

XVII. SOCIO ECONOMIC DEVELOPMENT⁷¹

Introduction

This chapter contains information on socio-economic variables, most of which, are not included in standard MICS questionnaire. The topics covered are; 'remittances and cash donations', 'social benefits', 'subsidies and family support programme', 'possession of bank account', 'unemployment' and 'marital status'. This module was included on request by Government of the Punjab to assess the immediate results of its social welfare programmes being implemented in the province.

Ownership Status of Household

Overall 87 percent of the household population in Punjab is living in their own houses (Table SED.1). The ownership of houses is higher in rural areas (92%) compared to urban areas (78%). In major cities, 21 percent of population is living in rented houses. Household wealth has no relation with ownership status of the households.

Information about ownership of agricultural land and livestock are also presented in Table SED.1. Thirty one percent of the households own agriculture land, and 46 percent own livestock. The ownership of agriculture land and livestock is higher in rural (41% and 63% respectively) compared to urban areas (9% and 12% respectively). Ninety one percent own either a house, land or livestock.

Table SED.1: House, agricultural land, and livestock ownership								
Percent distribution of household population living in households that own their property and percentages of household population who own agricultural land or livestock, Punjab, 2014.								
	Percentage of household by house ownership				Percentage of households who own agriculture land	Percentage of households who own livestock	Percentage of households own certain assets (house, land or livestock) ¹	Number of households
	Own	Rent	Other/ Missing	Total				
Punjab	87.0	7.8	5.2	100.0	30.5	45.5	90.8	38,405
Area of residence								
Rural	91.6	3.0	5.4	100.0	41.1	62.5	95.6	25,577
All Urban	77.9	17.5	4.6	100.0	9.3	11.6	81.1	12,828
Major Cities	73.8	20.9	5.3	100.0	6.2	6.4	76.9	6,717
Other Urban	82.4	13.8	3.8	100.0	12.6	17.4	85.7	6,111
Education of household head^a								
None/pre-school	88.1	5.6	6.3	100.0	30.4	58.0	92.7	15,399
Primary	87.1	7.6	5.3	100.0	27.1	45.2	90.3	6,639
Middle	87.2	8.2	4.6	100.0	31.4	41.3	90.0	4,863
Secondary	86.7	9.5	3.9	100.0	32.8	35.8	89.5	7,022
Higher	83.5	12.9	3.6	100.0	31.2	22.7	87.4	4,472
Wealth index quintile								
Lowest	88.4	1.4	10.2	100.0	37.2	80.0	96.2	8,027
Second	91.2	3.7	5.1	100.0	36.5	63.6	94.9	7,721
Middle	89.1	7.4	3.5	100.0	34.8	47.7	91.2	7,508
Fourth	82.9	13.4	3.6	100.0	24.9	24.7	85.1	7,551
Highest	83.2	13.7	3.0	100.0	18.6	9.1	85.9	7,598

⁷¹ Some of the socio-economic topics have already being covered in the chapter III.

Table SED.1: House, agricultural land, and livestock ownership								
Percent distribution of household population living in households that own their property and percentages of household population who own agricultural land or livestock, Punjab, 2014.								
	Percentage of household by house ownership				Percentage of households who own agriculture land	Percentage of households who own livestock	Percentage of households own certain assets (house, land or livestock) ¹	Number of households
	Own	Rent	Other/ Missing	Total				
Division								
Bahawalpur	90.0	3.5	6.5	100.0	37.8	60.4	94.9	4,091
D.G. Khan	93.0	2.7	4.3	100.0	43.7	71.9	97.1	3,436
Faisalabad	86.3	7.6	6.1	100.0	29.3	40.1	89.5	4,889
Gujranwala	91.1	6.6	2.4	100.0	31.4	39.3	92.9	5,569
Lahore	82.9	13.1	3.9	100.0	15.3	23.4	85.4	6,631
Multan	87.9	6.0	6.1	100.0	30.1	49.3	91.6	4,633
Rawalpindi	79.2	16.1	4.7	100.0	30.9	37.8	84.3	3,633
Sahiwal	84.7	5.4	9.9	100.0	33.0	54.2	91.2	2,638
Sargodha	88.9	5.5	5.6	100.0	37.3	60.4	94.0	2,885
Punjab	87.0	7.8	5.2	100.0	30.5	45.5	90.8	38,405
¹ MICS indicator 14.S1 - Ownership of assets: House, land, livestock								
^a Total includes 11 unweighted cases of household head's education missing								

Remittances and Cash Donations

The findings presented in this section and the subsequent sections on remittances and cash donations, social benefits and unemployment are based on the questions specifically included in MICS Punjab, 2014 questionnaire that are not the part of the MICS5 standard questionnaire.

Table SED.2 presents information about the population working outside their village, town or country. The population working either outside their village, town or country is found to be 12 percent; rural population (13%) is slightly more likely to work outside village, town or country compared to urban population (10%).

Table SED.2: Working outside village/city/country									
Percentage of household members working outside village/city/country and percent distribution of the place of work for members working outside village/city, Punjab, 2014.									
	Percentage of household members working outside village/ town/ overseas ¹	Number of household members	Place of work of members working outside village/city						Number of household members working outside village/ town
			Other village/city	Other district	Other province	Overseas	DK/ Missing	Total	
Punjab	12.0	246,396	14.5	8.3	7.2	69.5	0.5	100.0	29,670
Area of residence									
Rural	12.9	165,174	15.7	8.9	8.5	66.4	0.4	100.0	21,234
All Urban	10.4	81,222	11.7	6.6	4.0	77.1	0.5	100.0	8,436
Major Cities	8.7	42,289	13.4	3.4	2.2	80.2	0.9	100.0	3,678
Other Urban	12.2	38,933	10.5	9.2	5.4	74.7	0.2	100.0	4,758
Education of household head^a									
None/pre-school	12.3	99,632	17.8	9.7	9.6	62.7	0.2	100.0	12,258
Primary	11.8	43,176	14.1	7.9	7.6	69.4	1.1	100.0	5,096
Middle	12.4	31,941	12.2	7.7	7.0	73.0	0.1	100.0	3,962
Secondary	12.1	44,624	10.4	7.2	3.9	77.9	0.5	100.0	5,392
Higher	10.9	26,950	12.8	5.9	3.2	77.3	0.8	100.0	2,937
Wealth index quintile									
Lowest	5.9	49,280	29.6	14.6	20.8	34.9	0.1	100.0	2,889
Second	7.4	49,278	28.0	17.9	13.7	40.1	0.2	100.0	3,665
Middle	10.9	49,279	18.4	11.2	10.4	59.7	0.3	100.0	5,388
Fourth	16.1	49,281	11.5	5.6	4.3	77.8	0.8	100.0	7,928
Highest	19.9	49,278	5.4	3.4	1.5	89.2	0.5	100.0	9,799
Division									
Bahawalpur	6.3	25,956	17.0	14.1	10.6	58.3	0.0	100.0	1,638
D.G. Khan	14.2	23,418	24.1	6.7	20.8	48.3	0.1	100.0	3,317
Faisalabad	7.7	30,970	7.7	11.1	2.7	78.4	0.1	100.0	2,387
Gujranwala	28.5	36,313	10.5	8.0	2.7	78.2	0.6	100.0	10,342
Lahore	7.2	43,847	16.6	5.6	2.7	74.2	1.0	100.0	3,147
Multan	8.3	27,788	29.1	9.3	15.4	45.9	0.3	100.0	2,296
Rawalpindi	16.3	21,767	9.6	4.1	4.5	81.1	0.7	100.0	3,543
Sahiwal	8.3	17,255	16.6	12.9	13.4	56.9	0.2	100.0	1,440
Sargodha	8.2	19,082	12.7	12.4	9.8	64.8	0.3	100.0	1,561
¹ MICS indicator 14.S3 - Proportion of population working outside village/city/country									
^a Total includes 80 unweighted cases of household head's education missing									

Remittances

Respondents were asked whether the household received any remittance (in cash) from within the country and/ or overseas during the last year which they did not have to repay.

Information presented in Table SED.3 shows that only 3 percent of households received remittances from within the country with differentials existing in urban (2%) and rural areas (4%). Households in the lower wealth quintiles are more likely to have received remittances compared to households in the fourth and highest quintile. The median value of remittances received by the households is estimated to be Rs. 60,000.

Table SED.4 shows the information on remittances received from abroad. About 7 percent of households received remittances from abroad, out of which half received below Rs.180,000 per year.

Table SED.3: Receiving remittances from within Pakistan

Percentage of households that received any remittance from within Pakistan during the last year and percent distribution of the value and median value of remittance received, Punjab, 2014.

	Percentage of households receiving remittances from Pakistan ¹	Number of households	Percentage of households receiving the following value of remittance from within Pakistan							Median value of remittances from within Pakistan (Rs.)	Total number of households receiving remittances from Pakistan
			less than 3,000	3,000 to less than 5,000	5,000 to less than 10,000	10,000 to less than 20,000	20,000 or more	Not specified	Total		
Punjab	3.1	38,405	33.8	11.0	26.8	17.6	7.5	3.3	100.0	60,000	1,178
Area of residence											
Rural	3.7	25,577	33.7	10.7	27.0	18.5	7.6	2.6	100.0	60,000	952
All Urban	1.8	12,828	34.2	12.5	25.8	13.7	7.4	6.5	100.0	50,000	225
Major Cities	1.2	6,717	39.2	13.3	27.6	4.5	6.2	9.2	100.0	48,428	83
Other Urban	2.3	6,111	31.3	12.0	24.7	19.1	8.0	4.8	100.0	60,000	143
Education of household head^a											
None/pre-school	4.1	15,399	37.5	12.9	25.4	16.8	5.7	1.8	100.0	50,000	628
Primary	3.0	6,639	27.8	8.7	32.5	16.5	11.6	3.0	100.0	70,000	199
Middle	2.6	4,863	29.7	6.9	27.9	26.3	7.9	1.3	100.0	60,000	125
Secondary	2.2	7,022	31.9	8.8	31.3	17.9	5.5	4.6	100.0	60,000	153
Higher	1.6	4,472	29.3	13.3	11.4	11.6	16.5	17.9	100.0	40,000	72
Wealth index quintile											
Lowest	3.3	8,027	48.8	16.7	24.9	8.0	0.7	0.8	100.0	36,000	267
Second	3.9	7,721	37.0	8.1	30.2	18.2	5.3	1.2	100.0	60,000	299
Middle	3.7	7,508	29.8	11.1	27.6	20.4	8.7	2.3	100.0	70,000	281
Fourth	2.8	7,551	20.7	7.7	27.8	26.4	13.4	3.9	100.0	93,517	211
Highest	1.6	7,598	24.6	11.1	18.5	15.3	15.2	15.4	100.0	60,000	120
Division											
Bahawalpur	2.2	4,091	63.6	8.5	18.7	6.6	2.7	0.0	100.0	20,000	91
D.G. Khan	5.6	3,436	44.6	12.7	26.4	11.1	3.4	1.7	100.0	40,000	192
Faisalabad	1.2	4,889	25.5	21.7	22.7	21.1	7.1	1.9	100.0	60,000	57
Gujranwala	5.8	5,569	13.4	5.9	29.7	30.7	14.2	6.1	100.0	100,000	324
Lahore	1.3	6,631	40.8	17.2	23.2	10.0	4.2	4.6	100.0	40,000	85
Multan	4.1	4,633	34.8	16.4	29.9	14.4	3.2	1.4	100.0	50,000	191
Rawalpindi	2.6	3,633	26.4	7.5	33.1	16.3	11.2	5.5	100.0	80,000	95
Sahiwal	3.1	2,638	49.8	11.0	23.6	9.9	3.6	2.1	100.0	35,000	81
Sargodha	2.1	2,885	48.0	6.9	17.3	14.9	10.7	2.1	100.0	40,309	60

¹ MICS indicator 14.S4 - Receiving remittances from Pakistan

^a Total includes 11 unweighted cases of household head's education missing

Table SED.4: Receiving remittance from abroad

Percentage of households that received any remittance from abroad during the last year and percent distribution of the value and median value of remittance received, Punjab, 2014.

	Percentage of households receiving remittances from abroad ¹	Number of households	Percentage of households receiving the following value of remittance from abroad:							Median value of remittances from abroad (Rs.)	Total number of households receiving remittances from abroad
			less than 3,000	3,000 to less than 5,000	5,000 to less than 10,000	10,000 to less than 20,000	20,000 or more	Not specified	Total		
Punjab	7.3	38,405	10.2	7.9	16.3	24.3	39.4	1.9	100.0	180,000	2,785
Area of residence											
Rural	7.4	25,577	9.7	7.4	18.4	25.9	36.8	1.8	100.0	158,803	1,888
All Urban	7.0	12,828	11.2	9.0	11.9	21.0	44.7	2.2	100.0	200,000	897
Major Cities	6.0	6,717	13.2	11.5	8.9	20.8	42.9	2.7	100.0	180,000	403
Other Urban	8.1	6,111	9.6	6.9	14.3	21.1	46.2	1.7	100.0	200,000	493
Education of household head											
None/pre-school	6.6	15,399	12.5	7.3	18.6	25.6	34.3	1.7	100.0	150,000	1,014
Primary	7.5	6,639	8.2	5.8	16.5	28.8	38.7	2.0	100.0	180,000	496
Middle	7.9	4,863	9.8	7.3	15.1	23.5	42.6	1.8	100.0	180,000	382
Secondary	8.1	7,022	8.9	8.8	15.8	22.4	42.1	1.9	100.0	180,000	569
Higher	7.3	4,472	9.0	12.2	11.2	17.5	47.6	2.5	100.0	200,000	325
Wealth index quintile											
Lowest	1.5	8,027	25.7	12.1	33.0	18.8	8.8	1.5	100.0	60,000	117
Second	2.4	7,721	21.9	15.1	27.0	23.2	10.8	2.0	100.0	68,916	186
Middle	6.0	7,508	12.3	8.8	21.9	31.9	22.2	2.8	100.0	120,000	453
Fourth	10.8	7,551	8.3	7.0	16.7	27.9	38.0	2.1	100.0	180,000	819
Highest	15.9	7,598	7.5	6.7	10.6	19.7	54.0	1.5	100.0	240,000	1,211
Division											
Bahawalpur	2.9	4,091	20.8	11.3	23.8	22.3	19.1	2.7	100.0	100,000	120
D.G. Khan	5.9	3,436	20.2	15.2	31.4	22.3	7.8	3.1	100.0	61,524	201
Faisalabad	5.2	4,889	7.6	9.7	16.9	19.3	46.3	0.1	100.0	200,000	253
Gujranwala	19.8	5,569	5.5	5.3	12.9	25.8	49.4	1.2	100.0	200,562	1,102
Lahore	4.7	6,631	14.5	11.7	14.6	20.0	36.3	2.9	100.0	150,000	313
Multan	3.3	4,633	15.1	4.5	21.8	25.7	28.3	4.5	100.0	120,000	153
Rawalpindi	11.8	3,633	9.4	6.8	13.0	27.8	41.1	1.9	100.0	180,000	428
Sahiwal	3.7	2,638	12.1	7.8	16.7	27.1	31.7	4.6	100.0	120,000	97
Sargodha	4.1	2,885	15.9	10.7	22.6	21.2	27.9	1.8	100.0	107,847	119

¹ MICS indicator 14.S5 - Receiving remittances from abroad

^a Total includes 11 unweighted cases of household head's education missing

Cash Donations

In MICS Punjab, 2014 information was also collected on cash donations. Only slightly more than 1 percent of households received cash donations through zakat or other means during the one year period preceding the survey (Table SED.5). Out of these households that received cash donations, the majority (87 %) received less than Rs. 3,000 during the last year.

Table SED.5: Received zakat/donations											
Percentage of households that received any zakat/donation during the last year and percent distribution of the amount of donation received and their median value, Punjab, 2014.											
	Percentage of households receiving cash donations ¹	Number of households	Percentage of households by the amount of Zakat/donation received							Median value of zakat/donations	Total number of households receiving zakat/donations
			less than 3,000	3,000 to less than 5,000	5,000 to less than 10,000	10,000 to less than 20,000	20,000 or more	Not specified	Total		
Punjab	1.2	38,405	86.9	5.2	3.3	2.4	0.4	1.1	100.0	6,000	460
Area of residence											
Rural	1.2	25,577	86.5	5.3	3.3	2.1	0.5	1.3	100.0	6,000	303
All Urban	1.2	12,828	87.8	4.9	3.3	3.0	0.3	0.7	100.0	7,000	158
Major Cities	1.0	6,717	(92.1)	(3.6)	(0.0)	(2.7)	(0.0)	(1.7)	100.0	5,389	64
Other Urban	1.5	6,111	84.9	5.8	5.6	3.3	0.5	0.0	100.0	10,000	93
Education of household head^a											
None/pre-school	1.8	15,399	89.7	3.3	3.2	1.3	0.0	1.5	100.0	5,000	275
Primary	1.2	6,639	83.0	11.1	3.0	2.9	0.0	0.0	100.0	6,000	81
Middle	0.9	4,863	(88.2)	(7.8)	(0.0)	(4.0)	(0.0)	(0.0)	100.0	10,000	43
Secondary	0.6	7,022	(78.7)	(3.3)	(7.2)	(7.5)	(3.3)	(0.0)	100.0	10,000	42
Higher	0.4	4,472	(*)	(*)	(*)	(*)	(*)	(*)	100.0	11,303	20
Wealth index quintile											
Lowest	1.5	8,027	93.8	3.4	0.6	1.1	0.0	0.6	100.0	5,000	121
Second	1.6	7,721	88.1	5.1	3.6	1.2	0.0	2.1	100.0	5,000	122
Middle	1.4	7,508	86.2	6.1	4.5	1.1	0.0	0.0	100.0	5,000	108
Fourth	0.9	7,551	84.5	4.4	4.7	3.4	0.0	2.9	100.0	10,000	67
Highest	0.6	7,598	(69.9)	(9.4)	(5.0)	(11.4)	(4.2)	(0.0)	100.0	10,000	43
Division											
Bahawalpur	1.0	4,091	(93.0)	(1.2)	(5.8)	(0.0)	(0.0)	(0.0)	100.0	8,000	42
D.G. Khan	0.6	3,436	(76.7)	(14.0)	(9.3)	(0.0)	(0.0)	(0.0)	100.0	15,880	21
Faisalabad	1.0	4,889	(89.9)	(5.4)	(2.5)	(2.2)	(0.0)	(0.0)	100.0	5,000	47
Gujranwala	1.7	5,569	79.8	9.4	6.7	3.6	0.4	0.0	100.0	13,758	96
Lahore	0.8	6,631	(85.1)	(3.9)	(0.0)	(0.0)	(0.0)	(6.7)	100.0	5,000	51
Multan	0.7	4,633	(86.1)	(6.8)	(0.0)	(3.9)	(0.0)	(3.2)	100.0	10,000	35
Rawalpindi	2.2	3,633	84.6	4.4	3.4	5.0	1.7	0.0	100.0	5,000	81
Sahiwal	1.4	2,638	(98.4)	(1.6)	(0.0)	(0.0)	(0.0)	(0.0)	100.0	4,938	37
Sargodha	1.8	2,885	94.6	0.7	0.9	2.5	0.0	1.3	100.0	3,000	52
¹ MICS indicator 14.S6 - Receiving cash donation () Figures that are based on 25-49 unweighted cases (*) Figures that are based on fewer than 25 unweighted cases ^a Total includes 11 unweighted cases of household head's education missing											

Social Benefits, Subsidies and Family Support Programmes

Table SED.6 presents data on pension benefits received by the household members. Eight percent of the households are receiving pension benefits. The major sources are government (94%) and 4 percent from Employees Old-Age Benefits Institution (EOBI). Education of head of the household and wealth status is strongly associated with pension benefits. Of households where the household head had higher education, 16 percent received pension benefits compared to only 3 percent where the head had pre-school or no education. Fourteen percent of households in the highest quintile received pension benefits compared to only 2 percent in the lowest quintile.

Table SED.6 Pension Benefits								
Percentage of households receiving pension and percent distribution of the source, Punjab, 2014.								
	Percentage of households receiving pension ¹	Number of households	Percentage of households receiving pension by source					Number of households receiving pension
			Government	EOBI	Others	DK	Total	
Punjab	8.1	38,405	94.2	4.0	1.3	0.8	100.0	3,097
Area of residence								
Rural	7.3	25,577	95.3	3.2	1.4	0.4	100.0	1,865
All Urban	9.6	12,828	92.4	5.3	1.2	1.4	100.0	1,231
Major Cities	9.6	6,717	90.3	7.3	0.8	2.1	100.0	644
Other Urban	9.6	6,111	94.8	3.2	1.7	0.6	100.0	588
Education of household head^a								
None/pre-school	3.2	15,399	93.6	4.0	1.8	0.8	100.0	491
Primary	5.6	6,639	92.9	4.9	1.9	0.6	100.0	372
Middle	10.5	4,863	93.7	4.2	1.1	1.1	100.0	509
Secondary	14.3	7,022	95.5	3.3	1.1	0.6	100.0	1,004
Higher	16.1	4,472	93.7	4.5	1.2	1.0	100.0	720
Wealth index quintile								
Lowest	1.8	8,027	94.7	1.5	1.2	2.6	100.0	148
Second	5.6	7,721	95.7	2.9	0.9	0.6	100.0	429
Middle	8.2	7,508	96.5	2.3	0.9	0.5	100.0	619
Fourth	10.9	7,551	93.4	4.9	0.9	0.9	100.0	824
Highest	14.2	7,598	92.8	5.1	2.1	0.7	100.0	1,077
Division								
Bahawalpur	3.4	4,091	95.8	2.3	1.2	0.7	100.0	137
D.G. Khan	3.2	3,436	96.3	0.7	2.5	0.4	100.0	110
Faisalabad	6.4	4,889	87.8	8.3	2.2	2.0	100.0	314
Gujranwala	8.0	5,569	97.0	0.9	2.1	0.4	100.0	444
Lahore	7.7	6,631	91.7	6.9	1.0	1.1	100.0	511
Multan	3.6	4,633	93.2	5.4	1.0	0.4	100.0	167
Rawalpindi	23.4	3,633	94.2	4.5	1.2	0.7	100.0	849
Sahiwal	5.6	2,638	94.7	2.5	1.8	1.0	100.0	148
Sargodha	14.4	2,885	98.1	1.0	0.3	0.6	100.0	416
¹ MICS indicator 14.S9 - Receiving pensions								
^a Total includes 11 unweighted cases of household head's education missing								

Around 7 percent of households benefitted from government schemes of social protection such as the subsidies on food, Benazir Income Support Programme (BISP) and Wattan Card (Table SED.7). More rural households (9%) benefitted from these initiatives than urban households (3%).

Table SED.7: Safety nets (social protection)											
Percentage of households benefiting from government social protection schemes and percent distribution of type of source, Punjab, 2014.											
	Percentage of households benefited from government social protection schemes ¹	Number of households	Percentage of households benefited from government social protection schemes by type of source								Number of households getting benefits
			Zakat (Guzara allowance, health care, marriage grant, training from VTI)	Bait-ul-Maal	Sastaration	Benazir Income Support Program (BISP)	Watan Card	Others	DK	Total	
Punjab	7.2	38,405	2.0	0.6	0.5	95.0	1.6	0.6	0.3	100.0	2,780
Area of residence											
Rural	9.2	25,577	1.6	0.4	0.5	95.5	1.7	0.6	0.3	100.0	2,347
All Urban	3.4	12,828	4.1	1.6	0.7	92.3	1.0	0.7	0.3	100.0	433
Major Cities	2.2	6,717	2.8	2.8	0.0	93.9	0.5	0.0	0.3	100.0	147
Other Urban	4.7	6,111	4.8	1.0	1.0	91.4	1.3	1.0	0.3	100.0	286
Education of household head^a											
None/pre-school	11.2	15,399	1.7	0.5	0.5	95.6	2.1	0.3	0.2	100.0	1,722
Primary	8.0	6,639	3.4	0.5	0.6	94.3	0.9	0.7	0.2	100.0	529
Middle	5.9	4,863	1.6	0.4	0.3	95.9	0.7	0.6	0.6	100.0	287
Secondary	2.7	7,022	2.2	1.2	1.3	93.0	0.9	1.8	0.0	100.0	192
Higher	1.1	4,472	0.0	6.8	0.0	85.6	0.0	3.5	4.2	100.0	50
Wealth index quintile											
Lowest	17.0	8,027	1.2	0.3	0.2	96.4	2.4	0.5	0.0	100.0	1,364
Second	10.3	7,721	1.3	0.4	0.8	96.1	0.9	0.4	0.4	100.0	792
Middle	5.1	7,508	3.5	1.0	0.7	93.6	1.0	0.4	0.2	100.0	382
Fourth	2.6	7,551	7.5	2.3	1.1	85.1	0.2	2.0	2.3	100.0	197
Highest	0.6	7,598	(0.0)	(4.9)	(0.0)	(91.4)	(1.4)	(1.7)	(0.6)	100.0	44
Division											
Bahawalpur	10.6	4,091	0.5	0.5	0.6	96.7	1.3	0.6	0.0	100.0	434
D.G. Khan	23.7	3,436	0.4	0.0	0.2	96.6	3.7	0.1	0.3	100.0	815
Faisalabad	3.4	4,889	6.0	2.1	0.3	87.7	2.7	0.5	0.7	100.0	168
Gujranwala	3.5	5,569	2.4	2.1	1.9	90.8	0.8	1.6	0.8	100.0	197
Lahore	4.0	6,631	3.5	0.0	1.0	95.6	0.0	0.5	0.4	100.0	265
Multan	8.5	4,633	1.6	0.8	0.0	97.9	0.0	0.0	0.0	100.0	394
Rawalpindi	2.9	3,633	4.0	3.5	2.6	81.5	1.2	6.1	1.1	100.0	105
Sahiwal	6.3	2,638	6.8	0.0	0.0	93.2	0.0	0.0	0.0	100.0	167
Sargodha	8.1	2,885	1.5	0.3	0.4	97.0	0.6	0.3	0.7	100.0	235
										100.0	
¹ MICS indicator 14.S7 - Safety nets (Getting benefits from government schemes of social protection)											
() Figures that are based on 25-49 unweighted cases											
^a Total includes 11 unweighted cases of household head's education missing											

Table SED.8: Safety nets (utility store)													
Percentage of households who are purchasing goods from government utility stores and percent distribution of households purchasing goods from government utility stores on regular or casual basis and household respondents who believe government initiatives are benefiting the low incomw groups, Punjab, 2014.													
	Percentage of households purchasing goods from utility stores ¹	Total number of households	Percentage of households purchasing goods from government utility stores										Number of households purchasing goods from utility stores
			on a regular or casual basis:					who believe government initiatives are benefiting the low income groups					
			Regular ²	Casual	DK	Missing	Total	Yes	No	DK	Missing	Total	
Punjab	18.0	38,405	29.5	70.3	0.2	0.1	100.0	26.5	65.1	8.1	0.3	100.0	6,902
Area of residence													
Rural	13.9	25,577	26.8	73.0	0.1	0.1	100.0	28.3	63.4	8.1	0.2	100.0	3,547
All Urban	26.2	12,828	32.3	67.4	0.3	0.1	100.0	22.8	68.5	8.2	0.5	100.0	3,355
Major Cities	25.0	6,717	33.3	66.2	0.5	0.0	100.0	18.2	72.6	8.5	0.6	100.0	1,679
Other Urban	27.4	6,111	31.3	68.5	0.0	0.1	100.0	27.9	64.0	7.8	0.3	100.0	1,676
Education of household head ^a													
None/pre-school	9.6	15,399	24.9	74.7	0.2	0.2	100.0	24.7	66.7	8.5	0.2	100.0	1,471
Primary	16.8	6,639	26.2	73.3	0.5	0.0	100.0	26.3	65.7	7.7	0.3	100.0	1,113
Middle	21.4	4,863	26.7	73.2	0.0	0.0	100.0	27.7	64.2	7.9	0.2	100.0	1,040
Secondary	25.2	7,022	31.3	68.5	0.1	0.1	100.0	27.4	63.7	8.6	0.3	100.0	1,771
Higher	33.5	4,472	36.3	63.6	0.1	0.1	100.0	30.2	62.3	7.1	0.4	100.0	1,499
Wealth index quintile													
Lowest	5.6	8,027	18.7	80.9	0.3	0.1	100.0	26.3	65.9	7.7	0.1	100.0	449
Second	11.8	7,721	22.0	77.9	0.0	0.1	100.0	27.5	65.0	7.3	0.2	100.0	912
Middle	17.4	7,508	27.0	72.9	0.0	0.1	100.0	26.8	64.1	8.9	0.2	100.0	1,310
Fourth	23.2	7,551	29.7	70.0	0.2	0.1	100.0	25.7	65.4	8.5	0.4	100.0	1,753
Highest	32.6	7,598	35.3	64.3	0.3	0.0	100.0	26.0	65.1	8.3	0.5	100.0	2,477
Division													
Bahawalpur	12.4	4,091	27.0	72.8	0.2	0.0	100.0	41.9	52.9	5.1	0.1	100.0	507
D.G. Khan	10.7	3,436	27.1	72.4	0.0	0.4	100.0	27.9	65.3	6.7	0.0	100.0	369
Faisalabad	21.6	4,889	22.4	77.3	0.3	0.0	100.0	22.6	69.1	8.1	0.1	100.0	1,055
Gujranwala	12.8	5,569	30.7	68.7	0.5	0.1	100.0	26.6	61.0	12.2	0.2	100.0	712
Lahore	15.4	6,631	27.5	71.8	0.5	0.2	100.0	17.8	73.0	8.6	0.6	100.0	1,021
Multan	14.7	4,633	29.5	70.5	0.0	0.0	100.0	26.4	65.4	8.1	0.2	100.0	683
Rawalpindi	35.7	3,633	38.6	61.3	0.0	0.1	100.0	24.2	68.6	6.5	0.7	100.0	1,298
Sahiwal	20.4	2,638	28.7	71.3	0.0	0.0	100.0	28.5	63.8	7.6	0.0	100.0	539
Sargodha	24.9	2,885	28.5	71.5	0.0	0.0	100.0	30.4	61.7	7.7	0.2	100.0	719
¹ MICS indicator 14.S8 - Purchasing goods from government utility stores													
² MICS indicator 14.S8b - Regular purchase from utility stores													
^a Total includes 11 unweighted cases of household head's education missing													

Information in table SED.8 shows that only 1 percent of households purchases goods from government utility stores. Of these, majority (70%) of households casually purchase goods from government utility stores and the rest (30%) regularly use the government utility stores.

Possession of Bank Account

MICS Punjab, 2014 also asked the respondents whether any member of the household has an account in a bank, post office, or national saving center. Thirty two percent of household had at least one member with a bank account (Table SED.9). Urban households are more likely to have a household member with a bank account (44%) compared to rural households (25%). There is a positive relationship between a household having a member with a bank account and education of the head of household and the household wealth.

Table SED.9: Possession of bank account		
Percentage of households with at least one member who has a bank accounts, Punjab, 2014.		
	Possession of Bank account	Total number of households
Punjab	31.6	38,405
Area of residence		
Rural	25.3	25,577
All Urban	44.4	12,828
Major Cities	46.8	6,717
Other Urban	41.8	6,111
Education of household head^a		
None/pre-school	14.9	15,399
Primary	23.4	6,639
Middle	33.2	4,863
Secondary	47.5	7,022
Higher	75.1	4,472
Wealth index quintile		
Lowest	5.8	8,027
Second	14.5	7,721
Middle	27.2	7,508
Fourth	41.4	7,551
Highest	71.1	7,598
Division		
Bahawalpur	20.3	4,091
D.G. Khan	18.2	3,436
Faisalabad	32.8	4,889
Gujranwala	36.9	5,569
Lahore	37.7	6,631
Multan	25.8	4,633
Rawalpindi	44.9	3,633
Sahiwal	25.4	2,638
Sargodha	36.0	2,885
^a Total includes 11 unweighted cases of household head's education missing		

Marital Status

Table SED.10 presents information on marital status of the population. The majority (51%) of the total population 10 years and above is currently married and 43 percent of the population has never married. Only 5 percent of the population is widowed. This pattern is observed for all background characteristics except for age. As expected, a large majority of the younger population age below 25 has never been married. The proportion of population that is widowed increases with age, especially starting from age 55.

Table SED.10: Marital status of household members

Percent distribution of household members by marital status, Punjab, 2014.

	Marital Status							Total number of household members aged 10 years and above
	Currently married ¹	Widowed	Divorced	Separated	Never married	DK/ Missing	Total	
Punjab	51.4	4.8	0.5	0.4	42.8	0.1	100.0	183,599
Area of residence								
Rural	51.9	4.8	0.6	0.5	42.1	0.1	100.0	121,370
All Urban	50.3	4.8	0.4	0.3	44.1	0.1	100.0	62,229
Major Cities	50.7	4.8	0.4	0.2	43.7	0.2	100.0	32,666
Other Urban	49.9	4.7	0.5	0.3	44.5	0.1	100.0	29,563
Sex								
Males	49.5	2.9	0.4	0.3	46.8	0.1	100.0	92,648
Females	53.3	6.7	0.7	0.5	38.7	0.1	100.0	90,951
Age group								
10-14	0.2	0.0	-	0.0	99.5	0.2	100.0	28,665
15-19	6.1	0.0	0.1	0.1	93.4	0.1	100.0	25,999
20-24	30.7	0.2	0.4	0.4	68.2	0.2	100.0	22,985
25-29	64.9	0.5	0.7	0.6	33.2	0.1	100.0	20,194
30-34	85.7	0.9	1.0	0.7	11.6	0.1	100.0	16,764
35-39	92.0	1.9	1.1	0.7	4.3	0.0	100.0	13,580
40-44	92.8	3.3	1.0	0.7	2.1	0.0	100.0	11,392
45-49	91.2	5.8	0.9	0.6	1.6	0.0	100.0	10,685
50-54	88.2	8.8	0.8	0.7	1.4	0.1	100.0	9,099
55-59	84.4	13.6	0.7	0.4	0.9	0.0	100.0	7,078
60-64	76.8	20.9	0.6	0.5	1.1	0.1	100.0	6,023
65-69	72.7	25.2	0.3	0.4	1.3	0.2	100.0	4,254
70-74	62.2	35.8	0.4	0.4	1.1	0.2	100.0	3,180
75-79	53.9	44.1	0.4	0.5	0.9	0.2	100.0	1,608
80-84	41.5	56.9	0.2	0.5	0.5	0.4	100.0	1,192
85+	33.7	64.4	0.1	0.1	1.2	0.5	100.0	891
Missing/DK	(*)	(*)	(*)	(*)	(*)	(*)	100.0	13
Education of household head^a								
None/pre-school	50.7	5.0	0.6	0.5	43.0	0.1	100.0	74,207
Primary	51.3	4.6	0.6	0.4	43.0	0.1	100.0	31,948
Middle	52.0	4.5	0.5	0.4	42.5	0.1	100.0	23,510
Secondary	52.2	4.6	0.5	0.3	42.4	0.1	100.0	33,520
Higher	52.1	4.9	0.3	0.3	42.2	0.2	100.0	20,366
Wealth index quintile								
Lowest	53.4	4.6	0.7	0.6	40.6	0.1	100.0	34,087
Second	50.8	4.7	0.7	0.6	43.1	0.1	100.0	36,348
Middle	50.5	4.8	0.6	0.4	43.7	0.1	100.0	37,155
Fourth	50.7	4.8	0.3	0.3	43.7	0.1	100.0	37,526
Highest	51.7	4.9	0.5	0.2	42.6	0.1	100.0	38,483
Division								
Bahawalpur	52.7	4.2	0.3	0.5	42.1	0.2	100.0	18,844
D.G. Khan	53.4	3.4	0.3	0.3	42.6	0.1	100.0	16,031
Faisalabad	50.5	4.9	0.6	0.5	43.4	0.1	100.0	23,655
Gujranwala	50.3	5.1	0.5	0.3	43.6	0.1	100.0	27,206
Lahore	51.1	4.7	0.4	0.2	43.4	0.1	100.0	33,197
Multan	51.3	4.8	0.5	0.4	42.9	0.1	100.0	20,453
Rawalpindi	52.2	5.3	0.7	0.4	41.3	0.1	100.0	16,982
Sahiwal	51.2	5.4	1.0	0.7	41.6	0.0	100.0	12,725
Sargodha	51.1	5.2	0.9	0.5	42.3	0.1	100.0	14,507

¹ MICS indicator 14.S11 - Currently married population

(*) Figures that are based on fewer than 25 unweighted cases

^a Total includes 58 unweighted cases of household head's education missing

Unemployment

Employment information is presented for all household members age 10 years and above who worked for at least one hour during the reference period (one week prior to the date of interview) whether paid or self-employed. Persons employed on permanent or regular footings, who had not worked for any reason during the reference period, are also categorized as employed, regardless of the duration of the absence or whether workers continued to receive a salary during the absence.

Unemployment rate is the percentage of those in active labour force who are unemployed and seeking jobs. In MICS Punjab, 2014, information on employment status was extracted from data collected on sources of income for persons age 5 years or older. Active labour force consists of government and private sector employees, self-employed, labourers, those working in agriculture, livestock, poultry and fishery, etc.

About 7 percent of the population age 10 years or older is unemployed (Table SED.11). Differentials according to divisions show that unemployment is higher in Rawalpindi, Bahawalpur and Sargodha (9% in each division) and lowest in Sahiwal (4%). Unemployment is slightly lower among females than males (5% and 8% respectively).

Table SED.11 also provides information of unemployment for population 15 years and above. About 7 percent of population age 15 years and above is unemployed. The pattern of the background variables is similar to that of unemployment of population age 10 years and above.

Table SED.11: Unemployment rate among population age 10 years or above

Percentage of population of age 10 years or above who are currently employed or unemployed and seeking work, Punjab, 2014.

	Employment rate among population age 10 years or above	Unemployment rate among population age 10 years or above ¹	Number of household members age 10 years or above (employed or unemployed, but seeking for job) in active labour force	Unemployment rate among population age 15 years or above	Number of household members age 15 years or above (employed or unemployed, but seeking for job) in active labour force
Punjab	92.9	7.1	69,468	6.7	67,995
Area of residence					
Rural	93.1	6.9	45,154	6.3	44,083
All Urban	92.4	7.6	24,314	7.3	23,912
Major Cities	93.0	7.0	13,009	6.8	12,803
Other Urban	91.8	8.2	11,305	7.8	11,109
Sex					
Male	92.5	7.5	60,918	7.0	59,739
Female	95.1	4.9	8,550	4.4	8,256
Education of household head^a					
None/pre-school	93.5	6.5	28,954	5.8	27,939
Primary	92.7	7.3	12,057	6.6	11,806
Middle	92.0	8.0	8,646	7.8	8,545
Secondary	92.1	7.9	12,138	7.7	12,053
Higher	93.0	7.0	7,650	7.0	7,629
Wealth index quintile					
Lowest	94.5	5.5	13,519	4.2	12,887
Second	93.0	7.0	13,710	6.4	13,346
Middle	92.2	7.8	13,835	7.4	13,583
Fourth	92.2	7.8	14,096	7.6	13,933
Highest	92.3	7.7	14,308	7.6	14,244
Division					
Bahawalpur	91.3	8.7	6,817	7.3	6,591
D.G. Khan	94.0	6.0	5,646	5.3	5,491
Faisalabad	93.4	6.6	9,268	6.3	9,087
Gujranwala	93.3	6.7	9,516	6.6	9,382
Lahore	92.4	7.6	13,053	7.2	12,800
Multan	93.8	6.2	8,555	5.6	8,293
Rawalpindi	90.6	9.4	6,408	9.1	6,368
Sahiwal	95.9	4.1	4,886	3.8	4,748
Sargodha	91.5	8.5	5,319	8.1	5,235

¹ MICS indicator 14.S2 - Unemployment rate (10+ years)^a Total includes 31 unweighted cases of household head's education missing