

Urbanization and Its Impact on Socio- Economic Growth in Developing Regions

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Chapter 7

Urbanization and Socio-Economic Growth in South Asia Region

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ABSTRACT

Urbanization in the South Asia Region (SAR) stood at 34% (2014) and is relatively sluggish when compared to that of the World at 54%. The World Urbanization Prospects (2014) and World Bank Report (2016) reveals that the future urbanization globally will be concentrated in Asia and predominantly in the select countries of SAR - Bangladesh, India and Pakistan. The chapter analyses the demographic and socio-economic characteristics of the select countries, which are indicative of the quality of life of citizens, benchmarking it with that of Asia and the world. The analysis reveals the slow, messy and hidden nature of urbanization in the region which is required to be addressed. The conclusions recommend large investment and policy imperatives which should bring about sustainable urbanization ensuring basic urban services resulting in improved demographics, Human Development Indices and other socio-economic characteristics of the people in the region.

INTRODUCTION TO URBANIZATION IN SOUTH ASIA

The world is more urban since 2007, with more than 50% of the population living in cities, having increased to 54% in 2014 (United Nations, 2014) and is projected to rise to 66% by 2050, with Africa and Asia contributing 90% share of total increase of urban population (The World Bank, 2016). While African and Asian countries are typically rural, accounting for 40% and 48% respectively of their urban population, it is significant that Asia accounts for a 53% of the world's urban population. Further, by 2050, Asia and Africa will see their urban population increase to 64% and 56% respectively; however, the region will still be less urbanized compared to the rest of the world (Roberts, 2016).

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The Asian continent accounts for 30% of the world's land and 60% of the population, with South Asia Region (SAR) alone accounting for more than 23% of world's population and 15.7% of world's urban population in 2011 (Roberts, 2016). South Asia is one of the least urbanized regions in the world, with 27% urban population in 1999 (South Asia Association for Regional Cooperation Statistics, n.d.), adding 130 million to its urban population between 2000 and 2011, and has been projected to increase to 250 million by 2030 (Roberts, 2016). While in percentage terms in 2014, 33% of SAR was urban, lower than Sub-Saharan Africa which stood at 37%, but in number terms at 561 million, it was much higher than the latter, being 363 million (World Bank, 2016).

The present chapter discusses urbanization and its impact on socio-economic growth in SAR, with a focus on - India, Pakistan and Bangladesh in the region. Further, the chapter considers the eight countries in the region – Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka and excludes Iran which is a part of SAR according to the UN classification. It has been observed that together the select three countries accounted for 87.7% of the urban population in the region in 1990 and 2014 and this is likely to increase to 89.2% by 2050 (United Nations, 2014). Further, the nations are presently ranked amongst the world's top ten most populated countries, and the same will be observed in 2050. (Population Reference Bureau, 2016).

Table 1 shows Pakistan (38.3%) as more urbanized than Bangladesh (33.5%) and India (32.4%), with levels of urbanization in SAR placed below Asia and World figures. While Table 2, reveals the continuous decline in the average annual rate of change of urban population across the regions. The future projections uncover 1.37% average annual rate of change of population for SAR by 2045-2050, while Asia will slow down to 0.72% per annum, with India and Pakistan being projected at 1.41% and 1.51% respectively. Thus the select three countries will be at the epicenter of urbanization in the future.

BACKGROUND

An analytical perspective of the comparatively low levels of urbanization in SAR reveals, that the varied definition of urban and the differing census years across the three countries pose constraints in understanding and comparing the real levels of urbanization. While Bangladesh and India conducted their census operation in 2011, Pakistan's last census was conducted in 1988, with the next census operation likely to be carried out in 2017 (Business Standard, 2016). Further, urban settlements as defined in Bangla-

Table 1. Percentage of urban population

Country/ Area	Urban Population (Percentage)		
	2000	2010	2014
World	46.61	51.64	53.6
Asia	37.47	44.77	47.5
South Asia Region (SAR)	29.06	32.75	34.4
Bangladesh	23.59	30.46	33.5
India	27.67	30.93	32.4
Pakistan	33.16	36.60	38.3

Source: SAR and World Bank Database (The World Bank, 2016)

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Table 2. Average annual rate of change in urban population

Region	Average annual rate of Change of Urban Population				
	2000-2005	2005-2010	2010-15	2015-20	2045-2050
World	2.27	2.2	2.05	1.84	1
Asia	3.05	2.79	2.5	2.1	0.72
South Asia Region (SAR)	2.79	2.59	2.52	2.4	1.37
Bangladesh	4.12	3.64	3.55	3.19	1.19
India	2.67	2.47	2.38	2.28	1.41
Pakistan	2.8	2.88	2.81	2.77	1.51

Source: - World Urbanization Prospects (United Nations, 2014)

desh follow a single population criterion (more than 5000) having a qualifying statement that the urban settlement's population must live in a "continuous collection of houses where the community sense is well developed." (World Bank, 2015).

The formal definition of urban by the Census of India (2011), include all places with a municipality, corporation, cantonment board or notified town area committee, having a minimum population of 5000, with at least 75% of the male main working population engaged in non-agricultural pursuits and with a density of population of at least 400 persons per. Sq. km. Whereas, the definition for Pakistan includes places with municipal corporation, town committee or cantonment. However, the World Bank Report (2016) considers seven criteria in the definition of "urban" with respect to SAR: local government, population, population density, area of settlement, access to services, structure of the local economy, and literacy rate.

To address the above mentioned issues, the World Bank Report (2016) used the agglomeration index (AI) including population density (at least 150 people per square kilometer), a threshold population of a "large" urban center (50,000), and a maximum travel time to that center (60 minutes). The report also used the night-light earth observation data remotely collected by satellites that are part of the U.S. Defense Meteorological Satellite Program to estimate the extent of urban expansion and the economic growth within the region (Roberts, 2016). The AI methodology therefore observed that SAR in 2010 was far more urbanized at 52.5% than what the official data uncovers, which is slightly more than one in three persons living in towns and cities (Figure 1). Further, similar findings were revealed, when the researchers examined the official statistics for the select three countries, with the AI for India and Pakistan suggesting 55.3% urbanization and 50% for Bangladesh (Figure 2). This throws up the facts that all three countries uncovered a large discrepancy between the AI and the country's official definition of urban that comes from the United Nations' World Urbanization Prospects: 2011 revision database. It therefore supports the fact that substantial share of the population living in urban-like settlements, implying the existence of "hidden" urbanization.

EAP: East Asia Pacific; ECA: Europe and Central Asia; LAC: Latin America and the Caribbean; MENA = Middle East and North Africa; OECD: Organization for Economic Co-operation and Development; OHIE: other high-income economies; SAR: South Asian Region.

Besides the urbanization process being 'hidden,' the report has also rendered the process in the region as 'messy'. This is attributed to the fact that 130 million people lived in slums in 2010, which by the

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Figure 1. Urbanization across regions classified as official and the agglomeration index – 2010 (In percentage terms)

Source: World Bank Report (2016) (Roberts, 2016)

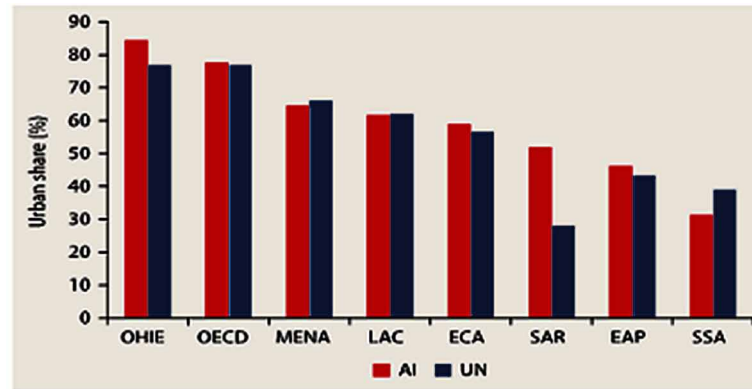
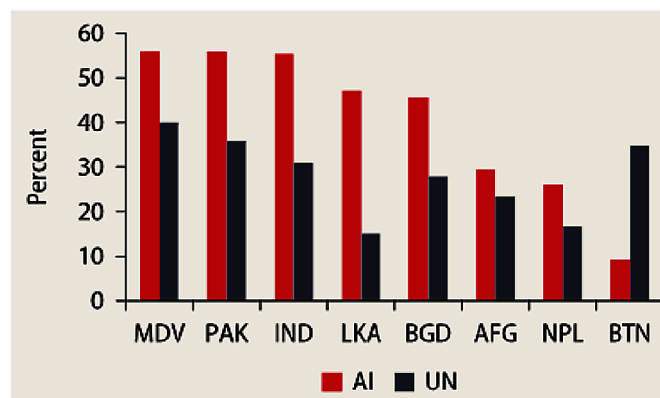


Figure 2. Share of urban population classified as urban (Official definition vs. agglomeration index, 2010)

Source: World Bank Report (Nelson, 2010) (Roberts, 2016)

AFG = Afghanistan, BGD = Bangladesh, BTN = Bhutan, IND = India, LKA = Sri Lanka, MDV = Maldives, NPL = Nepal, PAK = Pakistan



UN – Habitat definition of slums suggests, inadequate housing and poor delivery of basic urban services to the slum dwellers (Roberts, 2016).

A study by Indian Institute of Human Settlements (IIHS) (2012) Geospatial Lab and the Census of India (2011), throws light on the top heavy structure of urban in India, wherein sizable population is concentrated in large cities. To support the argument, data reveals that India's top ten cities account for 8% of India's population, residing on 0.1% of land and produce 15% of total economic output. While the 53 million plus cities account for 13% of population and produce one third of the economic output on 0.2% of land, and the top 100 cities in India account for 16% of the population, on 0.26% of the land and produce 43% of total output. This suggests the high degree of agglomeration and concentration of population in a limited area, resulting in congestion and other challenges leading to diseconomies of scale. The study further highlighted that population living in Class IV to Class VI towns (5,000 -20,000)

and the large fraction of rural population (about 80-140 million) live in villages which have an increasing urban-like character but are not defined as urban, thereby supporting the hidden and messy argument.

Figure 3, supports the hidden and messy argument with respect to Indian cities, wherein 12 of the largest Indian cities in 2010, were experiencing urban-like structures outside official boundaries supporting the contention that urbanization is taking place in the periphery, resulting in urban sprawl.

According to the World Urbanization Prospects: The 2014 Revision, SAR accounts for 15.3% of the population living in 10 million plus cities as compared to 12% and 10% for Asia and the world respectively. Out of the 31 world mega cities (cities with a 10 million plus population) in 2016, 22.5% were in South Asia, with five in India – [Delhi, Mumbai, Kolkata, Bangalore and Chennai and one each in Pakistan (Karachi) and Bangladesh (Dhaka)]. By 2030 the number of mega cities in the region has been projected to increase to 10 accounting for 25%, adding two more mega cities to India’s list (Hyderabad and Ahmadabad) and one in Pakistan (Lahore), supporting the top heavy characteristic of urban population in the region.

Table 3, reveals, Bangladesh with its three cities (Dhaka, Chittagong and Khulna – with only Dhaka qualifying as a mega city) accounted for 14.7% of total population and 42.1% of urban population, while 10 most populated cities in Pakistan accounted for 22.2% of the total and 56.8% of urban population and 59 cities in India accounted for 15.7% and 47.8% of the same.

It is observed that in 2000 while 19.5% of the total world population lived in urban agglomerations of more than one million, the same for Bangladesh stood at 11.3%, India 11.9% and Pakistan at 18.2%.

Figure 3. Built-up area percentage and population residing outside urban municipal boundaries, select Indian cities, 2010

Source: World Bank Report (Roberts, 2016)

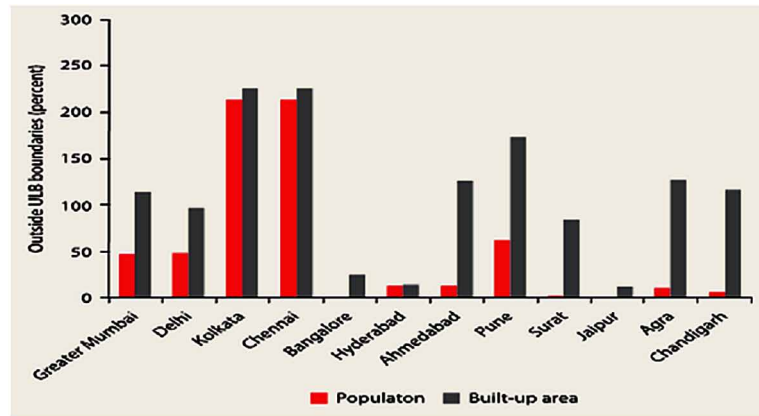


Table 3. City Population as a Percentage of the Total Population and Urban Population (2016)

Country	City type	Total Population	Urban Population
Bangladesh	3 Metropolitan Area	14.7	42.1
India	59 cities (58 Metropolitan Area and 1 city proper)	15.6	46.1
Pakistan	10 cities (9 Metropolitan Area and 1 city proper)	22.2	56.8

Calculated by the authors from The World Cities in 2016 (United Nations, 2016)

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Further, by 2015 the numbers inched up to 22.6% of the total world population, while for Bangladesh and India it stood at 14.4% and for Pakistan at 21.9%, with Pakistan's population in urban agglomerations tending close to the world figures.

The importance of urbanization can be further understood from the fact that urban areas across the world substantially contribute to global GDP – 80% (The World Bank, 2016), consume close to two-thirds of the world's energy, account for more than 70% of global greenhouse gas emissions and what is extremely revealing is that the cities across the world occupy only 2% of land (United Nations, 2016). What is also true is that nearly all countries before reaching middle-income status become at-least 50% urbanized. This is indicative of the type of policies interventions that will be required to ensure that cities experience a higher livability index.

The chapter is an exploratory study, discussing the present and future urbanization in the SAR and the select countries. It follows a schematic framework which includes - Introduction to urbanization in SAR and the three countries. The background section highlights the nature of urbanization in the region, which is constrained by definition, and is found to be slow, messy and hidden. This is followed by a section, on the demographic analysis which helps understand the various demographic indicators, forming the basis for future development and policies. The relevant review of literature is discussed in the subsequent section, followed by the socio-economic dynamics of urbanization. The final piece of the chapter discusses the way forward by highlighting the existing investment and policy imperatives in the region and potential for future research and action.

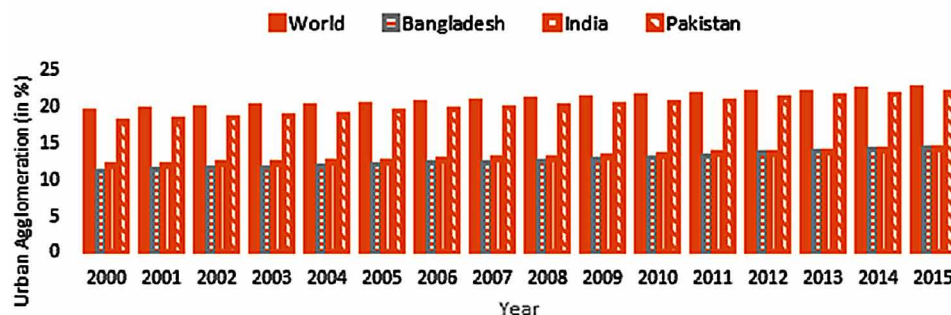
DEMOGRAPHIC ANALYSIS

There has been an established link between demography, urbanization and economic growth. South Asia (SAR) being home to 24.8% of the world population (worldometers.info, n.d.) is likely to experience urbanization in the future which will enable it to converge with the pace at which the world is urbanizing. Further coupled with the median age of 26 years (UNDP, 2016), the region is likely to reap the benefits of the demographic dividend or a youthful population adding substantially to the work force.

The three countries under study, are known to share similar characteristics in terms of: i) geography and climate conditions (Chauhan, 2008) ii) density of population – (Refer to figure 5) iii) featuring

Figure 4. Urban population in million plus cities

Source: World Bank Database (World Bank, 2016)



amongst the ten most populous countries in the world, iv) experiencing similar and slightly differentiated range bound demographic characteristics, v) Human Development Index (HDI) measures, vi) GDP per capita and vii) common geographic positioning into the South Asian region.

While the share of the world’s land area available with SAR (eight countries) accounts for 3.67%, India accounts for 2.29% or (62.4% of the land in the region), Pakistan with 0.59% (16%) and Bangladesh has 0.1% share (0.03%), according to the 2015 World Bank data. The key demographic characteristics of the select countries are subsequently discussed:

- **Key Demographic Indicators:** Table 4 reveals that the basic demographic factors such as the crude birth rate, death rate, fertility rate, and life expectancy rates (total, male and female) for Bangladesh mostly converge with the world rates. Table 5, further shows an improvement in the demographic indicators, over a period of time as highlighted for the year 2000 and 2016 for all three countries. However, all three countries need to work towards these indicators inching closer to the world benchmark.
- **Population Growth:** The population growth of the select countries for the period 2000 to 2015 was higher than the growth rate for the world (Table 6). For the year 2000, the world population growth rate stood at 1.33% with the same for Bangladesh being 1.95%, India 1.77% and Pakistan at 2.26%. While the world population experienced a declining trend over the period from 2000 to 2012 to 1.18%, it inched up to 1.22% and then stabilized at 1.18% in both 2014 and 2015. What was notably observed is that while India and Bangladesh nearly converged to the world annual population growth trend by 2015, Pakistan experienced higher annual population growth compared to the world data throughout the period, even though the trend was initially declining.

Table 4. Key Indicators

Indicator	Year	World	India	Pakistan	Bangladesh
Urban Population 2015 (thousands)*	2015	3957285.01	419938.87	72920.65	54983.92
Urban Population (in %)*	2015	53.85	32.75	38.76	34.28
Land Area (in %)^		NA	2.29%	0.59%	0.1%
Population Density (people per sq. km of land area)^	2015	56.6	440.96	245.08	1236.81
Crude Birth Rate^	2014	19.39	21.6	26.8	19.2
Crude Death Rate^	2014	7.748	7	7	5.5
Total Fertility Rate^	2014	2.453	2.4	3.6	2.2
Life Expectancy at birth, Male (Years)^	2014	69.40	64.6	64.6	67.9
Life Expectancy at birth, female (Years)^	2014	73.6	67.7	66.5	70.3
Age Dependency ratio (% of working population)^	2015	53.9	52	65	52
HDI value@	2014	0.71	0.619	0.53	0.57
HDI Ranking @	2013	NA	130	147	142

Source: - *World Urbanization Prospects Report (United Nations, 2016); ^World Bank Database (World Bank, 2016); @ Human Development Report (United Nations Development Programme, 2015)

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Table 5. Demographic indicators 2000 and 2016

Countries	Bangladesh		India		Pakistan	
	2000	2016	2000	2016	2000	2016
Indicator						
Crude Birth Rate	27.63	20	26.46	22	32.02	30
Crude Death Rate	6.93	5	8.68	7	8.73	7
Total Fertility Rate	3.17	2.3	3.31	2.3	4.58	3.7
Life expectancy at birth, Males (years)	65.01	71	61.82	67	61.98	66
Life expectancy at birth, Female (years)	65.71	73	63.49	70	63.61	67

Source: -World Population Data (Population Reference Bureau, 2016); World Bank Database (World Bank, 2016)

Table 6. Urban population annual growth rate (in percentage)

Year	World	Bangladesh	India	Pakistan
1999	1.36	2.02	1.81	2.35
2000	1.33	1.95	1.77	2.26
2001	1.31	1.88	1.73	2.17
2002	1.28	1.82	1.69	2.09
2003	1.26	1.73	1.65	2.04
2004	1.26	1.61	1.62	2.03
2005	1.25	1.47	1.58	2.03
2006	1.24	1.33	1.54	2.04
2007	1.23	1.20	1.50	2.05
2008	1.24	1.13	1.46	2.06
2009	1.22	1.11	1.42	2.08
2010	1.21	1.13	1.37	2.09
2011	1.2	1.17	1.33	2.11
2012	1.18	1.20	1.29	2.12
2013	1.22	1.22	1.25	2.12
2014	1.18	1.21	1.23	2.10
2015	1.18	1.20	1.21	2.08

Source: - World Development Indicators (World Bank, 2016)

- Population Density:** Population density is calculated in terms of people residing per square km of land area, uncovered a very high density at 1237 people per sq. km for Bangladesh, which also faces the challenge of a relatively small percentage of the world land area and the eighth largest population, India with 441 and Pakistan with 245 people in 2015 per sq. km (Figure 5) experienced considerably higher density when compared with the world population density which increased from 47.1 people per sq. km. in 2000 to 56.6 by 2015.
- Human Development Index:** The HDI is a summary measure of average achievements in key dimensions of human development which includes long and healthy life, being knowledgeable and achieve decent standard of living. Table 7, uncovers the need to scale up the ranking with re-

Figure 5. Population density (per square km of land area)

Source: World Bank Database (World Bank, 2016)

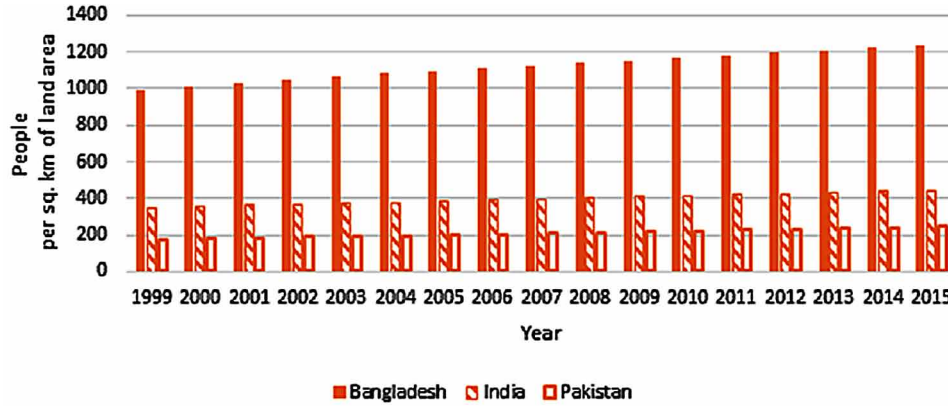


Table 7. HDI Value and its average annual growth rate

Country	HDI Value					Average Annual HDI Growth Rate	
	1990	2000	2010	2013	2014	1990-2000	2000-2013
Bangladesh	0.382	0.453	0.539	0.558	0.570	1.71	1.62
India	0.431	0.483	0.570	0.586	0.609	1.15	1.49
Pakistan	0.402	0.454	0.526	0.537	0.538	1.21	1.3
SAR	0.438	0.491	0.573	0.588	0.607	1.16	1.39
World	0.597	0.639	0.693	0.702	0.711	0.67	0.73

Source: HDI Report (United Nations Development Programme, 2015); (Arindam Laha, 2016)

spect to the HDI, within a timeframe and converge to a score of 0.698, which is the defined score for countries under the medium development index. The table reveals that for the period 1990 to 2013, South Asia’s HDI value was higher than that of the select three countries. It is only in 2014 that India’s HDI value was a tad higher than that for SAR. Laha’s (2016) study reveals that substantial evidences exist to state that governance and the level of human development are positively correlated and it has also been observed that lower human development countries continue to converge with the higher levels in South Asia.

While the positive transition of the various demographic indicators, discussed in this segment, are being experienced in the SAR, it is important for the concerned stakeholders, be it government, civil society and citizenry at large, to ensure improved quality of urban life and urban services for a region which is poised to experience higher rate of urbanization in the coming years. The ensuing section highlights related review of literature.

LITERATURE REVIEW

The relationship between urbanization and growth has been the subject of discussion in a large number of papers. Ben Derudder (2012) states that in the industrial era, the growth of urbanization is significant in leading to the nation's economic growth. On the other hand, Michael Spence (2009) paper pointed out that urbanization does not always lead to growth if it fails to tackle the challenges of congestion, inadequate infrastructure, housing prices and land space thereby influencing the productivity and destroying the benefits derived from economies of scale and agglomeration in the urban centers. While Sandip Sarker (2016) paper elaborates that urbanization has long term effect on growth which is not significant in short run. The panel data analysis carried out on six South Asian countries - India, Bangladesh, Pakistan, Sri Lanka, Nepal and Bhutan from 1980 to 2014, revealed a long term impact of urbanization on GDP (economic growth) but no significant relationship in the short run. The paper recommends a focus on policies, which would improve the quality of life by strengthening the infrastructure and basic services.

While it is a known fact that there is various factor that influence the process of urbanization, Bhagat (2014) research study explains the three important factors responsible for growth of urban population, which includes: i) natural increase, ii) rural to urban migration and iii) reclassification of boundaries in India. Natural increase in population for the period 2001-2011 accounted for 43.8% of urban growth in India, drastically declining from 57.6% in 1991-2001, while rural to urban migration accounted for 20.6% - remaining flat from 20.8% with the share of reclassification of urban boundaries increasing to 35.6% from 21.5%. A Report on Human Development in South Asia (2014) Urban Challenges and Opportunities reveals that 70% of urban growth in Pakistan is on account of natural increase in population, 20% on account of net rural to urban migration while reclassification of boundaries only accounts for 9.7% for the period 1981-1998. While migration is the main source of urbanisation in Bangladesh (Mahbub ul Haq Human Development Centre, 2014). Another Report 'World Migration, 2015', has also established the similar causes of urbanization, but has divided migration into net internal and net international migration. Around 40% of growth of urban population in developing countries is an outcome of migration and reclassification. However, data of share of each of these factors is not available for Pakistan and Bangladesh (International Organization for Migration (IOM), 2014). Further, the migration trends for the period 1961 to 2011 revealed that countries in South Asia and Asia in general, have shown a growth in rural – urban migration, owing to better facilities and basic services provided by municipal bodies in urban areas. Also, policies in the region have contributed in reducing poverty linked with migration by providing employment and other facilities in rural areas. In the Indian context, rural urban migration is taking place amongst relatively higher economic strata of people and not among the rural poor as they find urban areas exclusionary due to the high living costs associated with it. In order to accommodate the rural poor, Kundu (2012) recommends policies should to be framed which enhance urban infrastructure and services, addressing the needs of peri-urban areas or new census towns and should provide livelihood opportunities for the agriculture workforce, leading to inclusive growth.

With respect to the relationship between human development performance and urbanization, a report by Mahbub ul Haq Human Development Centre (2014), observed that in the case of SAR, nations such as India and Bangladesh – experienced improved human development performance along with higher degree of urbanization. While Sri Lanka despite having a low level of urbanization, has performed better than other countries in the region with respect to human development. On the other hand, Pakistan

and Bangladesh revealed the same level of HDI at varied levels of urban growth. Thus exhibiting varied outcomes with respect to urbanization and HDI. Diaz-Chavez (2014) states that the socio-economic indicators provide the assessment of development and growth in society, which is reflected in terms of health, education, and other basic services. Therefore, an improvement in these indicators would go a long way to help meet the challenges posed by rapid urbanization and also help with the assessment of effective policy implementation.

Bhatta, (2010) states that if the growth of urban areas is well planned with required infrastructure and does not lead to sprawl, then the process of urbanization and its resulting growth would positively impact the socio-economic factors, by providing greater access to improved services leading to enhanced quality of life. While the World Health Organization, 2010 – report highlights that urban population has better accessibility to urban services as compared to the rural population. However, the report also adds that rapid urbanization can pose challenges to the local government constraining their capacity to plan necessary infrastructure. This has an impact on the urban service delivery mechanism with inadequate access to water, sanitation, housing, negatively impacting HDI and the quality of life (World Health Organization, 2010).

Ansari (2009) study asserts that India, Pakistan and Bangladesh alone account for substantial populations in the SAR concentrated in a few urban centers or large cities, with Bangladesh being the most densely populated nation in the region. It also states that non-agricultural sector (manufacturing and service industry) account for a major share of the GDP contribution for the three nations, and furthermore the number of slum dwellers in the region is projected to rise in future – despite a decline in their proportion. The paper goes on to discuss unemployment and other socio-economic issues and challenges, such as lack of public sector funding, governance, and the fact that the region faces high vulnerability to natural calamities and pollution.

Dunarintu (2012) paper elaborates that the process of urbanization can result in positive and negative socio-economic outcomes. It highlights that urbanization in the developing regions are likely to get negatively affected and face challenges related to lack of basic services such as water, sanitation, waste, health services and education, thereby recommending the need for sustainable development in sync with environmental norms to minimize the harmful effects of urbanization on society and the economy. The study propagated to develop schemes with the objective to improve the quality of life in rural centers also, in order to check spatial migration welfare and employment.

The important role of infrastructure in economic growth and reducing poverty has also been emphasized by Nataraj (2007). The paper highlights the inadequate infrastructure in the SAR on account of rising urbanization, growing GDP and ensuing demand for infrastructure which is likely to increase. It stresses on Public Private Partnership (PPP) as a suitable option to meet huge infrastructure investment requirement, provided they are able to confirm with timely delivery and better accountability systems. It highlights various sub categories of PPP models along with the challenges faced in the region such as strict regulations, lack of manpower, skills and inadequate funds. While, Ghani (2016) paper throws light on South Asia's two assets - demography and geography which have not yet been fully employed. Since the region enjoys the highest population density, it needs to be supported with better connectivity and mobility, resulting in market access, conflict resolution, with the firms in the region being able to take advantage of agglomeration economies. Thus, supporting the argument of the potential for urbanization in the region and its accompanied infrastructure, resulting in better socio-economic outcomes.

SOCIO-ECONOMIC GROWTH

The socio-economic characteristics of a nation or region are suggestive of the existing state of development. While economic development refers to the sustained and concerted actions carried out by communities, government, policy makers and society at large directed towards - uplifting the standard of living and the health of a specific locality or region or the country, it is an established fact that socio-economic development involves both qualitative and quantitative changes. Over the past 25 years the focus on measuring change in the quality of life of the people has been marked by the creation of the Human Development Index (HDI) in the 1990s, which brought into focus the condition of mankind, propelling it to the center stage. By the year 2000, the Millennium Development Goals (MDGs) came into being and in 2015, the acceptance of the 17 Sustainable Development Goals (SDGs) showcased a strong interest in understanding and contextualizing these goals, which include social, economic and environmental indicators, working towards transforming the lives of people by investing in the future people aspire to attain.

In the present segment, the authors put together a host of relevant indicators, which reflect the level of growth and development over a period of time, establishing a cohesive linkage between urbanization and socio-economic growth. The indicators include: GDP in real terms and the Purchasing Power Parity (PPP) variety, as well as the per capita GDP in both real and PPP terms, the poverty levels in the country, the slum population, the related infrastructure in terms of water, sanitation and electricity, environment and the state of resilience, which cumulatively are referred to as the Mercer Index (MI) and the Economic Intelligence Unit (EIU). The two indicators bring to light the overall livability conditions in the countries in relation to the global best and related factors which contextualizes quality of livability in the urban areas. These indicators give an overview of the quality of urban life and are suggestive of the investment and policy imperatives for the way forward, which is addressed in the final segment of the chapter.

Real GDP Growth and GDP Per Capita

The Real GDP growth, which is a true indicator of the economic health of a country adjusted to the general price level, reveals that it has been promising for both South Asia and India. Table 8, reveals that India's real GDP growth was higher than South Asia and the select economies since 2005. Further, it has been observed that since 2010, Bangladesh experienced a higher real GDP growth rate than Pakistan.

In terms of GDP at PPP, which accounts for relative cost and inflation, India ranks ahead of Pakistan and Bangladesh. It stands at USD 7982.5 (in billions) for India in 2015, whereas Pakistan is at USD 952.5 (in billions) and Bangladesh at USD 536.6 (in billions) for the same year (World Bank, 2016).

With respect to the annualized percentage growth of GDP per capita based on a constant local currency it was observed that since 2005, India real GDP growth rate was higher than South Asia (Table 9). While India, Bangladesh and Pakistan were earlier referred to as developing economies, however in the switch of definitions of economies to make them more precise based on income level, according to the World Bank classification in 2016, the select countries have been categorized as the lower middle income countries in the SAR.

Further, India's GDP per capita at PPP (2015) stood at USD 6088.65, higher than Pakistan at USD 5041.72 and Bangladesh at USD 3332.8. However, for the period 1999 to 2010, the GDP per capita PPP of India was lower as compared to Pakistan (Table 10), and it is only after 2010, that India inched

Table 8. Real GDP growth

	2000	2005	2010	2013	2014	2015
World	4.3	3.8	-1.7	2.4	2.6	2.4
South Asia	4.1	8.8	9.1	6.1	6.8	7
India	3.8	9.3	10.3	6.6	7.2	7.6
Bangladesh	5.3	6.5	5.5	6	6.1	6.5
Pakistan	4.3	7.7	1.6	3.7	4	4.2

Source: Global Economic Prospects (World Bank, 2016)

Table 9. GDP per capita growth (Annual %)

Indicator	2000	2005	2010	2015
World	3	2.4	3.1	1.3
South Asia	2.2	7	7.5	5.8
India	2	7.6	8.8	6.3
Bangladesh	3.3	5	4.4	5.3
Pakistan	2	6	-0.5	3.4

Source: World Bank Development Indicators (World Bank, 2016)

past Pakistan. Since the per capita GDP calculations involve the GDP of a nation being divided by its population, the high denominator in terms of population for India impacts such calculations.

A close examination of urbanization and its impact on GDP, reveals that 229 cities in the SAR contributed to 31% of GDP in 2007 and has been projected to increase to 40% of GDP by 2025. A glimpse of Table 11 uncovers, the low levels of contribution of SAR's urbanization to GDP in comparison with the developed and developing regions of the world. (McKinsey Global Institute, 2011). While India's urbanization contributes nearly 63% of its GDP and likely to rise to 70% by 2030 (McKinsey Global Institute, 2010), the same for Pakistan has been estimated at 78% (Alam, 2012) and for Bangladesh at 65% (Siddiqui, 2014). This indicates the future potential and scope of GDP growth in the region is likely to be influenced by the increasing pace of urbanization the region is expecting to experience alongside.

Poverty

Poverty is often referred to a class of people in society experiencing deprivation in terms of consumption of food, housing and health. It is an important measured of society which helps a nation and policy makers to ensure social inclusion as a priority or goal. While SAR has experienced robust growth in terms of real GDP for the last few years, it has also been accompanied by a steep decline in its poverty rates over the past two decades, from 51% in 1990 (574 million) to 19% in 2012 (309 million poor) (Morning Express, 2015). Its headcount ratio of people living below the poverty line rates declined on both counts of people living on less than USD 1.9 and USD 3.1 a day (Refer Table 12). The World Bank in 2015 revised the international poverty line as USD 1.90 a day. Based on the new estimate, the extreme poverty in SAR has declined to 13.5% in 2015 which was 18.8% in 2012.

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Table 10. GDP per capita, PPP (current international USD)

Year	Pakistan	Bangladesh	India	World
1999	2662.54	1235.15	1915.39	7440.26
2000	2775.63	1304.44	1998.49	7883.76
2001	2833.04	1375.76	2105.84	8166.12
2002	2907.76	1424.31	2182.24	8436.21
2003	3046.54	1495.53	2361.33	8799.29
2004	3293.51	1591.40	2576.54	9402.07
2005	3586.42	1724.43	2860.89	10043.66
2006	3845.53	1871.00	3172.71	10873.48
2007	4054.64	2031.78	3484.76	11638.12
2008	4118.69	2171.63	3637.76	12167.78
2009	4179.73	2273.16	3920.16	12145.44
2010	4209.70	2401.72	4315.44	12785.00
2011	4322.53	2579.34	4634.95	13480.82
2012	4460.92	2764.78	4921.84	14020.31
2013	4632.39	2942.81	5267.83	14523.65
2014	4828.94	3134.15	5672.19	15064.60
2015	5041.72	3332.80	6088.65	15470.15

Source: World Bank Development Indicators (World Bank, 2016)

Table 11. Countries/regions urban share of GDP (in %)

Region	2007	2025
China	74	89
South Asia	31	40
Southeast Asia	48	52
Latin America	68	73
Eastern Europe and Central Asia	54	57
Middle East and North America	64	66
Sub-Saharan Africa	51	63
United States and Canada	82	80
Western Europe	59	59
Northeast Asia	71	76
Australia	68	66

Source: Urban World: Mapping the Economic Power of Cities Report (McKinsey Global Institute, 2011)

Table 12. Headcount ratio of people living below poverty line in South Asia

Select South Asia Countries			
	Poverty headcount ratio at \$1.90 a day (2011 PPP) (% of population) 2011	Poverty headcount ratio at \$3.10 a day (2011 PPP) (% of population) 2011	Urban poverty headcount ratio at national poverty lines (% of urban population)
Bangladesh	18.52 (2010)	56.8 (2010)	21.3 (2010)
India	21.23	57.96	13.7 (2011)
Pakistan	7.93	43.58	18.24 (2013)
South Asia	19.9	17.7	NA

Source: World Development Indicators (World Bank, 2016)

Urban Slums

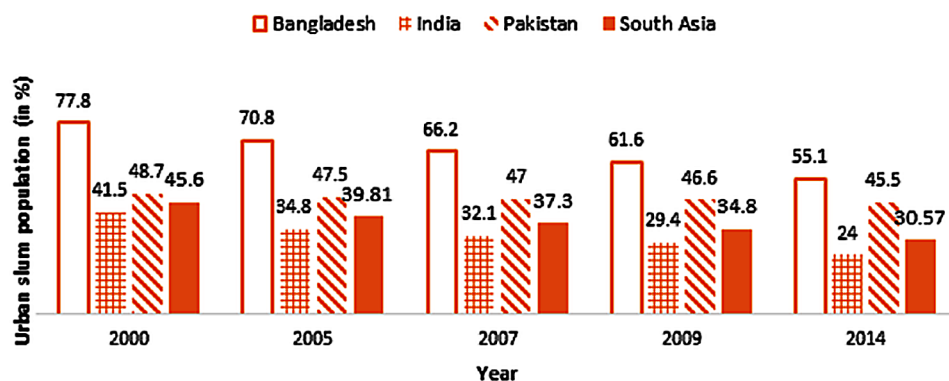
With increasing urbanization being experienced throughout the world, it ushers with it a high concentration of poverty in the cities and the proliferation of slums and informal settlements. The United Nations has defined a slum as an area, which has inadequate access to safe water, sanitation and other infrastructure, poor condition of housing, over-crowdedness and insecure residential status. In other words, a slum is a highly crowded urban area with a low standard of living and experiences poor quality of urban services (United Nations, 2003).

Figure 6 reveals that the slum population in the SAR decreased from 45.6% in 2000 to 31% in 2014. Bangladesh has more than half of its urban population living in slums in 2014 compared to 77.8% in 2000, while Pakistan has experienced only a marginal decline from 48.75% to 45.5% for the same period. India with 24% slum dwellers in 2014, has a relatively lower percentage, but the scale of population living in slums is high, with 65 million as per the Census data. Further, the slum population in India has grown slower than the average urban population over the last decade.

On the other hand, the high rate of migration from rural to urban areas has been cited as the primary cause of urban slum, with migrants moving to urban areas seeking employment opportunities and better quality of life in cities (Biplab Das, 2012). However, the converse is also true that urban areas have

Figure 6. Urban population living in slums (in percentage)

Source: World Development Indicators (World Bank, 2016)



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been exclusionary – keeping the poor away from the city as it has become increasingly difficult for the marginalized to survive in the city (Chandrasekhar, 2005).

Basic Urban Services

The accessibility to basic services such as safe drinking water and sanitation are recognized as a part of basic human rights as declared by the United Nations in 2011 (United Nations, 2010). The efficient delivery of these services results in an enhanced quality of life. Table 13 reveals, that in 2015, 95.34% of SAR's urban population had access to clean drinking water facility, 65% to improved sanitation and more than 90% to electricity. A comparison of the select countries suggests that India ranked on top in the region with respect to water accessibility higher than for the SAR and the world at large. However, with respect to sanitation and electricity Pakistan ranked above the other two nations and also surpassed the world level.

Environmental Pollution

A study conducted by the World Health Organization (WHO) indicates that air pollution ranks among the top 10 reason of deaths globally, with Asia accounting for 65% of deaths due to air pollution. In the 2014 list of the top 20 countries of the world with the highest Particulate Matter (PM 10 - 10 micrometers or less in diameter of fine particles) featured Pakistan at rank one, with Bangladesh and India in the sixth and tenth rank respectively. Further, according to the WHO (2014) ranking of the world's top 25 cities emitting the highest level of PM 10, revealed that 18 cities (72%) from the select countries in SAR featured on the list (World Health Organization, 2014) Also with respect to deaths caused by outside pollution as per WHO 2008 data, uncovered the ranking for the select countries as - India (2), Pakistan (3) and Bangladesh (8) (ejap.org, 2013).

Resilient City Index

A resilient city is one which is equipped with better responses to shocks (such as earthquakes, fires, and other natural disasters), with a resistance to stresses such as food and water shortage, inadequate public transportation, high unemployment, violence etc. and perform better in good times. The index created by Rockefeller Foundation revealed that five of India's cities featured amongst the top 100 resilient cit-

Table 13. Urban accessibility to water, sanitation and electricity (in percentage)

Countries	Improved Water Sources (%)			Improved Sanitation (%)			Access to electricity (%)		
	2000	2010	2015	2000	2010	2015	2000	2010	2012
Bangladesh	83.2	85.4	86.5	50.1	55.5	57.7	69.25	88.03	90.2
India	92.3	95.7	97.1	54.5	60.3	62.6	98.64	93.09	98.23
Pakistan	95.4	94.4	93.9	71.6	79.3	83.1	100	97.65	99.8
SAR	91.53	94.23	95.34	56.22	62.08	64.6	96.25	93.1	NA
World	95.5	96.1	96.5	79.4	81.3	82.2	95.27	94.9	96.48

Source: - World Development Indicators (World Bank, 2016)

Table 14. Different rankings of cities in select three countries

Indicators / Countries	Bangladesh	India	Pakistan
Ranking with respect to -Death caused by air pollution - WHO - PM (10) - 2014	6	10	1
Cities with the highest PM 10	Rajshahi (24) Narayonganj (25)	Gwalior (4), Raipur (7), Delhi (8), Lucknow (14), Firozabad (15), Kanpur (16), Amritsar (17), Ludhiana (18), Allahabad (19), Agra (20), Khanna (21), Jodhpur (23)	Peshawar (1), Rawapindi (2), Karachi (9), Lahore – Johar Town (22)
Ranking with respect to Death caused by outside pollution	8	2	3
100 Resilient Cities Index (2016) - Cities	None	Bangalore, Chennai, Jaipur, Pune and Surat	None
Mercer Quality of Living Index (MERCER Report-2016)	Dhaka (214)	Hyderabad (139), Pune (144), Bangalore (145), Chennai (150), Mumbai (152), Kolkata (160), New Delhi (161)	Islamabad (193), Lahore (199), Karachi (202)
Economic Intelligence Unit (2012) - List of 70 cities	Dhaka (70)	New Delhi (52), Mumbai (53)	Karachi (67)

ies namely, Bangalore, Chennai, Jaipur, Pune and Surat whereas none of the cities from Pakistan and Bangladesh featured in the list. These cities accrue characteristics of reflectiveness, resourcefulness, robustness, redundancy, flexibility, inclusiveness and integration (100 Resilient Cities, 2016).

Mercer Quality of Living Index

As per the Mercer’s Quality of Living Index, which covers around 230 cities and approximately 440 locations across the globe, ranks cities on the basis of the quality of living on 39 parameters under 10 broad categories. These include: political and social environment, economic environment, socio-cultural environment, medical and health considerations, schools and education, public services and transportation, recreation, consumer goods, housing and natural environment. A study of the index revealed that only 10 cities from the SAR featured on the 2016 listing as can be seen in Table 14 (MERCER, 2016).

Economic Intelligence Unit

As per Economic Intelligence Unit (EIU), the best cities ranking in livability index of 2012, out of 70 cities are only four cities from the SAR that have appeared on this list. These cities include: New Delhi (52), Mumbai (53), Karachi (67) and Dhaka (70) Table 14 (The Economist Intelligence Unit, 2012). The parameters used are characteristics of the spatial nature of cities, which include features like green space, compactness against sprawl, natural assets, cultural assets, connectivity, pollution and isolation. This is suggestive of the fact that cities in the SAR need to rework towards the characteristics highlighted to enhance their livability index.

While the present section has attempted a discourse on the various socio-economic indicators in the urban framework of the select countries in the region, it places the responsibility on the State to ensure inclusive, sustainable and resilient urbanization with the objective to enhance the overall quality of living index. The concluding segment therefore lays down the investment and policy imperatives as a way forward.

THE WAY FORWARD

Investment Imperatives

It is evident from the above analysis that the SAR as well as the selected countries will need significant investments to address their demand for social and economic infrastructure. The World Bank Report (2016), indicated an amount of USD 828,427,200 for total infrastructure investment requirement from 2010-2050 in SAR, for various urban projects such as road construction and replacement (8.4%), water investment (33.3%) and required sanitation services (58.3%) (Table 15). Of the total investments 72% has been estimated for India, 13% for Pakistan and 9% for Bangladesh with the remaining 6% for the other countries in the region, which includes: Afghanistan, Bhutan, Maldives, Nepal and Sri Lanka (Roberts, 2016).

With the future urbanization in the world being strongly focused in SAR, specifically the select countries of India, Pakistan and Bangladesh, and given the present state of socio-economic indicators, there exists a strong need not only to create capacities but also to address the anomalies and shortcomings related to the financial markets dealing with urban infrastructure requirements. It is therefore essential to put in place supportive policies and regulatory frameworks for funding infrastructure, opening up the municipal bond market, while at the same time facilitating the Public-Private Partnership route, and other innovative initiatives to accelerate infrastructure development in the region.

Policy Imperatives:

With India, Pakistan and Bangladesh being at the epicenter of urbanization, these countries must have in place policies which address their demographic and socio-economic challenges to create livable urban habitats. A brief snapshot of the policies has been elaborated country wise below.

Table 15. Urban infrastructure (new and replacement) investment requirement in select South Asian countries from 2010-50

Country	Absolute Change in Urban Population from 2010-2050 (thousands)	Investment on roads at USD 100 per capita	Required water investments, USD 400 per capita	Required sanitation investments, USD 700 per capita	Total of urban infrastructure costs, 2010-50	Total infrastructure cost in urban areas in %
Bangladesh	59,881	59,88,100 (8.3%)	2,39,52,400 (33.33%)	4,19,16,700 (58.33%)	7,18,57,200	8.67
India	4,96,608	4,96,60,800 (8.3%)	19,86,43,200 (33.33%)	34,76,25,600 (58.33%)	59,59,29,600	71.94
Pakistan	91,677	91,67,700	3,66,70,800	6,41,73,900	11,00,12,400	13.28
Total in SAR	6,90,356	6,90,35,600	27,61,42,400	48,32,49,200	82,84,27,200	100

Source: World Bank Report (Roberts, 2016)

India

Over the last decade, urban development issues have taken the center-stage, with the Government of India's launch of the Jawaharlal Nehru National Urban Renewal Mission (JNNURM, 2005 – 2014) during the 11th Five Year Plan. The mission aimed at transforming conventional practices of Municipal and State government and covered 63 cities with an investment of INR 1, 20, 536 crore for the period of the mission. While JNNURM faced a lot of criticism, it laid the pitch for further evolution and advancement in urban policy making (London School of Economics, 2014) (Government of India, 2011). In 2008, the High Powered Expert Committee (HPEC) was set up with the aim of providing the estimate of investment requirement, for meeting urban infrastructure projects in cities, framing recommendation to address the urban challenges ranging from infrastructure funding to governance issues. Further, in 2009, the Ministry of Urban Development (MOUD), launched a Service Level Benchmark (SLB) pilot initiative, to encourage ULBs to integrate benchmarking to reflect on the performance of the cities with respect to water supply, sewerage, solid waste management, storm water drains, sanitation and urban transport. The BJP (National Democratic Alliance - NDA) led government came into power in May 2014, led to a host of new initiatives, such as: Smart City, Atal Mission for Rejuvenation and Urban Transformation (AMRUT) and Heritage City Development and Augmentation Yojana (HRIDAY) and Swachh Bharat Abhiyan (My Clean India) focusing on cities to make them smarter, cleaner and more livable (Smart Cities Mission, Ministry of Urban Development, 2015); (AMRUT, Ministry of Urban Development, 2015); (HRIDAY, Ministry of Urban Development, 2015) (Swachh Bharat Urban, Ministry of Urban Development, 2014).

Pakistan

A report on, 'Pakistan in the 21st Century-Vision 2030' by the Planning Commission of Pakistan in 2007, acknowledged the importance of urban cities as engines of growth and have laid emphasis on improving the state of basic urban services, with strategies to be adopted to fund infrastructure project requirements by permitting private sectors investments in the economy (Planning Commission, 2007). On the same lines 'Pakistan-2025: One Nation One Vision Report', has identified 25 goals under seven heads which are, developing human and social capital through investing in health and education, sustainable and inclusive growth mechanism, building institution capacity and better governance, basic services, private sector partnership, creating a knowledge base along with inter-connectivity and transportation services (Government of Pakistan, 2014). Haque (2015) and (Haider, 2015) paper highlights the challenges in implementation process of urban services and identifies the factors responsible for the same as the lack of data and research, related with urban. Further, the narrowed definition of urban as adopted by the government, which excludes areas having urban-like characteristics, poor governance structure ignoring the role of local governments poses difficulty in proper assessment and delivery of basic services. Additionally, the cities in Pakistan have been observing low-density residential areas leading to sprawl which should be modeled towards mid to high density construction of residential areas, promoting mixed usage of land, thereby reaping economies of agglomeration.

Bangladesh

The Government of Bangladesh prepared a 'Perspective Plans - Vision 2010-2021', with the broad aim at growth of income and GDP, targeting 100% literacy rate, improved sanitation and water reach to all, reducing poverty, transforming sectoral contributions with a higher share in the order of services, industry and agriculture, creating employment opportunities, greater supply of electricity to meet the rising demand, promoting digital and information technologies, mitigating climate shocks and reducing environmental degradation (Government of Bangladesh, 2012). Another National Urban Sector Policy of Bangladesh launched in 2011, aimed at balanced development of urban centers by facilitating access to basic services to all strata of people in the society. In addition, the nation has separate policies and plans for specific urban targets such as Road Master Plan (2010-2024), Bangladesh National Building Codes, 2010, National Land-use Policy, 2001, National Environment Policy and Implementation Plan, 1992, National Forest Policy, 1994 and National Sustainable Development Strategy, 2013 (BanDuDeltAS, 2015).

A.K.M. Helal uz Zaman (2010) paper suggests that the major challenges in the implementation process are associated with poor governance, coordination and funding. While some of the crucial services such as electricity, water is still provided by Central Government, decentralization of accountability and responsibility to ULB is therefore recommended for efficient dissemination of services. In addition, the ULBs should be empowered to raise their own funds from various sources such as property tax, land monetization etc. In order to provide affordable housing, the financial institutions should come forward to provide accessible loan facilities, as majority of purchases of housing in Bangladesh is facilitated through self-financing. Hence, sound real estate services should be provided in urban areas to accommodate the rising population. Lastly, the challenge of land management could be sorted through coordination between different agencies that are involved in the process of land use and development. All these strategies would help government to function effectively and meet the challenges of urbanization in a sustainable manner.

From the above analysis of the three nations, it can be clearly seen that these regions have policies which are in place and are giving due weightage to the socio-economic indicators in urban areas. However, it is recommended that the sharing of common experiences, challenges, best practices and policy framework will help the nation to address these concerns. While India has robust policies in place to deal with their urban woes, it is essential that an exercise of evaluation and assessment is undertaken, so as to measure effectiveness of the policy initiatives. A study of policies across the select countries reveals a visible common thread of challenge with respect to the political economy and accountability, making it difficult to translate the policy plan into action. The countries should place urban diplomacy high on their agenda, which will not only result in well guided urban infrastructure but also result in enhanced access to technology, innovation, financial resources, talent and other valuable intangible assets, through which they can be guided to achieve the desired social and physical infrastructure for inclusive, resilient and sustainable urbanization. Finally, no nation can move forward without providing a platform for people's participation, involving the beneficiaries and taking their perspectives into consideration to ensure successful policy implementation.

FUTURE RESEARCH DIRECTIONS

It is necessary to ensure that urbanization in the SAR should be accompanied with socio-economic indicators which progressively perform better over time. The future research should therefore be directed towards assessment and evaluation of various urban policy initiatives undertaken in the select countries, with the objective of ensuring better outcomes. It is also important to explore innovative financial sourcing like crowd funding and various financial products in order to meet the urban physical and social infrastructure requirement. In addition, it is vital to study the means and steps to be taken to empower ULB's and enhance their capacity for effective service delivery and implementation of policies.

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KEY TERMS AND DEFINITIONS

Agglomeration Index: It consist of three characteristics-, population density, the extent of population in a large urban center and travel time involved to reach the urban center.

Basic Urban Services: It includes basic services to be provided for urban households such as water supply, transport, sanitation, waste management, housing, education, health and electricity.

Demographic Indicators: It is a set of indicators that helps in measuring population and its characteristics such as population size and growth, fertility rate, death rate, birth rate, sex ratio, dependency ratio and life expectancy at birth.

Hidden: Unidentified area or unaccounted region.

Investment Imperatives: The capital deployed or investment requirement in select countries of SAR.

Messy: Messy refers to the congested nature of cities in select countries owing to the high slum population.

Policy Imperatives: It lays emphasis on the essential policies that need to be framed or implemented to address the urban challenges in SAR and the select nations.