

Poverty Profile of Pakistan

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1. Introduction

A poverty profile is generally considered a special case of poverty comparison because it shows how poverty varies across sub-groups of the population. It often includes the poverty rate for each group and investigates who are the poor or which group is the largest among the poor (World Bank, nd). The choice of population sub-groups varies across countries or regions depending on both the purpose of the analysis and the availability of poverty data. However, a common purpose of a poverty profile is how poverty varies with geography and how it is affected by different village/community or household characteristics. This type of comparison of poverty – indicating where poverty is greatest and who the poor are – is important for policy makers because it contains valuable information needed to develop effective anti-poverty policies and programs.

The concept of poverty profile is not new for Pakistan since several studies have developed it using primarily the consumption module included in different household surveys. Jafri (1999), for example, prepared a poverty profile of Pakistan based on the HIES² micro-data sets by comparing poverty rates across different income, education and occupational groups. Qureshi and Arif (2003) used a relatively small micro-data set to develop a poverty profile for the 1998-99 period and their focus was not different from Jafri (1999). Based on the HIES datasets, Cheema (2005) made poverty comparisons by household characteristics including family size, dependency ratio, access to land and household head characteristics such as education and occupation. He also compared the characteristics of poor with non-poor households.

More recently, three studies have applied the small geographical technique on two micro data-sets to compare poverty levels across more than one hundred districts of Pakistan. Jamal (2007) and Cheema

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² HIES stands for Household Integrated Economic Survey, which is regularly conducted by the Pakistan Bureau of Statistics, Government of Pakistan.

(2010) utilized the HIES 2004-05 and PSLM 2004-05 for the district level poverty comparison while Ali (2011) has applied this technique on the 2007-08 HIES 2007-08 and 2007-08 MICS³ (Punjab) to predict poverty at district and tehsil levels for Punjab.

Another set of studies has developed district-level development indices focusing on different dimensions of poverty. Ghaus et al. (1996), for example, determined the extent of variation among districts in the level of social development and also examined how the relationship is strong between levels of social and economic development and what explains regional differences in the level of social development. Jamal and Khan (2007, 2007a) have developed indices of human development and multiple deprivation at the district level. Multidimensional poverty has also been compared recently at the district-level by Haq and Zia (2013) and Naveed and Ali (2013).

This very brief survey of the available literature indicates the availability of very useful information on poverty differentials across districts. This literature is also a major source in understanding the regional or/and provincial variations in poverty as well as for identification of the poor groups of population. The findings of these studies show that most districts of Balochistan, Southern Punjab and several districts of Sindh and KP are deprived of and relatively poor. Poverty also varies across sub-groups of the population; households headed by illiterate persons working as unskilled or semi-skilled workers are poorer than households headed by literate persons engaged in well-paid jobs.

However, because of the data constraint, the poverty profiles at small geographical unit level have several limitations. They are in general based on small datasets, not truly representative at the district level; and they have not addressed an important aspect of the profile – who are the poor or which group is the largest among the poor, within the small geographical units, say districts. This paper aims to contribute in the existing literature by preparing poverty profile of Pakistan covering provinces, regions/zones and districts, using a more recent very large micro-dataset named, Benazir Income Support Program, Poverty Scorecard Survey (BISP-PSS), conducted in 2010 to identify beneficiaries for cash transfer. The 2010 BISP-PSS contains sufficient information to develop a poverty file of the country at the district level.

The rest of this study is organized as follows. Data and methodology are discussed in the next section, followed by a presentation of poverty incidence data across provinces/regions in section three. A

³ MICS stands for Multiple Indicator Cluster Survey, carried out by the Government Punjab as well as other three provincial governments, but it is more regular in Punjab than elsewhere.

comparison of poverty rates by agro-climatic zones of Pakistan is the subject matter of section four. Poverty across the districts of Pakistan is discussed in section five, followed by a presentation on the incidence of poverty by sub-groups of population, divided into different groups based on demographic, educational and labour market characteristics in section six. An attempt has been made in penultimate section to outline the reasons behind these poverty differentials. The final section summarizes the main findings.

2. Data and Methodology

As noted above, the main data source for this study is the 2010 BISP-PSS, which is not a regular household survey. Rather, it is a census-type special survey, organized by the BISP, which has two broad objectives. First, in the short terms, it (BISP) aims to cushion the negative effects of the food and fuel price crisis on the poor, since Pakistan witnessed 30-year high food price inflation in 2008 (O’Leary et al., 2011). Second, it aims to develop a modern safety net program to protect population against chronic and transitory poverty. Initially the BISP involved parliamentarians in identification of eligible households. But there was a need for less subjective and more scientific targeting mechanism. A necessary condition to make a-cash-transfer program more effective is the development of an efficient targeting and beneficiary enrolment system in order to minimize the inclusion and exclusion errors. This objective can be achieved by adopting a targeting instrument, which collects information on the various characteristics of the household as well as its assets (World Bank, 2009).

Several methods have been developed in different parts of the world and have been used to identify the poor. In the case of Pakistan, for example, Rural Support Programs (RSPs) used to identify poor through a subjective approach which defines a household economic wellbeing based on a set of questions asked from community members (RSPN, nd). However, these programs (RSPs) shifted to a Proxy Means Test (PMT) based Poverty Scorecard (PSC) approach. Significant empirical evidence and international practical experience also support use of PMT for successfully identifying households below a poverty cut-off score (World Bank, 2009). The BISP has also adopted this approach and has set up institutional arrangements for the program’s management, and administration and monitoring.

Two teams of the World Bank developed the PSC based on PMT using the PSLM⁴ 2005-06 (World Bank, 2009). Households are scored on a scale of 1-100. As O’Leary et al. (2011) shows:

A house-to-house survey was initiated in 2010/11 in which the relevant targeting information was collected using a specially designed Targeting Form, the BISP Poverty Scorecard. Upon completion of data collection, a PMT formula was applied to generate a PMT score for every household. If a household’s PMT score falls below the predetermined cut-off score they are defined as an **eligible household**. A final formula based on 23 variables was developed and tested on the Pakistan Living Standards Measurement Survey (PSLM) 2007/08 and a PMT threshold score of 16.17 was established, with any household with a score of 16.17 or under being defined as an eligible household.

The PSC data is currently being used for its primary objective to select cash transfer beneficiaries who are below a certain cut-off score. The poverty scorecard has been adopted by the GoP for improving the targeting performance of BISP. The choice of the cutoff score was a critical policy decision of the BISP authorities. The criteria for households eligible to receive monthly cash transfers from the BISP have three components: (i) household’s PMT score should be 16.17 or lower; (ii) there should be at least one female beneficiary per household; and (iii) the female beneficiary should hold a computerized national identification card issued by the National Database and Registration Authority (NADRA).

For the present study, the PMT score of 16.17 or lower is used as the cut-off point or the threshold to consider a household as poor. This cutoff score comes closest to covering 25 percent of the population (World Bank, 2009; O’Leary et al., 2011). The other two components, presence of at least one female beneficiary and holding of a computerized national identification card, necessary for households eligible to receive cash transfer from the BISP, are not applied for the present poverty profile.

The threshold of PMT score of 16.17 or lower has been used in this study for poverty comparison across the provinces, regions/zones and districts as well as sub-groups of population, grouped based on household demography such as dependency ratio, gender of head of household and his/her age at the time of BISP-PSS. Sub-grouping of the populations is also done on the basis of educational attainment by head of households or other household members. Employment status of the head of household is also used to compare poverty incidence between sub-groups of population. This study would help understand where poverty is concentrated and who are the poor?

Poverty is typically determined at a household level, which is the unit of analysis for this study. The study is comparative in nature. As noted earlier, poverty profile of Pakistan as well as well-being

⁴ Pakistan Socio-economic Living Standard Survey, a representative household survey conducted regularly by the Pakistan Bureau of Statistics (PBS) and it includes all modules of the HIES.

indices has been developed at the province and district levels by several earlier studies.⁵ This study has also put the available findings together to compare them with the results of BISP-PSS, 2010. The studies compared may not have followed a similar methodology, but their findings would help to understand the areas (sub-groups) where poverty is concentrated.

3. Poverty Differentials: A Province Level Analysis

Based on the 2010 BISP-PSS micro-data, Table 1 sets out data on three measures, mean poverty score, mean score for households below the 16.17 cut-off point, and incidence of poverty or proportion of households below this cutoff point, by provinces and regions. The overall mean poverty score, which may vary between 0 and 100, is highest for Punjab (27.7), and lowest for Sindh (20.3). The corresponding scores for KP and Balochistan are higher than Sindh but lower than Punjab. For areas/regions, which are not administratively part of these provinces, mean poverty score gives an interesting pattern; Islamabad and AJK have a score higher than the mean poverty scores of all provinces and regions. GB, in terms of mean score, is better than Sindh, KP and Balochistan. Overall, the lowest score in Table 1 is observed for FATA.

The overall incidence of poverty (or proportion of households below the 16.17 cut-off) is computed as 27.8 percent, by assigning weights equal to population share of each province/region, shown in Table 1. The last column of Table 1, which shows the incidence of poverty by province/region, is just reflection of the data presented in column II of this table. Among the four provinces, the highest incidence of poverty is found in Sindh (45%), followed by Balochistan (44%), Khyber Pakhtukhwa (KP) (37%) and Punjab (21%). The BISP-PSS shows that poverty rates in Sindh and Balochistan are double of the corresponding rate in Punjab. Overall, the highest incidence of poverty is found in Federally Administered Tribal Areas (FATA), where every second household is marked below the 16.17 cutoff point. Poverty rate is lowest in Islamabad, only 9%. The incidence of poverty in Azad Jammu and Kashmir (AJK) is lower than the incidence in Punjab. The poverty situation Gigit-Baltistan (GB) is better than the situation in Sindh, KP and Balochistan, but poorer than Punjab. What appears from the 2010 BISP-PSS is that Sindh is the poorest province closely followed by Balochistan and KP while Punjab is much better than other three provinces.

⁵ It includes Jamal and Khan (2007, 2007a), Haq and Zia (2013) and Naveed and Ali (2013).

Table-1: Mean Poverty Score and Incidence of Poverty by Province, BISP-PSS, 2010.

Province	Mean poverty score	Mean <16 score	Indices of Poverty
Punjab	27.73	11.35	21.08
Sindh	20.26	9.51	44.65
KP	21.99	10.52	36.92
Balochistan	20.58	9.23	43.92
GB	24.92	11.72	26.19
Islamabad	36.96	11.98	9.06
FATA	16.82	9.22	56.19
AJK	29.27	11.90	18.06

Source: Computed from micro-data of BISP-PSS, 2010.

The question is whether these findings from the 2010 BISP-PSS micro-data are consistent with other studies. It has been reported earlier that no other study has used a cutoff score as has been applied in the BISP-PSS data. A close proxy to this score methodology is the application of small geographical technique,⁶ which has been used by Jamal and Khan (2007) and Cheema (2010). Both studies have used the HIES 2004-05 and CWIQ 2004-05 to estimate poverty at district and province level. Their results are shown in Table 2. Actual and predicted headcount ratios for the 2004-05 period, as shown by Cheema (2010), are highest in KP followed by Balochistan, Punjab and Sindh. In other words, in 2004-05 Sindh had the lowest poverty level. The findings of Jamal (2007) are similar to Cheema (2010) with a difference that his estimates show Balochsitan as the poorest province, followed by KP, Punjab and Sindh. Thus, Sindh, which appears to be the poorest province in the 2010 BISP-PSS (see Table 1), was better than other three provinces according to poverty estimate done for the 2004-05 period. For the 2007-08 period, Ali (2011) applied the small geographical technique on HIES 2007-08 and MICS 2007-08 micro-data but only for Punjab. And the predicted poverty incidence for the province is 20.5 percent, which is lower than the poverty figure of 24 percent for the 2004-05 period.

⁶ World Bank researchers have developed a technique that allows estimation for smaller areas by combining census and household survey information. This methodology involves: The first step is to select a set of variables that are common to the census and household survey. These common variables are used as explanatory variables. Using household survey data, regression models are run to estimated levels of household consumption expenditure. In the second stage the obtained set of parameters estimates from the consumption model is applied to the similarly defined variables in the census to obtain the predicted per capita consumption for each census household. The predicted per capita consumption expenditure for each household in the census data is used to predict the level of poverty at a disaggregated level keeping in view the standard error of the regression, poverty line and cumulative distribution function of the normal density function.

Table – 2: Actual and Predicted headcount Ratios

Province	Actual headcount ratio, HIES 2004-05	Predicted headcount ratio, 2004-05			HDI 2005 (Jamal and Khan, 2007)	IMD 2005 (Jamal and Khan, 2007)	Multidimensionality of Poverty (Naveed and Ali, 2012) PSLM, 2007-08
		Cheema (2010)		Jamal (2007)			
		HIES 2004-05	CWIQ survey 2004-05	HIES, 2004-05			
Pakistan	24	24	24	29.8	0.6196	58.45	-
Punjab	24	24	24	27.7	0.6699	52.53	0.19
Sindh	18	19	19	27.2	0.6282	54.95	0.33
KP	32	31	31	35.4	0.6065	58.43	0.32
Balochistan	27	27	28	53.1	0.5557	69.19	0.52

It appears from the above discussion that the 2010 BISP-PSS based poverty estimates showing Sindh as the poorest province are not comparable with the earlier estimates for 2004-05 period. It can be attributed to three factors. First, poverty situation in 2004-05 was different than the situation in 2010 when the BISP-PSS was carried out. It is likely that poverty situation across provinces in 2010 was different from the situation in 2004-05. This proposition cannot be ruled out because poverty changes during last decade have largely been in Sindh and Balochistan (Cheema, 2005). If poverty has risen during the 2004/05-2010 period, the share of Sindh in this rise, as in the past, could have been higher in Sindh than in other provinces. Second, the provincial differences are largely due to difference in methodologies used in this study (poverty score with a cutoff point of 16.17), Jamal and Khan (2007) and Cheema (2010). Third, poverty in 2010 BISP-PSS is over-reported for Sindh.

To understand the province-level differences better, four other indicators of wellbeing - Human Development Index (HDI)⁷, Indices of Multiple Deprivation (IMD)⁸, Multidimensionality of Poverty (MPI),⁹ and Index of Quality of Life (IQL) or Multidimensional Wellbeing¹⁰ – have also been reported

⁷ HDI focuses on human development from three dimensions: a long and healthy life, as measured by life expectancy at birth, knowledge as measured by the adult literacy rate and combined primary, secondary and tertiary gross enrollment ratios, and a decent standard of living measured by the Gross Domestic Product (GDP) per capita in terms of Purchasing Power Parity in US dollars (PPP\$). The knowledge or education index gives two-third weight to adult literacy and one-third to combined enrollment rates. To arrive at HDI value, arithmetic mean of the above three indices is calculated.

⁸ Multiple deprivations are made up of separate dimensions or 'sectors' of deprivations. These sectors reflect different aspects of deprivations. Each sector is made up of a number of indicators, which cover aspects of this deprivation as comprehensively as possible.

⁹ This approach is based upon the major steps; 1) Identification: identifying the poor among the total population 2) Aggregation: constructing a numerical measure of poverty giving ratio of poor in the population.

¹⁰ Human wellbeing is analyzed in terms of two major dimensions: objective and subjective dimensions. To measure objective wellbeing three domains are taken, i.e., education, health and households living condition. In contrast to objective

in Tables 2 and 3. In HDI, the highest value, 0.6699, is shown for Punjab followed by Sindh (0.6262), KP (0.6065) and Balochistan (0.5557). The IMD shows similar findings in a way that it put Balochistan as the most deprived province, followed by KP, Sindh and Punjab (Table 2). The MPI also shows Balochistan as the poorest province, with a score of 0.52 while other three provinces have much lower scores: 0.33 for Sindh, 0.32 for KP and only 0.19 for Punjab. Table 3 also shows data on IQL, with five categories, good, fair, medium, poor and bad, by province. The pattern appears to be similar to HDI and IMD: Punjab is much better than other three provinces and it is followed by Sindh, KP and Balochsitan. The earlier social development ranking by Ghaus et al. (1996) shows a similar pattern across the four provinces (Appendix Table 1).

Table – 3: Distribution of population in wellbeing rating (%) Pakistan

Province	Rating				
	Good	Fair	Medium	Poor	Bad
Punjab	23.6 (61.6)	5.6 (40.3)	13.4 (61.2)	12.1 (66.1)	1.6 (22.9)
Sindh	10.1 (26.4)	4.9 (35.4)	3.7 (16.9)	3.6 (19.7)	0.7 (10.0)
KPK	4.1 (10.7)	3.0 (21.4)	4.2 (19.2)	2.0 (10.9)	0.3 (4.3)
Balochistan	0.5 (1.3)	0.4 (2.9)	0.6 (2.7)	0.6 (3.3)	4.4 (62.8)
Overall	38.3 (100)	14.0 (100)	21.9 (100)	18.3 (100)	7.0 (100)

Source: Haq and Zia (2012), Table 6

Note: Figures shown in parentheses are the provincial share in each category of wellbeing.

Two broad conclusions can be drawn from the above discussion on provincial differences in poverty and wellbeing. First, poverty estimates, direct or indirect, based on consumption expenditure data as produced by the HIES do not show a consistent pattern across the provinces. Poverty has fluctuated across the provinces overtime. Household expenditures are heavily influenced by current income, assets status and inflation. Any change in these variables can affect poverty estimates through changes in household expenditures. Poverty score methodology of BISP, as shown earlier, is based on a regression analysis of the 2007-08 HIES micro-data where household expenditure per adult equivalent was used as the welfare indicator. So the poverty estimates, based on the 2010 BISP-PSS may reflect the welfare situation in 2010. Second, HDI, IMD, and MPI are primarily based on non-income dimensions of poverty, particularly health and education. The provincial patterns are consistent in showing that Balochistan is the least developed or most deprived province while Punjab is at the top in development as well as wellbeing. Sindh in general is better than KP and Balochsitan but lower than

wellbeing the key features of dimensions of subjective wellbeing are based on people’s perceptions of their quality of life in Pakistan. Subjective perception of quality of life shows satisfaction with the facilities/services provided by the government in education, health and public safety sector are used.

Punjab. It is concluded that the highest poverty in Sindh, as shown by the 2010 BISP-PSS, may be the result of high inflation between 2008 and 2010 period or it could be attributed to over-reporting of poverty situation in Sindh.

4. Poverty across the Agro-climatic Zones

One major limitation of the 2010 BISP-PSS is that the areas covered in this survey have not been divided into urban and rural regions, a practice followed by all population censuses as well as household surveys. So it is not possible to compare poverty levels by rural and urban areas of the country. Although some recent studies have shown urban poverty higher than rural poverty, there is a consensus about the concentration of poverty in rural areas. The concentration of chronic poverty is also found in rural areas of the country (Arif and Farooq, 2013). The use of poverty lines different for urban and rural areas has put the urban poverty figure on a higher side in some recent studies.

A comparison of poverty levels across the agro-climatic zones¹¹ is a common practice in poverty studies (Malik, 2005; Irfan, 2007). Although it is not uncommon to make the zonal classification by including both urban and rural areas of a zone (Irfan, 2007), the classification of rural areas only is always preferred. For this study, because of the non-availability of rural-urban variable, the whole country is divided into nine agro-climatic zones including both rural and urban areas of a zone. The poverty data by agro-climatic zones are reported in Table 4, which also show in its last column the poverty estimates by Irfan (2007), based on the 2004-05 HIES data.

There is a consensus in zone-level studies that, first, poverty is lowest in *barani* zone comprising of Rawalpindi Division (Rawalpindi, Islamabad, Jhelum, Chakwal and Attock districts) because of job opportunities in Islamabad capital, armed forces, overseas migration and strong rural-urban linkages. Second, poverty is relatively higher in cotton-wheat zones of Punjab (South) and Sindh and low intensity zone of Punjab than in other zones of the country.

With some minor variations, the 2010 BISP-PSS, as presented in Table 4, confirms earlier findings and show that *barani* Punjab is the richest zone of the country while cotton-wheat Sindh, rice-wheat Sindh and low intensity Punjab zones are the poorest zones (Table 4). The 2010 BISP-PSS has put the cotton-wheat Punjab zone (south Punjab) in the middle with a rank of 5 out of 9 zones. Two other zones,

11 The nine zones are *barani* Punjab, mixed Punjab, low intensity Punjab, cotton wheat Punjab, rice-wheat Punjab, cotton-wheat Sindh, rice-wheat Sindh, KP (except D. I. Khan) and Balochistan (except Nasirabad) (Pickney, 1989).

mixed Punjab and rice-wheat Punjab, are better in terms of well-being than all other zones except *barani* Punjab. Industrialization, relatively high-levels of urbanization and overseas migration may be among the important factors in lowering poverty in these two zone located in central Punjab.

However, the findings of BISP-PSS data differ from earlier studies in the case of cotton-wheat zone in South Punjab which has been consistently shown among the poorest zones. The inclusion of urban areas in the present analysis is likely to be main cause for this different unexpected behaviour. The poverty situation by zones can be analyzed better when rural-urban classification is possible. The BISP data managers need to work on adding a column of urban-rural in the BISP-PSS. Given the micro-data files, it is possible to add this column.

Table – 4: Mean Poverty Score and Incidence of Poverty by Agro-Climate Zones, 2010.

Agro-Climate Zone	Poverty Score		Incidence of Poverty (BISP-PSS, 2010)	Irfan (2007) (HIES 2004-05)
	Mean	<16 score points		
Barani Punjab	33.53	12.48	7.8 (1)	7.38 (1)
Mixed Punjab	28.36	12.47	15.41 (3)	26.9 (6)
Low Intensity Punjab	20.76	10.20	42.22 (8)	30.34 (7)
Cotton-Wheat Punjab	24.54	11.33	29.14 (5)	33.02 (9)
Rice-Wheat Punjab	31.02	12.03	13.28 (2)	16.09 (3)
Cotton-Wheat Sindh	17.88	9.43	51.90 (9)	22.51 (4)
Rice-Wheat Sindh	21.79	9.58	39.99 (7)	15.82 (2)
KP	22.12	10.63	36.92 (6)	32.11 (8)
Baluchistan	25.97	9.84	27.95 (4)	26.65 (5)

Source: Computed from the micro-data of the 2010 BISP-PSS.

5 District-Level Analysis

The district level analysis has been carried out in two ways; first, by using the 2010 BISP-PSS micro-data, all districts of the country are grouped into five categories- ‘least poor’, ‘vulnerable’, ‘poor’, ‘very poor’ and ‘extremely poor’. As noted earlier, based on the 16.17 cut-off point, it was estimated that 27.8% of households in Pakistan are poor. Districts, where poverty incidence (≤ 16.17 cut-off) is less than half of the national poverty rate (27.8%) are grouped as ‘least poor’ while districts where poverty is more than half of the national average but less than 100 percent are categorized as ‘vulnerable’; any negative shock can push them below the poverty threshold (≤ 16.17 cut-off). ‘Very poor’ districts are those where poverty is more than 150 percent of the national average but less than 200 percent. If the poverty rate of a district is double of the national average, it is grouped in the

`extremely poor' category. Poverty rate by these five groups of districts are presented in Table 5. In the second step, districts poverty status is compared with the findings of other studies.

Table 5 shows 25 districts of the country as 'least poor': 13 of them are in Punjab including Sialkot, Jhelum, Attock, Rawalpindi, Gujrat, Khuzhab, Mandi Bahuddin, Chakwal, Lahore, Narowal, T.T. Singh, Faisalabad and Gujranwala. All of these districts are located either in Central Punjab or in Northern Punjab. The Punjab belt stretching Lahore to Rawalpindi is 'least poor' in the country. Islamabad, which is adjacent to Rawalpindi, is also among the least poor districts. Two districts of KP, Abbotabad and Haripur, which are geographically very close to Northern Punjab, are also among the 'least-poor' districts. Interestingly, three districts of AJK – Bhimber, Poonch and Kotli, and two districts of GB – Ghazir and Hunza – are also in the list of 'least poor' districts. The only district(s) from Sindh is Karachi, which has been grouped into the 'least poor' category. No district from Balochistan could qualify for this preferred category.

In contract, most 'extremely poor' districts of Pakistan, out of total 22 districts in this category, are either from Sindh or from Balochistan, with only one district Rajanpur from Punjab and three districts from AJK and KP (Table 5). 'Very poor' districts are founds in all provinces and regions, but with a heavy concentration in Balochistan, Sindh, Southern Punjab and three districts of KP - Lakki Marwat, D.I. Khan and Kohistan.

More than 50 districts of the country are categorized as 'poor' or 'vulnerable' because their population is living very close to the poverty line or cutoff point of 16.17 (Table 5). A positive shock can help them escape poverty while a negative shock for those just above the threshold can be a source to push them into 'very poverty' category.

A valid question is how the BISP-PSS district-level findings fit into the existing knowledge/literature on poverty. About the 'least poor' or prosperous districts of Pakistan, there seems to be a consensus among the studies that central Punjab and Northern Punjab, with Karachi from Sindh, are 'least poor' or 'better off' districts (Jamal, 2007; Cheema, 2010; Ali, 2011). A recent study of SDPI, based on the concept of multidimensional poverty has shown 11 'least poor' districts in Punjab, all of these districts are also 'least poor', according to the present analysis based on the 2010 BISP-PSS. A similar consensus also exists about the 'very poor' or 'extremely poor' districts, which have commonly been found in Sindh, Balochistan and Southern Punjab (Haq and Uzma, 2013; Naveed and Ali, 2012).

Table 5: District Ranking by Poverty Status

Least poor districts	% poor	Vulnerable districts (continued..)	% poor	Poor districts (continued...)	% poor	Very Poor districts (continued..)	% poor	Extremely poor districts (continued..)	% poor
Sialkot (P)	5.63	Bagh (A)	14.09	Bahawalpur (P)	29.52	Awaran (B)	42.90	Larakan (S)	55.04
Jhelum (P)	6.34	Mirpur (A)	14.83	Kasur (P)	30.35	Dera Ghazi Khan(P)	44.04	Kachhi (B)	55.25
Attock (P)	6.77	Bahawalnagar (P)	15.30	Karak (K)	30.42	Rahim Yar Khan (P)	44.15	Extremely Poor	%
Abbottabad (K)	7.32	Sheikhupura (P)	15.48	Hattian Bala (K)	30.80	Lower Dir (P)	44.41	Dera Bugti (B)	55.56
Rawalpindi (P)	7.34	Hafizabad (P)	15.60	Hangu (K)	31.18	Kashmore (S)	44.49	Neelum (A)	56.08
Bhimber (A)	8.29	Sahiwal (P)	18.24	Naushahro F.(S)	31.69	Harnai (K)	44.65	Upper Dir (K)	57.14
Poonch (A)	8.30	Karachi West (S)	18.30	Peshawar (K)	32.15	D.I. Khan (K)	44.82	Diamir (G)	57.25
Gujrat (P)	8.83	Ghanche (G)	19.47	Kohat (K)	32.97	Kohlu (B)	45.13	Naushahro F. (S)	57.26
Khushab (P)	9.00	Chiniot (P)	20.07	Mansehra (K)	33.08	Zhob (B)	46.00	Jhal Magsi (B)	57.99
Islamabad (F)	9.06	Vehari (P)	20.17	Malakand (K)	33.72	Swabi (K)	46.05	Washuk (B)	58.22
Sudhno (A)	9.65	Khanewal (P)	20.20	Leiah (P)	36.37	Barkhan (B)	46.06	Jaffarabad (B)	58.63
Mandi B. (P)	9.85	Quetta (B)	20.34	Mardan (K)	36.41	Kech (B)	46.95	Chagai (B)	58.67
Chakwal (P)	9.87	Karachi Malir (S)	20.81	Hyderabad (S)	36.62	Khuzdar (B)	47.29	Kambar Shahdad Kot (S)	58.79
Lahore (P)	10.19	Okara (P)	21.03	Charsadda (K)	37.53	Mirpur Khas (S)	47.93	Jacobabad (S)	59.76
Haripur (K)	10.55	Nankana Sahib (P)	21.13	Haveli (K)	37.57	Sibbi (S)	48.22	Rajanpur (P)	60.05
Karachi S. (S)	10.89	Jhang (P)	21.37	Ziarat (B)	37.66	Muzaffargarh (P)	49.18	Tando Allahyar (S)	60.64
Karachi C. (S)	11.01	Bhakkar (P)	21.56	Panjgur (B)	38.16	Dadu (S)	50.20	Nasirabad (B)	60.97
Narowal (P)	11.49	Batagram (K)	21.70	Bannu (B)	38.17	Gwadar (B)	50.30	Lasbela (B)	61.39
Ghizer (G)	11.54	Mianwali (P)	22.83	Pishin (B)	38.51	Sanghar (S)	50.57	Matiari (S)	61.45
Karachi East (S)	12.01	Muzaffarabad (A)	23.23	Loralai (B)	38.56	Musakhel (B)	50.77	Shaheed Benazirabad (S)	65.84
Toba Tek S. (P)	12.19	Gilgit (G)	23.49	Kharan (B)	38.95	Kohistan (K)	50.84	Shikarpur (S)	65.93
Faisalabad (P)	12.86	Mastung (B)	24.98	Buner (K)	39.15	Tank (K)	51.28	Umer kot (S)	66.00
Gujranwala (P)	13.28	Baltistan (G)	25.43	Multan (P)	39.41	Shangla (K)	53.13	Badin (S)	67.15
Kotli (A)	13.40	Poor Districts	%	Killa Abdullah (B)	40.53	Nushki (B)		Tando Muhammad K (S)	70.43
Hunza Nagar (G)	13.69	Astore (G)	28.49	Kalat (K)	41.45	Khairpur (S)	53.81	Thatta (S)	72.97
Vulnerable District	%			Very poor Districts	%				
		Chitral (K)	28.77			Ghotki (S)	54.07		
Killa Saifullah (B)	14.04	Pakpattan (P)	28.81	Swat (K)	42.24	Tharparkar (S)	54.16		
Sargodha (P)	14.07	Lodhran (P)	29.24	Sukkur (S)	42.62	Lakki marwat (K)	54.36		

Source: Computed from the 2010 BISP-PSS micro-dataset. In parentheses, (P)=Punjab, (S)=Sindh, (K)=KP, (B)=Balochistan, (A)=AJK, (G)=G-B.

The SDPI recent study presents a picture similar to what has been found in the present analysis:

In Balochistan poverty seems highly concentrated in the central and southwest part of the province with the exception of Pangur and Gwadar districts. Moreover, districts at the borders have higher incidence of poverty....Disparities in the incidence of poverty are also visible across various regions and districts in KP. The incidence of poverty is extremely high in the northern mountainous region of the province. It is also very high in the southern region. The headcount ratio is around the provincial average in the large central part of the province. Districts adjacent to Islamabad, on the other hand, show low levels of poverty. Kohistan is the poorest district of Pakistan and the province....More than half of the province in south faces high incidence of poverty. On the other hand, very low incidence of poverty is observed in the northern districts of the province....All the least poor districts of Punjab, which are also the least poor districts of Pakistan, are in northern Punjab. Jhelum has only three percent households living under the conditions of poverty. Jhelum is not exception as the neighboring districts Gujrat, Chakwal, Mandi Bahauddin and Gujranwala also have extremely low levels of poverty respectively....High difference between headcount ratio of the poorest and the least poor districts reflects the magnitude of regional disparities in the incidence of poverty in Punjab. Regional differences are the most clearly visible in Punjab in terms of north and south divide as compared to other provinces....The southeast part of Sindh is the poorest region in the province. On the other hand, central Sindh is relatively less poor, whereas southwest of the province appears to be the least poor region (Naveed and Ali, 2012).

Based on the findings of this study as well as earlier research on district-level poverty, the districts of Pakistan can be grouped into three broad categories; first, the prosperous or 'least poor' districts which, as noted above, make a belt from Lahore to Abbotabad passing through Rawalpindi, Islamabad and Attock districts. Karachi is the only other 'least poor' district which is out of this belt. Second, Sindh, except Karachi, Balochistan and most districts in Southern Punjab are either 'very poor' or 'extremely poor'. Few districts of KP are also part of this group. Third, the remaining part of the country is either 'poor' or 'vulnerable' to poverty.

6 Poverty in Sub-groups of Population

The 2010 BISP-PSS enables us to examine poverty differentials across socio-demographic factors not only at the province level but also at the district level. Three demographic factors, dependency ratio, gender of household head and his/her age, are included in the analysis. Table 6 presents data on the incidence of poverty by province/region and these demographic factors while, Appendix Table 3 shows the results at the district level. Distribution of households by these demographic factors is shown in Appendix Table 2.

6.1 Dependency Ratio

Dependency ratio, dependents (children and elder) as the proportion (%) of working age (15-64) population, shows the demographic pressure on a society or concerned households. In high fertility regime, children outnumber the working age population. This pattern shifts to elder persons in case of low fertility regime. Although fertility in Pakistan has declined from more than 6 children per women in 1980s to around 4 children per women at present, it is still high in the region (NIPS, 2013). The modest decline in fertility during last three decades, however, has brought a gradual change in age structure, with a declining share of young children. Despite a decline in the share of children in total population, child dependency is very high in Pakistan. For this study, dependency ratio is divided into three categories: high, medium and low (Appendix Table 2). There is a variation in the dependency ratios across the provinces and regions; about one-third of households are in the high category of dependency ratio while close to a quarter households are grouped into the medium category. The remaining households are in the low category of dependency ratio.

Table 6: Incidence poverty by demographic factors - dependency ratio, male/female headed household and age of the head of household - by province/region

Depending Ratio	Punjab	Sindh	KP	Balochistan	GB	Islamabad	FATA	AJK
High	36.40	65.21	53.28	57.13	39.49	19.47	70.14	31.07
Medium	23.58	48.00	40.38	49.22	29.84	10.94	52.55	22.26
Low	9.06	22.49	18.35	26.30	10.48	2.81	25.70	7.43
Gender of the head of household								
Male	20.41	45.88	36.40	44.25	26.39	9.02	56.28	18.42
Female	23.74	38.91	39.16	40.78	25.26	9.21	55.89	16.76
Age of the head of household								
<30 years	13.82	29.74	25.14	28.71	19.63	6.58	43.59	10.40
30-39 years	24.98	46.04	37.49	41.25	26.54	10.90	60.41	17.71
40-49 years	27.26	52.57	46.61	51.42	31.20	12.38	64.07	24.25
50-55 years	17.47	43.72	35.74	47.27	25.57	6.72	55.31	17.01
60-69 years	13.02	38.66	28.25	41.45	21.38	4.73	50.11	12.70
>70 years	16.95	41.17	32.67	43.73	26.48	6.34	55.57	15.99

Source: Computed from the micro-data of the 2010 BISP-PSS.

Table 6 shows a positive relationship between dependency ratio and incidence of poverty; higher the dependency ratio higher the level of poverty. This relationship holds for all provinces and regions. It

needs to be viewed in the context of ongoing demographic transition in Pakistan, where the share of working-age population has gradually increased because of the declining trends in fertility, with a corresponding decrease in the share of young population. As a result overall dependency ratio has declined overtime. A decline in dependency ratio is likely to help improve the economic status of a household as several studies have empirically shown a linear relationship between poverty and dependency ratio (Arif and Farooq, 2012).

The district-level poverty data show a similar pattern. In all districts of the country dependency ratios are closely associated with the poverty status of households (Appendix Table 3). However, few observations are noteworthy. First, there is a large variation in the incidence of poverty across the districts by dependency ratios. For example, the poverty level is more than 80 percent for the high category of dependency ratio in eight districts of Sindh. Not a single district either in Punjab or in KP has such a high level of poverty while in Balochistan, Lasbela is the only district where poverty level is more 80 percent for the “high” category of dependency ratio. Second, in contrast, in ten districts of Punjab, poverty level is less than 20 percent for the high-dependency-ratio category. Based on these statistics, it could be argued that poverty is over- reported in Sindh while it is under reported in Punjab. However, a close look at the data presented in Table 5 shows that these are the prosperous districts of Punjab, such as Sialkot, Jhelum, Attock, Gujrat, Lahore and Rawalpindi, where poverty levels among the households categorized in ‘high dependency ratio’ are relatively low. The districts of Sindh where the corresponding poverty levels are high, such as Badin, Tando Muhammad Khan, Shikerpur, Thatta and Umer Kot, are relatively more deprived and poor districts of the province.

6.2 *Gender of the Head of Households*

Two very common observations regarding the gender of the head of households and poverty from earlier studies are as follows: first, only a small proportion of households – around 7% - are headed by females. Second, in terms of poverty these female headed households are not different from male headed households. However, the 2010 BISP-PSS shows that around one-fifth of households are headed by females (Appendix Table 2). This percentage is more than three times higher than the figures shown by earlier surveys. It is likely that to get the cash benefits from BISP, several male-headed households are reported as headed by females. Data presented in Table 6 and Appendix Table 4

show no major difference in poverty levels between male and female headed households across the provinces, regions and districts. These findings are consistent with earlier studies.

6.3 *Age of the head of Households*

The 2010 BISP-PSS shows that about half of the households are headed by 40 to 60 years old persons while the remaining half are headed by relatively younger persons, less than 40 years old or by older persons, more than 60 years old (Appendix Table 2). The relationship between age of household head and poverty may not be so clear, and inferences should be used with caution. Older household heads still of working age tend to have a lower likelihood of poverty. As a household head grows older, he/she gains experience and accumulate capital. These gains with greater labour supply help lower the livelihood of poverty. However, very old household heads not in working age may have a higher likelihood of poverty.

Table 6 also sets out data on the incidence of poverty by age of household heads for four provinces of the country as well as other regions. An inverted U-shape relationship is found between age of household head and incidence of poverty for working age group in all provinces/regions. It means as a household head gets more experience in labour market, the possibility of moving out of poverty increases. However, poverty levels tend to increase when a household head is 70 years or more. It thus appears that age and poverty relationship may work primarily through the possibility of being active in the labour market. The inverted U-shape relationship holds true for most of the districts of Pakistan (Appendix Table 5).

6.4 *Education and Poverty*

To examine the relationship between poverty and education, four indicators have been included in the analysis: literacy of household heads, their educational attainment, presence of a literate woman in a household and highest qualification is a household. Let us first look at the education data. The proportion of households headed by a literate person varies from 25 percent in Balochistan to 62 percent in Sindh and 68 percent in Punjab. Only a small proportion of household heads have completed 10 or more years of schooling. A literate women is found in more than half of households in Punjab and KP while this percentage is very low in other regions particularly Balochistan. In terms of highest qualification in the household, more than one-third of households in Punjab and KP had a person with

10 or more years of schooling. The corresponding percentage in Sindh and Balochistan is very low (Appendix Table 6).

It is hypothesized that the higher the educational attainment of household head or its members, the lower the likelihood of poverty. The 2010 BISP-PSS data presented in Table 7 support this hypothesis. In Punjab, for example, poverty is three and half time higher among households headed by an illiterate person than households headed by literate persons. In Sindh, compared to only 27% of households headed by literate persons, 55% of households headed by illiterate persons are counted as poor. This difference persists in all provinces and regions. The negative relationship between literacy and poverty is also found in all district of the country (Appendix Table 7). It indicates the importance of literacy in improving the living standard of population.

Table-7: Mean Poverty score and incidence poverty by literacy and educational attainment of the head of household

Characteristics	Punjab	Sindh	KP	Balochis- tan	GB	Islamabad	FATA	AJK
Literacy of the head of household								
Literate	8.79	26.69	22.07	27.33	7.72	3.12	44.42	13.77
Illiterate	21.36	55.48	46.01	49.40	34.67	21.61	62.12	21.47
Educational attainment of head of household								
Illiterate	31.36	55.48	46.01	49.40	34.67	21.61	62.12	21.47
<1-9 year	12.07	38.74	29.30	34.32	11.57	5.69	50.91	17.32
10 years	5.24	21.33	18.27	30.48	7.26	1.56	40.00	9.89
>10 years	0.25	3.61	1.84	6.39	0.26	0.01	9.21	0.51
Presence of literate women								
Yes	12.49	21.58	29.43	47.09	38.90	24.21	58.37	18.77
No	32.07	55.98	42.39	33.39	15.95	4.48	48.78	17.51
Highest qualification in household								
No education	38.79	60.07	46.71	50.09	43.52	39.58	64.03	16.53
< matriculation	23.28	48.58	45.51	44.47	30.34	13.37	59.34	29.00
Matriculation	8.92	26.41	27.79	35.82	17.84	3.90	46.43	16.02
Intermediate	3.92	13.83	14.95	19.17	10.88	1.38	29.61	8.01
Graduation	1.69	6.11	9.24	11.47	4.64	0.25	23.08	3.83

Source: Computed from the micro-data of 2010 BISP-PSS.

Table 7 also shows that the higher the educational attainment of household head, the lower the likelihood of poverty in all provinces and regions of the country. Poverty levels are particularly low when a household is headed by a person who has more than 10 years of schooling in his/her account. The presence of a literate woman in a household shows a negative relationship with poverty, but not in

all regions. The regions where women literacy enhances the likelihood of their participation in labour market seem to be in a better position in reducing poverty than regions with low possibility of women participation in labour market. The highest qualification in a household helps reduce poverty in general. But the relationship is not as strong as between the qualification of household head and poverty. It seems that if a qualified member of a household has been productively employed then, obviously, it improves the living standard of the respective households.

Results of the district level analyses presented in Appendix Tables 8-10 are similar to the regional analysis discussed above. Education of a household head or its members lowers poverty. Thus, social conditions, such as education, influence productivity and affect poverty status. These in turn are influenced by poverty, affecting the ability of households to gain access to adequate social conditions to improve their productivity. The negative relationship between education and poverty at the district level shows that even in rural or semi-urban settings education influences productivity, thus affecting poverty status of households.

6.5 *Employment and Poverty*

Employment is a sufficient but not a necessary condition to alleviate poverty. A recent study by Kiani (2013) has found that almost all poor households in Pakistan are strictly working poor. It is thus productive employment that helps a household to escape poverty. The 2010 BISP-PSS does not have a good module on employment. Rather in a simple question adult population (10 years and older) was asked about their employment status, with six options: employed in public sector, employed in private sectors, self-employed, unemployed and not in the labour force. The data generated through this question in fact do not provide the necessary statistics on employment status or occupation of working population. However, it gives a good indication to examine poverty status by broad categories of employment: employees (public, private), self-employed and not working or not in the labour force. A category of pensioners was also included in the question.

Data on the incidence of poverty by employment status of adult population, as presented in Table 8, do not give a consistent pattern across four provinces or regions. However, three provinces, Punjab, Sindh and KP, show a consistent pattern. The incidence of poverty is lower in households headed by a person working in the public sector than households headed by self-employed or employees in private sector.

In terms of poverty, pensioners are in general better in these provinces. However, the incidence of poverty is relatively higher in households headed by a person not working or not-active in labour market. The district level poverty estimates by employment status of household heads are reported in Appendix Table 11. In ‘least poor’ districts, the incidence of poverty is low for all categories of employment status while the opposite is true for ‘very poor’ and ‘extremely poor’ districts.

Table 8: Incidence of poverty by employment status of the head of household by province/region

Employment status	Punjab	Sindh	KP	Balochistan	AJK	Islamabad	GB	FATA
Employees public	4.61	17.44	13.95	43.45	13.12	7.86	29.00	50.42
Employees private	17.00	24.87	32.67	27.83	6.92	1.03	11.29	28.12
Self-employed	22.23	56.09	38.27	38.52	16.36	9.95	8.80	43.79
Pensioners	3.99	14.20	18.71	44.23	21.20	13.83	36.46	49.54
Not working/Not in the labour force	24.62	44.26	41.19	24.89	7.89	0.59	12.68	48.01

Source: Computed from the micro-dataset of the 2010 BISP-PSS

7. Finding the Causes of District-level Poverty Differences

Poverty differentials among sub-groups of population, as discussed in the previous section, also show the household-level factors that distinguish the poor segment of population from the better off households. Household demography, particularly in the form of high child dependency, which is an output of high fertility, seems to have a strong association with poverty. Literacy and education are critical to enable a household to escape poverty. A better placement of household labour in the market provides resources to meet the basic needs. An important factor which has not been included in the 2010 BISP-PSS is the health status of household members. Both illness and health expenditures have direct relevance to poverty. Moreover, government interventions and policies also influence poverty levels.

The analyses carried out in previous sections have shown that poverty in Pakistan varies across provinces, regions and districts. Some parts of the country are better than other parts. The causes of poverty differences at district level are as follows:

First, there are strong linkages between industrialization and urbanization, which attract rural population to move to urban centres where job opportunities are better than in rural areas. Because of industrialization, some parts or districts of the country are more urbanized than others. Districts surrounding Lahore, the capital of Punjab, and Karachi in Sindh are good examples for illustration of this phenomenon. Light industries are heavily concentrated in three districts of Punjab: Sialkot, Gujranwala and Gujrat. All these districts are among the ‘least poor’ districts of the country. In Appendix Table 12, districts are ranked according to their level of urbanization. In general, ‘very poor’ or ‘extremely poor’ districts are among the least urbanized districts, where industrial units are small in number (Ali, 2011). It appears that both industrialization and urbanization create strong rural-urban linkages and provide opportunities not only to urban population but also to rural residents. The industrialization-urbanization-rural/urban migration nexus plays a key role in poverty reduction.

Second, northern Punjab, consisting of Rawalpindi, Jhelum, Islamabad, Chakwal and Attock districts, all in the list of least poor districts, has a strong formal service sector which provides job opportunities to urban as well as rural population in armed forces, government departments in Islamabad and multi-national companies. Several cantonment boards are also located in this area. All these job opportunities are relatively weak in ‘very poor’ or ‘extremely poor’ districts of the country.

Third, overseas migration has opened up opportunities; about seven million Pakistanis are currently living and working abroad and they send remittances regularly. In 2012-13, Pakistan has received US\$ 13 billion through formal or banking sources. However, the benefits of overseas migration are not evenly distributed. There is a heavy concentration of overseas migration in central Punjab, northern Punjab, KP and AJK. In Southern Punjab, only three districts, DG Khan, Multan and Rahim Yar Khan, are among the high-migration districts. In Sindh, Only Karachi is among these districts (Appendix Table 13). Remittances have played a significant role in poverty reduction, even without high level of urbanization. If migration continues from southern Punjab, poverty is likely to be reduced significantly in future. The least poor districts of AJK, and Mandi Bahauddin in Punjab explain how remittances can improve living standard even with small number of industrial units and low level of urbanization.

Fourth, in rural areas, landlessness is very high, more than 50 percent. Small farmers as well as landless households need to have access to non-farm sector for their livelihood. In ‘very poor’ or ‘extremely poor’ districts, rural non-farm sector is ineffective, and towns of these districts do not have

a strong industrial base to absorb rural population. Thus, opportunities to diversify household economic resources are relatively in low poor regions of the country.

Fifth, Ali (2011) has done the analysis of government provided facilities such as availability of utility stores, social protection schemes and other assistance from the government focusing on Punjab. He found ‘serious issues associated with both the coverage and targeting of the government assistance for the poor. Punjab is sharply divided between the privileged and non-privileged areas in this regards. This situation needs to be rectified to reduce the poverty gap between the rich and the poor regions of the province’ (Ali, 2011).

Sixth, the ‘least poor’ districts of the country have relatively better human capital score and low deprivation index. As noted earlier, Jamal and Khan (2007, 2007a) have developed HDI and IMD at the district level. In general, ‘very poor’ and ‘extremely poor’ districts have low HDI compared to the ‘least poor districts. Similarly, the level of multiple deprivations is higher among the former than among the latter. Education, health, and income are included in the HDI while, in addition to education, housing and employment are part of IMD. So, the districts-level poverty differentials can partly be explained through difference in human capital.

Finally, a set of other factors are also critical in explaining district-level poverty differentials. It includes variations in infrastructure development across districts, inequality in land, assets and income, weak implementation of tenurial rules in rural areas of the country and poor living conditions in urban slums.

8 Summary

This study has prepared the poverty profile of Pakistan by examining poverty differentials across provinces, regions, districts and sub-groups of population, based on the analysis of micro-data of the 2010 BISP-PSS, which is a census-type survey, with coverage of more than 95 percent of population. The poverty profile analysis is based on PMT poverty score methodology, and a score of 16.17 or lower is used as a threshold to identify a household as poor. Household is the unit of analysis. The findings of the present study are summarized as follows:

Firstly, the BISP-PSS has shown Sindh as the poorest province of Pakistan. Although this finding is not consistent with earlier studies, it is likely that the rise in food inflation since 2008 has affected Sindh province more than other provinces of the country. It is well documented that sources of

household income in rural Sindh are less diversified than in other provinces, so any negative shock may have serious implications for Sindh population.

Secondly, the findings of present study regarding the poverty differentials across agro-climatic zones of the country are largely in line with earlier studies. *Barani* zone has appeared as the least poor zone while cotton-wheat zone of Sindh is the poorest zone. Two zones of Punjab, mixed Punjab and rice-wheat Punjab, are better in wellbeing than in other zones, except *barani* Punjab.

Thirdly, based on the findings of this study, the districts of Pakistan can be grouped into three broad categories: first, the prosperous or 'least poor' districts are located in central and north Punjab, Haripur and Abbotabad in KP and Karachi in Sindh. Second, Sindh, except Karachi, Balochistan and most districts in Southern Punjab are either 'very poor' or 'extremely poor'. Few districts of KP are also part of this group. Third, all other districts the country are either 'poor' or 'vulnerable' to poverty.

Fourthly, the analysis of sub-groups of population shows that poverty is higher in household with high dependency ratio, and headed by a person in middle age (below 50 years). Poverty rates vary a great by literacy and educational attainment of household heads as well as other members of families. Employment relationship with poverty is not clear in the present analysis, because of some data problems.

Finally, district-level differences in poverty can largely be explained through the differences in industrialization, urbanization, access to overseas labour market, human capital, access to public sector, variations in infrastructure development, inequality and poor living conditions in urban structure.

Based on these findings, it is argued that poverty in Pakistan needs to be addressed through a multidimensional strategy. While cash transfer can help poor in consumption smoothing, their living standard can be improved through diversification of their incomes by improving their human capital and giving them access to local and international labour markets. Infrastructure development, industrialization and equal access to public services across districts can go a long way to reduce poverty and improve the living standard of population.

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Appendix Table-1: Percentage share of provinces in population quartile by level of development

Quartile	Punjab	Sindh	KP	Balochistan	Total
Top quartile	61.1	31.5	5.6	1.8	100
Second quartile	55.8	23.6	20.4	0.2	100
Third quartile	55.8	23.6	20.4	0.2	100
Bottom quartiles	33.4	31.5	8.7	26.3	100
Overall population share	55.2	24.1	13.9	6.8	100

Source: Ghaus et al. (1996).

Appendix Table 2: Distribution of households by demographic characteristics

Dependency Ratio	Punjab	Sindh	KP	AJK	Balochistan	GB	Islamabad	FATA
High	31.13	37.64	35	44.64	35.66	32.42	25.88	52
Medium	24.15	25.84	28.62	27.86	28.14	32.58	23.91	28
Low	45	36.52	36.27	44.64	36.2	34.99	50.2	20.50
All	100	100	100	100	100	100	100	100
Gender of the head of household								
Male	79.9	82.0	81.23	78.46	90.29	82.53	75.91	77.09
Female	20.1	17.74	18.77	22.0	9.71	17.47	24.09	22.91
All	100	100	100	100	100	100	100	100
Age of the head of the household								
<30	7.54	11.34	10	5.47	11.12	7.6	9.71	18.57
30-39	23	27.29	22.05	18.51	23.38	18.52	23.53	26.59
40-49	28.4	28.67	28	28.43	27.01	26.87	28.74	24.82
50-59	20.27	17.4	20.43	22.46	18.32	21.65	21.37	17.27
60-69	12.46	10.59	13.54	15.87	12.95	16.58	11.69	9.22
>=70	8.68	4.71	6.58	9.26	7.23	8.78	4.97	3.53
All	100	100	100	100	100	100	100	100

Source: Computed from the 2010 BISP-PSS micro-dataset.

Appendix Table 3: Incidence of poverty based on BISP poverty score method by dependency ratio and districts

Districts	High	Medium	Low	Districts	High	Medium	Low
Punjab							
Attock	14.45	9.01	2.47	Vehari	33.88	23.30	10.33
Bahawalnagar	26.96	17.30	4.99				
Bahawalpur	48.92	30.40	12.32	Sindh			
Bhakkar	36.41	24.03	8.41	Badin	86.47	65.95	41.45
Chakwal	19.93	12.71	4.70	Dadu	68.61	47.54	24.01
Chiniot	34.76	21.74	8.15	Ghotki	73.11	52.99	25.53
Dera Ghazi Khan	58.78	43.22	20.53	Hyderabad	57.08	41.51	19.83
Faisalabad	23.39	16.21	5.46	Jacobabad	77.30	52.71	32.86
Gjranwala	23.03	16.32	5.73	Jamshoro	69.86	48.37	25.64
Gujrat	16.86	10.76	3.48	Kabmar Shahd Kot	71.46	54.07	38.09
Hafizabad	26.97	18.78	5.66	Karachi Central	22.60	12.78	3.92
Jhang	36.03	23.01	8.61	Karachi East	22.91	13.68	4.70
Jhelum	13.68	8.31	2.15	Karachi Malir	38.48	22.16	8.53
Kasur	45.76	33.14	15.48	Karachi South	22.62	13.69	4.58
Khanewal	35.86	22.50	7.30	Karachi West	32.85	21.57	6.98
Khushab	17.44	11.53	3.23	Kashmore	61.14	35.06	14.86
Lahore	19.41	12.68	4.25	Khairpur	71.73	55.09	29.07
Leiah	53.98	40.87	22.23	Larkana	74.18	56.66	31.09
Lodhran	47.94	28.86	11.35	Matiari	80.37	63.32	38.63
Mandi Bahauddin	17.66	12.85	3.87	Mirpur Khas	71.04	52.52	26.76
Mianwali	35.65	28.46	13.68	Naushhro	76.46	60.04	36.02
Multan	58.99	45.72	25.46	Sanghar	72.56	55.09	29.61
Muzaffargarh	67.27	46.19	23.97	Shaheed Benazirabad	80.65	65.11	43.10
Nankana Sahib	35.21	24.38	9.70	Shikarpur	85.01	59.81	38.74
Narowal	18.99	15.12	3.94	Sukkur	59.63	45.23	18.79
Okara	34.67	23.31	8.85	Tando Allah Yar	82.14	60.51	33.61
Pakpattan	44.51	33.23	17.30	Tando Muhammad Khan	88.35	71.17	46.09
Rahim Yar Khan	62.67	44.31	20.35	Tharprkar	69.20	57.08	32.10
Rajanpur	78.37	57.52	30.52	Thatta	89.15	70.56	51.60
Rawalpindi	14.33	9.54	2.87	Umer Kot	84.44	65.44	40.53
Sahiwal	32.20	21.15	8.23				
Sargodha	25.20	17.07	6.38				
Sheikhupura	26.08	18.04	6.15				
Sialkot	10.37	7.39	1.73				
Toba Tek Singh							

District	High	Medium	Low	District	High	Medium	Low
KP							
Abbottabad	13.38	10.23	2.84	Lasbela	80.67	69.34	41.14
Bannu	53.50	40.09	17.81	Loralai	53.47	46.03	21.47
Batagram	31.11	24.64	8.88	Mastung	41.32	27.83	9.47
Buner	52.79	41.36	19.23	Musakhel	70.95	49.88	21.96
Charsadda	53.10	42.55	20.81	Nasirabad	76.38	66.97	38.19
Chitral	48.37	35.01	13.54	Naushahro Feroz	44.45	35.29	13.31
D. I. Khan	63.44	45.76	21.22	Nushki	70.00	61.88	35.81
Hanju	45.08	34.12	15.50	Panjgur	56.91	42.89	16.06
Haripur	20.40	13.84	4.11	Pishin	46.97	41.02	21.96
Karak	42.80	38.36	18.82	Quetta	29.42	25.66	10.22
Kohat	50.01	38.49	16.50	Sherani	71.46	62.25	36.59
Kohistan	66.54	42.91	18.06	Sibbi	67.29	59.05	28.87
Lakki Marwat	71.90	60.78	36.59	Washuk	75.51	65.20	39.55
Lower Dir	57.48	45.76	23.68	Zhob	56.49	48.03	25.19
Malakand pa	50.13	37.42	16.15	Ziarat	50.41	43.38	19.90
Mansehra	49.32	37.26	16.11	FATA			
Mardan	52.46	41.28	19.25	Bajor Agency	73.88	57.57	31.26
Peshawar	45.89	35.88	16.54	Khyber Agency	72.68	59.42	32.31
Shangla	64.02	47.41	24.64	Khurram Agency	54.38	31.95	11.75
Swabi	67.41	50.44	25.99	Mohmand Agency	74.20	59.21	31.63
Swat	58.50	44.52	22.25	Orakzai Agency	41.83	31.82	14.24
Tank	63.67	53.03	30.13	S Waziristan Agency	94.22	93.02	20.00
Upper Dir	69.84	58.59	31.71	Taadj Bannur	-	-	-
Balochistan				Taadj D. I. Khan	91.86	76.63	55.94
Awaran	64.83	45.64	16.92	Taadj Kohat	32.38	23.82	11.50
Barkhan	60.78	52.72	25.55	Taadj Peshawar	68.63	58.25	30.97
Chagai	73.56	63.64	38.77	Taadj Lakki Marwat	44.68	30.95	12.00
Dera Bugti	69.65	58.94	29.08	GB			
Gwadar	67.26	56.71	35.24	Astore	39.39	33.68	10.43
Harnai	60.59	51.64	26.88	Baltistan	38.26	28.22	8.86
Jaffarabad	75.14	63.62	33.86	Diamir	67.22	58.31	38.01
Jhal Magsi	74.69	62.71	29.95	Ghanche	24.41	25.25	12.56
Kachhi	72.46	68.18	41.75	Ghizer	22.12	14.16	2.58
Kalat	53.22	45.42	22.70	Gilgit	38.40	26.73	8.01
Kech	63.29	51.05	33.55	Hunza Nagar	21.46	18.54	4.06
Kharan	52.09	43.47	22.53				
Khuzdar	62.76	43.34	17.28				
Killa Abdullah	49.73	45.51	23.80				
Killah Saifullah	17.49	15.27	7.43				

Kohlu	54.08	48.28	30.63				
AJK							
Bagh	23.02	18.90	6.57				
Mirpur	27.94	17.54	6.57				
Muzaffarabad	37.17	27.63	10.10				
Neelum	68.28	59.58	31.61				
Poonch	15.17	12.33	4.36				
Sudhnoti	24.14	17.71	5.86				
Bhimber	14.85	9.94	3.18				
Hattian Bela	45.14	32.40	13.13				
Haveli	51.57	43.18	17.51				
Kotli	23.27	16.09	5.49				
Sudhno	19.25	10.68	4.24				
Islamabad	19.47	10.94	2.81				

Source: Computed from the 2010 BISP-PSS micro-dataset

Appendix Table 4: Poverty by Gender of the Head of Household

District	Male	Female	District	Male	Female	District	Male	Female
Punjab			Sindh					
Attock	6.88	6.22	Badin	66.69	71.12	Haripur	10.53	10.62
Bahawalnagar	15.21	15.86	Dadu	48.94	50.52	Karak	28.31	37.71
Bahawalpur	29.56	29.36	Ghotki	53.44	58.60	Kohat	31.72	37.46
Bhakkar	21.78	20.06	Hyderabad	37.34	33.42	Kohistan	47.79	56.26
Chakwal	9.59	10.81	Jacobabad	59.28	62.71	Lakki Marwat	54.43	53.88
Chiniot	18.53	24.34	Jamshoro	47.48	52.21	Lower Dir	43.50	47.18
Dera Ghazi Khan	42.81	46.36	Kabmar Shahd Kot	57.54	62.17	Malakand PA	33.35	35.35
Faisalabad	12.53	14.70	Karachi Central	10.23	12.64	Mansehra	33.08	33.05
Gujranwala	13.45	11.73	Karachi East	11.46	13.22	Mardan	36.22	37.44
Gujrat	9.21	7.16	Karachi Malir	21.22	19.76	Peshawar	31.76	34.03
Hafizabad	14.44	19.55	Karachi South	8.43	17.34	Shangla	46.97	55.83
Jhang	19.92	25.08	Karachi West	17.15	21.32	Swabi	45.84	46.85
Jhelum	6.51	5.69	Kashmore	43.92	48.53	Swat	41.71	44.77
Kasur	30.35	30.26	Khairpur	53.39	57.75	Tank	49.46	57.35
Khanewal	18.47	23.62	Larkana	54.49	58.00	Upper Dir	56.45	59.82
Khushab	9.01	8.95	Matiari	61.20	63.71	Balochistan		
Lahore	10.23	10.02	Mirpur Khas	48.00	35.58	Awaran	40.78	48.53
Leiah	36.54	34.42	Naushhro	56.92	59.49	Barkhan	46.67	39.29
Lodhran	25.89	33.28	Sanghar	50.89	43.56	Chagai	58.90	57.01
Mandi Bahauddin	9.63	11.16	Shaheed Benzir	65.40	68.85	Dera Bugti	54.90	63.19

Mianwali	22.56	24.83	Shikarpur	64.07	69.21	Gwadar	49.95	51.88
Multan	39.44	39.22	Sukkur	42.10	46.36	Harnai	44.31	47.39
Muzaffargarh	47.63	50.43	Tando Allah Yar	60.99	54.74	Jaffarabad	58.51	61.29
Nankana Sahib	19.80	25.47	Tando Muhammad Khan	70.24	72.97	Jhal Magsi	58.34	51.47
Narowal	9.24	14.43	Tharparkar	54.48	46.86	Kachhi	55.15	57.74
Okara	20.63	22.27	Thatta	73.01	72.64	Kalat	41.58	38.86
Pakpattan	28.46	32.66	Umer Kot	65.82	68.23	Kech	44.88	50.45
Rahim Yar Khan	40.06	49.99	KP			Kharan	39.09	37.24
Rajanpur	60.51	57.90	Abbottabad	6.60	9.22	Khuzdar	48.08	43.16
Rawalpindi	7.42	7.03	Bannu	37.08	41.37	Killa Abdullah	40.58	39.68
Sahiwal	17.83	19.59	Batagram	21.85	19.38	Killah Saifullah	14.06	13.51
Sargodha	13.78	15.30	Buner	39.01	40.11	Kohlu	44.45	53.21
Sheikhupura	12.50	20.95	Charsadda	37.53	37.51	Lasbela	61.51	59.21
Sialkot	5.77	4.73	Chitral	28.92	27.81	Loralai	38.64	36.67
Toba Tak Singh	10.93	14.89	D. I. Khan	43.76	49.59	Mastung	25.67	23.68
Vehari	18.72	24.54	Hangu	31.24	30.85	Muskhel	62.93	67.00
District	Male	Female	District	Male	Female			
Musakhel	51.09	46.55	GB					
Nasirabad	60.90	62.68	Astore	29.21	24.91			
Naushahro Feroz	31.16	42.69	Baltistan	25.52	24.82			
Nushki	53.53	51.32	Diamir	56.92	60.93			
Panjgur	41.03	36.59	Ghanche	19.65	18.92			
Pishin	38.23	44.59	Ghizer	11.62	10.87			
Quetta	20.64	18.59	Gilgit	22.55	26.36			
Sherani	62.29	64.14	Hunza Nagar	10.85	21.05			
Sibbi	48.21	42.39	AJK					
Washuk	59.20	53.91	Bagh	14.11	14.01			
Zhob	45.06	46.04	Mirpur	14.88	14.67			
Ziarat	37.68	37.13	Muzaffarabad	23.42	22.00			
FATA			Neelum	55.03	61.81			
Bojar Agency	62.79	69.88	Poonch	8.69	7.23			
Khyber Agency	58.07	65.55	Sudhnoti	12.49	16.59			
Kurram Agency	30.93	39.56	Bhimber	7.30	10.72			
Mohmand Agency			Hattian Bela	30.03	35.15			
Orakzai Agency	32.19	47.65	Haveli	37.33	39.80			
Waziristan Agency	85.08	100.00	Kotli	12.61	15.53			
Taadj Bannur	0.00	32.00	Sudhno	9.28	11.33			
Taadj D. I. Khan	79.97	79.63	Islamabad	9.02	9.21			
Taadj Kohat	17.60	31.04						
Taadj Peshawar	48.88	59.32						
Taadj Lakki Marwat	19.16	42.34						

Appendix Table 5: Poverty by Age of the Head of the Household

District	< 30 years	30-39	40-49	50-59	60-69	>=70
Punjab						
Attock	4.63	6.94	9.89	5.82	3.86	6.41
Bahawalnagar	7.54	16.41	21.64	13.25	8.26	11.89
Bahawalpur	15.16	35.14	37.66	24.77	18.50	25.24
Bhakkar	9.76	21.65	30.11	21.40	13.27	16.02
Chakwal	6.15	11.23	14.26	8.33	5.90	9.06
Chiniot	11.57	22.54	26.13	18.25	13.51	16.84
Dera Ghazi Khan	28.85	45.41	52.88	41.92	35.77	42.34
Faisalabad	6.27	13.43	18.19	11.36	7.14	8.37
Gujranwala	9.34	15.69	17.44	9.94	7.63	12.41
Gujrat	7.25	11.10	12.13	7.12	5.14	7.66
Hafizabad	8.67	16.25	20.39	13.27	10.41	16.53
Jhang	10.95	23.97	28.74	19.40	13.15	16.98
Jhelum	4.38	7.50	8.93	5.09	3.61	6.29
Kasur	17.56	32.80	39.62	26.98	18.93	24.21
Khanewal	9.94	23.61	26.84	16.88	11.34	17.81
Khushab	4.35	9.29	13.42	8.40	4.48	6.43
Lahore	7.76	12.25	13.43	7.61	5.96	9.32
Leiah	14.65	36.83	48.29	36.55	23.81	21.02
Lodhran	15.17	36.43	37.00	22.24	16.35	24.67
Mandi Bahauddin	6.36	10.82	12.86	8.16	6.57	9.93
Mianwali	11.81	21.29	30.61	23.98	15.80	18.44
Multan	28.56	43.97	48.05	35.46	28.58	33.93
Muzaffargarh	26.75	53.74	60.17	46.13	35.02	39.15
Nankana Sahib	10.64	24.64	28.48	17.76	12.19	15.32
Narowal	4.75	13.23	16.77	8.36	5.49	10.19
Okara	10.00	23.64	28.48	18.53	11.93	16.48
Pakpattan	18.11	30.31	37.27	28.40	19.64	21.20
Rahim Yar Khan	30.14	48.11	52.55	40.21	34.14	39.86
Rajanpur	33.81	62.57	72.29	62.51	51.14	54.01
Rawalpindi	4.94	8.18	10.43	6.04	4.28	6.37
Sahiwal	9.69	20.71	25.12	16.07	10.05	13.56
Sargodha	8.05	16.04	19.33	11.88	7.90	11.75
Sheikhupura	7.17	18.22	20.61	11.90	8.44	12.73
Sialkot	4.46	6.29	8.26	4.23	2.65	4.91
Toba Tak Singh	4.96	13.43	17.65	10.53	6.49	9.01
Vehari	9.33	23.11	27.97	17.15	10.69	14.57

District	< 30 years	30-39	40-49	50-59	60-69	>=70
SINDH						
Badin	45.12	70.05	77.74	68.87	58.68	57.43
Dadu	24.73	50.48	60.70	53.64	41.25	38.25
Ghotki	30.83	55.58	65.30	57.71	45.30	44.51
Hyderabad	32.12	41.70	41.31	32.10	28.11	32.23
Jacobabad	34.77	60.13	70.30	66.12	58.24	60.32
Jamshoro	28.89	49.98	57.69	48.82	41.63	44.27
Kabmar Shahd Kot	39.10	60.25	69.22	62.46	54.16	57.27
Karachi Central	7.64	11.11	14.23	9.76	7.32	9.48
Karachi East	6.22	11.61	16.40	11.66	8.16	9.75
Karachi Malir	10.73	21.64	27.66	20.09	13.43	16.50
Karachi South	8.42	11.74	13.87	9.26	7.29	10.22
Karachi West	10.53	18.89	24.46	16.35	11.30	15.60
Kashmore	19.33	43.39	55.95	52.54	44.92	49.42
Khairpur	38.12	54.95	62.26	53.26	46.88	51.26
Larkana	35.51	56.31	65.33	57.70	46.12	46.03
Matiari	49.33	62.96	68.96	60.78	52.30	55.35
Mirpur Khas	25.56	50.50	58.92	45.19	34.18	34.34
Naushhro	37.64	57.41	67.56	58.88	49.41	49.38
Sanghar	24.51	50.02	62.88	52.56	40.55	36.36
Shaheed Benzir	55.18	66.84	72.15	65.30	61.02	62.76
Shikarpur	42.43	70.70	77.18	67.87	58.05	56.54
Sukkur	34.64	44.20	47.97	39.17	37.02	44.94
Tando Allah Yar	42.14	63.93	69.38	58.77	51.14	53.54
Tando Muhammad Khan	54.17	72.45	78.36	71.02	62.66	63.78
Tharparkar	32.33	51.61	66.21	62.45	48.54	41.18
Thatta	53.51	74.46	82.11	74.83	65.50	63.18
Umer Kot	39.43	67.92	77.73	68.97	58.77	58.74
KP						
Abbottabad	2.85	6.35	11.23	6.79	4.05	6.30
Bannu	25.20	39.01	48.18	38.68	30.64	35.03
Batagram	8.38	16.39	31.39	25.70	17.26	15.99
Buner	26.90	38.03	48.71	37.32	31.88	40.86
Charsadda	22.12	36.61	49.10	38.08	26.63	29.93
Chitral	21.46	28.29	33.67	25.58	24.88	34.63
D. I. Khan	29.30	43.77	55.62	44.56	36.64	38.90
Hangu	18.71	32.48	40.43	33.60	25.72	31.11
Haripur	5.47	10.33	15.71	9.12	6.21	9.71
Karak	12.48	27.64	43.44	31.38	18.51	22.09
Kohat	21.75	35.09	41.86	31.15	25.19	31.80

District	< 30 years	30-39	40-49	50-59	60-69	>=70
Kohistan	33.96	52.64	61.14	57.93	54.47	53.16
Lakki Marwat	28.07	48.93	68.69	59.94	45.75	43.49
Lower Dir	29.81	44.04	52.63	42.26	38.19	47.14
Malakand PA	22.88	35.67	42.97	30.83	23.25	30.41
Mansehra	16.11	31.07	43.72	33.30	25.45	28.87
Mardan	22.19	36.36	46.90	35.07	27.09	33.82
Peshawar	19.70	32.49	41.83	30.71	22.95	27.96
Shangla	39.96	57.29	61.27	47.84	38.98	43.30
Swabi	26.51	47.52	59.73	45.92	33.37	36.35
Swat	31.43	45.08	51.88	39.19	30.85	37.03
Tank	39.61	49.30	59.33	51.97	45.93	49.84
Upper Dir	38.03	56.52	68.19	58.12	52.19	56.47
Balochistan						
Awaran	30.47	46.80	53.78	44.31	33.50	27.98
Barkhan	27.54	40.76	54.11	51.70	45.41	49.32
Chagai	35.98	51.32	71.25	65.68	53.84	51.76
Dera Bugti	35.37	51.85	62.62	62.28	56.58	59.66
Gwadar	28.50	45.12	59.74	55.03	45.85	48.71
Harnai	27.94	37.58	52.87	51.15	40.28	50.43
Jaffarabad	39.73	56.85	65.25	61.86	58.31	61.14
Jhal Magsi	39.31	53.45	67.94	61.38	58.37	59.95
Kachhi	45.53	54.84	60.97	56.02	52.02	53.03
Kalat	27.77	39.18	47.07	43.79	38.89	43.63
Kech	32.03	42.60	56.08	51.73	42.15	41.77
Kharan	20.79	31.41	48.16	43.89	35.51	38.90
Khuzdar	30.56	46.47	57.41	51.75	43.05	44.24
Killa Abdullah	26.66	37.66	47.13	44.87	39.70	40.89
Killah Saifullah	5.16	10.81	17.87	17.44	13.38	16.38
Kohlu	26.85	41.51	47.92	50.29	49.53	49.48
Lasbela	40.45	55.57	71.12	64.42	56.42	61.07
Loralai	25.39	34.79	45.06	41.82	36.08	38.59
Mastung	12.29	23.79	34.07	29.17	21.67	23.32
Muskhel	53.14	65.85	69.13	62.84	60.72	62.92
Musakhel	27.43	45.48	58.93	60.81	57.55	56.00
Nasirabad	41.31	58.14	67.74	65.17	61.69	62.39
Naushahro Feroz	8.65	30.50	44.11	38.84	30.99	45.66
Nushki	36.49	46.14	64.74	57.61	48.26	43.52
Panjgur	27.51	43.35	46.23	36.79	34.71	37.18
Pishin	23.49	33.60	46.05	44.47	41.14	41.62

District	< 30 years	30-39	40-49	50-59	60-69	>=70
Quetta	11.74	17.88	24.37	20.86	19.13	22.14
Sherani	41.35	58.39	71.82	70.25	65.64	65.04
Sibbi	33.29	45.11	53.28	49.38	45.57	49.10
Washuk	40.22	54.27	67.61	66.54	55.03	52.40
Zhob	28.32	35.46	51.27	50.78	45.79	50.32
Ziarat	21.11	28.01	45.96	42.43	37.33	41.17
FATA						
Bajor Agency	45.65	67.93	74.28	64.70	56.30	64.34
Khyber Agency	48.41	62.33	65.38	60.43	56.56	61.21
Kurram Agency	33.42	41.38	38.57	29.79	25.87	28.89
Mohmand Agency						
Orakzai Agency	20.45	32.40	42.83	37.62	33.49	48.69
Waziristan Agency	0.00	89.13	#####	#####	60.78	#####
Taadj Bannur	0.00	66.67	44.44	0.00	0.00	0.00
Taadj D. I. Khan	60.69	80.77	89.20	87.09	82.88	76.78
Taadj Kohat	11.60	22.92	27.81	18.14	16.73	19.07
Taadj Peshawar	32.43	54.10	60.18	51.21	54.48	61.37
Taadj Lakki Marwat	17.94	25.06	32.65	39.94	13.61	18.39
GB						
Astore	17.92	23.19	37.94	29.83	21.90	28.72
Baltistan	19.53	22.54	27.32	26.43	23.32	32.30
Diamir	38.92	53.20	66.09	62.15	55.14	53.93
Ghanche	7.89	13.13	22.45	20.01	20.37	25.95
Ghizer	10.46	11.63	13.65	10.09	8.77	14.82
Gilgit	16.77	24.27	29.47	22.66	16.38	20.08
Hunza Nagar	8.53	12.81	18.38	14.33	10.39	12.00
AJK						
Bhimber	5.31	10.35	11.07	6.52	4.74	8.53
Bagh	5.59	11.41	19.03	13.74	9.76	15.86
Mirpur	10.76	19.44	19.97	11.78	8.79	9.27
Muzaffarabad	11.10	18.79	31.94	22.85	16.50	23.55
Neelum	28.53	51.65	66.31	61.69	51.63	56.36
Poonch	3.03	6.70	12.65	9.09	4.41	3.98
Sudhnoti	6.60	14.34	18.65	11.52	8.54	14.19
Hattian Bela	16.72	24.69	40.18	32.52	24.99	31.73
Haveli	23.47	32.13	46.50	39.22	29.05	37.06
Kotli	7.76	15.03	18.39	11.82	8.80	11.67
Sudhno	7.52	8.89	13.33	8.68	7.62	7.56
Islamabad	6.58	10.90	12.38	6.72	4.73	6.34

Source: Computed from micro-data of BISP-PSS, 2010.

Appendix Table 6: Distribution of households (%) by education related characteristics

Literacy of HH head	Punjab	Sindh	KP	AJK	Balochistan	GB	Islamabad	FATA
Literate	45.57	62.37	37.97	44.02	25	31.46	67.85	33.48
Illiterate	54.43	37.63	62.03	55.98	75	68.54	32.15	66.52
All	100	100	100	100	100	100	100	100
Educational Attainment of head of households								
Illiterate	54.43	62.37	62.03	56	75.13	68.54	32.15	30.43
<1-9	27.84	20.27	22.04	29.69	13.28	16.9	32.83	48.74
10 yrs schooling	12.07	8.82	9.92	8.83	6.22	6.2	15.9	11.62
>10 yrs	5.66	8.54	6.01	5.5	5.37	8.36	19.12	4.09
All	100	100	200	100	100	100	100	5.12
Presence of literate woman in the household								
Yes	56	32.95	57.76	56.18	23.19	44.63	23.25	77.3
No	43.86	67.05	42.24	43.82	76.81	55.37	76.75	22.7
All	100	100	100	100	100	100	100	
Highest Qualification in the Household								
No education	25.7	43.56	24.24	32.1	55.92	30.05	9	30.43
< matriculation	38.49	27.28	39.92	30.46	24.11	27.23	34.19	48.74
Matriculation	19.01	14.02	20	18.93	10.82	17.54	21.37	11.62
Intermediate	7.46	7.79	7.54	7.85	4.13	8.96	10.08	4.09
Graduation and moqse	9.34	7.35	8.39	10.66	5.02	16.22	26	5.12
All	100	100	100	100	100	100	100	100

Source: Computed from micro-data of BISP-PSS, 2010.

Appendix Table 7: Incidence of poverty by literacy of head of household and districts

Districts	Literate	Illiterate	District	Literate	Illiterate
Punjab					
Attock	2.95	11.65	Vehari	9.16	26.65
Bahawalnagar	6.23	21.96	Sindh		
Bahawalpur	13.80	38.74	Badin	50.13	75.96
Bhakkar	11.48	30.03	Dadu	36.16	61.92
Chakwal	6.12	17.38	Ghotki	39.58	65.16
Chiniot	10.71	26.47	Hyderabad	21.12	52.21
Dera Ghazi Khan	29.90	52.90	Jacobabad	35.39	70.66
Faisalabad	5.82	22.23	Jamshoro	30.73	61.54
Gjranwala	6.32	22.51	Kabmar Shahd Kot	36.73	66.02
Gujrat	4.52	16.91	Karachi Central	2.10	20.67
Hafizabad	6.91	22.53	Karachi East	2.59	21.04
Jhang	12.26	28.28	Karachi Malir	5.59	31.14
Jhelum	3.43	13.13	Karachi South	2.48	19.85
Kasur	17.38	40.56	KarachiWest	5.28	26.73
Khanewal	10.18	27.54	Kashmore	19.56	52.99
Khushab	4.75	14.63	Khairpur	34.78	69.24
Lahore	3.14	21.44	Larkana	37.45	67.95
Leiah	34.78	36.37	Matiari	43.96	75.16
Lodhran	13.98	35.12	Mirpur Khas	47.29	70.00
Mandi Bahauddin	4.76	16.47	Naushhro Feroz	41.98	70.62
Mianwali	22.83	73.91	Sanghar	-	50.30
Multan	39.41	76.32	Shaheed Benazirabad	51.41	77.11
Muzaffargarh	31.55	57.41	Shikarpur	44.64	73.75
Nankana Sahib	9.60	30.15	Sukkur	23.14	60.13
Narowal	5.48	17.84	Tando Allah Yar	43.11	72.13
Okara	10.27	27.33	Tando Muhammad Khan	52.72	79.63
Pakpattan	-	28.81	Tharprkar	-	54.16
Rahim Yar Khan	25.83	51.50	Thatta	57.58	80.65
Rajanpur	37.81	67.79	Umer Kot	49.13	77.47
Rawalpindi	4.02	16.60	KP		
Sahiwal	8.47	26.61	Abbottabad	3.25	12.52
Sargodha	7.05	21.87	Bannu	26.18	46.68
Sheikhupura	6.02	23.29	Batagram	18.18	21.70
Sialkot	2.30	10.66	Buner	21.88	46.45
Toba Tek Singh	4.97	21.10	Charsadda	23.09	46.85

Chitral	14.63	37.28	Nushki	35.78	58.14
D. I. Khan	20.88	54.03	Panjgur	17.10	42.32
Hanju	22.66	39.81	Pishin	27.10	47.29
Haripur	5.38	16.71	Quetta	10.92	25.47
Karak	39.41	57.78	Sherani	45.99	66.24
Kohat	20.22	44.51	Sibbi	29.36	54.84
Kohistan	29.81	55.17	Washuk	39.70	60.44
Lakki Marwat	54.74	54.36	Zhob	25.36	52.17
Lower Dir	34.70	54.52	Ziarat	20.97	45.81
Malakand	19.89	44.25	FATA		
Mansehra	20.45	45.18	Bajor Agency	52.71	69.32
Mardan	21.09	45.74	Khyber Agency	48.11	67.47
Peshawar	18.90	41.66	Khurram Agency	16.67	40.12
Shangla	30.75	55.88	Mohmand Agency	49.41	71.74
Swabi	30.81	55.72	Orakzai Agency	27.24	39.02
Swat	26.27	52.66	S Waziristan Agency	79.47	94.56
Tank	36.62	60.45	Taadj Bannur	0.00	27.59
Upper Dir	42.52	64.65	Taadj D. I. Khan	63.90	82.30
Balochistan			Taadj Kohat	13.24	28.65
Awaran	26.49	46.07	Taadj Peshawar	39.16	62.35
Barkhan	26.08	51.11	Taadj Lakki Marwat	17.56	36.19
Chjagai	40.19	63.74	GB		
Dera Bugti	34.81	61.97	Astore	15.81	36.39
Gwadar	32.71	55.82	Baltistan	8.70	34.74
Harnai	26.54	52.07	Diamir	-	57.25
Jaffarabad	38.17	65.03	Ghanche	-	19.46
Jhal Magsi	40.62	63.57	Ghizer	3.57	16.28
Kachhi	35.11	59.17	Gilgit	8.60	35.88
Kalat	25.50	47.81	Hunza Nagar	5.72	22.21
Kech	27.27	46.06	AJK		
Kharan	21.46	45.92	Bagh	11.14	17.48
Khuzdar	30.08	52.49	Mirpur	8.50	22.38
Killa Abdullah	27.29	44.77	Muzaffarabad	14.95	33.10
Killah Saifullah	14.04	55.00	Neelum	42.80	62.78
Kohlu	26.71	51.73	Poonch	8.29	66.67
Lasbela	42.92	67.38	Sudhnoti	10.58	21.85
Loralai	24.31	44.49	Bhimbe	5.16	11.55
Mastung	13.43	28.37	Hattian Bela	24.09	39.28
Musakhel	-	50.57	Haveli	31.82	42.89
Nasirabad	45.48	65.02	Kotli	9.65	16.48
Naushahro Feroz	22.46	36.37	Sudhno	-	9.71

Appendix Table – 8: Poverty by Educational Attainment of Head of Households

District	Illiterate	Less than Matriculation	Matriculation	Higher than Matriculation	District	Illiterate	Less than Matriculation	Matriculation	Higher than Matriculation
Punjab									
Attock	11.65	4.06	1.42	0.00	Sargodha	21.87	9.21	3.73	0.04
Bahawalnagar	21.96	8.34	3.02	0.06	Sheikhupura	23.29	7.98	3.05	0.16
Bahawalpur	38.74	18.53	9.34	0.39	Sialkot	10.66	3.50	1.03	0.01
Bhakkar	30.03	14.38	7.62	0.28	Toba Tak Singh	21.10	6.69	2.21	0.02
Chakwal	17.38	8.20	4.12	0.01	Vehari	26.65	11.38	5.04	0.23
Chiniot	26.47	13.25	6.55	0.25	Sindh				
Dera Ghazi Khan	52.90	35.98	23.50	2.48	Badin	75.96	61.29	48.89	6.82
Faisalabad	22.23	8.26	2.87	0.09	Dadu	61.92	48.13	33.75	3.91
Gujranwala	22.51	8.99	3.40	0.09	Ghotki	65.16	49.81	37.53	5.67
Gujrat	16.91	6.40	2.08	0.06	Hyderabad	52.21	31.00	15.77	1.71
Hafizabad	22.53	8.58	4.23	0.13	Jacobabad	70.66	51.15	43.01	6.74
Jhang	28.28	15.07	8.60	0.27	Jamshoro	61.54	41.00	25.49	2.48
Jhelum	13.13	4.89	1.77	0.01	Kabmar Shahd Kot	66.02	50.48	40.42	6.32
Kasur	40.56	22.30	12.81	0.43	Karachi Central	20.67	4.65	1.22	0.00
Khanewal	27.54	12.55	6.91	0.16	Karachi East	21.04	4.92	1.59	0.01
Khushab	14.63	6.19	2.60	0.03	Karachi Malir	31.14	9.56	3.61	0.03
Lahore	21.44	5.73	1.72	0.02	Karachi South	19.85	4.13	1.45	0.02
Leiah	36.37	31.25	0.00	-	Karachi West	26.73	7.61	3.19	0.06
Lodhran	35.12	17.02	8.87	0.27	Kashmore	52.99	33.83	22.71	2.66
Mandi Bahauddin	16.47	6.36	1.96	0.02	Khairpur	69.24	49.51	39.89	4.82
Mianwali	-	-	--		Larkana	67.95	52.50	43.03	5.77
Multan	-	-	-	-	Matitari	75.16	57.31	43.94	6.11
Muzaffargarh	57.41	37.44	25.52	2.15	Mirpur Khas	47.29	70.00	46.76	8.12
Nankana Sahib	30.15	12.66	5.62	0.12	Naushhro	70.62	57.18	46.05	8.54
Narowal	17.84	7.10	3.27	0.07	Sanghar	50.30	-	-	-
Okara	27.33	12.52	7.22	0.15	Shaheed Benzir	77.11	63.83	-	-
Pakpattan	28.81	-	-	-	Shikarpur	73.75	59.10	49.71	8.72
Rahim Yar Khan	51.50	30.59	17.10	1.69	Sukkur	60.13	34.04	19.38	1.43
Rajanpur	67.79	45.82	33.66	3.35	Tando Allah Yar	72.13	54.89	36.59	3.92
Rawalpindi	16.60	6.05	2.00	0.04	Tando Muhammad Khan	79.63	64.00	50.39	7.65
Sahiwal	26.61	11.28	4.46	0.19	Tharparkar	54.16	100.00	100.00	
					Thatta	80.65	68.04	54.31	11.51
					Umer Kot	77.47	61.49	46.15	8.07

District	Illiterate	Less than Matriculation	Matriculation	Higher than Matriculation	District	Illiterate	Less than Matriculation	Matriculation	Higher than Matriculation
KP									
Abbottabad	12.52	4.61	2.21	0.03	Killa Abdullah	44.77	100.00	45.74	4.37
Bannu	46.68	33.77	27.28	4.20	Killah Saifullah	14.04	38.68	28.09	0.00
Batagram	21.70	30.77	-	-	Kohlu	51.73	12.01	33.90	7.03
Buner	46.45	29.31	21.54	0.00	Kotli	16.48	22.11	5.70	0.32
Charsadda	46.85	32.65	20.37	1.66	Lasbela	67.38	30.85	43.47	5.81
Chitral	37.28	20.01	12.82	1.54	Loralai	44.49	18.99	27.38	4.65
D. I. Khan	54.03	29.40	18.48	0.25	Mastung	28.37	11.22	12.17	1.32
Hangu	39.81	26.67	20.16	3.26	Muskhel	71.74	-	42.22	12.80
Haripur	16.71	7.47	3.68	1.93	Musakhel	50.57	-	-	-
Karak	-	-	-	-	Nasirabad	65.02	55.18	-	15.28
Kohat	44.51	26.46	14.69	0.77	Naushahro Feroz	36.37	20.18	10.25	0.00
Kohistan	55.17	35.93	32.45	5.97	Nushki	58.14	26.84	12.90	8.07
Lakki Marwat	54.36	62.36	52.28	8.69	Panjgur	42.32	47.63	32.61	2.75
Lower Dir	54.52	43.12	29.43	3.26	Pishin	47.29	31.28	28.46	7.12
Malakand PA	44.25	27.58	17.32	0.93	Quetta	25.47	32.95	29.01	1.01
Mansehra	45.18	26.38	13.82	1.17	Sherani	66.24	15.30	9.71	20.25
Mardan	45.74	28.73	18.94	1.36	Sibbi	54.84	100.00	100.00	7.68
Peshawar	41.66	26.18	14.41	0.88	Washuk	60.44	44.45	48.21	16.31
Shangla	55.88	39.79	30.56	2.86	Zhob	52.17	40.18	30.06	6.81
Swabi	55.72	39.72	27.30	1.98	Ziarat	45.81	29.16	18.67	4.25
Swat	52.66	34.91	23.52	1.20	FATA				
Tank	60.45	44.20	32.60	5.83	Bajor Agency	69.32	58.66	54.21	11.15
Upper Dir	64.65	50.33	41.59	7.94	Khyber Agency	67.47	31.70	28.39	9.69
Balochistan					Kurram Agency	40.12	50.46	12.54	2.70
Awaran	46.07	35.77	26.77	2.05	Mohmand Agency				
Barkhan	51.11	37.80	34.37	5.18	Orakzai Agency	39.02	50.27	40.54	2.79
Chagai	63.74	49.37	43.22	8.30	Waziristan Agency	79.47	76.92	56.00	-
Dera Bugti	61.97	43.97	39.56	17.05	Taadj Bannur	27.59	13.28	7.03	0.00
Gwadar	55.82	40.35	35.39	6.13	Taadj D. I. Khan	82.30	74.31	72.78	30.51
Harnai	52.07	39.26	28.87	4.41	Taadj Kohat	28.65	16.57	10.43	1.77
Jaffarabad	65.03	49.61	47.09	10.30	Taadj Peshawar	62.35	43.66	45.58	8.35
Jhal Magsi	63.57	53.89	48.36	11.84	Taadj Lakki Marwat	36.19	17.74	25.79	0.00
Kachhi	59.17	45.03	39.55	7.82					
Kalat	47.81	33.17	26.63	6.74					
Kech	46.06	31.41	100.00	0.00					
Kharan	45.92	36.52		2.73					
Khuzdar	52.49	53.47	25.55	6.23					

District	Illiterate	Less than Matriculation	Matriculation	Higher than Matriculation	District	Illiterate	Less than Matriculation	Matriculation	Higher than Matriculation
GB					AJK				
Astore	36.39	21.86	15.25	0.68	Bagh	17.48	14.50	8.12	0.20
Baltistan	34.74	14.05	7.83	0.34	Mirpur	22.38	-	4.38	0.12
Diamir	57.25	-	-	-	Muzaffarabad	-	-	-	-
Ghanche	19.46	100.00	-	-	Neelum	62.78	59.10	52.22	5.89
Ghizer	16.28	4.87	1.84	0.00	Poonch	8.29	26.47	17.37	
Gilgit	35.88	14.19	8.25	0.31	Sudhnoti	21.85	37.93	33.72	0.21
Hunza Nagar	22.21	8.17	6.07	0.07	Bhimber	11.55	7.01	2.45	0.10
					Hattian Bela	39.28	28.91	18.21	0.56
					Haveli	42.89	37.08	28.25	2.17
					Sudhno	9.71	55.29	48.50	-
					Islamabad	21.61	5.69	1.56	0.01

Source: Computed from micro-data of BISP-PSS, 2010.

Appendix Table 9: Poverty by the Presence of Literate Woman in the Household

District	Yes	No	District	Yes	No	District	Yes	No
Punjab						KP		
Attock	5.16	10.79	Sheikhupura	11.15	22.15	Abbottabad	7.71	7.18
Bahawalnagar	10.22	20.72	Sialkot	4.48	14.34	Bannu	41.00	31.83
Bahawalpur	17.55	38.68	Toba Tak Singh	8.17	18.74	Batagram	21.70	100.00
Bhakkar	18.44	24.40	Vehari	13.33	24.96	Buner	41.17	36.46
Chakwal	9.16	12.67	Sindh			Charsadda	41.15	32.95
Chiniot	15.19	23.27	Badin	49.60	71.74	Chitral	37.47	25.37
Dera Ghazi Khan	33.12	49.68	Dadu	35.00	55.76	D. I. Khan	50.72	29.30
Faisalabad	9.25	20.40	Ghotki	36.92	58.94	Hangu	32.42	26.33
Gujranwala	10.80	25.90	Hyderabad	17.30	56.20	Haripur	13.74	9.25
Gujrat	6.86	21.08	Jacobabad	32.47	65.61	Karak	30.41	72.22
Hafizabad	13.04	19.94	Jamshoro	27.76	58.02	Kohat	39.58	24.08
Jhang	19.21	23.29	Kabmar Shahd Kot	40.14	62.48	Kohistan	51.09	47.77
Jhelum	5.02	13.20	Karachi Central	3.90	23.58	Lakki Marwat	54.30	71.03
Kasur	27.03	36.33	Karachi East	4.56	22.33	Lower Dir	47.59	41.58
Khanewal	15.13	24.91	Karachi Malir	8.27	31.47	Malakand PA	39.36	30.60
Khushab	7.45	10.85	Karachi South	4.68	23.65	Mansehra	39.44	27.37
Lahore	6.05	26.40	Karachi West	8.06	28.64	Mardan	41.34	31.60
Leiah	40.48	36.37	Kashmore	18.71	47.23	Peshawar	38.95	21.25
Lodhran	20.07	34.08	Khairpur	37.97	62.73	Shangla	53.03	43.24

Mandi Bahauddin	7.62	15.92	Larkana	43.30	61.60	Swabi	47.99	44.01
Mianwali	65.15	22.83	Matiari	40.56	70.81	Swat	48.19	34.55
Multan	79.63	39.41	Mirpur Khas	100.00	47.29	Tank	55.45	34.55
Muzaffargarh	43.34	51.29	Naushhro	46.64	64.00	Upper Dir	57.17	57.11
Nankana Sahib	17.07	26.20	Sanghar	100.00	50.30			
Narowal	11.54	11.28	Shaheed Benzir	42.54	74.00			
Okara	16.76	25.36	Shikarpur	46.69	70.47			
Pakpattan		28.81	Sukkur	18.95	56.48			
Rahim Yar Khan	28.44	50.75	Tando Allah Yar	35.52	70.17			
Rajanpur	47.46	64.52	Tando Muhammad Khan	43.99	76.23			
Rawalpindi	5.26	16.46	Tharparkar	100.0	54.16			
Sahiwal	12.96	24.69	Thatta	49.14	77.40			
Sargodha	10.79	19.03	Umer Kot	48.86	71.09			
Balochistan								
Awaran		38.38	43.91	FATA				
Barkhan		36.42	47.96	Bajor Agency		63.22		63.81
Chagai		51.77	60.88	Khyber Agency		56.31		61.16
Dera Bugti		43.52	57.65	Kurram Agency		18.84		40.20
Gwadar		49.52	50.59	Mohmand Agency				
Harnai		38.65	46.45	Orakzai Agency		46.24		26.72
Jaffarabad		43.92	61.78	Waziristan Agency		92.31		83.26
Jhal Magsi		41.64	60.83	Taadj Bannur		0.00		44.44
Kachhi		43.75	57.19	Taadj D. I. Khan		83.61		79.39
Kalat		30.11	46.31	Taadj Kohat		17.83		21.81
Kech		0.00	46.06	Taadj Peshawar		54.99		52.42
Kharan		33.38	41.01	Taadj Lakki Marwat		31.89		25.00
Khuzdar		33.82	50.98	GB				
Killa Abdullah		30.96	42.61	Astore		27.04		31.69
Killah Saifullah		55.00	14.04	Baltistan		19.73		34.93
Kohlu		33.91	47.32	Diamir		100.00		57.25
Lasbela		54.51	63.72	Ghanche		59.68		19.44
Loralai		32.44	40.79	Ghizer		8.20		24.46
Mastung		18.78	26.86	Gilgit		16.82		41.22
Muskhel		51.09	67.45	Hunza Nagar		13.69		13.71
Musakhel			50.57	AJK				
Nasirabad		49.27	62.79	Bagh		14.18		13.90
Naushahro Feroz		23.38	32.86	Mirpur		11.62		23.05
Nushki		52.72	53.39	Muzaffarabad		21.08		27.48
Panjgur		28.82	42.37	Neelum		55.13		56.63
Pishin		34.70	40.33	Poonch		79.27		8.29

Quetta	14.60	24.54	Sudhnoti	12.90	18.14
Sherani	49.23	64.30	Bhimber	7.81	9.45
Sibbi	36.39	51.86	Hattian Bela	30.60	31.10
Washuk	50.23	58.76	Haveli	39.75	34.88
Zhob	36.38	48.20	Kotli	13.25	13.69
Ziarat	30.30121	40.7088	Sudhno	13.01	9.66
			Islamabad	4.48	24.21

Source: Computed from micro-data of BISP-PSS, 2010.

Appendix Table 10: Poverty by Highest Qualification in the Household

District	No education	< Matriculation	Matriculation	Intermediate	Graduation
Punjab					
Attock	19.42	10.11	3.19	1.07	0.37
Bahawalnagar	27.98	16.03	5.53	2.36	1.09
Bahawalpur	45.65	29.75	12.84	5.05	2.15
Bhakkar	30.99	25.23	12.38	6.07	3.19
Chakwal	18.69	16.61	7.95	3.29	1.59
Chiniot	30.42	20.58	10.83	5.62	2.89
Dera Ghazi Khan	56.79	45.04	31.61	17.08	9.32
Faisalabad	28.38	16.58	5.91	2.36	0.87
Gujranwala	37.06	20.85	7.32	2.84	1.21
Gujrat	37.10	14.39	4.57	1.72	0.75
Hafizabad	27.03	18.06	8.01	3.89	1.88
Jhang	29.34	23.69	14.15	8.02	4.23
Jhelum	24.87	11.06	3.48	1.42	0.40
Kasur	43.94	38.68	18.88	9.44	4.08
Khanewal	31.91	21.17	10.33	4.85	2.27
Khushab	16.47	11.14	4.88	2.02	0.77
Lahore	39.59	16.30	4.60	1.42	0.38
Leiah	36.37	38.78	100.00	66.67	0.00
Lodhran	40.71	26.77	14.82	8.67	4.75
Mandi Bahauddin	26.41	12.64	4.28	1.59	0.77
Mianwali	22.83	79.63	47.06	0.00	0.00
Multan	39.41	72.45	47.92	70.00	
Muzaffargarh	55.85	52.13	34.96	19.10	10.92
Nankana Sahib	32.64	24.55	11.45	5.28	2.99
Narowal	17.25	15.79	7.95	3.84	1.80
Okara	31.76	22.07	11.42	5.84	2.77
Rahim Yar Khan	56.23	40.309	23.79	14.53	9.2681
Rajanpur	67.615	63.077	42.42	22.152	13.747
Rawalpindi	29.574	12.274	4.353	1.6467	0.58

Sahiwal	32.507	20.137	8.345	3.1804	1.5421
Sargodha	28.028	16.398	6.619	2.8739	1.0354
Sheikhupura	30.068	16.239	6.872	3.059	1.6871
Sialkot	26.219	9.8483	2.698	0.9458	0.3651
Toba Tak Singh	27.794	13.039	4.777	2.1491	1.076
Vehari	31.11	18.441	8.512	4.8152	1.9292
Sindh					
Badin	76.55	70.82	55.08	25.12	11.20
Dadu	63.94	55.64	39.41	17.72	7.70
Ghotki	65.03	60.00	44.21	21.31	10.75
Hyderabad	65.56	41.92	20.44	9.63	3.19
Jacobabad	71.90	62.71	46.55	17.41	8.46
Jamshoro	66.88	50.73	31.02	13.51	4.44
Kabmar Shahd Kot	67.54	58.76	46.78	23.42	14.29
Karachi Central	29.49	11.01	3.30	0.92	0.27
Karachi East	28.86	10.88	3.69	1.09	0.36
Karachi Malir	37.76	18.40	6.88	1.99	0.72
Karachi South	33.48	10.47	3.87	1.29	0.58
Karachi West	36.47	15.32	6.04	2.11	1.13
Kashmore	54.34	39.76	26.91	8.59	3.87
Khairpur	72.92	64.17	47.82	23.16	9.89
Larkana	68.57	65.00	51.00	25.85	12.50
Matiari	79.49	67.79	50.39	24.49	9.45
Mirpur Khas	47.29	76.92	67.86	-	-
Naushhro	71.04	69.21	55.30	29.32	14.97
Sanghar	50.30	100.00	100.00	26.30	12.38
Shaheed Benzir	80.92	71.21	51.85		
Shikarpur	74.50	70.55	57.94	32.61	17.36
Sukkur	69.25	45.51	27.30	12.46	4.35
Tando Allah Yar	76.49	65.50	44.40	20.08	7.23
Tando Muhammad Khan	81.68	71.74	55.25	25.24	10.10
Tharparkar	-	-	-	-	-
Thatta	81.88	73.66	57.25	26.97	12.46
Umer Kot	76.97	72.99	53.97	25.54	11.51
KP					
Abbottabad	10.80	12.07	5.66	2.54	0.87
Bannu	44.79	45.72	36.76	22.71	14.99
Batagram	21.70	42.11	-	-	-
Buner	47.22	46.66	30.03	18.00	10.84
Charsadda	46.93	49.23	29.63	15.61	10.02
Chitral	40.81	43.90	28.83	15.93	9.96

D. I. Khan	57.06	47.65	31.62	17.04	10.12
Hangu	39.21	34.05	26.50	15.64	11.18
Haripur	16.44	18.18	7.73	3.13	1.25
Karak	-	-	-	-	-
Kohat	46.33	41.34	26.62	13.25	
Kohistan	55.07	49.22	41.19	22.69	17.88
Lakki Marwat	54.23	65.29	68.66	50.72	43.21
Lower Dir	51.93	54.75	40.18	23.74	16.16
Malakand PA	43.77	47.01	29.82	15.88	8.26
Mansehra	49.57	40.01	22.15	11.60	5.90
Mardan	47.26	47.47	29.29	15.53	9.20
Peshawar	46.68	38.18	21.95	9.92	5.18
Shangla	56.31	53.51	44.61	28.17	20.92
Swabi	49.11	59.25	39.67	22.30	11.84
Swat	56.07	50.86	31.21	14.26	7.69
Tank	64.26	55.71	43.67	24.74	17.71
Upper Dir	57.53	63.83	53.19	35.51	25.57
Balochistan					
Awaran	46.10	44.06	33.76	20.55	6.34
Barkhan	50.94	50.75	41.13	18.61	11.02
Chagai	63.85	60.61	50.75	30.00	16.81
Dera Bugti	61.95	57.09	45.86	26.08	22.43
Gwadar	53.77	36.05	18.36	33.96	19.95
Harnai	50.11	54.91	46.29	23.12	16.69
Jaffarabad	64.33	13.37	3.90	26.65	16.23
Jhal Magsi	63.25	63.51	52.53	24.68	16.44
Kachhi	59.32	61.95	51.35	20.59	12.17
Kalat	50.41	54.47	45.85	18.57	11.06
Kech	46.06	40.94	31.34	15.38	0.00
Kharan	45.16	-	-	17.70	9.74
Khuzdar	55.02	44.34	30.61	38.47	11.10
Killa Abdullah	46.26	62.32	54.09	-	9.97
Killah Saifullah	14.04	36.46	31.52	25.58	0.00
Kohlu	52.12	48.04	38.16	5.64	15.34
Lasbela	66.35	65.82	51.92	16.50	15.98
Loralai	44.19	40.86	33.38	11.41	11.97
Mastung	29.00	24.61	18.05	3.38	3.78
Muskhel	76.21	64.90	48.58	8.79	28.64
Musakhel	50.57				
Nasirabad	64.35	65.68	57.37	0.00	22.37
Naushahro Feroz	36.58	29.84	13.08	39.69	0.00

Nushki	56.29	62.77	45.33	27.87	21.11
Panjgur	45.15	38.41	28.14	15.02	10.89
Pishin	45.76	41.46	33.54	-	9.58
Quetta	27.69	23.42	14.81	-	4.78
Sherani	65.60	63.91	56.37	22.74	23.71
Sibbi	54.94	54.33	43.32	5.64	10.63
Washuk	60.55	53.58	49.40		22.77
Zhob	50.72	53.23	41.82	26.78	14.76
Ziarat	46.00	39.74	27.82	20.06	10.98
FATA					
Bajor Agency	67.86	65.54	59.43	35.52	29.61
Khyber Agency	70.50	43.14	32.97	13.96	29.66
Kurram Agency	47.33	35.43	21.15	31.11	7.45
Mohmand Agency	-	-	-	-	-
Orakzai Agency	21.86	37.98	41.03	14.80	21.54
Waziristan Agency	75.68	94.41	-	31.09	39.39
Taadj Bannur	57.14	30.77	0.00	11.35	0.00
Taadj D. I. Khan	80.42	85.23	79.26	43.12	55.87
Taadj Kohat	31.71	24.10	15.44	23.33	5.45
Taadj Peshawar	53.60	58.31	55.60	23.61	32.29
Taadj Lakki Marwat	22.31	30.84	31.33		13.45
GB					
Astore	33.35	37.75	27.85	19.93	9.62
Baltistan	38.64	33.25	23.41	14.38	6.45
Diamir	57.25				
Ghizer	39.29	0.00	-	4.85	1.98
Gilgit	53.91	17.99	8.63	9.65	3.92
Hunza Nagar	17.70	47.03	35.61	11.11	4.55
AJK					
Bagh	14.95	22.96	14.41	7.67	4.00
Mirpur	23.70	23.11	8.79	31.74	1.59
Muzaffarabad	30.65	33.13	18.51	33.26	3.42
Neelum	57.48	63.94	53.64	29.28	24.73
Poonch	8.29	86.36	-	7.74	0.00
Sudhnoti	20.65	22.40	11.92		2.73
Bhimbe	9.20	14.55	6.48	2.95	1.23
Hattian Bela	30.84	51.13	39.08	14.94	7.62
Haveli	35.66	38.94	27.41	20.20	13.91
Kotli	12.85	21.27	9.99	10.84	2.68
Sudhno	10.49	11.69	13.49	56.40	8.25

Source: Computed from micro-data of BISP-PSS, 2010.

Appendix Table 11: Poverty by Employment Status of head of households

	Public	Private	Self Employed	Pensioners	Not working/not in the labor force
Punjab					
Attock	4.70	1.41	7.82	8.39	1.51
Bahawalnagar	13.43	2.84	14.74	15.06	2.04
Bahawalpur	28.07	5.28	25.99	31.35	3.26
Bhakkar	17.44	6.12	23.61	22.12	5.86
Chakwal	10.87	3.16	10.32	11.89	4.54
Chiniot	26.92	4.43	18.84	17.69	4.41
Dera Ghazi Khan	50.91	16.83	42.04	43.03	25.83
Faisalabad	15.79	3.20	10.83	10.97	2.71
Gujranwala	16.86	2.72	14.00	14.42	1.89
Gujrat	8.50	2.06	12.79	9.15	2.19
Hafizabad	12.05	1.94	12.93	11.66	2.70
Jhang	17.47	5.71	14.25	18.63	6.31
Jhelum	10.05	1.95	9.35	7.33	2.66
Kasur	26.36	7.51	28.20	32.89	6.19
Khanewal	19.76	4.05	18.80	15.95	5.04
Khushab	2.00	2.08	7.88	9.40	2.45
Lahore	7.92	1.72	11.06	12.68	0.85
Leiah	34.51	11.26	40.25	36.96	9.77
Lodhran	27.96	3.76	26.85	26.21	4.71
Mandi Bahauddin	5.87	1.65	10.79	6.81	1.73
Mianwali	24.95	9.51	25.30	25.09	15.82
Multan	41.96	13.60	34.86	37.08	10.34
Muzaffargarh	43.39	17.19	48.07	48.80	14.18
Nankana Sahib	17.83	3.69	16.23	12.48	2.47
Narowal	13.70	1.70	7.54	8.23	2.45
Okara	20.06	5.10	21.04	20.71	4.96
Pakpattan	30.08	9.45	30.81	26.07	9.92
Rahim Yar Khan	44.41	10.02	27.76	34.88	10.57
Rajanpur	52.36	21.24	56.53	61.51	18.08
Rawalpindi	6.59	1.84	7.89	9.45	2.51
Sahiwal	16.92	3.21	16.48	18.35	2.37
Sargodha	12.51	3.08	11.59	12.38	3.24
Sheikhupura	15.95	1.85	14.08	10.64	2.38
Sialkot	6.00	1.18	6.52	6.23	0.78
Toba Tek Singh	8.23	1.59	10.95	10.62	1.32
Vehari	21.68	3.91	15.22	17.05	4.59

KP					
Abbottabad	6.45	2.04	6.76	6.16	1.64
Bannu	37.66	15.82	38.35	39.53	26.69
Batagram	23.13	10.20	18.10	21.30	10.65
Buner	40.66	14.44	36.58	41.17	11.41
Charsadda	24.13	10.70	37.71	40.81	13.79
Chitral	22.88	9.74	21.14	32.03	15.26
D. I. Khan	42.65	12.19	40.50	44.80	14.31
Hangu	32.10	23.54	34.96	17.53	36.37
Haripur	11.32	3.12	11.15	13.17	2.65
Karak	32.93	20.33	18.75	31.91	26.92
Kohat	24.58	16.90	27.74	34.42	28.63
Kohistan	40.76	24.51	28.36	46.80	31.76
Lakki Marwat	45.03	36.93	53.09	55.23	48.81
Lower Dir	39.79	16.90	46.98	41.60	19.61
Malakand pa	30.04	13.55	42.91	27.01	17.84
Mansehra	38.13	11.05	33.59	36.78	11.18
Mardan	32.56	11.69	39.09	38.55	15.76
Peshawar	36.00	12.55	29.24	35.02	12.55
Shangla	35.99	15.98	38.56	38.63	10.16
Swabi	38.17	19.76	48.49	48.25	20.72
Swat	40.83	13.23	34.82	37.65	8.20
Tank	31.75	26.28	47.08	52.38	44.11
Upper Dir	38.05	24.94	56.23	50.58	28.67
Sindh					
Badin	60.69	26.63	55.12	69.60	24.22
Dadu	44.56	19.30	44.78	53.17	16.22
Ghotki	48.56	23.67	41.49	57.31	24.51
Hyderabad	24.46	12.25	18.96	42.10	6.50
Jacobabad	58.14	19.85	63.04	61.75	22.34
Jamshoro	43.82	15.63	46.93	53.72	14.10
Kabmar Shahd Kot	46.04	16.60	55.73	59.63	21.67
Karachi Central	10.65	3.46	9.54	8.10	1.55
Karachi East	10.16	3.32	11.32	9.77	1.97
Karachi Malir	14.52	5.50	19.50	26.73	4.39
Karachi South	15.06	3.48	7.71	9.27	2.23
Karachi West	16.80	6.45	16.82	15.93	4.46
Kashmore	35.72	10.17	41.01	46.81	17.15
Khairpur	46.32	20.17	42.02	58.37	19.35
Larkana	53.44	23.92	58.93	59.29	21.06
Matiari	59.38	21.99	43.77	64.14	16.30

Mirpur Khas	44.95	14.64	47.55	52.82	7.05
Naushhro	53.20	25.95	46.10	60.60	25.20
Sanghar	50.49	18.57	48.80	54.02	17.18
Shaheed Benazir	65.19	22.14	48.36	67.47	20.19
Shikarpur	65.76	22.67	52.34	67.79	16.24
Sukkur	45.49	11.40	30.50	47.95	11.47
Tando Allah Yar	43.49	19.00	38.65	64.04	21.97
Tando Muhammad Khan	68.15	23.63	51.72	72.78	19.81
Tharparkar	55.48	31.56	47.43	57.27	32.95
Thatta	69.40	32.47	56.06	73.98	31.51
Umer Kot	58.70	27.94	56.17	65.77	24.01
Balochistan					
Awaran	58.82	41.46	29.17	48.09	34.65
Barkhan	45.94	25.06	52.52	49.68	21.54
Chagai	35.75	48.23	51.71	55.94	38.57
Dera Gugti	57.66	42.67	45.93	56.35	42.62
Gwadar	44.93	33.88	48.60	50.26	26.77
Harnai	51.36	27.23	39.68	45.32	28.47
Jaffarabad	59.05	30.24	54.47	62.34	27.95
Jhal Magsi	59.49	45.74	42.22	60.93	36.32
Kachhi	54.42	33.21	56.26	55.77	26.94
Kalat	40.37	24.26	34.57	41.51	26.70
Kech	49.53	30.43	41.82	47.29	33.24
Kharan	42.01	28.72	18.87	39.13	18.52
Khuzdar	51.40	30.75	42.90	46.56	34.13
Killa Abdullah	44.55	22.30	20.61	37.81	39.18
Killah Saifullah	11.60	6.09	15.27	15.38	5.84
Kohlu	52.72	33.27	24.26	46.00	32.42
Lasbela	58.25	48.40	60.92	61.68	45.23
Loralai	32.68	21.50	29.13	38.46	21.71
Mastung	15.75	15.90	24.59	27.81	18.53
Musakhel	54.29	34.89	52.97	50.61	55.42
Nasirabad	64.33	40.02	50.29	60.58	48.35
Naushahro Feroz	21.21	20.83	73.25	23.82	
Nushki	58.20	36.30	50.45	54.86	35.54
Panjgur	29.81	22.49	10.42	42.41	25.61
Pishin	34.67	25.86	37.38	34.35	30.93
Quetta	23.30	13.10	23.98	17.97	10.06
Sherani	48.05	38.97	61.44	65.51	32.81
Sibbi	53.53	32.51	32.45	54.58	29.47
Washuk	62.47	49.38	66.26	48.44	43.75

Zhob	43.55	24.48	45.69	46.07	22.21
Ziarat	40.33	19.11	39.59	42.05	13.89
FATA					
Bajor Agency	55.13	27.59	38.07	60.01	44.25
Khybder Agency	61.84	38.64	40.96	41.68	64.13
Kurram Agency	33.61	7.98	51.88	18.87	6.13
Mohmand Agency	64.29	29.38	23.24	42.87	54.94
Orakzai Agency	33.45	25.39	18.56	26.95	48.36
S Waziristan Agency	100.00	100.00	81.76	100.00	100.00
Taadj Bannur					0.00
Taadj D. I. Khan	60.17	63.00	0.00	27.59	81.66
Taadj Kohat	28.17	11.76	74.17	75.40	16.17
Taadj Peshawar	0.00	37.47	12.58	19.28	60.72
Taadj Lakki Marwat	0.00	20.41	44.11	45.94	10.87
Washuk			3.66	44.06	
GB					
Astore	23.23	15.02	19.17	33.83	23.70
Baltistan	12.68	6.91	6.95	12.52	18.79
Diamir	56.17	40.41	48.77	59.75	53.77
Ghanche	13.89	7.98	10.99	19.93	15.95
Ghizer	7.02	3.36	7.65	13.33	5.14
Gilgit	21.24	7.99	5.35	16.36	9.40
Hunza Nagar	4.16	4.55	3.03	5.45	8.24
AJK					
Bagh	21.52	4.46	15.51	16.43	7.03
Bhimber	10.80	2.08	5.78	7.28	3.35
Mirpur	11.99	2.95	20.50	11.83	2.57
Muzaffarabad	29.26	7.51	22.48	26.95	8.73
Neelum	33.33	26.46	36.11	55.67	37.92
Poonch	7.81	5.32	8.61	11.98	7.13
Sudhnoti	16.56	5.91	15.65	12.05	8.47
Hattian Bela	38.62	10.52	22.71	32.65	17.06
Haveli	12.05	18.36	40.23	40.61	26.39
Kotli	10.89	4.17	12.79	14.44	4.97
Sudhno	30.43	3.77	12.95	8.34	6.72
Islamabad	7.86	1.03	9.95	13.83	0.59

Source: Computed from micro-data of BISP-PSS, 2010.

Table-12: Level of Urbanization by Districts

District	% of urban population in the district 1998	District	% of urban population in the district 1998	District	% of urban population in the district 1998
Kohistan	-	Swat	13.8	Jhang	23.4
Buner	-	Deraghazi Khan	13.9	Khairpur	23.6
Shangla	-	Pakpattan	14.2	Shikarpur	24.1
Awaran	-	Kalat	14.2	Jacobabad	24.4
Ziarat	1.9	Lodhran	14.5	Khushab	25.3
Upper Dir	4.0	Rajanpur	14.5	Nowshera	26.0
Tharparkar	4.4	Mastung	14.7	Sheikhupura	26.2
Mansehra	5.3	Mandibahudin	15.2	Sialkot	26.2
Lower Dir	6.2	Killa Abdullah	15.3	Nawabshah	26.4
Pishin	6.3	Nasirabad	15.6	Kohat	27.0
Abbottabad	6.4	Zhob	15.9	Bahawalpur	27.3
Karak	6.5	Bhakkar	16.0	Hafizabad	27.3
Batagram	6.6	Vehari	16.0	Gujrat	27.7
Jhalmagsi	7.4	Ghotki	16.3	Jhelum	27.7
Barkhan	7.4	Sahiwal	16.4	Sargodha	28.1
D. I. Khan	7.5	Badin	16.4	Khuzdar	28.3
Dera Bugti	8.5	Kech	16.6	Larkana	28.9
Musakhel	8.6	Umer Kot	16.8	Sibi	32.1
Panjgur	9.1	Swabi	17.5	Mirpur Khas	33.1
Lakki Marwat	9.2	Khanewal	17.6	Lasbela	36.9
Tank	9.3	Naushahro Feroze	17.7	Multan	42.2
Malakand Protected Area	9.5	Chagai	17.7	Faisalabad	42.7
Chitral	9.6	Tobateksingh	18.8	Peshawar	48.5
Bannu	9.7	Charsadda	18.9	Gujranwala	50.5
Kohlu	9.7	Bahawalnagar	19.1	Hyderabad	50.8
Thatta	11.2	Rahimyarkhan	19.6	Sukkur	50.9
Loralai	11.8	Jaffarabad	19.8	Rawalpindi	53.2
Haripur	12.0	Mardan	20.2	Gwadar	54
Chakwal	12.2	Hangu	20.4	Islamabad	65.7
Naroval	12.2	Mianwali	20.8	Malir	67.3
Layyah	12.9	Attock	21.3	Quetta	74.4
Muzaffargarh	12.9	Dadu	21.4	Lahore	82.4
Killa Saifullah	13.1	Kasur	22.8	Karachi West	90.7
Kharan	13.4	Sanghar	22.8	Karachi Central	100.0
Bolan	13.7	Okara	23.0	Karachi East	100.0
				Karachi South	100.0

Appendix Table 13: High-migration districts in descending order

2004	2009	2012
Rawalpindi	Karachi	Sialkot
Gujrat	Sialkot	Karachi
Sialkot	Dir	Gujranwala
Karachi	Swat	Dir
Lahore	Faisalabad	Swat
Swat	Dera Ghazi Khan	Lahore
Dir	Gujrat	Faisalabad
Faisalabad	Rawalpindi	Dera Ghazi Khan
Gujranwala	Mardan	Gujrat
Dera Ghazi Khan	Swabi	Rawalpindi
Mardan	Peshawar	Mardan
Swabi	Mandi Bahauddin	Peshawar
Jhelum	Jhelum	Charsada
Peshawar	Attock	Swabi
Chakwal	Chakwal	Mandi Bahauddin
Attock	Kotli	Multan
Abbottabad	Poonch	Kotli
Kohat	Rahim Yar Khan	Chakwal
Sheikhupura	Multan	Sargodha
Multan	Narowal	Jhelum
Bannu	Shiekhupura	Narowal
Kotli	Sargodha	Attock
Poonch	Malakand Agency	Toba Tek Sing
Muzaffarabad	Mansehra	Rahim Yar Khan

Source: BEOE (2013).