Determinants of Earnings: A District Wise
Mapping of Pakistan

Khola Khan and Muhammad Idrees[1]

Abstract

There exist huge earning differentials across the districts of Pakistan. The present study is an attempt to analyze the factors that can be attributed to differences in earnings across the districts of Pakistan. The results show that proportion of educated earners, efficient age group earners and dependency ratio had a positive impact on the average earnings, while the proportion of female earners had negative effect on average earnings. Moreover, the impact of socio-development factors; like infrastructure, health units and provincial capital had a favorable effect on the average earnings of individuals. On the other hand, terrorist attacks results in lowering the average earnings.

Key Words: Earning Inequality, Gini Coefficient.

JEL Classification: D6, D31, J31

1.   Introduction

The literature on economic growth implicitly considers real per capita income as an indicator of economic growth. Over last forty years the per capita income of Pakistan has on average increased by more than 2 percent per year implying 2.3 times increase in average share of each population member in total output. [World Development Indicators (2012)] Despite substantial increase in per capita income, income inequality and poverty remained the wide spread phenomenon. The Gini coefficient of income inequality remained significantly above 0.30 and still 20% of the population is below poverty line. (Government of Pakistan, various issues). These statistics show that the gains of economic growth have not been shared equally across all segments of the society. Hence distribution of income is ignored in the development process.

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[1] The authors are M Phil Graduate and Assistant Professor at School of Economics, Quaid-i-Azam University, Islamabad, respectively. Corresponding author email: midrees@qau.edu.pk

The issue is even more alarming at the regional level. Administratively each province of Pakistan is divided into districts. The districts constitute the third level of governance. There is substantial diversity across administrative districts from economic, cultural, and social point of view. The life style and pattern of living show immense variation due to difference in the regional development and progress. The average monthly earnings of top five and bottom five districts of Pakistan are reported in Table 1.

Table 1: Top Five and Bottom Five Districts of Pakistan, In Terms of Average Monthly Earnings (Pak. Rupees) Per Earner for 2010-11

Top Five Districts of Pakistan		Bottom Five Districts of Pakistan	
Gujranwala	16,497	MuzaffarGarh	5,802
Islamabad	14,685	LakkiMarwat	5,713
Lahore	14,506	MirpurKhas	5,586
Karachi	14,409	UmerKot	5,503
Rawalpindi	13,785	Khanewal	5,354

Note: Calculations based on HIES (2010-11)

The statistics show that there exist vast discrepancies in the average earnings across the districts of Pakistan. The average earnings in rich districts are more than twice the average monthly earnings in relatively poor districts. The rich districts have relatively better infrastructure, better health facilities, better law and order situation and hence more employment opportunities. In addition to these personal characteristics like age, education and gender of earner also play their part in originating the earning differentials?

The present study is an attempt to analyze the factors that can be attributed to the differences in earnings across districts of Pakistan. There is hardly any study in Pakistan that had focused on the issue of earning differentials across districts. However few studies are conducted to explore the effects of personal characteristics on earnings of individual. In this regard, studies by Haque (1977), Khan and Irfan (1985), Nasir (1998), Nazli (2004), Chaudhry *et.al.* (2010), Faridi *et.al.* (2010), Afzal (2011) and Haq *et.al.* (2012) are important. These studies highlighted the effect of different variables on the earnings of individuals. These studies, in general, concentrated at the personal and household characteristics of individuals, including age, gender, marital status, hours worked, occupation, education, health, experience, household size etc. on the earnings of individuals. Social factors were not a part of the cover story. Moreover, the focus of all these

studies in the selection of region was mainly on Pakistan, its provinces and rural-urban division or a particular district. This huge segmentation is unable to provide with a comprehensive analysis and better insight of earning differentials prevailing in different regions of the country. The present study, therefore aims at filling the gray area in the literature by analyzing the role of social and personal factors on earning differentials across districts of Pakistan.

The paper is divided into four sections. Section 2 presents the framework of analysis covering a discussion on data sources and econometric model. Results and discussion are presented in Section 3 and the study is concluded in Section 4.

2. Framework of Analysis

In this section we shall discuss the methodological issues including data selection, unit of analysis and the econometric model.

2.1. Data

The prime data source of the present study is the micro level data of Household Integrated Economic Survey (HIES) for 2010-11. It is conducted by Pakistan Bureau of Statistics, Government of Pakistan on regular basis from 1963. HIES provides a comprehensive data on earnings and personal / household characteristics of earners at district level. Data for socio-development factors is collected from the Provincial Development Statistics (various issues), Pakistan Bureau of Statistics. Finally data on terrorist attacks is taken from Global Terrorism Database.

2.2. Unit and Region of Analysis

Household Integrated Economic Survey (HIES) for the year 2010-11 covers 16,341 households from all districts of Pakistan. It includes comprehensive information of 109,181 individuals including 28,880 employed persons. The unit of analysis is an employed earner and the regions of analysis are districts of Pakistan. HIES (2010-11) does not cover the districts in Gilgit-Baltistan, Federally Administrated Tribal Areas (FATA), Azad Jammu and Kashmir and military restricted areas. Moreover, the data for Baluchistan are available with the code of administrative divisions only, which are six in number. Therefore, to include the province of Baluchistan in the analysis, the administrative divisions are considered in place of districts. Although some information is lost due to aggregation, it may be noted that due to scattered population in Baluchistan the sample size in each of its divisions remains comparable to most of the small and medium sized districts

of the other provinces. Hence, the study is based on all districts of Punjab, Sindh and Khyber Pakhtunkhwa, Islamabad and all administrative divisions of Baluchistan. This makes a restricted universe of 90 regions, which account for more than 90% of the total population.

2.3.   Determinants of Average Earnings

The primary objective of present study is to explore the correlates of average monthly income at district level. The variables that have a strong influence on the earning pattern can be assorted into two main subdivision i.e. personal characteristics and socio-economic factors. The personal characteristics include features of earner such as age, gender and education. Socio-economic factors include infrastructure, health facilities and law and order situation, etc. The present study is an attempt to assess the role of both these essentials aspects on the average earnings in districts of Pakistan. In specific we shall consider following variables.

2.3.1. Age

Age is an important variable that has a strong impact on the earning abilities of individuals. However, according to age-earning profile, the relationship between age and earning can graphically be illustrated as inverted U-shape curve. The present analysis is done by taking the proportion of earners belonging to efficient age group. The efficient age group is defined between 29 to 59 years. This is considered prime age for working because an individual has completed or acquired his/her basic education and started to gain experience and expertise in his/her profession. Moreover, during this time period individuals are at the peak of their health, vigor and energy and are able to participate actively in the labor market and earn more. Therefore age will have a substantial effect on the earnings.

2.3.2. Education

Education is considered to be the back bone of a state's social and economic development. Education enhances the employment opportunities and makes the labor more productive. The present study aims at analyzing that how the proportion of highly educated earners affects the average earnings of a region. In this regard proportion of earners with at least 14 years of successful education is considered.

2.3.3. Female Earners

Women participation rate is another important variable. In general women participation rate is low in backward areas. Moreover in Pakistan, a large proportion of working women is involved in low paid services, such as unskilled agriculture, household services, nurses etc. Secondly women cannot work for long hours like men, as housekeeping is still considered to be their prime responsibility. Therefore, in order to have a better insight we shall consider the proportion of female earners in total earners of a district. This will enable us to know how the proportion of female earners affects the average earnings of a district.

2.3.4. Dependency Ratio

Earning and family size have always been closely associated variables. Increase in the number of people in a family has an effect on the earning capabilities of an individual. The higher the number of dependent family members, the greater would be the pressure on earner and vice versa. Since, earnings are considerably affected by the non-earners in the household; therefore, the variable of dependency ratio is calculated by taking ratio of non-earners to earners in a household. Finally average dependency ratio of a district is worked out for the regression analysis. This enables us to know how difference in average dependency ratio between two regions affects the average earnings in a district.

2.3.5. Earning Inequality

To analyze the effect of earning inequality within district on the average earnings of a district, Gini coefficient of earning inequality of districts will also be taken as an explanatory variable.[2] There are several ways to calculate Gini coefficient. The present study shall use the following formula, given by Rao (1969):

$$Gini = 1 - \sum Ps_i (CES_i + CES_{i-1})$$

(1)

Where, PS_i is the population share of ith earner and CES_i is the cumulative earning share

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[2] Gini coefficient satisfies all desirable properties of a good inequality measure [see Idrees M. and Ahmed E. (2010)] for details.

2.3.6. Provincial Capital

Earnings are significantly affected by the locality and region in which an individual resides. Earning opportunities are more in industrialized and developed areas as compared to underdeveloped zones. Therefore, a dummy variable for provincial capital is included in the analysis so as to determine its effect on earnings. Provincial capital or headquarters have better employment opportunities, improved working conditions and environment, more economic progress, greater investment opportunities, availability of basic amenities of life, etc. Moreover, the government pays special attention towards the development of provincial headquarters by establishing tax free industrial zones and inter-linkage of these areas with other parts of province through better infrastructure facilities. All these factors have a profound effect on the earning pattern. Therefore, individuals living in the heart of town areas are able to participate actively in the labor market and earn an adequate amount of money.

2.3.7. Basic Health Units

Health facilities also have a considerable effect on the earning profile of individuals. Environments which have better provision of health facilities result in creating a healthy and hygienic surrounding around individuals, so the average spending on health is greatly reduced. Thus, health facilities on one hand tend to reduce the health inequality gap and on the other hand increase the individual's earning capacity. Hence, the availability and accessibility of health institutions in an area tend to increase the average earnings. Therefore, the numbers of Basic Health Units in a district are taken into account to examine their effect upon the earnings. The availability of health units is a source for creating jobs for several people, as a number of medical stores, laboratories and general stores are put up in its surroundings. Hence, if similar health facilities are available, there would be improvement in the health status and average earnings of individuals.

2.3.8. Roads

Infrastructure has a profound effect on earning behavior of individuals. A well-established network of infrastructure which is well expanded to all corners of habitation leaves a positive impact on the earnings of individuals. People can travel to cities with ease may it be for education, employment, business, etc. Interconnection of villages to cities has raised the earning power of individuals. Therefore, improved infrastructure plays a vital and

progressive role in increasing the earnings. Moreover, access to well-built roads is a step towards progress and prosperity and welfare of the deprived. For that reason, the impact of roads density on earnings is evaluated by taking the data from provincial bureau statistics on length of metaled roads available in each district of the country. After collecting information related to total length of metaled roads in each district, it is divided by its area. Hence, the variable of roads per sq.km is generated, which is called as road density. The data on roads density is more effective and influential as it explains the extent of coverage of infrastructure facility in each region.

2.3.9. Terrorist Attack

Law and order situation is another important factor affecting the earnings of individuals. Better law and order situation provides better chances of investment, employment opportunities, recreation, etc. Whereas, in area where there is deterioration of law and order and crime rate is high, there would be obsolescence and no economic activity. Therefore, earnings would be insignificant. To analysis the effect of unlawful activities on the average earnings, the number of terrorist attack data has been collected from GTD and its effect is scrutinized on the earnings.

The dependent variable average earning is calculated by dividing total earnings of all earners with the number of earners in a district. Each variable is constructed at district level. Table 2 summarizes the construction, definition and data sources of variables.

2.4. Econometric Model

Following log-linear regression model will be employed to analyze the changes in average earnings:

$$Log\,(AE_i) = \alpha_0 + \alpha_1 AGE_i + \alpha_2 EDU_i + \alpha_3 FE_i + \alpha_4 DR_i + \alpha_5 GINI_i + \alpha_6 PC_i + \alpha_7 BHU_i + \alpha_8 RD_i + \alpha_9 TA_i + \mu_i$$

$$(2)$$

Table 2: Definition, Construction and Data Source of Variables

Variable	Definition and Data Source.
Average Earnings	Average per earner earnings in a district (Data on earnings is extracted from HIES:2010-11)
Age	Proportion of earners in a district with age between 29 to 59 years (Data on age of earner is taken from HIES: 2010-11)
Education	Proportion of earners in a district with at least 14 years of successful education (Data on education of earner is taken from HIES: 2010-11)
Female Earners	Proportion of female earners in total earners of a district (Data on gender of earner is taken from HIES: 2010-11)
Dependency Ratio	Average dependency ratio in a district (Data on number of earners and household size is taken from HIES: 2010-11)
Earning Inequality	Gini coefficient of earning inequality in a district: Data on earnings is compiled from HIES: 2010-11)
Provincial Capital	Dummy variable for districts with provincial capital
Basic health Units	Numbers of basic health units in a district (Data taken from Provincial Development Statistics, Provincial Statistical Bureaus)
Roads	Road density (roads per sq.km).
	Data taken from Provincial Development Statistics, Provincial Statistical Bureaus
Terrorist Attack	Number of terrorist attacks in a district.
	Data taken from Global Terrorism Database (http://www.start.umd.edu/gtd/s)

3.   Results and Discussion

The regression equation was estimated through OLS. The application of White's test indicates absence of significant heteroscedasticity in the regression residuals of equation.[3] The results are presented in Table 3.

Table 3: Regression Results for Average Monthly Earnings,

Dependent Variable: ln (Earnings)

Explanatory Variables	Coefficient	Prob.
Intercept	7.804383	0.0000
Proportion of Earners With Age Between 29 to 59 Years	0.759142	0.0249
Proportion of Earners With At least 14 Years of Schooling	1.845045	0.0000
Proportion of Female Earners	-2.077228	0.0000
Average Dependency Ratio	0.065449	0.0257
Gini Coefficient of Earning Inequality	1.287840	0.0005
Dummy for Provincial Capital	0.368429	0.0005
Number of Basic Health Units	0.002612	0.0000
Roads Per Square km.	0.196182	0.0509
Number of Terrorist Attacks	-0.003944	0.0592
R-squared	0.697206	
Adjusted R-squared	0.663141	
F-statistic	20.46729	0.0000

The P-values indicate that all regression coefficients are statistically significant. Moreover the signs of the regression coefficients are consistent with economic theory. The values of R-square and F-statistic indicate that the model fit quite well on the given data. The application of White's test indicates absence of significant heteroscedasticity in the regression residuals.

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[3] The average earnings and Gini coefficients of earning inequality in districts are reported in Appendix.

The coefficient of Age show that if the proportion of efficient age group (between 29 to 59 years) increases by one percentage point then there would be increment of 0.7591 percent in the average earnings. The underlying principle for the earnings to show a positive trend is that with age expertise and experience levels increase. Moreover, the data is also in line with results that in districts where the proportion of earners with age between 29 to 59 years is higher, average earnings are also higher and vice versa.

Similarly, education enables the individuals to compete in the market through acquiring knowledge and suitable skills for variety of professions. Therefore, acquiring higher level of education would certainly help individuals to have better job opportunities ultimately providing chances of higher earnings and leading a respectable life. Our results also authenticate that attainment of higher level of education leads to better earning opportunities. The coefficient for qualified earners shows that on average there would be 1.845 percent increase in the average earnings with every additional increment of one percentage point in the proportion of qualified individuals. Hence, in the world of growing competition and challenges, education is the only instrument that leads to the path of success and prosperity. Therefore, to attain a better standard of livings and meet the families' financial needs, an individual has to enhance his capabilities for being successful in the labor market by acquiring higher education.

Regarding the proportion of female earners the results show a negative relation. That is, if proportion of female earners increases by one percentage point the average earning would decrease by -2.077 percent. The reasons for the negative relation are lack of higher education, experience, skill, and the difference in pay structure due to gender discrimination. In Pakistan, the social setup along with religious and culture norms prevent the women from acquiring higher education and to enter into labor market. The security conditions, in-laws restrictions, choice of selected and limited jobs, low paid jobs like housemaids, meager economic responsibilities on women are all important factors that play a pivotal role in contributing negatively to average earnings.

Furthermore, the coefficient for dependency ratio is positive which entails that with one unit increase in average dependency ratio the average earning increases by 0.06 percent. If the number of dependents in a family unit increases, the load on an earner to acquire better livelihood for all would increase. Therefore, the economic pressure will compel an individual to work

more either by carrying out part time jobs or increasing the working hours as result of which average earning would increase. In case of Pakistan, non-earning population is significantly more as compared to the earners. Generally, the responsibility of a large family is upon a single earner. Moreover there are no employment opportunities like weekends, part time or student jobs available to the non-earners to share the economic burden of an earner. Therefore higher dependency ratio will compel the earners to work more to generate earnings.

In order to explore the effect of earning distribution on average earnings, Gini coefficient of earning inequality is included among the explanatory variables. The results show that earning inequalities have positive impact on average earnings. To be more specific that average earnings will increase by 1.28 percent if earning inequality increases one percentage points. A number of factors have an impact on the earning inequalities like diversification in the skills, education level of labor force, unemployment, change in wage structure, transfer payments, taxes etc. In Pakistan, earning inequalities are due to multiple factors that are inflation, regressive taxation, educational disparities, feudalism, male dominating society, corruption, large scale of import, declining foreign investment, division of agricultural land, law and order situation, privatization and many more. These all factors combine together to have a strong impact on the earnings inequalities and hence on average earnings. Therefore to cope with inequalities to achieve earnings equalities requires rectifications in several dimensions.

As standards of living are highly dependent upon the localities where individuals reside, therefore, the effect of inhabiting in provincial capital on the earning pattern proves to be significant. Provincial capital or headquarters have more earning prospects as compared to suburbs as they are center of economic activity. The average earnings in the provincial capitals are 36.84 percent more than rest of the province. The reasons for the huge difference in the average earnings are higher employment opportunities ease of access to infrastructure facilities, availability and accessibility of basic necessities, center of tourist attraction, accelerated economic growth, etc. Hence, provincial capital provides prospects of higher earnings which correspond to increase in the purchasing power that result in elation of one's welfare and vice versa.

In the same way, earnings are highly dependent upon the availability of health facilities. In specific, basic health units are the prime source of

health facilities in the rural as well as in the urban areas. They provide immediate and effective treatment to the patients. Our finding implies that the availability and accessibility of health institutions in an area tend to increase the average earnings. The coefficient for basic health unit indicates that for every additional unit of health center the average earnings increases by 0.2612 percent. Increments in the earnings are due to two factors. Firstly, the foremost economic impact of health unit is the increasing number of job opportunities for many. Lines of works are created for health unit's staff, labor class and a number of people in the surroundings. Secondly, health centers contribute to good health of individuals. Healthy individuals are able to participate actively in the labor market and earn an adequate amount of money. So, health institutions contribute a major role in the acquirement of higher average earnings.

Likewise, infrastructure has an immense effect on the earning pattern of individuals. Availability of improved infrastructure provides employment opportunities by tying together the physical distance between rural and urban areas. If the road per sq.km increases by one unit, the average earnings would increase by 19.61 percent. In Pakistan there has been a significant improvement in the infrastructure facilities during the last few decades. The construction, up-gradation, expansion and development of motorway and existing roads had created job opportunities for million. Moreover, it has not only contributed in shortening the distance but, also provided individuals with an easy access to better prospects of education, health, employment and basic amenities of life those are available in cities.

Earnings are significantly affected by illegal and criminal activities in the state. It is commonly believed that higher the inequalities, higher would be the level of terrorism and ferocity in the society. Our result also proves this fact that average earning decreases due to unlawful activities. If there is one unit increase in the terrorist attack then the average earnings would decline by 0.3944 percent. Pakistan has witnessed a sharp increase in rebellious attacks during the last decade. Earnings have significantly decreased in those areas which are more vulnerable to terrorism events. Especially, substantial decline has been observed in the operational zones. Therefore, increase allocation of funds for arm forces ultimately decreases the governmental investment for economic development.

4.   Summary and Conclusions

The objective of the present research was to study the combine effect of personal and household characteristics and social development factors. Results depicted that both factors have a significant impact on the average earnings. Proportion of educated earners, efficient age group earners and dependency ratio had a positive impact on the average earnings, while the proportion of female earners had negative effect on average earnings. It was due to those predominating socio-cultural norms in Pakistan which restrict women from being an active part of human capital for the sake of national development and progress. Moreover, the impact of socio-development factors; like infrastructure, health units and provincial capital had a favorable effect on the average earnings of individuals. On the other hand, unlawful activities result in lowering the average earnings. Therefore, it was important findings that in addition to personal characteristics, socio-economic are equally important in determining the average earnings.

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Appendices

Table A1:   Average Earnings in the Districts of Pakistan for 2010-11

Gujranwala	16496.69	Islamabad	14684.96	Lahore	14506.46
Karachi	14408.81	Rawalpindi	13784.99	Faisalabad	13295.67
Mandi Bahuddin	12650.63	Peshawar	11669.87	Zhob	11249.76
Hafiz Abad	11214.99	Okara	11067.81	Norowal	11044.13
Nankana Sahib	10948.50	Swabi	10849.06	Batgram	10801.90
Quetta	10780.87	Sibbi	10625.29	Sialkot	10594.67
Malakand	10552.01	Kohistan	10423.79	Abbotabad	10419.79
Sargodha	10401.51	Kasur	10374.23	Ghotki	10349.66
Mekran	9903.14	Bhakhar	9831.96	Sukhur	9733.23
T.T.Singh	9648.40	Manshera	9589.90	Kalat	9426.69
Swat	9390.14	Jhang	9241.72	Pak Pattan	9222.72
Upper Dir	9206.49	Bannu	9154.70	Karak	9114.45
Shangla	9102.21	Nasirabad	9101.28	Bahawalpur	8950.89
Haripur	8898.89	Lower Dir	8746.48	Khairpur	8662.84
Kashmore	8546.67	Multan	8508.43	Sahiwal	8491.15
Khushab	8379.72	Chiniot	8366.03	Nowshero Feroze	8361.67
Sheikhpura	8319.14	Jaccoabad	8319.14	Chakwal	8122.02
Shahadkot	8115.54	Nowshera	8109.94	Bonair	7945.96
Mardan	7738.31	Larkana	7715.42	Hangu	7699.11
Gujrat	7602.52	Hyderabad	7492.80	Thatta	7437.12
Kohat	7421.16	Jhelum	7208.41	D.I.Khan	7110.17
Charsada	7103.00	Shikarpur	7026.38	Layyah	6943.39
Attock	6889.55	Chitral	6808.46	Badin	6775.31
Tank	6665.80	Lodhran	6639.27	Dadu	6591.53
Nawabshah	6576.75	Rahim Yar Khan	6555.54	Jamshoro	6536.38
Bahawal Nagar	6477.69	Sanghar	6407.20	Matiari	6186.15
Vehari	6154.28	Tharparker	6080.11	Mianwali	6044.15
Rajanpur	6011.46	Tando Allah Yar	5959.39	Tando M. Khan	5853.38
D.G.Khan	5839.18	Mazaffar Garh	5802.05	Lakki Marwat	5713.01
Mirpur Khas	5565.73	Umer Kot	5502.92	Khanewal	5354.41

Note: Calculations based on HIES (2010-11)

Table A2   Gini Coefficient of Earning Inequality in the Districts of Pakistan for 2010-11

Rahim Yar Khan	0.669	Bahawal Nagar	0.615	Bahawalpur	0.593
Kasur	0.583	Khanewal	0.558	Lahore	0.553
Okara	0.544	Gujranwala	0.537	Jhang	0.528
Mazaffar Garh	0.526	Layyah	0.524	Multan	0.524
Sahiwal	0.516	Pak Pattan	0.508	Sargodha	0.506
Chiniot	0.501	Nankana Sahib	0.500	D.I.Khan	0.494
Vehari	0.492	Hafizabad	0.492	Faisalabad	0.491
Islamabad	0.482	Rajanpur	0.481	Lodhran	0.480
Rawalpindi	0.477	T.T.Singh	0.475	Karachi	0.469
Peshwar	0.464	Mandi Bahuddin	0.458	D.G.Khan	0.457
Swabi	0.453	Bhakhar	0.452	Sheikhpura	0.439
Sukhur	0.434	Khairpur	0.432	Bannu	0.431
Lakki Marwat	0.426	Shikarpur	0.421	Chakwal	0.416
Shangla	0.414	Ghotki	0.412	Sialkot	0.411
Hyderabad	0.409	Haripur	0.403	Abbotabad	0.401
Swat	0.400	Tank	0.399	Lower Dir	0.396
Attock	0.393	Karak	0.391	Mardan	0.389
Mianwali	0.385	Jaccoabad	0.383	Larkana	0.381
Manshera	0.381	Tando M. Khan	0.381	Khushab	0.377
Charsada	0.377	Bonair	0.374	Norowal	0.373
Shahadkot	0.371	Thatta	0.369	Sanghar	0.366
Batgram	0.359	Upper Dir	0.357	Gujrat	0.355
Chitral	0.352	Mirpur Khas	0.351	Nowshero Feroze	0.350
Matiari	0.347	Nawabshah	0.346	Dadu	0.345
Badin	0.344	Kashmore	0.341	Tando Allah Yar	0.335
Nowshera	0.334	Kohat	0.328	Quetta	0.315
Hangu	0.310	Tharparker	0.310	Kohistan	0.309
Malakand	0.308	Zhob	0.305	Mekran	0.304
Sibbi	0.299	Nasirabad	0.299	Jhelum	0.292
Jamshoro	0.287	Kalat	0.277	Umer Kot	0.273

Note: Calculations based on HIES (2010-11)