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Insights from a Quantitative Survey in Punjab and Khyber Pakhtunkhwa

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1. Introduction and objectives of the RECOUP research

It is an undisputed fact that household income is one of the major determinants of both the level and the quality of education that people acquire. This is particularly true for less developed countries where access to education is not free of cost even for the very poor households. Moreover, a critical feature of the educational landscape in these countries particularly those that are located in South Asia including Pakistan, is that it is characterised by a dual education system marked by high quality and expensive private education on the one hand and low quality and often inexpensive public education on the other. Generally, poor households in these countries are unable to afford any education due to the costs associated not only with tuition fee, books and transport but also those associated with the foregone opportunity to work and earn some money for their subsistence. Some of the poor households who do opt for education mostly opt for public education that is low cost but also of very poor quality. Such a quality of education does not equip them with proper skills and cognitive abilities to earn a decent living in the future. These households are therefore caught in a poverty trap that is characterised by low income; low access to quality education; inferior educational outcomes; and low incomes and persistence of poverty in future as well.

The core objective of the Research Consortium on Educational Outcomes and Poverty (RECOUP) is to study the mechanisms that drive this cycle of deprivation, and to identify the policies needed to ensure that educational outcomes benefit the disadvantaged. The work focuses upon South Asia and Sub-Saharan Africa - the two regions where the challenge of achieving the Millennium Development Goals' objective of halving world poverty by 2015 is the greatest and where the policy benefits are most urgently required.

The RECOUP research investigates three inter-linked research themes, under which new policy-relevant knowledge will be produced.

a) Cognitive, attitudinal and behavioural outcomes

The most direct and fundamental outcomes of education are the cognitive and non-cognitive skills which it helps to create. These include literacy, numeracy, reasoning ability, and the behavioural traits, attitudes and values necessary to generate income earning abilities and to lead productive and effective lives in the community. The research will investigate the ways in which aspects of the structure and characteristics of school systems can improve these outcomes in pro-poor ways.

b) Social and life outcomes

The social and life outcomes of education include its impact upon health, nutrition, and fertility behaviour. Health and longevity are not only cherished human outcomes but they also affect the poverty level primarily through their impact on income generating abilities. The results of our survey show (that we report later) that medical expenditures are the foremost shocks in income of poor households often pushing them further down in poverty level. Any positive impact of education on these may be deemed of incalculable benefit. High fertility rates also limit the potential extent of poverty-reduction arising from economic growth and burden the environment. Although much is known about these relationships, but very important gaps remain particularly in terms of mechanisms that drive these relationships. As an example, consider the relationship between maternal education and child health. Although existing research on this subject has established the fact that maternal education improves child health significantly. But the precise channels through which maternal education improves child health are not adequately understood particularly in the case of Pakistan. For instance it is not clearly understood whether it is the increase in health knowledge (either gained through schooling or through intergenerational transfer of health knowledge); the increase in income through labour force participation of women; greater female empowerment; reduction in fertility rates and thereby more resources and care available per child; *or* greater exposure to media and thereby greater awareness of health and nutrition, etc., that maternal education produces in order to have its impact on child health outcomes. From a policy perspective, it is extremely important to understand these channels. A central objective of our proposed research will be to show how the *causal* impact of education on health, including HIV/AIDS, and on fertility can be improved, especially for the poor.

c) Economic and market outcomes

It is well known that education plays a central role in job allocation, and that in all societies, people having more education face wider job-choice and a likelihood of faster earnings growth. It is also known that these outcomes are influenced not only by the level of education attained but also by learning outcomes – for example by the depth of literacy and numeracy skills achieved. It is likely that the strength of behavioural effects of education change as access to it widens. Yet, much of present knowledge is adduced from static contexts. Our research will focus upon dynamic dimensions which are much less known - upon how these educational outcomes have been changing, upon how they relate to broader patterns of social and economic development – including the changing role of the state in education - and upon how this has affected the poor.

Some of the questions the study was designed to answer were for example, have returns to education changed for men or women? Does maternal health knowledge impact the health outcomes for the child and how? Who is acquiring skills and why and what difference does skill acquisition make for earnings? How far does having any form or degree of disability limit a person's opportunity to acquire education and/or participate in the labour market? How does cognitive achievement differ for men and women, rural and urban areas, for those from private or public schools? No other study to our knowledge has tried to connect such a wide spectrum of outcomes. While correlations and links between education and various outcomes are well-known and acknowledged, this research focuses on identifying specific pathways that lead to improved social and economic outcomes. The ultimate objective is to guide policy in the right direction so as to maximise its impact on pro-poor educational outcomes.

2. Objectives of the current report

The research agenda of the RECOUP as outlined above is being addressed through the generation of new data collected by the Consortium via both quantitative and qualitative surveys. In Pakistan, the quantitative survey was conducted between November, 2006 and March, 2007 in a total of nine districts located in the two provinces: Punjab and KP. The survey covered around 1100 households and the data was generated for around 8752 individuals. The survey was conducted by an extremely dedicated team consisting of 12 males and 11 female enumerators who were accompanied by three supervisors.

The objective of the current report is to present the descriptive statistics emerging out of the quantitative household data collected in these two provinces on various indicators that include poverty and inequality; access to and quality of education acquired in terms of literacy and numeracy skills; employment and skills acquisition; health status particularly those of women and children; and disability. The report also presents the inter-regional (both rural-urban and inter-provincial) and gender related gaps in all these indicators. The linkage between these indicators is also explored via cross-tabulations. While these cross-tabulations do not imply causal relationships but they do give useful insights into how closely the indicators of our interest such as education, skills, poverty and health are inter-related and whether or not deprivation in one indicator (such as education) tends to co-exist with the deprivation in another (such as health, household income and assets etc). This is an important contribution in the existing research in Pakistan as none of the household surveys conducted previously in Pakistan has collected such rich information on *all* indicators including both economic as well as social indicators.

The survey is also unique since it collects important information at the level of communities. This includes information on the patterns of land ownership and access to basic public facilities, etc. This

information is not only useful in its own right but can also be of immense use to control for community fixed effects in advanced econometric studies aimed at investigating the causal impact of one variable on the other. The report is divided into 15 sections. The next section (section 3) describes the key features of the questionnaire. Section four outlines the survey design and sampling methodology. Section five highlights the key features of communities selected for survey. Section six provides some key descriptive statistics on poverty, shocks to household income, sources of livelihood and access to credit, etc. Section seven discusses in detail the insights emerging from educational attainment and related issues. Section eight talks about skills acquisition particularly the vocational and technical training. Section nine discusses the economic activity and the related details of respondents. Section 10 presents the findings of our survey in terms of health and nutrition of men, women and children. Section 11 is on disability analysis. Section 12 discusses the findings on fertility rates, fertility preferences and family planning. Section 13 highlights the findings on time allocation and subjective well-being. Section 14 touches upon the empowerment and exposure to media of our respondents. The last section presents the scores achieved by individuals between ages 15-60 on various tests of cognitive ability. All these descriptive statistics are presented from various perspectives so as to explore some key associations between various indicators.

3. Key features of the questionnaire

Two sets of questionnaires were employed for the survey – the community questionnaire and the household questionnaire. The community questionnaire collected information about access to basic services, land holdings and migration in the communities. The household questionnaire that was a detailed 10 part document collected information at both the household as well as individual level. At the household level, data on household consumption; asset ownership; debt, borrowing and savings; sources of livelihood and earnings; sources of shocks to household income; land holdings; availability of basic facilities; and health indicators of all household members in terms of height, weight and upper-arm circumference were recorded. At the individual level information was collected for all individuals between ages 15 and 60 on the following categories:

3.1 Schooling for all individuals aged 15 to 60

This section captures information not only for those presently in schools but also for those who may have ever been enrolled in school. With a separate sub-section for each level of schooling acquired from grade one up to MA, details on learning achievements (division obtained at the Matric or FA/FSc level etc), available facilities, number of students per class, out of school tuition, etc, was recorded. This section also recorded information on the type of schooling (such as private, public or other) and the distance from school.

3.2 Vocational training

Information in this section defines three separate pathways of skill acquisition to increase relevance to the local context in Pakistan. These pathways include:

- Formal enrolment in a technical/vocational school or college.
- Apprenticeship – if working in a firm/business where a formal or informal arrangement exists with the employer that teaches the individual certain skills regardless of whether any payment is involved.
- On the job training

3.3 Economic activities

This section classifies everyone in the working age population in specific categories of non labour force and labour force participants and further into employed, unemployed. The distinguishing feature of the questionnaire is that it classifies unpaid family workers as economically active rather than inactive. This allows us to capture labour that is working for economic gain but is not being paid, particularly women in rural households that work in fields and for family businesses and are not paid.

This section also collects information on self-employed individuals in both agricultural as well as non agricultural sector. Earnings for the self-employed in developing countries are generally hard to capture as their returns are not known and most times in very informally kept records. An attempt has been made to get self-employed individuals to reveal profits they make in their businesses.

The employment information collected is retrospective in nature in the sense that it captures labour market choices in the recent past to show transition. This is particularly important for those that are currently unemployed to identify reasons for their displacement from the labor force. The only other dataset with information on retrospective employment activities is the IFPRI dataset from the mid 80s.

3.4 Health, disability and fertility

This section accumulates data on episodes of sickness and injury, costs incurred and source of medical facilities sought. Questions on disability capture detailed information on levels and kinds of disability that hinder people's participation in economic and/or academic activities. Enumerators were trained to capture even the most basic level of impairment that is not usually considered disabling but does have implications for full participation of individuals in economic or social activities. The definition of disability and questions related to it has been designed by academic experts in the field thus ensuring their relevance to the objectives of the larger study.

This section also collects information on fertility which includes the age at marriage and first birth; whether or not the birth of children was attended by skilled health personnel; total number of children; the number of infant and under five deaths; and preferences in terms of desired number of children. This section also contains questions pertaining to the family planning and awareness and use among women.

3.5 Cognitive ability

The cognitive ability, that includes literacy and numeracy skills, is one pathway through which education impacts outcomes. This ability is captured by testing individuals between ages 15 and 60 for literacy and numeracy skills acquired in school through formal education. Tests were designed and administered for:

- Literacy (short and long tests for reading and comprehension skills in local languages).
- Numeracy (short and long math tests for basic arithmetic skills: both test basic and higher order skills for math and language)
- Health knowledge test.
- English language test.
- Ravens Standard Progressive Matrices test (IQ test) – this test allows one to control for inherent ability and isolate impact of schooling on learning abilities and other outcomes.

These tests were made part of the study as recent research has shown that years of schooling should not be the sole criteria for judging outcomes. Put differently, it is the quality rather quantity alone that really matters. One way of measuring quality is to test cognitive achievement once individuals have been to school. Cognitive ability also has implications for determining income generating abilities as well as health and fertility outcomes.

3.6 Subjective well-being, social attitudes, empowerment and time allocation

A separate section on subjective well-being, empowerment and time allocation include questions on notions of citizenship, access to the media and details of activities undertaken during a 24 hours period respectively. Individual behaviour is not affected by what they have but also how they feel about what they have. As one of the sub-themes to be explored is the inequalities on the basis of social class, ethnicity, and gender built into the education system, the subjective realisation of the objective possibilities are equally important aspects of the maintenance of such inequalities. The questions in this section include; overall satisfaction with life, satisfaction with different domains of life, perceived

control over life, belief in God, levels of religiosity, trust in people, strategy to deal with gross injustice.

Similarly, empowerment is another important dimension of development and a potential outcome of education. Individuals value their freedoms to participate in social and political spheres of their lives. This section collects information about participation in various social and political activities, exposure to media, say in the selection of spouse and the education levels of other family members. Female respondents were asked questions regarding the age to start wearing *dupatta* and *purdah* and who makes decision regarding wearing *dupatta* and *purdah*. Other information collected in this section includes the time allocation of individuals on various activities and amount of dowry paid/expected to be paid at the time of marriage.

4. Sample Design and Survey Methodology

This section provides a brief description of the sample size, universe, sampling frame, and selection of sampling units for this survey.

4.1 Sample size

In this quantitative survey, for which we are reporting the descriptive results, the sample size was restricted to approximately 1,000 households from a total of nine districts (see table 4.1 below) from the two provinces: Punjab and KP. Given that Punjab alone houses 56 percent of the country's population and the sample reflects the national regional (both provincial and rural-urban) proportions, we are confident that results from this dataset can be used to inform policy on a national scale.

4.2 Universe and sampling frame

The universe for this survey consists of all urban and rural areas in the provinces of Punjab and KP. The sampling frame is based on the one developed by the Federal Bureau of Statistics and updated in 2003. The rural frame was the list of villages published by the Population Census Organisation after the National Population Census of 1998. The urban sample was selected from an urban area frame developed and used by the Federal Bureau of Statistics. This frame divides each town and city into enumeration blocks of 200-250 households identifiable through a sketch map.

4. 3 Selection of sampling units

Villages and enumeration blocks in rural and urban areas were respectively taken as primary sampling units (PSUs). The PSUs were one urban area and two rural areas in each of the districts. Households within the PSUs were taken as secondary sampling units (SSUs). Every n^{th} household (or the

secondary sampling unit) was randomly selected from within the PSUs (villages in rural areas and urban blocks in urban areas). Depending on the number of expected households in a village or urban block, a suitable sampling interval was chosen to ensure the sample selected was appropriately representative of the community.

Table 4.1 Secondary sampling units in survey districts

Districts	Secondary sampling units		
	Rural	Urban	Total
Sargodha	107	67	174
Kasur	128	45	173
Attock	77	29	106
Chakwal	63	15	78
Rahim Yar Khan	138	54	192
Khanewal	94	24	118
Haripur	58	16	74
Swat	61	28	89
Charsadda	65	25	90

A household was described for the purposes of the questionnaire as all individuals who met the following criteria:

1. They lived under the same roof or within the same compound/homestead at least 15 days out of the year past.
2. They shared food from a common source when they were together.
3. They contribute to or share a common resource pool.

4.4 Characteristics of the sample

There are 8752 individuals in the sample as a whole; 72 percent of these are in the rural areas and 28 percent in the urban areas. There are more men (51 percent) than women (49 percent).

Table 4.2 Demographic characteristics of all respondents (all ages) in the sample

Categories	Total		Male		Female		Sex ratio
	Number	Percent	Number	Percent	Number	Percent	F/M
All sample	8,752	100	4,462	51	4,291	49	96
Rural	6,374	72.8	3,249	51	3,125	49	96
Urban	2,378	27.2	1,212	51	1,166	49	96
By province							
Punjab	6,368	72.8	3,273	51	3,095	48.6	94
KP	2,384	27.2	1,188	50	1,196	50	101
By age groups							
0-1 yrs	357	4.1	183	4.1	174	4	95
2-5 yrs	1,042	12	524	11.7	518	12.1	99
6-9 yrs	944	10.7	474	10.6	470	10.9	99
10-14 yrs	1,203	14	618	13.8	585	13.6	95
15-24 yrs	1,765	20	861	19.3	904	21	105
25-40 yrs	1,865	21	978	21.9	887	20.7	91
41-60 yrs	1,003	11.5	520	11.7	483	11.3	93
above 60	573	6.5	303	6.8	270	6.3	89
By marital status							
Never married	5,176	59.1	2,768	62.1	2,408	56.1	87
Currently married	3,246	37.1	1,589	35.6	1,657	38.6	104
Widowed	286	3.3	82	1.8	204	4.8	249
Divorced	10	0.1	3	0.1	7	0.2	233
Separated	17	0.2	8	0.2	9	0.2	112
Nikah, no *rukhsati*	17	0.2	11	0.3	6	0.1	55

Sixteen percent of the sample is children ages less than six, 51 percent of whom are boys and approximately 49 percent are girls. According to these statistics, there are 97 girls for every 100 boys in this age category. The official primary school going age for children in Pakistan is six to nine years. Children of school going age account for 11 percent of the sample. Youth, officially defined as individuals between ages 15 and 24 accounts for 21 percent of the total sample. There are more females than males in this age group (105 for every 100 males).

Roughly, 60 percent of the individuals in the sample are not married, 62 percent men and 56 percent women are not married. Conversely, more women than men are married. Women are also likelier to have been married at a younger age. Detailed discussion on that is included in the section on fertility.

The average household size in Punjab was a little more than seven persons per households and more or less similar across the rural urban divide. District Rahim Yar Khan had the largest number of people (8.8) living together as one family. The minimum household size is two and the maximum 38.

The household sizes were larger in KP; on average nine individuals per household. Of the three districts surveyed in KP, Swat had the largest average household sizes with 11 in urban areas and 10.7 in rural areas. The minimum number of people per household in KP was two and the maximum 39.

Table 4.3 Average household size by province and region

Province/districts	All	Rural	Urban
Punjab	**7.5**	**7.7**	**7.2**
Sargodha	7.2	7.4	6.9
Kasur	7.2	7.2	7
Attock	7.4	7.4	7.3
Chakwal	6.8	6.7	7.2
RYK	8.8	9.4	7.4
Khanewal	7.2	7.2	7.3
KP	**9.4**	**9.2**	**10.1**
Haripur	7.6	7.6	7.6
Swat	10.9	10.7	11.3
Charsadda	9.4	9.2	10.3

5. Overview of the Communities

The selected communities in Punjab and KP were equally spread out across the southern, central and northern regions of the provinces. All regions have distinct social, cultural and economic characteristics that vary with the levels of development. Needless to say, these overall characteristics are also reflected at the district level. The following description and statistics provide some background for the districts from which the communities were chosen[1].

5.1 Economic base

In Punjab the southern region is the least developed of the three and the northern region is the most developed. While most of rural Punjab is agrarian, the fertility of the land differs across regions, as does the prevalent mode of irrigation. Northern Punjab is a rain fed or *barani* area while the central and southern regions rely on river and canal or tube wells (various District Census Reports). Canal water is the main source of irrigation across KP. Agriculture is the largest sector of the economy in most regions and the main source of livelihood for the rural population. The type of land and irrigation system has implications for the nature of agricultural activity in the region.

[1] The data provided in this section is based on the information collected in the community questionnaire. With the exception of economic base, the information for which was collected from various District Census Reports

In terms of industry, some regions have comparatively better developed industrial bases than others. Punjab in general has a larger industrial base than KP. Within Punjab however, the industrial regions vary in terms of the levels of industrial development.

Table 5.1 Characteristic economic base of the districts in the sample

Region	Districts	Economic base
Northern Punjab	Chakwal	Agriculture and some industry
	Attock	
Central Punjab	Kasur	Agriculture and industry
	Sargodha	Agriculture
Southern Punjab	Khanewal	Agriculture
	RYK	Industry and agriculture
Northern KP	Swat	Services and agriculture
Central KP	Charsadda	
Southern KP	Haripur	Agriculture and industry

Source: District Census Reports, 1998

The communities selected from these districts reflect these basic characteristics. Communities in Central and Southern Punjab are predominantly involved in agriculture. Communities in Northern Punjab recorded higher levels of migration.

5.1.1 Patterns of land ownership

Land ownership is a crucial determinant of rural poverty in Pakistan. Incidence of poverty among rural landless in Pakistan has been estimated at 40.3 percent as against 28 percent for those with land (SPDC, 2004[2]). The distribution of land in Pakistan has been and continues to be highly unequal. According to the Agriculture Census 2000 nearly half of all rural households either own no land or have access to land only through tenancy. RECOUP has collected data on land ownership at the community as well as the household level.

At the community level, patterns of landholdings varied across different regions. Table 5.1 and 5.2 summarise land ownership patterns observed in the rural communities by mapping average land ownership in each rural community by caste and the number of households. While these tabulations provide only a surface level analysis and a preliminary assessment[3], the patterns of inequality in the rural communities surveyed provide a rich context within which to study various social outcomes. Disparities in patterns of ownership are clear, not only across districts, but within districts as well.

[2] Social Policy Development Centre (SPDC). 2004. *Combating Poverty: Is Growth Sufficient?* Karachi: SPDC.
[3] The table presents numbers for total land owned by a social group and lists the number of households for that social group. Some households of the social group may not own any land while others may own more or less. The data does not specify ownership by each household and is limited in that respect.

The most unequal distribution is observed in the village of Rural 1 in Sargodha where 8 households of the same caste own 850 acres of land in and around the village. This includes land used for dwelling as well as cultivation. The second rural community from the same district, Rural 2, exhibits far more equal patterns of ownership. Rural 1 in Sargodha is an example of a feudal rural set up with social relations and economic dynamics being dictated to a large degree by the power structures that are linked closely to ownership of land.

Table 5.1 Distribution of land holdings in rural communities in the sample, Punjab

Districts	Community	Total land owned (acres)	Caste	# of households
Sargodha	Rural 1	850	Tiwanas	8
		0	Chadhar, Kalary, Khokar, Muslim Sheikh	75
	Rural 2	200	Sindhu	24
		150	Gondal	20
		100	Bajwa, Kanwein	19
Kasur	Rural 1	250	Jatt	65
		50	Rajput	65
		0	Chaudhry, Malik Tilli	105
	Rural 2	3125	Rajput	150
		125	Bhatti	30
		75	Chadhar, Sheikh	71
		0	Ansari	26
Attock	Rural 1	430	Awan, Mial, Mughal, Gheba, Kassnodar	
	Rural 2	38	Pathan, Gujar	255
		25	Awan	100
		4	Kumhar	25
Chakwal	Rural 1	600	Mughal	469
		8	Rajput	5
		5	Gujar	8
		0	Qureshi	19
	Rural 2	1600	Mehr	300
		100	Rajput	100
		60	Awan	60
		15	Gondal	12
Rahim Yar Khan	Rural 1	500	Mazari	260
		350	Chachar	175
		250	Chohan	14
		200	Khembra	40
		50	Bohar	43
		0	Baloch	61
	Rural 2	850	Kheral	
		100	Arain	
		1	Oonarh	
Khanewal	Rural 1	375	Jatt	79
		300	Syal	34
		175	Arain	21
		0	Malik Tilli	0

Table 5.2 Distribution of land holdings in rural communities in the sample, KP

Districts	Community	Total land owned (acres)	Caste	# of households
Haripur	Rural 1	70	Gujjar	150
	Rural 2	2500	Gujjar	500
		100	Syed	5
Swat	Rural 1	1600	Meer Khan	360
		1200	Bazid Khel	500
		1000	Khwaja Khel	500
		850	Gujjar	500
		800	Saleh Khel	500
		600	Waliat Khel	500
		350	Sultan Khel	7
		270	Khel	20
		250	Bhadar Khel	400
	Rural 2	700	Barukhel	60
		200	Syed Mian	10
		33	Gujar/Paracha/Mula	45
Charsadda	Rural 1	1000	MulhaGor	850
		0	Gor Gursh	60
	Rural 2	600	Aman Koti	200
		450	Malakanan	300
		0	Bajwa	100

The disparities in ownership across social groups are most apparent in Central Punjab (Sargodha and Kasur). Northern and Southern Punjab exhibit fairly equal distribution. For instance, ownership of land in communities surveyed in the South is relatively equal and the number of households with access to land is higher. In Northern Punjab however, access to land is low but fairly equitable across households and social groups. The difference can be attributed to differences in topographies of the two regions. Northern Punjab is less reliant on agriculture and more on an industrial base.

Land ownership varies across social classes with certain castes less likely to have access to land. In Punjab the following social groups emerge as those with no or little access to land: Muslim Sheikh, Malik Tilli, Ansaris, Kumhars, Qureshi, Gondal, Baluch and Oonarh. In KP the castes with little or no access to land include: Bajwa, Gor Gurch, Parachas and Bahadar Khel.

5.2 Access to social services and basic facilities

Varying incidence of poverty levels is indirectly indicative of different levels of development across regions. Incidence of poverty and low levels of development can also be depicted by access to, or lack thereof, basic facilities and social services. By no means a complete picture of access to social services in rural and urban Punjab and KP, these statistics aim to provide a basic context of the sort of services available to the communities where household and individual level data collected on education, economic, social and health outcomes will allow further research to be conducted.

Table 5.3 sets out some basic indicators of access to social services in the communities surveyed. The presence and number of primary schools in a community is used as a rough proxy for access to primary education. The figures indicate good supply of schools, government and private, at the primary level in most communities. There are however some interesting patterns. The presence of private schools in urban areas is far greater than in rural areas. Urban communities in KP (Haripur and Saidu Sharif in Swat) have the largest proportion of private primary schools. Rural areas rely predominantly on public education service providers. The presence of government school is largely equitable across the rural communities.

Almost all communities, rural and urban reported more than 50 percent enrolment of children of school going age. Some communities did not have girls schools present within the community[4].

Access to health facilities is judged by the distance from the community to the nearest health facility that provides services for complicated deliveries, basic injections, minor surgeries, broken bones and treatment for tuberculosis (TB). Two of these: basic injections and tuberculosis represent ailments that require regular and constant access to health care providers and are likely to be required more by women and children. Surgeries and broken bones would require emergency help and proximity to a well stocked reliable health service provider. The data reveals that urban communities are more likely to have better access to services for a variety of healthcare needs. Five out of eight urban communities from across Punjab and KP had facilities for dealing with complicated deliveries, minor surgeries and treatment for TB.

In rural areas however, households had only very basic access within their communities. The nearest facility for minor surgeries, treatment for TB, broken bones, and complicated deliveries was on average more than 10 km away. For certain communities in rural Punjab, the nearest hospital with all available and reliable facilities was between 50- 60 km away.

[4] The policy of school provision in Pakistan mandates building one primary school for a specified population, which means some of the smaller and closely situated rural communities share primary schools.

There is a Basic Health Unit (BHU) present in or around every rural community. Rural communities have also benefited from the lady health worker schemes. Timely vaccinations for the babies in rural communities and injections etc are available from the local BSUs and the associated lady health workers were making rounds and raising awareness about health and fertility issues in communities. A large proportion of the women, as discussed later in the fertility section, have benefited from having had access to lady health workers.

Table 5.3 Access to selected basic facilities in communities

Communities	No. of house-holds	Primary/middle schools		Access to health facilities (distance in km from closest facility)				
		Govt	Private	Complicated deliveries	Injections	Minor surgeries	Broken bones	TB treatment
Urban								
Sargodha urban	..	2	3	>50	In comm	In comm.	>50	In comm.
Kasur urban	265	1	2	In comm.	In comm	In comm.	In comm	In comm.
Attock urban	300	0	2	In comm.	In comm	In comm.	In comm	In comm.
R.Y.Khan urban	290	1	3	<5	<5	<5	<5	<5
Khanewal urban	320	0	6	..	..	..	..	..
Haripur urban	2525	4	25	In comm.	In comm	In comm.	In comm	In comm
Swat urban	800	13	14	In comm.	In comm	In comm.	In comm	In comm.
Charsadda urban	520	2	0	>10	In comm	>10	>10	>10
Rural								
Sargodha rural 1	200	2	0	>10	>10	>10	>10	>10
Sargodha rural 2	250	6	2	>10	In comm	In comm.	>10	>10
Kasur rural 1	250	2	0					
Kasur rural 2	350	6	1	>10	>10	>10	>10	>10
Attock Rural 1	536	3	1	In Comm	In Comm	In Comm	In Comm	In Comm
Attock Rural 2	450	2	1	>10	5	5	>50	>50
Chakwal Rural 1	520	4	0	>10	In comm	In comm.	>10	>10
Chakwal Rural 2	550	1	1	>10	>10	5	..	5
Kot Karam Khan	1350	2	2	>10	In comm	>10	>10	>10
R.Y.KhanRural 2	389	2	1	>10	<10	>10	>10	>10
Khanewal rural 1	260	2	0	>10	In comm	>5	>10	>10
Khanewal rural 2	732			>10	In comm	In comm	>10	>10
Haripur rural 1	460	4	0	>10	In comm	>10	>10	>10
Haripur rural 2	800	2	2	>10	In comm	<5	>10	>10
Swat rural 1	3500	5	2	>10	In comm	In comm	<5	<5
Swat rural 2	105	2	1	10	<5	10	10	10
Charsadda rural 1	1200	2	2	>50	In comm	<5	>10	>50
Charsadda rural 2	600	3	0	5	In comm	In comm	5	5

5.2.1 Access to water and sanitation

Access to basic facilities such as sanitation, electricity and source of water is indicative of the level of development in a community. Patterns of regional disparity in development levels are apparent in the statistics collected in the survey. Urban communities across districts are likely to have better access to sanitation, have an in-house water source and electricity as compared to the rural areas.

Table 5.4 Access to basic facilities (water, sanitation and electricity) in rural and urban regions at the district level (percent)

Districts	Rural						Urban					
	Water source		Sanitation facilities		Electricity		Water source		Sanitation facilities		Electricity	
	20m away	In-house	No toilet	Some form	Have	Have not	20m away	In-house	No toilet	Some form	Have	Have not
Sargodha	11.2	88.8	38.3	61.7	94.4	5.6	4.5	95.5	7.5	92.5	97	3
Kasur	6.3	93.8	41.4	58.6	90.6	9.4	0	100	0	100	100	0
Attock	22.1	77.9	28.6	71.4	100	0	0	100	0	100	100	0
Chakwal	30.2	69.8	38.1	61.9	100	0	0	100	0	100	100	0
RYK	18.1	81.9	71.0	29.0	60.6	39.4	7.4	92.6	1.9	98.2	100	0
Khanewal	6.4	93.6	34.0	66.0	92.6	7.5	0	100	0	100	100	0
Haripur	5.2	94.8	10.3	89.7	98.3	1.7	0	100	0	100	100	0
Swat	11.5	88.5	11.5	88.5	100	0	7.1	92.9	3.6	96.4	100	0
Charsadda	6.2	93.9	16.9	83.1	93.9	6.2	8	92.0	24	76	88	12

Almost all houses in urban localities in all districts in Punjab and KP have in house taps from which to take water. More than 10 percent of households in almost all rural communities had to travel more than 20 meters to bring water for household use. Access to water was particularly far in remote villages in Chakwal where the closest water source was 30 meters away. Proximity of water source has implications for the women of the household as collection of water is primary responsibility of the women. In a village in Chakwal, women on average were spending more than four hours per day collecting water from wells and carrying it across the hilly terrain of the village and bringing it home.

Households in rural areas are also less likely to have access to in-house sanitation. For instance, in rural areas around 37 percent have no access to any sanitation facility as compared to five percent in urban areas. Only 44 percent households in rural areas use flush toilets compared to 71 percent in urban areas. Most households in urban localities with the exception of Sargodha in Punjab and Charsadda in KP have toilets. This is not the case in rural areas. A majority of households in rural Punjab do not have in-house toilets. Rahim Yar Khan tops the list with 71 percent of its rural households without adequate sanitation facilities.

Overall, access to sanitation is better in KP. Cultural compulsions and restrictions in KP dictate that women do not go outside the house. This may be one reason for better availability of sanitation facilities in KP. While 33.5 percent of the households had no toilet in Punjab, only 13 percent households in KP reported to have no access to toilets. (Conversely 87 percent households in KP had access to in-house sanitation in KP compared with 66 percent in Punjab). The quality of sanitation available in KP was also better – 70 percent households had flush toilets. Only 44 percent in Punjab had flush toilets.

Almost all households in rural as well as urban sections of the sample had access to electricity. The main source of cooking fuel is wood in urban as well as rural parts of the sample.

5.3 Incidence of poverty at the sub-provincial/district level

5.3.1. Economic inequality

Economic inequality in Pakistan can be observed not only between urban and rural areas but also between provinces and districts. Recent research has focused on differentials in sub-provincial incidence of poverty. Patterns of regional inequality have also been observed in the RECOUP sample.

Table 5.5 shows that some districts have a larger proportion of households in the top 20 percent category. More than one-fourth of the households sampled in Sargodha and Chakwal in Punjab and Swat and Haripur in KP fell in the quintile with high per capita consumption expenditure. Conversely, more than half of the households in Charsadda in KP and Kasur, Rahim Yar Khan and Khanewal in Punjab made up the bottom 40 percent of the economic ladder.

Table 5.5 Economic inequality and poverty at the district level (percent)

Districts	Ist Quintile/ Richest 20 percent	2nd Quintile	3rd Quintile	4th Quintile	5th Quintile/ Poorest 20 percent	Ratio of top 20 percent to bottom 20 percent
Sargodha	28	21	18	16	17	1.65
Kasur	11	16	19	22	34	0.32
Attock	13	28	25	20	12	1.08
Chakwal	26	27	21	15	11	2.36
RYK	16	15	19	21	29	0.55
Khanewal	14	21	25	19	22	0.64
Haripur	33	37	18	8	4	8.25
Swat	20	18	18	27	17	1.18
Charsadda	9	11	17	31	33	0.27

These figures indicate varying levels of poverty incidence in different districts. The sample has thrown up a diverse range of economic contexts for social outcomes to be investigated. Further analysis of poverty at the household level, expenditure levels and poverty lines follows in later sections.

Box 5.1 Estimating expenditure quintiles – Procedure followed

Data on consumption expenditure collected at the household level is used as the basis of the poverty analysis framework. For the purposes of facilitating a poverty analysis of the data collected, households are categorised by consumption expenditure quintiles. Household consumption expenditure is used as a preferred basis for assigning quintiles rather than income for two reasons; 1. Expenditure is a more stable variable than income, 2. Consumption expenditure is less likely to be affected by bias in revelation. These quintiles represent 20 percent categories in which households fall depending on the level of their expenditure. Expenditure quintiles are created using per capita household expenditure. This is done by dividing the total expenditure incurred by a household in all categories by the number of individuals in that household. The number of individuals within a household is adjusted for the purposes of this exercise by using adult equivalence scales:

AE = a1 X1 + a2X2 + a3X3 + a4X4; where a1=1, a2=0.85, a3=0.75, a4=0.45, X1=adults (>16), X2= b/w 10-16, X3 = b/w 6-10, X4 = <6

Source: Issues in Measuring Poverty in Pakistan. Gate Keeper Series. CRPRID. http://www.crprid.org/Publications/Issuespercent20inpercent20Measuringpercent20Povertypercent20Line.htm

5.3.2 Other dimensions of poverty and inequality

Patterns of household ownership are fairly equitable across economic classes although the expected differences remain with a larger proportion of the households in the top 20 percent owning their own houses (approximately 86 percent) as compared to those in the bottom 20 percent (79 percent in the rural areas and 76 percent in urban areas). Renting is largely an urban phenomenon and the poorer households are more likely to rent than the rich in urban settings. Only two percent households in the bottom 20 percent rented in rural areas while 16 percent in the same economic category rented in urban areas. Poorer households in rural areas are more likely to live in kutcha (mud) dwellings.

Proportion of people in complimentary dwellings is higher in rural than in urban areas (the gap is partly being driven by a village in rural Sargodha – Rural 1, where the entire village was owned by one family and all houses of the people living in the village were given to them by the landlord without ownership).

Table 5.6 Ownership of households across quintiles – by rural urban (percent)

Type of ownership	Rural		Urban	
	Richest 20 percent	Poorest 20 percent	Richest 20 percent	Poorest 20 percent
Fully owned	86.3	78.6	86.8	76.1
Mortgage	1	0	2.2	0
Rent	1	2.2	7.2	16.4
Complimentary	11.7	19.2	3.8	7.5

Access to gas varies across economic classes. Significantly more households in the top quintile (31 percent) have access to gas as compared to those in the bottom quintile (seven percent). Access to gas is more prevalent in KP than it is in Punjab – for instance 44 percent in the top quintiles in KP have access to gas compared to 26 percent among their counterparts in Punjab. The poorer households are more reliant on wood.

Table 5.7 Gaps in access to basic facilities with respect to income and region (percent)

Access to facilities		All		Punjab		KP	
		Richest 20 percent	Poorest 20 percent	Richest 20 percent	Poorest 20 percent	Richest 20 percent	Poorest 20 percent
Gas	Gas	31	7	26	9	44	0.9
	Wood	16	25	16	25	16	25
Water	Internal piped	26	9.6	33	6	23	10
	Other	8.4	32	7.9	12	8	54
	20 meters away	15	25	16	23	11	29
Electricity	No electricity	13.3	38	11.4	39.2	27	28
Dwelling	*Kutcha* housing	11	38	3.6	28	9.3	31

Disparities in access are also apparent when it comes to access to water. Fewer households in the bottom 20 percent had internal piped water in their homes (9.5 percent compared to 26 percent in the top quintile). This gap is larger in Punjab than in KP. A much higher percentage of poor households (25 percent) had to get water from more than 20 meters away compared to the richer households (15 percent).

Poorer households without electricity far outnumbered the richer households without electricity – 38 percent compared to 13 percent respectively. This gap however was not observed in KP where access to electricity it appears is independent of socio-economic status. The differential access to electricity however remains an issue in Punjab.

6. Poverty, Shocks, Access to Credit and Sources of Livelihood

Information was collected at the household rather than the individual level about access to credit, sources of livelihood and shocks to households. This information is instructive for studying links between economic and other shocks to household income and their impact on social outcomes at the intra-household level. Although detailed analysis is outside the scope of this report, a descriptive analysis of the raw data is presented here.

6.1 Incidence of poverty at the household level

The official inflation adjusted national poverty line for 2004-05 is set at Rs. 878.64 (Economic Survey, 2004-05). Using this standard threshold, 24 percent of the population at the national level is estimated to be below the poverty line. The World Bank estimate puts poverty incidence in Pakistan at 29 percent.

The application of the benchmark in our data reveals approximately 30 percent of our sample to be below the national poverty line. The estimate although higher, is comparable to the other estimates provided at the national level.

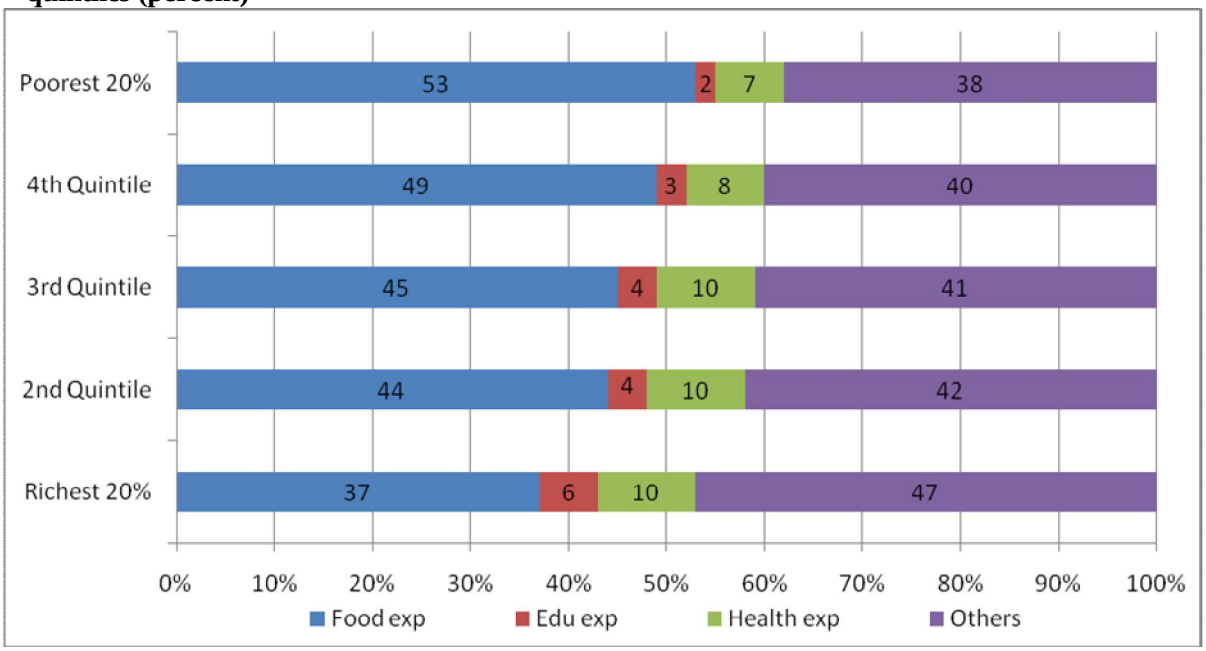
Table 6.1 Expenditure per adult equivalent across quintiles (PKR)

Quintiles	All categories	Education	Health	Food
1st Quintile/Richest 20 percent	3488	259	421	1249
2nd Quintile	1876	77	181	830
3rd Quintile	1429	54	148	641
4th Quintile	1126	36	97	551
5th Quintile/Poorest 20 percent	786	21	62	416

Taking the analysis further, we provide some basic measures of consumption inequality. Inequality estimates based on consumption expenditure are lower than those based on income as variations in consumption are lower than income variations. Consumption inequality is measured by the Gini Coefficient and ratio of highest to the lowest quintile. This analysis provides the latter measure and the snapshot comparison of the expenditure proportions across quintiles.

Expenditure per adult equivalent is calculated for each household for all quintiles. The proportion of food in total consumption expenditure of a household is considerably higher for the poor households – poor households allocate more than half of their total consumption expenditure to food. This result is consistent with theory. The figure also highlights the fact that the poor would be the most vulnerable to escalation/shocks in food prices. The recent sharp increase in all commodities and food in Pakistan are likely to have affected the poverty estimates.

Figure 6.1 Proportion of food, education and health expenditure per adult equivalent by quintiles (percent)



Note: The others categories include expenditures on fuel and light, entertainment, travel, rent, personal effects, clothing, bedding, footwear and durable goods.

Education expenditure as a proportion of total consumption expenditure declines across categories. The richest 20 percent in the sample allocate 6 percent of total consumption expenditure to education and this proportion falls to two percent for the poorest households.

Health expenditure as a proportion of total consumption expenditure does not vary a lot between the top and bottom quintiles. However, given the higher level of overall consumption, the richest quintile spends relatively higher amount on health in absolute terms than those in the poorest quintile. The figure reveals that more than 60 percent of total expenditure in poor households (bottom 40 percent) is absorbed by food, education and health expenditures compared to 53 percent in non-poor households.

National level figures for consumption inequality show that between 2000-01 and 2004-05, the ratio of consumption shares of the richest 20 percent to the poorest 20 percent rose from 3.7 to 4.15[5]. In our sample, the ratio of consumption shares of the top 20 percent to the bottom 20 percent turns out to be 4.4 revealing the statistics to be comparable to the national level statistics and testifying to the quality of the data.

Table 6.2 Ratio of consumption shares for highest and lowest quintiles

Total	4.4
Education	11.9
Health	6.5
Food	3.0

The most visible gap can be seen in the education category, the richest 20 percent spending 12-times more on education per adult equivalent than the poorest 20 percent. The rich spends six-times more on health than the poor and three-times more on food.

6.2 Economic shocks

Shocks to household income levels are particularly dangerous for households on the margins of the poverty line as any fluctuations in their income levels or a dip in the savings pushes them under the poverty line. Given the poor access to basic facilities, these households are usually more at risk for shocks by default. It is therefore important to identify the nature and incidence of threats to such households.

More than half of the households in the top 20 percent of the economic quintiles revealed having experienced no economic shock over the past year compared with 47 percent in the bottom quintile thereby indicating the vulnerability faced by these poor households. The incidence of loss in rural areas is more equally observed across economic classes; approximately half of the households in both the top and the bottom quintile experienced some loss over the year. In urban areas however, 39 percent of the households in the top 20 percent reported some loss while 54 percent in the bottom quintile reported the same.

Of those households that revealed loss of employment over the past year, 13 percent were in the top 20 percent while 27 percent were in the bottom quintile. Similarly, incidence of illness and/or injury was disproportionately observed among the poorer households (22 percent) compared to the richer households

[5] Government of Pakistan, Planning Commission (2005). Economic Survey, 2004-05. Islamabad: Planning Commission.

(19 percent). Accidents were also more likely to be a cause of unusual expense in the poorer households – 30 percent of those in the bottom 20 percent revealed some accident to have befallen a member of the household in the past year compared with 19 percent in the top 20 percent. Households in the richest quintile (24 percent of them) are more likely to be victims of theft than those in the bottom quintile (15 percent).

Table 6.3 Incidence and nature of shocks to households across economic classes (percent)

Nature of shocks	1st Quintile/ Richest 20 percent	2nd Quintile	3rd Quintile	4th Quintile	5th Quintile/ Poorest 20 percent
No loss	53	48	54	57	47
Employment	13	19	22	18	27
Fire	..	..	..	80	20
Flood	..	11	20	12	56
Quake	..	67	33	..	..
Theft	24	25	20	16	15
Accident	19	15	24	10	30
Ill/inj	19	21	19	18	22
Arrest eviction	21	12	13	28	25

Note: The 'no loss' option is expressed as a proportion of the total sample while the others are expressed as proportions of those that experienced the loss. The classification of quintiles is based on expenditure quintile.

Half of the households sampled revealed having had to bear unusual expense over the past year. Table 6.4 provides estimates for the nature and proportion of unusual expenses incurred by households. Of those households that experienced unusual expenses, 62 percent revealed the expense was related to medical problems (table 6.5).

Table 6.4 Nature of unusual expenses incurred (percent)

Nature of shocks	Number of respondents	Percent
Wedding	1025	20.2
funeral/death	536	10.6
Medical	3128	61.6
Legal	208	4.1
Others	182	3.6

Distribution of unusual expenses across household categories shows that 77 percent of the poorest households and 84 percent of the rich households experienced unusual expenses over the past year. Of those households that bore legal expenditure, more were from the poor households (35 percent). Medical expenditures were also borne disproportionately by the households in the bottom quintile – 24 percent.

Table 6.5 Nature of unusual expenses by expenditure quintiles (percent)

Nature of shocks	1st Quintile/ Richest 20 percent	2nd Quintile	3rd Quintile	4th Quintile	5th Quintile/ Poorest 20 percent
No unusual expense	15.6	17.9	20.8	23.3	22.6
Wedding	17.5	21.1	22.6	15.4	23.4
Funeral/death	26.7	24.1	12.3	9.5	27.4
Medical	17.1	19.3	19.8	19.7	24.1
Legal	28.4	13.0	3.9	19.7	35.1
Others	48.4	14.3	13.7	18.7	5.0

6.3 Access to credit

The data bears out the *a priori* expectation that the poor households would need to borrow more. In our sample, 35 percent of the bottom (5th) quintile households revealed never having borrowed while 65 percent had borrowed from one source or another. From the rich households however, the respective proportions of those that did not borrow and those that did are 55 percent and 45 percent.

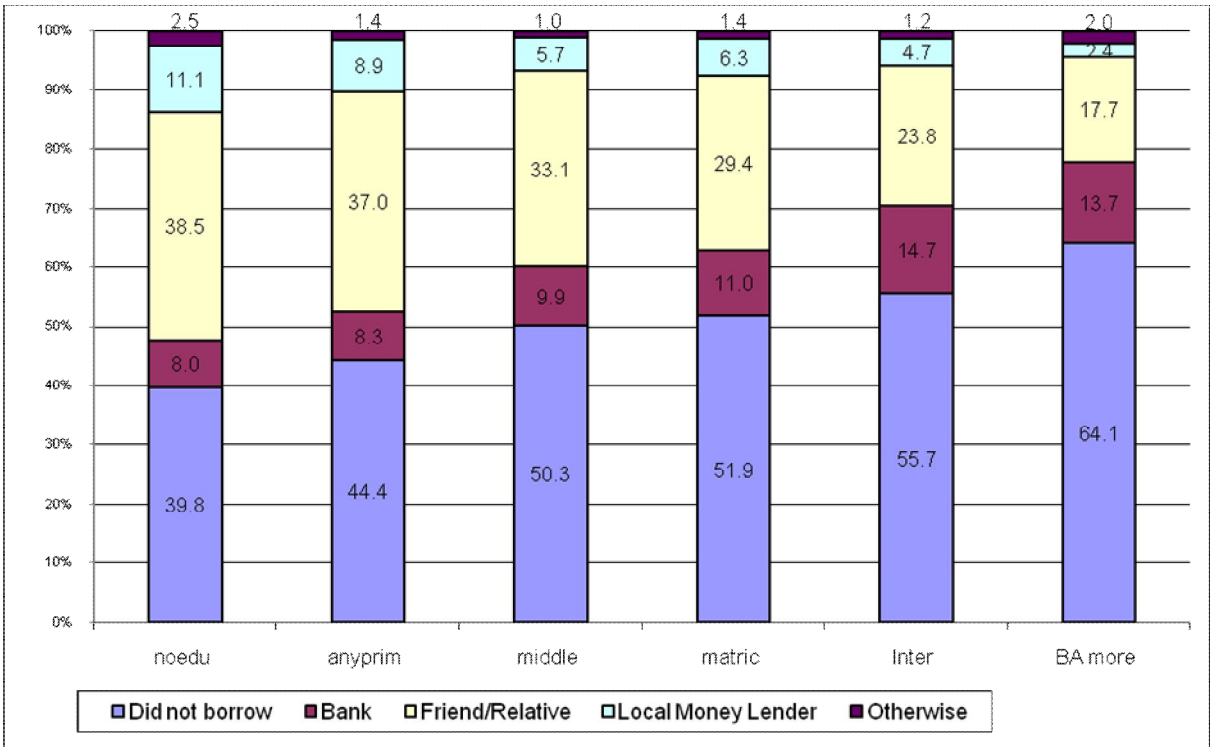
Table 6.6 Sources of credit across economic classes (percent)

	Total		Rural		Urban	
Sources of credit	Richest 20 percent	Poorest 20 percent	Richest 20 percent	Poorest 20 percent	Richest 20 percent	Poorest 20 percent
Did not borrow	55	35	54	35	58	39
Bank	16	10	19	11	10	4
Friend relative	25	38	23	38	27	36
Local money lender	4	15	4	15	5	16
Borrowed otherwise	0.5	0.8	0.8	0.3	0	4

Furthermore, the poorest are more likely to rely on informal sources of credit such as a family member or friend or the local money lender. Thirty-eight percent of those in the bottom quintile borrowed from family and friends compared with 25 percent in the top quintile. Fifteen percent of the poorest households borrowed from local money lenders compared with only four percent of the rich households.

Conversely, formal sources of credit –banks- are more likely to be accessed by the rich. Sixteen percent of the households categorised as rich borrowed from banks compared with 10 percent of the poor. It is interesting to note that the urban poor are even less likely than the rural poor to partake of the formal sources of credit. Only four percent urban poor revealed having borrowed from banks.

Figure 6.2 Education profile of borrowers and non-borrowers (percent)



Those with more education are likely to borrow from formal sources of credit, i.e. from banks. Reliance on informal sources of credit is more likely for households with lower educational attainment levels.

6.4 Sources of livelihood

Petty business and non-agricultural salaried employment emerges to be the largest employing economic activities with 41 percent and 40 percent of the sample engaged, respectively. Non-agricultural wage employment is more prevalent in urban compared with rural areas. This is true also for petty businesses which were recorded as a source of livelihood for 53 percent of the urban households. As expected, the majority of rural population (42 percent) was employed in farming activities.

Table 6.7 Sources of employment (percent)

Sources of employment	Total	Urban	Rural
Farming activities	31.0	8.5	42.0
Casual labour – agriculture	6.6	1.4	10.0
Casual labour – non-agriculture	18.0	19.0	18.0
Salaried employment – agriculture	4.0	0.3	4.6
Salaried emp – non-agriculture	40.0	49.3	35.2
Petty business	41.0	53.0	36.3
Major business	0.5	1.5	0.31
Charity	0.7	0.6	0.9
Interest/land	6.4	10.4	6.1
Pension	10.3	12.1	8.9
Remittances	13.5	16.1	15.0
Others	1.5	2.3	1.0

The sources of livelihood vary significantly with respect to the income status. The major source of livelihood for the poorer households is charity followed by casual labour (agricultural and non-agricultural) respectively.

Table 6.8 Are sources of livelihood different for the rich and the poor? (percent)

	Total		Urban		Rural	
Sources of livelihood	Richest 20 percent	Poorest 20 percent	Richest 20 percent	Poorest 20 percent	Richest 20 percent	Poorest 20 percent
Farming activities	17	21	9	12	18	22
Casual labour – agriculture	6	43	0	56	6	43
Casual labour – non-agriculture	10	28	14	16	9	32
Salaried employment – agriculture	13	33	50	0	13	34
Salaried employment – non-agriculture	24	19	29	10	21	23
Petty business	19	16	29	3	14	24
Major business	12	51	0	78	35	0
Charity	25	56	0	36	31	60
Interest/land	38	8	60	0	24	14
Pension	26	9	37	5	20	11
Remittances	17	16	17	12	17	18
Others	25	21	19	19	30	23

Casual agricultural labourers in urban (56 percent) and rural areas (43 percent) are predominantly poor households. Those earning interest from land and pensions are most likely to be from the rich households. As far as trends in income over time are concerned, the income levels rose for more households in the top quintile and fell for more in the bottom quintile. The households that reported no change were also more frequently from the poorest 20 percent. These patterns hold across the urban rural divide (data not shown).

7. Education

The crucial role of education in accelerating social and economic development has been duly recognised at the policy and planning levels in Pakistan[6]. Pakistan is a signatory to Millennium Development Goals and World Education Forum: Dakar Framework for Action, 2000. Increasing literacy and enrolment rates, enhancing the quality of education system as well as eliminating the gender gaps in enrolment and literacy have therefore been the foremost aims of education policies and plans of the last decades.

The major objective of RECOUP survey was to collect detailed data on the schooling experiences of household members in order to determine learning, social and economic outcomes of various schooling systems. For this purpose, the RECOUP questionnaire had four sub-sections covering a) basic education (grades 1-8); b) secondary education (grades 9-12); c) secondary and post-secondary education; and d) vocational schooling/apprenticeship and skill training. This section includes basic findings of the survey on literacy, enrolment, distance from nearest school, types and management of last school attended, fees, private tuition received as well as school quality with regard to infrastructure and other facilities available.

7.1 Literacy rate[7]

Article 37 of Constitution of Pakistan declares illiteracy as a social evil and pledges to eradicate it within the minimum possible period. The country has taken several initiatives for this purpose. Since 1947, 15 major literacy programmes have been launched to improve literacy rates. Currently National Commission of Human Development is undertaking a wide scale literacy programme in 105 districts of Pakistan in each of the four provinces. Despite these efforts, low literacy rate continues to prevail in Pakistan. According to Pakistan Standards of Living Measurement Survey 2004-05, the percentage of literates[8] is merely 53 percent in Pakistan.

[6] Poverty Reduction Strategy Paper I, II and Education Policies, Five-Year Plans.
[7] Literacy rate is defined as the proportion of people who reported that they are able to read and write.
[8] Literacy is defined as ability to read a newspaper and to write a simple letter; therefore it is not comparable to the findings of RECOUP survey which is based on reported literacy rates.

RECOUP survey collected information on literacy by asking whether the respondent could read or write. Based on the individual interviews with household members aged 15-60, the proportion of people who can read and write turns out to be 57.2 percent (table 7.1). As expected, the proportion of literates in rural areas (51.9 percent) was lower than urban areas (70.5 percent). The data also indicates wide sex differentials in literacy; literacy rate of males (72.5 percent) is significantly higher than that of females (41.4 percent) i.e. for every 100 literate males there were only 57 literate females. The situation for rural women is remarkably disappointing: only around one-third of women in rural areas are literate and the literacy rate of rural females is only half of that of rural men's.

Literacy rate was higher in KP (60.7 percent) than in Punjab (55.8 percent) by five percentage points. While women in Punjab and KP have reported similar literacy levels, men in KP have a ten percent higher literacy rate than men in Punjab, which also indicates a higher gender gap in literacy in KP than in Punjab.

Age-specific data on literacy shows the progress in literacy over time. Youth literacy rates (ages 15-24) have been used as the most important indicator reflecting the "accumulated outcomes of primary education over the last ten years" for those who have passed through the primary education system. Around 70 percent of the youth are literates. Youth literacy rate is 82.1 percent for males as against 57.3 percent for females. As expectedly, younger age cohorts have higher proportion of literates as compared to older age cohorts. Table 7.1 also indicates that gender gaps in literacy are closing over time; for every 100 literate men there were only 27 women for 45-60 age cohorts while it was 70 women for 15-24 age cohorts.

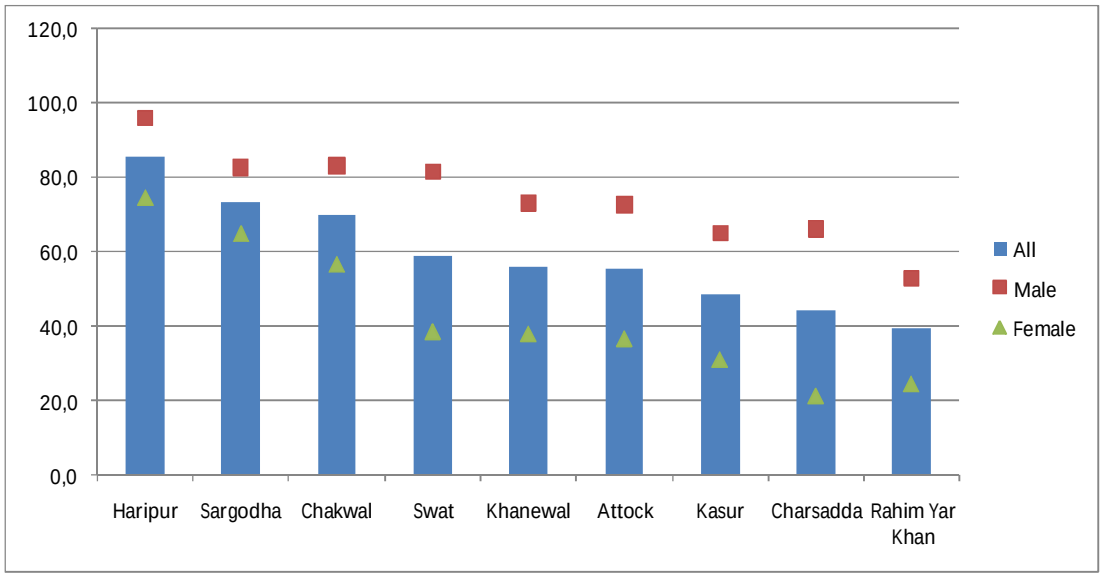
The literacy rate and the gender disparity in literacy also vary significantly by consumption quintiles. Around 73 percent of the respondents from richest quintile were literate compared to 39.8 percent among the poorest quintiles. The data also indicates that poverty has an unfavourable impact on female literacy as the gender gap is very high in poorest households as compared to the richest households.

Table 7.1 People who can read and write by background characteristics (percent)

Categories	All	Male	Female	Gender gap (F/M)
All	57.2	72.5	41.4	57.1
By locality				
Rural	51.9	68.7	34.4	50.1
Urban	70.5	82.2	58.8	71.5
By province				
Punjab	55.8	69.6	41.3	59.3
KP	60.7	79.8	41.8	52.4
By age				
15-24	69.3	82.1	57.3	69.8
25-34	60.6	77.4	43.0	55.6
35-44	45.4	61.9	26.7	43.1
45-60	36.4	55.6	15.1	27.2
By consumption quintiles				
1st Quintile/Richest 20 percent	75.3	89.5	61.8	69.1
2nd Quintile	65.5	80.2	51.1	63.7
3rd Quintile	60.8	75.0	45.3	60.4
4th Quintile	47.8	65.9	28.9	43.9
5th Quintile/Poorest 20 percent	39.8	55.9	22.4	40.1

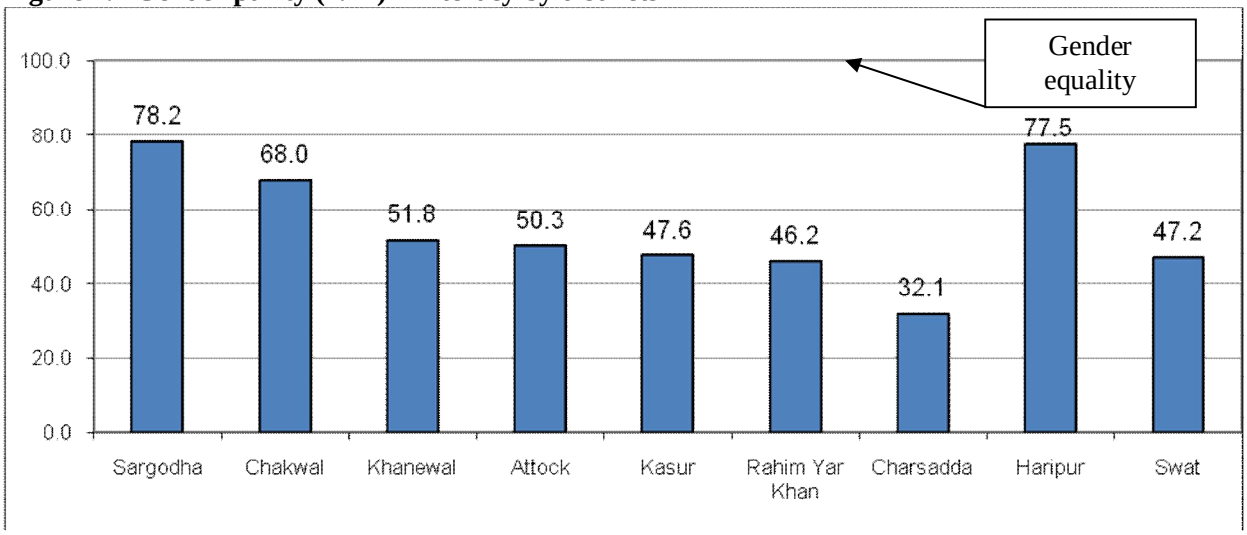
Figure 7.1 provides the district rankings in literacy rate. Literacy rate varies from 40 percent in Rahim Yar Khan to around 80 percent in Haripur among nine districts covered under the RECOUP survey.

Figure 7.1 Literacy rates by districts (percent)



In all districts men have higher literacy rates than women. The gender gap, however, is uneven among districts. While in Sargodha and Haripur there were eighty literate women per hundred literate men, this ratio was as low as 32 in Charsadda (see figure 7.2).

Figure 7.2 Gender parity (F/M) in literacy by districts



7.2 Educational attainment[9]

Educational attainment levels, besides indicating the level of socio-economic development and stock of human capital in society, also reflect the ability of individuals to attain their economic and social goals. This section presents the educational attainment of women and men (ages 15-60) by selected background characteristics.

Table 7.2 presents educational attainment levels of respondents by sex and province, and indicates low levels of human capital in Pakistan. More than one-third of all respondents- 20.9 percent of male and 51.9 percent of females- had not completed any class.

The percentage of people who had not completed any class was higher for Punjab than it was in KP, especially for men. Around one-quarter of the male respondents in Punjab had not completed any grade while this was 12.6 percent among men respondents in KP.

The proportion of females and males who had completed grade 12 (FA/FSc) and above was only 10.7 percent: 12.6 percent for males and 8.8 percent for females. Overall, this was higher in KP than Punjab

[9] Educational attainment refers to the highest grade completed

indicting that our sample from Punjab has a higher concentration of people at the lower levels of education system. The gap between females and males was larger in KP than it was in Punjab.

Table 7.2 Educational attainment of sample aged 15-60 (percent)

Education level	All			Punjab			KP		
	All	Male	Female	All	Male	Female	All	Male	Female
None	36.4	21.0	52.3	38.0	24.0	52.6	31.3	12.6	49.9
Primary or below	22.6	24.6	20.6	22.7	24.8	20.5	23.5	24.8	22.3
Middle	14.9	21.2	8.3	14.7	21.1	7.9	15.4	21.4	9.4
Matric	15.4	20.6	10.0	15.0	19.3	10.5	16.4	24.0	8.8
FA/FSc and above	10.7	12.6	8.8	9.7	10.8	8.5	13.4	17.1	9.7

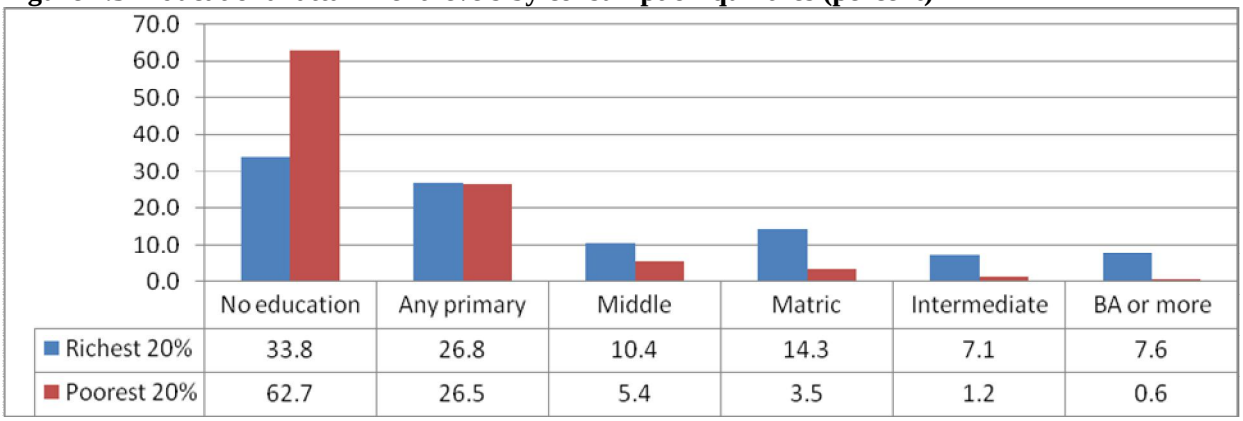
Table 7.3 (below) shows educational attainment levels by age and sex. The table indicates that there has been considerable improvement in bringing down the proportions of women and men who have not completed any grade: 58.2 percent of the people from age group 45-60 had not completed any grade while this was only 23.3 percent for the 15-24 age group. There has been considerable increase in the percentages of people who had completed higher levels of education as well.

Table 7.3 Educational attainment by age and sex (percent)

All (by age groups)					
Education levels	**15-24**	**25-34**	**35-44**	**45-60**	**15-60**
No education	23.3	33.6	48.1	58.2	36.4
Primary or less	27.5	20.2	21.1	17.4	22.6
Middle (grade 6-8)	20.9	12.8	11.0	8.7	14.9
Matric (grade 9-10)	17.8	17.1	12.3	10.3	15.4
Intermediate (grade 11-12)	7.4	8.0	3.4	3.2	6.2
BA or more	3.0	8.3	4.1	2.2	4.5
Male (by age groups)					
Education levels	**15-24**	**25-34**	**35-44**	**45-60**	**15-60**
No education	11.1	16.4	31.5	38.5	21.0
Primary or less	29.3	20.9	23.9	21.8	24.6
Middle (grade 6-8)	28.7	19.4	16.3	13.6	21.2
Matric (grade 9-10)	21.5	24.0	17.2	16.4	20.6
Intermediate (grade 11-12)	7.2	9.6	5.2	5.4	7.2
BA or more	2.2	9.8	5.9	4.2	5.3
Female (by age groups)					
Education levels	**15-24**	**25-34**	**35-44**	**45-60**	**15-60**
No education	35.0	51.7	67.0	80.3	52.3
Primary or less	25.8	19.5	17.9	12.3	20.6
Middle (grade 6-8)	13.5	5.9	5.0	3.2	8.3
Matric (grade 9-10)	14.3	9.8	6.7	3.4	10.0
Intermediate (grade 11-12)	7.6	6.3	1.4	0.8	5.2
BA or more	3.8	6.8	2.0	0.0	3.7

Figure 7.3 shows that poor households tend to have low educational attainment than the rich households. Respondents from poorest 20 percent are almost twice more likely to not acquire any schooling as compared to respondents from richest 20 percent of the household.

Figure 7.3 Educational attainment levels by consumption quintiles (percent)



	No education	Any primary	Middle	Matric	Intermediate	BA or more
Richest 20%	33.8	26.8	10.4	14.3	7.1	7.6
Poorest 20%	62.7	26.5	5.4	3.5	1.2	0.6

7.3 Enrolment status

As much as 41.5 percent individuals in the sample were never enrolled in school. Thirty-two percent had completed school and 26.3 percent are currently enrolled. The gender gaps are clear and wide – 53 percent females were never enrolled as against 31 percent males. While 40 percent males had completed school, only 24 percent females had completed school.

Table 7.4 Enrolment status

Categories	Never enrolled		Completed school		Currently enrolled	
	Number	Percent	Number	Percent	Number	Percent
All sample	3,634	41.5	2,811	32	2,305	26.3
Male	1,367	31	1,778	40	1,314	29.5
Female	2,267	53	1,033	24	991	23
By residence						
Rural	2,916	46	1,866	29	1,590	25
Urban	718	30	945	40	715	31
By province						
Punjab	2,698	42	2,005	31.5	1,663	26
KP	936	39	806	34	642	26
By district						
Sargodha	345	27	806	34	642	26
Kasur	556	45	547	43	367	29
Attock	331	42	336	27	355	28.5
Chakwal	147	28	254	32	196	25.1
RYK	972	57	247	47	133	25
Khanewal	347	41	347	20	377	22.2
Haripur	128	23	274	32	235	27
Swat	378	39	275	49	161	28.5
Charsadda	430	50	211	25	210	25

The data also reveals gaps in attainment and access across spatial divides. Forty-six percent of the rural sample had never been enrolled compared to 30 percent of the urban sample. Table 7.3 shows that KP fares slightly better on these education indicators than Punjab (42 percent of the sample from Punjab had never been enrolled compared to 39 percent in KP and 31 percent individuals in Punjab completed school compared to 34 percent in KP).

A district-wise analysis reveals Rahim Yar Khan (57 percent), Charsadda (50 percent), Kasur (45 percent), Attock (42 percent) and Khanewal (41 percent) to have the highest proportion of individuals never enrolled in the sample. Table 7.5 shows the enrolment rates by age groups, location and sex, and indicates the extent to which each age cohort had access to education system. The percentage of respondents who never got enrolled in school is much higher for older age groups than the younger ones.

Table 7.5 Enrolment status of sample by age, sex and location (percent)

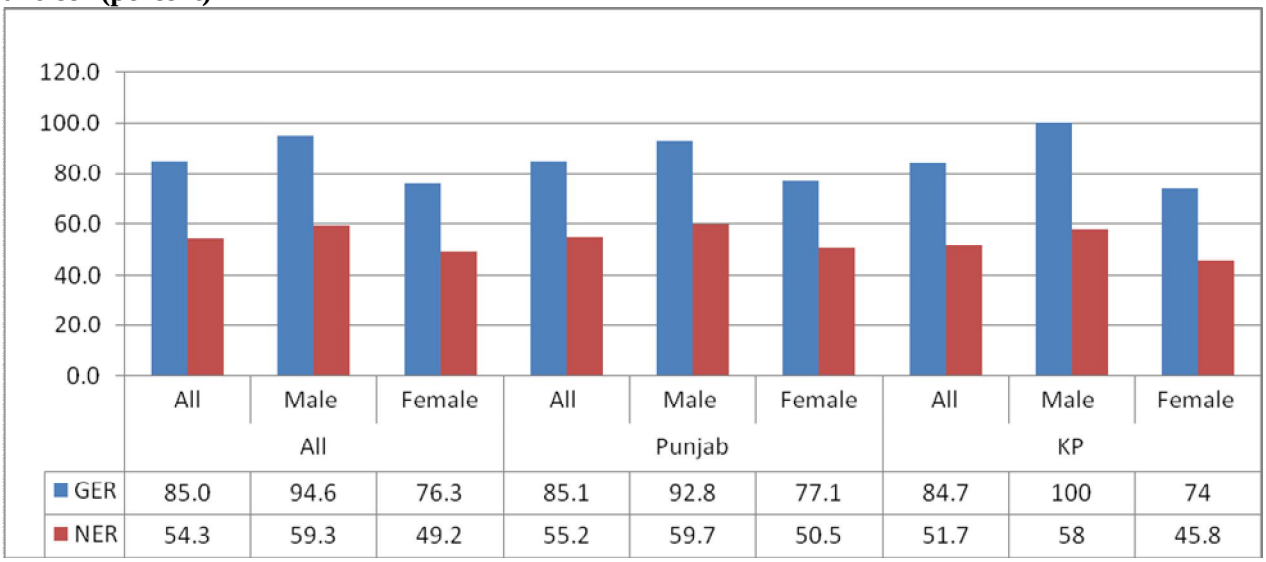
All									
Age groups	Never enrolled			Completed schooling			Currently enrolled		
	All	Male	Female	All	Male	Female	All	Male	Female
<6	82.9	83.0	82.9	0.1	0.0	0.3	17.0	17.0	16.9
6-10	17.7	11.3	24.4	1.2	0.6	1.7	81.2	88.1	73.9
11-14	17.8	10.9	24.6	12.5	9.0	16.1	69.7	80.1	59.3
15-24	22.9	10.9	34.3	53.2	58.7	48.0	23.9	30.4	17.7
25-45	39.8	22.5	58.2	59.6	76.7	41.4	0.6	0.8	0.4
45-60	58.4	39.6	80.9	41.6	60.4	19.1	0.0	0.0	0.0
60+	73.7	54.1	95.6	26.2	45.5	4.4	0.2	0.3	0.0
All ages	41.5	30.7	52.8	32.1	39.9	24.1	26.3	29.5	23.1
Rural									
	Never enrolled			Completed schooling			Currently enrolled		
Age groups	All	Male	Female	All	Male	Female	All	Male	Female
<6	83.7	83.8	83.5	0.1	0.0	0.2	16.3	16.2	16.3
6-10	21.0	13.5	28.8	1.1	0.4	1.8	77.9	86.1	69.4
11-14	21.6	13.2	29.5	13.2	9.5	16.7	65.3	77.3	53.8
15-24	28.2	13.5	42.6	50.7	57.8	43.9	21.0	28.8	13.5
25-45	45.2	26.2	65.6	54.3	73.1	34.2	0.5	0.7	0.3
45-60	65.1	47.3	86.6	34.9	52.7	13.4	0.0	0.0	0.0
60+	76.3	58.7	95.6	23.5	40.8	4.4	0.2	0.5	0.0
All ages	45.8	34.0	58.0	29.3	37.5	20.8	25.0	28.5	21.3
Urban									
	Never enrolled			Completed schooling			Currently enrolled		
Age groups	All	Male	Female	All	Male	Female	All	Male	Female
<6	80.7	80.5	81.0	0.3	0.0	0.5	19.0	19.5	18.5
6-10	7.6	5.0	10.6	1.3	1.3	1.4	91.1	93.8	88.0
11-14	8.2	5.6	11.2	10.9	7.8	14.4	80.9	86.6	74.4
15-24	8.7	4.0	13.0	59.9	61.4	58.5	31.4	34.7	28.5
25-45	26.5	13.7	40.1	72.7	85.4	59.2	0.8	0.9	0.7
45-60	41.1	19.2	66.3	58.9	80.8	33.7	0.0	0.0	0.0
60+	66.0	41.3	95.5	34.0	58.8	4.5	0.0	0.0	0.0
All ages	30.2	21.6	39.1	39.7	46.3	32.9	30.1	32.1	28.0

7.3.1 Gross and net enrolment ratios at the primary level

The survey also allows us to calculate the gross and net enrolment rates at various levels of school system. Gross enrolment rate (GER) at the primary level in our sample was 85 percent. The overall GER in Punjab and KP is almost similar. The net enrolment ratio (NER) was very low compared to GER levels, mainly indicating late admission of children to schools/enrolment of over-age children to primary level.

The gender gaps in enrolment were quite visible. GER was significantly higher for males (94.6 percent) than that of females (76.3 percent). The females were more disadvantageous in KP than in Punjab in terms of GER and NER.

Figure 7.4 Primary gross and net enrolment ratio to primary (children aged-4-9) by province and sex (percent)



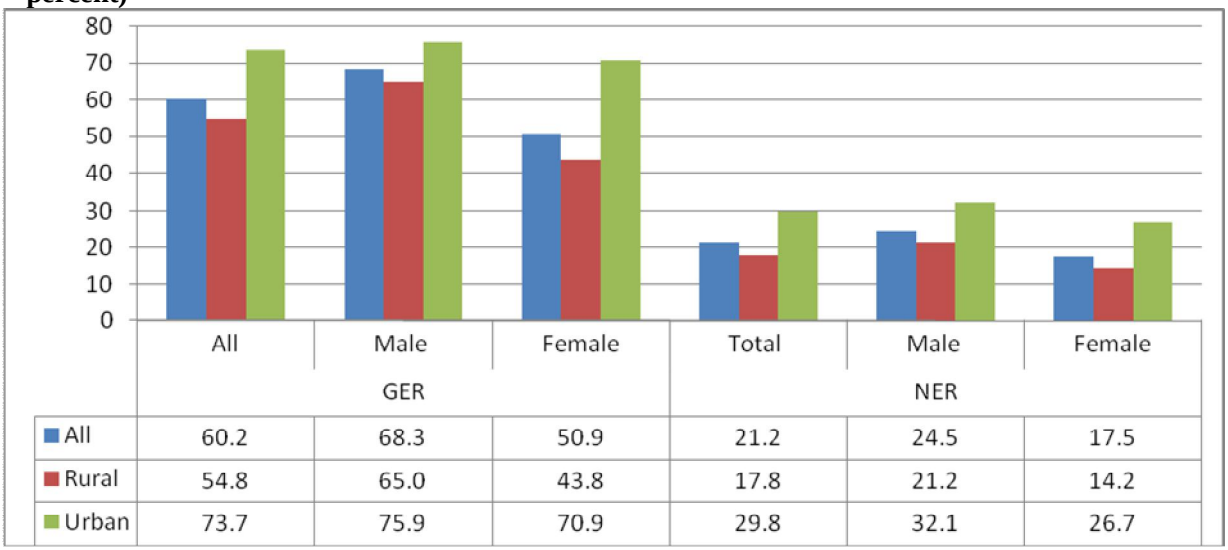
	All	Male	Female	All	Male	Female	All	Male	Female
	All			Punjab			KP		
GER	85.0	94.6	76.3	85.1	92.8	77.1	84.7	100	74
NER	54.3	59.3	49.2	55.2	59.7	50.5	51.7	58	45.8

7.3.2 Gross and net enrolment rates at middle level

Gross and net enrolment rates for the middle level are presented in figure 7.3.2. The gross enrolment rate at the middle level has been calculated using the sample population of ages 10-12 and all students who are currently enrolled to a middle school (grades 6-8). The net enrolment rate is computed using sample population of ages 10-12 and those who have enrolled to a middle school from the same age group.

The GER at the middle level is 60.2 percent. There exist large differences in GER for rural and urban areas as well as for boys and girls. The GER in rural areas is around 20 percent lower than it is in urban areas. The gender differences are particularly obvious in rural areas.

Figure 7.5 Gross and net enrolment ratios to middle level by sex (ages 10-12 and grades 1-8, percent)



	All	Male	Female	Total	Male	Female
	GER			NER		
All	60.2	68.3	50.9	21.2	24.5	17.5
Rural	54.8	65.0	43.8	17.8	21.2	14.2
Urban	73.7	75.9	70.9	29.8	32.1	26.7

NERs at middle level are much lower than GERs for all groups. The NER for all was only 21.2 percent. Differentials by urban rural areas as well as gender were quite visible, girls in rural areas having the lowest NER.

7.3.3 Enrolment in secondary schools (Grades 9-12)

Only one-third of the respondents aged 15-60 were ever enrolled to a secondary school. The gender and rural urban differentials for those who had ever enrolled to a secondary school was significantly large. Only 23.2 percent of females were ever enrolled in secondary school compared to 42.9 percent of males, indicating among the sample there were only 54 women per 100 men who had enrolled in a secondary school. In general, the percentage of respondents who had ever enrolled in a secondary school was lower in rural than in urban areas. The gender gap was also wider in rural areas as compared to the urban areas.

Ever enrolment in secondary school varies by age categories indicating the progress in enrolments in secondary schooling over the last decades. Among the respondents in 15-24 age group, 40 percent were ever enrolled to a secondary school while this was only 17.2 percent among 45-60 age group. The improvements are particularly higher among females as evident from increasing gender parity.

Table 7.6 Secondary school enrollment, grades 9-12 (percent)

Categories	All	Male	Female	Gender parity
Overall	32.7	42.9	23.2	54.1
By locality				
Rural	27.1	37.8	16.5	43.7
Urban	46.9	54.0	39.8	73.7
By province				
Punjab	30.8	38.0	23.3	61.3
KP	37.5	52.0	23.0	44.2
By age				
15-24	40.5	47.4	34.0	71.7
25-34	37.4	48.8	25.6	52.5
35-44	22.9	33.1	11.3	34.1
45-60	17.2	28.4	4.8	16.9
By consumption quintiles				
1st Quintile/Richest 20 percent	54.4	64.8	44.2	68.2
2nd Quintile	40.2	51.2	29.5	57.6
3rd Quintile	32.9	41.0	24.0	58.5
4th Quintile	24.4	34.7	13.6	39.2
5th Quintile/Poorest 20 percent	15.1	22.9	6.7	29.3

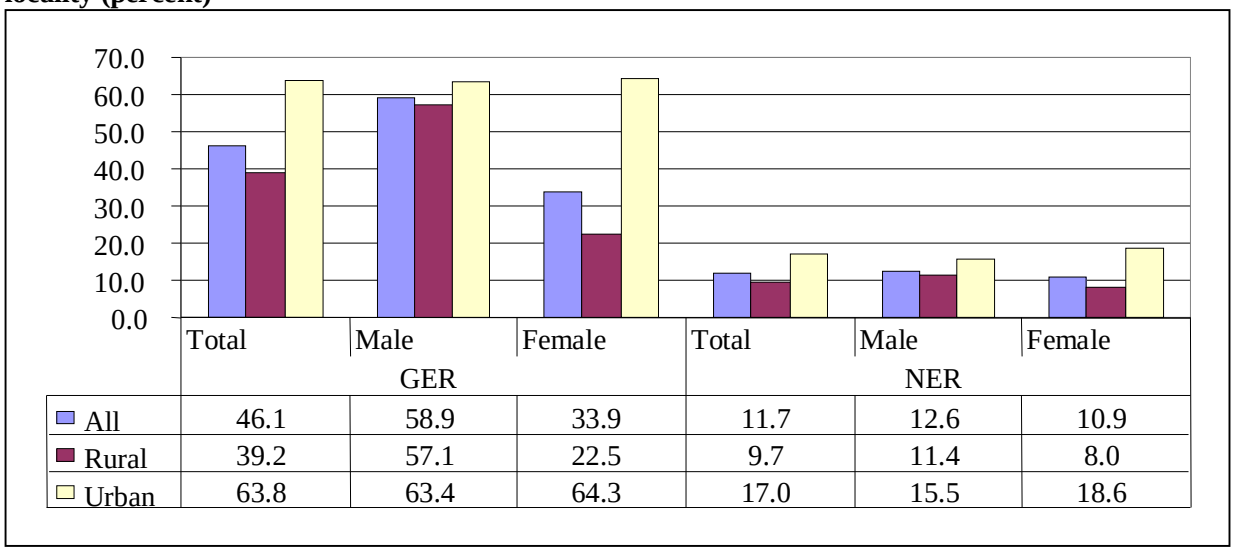
There is a steady negative relationship between percentages ever enrolled to secondary schools and household consumption levels. More than half of the respondents from the richest quintile were enrolled in secondary schools as compared to only 15.1 percent from the poorest 20 percent of the households. Poverty is particularly disadvantageous for girls' education as gender parity in ever enrolment to secondary schools deteriorates widely as the consumption level of households fall.

7.3.4 Gross and net enrolment at matric level[10]

The GER at matric level in our sample is 46.1 percent. The differences between rural and urban areas and between sexes continue to exist in general. However, it is noteworthy to mention that the gender gap in GER and NER at matric level disappears in the urban areas. However, gender gap in GER widens between rural boys and girls at matric level as compared to the middle level.

[10] The gross enrolment rate at the matric level has been calculated using the sample population of ages 13-14 and all students who are currently enrolled to a secondary school (grades 9-10). The net enrolment rates calculated using sample population of ages 13-14 and those who have enrolled to a secondary school from the same age group.

Figure 7.6 Gross and net enrolment ratios at matric level (grades 9-10) by sex (ages 13-14) and locality (percent)

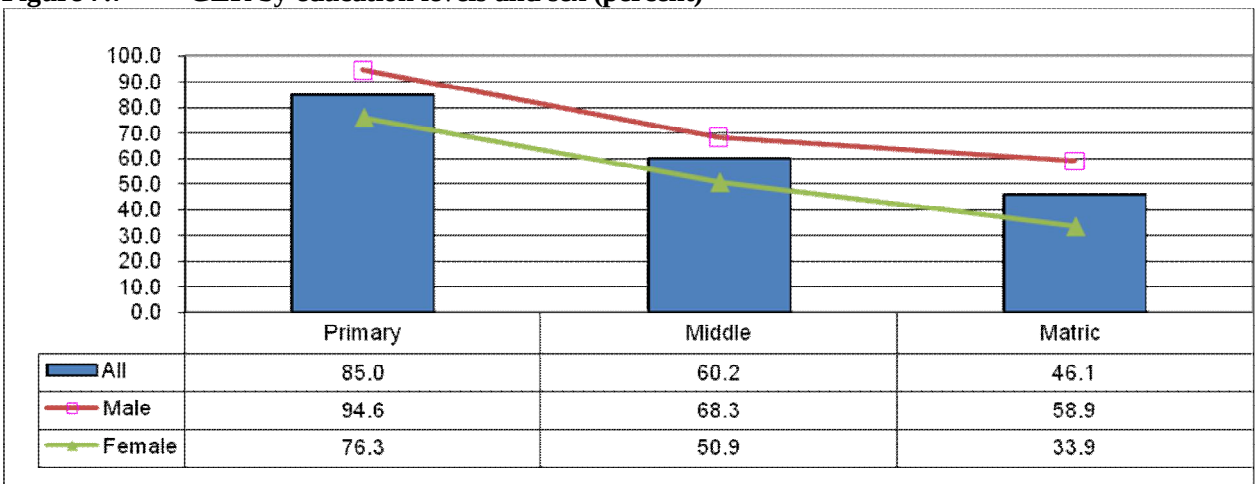


	GER			NER		
	Total	Male	Female	Total	Male	Female
All	46.1	58.9	33.9	11.7	12.6	10.9
Rural	39.2	57.1	22.5	9.7	11.4	8.0
Urban	63.8	63.4	64.3	17.0	15.5	18.6

7.3.5 GER by levels and sex

The following figure shows the GER by sex and level of enrolment. The GER decreases from 85 percent at the primary level to 60.2 percent and then to 46.1 percent at the middle and matric levels, respectively. The gender differences get markedly larger as the level of enrolment increases from middle to matric level.

Figure 7.7 GER by education levels and sex (percent)



	Primary	Middle	Matric
All	85.0	60.2	46.1
Male	94.6	68.3	58.9
Female	76.3	50.9	33.9

7.4 Private tuition

RECOUP survey collected information on what proportion of sample took private tuition during basic, secondary or tertiary schooling, and whether the tuition was voluntary or expected by the teacher. The information collected in this regard at the basic schooling level (grades 1-8) is provided in table 7.7.

The analysis of data yields that around 13.4 percent of all respondents (ages 15-60), who were enrolled in basic schooling (Grades 1-8) had received tuition. The respondents in urban areas were more likely to take tuition. There was almost no difference between proportion of men and women who took private tuition. The rural urban differentials were also not significantly visible.

Majority of the respondents who took private tuition reported it to be voluntary (62.6 percent). Men in urban areas were more likely to take tuition with the request of their teachers as compared to urban females as well as rural males. On the other hand, females in rural areas are more likely to take tuition due to expectations from their teachers. Forty-seven percent of the females in rural areas and 24.7 percent of the females in urban areas reported that they took tuition in accordance with the expectations of their teachers.

Table 7.7 Taking private tuition and the nature of tuition (as percent of people who acquired primary/middle schooling i.e. grades 1-8)

	Total			Male			Female		
Nature of tuition	All	Rural	Urban	All	Rural	Urban	All	Rural	Urban
Any private tuition	13.4	12.0	16.2	13.2	12.0	15.9	13.8	12.1	16.5
Voluntary	62.6	61.1	64.8	62.2	65.6	56.1	63.2	52.7	75.3
Teacher expected	37.4	38.9	35.2	37.8	34.5	43.9	36.8	47.3	24.7

7.5 Type of schooling

Table 7.8 shows that majority of respondents who have completed grades 1-8 have acquired schooling from general education institutions. Unlike expectations, percentage of respondents who have received *madrassah* education is quite low: only 1.1 percent of all respondents attended *madrassah*. Around three-quarters of people who had received some *madrassah* education also received general education. Only 0.1 percent of all sample reported acquiring schooling from an NGO, all of them were females from rural areas.

Table 7.8 Type of schooling by sex and locality (percent of relevant group)

Type of schooling	Total			Male			Female		
	All	Rural	Urban	All	Rural	Urban	All	Rural	Urban
General	98.3	98.1	98.8	98.7	98.8	98.6	97.7	98.8	99.0
Madrassah	0.3	0.4	0.1	0.2	0.3		0.4	0.5	0.2
General and *madrassah*	0.8	0.8	0.7	0.7	0.6	1.1	0.8	1.1	0.2
NGO	0.1	0.2	-	-	-	-	0.3	0.5	-
Other	0.5	0.6	-	-	-	-	0.9	0.3	-

More that 91 percent of the schools attended by the respondents were in the government sector. The percentage of people who attended private schools is only 13.3. Private schooling is higher for higher for females than for males both in rural and urban areas.

Table 7.9 Management of last school attended (percent)

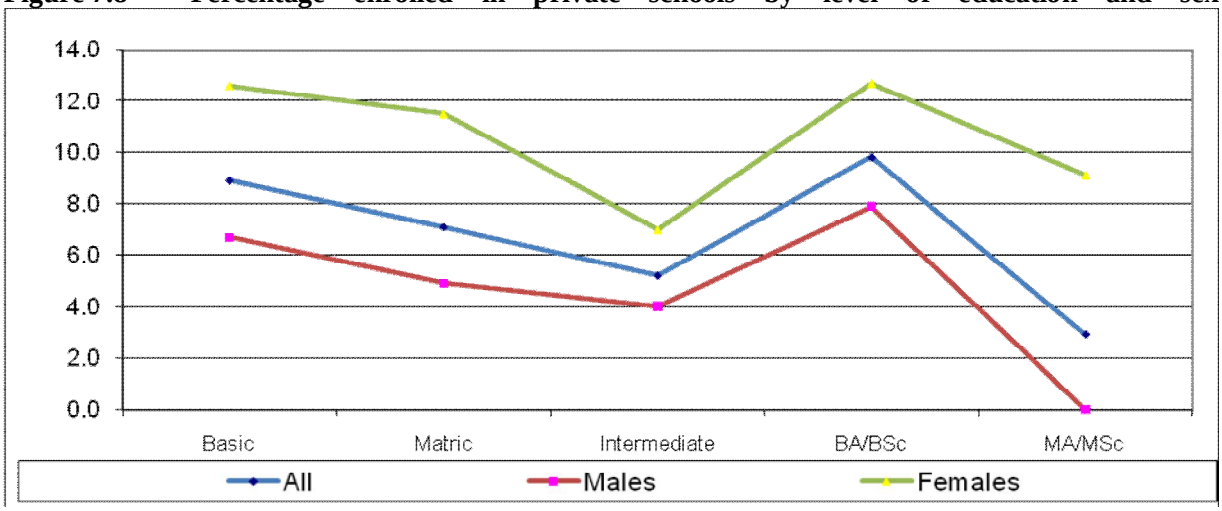
Management of school	Total			Male			Female		
	All	Rural	Urban	All	Rural	Urban	All	Rural	Urban
Government	90.9	93.1	86.1	93.1	94.8	89.3	87.1	89.7	83.2
Private	8.9	6.6	13.3	6.7	4.9	10.7	12.6	9.9	16.7
Other	0.2	0.3		0.2	0.3		0.3	0.5	

Table 7.10 indicates that there has been considerable expansion in private schooling over the last decades. Around one-quarter of young females and 21.3 percent of young males in urban areas have studied/are studying in private schools as opposed to 5.7 percent of females and 2.2 percent of males among 45-60 age group. The analysis of the data for 15-24 and 25-34 age groups yields the proportion of women and men studying/studied in private schools have at least doubled both in urban and rural areas and for men and women. Private schooling is particularly increasing in urban areas and in Punjab.

Table 7.10 Private schooling (grade 1-8) by age, sex, province, and rural/urban (percent)

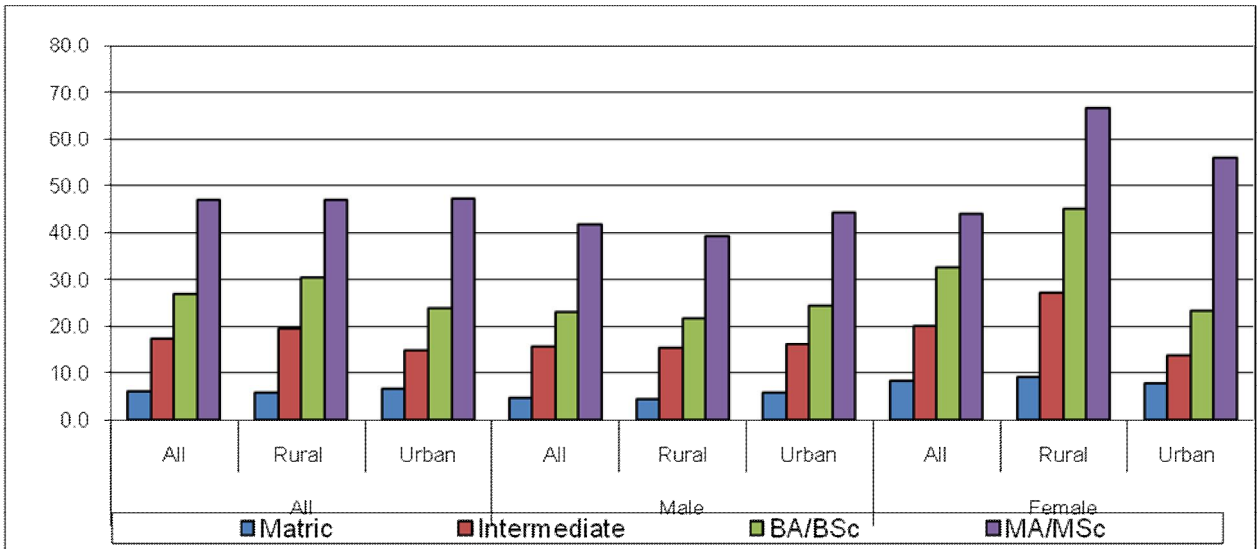
All				
	Rural		Urban	
Age groups	Male	Female	Male	Female
15-24	8.1	12.8	21.3	24.2
25-34	3.1	5.6	6.6	10.9
35-44	0.6	8.6	2.3	5.6
45-60	3.7	2.8	2.2	5.7
Punjab				
	Rural		Urban	
Age groups	Male	Female	Male	Female
15-24	5.9	16.0	23.3	31.0
25-34	1.6	8.1	3.0	14.1
35-44	0.9	9.3	3.0	6.5
45-60	4.1	3.3	2.9	7.4
KP				
	Rural		Urban	
Age groups	Male	Female	Male	Female
15-24	12.5	6.5	16.4	6.7
25-34	6.3	1.5	11.6	3.1
35-44	0.0	6.7	0	0
45-60	2.6	0.0	0	0

Figure 7.8 Percentage enrolled in private schools by level of education and sex



There is a tendency among many students in Pakistan to study at home (home schooling) and appear in Board exams. The following figure shows that that the percentage of students opting for such a type of schooling goes up by the level of education and also for female students.

Figure 7.9 Percentage sitting examination as private candidate by sex, locality and examination level



7.6 School quality and efficiency (for those who have completed grades 1-8)

All respondents who have ever enrolled in school and completed grades 1-8 were asked about the facilities available at their schools during their last year at school. Table 7.11 provides some basic school quality indictors according to these answers.

More than 90 percent of schools according to the respondents in our sample had *pukka* (brick) classrooms for all classes; had roofs and walls; had teachers teaching with the aid of black board; and has drinking water. Non-availability of chairs/desks for each student is one of the main areas that require attention to improve the school quality. Around 40 percent of the schools attended by our respondents (43 percent in rural and 30 percent in urban areas) had no enough chair/desks for all students.

Table 7.11 Quality indicators of school (grades 1-8) last attended (percent)

Number of people aged 15-60 who had/have enrolled in Grades 1-8	Total	Rural	Urban
Pukka class rooms for all classes	90.4	88.6	93.9
School had roof and walls	93.6	92.1	96.7
Separate teacher for each class	87.1	84.4	92.5
Chair/desks for all students	60.9	56.5	69.5
Teacher teaching at with the aid of black board	94.3	93.1	96.7
Drinking water	92.5	91.1	95.2
Usable toilets	56.4	48.3	72.0
Average size of a class	37.0	34.0	42.0

Non-availability of usable toilets was another area that requires attention. More than half of the respondents in rural areas and 28 percent in urban areas reported that they had no usable toilet facility at the school they attended/are attending.

Table 7.12 Quality indicators of secondary schools (grade 9-12)

Number of people aged 15-60 who had/have enrolled in Grades 9-12	Total	Rural	Urban
Pukka class rooms for all classes	99.1	98.7	99.6
School had roof and walls	99.3	98.9	100.0
Separate teacher for each class	99.0	98.8	99.3
Chair/desks for all students	97.4	98.0	96.4
Teacher teaching at with the aid of black board	99.1	98.9	99.5
Drinking water	98.8	98.2	99.8
Usable toilets	85.0	81.4	90.2
Average class size	47	45.0	49.0

Table 7.12 presents information on the quality of secondary schools and indicates that the quality of secondary schools (as defined in terms of indicators listed below) - is comparatively better than the quality of primary/middle schools (discussed previously).

7.7 Repetition rates

The RECOUP survey also collects data on repetition rates. The data suggests that 10.6 percent of all respondents have repeated any class between grades 1-8 and one percent repeated more than one grade. The repetition was higher among boys than girls. Another interesting outcome that table 7.13 shows is

slightly higher percentage of repetition for boys at the grade 5 and grade 8, which are school completion grades. Another interesting result is decreasing repetition among women as the grade increases and an opposite trend for men.

Table 7.13 Repeated grades by sex and location (percent of relevant group)

Repeated grades		Male			Female		
	Total	All	Rural	Urban	Total	Rural	Urban
Repeated grade 1	1.4	1.3	0.9	2.2	1.6	1.1	2.4
Repeated grade 2	1.1	0.9	0.9	0.9	1.4	1.1	1.9
Repeated grade 3	1.1	1.0	0.9	1.3	1.2	1.4	1.0
Repeated grade 4	1.3	1.2	1.4	0.7	1.5	1.7	1.2
Repeated grade 5	1.6	2.0	2.6	0.9	0.8	0.8	0.7
Repeated grade 6	1.2	1.5	1.3	1.8	0.7	0.5	1.0
Repeated grade 7	1.1	1.6	1.6	1.6	0.3	0.3	0.2
Repeated grade 8	1.9	2.6	2.7	2.2	0.8	0.3	1.5
Repeated more than one grade	1.0	1.4	1.3	1.5	0.3	0.5	
No grade repeated	88.4	86.6	86.4	87.0	91.4	92.3	90.1

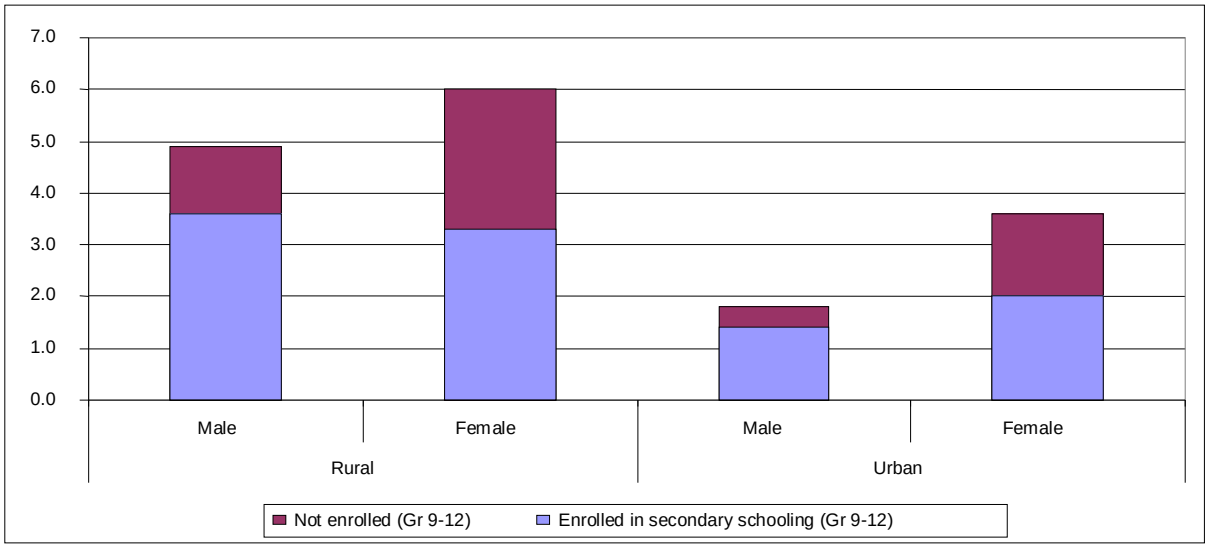
7.8 Distance to school

All respondents (aged 15-60) irrespective of their education status were asked about the distance and walking time to the nearest basic schooling institution when they were at school going age. The data obtained shows the importance of distance for enrolment in schools. The ones who had never enrolled in a school, on average, had to travel twice as those who were enrolled in a primary or middle school. Long distance to school was particularly an impediment for girls' enrolment.

Table 7.14 Average distance and walking time to school (grade 1-8)

Education levels	Total		Male		Female	
	Average distance (in meters)	Average walking time (in minutes)	Average distance (in meters)	Average walking time (in minutes)	Average distance (in meters)	Average walking time (in minutes)
All	1,786	22	1,434	22	2,146	35
No education	2,614	33	2,100	25	2,830	37
Primary education and below	1,370	15	1,284	14	1,452	16
Grades 6-8	1,480	17	1,140	16	1,592	19

Figure 7.10 Average distance (in km) to secondary school and enrolment by sex and location



7.9 Students' performance in schools

There are some interesting findings that emerge from our survey regarding public versus private schools: student performance in terms of division obtained is significantly better in private schools as compared to public schools: e.g the percentage of those who obtained first division in matriculation from private schools is almost twice than those from public schools (40.7 percent in private schools against 22 percent in public schools, see table 7.15 below). This difference in student performance is much more pronounced in urban areas than in rural areas suggesting that in rural areas, there is not much of a difference in public and private schools as far as the quality of education reflected in student performance in Board examinations is concerned.

Table 7.15 Management of school and division obtained in matric by locality (percent)

Division obtained in matric	Total			Rural			Urban		
	Studied regularly*		Studied privately	Studied regularly*		Studied privately	Studied regularly*		Studied privately
	Govt.	Private		Govt.	Private		Govt.	Private	
First	22	40.7	9.7	19.8	26.5	7.5	25.5	62.5	12.5
Second	54.2	35.8	54.2	54.5	42.9	60	53.8	25	46.9
Third	14.5	14.8	31.9	15.3	18.4	30	13.3	9.4	34.4
Fail	9.2	8.6	4.2	10.4	12.2	2.5	7.4	3.1	6.3

Moreover, the difference in the performance of students from public versus private education declines as we move on to higher level of education. Table 7.15 shows that although the percentage of students who

obtained first division in the intermediate examination is higher amongst students from private schools, yet this difference is not as significant as we observed above for matric students. In fact, the percentage of those who obtained third division is higher amongst students from private schools reflecting the poor standards of private colleges at this level.

Table 7.16 Management of school and division obtained in FA/FSc by locality (percent)

Division obtained in FA/FSc	Total			Rural			Urban		
	Studied regularly*		Studied privately	Studied regularly*		Studied privately	Studied regularly*		Studied privately
	Govt.	Private		Govt.	Private		Govt.	Private	
First	23.7	26.3	15.3	20.0	16.7	10.9	28.1	30.8	23.3
Second	65.3	63.2	63.5	67.8	83.3	65.5	62.3	53.9	60.0
Third	7.5	10.5	18.8	7.3		20.0	7.8	15.4	16.7
Fail	3.5		2.4	4.9		3.6	1.8		

7.10 Educational attainment and poverty

The majority of our sample had no education and as expected, lack of education coexists with poverty. The following figure shows that the percentage of those belonging to the bottom quintile declines as the respondents move up the education ladder. For example, 62.7 percent of the respondents who belonged to the bottom income group had no education compared to 33.8 percent amongst the top income group (see table 7.17).

Figure 7.11 Consumption quintiles by educational attainment

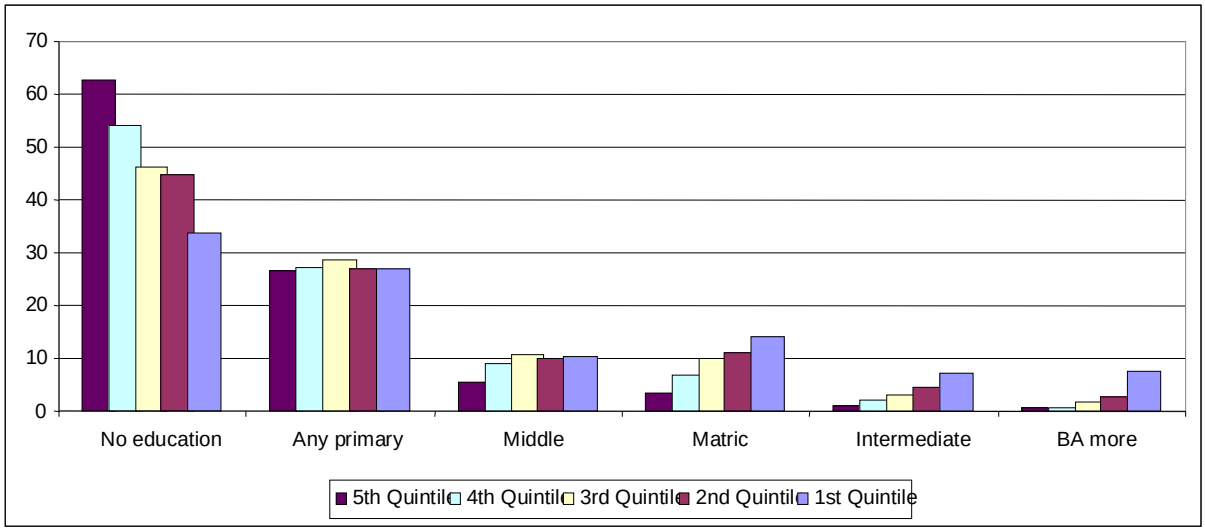


Table 7.17 Educational attainment and poverty of the households (percent)

Level of educational attainment	1st Quintile/ Richest 20 percent	2nd Quintile	3rd Quintile	4th Quintile	5th Quintile/ Poorest 20 percent
No education	33.8	44.7	46.3	54.0	62.7
Primary or less	26.8	26.9	28.5	27.3	26.5
Middle (grade 6-8)	10.4	9.9	10.7	9.0	5.4
Matric (grade 9-10)	14.3	11.1	9.9	7.0	3.5
Intermediate (grade 11-12)	7.1	4.5	3.0	2.1	1.2
BA or more	7.6	2.9	1.7	0.8	0.6

8. Skill Acquisition

The section on vocational and technical training collects and presents information on the proportion of people within the sample who have acquired skills. Detailed distinctions are made between formal, semi-formal and informal modes of acquiring skills. The acquisition and usage of skills are specific to the country of analysis which is Pakistan. The analysis of outcomes would therefore require fine distinctions to be made between the mode of skill acquisition and the labour market environment in which the skills are ultimately utilised.

The incidence of skill acquisition is quite low, with only 4.74 percent of all individuals of all ages in the sample having acquired skill training. More men than women revealed having acquired skills, their proportions being 5.18 percent and 4.3 percent respectively. Narrowing the group down to prime aged adults, the proportion increases to 8.5 percent -i.e. 8.5 percent individuals (ages 15 and 60) have acquired some sort of skill. More than 9 percent prime aged males and 7.9 percent prime aged females have gained skills. Skill acquisition is observed more in urban areas (13.6 percent) than in rural areas (6.5 percent) among prime aged adults. The proportion of people with skills is equally distributed across Punjab and KP (approximately eight percent) in the sample although more women in Punjab (48.4 percent) as compared to KP (37 percent) have acquired skills.

8.1 Modes of skill acquisition

The questionnaire distinguishes between formal, semi-formal and informal routes of skill acquisition. Informal modes of skill acquisition in Pakistan refer primarily to the *ustaad shagird*'system which is roughly equivalent to the unpaid apprenticeship arrangement. The table 8.1 shows the largest proportion of people who have acquired skills, have gained it through apprenticeship (16 percent) – a majority of which would be the 'ustaad shagrid' route. Larger proportions of females appear to have acquired skills

through informal arrangements than males. Although females are less likely to have entered ustaad shagrid contracts, they are more often learning from within the family or an older friend in the community. Females are also less likely to use their skills for income generation as compared to boys. This link is not established in the data but was observed during the fieldwork. Almost all women in villages had learnt how to embroider and sew. While some of them were selling the products they made, most were not allowed or did not have the opportunity (links to a market, someone willing to buy their product and sell them etc) to earn income from their skills.

Table 8.1 Ever acquired skills by gender (ages 15-60) (percent)

Mode of skills acquisition	All			Rural		Urban	
	Total	Male	Female	Male	Female	Male	Female
Technical vocational training	9.5	9.8	9.2	8.1	6.9	14.2	15.2
Apprenticeship	16.0	14.1	17.9	12.5	18.2	18	17.2
On job training	2.5	3.7	1.4	3.5	1.2	4.0	2.1

Formal skill training through technical and vocational training is observed for a comparatively smaller proportion of individuals – 9.5 percent. Equal proportions of male and female (ages 15-60) reveal having acquired skills through formal enrolment in a technical and vocational school. This route of skill acquisition is more observable in urban rather than rural areas and this may be explained through supply side factors of provision. More private as well as state schools for technical and vocational training are likely to be set up in urban localities and utilised also.

Incidence of formal enrolment in a technical vocational school or college goes up with levels of education. Almost 38 percent people with BA or more had been enrolled in a technical vocational school at one point compared with 4.7 percent at the primary level. Skill acquisition through training complements higher education both for men and women.

Table 8.2 Mode of skill acquisition by level of education (percent)

Education levels	Vocational education	Apprentice	On job training
No education	1.26	17.7	0.66
Primary education and below	4.78	20.88	1.64
Middle (grade 6-8)	5.39	14.8	1.52
Matric (grades 9-10)	18.94	14.17	4.43
Intermediate (grades 11-12)	33.56	10.74	6.38
BA or more (grades 13 and above)	37.82	11.34	11.76

Informal skill acquisition, either through *ustaad shagird* or through family and friends, is most prevalent amongst those with some primary education (21 percent) or no education (18 percent). Informal training is comparatively less frequently opted for by people with higher levels of education. This may point to

skill acquisition as an alternative to formal education as a route into the labour market and generating returns. A qualitative study on skill acquisition is underway to investigate this link further.

Table 8.3 Mode of skill acquisition by socio-economic groups (percent)

All			
Socio-economic group	Apprenticeship	Vocational	On Job Training
Richest 20 percent	15.3	24.0	27.1
Poorest 20 percent	22.0	11.0	12.8
Males			
Richest 20 percent	18.0	23.0	29.7
Poorest 20 percent	16.9	13.7	11.9
Females			
Richest 20 percent	13.9	24.7	22.9
Poorest 20 percent	24.6	9.5	14.3
Punjab			
Richest 20 percent	16.1	26.8	28.6
Poorest 20 percent	23.3	10.5	14.3
KP			
Richest 20 percent	11.8	16.8	25.8
Poorest 20 percent	23.3	13.0	11.3
Rural			
Richest 20 percent	12.0	22.1	12.6
Poorest 20 percent	28.0	13.7	18.9
Urban			
Richest 20 percent	22.9	26.6	48.6
Poorest 20 percent	8.4	7.6	3.9

Apprenticeship is more prevalent among the poorer households than the richer ones. This is true across spatial, geographical and gender dimensions. The vocational training route is adopted more frequently among the rich households than the poor. Similarly on job training is more prevalent among individuals from the richer households as compared to the poorest.

8.2 Time and cost of skill acquisition

The questionnaire collects information on the nature of skills acquired for individuals (between ages 15 and 60), the average cost of skill acquisition (if any) and how long it took to acquire the skill. The modes of acquisition differ in the average time spent and the average cost incurred during skill training. Apprentices on average spend a year on training. The duration changes however depending on the nature of the skill being acquired and the contract, especially in cases of *ustaad shagird*, between the trainer and trainee. Vocational training is also undertaken for around a year on average. On the job training is observed to be the longest lasting on average taking around 21 months. Vocational training on average involves the highest costs incurred, followed by on-job-training and apprenticeship.

Table 8.4 Average cost and duration of skill acquisition by mode for males and females

Mode of skills acquisition	Duration (months)			Cost (PKR)		
	Total	Male	Female	Total	Male	Female
Apprenticeship	12.6	21.8	7.9	1,070	1,470	876
Vocational training	13.1	18.1	10.2	11,153	19,951	5,403
On job training	20.8	21.5	19.7	9,097	11,136	5,934

It is interesting to note the gender differences in both the duration and cost of skill training. Men spend on average 13 months longer training as apprentices than women do[11], 8 months more on vocational training and roughly two months more on on-the job training.

Around Rs. 1500 is estimated as the average cost borne in the sample for male apprentices to acquire their skill compared with Rs. 876 average cost for women borne for apprenticeship. Males with formal vocational training have spent on average Rs. 20,000 for their courses while the average for women is Rs. 5,400. Similarly, for on-job training the cost for men is estimated at more than Rs. 11,000 while that for women is approximately Rs. 6,000. While a simplistic surface analysis, these figures are indicative of gender asymmetry in household expenditure on skill acquisition with parallels to the gender differences in household expenditure on formal education. This might be due to the differences in the type of skills acquired by men and women.

8.3 Type of skill acquired

Dress making and tailoring emerges as the most prevalent skill type within the sample. Among those who are skilled, 38 percent females and 13 percent males revealed their acquired skill to be tailoring. This is the top category of skills for females. Craft making and cottage industry (which includes embroidery) emerges as the second most acquired skill. The majority of individuals with this skill are again women.

[11] Again the type of skill being acquired would be an important supplement to this observation.

Table 8.5 Vocational training and apprenticeship: Type of skill , cost and hours spent

Type of skills	Total (percent)	Male (percent)	Female (percent)	Average cost (PKR)	Average duration (in weeks)
Carpentry	2.8	5.5	0.2	440	100
Dress making/tailoring	26.4	13.2	38.7	1,329	41.4
Hair dressing	0.3	0.6	-	0	13.3
Building/construction	2.8	5.7	-	10,982	87.3
Agricultural or veterinary	1.2	2.5	-	583	113
Electrician	6.1	12.4	0.2	14,510	98.9
Plumbing	1.1	1.9	0.2	2,366	74.2
Typing/shorthand/secretarial	0.6	1.3		5,172	19.4
Computer	4.4	4.8	4.1	6,131	28.7
Mechanic (car/motorbike etc)	5.4	10.9	0.4	2,636	89.7
Crafts-making/cottage industry	20.3	2.1	37.3	1,048	33.7
Metal-working	1.3	2.5	0.2	4,624	104
Beautician	0.7	0.2	1.2	4,300	33.7
Teaching/Nursing	13.2	9.7	16.3	12,322	70.2
Professional skills (others)	11.9	23.5	1.07	9,202	88.4
Other	1.7	3.2	0.2	10,412	64.3

Electrician's skills, mechanics skills and carpentry emerge as the most often cited types for skilled men. As mentioned earlier tailoring and embroidery are the most often acquired skills for women. It is important to point out that women in our sample are not as likely as men to be using their skills for income generation.

8.4 Type of skill providers

The table 8.6 shows that one-quarter of the skilled respondents attended the government training facilities. More than 39 percent individuals are imparted skills by the private sector. The remaining one-third was provided skills by "others" that includes the informal and non-formal sector.

Table 8.6 Type of skill provider

Type of training facility	Total		Male		Female		Punjab		KP	
	No	Percent	No	Percent	No	Percent	No	Percent	No	Percent
Govt.	284	26.0	148	27.8	136	24.2	203	23.3	81	36.5
Private	428	39.1	204	38.3	224	39.9	372	42.7	56	25.2
NGO	5	0.5	1	0.2	4	0.7	3	0.3	2	0.9
Others	377	34.5	179	33.6	198	35.2	294	33.7	83	37.4
Total	1094	100.0	532	100.0	562	100.0	872	100.0	222	100.0

With a slight variation, the results are almost the same for males and females. In KP, the government sector covers relatively larger percentage of respondents than the private sector when compared with Punjab. The size of NGO sector in imparting skills is negligible in the sample.

Our findings also reflected that government training system is heavily biased towards individuals with higher education levels. Only 3.8 percent of the uneducated respondents benefit from government training facilities compared to 58 percent for the respondents with 11 or more years of schooling. The less educated and uneducated are more likely to gain the training from private sector. NGO sector also tend to serve those who have education level higher secondary or above. On the other hand, those who are uneducated or less educated, they seek training from the arrangements other than government, private and NGO. (Table not included)

9 Economic Activity

This section of the questionnaire collects information on the status of employment, involvement in economic activities (current and past) and earnings for all individuals between ages 15 and 60. This section contains information on the structure of the labour force in the sample, the employment status of individuals (self employed, unpaid family workers etc.), distribution of employment across major occupational trades, and nature of work undertaken. The data on wages and mode of payment for paid employees is also presented.

9.1 Definitions

The definitions of various concepts pertinent to labour market adopted for the RECOUP survey and current report is provided below.

9.1.1 Labour force participation

RECOUP defines the labour force as all individuals between 15 and 60 years who are either employed or unemployed. This differs from the Labour Force Survey (LFS) definition of the refined participation rate as the currently active population above 10 years of age. The currently active population is all individuals who provide labour services for the production of goods and services.

9.1.2 The employed

The employed are all individuals between 15 and 60 years, who are willing and able to work and have worked in the past seven days. This category includes wage earners and the self-employed. The status of

employment refers to the type of contract of an economically active person with respect to his employment: a wage earner, casual employee, self-employed, etc.

9.1.3 Unpaid family workers

Unpaid family workers are individuals who work without pay in cash or in kind and are included in the economically active category.

9.1.4 Employment rate

All individuals between ages 15 and 60 who have worked in the past seven days or have work to return to as wage employees, self-employed or unpaid family workers expressed as a proportion of the active labour force.

9.1.5 The unemployed

The unemployed are traditionally defined as those able, willing, and looking for work but unable to find work. These are people who have not worked in the past seven days and have no work to return to. The RECOUP definition of unemployed extends the concept further to include those who may not be currently looking for work but would accept it if they are offered work.

9.1.6 Unemployment rate

The unemployment rate is the unemployed (those who have not worked in the past seven days) as a proportion of the labour force.

9.2 Structure of the labour force

Table 9.1 describes the structure of the labour force for the sample of individuals between ages 15 and 60[12]: 64 percent are part of the labour force; 41 percent are non-labour force participants, which include those who are currently economically inactive because they are students, disabled, stay at home carers (includes housewives) etc.

[12] These are not employment or unemployment rates. Those would be calculated as a proportion of the labour force.

Table 9.1 Structure of employment for individuals (ages 15-60)

	All		Male		Female	
Employment structure	Number	Percent	Number	Percent	Number	Percent
Out of labour force	1,813	41	384	16.5	1,429	67.2
Labour force	2,638	59	1,942	83	696	32
Unemployed	324	12.2	121	6.3	203	28.5
Unpaid family workers	440	16.6	220	11	220	31.6
Self- employed	764	28.9	650	33.4	114	16.3
Wage employed	1,110	42	951	48.9	159	22.8
All	4,451	100	2,326	100	2,125	100

Note: The percentage figures of the unemployed, unpaid family workers, self and wage employed are proportions of the labour force (and not all individuals). While the percentage figures for out of labour force and total labour force are proportions of all individuals.

The labour force participation rate for the sample is 59 percent. According to the LFS refined participation rate for Pakistan is 57.1 percent. The employment rate in the RECOUP sample is at 88 percent. The LFS estimate for Pakistan is 94 percent. The unemployment rate in the RECOUP sample is 12.1 percent for all, 6.1 percent for men and 28 percent for women. The corresponding LFS estimate is half at 6.1 percent unemployment rate for Pakistan for 2005-06.

9.2.1 Status of employment

Wage employees are 42 percent of the economically active respondents and 48 percent of the employed. The self-employed are 29 percent of the labour force and 33 percent of the total employed. Unpaid family workers make up 17 percent of the labour force and account for 19 percent of the employed individuals between ages 15 and 60 years (Table 9.1).

9.2.2 Gender disparities

Data for the RECOUP survey highlights significant gender disparities in labour force participation as well as the status of employment. The labour force participation rate for men is 83 percent and for women its 32 percent. Less than half the women in the same age category as the men are economically active (Table 9. 1). A significant majority of women – 67 percent - are economically inactive.

Furthermore, not only are women more likely to be out of the labour force, even as part of the labour force they are less likely to earn. Women account for a larger proportion of the unemployed and unpaid categories. Almost on-third (32 percent) of the economically active women are unpaid family workers compared to 11 percent men. Only 23 percent of the wage-employed are women compared to 49 percent men. Similarly, 33 percent economically active men are self-employed while only 16 percent women are

self-employed. The unemployment rate for men in the sample is 6.2 percent while that for women is 29 percent.

9.2.3 Regional disparities

Apart from the gender gap in economic participation, there are significant differences in participation across provinces as well. In the sample from Punjab, 63 percent individuals between ages 15 and 60 are economically active compared to 53 percent of the same age cohort from KP (Table 9.2). Self-employed account for 29 percent and wage employed 41 percent of the labour force in Punjab. In KP these proportions change to 27 percent and 45 percent respectively. Wage employment is a more likely outcome for economically active males and females in KP than in Punjab.

Table 9.2 Structure of employment for individuals (ages 15-60) by provinces

	Punjab		KP	
	Number	Percent	Number	Percent
Out of labour force	1,151	36	662	53
Labour force	2,049	64	589	47
Unemployed	217	10	107	18
Unpaid family workers	385	19	55	9
Self- employed	602	29	162	27
Wage employed	845	41	265	45
All	3,200	100	1,251	100

A significantly larger proportion of individuals are inactive in KP than in Punjab, a trend that is likely to be driven by a very large proportion of females in KP being non-labour force participants. Almost 19 percent of the economically active sample population between ages 15 and 60 in Punjab are unpaid family workers while the corresponding share in that category in KP is only 9.3 percent.

9.2.4 Structure of the labour force – age specific

Breakdown of the labour market structure by age categories reveals the largest proportion of non-labour force participants to be between ages 6-15. This is expected as a majority of the children of these ages are likely to be enrolled in school.

Table 9.3 Structure of labour force by age category

Age groups	Wage	Self	Unpaid	Unemployed	Non LFP
All					
6-10	0.3	0.0	1.0	0.4	98.3
11-14	3.7	0.9	5.3	2.0	88.0
15-24	19.9	8.3	12.3	8.9	50.6
25-45	30.4	20.9	9.6	6.6	32.5
45-60	20.1	27.8	4.5	5.4	42.2
60 and above	5.2	14.3	1.4	0.9	78.2
Male					
6-10	0.2	0.0	1.1	0.0	98.7
11-14	5.3	0.9	6.1	2.4	85.3
15-24	33.3	11.9	15.2	7.7	31.9
25-45	49.0	33.7	7.7	3.9	5.7
45-60	33.1	48.2	1.1	3.4	14.2
60 and above	9.8	25.6	1.4	1.0	62.3
Female					
6-10	0.4	0.0	0.9	0.9	97.9
11-14	2.1	0.9	4.4	1.6	90.9
15-24	6.3	4.6	9.3	10.1	69.8
25-45	9.4	6.6	11.8	9.6	62.6
45-60	4.4	3.4	8.5	7.8	75.9
60 and above	0.0	1.5	1.5	0.8	96.2

More girls (91 percent) as compared to boys (85 percent) between ages 11 and 14 are NLFPs (presumably they're in school). Around five percent of the boys of this age have started work either alongside school or have dropped out of school to start work. Almost six percent of boys between ages 11 and 14 are unpaid family workers. Figures for unpaid apprentices follow in later tables. More than four percent girls of the same age are unpaid family workers.

The data reveal children working during school going ages. More boys than girls are likely to be working; 1.7 percent children between ages 6 - 10 years and 12 percent of the children between ages 11-14 are economically active. These children are working as wage employees or as unpaid family workers, part or full time. Around two percent of them identified themselves as being unemployed (table 9.3).

The largest proportion of unpaid family workers are between ages 15 to 24 years. This age signals the transition from education to the labour market. Fifteen percent boys between ages 15 and 24 enter the labour force as unpaid family workers. The largest proportion of female unpaid family workers is found between ages 24-45.

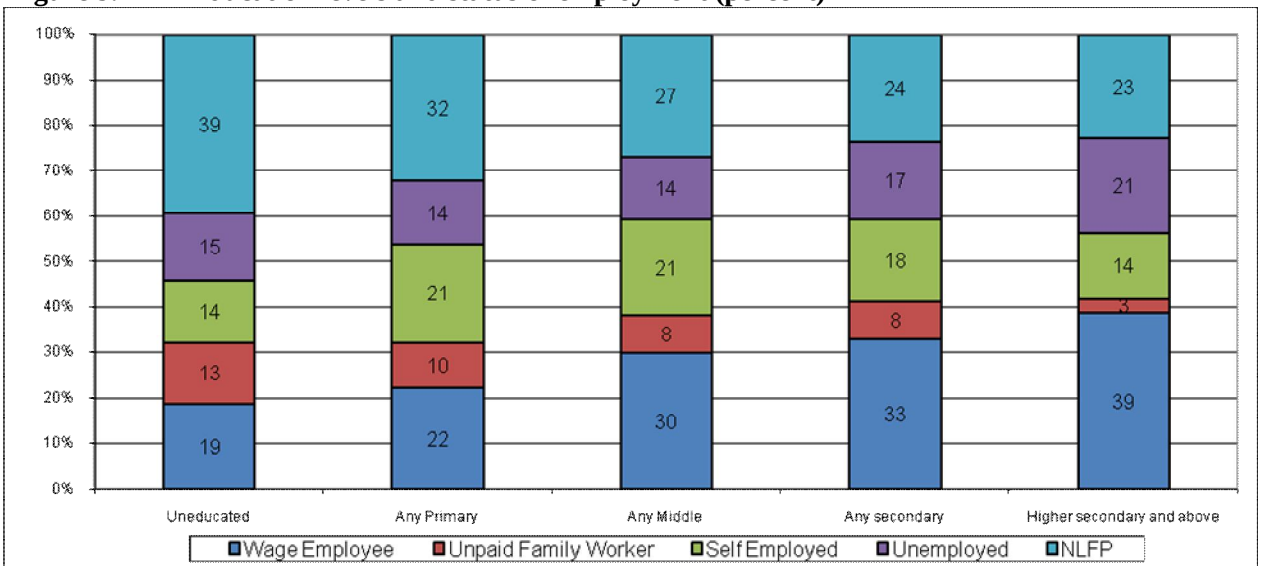
The largest proportion of wageworkers is between ages 15-24 years and 25-45 years. A significantly larger proportion of men are wage employees than women. One-third (33 percent) men aged 15-24 are wage employees compared to 6 percent women of the same age. As much as 49 percent men between ages 25-45 are wage employees compared to nine percent women. Self-employment categories show the same gender gap in participation. There are more self-employed men in the sample than there are wage-employed men.

9.3 Labour force participation and the level of education

The national level statistics, based on data from the Labour Force Survey 2005-06[13] estimated that about half the labour force is illiterate. While the definition of who is literate differs for the RECOUP data and the national definition, the statistics are comparable. Anyone who can read and write is defined, for the purpose of this analysis, as someone who is literate. Based on this definition, 40 percent of the individuals between ages 15 and 60 who are part of the labour force are illiterate. Gender breakdown of the statistic reveals 32 percent males and 61.5 percent females, who are part of the labour force, are illiterate.

As shown in Figure 9.3.1, education appears to enhance individuals' participation in the labour force. The employment structure changes as level of education attained increases. The largest proportion of uneducated respondents is in the category of non-labour force participants (NLFP). The percentage of NLFP is the highest for uneducated and gradually falls with increasing level of education.

Figure 9.1 Education levels and status of employment (percent)



[13] Government of Pakistan. 2006. Labour Force Survey 2005-06 Statistics Division. Islamabad: Federal Bureau of Statistics, Government of Pakistan.

The proportion of wage employees is positively associated with education levels. It is the lowest (18.8 percent) for the uneducated respondents and increases with the increasing education levels, reaching to the highest 39 percent for those in the highest category. The percentage of unpaid family workers is negatively associated with education levels and gradually falls with increasing education levels.

Among the economically active respondents, those with primary or middle education are most likely to be self-employed. This proportion is higher than for any other category of education attainment including the uneducated or those with higher education levels.

Strikingly, the percentage of unemployed increases with the increasing level of education of the respondents; it is the highest (20.9 percent) for those in the highest education category. This is an indication of the labour market being unable to absorb the educated

9.3.1 The gender gap in status of employment by level of education

Only 7.2 percent of uneducated males report to be non-labour force participants (NLFP) while more than half of the uneducated females are NLFP. Majority of the uneducated women works as unpaid family workers.

Among males with any primary education, 13 percent are economically inactive compared to 80.7 percent females. Among those who are economically active, more than 40 percent of males are wage employed where as, only 3.7 percent females are wage employed. More than 35 percent males report to be self employed compared to only 6.3 percent females. It is interesting to note that more males report to be unpaid family workers (10.7 percent) compared to females (9.2 percent) with any primary education.

Table 9.4 Employment status by level of education for male and females (percent)

Education categories	No education	Primary or less	Any middle (grade 6-8)	Any secondary (grade 9-10)	Any higher secondary & above
Male					
Wage employee	45.6	40.6	38.7	42.9	47.0
Unpaid family worker	10.1	10.7	9.2	10.4	4.4
Self employed	33.0	35.7	27.1	24.1	20.0
Unemployed	4.1	5.6	9.6	10.5	13.3
NLFP	7.2	7.4	15.4	12.1	15.2
Female					
Wage employee	7.4	3.7	5.4	11.1	26.9
Unpaid family worker	14.9	9.2	5.4	2.7	0.9
Self employed	5.6	6.3	4.3	5.3	6.1
Unemployed	19.2	22.7	25.0	31.3	32.1
NLFP	52.9	58.0	59.8	49.6	34.0

The largest proportion of males with any middle education (38.7 percent) is wage employees, 27 percent are self employed and 25 percent are economically non-active. Among females, only 15 percent are economically active and almost 60 percent are NLFP.

Among males with any secondary education, 43 percent work as wage employees, 22.6 percent are economically inactive and one-fourth self-employed. Among females, 81 percent are economically inactive with almost half of the sample as NLFP. Among males, 47 percent are wage employees and 28.5 percent are economically inactive. Among females, 27 percent are wage employees and 64 percent economically inactive.

9.3.2 The regional gap in status of employment and level of education

In Punjab, 28 percent and in KP 74.6 percent are non-labour force participants. In Punjab, 54.8 percent uneducated are economically active and mainly wage employed, self-employed or unpaid family workers. On the other hand, only 18.9 percent of uneducated in KP are economically active.

Table 9.5 Status of employment by education levels across provinces (percent)

Education categories	No education	Primary or less	Any middle (grade 6-8)	Any secondary (grade 9-10)	Any higher secondary & above
Punjab					
Wage employee	22.1	21.7	32.4	32.0	40.1
Unpaid family worker	16.9	12.7	9.4	7.9	3.0
Self-employed	15.8	23.2	23.8	20.3	16.0
Unemployed	17.3	14.4	10.1	16.3	20.5
NLFP	27.9	28.0	24.2	23.5	20.5
KP					
Wage employee	8.6	24.1	24.7	35.6	36.9
Unpaid family worker	2.8	2.8	5.1	8.6	3.1
Self-employed	7.6	17.0	15.3	13.5	11.8
Unemployed	6.5	12.7	21.9	18.4	21.5
NLFP	74.6	43.4	33.0	24.0	26.7

In Punjab, 42.4 percent of those who have any primary education are economically inactive out of whom 28 percent are NLFP. Whereas, in KP, 56 percent are economically inactive with 43.4 percent as NLFP. Among those who are economically active, 21.7 percent in Punjab and 24 percent in NWF work as wage employees. The ratio of unpaid family workers with primary education is four times higher in Punjab than that in KP. On the other hand, more respondents with primary education are working as self-employed in Punjab than in KP.

One-third of those with middle education in Punjab work as wage employees and one-third are economically non-active. Whereas, in KP only one-fourth report to be self- employed and more than half are economically non-active.

In Punjab, one-third of those with secondary education are wage employees and 40 percent are economically non-active. Where as in KP, 35.6 percent are wage employees and 42.4 percent are economically non-active. In Punjab, 41 percent of those with higher-secondary education or above are economically inactive and 40 percent are wage employees. In KP, 37 percent are wage employees, where as, 48 percent are economically non-active. The increasing levels of education appear to minimise the difference of employment structure between Punjab and KP.

9.4 The unemployed

The unemployment rate is the number of unemployed expressed as a percentage of the labour force which is made up of the employed and unemployed, and for the purposes of this analysis, also includes unpaid family workers. The definition of the unemployed has been extended to include people who reveal that they are not currently looking for work but would be willing to accept work if they were offered any, i.e. a broad definition of unemployment has been used rather than the standard International Labour Organisation definition.

Table 9.6 Unemployment rate for individuals 10 years and above (percent)

Province/residence	All	Men	Women
All regions	12.1	6.3	28.5
Punjab	11.0	5.0	25.0
KP	17.0	10.4	52.5
Rural	12.0	6.1	28.0
Urban	12.5	7.1	30.4

The unemployment rate for the sample (all individuals between ages 10 years and above) is 12 percent. This is twice the figures published in the Labour Force Survey for the years 2005-06. The national level figures in the LFS 2005-06 put female unemployment at nine percent. The survey data identifies 28 percent females in Punjab and KP as unemployed. Rural and urban unemployment rates do not differ and are at 12 percent in the survey data. In the LFS 2005-06 figures, rural and urban unemployment rates are at 5.4 percent and 8 percent respectively. The unemployment rate for women in Punjab is 25 percent and in KP it is 52 percent. The corresponding regional figures from LFS are much lower. One reason for the difference is the definitions of unemployed. The RECOUP survey and analysis includes people that are no longer looking for work but would accept suitable offer for work (depending on levels of reservation

wages, appropriate skills and, for women, proximity to community etc.), which increases the numbers of the unemployed significantly. This is especially true for women. The figures in the survey and the new approach could be pointing to what can be referred to as hidden unemployment with particular implications for gender disparity in this context.

Table 9.7 Reasons revealed for not working (percent)

Reasons for not working	Male	Female
Not working but looking	12.0	5.9
Not working or looking but available	4.3	4.3
Student	33.0	7.4
Domestic duties	0.7	61.6
Domestic duties and collection	2.2	7.3
Unpaid family worker	28.6	11.0
Unpaid apprentice	1.1	
Receives rent/pension/remittance	2.2	
Disabled	5.9	0.8
Beggar	0.1	0.1
Too young/old	1.6	1.1
Other	8.4	0.6
TOTAL	100.0	100.0

Note: These are reasons revealed by individuals between ages 15 and 60 for not working. Some of them may be unemployed (those not working but looking and those not working nor looking but available) as well as non labour force participants.

Almost 16 percent of men and 10 percent of women cited unemployment as a reason for not working (cumulative sum of the first two categories). It is interesting to note however that women accounted for a significantly higher proportion (73 percent) of those people who said they were not working, nor looking but willing to work as compared to men (27 percent). Working without pay for family is the second most often quoted reason for not earning among men – 28 percent males between ages 15 and 60 were unpaid family workers and 11 percent women were unpaid family workers.

Being a student was the most often revealed reason for being not working among men – one third of the unemployed males between ages 15 to 60 were so because they were studying. More than 90 percent of these were enrolled in levels middle or higher. Only 7.4 percent women were unemployed because they were studying. Of all the people who were not working because they were studying, 62 percent were men and 37 percent were women.

9.5 Distribution of employment by industry

The agricultural sector, as expected, emerges as the largest employer absorbing 37 percent of total employment. The national labour force survey estimated 43 percent of total employment to be absorbed by the agricultural sector in the year 2005-06. Almost 34 percent males and 67 percent females are

associated with agricultural activities. Most of these females are likely to be unpaid family workers or daily wage employees in rural Punjab where family labour on farms in harvesting seasons is a significant economic activity.

Table 9.8 Employed – distribution by major industry divisions

	All		Men		Women	
Employment by industry	Number	Percent	Number	Percent	Number	Percent
Not defined	11	0.8	22	1.6	..	..
Agriculture & forestry	483	37.0	461	34.1	562	67.0
Mining	6	0.5	2	0.2	4	0.5
Manufacturing	189	14.5	243	18.0	73	8.7
Electricity, gas & water	33	2.5	43	3.2	..	..
Trade and retail	60	4.6	92	6.8	11	1.3
Transport & communication	105	8.1	130	9.6	..	..
Finance & business services	7	0.5	7	0.5	..	..
Public admin & defence	108	8.3	112	8.3	1	0.1
Community and social services	303	23.2	242	17.9	188	22.4

The community and social services include people involved with sanitary and other services, social services (education, research, medical, and dental, and veterinary services) and personal and household services. This industry accounts for 23 percent of the total employed personnel. More women (22 percent) than men (18 percent) are associated with community and social services.

Manufacturing accounts for 14 percent of total employment which matches with the proportion at the national level – the Labour Force Survey 2005-06 estimated 13.8 percent of the employed to be located in the manufacturing sector. The survey estimated 14 percent of the employed men and 14 percent employed women associated with manufacturing. The RECOUP data finds 18 percent men and nine percent women associated with manufacturing in the sample.

Table 9.9 Employment categories by industry and region

Employment by industry	Urban		Rural		Punjab		KP	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Not defined	4	1.3	7	0.7	4	0.4	7	2.4
Agriculture & forestry	15	4.8	468	47.2	442	43.6	41	14.0
Mining	4	1.3	2	0.2	6	0.6		
Manufacturing	61	19.5	128	12.9	162	16.0	27	9.3
Electricity, gas & water	12	3.8	21	2.1	21	2.1	12	4.1
Trade and retail	33	10.5	27	2.7	41	4.1	19	6.5
Transport & communication	32	10.2	73	7.4	45	4.4	60	20.6
Finance & business services	2	0.6	5	0.5	4	0.4	3	1.0
Public admin & defence	25	8.0	83	8.4	83	8.2	25	8.6
Community and social services	125	39.9	178	17.9	205	20.2	98	33.6

Agricultural sector employs a much larger proportion of people in the rural regions (47 percent) compared to the urban (five percent). Moreover, a much larger proportion of the employed is associated with agriculture in Punjab (44 percent) compared to KP (14 percent). The largest employing industry in KP is the community and social services which has 34 percent of the employed associated with it. A comparatively smaller proportion, 20 percent employed people is associated with the same industry in Punjab.

The manufacturing sector is much larger in Punjab, employing 16 percent of the total employed sample, as compared to KP, which absorbs 9.3 percent people in manufacturing.

Table 9.10 Industry wise employment by income groups (percent)

Employment by industry	1st Quintile/ Richest 20 percent	2nd Quintile	3rd Quintile	4th Quintile	5th Quintile/ Poorest 20 percent	Top 40 percent	Bottom 40 percent
Not defined	13.6	22.7	4.6	50.0	9.1	36.4	59.1
Agriculture & forestry	15.0	13.5	21.4	18.0	32.1	28.5	50.2
Mining	50.0	0.0	0.0	16.7	33.3	50.0	50.0
Manufacturing	13.9	14.6	26.9	21.8	22.8	28.5	44.6
Electricity, gas & water	14.0	30.2	44.2	2.3	9.3	44.2	11.6
Trade and retail	13.6	17.5	16.5	30.1	22.3	31.1	52.4
Transport & communications	16.2	16.9	22.3	26.9	17.7	33.1	44.6
Finance & business services	14.3	42.9	14.3	14.3	14.3	57.2	28.6
Public admin & defence	21.2	30.1	21.2	15.0	12.4	51.3	27.4
Community and social services	24.0	22.3	19.3	17.4	17.0	46.3	34.4

Agriculture and manufacturing emerge as the so called pro-poor sectors as they absorb the largest shares of the employed from the lower economic strata. Half of the employment in agriculture is from the bottom 40 percent of the households compared to 28 percent from the top 40 percent. The poorest 40 percent of the households make up 44.6 percent of the employment in the manufacturing industry compared to 28 percent of the richest 40 percent households. Trade and retail industry is also largely concentrated among the poorer households which account for 52 percent of the employment in the industry. The rich 40 percent of the households represent 31 percent employment share in the trade and retail industry.

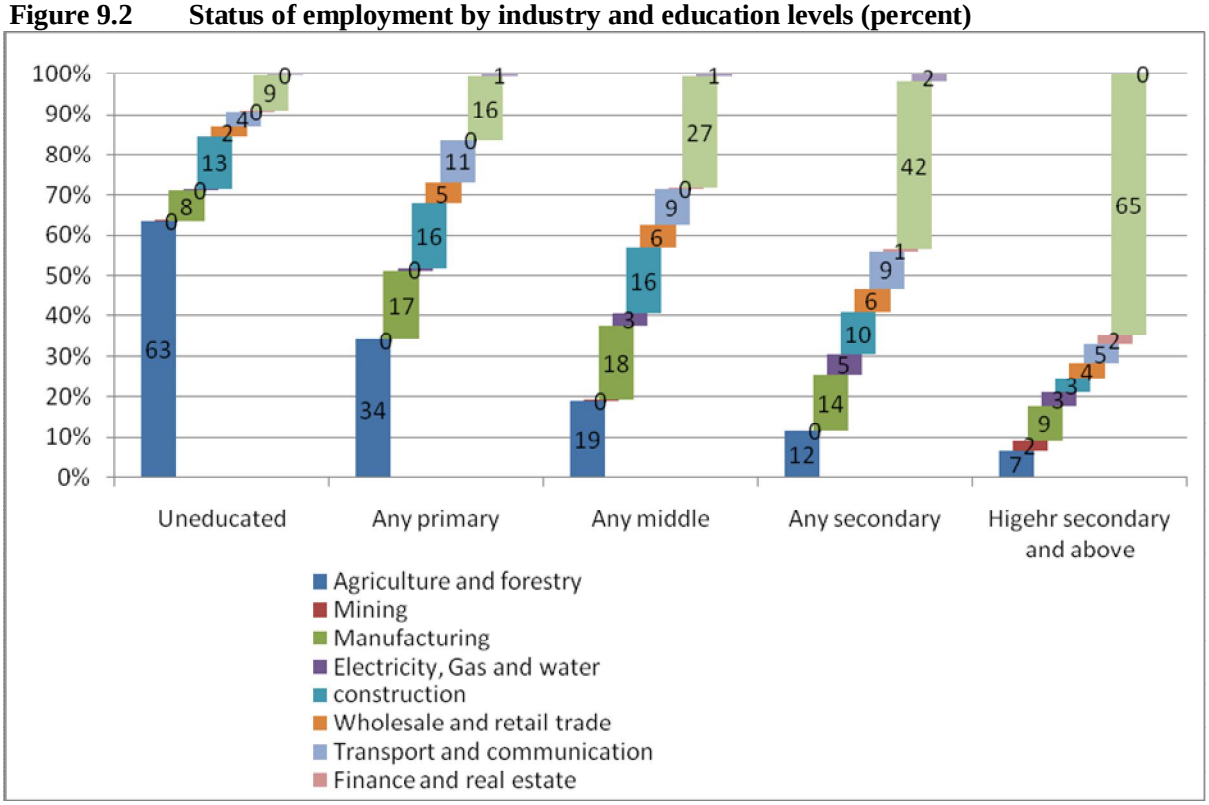
Finance and business services (57.2 percent), defence and public administration (51 percent), electricity and water etc. (41 percent), and community and social services (46 percent) are predominantly taken up by the richer 40 percent of the households.

9.5.1 Level of education and distribution by industry

As Figure 9.2 shows, the overwhelming majority (63.3 percent) of uneducated is employed in the agriculture and forestry sector followed by the construction industry (12.8 percent). Only 8.6 percent of uneducated work in the public administration, defence and community service sector, and 7.7 percent in the manufacturing industry. The share of agriculture and forestry for those having any primary education is only half of those who are uneducated. Although, agriculture and forestry remains the largest industry

for those with any primary education, manufacturing, construction, and public administration, defence and community service also emerge as significant employers by engaging more than 15 percent each. The construction industry employs a significant percentage (10.7 percent) of those having any primary education.

Figure 9.2 Status of employment by industry and education levels (percent)



The largest percentage (27.4) of those who have any middle education is employed in the public administration, defence and community service followed by agriculture and forestry (19 pr cent), manufacturing (18.1 percent), and construction (16.1 percent). The percentage of employed in the public administration, defence and community service reaches to 41.7 percent for those who have any secondary education. This is followed by the manufacturing sector (13.8 percent), and the agriculture and forestry that employ 11.7 percent. It is also important to highlight that the largest percentage of individuals employed in wholesale and retail trade have gained any secondary education.

The vast majority (65.1 percent) of those who have any higher secondary education or above is employed in the public administration, defence and community services sector. This is followed by the manufacturing sector (8.6 percent) and agriculture sector (6.7 percent). Moreover, it is worth noting that those who have education higher secondary or above, have more diversified employment opportunities, where as, uneducated or less educated are concentrated in few industries. As the figure shows, the percentage of those employed in agriculture and forestry sharply falls with the increasing levels of

education and the percentage of those employed in public administration, defence and community service greatly increases with education.

Table 9.11 Status of employment by industry and education levels (percent)

Education categories	No education	Primary or less	Any middle (grade 6-8)	Any secondary (grade 9-10)	Any higher secondary & above
Agriculture and forestry	45.8	27.6	16.8	11.4	8.7
Mining	0	0	0.4	0.3	1.3
Manufacturing	9.0	17.6	18.5	14.5	10.7
Electricity, gas and water	0.7	0.5	3.4	5.5	4.7
Construction	23.5	20.1	17.2	11.8	4.7
Wholesale and retail trade	2.9	6	6	6.6	5.3
Transport and communication	7.6	12.6	9.5	10	6.7
Finance and real estate	0.4	0.5	0.9	0	2.7
Public administration,	9.4	14.1	26.3	37.7	55.3
Unidentified	0.7	1	0.9	2.1	0
Total	100	100	100	100	100
Female					
Agriculture and forestry	82.4	62.2	42.1	7.8	1.7
Manufacturing	6.3	15.6	10.5	4.7	3.4
Wholesale and retail trade	2	0	5.3	1.6	0
Finance and real estate	0	0	0	42.2	0
Public administration	7.8	22.2	36.8	42.2	89.8
Others*	1.6	0	5.3	1.6	5.1
Total	100	100	100	100	100

As the table 9.11 shows, the overwhelming majority of uneducated and less educated males as well as females are employed in the agriculture and forestry sector. The percentage of women working in agriculture and forestry for the first three categories of education is almost double of the men with similar education. However, as the percentage of people employed in the agriculture and forestry falls with the increasing education levels, fewer women with high education levels are employed in agriculture and forestry than men with similar education. Almost similar pattern emerges in the public administration, defence and community service. The overall percentage of those employed in this industry greatly increases with education level and more women in the highest education category are employed in this industry than men with similar education. The increasing education levels appear to alter the gender

composition of the two major industries; agriculture and forestry, and public administration, defence and community service.

9.6 Earning categories

Wage employment in rural as well as urban settings accounts for the largest proportion of employment by mode of payment. Most of the wage employees with lower levels of education are in the private sector. The proportion of wage employees in government sector jobs is higher at higher levels of education. This is true in urban as well as rural areas. The public sector in urban areas accounts for 30.4 percent of total wage employment of individuals with BA or more levels of education and 37 percent in rural areas.

Table 9.12 Proportions of prime aged (15-60) males by earning category and educational attainment (percent)

Education category	Rural				Urban			
	No earned income	Self-employed	Wage		No earned income	Self-employed	Wage	
			Private	Govt			Private	Govt.
No education	22.7	35.2	40.1	2	23.9	28.2	40.9	7
Primary or less	30.8	37.5	28.8	2.9	36.3	26	34.9	2.7
Middle (grade 6-8)	47.6	24.4	20.9	7.2	44.5	26.6	24.2	4.7
Matric (grade 9-10)	33.1	23.2	23.2	20.5	32.7	27.9	27.9	11.5
Intermediate (grade 11-12)	34.3	17.1	24.8	23.8	36.2	31	20.7	12.1
BA or more	28.3	16.7	18.3	36.7	32.1	25	12.5	30.4

The proportion of self employed individuals decreases with higher levels of education in the rural areas. Self-employment in urban areas however appears to be independent of the level of education of the individuals involved.

The proportion of people with no income earned remains largely the same across levels of educational attainment. People with education up to eighth grade (middle) are most likely to not to be earning any income in the rural as well as urban areas. The proportion of people not earning income in urban areas is likely to be higher at higher levels of education. This could be due to one of the two reasons – individuals in urban areas are likely to continue studying longer and not earn an income or hold out for better jobs longer than those in rural areas. Secondly, the levels of unemployment are higher in urban than rural areas. The latter holds out with earlier calculations of regional unemployment rates – the data does show incidence of unemployment and unemployment rates to be higher in urban as compared to rural areas.

10. Health and Nutrition

A section in the survey was devoted to health, collecting information on episodes of illness, disability and fertility. Findings on disability and fertility will be provided separately in the next sections. This section presents the findings related to illnesses and injuries. We will also provide some findings related to child health.

Questions on incidence of illness and injuries during the past year; nature of illness[14]; number of days that illness prevented respondents from performing their usual duties; type of consultation gained; costs incurred for each illness/accident were administered to individuals aged 15-60.

10.1 Episodes of illness

Table 10.1 shows almost 70 percent of all respondents had at least one health problem and 3.6 percent had a major accident/incident during the last one year preceding the survey. More than three-fourths of people who had any illness or accident/injury had only one episode.

The incidence of health problems was higher among females (81.3 percent) than that of males (58.2 percent) while males had had higher incidence of major accident/incident (five percent) than females (2.2 percent). Females in rural areas are more prone to illnesses and injuries as compared to their urban counterparts.

Table 10.1 Episodes of illness/injury by sex and location (percent of respondents ages 15-60)

Episodes of illness/injury	All	Male			Female		
		All	Rural	Urban	All	Rural	Urban
Has had health problems during the last one year	69.9	58.2	57.1	60.1	81.3	82.4	78.8
Has had any major accident or incident during the last one year	3.6	5.0	5.5	4.1	2.2	2.5	1.4
If yes, number of episodes of illness/injury							
One	77.5	79.5	79.1	80.6	75.9	76.6	74.3
Two	16.3	14.3	14.5	13.7	17.7	17.4	18.7
Three	2.6	2.9	2.9	2.8	2.4	2.4	2.6
More than three	3.7	3.3	3.5	2.8	3.9	3.7	4.4

[14] Up to two illnesses/injuries

10.2 Nature of illnesses

Around one-quarter (23.3 percent) of the respondents who had reported to have at least one episode of illness during the reference period had fever, and one-fifth (20.7 percent) had flu/cold or runny nose.

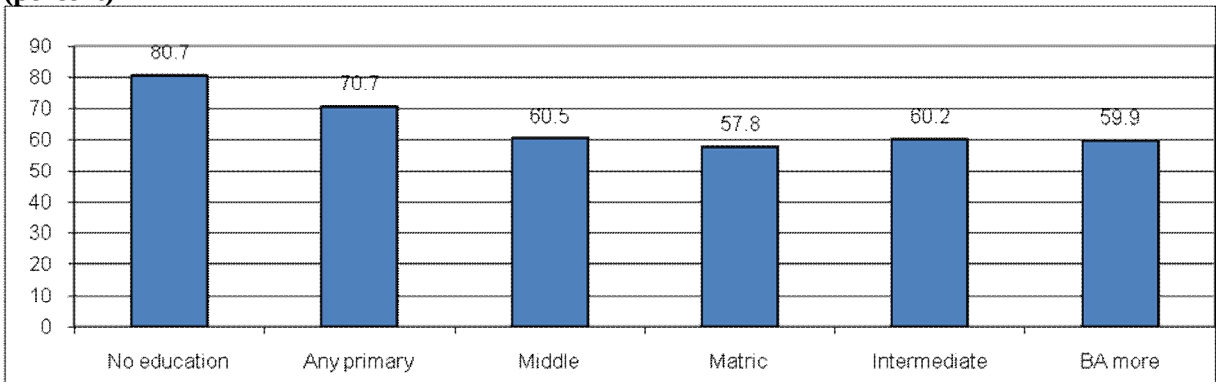
Table 10.2 Top ten most common illnesses reported (percent)

Types of illness	Nature of first episode
Fever	23.3
Flu/cold/runny rose with/without fever	20.7
Illness related to pregnancy	6.2
Malaria	3.8
Typhoid	3.5
High blood pressure	3.0
Kidney problems	2.8
Diarrhoea/gastroenteritis	2.7
Respiratory problems	2.3
Allergies	2.1

The data collected through health section allows us to calculate the incidence of communicable diseases that respondents had during the reference period. Among all the other communicable diseases listed in the questionnaire, malaria (3.8 percent), typhoid (3.5 percent) and diarrhoea/gastroenteritis (2.7 percent) were the most common diseases that respondents had.

Schooling is positively associated with health as figure 10. 1 shows. The proportion of respondents who had health problem(s) during the reference period decreases by ten percentage points for those who have acquired schooling at a primary or below level of education (70.7 percent) as compared to the respondents who have not completed any class (80.7 percent). This decreases another ten percentage points for those who have competed any grade above primary level.

Figure 10.1 Percentage who had health problems during the last year by education level (percent)



10.3 Type of consultation

The type of consultation received for the illness, varies by income groups. Poorer groups are more likely to receive publicly provided health service or go to *Hakeems*/*Pirs*. One-fifth of the respondents from poorest 20 percent of households went to a government doctor for his/her illness while only 8.9 percent of the respondents from riches 20 percent of the households went to consult to a government doctor. It is also notable that respondents from richest 20 percent of the households were most likely to get no consultation among the other quintiles.

Table 10.3 Type of consultation by income/consumption groups (percent)

Consumption quintiles	None	Private doctor	Government doctor	Non-doctor health worker	*Hakeem/Pir* etc	Pharmacy	Other
1st Quintile/ Richest 20 percent	14.2	68.4	8.9	3.3	1.5	3.3	0.6
2nd Quintile	7.3	71.3	13.4	3.8	2.1	1.9	0.2
3rd Quintile	6.6	72.3	12.6	3.3	2.3	2.3	0.7
4th Quintile	7.7	65.6	15.7	5.0	1.8	3.8	0.4
5th Quintile/ Poorest 20 percent	8.6	61.8	19.1	3.8	3.5	2.4	0.8

The type of consultation received also yields interesting results when analysed by sex. Females, as compared to males are more likely to receive no consultation or receive consultation from a pharmacy and less likely to go to a private doctor (table 10.4)

Table 10.4 Distribution of type of consultation received by sex and location (percent)

		Male			Female		
Type of consultation	Total	Total	Rural	Urban	Total	Rural	Urban
No one	8.7	4.8	4.9	4.5	11.6	11.5	11.8
Private doctor	67.7	72.4	71.5	74.5	64.3	64.3	64.1
Government doctor	14.2	14.2	15.1	12.1	14.2	13.7	15.4
Non-doctor health worker	3.9	3.8	3.7	4.0	4.0	4.6	2.4
Traditional *hakeem/pir* etc	2.3	2.6	3.2	1.1	2.0	2.1	1.8
Pharmacy	2.8	1.8	1.4	2.6	3.5	3.4	3.6
Other	0.5	0.5	0.2	1.3	0.5	0.4	0.8

The main reason for not receiving any consultation has been reported as illness/injury not being very serious. Twelve percent of the respondents also said that the consultation was too expensive for them. Around eight percent of female and four percent of males said they did not know where to go.

Table 10.5 Reasons for not receiving consultation[15] (percent)

Reasons for not receiving consultation	All	Male	Female
Illness/injury not serious enough	74.38	78.57	73.12
Too expensive	12.4	14.29	11.83
Didn't know where to go	6.61	3.57	7.53
Would lose pay from work	0.83		1.08
Other	5.79	3.57	6.45

Schooling though seems to be associated with a lower probability of receiving some consultation, increases the probability of receiving private consultation and decreases the probability of receiving consultation from traditional *hakeems/pirs* (see table 10.6 below).

Table 10.6 Education and consultation (percent)

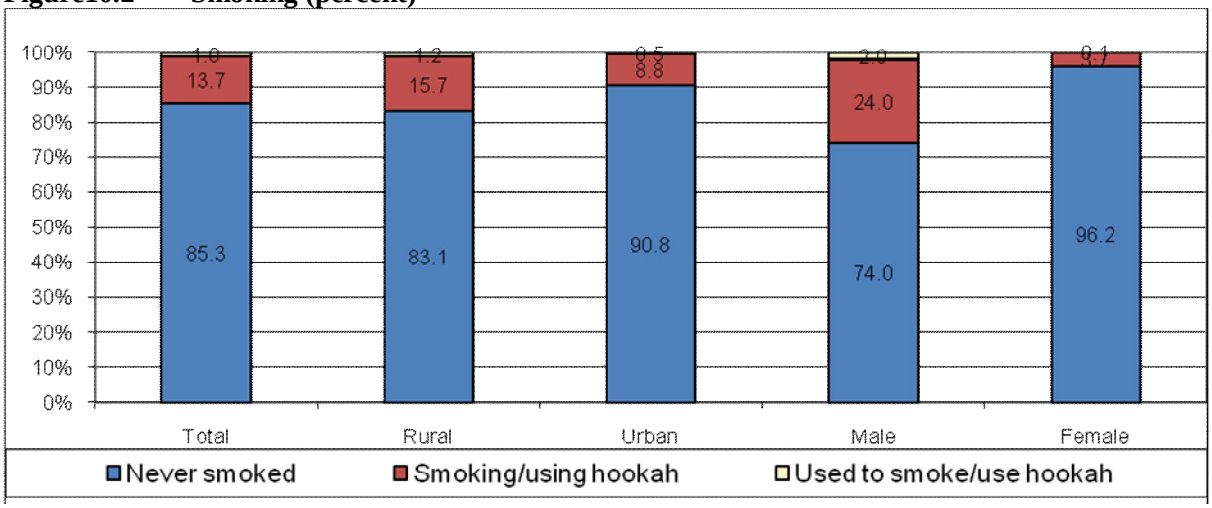
Education level	None	Private doctor	Government doctor	Non-doctor health worker	Traditional *hakeem/pir* etc	Pharmacy	Other
No education	9.1	66.5	14.8	3.5	2.8	2.7	0.5
Primary or less	7.1	69.5	13.7	3.9	2.0	3.4	0.6
Middle (grade 6-8)	8.5	68.5	13.0	5.3	2.5	1.8	0.5
Matric (grade 9-10)	9.1	65.7	15.3	4.7	2.1	2.6	0.5
Intermediate (grade 11-12)	10.0	66.9	15.0	3.1	0.0	4.4	0.6
BA or more	12.9	74.2	8.6	1.7	0.8	1.7	0.0

10.4 Smoking

The survey collects information on prevalence of smoking as one of the indicators of the health status. Figure 10.2 shows the proportion of people who have never smoked; currently smoking; and used to smoke in the past.

[15] As a percentage of people who have not received any consultation.

Figure10.2 Smoking (percent)



Around fifteen percent of all respondents have ever smoked. Prevalence of smoking was higher among males (24 percent) than females (3.7 percent) and in rural areas (15.7 percent) than the urban (8.8 percent). Those who have reported that they used to smoke or currently smoking were asked about the number of cigarettes she/he smoked/smokes per day. On average the number of cigarettes that respondents smoke/smokes per day is 14. Those who use *hookah* use it for about 1 hours and 30 minutes. Around 6.6 percent of the respondents reported that they chew tobacco. Chewing tobacco is most common among men.

Table 10.7 Respondents who smoke, use *hookah* or chews tobacco by sex and location (percent)

Tobacco consumption	Total	Rural	Urban	Male	Female
Smoking/using *hookah*	13.7	15.7	8.8	24.0	3.7
Mean number of cigarettes smoked per day	14	15	13	15	12
Mean minutes of *hookah* usage	88.7	73.7	109.7	72.7	82.6
Mean age for starting smoking	21.7	21.3	23.5	21.0	26.5
Chews tobacco	6.6	6.8	6.1	11.2	2.2

As figure 10.3 shows there is an inverse relationship between schooling and smoking. Smoking also tends to be higher among respondents from poorest 20 percent of the households as compared to richest 20 percent (figure 10.4). Similar results are also true for those who chew tobacco.

Figure 10.3 Percentage who smokes/use *hookah* by sex and education levels

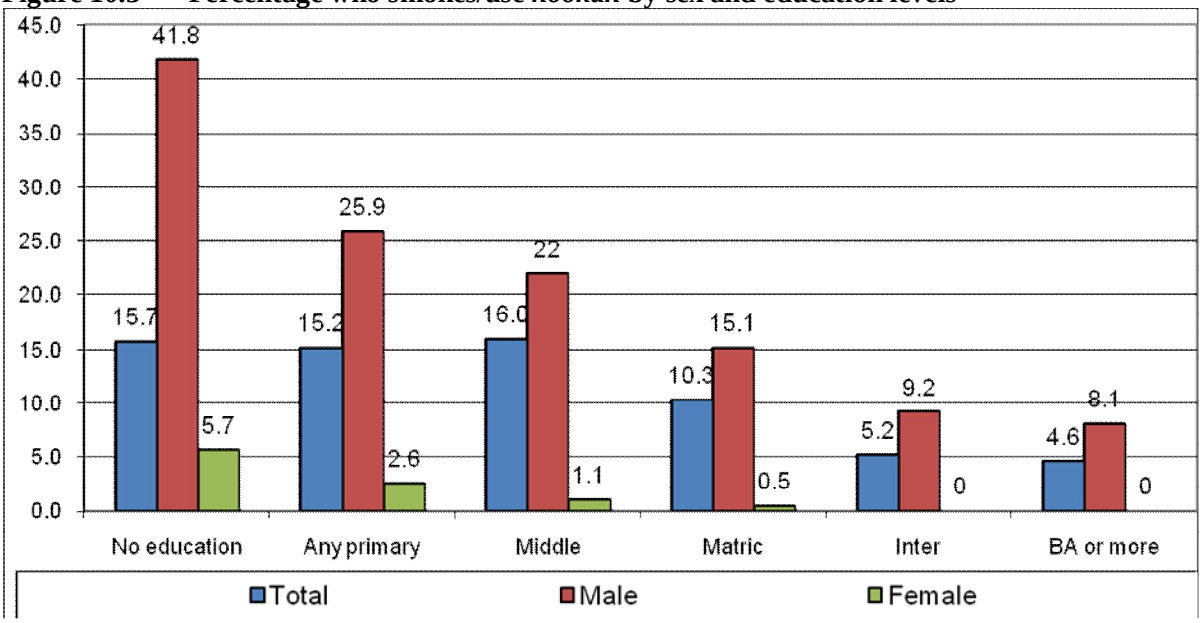


Figure 10.4 Percentage who smoke, by sex and consumption quintiles

10.5 Child survival

The data for mortality estimates of children were collected in the fertility section of the questionnaire. All ever-married women ages 15-60 were asked about the number of boys and girls she had given birth to and the number of children who died before reaching age one and age five. This allowed us to compute indirect estimates for infant and under-five mortality rates.

Table 10.6 provides the estimates for infant and under-five mortality rates expressed as per 1,000 live births of mother ages 15-49 by socioeconomic characteristics of the households and education level of mothers.

Infant mortality rate[16] and U5MR are estimated as 121 and 142 per 1000 live births, respectively. Mortality rates are slightly higher for girls particularly in urban areas. Children in Punjab are less likely to survive till the age of one/age of five as compared to children in KP. The difference between two provinces is quite large: IMR is 74 in KP against 137 in Punjab.

Higher levels of mothers' education are generally associated with lower levels of mortality of their children. Table 10.8 clearly indicates that mothers' education levels are inversely related to their child's risk of dying. IMR declines sharply from 129 for mothers with no education to 42 for women who have studied in Matric and 51 for women who have studied at intermediate and above levels. A similar pattern can also be observed for U5MR. It is interesting to mention that IMR for girls is significantly lower than IMR for boys whose mothers are educated at FA/FSc level but the same is not true for U5MR.

IMR and U5MR show a mixed pattern when analysed by consumption quintiles. Survival rates of girls seem lowest in the richest 20 percent households.

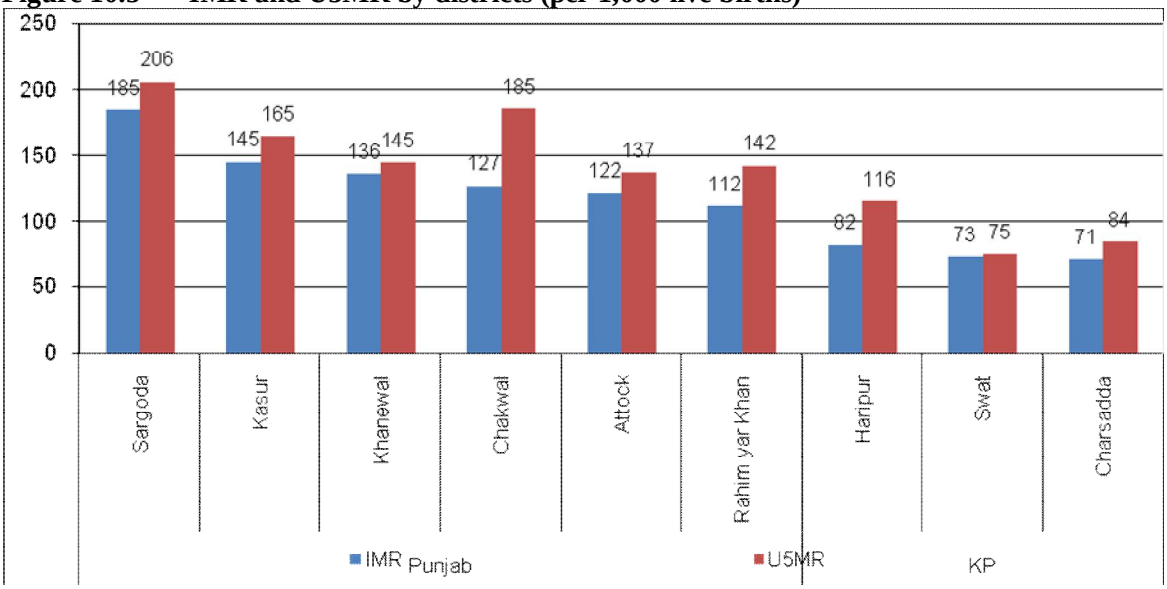
Table 10.8 Estimated IMR and U5MR by socioeconomic characteristics

Categories	IMR			U5MR		
	All	Girls	Boys	All	Girl	Boy
All	121	122	120	142	144	142
Rural	126	125	126	151	149	152
Urban	110	115	105	119	128	115
By province						
Punjab	137	137	137	161	164	160
KP	74	80	67	87	88	85
By mother's education level						
No education	129	133	126	152	156	149
Primary or less	120	107	131	137	126	148
Middle (grade 6-8)	133	140	126	148	140	157
Matric (grade 9-10)	42	39	43	60	62	58
Intermediate or above	51	31	68	73	78	68
By consumption quintiles						
1st Quintile/Richest 20 percent	118	131	106	145	157	134
2nd Quintile	121	130	113	147	139	155
3rd Quintile	112	109	114	127	137	118
4th Quintile	124	124	125	145	145	145
5th Quintile/Poorest 20 percent	127	118	136	146	143	153

Infant and child mortality rates show a significant regional disparity. Figure 10.7 depicts the IMR and U5MR by districts. U5MR varies between 75 in Swat to 206 in Sargodha.

[16] Probability of a child dying before reaching the age 1

Figure 10.5 IMR and U5MR by districts (per 1,000 live births)



The breakdowns of IMR and U5MR by sex and districts yield that a girl child/infant in general has a higher probability of dying before the age of one and five than those of their male counterparts.

Table 10.9 Gender differences in IMR and U5MR by district (per 1,000 live births)

Provinces	Districts	IMR			U5MR		
		Boys	Girls	Boys/girls ratio	Boys	Girls	Boys/girls ratio
Punjab	Attock	96	152	159	121	157	130
	Rahim yar Khan	102	122	120	131	155	118
	Kasur	144	145	100	164	171	104
	Chakwal	132	122	92	181	191	106
	Sargoda	201	168	84	216	195	90
	Khanewal	167	106	64	171	119	70
KP	Haripur	60	104	172	98	133	136
	Swat	63	83	131	67	83	124
	Charsadda	78	65	83	102	69	67

10.6 Nutritional status of women and men

RECOUP survey collected information on the height, weight, and arm circumference of all household members who were present in the household during the interview or later. In this section of the report, results for two important indicators of nutritional status of adults, namely height and body mass index (BMI) will be presented. Height of an adult shows the nutrition of the individual during childhood and adolescence. Height of a woman is also an important indicator that has an impact on outcomes of pregnancy. Women who are short (usually defined as 145 cm or shorter) are more likely to have small pelvic sizes that might lead to difficult deliveries.

BMI is calculated as weight in kilograms divided by height in square meters (BMI=weight in kg/ height^2 in meters). Adults who have BMI less than 18.5 are defined as thin and adults with BMI of 25 or above are categorised as overweight. These categories can be further divided into sub-categories to determine severe thinness and obesity.

Table 10.10 presents data on height and BMI of women ages 15 and above by background characteristics. Individuals for whom there was no information on height/weight have been excluded from the table. The table shows the percentage of women who are short vary slightly by location; 7.2 percent of women living in rural areas and 6.6 percent of women living in urban areas were short. In Punjab, the percentage of women who are short (6.8) is lower than the percentage of short women living in KP (7.7). There is some variation by age: while percentage of women who are short was 5.9 percent and 5.5 percent for ages 25-45 and 46-60, respectively, 12.9 percent of women at the ages 60+ were short.

Table 10.10 Nutritional status of women (ages 15+) by background characteristics

	Height		Body Mass Index (BMI)						
	Percentage below 145cm	No. of women	Mean BMI	Normal (18.5-25)	Thin (<18.5)	Severely thin (<17)	Over-weight (>25)	Obese (>30)	Number of women
All	7.0	2396	23.4	52.6	15.1	2.5	32.4	10.4	2394
Rural	7.2	1716	23.0	54.1	16.5	2.7	29.3	9.0	1714
Urban	6.6	680	24.3	48.5	11.5	1.9	40.0	13.8	680
By age categories									
15-24	7.2	860	21.7	60.4	21.7	2.9	17.8	3.5	859
25-45	5.9	1014	24.4	50.5	10.3	1.5	39.2	13.5	1014
46-60	5.5	290	25.4	41.5	8.3	1.4	50.1	19.0	289
60+	12.9	232	23.3	46.1	28.2	6.5	34.0	11.6	232
By province									
Punjab	6.8	1704	22.9	53.9	17.9	2.9	28.2	9.2	1702
KP	7.7	692	24.6	49.1	8.3	1.5	42.6	13.3	692
By education level									
No education	7.2	1365	23.5	50.7	15.3	2.6	34.1	11.1	1364
Primary or less	9.9	446	23.8	54.4	12.0	1.6	33.7	11.2	445
Middle (grade 6-8)	7.6	185	22.8	57.3	17.2	3.2	25.5	8.7	185
Matric (grade 9-10)	2.8	211	23.1	51.7	17.5	2.8	30.8	9.5	211
Intermediate (grade 11-12) or more	3.2	189	22.7	58.2	15.8	2.1	25.9	6.3	189
By consumption quintiles									
1st Quintile/ Richest 20 percent	5.7	454	24.3	49.7	11.7	1.3	38.6	13	453
2nd Quintile	8.2	462	23.5	51.7	15.2	2.4	33.1	11.5	462
3rd Quintile	5.9	475	23.5	51.8	13.9	3.4	34.3	11.4	475
4th Quintile	8.2	515	23.4	57.3	12.6	1.8	30.1	10.9	515
5th Quintile/ Poorest 20 percent	6.9	490	22.3	51.7	21.9	3.5	26.4	5.5	489

Table 10.11 presents the statistics for nutritional status of women measured by BMI. The average BMI for women is 23.4 for all women respondents ages 15 and above. Average BMI for rural women is lower than that of urban women. There is some variation by province: BMI of Punjabi women was lower than women in KP. There is no variation in BMI among women from different education categories. Women in the youngest and oldest age categories have BMIs slightly lower than women in the other age categories.

Table 10.11 Nutritional status of men (ages 15+) by background characteristics

Body Mass Index (BMI)							
	Mean BMI	Normal (18.5-25)	Thin (<18.5)	Severely thin (<17)	Over-weight (>25)	Obese (>30)	Number of men
All	22.9	60.8	12.8	1.7	26.4	6.0	2101
By residence							
Rural	22.6	63.0	13.4	1.7	23.6	5.6	1511
Urban	23.6	55.3	11.2	1.9	33.6	7.0	590
By age categories							
15-24	21.2	67.2	21.5	2.2	11.3	1.9	638
25-45	23.8	60.7	6.0	0.9	33.3	8.0	864
46-60	23.8	52.0	11.3	1.5	36.7	9.2	327
60+	22.9	57.0	15.8	3.3	27.2	5.5	272
By province							
Punjab	22.7	60.4	14.8	2.2	24.9	6.2	1488
KP	23.4	62.0	8.0	0.7	30.0	5.6	613
By education level							
No education	22.6	62.4	13.8	2.4	37.6	5.8	553
Primary or less	22.5	63.0	14.9	2.1	22.1	5.1	529
Middle (Gr 6-8)	22.4	62.6	14.7	1.9	22.7	4.1	414
Matric (Gr 9-10)	23.7	57.5	10.6	0.8	31.9	9.6	386
Intermediate (Gr 11-12) or more	24.1	54.3	5.5	0.5	40.2	5.9	219
By consumption quintiles							
1st Quintile/Richest 20 percent	23.9	57.0	7.8	1.0	35.2	8.0	386
2nd Quintile	23.4	58.2	11.0	0.3	30.8	8.9	383
3rd Quintile	22.5	63.3	13.2	3.6	23.6	5.0	441
4th Quintile	22.8	62.0	13.5	1.1	24.6	4.7	444
5th Quintile/Poorest 20 percent	22.0	62.9	17.7	2.2	19.5	4.0	447

Table 10.12 shows the BMI ranges for men ages 15 and above. Mean BMI for the sample is 22.9. Men in rural areas on average have a lower BMI (22.6) than men in urban areas (23.6). There is a positive association between mean BMI and education levels: the mean BMI levels of men without any schooling

was 22.6 and it increases to 24.1 for men who completed FA/FSc and above levels. Analysing the nutritional status of men by consumption expenditure quintiles also yields a positive association between mean BMI and consumption expenditures: mean BMI of men increases gradually from 22 in poorest 20 percent to 23.9 in richest 20 percent.

Analysing the BMI ranges shows that 12.8 percent and 1.7 percent of the sample men can be categorised as thin and severely thin, respectively. The percentage of thin men is slightly higher in rural areas than in urban areas. However the proportion of severely thin men is higher in urban areas as compared to rural areas.

As shown in table 10.12, the mean BMI of men in KP is slightly higher than that of men in Punjab. Better nutritional status of men in KP can also be observed by analysing BMI ranges: while 14.8 percent of men can be categorised as thin in Punjab, the proportion of thin men is only eight percent in KP.

There is a steady negative relationship between education levels and undernourishment. Men with more education are less likely to be thin or severely thin. A similar relationship can also be observed between the consumption quintiles and undernourishment: 17.7 percent of the men living in poorest 20 percent households are thin while this percentage decreases to 7.7 among the men living in richest 20 percent households.

People who have a BMI index value of 25 and above are categorised as overweight. The survey data yields that 26.4 percent of men are overweight. The differentials by locality indicate a large difference in the percentage of overweight men in urban and rural areas: the percentage of overweight urban men is higher than rural men by ten percentage points.

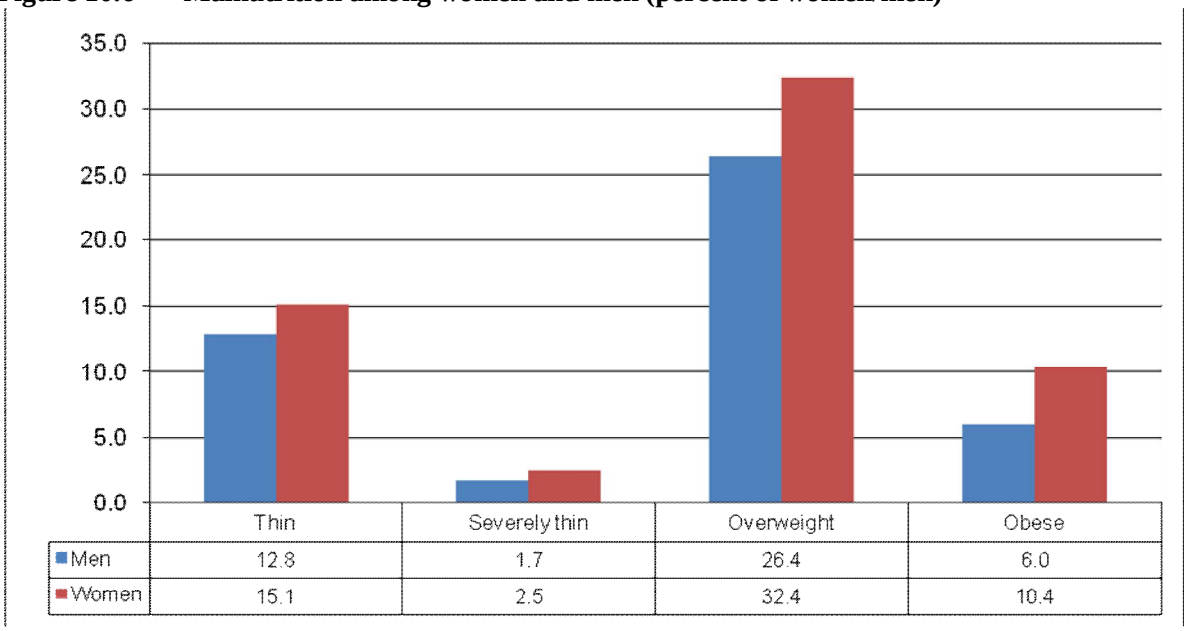
The proportion of overweight men is higher in KP then it is in Punjab. One-quarter of men in Punjab are overweight as compared to 30 percent in KP but among these the percentage of obese men is lower in KP than in Punjab.

There is no visible relationship between being overweight and education level. The percentage of overweight men is lower for those who have attained some primary and middle level education - 22.1 percent and 22.7 percent respectively.

Men from richer households are more likely to be overweight as can be seen from the positive relationship between consumption levels and percentage of overweight men in each group.

Figure 10.6 provides a comparison of malnutrition among women and men. It indicates that the burden of malnutrition is higher for women than for men. Around half of the women are malnourished (15.1 percent thin and 32.4 percent overweight) as compared to 39.2 percent of men (12.8 percent thin and 26.4 percent overweight).

Figure 10.6 Malnutrition among women and men (percent of women/men)



	Thin	Severely thin	Overweight	Obese
Men	12.8	1.7	26.4	6.0
Women	15.1	2.5	32.4	10.4

10.7 Child nutrition

During survey, height (in cm) and weight (in kg) of all household members were measured and recorded by enumerators using a standard weighing scale and measuring tape. The data collected for children under age five has been used in this section to present the nutritional status of children among our sample.

Table 10.13 provides mean weight and height and standard deviations for children under the age five by different age categories. The data and age categories provided on table 10.13 have been used in standardisation of data and computing the z-scores[17], a method which identifies children's nutritional status as compared to the average weight or height of children from a specific age group.

[17] Z-scores calculated by using formula z-score=((X_i-mean)/standard deviation), where X_i is the weight/height of each respondent, mean is the average weight/height for a specific age group and standard deviation shows the deviation from mean for each age group, Those children who had a z-score below -1 and less than -2 are categorised as mild underweight/stunted, a z-score below -2 and less than -3 are categorised as moderate underweight/stunted and a z-score below -3 are categorised severe underweight/stunted.

Table 10.13 Mean weight and height of children under age 5

Age groups	Number of children	Weight (kg)		Height (cm)	
		Mean	Standard deviation	Mean	Standard deviation
<6	106	4.84	1.76	56.40	7.56
6 to 11	91	7.40	2.48	64.55	5.34
12 to 23	208	8.63	2.51	70.95	6.67
24 to 35	196	10.56	2.58	78.91	7.62
36 to 47	248	12.57	3.10	86.89	9.43
48 to 59	230	14.46	3.26	95.32	9.79
All	1079	10.65	4.08	79.36	14.87

Table 10.14 shows the percentages of children who are underweight (mild, moderate) and stunted (mild, moderate, severe) by demographic characteristics of the households and age groups of children. Almost 13 percent of all children ages under five are underweight and stunted. The majority of these children are mildly underweight or stunted. The table also indicates variation by gender, location and province. Females are more likely to be underweight or stunted as compared to males. The percentage of underweight children is also higher among rural areas (15.4 percent) than urban areas (10.3 percent). The proportion of underweight children is also higher in rural areas than the urban areas.

Table10.14 Underweight and stunted children under age 5 by demographic characteristics (percent)

Categories	Weight for age (underweight)		Height for age (stunted)		
	Mild	Moderate	Mild	Moderate	Severe
All	12.9	1.1	12.4	1.7	0.5
Male	11.7	0.9	11.3	1.7	0.6
Female	14.0	1.3	13.5	1.7	0.4
By location					
Rural	14.1	1.3	12.7	1.6	0.5
Urban	9.6	0.7	11.4	1.8	0.4
By province					
Punjab	13.4	1.3	13.4	1.3	0.5
KP	11.4	0.7	9.7	2.8	0.3
By age (in months)					
<6	19.8	1.9	16.0	1.9	
6 to 11	4.4		16.5	1.1	
12 to 23	21.6		10.8	3.4	
24 to 35	6.6	2.6	12.4	2.6	1.0
36 to 47	8.1	1.2	14.5		0.8
48 to 59	15.7	0.9	8.3	1.3	0.4

There is a slight difference among provinces. Children in Punjab are more likely to be underweight and short as compared to children in KP. It also seems that undernutrition is more severe in Punjab than KP.

10.7.1 Child nutrition and parent's education

The positive relationship between education of parents, particularly mothers, and child health have been clearly established in the relevant literature. Table 10.15 also supports this relationship by presenting variations in child nutrition by educational attainment level of mothers and fathers.

Children whose mothers had received no schooling are more than ten times more likely to be underweight as compared to children whose mothers have studied up to intermediate and above levels. Mother's education also seems negatively related to children being short for their age i.e stunted. Except for mothers with intermediate and above levels, the proportions of stunted children decrease by mothers' education level. Father's education, although not as strong as mother's education, also plays a positive role on child nutrition as also indicated by the decrease in proportions underweight and stunted with the increase in education level of the fathers.

Table 10.15 Underweight and stunted children under age 5 by education level of their parents (percent)

Parental education	Weight for age (underweight)		Height for age (stunted)		
	Mild	Moderate	Mild	Moderate	Severe
Mother's education					
No education	15.9	1.1	13.9	1.4	0.5
Primary or less	13.2	1.2	12.1	3.0	
Middle (grade 6-8)	9.2		8.1	1.2	1.2
Matric (grade 9-10)	6.3	2.1	7.6	1.1	
Intermediate and above	1.3		12.0	2.7	
Father's education					
No education	16.7	1.0	16.7	2.4	0.7
Primary or less	14.4	2.2	13.6	1.7	0.6
Middle (grade 6-8)	14.1	0.5	11.1	1.5	
Matric (grade 9-10)	9.8	1.3	10.5	0.9	
Intermediate and above	6.3		7.0	2.3	

10.7.2 Child nutrition and poverty

Poverty is a hindrance to the physical development of children. Figure 10.7 shows the prevalence of underweight and stunted children among richest 20 percent and poorest 20 percent. The impact of poverty is stronger on the weight of children than their height.

Figure 10.7 Nutrition and poverty, (percent)

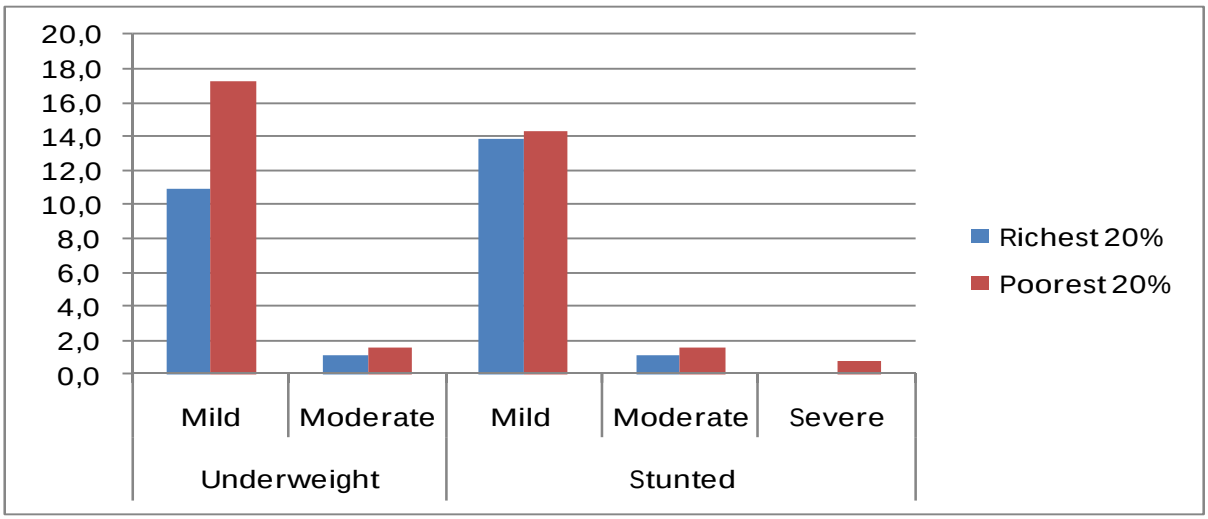
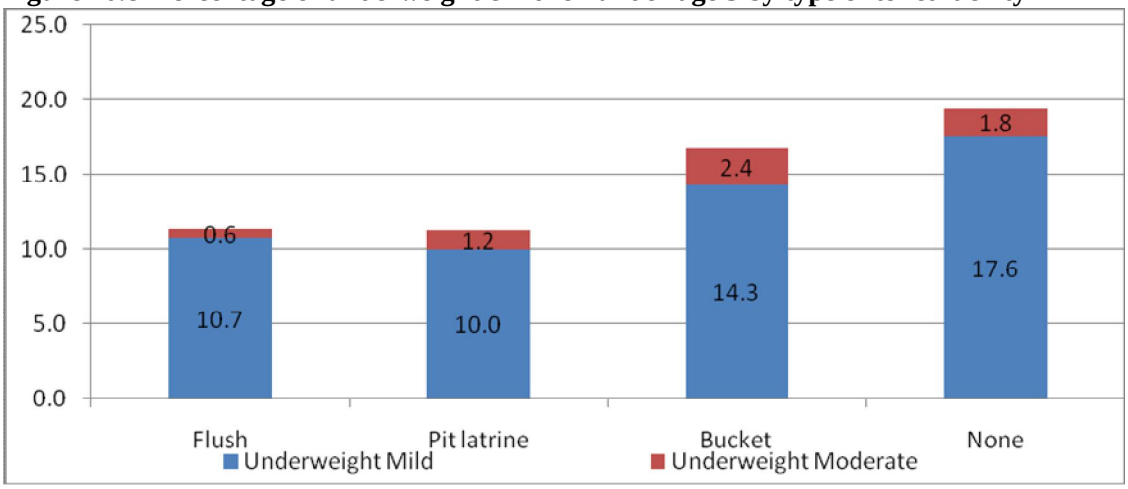


Figure 10.8 shows the prevalence of underweight by type of toilet facility used by the household. As seen clearly, the prevalence of underweight children is lowest among households using flush or pit latrine while it is highest for those households with put any toilet facility.

Figure 10.8 Percentage of underweight children under age 5 by type of toilet facility



11. Disability

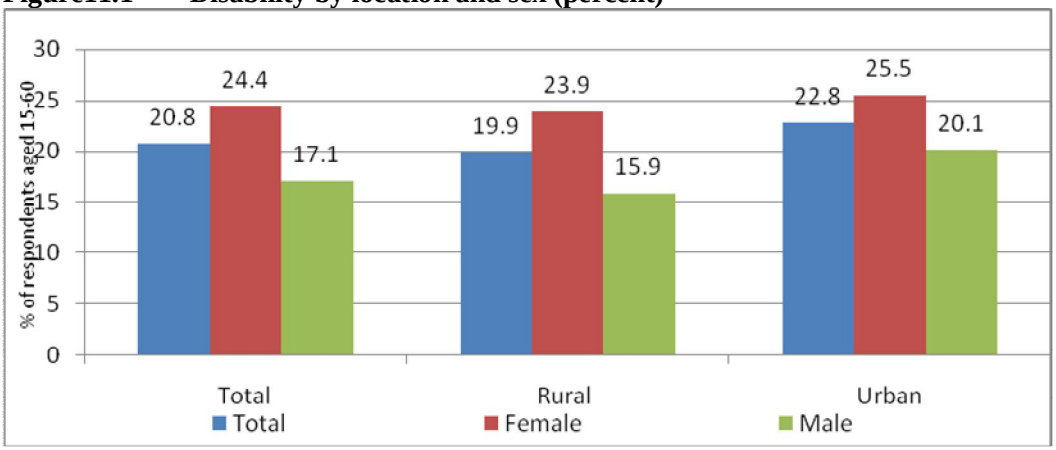
The survey includes a sub-section on disability in which the respondents were asked whether they had any disability which interfered with their walking, seeing, hearing, speaking, learning or personal care[18]. Respondents who had at least one of these disabilities were later asked about the degree of their disability/disabilities; since what age they had this disability; and whether it reduced the amount or kind of activity that they could do at home, at work or other areas such as travelling or leisure time.

11.1 Overview

The data on disabled population in Pakistan has primarily been collected through Population Censuses since 1961. The Census data, however, reflect severe cases of disability only and therefore underestimates the real extent of disability in Pakistan. In addition, data also face various inadequacies and inconsistencies (Rukanuddin, 2003)[19]. The data collected through this survey, therefore, is first of its kind in Pakistan as the data do not only reflect the severe cases but also reflects relatively mild or moderate disability cases and impact of disability on daily lives of individuals.

Figure 11.1 presents information on the proportion of sample with disabilities and indicates that around one-fifths (20.8 percent) of all respondents aged 15-60 reported at least one kind of disability. Prevalence of disability was higher in urban areas (22.8 percent) than rural areas (19.9 percent) and among females (24.4 percent) than males (17.1 percent).

Figure11.1 Disability by location and sex (percent)



[18] Seeing includes blindness in one or both eyes, or visual acuity problem; hearing includes complete or partial deafness in one or both ears; speaking includes inability to speak at all as well as stutter/stammer; walking includes absence of any part of the limb, deformity of limbs and multiple locomotive deformities; learning includes difficulties in attention, memory, thinking processes and mental retardation; personal care includes problems in performing personal care such as washing oneself, caring for body parts, toileting, dressing, eating, drinking etc.

[19] Rukanuddin, A. R. (2003). Disabled Population of Pakistan. In Kemal A.R., Irfan, M., and Mahmood, N. (eds.), *Population of Pakistan: An Analysis of 1998 Population and Housing Census*, Islamabad: Pakistan Institute of Development Economics.

As anticipated, reported disability is positively related with age. Figure 11.2 shows that disability was lowest among youngest group (ages 15-30) and increased gradually reaching to 55 percent among people who aged 51-60. Females reported higher disability prevalence in all age groups as compared to the males, however the difference between two sexes varies largely by age groups: the difference between females and males who reported disability was very small among the population ages 15-30 age group whereas the difference becomes more pronounced for age groups 31-40 and 41-50.

Figure 11.2 Disability by age categories (percent)

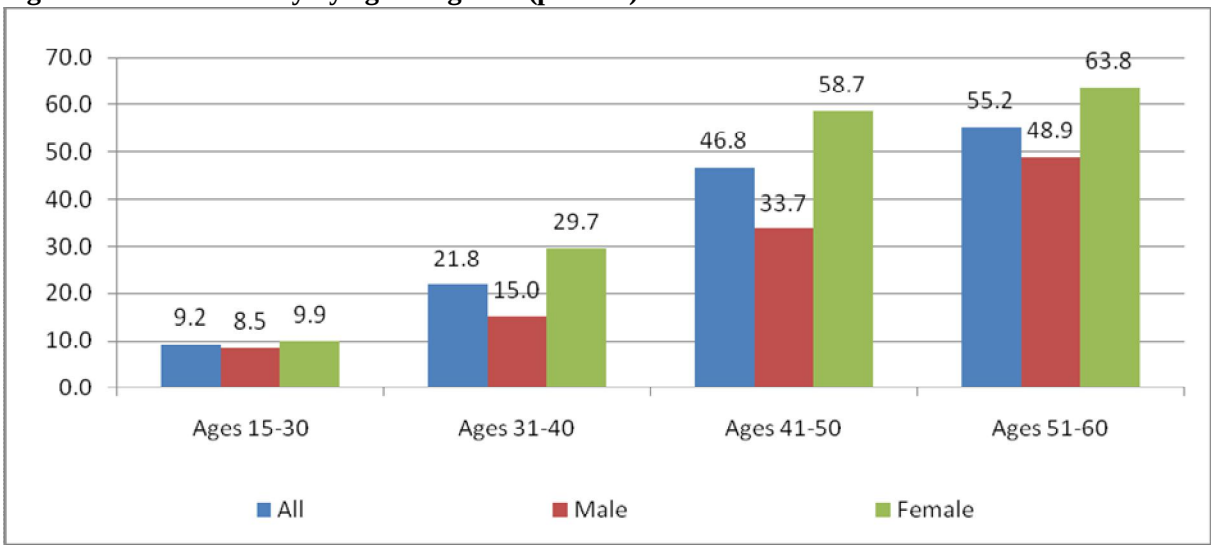


Table 11.1 presents data on types of disability and its degree. It shows that seeing disability was the most common type of disability (16.6 percent) reported by the respondents, followed by walking (three percent), hearing (1.4 percent), learning (0.9 percent), speaking (0.8 percent) and personal care disability (0.7 percent). The proportion of people reporting more than one disability was 2.7 percent. While female prevalence of seeing, hearing and personal care disabilities was higher than that of males, males were more likely to have walking, speaking and learning disabilities (see table 11.1).

Table 11.1 Disability incidence, types and severity of disability (percent of respondents aged 15-60)

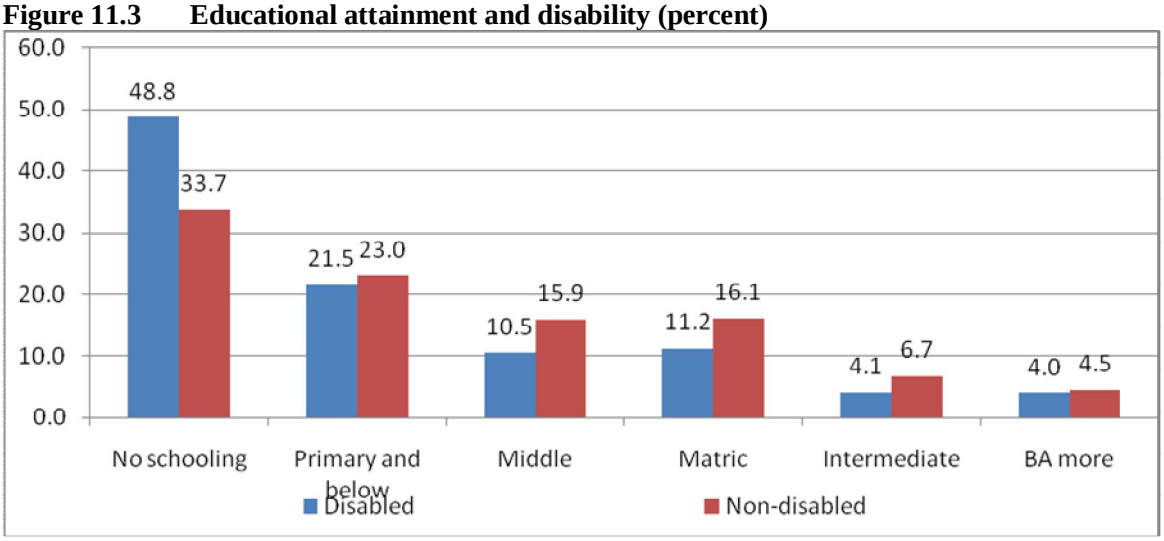
	Reported disability	Multiple disability	Seeing	Hearing	Speaking	Walking	Learning	Personal care
All	20.8	2.7	16.6	1.4	0.8	3.0	0.9	0.7
Male	17.1	2.0	11.4	1.0	1.0	4.3	1.0	0.6
Female	24.4	3.4	22.0	1.8	0.5	1.7	0.8	0.9
Degree of disability, among those with disability								
Mild			68.8	62.9	44.1	38.4	36.8	30.3
Moderate			26.1	24.2	23.5	33.8	26.3	33.3
Severe			5.1	12.9	32.4	27.8	36.8	36.4

The degree of disabilities reported varied widely by type of disability reported (table 11.1 above). For example, majority of the people who reported seeing and hearing disabilities also reported these disabilities being mild cases 68.8 percent and 62.9 percent, respectively. On the other hand, majority of people who reported learning (36.8 percent) or personal care (36.4 percent) disabilities were also reported that they were severely disabled.

11.2 Educational attainment and disability

Figure 11.3 presents the educational attainment levels of those who have reported disability and those who have not. As it is obvious from the figure, people with disabilities are less likely to enroll in schools. Around half of the disabled sample had not completed any class as compared to one-third of the sample without any reported disability.

Figure 11.3 Educational attainment and disability (percent)



12. Fertility, Fertility Preferences and Family Planning[20]

Understanding the social outcomes of education and poverty, particularly those related to fertility and health was one of the major objectives of RECOUP survey. The RECOUP household survey, therefore, collected detailed information on fertility levels and differentials for ever-married women ages 15-60. This section includes analysis of data only for ever-married women in their reproductive ages i.e. 15-49, if specified otherwise.

[20] Unless specified otherwise, the information in this section is for ever-married women ages 15-49.

After providing background characteristics of the sub-group of ever-married women ages 15-49, this section presents a description of age at marriage, total number of children born to women, ideal number of children, desire for more children, family size, son preference and family planning awareness and usage.

12.1 Background characteristics of ever-married women ages 15-49

Table 12.1 presents the numbers and percentage distribution of ever-married women ages 15-49 by locality, province, age, marital status, education levels and consumption quintiles. The number of ever-married women at the ages 15-49 was 1395. Majority of them were from rural Punjab (54.1 percent), followed by urban Punjab (19.3 percent) and rural KP (18.7 percent). Around a quarter of the respondents were in the 25-29 age groups.

The distribution of respondents by completed years of education indicates a very low educational attainment among ever-married women ages 15-49. Fifty-nine percent of them have no education and 18.1 percent have completed primary or a lower grade. The proportion of women who have competed FA/FSc or above was only 6.7 percent. As table 12.1 also shows, 18.9 percent of women were in the richest quintile and 21.7 percent were in the poorest consumption quintile.

Table 12.1 Background characteristics of women (ages 15-49)

Background characteristics	Numbers	Percent
By locality		
Rural	1,008	72.78
Urban	377	27.22
By province		
Punjab	1,016	73.4
Rural	749	54.1
Urban	267	19.3
KP	369	26.6
Rural	259	18.7
Urban	110	7.9
By age categories		
15-19	77	5.6
20-24	258	18.6
25-29	323	23.3
30-34	233	16.8
35-39	181	13.1
40-44	160	11.6
45-49	153	11.1
By marital status		
Currently married	1,324	95.6
Widowed	47	3.4
Divorced	6	0.4
Separated	8	0.6
By education level		
No education	817	59.0
Primary or less	250	18.1
Middle (grade 6-8)	101	7.3
Matric (grade 9-10)	125	9.0
Intermediate (grade 11-12)	51	3.7
BA or more	41	3.0
By consumption quintiles		
1st Quintile/Richest 20 percent	262	18.9
2nd Quintile	269	19.4
3rd Quintile	267	19.3
4th Quintile	286	20.7
5th Quintile/Poorest 20 percent	301	21.7
Total	1,385	100

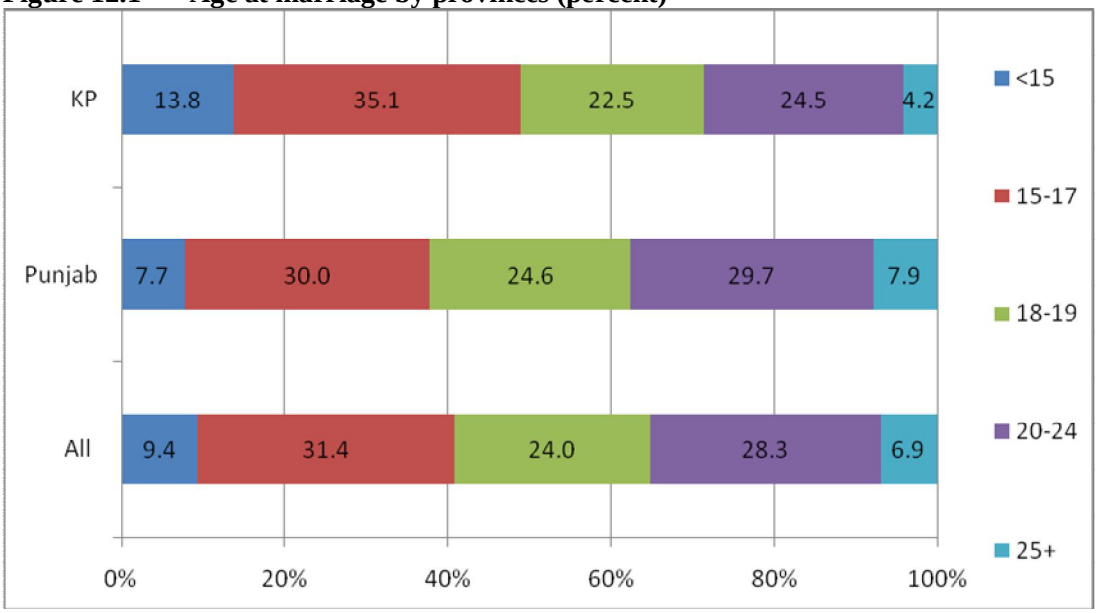
12.2 Age at marriage

Female age at marriage is an important indicator reflecting not only reproductive patterns but also the status and empowerment of women and cultural/traditional practices in a country. Mean age at marriage is a crucial indictor of fertility levels in the country as delay in marriage shortens the reproductive span of a woman. Marriage is almost universal in Pakistan. The RECOUP data shows that only 2.4 percent of females and 2.2 percent of males above the age 35 were never married.

Early marriage is one of the development problems of Pakistan that undermines education possibilities, and endangers physical and psychological development and health status of the girls. In Pakistan the legal minimum age to marry is 16 years for females. Our community discussions and the data collected indicate that early marriages are common in Pakistan. The tradition of marrying daughters soon after their first menstruation has been mentioned as a usual practice particularly in Swat and Charsadda in KP. Lack of effective birth registration and law enforcement systems and cultural acceptance of early marriages are the major obstacles to the effective implementation of legal systems.

Figure 12.1 shows the singulate age at marriage for women ages 15-49 by provinces. Four in every ten women at the ages of 15-49 were married before the age 18. Around one in every ten women got married before the age of 15. The percentage of women who got married before the age 15 in KP is around twice as high as it is in Punjab.

Figure 12.1 Age at marriage by provinces (percent)



Our data shows a strong association between poverty and early marriages. As figure 12.2 shows women from poorest households are much more likely to marry before the age of 15 or between the ages 15-17.

Figure 12.2 Female age at marriage by consumption expenditure quintiles (percent)

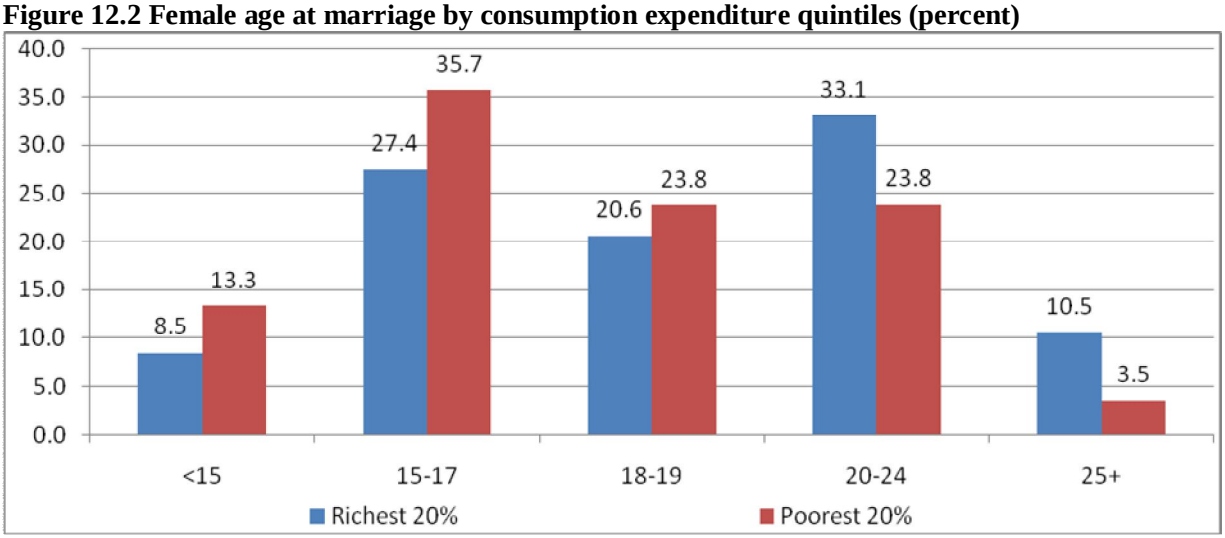


Table 12.2 shows the singulate mean age at marriage for ever married women sample between the ages 15-49 by background characteristics.

The mean age at marriage for the sample was 18.6. There was no significant difference between rural and urban areas in general but there exist some variation by province and district. On average, girls in KP marry one year before their counterparts in Punjab. The mean age at marriage varies between 16.7 in Swat and 19.8 in Sargodha. The mean age at marriage is higher in urban areas in Punjab and slightly lower in urban KP. The largest difference in mean age at marriage between urban and rural areas is in Rahim Yar Khan where mean age at marriage is 2.3 years higher in urban areas than rural ones.

A positive association is also observed between mean age at marriage and education levels attained, particularly in rural areas. The age at marriage on average is 5.6 years higher for women (6.5 years in rural areas and 4.8 years in urban areas) who have completed BA/BSc as compared to women with no education.

The mean age at marriage increases steadily with the increase in consumption quintile level. Girls from richest 20 percent quintile on the average marry at the age of 19.3 while the mean age at marriage for girls from poorest 20 percent quintile is 17.8 years.

Table 12.2 Mean age at marriage (years)

Age at marriage	All	Rural	Urban
All	18.6	18.5	18.9
By province/districts			
Punjab	18.9	18.7	19.4
Attock	18.5	18.8	17.5
Chakwal	19.7	19.9	19.1
Kasur	18.8	18.5	19.7
Khanewal	19.3	19.2	20.0
Rahim Yar Khan	18.0	17.4	19.7
Sargodha	19.8	19.8	19.9
KP	17.8	17.9	17.6
Charsadda	18.5	18.7	18.0
Haripur	19.0	19.1	18.6
Swat	16.7	16.5	17.0
By education level			
No education	17.9	17.9	17.9
Primary or less	18.6	18.6	18.6
Middle (grade 6-8)	18.8	18.9	18.7
Matric (grade 9-10)	20.7	20.1	20.5
Intermediate (grade 11-12)	20.6	21.2	20.0
BA or more	23.5	24.4	22.7
By consumption quintiles			
1st Quintile /Richest 20 percent	19.3	19.3	19.3
2nd Quintile	19.2	18.7	20.0
3rd Quintile	18.9	19.1	18.5
4th Quintile	18.0	18.1	17.8
5th Quintile/Poorest 20 percent	17.8	17.8	18.1

12.3 Children ever born (CEB)

Table 12.3 provides the average number of children ever borne to ever-married women age 15-49 by background characteristics. Among women 15-49, the average number of children ever born is 3.8. There is no difference in average number of CEB between rural and urban areas.

The average number of children decreases steadily as the education level increases. Table 12.3 shows that the mean CEB is three times higher for women with no education as compared to women who completed BA level education. The table also indicates that the impact of educational attainment on decreasing CEB is higher in rural areas than it is in urban areas.

The CEB is also has a very steady negative relationship with consumption levels. For the richest 20 percent the CEB is 3.1 while it increases to 4.5 for the poorest 20 percent.

Table 12.3 Average number of children ever-born by background characteristics of mothers

Number of children	All	Rural	Urban
All	3.8	3.8	3.7
By province			
Punjab	3.9	3.9	3.8
KP	3.6	3.6	3.5
By age			
15-19	0.7	0.8	0.6
20-24	1.6	1.5	1.7
25-29	2.8	3.0	2.4
30-34	4.2	4.2	4.4
35-39	5.3	5.4	5.0
40-44	6.0	6.1	5.9
45-49	6.3	6.5	5.9
By education level			
No education	4.5	4.5	4.8
Primary or less	3.3	3.1	3.8
Middle (grade 6-8)	2.9	2.7	3.1
Matric (grade 9-10)	2.3	2.0	2.6
Intermediate (grade 11-12)	1.8	1.6	1.9
BA or more	1.5	1.0	1.9
By consumption quintiles			
1st Quintile/Richest 20 percent	3.1	3.0	3.2
2nd Quintile	3.4	3.2	3.7
3rd Quintile	3.5	3.6	3.5
4th Quintile	4.4	4.4	4.2
5th Quintile/Poorest 20 percent	4.5	4.4	5.1

12.4 Desired size of the family

All respondents ages 15-60 were asked about what should be the ideal number of children for a couple. Table 12.4 shows the distribution of ideal number of children by men and women age 15-60 according to their background characteristics, education levels and household consumption quintiles.

Nearly half of the respondents (48 percent) reported ideal number of children as 3-4, followed by those who wanted two children (31.2 percent). The percentage of respondents who think that ideal number of children for a couple is five or more were only 13.7 percent. Seven percent of all respondents think that the number of children a couple has is up to God. The ideal number of children for rural respondents was higher as compared to the urban ones. There were some differences in ideal number of children for a couple by sex as well. While a higher proportion of women than men reported five or more children as ideal, the percentage of men reporting that the number of children a couple has depends on the will of God is higher than that of women.

Table 12.4 Ideal number of children by sex and background characteristics (percent)

	Number of children			
	1-2 children	3-4 children	5+ children	Up to God
All	31.2	48.0	13.7	7.1
Rural	30.3	47.8	14.0	7.8
Urban	33.4	48.4	13.0	5.2
Male	31.6	47.3	12.0	9.1
Rural	31.3	47.1	11.9	9.7
Urban	32.4	47.6	12.4	7.6
Female	30.9	48.6	15.1	5.4
Rural	29.5	48.4	15.8	6.2
Urban	34.3	49.1	13.4	3.2
By province				
Punjab	32.4	50.1	10.2	7.4
Male	34.9	49.0	5.9	10.2
Female	30.2	51.0	13.9	4.9
KP	28.5	43.0	22.2	6.4
Male	23.6	43.0	27.1	6.3
Female	32.5	43.0	18.2	6.4
By education level				
No education	20.5	48.5	20.5	10.5
Primary or less	33.8	48.5	13.0	4.7
Middle (grade 6-8)	35.9	47.0	10.4	6.7
Matric (grade 9-10)	40.8	48.4	6.7	4.2
Intermediate (grade 11-12)	42.9	45.0	8.3	3.8
BA or more	42.3	47.6	5.4	4.8
By consumption quintiles				
1st Quintile/Richest 20 percent	37.5	49.9	9.7	3.0
2nd Quintile	34.0	49.3	11.3	5.4
3rd Quintile	31.6	49.5	11.4	7.4
4th Quintile	26.7	47.3	17.0	9.0
5th Quintile/Poorest 20 percent	27.3	44.2	18.5	10.0

Expectedly a higher proportion of women and men in KP considered five or more children as ideal as compared to women and men in Punjab.

The desired size of the family decreases with the educational attainment of the respondents. The proportion of men and women who had not completed any grade and considered five or more children as ideal is four-times higher than those who had completed BA/BSc or above levels. A negative relationship also exists between the education levels and the percentage of respondent who think that the ideal number of children depends on God.

It is also evident that the ideal number of children varies by the consumption quintiles. As table 12.4 shows respondents from poorest 20 percent households are twice more likely to report their ideal number

of children as five and above and thrice more likely to believe that it depend on the will of God when compared with respondents from richest 20 percent of the households.

12.5 Gender empowerment and fertility

In the survey, ever-married women ages 15-60 were asked whether their preference was taken in account in deciding the number of children born to her. Table 12.5 presents this data for women ages 15-49 and indicates the lack of women's voice in decisions related to her fertility. Preferences of majority of the respondents were not taken into consideration in deciding the number of children born to her. The percentage of women who had a say in number of children born to her was 38.1 percent women in rural areas and 59.9 percent of women in urban areas. As compared to women in KP (38.5 percent), a higher percentage of women's preferences were taken in account. Women in rural KP are particularly more disadvantaged as compared to their urban counterparts or women living in rural Punjab.

Table 12.5 Women whose preferences were taken in account in deciding the number of children born to her (percent)

Categories	All	Rural	Urban
All	44.2	38.1	59.9
Punjab	46.3	40.5	62.2
KP	38.5	31.4	54.7

Data from our survey shows that higher schooling seems to be associated with improving women's position in decisions related to her fertility preferences. As figure 12.3 shows that percentage of women whose preferences were taken in account among women with primary or lower levels were 20 percentage points higher than it was among women with no schooling. The preferences of urban women are more likely to be taken into account at all levels of education as compared to their rural counterparts. Figure 12.3 also indicates that although schooling increases the likelihood that woman's preferences will be taken account, there is no consistent pattern.

Figure12.3 Percentage of women whose preferences were taken in account in deciding the number of children born to her

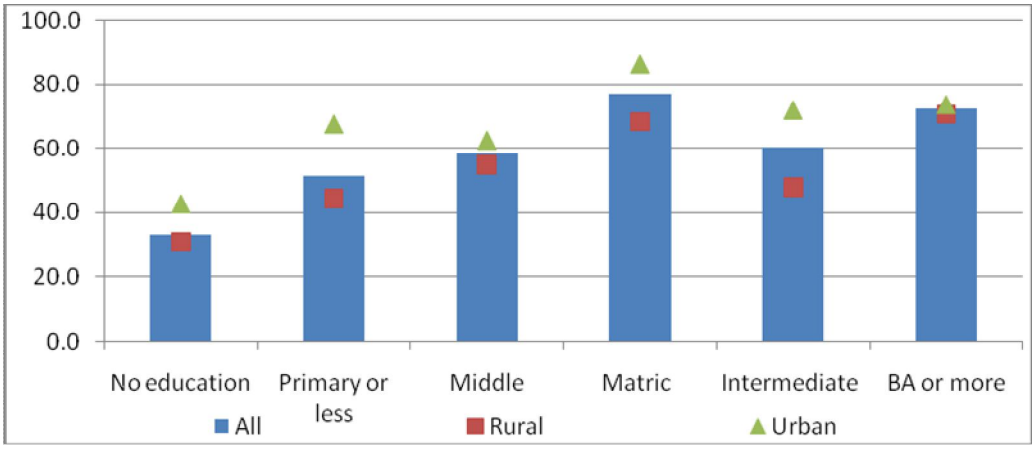
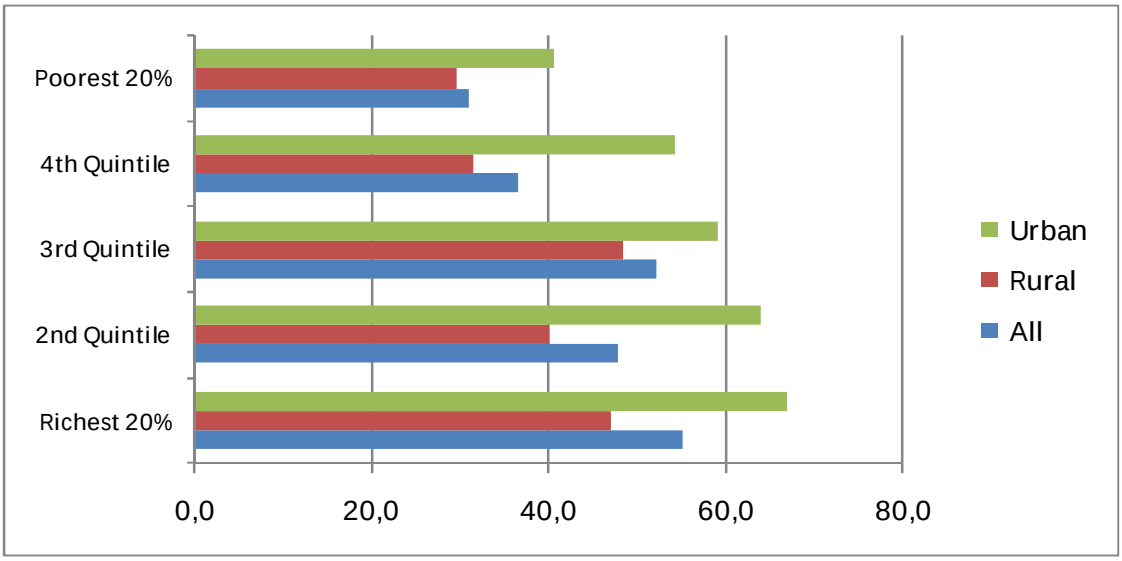


Figure 12.4 shows that preferences of women from richest 20 percent households are more likely to be taken account than that of women's in poorer households.

Figure 12.4 Percentage of women whose preferences were taken in account in deciding the number of children born to her by consumption quintiles



12.6 Sex preference

Pakistan is an extremely patriarchal country with high preference for sons. All respondents ages 15-60 were asked about their preference for the sex of the child if they were to have only one. Table 12.6 presents findings for this question and indicates higher preference for sons than daughters. Around half of all respondents (47.8 percent) said that they do not have a preference while 41.1 percent preferred a boy and 11.1 percent a girl. Preference for sons is higher in rural areas as compared to urban areas. There is a

large gender difference in preference for sons: 51.9 percent of men and 31.9 percent of women reported that they would prefer a boy.

As expected, both men and women in KP have a higher preference for sons than daughters as compared to men and women in Punjab. Education has a negative relationship with preference for sons but its impact is rather modest. Schooling is likely to increase preference for a girl child; only eight percent of the uneducated respondents would prefer a girl as compared 14.1 percent of the respondent who have studied till intermediate or higher levels.

Table 12.6 Preference for the sex of the only child (percent of respondents ages 15-60)

Preference for the sex of the only child, percent			
	Boy	Girl	No preference
All	41.1	11.1	47.8
Rural	43.1	9.9	47.0
Urban	36.0	14.0	50.0
Male	51.9	10.3	37.8
Rural	53.8	9.2	37.0
Urban	47.1	13.0	39.9
Female	31.9	11.8	56.3
Rural	34.0	10.6	55.4
Urban	26.8	14.8	58.4
By province			
Punjab	37.2	11.1	51.8
Male	50.2	10.0	39.9
Female	26.2	12.0	61.8
KP	50.5	11.2	38.3
Male	56.2	11.1	32.6
Female	45.7	11.3	43.0
By education level			
No education	41.7	8.0	50.4
Primary or less	42.2	10.1	47.7
Middle (grade 6-8)	42.1	13.3	44.6
Matric (grade 9-10)	39.6	15.3	45.1
Intermediate or more	37.9	14.1	48.0
By consumption quintiles			
1st Quintile/Richest 20 percent	35.7	14.6	49.7
2nd Quintile	36.9	13.0	50.1
3rd Quintile	44.1	9.1	46.8
4th Quintile	42.3	9.5	48.3
5th Quintile/Poorest 20 percent	45.5	9.8	44.7

Analysing preference for sons by consumption quintiles yields an inverse relationship. Preference for a son is 35.7 percent in richest 20 percent and increases to 45.5 percent in poorest 20 percent. As the consumption levels increase respondents become more likely to prefer a daughter as compared to lower consumption levels.

12.7 Family planning awareness and usage

The survey also collects information on family planning awareness, contraceptive usage, reasons for not using contraception and women's access to contraceptives.

Data on family planning awareness was collected by asking female respondents whether they were aware about any method to prevent or delay pregnancies. A great majority, 83.7 percent of the respondents had heard about family planning. Family planning awareness was higher in urban areas.

The percentages who reported awareness about family planning was lower among very young women (15-19) and older women (40-44 and 45-49). The family planning awareness among ever-married women ages 15-49 was higher in Punjab (85.4 percent) as compared to KP (78.4 percent).

Schooling has a positive impact on family planning awareness. As the completed years of schooling increase, women are more likely to know about family planning. This trend is true except for middle level education. The percentage of women who had heard about family planning among women with no schooling is 20 percent lower than the women with intermediate and above levels of education. Family planning awareness among urban women with intermediate and above level of schooling is universal.

Awareness about family planning is positively related with consumption levels: 87.2 percent of women from richest 20 percent households had heard about family planning as compared to 79.2 percent of women in poorest 20 percent.

Table 12.7 Family planning awareness (percent)

Awareness by categories	Percent	Rural	Urban
Overall	83.5	81.2	87.4
By age categories			
15-19	77.1	78.7	71.4
20-24	88.5	87.6	91.4
25-29	89.9	88.7	93.0
30-34	82.4	79.8	89.7
35-39	89.0	86.2	94.7
40-44	76.5	74.6	82.1
45-49	66.7	67.0	65.8
By province			
Punjab	85.4	84.3	88.5
KP	78.4	75.6	84.9
By education level			
No education	77.8	77.3	80.1
Primary or less	91.4	91.3	91.6
Middle (grade 6-8)	85.6	84.6	86.8
Matric (grade 9-10)	94.6	96.6	92.3
Intermediate or above	96.4	92.5	100
By consumption quintiles			
1st Quintile/Richest 20 percent	87.2	84.8	90.7
2nd Quintile	87.5	85.0	92.7
3rd Quintile	81.6	80.0	84.7
4th Quintile	82.4	82.9	80.4
5th Quintile/Poorest 20 percent	79.2	78.7	83.3

Women who knew about family planning were further asked about the source of this information. One-quarter of women had heard about family planning through television. Lady Health Workers were the second most common source of information about family planning followed by husbands (18.5 percent), mother/mother-in-laws (13.6 percent) and friends (10.2 percent).

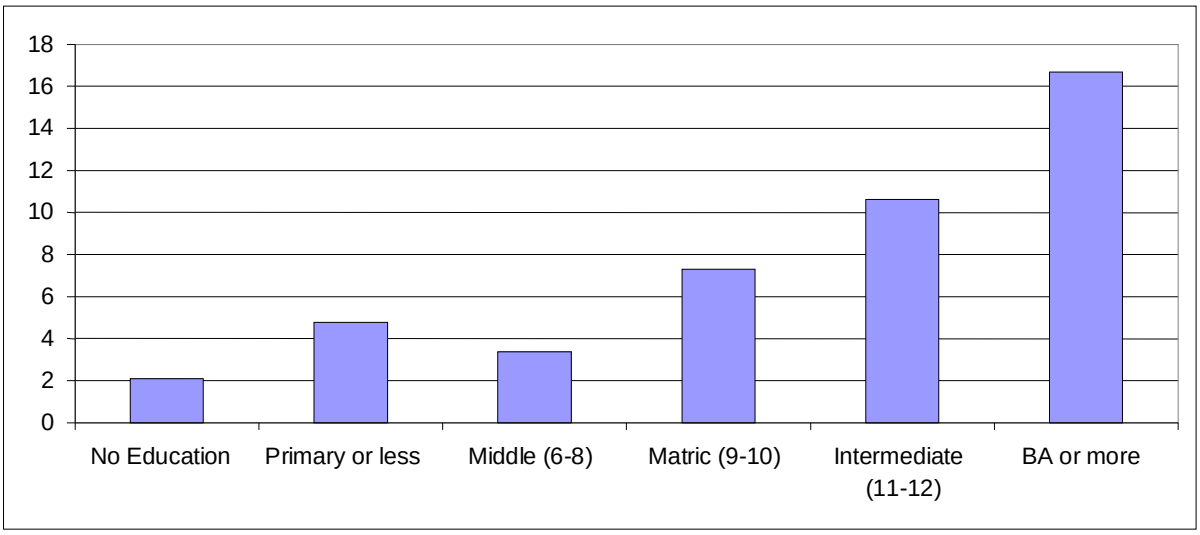
Table 12.8 Sources of awareness about family planning (percent)

Sources of information	All	Rural	Urban
Television	25.0	23.7	28.3
Radio	0.9	0.9	1.0
Newspaper	0.4	0.4	0.3
Lady Health Worker	23.3	23.7	22.4
Hospital/clinic	6.6	6.5	6.9
Mother/mother-in-law	13.6	13.9	12.8
Husband	18.5	18.7	18.1
Books	0.9	0.7	1.3
Friends/family	10.2	10.9	8.6
Other	0.7	0.8	0.3

12.8 Knowledge about menstrual regulation

Respondents were asked about the point of menstrual cycle when women are most likely to get pregnant. The percentage of women who were able to give the correct answer after hearing the possible options was only 3.8 percent- three percent in rural and six percent in urban areas. The possibility of answering the question correctly increases steadily by education levels.

Figure 12.5 Percentage of women (ages 15-49) who know about menstrual regulation (by education level)



12.9 Use of contraception

Respondents who said that they had heard about family planning were asked further whether they had ever used a family planning method and if not, what the reasons were. Among ever-married women ages 15-49, half of them had used contraception at some time. One-thirds of currently married women[21] ages 15-49 are currently using contraceptive methods. The findings on ever and current use of contraception of currently married women ages 15-49 are presented in table 12.9.

Current usage of contraception varies by rural urban areas, provinces, ages and educational attainment levels of women. Percentage of women who are currently using contraception is slightly higher in urban areas than in rural areas. Current usage of contraception among women in Punjab is also eight percentage points lower than that of in KP. Among different age groups, women who are 35-39 are most likely to use contraception currently.

[21] Non-menopausal, non-pregnant and husband is not away

Women who are more educated are more likely to use family planning methods. Women who had some primary level education or below were least likely to use contraception, while current usage of contraception was highest among women who had completed FA/FSc. There is no notable variation in current contraceptive use among women by consumption quintiles.

Table 12.9 Ever and current use of contraception (percent)

Contraception use by categories	Has ever used	Currently using
All	51.1	33.7
By province		
Punjab	49.2	31.7
KP	56.7	39.5
By age categories		
15-19	30.1	26.1
20-24	34.0	26.1
25-29	51.6	38.5
30-34	60.1	38.6
35-39	58.0	40.6
40-44	61.4	33.3
45-49	63.8	15.5
By education level		
No education	40.7	32.9
Primary or less	49.5	29.9
Middle (grade 6-8)	54.5	37.9
Matric (grade 9-10)	51.1	38.6
Intermediate or more	56.5	40.6
By consumption quintiles		
1st Quintile/Richest 20 percent	57.7	35.7
2nd Quintile	52.1	35.6
3rd Quintile	49.7	38.0
4th Quintile	46.8	26.0
5th Quintile/Poorest 20 percent	49.1	33.5

The main reason for not using contraception among currently married women ages 15-49[22], was desire for having another child. Other than this, the main reasons for not using contraception seem like an issue of lack of demand rather than supply. Around 15 percent of respondents are opposing family planning and another 10 percent thinks that it is ineffective. Opposition of other relatives prevent 8.5 percent of women from using family planning while another six percent do not want to use family planning because of her religious belief.

[22] Currently married, Non-menopausal, non-pregnant and husband is not away

Table 12.10 Reasons for not using contraception (percent)

Reasons for not using contraception	Percentage
Wants more children	45.9
Herself is opposed	14.5
Thinks not effective	10.0
Other relatives opposed	8.5
Religious reasons	6.0
Believes it has adverse side effects	5.1
Other	4.0
Feels shame	3.3
Costs too much	1.3
Not available	1.1
Irregular supply	0.2

12.10 Unmet need: Desire for no more children but not using contraception

Respondents were asked whether they were willing to have more children. The analysis of this data by current contraception use yields that around half of the women[23] were not using contraception despite the fact that they did not want to have a child. The findings by socio-economic characteristics are provided in table 12.11. Unmet need among women in urban areas and women from KP are more likely to be lower than their counterparts in rural areas and in Punjab, respectively.

There is a strong negative association between education levels and unmet need. Unmet need is highest among uneducated women 54.7 percent and lowest among women with education levels intermediate and above (37.5 percent). There is no relationship between consumption quintiles and unmet need for contraception.

[23] Non-menopausal, non-pregnant and husband is not away

Table 12.11 Currently married women who do not want to have children and do not use contraception (percent)

Women not using contraception and do not want to have children	
All	50.7
Rural	53.2
Urban	43.5
By province	
Punjab	55.8
KP	39.1
By education level	
No education	54.7
Primary or less	45.0
Middle (grade 6-8)	45.4
Matric (grade 9-10)	39.3
Intermediate or more	37.5
By consumption quintiles	
1st Quintile/Richest 20 percent	52.6
2nd Quintile	49.4
3rd Quintile	41.2
4th Quintile	60.9
5th Quintile/Poorest 20 percent	47.1

12.11 Access to contraceptives

The respondents were asked how they got contraceptives if they wanted to use them. The results of this question indicate that women are dependant on other people in accessing contraception (63.5 percent): mainly to their husbands (58 percent) and mother/mother-in-laws (5.5 percent). Majority of women who could obtain contraception by herself reported that they asked for it from a Lady Health Worker.

Table 12.12 If she wants to use birth control method, she would (percent)

If she wants to use birth control method, she would -	All	Rural	Urban
Ask husband to get it	58.0	56.5	61.6
Ask mother/mother-in-law to get it	5.5	5.2	6.3
Ask a friend/other relative to get	1.1	1.2	0.7
Ask the doctor herself	4.8	5.5	3.0
Ask Lady Health Worker herself	23.1	24.8	18.9
Go to a pharmacy/chemist to buy it	1.6	1.2	2.7
Go to the hospital to get it	5.6	5.1	7.0
Other	0.4	0.5	…

Women in KP were more likely to access contraception by themselves (42.6 percent) as compared to women in Punjab (34.4 percent). Young women (ages 15-19), expectedly, were less likely to obtain any

contraceptive method herself as compared to older age groups: only 19.2 percent among women ages 15-19 reported that they will get the contraception herself.

12.12 Pregnancy and childbirth

The survey collected information on the number of pregnancies, number of live births, and the incidence of ultrasound check-up to discover the sex of the last born baby, and whether the pregnancy was terminated after learning the sex of the baby.

12.12.1 Mean age at first birth

The mean age at first birth is an important determinant of fertility. The mean age that women give their first birth turns out to be 20.3 years for married women ages 15-49. Mean age at first birth is higher in Punjab (20.7 years) than it is in KP (19.2 years). There was a slight difference between rural and urban areas in Punjab while there was no difference in rural and urban areas in KP. Comparison of mean age at marriage and first birth by provinces also indicate that the time span between the marriage and first birth is shorter in KP than it is in Punjab.

There is a positive association between the mother's mean age at first birth and education levels. A similar relationship is also observed when the data is analysed by quintiles. As the consumption expenditures increase, the age of mother at the birth of her first child also increases.

Table 12.13 Mean age at first birth (years)

Mean age at first birth by categories	All	Rural	Urban
All	20.3	20.3	20.5
By province			
Punjab	20.7	20.6	21.1
KP	19.2	19.2	19.2
By education level			
No education	19.8	19.9	19.7
Primary or less	20.4	20.3	20.6
Middle (grade 6-8)	20.1	20.4	19.8
Matric (grade 9-10)	22.3	22.7	21.8
Intermediate (grade 11-12)	21.8	22.5	21.3
BA or more	25.2	26.3	24.5
By consumption quintiles			
1st Quintile/Richest 20 percent	21.1	21.3	20.9
2nd Quintile	20.7	20.4	21.6
3rd Quintile	20.6	21.0	19.8
4th Quintile	19.8	19.8	19.6
5th Quintile/Poorest 20 percent	19.6	19.5	20.0

12.12.2 Place of delivery and delivery attendance

The respondents were asked about the place of delivery of the last child and the attendant at delivery. Table 12.14 presents the results of these by some background characteristics. Seventy percent of all births occurred at home. The possibility of untrained assistance at birth is very high for deliveries that occurred at home. Majority of the deliveries that occurred at home (93 percent) were attended by *dai* (untrained midwife) or any other untrained attendant. Women living in urban areas were more likely to deliver their babies at hospitals than women in rural areas: 3.6 percent of urban women and 28 percent of rural women had delivered their babies at hospital or in a clinic. There is a positive relationship between the age at first birth and place/attendance of delivery. Women who had their first birth after the age of 25 are more likely to go to a hospital and have trained personnel at the delivery as compared to women who had their first delivery before 20.

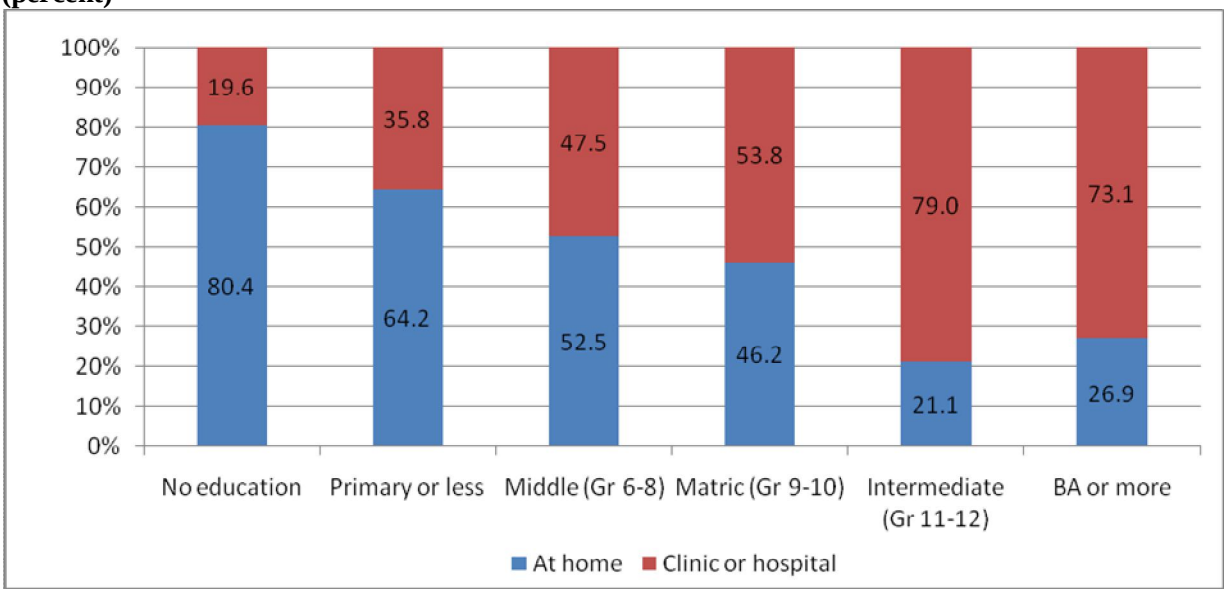
Table 12.14 Place and attendance at the delivery by background characteristics (percent)

Categories	*Dai (*untrained midwife)/attendant at home	Lady Health Worker at home	Lady Health Worker/doctor or trained at clinic	Trained doctor at hospital
All	65.1	4.5	4.3	26.1
Residence				
Rural	67.8	4.2	4.4	23.6
Urban	58.1	5.3	4.1	32.5
By age of the mother at first birth				
<20	69.0	5.1	3.8	22.1
20-25	62.4	4.1	5.1	28.4
25+	58.7	3.9	2.9	34.6
By province				
Punjab	72.2	3.7	3.7	20.4
Rural	74.0	3.4	3.6	19.0
Urban	67.3	4.5	4.0	24.2
KP	46.0	6.8	5.8	41.4
Rural	50.0	6.6	6.6	36.8
Urban	37.1	7.2	4.1	51.6
By education level				
No education	75.7	4.7	2.7	16.9
Primary or less	60.2	4.0	5.0	30.9
Middle (grade 6-8)	47.5	5.0	11.3	36.3
Matric (grade 9-10)	39.8	6.5	5.4	48.4
Intermediate (grade 11-12)	21.1	…	10.5	68.4
BA or more	23.1	3.9	7.7	65.4
By consumption quintiles				
1st Quintile/Richest 20 percent	52.9	5.8	4.4	36.9
2nd Quintile	58.6	4.6	4.6	32.3
3rd Quintile	62.6	4.9	4.4	28.2
4th Quintile	67.1	4.5	3.3	25.2
5th Quintile/Poorest 20 percent	81.5	3.2	4.8	10.5

Table 12.14 also presents the differentials in place and delivery attendance by province. Women in KP are twice more likely than women in Punjab to deliver in a hospital/clinic. Three-quarters of the births in Punjab and more than half of the births n KP took place at home and a significant majority of them were without any specialised assistance.

There is a strong positive relationship between the place of delivery and education level of the mother. As figure 12.6 shows the proportion of births that took place at home decreases significantly as the education level of the mother increases. Out of every 100 mother without any schooling 80 had delivered their last baby at home while this was 21 and 27 for mothers with FA/FSc level and BA and above levels of education, respectively.

Figure 12.6 Proportion of deliveries at home or clinic/hospital by education level of the mother (percent)



Household poverty status based on consumption quintiles also has a strong negative association with deliveries at home. Deliveries at home decrease from 84.7 percent among mothers from poorest households (5th Quintile) to 58.7 percent among women from richest households (1st Quintile).

12.12.3 Ultrasound testing, abortion and miscarriages

The respondents[24] were asked whether they had an ultrasound check-up during their last pregnancy to learn the sex of the foetus and whether they had opted for an abortion after learning the sex of the foetus.

[24] These questions were asked from ever married women ages 15-60 who had/is having a pregnancy. The data in this section represents ever married women ages 15-49.

Thirty-one percentage of the sample had had an ultrasound check-up to learn the sex of the foetus during their last pregnancy. Ultrasound checkups were much more common in urban areas (30.9 percent) than in rural areas (26.8 percent).

Table 12.15 Ever-married women (ages 15-49) who had an ultrasound to discover the sex of the baby (percent)

Percentage of mothers who used ultrasound to determine sex of baby - by categories	All	Rural	Urban
Overall	30.9	26.8	41.4
By age of the mother			
<20	37.2	32.8	52.9
20-30	40.2	35.2	54.2
31-40	27.2	23.4	35.7
41-49	14.8	11.2	23.5
By education level			
No education	20.7	18.8	28.9
Primary or less	35.3	34.0	38.1
Middle (grade 6-8)	43.4	42.6	44.4
Matric (grade 9-10)	59.0	56.4	62.2
Intermediate (grade 11-12)	70.0	61.1	77.3
BA or more	66.7	81.8	57.9
By consumption quintiles			
1st Quintile/Richest 20 percent	42.1	33.6	55.2
2nd Quintile	41.7	38.3	48.7
3rd Quintile	31.8	27.3	39.8
4th Quintile	25.8	25.1	28.3
5th Quintile/Poorest 20 percent	15.4	15.8	12.5

Ultrasound checkups were about twice higher for age group 31-40 as compared to ages 41-49. The overall percentage of pregnancies with ultrasound checkups was even higher for women ages 30 and below, particularly for women in urban areas.

There is a positive relationship between ultrasound checkups and educational attainment levels. Around 70 percent of women who had completed grades nine and above had had an ultrasound check-up as compared to only 20.7 percent for women with no schooling. Women with FA/FSc level schooling and above were also twice as likely to have ultrasound checkups as compared to women who completed primary or a below grade. The impact of education on ultrasound checkups seems stronger in rural areas than the urban ones. In rural areas women who have completed BA or above levels are four-times more likely to have an ultrasound check-up than a woman with no schooling while highly educated women in urban areas are twice as likely to have an ultrasound check-up as compared to women with no education.

The relationship between consumption quintiles and ultrasound checkups for sex determination is also positive and strong. Only 15.4 percent of women in households in bottom quintile had an ultrasound test as compared to 42.1 percent in the highest quintiles. The differences among bottom and highest quintiles

were much higher in urban areas a compared to the rural ones. In rural areas women in richest households are twice more likely to have an ultrasound checkups as compared to women from poorest households while the difference was five-times higher for women living in richest and poorest households in urban areas. Another interesting result can be observed by looking at the rural urban difference among the poorest households. Poorest women in urban areas are less likely to have an ultrasound checkup than women living in rural areas.

A stable 12.16 shows, 0.7 percent of the pregnancies with an ultrasound test ended up in a pregnancy termination. Pregnancy termination was higher in Punjab than it was in KP. While it was similar in urban and rural areas of Punjab, there was no pregnancy termination reported in urban KP.

Table 12.16 Terminated pregnancy after learning the sex of the baby (percent)

Categories	All	Rural	Urban
All	0.7	0.7	0.6
Punjab	0.8	0.8	0.9
KP	0.3	0.5	…

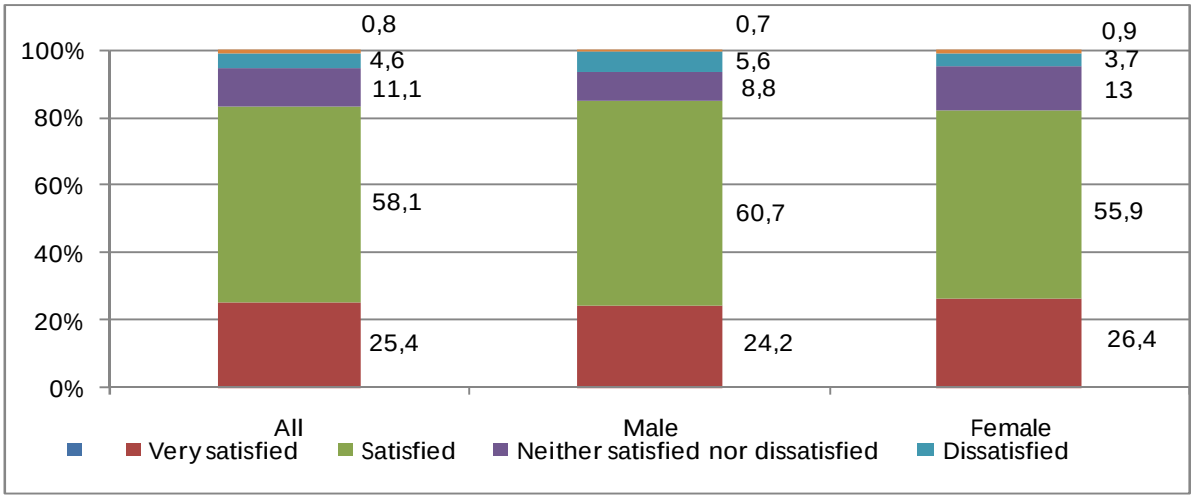
13. Subjective Well-being

It is widely recognised that individual behaviour is not affected by what they have but also how they feel about what they have. As one of the sub-themes to be explored in the RECOUP research is the inequalities on the basis of social class, ethnicity, and gender built into the education system, the subjective realisation of the objective possibilities are equally important aspects of the maintenance of such inequalities. The questions in this section include; overall satisfaction with life, satisfaction with different domains of life, perceived control over life, belief in God, levels of religiosity, trust in people, and strategy to deal with gross injustice.

13.1 Satisfaction with life

As the figure13.1 shows, roughly one-quarter of individuals report to be “very satisfied” with their lives, a slightly larger number of women than men is reported to be “very satisfied”. As much as 58 percent of individuals report to be “satisfied” with their lives and more men report to be “satisfied” with their lives than women. Similarly, 11 percent of respondents report to be “neither satisfied nor dissatisfied” with the life, with more women falling in this category than men. The remaining 5.4 percent individuals are either “dissatisfied” or “very dissatisfied” with the life and more men fall in these categories than women.

Figure13.1 Satisfaction with life (percent)



As the table 13.1 shows, uneducated respondents are less likely to be “very satisfied” with their lives as compared to educated ones. Moreover, the percentage of respondents reporting to be “very satisfied” increases with the increasing levels of education. The percentage of individuals reporting to be “satisfied” with their lives is the highest among uneducated and decreases gradually with increasing levels of education. Similarly, uneducated respondents are more likely to be “neither dissatisfied nor satisfied”, “dissatisfied” and “very dissatisfied” with their lives as compared to educated respondents.

Table 13.1 Satisfaction from life by education levels and sex (percent)

All					
Level of education	Very satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied
No education	18.4	60.9	14.1	5.4	1.2
Primary or less	24.0	59.9	11.4	4.1	0.6
Middle (grade 6-8)	29.8	58.0	7.9	3.8	0.5
Matric (grade 9-10)	32.0	55.2	8.2	4.0	0.7
Intermediate (grade 11-12)	36.6	49.0	9.1	4.9	0.4
BA or more	34.8	51.9	9.1	3.7	0.5
Males					
Level of education	Very satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied
No education	13.9	69.3	9.6	7.1	0.3
Primary or less	18.2	64.2	11.4	5.9	0.3
Middle (grade 6-8)	26.8	59.3	8.5	4.8	0.8
Matric (grade 9-10)	29.9	56.7	7.6	4.8	1.1
Intermediate (grade 11-12)	33.1	54.3	5.5	6.3	0.8
BA or more	36.9	48.5	8.7	4.9	1.0
Females					
Level of education	Very satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied
No education	20.0	58.0	15.7	4.8	1.5
Primary or less	28.9	56.3	11.5	2.6	0.8
Middle (grade 6-8)	36.5	55.3	6.6	1.7	0.0
Matric (grade 9-10)	35.6	52.5	9.2	2.7	0.0
Intermediate (grade 11-12)	40.5	43.1	12.9	3.5	0.0
BA or more	32.1	56.0	9.5	2.4	0.0

Almost similar trends in the satisfaction with life across education levels continue for both males and females. It is worth highlighting that in the education categories intermediate and BA or more, larger percentage of males report to be “dissatisfied” or “very dissatisfied” with their lives than that of females with the similar education levels.

Table13.2 Satisfaction from life by consumption quintiles and sex (percent)

All					
Consumption quintiles	Very satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied
1st Quintile/ Richest 20 percent	35.8	49.1	9.8	4.7	0.7
2nd Quintile	26.8	56.8	11.2	4.8	0.4
3rd Quintile	25.6	59.0	10.5	4.2	0.6
4th Quintile	22.6	61.1	10.6	4.5	1.2
5th Quintile/Poorest 20 percent	17.3	63.6	13.3	4.7	1.1
Males					
Consumption quintiles	Very satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied
1st Quintile/Richest 20 percent	34.9	48.2	9.7	6.7	0.6
2nd Quintile	26.6	58.5	8.1	6.3	0.6
3rd Quintile	23.1	63.5	8.1	4.7	0.5
4th Quintile	21.0	64.2	8.7	5.6	0.5
5th Quintile/Poorest 20 percent	17.3	67.3	9.6	4.8	1.1
Females					
Consumption quintiles	Very satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied
1st Quintile/Richest 20 percent	36.5	49.9	9.8	3.1	0.0
2nd Quintile	26.9	55.3	13.8	3.6	0.2
3rd Quintile	27.9	55.0	12.7	3.8	0.7
4th Quintile	24.1	58.4	12.3	3.5	1.8
5th Quintile/Poorest 20 percent	17.4	60.4	16.5	4.6	1.1

The table 13.2 shows that almost 36 percent respondents in the richest quintile report to be “very satisfied” with their lives. There is a gradual decline in the percentage of respondents reporting to be “very satisfied” with decreasing consumption levels and for respondents in the poorest quintile, it is even less than the half of that for respondents in the richest quintile. Contrary to this, the percentage of individuals in the category “satisfied” increases with the decreasing level of consumption. In other words, rich are more linkely to report themselves being “very satisfied” and poor are more likely to report themselves being “satisfied” with their lives. The percentage of respondents in the categories “neither satisfied nor dissatisfied” and “very dissatisfied” increases with decreasing levels of consumption and remains unchanged in the category “dissatisfied”.

13.2 Perceived control over life

The findings of the survey show that almost 20 percent of respondents perceive to have complete control of their lives, almost 25 percent perceive to have "a great deal of control" over their lives, more than 20 percent perceive to have "some control" and 30 percent perceive they do not have any control on their lives. More males claim to have control over their lives than women and more women report to have "some control" or "no control" over their lives than men.

Table 13.3 Perceived control over life by province and sex (percent)

Degree of control over life		Punjab			KP		
	All	All	Male	Female	All	Male	Female
Complete control	21.5	24.3	33.3	16.7	14.8	13.0	16.2
A great deal	25.0	25.7	25.7	25.7	23.2	30.6	17.0
Some control	22.6	21.3	14.6	27.0	25.8	26.8	25.0
No control	30.9	28.7	26.4	30.6	36.2	29.6	41.7

As the table 13.3 shows, the perceived degree of control over life is higher for respondents from Punjab than those from KP. It is striking to note that more than 33 percent of males from Punjab perceive to have "complete control" over their lives as compared to only 13 percent in KP. Similarly, in Punjab, only 14.6 percent males perceive they have "some control" over their lives as compared to 26.8 percent in KP; nearly double. While almost equal percentage of females from both provinces perceives they have "complete control" over their lives, it is noteworthy that more than 41 percent women in KP perceive they have "no control" over their lives.

Table 13.4 Perceived control over life by education levels and sex (percent)

All				
Level of education	Complete control	A great deal	Some control	No control
No education	19.4	24.2	23.0	33.4
Primary or less	19.5	26.1	22.0	32.3
Middle (grade 6-8)	24.6	21.0	22.0	32.4
Matric (grade 9-10)	23.8	28.0	22.4	25.8
Intermediate (grade 11-12)	25.7	24.9	22.4	27.0
BA or more	22.5	28.3	24.6	24.6
Males				
Level of education	Complete control	A great deal	Some control	No control
No education	30.2	21.7	17.6	30.5
Primary or less	22.2	31.2	15.7	30.9
Middle (grade 6-8)	27.8	24.3	18.3	29.8
Matric (grade 9-10)	26.2	31.0	18.2	24.7
Intermediate (grade 11-12)	29.9	27.6	22.8	19.7
BA or more	34.0	29.1	20.4	16.5
Females				
Level of education	Complete control	A great deal	Some control	No control
No education	15.6	25.0	24.9	34.5
Primary or less	17.2	21.9	27.3	33.6
Middle (grade 6-8)	17.7	13.8	30.4	38.1
Matric (grade 9-10)	19.6	22.7	30.0	27.7
Intermediate (grade 11-12)	21.1	21.9	21.9	35.1
BA or more	8.3	27.4	29.8	34.5

As the table 13.4 shows, the perceived degree of control over life tends to improve with education level. Educated respondents are more likely to have “complete control” or a “great deal of control” over life whereas, uneducated are more likely to have “no control” over their lives. The most striking finding in the table above is that 30 percent men with no education perceive to have “complete control” over their lives that is significantly higher than the total percentage of respondents with no education and almost double of the females with no education. Another important finding is that only 8.3 percent of females in the education category “BA or more” perceive to have a “complete control” over their lives and as much as 34.5 percent of females in the same education category perceive to have “no control” over life that sharply contrasts with the overall percentage of individuals as well as males in this education category.

Table 13.5 Perceived control over life by consumption quintiles and sex (percent)

All				
Consumption Quintiles	Complete control	A great deal of control	Some control	No control
1st Quintile/ Richest 20 percent	26.9	27.5	20.1	25.5
2nd Quintile	25.4	25.7	24.5	24.4
3rd Quintile	23.9	22.4	22.8	30.9
4th Quintile	15.1	25.1	23.4	36.4
5th Quintile/ Poorest 20 percent	17.3	24.5	22.3	35.9
Males				
Consumption quintiles	Complete control	A great deal of control	Some control	No control
1st Quintile/ Richest 20 percent	34.2	29.7	15.5	20.6
2nd Quintile	34.0	26.0	18.8	21.2
3rd Quintile	28.9	22.6	20.7	27.8
4th Quintile	19.4	28.6	19.2	32.7
5th Quintile/ Poorest 20 percent	22.3	29.0	16.0	32.7
Females				
Consumption quintiles	Complete control	A great deal of control	Some control	No control
1st Quintile/ Richest 20 percent	21.2	25.7	23.8	29.3
2nd Quintile	18.5	25.5	29.1	26.9
3rd Quintile	19.4	22.3	24.6	33.7
4th Quintile	11.4	22.1	26.9	39.6
5th Quintile/ Poorest 20 percent	13.0	20.6	27.7	38.7

As the table 13.5 shows, the percentage of respondents reporting “complete control” over life is the highest in the richest consumption quintile and it declines with the consumption levels. On the other hand, percentage of respondents reporting “no control” over life increases with the decreasing consumption levels. The percentage of women who perceive to have “complete control” over their lives is significantly lower than the percentage of men in each consumption quintile. On the other hand, poor lack control over life and poor women are the most to report “no control” over their lives.

13.3 Importance of university education for boys and girls

As the table 13.6 suggests overall, less than one-third of respondents agree that university education is more important for a boy than a girl. Rural respondents are more likely to prefer university education for boy over university education for girl than the urban respondents. The preference for the university education of boy over university education of girl is high in KP than that in Punjab. Strikingly, the preference for university education of a boy over university education of a girl is higher among educated than among uneducated as well as among those in richest quintile than among those in poorest quntile.

Table 13.6 People who agree that university education is more important for a boy than a girl (percent)

Categories	All	Rural	Urban
Overall	31.6	33.4	27.2
By sex			
Male	35.2	36.9	30.9
Female	28.6	30.4	24.1
By province			
Punjab	28.7	31.5	22.2
KP	38.7	39.1	37.9
By education level			
No education	29.9	30.9	25.2
Primary or less	31.2	34.6	21.8
Middle (grade 6-8)	35.3	37.1	31.5
Matric (grade 9-10)	33.1	36.0	29.0
Intermediate (grade 11-12)	29.2	30.9	26.9
BA or more	32.6	35.5	29.8
By consumption quintiles			
1st Quintile/ Richest 20 percent	31.4	33.9	27.3
2nd Quintile	29.4	33.0	23.0
3rd Quintile	31.9	33.0	30.1
4th Quintile	35.1	37.8	25.4
5th Quintile/ Poorest 20 percent	29.9	29.5	32.6

13.4 Dealing with gross injustice

Respondents were asked question if there is some gross injustice around them, how do they think one should deal with it? As the figure 13.3 shows, the largest majority of the respondents, 29.9 percent thinks gross injustice should be dealt with through “legitimate political means”. More men than women believe in using “legitimate political channels”. Almost 15 percent of respondents (with similar percentage of men and women) prefer to use non-violent protest to deal with the gross injustice.

Only 1.5 percent, with more proportion of men than women, prefers to use “violent protest”. More than 13 percent prefer to deal with gross injustice by “punishing those responsible for the injustice”. Interestingly, more women than men prefer the punishment of those responsible for injustice. As much as 22 percent respondents (more women than men) prefer to deal the injustice through “prayer”. More than 11 percent (more men than women) think they will deal with the injustice by “influencing powerful people”. On the other hand, 7.4 percent men and women think they will “do nothing” to deal with the injustice.

Table 13.7 Dealing with gross injustice by education and consumption levels (percent)

Ability to deal with injustice	Legitimate political channel	Non-violent protest	Violent protest	Punishing those responsible for injustice	Prayer	Influencing powerful people	Do nothing
By education levels							
No education	28.8	13.6	1.7	13.2	23.4	11.3	7.9
Primary or less	29.6	16.5	0.9	12.5	23.0	10.3	7.1
Middle (grade 6-8)	30.5	14.5	1.8	14.1	18.8	12.7	7.5
Matric (grade 9-10)	29.7	17.7	1.9	12.4	22.0	10.3	5.9
Intermediate (grade 11-12)	31.7	15.9	2.4	13.1	18.3	11.9	6.7
Above higher secondary (grade 13 and above)	37.9	16.0	1.5	10.7	15.0	12.1	6.8
By consumption quintiles							
1st Quintile/ Richest 20 percent	32.1	18.3	2.0	8.2	20.7	9.8	8.9
2nd Quintile	26.5	16.3	1.2	14.1	23.1	11.3	7.5
3rd Quintile	32.5	11.3	2.5	12.4	23.3	11.7	6.4
4th Quintile	28.8	16.1	0.8	14.0	22.2	10.9	7.1
5th Quintile/ Poorest 20 percent	29.7	12.9	1.3	15.3	20.9	12.7	7.2

Those with higher levels of education are more likely to recommend dealing with the gross injustice through “legitimate political channels” and “non-violent protest” in comparison to those uneducated or less educated. Respondents in the education category any higher secondary are relatively more likely to recommend “violent protest” as compared to those in any other education category. Respondents with any middle education are more likely to recommend “influencing powerful people” as a mean to deal with the gross injustice. More educated people are less likely to use “prayer” as a mean to deal with the gross injustice as compared to the uneducated and those with lower levels of education. The perceived possibility of inaction in response to gross injustice is also reduced with increasing levels of education.

As evident from the table 13.7, rich are more likely to use the “legitimate political channels” and the “non-violent protest” to deal with gross injustice as poor. More poor than rich think recommend “punishing those responsible for the injustice”. The percentage of people who recommend to use “prayer” to deal with the gross injustice is lower in the richest and the poorest quintiles than second, third and fourth quintiles. Interestingly, more poor recommend “influencing powerful people” to deal with the

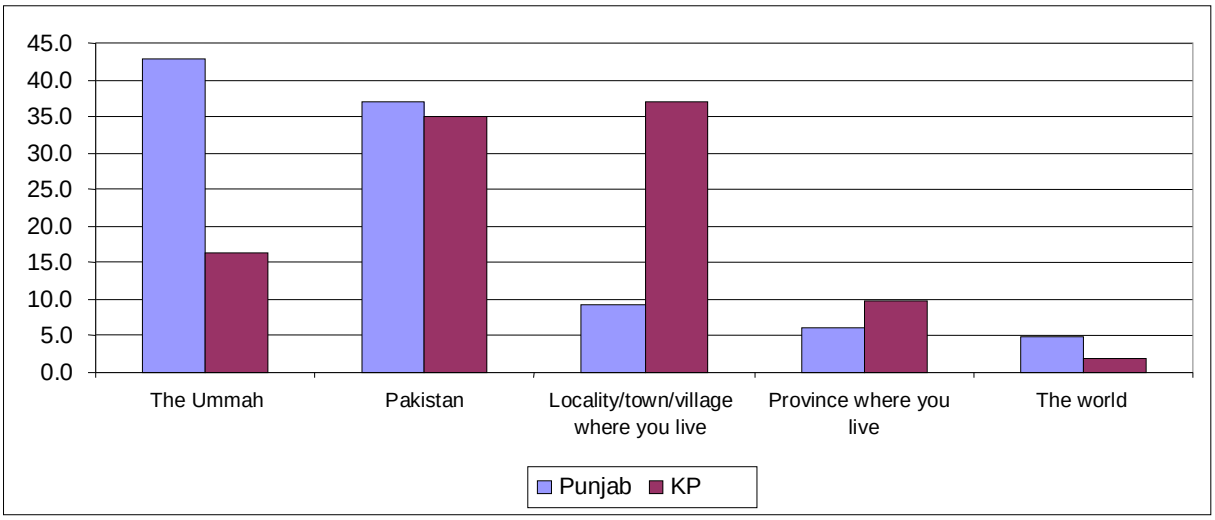
gross injustice. The perceived recommendation of inaction in response to the gross injustice is higher in the richest quintile as compared to other quintiles.

13.5 Geographical group one belongs to the most

All respondents in ages 15-60 were asked and probed about which geographical group they thought they belonged to. **M**ost of the respondents (36.7 percent) perceive they belong to their country the most and almost the same percentage of respondents (35.4 percent) perceive they belong to the Muslim *Ummah* the most. Strikingly, less than four percent of respondents perceive they belong to "the world" the most. More than 16 percent perceive their belonging with the locality/town/village they live in and 7.4 percent perceive they belong to their province the most.

There were no major differences between males and females in their perception about the geographical group they belong to the most. However, slightly larger percentage of females than that of males perceives to belong to locality/town/village as well as the province they lived in, the most. On the other hand, a little larger percentage of males than that of females perceives it belong to the country, the world and the *Ummah* the most.

Figure 13.6 Geographical group one belongs to the most by province (percent)



Contrary to the popular perception about the KP as a province of religious extremism, the survey shows that almost three-times higher percentage of respondents in Punjab perceive they relate to the Muslim *Ummah* the most than those in KP province. Respondents from Punjab are a little more likely to relate to the country than those from KP. It is noteworthy that the belonging to the community/town/village is almost four-times higher in KP than that in Punjab. More respondents in Punjab relate to the world than those in KP.

As the table 13.8 shows, there are slight differences between men and women in their perceived geographical area of belonging. Relatively higher percentage of women than men feels belonging to locality/town/village where they live and their province. On the other hand, men are relatively more likely to report their belonging with Pakistan, the world and the *ummah*. Respondents living in rural areas feel more associated with their locality/town/village than those in urban areas. Where as, urban respondents feel more associated with the world than rural respondents.

Table 13.8 Perceived geographic area of belonging by sex, locality, education and consumption levels (percent)

	Locality/town/village where you live	Province	Pakistan	World	The *Ummah*
By sex					
Male	15.9	7.3	37.1	4.1	35.7
Female	17.4	7.6	36.3	3.6	35.1
Rural					
Male	16.8	7.4	37.1	3.5	35.3
Female	18.6	8.0	35.5	3.0	35.0
Urban					
Male	13.4	7.0	37.1	5.5	36.9
Female	14.2	6.6	38.6	5.3	35.3
By education level					
No education	19.0	8.0	34.5	3.2	35.2
Primary or less	16.0	7.6	37.3	4.1	35.0
Middle (grade 6-8)	15.2	6.7	37.3	5.5	35.4
Matric (grade 9-10)	12.5	6.3	41.9	4.9	34.4
Intermediate (grade 11-12)	12.6	6.7	40.9	4.3	35.4
Above higher secondary (grade 13 and above)	17.7	3.4	44.3	3.9	30.5
By consumption levels					
1st Quintile/Richest 20 percent	12.9	4.4	40.3	3.3	39.2
2nd Quintile	14.9	6.7	34.0	4.2	40.1
3rd Quintile	14.1	7.0	41.0	5.5	32.4
4th Quintile	19.8	9.4	31.4	4.4	35.0
5th Quintile/Poorest 20 percent	19.8	8.6	37.5	2.1	32.0

The perceived belonging with the locality/town/village of residents is the highest among uneducated respondents and drops with the increasing education level of respondents becoming the lowest for those having any secondary and higher secondary education. However, it is again increased for the respondents with the education level above higher secondary. Interestingly, the association with the province falls with the increasing education of the respondents. On the other hand, educated respondents are more likely to

report their belonging to Pakistan than uneducated and less educated. The association with the world initially increases with the increasing education level, becoming the highest, 5.5 percent for the respondents with any middle education beyond that a negative relationship between education level and the association with world is observed. Perceived belonging with the *ummah*, nonetheless, remains more or less same across all education categories.

Poor are more likely to be associated with the nearest geographical areas i.e. the locality/town/village of residence and the province than the rich. On the other hand, rich are more likely to be associated with Pakistan, world and the *ummah*.

14. Empowerment, Autonomy and Exposure to Media

Empowerment enhances individual agency and enables them to participate in various spheres of life as well as to bring about the social change. One of the channels through which education presumably improves the lives of individuals may be through empowering them and enabling them to make important decisions of their lives with autonomy.

14.1 Parental education

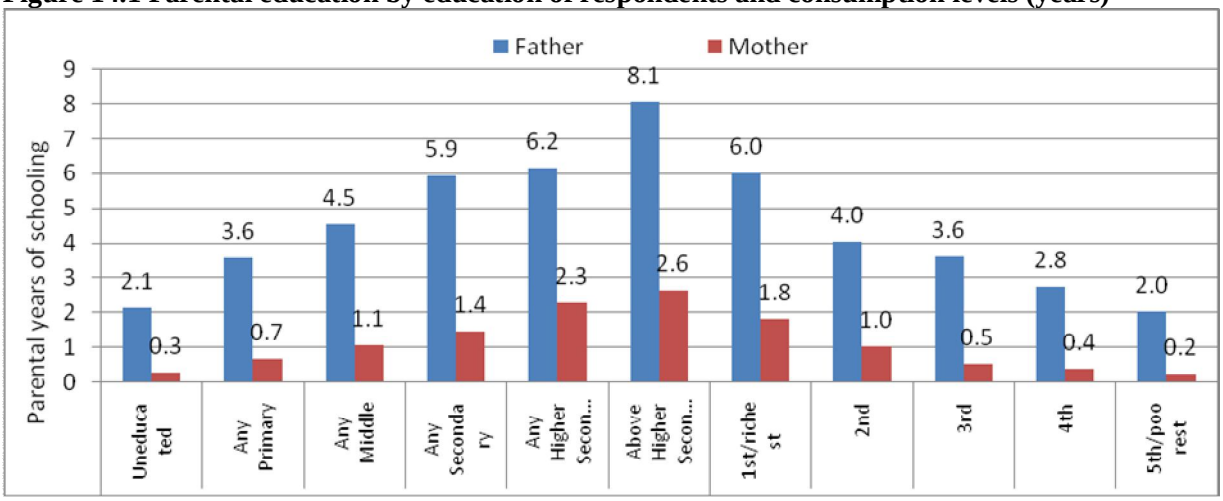
Parental education plays a fundamental role in the overall up-bringing of their children. Educated parents are supposed to be sensitive towards their children's education, healthcare and other needs. Parental education may also play an important role in the intra-household allocation of resources, in making consumption decisions and setting priorities for household persuasions. Moreover, parental education can also provide children a family environment conducive to enhance their educational achievements. Mother's education is widely considered to be associated with better health outcomes of children as educated mother can ensure hygiene, take care of nutrition and health care for the overall family.

Table 14.1 Parental schooling (years)

	Fathers' average years of schooling	Mothers' average years of schooling
Total	3.5	0.7
Rural	2.9	0.5
Urban	5.2	1.4

The average years of schooling of respondents' father are 3.5 that sharply contrast with the average years of schooling of respondents' mother that are 0.7 only. There are also significant differences between parental education of rural and urban respondents. The average parental education level for rural respondents is almost two-times lower than the average parental education level of urban respondents.

Figure 14.1 Parental education by education of respondents and consumption levels (years)



14.1.1 Fathers' education

As shown in the figure 14.1, fathers' average years of schooling are positively associated with respondents' levels of education. Fathers, on the average have 2.1 years of schooling for uneducated respondents. Their average years of schooling increase with the increasing education level of respondents. By consumption quintiles, fathers' average years of schooling are the highest (six years) for respondents in the richest consumption quintiles and lowest (0.2) for the respondents in the poorest consumption quintiles.

14.1.2 Mothers' education

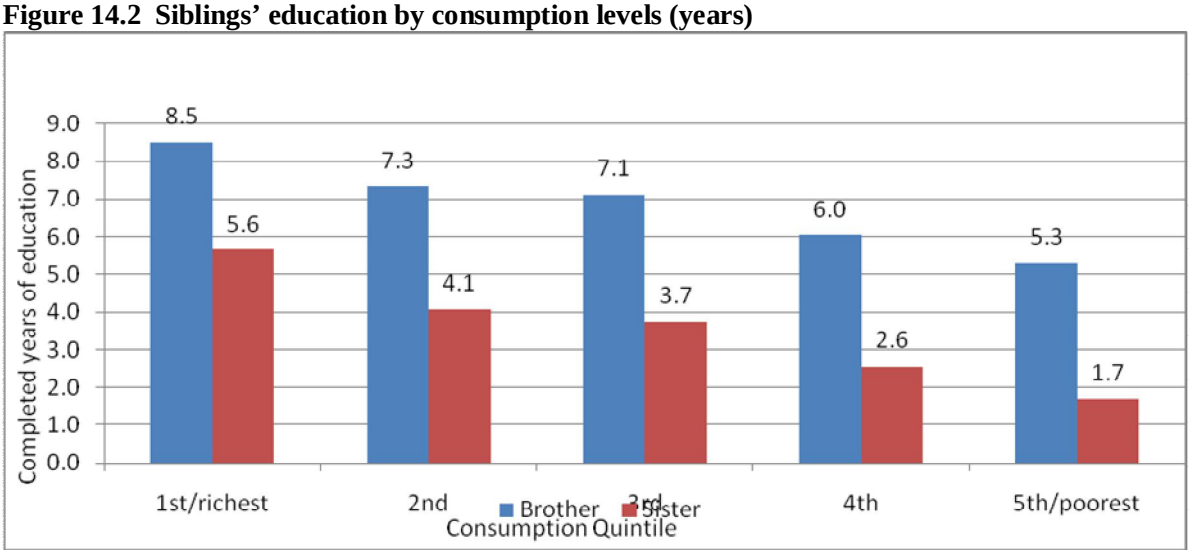
As the figure 14.1 shows, mothers on the average have less than one year of education. For uneducated respondents, mothers on the average have only 0.3 years of schooling. The respondent's level of education and their mother's level of education seem to be positively correlated. Those whose mother had higher levels of education reported having achieved higher levels of own education. When shown across consumption quintiles, mother's average years of education are high for the rich consumption quintiles and are the lowest in the poorest consumption quintile.

14.2 Siblings' education

Siblings' education may play an important role in making the household attitudes conducive for individuals' education and may affect the educational outcomes. Respondents were asked questions about the completed years of education of brother and sister closest in age. The average completed years of education for brother are 6.7, significantly higher than that of sister that are 3.4. For rural respondents, brother's average years of completed education are 6.2, lower than that of urban respondents that are

eight. Similarly, the average years of completed education of sister closest in age for rural respondents are 2.7 almost half of that of urban respondents that are 5.2.

Figure 14.2 Siblings' education by consumption levels (years)

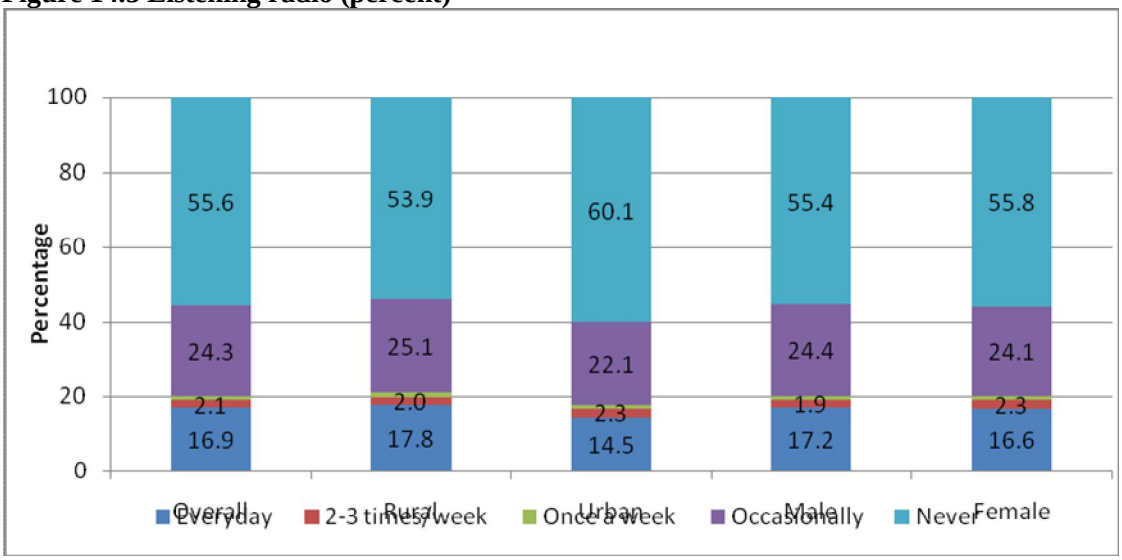


As the figure 14.2 shows, both brother and sister's average education level are the highest in the richest quintile; 8.5 for brothers and 5.6 for sisters. The education level gradually falls for both brother and sister as we move from richest quintile to the lower consumption quintiles. There are significant difference in the average years of completed education between brother and sister, with sisters' average consistently lower than brothers across quintiles. Moreover, the difference between brother's and sister's average years of completed education also increases as we move from the richest consumption quintile to the poorest consumption quintile.

14.3 Exposure to media

As the 14.3 shows, roughly 17 percent of the population listen radio everyday and almost 56 percent do not listen to radio at all. Moreover, radio is slightly more popular in rural areas than urban and there are no significant differences between men and women.

Figure 14.3 Listening radio (percent)



As shown in the figure 14.4 watching TV is popular and more than 56 percent of the respondents watch TV every day. Watching TV appears to be more popular in among urban respondents than the rural respondents. There are however, no particular differences between males and females in watching TV.

Figure 14.4 Watching TV (percent)

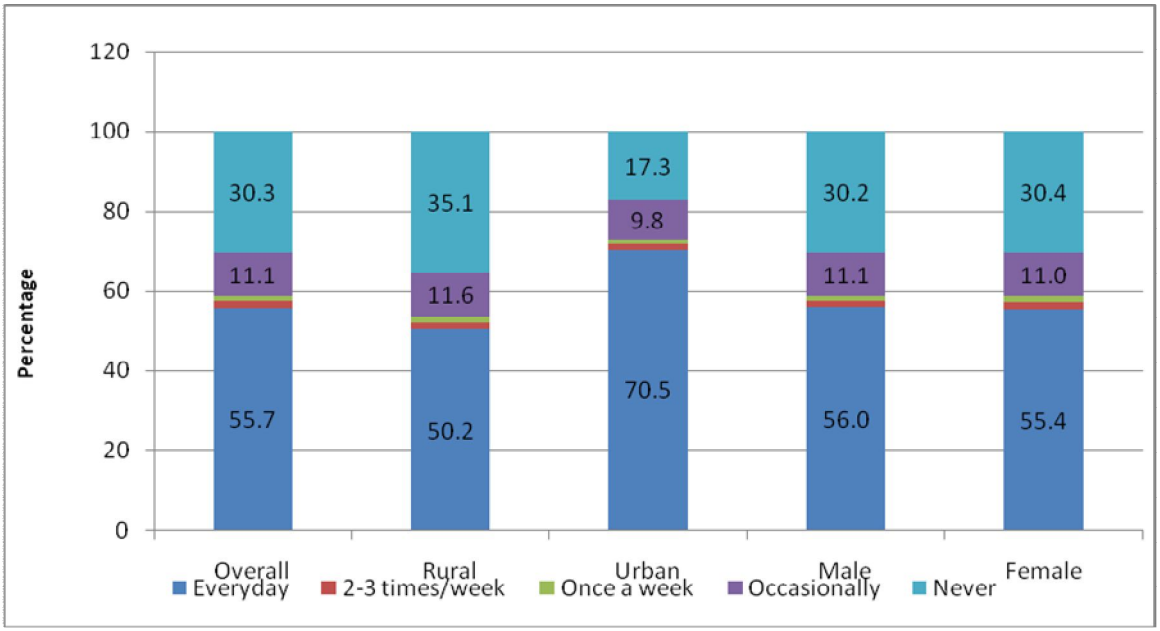
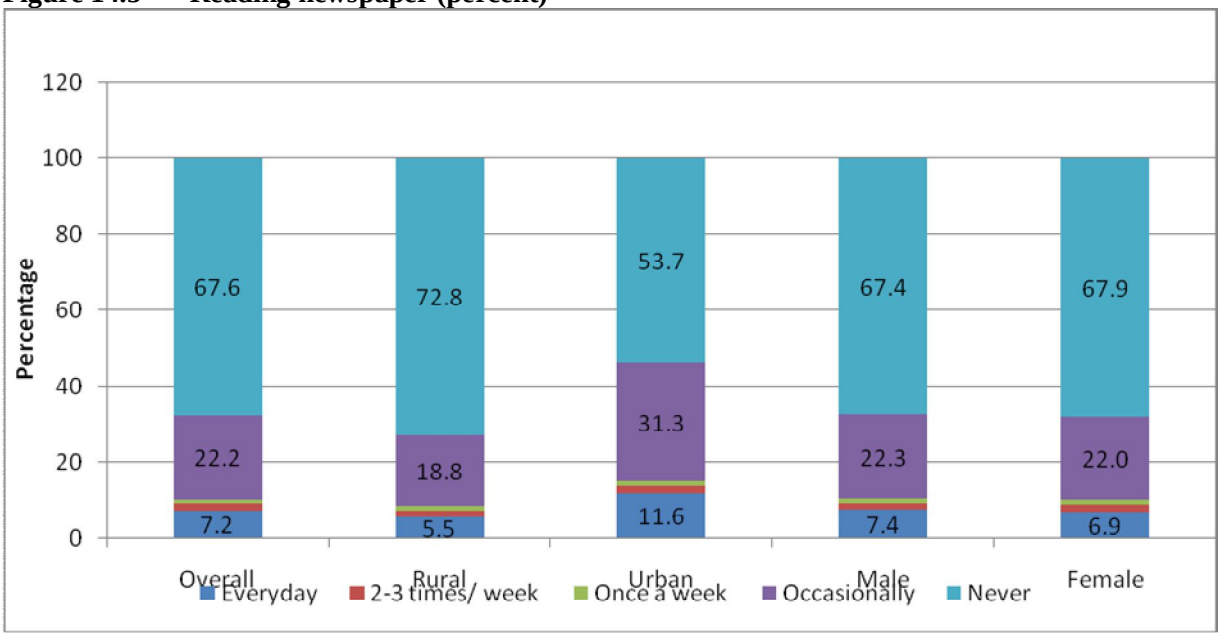


Figure 14.5 Reading newspaper (percent)



As the figure 14.5 shows, only 7.2 percent people regularly read newspapers and 22 percent read occassionally. Almost two-thirds of the population do not read newspaper, at all. In urban areas, proportion of population reading newspaper regularly is two-times of that in rural areas.

14.4 Say in the selection of spouse

As the selection of spouse is an important decision of one's life, say in the selection of spouse is an important indicator of individual empowerment. The survey data suggests that more than 43 percent of the respondents report they do not have/will not have any say in the selection of their spouses. In other words, very crucial decision that affects one's entire married life is made by others. However, more than half of the respondents say they were consulted/would be consulted by their parents in making decision about the selection of their spouse.

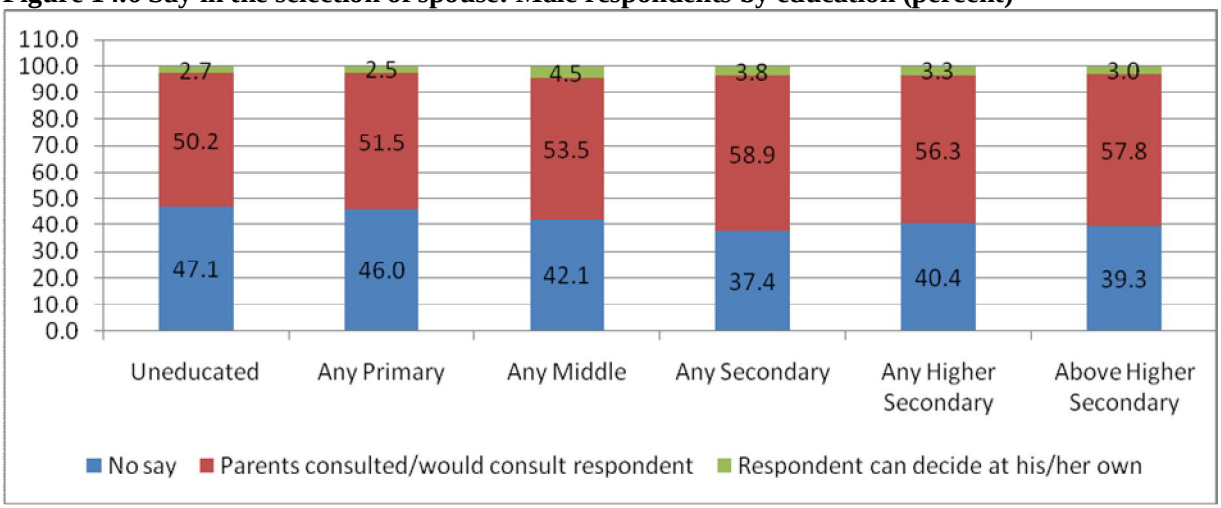
Table 14.2 Say in the selection of spouse (percent)

Categories	Sub-categories	No say	Parents consulted/would consult	Can decide at his/her own
Total	Total	43.3	53.4	3.3
By rural/urban	Rural	46.6	50.6	2.8
	Urban	34.5	60.8	4.7
By sex	Male	43.8	53.1	3.1
	Female	42.8	53.7	3.5

Strikingly, a very small percentage of respondents (3.3 percent only) have the freedom to choose their spouses at their own. There are no significant differences between male and female respondents in their

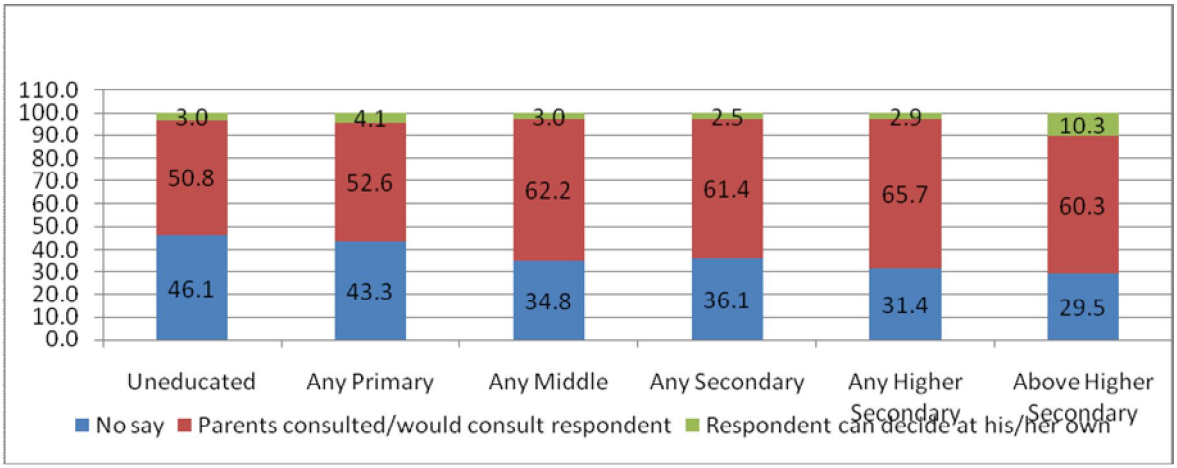
say in the selection of their spouses. On the other hand, there are notable differences between urban and rural respondents in their say in the selection of their spouse. Urban respondents have greater say in the selection of spouse as compared to the rural respondents.

Figure 14.6 Say in the selection of spouse: Male respondents by education (percent)



As shown in the figure 14.6 the percentage of individuals with no say in the selection of spouse gradually falls with the increasing levels of education of male respondents; 47 percent for uneducated and 39 percent for those with education level above higher secondary. There is no significant increase in the percentage of individuals who can decide about their spouse at their own, with the increasing levels of education. However, parents' consultation with respondents increases in the selection of spouse with the increasing education levels of respondents.

Figure 14.7 Say in the selection of spouse: Female respondents by education (percent)



Contrary to the male respondents, there is significant increase in the say in selection of spouse with increasing levels of education of respondents. The percentage of respondents who can decide about their

spouse at their own is the highest among females with education level above higher secondary (10.3 percent) that is more than three times of the male respondents with the same level of education. Similarly, parents 'consultation with female respondents in selecting their spouse also increases with the education level of respondents; from 50 percent for uneducated to 60 percent for those with education level above higher secondary. Parents' consultation is the highest for female respondents who fall in the education category of 'any middle'.

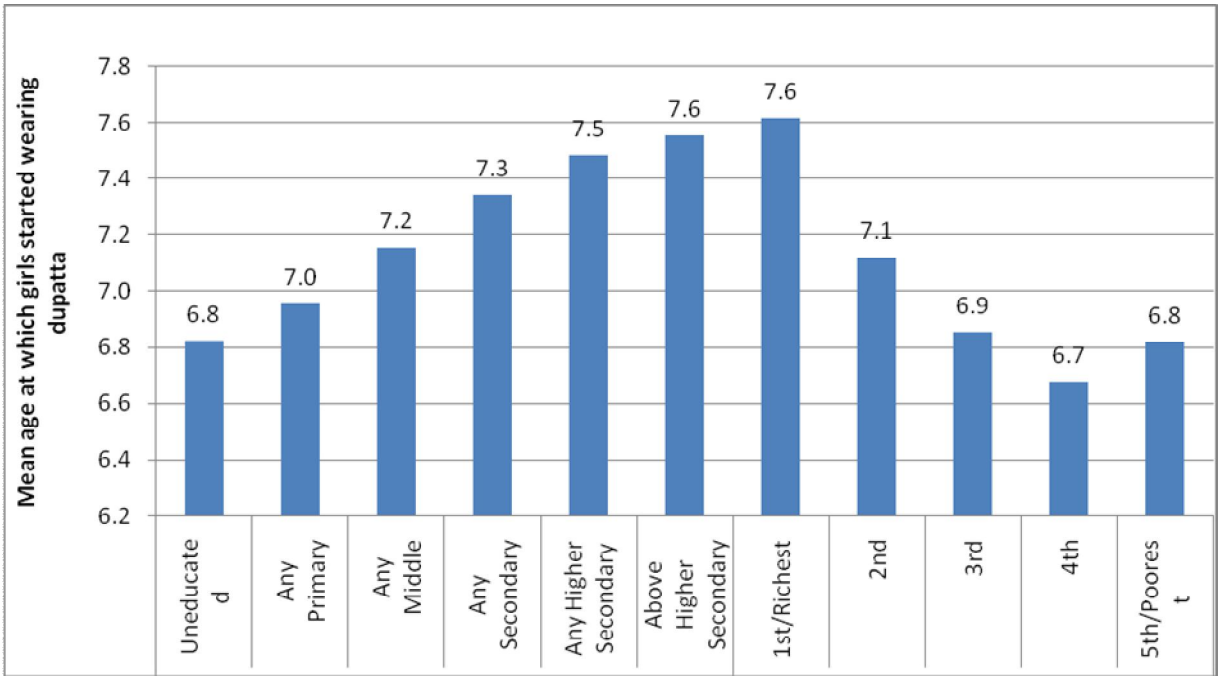
14.5 Wearing *dupatta, purdah* and *burqa*

Among those respondents who wear *dupatta* and *burqa*, the average age to start wearing *dupatta* is given in the table 14.3. Girls start wearing *dupatta* at the age of seven, with rural girls starting slightly earlier than the urban girls. The average age to start wearing *burqa* is 15.7 years, with rural girls starting wearing *burqa* slightly earlier than urban girls. In the figures presented below, the average age to wear *dupatta* and *burqa* is presented across education levels of respondents and their consumption quintiles.

Table 14.3 Age to wear *dupatta* and *burqa* (years)

	Average age to wear *dupatta*	Average age to wear *burqa*
Total	7.1	15.7
Rural	6.9	15.5
Urban	7.1	15.9

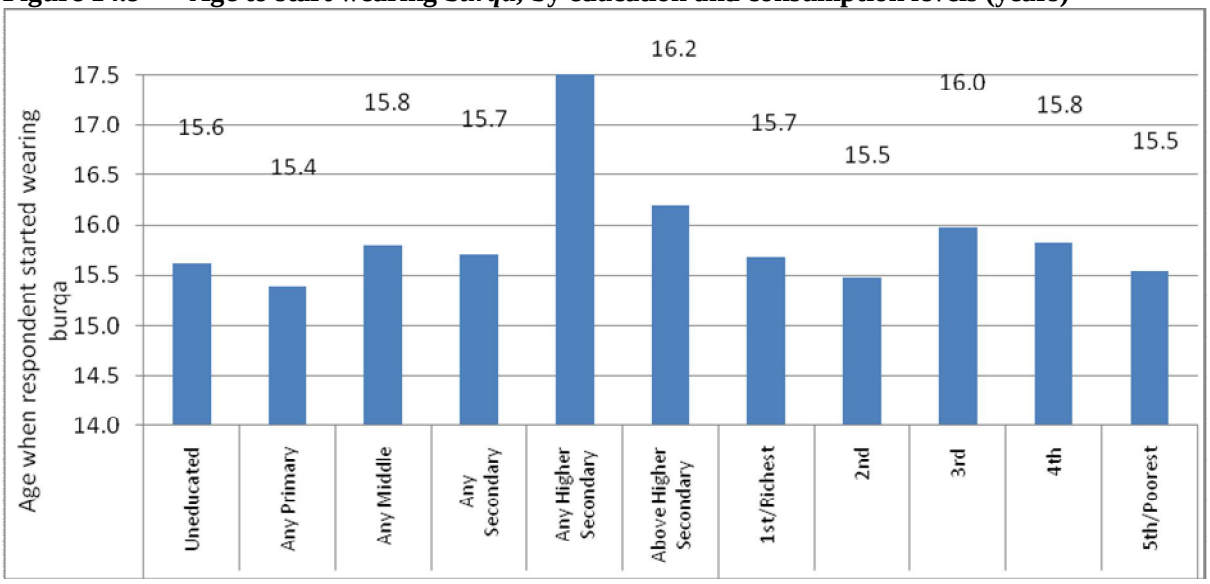
Figure 14.8 Age to start wearing *dupatta* by education and consumption levels (years)



As we can see from the figures 14.8 and 14.9, the average age to start wearing *dupatta* and *burqa* starts increasing as the educational levels of respondents increase. Lower education levels are associated with earlier ages to start wearing *dupatta* and *burqa*. Respondents in the education categories any higher secondary, and above higher secondary start wearing *dupatta* at average age higher than 7.5 years. The average age to start wearing *burqa* is the highest for respondents in the education category any higher secondary. By consumption quintiles, the average age to wear *dupatta* is high in the rich consumption quintiles and low in the poor consumption quintiles. However, the average age to start wearing *burqa* is low for the first two rich consumption quintiles, and it becomes the highest for the third consumption quintile.

It is very interesting to note that when it comes to *burqa*, it is only education levels that seem to make a difference and not income levels. In fact those in the middle class seem to start just a little later, but this may not be a significant difference. It does however indicate to some degree the ability of the middle class to be more flexible if there is an economic need for women to go out and work or their attitudes in general towards keeping their women veiled.

Figure 14.9 Age to start wearing b*urqa*, by education and consumption levels (years)



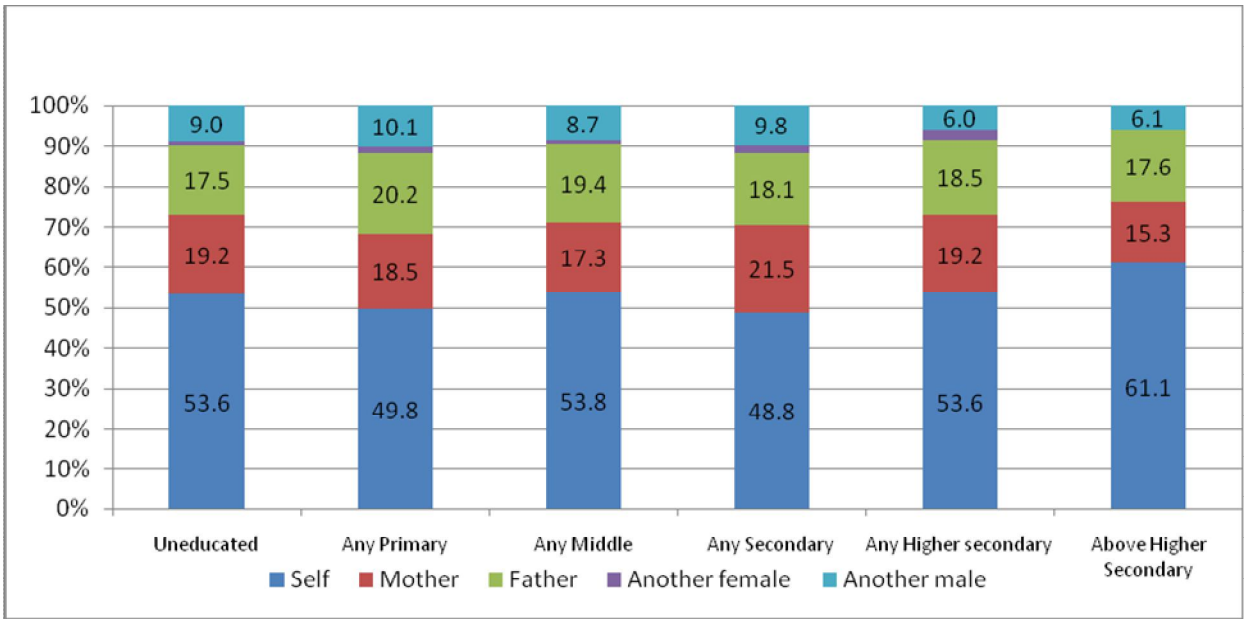
14.6 Decisions making regarding *purdah*

As the table 14.4 suggests, more than half of the respondents said they decide about the *purdah* by themselves, more than 37 percent say their parents decide about their *purdah*, one percent say some other female decides and roughly 10 percent say some other male decides about their *purdah*.

Table 14.4 Who decides about *purdah*? (percent)

Who decides?	Self	Mother	Father	Another female	Another male
Percent	52.7	18.9	18.4	1.0	8.9

Figure 14.10 Who decides about *purdah*- by education levels? (percent)



As the figure 14.10 shows, with the increasing level of education, there is a gradual increase in the proportion of respondents who decide about *purdah* by themselves. Moreover, there is also decline in the proportion of parents, other male/female making decisions about *purdah*, with the increasing education level of respondents.

14.7 Dowry

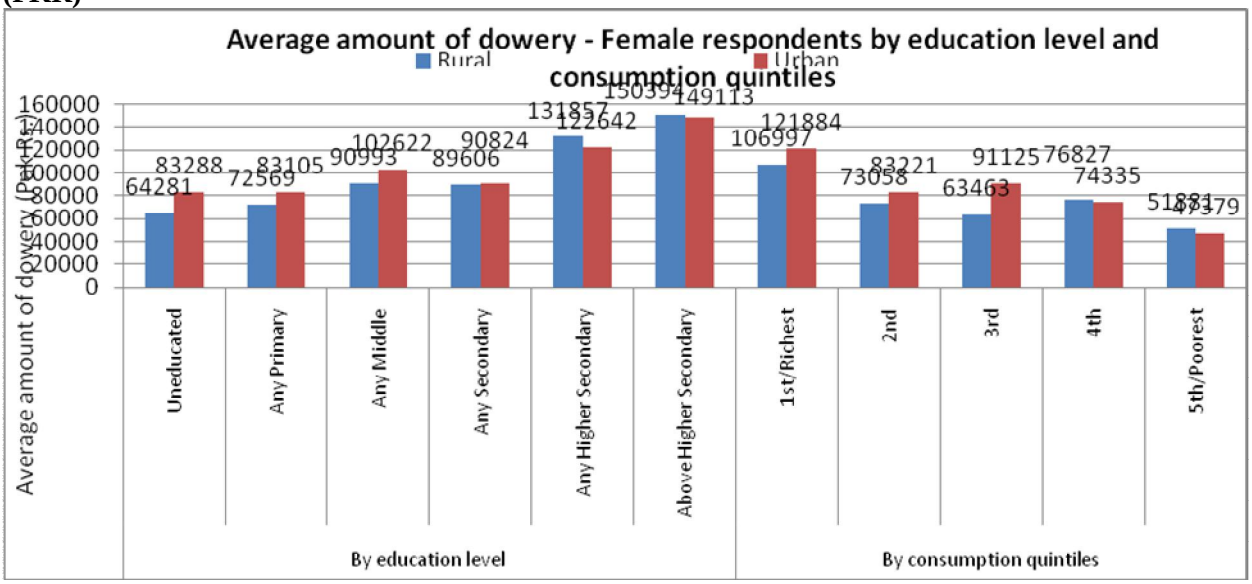
The average amount of dowry paid/expected to be paid for all respondents (both male and female) in the age group 15-60 is Pak Rs. 81,357. For rural respondents the average amount of dowry is Rs. 70,000 and for urban respondents it is Rs. 111,748. A further decomposition of average amount of dowry by educational level of respondents and by their consumption quintiles is given in the table 14.5.

Table 14.5 Amount of dowry paid/expected to be paid by education and consumption levels (PKR)

Categories	Sub-categories	Average amount of dowry paid/expected to be paid (PKR)		
		Total	Male	Female
By education categories	No education	65,038	60,026	68,072
	Primary or less	72,118	69,180	75,542
	Middle (grade 6-8)	83,694	78,336	95,956
	Matric (grade 9-10)	93,773	95,245	90,159
	Intermediate (grade 11-12)	118,927	113,405	126,716
	Above higher secondary (grade 13 and above)	354,982	478,493	149,708
By consumption quintile	1st Quintile/Richest 20 percent	114,858	116,917	112,976
	2nd Quintile	108,322	137,862	76,535
	3rd Quintile	72,156	71,067	73,333
	4th Quintile	75,446	74,632	76,259
	5th Quintile /Poorest 20 percent	50,263	49,083	51,488

As the table 14.5 suggests, the average amount of dowry is the lowest for uneducated respondents (Rs.64,000 in rural areas and Rs. 83,000 in urban areas) and it starts increasing with the increasing level of education of respondents. The highest average amount of dowry is for the respondents in the highest education category (Rs.150,000 in both urban and rural areas). Moreover, the average amount of dowry is higher for females than that for males. It is important to note here that the dowry paid to male remains in male's household, whereas, dowry paid to female is brought to the family of her husband. The average amount of dowry, by consumption quintiles is the highest for the richest consumption quintile and the lowest for the poorest consumption quintile. In the richest two quintiles, average dowry for males is higher than that of females. On the other hand, in the poorest two quintiles, the average dowry for female respondents is higher than that of male respondents.

Figure 14.11 Amount of dowery paid to female respondents, by education and consumption levels (PKR)



There are notable rural/urban differences in the average amount of dowry for female respondents. As the figure above reveals, from the uneducated category to the any secondary, the average dowry for female respondents in urban areas is higher than that in rural areas. However, in the upper two education categories, rural respondents have higher average dowry than that of urban respondents. The case for consumption quintile-wise average dowry is almost opposite to this. In the first three quintiles, urban respondents have higher average dowry than the rural respondents however. On the other hand, in the poorest two quintiles, rural respondents have higher average dowry than that of urban respondents.

15. Cognitive abilities

The cognitive ability, that includes literacy and numeracy skills, is one pathway through which education impacts outcomes. This ability is captured by testing individuals between ages 15 and 60 for literacy and numeracy skills acquired in school through formal education. Tests were designed and administered for: IQ, literacy, numeracy, health knowledge and English language. These tests were made part of the study as recent research has shown that years of schooling should not be the sole criteria for judging outcomes. Put differently, it is the quality rather quantity alone that really matters. One way of measuring quality is to test cognitive achievement once individuals have been to school. Cognitive ability also has implications for determining income generating abilities as well as health and fertility outcomes.

15.1 Ravens standard progressive matrices (Ravens IQ Test)

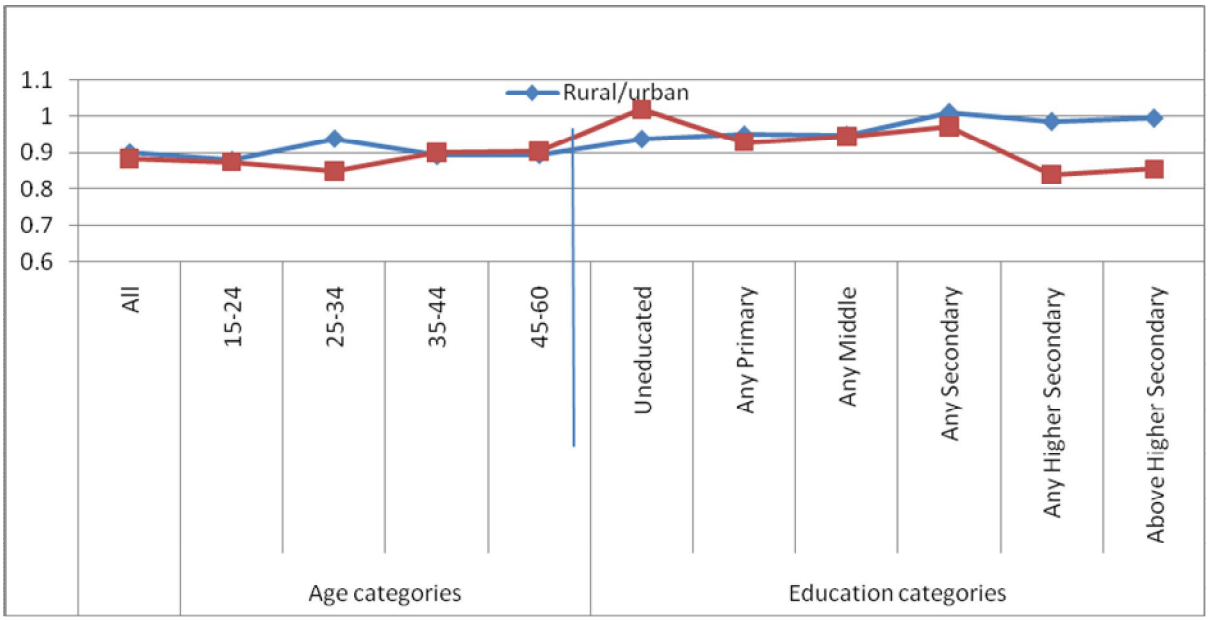
The Ravens IQ test measures the 'inherent' ability of individuals and isolates impact of schooling on learning abilities and other outcomes. This test is arguably not affected by individual environment and schooling. Respondents were asked questions about various patterns, puzzles, and to fill in the missing part of the pictures. Score on this test helps control for innate ability when analysing relationships between educational (eg. literacy and numerical skills) and laborr market outcomes etc. For the purposes of the survey, an adapted version of the Ravens test was used.

Table 15.1 Ravens IQ test score by age and education levels

Categories	Sub-categories	Mean score (total 20)
All	All	7.9
By age categories	15-24	8.3
	25-34	8.0
	35-44	7.7
	45-60	7.3
By education categories	No education	6.8
	Primary or less	7.6
	Middle (grade 6-8)	8.3
	Matric (grade 9-10)	9.1
	Intermediate (grade 11-12)	9.7
	Above higher secondary (grade 13 and above)	10.7

The overall average score for the sample (all individuals between ages 15-60) is 7.93 out of total score 20. As table 15.1 suggests, the average score falls with the increasing age of respondents. Contrary to the belief that Ravens IQ test is independent of the educational levels of respondents, there is a positive association between the education level of respondents and their average test score. The average test score increases with increasing education level of respondents.

Figure 15.1 Score on Ravens IQ Test: Rural, urban and male, female differences



The figure 15.1 shows average score of female respondents as percentage of the average score of male respondents, and the average score of rural respondents as the percentage of the average score of urban respondents across age groups and the education categories. As it is evident from the figure, there are significant differences between the scores of men and women, and rural and urban respondents.

The overall average score for females is almost 10 percentage points less than the average score for males and it is persistent across all age categories. The average score of uneducated females is (6.7) almost the same as that of the uneducated males (6.8). However, with the increasing level of education of respondents, the difference between the average score of females and males increases with females scoring lower than males.

The average score of rural respondents (7.7) is just 90 percent of the average score of urban respondents (8.5) that is also consistent for all age groups. As the figure shows, the increasing education level of respondents eliminates the gap between rural and urban respondents.

15.2 Health knowledge test

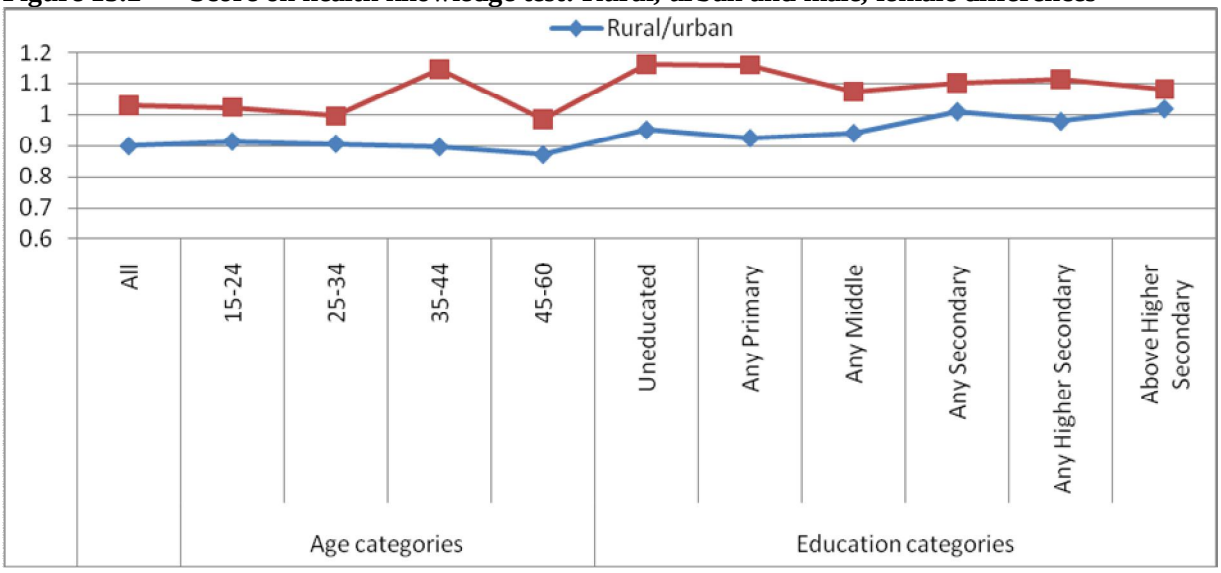
In the Health knowledge test, respondents were asked questions about various issues related to health and hygiene. The maximum score on the test could be up to 26. The average score on the test is presented in the table 15.2.

Table 15.2 Score on Health knowledge test by age and education level

Categories	Sub-categories	Mean score (Total 26)
All	All	10.1
By age categories	15-24	9.8
	25-34	10.4
	35-44	10.6
	45-60	9.9
By education categories	No education	8.7
	Primary or less	9.8
	Middle (grade 6-8)	10.2
	Matric (grade 9-10)	11.7
	Intermediate (grade 11-12)	12.7
	Above higher secondary (grade 13 and above)	13.3

The overall average score for the health knowledge test is 10.1 out of the maximum 26. Unlike the Raven's IQ test score, the health knowledge test score is the lowest for the youngest age category (mean = 9.8) and it is the highest for the age group 35-44 (mean = 10.6). The average test score increases with the increasing level of education of respondents.

Figure 15.2 Score on health knowledge test: Rural, urban and male, female differences



As the figure 15.2 shows, there are average test score differences between females and males, and rural and urban respondents. The average score of female respondents is 10.3, slightly higher than the average score of males that is 10.0 and this difference persists across all age groups and education categories, showing that females have relatively better understanding of health and hygiene issues than males. This has implications for the health and hygiene of the children in the house since better knowledge of the mother means better care for the children.

The figure also shows the differences between the average test score of rural and urban respondents. On the average, the understanding of rural respondents about the health issues is lower than the urban respondents and the test score of rural respondents is just 90 percent of the test score of urban respondents. This rural-urban difference is persistent across all age categories. It is interesting to note that the urban rural differences in scores disappear with increasing levels of education. In the education category any higher secondary, the average score for rural respondent is 100 percent of the average score of the urban respondents and is higher than 100 percent in the highest education category.

15.3 Literacy tests

There were two parts to the literacy tests conducted. The short test was given to all respondents between ages 15-60. If they were able to score more than three out of five on the short test were given the longer test.

15.3.1 Short literacy test

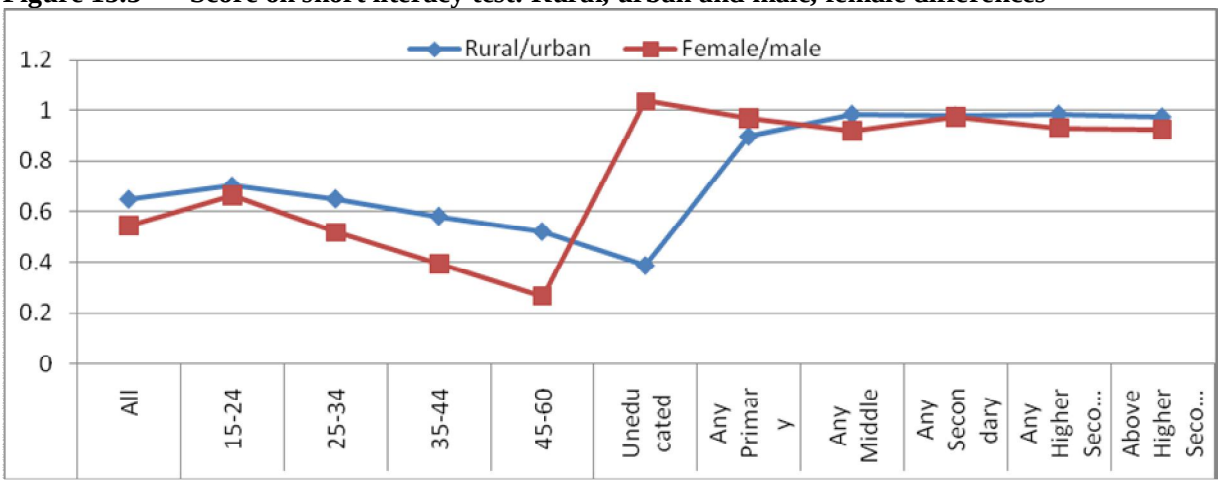
The short literacy test examines the 'basic-order' skills, i.e. ability to read Urdu and answer with comprehension. A passage was given to respondents to read and that was followed by five questions. The maximum possible score on this test is five. Anyone who can answer even one/five correct answer is considered as "literate". The average score of respondents is given below in the table.

Table 15.3 Score on short literacy test by age and education level

Categories	Sub-categories	Mean score (total 5)
All	All	2.3
By age categories	15-24	2.8
	25-34	2.4
	35-44	1.8
	45-60	1.5
By education categories	No education	0.1
	Primary or less	2.2
	Middle (grade 6-8)	3.8
	Matric (grade 9-10)	4.4
	Intermediate (grade 11-12)	4.6
	Above higher secondary (grade 13 and above)	4.7

The overall average score on the short literacy test is 2.3. As shown in the table 15.3 the average score on short literacy falls in higher age categories and increases consistently with the increasing levels of education.

Figure 15.3 Score on short literacy test: Rural, urban and male, female differences



As the figure 15.3 shows, there are sharp inequalities between average score of females and males, and rural and urban respondents. Over all, the average score of females is 1.6, only 58 percent of the males' average score that is three. This gap widens alarmingly for the upper age groups. When plotted against the education categories, the difference between male and female respondents is greatly reduced. Uneducated females perform slightly better than uneducated males and in all other education categories, the average test score of female is within a 10 percentage point difference of the average male score.

The overall average score of rural respondents is two that is merely 65 percent of the average score of the urban respondents that is 3.1. The rural-urban gap widens with the increasing age of respondents and the average score for rural respondents. By education categories, the average score for uneducated rural respondents is, 0.08 only 40 percent of that of uneducated urban respondents that is 0.2. With the increasing education level, the rural-urban difference is minimised and from the education category "any middle" to onwards, there is virtually no rural-urban gap.

15.3.2 Long literacy test

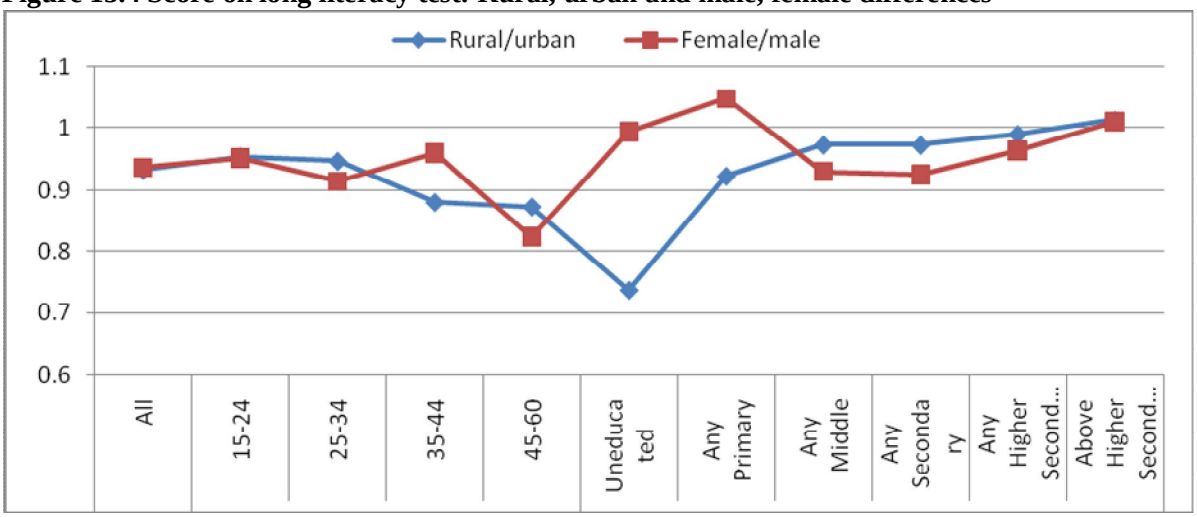
Those respondents who answered at least three out of five questions correctly in the short literacy test were allowed to go on to the long literacy test. The long literacy test consisted of a longer passage followed by eight questions.

Table 15.4 Score on long literacy test by age and education level

Categories	Sub-categories	Mean score (total 8)
All	All	4.4
By age categories	15-24	4.5
	25-34	4.5
	35-44	4.3
	45-60	4.4
By education categories	No education	2.5
	Primary or less	3.3
	Middle (grade 6-8)	4.2
	Matric (grade 9-10)	4.7
	Intermediate (grade 11-12)	5.0
	Above higher secondary (grade 13 and above)	5.6

The overall average score on the long literacy test is 4.4, out of the maximum eight. There are no significant differences in average score between various age groups. However, like other tests, there is a strong positive association between education level of respondents and the average score on Long Literacy Test. The average score is the minimum for the uneducated category and it consistently increases with the increasing education levels, becoming the highest for the highest education category.

Figure 15.4 Score on long literacy test: Rural, urban and male, female differences



In the figure 15.4, there are clearly visible differences in average score on the long literacy test between male and female, and rural and urban respondents. In general, the difference between the average score of females and males increases with increasing age of respondents and females score lower than males in each age group. By education levels of respondents, there is no difference between the average score of females and males in the uneducated category and in the category any primary, females on the average score better than males. However, for the rest of the education categories, females' average score is lower than that of males, but within a 10 percentage points, and the difference is minimised with the increasing education level. This shows that educational attainment for males and females on average seems to be

allowing comparable acquisition of literacy skills at comparable levels of education. This may have implications for the comparison of quality of education services in girls and boys schools.

15.4 Numeracy skills

The numeracy skills were tested by two mathematics tests; short mathematics test and the long mathematics test. The short mathematics test consisted of five questions and those who score four out of five correctly were allowed to move on to the long mathematics test.

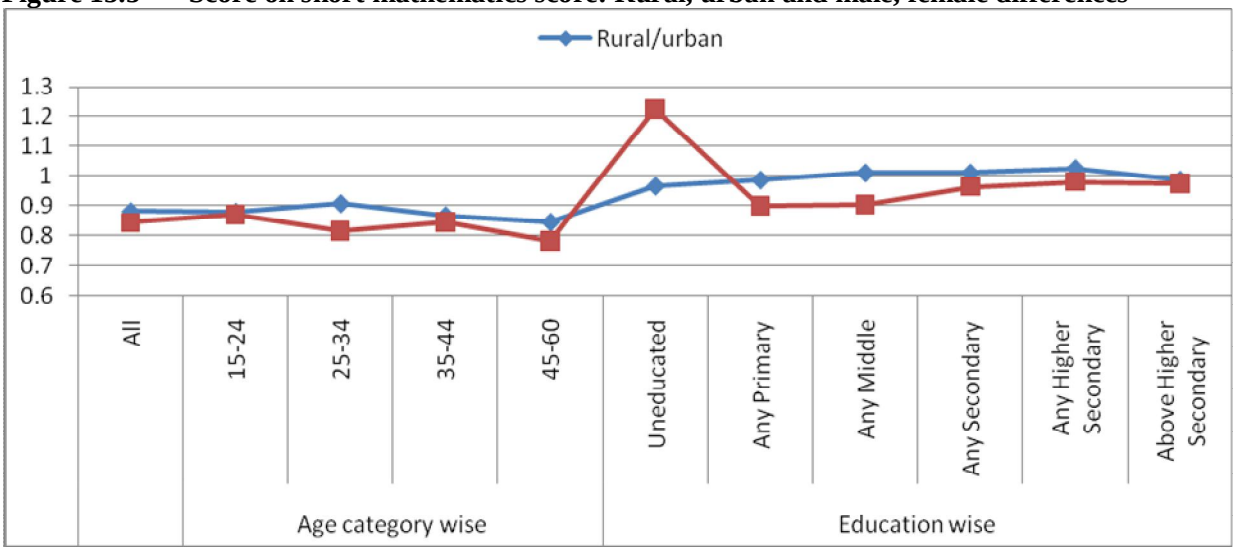
15.4.1 Short mathematics test

The total score for the math test is five. The overall average score for the short mathematics test is 3.7 that falls with the increasing age groups of respondents and increases with their education levels.

Table 15.5 Score on short mathematics test by age and education level

Categories	Sub-categories	Mean score (Total 5)
All	All	3.7
By age categories	15-24	3.9
	25-34	3.8
	35-44	3.4
	45-60	3.3
By education categories	No education	2.6
	Primary or less	3.5
	Middle (grade 6-8)	4.4
	Matric (grade 9-10)	4.7
	Intermediate (grade 11-12)	4.8
	Above higher secondary (grade 13 and above)	4.9

Figure 15.5 Score on short mathematics score: Rural, urban and male, female differences



As shown in the figure 15.5, there male-female and rural-urban differences in the average score on the short mathematics test are prevalent, vary across age groups and are minimised with increasing education levels of the respondents.

15.4.2 Long mathematics test

The overall average score on the long mathematics test is 6.7 out of the maximum 12. The average score varies by the age categories of respondents; however, there is no specific pattern. The average test score consistently increases with the increasing education levels of respondents

Table 15.6 Score on long mathematics test by age and education

Categories	Sub-categories	Mean score (total 12)
All	All	6.7
By age categories	15-24	6.6
	25-34	7.0
	35-44	6.4
	45-60	6.8
By education categories	No education	2.4
	Primary or less	4.8
	Middle (grade 6-8)	6.7
	Matric (grade 9-10)	7.6
	Intermediate (grade 11-12)	8.2
	Above higher secondary (grade 13 and above)	8.8

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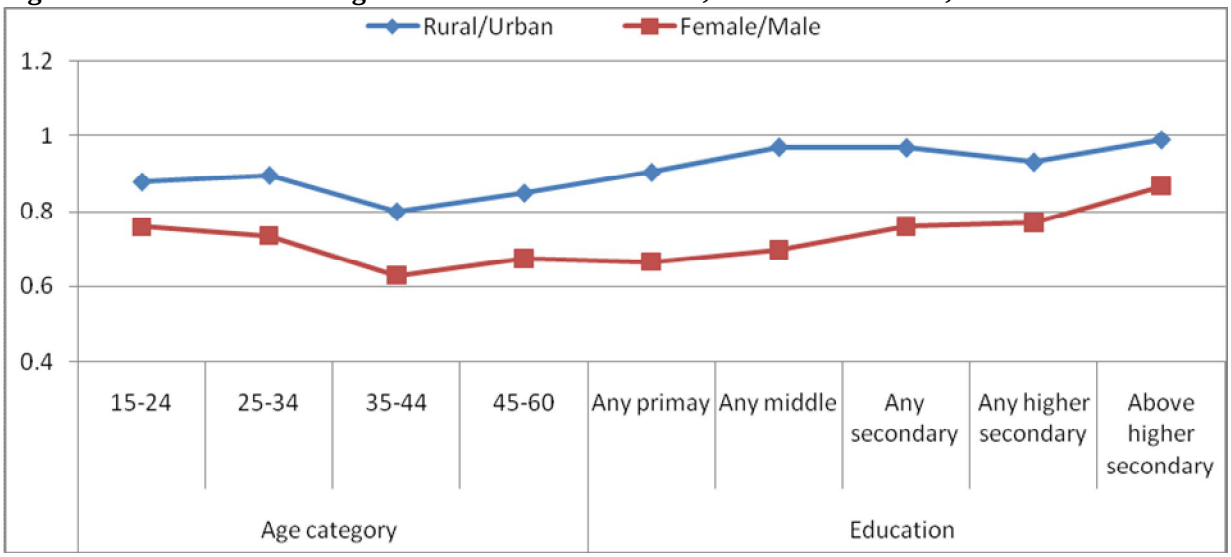
Figure 15.6 Score on long mathematics test: Rural, urban and male, female differences



There are differences in the average test score between females and males, as well as, between rural and urban respondents. As the figure 15.6 show the overall average score of females is 5.5 that is just 73 percent of the average score of males that is 7.4. The gap between females and males increases with the increasing age of respondents. By education level, the gap between females and males persists across all

education categories; however, it is minimised with the increased education level of respondents. The figure also shows the rural-urban gap in the average score of respondents and the average score of rural respondents is 6.4, just 86 percent of the urban respondents that is 7.3. The gap increases with the increasing age of respondents. The figure also shows that increased education levels eliminate the rural-urban gap and average score for rural respondents is 100 percent of the urban respondents in the highest education category.

15.5 English language test

The overall average score on the English Test is 5.5 out of maximum 19. As the table suggests, the average score falls with the increasing age of respondents and sharply increases with the increasing education level of respondents

Table 15.7 Score on English language test by age and education level

Categories	Sub-categories	Mean score (total 19)
All	All	5.5
By age categories	15-24	7.2
	25-34	6.0
	35-44	3.8
	45-60	3.0
By education categories	No education	0.1
	Primary or less	1.7
	Middle (grade 6-8)	8.0
	Matric (grade 9-10)	12.9
	Intermediate (grade 11-12)	15.0
	Above higher secondary (grade 13 and above)	16.4

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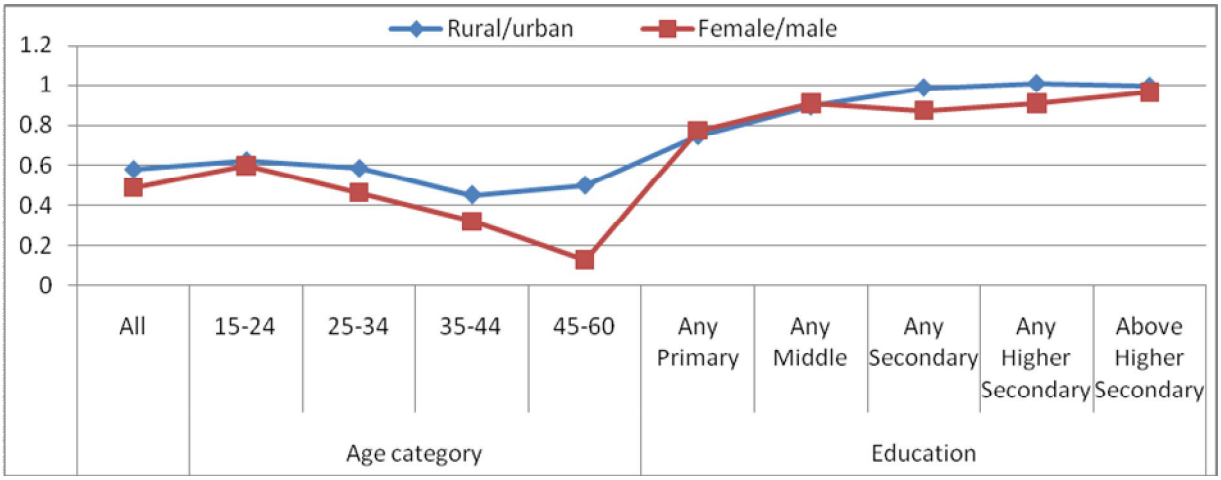
There are huge differences in the average score of males and females, and rural and urban respondents. The overall average score of females is 3.7, even less than 50 percent of the average score of males that is 7.6. This gap widens with the increasing age of respondents and for the age group 45-60, the average score of female respondents is only 13 percent of the male respondents. However, respondents' increasing education levels narrow the gap between females and males.

Figure 15.7 Score on English language test: Rural, urban and male, female differences



The average test score of rural respondents is 4.6 that is lower than the average test score of urban respondents, that is 7.9 and it falls with the increasing age of respondents. On the other hand, the increasing education levels of respondents minimise the gap and for the education category any secondary, and higher categories, the average score of rural respondents is 100 percent of the average score of urban respondents.