

MONITORING THE SITUATION OF CHILDREN AND WOMEN



NWFP SOCIAL PROTECTION AND SOCIO-ECONOMIC INDICATORS

(REPORT BASED ON MICS NWFP 2008)

March 2010

NWFP
Social Protection and Socio-Economic Indicators

(Report based on MICS NWFP 2008)

Government of North-West Frontier Province
Planning and Development Department

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List of abbreviations

BCG	Bacillus-Cereus-Geuerin (Tuberculosis)
BoS	Bureau of Statistics
CSPPro	Census and Survey Processing System
DCO	District Coordination Officer
DPO	District Planning Officer
DPT	Diphtheria Pertussis Tetanus
EPI	Expanded Programme on Immunization
FBS	Federal Bureau of Statistics
GER	Gross Enrolment rate
MDG	Millennium Development Goals
MICS	Multiple Indicator Cluster Survey
MTDF	Medium Term Development Framework
NWFP	North West Frontier Province
OPM	Oxford Policy Management
P&DD	Planning and Development Department
SPSS	Statistical Package for Social Sciences
PRSP	Poverty Reduction Strategy Paper
UNDP	United Nations Development Programme
UNGASS	United Nations General Assembly Special Session on HIV/AIDS
UNICEF	United Nations Children's Fund
WFFC	World Fit For Children
WHO	World Health Organization

Foreword

The second round of the NWFP Multiple Indicator Cluster Survey (MICS) was conducted in 2008 with methodological, technical and financial support from UNICEF Country Office Pakistan and Department for International Development (DFID), Government of the UK. Oxford Policy Management (OPM) was hired to customize the survey tools, carry out the field work, data analysis and report writing.

Traditionally, the survey provides information on the situation of children and women in order to monitor progress towards MDG goals and targets. In NWFP the survey also collected some information about social protection and economic data. Hence, the data set of NWFP MICS 2008 has been used to prepare two reports. The first report follows the standard format and presents estimates of a number of indicators that are the focus of MDGs, World Fit for Children and other international commitments. The analysis of social protection and socioeconomic indicators is presented in this second report. It addresses the interests of stakeholders and is a response to the growing importance of social protection in public policy in NWFP.

Social protection involves a large number of programmes under social assistance and social security. However, this report focuses on the analysis of cash transfers through Zakat and Bait-ul-Mal and looks at the role of microcredit and private transfers. It will be very useful in designing and improving direct income support programmes. The statistics on socioeconomic indicators such as income source, labour market and asset ownership will also be of interest, and will complement information on the scope of social protection.

(Secretary P & D department)

Executive summary

The Planning and Development Department (P&DD), Government of the North West Frontier Province (NWFP), conducted Multiple Indicator Cluster Survey 2008 with support from UNICEF Country Office Pakistan and Department for International Development (DFID), Government of the UK. UNICEF and DFID provided technical, methodological and financial support to undertake the survey as per international standards. Oxford Policy Management (OPM) was hired to conduct survey. The survey provides information on the situation of children and women in NWFP, social protection and economic data. A total of 10,914 households were surveyed. Questionnaires were completed for households; ever married women aged 15-49 and mothers or caretakers of under-five children.

Based on this survey, two reports have been prepared. An earlier report (the first report) can be considered the 'standard MICS report' presenting internationally comparable estimates about MDGs indicators focusing on children and women. It gives results for both provincial level, with urban-rural break-up, and district level. By contrast, this second report looks at social protection and socioeconomic indicators, aspects not usually included in the MICS type of survey but were included in this case because these were of specific interest to stakeholders.

While Pakistan's social protection system consists of a large number of safety net and social security programmes, this report concentrates on the analysis of income support through two key cash transfer programmes, Zakat and Bait-ul-Mal, and looks at the role played by microcredit and private transfers as alternatives to government support. This analysis is complemented by a number of relevant economic indicators on household main income sources, the labour market and asset ownership.

The key objectives of the report are as follows:

- 1) Provision of province level estimates on coverage of key government projects (Zakat and Bait-ul-Mal)
- 2) Assessment of the extent to which these programmes are targeted to the poor and groups at risk, namely widows, orphans and disabled
- 3) Assessment of the key implementation problems, such as lack of knowledge and delays
- 4) Some investigation on the role of credit and private transfers
- 5) Estimation of disability prevalence and the links between disability and poverty, access to education and health
- 6) Provision of estimates of main income sources and the incidence and level of domestic and foreign remittances
- 7) Assessment of main labour market indicators: employment, unemployment, and under-employment labour market participation
- 8) Estimation of labour force skills (literacy, numeracy and computer knowledge).

The key findings are reported below.

Social Protection

- 1) *3.7% of the households in NWFP receive assistance from Zakat or Bait-ul-Mal.*

Zakat and Bait-ul-Mal reach 3.7% of the households in NWFP. Zakat reaches 2.7% of the households, almost all of which is in the form of Ghuzara or subsistence allowance. Bait-ul-Mal reaches 1% of households, of which food support constitutes almost half.

Most households receive the assistance from Zakat/Bait-ul-Mal either once a year or as a one-off payment. Over half consider it to be 'somewhat' helpful, while almost one third state that it is not enough.

2) Assessment of targeting: there is substantial misallocation of funds.

There is substantial under-coverage among the households most in need, namely households belonging to the poorest quintile who have at least one widow, orphan or disabled household member. These constitute 8% of all households, but 94% of them do not receive assistance from Zakat/Bait-ul-Mal (under-coverage).

There is also substantial leakage of funds. While 3.7% of total households receive assistance from Zakat/Bait-ul-Mal, 35% of these (1.3% of all households) neither belong to the poorest quintile nor do they have a widow, orphan or disabled household member. In other words, there is leakage of funds with respect to 35% of the recipient households.

In addition, there are a further 1.5% of households which receive funds because they have an orphan, widow or disabled household member, even though they do not belong to the poorest quintile. Only 0.9% of all households (about 25% of all recipient households) receive assistance from Zakat/Bait-ul-Mal *and* fall within the poorest quintile.

3) Assessment of the key implementation problems: lack of knowledge about the programme is the main reason for not applying.

The vast majority (88%) of households do not apply for either of the two programmes. Lack of knowledge is the main reason (this applied to 36% of all households). Half (52%) of the households in the poorest quintile do not apply because they are not aware of it (even among those with household members at risk, lack of knowledge is the salient reason for non-application).

With respect to delays, 4.5% of all households have applied but have yet to receive an answer, i.e. slightly more households are waiting for an answer than actually receiving assistance from Zakat/Bat-ul-Mal. The median waiting time is 5 months among the 3.7% of households that did receive assistance.

4) Role of credit, private transfers: Almost every second household received a loan, and every third household a private transfer. Friends and relatives are the key source for loans.

- With regard to credit, almost half (47%) of households did receive a loan during the past 3 years. Almost all obtained it from friends or relatives, especially within the poorest quintile. Other sources of credit, such as from banks, NGOs play hardly any role for the poor.
- Private transfers play a role for about a third of all households (31.2%); of these about two-thirds are domestic remittances, and one-third foreign remittances, with very few households receiving both. Even among the poorest wealth quintile it is the case that one quarter (24.5%) receive private transfers.
- The households that are most in need (poorest quintile with a household member at risk) constitute 8% of all households, 7.5% of which are not receiving assistance from Zakat/Bait-ul-Mal. Among those, households that do not have the social networks or human capital to obtain remittances or loans can be considered priority households. The proportion of these households is 2.6% of all households. It is almost as high as the proportion of all households that receive Zakat/Bait-ul-Mal *without* belonging to the poorest quintile (2.8%).
- In theory the funds are there to be provided to the neediest but challenges are faced in identifying these. It may be possible to use proxy indicators (such as assets) to determine

poverty and prioritise households in which several members at risk. The implementation challenges should be balanced against the current situation of leakage and under-coverage.

5) Disability: 4% of adults (10+ years) are disabled; almost two-thirds are over 55 years of age. Disabled children (5-9 year old) are somewhat less likely to attend school.

- With regard to disability, 4.1% of adults (10+ years old) have at least one physical ailment. Disability is defined as being unable or having a lot of difficulty seeing, hearing, walking, remembering, washing, dressing or communicating. As can be expected, disability of this type is more prevalent among people aged 55 years and above. Of all disabled people, 63% are 55 years or older.
- There is a link between poverty and disability: disabled people are somewhat more likely to be poor, and poor people are more likely to be disabled. 5.4% of adults (10+ years) in the poorest wealth quintile have a disability, whereas only 2.9% of the adults in the richest quintile do.
- Of the children aged 5-9 years, 6% have one or more disabilities. They are somewhat less likely to attend school (55% attend school) than children without a disability (64% attend school). 1.5% of children aged 5-9 years who have two or more disabilities. Only a third (31%) ever attended school.

Socioeconomic Indicators

- At province level, about 34% of total households report daily wages as the main source of household income, followed by formal employment (33%), business (14%) and crops/livestock (8%). The remaining sources - pension, remittances and others - range from 2% to 5% respectively.
- Approximately one in ten households receive remittances from abroad and around one quarter of total households received remittances from within the country during the last year preceding the survey.
- On average, a household received Rs. 70,000 from abroad and Rs. 36,000 from within the country during the last year preceding the survey.
- More than two-fifths (42%) of the population aged 15 and older are part of the active labour force, which consists of employed (39%) and unemployed (3% of the adult population) persons.
- 'Employed person' refers to someone in the labour force aged 15 or above who worked for pay, profit or family gain for at least one hour during the reference period. This also includes persons employed on a permanent or regular basis who have not worked for any reason during the reference period.
- 'Unemployed persons' refers to all those aged 15 years or above who, during the last week preceding the survey, were without work and currently available for work and seeking work. 3% of all adults 15 and above are unemployed, and 7% are within the active labour force. Hence the unemployment rate is 7% at the province level.
- The underemployed are a sub-group of the employed. They work for pay, profit or family gain for 1-34 hours per week, but would work more if they had the opportunity to do so. 3% of all adults 15 and older are underemployed, and these represent 8% of the active labour force.
- About 2% of all adults are so called 'despaired'. They would like to work but have given up looking for work due to lack of opportunities. They belong to the inactive labour force, as do

housewives, old people, students and the sick. The inactive labour force constitutes 58% of the adult population.

- The proportion of the labour force that can read and write with understanding is estimated at about 62%; around 10% know how to use the computer and 99% can solve simple math problems (addition, subtraction etc).
- With respect to household assets, 83% of total households own an air cooler, 64% a mobile phone, 43% a washing machine, 34% a radio and 25% a bicycle. Relatively expensive items including air conditioners, cooking ranges, motor cycles, dish antennae and video cassette recorders are owned by a very small proportion of households ranging from about 2% for a dish antenna to 7% approximately for a motor cycle.
- More than one-third of total households own agricultural land while the estimate for livestock is 66%.
- Average household size is calculated at 8.6 persons and the average number of household members per room is 3.2 persons.

I. Introduction

Background

In association with the Planning and Development Department (P&DD), Government of NWFP, Oxford Policy Management conducted the North West Frontier Province (NWFP) Multiple Indicator Cluster Survey in 2008. The survey was funded by UNICEF and DFID Pakistan. Traditionally, the MICS provides rich information on the situation of children and women in order to monitor progress towards goals and targets emanating from recent international agreements: the Millennium Declaration September 2000 and the Plan of Action of 'A World Fit for Children May 2002'. In addition, in NWFP the survey also collected information about social protection as well as economic data.

Based on this survey, two reports have been prepared. The first report represents the 'standard report' presenting internationally comparable estimates about MDGs indicators focusing on children and women. It gives results at provincial level with urban-rural break-up, as well as at district level. The second report looks at the issue of social protection and socioeconomic indicators - aspects not usually included in the MICS type of survey. The main reasons to collect and present such information are as follows:

- Stakeholders such as the NWFP Planning and Development Department, UNICEF and DFID expressed specific interest in select indicators related to social protection and the labour market;
- There is no study available that gives updated estimates on the scale of direct income support in NWFP;
- The Government of Pakistan attaches considerable importance to social protection; this is evident from the inclusion of pro-poor programmes in the Medium Term Development Framework (MTDF) 2005-10 and the Poverty Reduction Strategy Paper II;
- Extending social protection in developing countries can contribute to achieving some of the MDGs.

Social protection includes a large group of potential policy initiatives intended to protect people's living standards. They protect vulnerable people against livelihood risks and seek to enhance the social status and rights of the marginalised. Broadly speaking, there are two categories of social protection which include safety nets/social assistance and social security. Safety nets programmes are designed to provide income support, to promote sustainable poverty exit strategies and to help households cope with aggregate shocks. They allow individuals to cope with poverty ex-post. Social security programmes such as pension, social insurance or long-term savings aim to mitigate risks and hence smooth consumption over time. They provide ex-ante protection to individuals against unpredictable shocks such as economic shocks, age- or health-related shocks such as retirement or disability.

While the social protection system in Pakistan consists of a number of programmes under safety nets and social security, this report focuses on direct income support through the two main cash transfer programmes, Zakat and Bait-ul-Mal, and analyse the role played by credit and private transfers. No data were collected in relation to the Benazir Income Support Programme since this had not started when data collection began.

Objectives

The key objectives of the report are the following:

- 1) Provision of province level estimates on coverage of key direct income support government projects (Zakat and Bait-ul-Mal)
- 2) Assessment of the extent to which these programmes are targeted to the poor
- 3) Assessment of the key implementation problems, such as lack of knowledge and delays
- 4) Some investigation on the role of credit and private transfers
- 5) Estimation of disability prevalence and links between disability and poverty, access to education and health
- 6) Provision of estimates of main income sources and the incidence and level of domestic and foreign remittances
- 7) Assessment of main labour market indicators: employment, unemployment, and under-employment labour market participation
- 8) Estimation of labour force skills (literacy, numeracy and computer knowledge)

The report is divided into two main parts: the first focuses on social protection and the second on labour market indicators and other economic indicators. However, before providing the survey results, the next few paragraphs briefly introduce the key aspects of the survey: sample design, questionnaire and fieldwork.

Sample Design

The sample for the NWFP Multiple Indicator Cluster Survey (MICS) was drawn by the Federal Bureau of Statistics (FBS) using a two-stage stratified cluster sample design. 1,061 clusters were selected with probability proportional to size. In the selected enumeration areas a household listing was firstly carried out, following which a systematic sample of 12 households in urban areas and 16 households in rural areas was drawn. Of the 1,061 clusters, 250 were not visited. The main reasons were poor security conditions, cultural sensitivity and rigidity and non-cooperation by the local community. In addition, FBS dropped 5 clusters while computing weights because of the very low number of interviews within each cluster.

Questionnaires

The questionnaires for the NWFP MICS 2008 are mostly based on the MICS3 model questionnaires developed by UNICEF. However, some additional modules were introduced to collect data about social protection and socioeconomic indicators. Three sets of questionnaires were used in the survey: household, women's and children under-5 questionnaires. The questionnaire sections used in the preparation of this report are as follows:

The Household Questionnaire:

- Household Listing
- Literacy and other Skills
- Education
- Labour Participation
- Child Labour
- Disability
- Household Characteristics
- Micro Credit
- Social Protection

The Questionnaire for Children under Five:

- Birth Registration
- Vitamin A

From the MICS3 English version, the questionnaires were translated into Urdu and pre-tested in urban and rural areas. The pre-testing plan envisaged conducting interviews of 80 households obtained randomly, 40 of which were from urban areas and 40 from rural areas. The pre-test exercise was undertaken for a week to answer the following questions:

- Are respondents willing to answer the questions in the proposed form?
- Are any of the questions particularly difficult or sensitive? Do interviewers understand the questions? Extra training could focus on such questions.
- Do the respondents misinterpret the questions? Are any of the words ambiguous or difficult to understand? The pre-test should point where changes in wording or improved translation are needed.
- Does the questionnaire flow smoothly? Did the interviewers follow the instructions easily?
- Is there adequate space on the form and are the answers clearly and meaningfully coded? The pre-test should show where the format needs to be improved before the final questionnaires are printed.

Based on the results of the pre-test, modifications were made to the wording and translation of the questionnaires as well as the manual of instructions so as to ensure proper questionnaire administration.

Training and Fieldwork

Training for the fieldwork started on 17 March 2008 and continued for 3 weeks. Training was imparted at only one venue in Peshawar in order to achieve standardization. Training included lectures on interviewing techniques and the contents of the questionnaires, and mock interviews between trainees to gain practice in asking questions. The Federal Bureau of Statistics imparted training for 4 days on household listing to the staff of NWFP Bureau of Statistics who were responsible for the completion of household listing throughout the province.

12 teams were used for data collection in the province. Each team consisted of 5 female interviewers, one female supervisor, one logistic coordinator and one driver. Fieldwork started in April 2008 and lasted up to January 2009. The field operation took more time than expected because field work had to stop intermittently in some districts due to insecurity and resistance from the local community. Due importance was given to ensuring data quality. Two monitoring teams were constituted, made up of two government officers and two from the MICS project team. The monitoring teams visited the selected households after the field teams completed their work. They checked that the field teams had visited the selected households and had correctly collected the questionnaire data. Data checkers in Peshawar and Islamabad checked questionnaires for errors. If these were found then the field teams were contacted in order to review and if necessary correct those errors by revisiting households.

Data Processing

Data was entered on 8 microcomputers using the CSPro software by 8 data entry operators. In order to ensure quality control, all questionnaires were double-entered and internal consistency checks were performed. Procedures and standard programmes developed under the global MICS3 project and adapted to the NWFP questionnaire were used throughout. All this work was carried out under the control of an experienced international data management consultant.

Sample Coverage and Characteristics of Households

Of the 15,724 households selected for the sample, 11,830 were found to be occupied. Of these, 10,914 were successfully interviewed giving a household response rate of 92.3%. In the interviewed households, 14,151 ever married women (age 15-49) were identified. Of these, 12,624 were successfully interviewed, yielding a response rate of 89.2%. In addition, 12,732 children under

age five were listed in the household questionnaire. Questionnaires were completed for 11,550 of these children, corresponding to a response rate of 90.7%.

In the 10,914 households successfully interviewed in the survey, 94,068 household members were listed. Of these, 48,585 were males and 45,483 were females. In around 97% of interviewed households the head was male which is in accordance with the traditions of the province. 73% of households were located in rural areas and 27% in urban areas. More than half of households have at least 8 household members. Approximately 91% of households contain at least one child aged less than 18 years and 61% of households have at least one child aged less than 5 years.

II. Social Protection

In 2007 the Government of Pakistan drafted a National Social Protection Strategy (NSPS), targeted at the 'poorest and the most vulnerable'. In situations where resources are very limited, it would be appropriate to focus these on those who are both vulnerable and poorest.

According to Poverty Reduction Strategy Paper II, 'Pakistan has a fairly elaborate network of direct and indirect social protection mechanisms. Direct provisions include employment-based guarantees (such as Employees' Old Age Benefit Institution, Workers' Welfare Fund and provincial social security benefits), direct transfers (Zakat¹ and Pakistan Bait-ul-Mal²) and market based interventions (microfinance). Indirect provisions include the provision of the minimum wage, subsidised tariff on low level consumptions of electricity, subsidy on the price of flour and food subsidies through the Utility Stores Corporation of Pakistan.'³

This report focuses on the direct transfers (Zakat and Bait-ul Mal), and the market based interventions (microfinance). Thereafter it widens the scope to include private transfers.

Zakat and Bait-ul-Mal

The two main direct transfer programmes are Zakat and Bait-ul-Mal. Zakat is an income transfer based on the Islamic concept of charity. Zakat was officially introduced in 1980; the aim is for the funds to be targeted at the poor, especially the disabled, widows and orphans, as well as those affected by natural calamities.⁴

According to its own website, the 'Pakistan Bait-ul-Mal (PBM) is an autonomous body' set up under the 1991 Act and 'works under the umbrella of the Ministry of Social Welfare and Special Education.' Among other things it provides 'financial assistance to the destitute, widows, orphans, invalids, infirm and other needy persons with emphasis on rehabilitation'.⁵

Table 1 below shows the overall amount of transfers between 2003-04 and 2007-08. The two programmes have declined as a proportion of GDP from 0.15% in 2003-04 to 0.09% in 2007-08. Zakat has declined even in absolute terms while Bait-ul-Mal has increased. Nevertheless, during the time of the survey and in NWFP, more households benefited from Zakat (2.7% of all households) than from Bait-ul-Mal (1% of all households) as reported in table SP.4.

¹ Zakat is the Islamic concept of tithing and alms. It is an obligation on Muslims to pay 2.5% of their wealth to specified categories in society when their annual wealth exceeds a minimum level (nisab).

² National Welfare Agency

³ Poverty Reduction Strategy Paper (PRSP) – II, p. 8

⁴ See the website of the Ministry of Religious Affairs, Zakat and Ushr. Natural calamities are typically unpredictable events affecting different sets of people differently. In this report we focus on groups who tend to be at risk independent of calamities, the poor and among them widows, disabled and orphans.

⁵ http://www.pbm.gov.pk/new/Introduction_Links.html

Table1: Expenditure on Zakat and Bait-ul-Mal (Million Rupees)

	2003-04	2004-05	2005-06	2006-07	2007-08
Zakat	5330	3692	4520	4611	4090
Bait ul Mal	3159	3270	3838	3911	5521
Total	8489	6962	8358	8522	9611
% of GDP	0.15	0.11	0.11	0.10	0.09

Source: PRSP II Pakistan

Both programmes have a focus on the orphans, disabled and widows, three groups that typically are considered to be particularly vulnerable. Given that other groups may also be considered to be vulnerable (such as victims of natural calamities), these three groups are referred to in this report as 'groups at risk'. This report focuses on these three, partly overlapping segments.

This chapter reports on who is actually receiving assistance from Zakat and Bait-ul-Mal, and whether these are the groups who are poor and at risk.

Before considering this, it is useful to clarify the definitions of 'poverty' and the various 'groups at risk' used in the report.

There are various ways in which poverty estimates can be determined. In surveys this is often done on the basis of current income or expenditure levels. However, this requires a substantial additional module in a questionnaire, and hence has not been part of the MICS questionnaire. Instead, a wealth index has been created based on the level of education, ownership of household goods and amenities (assets).⁶ The wealth index is assumed to capture the underlying long-term financial position, and generates a ranking of households by wealth, from poorest to richest.⁷ From this it emerges that the poor make up the bottom (least wealthy) 20% of the population in NWFP.

'Disability' is defined on the basis of a range of physical ailments (seeing, hearing, walking difficulty etc.), which implies that disability correlates with age (more than half of the disabled people are over 55 years of age). 'Orphans' are children aged 0-17 years old who have lost one or both of their parents. 'Widows' are females whose husband has died and who have not remarried. A more detailed definition as well as results and characteristics of each group are provided in a later section. Note that an individual could belong to more than one group, e.g. be both a widow and disabled. In such a case the person is grouped both as disabled and as a widow, i.e. the groups of vulnerability are not mutually exclusive.

Assessment of targeting

Reports of political influence over the allocation of funds persist. For example, a study published by the Asian Development Bank Institute found that 'fewer than 60 per cent of *Zakat*-receiving households in rural areas were selected by the *Zakat* committee or by the chairman alone. The names of 42% of *Zakat*-receiver households were included in the list on the recommendation of

⁶ Using principal components analysis and weighing by the number of household members, each household was given a wealth score. The assets used in these calculations were as follows: tv, camera, sewing machine, car, fridge, phone, computer, gas connection, household linked to sewerage line, flush toilet and whether the highest education completed in the household is 12 classes or higher. Each household was then weighted by the number of household members, and the household population was divided into five groups of equal size, from the poorest quintile to the richest quintile, based on the wealth scores of households they were living in.

⁷ The wealth index does not provide information on absolute poverty, current income or expenditure levels. The wealth scores calculated are applicable for only the particular data set they are based on.⁷ Further information on the construction of the wealth index can be found in Rutstein and Johnson, 2004, and Filmer and Pritchett, 2001.

local councilors or other influential persons, such as local landlords, religious leaders or relatives of members of *Zakat* committees.⁸

The data from the MICS study shows that there continue to be problems around targeting, while also showing that households at risk and poor households are in fact more likely to receive assistance from *Zakat* or *Bait-ul-Mal*.

It should be noted that it is often difficult to establish who is poor, since there are no set criteria for identification of the poor. In this context a *Zakat* committee could reasonably assert that so many people in their community are poor, that additional criteria are needed to select beneficiaries. A committee could also claim that it is difficult to distinguish between different degrees of poverty, and that easily observable characteristics, such as widowhood, orphanhood or disability are more appropriate selection criteria.

In the three years preceding the survey 3.7% of all households did receive assistance from *Zakat/Bait-ul-Mal* in NWFP. These 3.7% fall into two main groups: the poorest quintile (0.9% of all households) and those belonging to the wealthier four quintiles (2.8% of all households). Of the 2.8% that belong to the wealthier quintiles, 1.5% are households with at least one person at risk (orphan, widow or disabled). However, this still means that 1.3% of all households receive *Zakat/Bait-ul-Mal* even though they do not belong to the poorest quintile nor have a person at risk in their household. These are errors of inclusion or leakage of funds. In other words, 76%⁹ of the funds are mistargeted and 35%¹⁰ of funds are seriously mistargeted.

Table2: Households receiving assistance from *Zakat/Bait-ul-Mal* by groups

Groups	Percent of all households	Implication for targeting	
Poor and vulnerable	0.50%	well targeted	no error
Poor but not vulnerable	0.40%	Targeted	mild inclusion error
Vulnerable but not poor	1.50%	mis-targeted	medium inclusion error
Neither poor nor vulnerable	1.30%	seriously mis-targeted	strong inclusion error
Total	3.70%		

At the same time there is also under-coverage. 8% of all households belong to the poorest quintile and have a household member at risk. Of these, only 0.5% receive funds, while the other 7.5% do not receive funds. In other words, 94% (7.5% out of 8%) of those who most need the funds do not receive them.

Table3: Households NOT receiving assistance from *Zakat/Bait-ul-Mal* by groups

Groups	Percent	Implication for targeting	
Poor and vulnerable	7.50%	Under-coverage	Exclusion error
Poor but not vulnerable	12.60%	Appropriately not receiving	No error
Vulnerable but not poor	30.20%	Appropriately not receiving	No error
Neither poor nor vulnerable	46.10%	Appropriately not receiving	No error
Total	96.40%		

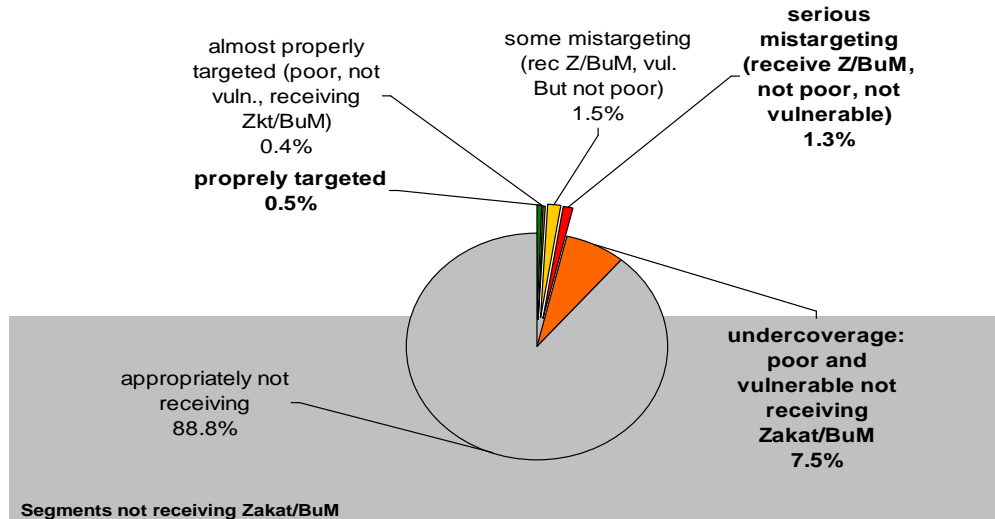
⁸ Chapter 7 Poverty targeting in Pakistan: the case of *Zakat* and the Lady Health Worker Program by G.M. Arif in 'Poverty strategies in Asia' By Haider Khan, John Weiss, Asian Development Bank Institute, 2006

⁹ 2.8% out of 3.7%

¹⁰ 1.3% out of 3.7%

Figure SP.1: Targeting assessment

There are both exclusion errors (7.5% households are poor and vulnerable but do not receive assistance from Zakat/Bait ul Mal) and inclusion errors (2.8% households not among poorest quintile)



It is also instructive to see that the mis-targeting happens in all quintiles. Even among the richest quintiles, a certain fraction receive assistance from Zakat/Bait-ul-Mal – including households without an orphan, widow or disabled.

Table4: Overview by quintile as % of all households

Wealth index quintiles (% of all)	Household at risk and receiving assistance from Zakat/Bait-u-Mal	Household at risk and not receiving assistance from Zakat/ Bait-u-Mal	Not at risk, but receiving assistance from Zakat/ Bait-u-Mal	Not at risk and not receiving assistance from Zakat/ Bait-u-Mal	Total
Poorest	0.5%	7.5%	12.6%	0.4%	21.0%
Second	0.5%	8.0%	11.8%	0.7%	21.0%
Middle	0.5%	7.7%	11.8%	0.2%	20.2%
Fourth	0.3%	7.5%	11.0%	0.2%	18.9%
Richest	0.2%	7.0%	11.5%	0.2%	18.8%
Total	0.2%	7.0%	11.5%	0.2%	100%
Overall	2.1%	37.6%	58.6%	1.7%	100.0%

Table5: Overview by quintile as % of households within that quintile (row %)

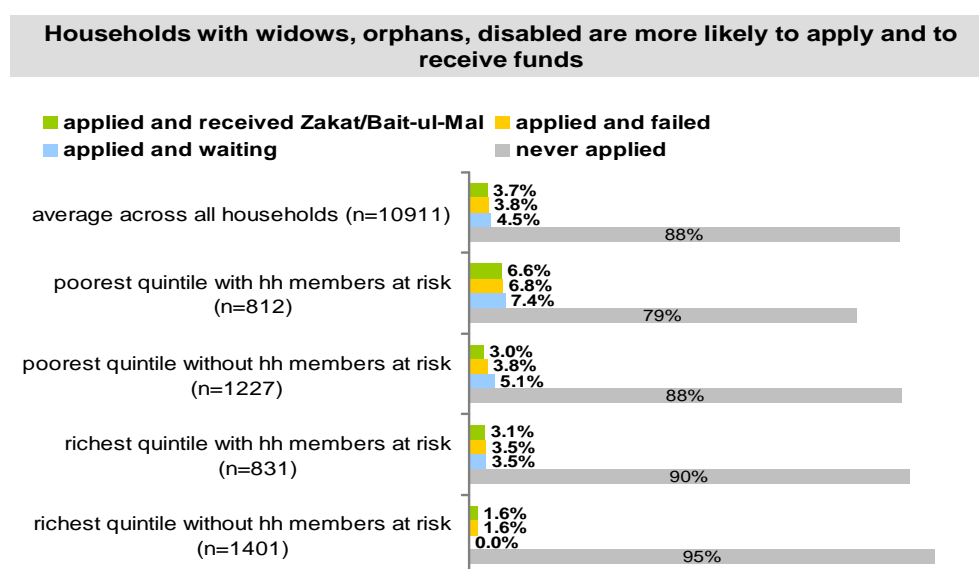
Wealth index quintiles	Household at risk and receiving assistance from Zakat/Bait-ul-Mal	Household at risk and not receiving assistance from Zakat/Bait-ul-Mal	Not at risk but receiving assistance from Zakat/Bait-ul-Mal	Not at risk and not receiving assistance from Zakat/Bait-ul-Mal	Total
Poorest	2.5%	35.7%	1.9%	59.9%	100.0%
Second	2.4%	38.0%	3.1%	56.4%	100.0%
Middle	2.5%	38.0%	1.2%	58.3%	100.0%
Fourth	1.5%	39.5%	1.0%	57.9%	100.0%
Richest	1.2%	37.1%	1.0%	60.8%	100.0%
Overall	2.1%	37.6%	1.7%	58.6%	100.0%

These results indicate that without a clear definition of poverty (e.g. around household assets), Zakat committees favour recognizable characteristics.

Reasons for not applying

It is noteworthy that the vast majority (88%) of households never apply for assistance from Zakat or Bait-ul Mal. A substantial fraction (4.5% of all households) have applied but are yet to receive an answer. In other words, more households are waiting for an answer than actually receiving assistance from Zakat/Bat-ul-Mal.

Figure SP.2: Application for assistance from Zakat/Bait-ul-Mal

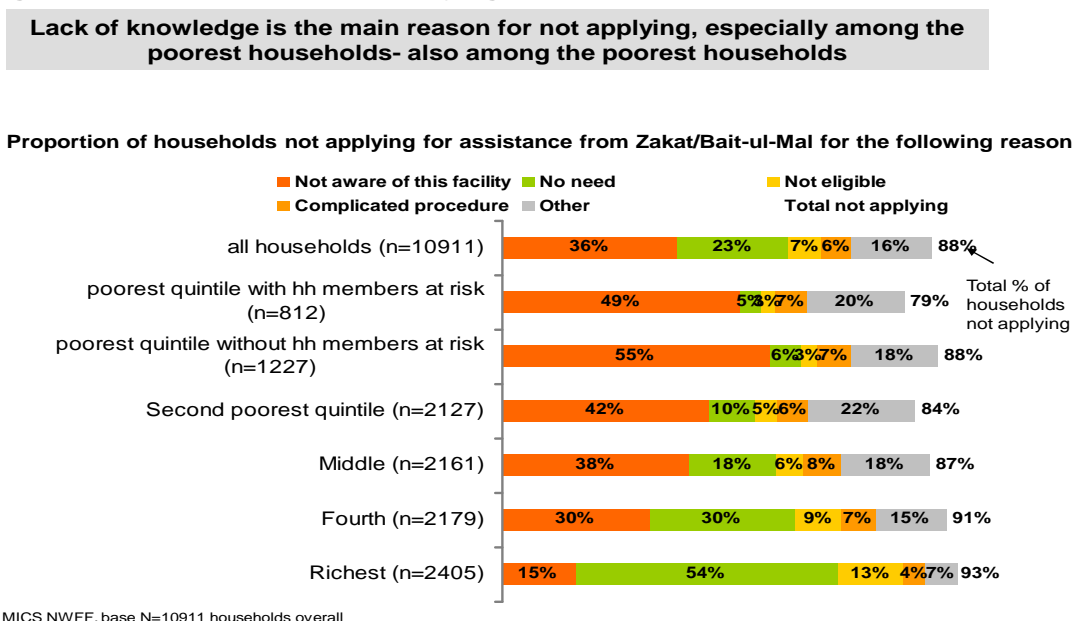


MICS NWFF, base N=10911 households overall, results weighted

The distribution of funds towards widows, orphans and disabled is also reflected in application behaviour. Both among the poorest and richest quintiles, households with widows, orphans or disabled are more likely to apply and are also more likely to be successful with their application than households who do not have a household member at risk. It is remarkable that as many rich households with a household member at risk receive assistance from Zakat/Bait-ul-Mal, as households from the poorest quintile without a household member at risk. In other words, this confirms that having a household member at risk is more relevant than poverty status.

Lack of knowledge about the programme is the main reason for people not to apply, especially among the poorest quintile. The graph below shows the proportion of households who did not apply for the funds (88% in total, 85% of the poorest quintile). It also shows the reasons for not applying. For example, in the poorest quintile 52% did not apply because they were not aware of assistance from Zakat/Bait-ul-Mal. This is substantially higher than the overall average of one third (36%) of all respondents did not apply because they were not aware of the programmes. This means that those in particular need of the programme (the poorest) were the most likely not to know about it. Of the poorest wealth quintile, 6% felt there was no need (a comparatively low fraction, as could be expected). Small proportions thought they were either not eligible (3%) or found the procedures too complicated (5%). A fifth of the poorest quintile had other reasons for not applying. But overall, lack of knowledge is the main reason for not applying.

Figure SP.3: Reasons for not applying for assistance from Zakat/Bait-ul-Mal-poorest



Lack of knowledge is somewhat lower among the poorest quintile households in which there is a member at risk. Such households appear to be more aware of the funds available than members of the poorest quintile without a household member at risk. Yet, it is still striking that even within the key target group (poorest quintile, household member at risk) lack of knowledge is still more prevalent than in any other quintile.

Of those households that did apply but did not receive support, most households get either no help or a loan from relatives or friends, as seen in table SP3A. About 3.8% of households applied and failed and another 4.5% applied and are still waiting. Of those, half (50.6%) did receive a loan from a friend or relative. However, two-fifths (40.5%) did not receive any help. Among the poorest quintile results are more positive. Among those who have applied but did not receive any help, 55% received a loan and 35% received no other form of help. Similar percentages are found among the 88% of households that never applied for Zakat/Bait-ul-Mal. Overall 48% received a loan and 47% did not receive any help, whereas in the lowest quintile the percentages are 53% and 42% respectively (see table SP3B).

Type of assistance from Zakat and Bait-ul-Mal

There are different types of Zakat payments: Ghuzara allowances or subsistence payments and payments to help people starting small businesses. The type of assistance received from Zakat committees is overwhelmingly in form of Ghuzara allowance: 86.6% of Zakat-receiving households

get Ghuzara allowance. Most Zakat recipients receive the assistance once a year (44.7%), and a third receive it as a one-off payment (35%). Only a minority receive it monthly (20.3%). The majority of Zakat recipients feel that it helps them 'somewhat' (58.1% of households receiving Zakat), and only 11% feel that it helps them 'a lot'. The remaining 31% state that it is 'not enough'.

Among the recipient households of Bait-ul-Mal, slightly less than half receive food support (45%) while the rest receive other assistance. As with Zakat, yearly (60%) or one-off payments (31%) are the norm. Also as with Zakat, most recipient households state that it helps them 'somewhat' (64%).

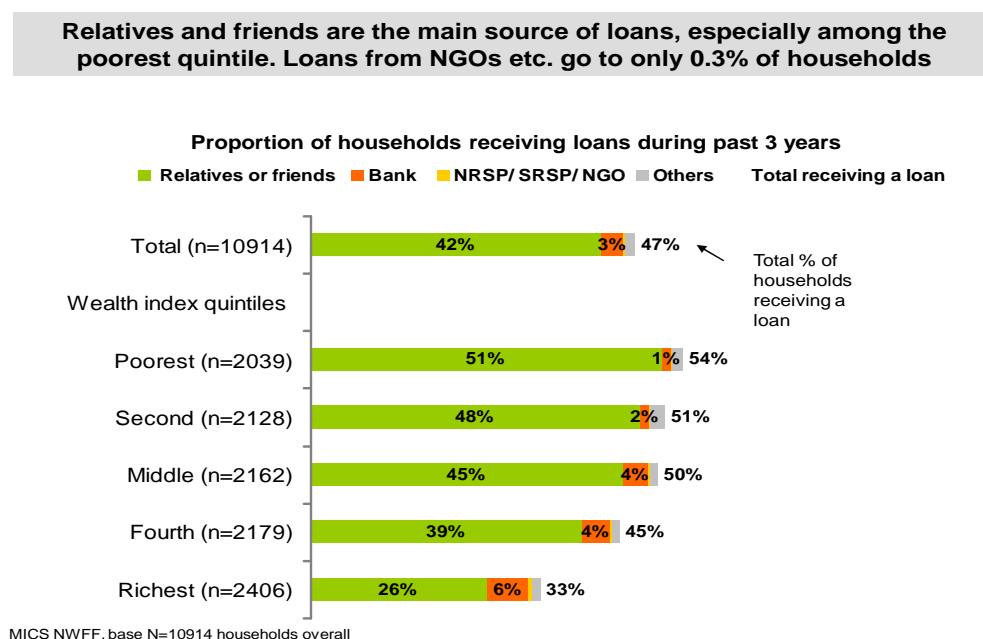
The results with respect to type of assistance are reported in table SP4.

Role of loans and other private transfers

It is useful to conduct some investigation into other means in which households can receive help and support, such as the role of loans and private transfers.

Half of the households did receive a loan during the previous 3 years and almost all obtained it from friends or relatives, especially within the poorest quintile. Other forms of credit, such as from banks or NGOs play hardly any role for the poor. The figure below illustrates this. Of all households in NWFP, 47% receive a loan: 42% of all households receive the loan from relatives or friends, 3% from a bank and the remaining 3% from other sources.

Figure MC.1: Loans during the last 3 years



The figure above summarises the information from the two tables MC1 and MC2 in the annex.

Within the poorest wealth quintile, a higher proportion receive a loan (54%), and almost entirely from relatives or friends (51% of all households in the poorest quintile). Whether or not there is a household member at risk, makes no difference to receiving a loan.¹¹

Only a third (33%) of the richest wealth quintile have taken a loan, possibly reflecting a higher amount of assets and greater ability to draw on savings in case money is needed. While bank loans play almost no role among the poorest quintile (only 1% of the poorest quintile receive bank loans), they play a larger role among the richest quintile (with 6% receiving a bank loan).

It is interesting to note that not all the households that currently do not receive a loan, would want to do so. Only 16.5% of households would like to take a loan. The claimed purpose of such a loan would mostly be for business or construction/repair of the house (see table MC.3).

Remittances

22.6% of households receive remittances from within the country and 9.6% receive these from abroad. Domestic remittances are fairly well distributed across wealth quintiles. Even 21.5% of the households in the poorest quintile do receive remittances.

Private transfers play a role for about one-third of all households (31.3%), with 21.6% receiving only domestic remittances, 8.7% receiving only foreign remittances, and 0.9% receiving both foreign and domestic remittances. Even among the poorest wealth quintile a quarter (24.5%) receive private transfers, with 21.2% from domestic sources only, 3% foreign sources only, and 0.3% receiving both domestic and foreign remittances.

¹¹ 54.2% of households in the poorest quintile with a household member at risk received a loan in the last 3 years compared to 53.8% of the households in the poorest quintile without a household member at risk.

Table6: Remittances

Percentage of households that received remittances from abroad or within the country during the last year and their median value, NWFP, 2008

	Remittances received from within the country		Remittances received from abroad		No of households
	Percentage of households	Median value received	Percentage of households	Median value received	
Total	22.6	36000	9.6¹²	70000	10914
Residence					
Urban	12.8	48000	8.1	72000	2950
Rural	24.7	36000	10.0	70000	7964
Gender of household head					
Male	22.4	38000	9.7	70000	10675
Female	28.1	24000	5.3	50000	239
Education of household head					
None	20.2	36000	8.6	60000	4890
Primary	26.1	36000	10.7	72000	1410
Secondary +	24.3	48000	10.5	84000	4550
DK/Missing					64
Wealth index quintiles (row %)					
Poorest	21.5	36000	3.2 ¹³	60000	2039
Second	24.5	36000	8.0	60000	2128
Middle	25.2	38000	9.6	60000	2162
Fourth	22.2	48000	12.1	96000	2179
Richest	19.1	60000	16.1	100000	2406
Households at risk/poor (row %)					
Households at risk or poor ¹⁴	23.7	36000	8.5 ¹⁵	60000	6941
Households neither at risk nor poor ¹⁶	20.5	48000	11.8 ¹⁷	80000	3973
Households with at least one disabled	25.2	36000	9.6 ¹⁸	60000	3042
Households with at least one widow	25.5	45000	11.3 ¹⁹	72000	1959
Households with at least one orphan	23.1	36000	8.6 ²⁰	100000	843
Households with at least one person 55 years or older	26.1	36000	10.8 ²¹	72000	3552

Transfers to households with a disabled member or widow are somewhat more widespread. 34.1% of households with at least one disabled member receive private transfers²²; 35.7% of households with at least one widow receive transfers; but only 30.8% of households with an orphan do so.

¹² 0.9% of all households receive both domestic and foreign remittances

¹³ 0.3% receiving both domestic and foreign remittances

¹⁴ with at least one widow, orphan or disabled or belonging to the poorest two wealth quintiles

¹⁵ 0.8% receiving both domestic and foreign remittances

¹⁶ Without a widow, orphan or disabled and belonging to the richer three wealth quintiles

¹⁷ 1.1% receiving both domestic and foreign remittances

¹⁸ 0.8% receiving both domestic and foreign remittances

¹⁹ 1.1% receiving both domestic and foreign remittances

²⁰ 0.9% receiving both domestic and foreign remittances

²¹ 1.0% receiving both domestic and foreign remittances

²² 25.2 receive domestic remittances, 8.5 receive foreign remittances, but 0.8 receive both of them, so 34.1 is the overall percentage of households receive private transfers, the same applies for the following computations.

Given that the majority of widows and disabled are aged over 55²³, these figures for remittances to disabled/widows can be attributed to the fact that households with older people are more likely to receive remittances. Note that 37.9% of all households with a person 55 years or older receive remittances.

Under-coverage and private transfers

Given that there are various means of support (loans, remittances) the concept of ‘households most in need’ can be refined. In the section on targeting, it was reported that 7.5% of all households belong to the poorest quintile and have a household member at risk, yet still do not receive assistance from Zakat or Bait-ul-Mal. Among these priority could be given to those who have no other means of support from loans or transfers.

These households are even more in need of government support, as they are more likely to have weaker social networks, less human capital (to earn remittances) than other households within the same wealth quintile.²⁴

Table.7: Households in the poorest quintile not receiving Zakat/Bait-ul-Mal as a percentage of all households

As % of all households	With vulnerable HH members	Without vulnerable HH members	Total as % of all households
Receives no loan or remittance	2.6	4.8	7.5
Receives loan or remittance	4.9	7.7	12.6
Total as % of all households	7.5	12.6	20.1

The table above shows that 2.6% of all households fall in this priority group. In other words, out of all households in NWFP, there are 2.6% which:

- are in the poorest quintile
- have at least one household member who is an orphan, widow or disabled
- do not receive assistance from Zakat or Bait-ul-Mal
- do not receive a loan or a private transfer.

Note that this proportion (2.6%) is almost as high as the leakage reported earlier, i.e. 2.8% of funds go to households which are not in the poorest quintile. In other words, funds that are supposed to support a segment of households which are in particular need of government assistance, are actually being distributed among wealthier quintiles.

This analysis is not intended to suggest that receipt of loans or remittances should be criteria for targeting households, but rather to highlight that even with the current resources it would be theoretically possible to cover a substantial part of poor and vulnerable households.

Given the very weak targeting it is an urgent necessity to establish some more articulated and explicit targeting criteria, perhaps by means of proxy indicators. However, the challenges posed by a more complicated implementation mechanism need to be balanced against the observation that the funds currently do mostly go to wealthier households (74% leakage) while at the same time excluding those most in need (94% undercoverage).

²³ 63.2% of disabled people are aged 55 years or older, and 70.6% of widows are 55 years or older (of those 55 years or older, 18.1% are disabled and 17.3% are widows, however, only 24.1% of widows are also disabled)

²⁴ Another option may be to prioritise households with several members at risk

Groups at risk

1. Disabled

Definition (for adults aged 10+ years)

There are many ways in which disability can be defined. For example, according to the Ministry of Women's Development, Social Welfare and Special Education, disability means the lack of ability to perform an activity in a manner which is considered to be normal.

Major Types of disabilities are:

- Blindness
- Hearing Impairment
- Locomotors Disability
- Mental Retardation
- Cerebral Palsy

Disability is now more commonly defined as arising from the interaction of a person's functional status with the physical, cultural and policy environments (Mont 2007).

The World Health Organization developed an international classification of functioning, disability and health (ICF).

Self-reporting and diagnosable conditions are problematic (stigma and cultural factors); a better approach is the one of identifying major body functional limitations. Moreover, it is also useful to provide a certain degree of functional reference.

Accordingly, this report uses the concept of disability which is based on six questions developed by the UN Washington Group on Disability Statistics for adults and elder children (10+ years old):

1. Do you have difficulty seeing even if wearing glasses?
2. Do you have difficulty hearing even if using hearing aid/s or are you deaf?
3. Do you have difficulty walking or climbing stairs?
4. Do you have difficulty remembering or concentrating?
5. Do you have difficulty (with self-care such as) washing all over or dressing?
6. Do you have difficulty communicating (for example, understanding or being understood by others)?

Respondents who answered 'no' or 'some' to all of the questions are not considered to be disabled. Respondents who answered at least 'a lot' or 'unable' to at least 1 of the questions are considered to be disabled.

Definition of disability for 2-9 year olds and results

The definition of disability with respect to 2-9 year olds is slightly different from those for adults.

The following questions were asked, usually introduced by 'in comparison to other children, does the child have...'

- any difficulty/ delay in sitting, standing, or walking?
- difficulty seeing, either in the daytime or at night?
- difficulty hearing? (uses hearing aid, hears with difficulty, completely deaf?)
- difficulties understanding what you are saying?

- difficulty in walking or moving his/her arms or does he/she have weakness and/or stiffness in the arms or legs?
- fits, become rigid, or lose consciousness?
- difficulties in learning to do things like other children his/her age?
- difficulty in speaking (can he/she make him or herself understood in words; can say any recognizable words)?
- appear in any way mentally backward, dull or slow?

These questions either had the same answer categories as above or a simple yes/no answer.

The results are shown below. For example, of the children aged 2-4 years, 6.5% have one or more disabilities, whereas of the children aged 5-9 years, 5.7% have a disability.

Table 8: Children aged 2-9 years with disability by background characteristics

Percentage of children aged 2-9 years with disability as a lot or unable, NWFP, 2008

	Percentage of children with at least one disability	Percentage of children with two or more disabilities	Percentage of children with no disability	Percentage of children with fits etc*	Percentage of children who face difficulty in speaking*	Number of children aged 2-9 years
Total	6.0	1.5	94.0	3.6	1.2	20512
Residence						
Urban	7.1	1.8	92.9			4660
Rural	5.8	1.4	94.2			15852
Gender						
Male	6.9	1.7	93.1			10624
Female	5.1	1.2	94.9			9888
Age						
2-4	6.5	1.6	93.5			7515
5-9	5.7	1.4	94.3			12997
Child development						
Birth registration (2-4 years) %	23.3	27.5	20.5			
BCG (2-4 years) %	75.8	72.3	69.4			
Education						
Ever attended school (5-9 years) %	54.8	31.0	64.4			

*Due to less frequencies estimates are presented at only provincial level

Reading example: of the children aged 2-4 years old, 6.5% have one ore more disabilities

6% of all 5-9 year olds have at least one disability, and 1.5% have two or more disabilities.

Results

The main aims in this section are to provide estimates on:

- disability prevalence
- links between disability and poverty
- links between disability and access to education and health.

Given the definition of disability based on body functional limitation, it can be expected that a higher proportion of older people have disabilities compared to younger people. Of all adults aged 55 years and above, 18.1% are disabled, whereas only 3.8% of 35-54 year olds are.

Table9: Adults aged 10 + with disability by background characteristics

Percentage of adults aged 10 years or older with disability as a lot or unable, NWFP, 2008

	Percentage of adults with at least one disability	Percentage of adults with two or more disabilities	Percentage of adults with no disability	Percentage of adults who face difficulty in seeing*	Percentage of adults who face difficulty in walking*	Percentage of adults	Number of adults
Total	4.1	1.6	95.9	1.7	1.8	100.0	68229
Residence (row %)							
Urban	3.7	1.4	96.3				17663
Rural	4.2	1.6	95.8				50566
Gender (row %)							
Male	4.0	1.5	96.0				35227
Female	4.3	1.7	95.7				33002
Age (row %)							
10-34	1.7	.8	98.3				45526
35-54	3.8	1.1	96.2				14476
55 +	18.1	6.7	81.9				8227
Education (row %)							
None	7.2	3.0	92.8				28896
Primary	2.1	.5	97.9				14618
Secondary +	1.3	.3	98.7				24643
DK/Missing							72
Literate %	19.9	11.2	49.9				
Wealth quintiles (row %)							
Poorest	5.4	2.2	94.6				10957
Second	4.3	1.5	95.7				12895
Middle	4.4	1.6	95.6				13398
Fourth	3.9	1.4	96.1				14408
Richest	2.9	1.2	97.1				16571

*Due to less frequencies estimates are presented only at provincial level

Reading example: of adults aged 10 years and older of the poorest quintile, 5.4% have at least one disability.

The relation between age and disability is consistent with the link between disability and (lack of) education. Of those adults without any education, 7.2% are disabled, whereas of those adults with primary education, only 2.1% are disabled.

Disability is also connected to poverty. More adults aged 10 years and above in the poorest quintile are disabled (5.4%) compared to those in the richest quintile (2.9% disabled). Cause and effect cannot be distinguished. Poverty may increase the likelihood of disability, whereas disability may increase the likelihood of poverty.

Disability and access to education and health

The supply of social services such as schools and health care is unlikely to be determined by the prevalence of disabled people. Accordingly, there is hardly any difference between households with disabled members and those without when it comes to distance to schools, distance to health centres, type of health centres and presence of Lady Health Workers (LHWs).

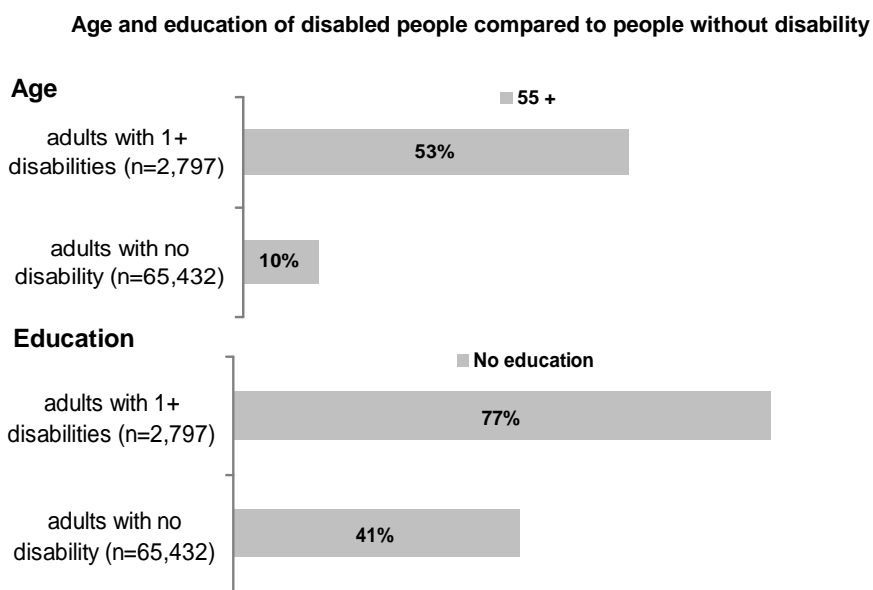
With respect to school attendance, however, there is a difference among children aged 5-9 years. 55% of children with at least 1 disability ever attended school, compared to 64% of children without a disability. Of the 1.5% children with one or more disabilities, only 31% ever attended school (see table8). By contrast, for two health-related indicators, namely BCG immunization and birth

registration, proportions are slightly higher among children with disability than among no-disabled children.

With respect to the level of education received, there is a clear pattern which is linked to age. Older people are less likely to have had an education and are more likely to be disabled. Hence adults with at least one disability are much more likely to have had no education compared to adults without a disability.

Figure SP.4: Disability, age and education

Most adults with a disability are older than 55 years. Accordingly, most do not have had an education.



MICS NWFF, base N=68229 adults 10+ years old

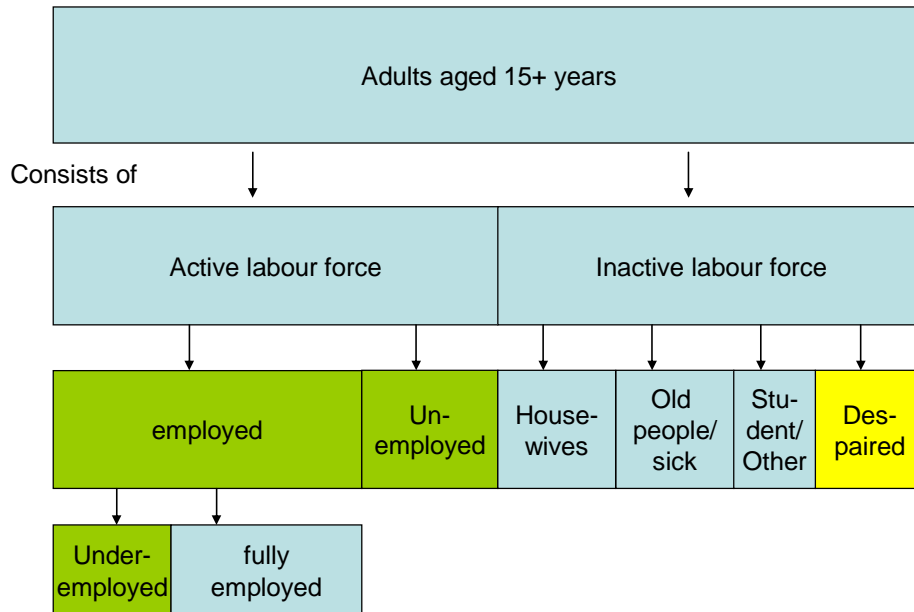
Disability and employment

The various categories of employment are introduced in greater detail in the chapter on socioeconomic indicators. However, a short introduction should be given here. The adult population aged 15 years and above can be considered to consist of a range of sub-groups, such as the employed, unemployed, housewives, elderly, sick, students, despaired and others. The employed (working for pay, profit, family gain) and unemployed (not working for pay/profit but seeking work) jointly form the 'active labour force'. The other groups form the 'inactive labour force'.

There are two more groups of interest, namely the underemployed and the so-called 'despaired'. The underemployed work for pay, profit or family gain for 1-34 hours per week and would work for more time if they had the opportunity. They are a sub-group of the employed.

The despaired, like the unemployed, are able and willing to work but are not working. However, unlike the unemployed who are looking for work, the despaired group has given up looking for work due to lack of opportunities, or because they are waiting for the busy season. Since they are not looking for work, they are part of the inactive labour force.

Overview: labour force participation



Green boxes: shown in table as percentage of active labour force
 Yellow box: shown in tables as percentage of inactive labour force

The results show that about half as many people with more than one disability participate in the active labour force (19.4%) compared to adults without a disability (42.7%). Within the active labour force, the proportion of employed people is higher than 90%, both among the disabled and non-disabled. 8.7% of disabled people who are part of the active labour force are unemployed, compared to 7.2% among the non-disabled.

A small fraction (0.8%) of all disabled adults belong to the group of ‘despaired’, people willing to and able to work but not looking for work for lack of opportunities or because they are waiting for the busy season. This fraction is lower than among those not disabled (1.9%). It is possible that most disabled people do not consider themselves fit for work, and hence do not form part of the ‘despaired group’.

Table 10: Adults aged 15 + with disability by employment status as proportion of adult Population

	Percentage of adults with at least one disability	Percentage of adults with two or more disabilities	Percentage of adults with no disability	Percentage of adults	Number of adults
Total	4.7	1.7	95.3	100.0	56297
Employment (aged 15 +) (column % as proportion of all adults 15+)					56318
Active labour force participation %	19.4	8.6	42.7	41.6	
Employed %	17.7	8.3	39.6	38.6	
Underemployed (sub group of employed) %	1.5	0.7	3.2	3.1	
Unemployed %	1.7	0.3	3.1	3.0	
Despaired (subgroup of inactive labour force) %	0.8	0.5	1.9	1.8	

Reading examples: Of all adults (15+ years and older) with at least 1 disability, 19.4% are part of the active labour force.
 Of all adults (15+ years and older) with at least 1 disability, 0.8% belong to the ‘despaired’ group.

Table11: Adults aged 15 + with disability by employment status as proportion of labour force

	Percentage of adults with at least one disability	Percentage of adults with two or more disabilities	Percentage of adults with no disability	Number of adults
Employment (aged 15 +) (column % as proportion of active labour force)				23408
Employed %	91.3	96.9	92.8	
Underemployed (sub group of employed) %	7.7	7.7	7.5	
Unemployed %	8.7	3.1	7.2	
Despaired (aged 15 +) (column % as proportion of inactive labour force)				
Despaired %	1.1	.5	3.3	

Reading examples: Of all adults with at least 1 disability who are also part of the active labour force, 91.3% are employed. Of all adults with at least 1 disability who are also part of the inactive labour force, 1.1% are part of the despaired group

2. Orphans

There are different understandings of what the term 'orphan' refers to. In Pakistan it often refers to children whose father has died (paternal orphans), while in other cultures it refers to double orphans (both parents have died). Some studies have shown that the effect of the loss of the mother is particularly severe. For the purposes of this report, the definition provided by the MICS3 is used: an orphan 'is a child aged 0-17 years who has lost one or both parents'.²⁵

Table12: Proportion of children aged 0-17 years whose father and/or mother is still alive

	Percentage of children whose father and/or mother is alive
Yes, Both alive	95.4
Yes, Father alive	1.4
Yes, Mother alive	3.0
No, None alive	0.2
Total	100.0

Only a small fraction (0.2%) of children have lost both parents. Most orphans (3%) are paternal orphans, i.e. the father has died.

²⁵ Definition according to the MICS Round 3 guide on tables (http://www.childinfo.org/mics3_tabulationplan.html)

Table13: Orphans aged 0-17 years

Percentage of children aged 0-17 years who are orphan, NWFP, 2008

	% of children who are orphan	% of children who are no orphan	Number of children
Total	4.6	95.4	44646
Residence			
Urban	4.7		10489
Rural	4.6		34157
Gender			
Male	4.6		23061
Female	4.6		21585
Age (years)			
0-9	2.4		25808
10-17	7.7		18838
Child development			
Birth registration (<5 years) % within subgroup	26.6	19.7	128
BCG (<5 years) % within subgroup	63.1	68.6	128
Education			
Ever attended school (5-17 years) within subgroup	70.3	71.5	1920
Gross primary school enrolment (5-9 years) within subgroup	118.6	85.1	451
Gross sec. school enrolment (10-14 years) within subgroup	52.3	45.6	790

Of all children aged 0-9 years, 2.4% are orphans, while of all children aged 10-17 years, 7.7% are orphans. In other words, orphanhood is more widespread among older children. This is to be expected, as older children have lived longer and have had 'more time' to become an orphan. In other words, there is a 'cumulative probability effect': the probability of becoming an orphan may be the same in any year of life, but a 17 year old has had more years of life than a 1 year old and hence is more likely to have become an orphan.

There are no meaningful differences between urban/rural, male/female child development and education with respect to proportion of children being orphaned.

3. Widows

The third group at risk is widows. Only ever married women aged 15 + are considered in the analysis. A higher proportion of widows are found among ever married women without any education, compared to ever married women with education. This is related to the fact that widows tend to be older and less likely to have received education.

Table14: Widows by background characteristics

Percentage of ever married women aged 15 + years who are widow, NWFP, 2008

	Percentage of widows	Number of ever married women
Total	10.5	19201
Residence (row %)		
Urban	11.7	4816
Rural	10.3	14385
Age (years) (row %)		
15-34	1.0	8934
35-54	7.5	6748
55 +	41.1	3519
Education (row %)		
None	12.2	15137
Primary	4.4	1602
Secondary +	3.1	2438
DK/Missing		24
Wealth quintiles (row %)		
Poorest	9.2	3228
Second	10.3	3681
Middle	10.4	3755
Fourth	11.2	4011
Richest	11.4	4526
Literacy among widows %	6.1	2065
(For comparison: Literacy among ever married women 15+ years old)	17.4	19165

Reading example: of all ever married women of age 55 years and older, 41.1% are widows.

4. Poverty and groups at risk

Table15: Wealth index and groups at risk

Percentage distribution of households according to wealth index and groups at risk, NWFP, 2008

	With at least one disabled	With at least one orphan	With at least one widow	Other
Percentage of households at risk (row %)²⁶	26.8	7.5	17.4	60.3
Wealth quintiles (column %)				
Poorest	22.4	20.3	16.7	21.5
Second	21.1	22.3	20.4	20.7
Middle	21.7	21.2	19.9	20.0
Fourth	19.1	18.7	21.0	18.5
Richest	15.7	17.5	22.1	19.3
Total	100.0	100.0	100.0	100.0

Reading examples: of all households, 26.8% have at least one disabled household member.

Of all households with at least one disabled household member, 22.4% are in the poorest quintile.

About a quarter (26.8%) of all households have at least one disabled household member. Of these, as already noted a higher proportion belong to the poorest quintile (22.4%) than to the richest quintile (15.7%). Orphans also are more common among poorer households than richer households. Of all orphans, 22.3% fall within the second poorest quintile, while 17.5% are in the richest quintile. By contrast, households with at least one widow are more widespread among the richest quintile (22.1% of all households with a widow) compared to the poorest quintile (16.7%).

²⁶ households at risk are not mutually exclusive. I.e. a household with a disabled widow, or with a disabled and a widow, will be part of the segments 'households at risk with at least one disabled' and 'households at risk with at least one widow'

While disability is a characteristic more widespread among the lowest quintile the same cannot be said for orphans and widows, and even in the case of disability the relationship with poverty is not terribly strong. Therefore these results suggest that such groups alone cannot form the basis for targeting direct income transfers.

III. Socio-Economic Indicators

This section of the report focuses on a number of socioeconomic indicators: household main income source, labour market indicators, ownership of consumer durable and productive assets. In some ways the analysis of these indicators complements and is related to the previous analysis of social protection.

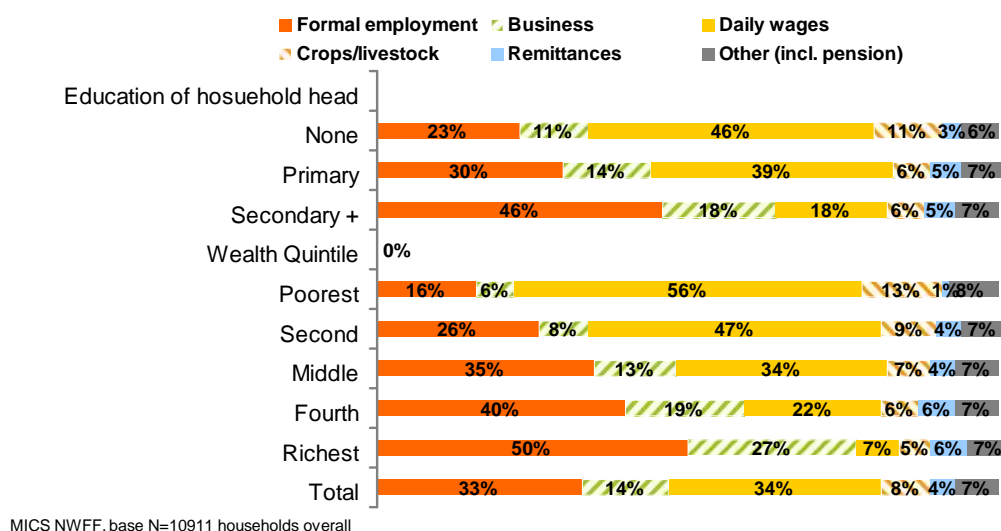
Main source of household income

A question regarding the main source of household income during the last year preceding the survey was asked to all households. Table SE.1 and figure SE.1 present the results about the main source of household income. At province level, about 34% of total households have reported daily wages as the main source of household income, followed by formal employment (33%), business (14%) and crops/livestock (8%). The remaining sources i.e. pensions, remittances and others range from 2% to 5% respectively. Differentials by background characteristics are significant.

Figure SE.1: Main source of household income

Daily wages are the main income source for the poorer quintiles

Percent distribution of households according to main source of household income during the last year preceding survey, NWFP, 2008



The results indicate that formal employment, business, pension and remittances are positively associated with economic status and level of education of household head, while a negative pattern emerges for daily wages and crops/livestock. For example, formal employment is a main source of household income for 16% of the poorest households but this rises sharply to 50% for the richest households. Similarly, the level for this indicator is 23% in households where the head has no education, compared to 46% if the head has secondary or higher education.

Daily wages are the main income source for approximately 56% of the poorest households, but for only 7% of the richest households. The rate is about 46% where the household head has no

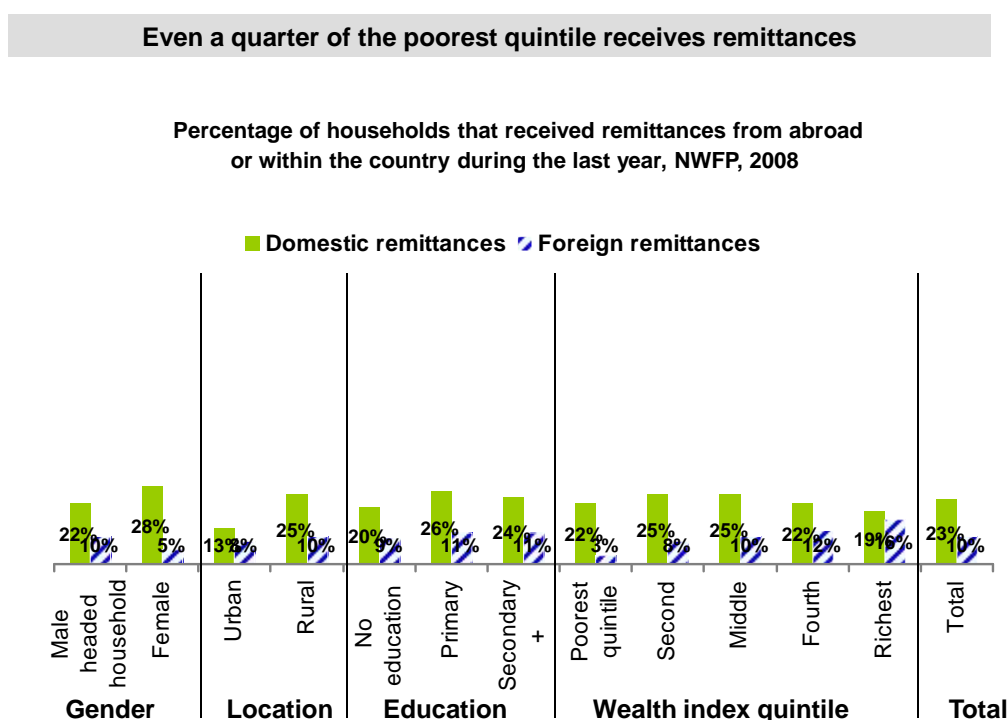
education and 18% if their level of education is secondary/higher. A similar pattern is observed for crops/livestock.

This analysis reveals that about 42% of total households - 57% of households where the head has no education and 69% of the poorest households - receive most of their income from sources such as daily wages and crops/livestock. These are often unstable and with low returns and hence require sound policies to protect households from individual and aggregate shocks.

Remittances

As stated above, remittances fall into two categories: domestic and foreign. Remittances - particularly foreign remittances - provide substantial financial support to households.

Figures SE.2: Remittances



Computations about remittances are presented in table SE.2 and figure SE.2. Approximately one in ten households received remittances from abroad. The percentage is higher in rural (10%) than urban (8%) areas. Differentials are significant by gender of household head, though it should be noted that only 2% of households are reported to be female-headed. The figures show no relationship with the education of the household head. However, the indicator displays a marked pattern across wealth index quintiles. The percentage of households that received foreign remittances is only 3% for the poorest households rising to 16% for the richest households.

Around one quarter of total households received remittances from within the country. For urban areas the percentage is around 13% compared to about 25% in rural areas. Association with level of education of household head and wealth index quintiles is weak.

On average, a household received Rs. 70,000 from abroad during the year preceding the survey compared to Rs. 36,000 received from within the country. Households in urban areas received more money than those living in rural areas.

Labour participation

Work is the main asset of the poor in developing countries. It provides individuals with income to meet their livelihood needs. It also serves to reduce social isolation and provide people with a sense of dignity and self-respect. Labour markets contribute to poverty alleviation and development through the creation of more and better job opportunities. An improved combination of labour market regulations and labour market policies can help workers to manage risks, foster investment in human capital and help address poor working conditions.

A module on labour participation was introduced in the questionnaire in order to collect data on employment statistics.

As stated in the previous chapter, the adult population aged 15 years and above can be considered to consist of a range of sub-groups, such as the employed, unemployed, housewives, elderly, sick, students, despaired and others. Definitions of these categories are given below. The employed and unemployed jointly form the 'active labour force'; the other groups form the 'inactive labour force'.

There are four categories of interest in this report: the employed, the unemployed, the under-employed (a sub-group of the employed - people working less than 35 hours per week, but willing to work more), and the group of the 'despaired' (a sub-group of the inactive labour force - people willing to work but not seeking employment for lack of opportunities). Additional definitions are given below, and the following figure and table provide an overview of the size of these categories and their relationship to each other.

Overview: labour force participation

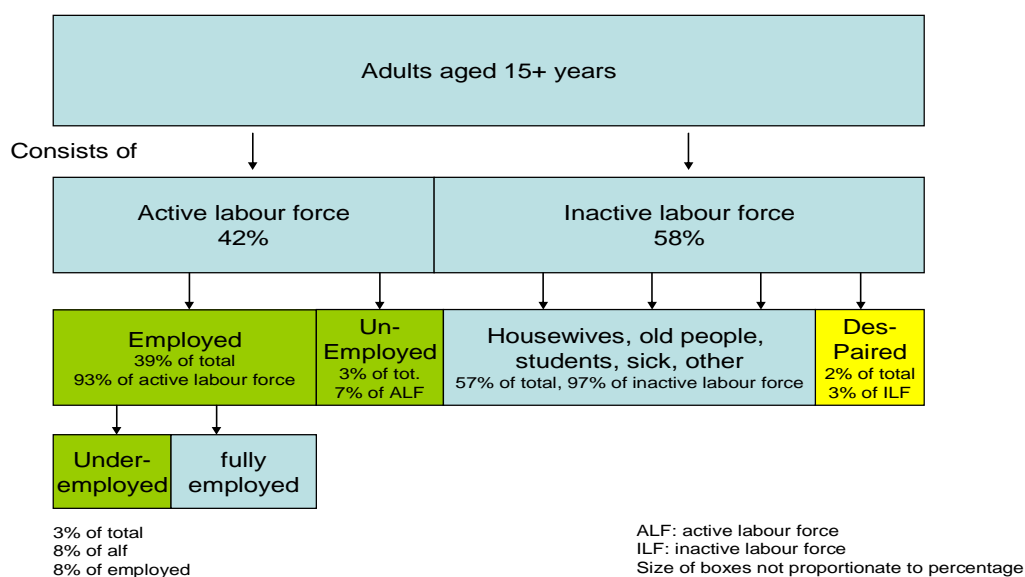


Table16: Labour force categories

Category	Type of labour force	Adults 15+ years	% of adults 15+	Base: Adults in active labour force	% of active labour force
Employed	active labour force	21708	38.6%	23418	92.7%
Unemployed	active labour force	1710	3.0%	23418	7.3%
Underemployed (sub group of the employed)	active labour force	1756	3.1%	23418	8.0%
Despaired	inactive labour force	1019	1.8%	32863	3.1%
Other inactive	inactive labour force	31844	56.6%	32863	96.9%
Total		56281²⁷	100%	56281	

The various categories are described in greater detail in the sections that follow:

Employed persons

A person aged 15 or more is considered to be employed if s/he is in paid employment, works for profit or for family gain, or has an enterprise such as a farm, business, service establishment (fixed or mobile). A person is considered to be employed (and part of the active labour force) if he/she worked at least one hour during the reference period. This also includes persons employed on a permanent or regular basis who have not worked for any reason during the reference period.

At the province level, 93% of the active labour force (unemployed and employed) are employed. The figures are higher for female than male members of the active labour force. Results are approximately the same for urban and rural areas. The employment rate is higher among those who have received no education compared to those who have attained at least some education. This suggests that there are more employment opportunities in the informal sector than the formal sector.

Young persons aged 15 to 24 years have lower employment rates than others. An analysis of employed persons by skill indicates that the literacy rate among employed persons is around 62% which is significantly higher than in the population aged 15 and above (47%). 99% of the active labour force that are employed can do simple sums and 10% can use the computer.

Unemployment

Computations on unemployment rate are given in table SE.4 and figure SE.3. According to ILO, the standard definition of 'unemployed' is based on three criteria that have to be met simultaneously. The "unemployed" comprise all persons above the age specified for measuring the economically active population, who during the reference period were:

- (a) "Without work", i.e. were not in paid employment or self-employment as specified by the international definition of employment;
- (b) "currently available for work", i.e. were available for paid employment or self-employment during the reference period; and
- (c) "seeking work", i.e. had taken specific steps in a specified recent period to seek paid employment or self-employment."

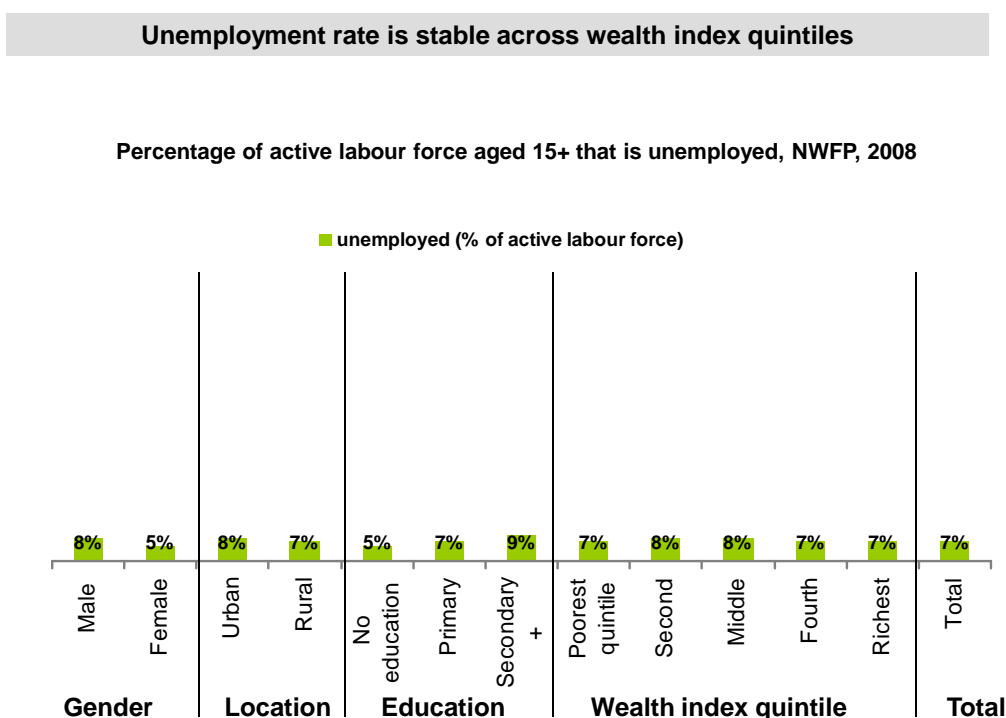
Together with the employed this group constitutes the active labour force. Accordingly, since 93% of the active labour force is employed, 7% are unemployed. It is higher for males (8%) than for women (5%) probably reflecting a higher proportion of men without work but actively seeking work (note: adults without work but not seeking work are not considered to be part of the active labour force). As stated with respect to the employed, there are hardly any differences between rural and urban

²⁷ The underemployed are a subgroup of the employed and hence only included in the total once.

areas. Unemployment rates are higher for young people aged 15–24 than for other age groups, but no set pattern emerges across the remaining age categories.

The indicator also shows no correlation with wealth index quintiles, but it is related to the level of education. The unemployment rate is 5% if the individual has no education, rising to 7% with primary education and about 9% if the individual has attained secondary or higher education. This probably reflects the longer period of job search when people are better educated, since their expectations are also higher. The opposite relationship is observed for under-employment, where figures for skills i.e. literacy rate and use of computer, are higher than those of employed persons.

Figure SE.3: Unemployment



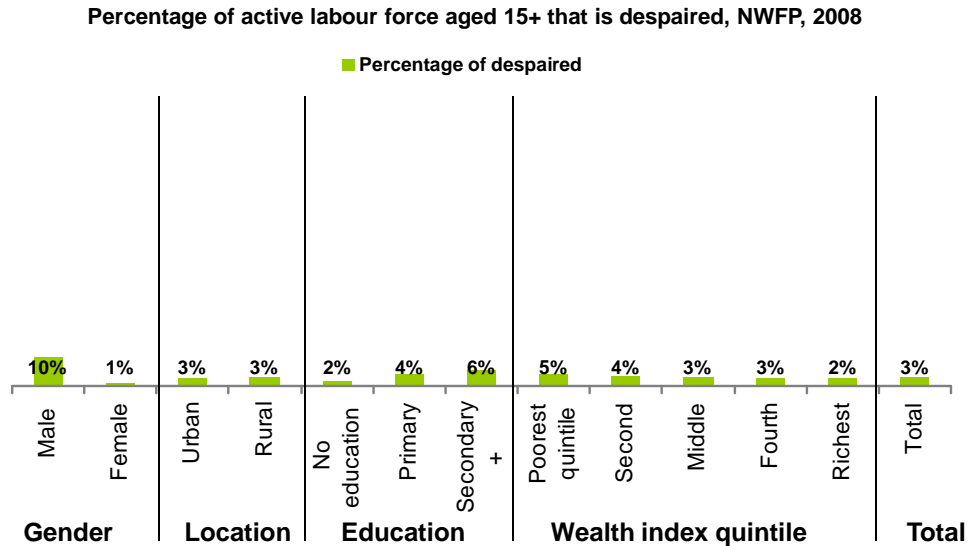
Despaired workers

The civilian active labour force is composed of all persons in the non-institutionalized population aged 15+ years who have a job, plus those who meet a specific definition as being unemployed. The civilian active labour force, however, does not include those persons who want to work but, because of the state of economy, have abandoned actively searching for a job because they believe such efforts would be fruitless. Such potential labour force participants are called despaired or discouraged workers.

The 'despaired' are a sub-group of the inactive labour force and different from the unemployed. 'Despaired' and 'unemployed' are both without paid work, and have no enterprise, farm, business or service establishment. However, whereas the unemployed have looked for a job, the 'despaired' group is not looking for work for lack of opportunities or because they are waiting for the busy season. Accordingly, the 'despaired' group is not part of the active labour force.

Figure SE.4: Despaired inactive labour force

Males seem to be more likely to be in the position that is classified as 'despaired', i.e. able and willing to work but not seeking work for lack of opportunities or because they are waiting for the busy season



About 3% of the inactive labour force is made of despaired workers as indicated in table SE.5 and figure SE.4. Differences in results exist by area of residence and gender. The indicator appears to have an association with the socioeconomic status of the household and level of education of the person. Despair increases as the level of education rises. For persons who have no education, the rate is around 2%. It increases to about 4% and 6% for those who have primary education and secondary/higher education respectively. Despair decreases consistently across wealth index quintiles. The rate is highest (5%) among the poorest households and least (2%) among the richest households.

Under-employment

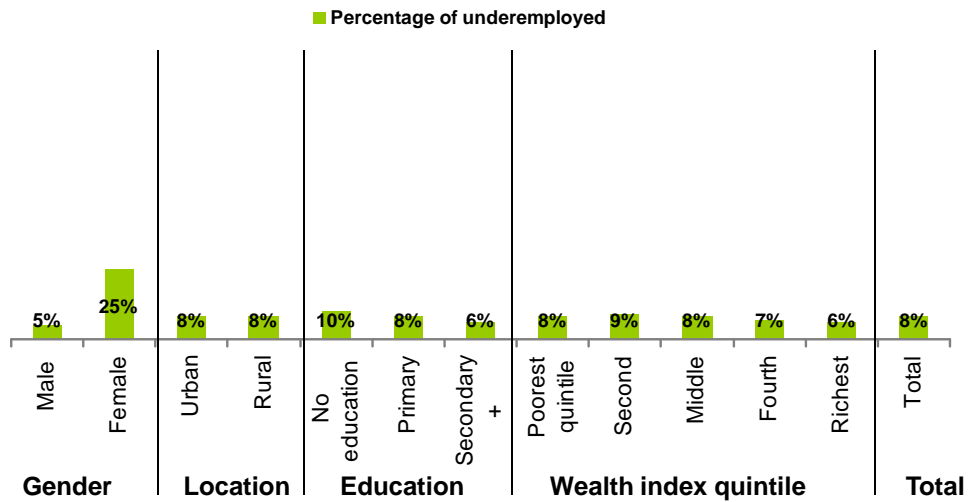
Results for under-employment are presented in table SE.6 and figure SE.5. Under-employment is defined as the number of those in the active labour force who worked for pay, profit or family gain for less than 35 hours during the last week and who would have worked more if they had the opportunity. Hence, they are a sub-group of the employed.

The under-employment rate is estimated at about 8% of the active labour force. It is considerably higher among female (25%) than male (5%) labour force participants, indicating scarce job opportunities for females. Figures are similar for different areas of residence. However, results by age group show that the under-employment rate is highest for the 15-19 years age group and lowest for the 40-44 years age group. The skills of the under-employed labour force with respect to literacy and use of computer are comparatively lower than those who are either employed, unemployed or despaired.

Figure SE.5: Underemployment

Females in particular seem to be in part time employment (1-34 hours per week) but willing to work more if they had the opportunity

Percentage of active labour force aged 15+ that is underemployed, NWFP, 2008



Results show that the under-employment rate is negatively correlated with the level of education attained but association with the economic status of the household is weak. For individuals who have no education, the rate is highest (10%) indicating that people categorised in this group have less opportunities to work than those with secondary/higher education where the rate is 6%.

Labour force skills

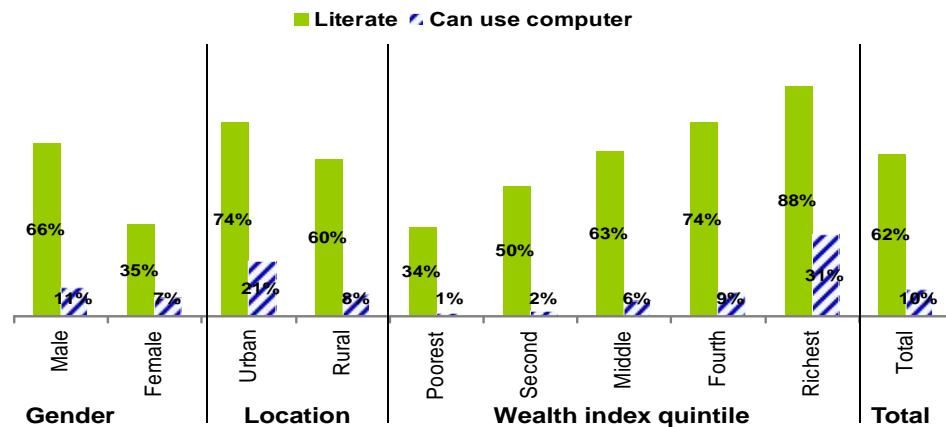
It is well established that level of educational attainment, literacy and numeracy skills are closely linked to the various labour market outcomes. Hence development of the skills and knowledge of the labour force is gaining importance in the design of national economic policy. Modern views about the determinants of long-term economic growth place considerable emphasis on the contribution made by human development. Levels of skills and competencies in the work force are also seen as an important determinant of the distribution of economic rewards.

However, the risks for workers lacking the skills and experience to qualify for the good jobs being produced by the economy are considerable. Workers with the least investment in their own education and skills are most at risk. In this environment, the linkages between skills, training and education and the economy and labour market are becoming more interdependent.

Figure SE.6: Skills of labour force

As could be expected, skills are related to income (wealth index quintiles)

Percentage of labour force aged 15+ that is literate and can use a computer, NWFP, 2008



Skills levels of the labour force are given in table SE.7 and figure SE.6. Skills include literacy, numeracy and computer use. The proportion of the labour force that can read and write with understanding is estimated at about 62% which is considerably higher than the provincial average (47%). Numbers differ significantly by area of residence. Around 74% of the labour force in urban areas is literate while the rate is 60% in rural areas. Gender analysis also reveals wide variations. There tends to be a strong positive relationship between economic status of household and literacy rate. The literacy rate ranges from 34% among the poorest households to 88% for the richest households.

Around 10% of the labour force know how to use computers. Not surprisingly, use of computers in rural areas is about 8% and much higher in urban areas (21%). Differences by gender and wealth index quintiles are quite visible. Figures for the proportion of the labour force that can solve simple math problems (addition, fractions etc) are approximately similar across all background characteristics.

Analysis of the labour force by skills indicates that the under-employment rate is relatively lower for those who are literate, and can use a computer. The rates for the labour force equipped with the skills of literacy and computer use are 6% and 4% respectively, while the overall under-employment rate is 7.5%. However, unemployment among the literate and those able to use a computer, is higher than the provincial average.

Ownership of durable items

A question was asked in the questionnaire about durable items owned by the household at the time of interview. This analysis does not include those durable items that were considered when calculating wealth index quintiles, i.e. fridges, sewing machines, televisions, cars, computers and cameras. Ownership of such durable items is used to assess the economic status of the household.

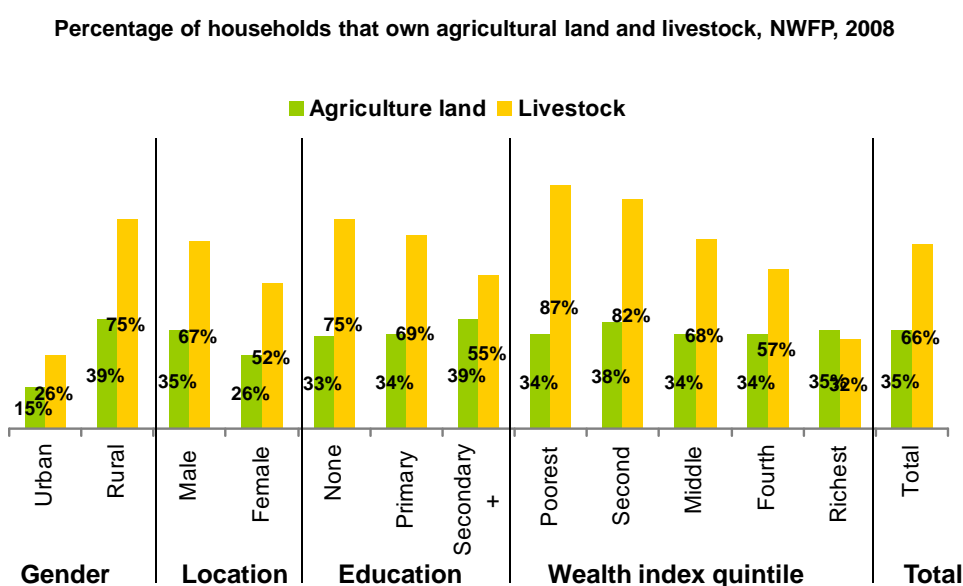
Results for ownership of durable items are reported in table SE.8. About 83% of total households own an air cooler, 64% a mobile phone, 43% a washing machine, 34% a radio and 25% a bicycle. These items are relatively cheap. Expensive items including air conditioners, cooking ranges, motor cycles, dish antennae and video cassette recorders are owned by a very small proportion of

households: these range from about 2% for dish antennae to 7% approximately for motor cycles. Differentials are significant by background characteristics such as area of residence, gender of the household head and economic status of the household. For example, about 22% of the richest households own an air conditioner compared to just 0.1% of the poorest households. Similarly, the proportions for washing machines are 4% of the poorest households against 93% of the richest households.

Ownership of economic assets

Figure SE.7: Ownership of economic assets

Livestock is inversely related to wealth quintiles

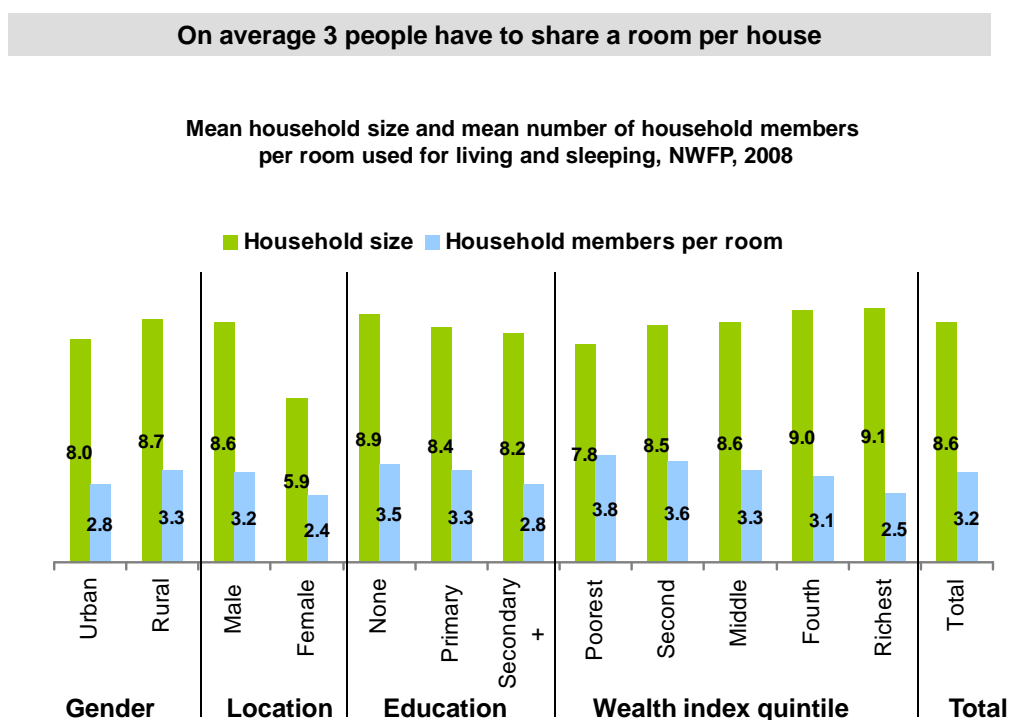


Information about how many households own agricultural land and livestock is presented in table SE.9 and figure SE.7. Over one-third of total households own agricultural land. As expected, the percentage is higher in rural areas (39%) than urban areas (15%). Ownership of agricultural land is positively correlated with the education level of household head but shows no pattern across wealth index quintiles. Empirical evidence shows that poverty is negatively related to agricultural land. In the present analysis the relationship is unclear across wealth index quintiles because while assessing the variable of agriculture land, the quality and amount of land has not been considered - these are important determinants of poverty. The variable has been computed simply on the basis of question: does the household owns agricultural land or not?

The estimate for livestock ownership is 66%. Village households are more likely to own livestock. 75% of households in rural areas own livestock which is 3 times the rate in urban households (approximately 26%). The indicator is inversely related to the education level of household head and economic status of the household. The proportion of livestock ownership is 75% if the household head has no education, falling to around 55% if they have secondary/higher education. Similarly, figures for the indicator range from about 87% for the bottom quintile to 32% if the household belongs to the top quintile. It is clear that it is mostly poor households and those where the household head has no education, that own livestock.

Household size and number of rooms

Figure SE.8: Household size



Results for household size and number of household members per room are presented in table SE.10 and figure SE.8. The average household size is calculated to be 8.6 persons. It is higher in rural than urban areas by 0.7 person. Differences by gender of the household head are substantial. The household size decreases as the level of education of the household head improves but increases unexpectedly over wealth index quintiles as one moves from the poorest to the richest households. The estimate of average number of household members per room is related to the socioeconomic position of the household. Overall, there are 3.2 persons per room, but for the richest households the indicator is 2.5 persons rising significantly to 3.8 persons for the poorest households. A similar pattern prevails across the level of education of the household head.

Table SP1: Zakat/Bait-ul-Mal: Comparison of different groups' characteristics

	Applied and received	Applied and failed	Applied and waiting	Never applied	Total	Number of households
Percentage of households	3.7	3.8	4.5	88.0	100.0	10911
Residence						
Urban	3.8	3.5	4.2	88.5	100.0	2950
Rural	3.7	3.8	4.5	87.9	100.0	7961
Gender of household head						
Male	3.6	3.7	4.3	88.4	100.0	10672
Female	9.0	6.9	13.4	70.7	100.0	239
Education of household head						
None	4.5	4.5	5.2	85.8	100.0	4890
Primary	3.8	4.7	4.9	86.7	100.0	1409
Secondary +	2.8	2.6	3.5	91.1	100.0	4548
DK/Missing						64
Wealth index quintiles						
Poorest	4.4	4.9	6.0	84.7	100.0	2039
Second	5.5	4.3	5.8	84.4	100.0	2127
Middle	3.7	4.1	4.6	87.6	100.0	2161
Fourth	2.6	3.1	3.4	90.9	100.0	2179
Richest	2.2	2.3	2.3	93.2	100.0	2405
Wealth index quintiles						
Poorest	24.7	27.4	27.9	20.2	20	2039
Second	31.2	23.7	27.1	20.1	20	2127
Middle	20.3	22.0	20.8	20.1	20	2161
Fourth	13.0	15.4	14.4	19.6	20	2179
Richest	10.9	11.6	9.8	20.0	20	2405
Households at risk (row %)						
With at least one disabled	4.9	4.7	5.8	84.6	100.0	3041
With at least one orphan ²⁸	7.1	6.1	6.9	79.9	100.0	842
With at least one widow	5.4	5.2	6.7	82.7	100.0	1957
Others	2.8	3.0	3.6	90.6	100.0	6589
Households at risk (column %)						
With at least one disabled	34.9	33.2	34.9	25.8		3041
With at least one orphan	14.2	12.0	11.4	6.8		842
With at least one widow	25.3	24.1	25.8	16.3		1957
Others	44.7	47.2	48.2	62.1		6415
Total ²⁹	119.2	116.4	120.3	111.0		10911

²⁸ Single or double orphan, i.e. a child 0-17 years old who has lost one or two parents

²⁹ households at risk are not mutually exclusive. I.e. a household with a disabled widow, or with a disabled and a widow, will be part of the segments 'households at risk with at least one disabled' and 'households at risk with at least one widow'

Table SP2: Reasons for not applying

Percentage of households that did not apply for assistance to Zakat or Bait-ul-Mal committees during the last 3 years preceding the survey and distribution of households according to reasons for not applying for assistance, NWFP, 2008

	Percentage of households (of all households) that did not apply	Reasons for not applying						Total	Number of households that did not apply
		No need	Not eligible	Complicated procedure	Officer is too far	Not aware of this facility	Other		
Percentage of households	88.0	25.6	8.0	7.0	.4	40.8	18.1	100.0	9521
Residence									
Urban	88.5	39.6	10.8	7.6	.1	28.5	13.4	100.0	2586
Rural	87.9	22.6	7.3	6.9	.5	43.6	19.1	100.0	6935
Gender of household head									
Male	88.4	25.7	8.0	7.0	.4	40.9	18.1	100.0	9355
Female	70.7	24.1	6.8	10.4		39.2	19.5	100.0	166
Education of household head									
None	85.8	15.4	4.9	7.5	.4	51.0	20.8	100.0	4156
Primary	86.7	19.8	8.4	8.8	.4	40.7	21.9	100.0	1195
Secondary +	91.1	39.3	11.3	5.9	.5	29.2	13.8	100.0	4114
DK/Missing									56
Wealth index quintiles									
Poorest	84.7	6.7	3.6	6.2	1.0	60.6	22.0	100.0	1693
Second	84.4	11.4	5.3	7.6	.7	50.0	25.0	100.0	1774
Middle	87.5	20.1	6.5	8.9	.2	43.8	20.4	100.0	1868
Fourth	90.9	32.9	10.3	7.8	.2	33.1	15.8	100.0	1954
Richest	93.2	57.7	14.3	4.6	.1	16.1	7.2	100.0	2232
Households at risk									
With at least one disabled	84.6	21.8	7.6	6.2	.5	42.6	21.2	100.0	2533
With at least one orphan	79.9	21.5	4.8	6.0	0.6	48.1	18.9	100.0	662
With at least one widow	82.6	25.4	7.5	7.2	0.5	39.1	20.3	100.0	1600
Others	90.7	27.1	8.2	7.3	.4	40.4	16.6	100.0	5788

Table SP3A: Other sources for those who applied but did not receive assistance by background characteristics

Percentage of households that applied but did not receive assistance from Zakat or Bait-ul-Mal committees during the last 3 years preceding the survey and distribution of households according to other sources of support, NWFP, 2008

	Percentage of households that applied but did not receive out of all households that did apply	Other sources of support for those who applied but did not receive assistance							Total	Number of households that applied but did not receive
		Loan from bank/ NGO	Loan from friend/ relative	Help from relative/ friend	Sold assets/ withdrew savings	Help from NGO or private entities	Other	No help		
Total	78.7	2.1	50.6	2.9	.2	1.5	2.2	40.5	100.0	948
Residence										
Urban	76.3	2.9	45.2	6.9		.4	1.8	42.7	100.0	242
Rural	79.2	1.9	51.7	2.0	.3	1.8	2.3	40.1	100.0	706
Gender of household head										
Male	78.3	2.2	51.0	2.2	.2	1.1	1.8	41.5	100.0	902
Female	85.2	.6	43.6	14.5		8.7	8.5	24.1	100.0	46
Education of household head										
None	77.3	1.4	48.6	2.9	.1	1.7	2.4	42.9	100.0	491
Primary	82.0	.4	53.1	3.2		2.6	1.4	39.4	100.0	148
Secondary +	80.2	4.2	52.7	2.7	.5	.6	2.2	37.0	100.0	305
DK/Missing										4
Wealth index quintiles										
Poorest	79.3	1.4	55.1	3.3		3.0	2.1	35.2	100.0	240
Second	73.9	1.5	52.4	1.8		.8	3.4	40.1	100.0	234
Middle	82.0	2.1	46.3	1.4	.3	1.8	2.0	46.2	100.0	198
Fourth	80.1	.3	50.2	2.5	1.0	.9	1.1	44.1	100.0	159
Richest	80.9	7.5	44.3	7.7			1.5	39.1	100.0	117
Households at risk										
With at least one disabled	78.8	1.6	55.2	2.7	.2	1.8	.8	37.6	100.0	344
With at least one orphan	77.7	2.3	53.5	6.9		0.8	1.1	35.4	100	111
With at least one widow	80.5	2.4	50.7	4.5		2.5	3.0	36.9	100	233
Others	78.4	2.1	47.1	1.6	.3	1.0	2.6	45.3	100.0	442

Table SP.3B: Other sources for those who did not apply for assistance from Zakat/Bait-ul-Mal by background characteristics

Percentage of households that did not apply for assistance from Zakat or Bait-ul-Mal during the last 3 years preceding the survey and distribution of households according to other sources of support, NWFP, 2008

	Other sources of support for those who did not apply for assistance									Number of households that did not apply
	Percentage of households that did not apply	Loan from bank/ NGO	Loan from friend/ relative	Help from relative/ friend	Sold assets/ withdrew savings	Help from NGO or private entities	Other	No help	Total	
Total	88.0	2.5	46.0	1.3	.2	1.1	1.8	47.2	100.0	6938
Residence										
Urban	88.5	4.0	37.0	1.8	.2	.2	.8	56.0	100.0	1560
Rural	87.9	2.3	47.5	1.2	.2	1.2	1.9	45.7	100.0	5378
Gender of household head										
Male	88.4	2.5	46.2	1.2	.2	1.0	1.7	47.1	100.0	6812
Female	70.7	2.2	30.7	4.2		1.9	3.9	57.1	100.0	126
Education of household head										
None	85.8	1.8	48.5	1.7	.2	.7	1.8	45.4	100.0	3482
Primary	86.7	2.2	47.6	.9	.4	2.7	1.9	44.4	100.0	950
Secondary + DK/Missing	91.1	3.9	41.1	.7	.2	1.0	1.6	51.4	100.0	2463
										43
Wealth index quintiles										
Poorest	84.7	1.0	51.9	1.3	.2	1.6	1.7	42.3	100.0	1578
Second	84.4	1.9	49.1	1.2	.1	.9	2.8	44.0	100.0	1575
Middle	87.5	3.2	45.8	1.0	.2	1.2	1.3	47.4	100.0	1497
Fourth	90.9	2.9	42.6	1.7	.5	1.0	1.5	49.8	100.0	1323
Richest	93.2	5.4	31.5	1.1	.1	.2	1.0	60.7	100.0	965
Households at risk										
With at least one disabled	84.6	2.6	48.4	1.2	.2	1.6	1.9	44.1	100.0	1935
With at least one orphan	79.8	2.7	52.5	1.7		1.5	1.0	40.7	100.0	505
With at least one widow	81.8	2.1	46.4	1.5	.1	1.5	1.8	46.5	100.0	889
Others	90.7	2.5	44.9	1.3	.2	.8	1.7	48.6	100.0	4124

Table SP4A: Assistance received from Zakat or Bait-ul-Mal committees

Percentage of households that received assistance from Zakat or Bait ul Mal committees during the last 3 years preceding the survey, NWFP, 2008

	Percentage of households that received assistance	Median annual amount (Rupees)	Median waiting time (Month)	Number of households that received assistance
Total	3.7	3000	5	440
Assistance received from Zakat committees	2.7	3000	4	324
Type				
Ghuzara allowance	86.6	3000	4	275
Other assistance	13.4	6000	3	49
All	100.0	3000	4	324
Frequency				
Every month	20.3	18000	3	61
Once a year	44.7	3000	6	148
One-off	35.0	3000	3	113
All	100.0	3000	4	322
Help				
A lot	11.2	3000	3	31
Somewhat	58.1	3000	4	192
Not enough	30.7	3000	4	98
All	100.0	3000	4	321
Assistance received from Bait ul Mal committees	1.0	3000	6	116
Type				
Food support	45.4	3000	6	51
Other assistance	54.6	3000	6	65
All	100.0	3000	6	116
Frequency				
Every month	9.0	3600	3	13
Once a year	59.6	3000	6	63
One-off	31.4	3000	4	37
All	100.0	3000	6	113
Help				
A lot	7.7	10000	3	10
Somewhat	64.2	3000	6	73
Not enough	28.1	3000	6	32
All	100.0	3000	6	115

Table SP4B: Assistance received from Zakat or Bait-ul-Mal committees by district

Percentage of households that received assistance from Zakat or Bait ul Mal committees during the last 3 years preceding the survey, NWFP, 2008

	Received assistance from Zakat or Bait ul Mal committees
Total	3.7
District	
Abbottabad	2.6
Bannu	3.7
Charsada	3.5
Chitral	3.0
D I Khan	3.5
Haripur	3.6
Karak	4.0
Kohat	4.3
Mardan	3.2
Nowshehra	7.3
Peshawar	3.0
Swabi	4.8
Upper Dir	2.8
Battagram	9.9
Buner	3.6
Kohistan	2.6
Lakki Marwat	4.1
Lower Dir	3.1
Mansehra	3.1
Shangla	3.5

Table MC.1: Micro credit by background characteristics

Percentage of households that have taken loan during the last 3 years preceding the survey, NWFP, 2008

	Percentage of households	Number of households
Total	46.9	10914
Residence		
Urban	39.4	2950
Rural	48.6	7964
Gender of household head		
Male	47.1	10675
Female	37.3	239
Education of household head		
None	50.7	4890
Primary	49.1	1410
Secondary +	41.5	4550
DK/Missing		64
Wealth index quintiles		
Poorest	53.9	2039
Second	51.2	2128
Middle	50.1	2162
Fourth	44.6	2179
Richest	33.2	2406

Table MC.2: Source of loan taken last time by background characteristics

Percentage distribution of households according to the source of loan taken last time and median value of loan, NWFP, 2008

	Percentage distribution of households according to source:					Median value (Rs)	Number of households
	Relatives or friends	Bank	NRSP/ SRSP/ NGO	Others	Total		
Total	89.6	6.8	.6	3.0	100.0	30000	5069
Residence							
Urban	82.7	11.8	.9	4.6	100.0	35000	1157
Rural	90.8	5.9	.5	2.8	100.0	30000	3912
Gender of household head							
Male	89.7	6.9	.6	2.9	100.0	32000	4970
Female	86.2	2.9	.8	10.2	100.0	30000	99
Education of household head							
None	91.9	4.3	.3	3.6	100.0	30000	2486
Primary	92.3	4.7	.8	2.2	100.0	30000	681
Secondary +	85.0	11.4	1.0	2.6	100.0	50000	1868
DK/Missing	93.6	3.5		2.9	100.0	20000	34
Wealth index quintiles							
Poorest	94.4	2.1	.4	3.0	100.0	25000	1123
Second	92.7	3.0	.3	4.0	100.0	30000	1096
Middle	90.1	7.3	.5	2.1	100.0	30000	1091
Fourth	87.9	8.9	.6	2.6	100.0	40000	970
Richest	76.9	18.2	1.3	3.6	100.0	60000	789

Table MC.3: Purpose of loan by background characteristics

Percentage of households who never took loan and would like to take loan, and percentage distribution of households according to the purpose of loan, NWFP, 2008

	Percentage of households who have never taken loan and would like to do so	Percentage distribution of households according to the purpose of loan					Total	Number of households that have never taken loan
		Business	Agriculture/livestock	Education/marriage	Construction/repair of house	Other		
Total	16.5	44.1	5.0	12.1	29.9	8.9	100.0	4844
Residence								
Urban	18.9	48.9	.9	11.6	32.8	5.7	100.0	1520
Rural	15.9	42.6	6.2	12.2	29.0	10.0	100.0	3324
Gender of household head								
Male	16.6	44.5	5.1	11.8	29.7	8.8	100.0	4733
Female	16.0	28.0		22.5	36.9	12.6	100.0	111
Education of household head								
None	15.8	47.4	4.6	13.7	23.1	11.2	100.0	1960
Primary	19.8	46.4	6.2	8.2	31.7	7.5	100.0	572
Secondary +	16.5	40.5	5.0	11.7	35.7	7.2	100.0	2289
DK/Missing							100.0	23
Wealth index quintiles								
Poorest	17.7	41.8	3.6	8.3	25.2	21.0	100.0	716
Second	16.2	43.3	6.2	13.2	31.3	5.9	100.0	812
Middle	18.2	47.2	7.2	8.7	28.5	8.4	100.0	890
Fourth	18.1	42.7	3.7	14.8	33.2	5.5	100.0	1015
Richest	13.5	45.4	4.2	14.9	30.7	4.7	100.0	1411

Table SE.1: Main source of household income by background characteristics

Percent distribution of households according to main source of household income during the last year preceding survey, NWFP, 2008

	Main source of household income							Total	Number of households
	Formal employment	Business	Daily wages	Crops/ Livestock	Pension	Remittances	Other		
Total	33.0	14.1	33.9	8.2	2.2	4.0	4.7	100.0	10914
Residence									
Urban	40.6	25.4	22.3	2.6	2.5	2.4	4.3	100.0	2950
Rural	31.4	11.6	36.5	9.4	2.1	4.3	4.8	100.0	7964
Gender of household head									
Male	33.2	14.2	34.2	8.2	2.0	3.9	4.3	100.0	10675
Female	25.4	8.8	22.9	7.7	7.5	5.3	22.4	100.0	239
Education of household head									
None	22.9	11.0	45.8	10.5	1.4	3.1	5.3	100.0	4890
Primary	29.9	14.0	38.6	5.6	2.7	5.3	3.9	100.0	1410
Secondary +	46.4	17.7	18.0	6.1	2.9	4.5	4.3	100.0	4550
DK/Missing									64
Wealth index quintiles									
Poorest	16.3	5.9	55.7	13.1	1.1	1.1	6.8	100.0	2039
Second	25.8	7.8	47.2	9.2	1.6	3.5	4.9	100.0	2128
Middle	35.3	12.9	34.2	6.9	2.9	4.1	3.6	100.0	2162
Fourth	40.4	18.9	21.9	6.2	2.6	5.7	4.2	100.0	2179
Richest	49.8	26.5	6.6	4.8	2.8	5.8	3.9	100.0	2406

Table SE.2: Remittances by background characteristics

Percentage of households that received remittances from abroad or within the country during the last year and their median value, NWFP, 2008

	Remittances received from within the country		Remittances received from abroad		No of households
	Percentage of households	Median value received	Percentage of households	Median value received	
Total	22.6	36000	9.6³⁰	70000	10914
Residence					
Urban	12.8	48000	8.1	72000	2950
Rural	24.7	36000	10.0	70000	7964
Gender of household head					
Male	22.4	38000	9.7	70000	10675
Female	28.1	24000	5.3	50000	239
Education of household head					
None	20.2	36000	8.6	60000	4890
Primary	26.1	36000	10.7	72000	1410
Secondary +	24.3	48000	10.5	84000	4550
DK/Missing					64
Wealth index quintiles (row %)					
Poorest	21.5	36000	3.2 ³¹	60000	2039
Second	24.5	36000	8.0	60000	2128
Middle	25.2	38000	9.6	60000	2162
Fourth	22.2	48000	12.1	96000	2179
Richest	19.1	60000	16.1	100000	2406
Households at risk/poor (row %)					
Households at risk or poor ³²	23.7	36000	8.5 ³³	60000	6941
Households neither at risk nor poor ³⁴	20.5	48000	11.8 ³⁵	80000	3973
Households with at least one disabled	25.2	36000	9.6 ³⁶	60000	3042
Households with at least one widow	25.5	45000	11.3 ³⁷	72000	1959
Households with at least one orphan	23.1	36000	8.6 ³⁸	100000	843
Households with at least one person 55 years or older	26.1	36000	10.8 ³⁹	72000	3552

³⁰ 0.9% of all households receive both domestic and foreign remittances

³¹ 0.3% receiving both domestic and foreign remittances

³² with at least one widow, orphan or disabled or belonging to the poorest two wealth quintiles

³³ 0.8% receiving both domestic and foreign remittances

³⁴ Without a widow, orphan or disabled and belonging to the richer three wealth quintiles

³⁵ 1.1% receiving both domestic and foreign remittances

³⁶ 0.8% receiving both domestic and foreign remittances

³⁷ 1.1% receiving both domestic and foreign remittances

³⁸ 0.9% receiving both domestic and foreign remittances

³⁹ 1.0% receiving both domestic and foreign remittances

Table SE.3: Employment by background characteristics

Percentage of active labour force aged 15 + that is employed, NWFP, 2008

	Percentage of male employed	Percentage of female employed	Total
Total	92.5	94.8	92.7
Residence			
Urban	92.1	91.3	92.0
Rural	92.6	95.7	92.9
Age			
15-19	83.2	93.6	84.8
20-24	87.2	90.6	87.6
25-29	91.9	93.1	92.1
30-34	94.4	96.0	94.6
35-39	95.4	96.8	95.6
40-44	96.4	96.8	96.4
45-49	96.9	99.4	97.1
50-54	97.1	96.2	97.0
55-59	94.4	99.5	94.8
60-64	96.5	98.1	96.7
65 +	98.0	95.8	97.8
Education			
None	94.4	96.7	94.9
Primary	92.4	94.5	92.6
Secondary +	91.4	90.6	91.3
Wealth index quintiles			
Poorest	92.4	97.6	93.1
Second	91.8	94.8	92.2
Middle	92.2	96.1	92.5
Fourth	92.5	94.2	92.6
Richest	93.5	91.5	93.3
Skills (aged 15 +)			
Literate %	65.2	33.6	61.7
Can do sums %	99.5	96.7	99.2
Can use computer %	10.3	6.4	9.9

Table SE.4: Unemployment by background characteristics

Percentage of active labour force aged 15 + that is unemployed, NWFP, 2008

	Percentage of male unemployed	Percentage of female unemployed	Total
Total	7.5	5.2	7.3
Residence			
Urban	7.9	8.7	8.0
Rural	7.4	4.3	7.1
Age			
15-19	16.8	6.4	15.2
20-24	12.8	9.4	12.4
25-29	8.1	6.9	7.9
30-34	5.6	4.0	5.4
35-39	4.6	3.2	4.4
40-44	3.6	3.2	3.6
45-49	3.1	.6	2.9
50-54	2.9	3.8	3.0
55-59	5.6	.5	5.2
60-64	3.5	1.9	3.3
65 +	2.0	4.2	2.2
Education			
None	5.6	3.3	5.1
Primary	7.6	5.5	7.4
Secondary +	8.6	9.4	8.7
Wealth index quintiles			
Poorest	7.6	2.4	6.9
Second	8.2	5.2	7.8
Middle	7.8	3.9	7.5
Fourth	7.5	5.8	7.4
Richest	6.5	8.5	6.7
Skills (aged 15 +)			
Literate %	71.9	54.1	70.5
Can do sums %	99.2	99.8	99.2
Can use computer %	13.0	17.8	13.4

Table SE.5: Despaired inactive labour force by background characteristics

Percentage of inactive labour force aged 15 + that is despaired, NWFP, 2008

	Percentage of male despaired	Percentage of female despaired	Total
Total	10.3	.8	3.1
Residence			
Urban	8.1	.9	2.7
Rural	10.8	.8	3.2
Age			
15-19	8.4	1.5	4.3
20-24	18.2	1.3	5.3
25-29	31.1	.9	4.0
30-34	33.3	.2	2.4
35-39	22.8	.4	1.6
40-44	21.6	.3	1.8
45-49	16.2	.2	1.5
50-54	11.9	.2	1.8
55-59	5.6	.3	1.4
60-64	4.2	.2	1.7
65 +	.6	.0	.3
Education			
None	10.7	.6	1.8
Primary	14.0	1.1	4.4
Secondary +	9.4	1.2	5.6
Wealth index quintiles			
Poorest	16.6	.7	4.5
Second	12.0	.7	3.4
Middle	10.5	.8	3.2
Fourth	8.5	.9	2.7
Richest	6.3	.8	2.4
Skills (aged 15 +)			
Literate %	66.6	38.5	61.3
Can do sums %	98.6	98.6	98.6
Can use computer %	8.6	3.3	7.6

Table SE.6: Underemployment by background characteristics

Percentage of active labour force aged 15 + that is underemployed, NWFP, 2008

	Percentage of male underemployed	Percentage of female underemployed	Total
Total	5.3	25.2	7.5
Residence			
Urban	5.3	23.6	7.6
Rural	5.3	25.6	7.5
Age			
15-19	6.6	35.1	10.9
20-24	5.5	25.6	7.8
25-29	4.4	21.4	6.3
30-34	5.0	25.3	7.2
35-39	5.1	28.0	7.8
40-44	3.9	20.6	5.7
45-49	6.3	24.1	8.0
50-54	5.1	17.5	6.5
55-59	7.2	25.2	8.5
60-64	6.6	24.9	8.1
65 +	5.3	12.6	5.8
Education			
None	5.9	27.3	10.2
Primary	6.3	34.0	8.2
Secondary +	4.8	17.6	5.5
Wealth index quintiles			
Poorest	5.6	19.6	7.5
Second	6.4	29.7	9.1
Middle	5.6	34.9	8.2
Fourth	4.8	27.1	6.9
Richest	4.2	18.9	6.0
Skills (aged 15 +)			
Literate %	62.4	29.0	50.1
Can do sums %	99.3	95.2	97.8
Can use computer %	8.0	2.4	5.9

Table SE.7: Skills of labour force aged 15 + by background characteristics

Percentage of labour force that is literate, can solve simple sums, and can use computer, NWFP, 2008

	Percentage of labour force:			Number of individuals
	Literate	Can do sums	Can use computer	
Total (row %)	62.3	99.2	10.2	23418
Residence (row %)				
Urban	73.8	99.3	21.1	6242
Rural	59.8	99.2	7.7	17176
Gender (row %)				
Male	65.7	99.5	10.5	20711
Female	34.7	96.9	7.0	2707
Age (row %)				
15-19	63.0	98.8	8.2	2427
20-24	75.2	99.2	14.4	3830
25-29	75.7	99.4	16.4	3860
30-34	70.0	99.2	12.1	3004
35-39	62.8	99.1	10.4	2515
40-44	53.5	99.8	7.8	2110
45-49	50.9	99.4	5.5	1681
50-54	45.6	98.8	4.2	1399
55-59	45.0	99.5	2.7	981
60-64	37.4	97.9	2.1	830
65 +	26.6	98.6	1.6	781
Wealth index quintiles (row %)				
Poorest	34.1	98.8	.8	3926
Second	49.8	98.9	2.4	4470
Middle	63.2	98.8	5.6	4495
Fourth	74.0	99.6	9.3	4821
Richest	87.6	99.8	30.9	5706
Employment (aged 15 +) (column % with respect to active labour force)⁴⁰				
Employed %	91.8	92.7	90.4	23418
Underemployed %	6.0	7.4	4.4	23418
Unemployed %	8.2	7.3	9.6	23418
Employment (aged 15 +) (column % with respect to inactive labour force)				
Despaired % ⁴¹	5.2	3.2	3.8	32863

⁴⁰ only active labour force considered, i.e. employed and unemployed. Underemployed is a subgroup of employed. Reading example: among those that are literate and part of the labour force, 91.8% are employed and 8.2% are unemployed.

⁴¹ Despaired are part of the inactive labour force. Reading example: Of those adults who are part of the inactive labour force and who are literate, 5.7% belong to the 'despaired' group.

Table SE.8: Ownership of durable of items by background characteristics

Percentage of households that own durable items at the time of survey interview, NWFP, 2008

	Air conditioner	Air cooler	Cooking range/ Micro wave	Washing machine/ Dryer	Radio	Bicycle	Motor cycle	Mobile phone	Dish Antenna	VCR	Number of households
Total	4.6	83.4	3.2	43.2	34.4	24.6	6.7	64.4	2.2	2.7	10914
Residence											
Urban	16.3	97.2	11.4	75.5	37.5	36.2	14.5	80.9	2.7	6.3	2950
Rural	2.0	80.4	1.5	36.1	33.8	22.1	5.0	60.7	2.1	1.9	7964
Gender of household head											
Male	4.5	83.4	3.2	43.3	34.8	24.8	6.7	64.6	2.2	2.7	10675
Female	6.9	83.3	4.6	41.7	19.6	17.9	6.4	55.4	3.1	2.7	239
Education of household head											
None	1.2	77.6	.8	28.3	29.6	23.7	3.5	52.8	.9	1.1	4890
Primary	2.1	82.2	1.5	38.7	32.1	19.8	5.2	63.0	1.8	1.3	1410
Secondary +	9.5	90.9	6.8	62.8	41.1	27.3	11.1	78.8	3.9	5.0	4550
DK/Missing											64
Wealth index quintiles											
Poorest	.1	56.1	.1	4.1	15.5	12.2	.4	31.8	.1	.0	2039
Second	.2	77.4	.2	16.9	28.8	17.8	2.0	52.9	.3	.6	2128
Middle	.5	91.6	.8	39.3	35.2	24.9	3.8	65.9	1.4	.9	2162
Fourth	1.7	96.7	1.9	70.6	40.7	32.4	8.8	82.1	1.9	2.3	2179
Richest	21.7	98.5	14.1	92.8	54.6	37.8	20.1	93.8	7.6	10.3	2406

Table SE.9 : Ownership of economic assets by background characteristics

Percentage of households that own agriculture land/livestock at the time of survey interview, NWFP, 2008

	Agriculture land	Livestock	Number of households
Total	35.1	66.2	10914
Residence			
Urban	15.4	25.9	2950
Rural	39.4	75.0	7964
Gender of household head			
Male	35.3	66.5	10675
Female	26.4	51.8	239
Education of household head			
None	32.5	75.0	4890
Primary	34.4	69.0	1410
Secondary +	38.7	54.5	4550
DK/Missing	20.0	57.2	64
Wealth index quintiles			
Poorest	34.4	87.3	2039
Second	37.5	82.4	2128
Middle	34.0	67.5	2162
Fourth	34.1	57.0	2179
Richest	35.3	32.4	2406

Table SE.10: Household size and number of rooms by background characteristics

Mean household size and mean number of household members per room used for living and sleeping, NWFP, 2008

	Average household size	Average number of household members per room	Number of households
Total	8.6	3.2	10914
Residence			
Urban	8.0	2.8	2950
Rural	8.7	3.3	7964
Gender of household head			
Male	8.6	3.2	10675
Female	5.9	2.4	239
Education of household head			
None	8.9	3.5	4890
Primary	8.4	3.3	1410
Secondary +	8.2	2.8	4550
DK/Missing			64
Wealth index quintiles			
Poorest	7.8	3.8	2039
Second	8.5	3.6	2128
Middle	8.6	3.3	2162
Fourth	9.0	3.1	2179
Richest	9.1	2.5	2406