Pakistan Journal of Applied Economics, Vol. 24 No. 1, (107-116), Summer 2014

BOOK REVIEWS

Sustainability Science for Social, Economic, and Environmental Development, IGI Global, 2014, ISBN: 0-978-1-4666-4995-8.

Mainstream discussions on sustainable development mostly revolve around disciplinary boundaries, and therefore it becomes difficult for common readers to follow the discussions. As Ghosh and Goswami (2014) have rightly mentioned that the book is a sincere attempt to bring forward discussion on sustainability to the forefront to common readers without loading them with jargons and hardcore scientific discourse. The book will definitely enlarge the frontiers of readership of sustainable development and attract audience from various streams of science and humanities. The authors discuss the main theories of sustainability, science and environmental development without burdening the readers with mathematical equations and ideologies, which is a major contribution.

The book consists of 17 chapters. The first chapter provides theoretical (economic) background for the emergence of the concept of sustainable development from historical perspective. Natural resources enter into production function as an unpaid entity; however, environment does not only provide primary inputs for production, for which there are well-defined markets, but also receives wastes (generated as byproducts of production) as sinks. The problem of market failure leads to divergence between private and social marginal cost of production that results in environmental degradation. In the second chapter, authors discuss the methodological issues related to valuation of natural resources. Chapters 3 and 5 cover issues that are not common to standard books on sustainable development, such as inter-linkages among altruism, social network and social capital; sustainability connection between feminism and tenets of philosophy of economics. Apart from altruism, social networks, social capital and exchange of (access to) information play important role in inducing people to adopt sustainable development practices. Water is one of those natural resources for which well-defined market is absent, and both as an unpaid input of production and as a sink of waste, water resources are abused. The process results in depletion and degradation of water. Keeping in view the importance of the resource, authors have devoted three chapters on water resources and cover a diverse area in water resources management, namely, 'valuation of economic and ecosystem services of water', 'virtual water trade' and 'water future market in South Asia'. The discus-

sion explore an unearthed area by exploring possibilities for water future market/exchange in South Asia as an option to tackle growing water scarcity and conflicts in the region. There are two chapters on agriculture (Chapters 4 and 6). Chapter 4 stresses on agricultural sustainability for not only to achieve sustainable employment in rural areas but also to maintain basic minimum socio-economic status of migrant unskilled workers who leave agriculture and look for opportunities of employment in cities. In most of the Indian cities, living conditions of migrant workers and their exposure to pollution (environmental hazards) is a matter of concern. This chapter also sets the contour for discussion carried out in Chapters 14 and 15. Socio-economic conditions (in Delhi) and human health hazards (in Kolkata) of three-wheeler (auto-rickshaw) drivers are discussed in these chapters. In Chapter 6, authors demand for setting up a 'labour observatory' that is a 'databank of all necessary and important information regarding labour markets at the grass root level viz., village, district'. The book devotes three chapters on biofuels (including biodiesel and bioethanol) and renewables. While first chapter on biofuel covers developmental implications of biofuels and renewables for people, planet, policies and politics, the last two chapters (Chapters 8 and 12) cover the issue of biofuels sustainability.

Apart from natural resources, such as water, the book also discusses the issue of spectrum allocation and sustainability (Chapter 13). Though the authors did not answer the question that they raised in the last chapter, that is, 'whether a poor person can be a vegetarian in order to address the social dimension of sustainability?', adoption of sustainable consumption practices is an important aspect for achieving sustainable development.

In Chapter 16, authors discuss various methods of economic valuation of natural resources and environment and explore possibilities to introduce market-based instruments. Towards the end of this chapter, authors highlight the issues related to 'trade and sustainability', 'trade and inequality' and 'trade in services and sustainable development'. Growing integration of economies through trade and investment routes throws up new challenges for a country to effectively 'balance the environment, economic and societal needs that are critical in the development path'. Three crucial issues are raised in this context, which often drive research in the arena of trade – (a) relationships between trade and economic growth, (b) relationships between trade and environment and (c) relationships between trade and employment, gender empowerment. The discussion on trade in services mainly focus on health and tourism services, and it is not clear whether promotion of health tourism has helped access to health services of common people in India. The book will be in demand from all walks of profession and discipline of students alike.

Samina Khalil

Applied Economics Research Centre,
University of Karachi.

Profile of Land Tenure System in Pakistan, Ed., Kaiser Bengali, Pakistan Institute of Labour Education and Research (PILER), pp.104, ISBN 978-969-9153-15-0, n/p.

The book under review is presented in an easy language for readers to understand. The author has made efforts to document land tenure patterns as they exist currently in three provinces (Sindh, Punjab and Bolchistan) of Pakistan, covering 1,200 respondents (with equal representation of females and males). Land reforms have been high on the agenda of almost all reformist movements and the national governments in the twentieth century. In Pakistan too, land reforms have been considered an important issue in the debates and documents of all governments, since the inception of Pakistan. Post-independence, land reforms efforts commenced with improvement in the tenancy laws, followed by distributive reforms in 1959, 1972 and 1977, with mixed results. Thereafter, land reforms debate petered off. The present research on poverty issues has shown that inequality is a more significant determinant of poverty reduction than the growth, as land equality is an important factor of rural poverty. The author, a Senior Economist and Adviser to the Chief Minister of Balochistan, confined in this book, various research works undertaken by the Pakistan Institute of Labour Education and Research (PILER).

At the initial stage of the book it is explained that 'land tenure' is 'a term' particularly in the common law system, given to the 'legal regime in which land is owned by individuals'. This is factual even today, in 'agrarian economies' like Pakistan, where land ownership is imperative - not only because it resolve the distribution of economic power but also because of social and political power, as well. The readers of the book also need to understand the existing patterns of land tenure system in the provinces of Pakistan and its effect on changing dynamics of power in the rural society.

The author of the book highlights the pattern of land tenure in the three major provinces of Pakistan (Sindh, Punjab and Balochistan). KPK (former NWFP) was not analyzed because of the security risks. The book also discuss the record of disparity in income, food consumption and housing quality, impact of floods, indebtedness, and treatment of women in both the land owning and non-land owning classes. Land is the most important factor of production where land ownership has traditionally been a major determinant in distribution of output. Latest research on poverty issues has shown that inequality has a direct posture on poverty and the land equality is a significant factor in rural poverty. Further, an overall view of the book is presented to improve and implement law reforms for poverty reduction in Pakistan.

The first chapter of the book introduces reasons as to why people displace themselves from their forefathers' homes to the new places. One of the main reasons is the floods, like the great flood of 2010 which affected all four provinces of Pakistan

and displaced millions of people across the country. The major brunt of the floods was borne by relatively the vulnerable sections of citizens affecting mass dislocation of families exposing differential impacts on different income groups. In terms of housing and household assets including livestock, the large landlords suffered the least as their houses were on higher ground level and remained safe from flood waters. Small farmers, tenants and landless labour suffered the most, as their houses were on low-ground level which were badly damaged or swept away by raging flood waters. Majority of them rejected to go back to their original homes as their view was that 'there is nothing left for them, except the poverty and debt'. Besides, a brief introduction to land reforms and reasons of poverty and inequality among the elite and the poor classes in Pakistan is also explained.

The unequal distribution of assets assures the economic dominance of feudal-tribal class as the socio-political orders continuously strengthen their power over common people of the country. Members of feudal-tribal families are mostly office-bearers in all political parties, or fellow worker, ministers and advisors, and at high positions in the national and provincial governments, administration, law-enforcing agencies, etc. Unequal land ownership has other social and political pressure in all sectors and historically encouraged feudal relationship in rural areas which create advantage for rich and neglect the poor. The culture of inequality has also permeated all efforts to promote empowerment of weaker class and gender inequality for access to education and other services. It is thus a major drawback for poor to escape the poverty trap. The privileged classes, by desirable quality of their land ownership, control the rural markets and the social position which also attain a quasi-monopoly on political power, and thereby, manage to reinforce their privileged position.

A highly skewed attentiveness of land, concomitant social inequality and concentration of political power is also illustrated in this chapter. With this in mind, the author presents a sample survey of the three provinces of which the worst affected is the province of Sindh.

Except the city of Karachi, Chapter 2 is all about the province of Sindh, which is highly feudal and tribal. It is the second most heavily populated province of Pakistan situated in the south-east of the country. It spans over an area of 140,914 sq. km with 23 per cent of the country's population. There are 23 districts which (except Karachi and Hyderabad), are primarily agricultural. After Punjab, Sindh is the major producer of agricultural products - food and cash crops, fruits and vegetables.

The feudal character of rural Sindh is that over three-forth of the rural households are engaged in agriculture. Tenant workers work as share-croppers on land belonging to large landowners. Sindh was also inundated by floods - on 27 August 2010, discharge of 965,000 cusecs water was recorded at the Kotri Barrage, which caused a breach on left bank of river Indus. The mass displacement increased the four serious problems - land tenancy, land inequality, indebtedness and poverty.

This chapter also highlights the three districts of Sindh: Shikarpur in the North, Dadu in the Center and Thatta in the South. The issue of ownership and access in the flood inflated districts does not transact with the subject of landless labours. Leasing is very limited in Sindh - only one case of leasing neighboring farms by a landowner was found in the sample. As such, lessees were not included in the analysis. These districts are bounded by Larkana, Jacobabad, Sukkur and Khairpur districts.

This chapter also highlights the reason of poverty indicating violence which exists even in villages. The author quote an incidence where the survey team received threatening text messages by the people of that area, asking for money.

The chapter acknowledges data analysis of land distribution differentiating the large, medium, small owners and tenants. The average monthly income of large farmers is the highest. The medium farmers have an average monthly income and similarly, small farm owners have low income. Mean expenditure of all these categories is on food, health, education of their children, etc., which is in proportion to their income.

Large farmers have big houses on their own land. In addition, they have their houses in other cities too; and in some cases they have their houses in Dubai and European countries too. Their multi-room houses on their land have concrete roofs, plastered bricks walls and tiled floor; while the medium farmers have their houses on their own land whose condition is relatively average. Most farmers generally live in houses built on their own land; but however, some of them live in government villages which are registered in the name of *Sardar* or *Wadera*. As such, they are susceptible to eviction their houses at the will of *sardar* or *wadera*. Small farmer housing conditions are poor. Less than 5 per cent of tenants possess their own houses, while 95 per cent have their houses in villages registered in the name of large landowners (*Sardar* or *Wadera*) or in the name of landlords for whom they are sharecroppers. Tenants are the most vulnerable as apart from their livelihood they are also beholden to the landowner for their abode.

The consequences and impact of 2010 flood which comprised social impact and debt impacts is also discussed in this chapter. It points out the socialization of farmers which is unexpectedly much more in the tenants. Male dominancy was highly seen in the province of Sindh.

In conclusion Sindh province is highly feudal and tribal. The feudal character of rural Sindh is indicated by the fact that over three-fourths of rural households are engaged in agriculture or are tenants and work as sharecroppers on land of large landowners. This share is greater in upper Sindh. The tribal nature of the province is indicated by the fact that social relations, economic decisions and political alliance are determined by tribal and caste affiliations. Land reforms, particularly redistribution of land form a large cadre of medium size farmers who are likely to endorse efficiency in productivity and growth of agricultural sector. The field analy-

sis illustrate that land ownership is concentrated in few extended families holding farms ranging 50-149 acres, *de facto*, by one of these upper end families. In terms of ownership and control, actual average farm size for these families is estimated between 3,000 to 10,000 acres.

The third chapter is the case of district Jafferabad, Balochistan. It is the largest province of Pakistan in terms of area (44 per cent) but it has the smallest population (5 per cent). It is also the country's most heterogeneous province in almost all respects - from the geography and ecosystem, to demography and ethnicity. Altitude ranges from less than 200 meters in the south to over 3,000 meters in the north-east. Density also varies significantly, the north-east region accounts for 18 per cent of the area but has 40 per cent of the population, while rest of the province accounts for 82 per cent of the area with 60 per cent population. Balochistan also experienced flooding from heavy rains in July 2010 which affected north-eastern areas of the province. Subsequently, the Tori breach in Sindh caused flood water to move westwards through Kandhkot, Shikarpur, Jacobabad, Shahdadkot and Nasirabad Divisions in Balochistan.

The Nasirabad division of district Jaffarabad is well endowed with canal water resources. The land is flat; rendering eminently suitable for crop cultivation. The land is valuable and classical feudal system is present in this division. Jafferabad district is describes as a sample for analysis of the land tenure system in Nasirabad division. However, from this description the conclusion cannot be generalized for the rest of Balochistan. District Jafferabad is bounded by Nasirabad, Dera Bugti and Jhal Magsi districts in Balochistan and Jacobabad and Larkana in Sindh. It consists of two subdivisions: Jhat Pat and Usta Mohammed. The author also describes another incidence of fear and violence which occurred in this district, during the survey of PILER team; however, it was much less fearful as compared to an incident which occurred in Sindh. Here an influential imam of a masjid interrogated the researchers and allowed them to carry out the survey.

Likewise Sindh, data analysis for Jafferabad district was also analysed for average income and expenditures of large, medium, and small farmers and tenants. The priority on essential items like food, clothing and shelter, education of their children, health is also discussed in this chapter. Living standards, style and status of farmers' houses have also been explained.

All landowners and tenants obtained a loan from one or the other source but only large farmers had access to formal sources of credit. Medium, small farmers and tenants depend entirely on informal sources of loan which include money lenders, shopkeepers, relatives and friends. Tenants also have access to their landowners for credit.

As in the other rural districts of Pakistan, females are not allowed to take decision on household/family matters, children education, health care of female gender, and even marriages of girls, etc.

The South Punjab (Chapter 4) is the last main report of this book in which two districts, Muzzaffargarh and Rahimyarkhan are analyzed. Punjab is the most populous province of Pakistan. Its population is estimated at about 57 per cent of the total population of the country out of which about two-third reside in rural areas. It is the most urbanized province with a number of large, medium and small size cities and towns. The province is the granary of Pakistan and is major producer of agricultural products: food and cash crops, fruits and vegetables. Heavy rain falls in the upper region, the water of which enter river Indus and then into the Swat and Kabul rivers. This flood the area between the Jinnah and Taunsa Barrages in Punjab, with peak floods at Jinnah Barrage recorded at 937,453 cusecs. Both these districts were severely affected by flood of 2010. This chapter of the book is restricted to examine issues of ownership and access and does not deal with the subject of landless labour. As such, the sample on which this analysis is based includes large, medium and small landowners, and the tenants.

In the West of this district is river Indus whereas river Chenab lies in its East. It is bordered by the districts of Rajanpur, Dera Ghazi Khan, Layyah, Khanewal, Multan, Bahawalpur and Rahimyar Khan and consists of four tehsils: Muzaffargarh, Alipur, Jatoi and KotAddu. The vast area of the district is a part of Thal desert but availability of water from the two rivers facilitates farmers to limited (40 per cent) cultivation. Another 40 per cent of the land suffers from water-logging due to drainage problem caused by canals. The remaining land is uncultivable. The district is relatively underdeveloped; ranking 34th out of 36 districts, on the development scale.

District Rahimyarkhan is surrounded by Muzaffargarh, Rajanpur and Bahawalpur districts of Punjab, Ghotki district of Sindh and India to its south-east. It consists of four tehsils: Rahimyarkhan, Khanpur, Liaquatpur and Sadiqabad. Rahimyarkhan city is the district headquarters but despite the agricultural endowments it is relatively underdeveloped and ranks 33rd out of 36 districts on the development scale. In Muzzaffargarh 55 per cent, while in Rahimyarkhan 57 per cent of rural population is engaged in agriculture. In Rahimyarkhan district 10 per cent of the employed population is engaged in industries while it is negligible in Muzzaffargarh.

As in the case of previous chapter this chapter too deals with data analysis, income and expenses of the large, medium, small farmers, lessees and the tenants. The housing condition of farmers is also discussed. All houses produce fire with wood, coal and dung for cooking purposes.

Land is the principle factor for production - its ownership has historically been a major determent in distribution of the output. Recent research on poverty has shown that inequality has direct effect on poverty and land equality is a significant factor in rural poverty. This increases the crime rate in urban areas too. Land reforms should be a major political debate in government and this study ought to

understood for emerging patterns of land tenure system in all provinces and its impact on changing dynamics of power in the rural society. The main objective of the author is to push policy makers for an informal debate on land reforms and explore options, including equitable distribution of land among landless - for policy advocacy and for socio-economic well being of the marginalized section of the society. The analysis of land tenure patterns in all provinces of Pakistan show considerable variation. Rural Sindh and Nasirabad Division of Balochistan are highly feudal, with rural labour force (70-85 per cent) working as tenants on sharecropping basis on lands of large landlords. In contrast the South Punjab has undergone radical changes, with sharecropping, replaced mostly by large scale self-cultivation or leased corporate farming.

In Chaper 5, summary and conclusion are given. The archaic centuries old socio-political structure of rural society in Sindh and Balochistan has remained more or less unchanged. Over two-third population continue to reside in rural areas and the rate of growth of secondary cities has been low. The lack of employment and education opportunities in the secondary urban areas and the sub-standard quality of civic services has failed to create the pull effects for rural population to break out of the feudal-tribal stranglehold.

This book is a useful addition for researchers, policy makers and can be exercised for teaching purpose too. It is also meaningful to those who aim to research on land tenure literature.

Mahpara Sadaqat

Applied Economics Research Centre,
University of Karachi.

From Microfinance to Building of Local Institutions: The Evolution of Microcredit Program of the OPP's Orangi Charitable Trust, Karachi, Pakistan, Eds., Arif Hasan and Mansoor Raza, pp. 250, Price (hard copy) £14.99.

The book is formulated into three parts. Part one is about the origin and evolution of the OPP–OCT's Microcredit program. The name OPP (Orangi Pilot Project) is associated with (late) Dr. Akhtar Hameed Khan, founder of the OPP whose services, dedication and hard work is still remembered. The program of OPP-OCT (Orangi Charitable Trust) is probably the earliest and unique of its kind which was initiated in the early eighties. From the very initial stage the OPP-OCT started supporting small investors /producers in the Orangi Town, in addition to business people, other NGO's and the communities based organizations (CBO's). At every stage strict scrutiny measures were followed by Dr. Khan himself and the other team members. His hard work

became the reason for success of this program. It also helped to understand the socio-economic factors like constraints and potential of the micro-credit program. Such was the beginning and – thus the OPP moved ahead with great successes.

The authors attempted to do two things importantly. First they provided the historical background of OPP-OCT and later of the PO's (Partner Organizations). Secondly they gave the record of success stories of some clients who benefitted from the OCT.

Part one of the book deals with the historical background of the OPP and OCT, the problems faced by the founders and the community people in the process. The farsightedness of Dr. Khan with regard to the culture of the particular area proved to be very important which also supported the development of OPP as an institution. They used to work in a simple environment and even their offices were without air conditioners despite the high temperature during summers. This part consists of eleven chapters .The eleventh one is about the basic findings that relate to the sustainability issues of the OCT. However, most chapters provide detailed report on the documentation of how the micro-credit program was initiated, what methodology was used, how loans were processed to people living inside Orangi Town and to those who lived outside Orangi Town. Also detailed discussion on PO's is given, as to how the relationship was established and processed. Discussing the upgradation of the cooperatives to microcredit (1983-1987), the authors acknowledge the great success of Women Work Centres (WWC). This program has been considered the most important and successful .According to one of the research undertaken by OPP, stitching was the main occupation of most women.

Part two consist of ten case studies of partner organizations. These interviews were conducted during 2010. The first one is from Khairpur district which is famous for date farming – 90 per cent of dates grown in Sindh are from Khairpur. This reveals the story of Qurban Burriro who became the founder and head of Khajji Cooperative Society (KCS). After some struggling years, with the help of a social welfare worker Dr. Jamal, the Sogan Village Development Organization was developed. NGO Resource Centre (NGORC) also helped Dr. Jamal in various ways. He was able to collect small amount of fund from locals and by some other means. The main success was the creation of a library. Saliha siddiqui, Chief Executive of the SASSUI Women Cooperative Society (SWCS) (born in Khairpur), while working for KCS, realized a need for microfinance assistance for women. She claims that she is a mentor of women (young and old), in her area on these bases.

Women Livestock Cooperative Farming Project (WLCFP) is another success story, which started in 2008 by OCT and funded by PPAF. In this case contribution of Mr. Anwer Rashid of OPP is remarkable. He has designed PPAF-MIOP, OCT livestock program. It was a big program and consisted of three phases. Many problems were faced during the pilot project, as women in rural areas were hesitant even to ask or talk about loans. Large land owners in that area played a negative role by

misguiding women that if they fail to repay loan, the members of MIOP could take away their children as collateral. Latter, women consider this program a success but the outreach is small as compared to the level of poverty in their area. Then, there are success stories of Mehran Education Welfare Society (MEWS) established by Imran Channa in 1995 which became partner of OCT in 2005.

Yet another organization, the Foundation for Rural Development (FRD) collaborated with the OPP-OCT and started giving microcredit loans; as the branch of Khushali bank was shut down in the area of FRD - reason being the success of FRD. Among others are the Sath Development Society (SDS) which became an OCT partner in 2005, MRDS was found in 2009, while SAATH another local organization is on way to undertake similar activities. The Indus Community Development Organization (ICDO), Moro Town was founded in 1995 and faced financial constraints in the beginning and part of loans given to three to four groups became problematic. However, apart from this, their microcredit program showed some fruitful results and their businesses expanded. The last case study is of Shadab Rural Development Organization (SRDO) which was established in 2001 and became partner of OCT in 2005. This is a big project, both men and women were eligible for loan. The main focus was the recipients of the existing businesses. Besides, the agriculture policy was formulated where only men were eligible for loans. Thus, loans were given only to farmers with holdings of 20 to 25 acres of land.

Part three of the book consists of 13 appendices. The most important is the first one with a note of welfare work by Dr. Akhtar Hameed Khan. Others include the detail of Pakistan Microfinance Network, Literature consulted, PPAF and its reporting requirement, sample loan form, few variables on urban versus rural loans, and micro finance organization network of Pakistan. These appendices are a good source of information regarding the evolution, origin and working of microfinance and local institutions.

The authors intelligently review the journey of microfinance to the building of local institutions. The book is highly readable and informative. The detailed information and historical background of OPP and the founders value the book even more. Working of organizations since their inception, documentation of their activities and success is very interesting which would become the source of inspiration for others. The problems faced can be overcome by new entrants as there is a lot of learning from others experience. The case studies deal with teething problem issues and their experience will definitely ease the process of new entrants in the field of Microfinance.

Nighat Bilgrami-Jaffery

Applied Economics Research Centre,
University of Karachi.