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**Institutions, Resource Allocations, and Economic Change:
South Asian Perspective
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An active engagement with the process of sustainable and equitable economic and social change demands a thorough review of growth –based economic development paradigms. A restructuring of the growth paradigm for social development entails significant enhancement for efficiency and productivity gains. An approach which creates a balance between economic and social development is critically vital for achieving the 21st century global agenda for prosperity and freedom. A fresh and well thought-out role for national institutions especially in the area of development model, resource allocation and employment is vital to achieve a sustainable and equitable development. This paper examines the combined potential for coordinated economic and social development in the South Asian region through inter-sectoral resource allocation adjustments.

1. Introduction

Research and records of development in economic journals, official reports and in public forums are generally critical of the neoclassical growth models. New research and discussion should offer fresh ideas and renewed emphasis on new strategies for better outcomes. In the currently used strategies there are several critical issues that must be addressed for a worthwhile change in development efforts. First and foremost among them are the contemporary macroeconomic models of “growth” and “inclusive growth” and their applications. The main problem with these models is their failure to deal with to relate to real-life issues such as improvements in human capital, poverty alleviation, and employment opportunities. Next is the issue of role of the public as well as private institutions in resource allocation and utilization. Performance of these institutions in almost all areas of national life in South Asian countries has been poor because powerful elites control political and social agendas. These elites use public and private institutions for their own political and economic interests. Another key issue is an imbalance in the sector-wise allocation of resources which ignores the proper balance between economic and social investment. Economic approaches alone are not enough to achieve successful outcomes for most development programs. Rethinking of the existing development strategies requires an extension of their scope beyond economics into interdisciplinary areas. This means restructuring the development paradigm to include all facets of political economy. Events of 20th century such as Great Depression, two world wars, and environmental

degradation, and narrowly focused on specific challenges such as unemployment, poverty, and inequality. The complexity of 21st century life accentuates the relevance of interdisciplinary approaches. In order to achieve simultaneous solutions for these challenges this new strategy requires extending the planning and policy processes for development from specific markets and theories to social discourse, active political engagement, and people-oriented strategies by both public and private institutions.

The study plan of this paper comprises of two periods: the first pre-reform period, 1950s-1960s, and a second post-reform period, from 1990s to date. Its first section introduced the theme of this paper. The second section describes the instruments and mechanisms of growth and industrialization used between the 1950s and 1960s. The third section discusses market reform regime, 1980s to date, and their outcomes. Section four presents a survey of economic and budgetary policies and governance issues in the South Asian countries. Conclusions are in its final section. Supporting tables are given at the end.

11. Time Period, 1950s-1980s

The First period, from 1950s to 1980s, defines the history of economic development in South Asia in the context of the pursuit of growth rates and industrialization, and outcomes regarding the ongoing development programs. The growth and industrial programs during this period were articulated within an economic policy framework, which set budgetary policy for South Asia. Industrial policies were designed to extract resources from agriculture and from the workforce in the form of “surplus value”. India invested heavily in large-scale industries with the appropriate technology. Pakistan prioritized industrial development over both agriculture and human capital. Economic policies, therefore, in both countries were more pro-growth and less socially development-oriented. In all South Asian countries with the exception of Sri Lanka, fewer resources were allocated to education and health both by governments and markets.

The instruments and mechanics used by governments to achieve the goals of rapid industrialization relied on neoclassical macroeconomic models of both growth and inclusive growth. The mechanics of these models are anchored in traditional production functions targeting growth and rising incomes. Several case studies including Pakistan in South Asia show that this strategy has led to the making of an “enclave economy” with only a marginal impact on social development and failed to change daily lives of most people. Moreover, the development approaches of economic planning which were used for rapid industrialization increased bureaucratic control and inefficiency in the economy. The officially promoted Inclusive growth model, a modified version of the traditional growth model, failed to produce the intended distribution effects. The market sector was exclusively growth and profit-oriented with very little sense of business ethics and social responsibility. Social improvement and social development were not priorities for either the private or public sector.

The records of planning and policies and experiments with these models from 1950s to 1980s, show very modest success in advancing the officially stated goals for growth, industrialization, employment, and poverty alleviation in South Asian countries. India in this regard is often cited

for its *Hindu Growth Rate (low growth rate)*, and failed attempts at developing appropriate technology. Pakistan was initially successful in growth and industrialization gains, however, with the lack of adequate social development, events led to a civil war in the country which wiped out the growth gains achieved with high economic and human cost and resulted in the dismemberment of the country in December 1971.

Poverty and inequality in South Asia during this period and even today remain the biggest challenge. In this context the Human Development in South Asia Report 2006 and a study entitled *Accelerating Growth and Job Creation in South Asia* reached similar conclusions. Human Development in South Asia 2006 Report writes, "In South Asia a huge number of poor people suffer from poverty, hunger, disease, illiteracy, unemployment, and from the failure of institutions to provide them support and services to get out of poverty." The authors of the book conclude, "Even as late as the beginning of the 1980s, South Asia was known as a region suffering from conflict, widespread poverty, autarkic slow growing economies," (Ghani and Ahmed, 2010).

111. Time Period, 1990s to 2009

Initially market reforms came in the wake of globalization in mid-1980s and then accelerated with the collapse of the Soviet system. There was an international push for economic liberalization, spearheaded by the western powers and the World Bank and IMF. Beginning in mid -1980s almost all South Asian countries introduced market reforms for trade and investment liberalization, privatization, and financial reform. As a result of these reforms resources were used in growth friendly sectors and growth rates in South Asian countries were increased. "Compared to 3.7 percent growth per year during 1960-80, South Asia's GDP expanded by 5.7 percent during 1980-2000; growth accelerated further to 6.5 percent in 2000-7." This success has been due to the increase in resource employment and total factor productivity. While this "growth momentum is led by the largest country, India, other large countries like Bangladesh and Pakistan have also shown growth dynamism." These growth gains, however, don't hide the issues of poverty, inequality and inter-country difference. There are only marginal improvements in employment, incomes, and social change. "Notwithstanding this impressive progress, South Asia remains home to the world's largest number of poor," (Ghani & Ahmed, 2010). Statistics reveal little progress in social conditions as fewer resources have been invested in social development programs. Some of the problems that persist are exacerbated by resource shortfalls. Tables 1, 2, and 3 and Figures 1,2 and 3

1V. Survey of Select Policies

There are three key areas concerning investment deficit in social development that are examined here; first, growth-oriented industrial policies; second, budgetary allocations skewed in favor of industry; and third, governance standards in the region. These areas are crucial to understanding institutions' roles in resource allocations, mobilization and their utilization.

Identifying constraints in the path of promoting social development in Asian countries require productivity gains achievable only with properly coordinated policies.

a) Growth-oriented Industrial Policies

Economic policies for development from 1950s to 1980s in all major countries in South Asia, India, Pakistan and Bangladesh pursued rapid industrialization within the framework of economic growth. In the Indian planning documents industrialization was determined to be the key instrument of dealing with major economic and social challenges. The planning Committee of the Indian National Congress was convinced that, "the problems of poverty and unemployment, of national defence and economic regeneration in general cannot be solved without industrialization." The committee was of the opinion that, "in the context of the modern world, no country can be politically and economically independent, even within the framework of international interdependence, unless it is highly industrialized and has developed its power resources to the utmost. Nor can it achieve or maintain high standards of living and liquidate poverty without the aid of modern technology in almost every sphere of life," (Srinivasan, 1996).

Despite the large share of scarce resources that were allocated to industry Indian industrial performance during this period had remained poor. In the years prior to reforms of the 1990s, there had been little increase of employment either in the state enterprises or in manufacturing. Progress in agriculture remained modest primarily due to resource shortages, bureaucratic bottlenecks, and a lack of effective reform. A recent research study on this subject concludes that, "It is difficult to exaggerate the interrelated need for India's agricultural reforms with those of infrastructural production and pricing of power, transport and water supply. From 1976 to 1996, labor productivity in Indian agriculture sector grew at the rate of only half of one percent per annum; in East Asia, generally, the comparable rate of productivity growth was two percent per annum," (Letiche, 1996).

Pakistan's record of industrial development can at best be called mixed and poor. Its agricultural progress was even more modest than India's. The industrial policy of Pakistan in 1948 had two key basic objectives. First, to develop a manufacturing base of certain basic industries for goods made with its own raw materials for which there was an assured market at home or abroad. Second, "that the government would "develop any heavy industry...considered essential for the speedy achievement of a strong and balanced economy," (Chaudhry, 1967). In the 1960s due to substantial investment in manufacturing, industrial development was rapid. During this period industrial development was financed from the surplus by agriculture and human capital. Agriculture had produced more than half the national income in Pakistan. Government by turning the terms of trade against agriculture had squeezed the peasant. "Food prices were kept low while the prices of industrial products rose. Out of these high prices, the government took its share in the form of commodity taxes and import duties, the industrialists in the form of depreciation allowances and profits," (Papanek, 1967). Another study of the same period has concluded, "Failure in the key agricultural sector was fatal...Although the First Plan claimed top priority for agriculture, less than half the proposed program in this sector was actually implemented. Fertilizers and improved seeds recorded especially large shortfalls. Even in the

irrigation projects, where the targets were generally achieved, much of the effort was wasted by failure to undertake settlement speedily," (Brecher & Abbas, 1972).

Industrial labor also paid heavily for industrialization. Its real wages were declining by about one third during the 1960s. While economic resources were being diverted to industry. Wastefulness in the use of industrial capacity was rising. This underutilization of industrial capacity was estimated to be 50 to 60 percent. Schools and hospitals were built without adequate provision for more teachers and doctors. There also was considerable underutilization of other development infrastructure. During this period growth rates were high, thanks partly to foreign aid. Growth however was accompanied by rising unemployment, worsening social services, and increasing poverty in Pakistan. Government officials were so impressed by the growth numbers that they went out of their way to encourage a "handful of industrialists, big farmers and capitalists to enrich themselves, (Baqai & Brecher, 1973). This one-sided industrial policy led to industrial concentration and economic power in Pakistan, (White, 1974). These unfortunate events in Pakistan eventually gave birth to Bangladesh, formerly East Pakistan. Industrial development in Bangladesh prior to 1971 when it was a province of Pakistan had been primarily concentrated in jute manufacturing, since it was a valuable export asset.

Taking a long view of agriculture in united Pakistan, the eastern province now known as(Bangladesh) introduced and implemented fundamental land reforms in 1951 ending the feudal hold on rural life, facilitating peasant debt and making credit easily available to small farmers. In Pakistan the fundamental land reforms concerning feudal land ownership, land tenure system, agriculture income tax, and rural credit and debt have yet to be enacted. The picture in 2009 is no more encouraging. The following quote explains the present situation succinctly. "The dominance of large landowners over tenants in the social, political, and economic spheres is all too apparent in Rural Pakistan. Moreover, education to tenants, domestic child labor, and industrial workers is denied .Education, as some landlords and some business operators well know, workers, specially women, may finally demand that laws in place to protect them be enforced,"(Tadaro &Smith, 2009). These powerful groups know that educating the poor is not in their interest.

b) Budgetary Policies

South Asian budget planners face severe financial constraints:

First, is the low taxation potential of the South Asian countries due to; low per capita real incomes; a high degree of income disparity; the landed aristocracy's hold over rural life, and the segmented nature of modern industrial sectors; the existence of powerful political and business groups; and the administrative incompetence, corruption, and questionable integrity of income tax staff and other tax collecting officials.

Second, in the narrow taxation base due to absence of an agricultural income tax and the large share of undocumented economic activity in the national GDP, tax revenues constitute approximately only ten percent of GDP in the South Asian countries. There is a very heavy

reliance on indirect taxes (over 80 percent) such as imports and export duties and excise taxes (purchase, sales, and turn over taxes). The incidence of these taxes, as universally known is proportionally more on the poor. Direct taxes, those levied on private individuals, corporations, and property make up less than 10 percent. This is low compared to other developing countries where direct taxes constitute approximately 20 to 40 percent of total tax revenues. Developed countries, mostly rely on direct taxes which are progressive and meet the criteria of taxable capacity and burden sharing in a fair manner.

Third, the imbalance in current (administrative) and capital (development) expenditures due to the perpetuation of a system of power and privileges, high administrative costs, increasing interest payments, and large military spending.

Fourth, the low and steadily declining trend in spending both on education and health.

This last area deserves special mention in examining resource allocation and the poor state of social development in South Asia because of the negative consequences for productivity. "While South Asia is one of the most deprived regions in the world in terms of human development, it also turns out to be the one that spends the least on human priority concerns... What is even worse, public spending on health and education is going down in most South Asian countries," (HD SA, 2006). For instance, public spending on education and health is 1 percent and 3 percent respectively. These are the lowest in world even when compared to other low income countries, such as the Sub-Saharan region in Africa. Trends in public spending on education as percentage of GDP in Pakistan and Sri Lanka show decline. Public spending in the health sector in all the South Asia countries is declining, and more significantly in Pakistan. Other resource allocation problems include underutilization, equity issues and the quality of social services.

The reduction in and underutilization of the allocated resources for development and social services is common. For instance, in Pakistan in 2007/2008 and 2009/2010 fiscal years budgetary allocations for development were shifted to non-development areas to the tune of Rs. 100 and Rs. 155 billion respectively. In 2005 only Rs. 3.5 billion against the allocation of Rs. 4.5 billion was spent on education. On health, in the same year, only Rs. 1.5 billion out of Rs. 2.3 billion was spent on healthcare. Moreover, "poor bureaucratic procedures, corruption and low administrative capacity leads to inefficient utilization of allocated funds. The major portion of the budget is devoted to recurrent expenditure pertaining to staff salaries and administration with little left for investment to improve the physical infrastructure and quality of services," (HD SA, 2006).

In regard to equity, "the pattern of public spending on social services, such as health and education, "is such that the mostly benefits go to the rich rather than the poor," (Filmer, 2003). "In Nepal, for instance, 46 percent of the education spending accrues to the richest fifth as compared to a mere 11 percent that goes to the poorest fifth. In India, the curative health care subsidy that goes to the richest fifth of the population is almost three times more than what is received by the poorest fifth," (World Bank, 2003). In Pakistan, the benefits of public expenditure on education captured by the richest quintile, is twice that of the poorest quintile, and in

Bangladesh, the public subsidies on education captured by the rich are three times that of the poor,” (Filmer, 2003).

On the issue of quality of social services conditions are not any better. Schools and hospitals are usually in disrepair. A study conducted in the rural area of Bangladesh and Nepal found an average of one toilet for 90 students half of which were not usable. There always is a shortage of teachers as well. Even when teachers are present the quality of teaching is low due to motivation and the lack of complementary inputs.. Learning outcomes greatly suffer as a result. A survey in Bangladesh found 30 percent of the students who completed grade 5 were not minimally competent in reading and 70 percent were not minimally competent in writing, (World Bank, 2003). Tables 4, 5, and 6. Figures 4, 5 and 6.

c) Governance Challenges

Issues of governance in all the South Asian countries are very real and amply documented. There are certain governance issues in resource allocation areas that are common to all South Asian countries and continue to recur in different degrees in various projects. These include the lack of professional standards; a high degree of political interference in project selection; a leakage of development funds due to corruption and the lack of transparency; a weak administrative capacity and the lack of monitoring and evaluation mechanisms of development projects.

These shortcomings indeed have a direct impact on the performance of economic and social development. Corruption is the major issue of governance in South Asia. The corruption issues stem from the lack of commitment to the rule of law, the laxness in the enforcement of laws on the books, and official and cultural constraints to the process of accountability. Transparency international ranks most of the South Asian countries especially Pakistan and Bangladesh very high on its list of corrupt countries. The reason why funding does not always reach its intended beneficiaries is due to leakage owing to corruption and administrative mismanagement. Corruption imposes an extra cost on the poor in assessing the services that they are entitled to. Evidence from many studies suggests that “while the rich pay bribes to speed up the process the poor pay bribes for mere access to services” (Anderson, 2003). Seventeen percent of respondents in India and fifty two percent in Pakistan paid bribes for services that they were entitled to (Transparency International 2005). Even in the areas of basic education and health corruption is widespread. Teachers and other staff members often demand bribes for the admission of children or even to help them get passing grades. Teachers also pay bribes to public officials for posting and promotions that they do not merit, (Transparency International 2007). In 2006, 67% of the respondents in Pakistan admitted that they faced corruption in hospitals, and 22-26% of the patients in Bangladesh have to bribe the doctors, “ (Transparency International, 2007). Among many other issues of governance in India is capital flight that defines the level of corruption. Officials, industrialist, rich and influential have billions of US\$ in Swiss bank accounts. According to a recent report in connection with Swiss government disclosure act India has more money in Swiss banks than all other countries combined—a sum of US\$1.5 trillion (\$1,456 billion). Other countries keeping large sums of black money in Swiss

bank accounts are: Russia \$470, UK \$390, Ukraine \$100, China \$96 billion. Obviously, the opportunity costs of this money are very high for economic and social development in terms of investments, schools, and hospitals. On the issues of corruption the case of Pakistan deserves a special mention.

Governance in Pakistan with reference to the integrity of its institutions and strategies for resource allocation indicate a system that is beyond repair. Most political and law enforcement institutions in the country are corrupt. The bureaucracy responsible for administration and implementing economic policy is primarily committed to its own interests. During the frequent changes in political and military regimes the bureaucracy pretends to serve the government in power while, in fact, working towards its failure. The military has interfered in political, economic and administrative processes at will, abrogating, suspending and altering the constitution of the country. The U.S. ambassador Anne Patterson while addressing senior military officers at the National Defence University showed concern over the current state of affairs. She commented recently that, "Prime Minister announced earlier that Pakistan will begin to address this matter (economic problems) next year, but this is a matter of great urgency... The urgent solution to Pakistan's current and future economic challenges does not reside with the US or with the international donor community; it rests with you, the people of Pakistan." The respected daily newspaper Dawn in its editorial on February 17, 2010, commented on her remarks writing: "US ambassador Anne Patterson's comments on how the Pakistan economy is being managed are not entirely without merit... Those at the helm seem to be interested primarily in their own political survival, at the expense of the people and the socio-economic issues facing the country. Ours is a profligate and bloated government that spends more than it earns and yet, with begging bowl in hand, takes offence (at least publically) when donors demand greater accountability... Corruption is rife, and many among the wealthiest in the land evade taxes and collectively managed to get loan write-offs to the tune of billions. Without long-term policies and honesty of purpose, we will forever be reaching for the begging bowl," (Dawn, 2010). Moreover, the military establishment itself owns and operates businesses producing about 10 percent of the GDP, Saddiqi, 2008)

V. Conclusions

Both Public and private institutions in the South Asian countries need a new development vision which includes social development. A review of the current paradigm and resource allocation policy is long overdue. They are slow in promoting education and professional training programs. No serious effort is underway to reduce poverty. In the eyes of some people these institution have lost trust and legitimacy. They don't have credibility anymore to successfully undertake the tasks of community building. This pattern of South Asian misgovernance, an old colonial mindset among the elites, and obsolete cultural influences in society explain much of the region's lackluster socio-economic progress.

Unfortunately, in the South Asian power structure there is little knowledge and recognition of the efficiency and productivity gains that can be produced by an investment in human capital. The general Population for its part lacks appreciation for these promises of modernism, social uplift and cultural change. They seem to be accustomed to old ways and content with their present existence, one without future and hope. Economic decision-makers need to realize that, how low spending on education and health impedes productivity of the workforce and creates an economy which is slow growing as well as one with constrained potential. Widespread poverty and low incomes often contribute to poor living conditions, poor health and low spending, thus keeping society and the economy from reaching higher economic and social potentials. The poor should be made aware that, poverty and low incomes are neither their fate nor the destiny. Their existing conditions deprive them of power, participation, and influence in national affairs. Their poor background, lack of training and skills, reduce employment and business opportunities. These conditions, in turn, contribute to lower levels of literacy and poor health conditions among the majority of the population. This is a twin edged vicious cycle, misgovernance perpetuates abuse of power and the people's abdication of their rights reinforces powerlessness and deprivation.

A successful development effort must begin with resource allocation and investment both in physical capital and human capital. This program must be supplemented with accelerated programs to reduce poverty. A strong social development is a necessary roadmap to a sustainable and equitable development.

Appendix Tables

Table 1: South Asia:
(Average Annual Growth Rate GDP)

Country	1965-80	1980-88	1990-2003	2000-07
Bangladesh	2.4	3.5	4.9	5.8
India	3.6	5.2	5.8	7.8
Nepal	1.9	4.7	4.6	3.2
Pakistan	5.1	6.5	3.6	5.8
Sri Lanka	4.0	4.3	4.7	5.3

Source: World Development Reports 1990, 2005, 2009, World Bank, Oxford University Press, 1990-09

Table 2. Regional trends in the absolute number of the poor
(1981-2002)

Regions	Population below US \$1 a day (millions)			Population below US \$2 a day (millions)			Annual change, 1981-2002 (%)	
	1981	1990	2002	1981	1990	2002	Population below US \$1 a day	Population below US \$2 a day
East Asia & Pacific	796	472	214	1,170	1,116	748	-6.06	-2.11
China	634	375	180	876	825	533	-5.82	-2.34
Europe & Central Asia	3	2	10	20	23	76	5.90	6.56
Latin America & Caribbean	36	49	47	99	125	123	1.28	1.04
Middle East & North Africa	9	6	5	52	51	61	-2.76	0.76
South Asia	475	462	437	821	958	1,091	-0.40	1.36
Sub-Saharan Africa	164	227	303	288	382	516	2.97	2.82
Total (developing countries)	1482	1218	1015	2450	2654	2614	-1.79	0.31

Source: World Bank 2006h.

Table 3. Poverty indices compared with income poverty for South Asia

	Human development index (HDI) value 2003	Human poverty index (HPI) value	The poverty of opportunity index (POPI) value 2005	Population below US \$1 a day 1999-2004
India	0.602	31.3	31.3	34.7
Pakistan	0.527	37.1	34.3	17.0
Bangladesh	0.520	44.1	39.7	36
Nepal	0.526	38.7	34.1	24.1
Sri Lanka	0.751	18	10.3	5.6
Bhutan	0.536	-	-	-
Maldives	0.745	16.6	-	-
South Asia (weighted average)	0.587	33.2	32.1	32.2

Note: *most recent year available.

Sources: World Bank 2006h and MHHDC staff computations.

Table 4. South Asia:
Public Revenue/Expenditure Profile

Country	Current Tax Rev		Current Non-Tax Rev		Total Rev		Current Exp		Capital Exp		Social Services		Military Exp	
	% of GDP													
	1990	1998	1990	1998	1990	1998	1990	1998	1990	1998	1990	1998	1992	1997
Bangladesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
India	9.9	8.6	2.4	3.0	12.3	12.0	12.4	12.8	8.0	5.0	13.2	26.2	2.5	2.8
Nepal	7.0	8.8	1.4	1.8	8.4	10.6	-	-	-	-	24.4	28.9	1.0	0.8
Pakistan	13.3	12.6	5.8	3.3	19.1	15.9	19.8	18.8	2.6	2.5	-	-	7.4	5.7
Sri Lanka	10.0	14.5	2.0	2.7	12.0	17.2	22.3	19.7	6.1	5.3	27.5	30.0	3.8	5.1

Source: World Development Report 2000-2001, Tables 14 & 17, World Bank, Oxford University Press, 2001

Table 5. South Asia:
Public Expenditure on
Education/Health

Countries	Education		Health
	% of GNP		% of GDP
	1980	1997	1990-98
Bangladesh	1.1	2.2	1.6
India	3.0	3.2	0.6
Nepal	1.8	3.2	1.3
Pakistan	2.1	2.7	0.9
Sri Lanka	2.7	3.4	1.4

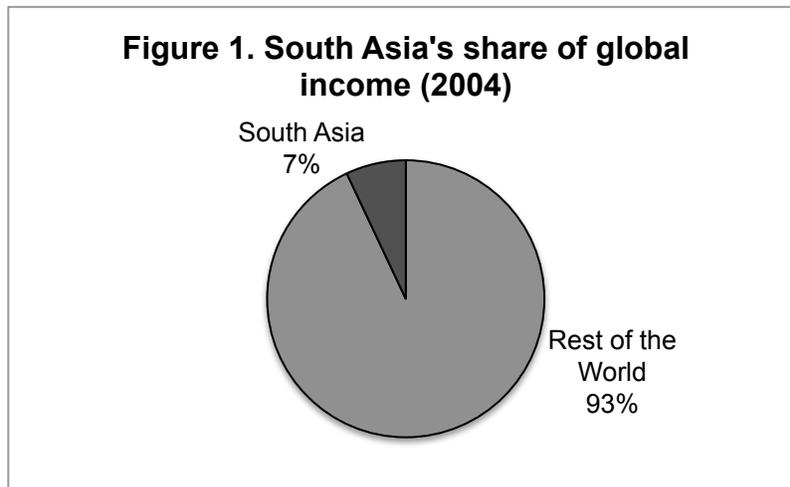
Source: World Development Report 2000-01. Table 1, World Bank, Oxford University Press, 2001

Table 6. South Asia:
Public Expenditure on Education and Health

HDR Rank/ Country	Education		Health	
	per pupil in primary education PPP US\$	as % of total government expenditure	per pupil in primary education PPP US\$	as % of total government expenditure
	2003/06	2000/07	2006	2006
146 Bangladesh	115	14.2	26	7.4
134 India	-	10.7	21	3.4
144 Nepal	119	14.9	24	9.2
141 Pakistan	-	11.2	8	1.3
105 Sri Lanka	-	-	105	8.3

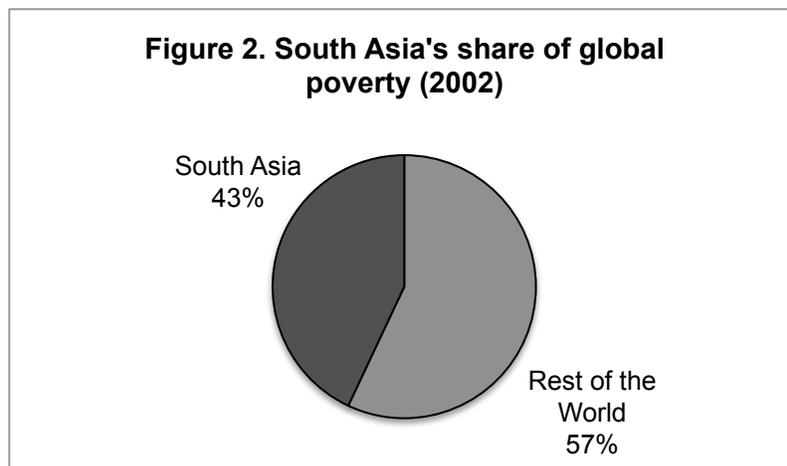
Source: Human Development Report 2009, United Nations (UNDP), Palgrave/Macmillan, 2009

Figures

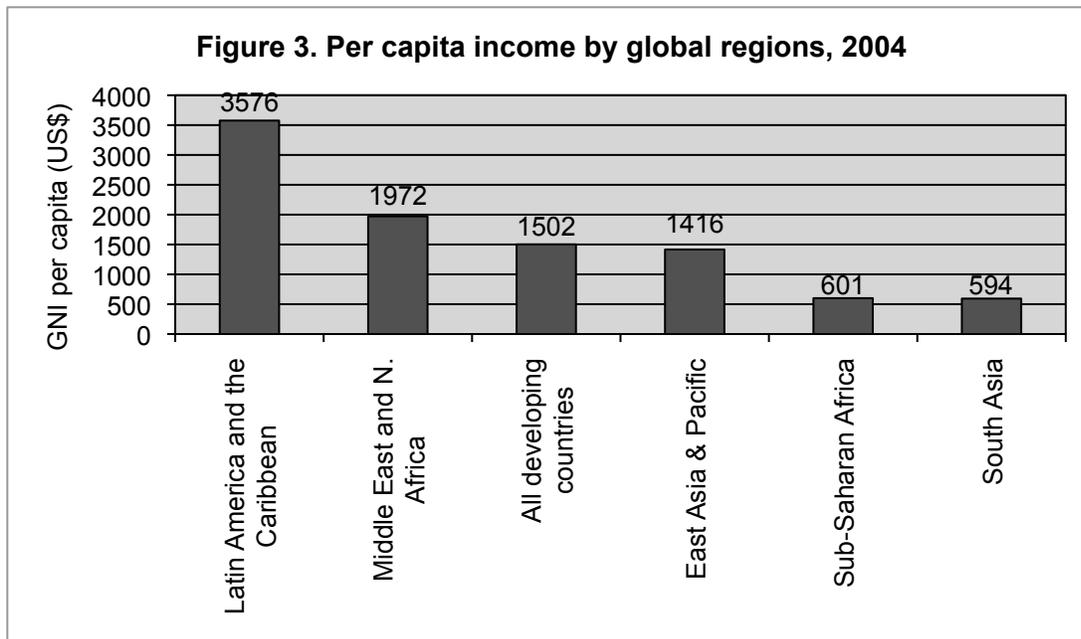


Source: World Bank 2006h.

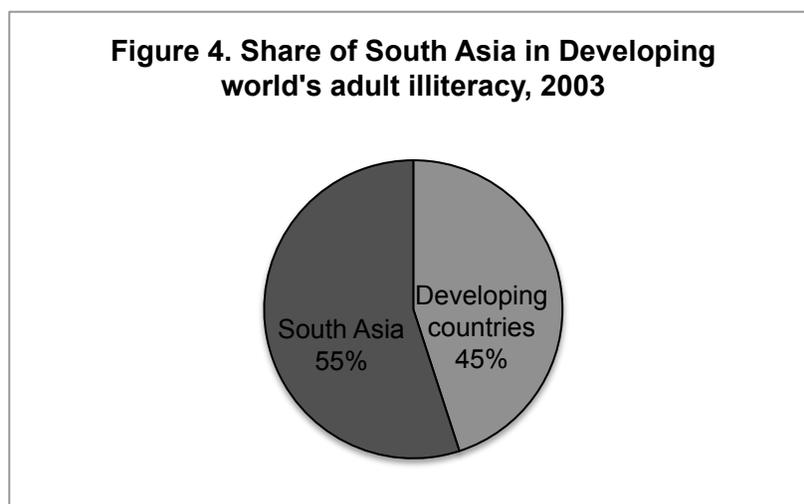
Note: Share of global income 7%
Share of global population over 25%



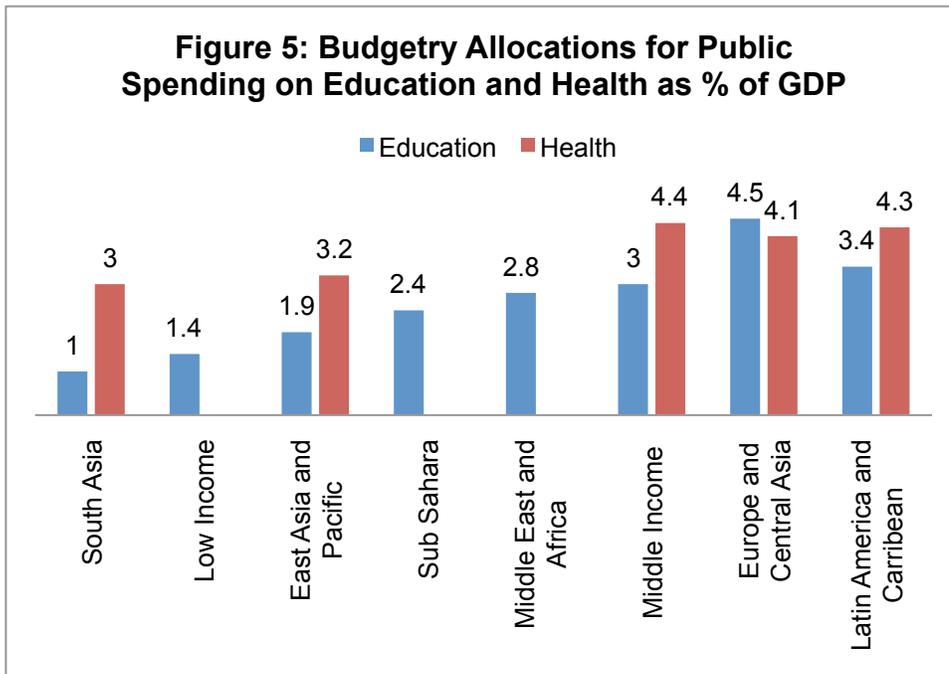
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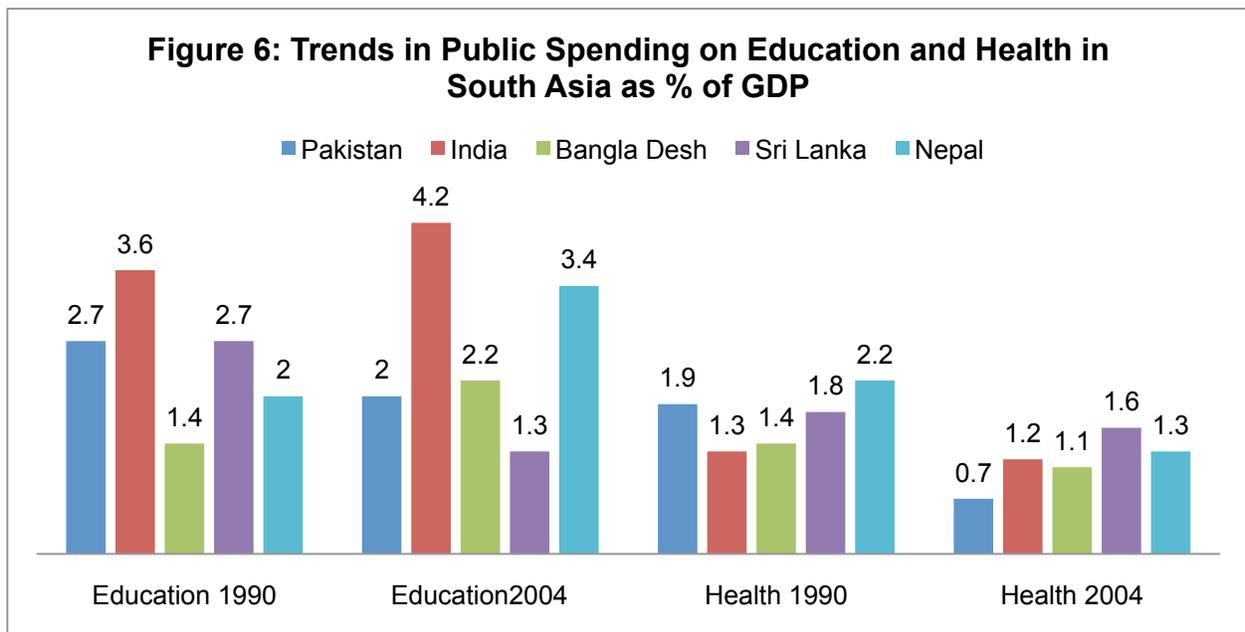
Source: World Bank 2006h.



Note: Population data for developing countries does not include the least developed countries.
 Source: UNDP 2005 and UNPD 2006a.



Source: World Bank 2005



Source: World Bank 2005

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