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Course: Changing Role of Urban Women (876) • Level: MSc

Semester: Autumn 2026

Assignment No. 2 (Units 6-9)

Total Marks: 100 • Pass Marks: 40

SOLVED ASSIGNMENT GUIDE

(For Study & Reference)

Note: This guide is prepared for study and reference purposes. Students are advised to read the relevant units of the course book, understand the concepts, and then write the assignment in their own words.

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Question 1: Institutional and Informal Barriers for Women in the Workplace (20 Marks)

Discuss the institutional and informal barriers for women in the workplace.

Introduction

Women's education in Pakistan's cities has risen steadily, yet women's share of formal employment, senior posts and earnings remains far below men's. The gap cannot be explained by ability or qualifications, since women graduates perform at least as well as men. It is explained by barriers — obstacles built into rules, structures and customs that make a woman's working life harder than a comparable man's at every stage: entry, retention, promotion and pay. Analysts divide these barriers into institutional barriers, which are embedded in laws,

policies, organisational rules and built arrangements, and informal barriers, which live in attitudes, networks, stereotypes and everyday practices. The distinction matters because the remedies differ: institutional barriers require changed rules and enforcement, informal barriers require changed culture, and each type protects the other. This answer discusses both in detail and shows how together they produce the familiar glass ceiling above women and the sticky floor beneath them.

Institutional Barriers: Rules, Structures and Arrangements

Institutional barriers begin before employment, in recruitment. Advertisements and interview practices may openly or quietly prefer men for posts involving travel, fieldwork, night duty or supervision of male staff; questions about marriage and family plans are put to women that are not put to men; and recruitment through male-dominated networks and campuses reproduces itself. Once hired, occupational segregation takes over: women are channelled into human resources, teaching, nursing, administration and customer care and away from operations, finance, engineering and line management — the very functions from which chief executives are chosen. A woman can thus work a full career inside an organisation and never enter the pipeline that leads to its top.

Pay and promotion systems carry further institutional obstacles. The gender pay gap — women earning less than men for work of equal value — persists through lower starting offers, smaller increments, exclusion from overtime, allowances attached to male-coded duties and the motherhood penalty discussed below. Promotion criteria that reward uninterrupted service, geographic mobility and constant availability are formally neutral but systematically favour a

worker with a full-time carer at home, which in practice means a man. Maternity is the sharpest institutional test: where leave is unpaid, short, penalised in seniority or informally punished by lost clients and portfolios, the organisation taxes precisely the function society asks women to perform. In informal and contract employment — where most women work — institutional protection may be absent altogether: no appointment letter, no social security, no leave and no grievance channel.

Physical and procedural arrangements complete the institutional picture: absence of separate toilets and rest rooms, no childcare or nursing facility, unsafe or unavailable transport for late shifts, transfer policies blind to family circumstances, and harassment complaint mechanisms that exist on paper but are unknown, distrusted or headed by the very hierarchy complained against. Pakistan has a formal framework — constitutional equality, the Protection Against Harassment of Women at the Workplace Act, 2010 requiring inquiry committees and codes of conduct, provincial commissions on the status of women — so the larger institutional failure is implementation: laws that are not displayed, committees not constituted, and penalties not applied convert rights into decoration. An unenforced right functions, in practice, as a barrier, because it persuades women that complaint is futile.

Informal Barriers: Attitudes, Networks and Everyday Practice

Informal barriers are unwritten but no less effective. Stereotyping is the foundation: the deep cultural equation of leadership with masculine traits — decisiveness, toughness, emotional control — means that a woman who leads assertively is judged abrasive while a man behaving identically is judged strong, and a woman who leads gently is judged weak. This double bind has

no correct setting. Related beliefs hold that women work only for 'pin money', that they will leave on marriage, that clients prefer men, and that a woman's success is owed to favour rather than merit; each belief quietly lowers the assignments, training and sponsorship she receives, and lowered opportunity then produces the thinner record that is cited as proof of the belief — a self-fulfilling circle.

Exclusion from informal networks is the second great informal barrier. Much organisational life — information, mentorship, deals, recommendations — moves through after-hours socialising, tea and smoking circles, sports, and old-school and biradari connections from which women are absent by custom, by timing (the second shift calls them home) or by propriety concerns. Senior men mentor junior men who remind them of themselves; women receive less sponsorship, and sponsorship, not advice, is what converts performance into promotion. Third, everyday practices grind down retention: interruptions and credit-taking in meetings, jokes about appearance and marital status, scrutiny of dress, gossip about any woman working late or travelling with colleagues, and outright harassment ranging from comments to coercion. Harassment is best understood here not as individual misbehaviour alone but as an informal policing of women's presence — a reminder that she is a guest in the workplace — which is why it flourishes where institutions tolerate it.

How the Two Kinds of Barrier Interlock: Glass Ceiling and Sticky Floor

Table 1: Institutional and informal barriers compared

Type	Examples	Remedy in principle
Institutional	Segregated recruitment; pay gap; promotion rules rewarding	Reform rules; enforce law; audit pay and promotion; provide

	uninterrupted availability; weak maternity protection; missing toilets, childcare and transport; unenforced harassment law	facilities and parental support
Informal	Stereotypes and the double bind; exclusion from networks and sponsorship; gossip, ridicule and harassment culture; assumptions about marriage and commitment	Leadership accountability; mentoring and sponsorship programmes; training with sanctions; visible role models

At the top of organisations the combined effect is the glass ceiling: an invisible but solid barrier through which women can see senior positions but cannot pass, evidenced by the sharp thinning of women's numbers at each higher grade. At the bottom it is the sticky floor: women held in low-paid, dead-end, casual grades from which no ladder rises. Between them operates the leaky pipeline — women entering in fair numbers but dropping out at each transition, especially at marriage and first childbirth, because both kinds of barrier peak at exactly that point. Intersection sharpens everything: a working-class, minority or disabled woman, or a woman in a small town rather than a metropolis, faces the barriers of gender multiplied by those of class, community and place, and remedies addressed to the average woman may never reach her.

Consequences and Remedies

The consequences are borne by organisations and the economy as well as by women. Talent is wasted, turnover among trained women is expensive, homogeneous leadership makes poorer decisions about half its customers and citizens, and national income loses the contribution of its educated female half — international agencies repeatedly estimate large GDP gains from

closing gender employment gaps. For women the costs are lower lifetime earnings, dependence that weakens their voice at home, vulnerability in widowhood and old age, and the discouragement of the next cohort watching them.

Remedies must therefore work on both registers together. Institutionally: transparent, gender-audited recruitment, pay and promotion; enforced harassment committees with protection against retaliation; maternity protection extended and parental leave normalised for fathers so that care is not a female marker; childcare, toilets, safe transport and flexible, predictable scheduling; written contracts and social security in informal work; and targets or quotas where voluntary change has demonstrably failed, as in political and board representation debates worldwide. Informally: leadership that models and rewards inclusion, structured sponsorship of women, meeting and evaluation practices that interrupt bias, training that goes beyond slogans to changed incentives, and public celebration of women in non-traditional roles. Neither register suffices alone — new rules are evaded by old culture, and new attitudes are defeated by old rules.

Conclusion

To conclude, women in the workplace face institutional barriers built into recruitment, segregation, pay, promotion, maternity arrangements, facilities and unenforced law, and informal barriers built into stereotypes, exclusion from networks and sponsorship, gossip and harassment culture. Together they form the glass ceiling and the sticky floor that keep women's employment below their education and ability. Because the two kinds reinforce each other, progress requires simultaneous reform of rules and of culture, measured by results — who is

hired, paid, promoted and retained — rather than by statements of intent. For a society urbanising and educating its daughters as Pakistan is, removing these barriers is not a favour to women but a condition of its own development.

Question 2: Urbanisation and Urban Poverty (20 Marks)

Discuss the link between urbanization and urban poverty with examples.

Introduction

Cities promise escape from poverty: wages instead of uncertain harvests, schools, hospitals, electricity, anonymity and opportunity. That promise draws millions from villages every year, and urbanisation — the rising share of a population living in towns and cities — is one of the defining processes of the modern world and of Pakistan, where roughly two-fifths of the population is officially urban and the true share, counting unclassified settlements, is higher. Yet the same cities that concentrate wealth concentrate visible poverty: settlements without water or title beside walled housing schemes, children working at traffic lights below office towers. Urbanisation and urban poverty are therefore linked, but the link needs careful statement. Urbanisation does not simply cause poverty — cities on average are richer than villages — but the way urbanisation happens, faster than jobs, housing and services, manufactures a distinctively urban poverty and concentrates it where it can least be escaped. This answer explains the mechanisms of that link, illustrates them with examples and notes the policy conclusions that follow.

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Concepts: Urbanisation and Urban Poverty

Urbanisation proceeds by three routes: natural increase of the existing urban population, reclassification of settlements as they grow, and above all rural-to-urban migration. Migration itself is driven by push factors — landlessness, mechanisation, debt, climate stress on farming, lack of rural services and the wish to escape restrictive village hierarchies — and pull factors — the real or rumoured availability of urban wages, education, health care and modern life. Crucially, migrants respond to expected rather than actual urban income: a chance of a good job can rationally attract more migrants than the formal economy can absorb, as the Harris–Todaro model in development economics showed, so migration continues even alongside urban unemployment.

Urban poverty is more than low income, though income defines its official measurement. It includes insecure and overcrowded housing without legal title, absence of clean water, sanitation, drainage and waste removal, exposure to pollution, flooding and disease, dependence on expensive informal provision of every service, insecure casual work without protection, vulnerability to eviction, police and price shocks, and political voicelessness. A rural poor household may own a hut, grow some food and draw on kin; an urban poor household must buy every necessity — food, water, transport, even a place to defecate — with cash earned daily. This cash dependence, sometimes called the monetisation of survival, is why a given income buys less security in the city and why urban poverty, though statistically lower than rural poverty in Pakistan, is experienced as sharper and more precarious.

Mechanism 1: Migration, Labour Surplus and the Informal Economy

The first mechanism is the labour market. Migrants arrive faster than formal industry and services create jobs, and the surplus crowds into the informal economy: street vending, rickshaw and loader work, domestic service, home-based piece work, daily-wage construction, waste picking and small workshops. Informal work is not marginal — it employs the majority of urban workers in Pakistan and much of the developing world — but it is typically low-paid, unprotected and without progression; earnings are daily, so illness, rain, a police drive against encroachments or a lockdown translates immediately into hunger. Competition among the poor themselves holds wages down, and women and children are drawn into the worst-paid segments, which is one route by which urban poverty becomes feminised.

Karachi illustrates the mechanism at scale. Successive waves — Partition refugees, industrial workers in the 1960s, migrants from Khyber Pakhtunkhwa, interior Sindh and, in recent decades, Afghan refugees and climate-displaced families — built a metropolis whose formal planning never kept pace. Its informal settlements, the katchi abadis, house by common estimates around half the city's population. Orangi Town, among Asia's largest informal settlements, grew precisely because poor migrants could obtain a plot informally when the formal city offered them nothing legal they could afford. Lahore's and Faisalabad's power-loom and workshop economies, and Islamabad's katchi abadis in the shadow of its planned sectors, repeat the same logic at different scales: the formal city runs on informal labour it will not house.

Mechanism 2: Land, Housing and Services

The second mechanism is land. Urbanisation raises urban land values steeply, and legal housing — with title, planning approval and trunk services — is priced for salaried and remittance households, not for daily-wage earners. The poor therefore house themselves illegally and incrementally: occupying state or private land, buying doubtful title through informal developers — the 'China-cutting' and qabza phenomena in Karachi's case — and building room by room over years. Because the settlement is illegal, the state withholds or delays water, sewerage, schools and clinics, and residents buy water from tankers, electricity through informal connections and health care from unqualified providers, all at higher unit prices than the rich pay for superior public services. Economists call this the poverty penalty: being poor in the city is expensive.

Insecurity completes the trap. Without title, a family will not invest fully in its house, cannot use it as collateral, lives under threat of demolition drives, and can be displaced by infrastructure or commercial projects precisely when its location has become valuable — the story of settlements along Karachi's nullahs and railway land, and of Beijing's, Mumbai's and countless other cities' clearance drives. International examples show the same urbanisation–poverty geometry: Mumbai's Dharavi, housing perhaps a million people and a vast informal industry on land now coveted by developers; Nairobi's Kibera, minutes from prosperous districts yet long denied services; Rio de Janeiro's favelas climbing hillsides above wealthy neighbourhoods; and Dhaka's bustees housing the garment workforce. In each, the settlement is not outside the city's economy but underneath it, supplying its labour while excluded from its citizenship.

Mechanism 3: Strained Services, Environment and Social Costs

Table 1: How rapid urbanisation produces urban poverty — mechanisms and illustrations

Mechanism	How it produces poverty	Illustration
Labour surplus	Migration outruns formal jobs; informal, casual, low-paid work expands	Daily-wage construction and home-based piece work in Karachi and Lahore
Land and housing markets	Legal housing unaffordable; illegal, unserviced settlements grow	Katchi abadis — Orangi Town, Karachi; Dharavi, Mumbai; Kibera, Nairobi
Service strain and poverty penalty	Water, health, schooling bought informally at higher prices; disease burden	Tanker water and informal clinics in unregularised settlements
Vulnerability	Eviction, price and health shocks without savings or insurance	Nullah-side demolitions; income collapse of daily earners during lockdowns

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Third, numbers themselves strain systems. Classrooms, hospital beds, buses and drains planned for a smaller city serve double that population; queues lengthen, quality falls and the poor, who cannot exit into private provision, bear the failure — paying, again, for private schooling and clinics of doubtful quality. Environmental burdens are similarly regressive: poor settlements occupy the cheapest, most hazardous land — floodplains, nullah banks, sites beside tanneries, kilns and waste dumps — so respiratory disease, waterborne illness and flood losses concentrate on those least able to pay for treatment or recovery. Social costs follow material ones: overcrowding strains families, youth without work or recreation are recruited by crime and extremism, women's mobility and safety shrink in anonymous, unlit settlements, and the visible proximity of wealth sharpens relative deprivation even where absolute income has risen above the village level left behind.

A Balanced Assessment: Urbanisation as Opportunity

The link must not be overstated into a claim that cities impoverish and villages enrich. On average urban incomes, literacy, life expectancy and women's opportunities exceed rural ones; migrants themselves, surveyed repeatedly, mostly judge the move worthwhile, and remittances from cities reduce rural poverty. Agglomeration — the concentration of firms, skills and markets — is a genuine engine of productivity, and East Asian urbanisation accompanied history's fastest poverty reduction where industrial jobs, housing and services expanded with migration. The Orangi Pilot Project, begun in Karachi in 1980 under Akhter Hameed Khan, proves the positive branch of the link from within a poor settlement itself: residents financed and built their own lane sewers at a fraction of official cost, sanitation and health improved dramatically, and the model of community-financed internal development with state-provided external infrastructure was replicated widely. Urbanisation's outcome, in other words, depends on governance and investment, a theme the next question in this assignment also develops.

Conclusion

To conclude, urbanisation and urban poverty are linked through identifiable mechanisms: migration outrunning formal employment and swelling an unprotected informal economy; land and housing markets that force the poor into illegal, unserviced and insecure settlements; the cash dependence and poverty penalty of urban survival; and strained services and hazardous environments whose costs fall regressively. Karachi's katchi abadis, Mumbai's Dharavi and Nairobi's Kibera are not accidents beside the urban success story but products of the same process, where cities accept poor people's labour faster than they accept poor people's

citizenship. The policy conclusion is not to stop urbanisation — an impossible and undesirable aim — but to urbanise properly: regularise and service settlements, expand affordable housing and transport, protect informal workers and invest ahead of migration rather than demolishing behind it.

Question 3: Social and Cultural Barriers in Working Women's Lives and Family Life (20 Marks)

Explain the social and cultural barriers in working women and their family life.

Introduction

An earlier question in this assignment examined barriers inside the workplace. This question turns to the barriers that surround it: the social and cultural expectations, enforced by family, community and internalised belief, that decide whether a woman may work at all, at what, where, for how long and on what moral conditions — and that then shape what her employment does to her family life. In urban Pakistan a woman's job is rarely treated as a private arrangement between her and an employer. It is read by relatives, neighbours and in-laws as a statement about her family's honour, her husband's adequacy, her mother's upbringing and her own character, and it is negotiated continuously against those readings. Understanding working women's lives therefore requires understanding purdah and izzat, the family's gatekeeping role, the unchanging domestic division of labour, community surveillance and the guilt and stigma that tie them together — as well as the genuine gains and the negotiation strategies with which women answer these barriers.

Patriarchy, Honour and Purdah: The Cultural Frame

The frame within which all the specific barriers operate is a patriarchal culture that assigns men the public role of provider and women the domestic role of carer, and that locates family honour (izzat) disproportionately in women's conduct. A man's failure is read economically; a woman's is read morally. Her dress, her hours, her mixing with male colleagues, her travelling alone and her visibility are monitored as signs of the family's standing, so employment that involves any of these carries a reputational price that a son's identical employment does not. Purdah — in its forms of veiling, segregation and restricted mobility — is the institutional expression of this frame, practised very differently by class and conviction: as strict seclusion in some households, as modest dress and segregated transport in others, and by many professional women as a negotiated personal practice that enables, rather than prevents, their presence at work.

Two clarifications keep the analysis honest. First, these norms are cultural interpretations, historically variable, and are contested within the society itself, including on religious grounds: Islam's own sources record women's trade and property — Hazrat Khadija (RA) was a merchant who employed the future Prophet (PBUH) — and assign women rights to earnings and inheritance, so barriers are commonly defended as religion where they are in fact custom. Second, families invoke honour selectively: dire economic need routinely relaxes rules that prosperity reimposes, which shows that the barriers are social arrangements responsive to circumstances, not unchangeable law — a hopeful fact for reform.

Family Gatekeeping: Permission, Choice of Job and Control of Earnings

The family's role as gatekeeper is the first practical barrier. In many households a woman — adult, educated, sometimes the best-qualified member — requires the effective permission of father, husband or in-laws to take a job, and permission is granted for some employments and not others. The hierarchy of respectable work is culturally specific: teaching and medicine rank highest for women because they are sex-segregated, time-bounded and morally unimpeachable; banking, media, sales, hospitality and fieldwork attract suspicion in proportion to their mixing, travel and evening hours. Jobs are refused, and careers in whole sectors quietly closed, on reputational grounds unrelated to the woman's ability or the family's income needs.

Gatekeeping continues after employment begins. A woman's earnings may be handed over wholly or partly to husband or in-laws, claimed as housekeeping while a husband's income remains his to allocate, or treated as the family's emergency fund while she retains no personal savings — arrangements presented as unity but functioning as control. Her job is also the family's most dispensable asset: it is her employment, not her husband's, that is sacrificed to a transfer, a child's illness, a visiting relative or a family decision that 'we can manage now'. Marriage itself operates as a career barrier where grooms' families stipulate a non-working bride, or where a woman's own family withdraws her from work to improve her marriage prospects, discounting her education to an ornament of the match. In the joint household, the daughter-in-law faces the strictest version: her time is claimed by domestic service to the household, her outside work is suspected of neglecting it, and her earnings may be resented as independence even while they are used.

The Unchanged Home: Double Burden, Guilt and Surveillance

Culture follows the working woman home in the form of expectations that employment has changed nothing there. As the dual-role answer in Assignment No. 1 showed, cooking, care, kin work and hospitality remain hers by cultural assignment, husbands' helping is framed as favour rather than duty, and elders may actively resist redistribution as a threat to proper order. She thus works under a cultural performance requirement: to prove that employment has not made her less of a wife, mother and daughter-in-law, she must display undiminished domestic perfection, and any ordinary shortcoming — a bought meal, a child minded by others, a missed family function — is collected as evidence against working women in general.

Community surveillance extends the family's gaze. Neighbours, relatives and mohalla networks observe and report timings, dress, visitors and companions; gossip is a real sanction in dense urban communities where reputation governs marriages, credit and alliances. Anticipation of gossip disciplines women who have never personally been criticised, and disciplines their families into pre-emptive restriction. Layered over surveillance is internalised guilt: socialised from childhood to define herself through service, a working woman may experience her own ambition as selfishness and her children's minor troubles as her fault, policing herself more strictly than any relative does. Stigma attaches in particular forms to divorced, widowed and single working women, whose economic independence is read as moral danger, and to women in night or mixed work such as nurses and media workers, whose essential services the same society uses without hesitation.

Effects on Family Life — Strain and Gain

The effects on family life are double-sided and must be reported whole. On the strain side: overload and exhaustion reduce the patience and time available for spouse and children; marital tension arises where a husband feels his provider status publicly questioned, or accepts the income while rejecting the adjustments it requires; intergenerational friction grows where elders experience a working daughter-in-law's schedule as disrespect; and children may receive hurried care where no affordable quality alternative exists and fathers do not step in. Where a family resolves these tensions by blaming employment itself, the woman exits work and the household loses income, insurance against the man's unemployment or death, and her stake in decisions.

On the gain side, the same employment demonstrably improves family life when barriers are negotiated successfully. Her income raises nutrition, schooling, health care and housing — and women's earnings are consistently found to be spent in higher proportion on children and household welfare. Her standing in decisions rises with her contribution. Children, especially daughters, acquire a working model of female capability that transforms their own ambitions, and sons raised by employed mothers tend to accept more egalitarian arrangements in their own marriages. Many couples report that shared economic partnership deepens respect, and many elders, after initial resistance, become proud defenders of a daughter's or daughter-in-law's profession — evidence again that the cultural barriers bend with experience. The determining variable is rarely employment itself; it is whether the family redistributes work, respects her earnings and time, and absorbs community comment together rather than leaving her to face it alone.

Negotiation, Change and Conclusion of the Argument

Women and families develop characteristic strategies: choosing culturally armoured professions; working from home or in family enterprises; mobilising grandmothers and kin for childcare in exchange for contributions to the household; observing visible markers of modesty that purchase freedom of movement; building gradual trust through conduct over years; and, increasingly, marrying within a new generation of men who expect and welcome a working wife. Education, urban anonymity compared with village scrutiny, satellite and social media models, women's organisations and legal awareness all slowly shift the cultural baseline, so that what required heroic negotiation in one generation becomes ordinary in the next.

Conclusion

To conclude, the social and cultural barriers in working women's lives are a connected system: a patriarchal frame that ties family honour to women's conduct, family gatekeeping over permission, occupation and earnings, an unchanged domestic division of labour enforced by guilt and surveillance, and stigma for those who step outside approved patterns. Their effects on family life are real strains — exhaustion, tension and conflict — but also real gains in welfare, standing and children's horizons when families adapt. The barriers are therefore neither imaginary nor eternal. They are customs, maintained by daily enforcement and daily weakened by every household that discovers, in practice, that a working woman and a flourishing family are not opposites.

Question 4: Good Governance and Overall Development (20 Marks)

How good governance is essential for overall development? Discuss.

Introduction

Two countries with similar land, climate and resources can end a generation apart — one with functioning schools, safe cities and rising incomes, the other with the same plans on paper and little on the ground. Development economists increasingly locate much of that difference in governance: the way power is actually exercised, decisions are taken, money is spent and officials answer for results. Money, projects and policies are necessary, but governance decides whether they become schools that teach and clinics that heal or buildings that decay and budgets that vanish. This is acutely relevant to the themes of this course, because every urban problem examined here — poverty, unsafe transport, harassment, unserviced settlements — is at bottom a governance outcome. This answer defines good governance, sets out its main principles, and demonstrates, sector by sector, why overall development — economic, social, human and gendered — is impossible without it.

What Governance and Good Governance Mean

Governance is broader than government. Government is the formal apparatus of the state; governance is the whole process by which a society steers itself, involving the state, the private sector and civil society, and including laws, customs, markets and networks as well as ministries. The United Nations Development Programme and the World Bank, which popularised the term from the late 1980s, define good governance by the quality of that

process. Where governance is bad, authority is personal rather than rule-bound: files move by connection and payment, posts are patronage, budgets are secrets, and citizens approach the state as supplicants. Where governance is good, authority is exercised under known rules, for public purposes, with citizens as rights-holders.

Table 1: Core principles of good governance

Principle	Meaning	Development payoff
Rule of law	Laws apply equally; contracts and property are protected; courts work	Investment, safety and trust
Transparency	Budgets, decisions and information are public	Corruption becomes visible and contestable
Accountability	Officials answer for performance and can be removed or punished	Money converts into results
Participation	Citizens, including women and minorities, have voice in decisions	Policies fit real needs; legitimacy rises
Effectiveness and efficiency	Capable administration delivers services at reasonable cost	Schools, clinics, water and transport actually function
Equity and inclusiveness	Benefits and burdens shared fairly; the vulnerable protected	Development is broad-based, not enclave growth
Responsiveness	Institutions answer needs and complaints within reasonable time	Citizen trust and cooperation grow

Good Governance and Economic Development

Economic development runs on confidence in the future, and governance manufactures that confidence. Investors — from a multinational to a woman deciding whether to buy a second sewing machine — commit money where property is secure, contracts are enforced, licences

are not auctions of bribery and policy does not reverse with each change of officials. Corruption, by contrast, is a tax that falls hardest on the poor and on small firms without connections, distorts spending towards projects with large kickbacks rather than large benefits, and leaks the very resources development requires: every estimate of procurement leakage, ghost employees and tolerated tax evasion in a poorly governed system represents clinics and classrooms unbuilt. Sound macroeconomic governance — honest budgets, sustainable debt, an independent and competent revenue administration — protects development from the inflation and crisis that erase the savings of the poor first. East Asian economies are the standard positive example: whatever their political differences, capable, relatively meritocratic administrations that enforced performance turned plans into industries; the contrast with resource-rich but badly governed states that remained poor — the so-called resource curse — shows that wealth under bad governance does not develop a country.

Good Governance and Social and Human Development

Overall development, however, is more than income: in Amartya Sen's formulation it is the expansion of human capabilities — to be educated, healthy, safe and able to participate. Each capability is delivered, or not, by governance. Education develops a nation only if teachers are appointed on merit and attend, funds reach the school and girls' attendance is made safe and socially possible — all governance variables, as Pakistan's experience with ghost schools and absent staff under weak administration illustrates. Public health depends on governed systems: clean water and sanitation are administrative achievements before they are medical ones, and immunisation, maternal care and epidemic response succeed exactly where local

administration is honest and organised. Infrastructure is governance made visible — roads maintained or looted in construction, cities planned or surrendered to encroachment and speculation, transport regulated for safety or abandoned to mafias. Even environmental survival, from clean air in Lahore's smog season to Karachi's water and drainage, waits on enforcement capacity. In every sector the pattern repeats: allocations without governance produce expenditure without outcome.

Good Governance, Equity, Gender and the Urban Poor

Good governance is especially decisive for those without private alternatives — the poor, and within every class, women. The rich exit failing public systems into private schools, clinics, generators and guards; the poor cannot, so bad governance is for them not inconvenience but destitution and danger. Participatory and accountable governance corrects the built-in bias by which unorganised citizens are ignored: local governments close to residents, right-to-information laws, social audits, ombudsman offices (including Pakistan's Federal Ombudsperson for harassment) and reserved seats for women in local bodies all change who is heard. Gender makes the point sharply. A harassment law unenforced, a police station that shames complainants, a land record system that erases daughters' inheritance, a transport authority that never asks women about routes — these are governance failures that no growth rate compensates for the women who live them. Conversely, governed systems deliver gender development directly: identity cards and voter registration that reach women, inheritance actually recorded, safe transport actually run and shelters actually funded. Cities concentrate both the need and the possibility: the regularisation and servicing of a katchi abadi, as the

Orangi experience showed when community organisation met responsive administration, is good governance converting directly into health, dignity and income.

Obstacles in Pakistan and the Way Forward

Pakistan's governance obstacles are well documented by its own reform commissions: politicised postings and transfers that destroy administrative continuity, a colonial-era bureaucratic culture oriented to control rather than service, weak and frequently suspended local government, overlapping jurisdictions in great cities, low tax effort that starves services, and accountability that is selective and episodic rather than routine. Each obstacle maps onto a development cost examined above. The reform direction is correspondingly clear and does not await new discoveries: protect merit and tenure in the civil service while enforcing performance; empower elected local governments with funds and functions, as the Constitution's Article 140-A intends; digitise records and payments to shrink discretion and bribery, as land-record and payment reforms have begun to do; enforce right-to-information and open budgeting; strengthen courts' speed and police accountability; and institutionalise women's representation and gender budgeting so inclusion survives individual champions. Reform is slow because bad governance benefits organised minorities while its costs fall on the unorganised majority — which is precisely why citizen participation, media scrutiny and civil society, discussed in Assignment No. 1, are parts of governance and not ornaments upon it.

Conclusion

To conclude, good governance — rule of law, transparency, accountability, participation, effectiveness, equity and responsiveness — is essential for overall development because

development is not the spending of money but its conversion into educated, healthy, safe and productive lives, and governance is the conversion mechanism. Without it, resources leak, investment flees, services exist on paper, the poor and women are excluded and growth, when it occurs, does not become development. With it, even modest resources compound, as capable administration, trusted institutions and included citizens pull in the same direction. For students of urban women's changing role, the conclusion is practical: nearly every barrier in this course has a governance address, and nearly every remedy requires the state to work as it promises.

Question 5: Short Notes — Women in Politics; Urban Poverty and Violence (10 + 10 Marks)

Write notes on the following: (1) Women in politics (2) Urban poverty and violence

Introduction

This question requires two self-contained notes. The first traces women's entry into politics — as voters, party workers, representatives and leaders — and the barriers and quotas that shape it, with particular reference to Pakistan. The second examines the two-way relationship between urban poverty and violence: how poverty and its urban conditions breed violence, how violence deepens poverty, and why women bear a distinctive share of both. Each note stands on its own and closes with its own assessment.

Note 1: Women in Politics

Politics decides who gets what in a society — budgets, laws, land, protection — so women's presence or absence in politics determines whether half the population's interests are represented by experience or only by guesswork. Formally, Pakistani women hold full political rights: the vote since the founding of the state, eligibility for all offices, and a distinguished record at the summit, including the Muslim world's first woman prime minister, Benazir Bhutto, twice elected, besides women speakers, ministers, judges and governors. Beneath the summit, however, the pyramid narrows sharply. Women are a small minority of directly elected legislators, party organisations are male-led, election expenditure is enormous, and constituency politics runs through male networks of biradari, landlords, traders and local power brokers into which women are rarely admitted as principals rather than as relatives of principals.

The system's main corrective has been reserved seats. The Constitution reserves sixty seats for women in the National Assembly and proportions in provincial assemblies, filled from party lists, and local government laws have reserved roughly a third of seats for women, bringing tens of thousands of women into union, tehsil and district councils — for many, the first public office in their family's history. Assessment of quotas is honestly mixed. Critics note that list-based seats can produce members answerable to party leaders rather than constituents, sometimes selected as proxies for male relatives, and that reserved-seat members may be marginalised in legislatures. Defenders reply, with evidence, that quotas guarantee a floor that voluntary change never produced, that many quota members have become formidable legislators and sponsors of landmark law — much of Pakistan's recent legislation on harassment, domestic

violence, child marriage and women's commissions was moved or championed by women members — and that local quotas in particular have normalised the sight of women deciding public questions, training a generation of voters and politicians alike. The mature position treats quotas as a necessary bridge whose destination must be competitive, constituency-based representation in growing numbers.

Barriers to that destination are social, economic and institutional, and they echo this course throughout. Campaigning demands money women less often control, mobility their families may restrict, public exposure that invites character attacks of a sexualised kind men rarely face, and party tickets distributed by male gatekeepers; women candidates also confront voter-registration gaps — millions of women historically lacked the identity cards required to vote, a gap the state and election authorities have worked to close — and polling arrangements, transport and purdah concerns that depress women's turnout in conservative districts, occasionally compounded by informal local agreements to keep women from voting at all, which election law now expressly penalises. Violence and harassment, including online abuse, target women in public life with the purpose and effect of deterring the next woman.

Why does it matter enough to persist? Because representation changes output. Research across countries associates women's legislative presence with greater attention to health, education, water, violence and children's welfare, with different spending priorities and, in local bodies, with practical changes — a hand pump, a girls' school, a street light — that male colleagues had not prioritised. It also changes the imaginable: every woman chairing a committee re-teaches the public what authority looks like, the same media and role lesson examined in Assignment No. 1. The note's conclusion is therefore straightforward. Women's

political participation in Pakistan has advanced from exclusion to a guaranteed but still shallow presence; deepening it requires quotas retained for now, tickets and funds for winnable seats, registration and turnout drives, protection from electoral violence and character assassination, and party reform — until the presence of women in politics is no longer a topic for a special note.

Note 2: Urban Poverty and Violence

Urban poverty and violence are bound together in both directions: the conditions of urban poverty generate violence, and violence, once established, manufactures and deepens poverty. Begin with the first direction. Poor urban settlements combine the classic ingredients of violence: dense crowding without privacy, youth unemployment and idle time, insecure livelihoods, weakened community controls in anonymous migrant districts, alcohol and drug markets, illegal economies in land, water and transport that require muscle to run, and visible inequality — wealth flaunted across the road from deprivation — that breeds relative frustration. Where the state's policing is absent, corrupt or feared, disputes that institutions should settle — over plots, water, debts, honour — are settled privately, and gangs, qabza groups and political or sectarian armed networks recruit the young men whom the formal economy has discarded, offering income, identity and protection in exchange for violence. Karachi's decades of ethnic, sectarian and criminal violence, rooted substantially in its ungoverned settlements, land economy and unemployed youth, are Pakistan's largest illustration; the gang wars of Latin American favelas and the violence of South African townships repeat the structure on other continents.

Domestic and gender-based violence form the second, less visible layer, and poverty is woven through it. Economic stress, unemployment and overcrowding raise the frequency of violence against wives and children; dependence traps victims, because a woman without income, alternative housing or family support cannot leave a violent home, and residence in a settlement without services means no shelter, clinic or responsive police within reach. Violence also moves in the other causal direction within the household: it confiscates earnings, destroys work capacity through injury and fear, and is a leading, undercounted cause of women's ill health. Street violence and harassment complete the circle for women by rationing their mobility and hence their schooling and earnings — violence acting directly as a tax on female income.

The second direction of the link — violence deepening poverty — operates on whole districts. A neighbourhood known for violence loses investment, employers and teachers; property values and business hours shrink; transport withdraws; families spend scarce income on security, treatment and funerals, and withdraw children, especially girls, from school. Households sell assets after every shock, sliding from the struggling poor into destitution, while young men's criminal records and injuries close future employment. Violence is thus not merely a symptom alongside poverty but an active mechanism reproducing it across generations, as children raised amid violence carry its educational, psychological and health costs into adulthood.

Breaking the link requires acting on its mechanisms rather than only on its incidents. Policing reform that makes the state a trusted protector in poor districts — community policing, responsive stations, women's desks and protection against police abuse itself; functioning courts and dispute resolution that undercut private settlement; youth employment, recreation

and schooling that compete with gang recruitment; regularisation, lighting, transport and services that remove the ungoverned conditions in which illegal economies thrive, on the model of settlement upgrading discussed earlier in this assignment; shelters, legal aid and enforcement against domestic violence; and drug treatment and control. Experience from violence-interruption and upgrading programmes worldwide agrees that repression alone displaces violence, while repression combined with presence of the state's services dissolves its roots. In conclusion, urban poverty and violence form a single system: poverty without governance produces violence, violence without remedy reproduces poverty, and women, as the poorest residents and the targets of its domestic form, stand at the centre of both the problem and any serious solution.

Conclusion

To conclude both notes: women in politics and the poverty–violence nexus meet at a single point — voice. Settlements and citizens with political representation obtain services, protection and upgrading; those without them are governed by muscle and neglect. Increasing women's real political power, and governing poor districts for their residents rather than merely policing them, are therefore two faces of the same development task with which this course is concerned.