He also sent his other two sons to Saudi Arabia as well. After accumulating the sufficient amount, his first step was to construct two *pakka* houses for his family. He, after having been financially empowered, had given up *Seyp* in the village and had started providing hair cutting and cooking services with the help of his two younger sons. Now he himself, being an aged person, was not working and usually remained at home offering prayers and taking care of some trivial household affairs. His two younger sons were running his business and in turn they were earning well against their services. He was considered then as a respectable household head in the village.

In the last local bodies election in 2006, the families of his caste was able to get their own representative elected against the seat of General Councilor. The wining of election by a person belonging to a so called *kammi*

class was a great transformation from a low caste segment of society to a respected public representative caste. The political culture and structure in Pakistani society is associated with honour, prestige and power and these come with the economic well being. In case of above case the remitted money from overseas working labour is considered as new way of economic means which can be used by individuals, household and lineages for achieving honour (Lefebvre 1999: 264). The most significant aspect of this social freedom, which happened due to the availability of money in the area, was general awareness among the people from low castes who were in past deliberately kept backward and ignorant by the land lords for their vested interest.

The life of a widow in a rural society is teemed with financial, social and psychological tribulations. With demise of her husband, who in most of the cases is the only bread winner, is confronted with a situation where she is supposed to assume the role of a household head as well as the bread winner of family members¹⁰³. The disadvantage of less income and poverty, in women or female-headed households in Asia, tends to be greater which lies mainly in less leisure, fewer opportunities, greater vulnerability, and worse health or less education (Hann & Lipton 1998: 151). The anthropologists have emphasized heavily on the role of woman in their studies because women folk is most important partner in the economic development process¹⁰⁴.

¹⁰³ Douglas (2002) believes that though her multidimensional misfortunes are the social compulsions, yet an alternative way of explaining them is to attribute them to the individual adversaries (p 05)

¹⁰⁴ Exemplaar & Leiden (1983) mention in their work that the functional theory is silent about the strains and a stress that the traditional roles thrust on her who wants to play the 'instrumental' role in society and is also silent about the dysfunctions of society which prevents about half of the population from participating actively in economic life (p 07)

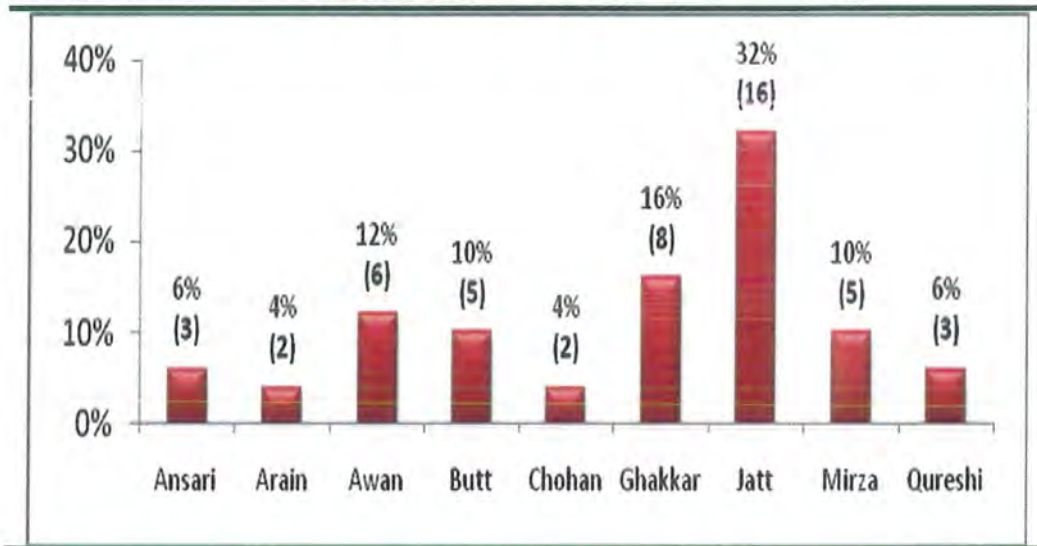
It was observed that in rural Punjab, there were many cases where widows were bearing the expenditure of their dependents. They had to arrange basic necessities of life for their dependent children. In *Sanghoi*, 21 (42%) FSP recipients neither have any children nor any relyants upon them. Rest of 29 had their dependent children out of which 22 (44%) were studying in different grades in schools/ colleges whereas 7 (14%) children were young enough to earn their livelihood but they were jobless at the time. Similarly, in *Dhoke Bidder*, all 13 FSP recipients had their dependent children. 1 (7.69%) of them was studying in a school, 10 (76.92%) were young but unemployed while the remaining two managed to get job and were contributing their earnings in household expenses. It was further observed that the widows were having nominal earning (between Rs. 500/- to Rs. 600/-) by rendering cooking and laundry services at the homes of other well-to-do families, who in exchange of these services, paid them in shape of cash besides giving eating stuff and used clothes etc. In Pakistan, especially in rural areas, there are no labour laws as enacted by the state legal apparatus, and conventionally the poor domestic women workers are given nominal wages for domestic work of cooking, cleaning of clothes, utensils and houses etc.

Moreover, in the rural community in Pakistan, one's near relatives as well as other generous people used to give these poor household some things as alms. Indeed, this help is considerably important for those poor people as little household items and charity money provides some financial support to them.

The Food Support Program through Post Offices is just an additional financial assistance to these poor people.

As per study conducted in *Dhoke Bidder* and *Sanghoi* villages, illustrated through the following diagram, majority of FSP recipients belonged to *Jatts* and *Malik Awan* tribes who were otherwise regarded to be upper class having comparatively big land holdings.

Diagram 20. Caste Profile of FSP Recipients in *Sanghoi*



Source: Author's own survey

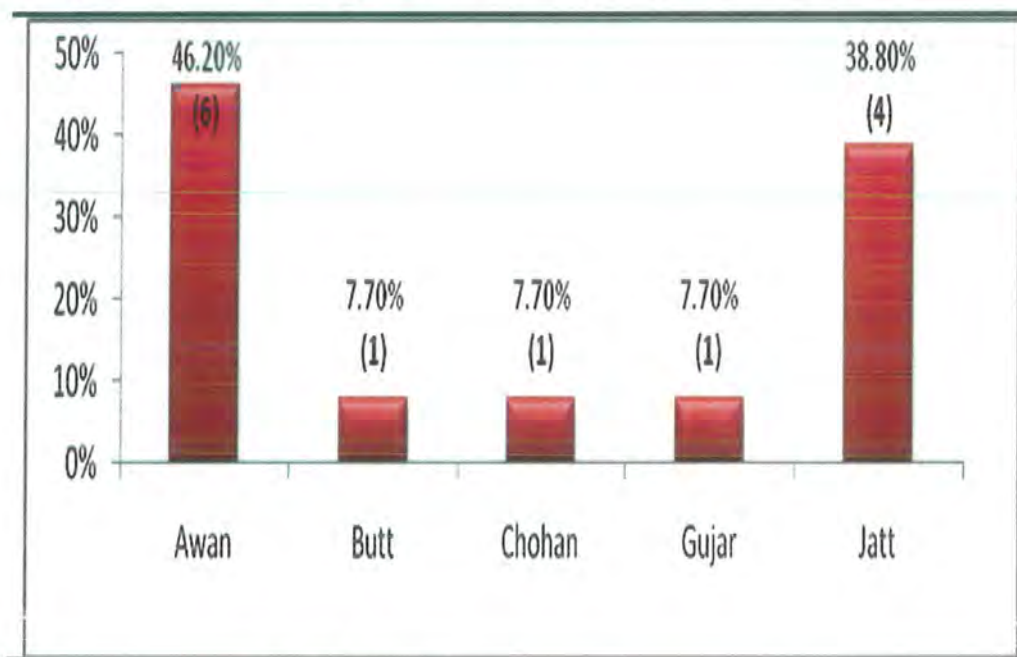
In *Sanghoi*, 32% (which was the highest ratio of caste profile in respect of FSP recipients) belonged to *Jatts* followed by *Ghakars* and *Malik Awans* were 16% and 12% respectively. All the three castes were the big, relatively higher class and politically dominant castes in the area. The members of *Zakat* and *Usher* committees (state office of the charity work) also belonged to these castes. It is evident from the above figures that the members of *Zakat* and *Usher* committee and other influential politicians preferred to disburse the

amounts of FSP to the people of their own castes instead of poor and really needy persons. In Pakistani rural society, the electoral voting behaviour also revolves around the *beradari* system through which people cast their vote to their own *beradari* representative in local body government system. People often vote to their own *beradari* member for their vested socio-political and economic interests; therefore elected political representatives prefer their own relatives and other *beradari* members for politico-economic benefits. The situation in *Dhoke Bidder* was quite similar as 46.2% FSP recipients belonged to *Awan* caste and 30.8% to *Jatt*. *Dhoke Bidder* was basically a village of *Jatt* and *Awan* tribes.

The local politicians mainly belonged to these castes and were regarded to be the lords of the area because of their big sized castes and with respect to population rather than possession of land holdings. Therefore, these castes had influenced on the social as well as political affairs of the village. They enjoyed the position in which they could recommend or nominate a person for the membership of *Zakat* and *Usher* committee.

While nominating the person for the office of *Zakat* and *Usher* committees, the *beradaris* considered their own benefits. Sometimes, competition between the different castes is originated for assuming such offices. In *Dhoke Bidder*, the figures given below shows that the majority of FSP recipients belonged to *Awan* and *Jatt* families, and were nominated for the sanction of FSP amounts by the members of committees on the basis of nepotism rather than merit.

Diagram 21. Caste profile of FSP recipients in *Dhoke Bidder*



Source: Author's own survey

The government's efforts for the poverty alleviation did not achieve the desired results. Most of the people were deprived from this facility either as being member of poor un-influential or being member of the lower castes. Similarly, those who benefited had to approach the local politicians and influential people for the sake of the amounts of FSP schemes.

Apart from the merits and demerits of this scheme in achieving the target especially in rural Punjab, it was observed that 6% respondents from *Sanghoi* and 30.8% from *Dhoke Bidder* considered that the receipt of FSP money through Post Office had contributed in the enhancement of their respect among their *beradaris*. This ratio would have moved upward if the sanctions of FSP amounts had been issued on merit only with a commitment to bring prosperity among the marginalized segment of the society which was the basic aim of the introduction of this scheme.

7.9 Postal Savings and Social Status

The socio-economic means that determine social status vary from area to area, class to class and community to community. Similarly, the means of social status in these two villages vary from urban parts of the country but these have more similarity within rural areas of Pakistan. For example, the use of motorcycle as a private transport is considered as a matter of prestige among the rural community. People after routine spending, save a little amount of money for purchasing motorcycle; and as soon as they can afford, they buy a motorcycle. It was noticed that, 21.1% household heads maintain their private conveyance like motorcycles. The affordability of motor cycle is evidence of high prestige and social status in the rural community as compared to other pedestrians in Pakistani villages. The possession of personal motor car is also regarded as a matter of esteem and people wish to achieve this objective but due to scarcity of economic resources, a few persons mainly belonging to high land holding class can maintain personal cars. A total of 13% household heads maintain their own cars in these two villages.

Those who are farmers and like to expand their land holding or purchasing tractors and other agriculture machines thinking it essential to meet their needs as well as to improve their status among the community of zameendars (big landlords). In order to observe whether postal saving schemes had any liking for this community, as shown in below table, the numbers of farmers from the saving bank users in both the villages were segregated.

TABLE 33. **The Land Holdings**

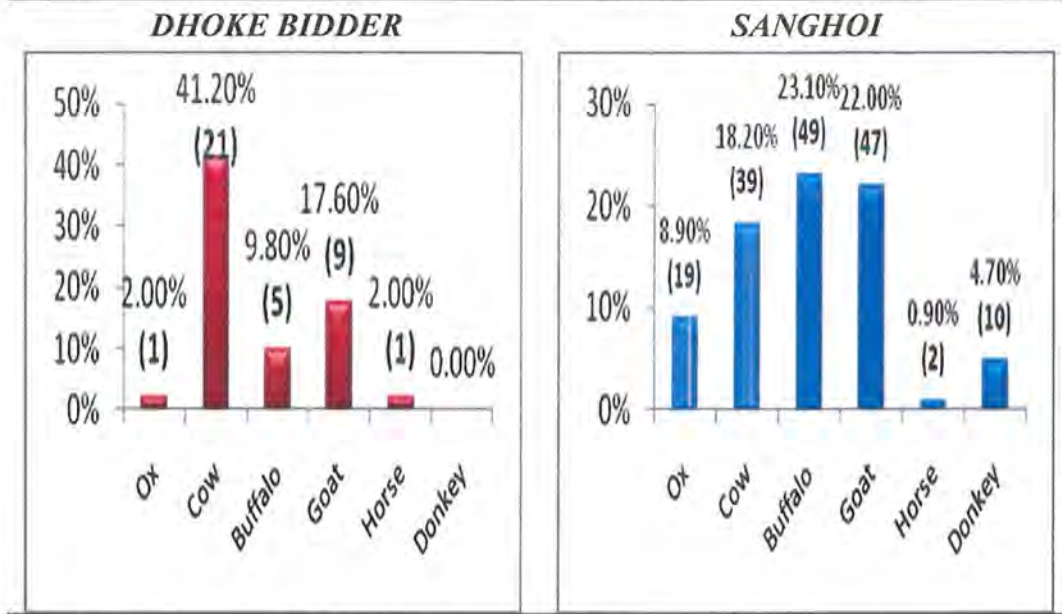
Land in Kanals	Frequency	Percentage
No Land	181	85%
1 to 10	7	3%
11 to 25	2	1%
26 to 50	16	7%
51 to 150	5	2%
151 to 250	2	1%
251 to 600	1	0.46%

Source: Author's own survey

The above table indicates that the people whose land holding is 50 plus kanals also maintain saving bank accounts in Post Office. Although the ratio of this type of account holders is minimal but this also depicts their interest and tendency towards Post Office Saving Bank Schemes. Among these land holding class, there were 4 households that had their own tractors, 41 households were those who had one buffalo whereas 10 household heads owned two or more buffalos. Similarly, 42 household heads possessed single cow while 15 household heads were found having two or more cows. All these people were directly or indirectly engaged in farming and they had maintained saving bank accounts in their local Post Office. It was also observed that cows or buffalos in the social life of the people had immense importance due to their various types of uses. The local perception about the possession of these animals was positive and they attached their economic empowerment to the ownership of such animals.

Diagram 24.

Livestock Profile



Source: Author's own survey

This indicated that their economic choices were based on the principle of utility maximization through the multiple uses of animals such as dairy, dung, beef, and carriage etc (Harris 1979: 289) in Pakistani society. The following diagram shows the livestock profile of *Sanghoi* and *Dhoke Bidder* which proves that a large number of individuals in the society are breeders of these useful animals.

As already mentioned that status symbol in rural community in Pakistan revolves around material gains, yet the immaterial gains of honour and prestige that is indeed associated with power, authority and socio-economic interests are the main determinants of rural political behaviour. The political organization of the area has witnessed greater interest by the local community in the elections of local bodies during the past two decades. The locals try to become members of the local bodies who enjoy respect as well as influence among local

communities. If somebody gets elected in these local bodies, it is considered a mean of social status in the area but this practice is not common among the ordinary people and prevails only in a few well off families who have vast network of their kinship in the form of caste/*beradari* in the area which supports them in electoral process and proves a source of their power.

These families struggle for political gain as they are not faced with any kind of financial constraints because of having sufficient resources of income which include income from agriculture farming, business, transport etc. There is a general impression in these villages that some local political leaders also run unfair and illegal business like fatalistic drugs and narcotics in order to maintain their socio-political position. Some families send their young boys to foreign countries for earning so that they could become richer and are able to compete with their opponents in the elections. Therefore, three notable land lords in *Sanghoi* village were reported to have always take part in local politics, while the other people of the area, who are mostly small scale Zameendars and working class, dislike these politicians. It is a common perception that the *Rajas* hate the common people and don't like to mingle with common people and maintain social distance with the lower class and castes. Their land holdings are very high as compared to the common people of the area. One *Raja* has about 400 kanals agriculture land while the other *Raja* possesses 300 kanals because of which they are distinguished in the area. *Chaudhry Muhammad Afzal Toor*, present *Nazim* (administrator) of *Sanghoi* Union Council (local body) belongs to the adjacent village Toor which is situated at a

distance of about four kilometer from *Sanghoi*. He possessed relatively less agricultural land than *Rajas* of *Sanghoi*. Moreover, village *Toor* is smaller than *Sanghoi* and the number of registered voters in *Sanghoi* village is several times more than those of village *Toor*. The above named *Nazim* contested the election against the nominee of *Raja* Razi and *Raja* Abdul Qayyum of *Sanghoi* village. In the election, he defeated the representative candidate of *Rajas* with the help of common people of *Sanghoi*. The reason behind his success was that most of the *Sanghois* disliked local Rajputs because of their arrogant behaviour. This change in the political behaviour of people is because of the change in the economic structure of the rural community. Gradually the society has witnessed the change in the economic conditions of the common poor class who no longer remained dependent on the land holding class. The political behavior in the rural community in Pakistani society is based on *beradari* system in which people vote for or against one's opponent *beradari*. Similarly, the people of *Sanghoi* did not vote for *Toor* but they voted against the *Rajas* in favour of *Rajas'* opponent.

Nevertheless, it was also observed that the modern banks because of their magnificent environment had been top priority of such land owners for their personal savings. Their family members, however, used to purchase saving certificates from Post Offices for their long term investments. Already indicated, that government job, especially in Pakistan Army, is another mean of social status in the area. It was observed that after getting commission, the selected people preferred to stay in big cities (normally the stations of their

posting) by rarely visiting their native villages. After retirements from their positions, they normally stay in big cities.

The women desire to be teachers especially in Government Institutes because of attractive pay package which may guarantee their economic stability as well as their social status in the family. The lady teachers prefer Post Office to maintain their saving accounts. In order to ascertain data of the people who had maintained their saving accounts or had purchased saving certificates from Post Offices *Sanghoi* and *Dhoke Bidder*, the detail of both the saving account & saving certificate holders was prepared to analyze the impact of these schemes on achieving their goals of social status. According to which, 154 household heads (25.5% of the whole population) in *Sanghoi* and 36 (21.2% of the whole population) in *Dhoke Bidder* were investors of Post Office in its different schemes. The above situation depicts preferring tendency of local people towards their goals set by them for the achievement of better social status in the community besides showing their dependence upon postal saving services, which because of their potential, attract the people for investment.

CHAPTER –8

SOCIAL DEPENDENCE AND POSTAL TRANSFORMATION

8.1 The Social Dependence

By virtue of a variety of services, the public dependence on Post Office through which gratification of the conscious or unconscious motives of the social actors is facilitated by the practices of these services that helps in the continuation of the institution of Post Office. These different services serve different people and every strata of society have to interact with the Post Office. This is the reason that the people struggle not only for the opening of Post Offices in their villages but also pay N.R.C (Non-Refundable Contribution).

The NRC is a fund contributed by the community which is meant to compensate the Post Office if its income does not meet the establishment expenditures of the post office. The postal rules require the interested parties (the persons demanding the opening of a Post Office in any particular locality/village) to give in advance, an undertaking that in case of any financial loss sustained by the proposed Post Office, he/ they will meet the losses by paying N.R.C. After every six months, the financial health of the newly opened Post Office is ascertained by collecting the data of postal business through it and, if found self supporting, it continues otherwise the interested parties have to

deposit the amount equivalent to loss. They usually do it by collecting the share of the amount of loss from every household head in the village.

Such example of public participation in retention of the office of any government department in their village is really unique one. The willing sharing of N.R.C. shows the relationship between community and post office 'deeply embedded in social structure' of locale. This institutional condition guarantees the continuity of the institution as functional necessity in the rural community. The community also understands that their financial matters are so much dependent on the Post Office that the financial loss of the Post Office is not possible in the long run.

The people believe that Post Office is not only essential for their own postal needs but equally important facilitator for the future of their next generations who will have to depend on this department for utilizing certain services like Mail, Saving Bank, Philately etc. For these multiple objectives, the people want the existence of Post Offices in their villages.

In *Dhoke Bidder* village, a unique example of public participation in the facilitation of postal services was observed, where the villagers themselves had established a special fund named as "Post Office Fund" collected from all household heads only at the time of wedding of any member of their families. The fund, under the supervision of a specially constituted committee, was spent to fulfill emergent requirements of the local Post Office for smooth and uninterrupted provision of services. As informed by some old villagers, Rs. 10/- were initially fixed for subscription to this fund but during the year 2000 it was

increased to Rs. 100/- However, if a well-off household head desired to contribute more than the fixed limit, he was provided with this opportunity to contribute for this collective interest. Similarly this fund was used to construct a concrete waiting bench in local Post Office for pensioners.

The world has witnessed considerable economic and social changes during the last few decades and almost all the institutions functioning in societies have witnessed radical changes¹⁰⁵. Changing environment of economic and social sectors modified the market demands and the people expected the Post Office to modernize its services to cater for their requirements arising from the changing environment. In this context, the institution was threatened by the emergence of new actor in the social and economic sphere.

Although some private courier companies have introduced rapid delivery of mail, but they charge heavy rates which are not affordable. Additionally, the network of private courier companies is limited only to the big cities while majority of people live in rurality that cannot benefit from these organizations. The range of services offered by private courier services was much limited as compared with the Pakistan Post, making them less attractive for the people living in rurality. These courier services are restricted only to delivery of letters, documents, and parcels. Realizing the market demand, the Post, in decade of 1980s, had introduced a package of special mail services

¹⁰⁵ As per Inglehart (2007), this process of change in most of the societies has moved in a predictable direction (p 05)

called 'Express Post'. This package also includes financial services like Fax Money Orders & Urgent Money Orders.

Taking over some agency functions by the Post Office department were also in line with changing public demands and the Post Office started offering services on behalf of other departments through its counters to facilitate the public. A series of agency functions was taken by the postal department and with the passage of time due to changing public demands or the government public policy, some of the agency functions were replaced with new ones. For example, before the establishment of National Data Base and Registration Authority (NADRA), the application forms for issuance of National Identity Cards (NICs) and Domicile of districts were sold through Post Offices. Similarly, the products of National Savings Center, a government savings institution, were introduced through post offices under Saving Bank Schemes.

The basic objective of taking over the responsibility of agency functions was to meet the changing public needs. The payment of FSP money to the poor people through Post Offices is the example of this motive for which the department charges no commission at all and the services are provided to the poor masses only for the noble cause of public service. The facility of utility bills collection at Post Offices was introduced keeping in view the public difficulties which they had to face while depositing their bills in banks because of their limited branches.

In *Dhoke Bidder*, the people used to go to *Sanghoi* village for payment of their electricity bills in the bank. When I was living at that village for study,

knowing my identity as Postal Officer, a large number of locals met me and requested for the authorization of collection of utility bills at their local Post Office which was done after observing some usual formalities. Subsequently, people expressed their gratitude for providing this facility in their village.

The dependence on postal services in *Sanghoi* and *Dhoke Bidder* villages has been for two important reasons. Firstly, the competitors of the Post have launched their products in urban areas only with the aim to earn profit and they provide their services only at those stations where there is a potential for their business. Secondly, establishment of wide spread infrastructure like Pakistan Post is not possible for an entrepreneur due to huge investment of capital. In future, if any private courier company establishes its office in *Sanghoi*, it will be hardly getting a small portion of postal traffic because of its high rates as compared to the postal charges. These private courier companies have constantly increased their tariffs in the past and if they continue to do so, it will slightly affect the dependence of people on Post Office. The village *Dhoke Bidder* is so backward that no private courier company is expected to invest there in near future as well and the public dependence on postal services may remain the same.

The development in modern means of communications has, to some extent, affected the mail service of this department. Letters, which were a sole and traditional source of contact for the people in the past, have been replaced by telecommunication and the internet as super media. Owing to a variety of

departmental as well as agency functions of the Post, the dependence of the people on its services has, however, not witnessed a substantial declining trend.

The modern means of transportation and construction of the roads, motorways have changed the patterns of communication. These facilities of communication are now available even on backward routes like Jhelum to Pind Dadan Khan via *Sanghoi*. If fast means of transportation are developed in the area it can put some negative effects on the business of the local Post Office as the people will proceed to Jhelum city in large numbers for jobs, shopping and other purposes and would avail these financial services from any other Post Office located there or from the private courier service. The people, however, preferred to use the services of their village Post Office because all the facilities required by them were available there, and that made them feel comfortable as well as confident of the reliability and certainty of delivery of the services.

8.2 The Paradigm Shift in Postal Policies

In line with the local demands and emerging business potential, the Post in Pakistan like other countries, has considerably changed its role mainly due to mounting social pressure which forced the department to diversify its services without compromising its social responsibilities. This role has been designed as per Universal requirement of the United Nations. As per UPU (an international postal body of the United Nations) report of 2003;

*"...the universal postal service, by capturing the well documented economics of scale inherent in the collection, processing and delivery of mail allows consumers and business to meet their vital, basic communication and small parcel distribution needs in the most cost effective way. Thus, postal services also promote the expansion of the key domestic trade sector. By facilitating the least expensive means of communications across the whole country they also serve as a strong unifying force in any country".*¹⁰⁶

With the changing need of the individuals, more vibrant organizations are needed in the society¹⁰⁷. The word 'institutionalism' has also come into lime light during the last few decades which offers an alternative explanation on the relationships between income distribution and economic growth of any society and this approach is quite different from the conventional approach¹⁰⁸. While facilitating the income distribution among the households, the Post as an institution has changed its role considerably in pursuit of the institutionalism approach.

The changing economic and social environment had changed the market demands and the government of Pakistan, realizing the changing socio-economic needs in the country, had converted the Post Office department into a

¹⁰⁶ Union of Postal Union, Berne, May 7, 2003, Trade facilitation, security concerns and the role of the postal industry for the global economy in the information society (p 23)

¹⁰⁷ Bartos (1996), the market is changing so rapidly and the customers' demands are also changing which want to customize the goods and services according to their needs and tastes (p 312)

¹⁰⁸ Park (1996) believes that the conventional theories are concerned with the distribution of income in relation to the factors of production whereas the institutionalism approach is more concerned with the size of income among family units of households in a society (p 88)

Corporation on 1st August, 1992. Just after 4 years, the decision was, however, withdrawn and the corporation was again converted into a government department ¹⁰⁹. The reasons behind this decision were that as a corporation, it had to reshape its policies with different view points for launching its products in the market with profit oriented approach rather to serve the people at large. But it was bound to work under the umbrella of government policies which were framed keeping in view the social needs.

The social perception about the role of Post Office as a public service department was crystal clear in a sense that people were not ready to accept its role as a commercial organization. However, essentially, the public has always been accepting its changing role if the change is public oriented instead of profit oriented. Such socially perceived constraints had become the obstacles for the corporation in achieving its basic objectives; therefore, the government of Pakistan reviewed its status by revoking its earlier decision and it was again converted into a federal government department on July 04, 1996. ¹¹⁰

In this way, the corporate structure of postal services could not achieve the desired results. Afterwards, need for change was realized and a Postal Services Management Board, delegated with some additional administrative powers, was established. ¹¹¹ The Board, with its limited autonomy, was assigned the task of running the department on modern lines to meet changing market demands without compromising on its social role.

¹⁰⁹ Ordinance No XIII of 1992 issued by the President of Pakistan on August 01, 1992

¹¹⁰ Ministry of Communications, Government of Pakistan, Notification No. 3 (16)/92/Post Office (PT) dated July 04, 1996.

¹¹¹ Ordinance No CXXVI of 2002 issued by the President of Pakistan

The department, therefore, framed its policies focusing on public service but the earning of revenue was the co-objective so as to make the department self supported, minimizing its dependence on government budget. The department was never given the status of complete autonomous body so as to frame its policies on commercial lines and building up itself as a profit earning organization. It was bound to follow the policies of the government as it was not even allowed to fix the tariff for its services without prior approval of the federal government. On the other hand, it was required to increase its revenue so as to contribute to State's exchequer as being profit based institution associated with proper institutional functionality of the State. This complicated situation urged the department to seek out some ways to achieve the goal but it is a fact that the said situation had put it into a dilemma of commercial as well as social organization.

8.3 Dilemma of Commercial / Social Service Organization and Social Framework

Social contract theories of the state, view the states, emerging in the result of the voluntary abdication of certain rights or decision making processes by individuals in favour of the state, which in return offers them the physical security, economic and social organization (Smith 1987: 259). The role of Post Office, being a state organ, is the continuation of social contract. However, in the third world economies, there are many fluctuations in the finances of the

countries that have to follow certain structural adjustments in financial matters to run the business of the state. It is already mentioned that, in Pakistan, due to such structural adjustments, the Post Office has been confronting with a complicated situation of serving as both social and commercial institution.

On one hand, it has been struggling for the revenue generation but was bound to work within the limitations of government policies. On the other hand, it was compelled to provide postal services to the people on cheaper rates as social and public institution in compliance with its historical role. The department sought out a solution to this problem and launched numerous special mail services for selected cities with salient features that could match with the requirements of potential customers who could pay more for the instant certain delivery services. The problem could not be completely solved because of the reason that the department at its own was not authorized to fix the tariff without prior approval of the government.

The most popular brand of special mail services was floated in market under the name of 'UMS' (Urgent Mail Service). Its charges for the weight of 20 grams were fixed as Rs. 5/- per article in 1986 whereas the charges for the same weight by reputed private courier company 'TCS' were Rs. 50/-. The tariff charged by the later was justified but the Post Office was compelled by the public pressure to offer cheaper rates. It has been a global practice by the governments not to fix higher rates for the general public as far as postal services are concerned.

The centuries old public relationship is urging the department to live within the typical social groves and whenever department takes any initiative towards commercialization, the public perception becomes hurdle in its changing role.

The Post is facing strong competition from its competitors in courier market. These private courier companies utilize information technology for operational management and customer convenience. They often launch aggressive marketing campaign through electronic media. The jumping over by the private firms in the field of delivery of mail has created many challenges for Post Office Department. In changing environment, the Post Office had to decide whether to operate as public service department or a commercial organization. Consequently, had the Post Office decided to run its services on commercial lines, its contribution in socio-economic activities, especially in deprived rural areas of Pakistan would have been eliminated due to closure non-profitable Post Offices.

This condition was also originated because of the exacerbating government's expenditures for the last three decades owing to the after effects of Afghan war which had badly affected Pakistan's economy and the departments were compelled to concentrate more on revenue generation to minimize their financial burden on the government. The priorities were changed and Post Office also took certain steps during 2000-2002 for the elimination of its losses. For the purposes, it was decided to close all un-

remunerative Post Offices but at a very primary stage, the idea had to be dropped due to immense social pressure.

In view of the steps taken in the past, it does not seem possible for the department to operate on commercial lines, as it is totally against the centuries old public perception. Besides public and social pressure which is given due consideration at the government level in framing postal policies, financial constraints are also vital for the non modernization of Post up to a desired level and that hinders the process of transformation of the department from a public to corporate entity¹¹².

8.4 Diversification of Postal Services

Pakistan Post, even after sixty years of the independence, is still following the rules framed for the postal services by the then British colonial rulers before the partition of Indo-Pak subcontinent and has not made substantial changes except minor amendments in the procedures.

Currently, apart from other postal services, the Post Office now registers and gives extensions of driving and weapons licenses. As a rural area, values and customs of *Sanghoi* and *Dhoke Bidder* have a peculiar background. The people believe in caste system and every tribe/ caste poses itself as the superior one. This ethnic behaviour and competition sometimes results in ethnic conflict

¹¹² Haque (1997) mentions that in developing nations like Pakistan, one of the most dominant features of the state bureaucracy is its inherited colonial legacy, in spite of the postcolonial rehabilitation and reforms in the administrative superstructure (p 432)

and enmities among different castes/*berudaris*. The people especially the feudal class, therefore, keep dangerous and deadly-arms with them for their personal security which is also considered as a matter of power and prestige which otherwise, the poor cannot afford.

While having inspired by this luxurious living style and snobbery of the upper class, the youngsters from relatively lower class especially those serving in army wish to keep arms with them to pose themselves as ‘big guns’ in the village which has led toward drastic increase in the number of arms. At present, 746 arm licenses are registered at *Sanghoi* Post Office which is even higher than the total number of households of the village. The law related with arms requires the licensees to be renewed periodically (once in a year) from the nearest Post Offices. The Post Offices of *Sanghoi* and *Dhoke Bidder* were providing that services.

The Post Office Department had to emphasize on agency functions for the two main reasons. Firstly, those functions had been introduced in Post Office for the convenience of the people to avail the facilities of different departments at the counters of just one Post Office. The agency functions included the collection of provincial taxes, renewal of arm licenses, saving bank schemes, payment of pensions and payment of FSP amounts etc. These functions were taken over by the Post for convenience of community because these departments were unable to provide those services due to limited accessibility and the Post Office was chosen for their services on account of its large network. Presently, the letter service is utilized by the individuals, firms

and companies for the delivery of their documents. Although business activities are relatively low in rural areas but the Post is so deeply engrossed in the society that the personal letters and correspondence did not let the mail volume to decrease drastically.

These are the reasons for which the Post Office department has to lay emphasis on the agency functions because these functions are not only in consonance with the demand of the people but also a sound source of income for the department. From *Sanghoi* and *Dhoke Bidder*, there were (14.9%) people, who have left their homes for earning in foreign countries for their economic development and social progress. These migrants have major objective of sending remittances back to their families and their remitting behaviour has been linked to the social needs of their families (Abbasi & Hashmi 2000: 222). The manpower working in different countries is engaged in different jobs and their basic motive is to earn/ accumulate money for their economic and social stability.

As per study, 11.8 percent migrants of *Sanghoi* send money for household expenses. Reliable mode of remittance was the genuine need and demand of those households whose relatives were working abroad. Owing to the reasons, foreign remittance services were long outstanding demand of the people. Post Office, due to operational obstacles, could not introduce any service to facilitate foreign remittance.

The department, however, signed a mutual agreement with an international money exchange firm 'Western Union' in the year 2002¹¹³. In big cities, this service was highly appreciated by the people and through this scheme millions of rupees in foreign exchange were transmitted in the country with the collaboration of Post Office.

TABLE 34. Foreign Remittances made through Post Offices by the Western Union

Year	No. of Transactions	Principal amount paid (Rs. in million)	Commission for Post Office (Rs. in million)
2006-07	261868	8168.060	72.338
2005-06	154966	4995.093	73.595
2004-05	109385	3614.333	42.825
2003-04	76740	2697.579	34.688
2002-03	18140	753.706	10.057
Total: -	621099	20228.77	233.503

Source: Annual Report of Pakistan Post 2004-2005

Since considerable members of community of the area were serving in foreign countries especially in Gulf, the demand of the public for the introduction of foreign remittance services at their local Post Office was quite

¹¹³ The official agreement of the Post Office department with Western Union maintained at the agency functions branch of the Directorate General, Pakistan Post, Islamabad.

justified. Many people met the researcher in *Sanghoi* during the course of study and requested for the introduction of this scheme in their village which was done keeping in view the demand of public for which the people were grateful to the administration of Post Office.

8.5 Post and the Competitors

There are two competitors which are a threat to the survival of Post in the field of delivery, electronic telecommunication and private courier companies. The development of modern electronic communication and the 'knowledge economy' has created many challenges for the postal administrations (Hunter 2005: 537). Even in developed countries, the post office is facing tough competition from its competitors and suffering financial losses especially in rural areas. In UK, Post offices in rural areas are subsidized through Government subsidy (Macarthur 2007: 01), however, in Pakistan the subsidy was given by the government uptill 2000 and afterwards the department is earning profit.¹¹⁴

The mushroom growth of private courier companies is a challenge for the post office in Pakistan. Initially, one courier company namely TCS started its courier services in the country. TCS launched a very effective media campaign and soon captured considerable market share in big cities. Following the TCS, many other companies have also jumped over in this field. The private companies are operating in major cities, towns and their accessibility to rural masses is not seen. The Post Office still enjoys the most prominent status

¹¹⁴ Annual report of Pakistan Post office 2006-2007 (pp:30-38)

for mail delivery services in *Sanghoi* and *Dhoke Bidder* but is anticipating competition with these private companies in future.

In Pakistan, TCS has expanded its infrastructure to the small cities but other smaller companies are running business with limited number of booking and delivery points in big cities. They have no arrangements for the transportation of their mail and they utilize services of Post Office for this purpose, as was observed during my stay in village *Sanghoi*, where a courier company had fixed a point on a general store for collection of articles from its customers, mainly the branches of banks. In the absence of company's own transportation arrangements, the Store's owner transmits these articles to company's own office at Jhelum by using effective postal service. That indicates the dependence of even courier services on postal networks in remote rural areas of Pakistan like *Sanghoi*. Most of the private courier companies might have adopted the same methodology in other areas as well. Although, they utilize postal track for the communication of their articles and get more charges from the customers as compared to the Post Office department.

Pakistani society has witnessed a great social change associated with tele-communication sector; especially with the development of mobile phone services. This cultural change is also taking place in the rural areas to the extent that even rural women can also be seen as using mobile phones, which otherwise, are restricted in the four walls under the patriarchal family system. The presence of mobile phones in their hands is, on one hand, indication to a great change in male and female mindset and cultural and social change, and on

the other hand, it is also indicator of economic up-lift and economic freedom for the women in rural areas.

The telecom market in Pakistan has been continuously expanding at an exponential rate during the last few years. In just three years, the total Teledensity (percentage of telephone subscribers) has jumped from 7% to more than 24%. The major contribution comes from cellular market where the number of subscribers has increased from under 3 million in 2003 and has crossed 30 million marks in 2006.¹¹⁵ The Teledensity upto April-2005 is indicated by the following table.

TABLE 35. The Comparative Statistics of Tele-density in Pakistan

Years	Teledensity			
	Fixed	Cellular	WLL	%
2000-01	2.56	0.52	0	3.08
2001-02	2.79	1.19	0	3.97
2002-03	3.01	1.62	0	4.63
2003-04	2.97	3.31	0	6.28
Jul-2004	2.97	3.3	0	6.27
Apr-2005	3.33	6.91	0.13	10.37

Source: Pakistan Telecommunication Authority (www.pta.gov.pk)
Tuesday, 10 May 2005

This revolutionary change in social life of the people in both villages has put adverse impacts on the postal mail service which was usually used for communication of messages, thoughts and emotions. Now that can

¹¹⁵ For details see Hameed (2006), ICT as an enabler of Socio-Economic Development School of Engineering, Information & Communications University, Deajeon, Republic of Korea (p 305).

easily be conveyed through electronic means. People of rural areas have partially adopted this change. The people, however, still utilize letter mail service for the delivery of their documents etc. Only in the fiscal year 2006-07, 14161 Registered Letters were received by *Sanghoi* Post Office and 2200 were received by *Dhoke Bidder* Post office for delivery¹¹⁶. Whereas 3478 registered letters were booked by the *Sanghoi* post office and 356 by the *Dhoke Bidder* Post office during the same period¹¹⁷. Examination of mail traffic revealed that a reasonable number of users of this service were those studying through distance learning system from Allama Iqbal Open University, Islamabad.

The invention of electronic mode of communications has although brought revolutionary changes in postal cultural values and needs of people, yet there is a class of people which realizes the importance of letters even in the changed environment probably for the reason that the letter has a physical existence and the context, text and sometimes the smell of messages received from their beloved ones can be felt for a long time and in socio-emotional context, the letters can be preserved and read again and again. Some people especially aged ones still prefer letter service of Post Office because of its physical existence as described by Muhammad Latif of about 61, a resident of *Dhoke Bidder* in these words,

“A letter is matchless and can be preserved. The emotions described in it can be felt again and again by reading it as and when desired”.

¹¹⁶ Booking Journal (RD-51) *Sanghoi & Dhoke Bidder* Post Offices

¹¹⁷ Registered Abstract (RP-33) *Sanghoi & Dhoke Bidder* Post Offices

Postal Life Insurance is another service of Pakistan Post which offers life insurance to the people with minimum premium and is known to be an affordable insurance scheme for the poor people as compared to the insurance schemes of other competitors. This is equally beneficial for urban and rural people, because its periodical premiums can be deposited in all the post offices, including village post offices. This is a facility, which is non-existent in other life insurance companies because they lack wide spread infrastructure like post office and their policy holders have to travel long journey to big cities for depositing premiums. Despite its attractive features and convenient mode of premium collections, the number of policy holders in *Sanghoi* (17) and *Dhoke Bidder* (2) were very limited because of the lack of media campaign. Although, the postal traffic and letter mail service have declined considerably yet the department has not ceased this service anywhere in the country including *Sanghoi* and *Dhoke Bidder* villages because of the reason that some people still realize the importance of this service. Another factor is that the letter mail is the core product of the department and its major identity which has to be preserved at any cost.

8.6 The Social Response to the Changing Role of the Post

It was observed during the course of study that the public had been appreciating the changing role of the Post in the changing environment and the steps taken by the Post Office to provide services to the people had yielded positive results in the public. The history of the Post tells that although this department was established for the delivery of messages (letters) but with the

passage of time, it started many services for public welfare. If one takes example of only FSP service, one finds that there was a significant appreciation from the public for the department in discharging this responsibility.

In *Sanghoi*, because of existence of bank branches, payment of FSP money would have been possible but as far as *Dhoke Bidder* village was concerned, it would have been absolutely impossible. Moreover, despite all this, 68% from *Sanghoi* and 69% from *Dhoke Bidder* village rated the performance of Post Office as good whereas 32% from *Sanghoi* and 31% from *Dhoke Bidder* evaluated it as satisfactory. There was not even a single negative response about the services of Post Office which was an evidence of the fact that all the FSP recipients, receiving their amounts from Post Office in both the villages, had no complaint and they were satisfied with the changing role of the Post from the letter delivery to the disbursement of amounts.

Another example of the changing role of Post Office is collection of utility bills which is otherwise not a core product of this department. This task was taken over by the department in 1999. Prior to this, only designated branches of commercial banks were authorized to collect the utility bills. However, these banks had limited number of branches and access was an issue for the public. The public not only started utilizing this service but highly appreciated this changing role of Post Office which was apparent from the fact that 7142 utility bills were collected by *Sanghoi* Post Office during the quarter from May-07 to July-07. Whereas, during the said quarter, both bank branches

of United Bank Limited and Habib Bank Limited could respectively collect merely 3462 and 1533 utility bills.¹¹⁸

The collection of 737 utility bills in *Dhoke Bidder* Post Office during the very first month of service¹¹⁹ was an ample proof of exemplary public response to this changing role of Post Office that whenever any value added service was provided, it was welcomed by the society. It becomes more important to mention here that there were only 555 households in *Dhoke Bidder*, whereas, the numbers of bills collected at *Dhoke Bidder* Post Office were much higher than the number of households in the village. It provided evidence that the people residing in adjacent localities also got their bills deposited in *Dhoke Bidder* Post Office, being the nearest Post Office in the area. Introduction of this new facility at *Dhoke Bidder* Post Office, therefore, facilitated the people of not only *Dhoke Bidder* Village but also to those residing in the adjacent village and small localities.

According to the policy of Agriculture Development Bank, an agriculture loan pass book is a compulsory document required for sanctioning of agriculture loans. Due to the limited network of the concerned bank, these books are sold at Post Office counters on account of its large network all over the country. In *Sanghoi*, 25 such books were sold during the fiscal year i.e. 01-07-2006 to 30-06-2007 and in *Dhoke Bidder* village 12 books were sold during the same period.¹²⁰

¹¹⁸ The monthly statements of utility bills collections (May to July, 2007) of United Bank Limited and Habib Bank Limited, *Sanghoi*.

¹¹⁹ Monthly register of utility bills collection (October 2007) of *Dhoke Bidder* Post Office

¹²⁰ The statistical registers of *Sanghoi* and *Dhoke Bidder* Post Offices (2006-07)

This facility provided by the Post Office to the local farmers enabled them to apply for the loan for their agriculture farming. Generally, the people in this regard, were fully satisfied with the role of Post Office. From the above discussion, it is obvious that such a favourable social response to the changing role of the Post to provide those services and facilities at its counters which were the real public demand and there was no other organ of the state to come forward and take such type of responsibilities. The Post Office, as far as the process of modernization is concerned, is not an exception. In the changing environment, the market demands have also changed and Post Office is required to adopt modern techniques to meet the customer's needs. Postal modernization in Pakistan has not been made in line with the advancement achieved by developed countries¹²¹. Here, typical manual sorting system still prevails and almost all delivery beats, with some exceptions, are served by the Postman on bicycle or on foot.

Similarly, Mail Runners in rural areas are still walk on foot and carry mail bags in different villages falling on their mail lines and no motorcycles or any other type of mail carrier have yet been provided to them. The administration has, however, taken steps to revamp its services and to bring it in line with the changing market environments. In this direction, the Post Office has introduced special mail services besides modernization of Post Office counters and various services are being revamped. For example, pension payment system has been computerized at urban centers but yet has to be done

¹²¹ As per Inglehart (2007), modernization is a process whereby technological advancement plays a pivotal role in changing the infrastructure of any social setup or institution. The process of modernization has been developing for over a century (p 09).

in rural areas. In manual pension payment system, proper identification of pensioners had been a major problem which was not only time consuming but also difficult activity.

Besides, manual procedures cause inconvenience to both staff and public. The Post Office department, realizing the needs and difficulties of these pensioners, introduced computerized pension payment system in selected General Post Offices, which not only facilitated the postal staff in identification of pensioners and record keeping, but also lessened the problems of pensioners by making the transactions in minutes. The computerized pension system is being expanded gradually to the post offices located at rural areas.

In order to facilitate users of Express post, an Express Mail Track & Trace System has been introduced. Moreover, the people of rural areas like *Sanghoi* and *Dhoke Bidder* villages were not even aware of such facilities. This is mostly due to low literacy rate in the area. The introduction of modern services like fax money order, fax mail, Western Union payments through Post Offices and provision of integrated counters in big GPOs were the steps towards modernization in post and would be available at Sub Post Offices to extend its benefits up to gross root level¹²². While planning all sorts of transformation and modernization policies, the concerned postal policy makers will have to continue the consideration of the social dependence on postal services, especially in the rural areas including the area under study.

¹²² Annual Report, Pakistan Post Office 2006

CHAPTER-9

CONCLUSION

The study explores and analyzes the nature and extent of institutional involvement of Post Office in socio-economic development process in rural Punjab of Pakistan. The major area of focus was the functional input of postal services in the social institution of economy and its sequential effects on other social institutions in society in the process of socio-economic uplift. Study identifies post as a mean to catalyze the economizing behavior of individuals (of locale under study) on account of what Polanyi (1957: 256) described 'instituted process of interaction between man and environment resulting in continuous supply of satisfying material means'. The discussion centers around the objectives of the study, presented in section 1.4 and research theses mentioned in section 1.5.¹²³

The study was focused on the changing role of Post Office in the socio-economic development of a rural area of Punjab, Pakistan. Although not intended primarily, the Post Office has been facilitating the rural community's economic activities by providing different services like payment of salaries and pensions, local and foreign remittances, savings schemes, saving bank accounts, parcel deliveries for small businesses and most importantly, the payments of state charity or welfare money like Food Support Programme and *Zakat*. The Post Office also provides links for remote rural communities to basic services such as education through distance learning, employment

¹²³ p 29-30

opportunities and communication networks. It is regarded as vital tools for the socio-economic progress of the rural community.

The study revealed that consistently changing needs of rural communities have also changed the structure and function of the post. The research indicated that the institutions play significant part in the economic activities and their involvement in the process of socio-economic development has also become vital in the modern world. The development may be a process whereby economic growth brings about positive changes in the lives of the communities and it has now been recognized as a due right of denizens which has been recognized by the United Nations as well.¹²⁴

A state or a government is the sole body which can exercise the right to development for its citizens which has to be done regardless of social status of its nationals. Provision of basic requirements to all communities without any idiosyncrasy, becomes even more important while discussing the right to development. After getting maturity as a discipline, Anthropology is deeply concerned with the development process and lays more stress on the economic analysis on individualized terms. This point was realized during the research process that individuals are the nucleus for the process of socio-economic development. The empirical observations have suggested that inequality and improper distribution of resources are the main factors which jeopardized the right to development in case of rural Punjab of Pakistan. As revealed by the study, the problem of accessibility to essential services has been one of the

¹²⁴ For details, see Waart, Paulde (1990) 'International Law and Development' (p 02)

major causes of underdevelopment in rural areas of Punjab. The comparison between the urban and the rural population makes the disparity in development patterns more visible. While governments or states have been entrusted with the provision of basic necessities like infrastructures and accessibility to the basic human needs for the public but with the passage of time their internal instabilities have reduced their effectiveness in this process. The accessibility of essential human requirements for the local communities has always been a major issue in the process of rural development. In developing countries, the provision of essential services has mainly been focused in urban localities. The developmental disparities are, therefore, increasing day by day in the developing nations which are quite visible in the rural areas in comparison with urban areas.¹²⁵

Empirical observations during the study have unequivocally suggested that the development process and the economic activities are part and parcel of each other and no community can achieve the socio-economic progress unless its members keenly participate in economic activities. Human mores have inherent emphasis on the economic activity and economy which is the most influential social institution plays central role in this direction. The production of goods and accretion of money are not, therefore, considered as grueling necessities but as main aims of life.

¹²⁵ Shukla (1992) mentions that Pakistan and India both got independence in 1947 but the local awareness in India about the development programmes is relatively higher than that of Pakistani rural communities. Various notable accomplishments of the grassroots delivery systems in India have contributed significantly in raising awareness among the rural communities regarding development programmes (p 354).

The economic activities are, therefore, causing the income acquirement among members of a society and their income level is directly hooked up with the economic activity performed by them. For active participation in the process of economic growth and socio-economic development, members of a society accumulate money and spend on different activities. Money thus spent by people becomes income/ earning of other members of a society. The process of development and the growth revolves around the possession of money in hands of individuals performing role of economic actors in a society. It is, however, an admitted fact that money is the main driving force behind all the economic activities and stockpiling of money is the basic human instinct. Everybody in the society remains busy in pursuit of getting more and more money and a social fabric has been framed on the same pattern whether it is a western society or a poor *Punjabi* society in Pakistan. In urban as well as rural areas of developing countries, household head finances the dependents as an essential social obligation. In Pakistan, especially in its rural areas of Punjab (the area under study), where a large number of people are either serving military men or retired soldiers, the remittances of their monthly salaries/ pension is the biggest source of money accumulation for meeting their routine expenses.

The role of post in circulation of money and transition from barter to trade economy is, therefore, substantially an admitted fact according to local perception. The institutions have a vital role in the process of money accumulation required for development. The basic parameters of functionalism

highlight that the primary objective of an institution is the fulfillment of basic human needs. During the study, it was proved that the social institution of economy, facilitated by the organizational institution of Post has empowered the local communities helping them to fulfill their basic needs.

The patterns of socio-economic development, as observed during the study revealed that institutional non-accessibility in the rural areas of Punjab is the major problem for relatively less institutional role in the development process. However, empirical observations have confirmed that the Post Office has better and meaningful accessibility in the rural areas which enables post to ensure institutional involvement in socio-economic development process. It not only created the social cohesiveness between the local communities and the institution of Post but also benefited both the stakeholders in financial terms. The first conceptual assumption of the study enlisted in section 1.5 (p 30) has, therefore, been proved accurate.¹²⁶ The empirical observations showed that the role of Post Office was multidimensional and the public perception about its involvement in the process of economic growth in the local communities was positive. The historical perspective of postal services revealed that the primary aim of the institution, right from its inception has been social service and welfare of local communities but later on financial gains for its survival were, however, included in its policy framework without compromising on its basic watchword and the concept of social service has always been the key factor while rendering services.

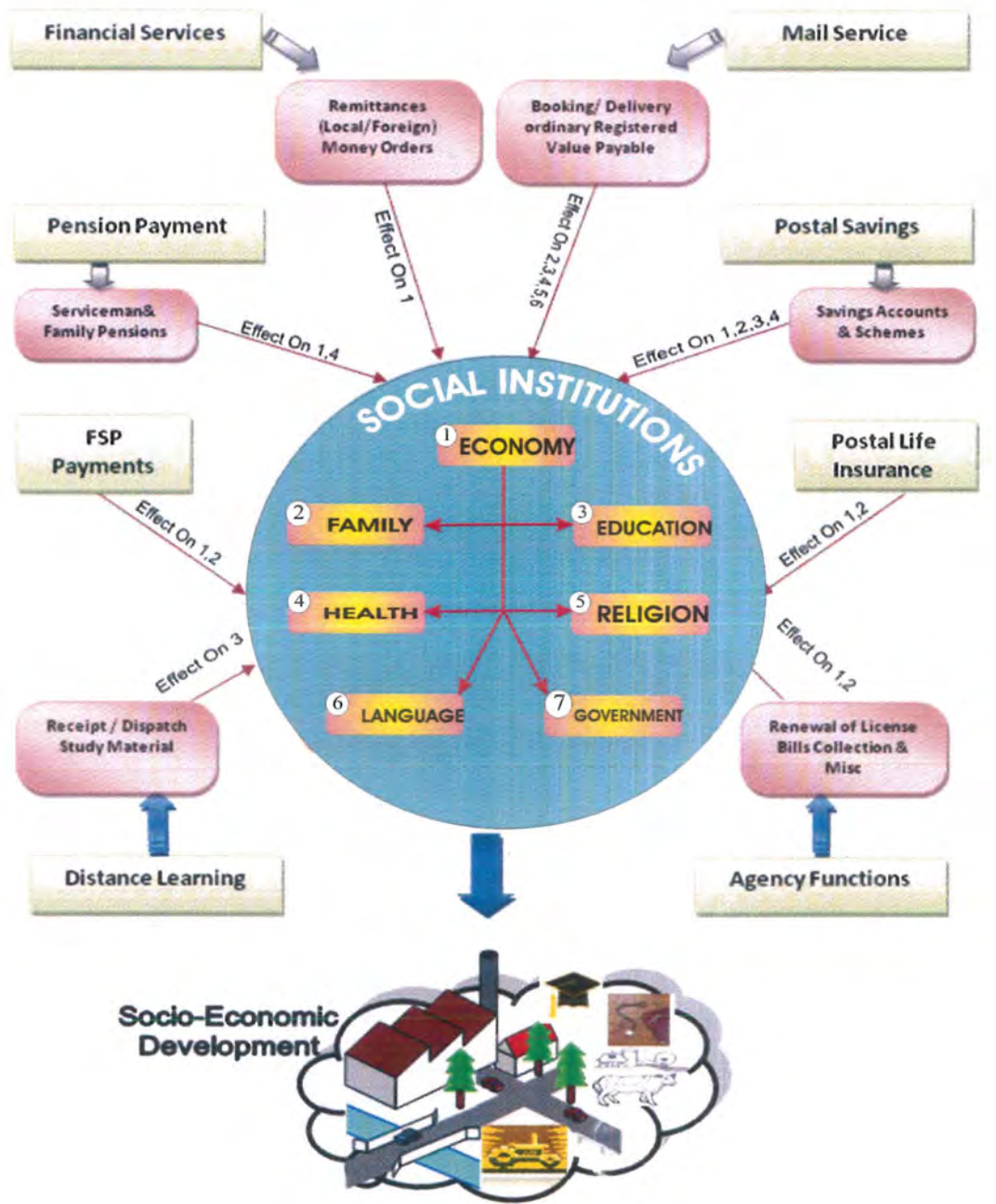
¹²⁶ See Section-1.5 (p 30).

Based on institutional strength of Post Office, with adequate accessibility to the rural areas of Punjab and its empirically proved significance, certain postal services were introduced to meet the changing requirements of the community. These include internal and external remittances of individuals, mainly of serving and retired servicemen, the saving deposits, the disbursement of government charity money among the marginalized segment of society, the facilitation of distance learning material to the youths especially to the females of remote areas. The provision of miscellaneous postal services and agency functions to the local communities combined with a sustained process of money and services inflow in the community have triggered the social institutions of economy, family, health, education, religion, language and government that facilitated the process of socio-economic development in the area.

As per research, economy of locale has been greatly activated by postal services which have in turn affected other social institutions in the development process. Economy was facilitated with the inflow and circulation of money which besides promoting saving habits, helped the local communities in fulfillment of their basic needs including day to day expenses such as purchase of consumable items medicines, payment of school dues, repayment of their debts, expenses on social obligations like gift exchanges and other miscellaneous financial transactions. The functional relationship of different postal services with the social institutions in the process of socio-economic

development of the locale is illustrated through the following figure (No. 14) based on the empirical evidences collected during the process of research.

Figure 14. **The Functional Model of Postal Services and Social Institutions in the Process of Socio-Economic Development**



Source: - Author's own construction.

The empirical data gathered from the area suggested that the remittances of people, including those sent by their relatives from foreign countries, had significant contribution in their social life. These remittances helped the local communities in fulfillment of their basic needs including day to day expenses such as purchase of consumable items medicines, payment of school dues, repayment of their debts, expenses on social obligations like gift exchanges and other miscellaneous financial transactions. After meeting the basic and unavoidable requirements like food and shelter, health and education etc. the next important aspiration for villagers is to save some money for future needs.

The savings rate directly commensurates with individual income which is weight linked with saving habits of the local people in rural Punjab of Pakistan. The villagers, being simple traditional people, feel the atmosphere of the post offices quite conducive and friendly where they find themselves easy and comfortable. However, the Post Office, under these conditions, as an institution, has become profitable organization by providing additional services to local communities. The changeover from barter economy into trade economy which took final shape around the decade of 1970s had different reasons but the most important was the availability of money with the people in shape of cash and Post Office with its key role in this social transition, shaped the local economy into cash economy.¹²⁷

¹²⁷ As per Carrier (2005), many economists have given different opinions for this changeover of barter economy to trade economy but some economists think that states have greater part to play in this process because they are the chief force which devise/ introduce money and rally round the formation of trade economy (p 163).

The empirical observations have suggested that the local communities including the women folk are socially inclined towards savings and these savings play a pivotal role in the economic empowerment of the society. The remittances from abroad by the household heads and the relatives of local community are also contributing significantly in the socio-economic development of rural Punjab. The people of those villages where banks also exist have a choice to put their savings in the banks or in the local Post Offices. The study has revealed that by and large people use the medium of banks for transmission of money from abroad, but prefer to keep their savings in the Post Offices. In those places where no option of a bank is available, the Post Office is the only institution which provides them the opportunity of depositing their savings. The effects of savings, short term and long term, have been observed tangibly on the socio-economic condition of the communities. The empirical evidences and observations have, therefore, confirmed the second research thesis of the study mentioned in section 1.5.¹²⁸

As per observations during the study, the rural population was under immense socio-economic pressure due to menace of poverty. The socio-economic well being is a broad term containing many fields of action including health, education, employment, leisure, provision of goods and services, good environment and personal safety.¹²⁹ In the third world countries, due to scarcity of financial resources, the investment for providing such services is made by the governments in urban areas to focus on the more populated areas rather

¹²⁸ See Section-1.5 (p 30).

¹²⁹ Rushton (1987) argues that the state has to provide all such services to masses especially to the rural areas (p 63).

than in widely scattered rural populace. Some popular governments in Pakistan made arrangements for financial assistance for helping poor masses in meeting their unavoidable daily expenses. The efforts of Pakistan Post for distributing the charity money of FSP of government to the local poor people, especially to females for running the household food needs, are widely recognized by the local communities and the empirical data has substantiated its marginal effects on the life of those poor people, however, their economic conditions were found to be miserable and they could hardly meet their routine expenditures. This facilitation could, however, not solve their problems and it was merely a subsidy. The trickle-down approach for the measurement of socio-economic development of women in a society who, in developing countries comprise about half of the population is, however, important which gives a clear picture of actual relationships between economic growth and social development of the female class. For measurement of socio-economic development of women in any developing country, their economic participation, opportunities, political empowerment, educational achievements and welfare opportunities are essential. While these prerequisites of meaningful socio-economic development stress women participation, it was noticed during the study, that the women contribution in the economic activities has widely been overlooked in the rural areas of Punjab, Pakistan, and no effort, whatsoever, has been made to quantify their economic input in socio-economic development process. Their role in the socio-economic development process and their active involvement in the

economic activities have been highlighted in the observations made during the study.

The socio-well being of women becomes more important because of their role in the household activities where their chief role is upbringing and educating their children. They can only become responsible citizens if their social as well as economic status is raised to such a level that they can perform their functions in a better way. This can only be achieved if liberal economic policies with special attention to the economic empowerment of females through enhancement in their education are implemented in the society.

The socio-economic development faces many impediments but as per local perception, the poverty was the most important reason for relatively slow socio-economic progress of the locale. The growing population was creating problems for the community. The poverty alleviation schemes framed by the governments did not match with the increasing number of poor people which was outstripping the efforts in this direction. The local community, however, felt that fight against poverty was very vital. For achievement of socio-economic development focus on the problem of poverty as well as hunger and wretchedness of the poor people in order to attain lasting economic and social development is quite necessary. The literature on development urges that the socio-economic well being is a broad term containing many fields of action including health, education, employment, leisure, provision of goods and services, good environment and personal safety. But during the study, it was revealed that the above pre-requisites for socio-economic well being were non-

existent as far as marginalized segment of the society was concerned. While poverty assuagement is the foremost responsibility of governments, the civil society and the institutions like Post are also contributing in this direction and their efforts are very perceptible in rural Pakistan. Although the paucity of financial resources does not let the government and other institutions for cent percent poverty eradication, yet the financial assistance is helping the poor masses in meeting their unavoidable daily expenses.

The efforts of Pakistan Post for distributing the charity money of government to the local poor people are widely recognized by the local communities and the empirical data has substantiated its marginal effects on the life of those poor people, however, their economic conditions were found to be miserable and they could hardly meet their routine expenditures. In the given circumstances, they were subjected to scarcity of money in their hands and the postal facilitation of charity money distribution initiated by the Federal government was helping them. This facilitation could, however, not solve their problems and it was merely a subsidy. The third conceptual assumption enlisted in section 1.5 (p 30) of the research was, therefore, partially proved as real.

Although the money has played a pivotal role in modernization process during the post World War-II era which had been the focal point but this exemplar which was a dominating policy practice and theory is being swapped now by a new rural development paradigm.¹³⁰ This rural development

¹³⁰ For details about the dynamics of paradigm shift in rural development strategies, see Ploeg (2000) (p 391).

mechanism is equally valuable for different income groups in the society and it has been accentuated in this paradigm that the socio-wellbeing of a society is more important. Thus, the socio-economic development is a continuous process which is not linked to any specific plan rather is itself a plan which can be short term as well as long term objective of a state.¹³¹ It is imperative for achieving the socio well being that the level of education is increased especially in rural areas of the developing nations. That's why most of the developing nations lay stress on social-welfare of the masses through educational enhancement but the predicament/ dilly dally for their policy makers is to enhance the social benefits without hindering the process of economic growth of their countries. The study has, however, revealed that this process, in case of rural Punjab in Pakistan, is quite slow.

The educational development is always considered a byproduct of the economic growth, however, without its trickle-down effect, it is meaningless. In case of Pakistan, the previous Government (2003-2007) headed by a career banker, *Shaukat Aziz* during its entire tenure, continued claiming the unrivalled economic development of the country and the foreign exchange reserves at the end of its term were averred to have crossed the figure of 15 billion dollars.¹³² Very less dripping effect was, however, witnessed on life of a common man in the locale during the study period.

¹³¹ George & Kirkpatrick (2006) mention in their study that although the development plans are essential but this objective does not necessarily entail a development plan covering a certain period of time nor does it necessitate separate planning progression (p 146).

¹³² State Bank of Pakistan Survey Report, 2006-07 (p 10)

The trickledown approach for the measurement of socio-economic development of women in a society who, in developing countries comprise about half of the population is, however, important which gives a clear picture of actual relationships between economic growth and social development of the female class. The education is important for every segment of society but for females, the attainment of education is of prime importance. For measurement of socio-economic development of women in any developing country, their economic participation, opportunities, political empowerment, educational achievements and welfare opportunities are essential. While these prerequisites of meaningful socio-economic development stress women participation, it was noticed during the study, that the women contribution in the economic activities has widely been overlooked in the rural areas of Punjab, Pakistan, and no effort, whatsoever, has been made to quantify their economic input in socio-economic development process. Their role in the socio-economic development process and their active involvement in the economic activities have been highlighted in the observations made during the study. The future dimensions of development also indicate that their active role will be essential if the process continuous in a positive manner. As their participation in economic activities is important, their socio-economic empowerment is also essential requirement for development.

The knowledge, economy and socio-economic development have certain pre-requisites and the literacy practices are important among them. Only the literacy can create awareness among members of a society to know their own

rights and to realize their obligations towards the society as a whole. In order to promote socio-economic development these 'literacy' practices are incorporated into social activities like schooling, personal, civic and cultural life and at workplace. These literacy practices are generated by governments with the help of academic institutions.

It was noticed during the study that while government schools and colleges were important means for improving literacy rate. One unique example observed during study was institutions like Allama Iqbal Open University Islamabad, Pakistan. It is playing its role through its widespread distance education system (Its communication network of studies in rural areas is managed by Pakistan Post). This literacy drive was helping the local communities to increase the literacy level and was creating awareness for development among masses in locale under study.

Although the learning process was functional in one shape or the other in the locale under study, yet it could not work in isolation because the social capital in this process was of vital importance. Seeking knowledge is considered as a collective dynamic that concurrently builds and draws on social capital commonly defined as the norms (values), net work and trust that stir up economic and social wheels of society. It was observed during the study that Pakistan Post, in the realm of social capital vis-à-vis socio-economic development process in rural Punjab, had contributed significantly as proved by the empirical evidences. It had used its infrastructures and trust level of the local communities effectively in the social structure of society. Thus, this

centuries old institution of social service has introduced a dimension to the capital formation. It has been established in the literature of social capital that its paradigm introduces a new form of capital which turns out a gush of socio-emotional goods that have worth. The study revealed that the postal facilitation has significantly helped the females of local community in their economic empowerment. The empirical observations and data revealed that the postal delivery service of distance learning material has contributed significantly in the economic and social empowerment of the local communities, especially of females who have benefited from this service. The fourth research thesis enlisted in section 1.5 (p 30) was also proved based on facts during the study.

Institutions are formation of procedures, systems and individuals while a social order is component of individuals, families and institutions which work in synchronization for the mutual gains of the societies. The empirical observations during the study revealed that the members of a society in rural Punjab have a remarkable social adoptability with postal body which is predominantly based on reliance and trust. It has exclusive acceptability in the societal milieu and a symbiotic relationship is hallmark of these relations.

The social capital in any society is guided by certain local cultural values which are very important because much depends on them. The individuals tag on those cultural values based on the concept as to what are good or bad for human life and their existence in the society, therefore, these values guide choices and the actions of human beings and they are the ultimate inferences by which individuals appraise their actions.

The interaction among ethics, human objectives and actions are mutual in nature. The local cultural values in rural Punjab are based on notion of trust among the communities which is usual outcome of permanent nature of inhabitation of the communities who have been living in the same area for centuries. The mutual bonds of trust are prevailing among the local communities on individual basis but this trust can also be traced between the individuals and the institutions serving them in their area since long. As per local perception, the Post Office, as an institution, enjoys this unique relationship based on mutual trust. The empirical data has strong evidences that staff of local Post Office, the Postmaster, locally known as '*baboo*' and the Postman, is trusted as household member in the local community. This is the major factor for existence of this level of mutual trust in the society.

In anthropology, the problem of cultural changes has been under constant irritation and the notion that defines these changes as a privilege of modern societies has been abandoned to great extent by the modern anthropology.¹³³ The analysis of this notion, in the context of social trust reposed in the institution of Post by local individuals, crystallizes dynamics of cultural acquisitiveness whereby people express and perform their actions for fulfillment of their basic needs. It has also contributed significantly to build social capital for the post. The cultural materialistic mindset, therefore, unpicks the labyrinths of socio-cultural similarities and dissimilarities prevailing in the society. This approach, therefore, helps in shaping the level of trust among

¹³³ As per Welz (2003), according to those anthropologists, the social element actors are not culturally maneuvered in their actions because the culture espouses itself by innovation (p 259).

individuals and also between the institutions and individuals. The Post Office, as an institution, enjoys this unique relationship based on mutual trust.

The empirical study during the research suggested that the cultural and social pressure on postal services had played a vital role especially in the rural areas in shaping the role of Post in Pakistan. The Post Office, on one hand was expected to continue provision of its services irrespective of financial gains, while on the other hand was compelled to frame and adopt certain business diversifying strategies for its own survival without compromising its role as institution embedded in social fabric catalyzing formation of new socio-economic dynamics. In the mean time, the cultural changeability pressed the Post to introduce those services having value added elements and the public demand was changing due to awareness, competition in the communication market and availability of money in individuals' hands. The Post, therefore, introduced certain new services like saving schemes, financial and expedited mail services for the satisfaction of communities and to cover the losses being sustained on its traditional postal services as well. The public pressure on the department was so intense that neither it could abandon nor reduce its service in the rural areas nor it could refuse to provide extra value added services. The empirical evidences suggested that the changing role of the Post did not suffer any set back and the mutual dependency of Post and the community was harmonious.

The proper upholding and sharing of societal benefits which are very critical for the very existence of a society are, however, the basic aim of this

integration process. In order to achieve the societal benefits, this concept not only emphasizes on skills and capabilities of members of a society but also lays stress on the importance of personal sacrifices to ensure the greater goals. It also gives value to the identical distribution of communal benefits and institutionalized arrangements of their role for the benefit of a society as a whole. The outlines of the anthropological theory of structural functionalism which indicate that the social institutions meant for fulfillment of societal needs are, therefore, quite visible in the social milieu of locale. The rationale behind the economizing behaviour of rural community had certain cultural predisposition. Because in Pakistan, the rural people's economic behaviour is combination of several types of motivations as their social and ritual life is greatly dependent on wealthy economy.¹³⁴ The study indicated that the ownership of a *pakka* house was considered a status symbol. Extravagant expenditures on social ceremonies such as marriages, funerals and other feasts, ensure the continuity of social relations, and are also quite endemic in the society as well.

The study highlighted that the modernization or change was the process which, like any other society, triggered the socio-economic development in rural areas¹³⁵. The rural areas of Pakistan have undergone change in overall social structure due to availability of economic resources. However, the local perception about living social standard revolves round construction of houses,

¹³⁴ For details, see Lefebvre (1999) (p 263).

¹³⁵ Gabriel (1991) mentions that the change doesn't occur in isolation, how people are affected by the development and how they manage their lives and livelihood, are also important aspects in this process (p 20).

possession of domestic electric appliances, motorcycles and expenditures on ceremonial occasions; while the provision of quality education and better health facilities are given least importance. It is interesting to mention that people do not generally associate the notion of happiness with economic growth despite the fact that all activities revolve around money transactions. However, as per study, such activities are structurally embedded with social relations.

It was also proved through empirical evidences during the study that the public views about the postal role in the process of socio-economic development were predominantly positive and the local communities thought that their rapport with this institution is based on mutual dependence and the Post is a socially constructed imperative. The fifth conceptual assumption of the thesis mentioned in section 1.5 (p 30), therefore, also proved right.

In nut shell, the study indicated the implications of the socio-economic development on social, economic and political uplift and freedom of the individuals at household, family, caste, community levels in *Sanghoi* and *Dhoke Bidder* as facilitated by the changing role of the Postal Services. The study revealed that on the one hand it has been providing services to help the people to meet their ever increasing economic needs, and on the other hand, constantly changing its policies in line with the societal requirements through modifying the features of the Postal Services by adopting modern technology and at the same time ensuring the survival and sustainability in the competitive corporate environment.

The study of socio-economic development and functional role of Post Office in triggering the social institution of economy and its effects on other social institutions have many dimensions and theoretical offshoots which were not included in the realm of study while conducting research for this thesis. These thought provoking subjects, however, merit further research and the current thesis opens new avenues for future researchers. It becomes more important due to the fact that no research has been carried out on this particular topic which needs to be augmented by detailed studies on different topics. For example, further research is required as to how the institution of Post Office can play a more effective role in poverty eradication other than the disbursement of charity money. The construction of a new model of micro-financing through the Postal Savings for poverty alleviation in the rural areas of Pakistan may be a thought provoking topic. In rural Punjab, the socio-emotional problems of families whose household heads have proceeded abroad for earning their livelihood, can also be a topic of study. The effects on behaviours of children by long absence of household heads from their families can also be studied. The economic inequality of the women folk and its negative effects on their personal life also merit further research. The possible role of Post Office, especially local postal staff in the local bodies to resolve the local problems keeping in view the social capital of Post Office and the trust and respect being enjoyed by the postal staff, can also be a topic of further study. The postal role can also be explored whereby the local Post Office may be assigned the status of a community centre where all necessary facilities like

fax, telex, internet etc. are made available for youngsters besides exploration of new horizons for promotion of education where both the generations i.e. youth and old age may be able to work for the promotion of education can also be explored which will provide a chance to youth along with older generations who treat Post Office as a meeting point.

The attainment of knowledge is an endless practice and the mankind will continue to contribute in times to come.

CHAPTER - 10

SUMMARY

The main objective of the thesis was to study empirical evidences of basic dynamics of socio-economic development in the area specified for research with particular reference to the institutional involvement of Post Office keeping in view the parent discipline of economic anthropology and theoretical and conceptual framework mainly consisting of functionalism, structural functionalism and cultural materialism for formulating a framework to discuss and analyze dynamics of socio-economic development and the changing role of Post Office by analyzing and evaluating the empirical data gathered during the field work.

The Post in its historical perspective has played a pivotal role in providing essential postal services to the common man living in remote areas of Pakistan, especially in rural Punjab. Although the postal services in rural areas like other parts of the country had institutional objectives of profit earning, however, the element of social service and obligation of providing affordable and social friendly services at doorsteps of people irrespective of the cost factor has been a key element in postal policies. Reasons for which may be the government policies which describe the postal services as “poor man’s service” but the main driving force behind this policy has been the social pressure and public demand combined with public perception and passage of time, social bonds developed between the society and the institution of the Post.

Empirical evidences, while conducting the research for this thesis suggested that the most important strength of the institution of Post was lying in the fact that it had accessibility even to the remotest areas and was second to none in providing its services at threshold of masses at affordable charges. This is the only institution having the largest footprint in the country as no other governmental organization enjoys so many outlets like it whose branches are available even in the remotest corner of the country. Only in *Sanghoi*, establishment of the Post Office dates back to more than a century. The accessibility has, therefore, helped this institution to penetrate into social lives of the people in such a way that both the Post Office and the society have become inalienable realities depending on each other. The accessibility is, therefore, the strongest point of the institution.

The socio-economic development process has many dimensions while the will of local communities for change and modernization, leading to the socio-economic uplift, is apparent element. The government's desire to improve infrastructures in the rural areas as policy prescription is the most important factor of this process and the accumulation of money in hands of local people has triggered the process of socio-economic development in rural areas. In this process, many factors like immigration of local people to abroad, their investment in improvement of local infrastructure, the development process generated by the local governments, increase in per capita income and per capita production of the local people may be partaking. The possession of money has, however, been the chief requirement for development process. The

capital metaphor which has further expanded its branches to the human capital, institutional capital and social capital has also played pivotal role in this direction. Having accumulated capital, the local people generated income flow in the social institution of economy whereby individuals created an environment based on mutual interests which helped improving bilateral relationship of members of a society.

Modernization or the process of change is considered to be a prerequisite for socio-economic development. It is a process whereby change occurs in the community in a visible direction which cannot be achieved without struggle and when modernization process begins it is not a change in structure rather it is a change in agency. In struggle for modernization, the human behaviour plays very important role. It is, however, an admitted fact that human behaviour is influenced by the culture in which individuals socialize with each other. It works if objectives of a community as a whole change, otherwise the process of change remains vague and misdirected. The efforts of whole community are important in this process.

The process of social change is, however, extremely slow in rural Punjab of Pakistan. The theory of change developed after World War-II also does not suit this area because ideas concerning man's relationship to his milieu and with other individuals conveyed through different sciences are not found in manifestation of dwellers of this part of the world. The modernization is, however, spot on to the extent that it embodies economic development, cultural change and political change and it is not a linear process.

An economic activity is not a domain of male members of a society rather it has been a very serious concern of anthropology to think about the gender in relation to economic activities with special reference to the notion of 'family' and 'economic'. For anthropologists, a family as a whole in development process is the main economic actor. The women folk make almost half of the whole population of Pakistan; therefore, their role in economic development cannot be ignored. Inheritance with its peculiar role is another important element of less development in rural societies. In gender perspective, as per anthropological concept, the inheritance is not an economic exchange. It may involve considerable assets with economic values but in rural Punjab, this right is sometimes denied to women folk and they are ignored in property and assets left by deceased members of their families. This traditional attitude of male class not only deprives them of their licit right but also minimizes their economic role in the society. The observation and the empirical evidences, however, suggest that women do contribute substantially in the economic activities of rural areas.

The financial exchanges with money are a special institution in the society and this system provides opportunities to the local people to circulate different objects among themselves. The expenditure of one person becomes income of the other and this cumulative process goes on in local communities. The problem, however, occurs when uneven distribution of money and other variables available in the social institution of economy give rise to the spatial inequality among different communities ultimately referring to overall

disparity/ inequality among members of a society due to which the socio-economic progress varies in different segments of a society.

Although households in rural Punjab are settled in areas which have large cultivable land but their financial resources of livelihood are not strictly agricultural rather they have diverse sources of income which mainly include salaries of household heads, pension of retired personnel, livestock and remittances from their relatives living abroad. The development patterns indicate that remittances, whether local or foreign, have been instrumental in the socio-economic development process of a society. These remittances have a substantial impact on the macro economy of rural Punjab. Money transfers from immigrants to their families back home mark an increasingly prominent feature of globalization. Another factor is that much of the rural non-farm income comes from self employment, unskilled labour or small business activities. The agricultural output, because of small scale land holdings, is very low. The local communities are heavily dependent on the remittances. The local remittances, which usually contain salaries of household heads, who in case of area under study, are the servicemen mainly serving in Pakistan Army whose place of posting changes after every few years and mostly they have to remain away from their homes. They, however, continue remitting their salaries to their families and Post Office is the only medium of conveyance of such remittances. This monopolistic role of the Post Office has created a social value of the institution. The families of servicemen receive money from the Post Office and psychologically treat the Post Office as a place from where one

gets money, the most precious thing of the material world. The Post Office, therefore, has a special social significance in their life.

The next important segment is a large number of pensioners in the area for whom after retirement, Post Office has a great significance as it is the only institution from where they draw their pension (in shape of cash) every month. While waiting for money (to be received as monthly allowance) and at the time of its receipt their minds are obsessed with only one thing that the Post Office (by paying their pension in shape of cash) is enabling them to lead a respectable life in the society and they forget the pain of standing in queues for hours. Their pension empowers them to spend money on their basic needs as well as on inevitable domestic expenses.

The Post Office plays vital role in developing saving habits especially in rural population. The postal saving bank, being the oldest bank in Indo-Pak sub-continent, has very long social relations with the public. The local people prefer depositing their money in Postal Saving Bank and interestingly most of the people who receive their foreign remittances through banks, opt Post Office Saving Bank for the safety of their deposits which is an ample proof of public's trust on this department which provides public friendly environment and also the close interpersonal relationships. These savings prove to be very useful for local people who can spend them on their medium as well as long-term objectives like marriages of their children, construction of houses, performance of pilgrimage (*Hajj*) and other social obligations. Most of the foreign remittances are saved and even low income groups manage to save and put

their money in Post Office Bank which they utilize for repayment of their debts. Sometimes these savings are channeled into business activities and real estate transactions. Thus, the overall impact of postal savings in the socio-economic development is quite visible. For long term investments, the local people have started using new saving products of the Post introduced in line with public demand. The postal life insurance with the highest rate of return at minimum premium as compared to other insurance companies also provides them opportunities to get life insurance policies.

The menace of poverty is one of the most important problems in the developing world which is a stumbling block in the socio-economic development of these countries. The poverty level in rural areas increased due to many reasons and unequal distribution of income is the most important reason in this direction. The dilemma for both the local communities and the governments of developing countries is to match the developing process with enhancement of the living standards of these countrymen because the problem for non-modernization society is modernization and the main issue of less modernized society is stability which is the ultimate aim of society. Poverty may be defined in several ways but it is fact that in rural areas the poor can be easily identified from their miserably low living standard. In Pakistan, about 70% of population lives in rural areas but the poor class has either no land or in case some of them possess too little to provide them a meaningful support. Since the efforts to improve the non-farm and livestock income have not proved fruitful, the condition of the poor continues running bad to worse. The

poverty gap which is considered the percentage distance from the poverty line and those living below the poverty line is quite alarming in rural Punjab.

In the backdrop of this worsening situation of poverty, the government of Pakistan launched various schemes like Food Support Program (FSP) for poverty eradication which were basically meant for providing financial assistance to the poor segment of society through postal channel available in every nook and corner of the country which undertook this task as a social obligation without any type of service charges and beneficiaries are receiving the financial aid under this scheme biannually from the nearest Post Offices. Although a meager amount of Rs.3000/- is being paid half yearly to the beneficiaries which plays less significant role in obtaining the desired objectives yet, to some extent, it diminishes financial burden of this downtrodden class of society enabling them to meet their very essential requirements like food items, clothing etc. The services rendered by Post Office in discharging this noble cause as physically observed during the research are widely recognized by the local community. This service has also benefited Post Office in earning better public perception as compared to other government institutions functioning in the rurality.

The social distribution of educational opportunities is very vital in the process of socio-economic development which has always a profound influence on the society as a whole. The literacy level in rural Punjab of Pakistan is very low. Even the very definition of literacy is controversial because a literate person must be able to read and write simple words in his

own language. The local population, as per official as well as global definitions of literacy is, however, still lagging behind. In order to create awareness among the people, enhancement of education level is quite essential. The available educational institutions are insufficient to cope with the requirements and the Government of Pakistan, realizing the gravity of situation, introduced distance learning system through which education is imparted to students by dispatching all sort of learning material to their mailing addresses, for which services of Post Office are being used which is not only delivering the study material to the distance learners at their doorsteps but also facilitating them in submission/dispatch of their assignments to their respective tutors. The Post Office, therefore, ensures arranging two-way communication (between a student and his tutor) and the empirical evidences have proved that with contributory role of Post Office, not only the education level in the area has increased but also empowered the distance learners economically by enabling them to get jobs. This system has benefited males in general and females in particular by triggering their socio-economic empowerment. Another important point observed during the research was that majority of distance learning students, especially females, after educating themselves through the said system, had preferred teaching as their career. This is important in the sense that conveyance problems as well as social taboos discourage females to get enrollment in academic institutions situated in towns/ cities for higher studies. It is the cumulative effect of enhancement of education level that the students, after completion of their academic career, are busy in spreading the beacon of

knowledge in their own community. The public perception about postal contribution in facilitation of distance learning was observed to be very positive. The department was also found playing meaningful and tangible role in socio-economic development of the country. The growing popularity of distance learning through the Post indicates future trend as well because with the passage of time, enrolments are increasing.

As a result of unique accessibility and provision of important services like payments of pension, local and foreign remittances, deposits and withdrawals from saving bank accounts, disbursement of Food Support Money, acceptance and dispatch of distance learning material and provision of miscellaneous agency functions and value added services have created an atmosphere where Post Office enjoys social level based on strong social bonds.

This social capital has forced the institution of Post to strictly adhere to its motto of social service by making it hall mark of its postal policies irrespective of the financial gains and this pressure can be seen on the management as well as on staff of local Post Offices. While the public perception about the Post is relatively good as compared to the other government institutions, the public expectations from the department are also exceptional in the nature. The local communities expect uninterrupted postal services from the Post Office and its staff and this unique relationship between the society and the department can easily be compared with the relationship of a household member and a household head where the former always attaches extraordinary hopes to the latter and vice versa.

Like other provinces of Pakistan, a considerable social dependence on postal services can be witnessed in rural areas of Punjab. The existence of Post Office in local villages is, therefore, considered inexorable and the locals leave no stone unturned for its subsistence in case it runs in loss, to meet which, they never hum and haw even if they have to contribute from their own pockets. Personal influence and political pressure are additional tools applied frequently for achieving this objective. The Post Office, instead of being merely an institution, has turned into a social institution. The senior citizens like pensioners treat it as a catharsis point where they come across their old comrades and share their wretchedness. The local Postmaster, commonly known as '*Baboo*', holds great esteem while the Postman enjoys significant position in the society. The people repose unfathomable trust on the latter who also provides altruistic facility of reading and writing their letters. It has been observed that the local people, especially the untaught females, trust their Postman more than their family members. Such a unique position is nowhere enjoyed by any other government functionary.

The above patterns of social relations have forced the Post not only to maintain its existence in the rural areas but also to change its policies in such a way that the social obligations are not compromised and at the same time financial health of the department is also improved. In pursuit of this goal, the department has introduced certain business diversification activities whereby new services were introduced which not only met the changing public needs but also has helped the department to earn profits on its services. The range of

new products was introduced and efforts were directed to launch innovative services. The saving instruments in shape of long-term certificates, insurance policy and agency functions were introduced. The collection of utility bills was a major step which was previously the domain of banks only. All these new services got positive response from the public and the mutual benefits of these services were quite visible in the area. This changing role of the Post which was primarily an institution having core product of letter acceptance and delivery, observed phenomenal changes and the effects of postal services on the social institution of economy have activated positive effects on other social institutions of family, health, education, religion, language and government in the process of socio-economic development and this has considerable empirical evidences.

Chapter 9 of the study contains conclusion of the discussion construed after analyzing the empirical outcomes keeping in view the research hypotheses. As per findings, all the research hypotheses set forth for the study have been substantiated by the results of the study except the fourth hypothesis which has been partially supported by the results. On the basis of empirical findings and theoretical observations, the dynamics of socio-economic development with the help of a diagram illustrating the functional model of postal services and social institutions in the process of socio-economic development, have been discussed in this chapter. Various dimensions related to the topic under study have also been identified as a guideline for the future researchers.

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Form-I

SOCIO ECONOMIC SURVEY (SUMMARY)

Serial No.

Name of Household Head _____
Name of Village _____
Total members of Households _____

Interviewer's Name _____

INTERVIEWER VISITS			
	1	2	3
Date	_____	_____	_____
Result*	_____	_____	_____
Next Visit	_____	_____	_____
Date	_____	_____	_____
Time	_____	_____	_____

*** Result Codes:**

1. Completed
2. No Household member at home or no competent respondent at home at time of visit.
3. Entire Household absent for extended period of time.
4. Postponed
5. Refused
6. Dwelling vacant or address incomplete
7. Dwelling not found
8. Other _____

(specify)

SOCIO ECONOMIC SURVEY FORM

S No.	Questions and Filters	Skip
101	<p>In what month and year were you born?</p> <p>Month <input type="text"/> <input type="text"/></p> <p>Don't Know month</p> <p>Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Don't Know Year</p>	
102	<p>How old are you in completed years? (Check ID Card)</p> <p>Age in completed years <input type="text"/></p> <p>(Compare and correct 101 and or 102, if inconsistent)</p>	
103	<p>Have you ever attended school?</p> <p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>	
104	<p>What is the highest level of school you attended:</p> <p>i. <u>Formal Education</u></p> <p>Katchi <input type="checkbox"/> Pakki <input type="checkbox"/> Primary <input type="checkbox"/> Middle <input type="checkbox"/></p> <p>Matric <input type="checkbox"/> Above <input type="checkbox"/></p> <p>ii. <u>Informal Education</u></p> <p>Madressaa (Years)</p> <p>iii. Did not attend any School/ Madressaa? <input type="checkbox"/></p>	
105	<p>Are you employed? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p><u>Title of Job:</u></p> <p>i. Govt. Job Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>ii. Semi Govt. Job Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>iii. Private Job Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>iv. Self Employed Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>v. Farming: Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>v. a. Farmer Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>v. b. Land Lord Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If yes, how much land is cultivated _____ (specify)</p> <p>vi. Labourer Yes <input type="checkbox"/> No <input type="checkbox"/></p>	

	vii. Other _____ (specify)	
106	How much on an average do you earn? Per Month Rs. _____ Per Year Rs. _____	
107	Are you jobless? Yes <input type="checkbox"/> No <input type="checkbox"/> i. If yes? Since when _____ (specify) ii. If jobless? What is source of income _____ iii. No. of other dependents on the same source _____ iv. General activities. How do you spend spare time? _____ _____	
108	Do you own your House? Yes <input type="checkbox"/> No. <input type="checkbox"/> If yes, Kachha <input type="checkbox"/> Semi Constructed <input type="checkbox"/> Pakka <input type="checkbox"/> If no, Rented <input type="checkbox"/> Rent free <input type="checkbox"/>	
109	Does your Household have? a. Natural Gas/ Sui Gas Yes <input type="checkbox"/> No. <input type="checkbox"/> b. Electricity Yes <input type="checkbox"/> No. <input type="checkbox"/> c. Radio Yes <input type="checkbox"/> No. <input type="checkbox"/> d. Television Yes <input type="checkbox"/> No. <input type="checkbox"/> e. Telephone Yes <input type="checkbox"/> No. <input type="checkbox"/> f. Refrigerator Yes <input type="checkbox"/> No. <input type="checkbox"/> g. Mobile Phone Yes <input type="checkbox"/> No. <input type="checkbox"/>	
110	How many dependents depend on you? Children _____ Boys <input type="checkbox"/> Girls <input type="checkbox"/>	

	i. Boys	Married	<input type="checkbox"/>	Unmarried	<input type="checkbox"/>
	ii. Girls	Married	<input type="checkbox"/>	Unmarried	<input type="checkbox"/>
111	Do you or any member of your Household own?				
	a. Bicycle	Yes	<input type="checkbox"/>	No.	<input type="checkbox"/>
	b. Motorcycle	Yes	<input type="checkbox"/>	No.	<input type="checkbox"/>
	c. Rickshaw	Yes	<input type="checkbox"/>	No.	<input type="checkbox"/>
	d. Pick-up	Yes	<input type="checkbox"/>	No.	<input type="checkbox"/>
	e. Car	Yes	<input type="checkbox"/>	No.	<input type="checkbox"/>
	f. Tractor	Yes	<input type="checkbox"/>	No.	<input type="checkbox"/>
	g. Truck	Yes	<input type="checkbox"/>	No.	<input type="checkbox"/>
112	How many Live Stock do you or any member of your Household own?				
	a. Ox	No.	<input type="checkbox"/>	Nil	<input type="checkbox"/>
	b. Cows	No.	<input type="checkbox"/>	Nil	<input type="checkbox"/>
	c. Buffalos	No.	<input type="checkbox"/>	Nil	<input type="checkbox"/>
	d. Goats/ Sheep	No.	<input type="checkbox"/>	Nil	<input type="checkbox"/>
	e. Horse	No.	<input type="checkbox"/>	Nil	<input type="checkbox"/>
	f. Donkey	No.	<input type="checkbox"/>	Nil	<input type="checkbox"/>
113	Who takes care of your Live Stock?				
	i. Yourself	Yes	<input type="checkbox"/>	No.	<input type="checkbox"/>
	ii. Family women	Yes	<input type="checkbox"/>	No.	<input type="checkbox"/>
	iii. Son (s)	Yes	<input type="checkbox"/>	No.	<input type="checkbox"/>
	iv. Servant (s)	Yes	<input type="checkbox"/>	No.	<input type="checkbox"/>
	v. Other _____ (specify)				
114	Is mechanized farming in practice?				
		Yes	<input type="checkbox"/>	No.	<input type="checkbox"/>
	If yes, how long, specify period _____ (Years)				

	Since how long? Period _____ (specify)	
	Type of Debt;	
i.	Bank Loan	Yes <input type="checkbox"/> No. <input type="checkbox"/>
ii.	Informal	Yes <input type="checkbox"/> No. <input type="checkbox"/>

QUESTIONNAIRE

S No.	Questions/ Queries	Skip
1.	What is your name? _____	
2.	What is your father/ husband name? _____	
3.	Sex: Male <input type="checkbox"/> Female <input type="checkbox"/> Caste: _____	
4.	Are you? a. Married <input type="checkbox"/> b. Unmarried <input type="checkbox"/> c. Widow <input type="checkbox"/> d. Divorced/ Separated <input type="checkbox"/>	
5.	What is your age? Years <input type="text"/> <input type="text"/> Ask year of birth <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
6.	Village name: _____ (specify)	
7.	Are you? a. Farmer <input type="checkbox"/> b. Employee (Govt/ Semi Govt/ Private) <input type="checkbox"/> c. Businessman <input type="checkbox"/> d. Labourer <input type="checkbox"/> e. Land Lord <input type="checkbox"/> f. Street Hawker <input type="checkbox"/> g. Pensioner <input type="checkbox"/> h. Jobless <input type="checkbox"/> i. Household women <input type="checkbox"/> Other _____ (specify)	
8.	What is your income? Monthly _____ (specify) Yearly _____ (specify)	
9.	Are you? a. Household head <input type="checkbox"/> b. Dependent on household head <input type="checkbox"/>	
10.	If you are household head, the No. of dependents: _____ (specify)	
11.	Any other member of your household earning income?	

	<p style="text-align: center;">Yes <input type="checkbox"/> No. <input type="checkbox"/></p> <p>If yes, approximate monthly income Rs. _____ (specify)</p>	
12.	<p>If you are businessman, the nature of business?</p> <p>a. Shop of cloth <input type="checkbox"/></p> <p>b. Shop of vegetables/ fruits <input type="checkbox"/></p> <p>c. General/ Groceries Store <input type="checkbox"/></p> <p>Others _____ (specify)</p>	
13.	<p>In case of businessman, wherefrom you purchase merchandise?</p> <p>a. Lahore <input type="checkbox"/></p> <p>b. Faisalabad <input type="checkbox"/></p> <p>c. Rawalpindi <input type="checkbox"/></p> <p>d. Jhelum <input type="checkbox"/></p> <p>Any other city _____ (specify)</p>	
14.	<p>What is the mode of purchase of items for shops?</p> <p>a. Personally <input type="checkbox"/></p> <p>b. Place order telephonically. <input type="checkbox"/></p> <p>c. Place order through letter <input type="checkbox"/></p> <p>Any other _____ (specify)</p>	
15.	<p>If orders are placed telephonically/ through letter, the mode of receipt of your merchandise item is by?</p> <p>a. Bilty <input type="checkbox"/></p> <p>b. VPPP <input type="checkbox"/></p>	
16.	<p>How do you remit money for your purchases?</p> <p>a. Through Bank Draft <input type="checkbox"/></p> <p>b. Through Money Orders <input type="checkbox"/></p>	

17.	Since how long you are availing Postal Services for your business transactions; specify period _____ (years)	
18.	When you/ your father started business? Years <input type="text"/> <input type="text"/>	
19.	The impact of your business on your family's socio-economic development? a. Constructed Pakka House <input type="checkbox"/> b. Extended Pakka house <input type="checkbox"/> c. Educated children <input type="checkbox"/> d. Extended business <input type="checkbox"/> e. Created job for relatives <input type="checkbox"/> f. Purchased Car/ Motorcycle <input type="checkbox"/> g. Gained a respectable place in village/ Beradari <input type="checkbox"/> h. Did marriages of children in well to do families <input type="checkbox"/>	
20.	Why do you opt for value payable parcel service to purchase your merchandise items? a. Delivered at doorstep without advance payment <input type="checkbox"/> b. No need to travel long journey <input type="checkbox"/> c. No loss of business time <input type="checkbox"/> d. Post Office gives sufficient time for arranging money to receive parcels <input type="checkbox"/> Any other _____ (specify)	
21.	Has Post Office played vital role in uplifting of your business? Yes <input type="checkbox"/> No. <input type="checkbox"/>	
22.	If you are a pensioner, where from you receive your pension? a. Post Office <input type="checkbox"/> b. Bank <input type="checkbox"/>	
23.	Do you think it was possible to receive pension if Post Office had not been involved? Yes <input type="checkbox"/> No <input type="checkbox"/>	
24.	Do you enjoy good health? Yes <input type="checkbox"/> No. <input type="checkbox"/> If no, specify disease Asthma <input type="checkbox"/> Chronic cough <input type="checkbox"/> Chest related diseases <input type="checkbox"/> Kidney problems <input type="checkbox"/> Hypertension <input type="checkbox"/>	

	Heart diseases <input type="checkbox"/> Hepatitis <input type="checkbox"/> Arthritis <input type="checkbox"/> Complaints of stomach <input type="checkbox"/> Others _____ (specify)	
25.	How do you manage medicines? Through Govt. Hospital/ Dispensary <input type="checkbox"/> Out of my pension <input type="checkbox"/> Out of Bait-ul-Mal money <input type="checkbox"/> Out of my Postal Savings A/C <input type="checkbox"/> Through any charity <input type="checkbox"/> Others _____ (specify)	
26.	Where do you spend your income? a. On education of children <input type="checkbox"/> b. Payment of utility bills <input type="checkbox"/> c. Purchase of clothes <input type="checkbox"/> d. Purchase of medicines <input type="checkbox"/> e. Payment of house rent <input type="checkbox"/> f. Payment to shopkeeper <input type="checkbox"/> g. Purchase of Khad/ Machinery for farming <input type="checkbox"/> Any other _____ (specify)	
27.	Are your children receiving education in other cities? Yes <input type="checkbox"/> No. <input type="checkbox"/> If yes, in which level: a. Primary <input type="checkbox"/> b. Middle <input type="checkbox"/> c. High <input type="checkbox"/> d. College <input type="checkbox"/> e. University <input type="checkbox"/> Other _____ (specify)	

28.	<p>How do you remit money to your student children?</p> <p>a. Through Bank <input type="checkbox"/></p> <p>b. Through Money Order <input type="checkbox"/></p> <p>Why money order?</p> <p>i. No bank available <input type="checkbox"/></p> <p>ii. Easy to avail <input type="checkbox"/></p> <p>iii. Trustworthy service <input type="checkbox"/></p> <p>iv. Home delivery <input type="checkbox"/></p>	
29.	<p>Are you widow?</p> <p style="text-align: center;">Yes <input type="checkbox"/> No. <input type="checkbox"/></p>	
30.	<p>How many children depend upon you?</p> <p style="text-align: center;"><input type="text"/></p>	
31.	<p>What do they do?</p> <p>a. School going <input type="checkbox"/></p> <p>b. College going <input type="checkbox"/></p> <p>c. Self employed <input type="checkbox"/></p> <p>d. Employed <input type="checkbox"/></p> <p>e. Jobless <input type="checkbox"/></p> <p>(Give Nos. in box)</p>	
32.	<p>If widow; what is source of income?</p> <p>a. Self employed <input type="checkbox"/></p> <p>b. Receive charity etc <input type="checkbox"/></p> <p>c. Receive family pension <input type="checkbox"/></p> <p>d. Receive Bait-ul-Mal <input type="checkbox"/></p>	
33.	<p>Where do you spend the money you receive through FSP?</p> <p>For purchase of Groceries <input type="checkbox"/></p> <p>For purchase of Clothes <input type="checkbox"/></p> <p>For purchase of Books etc <input type="checkbox"/></p> <p>Payment of School Fees of children <input type="checkbox"/></p> <p>Payment of Utility Bills <input type="checkbox"/></p> <p>Clearance of Debts etc. <input type="checkbox"/></p>	

	Others _____ (specify)	
34.	Do you think that FSP is beneficial for your household? Yes <input type="checkbox"/> No. <input type="checkbox"/>	
35.	Do you think that FSP has? Improved your living standard <input type="checkbox"/> Not improved but helped in running day to day expenditure <input type="checkbox"/> A meager help to meet expenditure <input type="checkbox"/>	
36.	Do you think it was possible to receive FSP money if Post Office had not been involved in payment? Possible <input type="checkbox"/> Impossible <input type="checkbox"/> Possible but difficult <input type="checkbox"/> If possible, specify the reasons _____	
37.	Do you own your house? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, Kachha <input type="checkbox"/> Pakka <input type="checkbox"/> When purchased/ constructed _____ years	
38.	Source by which income generated for construction/ purchase of house: a. Business <input type="checkbox"/> b. Employment <input type="checkbox"/> c. Self employed <input type="checkbox"/> d. Husband/ father salary <input type="checkbox"/> e. Overseas income <input type="checkbox"/> f. Pension <input type="checkbox"/> g. Debt <input type="checkbox"/> Others _____ (specify)	
39.	Is any family member serving in Army/ Navy/ PAF? Yes <input type="checkbox"/> No. <input type="checkbox"/>	

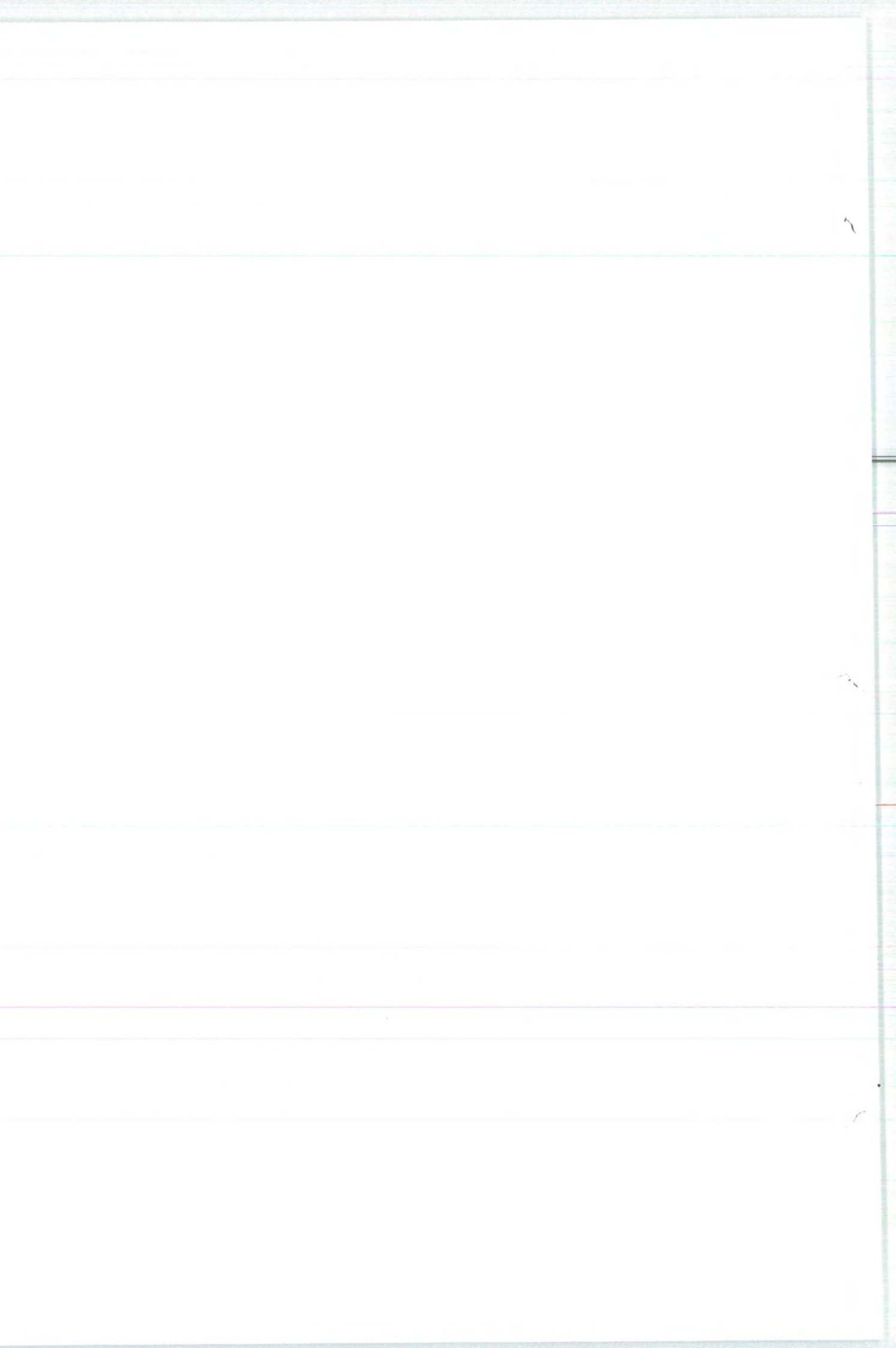
40.	What is his relation with you? Son <input type="checkbox"/> Brother <input type="checkbox"/> Father <input type="checkbox"/> Grand Son <input type="checkbox"/>
41.	How does he send money to you? Through Bank <input type="checkbox"/> Through Money Order <input type="checkbox"/> Others _____ (specify)
42.	Has/ have any child/ children completed his/ their education? If, so on what level? Primary <input type="checkbox"/> Middle <input type="checkbox"/> High <input type="checkbox"/> College <input type="checkbox"/> University <input type="checkbox"/> Others _____ (specify)
43.	Is there any one of your children in job after completion of his education? If, so in what department/ institutions? _____ (specify)
44.	Average income earned by your children per month? _____ (specify)
45.	Do your children contribute in household expenditure? If, so to what extent? _____ per month (specify)
46.	How do you receive money from your children? Through Bank <input type="checkbox"/> Through Money Order <input type="checkbox"/> Others _____ (specify)
47.	Do you save the money earned by you? Yes <input type="checkbox"/> No. <input type="checkbox"/>
48.	If so, how much rupees Per month? _____ (specify)
49.	Is any of your relative living abroad? The mode of contact/ communication; a. Through Telephone <input type="checkbox"/> b. Through letter <input type="checkbox"/> Other _____ (specify)
50.	Do you maintain contacts with your relative/ friends living in other cities of Pakistan? Yes <input type="checkbox"/> No. <input type="checkbox"/> If yes, the mode of contact; a. Through telephone <input type="checkbox"/> b. Through letter <input type="checkbox"/> Others _____ (specify)

51.	If you have any arm licence are you satisfied with the services of Post Office in renewal of your licence? Yes <input type="checkbox"/> No. <input type="checkbox"/>	
52.	If you possess Driving Licence are you renewing your licence through Post Office? Yes <input type="checkbox"/> No. <input type="checkbox"/> If yes, are you satisfied with the Postal Services? Yes <input type="checkbox"/> No. <input type="checkbox"/>	
53.	Where do you spend your earning? Kitchen expenditure <input type="checkbox"/> School fees and Books etc for children <input type="checkbox"/> Payment of House Rent <input type="checkbox"/> Payment of Utility Bills <input type="checkbox"/> Others _____ (specify)	
54.	Does the Postman visit your village/ locality? Daily <input type="checkbox"/> Next day <input type="checkbox"/> Twice a week <input type="checkbox"/>	
55.	Does the Postman write your letters on your request? Yes <input type="checkbox"/> No. <input type="checkbox"/>	
56.	Does the Postman read letters for you? Yes <input type="checkbox"/> No. <input type="checkbox"/>	
57.	Does the Postman deliver the letters/ money orders timely? Yes <input type="checkbox"/> No. <input type="checkbox"/>	
58.	Do you think that the role of Postman is significant in your social life? Yes <input type="checkbox"/> No <input type="checkbox"/>	
59.	Do you appreciate the services of Postman in shape of money? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes on regular intervals <input type="checkbox"/> On festivals like Eid etc <input type="checkbox"/>	
60.	Do you willingly entertain occasionally the Postman by offering food/ drinks? Yes <input type="checkbox"/> No. <input type="checkbox"/>	
61.	Do you think that the role of Postmaster is significant in your social life and he	

	<p>enjoys the respect among the public?</p> <p>Yes <input type="checkbox"/> No. <input type="checkbox"/></p>	
62.	<p>Do you invite the Postmaster on your family functions?</p> <p>Yes <input type="checkbox"/> No. <input type="checkbox"/></p>	
63.	<p>Do you trust the local Postmaster as a custodian of your savings?</p> <p>Yes <input type="checkbox"/> No. <input type="checkbox"/></p>	
64.	<p>Do you deposit your utility bills in local Post Office?</p> <p>Yes <input type="checkbox"/> No. <input type="checkbox"/></p>	
65.	<p>How would you rate the services of Post Office in collection of your utility bills?</p> <p>Good <input type="checkbox"/></p> <p>Satisfactory <input type="checkbox"/></p> <p>Not satisfactory <input type="checkbox"/></p> <p>If not satisfactory what are the reasons? _____ (specify)</p>	
66.	<p>Are you a student of distance learning?</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If yes for which degree you are studying?</p> <p>Matric <input type="checkbox"/></p> <p>F.A/ Intermediate <input type="checkbox"/></p> <p>B.A/ Graduation <input type="checkbox"/></p> <p>M.A/ Post Graduation <input type="checkbox"/></p> <p>Others _____ (specify)</p>	
67.	<p>As a student from which mode of communication you receive and dispatch your assignments/ papers/ literature?</p> <p>Post Office <input type="checkbox"/></p> <p>Courier <input type="checkbox"/></p> <p>Others _____ (specify)</p>	
68.	<p>Do you think that it was possible for you to become a student of distance learning if Post Office had not been there to dispatch and deliver your materials?</p> <p>Yes <input type="checkbox"/> No. <input type="checkbox"/></p>	

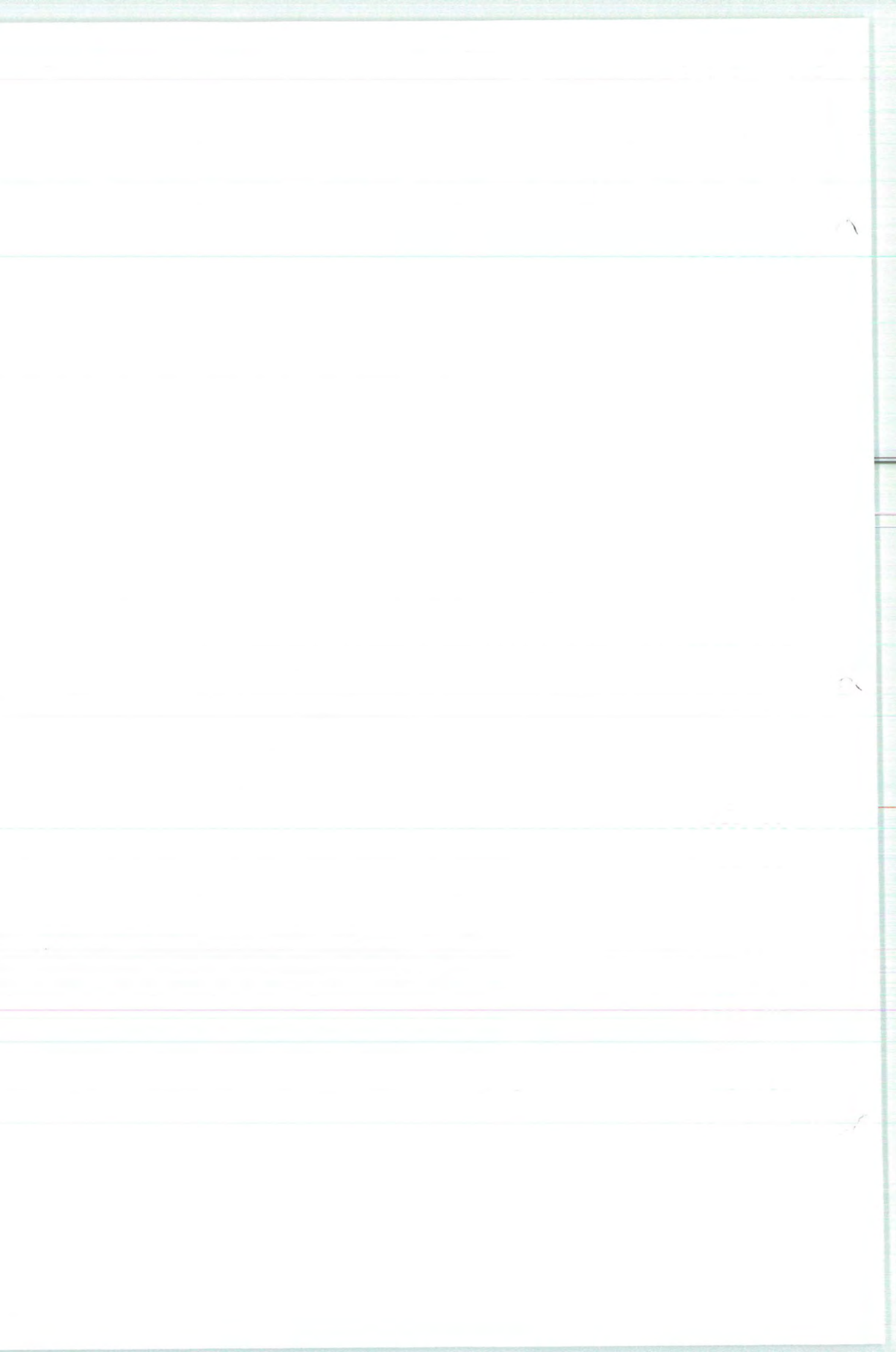
69.	<p>Does barter system exist for commodity exchange in your village?</p> <p>Yes <input type="checkbox"/> No. <input type="checkbox"/></p> <p>If no when it was dispensed with _____ (specify)</p>	
70.	<p>Which service of Post Office has helped in replacing the barter system into cash economy?</p> <p>Money Orders <input type="checkbox"/></p> <p>Savings Bank <input type="checkbox"/></p>	
71.	<p>Have you or any of your relatives been prisoners of war?</p> <p>Yes <input type="checkbox"/> No. <input type="checkbox"/></p> <p>If yes <input type="checkbox"/></p> <p>Yourself <input type="checkbox"/></p> <p>Relative _____ (specify)</p>	
72.	<p>During the period of imprisonment what was the mode of communication with your family?</p> <p>Through Post Office <input type="checkbox"/></p> <p>Others _____ (specify)</p>	
73.	<p>During this period of imprisonment, your salary was regularly paid to your family?</p> <p>Yes <input type="checkbox"/> No. <input type="checkbox"/></p> <p>If yes through which mode?</p> <p>Post Office <input type="checkbox"/></p> <p>Others _____ (specify)</p>	
74.	<p>Did you operate any Post Office Saving Bank Account in East Pakistan before 1970?</p> <p>Yes <input type="checkbox"/> No. <input type="checkbox"/></p> <p>If yes, was it honoured after the separation of East Pakistan by Pakistan Post Office after your return?</p> <p>Yes <input type="checkbox"/> No. <input type="checkbox"/></p>	
75.	<p>Do you think that Post Office has played vital role in uplifting of your living standard?</p> <p>Yes <input type="checkbox"/> No. <input type="checkbox"/></p> <p>If yes, how?</p> <p>To run my household expenditure <input type="checkbox"/></p>	

	To facilitate in my farming	<input type="checkbox"/>	
	To educate my children	<input type="checkbox"/>	
	To arrange marriages of my children	<input type="checkbox"/>	
	To pay of my debts	<input type="checkbox"/>	
	To purchase medicines for my health	<input type="checkbox"/>	
	To exchange gifts on social events	<input type="checkbox"/>	
	To maintain self respect in my Beradari	<input type="checkbox"/>	



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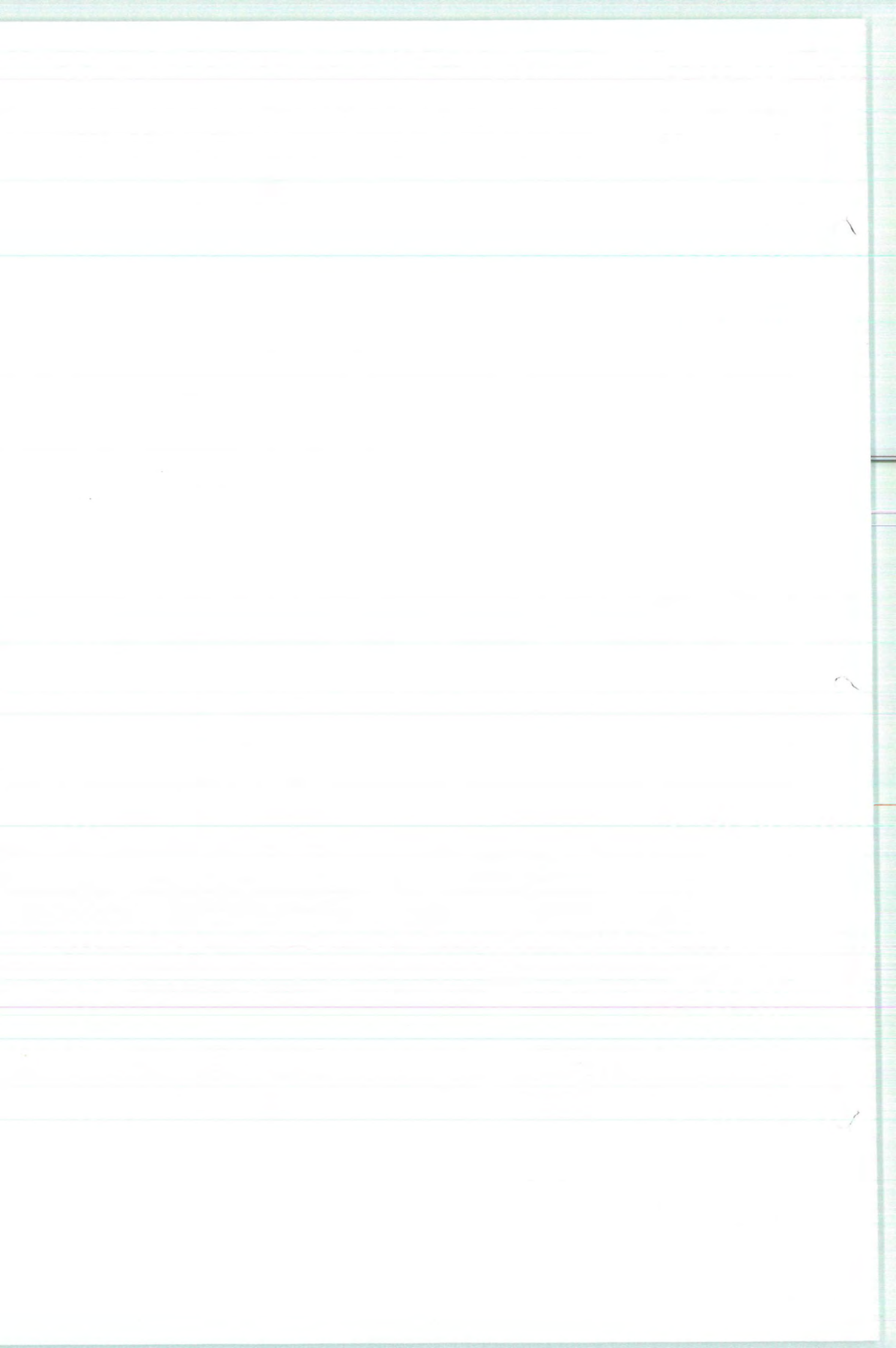
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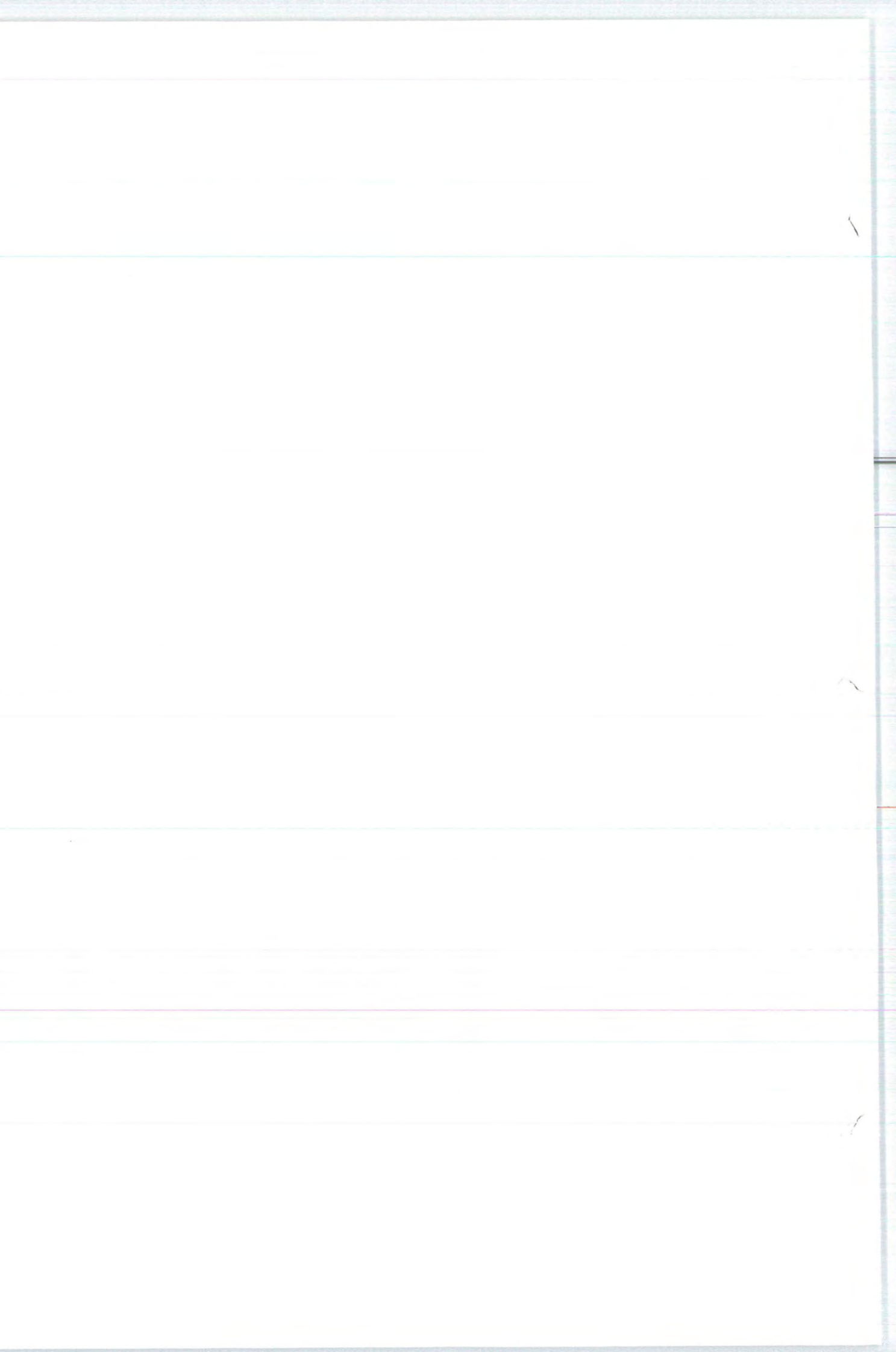
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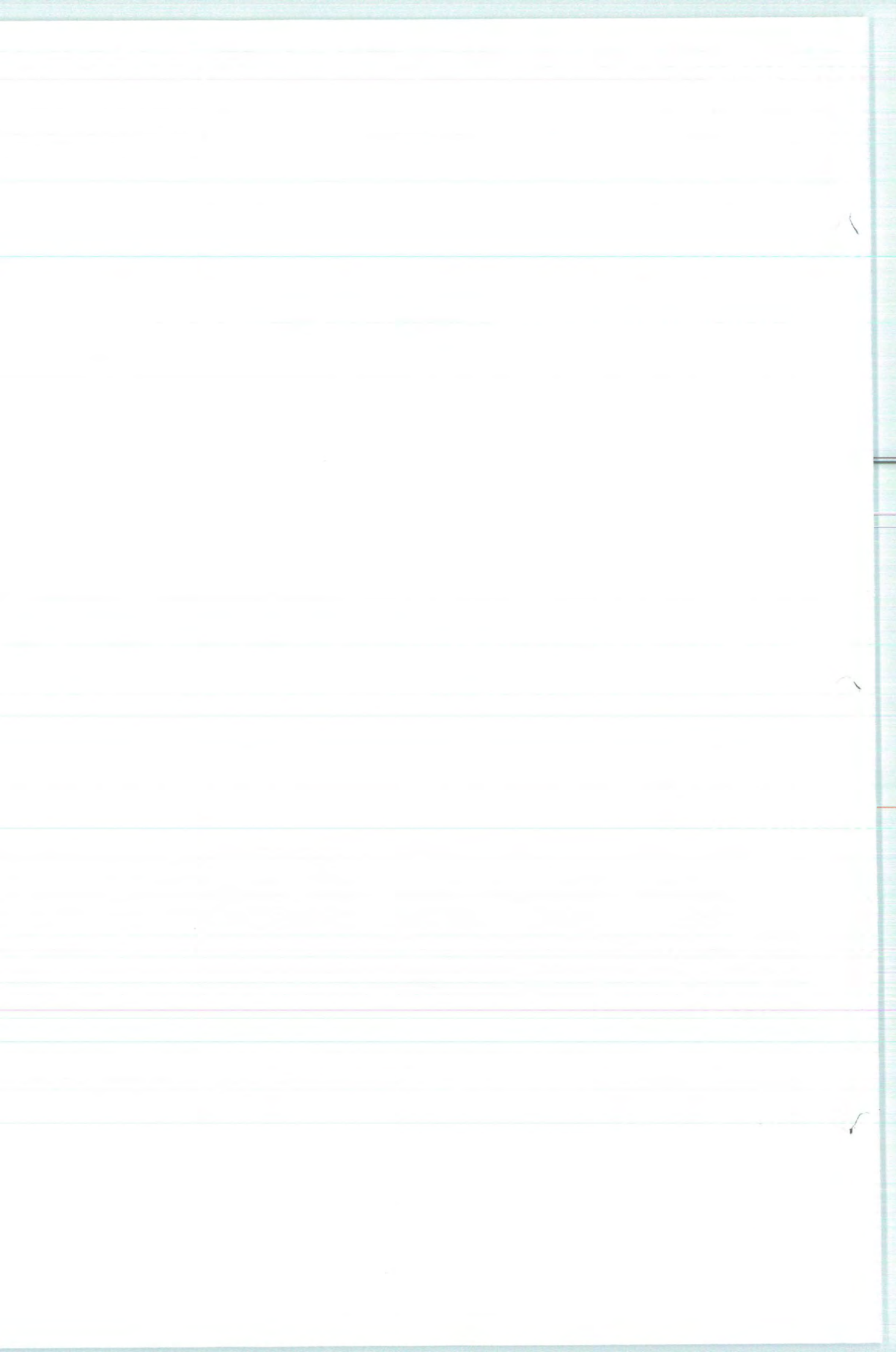
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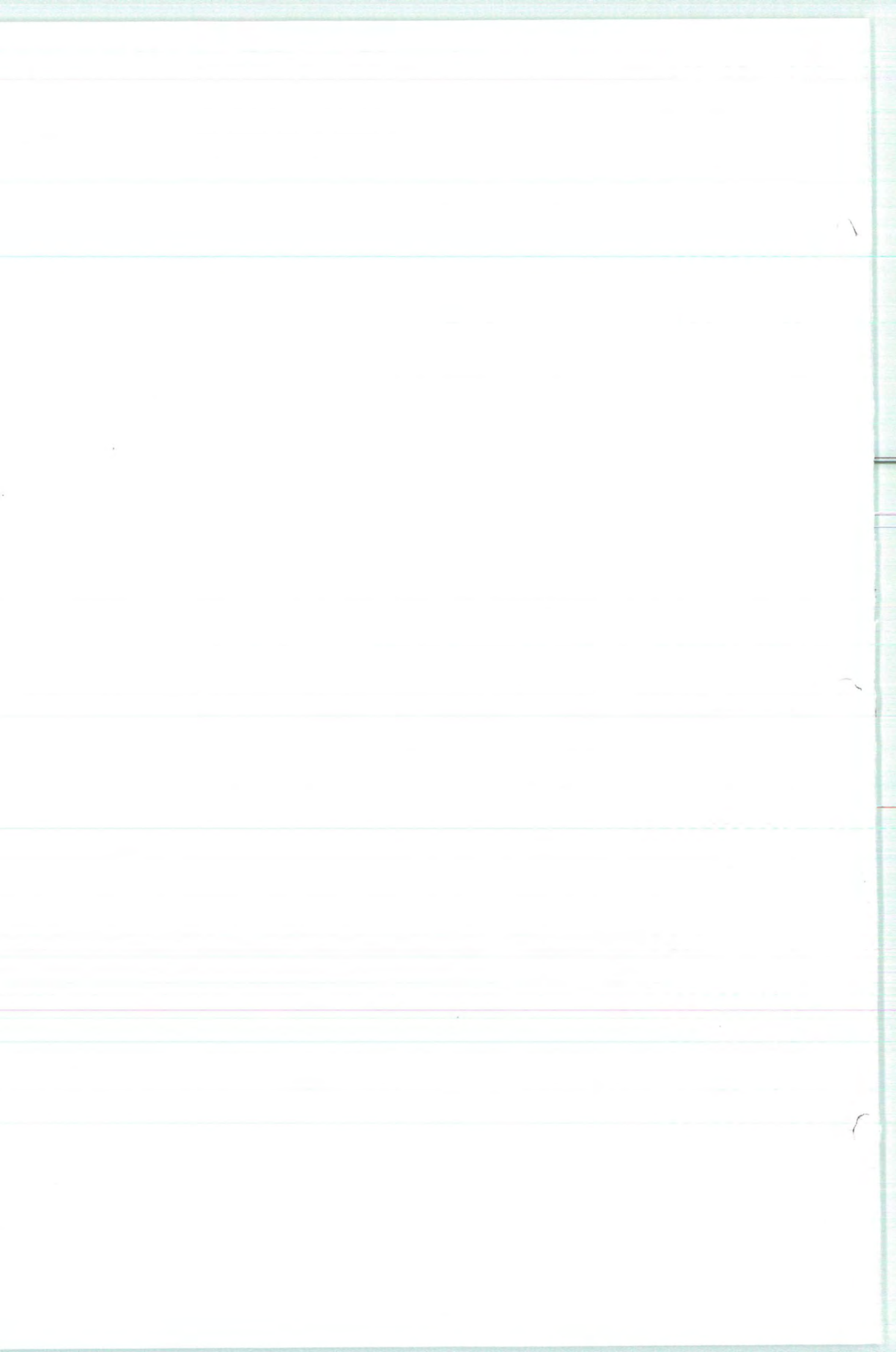
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