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Discussion Paper 3

***A Study of Status of Livelihood Assets at
Household Level: Evidence from Saidpur Village***

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Abstract

This research is an ethnographic study of a village Saidpur in Islamabad. It seeks to study the standard of living of the residents of this village, the number and type of assets they own and the level of household poverty in order to develop an indigenous model of development for this village based on this research. Information is based primarily on a sample survey of the population. Limited interaction of the researcher with the households shows that some of these households are barely meeting their daily expenses and surviving. The government does not play any role to improve the conditions of the people living in this village. Provision of medical and educational services, supply of gas and clean drinking water are non-existent. Further, there is no significant improvement in the delivery of public services such as maintenance of public roads and streets, hygiene, sanitation and solid waste disposal.

Keywords: Livelihood Assets, Poverty Alleviation, Saidpur Village, Sustainable Development, Sustainable Livelihood Approaches (SLA)

Introduction

“A politician thinks of the next election; a statesman of the next generation.”

- James Freeman Clarke

Recent debates whether academic or on policy formulation, on how to address rural poverty reflect that awareness is growing on (a) both how symptom and cause of poverty can be traced to a lack of assets, and (b) the importance of the livelihood concept in understanding how the rural poor can use a variety of different resources and activities to sustain and bring an improvement to their well being.

One way to improve understanding about the livelihoods of the poor is through the Sustainable Livelihoods Approach (SLA). It not only determines the factors affecting livelihoods of the poor but also the relationship between these factors. SLA approach is often used to assess the contribution made by existing activities to sustain livelihoods and to plan for new development activities.

Building upon the current emphasis on the importance of the sustainable livelihoods approach, this study focuses on one particular aspect, the different types of assets used in increasing the productivity and enhancing poor peoples' livelihoods, and how to integrate these different types of assets held by the natives of Saidpur Village to expand their livelihood opportunities.

The challenge is to truly secure livelihoods, as it calls for diversification of ways to generate income for any household. As in the case of Saidpur Village, while many natives may choose labour migration to make both ends meet and escape the trap of poverty, there can be various other ways to generate sources of income in order to make a living depending on the local surroundings. Where people live; whether close to goods or labour markets, whether in the plains or at high altitudes might influence their choice of a particular “livelihood strategy”. *“Probably it is often necessity rather than choice which shapes these strategies”* (Steimann, 2005).

Significance of this study

This study is significant because no research of this sort has been conducted on Saidpur Village before. Literature on the village is non-existent. Such studies can also be repeated and replicated for other villages to know the actual status of people living there, the number and type of assets they own and the level of household

poverty and what can be done to enhance their livelihoods and hence, bring about a change in the lives of the residents through development interventions.

Literature Review

The Brundtland Commission on Environment and Development introduced the sustainable livelihoods idea. In 1992, the concept was expanded by United Nations Conference on Environment and Development and advocated for achieving sustainable livelihoods as a broad goal to eradicate poverty.

In 1992, Gordon Conway and Robert Chambers proposed the following composite definition of a sustainable rural livelihood, which is applied most commonly at the household level:

“A livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living: a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term” (Krantz, 2001, pp.1).

From the various components that constitute a livelihood, the portfolio of assets is the most complicated one because it is through it from which people construct their living, and it includes either tangible assets or resources and intangible assets e.g. claims and access (Krantz, 2001, pp.1).

The Sustainable Livelihoods Approach (SLA)

During the 1990s, many organisations and agencies adopted the Sustainable Livelihoods Approach (SLA) as an integrative framework to think on issues of development and to address poverty from the perspective of the poor in particular. Over time, principles have evolved that can be included in the SLA framework and acceptance has increased that these principles reflect good development practice, but the question still remains; “has there been reduction in poverty?” Previously, general measures of poverty reduction included increases in food or income security. A broader definition of poverty reduction however, also captures the following elements: enhanced choice, power and capability (Neely, Sutherland and Johnson, 2004).

Department for International Development (DFID)¹ has used the Sustainable Livelihood Approaches in both Pakistan and Zambia, to design new programmes. The objective was to promote links with individual sector initiatives as well as with broader macro economic and social processes. In northern Zambia, a number of field visits to assess poverty identified access to health care and food security as major issues of the marginalised (Farrington et al., 1999, pp. 5).

“The livelihoods approach is a way of thinking about the objectives, scope, and priorities for development. In essence it is a way of putting people at the centre of development. The framework views people as operating in a context of vulnerability. Within this context, they have access to certain assets or poverty reducing factors. These gain their meaning and value through the prevailing social, institutional and organisational environment. This environment also influences the livelihood strategies – ways of combining and using assets –that are open to people in pursuit of beneficial livelihood outcomes that meet their own livelihood objectives.” (DFID, 2001).

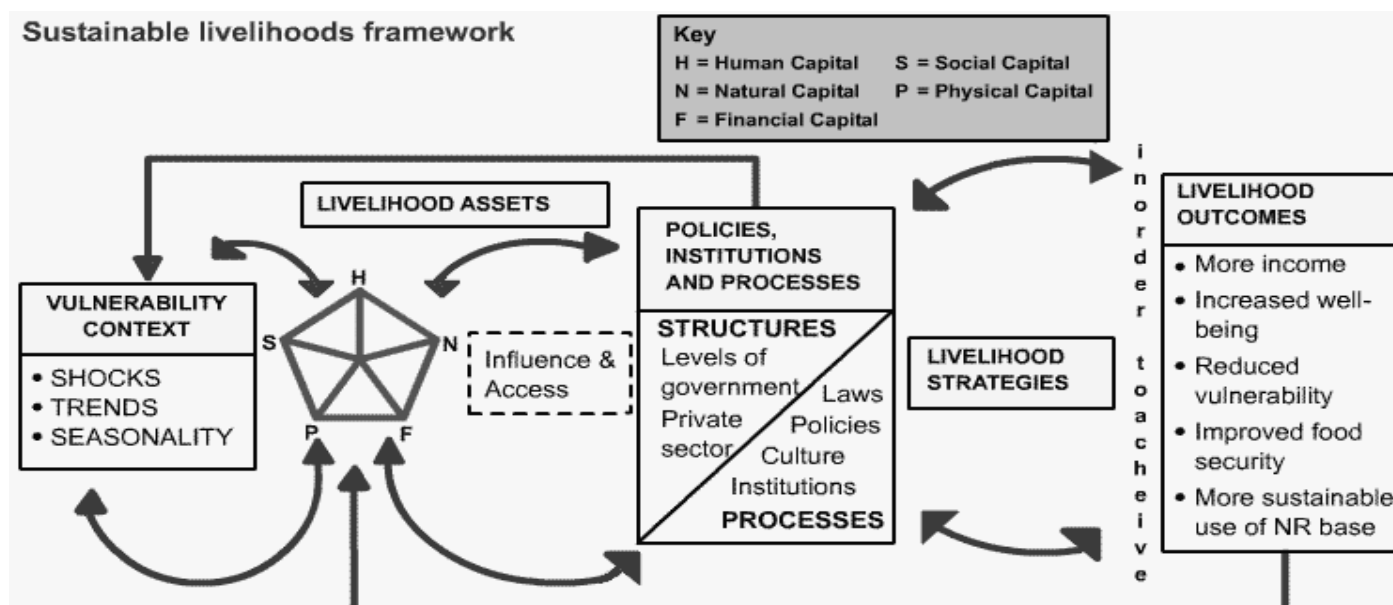
Good principles of development are reflected by the Sustainable Livelihood Approaches and principles are especially linked to the following:

- a) Asset building (financial, natural, social, human, physical);
- b) Livelihoods (comprise of assets, capabilities, and activities necessary for means of living);
- c) Reducing exposure to shocks and stresses; and
- d) Sustainability enhancement.

Figure 1 below provides an overview to the framework. The arrows within the framework denote a variety of different types of relationships, all of which are highly dynamic. All the arrows imply a certain level of influence, though none of the arrows imply direct causality.

¹ The Department for International Development (**DFID**) is a United Kingdom government department responsible for administering overseas aid. The goal of the department is "to promote sustainable development and eliminate world poverty".

Figure 1: Sustainable Livelihoods Framework



Source: (DFID, 2001)

In the diagram above, there is a close connection between livelihoods and vulnerability. For Sustainable Livelihoods Analysis, it is important to understand the nature of vulnerability and risk. Livelihoods of rural people depend on their livelihood assets or resources; these assets are factors that reduce poverty and that gain value and meaning through a prevailing social, institutional and policy environment. The livelihood strategies are affected by this environment and people use the livelihood strategies to achieve beneficial livelihood outcomes. Different (external) factors of vulnerability affect the greater availability of assets (DFID, 2001; Hobley, 2002). Vulnerability is generated by cultural, social, economical and political processes and it may result from marginalisation, poverty and exclusion (Barnett, 2001). Vulnerability may affect the welfare of households, individuals and communities in the face of cultural, social and environmental changes and how people react to, cope and deal with such negative changes (Moser, 1998; Obrist, 2000). *“While change is usually negative, it can also provide positive opportunities”* (Adato and Meinzen-Dick, 2002).

Livelihood Assets

People are predominantly at the centre of the livelihoods approach. So it is essential to have a precise and pragmatic understanding and knowledge of people’s strengths (“assets” or “capital”) to analyse how conversion of people’s assets into positive livelihood outcomes can be generated (Bebbington, 1999). In order for people to

achieve their self-defined goals, they require a range of assets, whereas the desired outcomes cannot be achieved with a single capital endowment alone. Due to the local context, the importance of the single categories vary, so the asset pentagon of the Sustainable Livelihood Framework offers a method to think about these local settings and to reveal active changes over time through frequently shifting shapes of the asset pentagon.

There is great importance of assets for empirical research in order to determine if those people who were able to come out of poverty, started off with any particular combination of capitals or assets and if such a combination would be transferable to other livelihood settings. Also, it would be interesting to evaluate the potential if different capitals could be substituted (for example, a replacement of a lack of financial capital, as in the case of poor, through a better stock of social capital).

Human Capital

In the context of the Sustainable Livelihoods Framework (SLF), human capital is defined as follows:

"Human capital represents the skills, knowledge, ability to labour and good health that together enable people to pursue different livelihood strategies and achieve their livelihood objectives" (DFID, 1999, pp. 7).

At the household level, human capital varies according to the household size, skill levels, leadership potential, health status, etc. If there are any changes in human capital, they have to be seen not only in isolation but in support for the other assets as well. It becomes difficult to exactly measure human capital (for example, how to assess indigenous knowledge?) Sometimes it may be more suitable to investigate variations and their reasons (Kollmair and Juli, 2002).

Social Capital

Social capital means the social resources through which people get to seek their livelihood outcomes, for example, networking and connectedness that increases people's trust and ability to cooperate. It also includes any form of association of more formal groups and their systems of rules, norms and sanctions.

Most of the times access to social capital and the amount of social capital is determined through the following factors; birth, age, gender or caste and this even differs within households. Social capital can also cause effects that restrict development. For example, if the membership of a group excludes other stakeholders; or the social association to a certain caste depends on the person's hierarchal position within a society, it may be positive or

negative. *“Still it impacts other capitals directly through improving the economic relations or by reducing the 'free rider' problems associated to public goods through the mutual trust and obligations it poses onto the community. For the marginalised segment of the society, social capital mitigates the effects of shocks in other capitals through informal network.”* (Kollmair and Juli, 2002, pp. 6).

Natural Capital

Natural resources such as water, land, forests, degree of biodiversity, air quality, erosion protection, and rate of change, etc. constitute natural capital. They are useful for livelihoods and are of special importance for poor people who depend on natural resource based activities to derive all or part of their livelihoods. Good health also depends on clean air and water quality. Within the SLF, a very close relationship exists between natural capital and the vulnerability context. Natural calamities such as earthquakes, fires, floods, etc., destroy natural capital and are a devastating shock to the livelihoods of the poor (Kollmair and Juli, 2002).

Physical Capital

Physical capital consists of producer goods and the basic infrastructure needed for supporting livelihoods, such as availability of transport, adequate water supply and sanitation, secure houses and buildings, clean and affordable energy and access to information. A poor infrastructure can prevent education, income generation and access to health services (for instance, long periods of time could be spent in non-productive activities such as the collection of water, in the absence of irrigation facilities. The extra labour force employed could be of use somewhere else or would be a time resource to go to school). Not only is the physical presence of infrastructure important as it can be very expensive, but also the pricing and safe disposition for the marginalised and poorest groups of the community must be considered (Kollmair and Juli, 2002).

Financial Capital

Financial Capital comprises of the financial resources and availability of cash or equivalent that people use to achieve the objectives of their livelihoods. It enables people to adopt various livelihood strategies. There are two main sources of financial capital:

- a) Accessible stocks that consist of cash, bank deposits or liquid assets (that can easily be converted into cash, not having liabilities and not dependant on third parties) such as jewellery and livestock.
- b) Regular inflows of money that comprise of labour income, transfers from the state, pensions, and remittances which are usually dependent on others.

Among the five types of assets mentioned above, financial capital is the most versatile, as it can be easily converted into other types of capital or it can be used to achieve livelihood outcomes directly (for example, to purchase food in order to reduce food insecurity, to pay for education, etc.). However, financial capital tends to be the asset that is least available to the poor which makes other capitals important because they can act as substitutes (Kollmair and Juli, 2002).

Applications and Limitations of the Sustainable Livelihoods Approach

The SLA can be applied in many ways. One way is to conduct a livelihood analysis to measure and assess how development activities ‘fit’ with the livelihoods of the poor people. Then SLA can be used for monitoring and evaluation systems within projects or programmes, as was done by Nicol (2000) in Kollmair and Juli (2002), who adopted SLA in order to monitor, analyse and evaluate efficiency of water projects. Similarly, Gibbon (1999) in Kollmair and Juli (2002) tried to use the approach in order to address better the issue of poverty elimination by refocusing on existing projects, applying it to the Nepal-UK Community Forestry Project (Kollmair and Juli, 2002).

Though there are many applications and strengths of the approach, it has inherent weaknesses too: Firstly, often practical projects lack enormous time, finances, and personal resources as is required by a differentiated livelihood analysis. Secondly, since the SLA considers many aspects, it is very difficult to claim to be holistic as one is flooded with lots and lots of information which is very difficult to cope with. The decision about what to prioritise may lead us to a normative dilemma. Further, analysis of the livelihood assets may lead to problems, such as, the difficulties to measure and compare social capital. Additionally, the amount of dependence from a certain resource, varies according to the local context and determines the asset status of a person (for example, some people may be able to satisfy their needs with a low level of financial capital whereas, other people who have more financial capital show less ability to do so (Kollmair and Juli, 2002).

Research Questions

My broader research questions are as follows:

1. What is the status of livelihood assets at the household level of Saidpur village community?
2. How do the natives view development?

I broke down the broader questions further as follows:

1. Does the community in Saidpur Village have sufficient and satisfactory resources/assets to sustain themselves?
2. What facilities are being provided by the government?
3. What is the level of poverty at the household level and what needs to be done to enhance the status of the residents of this village?
4. Has there been a change in their living status since the development intervention?

Objectives of the study

1. To explore the general living conditions and patterns of the rural community in Saidpur Village of Islamabad,
2. To explore the facilities and available resources in institution/ infrastructure for this community,
3. To identify willingness to progress and satisfaction over development opportunities,
4. To develop an indigenous model of development for this rural community.

Time Frame of the study

Since the term paper is an academic research of a small scale, so the time frame for this research was one month; starting at the onset of October and completing it before the end of the month.

Research Methodology

The research paper uses both *primary* and *secondary sources* of data which are only qualitative in nature.

- *Secondary data* was collected through reviews, research articles, journals, case studies and international reports taken from the library and the internet. This was done to collect demographic information on the area of study, to conduct a literature review and to develop an in-depth understanding on the topic of sustainable livelihoods.
- *Primary data* was collected through a designed questionnaire / interview guide based on questions generated in light of objectives and relevant literature. Most of the primary data was collected through face to face interviews.
- Informal interviews were conducted of two key informants at the village.

Questionnaire Design

The survey conducted for the purpose of this research paper is based on SLA (Sustainable Livelihoods Approach) as formulated by DFID (Department for International Development, 2001). Only a part of the SLA framework (the five assets or capitals) was chosen for the purpose of this research paper, as it is a very practical tool, used to understand complex livelihoods patterns. Also, it focuses on people and their livelihoods concentrating on what people have (livelihood assets) (Steimann, 2005). Annexure 1 gives an overview of the questionnaire used for the survey.

Sampling Size and Techniques

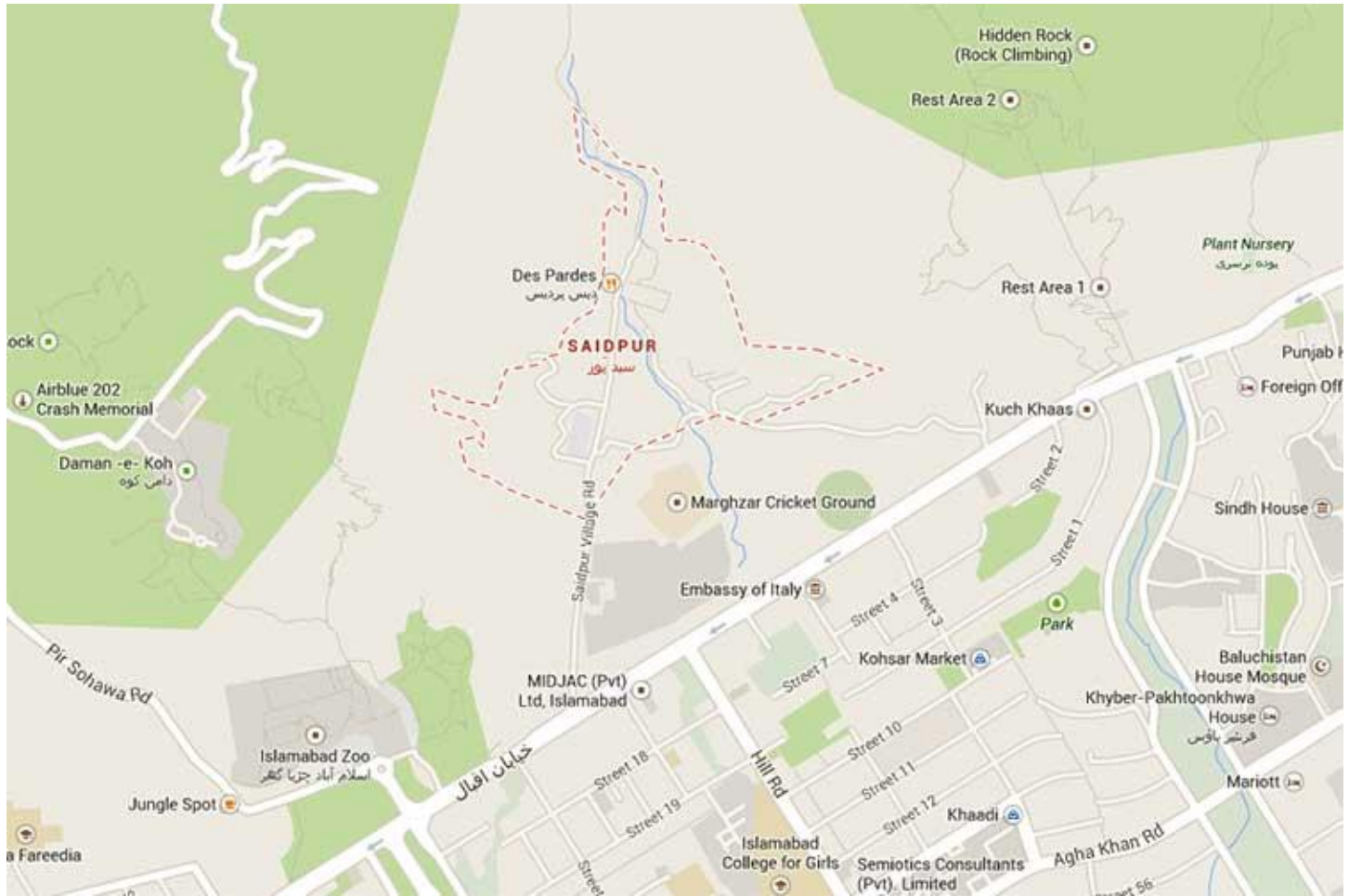
Convenience Sampling was used for the selection of households. A minimum of 10 households were selected and interviews were conducted. The priority was to interview the head of the household whether that is male or female but due to non-availability of most heads of households during the time of the survey, it was not always possible. Two key informants were also interviewed.

Limitations of the study

- No published data (library/internet) on the history of the village was available.
- Respondents were hesitant to share any information on their sources of income or types of financial assets available.
- Due to time constraints, the scope of the study was limited to one component of the SLA framework (types of assets) and it did not take into account the following;
 - a) What types of crisis are faced by these villagers and how resistant are they against shocks and crisis, such as serious diseases, accidents or death of household members, losses of a particular type of asset (e.g. theft of livestock, etc).
 - b) How do households respond to a crisis, do they choose an ‘offensive’ coping strategy (e.g. diversifying their income structure), or do they confine themselves to more ‘defensive’ strategies (e.g. taking a cash loan)? (Steimann, 2005).

An Ethnographic Study of *Saidpur* Model Village in Islamabad

Locale Map



Source: Googlemap

Village Profile

Saidpur is a Mughal era village located on the slopes of the Margalla Hills; it lies off Hill Road to the east of Daman-e-Koh² in Islamabad. Saidpur village got its name from Sultan Sarang Khan's son Said Khan who was a Ghakkar chief of the Potohar region during Emperor Babur's time period. Saidpur Model Village as it is widely known has footprints of various civilisations, these include; Gandhara, Buddhist, Ashoka, Greek, Mughal and the colonial periods. This village is about 200-250 years old according to information obtained through interviews with key informants (annexure 2). It has its own history and heritage. The village truly presents a

² Daman-e-Koh is a view point and hill top garden which lies to the north of Islamabad and in the middle of the Margalla Hills.

charming picture of natural beauty as it is constructed along the slopes of the Margalla Hills in Islamabad. It now serves as a popular recreational spot for both local and foreign visitors.

A snapshot of Saidpur Village



Source: Ahmad (2011)

The uplift of the Model Village



Photo credits: Faisal Saeed

A Hindu temple



Photo credits: Laraib

The picture above shows the presence of a Hindu temple in this village, also, it shows that the village is known for its religious harmony and rich cultural traditions. In the picture below, one can see the '*baithak*' (sitting area) of a well known *sufi* saint.

The grave beside the '*baithak*' (Sitting area)



Source: Ali (2009)

Diyas



Source: Minallah (2011)

Just before sunset on Thursdays, on the slope above Saidpur Village, '*diyas*' (lamps) are lit by the locals at the '*baithak*' (meeting area) of the *sufi* saint or '*Zinda Pir*' (spiritual healer). People come to pray here for their worries to be solved (as shown in the pictures above and below).

Children lighting *diyas*



Source: Fieldwork

The village is also known for its pottery (as shown in the pictures below):



Photo credits: Faisal Saeed



Photo credits: Faisal Saeed

Pottery is a dying art. While the elder potters struggle to earn a living, the younger potters are no more willing to learn the art. The potters should be cherished and helped as they are our national treasures (Minallah, 2007).

Pottery making- “*Gharoli*”



Source: Minallah (2007)

Traditionally, “*Gharoli*” was used on weddings exclusively by the bridegroom to take a bath before the ceremony took place (as shown in the pictures above and below):

“*Gharoli*”



Source: Minallah (2007)

Data Analysis and Key Findings

Few important questions that come to mind are that how do the residents of Saidpur village sustain themselves and what is needed to be done to bring an improvement in their standard of living? Have the natives benefitted from the development of Saidpur Village Model phase one? Are they better off or worse off? In order to find answers to these questions, I decided to conduct a small survey of the residents of this village. For this purpose, I undertook a sample survey of 10 households. Our group also interviewed two key respondents from the village. For the purpose of the survey, a questionnaire was designed, a representative sample was chosen based on convenience and hence the survey was conducted.

The key findings from the survey in brief are summarised as follows:

General Profile of the Respondents

The village folk had sufficient knowhow and information on the background of this village and how this village got its name. The population of the village is approximately 12,000 to 15,000. The language of the natives is mostly Urdu and Punjabi. The village is about 200-250 years old. The locals speak the Potohari language and are mostly Muslims. A few Christians also live there. The locals that i interviewed belonged to the Ghakkar and “Rajput” caste. But it was mentioned to me that various ethnic groups are living there but the “*Muqami*” people all belong to the Ghakkar caste.

The age of the respondents was between 24-60 years. 25% of the respondents were males and 75% were females. 40% of the female respondents interviewed were wives, 20% were heading the household (males), 20% were daughters-in-law of the head of households and 20% were daughters. 10% were living in a single family whereas only 90% were living in a joint family. 25% of the households had 4 to 5 family members, 25% had 6 family members and 50% had more than 6 family members per household.

80% of household heads were working as daily skilled and unskilled labourers either as loaders, traders, driving taxis or as security guards with some security firm, 10% were potters, 10% skilled males worked in government jobs. All of the households had no means of transport of their own as they did not own any form of vehicle. 50% of household heads were educated till matric. 25% were illiterate and 25% had been educated till intermediate.

In response to the question: whether they are meeting monthly expenses, 25 % of the respondents said that they were barely meeting their monthly expenses, had to borrow debt occasionally from higher income families in the village on interest to meet household expenses. 75% said that they did not need to borrow debt to meet their monthly expenses because they were getting room rent.

Natural Capital

In a response to the question, does anyone own land, 100% respondents said that they don't own any sort of land, the land all belongs to the CDA so they do not cultivate any crops for consumption or income generation purposes.

Physical Capital

In a response to the question regarding house ownership, 100% respondents said they own the house they live in. 10% of the house material was a combination of “*kacha/pakka*”, 90% had “*pakka*” houses. The artificial source of light in their houses was electricity. The village had no gas although gas pipes have been laid down in the village. The residents used wood or gas cylinders for heating or cooking purposes. The drinking water was being supplied through taps but the water source was not clean for drinking and was originating through a local “*chashma*”. The facility used for human excretion (toilet) was pit toilets.

25% of the families owned livestock, which included goats and hens, while 75% of the families did not own any livestock. None of the families owned any mode of transportation while all of them used public suzukis and taxis as a means of transport.

Financial Capital

In a response to a question whether they have any saving or net cash, 90% replied they have no savings or net cash. They did not respond to the question of whether they or anyone in their family owned any jewellery. 25% said they had debts to be repaid.

100% of the respondents said that they had products that could be sold immediately which included a UPS, television, fridge, washing machine and sewing machine as well.

Social Capital

In response to a question whether they helped community members in time of need, 100% replied that they often did. Apart from all household heads who participate in community decisions, 75% of women said that they not only participated in community decisions but were also empowered and had a say in important matters, which came as a surprise. 25% of respondents said that women had a say but only men decide for their community. 100% respondents replied that there was no drug addict in the family.

Human Capital

As for the number of earning people in the family, 50% of the respondents said they had 1 earning member in their family while 50% had 2 earning members. 40% of the respondents said they had a senior citizen above 60 years of age living with them.

25% of the respondents said that the family head was illiterate whereas 50% said that the academic qualification of the family head was matric. 25% of household heads had been educated till intermediate.

When respondents were asked to define health or what it means to them, 25% said that their perception of health is that when one feels fit and there is no illness. 50% said that health is happiness and everything, it is a blessing and life revolves around health. 25% of them said that a clean environment and good sanitation measures lead to health. 100% said that the health of their family head was good.

In a response to the question whether there was anyone disabled in the family, 100% replied that there was no one disabled in the family.

Government facilities

In a response to a question whether the government was providing any facilities for the village or community, the response was that only electricity and water was being supplied but there was no gas. There was only one school for boys and girls till middle level and the village had no dispensary, medical centre or hospital.

Main issues or problems faced

Some of the main problems faced by the people included; there was a “*pakka*” main road leading to the village but beyond the restaurants parking area, all roads leading to smaller “*gallis*” were “*kacha*”. The “*nullah*” running along the village was extremely polluted and dirty. The natives wanted the government to provide

employment and income generating opportunities for them. Local politicians had made false promises about providing jobs to locals but it was just an election gimmick.

Respondents felt that there was a need to generate employment opportunities for the people living in that village especially in government service. Some felt that there was a need to upgrade the school located in the village and have one solely for boys and one exclusively for girl as they felt that education could create a difference in the lives of their children as one could solve one's own problems through education.

When the respondents were asked to rank the facilities in order of their priority, majority of females put supply of gas as a top priority while the men put employment opportunities as a top priority. Provision of a hospital was second followed by sanitation, then up-gradation of school for boys and girls. Clean drinking water was a low priority and least important to them were toilets.

Happiness

When asked about their perception of happiness, majority said mental wellbeing, peace of mind and health of family members is happiness for them. A few said getting “*roti*” twice a day, good food, and respect and taking care of each other bring happiness. One of the respondents said that the tourists bring in revenue for them as they have a small souvenir shop and the village is internationally recognised so it makes them happy. When asked what about money, one respondent said that money is important to some extent but other things mentioned above are important too.

When asked to rank their living status the response was 95% respondents said that they were happy with their state of affairs and only 5% said that it was a “*majbori*” (they had no choice) and that their living status could be made better by improving the state of cleanliness around them as our religion stresses on it too. No one seemed to be unhappy.

Development

When asked about their perception of development, 25% said participation of people, where locals are involved in decision making and when things don't get imposed on them from outside. 50% said some sort of household survey should have been conducted to assess the income level of each household and employment opportunities should have been provided to those who were marginalised. They also said that tourism and recognition of a place supports development. One respondent said that Capital Development Authority (CDA) should clean their

“*nullah*” and charge natives a nominal fee according to their income level. Another responded replied that the following constitute development; employment opportunities, poverty alleviation, environmental sustainability, sanitation, empowerment, security, education, health and participation of people in the whole process of development.

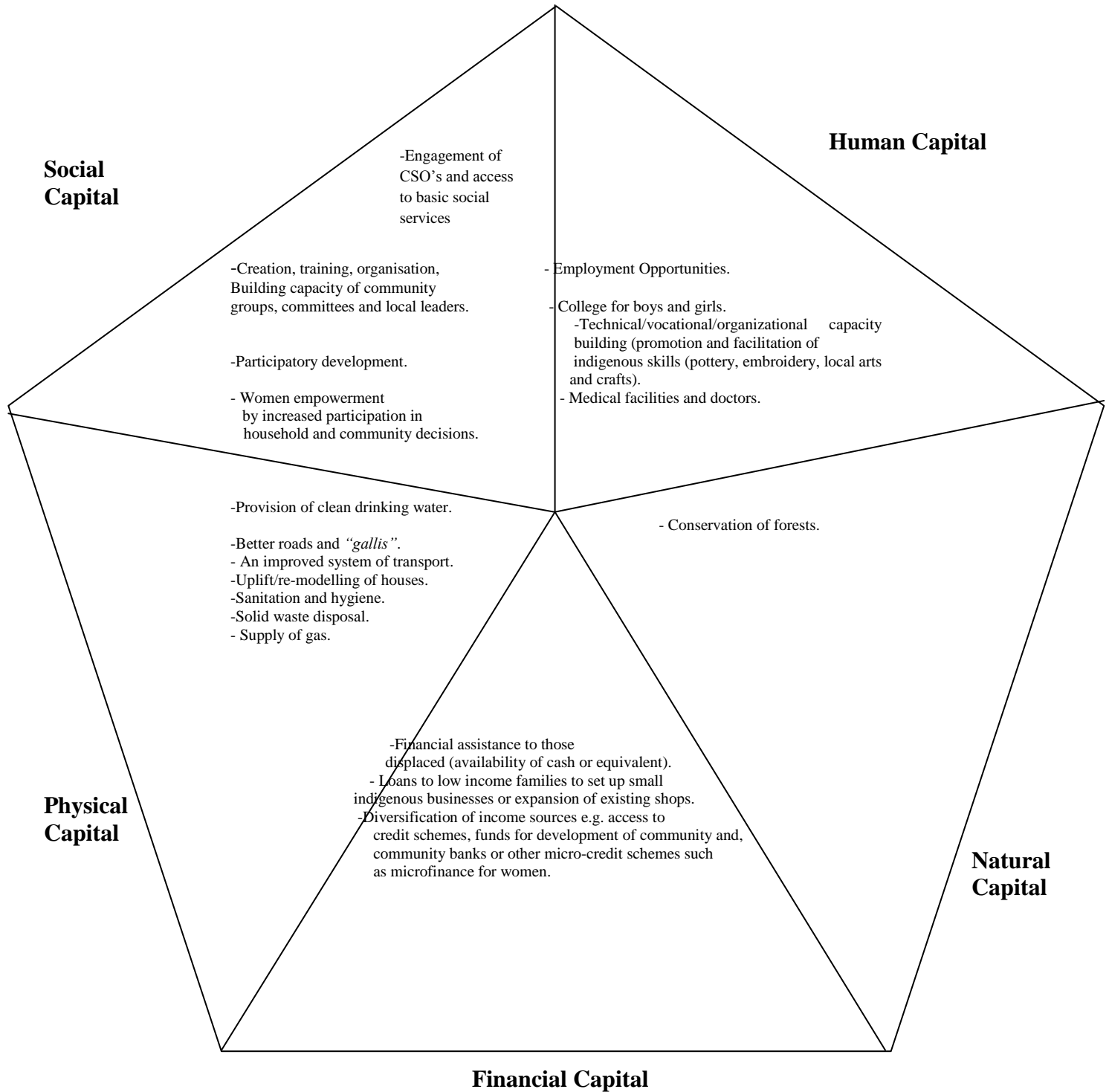
An Indigenous Model of Development for Saidpur Village

Building Assets

In general, there is a need to bring about improvements in the lives and resilience of the rural poor of Saidpur Village through a combination of the following strategies:

- Participatory development, building of community representation in local government, women empowerment by increased participation in household and community decisions so that they can make better choices for themselves and their families, developing better roads, providing them with an improved system of transport, taking care of sanitation and hygiene, supply of gas to the village and enhanced household food security and nutrition.
- Also, by increasing their access to public goods and services. Most households in this village do keep a few animals only and the land is not in their name, so provision of finance to the natives displaced in cash or equivalent can help resettle those affected and microfinance schemes for women, etc.
- Improving basic needs and services like providing them with higher education thus increasing their access to employment opportunities, providing them access to medical facilities and doctors, access to clean drinking water, opportunities of diversification of income sources through enhancing their indigenous skills such as tailoring, embroidery, local arts and crafts, etc. A household's vulnerability will be decreased when a diversified income structure is present, which means that members of a household are not depending on daily wages alone, but they also have additional cash income e.g. small businesses and can cope better with shocks.
- On the other hand, if the income of a household comes from a job that is secure and pays a good salary, then these households will be able to function well with only a single source of income.

Livelihood Assets Based Community Development Model (Asset Pentagon)



Conclusion

It is important not only to manage livelihoods but also to sustain them as is also evident in the case of the study conducted on Saidpur Village. The indigenous model of community development that I prepared for Saidpur Village, when looked upon, in view of the findings and analysis of this term paper, leads to the conclusion that majority of the rural community is not better off after the development intervention took place as it did not improve the livelihoods of the rural people nor did it enhance the status of living of the residents of this village and neither did it reduce poverty. The need is to identify those constraints that hinder community development and poverty reduction. In this case, the following constitute development;

- generation of employment opportunities,
- poverty alleviation,
- environmental sustainability,
- sanitation and hygiene,
- empowerment,
- security,
- education,
- health and
- participation of natives in the whole process of development.

The importance of Sustainable Livelihood Approaches cannot be ignored as it tends to do away with preconceptions about how the rural community should be developed and aims to develop an accurate and precise picture of rural people and their environment. People lie at the centre of this approach. The importance of working with working with people, supporting them to build up their own strengths, realising their true potential and capability is crucial. At the same time, it is also important to acknowledge how policies, institutions and external shocks and trends affect the livelihoods approaches to development. So, if one has to take this research further, the directions of future research should be as are given in the section below.

The poor, marginalised or most vulnerable groups are often excluded by many development interventions. These groups do not possess sufficient natural, physical, financial, or human capital to participate in income generation activities. As in the case of Saidpur Village, in order to have a positive impact on these vulnerable individuals/households/groups, it is important to invest in enterprise development. This means that initial investments have to be made to provide the natives with a minimum asset base in order to bring them back into the development process. Last but not the least, all the cultural heritage sites at Saidpur village are deteriorating and need to be conserved as they are suffering from neglect and the relevant authorities need to recognise their full potential as tourist attractions in order to generate revenue to benefit the local population of the village.

Way Forward / Future Direction of Research

This research talks about maintaining or enhancing various types of assets in order to enhance their livelihoods but it does not incorporate other indicators of the Sustainable Livelihoods Framework (SLA) as developed by DFID (2002), such as, it did not take into account the context of vulnerability (stresses and shocks) to determine livelihoods resilience and sustainability as used by various studies conducted all over the world. But with certain modifications incorporating all elements of the SLA framework, Saidpur Village's indigenous model for development can be made into a more practical and a more representative model for effective policy intervention. The following types of questions can be made a part of the study in future:

- a) What types of crisis are faced by these villagers?
- b) How resistant are these people against shocks and crisis, such as serious diseases, accidents or death of household members, losses of a particular type of asset (e.g. theft of livestock, etc).
- c) How do households respond to a crisis, do they choose an 'offensive' coping strategy (e.g. diversifying their income structure), or do they confine themselves to more 'defensive' strategies (e.g. taking a cash loan)?

Lastly, the study does not include **cultural capital** or **symbolic capital**; the former refers to non-financial social assets that promote social mobility beyond economic means. For example, intellect, education, style of dressing, speech, or physical appearance, the languages spoken, etc. The latter can be referred to the resources that are available to an individual on the basis of prestige, honor or recognition and it serves as value that one holds within a culture. For example, a war hero may have symbolic capital in the context of running for political

office. Symbolic capital can be a symbolic representation of a land's cultural value; it can also be embedded in the built environment or urban form of a city. For example, landmarks usually have symbolic value and utility.

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