## MEASURING INEQUALITY OF CONSUMPTION AND OPPORTUNITIES IN PAKISTAN 2001-02 and 2004-05

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**Abstract**. Inequality is increasingly recognized as an important issue in policy discussions. The paper examines the changes in inequality profile from the most recent nation-wide household survey data. The results suggest that consumption inequality increased in Pakistan. Though inequality increased in both rural and urban areas, the rise in inequality was more pronounced in urban areas than in rural areas. While both the poorest and middle income groups upto 7<sup>th</sup> decile lost their consumption share, the richest last two deciles gained in their consumption share implying that inequality in Pakistan increased at the expense of the poor and the middle income groups. The ratio of the highest to the lowest decile which measures the gap between the richest and the poorest also worsened indicating an increased rich-poor gap over the period.

The results relating to inequality of opportunities in education and health suggest a high degree of inequality across consumption deciles. The rich-poor gap was high in literacy, enrollment rates at primary, middle and matric level of the school going population by consumption deciles. Nevertheless, these indicators improved between 2001-02 and 2004-05 not only for the country as whole but also for the rural and urban areas. These results suggest that while rapid economic growth seems to have increased consumption inequality, the rise in government spending on education and health appears to have reduced the inequality of opportunity during this period.

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#### I. INTRODUCTION

With the rising economic growth rates, the discussion of inequality stimulated greater passion in Pakistan in mid of the recent decade. The inequality is viewed as a main cause of continuing poverty. Inequality is, therefore, being increasingly recognized as an important issue in policy discussions. This paper measures inequality in Pakistan between 2001-02 and 2004-05 using the most recent household survey data. Although an individual's income is an indicator of the command of an individual over goods and services that can be purchased in the market and that contribute directly to well-being, incomes of the poor often vary over time, particularly in rural areas where income depends on rain-fed agriculture. While majority of the poor in Pakistan derive their income from agriculture, the consumption expenditure seems to be a better indicator than income for measurement of inequality in the country. Therefore, adult equivalent household consumption expenditure is used as proxy for income in this paper to examine the changes in inequality between 2001 and 2005.

Like poverty inequality has various dimensions. Limiting the concept of inequality to the income or consumption is not appropriate. Income or consumption inequality is an outcome of the prevailing inequalities in the socio-economic structure of a society. Opportunities to earn a decent living are not equally distributed in the society. Individual may be constrained to earn income to enjoy consumption at the minimum acceptable level due to inequality in educational opportunity, access to health and other essential services. In addition to consumption inequality, a comparative profile of inequality of opportunities between 2001 and 2005 is also presented here.

The organization of the paper is as follows: Section II briefly reviews the inequality in Pakistan. Section III discusses the measurement of inequality. Section IV discusses the household data sets which have been used to estimate changes in inequality in Pakistan in this study. Section V examines the changes in consumption inequality in Pakistan between 2001-02 and 2004-05. Section VI examines changes in inequality of opportunities. Finally, Section VII draws some conclusions from the analysis.

#### **II. REVIEW OF INEQUALITY IN PAKISTAN**

The issue of income inequality in Pakistan has been central in the policy discussions since the 1960s. Since then, a number of attempts have been made to examine income or expenditure inequality. Existing work on inequality income or consumption inequality in Pakistan include Bergen (1967), Azfar (1973), Khundkar (1973), Naseem (1973), Mahmood (1984),

Kruik and Leeuwen (1985), Ahmad and Ludlow (1989), Anwar (1997), Ahmad (2000), FBS (2001), World Bank (2003), Anwar (2004) and Anwar (2005). However, most of the studies examine the extent of inequality by estimating various inequality indices. This approach has a limitation of sensitivity of changes in different indices since the inequality indices are sensitive to different part of income distribution. For example, Gini coefficient is more sensitive to the middle part of income distribution. Therefore, it may not be possible for this to capture small change in extreme part of income distribution. However, from a policy intervention point of view, it is important to disaggregate the population into deciles with ascending income or consumption so as to capture changes in different part of income distribution.

While existing work hardly disaggregates the population into deciles to examine inequality across population lowest to the highest income deciles, the inequality trends implied by these studies show a declining trend in income or consumption inequality between 1963-64 and 1970-71. The evidence in the 1970s and 1980s suggests that inequality seems to have worsened over these two decades. It appears that rapid economic growth seems to have increased inequality during the 1970s and 1980s. However, inequality continued to rise in Pakistan in the 1990s which has been the period of slow growth. Thus, it appears that while rapid growth worsened the inequality during the 1970s and 1980s, the slow growth also increased inequality in Pakistan during the 1990s.

A review of literature also shows that the concept of inequality in Pakistan has been confined to the income or consumption dimension of inequality. It should be recognized that income or consumption inequality is an outcome of existing inequalities in the socio-economic structure of a society. Individuals are constrained to earn income to enjoy consumption at the minimum acceptable level due to inequality in educational opportunity, access to health and other essential services. Existing work on inequality shows that these aspects of inequality have not received adequate attention in Pakistan. Therefore, this paper is an attempt to examine the changes in inequality of opportunities between 2001-02 and 2004-05.

It is worth mentioning that achieving high economic growth has been the main policy focus of the government during the last five years. Consequently, growth has been restored and GDP accelerated to 8.4 in 2004-05. Most recent data of household survey namely, Pakistan Social and Living Standard Measurement Survey (PSLSM), 2004-05 conducted by Federal Bureau of Statistics has been made available. The last household survey — Pakistan Integrated Household Survey was carried out in 2001-02. These surveys provide information on income and consumption of household as well as the data on the availing of social services by them. In this situation, it would be interesting to examine the changes in inequality during this period of rapid economic growth 2001-02 and 2004-05.

#### **III. MEASUREMENT OF INEQUALITY**

There are several approaches for the measurement of inequality among individuals or households (Atkinson 1970; Cowell 1977). The Gini coefficient is a well-known measure and derived from the Lorenz curve, which plots the cumulative share of total income (or consumption),  $Y_i$  earned by households or population,  $X_i$  ranked from bottom to top. It can be expressed as follows:

$$G = 1 - \sum_{i=0}^{k-1} \left( Y_{i+1} + Y_i \right) \left( X_{i+1} - X_i \right)$$

Where  $Y_i$  are arranged in ascending order by their subscripts. The Gini coefficient is most sensitive to the middle part of distribution since it depends on the rank order weights of income recipients and on the number of recipients within a given range.

Although a number of different inequality indices<sup>1</sup> have been proposed on different bases, an inequality measures ought to satisfy a minimal set of fundamental properties. These included, (*a*) Inequality Aversion; (*b*) Replication Invariance; and (*c*) Anonymity.

Inequality aversion is also referred to as Pigou-Dalton Principle of transfer sensitivity. The principle requires that whenever a unit income is transferred from a richer person to a poorer person and such a transfer does not reverse the ranking of the two individuals, then the measure of inequality should decrease. Replication Invariance requires that if several populations identical in every respect were combined, inequality in the combined population would be the same as for the separate ones. Anonymity presumes that appropriate adjustment for differences in needs has been made. Gini coefficient satisfies these minimal sets of properties and is the most commonly used measure of inequality. Therefore, this paper estimates Gini coefficient to measure changes in income inequality in Pakistan. However, a main limitation of the Gini coefficient as measure of inequality is that it is

<sup>&</sup>lt;sup>1</sup>For a good discussion of inequality measures See Kakwani (1980, 1990), Cowell (1993), Morris and Preston (1986), Lambert (1989) and Culyer and Wagstaff (1997).

most sensitive to the middle part of distribution than to that of extremes because it depends on the rank order weights of income recipients and on the number of recipients within a given range. Thus, Gini coefficient may not capture small changes in extreme parts of income distribution. In this situation, it is important to a look at income shares earned by deciles *i.e.* from the poorest 10% to the richest 10% of population. Finally, the paper also measures the gap between the richest and the poorest individual by computing the ratio of the highest to the lowest deciles over the period.

#### IV. THE DATA SET

This paper uses primary data of the two household surveys namely Pakistan Integrated Economic Survey (PIHS), 2001-02 and Pakistan Social and Living Standard Measurement Survey (PSLSM), 2004-05 periodically conducted by the Federal Bureau of Statistics (FBS), Government of Pakistan Islamabad. These surveys provide information on income and consumption of household as well as the data on their access to social services. The universe of these surveys consists of all urban and rural areas of the four provinces of Pakistan defined as such by the 1998 Population Census. The primary data files contain population weights, which are designed to obtain the nationally representative estimates of population. The sample of PIHS 2001-02 consists of 14,705 households whereas sample of PSLSM, 2004-05 consists of 14,706 household both rural and urban in all the four provinces of Pakistan.

These surveys contain information and data on consumption expenditure of more than 196 food and non-food item collected from each household. The PIHS 2001-02 provide detailed information and data on household income which can be used to analyze income inequality. On the contrary, PSLSM, 2004-05 do not provide detailed information and data on household income. Thus, examining changes in income inequality from these two surveys is not comparable. Furthermore, due to the temptation of tax avoidance income components are less reliably reported to surveyors than are expenditure items. Therefore, household consumption expenditure on non-durables is used as an alternative for 'permanent income' for the measurement of inequality in this paper.

#### **V. CHANGES IN CONSUMPTION INEQUALITY**

This section evaluates the trends in consumption inequality between 2001-02 and 2004-05 from two household surveys — PIHS 2001-02 and PSLSM 2004-05. To take an account of differences in needs and economies of scale

in household consumption, this paper corrects the data for household size and composition using 1 for first adult and 0.8 for all family members.

The results indicate that consumption inequality as measured by Gini coefficient has increased in Pakistan between 2001 and 2005 (*see* Table 1). The regional distributions both for rural and urban areas also reflect an increase in inequality over the period. Table 1 also reports the percentage changes in Gini coefficient for Pakistan as well as the rural and urban regions. Changes in inequality at regional level indicate that increase in Gini coefficient was larger in rural areas compared to the urban areas.

#### TABLE 1

#### Gini Coefficient and Consumption Decile by Region for Pakistan Between 2001-2005

	PI	HS 2001-	02	PS	LM 2004-	-05	% Change				
	Urban	Rural	Overall	Urban	Rural	Overall	Urban	Rural	Overall		
Gini coefficie	ent										
	32.27	23.67	27.52	33.88	25.19	29.76	5.0	6.4	8.1		
Consumption	Consumption Share by Decile										
Decile 1	2.3	5.6	4.4	2.0	5.5	4.1	-13.0	-1.8	-6.8		
Decile 2	3.0	7.2	5.7	2.8	7.2	5.4	-6.7	0.0	-5.3		
Decile 3	3.7	8.1	6.5	3.3	8.2	6.2	-10.8	1.2	-4.6		
Decile 4	4.4	8.8	7.2	4.3	8.8	7.0	-2.3	0.0	-2.8		
Decile 5	5.6	9.3	8.0	5.4	9.3	7.8	-3.6	0.0	-2.5		
Decile 6	6.5	10.1	8.8	6.2	10.3	8.6	-4.6	2.0	-2.3		
Decile 7	8.9	10.5	9.9	7.6	11.3	9.8	-14.6	7.6	-1.0		
Decile 8	10.5	11.9	11.4	10.8	11.8	11.4	2.9	-0.8	0.0		
Decile 9	14.6	13.3	13.8	15.3	13.4	14.2	4.8	0.8	2.9		
Decile 10	40.4	15.1	24.2	42.4	14.2	25.6	5.0	-6.0	5.8		
Ratio of Highest to Lowest											
	17.57	2.70	5.50	21.20	2.58	6.24	20.7	-4.4	13.5		

Source: Computed from PIHS, 2001-02 and PSLM, 2004-05.

It is important to note that inequality is generally higher in urban than in rural areas. However, these results implied by the Gini coefficient may suppress significant differences in changes in different parts of distribution, which may not be reflected by the inequality measure. Table 1 also reports the percentage share of consumption expenditure by deciles between 2001 and 2005 for overall Pakistan as well as the rural and urban regions. The percentage share of expenditure by deciles indicate that while the lowest 70% lost their consumption share, the last two deciles the highest 20 percent gained in their consumption share implying that inequality in Pakistan increased at the expense of the poor and the middle income groups during this period. The ratio of the highest to the lowest deciles which measures the gap between the richest and the poorest also worsened from 5.50 in 2001 to 6.24 in 2005 indicating an increased rich-poor gap over the period. While the gap between rich-poor increased significantly in urban areas, it declined marginally in rural areas over the period. Table 1 also reports the percentage changes in deciles for Pakistan as well as the rural and urban regions. The percentage changes in deciles indicate that larger changes occurred in urban areas compared to rural areas. Consequently, consumption shares of the lower deciles in urban areas were eroded more rapidly compared to rural areas. In rural areas, the share of the richest 10 percent declined more rapidly than the lowest 10 percent whereas changes in some lower deciles were stagnant implying that rural inequality played a little role in rise in overall inequality in Pakistan over this period.

#### VI. CHANGES IN OPPORTUNITIES INEQUALITY

Like poverty, inequality has many dimensions. Often the analysis is limited to monetarily-measurable dimension related to individual income or consumption. However, inequality can be linked to inequality in opportunities also called non-income dimensions *i.e.* inequality in educational opportunity or inequality in access to health and other amenities of life. This section discusses the trends in non-income dimensions inequality between 2001 and 2005.

To examine the distribution of educational opportunities, performance indicators of education have been computed by consumption deciles of population. Table 2 reports the literacy rates of the population by consumption decile between 2001 and 2005. The literacy rates reflect a high degree of inequality across consumption decile. In 2001, the literacy rate of 10 years and above for the poorest decile was 24 percent compared to 72 percent of the richest decile. Similarly, adult literacy rate (15 years and above) for the poorest decile was 22 percent compared to 71 percent of the richest decile. The disparity among the poor between rural and urban areas was very high. For instance, adult literacy rate of the poorest decile in rural area was 19 percent compared to 53 percent in urban area. However, both literacy rates — 10 years and above and the adult literacy seem to have improved for the country as whole as well as the rural and urban areas. Not only the distribution of literacy rates but also the average literacy rates have improved during the last five years. The percentage changes in deciles reflect that larger improvement occurred among the lower deciles compared to

	P	HS 2001-	02	PS	LM 2004	-05		% Change	;	
	Urban	Rural	Overall	Urban	Rural	Overall	Urban	Rural	Overall	
Aged 10 and	above									
	64	36	45	72	45	54	12.5	25.0	20.0	
Decile 1	35	21	24	53	33	37	51.4	57.1	54.2	
Decile 2	43	27	30	50	36	39	16.3	33.3	30.0	
Decile 3	44	29	32	58	39	43	31.8	34.5	34.4	
Decile 4	50	32	36	59	42	46	18.0	31.3	27.8	
Decile 5	55	35	40	66	44	50	20.0	25.7	25.0	
Decile 6	62	37	44	68	45	52	9.7	21.6	18.2	
Decile 7	66	39	48	71	47	55	7.6	20.5	14.6	
Decile 8	65	43	50	74	52	60	13.8	20.9	20.0	
Decile 9	74	48	58	82	58	69	10.8	20.8	19.0	
Decile 10	86	56	72	90	63	80	4.7	12.5	11.1	
Ratio of Highest to Lowest										
	2.46	2.67	3.00	1.70	1.91	2.16	-30.9	-28.5	-28.0	
Adult Literac	ey (Aged 1	5 and abo	ve)							
	63	34	43	69	40	50	9.5	17.6	16.3	
Decile 1	35	19	22	47	27	31	34.3	42.1	40.9	
Decile 2	41	25	28	44	30	33	7.3	20.0	17.9	
Decile 3	43	27	30	54	33	38	25.6	22.2	26.7	
Decile 4	49	29	34	54	36	41	10.2	24.1	20.6	
Decile 5	54	32	38	60	39	45	11.1	21.9	18.4	
Decile 6	59	34	41	64	39	47	8.5	14.7	14.6	
Decile 7	64	36	46	67	43	51	4.7	19.4	10.9	
Decile 8	63	40	48	70	47	56	11.1	17.5	16.7	
Decile 9	72	46	56	80	53	65	11.1	15.2	16.1	
Decile 10	85	53	71	89	59	78	4.7	11.3	9.9	
Ratio of High	nest to Lov	vest								
	2.43	2.79	3.23	1.89	2.19	2.52	-22.2	-21.5	-22.0	

# Changes in Literacy Rates by Consumption Decile, 2001-02 and 2004-05

Source: Computed from PIHS, 2001-02 and PSLM, 2004-05.

upper deciles for literacy rates across the country (Table 2). The ratio of highest to the lowest deciles reflects the gap between the rich and the poor. The higher the ratio, the higher is the gap between rich and the poor. Notably, this ratio declined for both literacy rates between 2001 and 2005 implying improvement of the conditions of the poorest.

	Pl	IHS 2001-	02	PS	LM 2004	-05		% Change	2
	Urban	Rural	Overall	Urban	Rural	Overall	Urban	Rural	Overall
Primary Leve	el (Age 5 t	o 9 and Cl	lass 1 to 5)	)					
	91	66	72	108	78	86	18.7	18.2	19.4
Decile 1	61	40	43	81	59	63	32.8	47.5	46.5
Decile 2	62	55	57	80	72	73	29.0	30.9	28.1
Decile 3	69	55	58	98	76	80	42.0	38.2	37.9
Decile 4	81	63	67	99	80	84	22.2	27.0	25.4
Decile 5	90	71	76	115	80	89	27.8	12.7	17.1
Decile 6	93	73	78	122	81	90	31.2	11.0	15.4
Decile 7	102	78	85	109	79	87	6.9	1.3	2.4
Decile 8	106	87	93	117	88	98	10.4	1.1	5.4
Decile 9	111	88	95	125	97	109	12.6	10.2	14.7
Decile 10	109	103	106	122	105	115	11.9	1.9	8.5
Ratio of Higl	hest to Lov	west							
	1.79	2.58	2.47	1.51	1.78	1.83	-15.6	-31.0	-25.9
Middle Leve	l (Age 10	to 12 and	Class 6 to	8)					
	63	32	41	66	38	46	4.8	18.8	12.2
Decile 1	29	12	16	37	23	26	27.6	91.7	62.5
Decile 2	34	21	23	41	24	27	20.6	14.3	17.4
Decile 3	41	22	26	50	30	34	22.0	36.4	30.8
Decile 4	58	29	34	55	35	40	-5.2	20.7	17.6
Decile 5	41	31	34	43	33	36	4.9	6.5	5.9
Decile 6	64	31	40	62	39	46	-3.1	25.8	15.0
Decile 7	74	39	50	77	45	54	4.1	15.4	8.0
Decile 8	65	47	53	83	52	63	27.7	10.6	18.9
Decile 9	78	56	64	78	65	70	0.0	16.1	9.4
Decile 10	95	64	80	100	72	89	5.3	12.5	11.3
Ratio of Higl	hest to low	vest							
	3.28	5.33	5.00	2.70	3.13	3.42	-17.7	-41.3	-31.6
Matric Level	(Age 13 t	o 14 and C	Class 9 to 1	10)					
	64	32	42	68	38	48	6.3	18.8	14.3
Decile 1	18	6	9	38	15	20	111.1	150.0	122.2
Decile 2	35	16	20	42	16	22	20.0	0.0	10.0
Decile 3	31	19	22	37	26	28	19.4	36.8	27.3
Decile 4	46	26	31	46	30	34	0.0	15.4	9.7
Decile 5	44	24	29	49	36	41	11.4	50.0	41.4
Decile 6	49	35	39	56	43	47	14.3	22.9	20.5
Decile 7	68	33	45	69	45	53	1.5	36.4	17.8
Decile 8	61	50	54	72	52	61	18.0	4.0	13.0
Decile 9	101	57	74	96	81	88	-5.0	42.1	18.9
Decile 10	111	91	102	102	78	94	-8.1	-14.3	-7.8
Ratio of High	hest to Lov	west				•	•	•	
	6.17	15.17	11.33	2.68	5.20	4.70	-56.6	-65.7	-58.5

#### Changes in Gross Enrollment Rates by Consumption Decile, 2001-02 and 2004-05

Table 3 reports gross enrollment rates at primary, middle and matric level of the school going population by consumption deciles between 2001 and 2005. There appears to be a great inequality in distribution of educational opportunities from the lowest to the highest deciles as primary enrollment rate for overall Pakistan was 43 percent for poorest 10% compared to deciles. Large rural-urban differences also exist in gross primary enrolment rate. The gross 106 percent for the richest 10% in 2001. Moving from the primary to the middle and matric level the gap widens. For instance, the gross enrollment rate at matric level was 9 percent for poorest 10% against 102 percent for the richest 10% in 2001. Nevertheless, gross enrollment rates improved between 2001 and 2005 not only for the country as whole but also for the rural and urban areas. Table 3 also reports the percentage changes in deciles for gross enrolment rates. The percentage changes in deciles reflect that larger improvement in gross enrolment rates at primary, middle and matric levels occurred among the lower deciles compared to upper deciles across the country. Generally, improvement in gross enrolment rates at primary, middle and matric levels were more pronounced in rural areas than in urban areas.

The ratio of the highest to the lowest deciles also declined at primary, middle and matric level highlighting an improvement of the educational opportunity for the poorest segment of the population. Net enrolment rate which is a refined measure for educational attainment portrays even a poorer outcome in terms of distribution of educational opportunity. The net primary enrollment rate for overall Pakistan was 24 percent for poorest 10% compared to 67 percent for the richest 10% in 2001 (*see* Table 3A). Substantial rural-urban differences exist in the distribution of net primary enrolment rates. These differences further widen in moving from primary to the middle and matric level. Strikingly, net enrollment rates at middle and matric level were respectively just at 6 and 1 percent for poorest 10% compared to 38 and 27 percent for the richest 10% in 2001. The gap albeit is still high, nonetheless, narrowed in 2005.

#### HEALTH

Table 4 reports indicator of immunization of children aged 12-23 months of population by consumption deciles between 2001 and 2005. A high level of disparity across consumption deciles is reflected in immunization. In 2001, proportion of fully immunized children aged 12-23 was at 31 percent among the poorest 10% as against 78 percent among the richest 10%. However, the disparity between the rich and the poor as well as the rural and urban areas narrowed remarkably in 2005.

	PI	HS 2001-	02	PS	LM 2004-	-05		% Change	;		
	Urban	Rural	Overall	Urban	Rural	Overall	Urban	Rural	Overall		
	70	46	53	88	76	80	25.7	65.2	50.9		
Decile 1	63	25	31	82	72	73	30.2	188.0	135.5		
Decile 2	55	50	51	73	73	73	32.7	46.0	43.1		
Decile 3	41	45	44	89	80	81	117.1	77.8	84.1		
Decile 4	73	45	52	84	71	74	15.1	57.8	42.3		
Decile 5	63	45	50	73	73	73	15.9	62.2	46.0		
Decile 6	79	47	55	87	76	79	10.1	61.7	43.6		
Decile 7	77	55	62	92	79	83	19.5	43.6	33.9		
Decile 8	61	56	58	93	81	85	52.5	44.6	46.6		
Decile 9	84	58	68	94	84	88	11.9	44.8	29.4		
Decile 10	95	59	78	99	89	94	4.2	50.8	20.5		
Ratio of High	Ratio of Highest to Lowest										
	1.51	2.36	2.52	1.21	1.24	1.29	-19.9	-47.5	-48.8		

Percentage of Children Aged 12-23 Months that Have Been Fully Immunized

Source: Computed from PIHS, 2001-02 and PSLM, 2004-05.

Table 4 also reports the percentage changes of percentage of fully immunized children by deciles for Pakistan as well as the rural and urban regions. The percentage changes in deciles show that substantial changes among lower deciles occurred in rural areas compared to urban areas implying not only the rich poor gap but also the rural urban disparity improved over the period. Consequently, the percentage of children fully immunized increased from 53 percent in 2001 to 80 percent in 2005. Indicators related to utilization of maternal health facilities also appear to have improved between 2001 and 2005.

Table 5 reports pre and post natal care indicators. The results indicate that percentage of pregnant women receiving pre-natal consultation increased from 35 percent in 2001 to 49 percent in 2005. The increase in pre-natal consultation was mainly due to rise in consultation received at home from traditional birth attendants, lady health workers, lady health visitors and doctors (see Table 5A and 5B in Annexure 1). The decile distribution of percent of pregnant women received prenatal consultation indicate that while

this indicator improved for the richest decile in rural areas, it worsened for the richest decile in urban areas. However, this may be due to sampling error as a small proportion remained, if analysis is carried out by deciles and by regions.

#### TABLE 5

Percentage of Women U	Jsing Pre and	Post Natal	Care
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	PI	PIHS 2001-02			LM 2004-	-05	% Change				
	Urban	Rural	Overall	Urban	Rural	Overall	Urban	Rural	Overall		
Percentage of	Pregnant	Women F	Received P	re-Natal C	Consultatio	on					
	63	26	35	68	41	49	7.9	57.7	40.0		
Decile 1	35	16	19	53	32	36	51.4	100.0	89.5		
Decile 2	37	20	22	40	35	36	8.1	75.0	63.6		
Decile 3	40	22	26	60	37	41	50.0	68.2	57.7		
Decile 4	60	19	27	54	38	42	-10.0	100.0	55.6		
Decile 5	62	25	34	56	41	44	-9.7	64.0	29.4		
Decile 6	65	29	37	63	43	48	-3.1	48.3	29.7		
Decile 7	64	29	39	76	45	54	18.8	55.2	38.5		
Decile 8	67	34	44	70	52	59	4.5	52.9	34.1		
Decile 9	75	40	53	84	52	64	12.0	30.0	20.8		
Decile 10	92	49	71	88	68	80	-4.3	38.8	12.7		
Ratio of High	Ratio of Highest to Lowest										
	2.63	3.06	3.74	1.66	2.13	2.22	-36.9	-30.4	-40.6		
Percentage of	Women	Who Rece	ived Post-	Natal Con	sultation V	Within Six	Weeks af	ter Delive	ry		
	16	6	9	35	17	22	118.8	183.3	144.4		
Decile 1	8	5	5	18	10	11	125.0	100.0	120.0		
Decile 2	6	4	4	20	11	13	233.3	175.0	225.0		
Decile 3	9	5	6	18	17	17	100.0	240.0	183.3		
Decile 4	16	4	7	27	15	18	68.8	275.0	157.1		
Decile 5	8	5	6	28	15	18	250.0	200.0	200.0		
Decile 6	12	8	9	24	18	19	100.0	125.0	111.1		
Decile 7	12	5	7	34	22	25	183.3	340.0	257.1		
Decile 8	15	8	11	31	23	26	106.7	187.5	136.4		
Decile 9	23	14	18	54	21	34	134.8	50.0	88.9		
Decile 10	32	17	25	60	29	48	87.5	70.6	92.0		
Ratio of High	est to Lov	vest									
	4	3.4	5	3.33	2.9	4.36	-16.8	-14.7	-12.8		

Although, the disparity between the rich and the poor is still very high but seems to have narrowed during the period. On the other hand, the postnatal consultation within six week after delivery increased remarkably from 9 percent in 2001 to 22 percent in 2005. Not only the average indicators improved but also their distribution improved significantly. The improvement was attributable to the rise in consultation from lady health visitors, doctors and government hospital (see Tables 5C and 5D in Annexure 1).

#### HOUSING

Living standards of the population are linked with the rising income or consumption. The rising income enables individuals to increase spending on attaining better living standards. Table 6 reports percentage of population using electricity as main source of lighting. The percentage of population using electricity increased from 78 percent in 2001 to 84 percent in 2005. Inequality of income (or consumption) is also reflected in inequality of living conditions of the population. Despite improvement, 63 percent of poorest 10% population uses electricity as against 93 percent of the richest 10% in 2005. High disparity also exists between the rich and the poor in the use of phone. Nevertheless, distribution of population using phone improved from 12 percent in 2001 to 19 percent in 2005. Table 6 also reports percentage of population using gas as main source of fuel. While there is a great disparity in provision of gas between the rich and the poor, the disparity between the rural and urban regions is extremely high. There is hardly a significant proportion of population either rich or the poor have access to gas facility in rural areas.

A large population in Pakistan does not have access to tap water. In 2001, the proportion of population access to tap water was 25 percent which increased to just 34 percent in 2005 (*see* Table 7). There is high level of disparity between rich and the poor in access to tap water. In 2005, 20 percent amongst the poorest 10% had access to tap water compared to 57 percent among the richest 10%. Rural-urban disparity is very high. Only 21 percent in rural areas had access to tap water compared to 62 percent in rural areas in 2005.

A bulk of the population does not have adequate sanitation facilities. Table 7 also reports percentage of population having a flush facility. Progress on this front remained slow. The proportion of population using flush was 45 percent in 2001 which rose to merely 53 percent in 2005. The distribution of flush facility is highly skewed in favor of the rich as 84% in

Population (%) of Deciles Availing Facilities

	PIHS 2001-02			PSLM 2004-05			% Change					
	Urban	Rural	Overall	Urban	Rural	Overall	Urban	Rural	Overall			
Electricity	97	70	78	97	78	84	0.0	11.4	7.7			
Decile 1	86	58	63	96	70	75	11.6	20.7	19.0			
Decile 2	94	63	69	94	73	78	0.0	15.9	13.0			
Decile 3	95	67	73	94	73	77	-1.1	9.0	5.5			
Decile 4	97	70	76	97	72	78	0.0	2.9	2.6			
Decile 5	98	68	76	98	78	83	0.0	14.7	9.2			
Decile 6	97	71	78	96	79	84	-1.0	11.3	7.7			
Decile 7	99	73	82	98	81	86	-1.0	11.0	4.9			
Decile 8	99	76	84	98	85	90	-1.0	11.8	7.1			
Decile 9	99	79	87	96	89	92	-3.0	12.7	5.7			
Decile 10	100	85	93	98	92	96	-2.0	8.2	3.2			
Ratio of Highe	Ratio of Highest to Lowest											
	1.16	1.47	1.48	1.02	1.31	1.28	-12.1	-10.9	-13.5			
Gas	64	4	22	67	5	24	4.7	25.0	9.1			
Decile 1	31	2	8	42	4	11	35.5	100.0	37.5			
Decile 2	48	4	12	46	3	12	-4.2	-25.0	0.0			
Decile 3	43	3	11	52	3	13	20.9	0.0	18.2			
Decile 4	54	4	15	52	2	14	-3.7	-50.0	-6.7			
Decile 5	58	4	18	59	3	19	1.7	-25.0	5.6			
Decile 6	63	4	20	63	5	22	0.0	25.0	10.0			
Decile 7	67	4	24	64	4	23	-4.5	0.0	-4.2			
Decile 8	70	5	27	69	6	30	-1.4	20.0	11.1			
Decile 9	74	6	32	80	9	40	8.1	50.0	25.0			
Decile 10	83	6	48	89	13	60	7.2	116.7	25.0			
Ratio of Highe	st to lowe	est	-		-	-	-	-	-			
	2.68	3	6	2.12	3.25	5.45	-20.9	8.3	-9.2			
Phone	26	6	12	29	14	19	11.5	133.3	58.3			
Decile 1	3	2	2	16	7	9	433.3	250.0	350.0			
Decile 2	6	1	2	12	9	9	100.0	800.0	350.0			
Decile 3	4	3	3	15	10	11	275.0	233.3	266.7			
Decile 4	12	2	4	18	7	10	50.0	250.0	150.0			
Decile 5	13	5	7	17	11	13	30.8	120.0	85.7			
Decile 6	15	5	7	26	15	18	73.3	200.0	157.1			
Decile 7	20	6	11	28	15	19	40.0	150.0	72.7			
Decile 8	24	9	14	34	19	25	41.7	111.1	78.6			
Decile 9	36	13	22	39	24	31	8.3	84.6	40.9			
Decile 10	65	26	47	45	35	41	-30.8	34.6	-12.8			
Ratio of Highe	st to lowe	est										
	21.67	13	23.5	2.81	5	4.56	-87.0	-61.5	-80.6			

	PIHS 2001-02			PS	SLM 2004	4-05	% Change		
	Urban	Rural	Overall	Urban	Rural	Overall	Urban	Rural	Overall
Tap Water	58	11	25	62	21	34	6.9	90.9	36.0
Decile 1	36	8	13	38	15	20	5.6	87.5	53.8
Decile 2	48	12	19	50	20	27	4.2	66.7	42.1
Decile 3	48	10	18	52	25	30	8.3	150.0	66.7
Decile 4	47	10	18	51	21	28	8.5	110.0	55.6
Decile 5	60	13	25	58	18	29	-3.3	38.5	16.0
Decile 6	56	12	24	57	23	33	1.8	91.7	37.5
Decile 7	62	12	28	63	19	33	1.6	58.3	17.9
Decile 8	64	11	29	65	24	40	1.6	118.2	37.9
Decile 9	64	11	31	72	24	45	12.5	118.2	45.2
Decile 10	66	13	42	77	23	57	16.7	76.9	35.7
Ratio of Highe	est to Low	est							
	1.83	1.63	3.23	2.03	1.53	2.85	10.9	-6.1	-11.8
Flush	89	27	45	91	35	53	2.2	29.6	17.8
Decile 1	69	11	22	81	22	33	17.4	100.0	50.0
Decile 2	78	15	27	82	25	37	5.1	66.7	37.0
Decile 3	77	18	30	86	30	42	11.7	66.7	40.0
Decile 4	83	23	36	90	30	45	8.4	30.4	25.0
Decile 5	89	28	43	88	33	49	-1.1	17.9	14.0
Decile 6	89	28	45	90	33	49	1.1	17.9	8.9
Decile 7	94	30	50	92	36	53	-2.1	20.0	6.0
Decile 8	94	37	56	95	43	63	1.1	16.2	12.5
Decile 9	94	43	63	95	56	73	1.1	30.2	15.9
Decile 10	99	59	81	96	64	84	-3.0	8.5	3.7
Ratio of Highe	est to Low	est	-			-			
	1.43	5.36	3.68	1.19	2.91	2.55	-16.8	-45.7	-30.7
No Flush	5	55	41	5	41	29	0.0	-25.5	-29.3
Decile 1	19	70	61	11	53	44	-42.1	-24.3	-27.9
Decile 2	10	63	53	12	49	41	20.0	-22.2	-22.6
Decile 3	8	64	53	7	46	38	-12.5	-28.1	-28.3
Decile 4	7	56	45	4	43	33	-42.9	-23.2	-26.7
Decile 5	4	54	41	7	40	30	75.0	-25.9	-26.8
Decile 6	5	54	41	5	39	30	0.0	-27.8	-26.8
Decile 7	3	53	37	4	39	28	33.3	-26.4	-24.3
Decile 8	2	49	33	4	35	23	100.0	-28.6	-30.3
Decile 9	3	43	28	3	25	16	0.0	-41.9	-42.9
Decile 10	0	33	15	4	19	10	-	-42.4	-33.3
Ratio of Highe	est to Low	est							
	0	0.47	0.25	0.36	0.36	0.23	-	-23.4	-8.0

Percentage of Population Availing Civic Facilities by Consumption Decile

the highest decile have flush compared to 33% in the lowest decile in Pakistan. The percentage changes by deciles in table 6 and 7 show that considerable changes among lower deciles took place in rural areas compared to urban areas leading to not only a lower rich-poor gap but also a lower rural-urban disparity in availing of facilities over the period.

#### VII. CONCLUSION

This paper analyzed the trends in inequality in Pakistan between 2001-02 and 2004-05. The results imply an increase in consumption inequality as measured by Gini Coefficient between 2001 and 2005. The regional distributions both for rural and urban areas also reflect an increase in inequality over the period. The results based on percentage share of expenditure imply that inequality increased in Pakistan during this period at the expense of the poor and the middle income groups while the benefits of high economic growth accrued to the rich income groups. At regional level, rise in inequality was more pronounced in urban areas than in rural areas during this period.

Income or consumption inequality is an outcome of prevailing inequalities in the socio-economic structure of the country. The non-income inequality indicators portray a high degree of inequality across consumption decile. Inequality of educational opportunity was very high between rich and the poor. There was a great disparity between rural and urban areas. Nevertheless, inequality of educational opportunity appears to have improved for the country as whole as well as for the rural and urban areas. Ratio of highest to the lowest decile declined between 2001 and 2005 implying better earning prospects for the poor.

A high level of disparity across consumption decile is reflected in access to health facilities. However, the disparity in access to health between the rich and the poor as well as the rural and urban areas narrowed in 2005. Besides, pre and post natal care indicators of women also improved significantly. The increase in pre and post-natal consultation was mainly due to rise in consultation received at home from traditional birth attendants, lady health workers, lady health visitors and doctors. The percentage changes in inequality of opportunity indicators showed that considerable changes among lower deciles occurred in rural areas compared to urban areas leading to not only a lower rich-poor gap but also a lower rural-urban disparity in availing of facilities over the period.

Inequality of income or consumption is also reflected in inequality in living conditions. High disparity exists between the rich and the poor in the use of electricity, gas and phone. A substantial proportion of population in Pakistan does not have access to tap water and adequate sanitation facilities. The progress on this front has been slow between 2001 and 2005.

It is noteworthy that changes of inequality in opportunity are contrary to the trends in inequality in consumption that has increased during this period. This may have been due to the fact that while high economic growth seems to have increased consumption inequality, the rise in government spending on education and health seems to have reduced the inequality of opportunity during this period. Nevertheless, the degree of inequality of opportunity is still high across consumption deciles. While it is true that income or consumption inequality is an outcome of the existing inequality of opportunity, there is a need to improve the opportunities for the poor by diverting more resources toward the poor which would narrow the disparities between the rich and poor in Pakistan.

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## ANNEXURE I

## TABLE 3A

## Changes in Net Enrollment Rates by Consumption Decile, 2001-02 and 2004-05

	PI	HS 2001	-02	PSLM 2004-05			% Change				
	Urban	Rural	Overall	Urban	Rural	Overall	Urban	Rural	Overall		
Primary Level (A	Age 5 to 9	and Cla	ss 1 to 5)								
	55	38	42	67	47	52	21.8	23.7	23.8		
Decile 1	30	22	24	47	35	37	56.7	59.1	54.2		
Decile 2	37	32	33	51	43	45	37.8	34.4	36.4		
Decile 3	44	31	33	62	46	49	40.9	48.4	48.5		
Decile 4	52	38	41	58	49	51	11.5	28.9	24.4		
Decile 5	53	41	44	62	51	54	17.0	24.4	22.7		
Decile 6	51	40	43	71	48	53	39.2	20.0	23.3		
Decile 7	63	43	48	69	48	54	9.5	11.6	12.5		
Decile 8	62	49	53	71	52	58	14.5	6.1	9.4		
Decile 9	70	54	59	79	57	66	12.9	5.6	11.9		
Decile 10	75	59	67	83	67	76	10.7	13.6	13.4		
Ratio of Highest to lowest											
	2.5	2.68	2.79	1.77	1.91	2.05	-29.2	-28.7	-26.5		
Middle Level (Age 10 to 12 and Class 6 to 8)											
	26	12	16	27	15	19	3.8	25.0	18.8		
Decile 1	8	5	6	15	9	10	87.5	80.0	66.7		
Decile 2	11	7	8	18	10	11	63.6	42.9	37.5		
Decile 3	13	9	10	23	10	13	76.9	11.1	30.0		
Decile 4	22	11	13	23	13	15	4.5	18.2	15.4		
Decile 5	13	13	13	16	14	15	23.1	7.7	15.4		
Decile 6	25	10	14	22	13	16	-12.0	30.0	14.3		
Decile 7	31	15	20	29	18	21	-6.5	20.0	5.0		
Decile 8	22	17	18	31	22	25	40.9	29.4	38.9		
Decile 9	37	19	26	35	31	33	-5.4	63.2	26.9		
Decile 10	50	25	38	45	34	41	-10.0	36.0	7.9		
Ratio of Highest	to lowest										
	6.25	5	6.33	3	3.78	4.1	-52.0	-24.4	-35.2		
Matric Level (Ag	ge 13 to 1	4 and Cl	ass 9 to 10	)							
	15	6	9	18	8	11	20.0	33.3	22.2		
Decile 1	2	1	1	11	2	4	450.0	100.0	300.0		
Decile 2	8	4	5	14	4	6	75.0	0.0	20.0		
Decile 3	4	4	4	9	4	5	125.0	0.0	25.0		
Decile 4	8	4	5	7	4	5	-12.5	0.0	0.0		
Decile 5	7	3	4	15	5	8	114.3	66.7	100.0		
Decile 6	8	5	6	16	9	11	100.0	80.0	83.3		
Decile 7	17	6	10	12	9	10	-29.4	50.0	0.0		
Decile 8	11	9	10	17	12	14	54.5	33.3	40.0		
Decile 9	29	13	19	27	22	24	-6.9	69.2	26.3		
Decile 10	31	23	27	31	17	26	0.0	-26.1	-3.7		
Ratio of Highest	to lowest							-			
	15.5	23	27	2.82	8.5	6.5	-81.8	-63.0	-75.9		

#### TABLE 5A

Received Pre-Natal Consultation from Source (PIHS-2001-02)

	Re	eceived at	Home fr	om	Govt.	Pvt.		
Decile	TBA	LHW	LHV	Doctor	Hospital/ Clinic	Hospital/ Clinic	Other	Total
Pakistan	4	3	3	1	42	43	5	100
Decile 1	5.6	1.2	6.9	0.0	45.3	29.0	12.1	100
Decile 2	5.8	1.3	1.3	1.2	50.5	34.3	5.6	100
Decile 3	7.1	3.2	4.1	0.0	44.7	31.1	9.8	100
Decile 4	4.6	4.5	4.1	1.7	42.9	39.7	2.6	100
Decile 5	5.1	3.8	2.6	1.3	51.2	33.2	2.9	100
Decile 6	6.9	2.6	1.2	0.8	46.1	37.9	4.6	100
Decile 7	4.3	4.6	2.6	2.1	43.6	39.0	3.7	100
Decile 8	2.6	1.5	4.4	0.2	42.2	45.0	4.4	100
Decile 9	2.2	2.4	2.1	1.4	35.3	51.9	4.7	100
Decile 10	1.4	1.5	1.1	1.5	28.9	62.3	3.2	100
Ratio of High	est to Low	vest						
	0.24	1.31	0.16	0.00	0.64	2.15	0.27	
Urban	3	1	1	1	41	49	2	100
Decile 1	12.5	1.8	5.6	0.0	53.1	23.3	3.8	100
Decile 2	4.3	2.2	1.8	0.0	45.2	37.9	8.6	100
Decile 3	4.5	3.1	1.8	0.0	46.7	43.0	0.9	100
Decile 4	1.2	1.4	0.9	1.3	47.3	45.1	2.9	100
Decile 5	4.5	1.9	0.5	1.0	54.3	37.0	0.9	100
Decile 6	5.4	1.3	0.8	0.4	49.7	40.9	1.5	100
Decile 7	4.9	0.8	3.1	0.8	51.4	37.2	1.8	100
Decile 8	2.1	1.7	2.3	0.3	39.9	51.9	1.7	100
Decile 9	2.3	0.7	1.2	1.1	33.4	57.6	3.6	100
Decile 10	1.1	0.6	0.4	1.9	26.8	67.7	1.5	100
Ratio of High	est to Low	vest						
	0.09	0.36	0.07	0.00	0.50	2.90	0.40	
Rural	5	4	4	1	42	37	7	100
Decile 1	2.8	0.9	7.4	0.0	42.0	31.4	15.5	100
Decile 2	6.4	0.9	1.2	1.7	52.5	33.0	4.5	100
Decile 3	8.2	3.3	5.0	0.0	43.8	26.1	13.5	100
Decile 4	7.2	6.9	6.6	2.0	39.4	35.4	2.4	100
Decile 5	5.5	5.3	4.3	1.5	48.7	30.2	4.5	100
Decile 6	7.9	3.5	1.5	1.1	43.4	35.8	6.8	100
Decile 7	3.8	8.3	2.2	3.3	36.3	40.7	5.4	100
Decile 8	3.0	1.2	6.2	0.0	44.2	38.7	6.7	100
Decile 9	2.0	4.3	3.2	1.7	37.5	45.5	6.0	100
Decile 10	2.0	3.3	2.6	0.8	33.2	51.7	6.5	100
Ratio of High	est to Low	vest						
	0.72	3.60	0.35	0.00	0.79	1.65	0.42	

## TABLE 5B

	Re	eceived at	home fro	om	Govt.	Pvt.		
Decile	TBA	LHW	LHV	Doctor	Hospital/ Clinic	Hospital/ Clinic	Other	Total
Pakistan	12	8	6	4	25	42	3	100
Decile 1	17.9	14.5	10.1	1.3	24.0	29.4	2.9	100
Decile 2	16.8	13.0	8.6	2.8	24.2	30.0	4.5	100
Decile 3	19.8	7.2	6.2	4.1	25.0	35.3	2.5	100
Decile 4	11.1	7.7	3.6	3.4	32.4	37.2	4.7	100
Decile 5	16.8	10.9	7.7	3.0	28.9	30.6	2.2	100
Decile 6	13.3	7.9	5.2	3.3	28.6	38.5	3.1	100
Decile 7	13.2	5.3	4.5	2.5	28.1	44.3	2.1	100
Decile 8	6.8	5.7	6.5	6.7	25.6	46.8	2.0	100
Decile 9	7.1	5.5	5.8	4.4	23.1	52.4	1.7	100
Decile 10	7.0	3.5	2.4	7.5	16.3	61.7	1.6	100
Ratio of High	hest to Lo	west		<u> </u>		1		
	0.39	0.24	0.23	5.73	0.68	2.10	0.56	
Urban	7	4	3	4	29	52	1	100
Decile 1	14.8	7.5	7.3	0.3	42.2	24.7	3.1	100
Decile 2	9.9	8.4	3.7	4.6	32.8	37.3	3.4	100
Decile 3	14.7	6.5	0.6	4.0	39.0	33.2	1.9	100
Decile 4	8.7	1.8	5.5	2.6	40.8	40.7	0.0	100
Decile 5	3.9	2.6	5.6	2.2	44.0	41.8	0.0	100
Decile 6	10.0	5.1	5.1	1.7	32.0	43.7	2.3	100
Decile 7	9.0	4.2	5.4	1.9	29.3	50.2	0.0	100
Decile 8	3.3	3.5	1.7	3.4	27.2	59.0	1.9	100
Decile 9	3.5	4.5	3.0	5.8	21.9	59.9	1.3	100
Decile 10	3.2	1.2	1.5	7.8	15.9	69.4	0.9	100
Ratio of Hig	hest to Lo	west						
	0.22	0.16	0.20	29.00	0.38	2.81	0.29	
Rural	16	10	7	4	23	35	3	100
Decile 1	19.0	16.8	11.0	1.7	17.9	30.9	2.8	100
Decile 2	18.7	14.2	9.9	2.3	22.0	28.1	4.8	100
Decile 3	21.6	7.5	8.1	4.1	20.0	36.1	2.6	100
Decile 4	12.3	10.5	2.8	3.7	28.3	35.5	6.9	100
Decile 5	22.8	14.7	8.6	3.3	22.0	25.4	3.2	100
Decile 6	15.1	9.4	5.3	4.1	26.9	35.8	3.5	100
Decile 7	16.1	6.0	3.9	2.9	27.2	40.3	3.5	100
Decile 8	9.6	7.4	10.3	9.3	24.3	37.2	2.1	100
Decile 9	10.9	6.6	8.8	3.0	24.4	44.3	2.1	100
Decile 10	15.4	8.5	4.3	6.8	17.2	44.7	3.1	100
Ratio of Hig	hest to Lo	west						
	0.81	0.50	0.39	4.09	0.96	1.45	1.13	

Received Pre-Natal Consultation from Source (PIHS-2004-05)

### TABLE 5C

Received Post-Natal Consultation from Source (PIHS-2001-02)

	R	eceived a	t home fro	om	Govt.	Pvt.	1/ Other Tette	
Decile	TBA	LHW	LHV	Doctor	Hospital/ Clinic	Hospital/ Clinic	Other	Total
Pakistan	13	6	5	3	27	44	2	100
Decile 1	13.8	8.6	2.1	2.5	45.6	23.6	3.8	100
Decile 2	23.8	5.3	0.9	0.5	34.8	33.9	0.9	100
Decile 3	17.6	12.9	2.3	0.8	25.5	38.8	2.2	100
Decile 4	14.2	7.6	3.9	4.4	19.6	41.8	8.6	100
Decile 5	11.7	7.2	3.3	2.6	31.5	42.0	1.6	100
Decile 6	27.7	3.8	4.5	1.4	27.6	35.2	0.0	100
Decile 7	17.3	7.3	10.2	1.4	30.0	33.3	0.5	100
Decile 8	9.9	9.4	12.0	4.8	27.4	34.9	1.7	100
Decile 9	7.6	1.2	5.7	4.4	28.7	52.5	0.0	100
Decile 10	4.6	5.9	1.4	4.5	18.9	63.7	1.0	100
Ratio of High	hest to Lo	west	•	•			•	•
	0.33	0.69	0.68	1.81	0.41	2.70	0.25	
Urban	5	6	6	4	25	52	2	100
Decile 1	5.0	19.2	1.5	9.1	60.7	4.4	0.0	100
Decile 2	16.3	11.2	4.0	2.3	41.4	20.7	4.1	100
Decile 3	19.0	0.0	7.4	0.0	21.4	52.3	0.0	100
Decile 4	0.4	6.8	0.5	0.0	32.3	48.1	12.0	100
Decile 5	19.8	0.4	0.0	3.0	29.5	47.4	0.0	100
Decile 6	14.8	4.7	5.0	2.4	32.5	40.6	0.0	100
Decile 7	9.0	8.2	17.7	2.7	31.3	30.3	0.9	100
Decile 8	2.8	2.5	15.8	4.6	26.1	48.3	0.0	100
Decile 9	2.8	2.4	8.8	8.8	18.6	58.7	0.0	100
Decile 10	0.7	8.9	1.4	2.7	17.3	67.6	1.5	100
Ratio of High	hest to Lo	west			•		•	
	0.14	0.46	0.95	0.30	0.28	15.32	0.00	
Rural	19	6	3	3	29	38	2	100
Decile 1	16.5	5.4	2.3	0.4	40.9	29.5	5.0	100
Decile 2	25.9	3.6	0.0	0.0	32.9	37.6	0.0	100
Decile 3	17.0	18.6	0.0	1.2	27.3	32.8	3.2	100
Decile 4	27.9	8.4	7.3	8.7	7.1	35.5	5.2	100
Decile 5	7.8	10.6	4.9	2.4	32.5	39.4	2.4	100
Decile 6	34.0	3.4	4.2	0.9	25.1	32.5	0.0	100
Decile 7	26.3	6.4	2.1	0.0	28.7	36.6	0.0	100
Decile 8	15.8	15.1	8.9	4.9	28.4	23.8	3.1	100
Decile 9	12.4	0.0	2.6	0.0	38.7	46.4	0.0	100
Decile 10	12.4	0.0	1.5	8.0	22.2	56.0	0.0	100
Ratio of Hig	hest to Lo	west						
	0.75	0.00	0.65	19.39	0.54	1.90	0.00	

## TABLE 5D

	Received at home from				Govt.	Pvt.		
Decile	TBA	LHW	LHV	Doctor	Hospital/ Clinic	Hospital/ Clinic	Other	Total
Pakistan	13	6	3	6	25	45	2	100
Decile 1	22.0	12.6	3.8	3.7	28.6	28.2	1.1	100
Decile 2	23.6	6.6	7.5	2.3	29.0	28.8	2.3	100
Decile 3	25.0	7.3	2.7	3.9	32.4	24.9	3.8	100
Decile 4	14.1	9.0	3.5	8.4	19.8	39.0	6.2	100
Decile 5	20.2	8.4	3.7	4.4	28.0	34.7	0.7	100
Decile 6	7.4	4.8	1.7	5.2	32.5	45.8	2.5	100
Decile 7	15.3	7.1	1.2	5.9	25.4	45.2	0.0	100
Decile 8	7.7	7.5	5.9	9.0	27.9	40.8	1.2	100
Decile 9	7.4	1.5	1.1	6.1	25.8	58.1	0.0	100
Decile 10	5.8	1.1	1.3	5.4	15.3	70.3	0.8	100
Ratio of Hig	hest to Lo	west				•		
	0.27	0.09	0.34	1.45	0.54	2.49	0.69	
Urban	7	4	1	6	25	56	1	100
Decile 1	16.5	2.8	0.0	0.0	48.8	27.7	4.2	100
Decile 2	15.2	13.8	6.5	5.9	32.2	25.7	0.8	100
Decile 3	22.3	8.4	0.0	2.2	22.6	38.2	6.4	100
Decile 4	8.7	4.0	1.1	10.6	20.4	55.2	0.0	100
Decile 5	12.2	4.6	1.7	9.2	35.8	36.6	0.0	100
Decile 6	5.7	1.2	2.3	0.5	29.5	60.7	0.0	100
Decile 7	12.5	8.7	2.2	1.8	32.1	42.7	0.0	100
Decile 8	3.2	4.8	0.4	6.4	34.3	51.0	0.0	100
Decile 9	1.4	1.4	0.0	9.0	24.7	63.6	0.0	100
Decile 10	3.6	0.9	1.7	6.3	14.3	72.4	1.0	100
Ratio of Hig	hest to Lo	west		•	•	•		
	0.22	0.33	0.00	0.00	0.29	2.61	0.23	
Rural	18	8	4	5	25	37	2	100
Decile 1	23.9	16.0	5.2	5.1	21.5	28.4	0.0	100
Decile 2	27.1	3.6	7.9	0.8	27.6	30.1	2.9	100
Decile 3	25.6	7.1	3.3	4.3	34.7	21.7	3.2	100
Decile 4	17.2	11.9	4.9	7.1	19.4	29.8	9.8	100
Decile 5	25.2	10.7	4.9	1.4	23.1	33.5	1.2	100
Decile 6	8.3	6.6	1.4	7.5	34.0	38.7	3.7	100
Decile 7	17.0	6.0	0.7	8.4	21.3	46.7	0.0	100
Decile 8	11.2	9.5	10.2	11.1	22.9	33.0	2.1	100
Decile 9	17.6	1.7	2.9	1.2	27.8	48.8	0.0	100
Decile 10	13.7	1.7	0.0	2.7	19.0	63.0	0.0	100
Ratio of Hig	hest to Lo	west		•				
	0.57	0.10	0.00	0.52	0.89	2.22	0.00	

Received Post-Natal Consultation from Source (PIHS-2004-05)