

TABLE 24. DISTRIBUTION OF TOTAL MONTHLY RECEIPTS UTILISED FOR EXPENDITURE AND SAVINGS, BY QUINTILES, 2001- 02.

MONTHLY RECEIPTS AND UTILIZATION	QUINTILES					
	TOTAL	1 ST	2 ND	3 RD	4 TH	5 TH
1	2	3	4	5	6	7
PAKISTAN						
MONTHLY AVERAGE :						
Income Per Household Including Taxes (Rupees)	7167.70	4391.22	5223.80	5942.53	6721.92	11360.30
Taxes Paid Per Household (Rupees)	27.12	5.87	7.98	12.31	26.68	63.48
Disposable Income Per household (Rupees)	7140.59	4385.35	5215.82	5930.22	6695.24	11296.82
Other Receipts Per Household (Rupees)	2577.85	2299.07	1342.59	1299.21	4063.16	3260.23
Total Monthly Receipts Utilised Towards:						
Total	100.00	100.00	100.00	100.00	100.00	100.00
UTILISED TOWARDS						
Consumption Expenditure	69.09	59.91	76.40	79.24	60.55	70.99
Liquidation Of Liabilities & Payment Of Interest	14.56	11.31	11.87	13.48	12.27	18.02
Purchase Of Jewellery	-1.28	-1.45	-2.32	-1.69	-1.28	-0.78
Purchase Of Assts	0.09	0.11	0.04	-0.01	0.17	0.10
Deposits / Savings	2.00	0.69	1.41	1.16	1.80	2.96
Other Expenditure (dowry inheritance losses)	0.65	0.37	0.55	0.90	0.42	0.80
Net Reduction In Cash Balance	14.89	29.06	12.04	6.92	26.07	7.90
PAKISTAN URBAN						
MONTHLY AVERAGES :						
Income Per H H Including Taxes (Rupees)	9904.28	5006.10	6307.28	7067.92	7786.24	14202.49
Taxes Paid Per Household (Rupees)	55.82	6.82	7.92	14.79	54.66	96.23
Disposable Income Per household (Rupees)	9848.46	4999.28	6299.36	7053.13	7731.58	14106.26
Other Receipts Per Household (Rupees)	687.41	549.96	495.70	157.80	1731.24	417.68
Total Monthly Receipts Utilised Towards:						
Total	100.00	100.00	100.00	100.00	100.00	100.00
UTILISED TOWARDS						
Consumption Expenditure	85.40	80.58	82.85	91.42	80.18	86.82
Liquidation Of Liabilities & Payment Of Interest	18.48	7.34	12.79	20.52	12.02	22.03
Purchase Of Jewellery	-2.88	-1.65	-4.28	-1.50	-3.87	-2.72
Purchase Of Assets	0.03	0.06	0.00	0.00	0.09	0.01
Deposits / Savings	2.81	1.34	0.19	0.25	2.52	3.85
Other Expenditure (dowry inheritance losses)	0.58	0.33	0.46	0.45	0.51	0.67
Net Reduction In Cash Balance	-4.42	11.99	7.98	-11.13	8.54	-10.66
PAKISTAN RURAL						
MONTHLY AVERAGES :						
Income Per Household Including Taxes (Rupees)	6031.25	4258.89	4966.90	5582.22	6268.76	8913.68
Taxes Paid Per Household (Rupees)	15.20	5.66	8.00	11.52	14.76	35.28
Disposable Income Per household (Rupees)	6016.06	4253.22	4958.90	5570.70	6253.99	8878.41
Other Receipts Per Household (Rupees)	3362.91	2675.50	1543.40	1664.66	5056.03	5707.14
Total Monthly Receipts Utilised Towards:						
Total	100.00	100.00	100.00	100.00	100.00	100.00
UTILISED TOWARDS:						
Consumption Expenditure	61.48	56.34	74.81	75.35	53.56	57.43
Liquidation Of Liabilities & Payment Of Interest	12.72	12.00	11.64	11.23	12.36	14.57
Purchase Of Jewellery	-0.53	-1.41	-1.83	-1.74	-0.35	0.89
Purchase Of Assts	0.12	0.12	0.05	-0.01	0.19	0.17
Deposits / Savings	1.63	0.57	1.72	1.45	1.55	2.20
Other Expenditure (dowry inheritance losses)	0.68	0.38	0.57	1.04	0.39	0.92
Net Reduction In Cash Balance	23.90	32.00	13.04	12.68	32.31	23.82

TABLE 24. DISTRIBUTION OF TOTAL MONTHLY RECEIPTS UTILISED FOR EXPENDITURE AND SAVINGS, BY QUINTILES, 2001- 02.

MONTHLY RECEIPTS AND ITS UTILIZATION	QUINTILES					
	TOTAL	1 ST	2 ND	3 RD	4 TH	5 TH
1	2	3	4	5	6	7
PUNJAB						
MONTHLY AVERAGES :						
Income Per Household Including Taxes (Rupees)	6846.62	3896.62	4956.44	5681.32	6402.62	10717.24
Taxes Paid Per Household (Rupees)	29.61	5.92	7.56	12.42	36.31	61.73
Disposable Income Per household (Rupees)	6817.01	3890.71	4948.88	5668.91	6366.31	10655.51
Other Receipts Per Household (Rupees)	1345.65	1156.74	1253.32	1315.51	1501.67	1400.56
Total Monthly Receipts Utilised Towards:						
Total	100.00	100.00	100.00	100.00	100.00	100.00
UTILISED TOWARDS:						
Consumption Expenditure	76.36	70.44	72.60	75.64	77.03	78.79
Liquidation Of Liabilities & Payment Of Interest	19.59	17.77	14.25	14.24	16.79	25.12
Purchase Of Jewellery	-1.77	-1.70	-2.27	-1.49	-2.32	-1.44
Purchase Of Assts	-0.05	-0.03	-0.04	-0.02	-0.03	-0.08
Deposits / Savings	1.69	0.84	1.26	0.58	1.90	2.33
Other Expenditure (dowry inheritance losses)	1.01	0.92	1.00	1.38	0.77	1.03
Net Reduction In Cash Balance	3.17	11.76	13.21	9.68	5.86	-5.75
PUNJAB URBAN						
MONTHLY AVERAGES :						
Income Per H H Including Taxes (Rupees)	9206.54	4770.97	6123.24	6805.12	7144.86	13399.01
Taxes Paid Per Household (Rupees)	62.68	7.73	10.40	19.18	81.96	99.64
Disposable Income Per household (Rupees)	9143.85	4763.23	6112.83	6785.94	7062.90	13299.37
Other Receipts Per Household (Rupees)	42.42	578.98	368.99	-23.20	222.96	-272.57
Total Monthly Receipts Utilised Towards:						
Total	100.00	100.00	100.00	100.00	100.00	100.00
UTILISED TOWARDS						
Consumption Expenditure	87.52	76.70	76.44	90.49	96.12	87.07
Liquidation Of Liabilities & Payment Of Interest	21.39	8.56	12.22	18.96	10.61	27.92
Purchase Of Jewellery	-5.17	-2.32	-5.05	-1.43	-8.17	-5.38
Purchase Of Assets	-0.03	0.10	0.00	0.00	-0.05	-0.06
Deposits / Savings	2.28	1.31	0.16	-0.10	3.65	2.75
Other Expenditure (dowry inheritance losses)	0.56	0.58	0.76	0.63	0.87	0.42
Net Reduction In Cash Balance	-6.54	15.06	15.47	-8.55	-3.03	-12.74
PUNJAB RURAL						
MONTHLY AVERAGES :						
Income Per Household Including Taxes (Rupees)	5909.43	3664.46	4681.30	5309.84	6115.53	8865.22
Taxes Paid Per Household (Rupees)	16.48	5.44	6.89	10.18	18.65	35.56
Disposable Income Per household (Rupees)	5892.95	3659.02	4674.41	5299.66	6096.88	8829.66
Other Receipts Per Household (Rupees)	1863.20	1310.16	1461.85	1758.03	1996.24	2556.02
Total Monthly Receipts Utilised Towards:						
Total	100.00	100.00	100.00	100.00	100.00	100.00
UTILISED TOWARDS						
Consumption Expenditure	71.11	68.65	71.65	70.94	70.38	72.25
Liquidation Of Liabilities & Payment Of Interest	18.74	20.40	14.76	12.74	18.94	22.90
Purchase Of Jewellery	-0.17	-1.52	-1.58	-1.51	-0.28	1.66
Purchase Of Assts	-0.06	-0.06	-0.05	-0.03	-0.02	-0.10
Deposits / Savings	1.42	0.71	1.53	0.80	1.29	2.00
Other Expenditure (dowry inheritance losses)	1.22	1.02	1.05	1.62	0.73	1.50
Net Reduction In Cash Balance	7.74	10.81	12.64	15.45	8.96	-0.22

TABLE 24. DISTRIBUTION OF TOTAL MONTHLY RECEIPTS UTILISED FOR EXPENDITURE AND SAVINGS, BY QUINTILES, 2001- 02.

MONTHLY RECEIPTS AND ITS UTILIZATION	QUINTILES					
	TOTAL	1 ST	2 ND	3 RD	4 TH	5 TH
1	2	3	4	5	6	7
SINDH						
MONTHLY AVERAGES :						
Income Per Household Including Taxes (Rupees)	8074.33	4860.37	5575.43	6304.61	7118.66	13013.06
Taxes Paid Per Household (Rupees)	25.80	2.91	4.24	6.14	12.19	72.45
Disposable Income Per household (Rupees)	8048.53	4857.47	5571.19	6298.47	7106.46	12940.61
Other Receipts Per Household (Rupees)	1080.15	1663.24	1605.50	1412.37	1044.70	290.95
Total Monthly Receipts Utilised Towards:						
Total	100.00	100.00	100.00	100.00	100.00	100.00
UTILISED TOWARDS						
Consumption Expenditure	86.63	70.55	79.36	82.58	89.14	93.45
Liquidation Of Liabilities & Payment Of Interest	7.56	4.13	5.23	8.85	9.35	7.90
Purchase Of Jewellery	0.16	-0.04	0.00	-0.51	0.14	0.51
Purchase Of Assts	-0.01	-0.01	-0.01	-0.01	-0.01	0.00
Deposits / Savings	1.57	-0.18	-0.12	0.21	0.13	3.70
Other Expenditure (dowry inheritance losses)	0.55	0.02	-0.04	0.32	0.34	1.04
Net Reduction In Cash Balance	3.55	25.53	15.59	8.56	0.91	-6.59
SINDH URBAN						
MONTHLY AVERAGES :						
Income Per H H Including Taxes (Rupees)	11115.70	5575.35	6746.90	7613.39	8316.18	15350.16
Taxes Paid Per Household (Rupees)	51.84	4.19	5.38	9.20	18.38	98.94
Disposable Income Per household (Rupees)	11063.86	5571.16	6741.52	7604.18	8297.81	15251.23
Other Receipts Per Household (Rupees)	-45.59	587.09	664.06	433.73	103.88	-517.13
Total Monthly Receipts Utilised Towards:						
Total	100.00	100.00	100.00	100.00	100.00	100.00
UTILISED TOWARDS						
Consumption Expenditure	98.21	89.27	89.62	93.03	99.71	100.16
Liquidation Of Liabilities & Payment Of Interest	8.80	2.58	6.88	18.58	11.67	6.86
Purchase Of Jewellery	0.19	-	0.00	-1.16	0.09	0.48
Purchase Of Assets	0.00	0.00	0.00	0.00	0.00	0.00
Deposits / Savings	3.03	0.09	-0.45	-0.01	0.17	4.94
Other Expenditure (dowry inheritance losses)	0.79	-0.09	0.01	0.14	0.42	1.15
Net Reduction In Cash Balance	-11.02	8.16	3.94	-10.58	-12.05	-13.58
SINDH RURAL						
MONTHLY AVERAGES :						
Income Per Household Including Taxes (Rupees)	5908.60	4724.76	5136.30	5645.79	6140.06	8465.62
Taxes Paid Per Household (Rupees)	7.25	2.66	3.81	4.60	7.14	20.90
Disposable Income Per household (Rupees)	5901.34	4722.10	5132.49	5641.19	6132.91	8444.71
Other Receipts Per Household (Rupees)	1881.77	1867.35	1958.39	1905.00	1813.53	1863.28
Total Monthly Receipts Utilised Towards:						
Total	100.00	100.00	100.00	100.00	100.00	100.00
UTILISED TOWARDS						
Consumption Expenditure	74.94	67.24	75.34	76.97	80.01	74.78
Liquidation Of Liabilities & Payment Of Interest	6.30	4.40	4.58	3.63	7.35	10.78
Purchase Of Jewellery	0.13	-0.05	-	-0.16	0.18	0.60
Purchase Of Assts	-0.02	-0.01	-0.02	-0.01	-0.02	-0.02
Deposits / Savings	0.10	-0.23	0.01	0.32	0.10	0.27
Other Expenditure (dowry inheritance losses)	0.30	0.04	-0.06	0.42	0.27	0.75
Net Reduction In Cash Balance	18.23	28.60	20.14	18.82	12.11	12.85

TABLE 24. DISTRIBUTION OF TOTAL MONTHLY RECEIPTS UTILISED FOR EXPENDITURE AND SAVINGS, BY QUINTILES, 2001- 02.

MONTHLY RECEIPTS AND ITS UTILIZATION	QUINTILES					
	TOTAL	1 ST	2 ND	3 RD	4 TH	5 TH
1	2	3	4	5	6	7
N.W.F.P						
MONTHLY AVERAGES :						
Income Per Household Including Taxes (Rupees)	6821.42	5444.84	5404.36	5840.07	7117.39	11199.43
Taxes Paid Per Household (Rupees)	23.70	11.53	15.33	23.43	9.96	64.65
Disposable Income Per household (Rupees)	6797.72	5433.30	5389.02	5816.65	7107.42	11134.78
Other Receipts Per Household (Rupees)	1151.88	1242.40	1582.88	1468.09	1128.06	60.89
Total Monthly Receipts Utilised Towards:						
Total	100.00	100.00	100.00	100.00	100.00	100.00
UTILISED TOWARDS						
Consumption Expenditure	84.39	69.36	79.98	85.00	85.69	95.91
Liquidation Of Liabilities & Payment Of Interest	26.16	15.78	15.30	20.68	26.27	46.73
Purchase Of Jewellery	-4.04	-4.85	-6.04	-4.66	-2.73	-2.41
Purchase Of Assts	0.13	0.13	0.37	0.04	0.09	0.04
Deposits / Savings	5.31	1.67	2.38	2.48	7.63	10.55
Other Expenditure (dowry inheritance losses)	0.21	-0.25	0.15	0.41	0.16	0.40
Net Reduction In Cash Balance	-12.17	18.15	7.85	-3.96	-17.12	-51.23
N.W.F.P URBAN						
MONTHLY AVERAGES :						
Income Per H H Including Taxes (Rupees)	9608.09	4860.19	5714.05	5965.95	10092.47	14716.60
Taxes Paid Per Household (Rupees)	27.49	2.79	2.31	7.00	16.10	65.14
Disposable Income Per household (Rupees)	9580.60	4857.39	5711.74	5958.95	10076.37	14651.46
Other Receipts Per Household (Rupees)	-156.10	475.59	892.23	558.16	72.17	-1395.71
Total Monthly Receipts Utilised Towards:						
Total	100.00	100.00	100.00	100.00	100.00	100.00
UTILISED TOWARDS						
Consumption Expenditure	87.54	86.19	91.26	95.76	80.65	87.52
Liquidation Of Liabilities & Payment Of Interest	70.24	13.13	36.37	48.89	26.10	110.19
Purchase Of Jewellery	-5.65	-2.15	-15.50	-4.69	-4.54	-4.24
Purchase Of Assets	0.02	0.00	0.00	0.05	0.00	0.03
Deposits / Savings	7.62	3.72	1.49	2.97	10.94	9.48
Other Expenditure (dowry inheritance losses)	0.49	-0.43	0.53	0.78	0.19	0.65
Net Reduction In Cash Balance	-60.26	-0.45	-14.15	-43.75	-13.34	-103.62
N.W.F.P RURAL						
MONTHLY AVERAGES :						
Income Per Household Including Taxes (Rupees)	6333.94	5500.88	5364.18	5822.88	6620.61	9648.79
Taxes Paid Per Household (Rupees)	23.03	12.37	17.02	25.67	8.94	64.43
Disposable Income Per household (Rupees)	6310.90	5488.51	5347.16	5797.21	6611.67	9584.36
Other Receipts Per Household (Rupees)	1380.68	1315.91	1672.48	1592.38	1304.37	703.07
Total Monthly Receipts Utilised Towards:						
Total	100.00	100.00	100.00	100.00	100.00	100.00
UTILISED TOWARDS						
Consumption Expenditure	83.72	68.10	78.60	83.71	86.76	100.68
Liquidation Of Liabilities & Payment Of Interest	16.72	15.98	12.73	17.29	26.31	10.68
Purchase Of Jewellery	-3.70	-5.06	-4.88	-4.66	-2.35	-1.37
Purchase Of Assts	0.16	0.14	0.42	0.04	0.11	0.05
Deposits / Savings	4.81	1.52	2.49	2.42	6.93	11.17
Other Expenditure (dowry inheritance losses)	0.15	-0.24	0.11	0.37	0.16	0.26
Net Reduction In Cash Balance	-1.86	19.55	10.53	0.83	-17.93	-21.47

TABLE 24. DISTRIBUTION OF TOTAL MONTHLY RECEIPTS UTILISED FOR EXPENDITURE AND SAVINGS, BY QUINTILES, 2001- 02.

MONTHLY RECEIPTS AND ITS UTILIZATION	QUINTILES					
	TOTAL	1 ST	2 ND	3 RD	4 TH	5 TH
1	2	3	4	5	6	7
BALOCHISTAN						
MONTHLY AVERAGES :						
Income Per Household Including Taxes (Rupees)	7704.59	5157.39	6119.34	7663.12	8146.81	11021.96
Taxes Paid Per Household (Rupees)	8.67	2.63	4.17	5.00	12.26	18.76
Disposable Income Per household (Rupees)	7695.92	5154.75	6115.17	7658.12	8134.54	11003.19
Other Receipts Per Household (Rupees)	33988.74	26930.53	375.53	69.34	69280.82	77681.17
Total Monthly Receipts Utilised Towards:						
Total	100.00	100.00	100.00	100.00	100.00	100.00
UTILISED TOWARDS						
Consumption Expenditure	16.51	15.16	90.47	85.29	9.69	10.42
Liquidation Of Liabilities & Payment Of Interest	2.01	1.63	5.62	5.59	2.71	0.78
Purchase Of Jewellery	-0.05	-0.04	-0.42	-0.43	-0.08	0.04
Purchase Of Assts	0.62	0.57	-0.03	-0.02	0.61	0.76
Deposits / Savings	1.48	0.64	7.06	7.73	0.87	1.21
Other Expenditure (dowry inheritance losses)	-0.01	-0.03	0.00	-0.13	0.00	-0.01
Net Reduction In Cash Balance	79.45	82.05	-2.69	1.97	86.20	86.80
BALOCHISTAN URBAN						
MONTHLY AVERAGES :						
Income Per H H Including Taxes (Rupees)	10668.25	7006.93	7310.64	9695.34	10008.97	13957.33
Taxes Paid Per Household (Rupees)	20.29	14.79	6.38	4.63	22.99	33.36
Disposable Income Per household (Rupees)	10647.96	6992.15	7304.26	9690.71	9985.98	13923.97
Other Receipts Per Household (Rupees)	29926.12	-325.55	-273.40	-186.07	66614.64	42425.81
Total Monthly Receipts Utilised Towards:						
Total	100.00	100.00	100.00	100.00	100.00	100.00
UTILISED TOWARDS						
Consumption Expenditure	21.31	85.82	94.29	81.46	11.24	19.12
Liquidation Of Liabilities & Payment Of Interest	6.55	4.91	12.18	9.01	11.42	1.96
Purchase Of Jewellery	-0.11	1.16	-1.63	0.12	-0.20	-0.03
Purchase Of Assets	0.51	0.00	0.00	0.00	0.60	0.52
Deposits / Savings	1.82	6.26	4.00	3.14	1.13	2.04
Other Expenditure (dowry inheritance losses)	-0.06	0.02	-0.07	-0.09	-0.06	-0.05
Net Reduction In Cash Balance	69.98	1.83	-8.78	6.36	75.86	76.45
BALOCHISTAN RURAL						
MONTHLY AVERAGES :						
Income Per Household Including Taxes (Rupees)	7110.69	4911.00	5976.59	7362.56	7751.16	9715.16
Taxes Paid Per Household (Rupees)	6.34	1.02	3.90	5.05	9.98	12.27
Disposable Income Per household (Rupees)	7104.36	4909.98	5972.69	7357.51	7741.17	9702.89
Other Receipts Per Household (Rupees)	34802.86	30561.45	453.29	107.11	69847.29	93376.50
Total Monthly Receipts Utilised Towards:						
Total	100.00	100.00	100.00	100.00	100.00	100.00
UTILISED TOWARDS						
Consumption Expenditure	15.57	13.39	89.97	86.02	9.36	8.31
Liquidation Of Liabilities & Payment Of Interest	1.13	1.55	4.75	4.95	0.88	0.49
Purchase Of Jewellery	-0.04	-0.07	-0.26	-0.53	-0.05	0.05
Purchase Of Assts	0.64	0.58	-0.03	-0.03	0.61	0.82
Deposits / Savings	1.41	0.50	7.46	8.60	0.82	1.00
Other Expenditure (dowry inheritance losses)	0.00	-0.03	0.00	-0.14	0.02	0.00
Net Reduction In Cash Balance	81.29	84.06	-1.89	1.14	88.37	89.32