Table 1: Characteristics of Study Villages and Sample Households

	Village A	Village B	Village C
1. Village Characteristics			
Irrigation	Barani (rain-fed)	Irrigated/barani	Canal Irrigated
Distance to main roads	10km	4km	1km
No. of male primary schools	1	1	3
No. of female primary schools	1(closed)	1	2
No. of male middle schools	1	0	1
No. of female middle schools	0	0	2
2. Number of Sample Households			
Total	119	116	120
Non-farm households (NFH)	38	40	41
Farm households	81	76	79
Owner farm hh. (OWN)	48	38	39
Owner-cum-tenant farm hh. (OCT)	17	18	16
Pure tenant farm hh. (TEN)	16	20	24

Table 2: Per-Capita Annual Consumption Expenditure

	NOB	Annual Cons.Expend. (Rs.)		FGT measure when	the poverty l	ine is 7140Rs.
		mean	std.dev.	P (0): HCI	P(1): PGR	P(2): SPGR
All samples	354	5858	2889	0.740	0.270	0.122
by village						
Village A	119	5243	2268	0.807	0.310	0.140
Village B	116	5550	2656	0.750	0.295	0.146
Village C	119	6772	3411	0.664	0.205	0.080
by household type						
NFH	119	5148	2159	0.849	0.317	0.147
OWN	125	6338	3534	0.704	0.249	0.113
OCT	50	6514	2796	0.600	0.209	0.085
TEN	60	5718	2448	0.717	0.270	0.121

Note: One household was deleted due to missing information on consumption.

US\$1.00=38.5 Pakistan Rupees (Rs.)

Table 3: Regression Results of Consumption Poverty

	Annual Cons.Expend. (Rs.)	FGT measur	level	
	y i	Pi(0)	Pi(1)	Pi(2)
Intercept \$	5722 ***	0.769 ***	0.289 ***	0.131 ***
_	(18.244)	(15.810)	(11.887)	(8.705)
Village B dumn	ny 367	-0.060	-0.017	0.005
	(1.013)	(1.075)	(0.623)	(0.266)
Village C dumn	ny 1616 ***	-0.150 ***	-0.109 ***	-0.063 ***
<u> </u>	(4.486)	(2.689)	(3.920)	(3.649)
OCT dummy	175	-0.102	-0.041	-0.029
	(0.377)	(1.424)	(1.142)	(1.294)
TEN dummy	-773 *	0.028	0.031	0.014
•	(1.771)	(0.409)	(0.902)	(0.650)
NFH dummy	-1254 ***	0.152 ***	0.072 ***	0.036 **
	(3.531)	(2.752)	(2.619)	(2.109)
R2	0.095	0.058	0.076	0.074
F statistics	7.334 ***	4.266 ***	7.014 ***	5.549 ***

Notes: 1) NOB=354 since one household was deleted due to missing information on consumption.

²⁾ The poverty line of 7140 Rs./capita was used.

³⁾ For individual coefficients, statistically significant at *** (1%), ** (5%), * (10%), by two-sided t tests. The numbers in the parenthesis are the absolute values of t-statistics.

⁴⁾ F-statistics is significant at 1% with *** (F test).

^{\$} The reference category is owner farm households (OWN) in Village A

Table 4: Human Capital

Village	Village A					Villa	ge B		Village C			
Household type	NFH	OWN	OCT	TEN	NFH	OWN	OCT	TEN	NFH	OWN	OCT	TEN
Number of sample households	38	48	17	16	40	38	18	20	41	39	16	24
Household roster members												
Total population	371	509	210	157	297	359	145	184	334	350	175	218
Male %	53.1%	53.8%	52.4%	53.5%	53.5%	50.1%	54.5%	51.1%	48.5%	50.3%	55.4%	51.8%
Female/Male ratio	0.883	0.858	0.909	0.869	0.868	0.994	0.835	0.957	1.062	0.989	0.804	0.929
Those with current health problem (%)	5.7%	6.7%	13.8%	7.6%	6.7%	9.5%	13.1%	9.2%	9.9%	10.6%	9.1%	11.5%
Those with past health problems (%)	4.0%	5.1%	12.4%	8.9%	11.4%	10.0%	25.5%	11.4%	21.6%	16.6%	7.4%	18.3%
Average household size	9.76	10.60	12.35	9.81	7.43	9.45	8.06	9.20	8.15	8.97	10.94	9.08
Working population												
Total population	189	291	106	83	134	174	73	99	166	177	85	127
Percentage literate	26.5%	23.7%	23.6%	22.9%	14.2%	26.4%	15.1%	14.1%	27.7%	44.6%	42.4%	24.4%
Those working excluding domestic works	82	138	48	45	67	72	36	47	80	80	40	64
Average per household	2.16	2.88	2.82	2.81	1.68	1.89	2.00	2.35	1.95	2.05	2.50	2.67
Those working on domestic works	107	153	58	38	67	102	37	52	86	97	45	63
Average per household	2.82	3.19	3.41	2.38	1.68	2.68	2.06	2.60	2.10	2.49	2.81	2.63

Table 5: Land Tenancy

Unit = jarib = approx. 0.5acre

Village	V	illage A		V	illage B		Village C			
Household type	OWN	OCT	TEN	OWN	OCT	TEN	OWN	OCT	TEN	
A 1 - 1 -										
Average per household										
Owned land	23.9	10.0	0.0	12.9	2.0	0.0	6.2	3.5	0.1	
Rented-in land	0.0	4.1	6.7	0.0	2.8	4.0	0.0	5.0	4.7	
Rented-out land	0.5	0.0	0.0	8.4	0.0	0.0	1.3	1.3	0.0	
Net operated area	23.4	14.1	6.7	4.6	4.8	4.0	5.0	7.2	4.7	
of which cultivated	15.7	14.1	6.7	3.7	4.8	4.0	5.0	7.2	4.7	

Table 6: Cropping Pattern

Village	•	Village A	A		Village E	3	Village C			
Household type	OWN	OCT	TEN	OWN	OCT	TEN	OWN	_	TEN	
1. Ratio of households with the follow	ing crops									
Annaul crops										
Wheat	91.7%	94.1%	87.5%	65.8%	83.3%	70.0%	48.7%	37.5%	37.5%	
Maize	62.5%	70.6%	43.8%	65.8%	72.2%	80.0%	74.4%	68.8%	54.2%	
Sugarcane	0.0%	0.0%	0.0%	5.3%	11.1%	30.0%	12.8%	18.8%	16.7%	
Fodder crops #	22.9%	0.0%	37.5%	31.6%	44.4%	25.0%	41.0%	43.8%	20.8%	
Vegetables	33.3%	70.6%	31.3%	63.2%	83.3%	75.0%	64.1%	62.5%	75.0%	
Woodland	4.2%	0.0%	0.0%	10.5%	16.7%	0.0%	2.6%	0.0%	0.0%	
Orchard	0.0%	0.0%	0.0%	2.6%	0.0%	5.0%	20.5%	50.0%	12.5%	
Nursery	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	48.7%	68.8%	58.3%	
Current fallow and pastures	58.3%	70.6%	31.3%	13.2%	27.8%	15.0%	12.8%	12.5%	12.5%	
2. Ratio of areas under crops to the ne	t cultivate	d area								
Annaul crops										
Wheat	39.9%	50.8%	48.1%	59.3%	42.6%	34.6%	35.9%	15.1%	20.4%	
Maize	11.4%	9.6%	14.8%	53.5%	31.0%	32.1%	37.9%	20.3%	30.7%	
Sugarcane	0.0%	0.0%	0.0%	3.6%	7.5%	24.5%	11.9%	5.2%	6.1%	
Fodder crops #	3.1%	0.0%	8.0%	8.2%	17.4%	11.3%	11.6%	16.1%	11.2%	
Vegetables	4.2%	13.1%	4.2%	35.1%	49.3%	52.5%	32.3%	17.5%	40.4%	
Woodland	0.3%	0.0%	0.0%	9.3%	1.7%	0.0%	0.1%	0.0%	0.0%	
Orchard	0.0%	0.0%	0.0%	28.5%	0.0%	10.1%	14.0%	19.6%	8.8%	
Nursery	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	19.9%	27.2%	17.3%	
Current fallow and pastures	51.7%	32.7%	40.8%	3.0%	7.2%	4.4%	3.3%	2.2%	9.2%	
Sum #	110.5%	106.2%	116.0%	200.3%	156.8%	169.5%	167.0%	123.3%	144.2%	

Notes: \$ Fodder crops include sorghum, barley, and shaftal. Non-specified, extensive fodder area is classified in "Current fallow and pastures".

[#] Since the denominator is the net cultivated area, the sum is over 100%.

Table 7: Land Productivity of Wheat Grains

Village	7	Village A	L	•	Village B	}	Village C			
Household type	OWN	OCT	TEN	OWN	OCT	TEN	OWN	OCT	TEN	
1.Wheat areas (ha)	1.38	1.54	0.74	0.67	0.50	0.40	0.74	0.58	0.52	
2.Grain yield										
Mean (kg/ha)	613	726	729	1226	1391	1568	2282	1925	2163	
Standard deviation (kg/ha)	494	486	589	511	581	1087	756	618	747	
Coefficient of variation (%)	80.5%	67.0%	80.8%	41.7%	41.8%	69.3%	33.1%	32.1%	34.5%	
Minimum (kg/ha)	0	115	0	395	395	0	988	1186	494	
Maximum (kg/ha)	1977	1581	2372	2372	2372	4744	3954	2767	3163	

Notes: Only those households with positive areas of wheat are used (see Table 6 also).

Table 8: Income Sources

												(%)
Village	Village A					Villag	ge B			Villag	ge C	
Household type	NFH	OWN	OCT	TEN	NFH	OWN	OCT	TEN	NFH	OWN	OCT	TEN
Agriculture-Related												
a. Own crop farming #	0.0	100.0	100.0	100.0	0.0	100.0	100.0	100.0	0.0	100.0	100.0	100.0
b. Livestock	73.7	91.7	76.5	93.8	30.0	71.1	77.8	70.0	43.9	76.9	62.5	58.3
c. Casual farm wage work	10.5	14.6	5.9	12.5	27.5	10.5	16.7	35.0	7.3	7.7	12.5	29.2
d. Full-time farm wage work	2.6	0.0	5.9	18.8	0.0	0.0	0.0	10.0	14.6	0.0	6.3	0.0
e. Land rent	15.8	2.1	0.0	0.0	0.0	15.8	0.0	0.0	4.9	17.9	18.8	0.0
Non-Agriculture												
f. Onw enterprises	18.4	14.6	5.9	6.3	35.0	21.1	16.7	25.0	39.0	28.2	25.0	20.8
g. Casual non-farm wage work	13.2	22.9	5.9	50.0	22.5	15.8	22.2	55.0	7.3	10.3	6.3	20.8
h. Full-time non-farm wage/salary work	73.7	52.1	47.1	56.3	42.5	36.8	33.3	30.0	61.0	56.4	50.0	41.7
i. Foreign/domestic remittances	15.8	10.4	17.6	0.0	0.0	2.6	5.6	0.0	0.0	10.3	6.3	8.3
j. Other un-earned income \$	5.3	4.2	17.6	0.0	0.0	7.9	0.0	0.0	4.9	5.1	18.8	16.7

Notes: Each number shows percentage of households with the income source. For "own crop farming" and "livestock," even when the net income is negative, it is counted as one source.

[#] Corresponding to those activities listed in Table 6.

^{\$} This includes Zakat, pensions, etc.

Table 9: Income Level and Income Source Composition

Village	Village A				Village B					Village C			
Household type	NFH	OWN	OCT	TEN	NFH	OWN	OCT	TEN	NFH	OWN	OCT	TEN	
Average annual household income (Rs.)	71686	73099	80474	68214	45430	88430	65771	58332	72786	130806	117879	74835	
Composition by sources (%)													
Agriculture-Related													
a. Own crop farming	0.0	7.1	9.2	2.7	0.0	15.5	19.4	10.8	0.0	19.6	16.9	11.2	
b. Livestock	7.0	8.6	10.3	17.1	3.5	10.1	20.8	11.1	4.9	15.9	9.8	16.1	
c. Casual farm wage work	1.8	3.6	1.8	2.5	17.5	2.3	3.0	10.3	3.7	0.8	2.9	7.4	
d. Full-time farm wage work	1.2	0.0	1.8	8.6	0.0	0.0	0.0	6.2	4.9	0.0	1.0	0.0	
e. Land rent	1.8	1.4	0.0	0.0	0.0	20.2	0.0	0.0	2.5	2.7	3.8	0.0	
Non-Agriculture													
f. Onw enterprises	13.3	16.3	1.8	5.8	41.7	15.1	25.8	15.5	41.8	23.7	29.6	26.0	
g. Casual non-farm wage work	4.2	6.0	1.0	13.8	9.2	2.8	6.0	27.0	0.7	2.0	1.9	7.6	
h. Full-time non-farm wage/salary work	51.6	36.8	38.3	49.5	28.1	19.4	20.9	19.0	41.4	25.1	31.0	24.5	
i. Foreign/domestic remittances	18.8	20.2	29.8	0.0	0.0	14.3	4.1	0.0	0.0	10.1	1.1	6.1	
j. Other un-earned income	0.4	0.1	6.0	0.0	0.0	0.2	0.0	0.0	0.0	0.2	2.0	1.2	

Note: See notes for "HY.WK1" in Appendix 1 "Documentation of Primary Data Files (Revised)."

Table 10: Labor Force Allocation

Village	Village A					Village B				Village C			
Household type	NFH	OWN	OCT	TEN	NFH	OWN	OCT	TEN	NFH	OWN	OCT	TEN	
1. Average number of workers													
per households *	2.16	2.88	2.82	2.81	1.68	1.89	2.00	2.35	1.95	2.05	2.50	2.67	
2. Number of jobs per household #													
Mean	2.24	2.67	2.71	2.63	1.38	2.03	2.11	2.50	1.98	2.46	2.50	2.42	
Std.dev.	1.53	1.45	1.69	1.45	0.70	0.91	1.13	1.05	1.41	1.33	1.55	1.14	
Percentage of hh. with the number=1	39.5%	18.8%	35.3%	18.8%	72.5%	26.3%	33.3%	15.0%	43.9%	20.5%	31.3%	20.8%	
Percentage of hh. with the number=2	34.2%	33.3%	17.6%	31.3%	20.0%	57.9%	38.9%	40.0%	26.8%	43.6%	31.3%	37.5%	
Percentage of hh. with the number>2	26.3%	47.9%	47.1%	50.0%	7.5%	15.8%	27.8%	45.0%	26.8%	35.9%	37.5%	41.7%	
3. Average number of jobs													
per worker	1.05	1.13	1.03	1.12	1.09	1.14	1.16	1.24	1.05	1.19	1.19	1.20	
4. Percentage of hh. with non-farm													
income sources \$	97.4%	75.0%	64.7%	87.5%	87.5%	60.5%	55.6%	85.0%	85.4%	76.9%	62.5%	62.5%	

Notes: * Those persons engaged in domestic works (PRIMJOB=8) are excluded.

- # Number of jobs per households =D(PJOB1+SJOB1)+D(PJOB2+SJOB2)+D(PJOB4+SJOB4)+D(PJOB5+SJOB5)
- +N(PJOB6+SJOB6)+N(PJOB7)+N(PJOB9), where D(..) is a dummy variable function and N(..) is a function that returns the number itself.
- \$ A household is defined as "with non-farm income sources" if N(PJOB4+SJOB4)+N(PJOB5+SJOB5)
- +N(PJOB6+SJOB6)+N(PJOB7)+N(PJOB9)>0.

For the definitions of these variables, see notes for "DEMOGH.WK1" in Appendix 1 "Documentation of Primary Data Files (Revised)."

Table 11: Debt/Credit Positions

Village		Villag	ge A			Villag	ge B			Villag	ge C	
Household type	NFH	OWN	OCT	TEN	NFH	OWN	OCT	TEN	NFH	OWN	OCT	TEN
Houshoolds with Outstanding Dobt												
Housheolds with Outstanding Debt												
1. Formal institutions		•			_	^			•	0		
Number of households	0	2	0	0	1	0	0	0	2	8	4	3
(%)	0.0%	4.2%	0.0%	0.0%	2.5%	0.0%	0.0%	0.0%	4.9%	20.5%	25.0%	12.5%
Average debt if positive (Rs.)		114000			37000				25350	66375	48250	36333
2. Friends and relatives												
Number of households	19	28	5	10	23	23	12	17	30	10	4	11
(%)	50.0%	58.3%	29.4%	62.5%	57.5%	60.5%	66.7%	85.0%	73.2%	25.6%	25.0%	45.8%
Average debt if positive (Rs.)	15053	21221	16859	17270	13091	20652	21101	108824	15993	47680	25002	21333
3. Other informal sources												
Number of households	5	0	2	0	2	1	1	2	6	1	3	6
(%)	13.2%	0.0%	11.8%	0.0%	5.0%	2.6%	5.6%	10.0%	14.6%	2.6%	18.8%	25.0%
Average debt if positive (Rs.)	4900		4350		3500	10000	35000	500	2708	800	87000	52533
Housheolds with Outstanding Credit												
Number of households	3	7	0	0	3	4	4	1	4	12	4	4
(%)	7.9%	14.6%	0.0%	0.0%	7.5%	10.5%	22.2%	5.0%	9.8%	30.8%	25.0%	16.7%
Average credit if positive (Rs.)	2833	15143	3.070	0.070	3700	33750	3850	20000	5375	61333	77500	179250
range treat if positive (165.)	2000	10110			3700	22720	2020	_0000	5575	01000		1.,,200

Table 12: Self Sufficiency in Wheat

Village		Villag	ge A			Villag	ge B			Villag	ge C	
Household type	NFH	OWN	OCT	TEN	NFH	OWN	OCT	TEN	NFH	OWN	OCT	TEN
1. Annual expenditure on wheat												
per household (Rs.) #												
Mean	7730	7596	10143	7995	6582	8494	8519	7607	7397	8397	6919	9968
Standard deviation	3154	4490	4935	5954	4481	8916	5167	3735	4114	6731	4742	5804
2.Percentage met from domestic												
production												
Mean	0% 2	27.24%	29.02% 2	21.19%	0% 3	35.63% 4	17.03% 3	30.53%	0% 4	11.92% 2	2.56% 2	0.13%
Distribution: $x=0\%$	38	8	1	6	40	10	4	7	41	19	11	16
0% < x < =50%	0	34	14	8	0	16	7	9	0	5	2	4
50% <x<100%< td=""><td>0</td><td>3</td><td>2</td><td>2</td><td>0</td><td>9</td><td>3</td><td>4</td><td>0</td><td>2</td><td>1</td><td>2</td></x<100%<>	0	3	2	2	0	9	3	4	0	2	1	2
x=100%	0	3	0	0	0	3	4	0	0	13	2	2

Note: # Expenditure on wheat includes imputed expenditure of domestically produced wheat.

Table 13: Adjustment to Risk

Village	Village A				Village B				Village C			
Household type	NFH	OWN	OCT	TEN	NFH	OWN	OCT	TEN	NFH	OWN	OCT	TEN
A. Those households with "Good" year												
in the last five years (no. of households)	35	42	17	15	36	37	18	19	41	39	15	23
Adjustments (no. of hh.)	33	42	1 /	13	30	31	10	19	41	39	13	23
1. Increased food/non-durable consumption	19	24	14	8	32	34	16	18	34	31	11	18
Increased tood/non-durable consumption Increased durable consumption	19	24 11	3	3	7	34 11	5	4	16	16	4	8
<u> </u>	2	3	2	2	2	1	1	4		10	0	0
3. Decreased wage labor to increase leisure4. Saved more in financial institutions		-					_	1	4	1	Ü	
	1	1	0	0	1	0	0	1	1	2	0	0
5. Purchased gold and jewellery	2	2	0	0	0	1	0	1	1	2	1	3
6. Purchased livestock	6	2	1	2	3	1	0	0	1	9	1	2
7. Purchased land	2	0	1	1	1	2	2	0	0	6	0	2
8. Increased food storage	4	12	3	3	1	4	1	0	3	3	4	1
9. Helped others by credit/trasnfer	4	7	3	2	0	3	5	3	7	7	4	7
10. Spent more on children's education	0	2	1	1	1	1	1	1	4	6	1	0
11. Others	5	0	0	0	1	0	0	0	2	0	1	1
B. Those households with "Bad" year												
in the last five years (no. of households)	34	46	17	15	39	38	17	20	39	37	13	23
Adjustments (no. of hh.)												
1. Decreased food/non-durable consumption	16	20	9	5	22	29	8	12	27	25	10	12
2. Decreased durable consumption	7	9	2	1	9	8	5	4	14	15	5	7
3. Increased wage labor to decrease leisure	3	9	2	4	3	3	3	5	5	3	1	2
4. Dissaved from financial institutions	0	0	0	0	1	2	0	0	0	1	0	1
5. Sold gold and jewellery	1	1	0	0	1	1	0	0	2	0	0	1
6. Sold livestock	2	2	0	2	1	1	1	0	0	1	0	2
7. Sold land	0	1	1	1	1	0	1	0	0	0	0	0
8. Decreased food storage	3	16	3	1	0	3	0	0	2	2	0	1
9. Were helped by others by credit/trasnfer	10	17	8	7	19	11	8	12	19	14	7	12
- · ·		0	0	0		0	0	0	0	0	0	0
10. Spent less on chidlren's education	0	1	-		1		-	1	0	1	-	1
11. Others	4	1	0	0	0	0	0	1	1	1	0	1

Note: Due to multiple choices, the sum of adjustments is larger than the number of households who experienced "Good/Bad" year.

Figure 1: Cumulative Distribution of Per-Capita Consumption by Villages

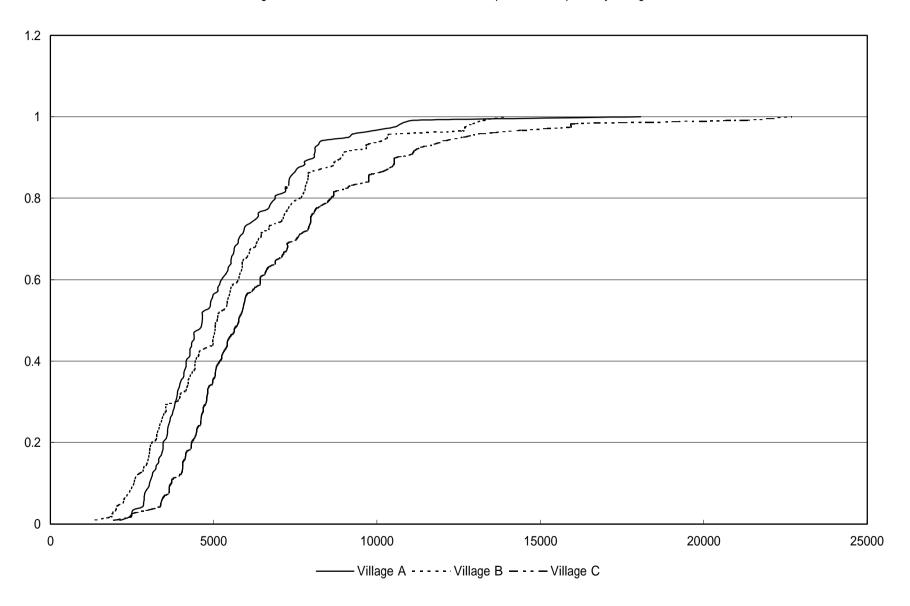


Figure 2: Cumulative Distribution of Per-Capita Consumption by Household Types

