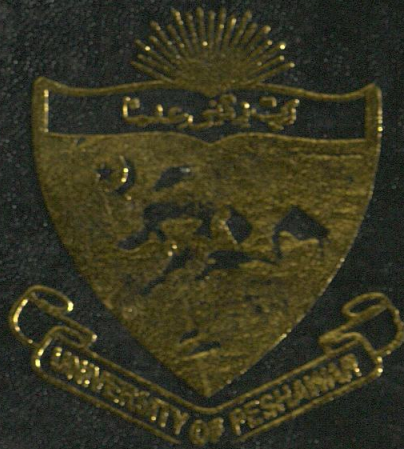


**CROSS-DISTRICT MULTIPLE INDICATORS OF QUALITY  
OF LIFE AND WELL-BEING IN KHYBER PAKHTUNKHWA  
DETERMINANTS, VARIATIONS, AND FUTURE OUTLOOK**



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**SESSION 2004-2005**

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fulfillment of the requirement for the degree of  
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# ***Dedication***

**TO**

**My Mother Whose Goodness and Prayers Have Always Been A Guiding  
Light In My Life and My Father Who Was An Amazing Source of  
Inspiration And Showed Me The Value Of Finer Things In Life And To  
My Honourable Teachers Who Have Always Imbided In Me The Urge  
To Seek Knowledge And Truth**

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## LIST OF ACRONYMS

QoL	Quality of Life
UNESCO	United Nations Education, Scientific and Cultural Organization
OECD	Organization of Economic Cooperation and Development
WHO	World Health Organization
GNP	Gross National Product
HDI	Human Development Index
ComQoL	Comprehensive Quality of Life
PCA	Principal Component Analysis
WFS	Weighted Factor Score
FAS	Family Affluence Scale
ACVA	Adapted Canonical Variate Analysis
HBSC	Health Behaviour in School Children
US	United States
UK	United Kingdom
HPI	Human Poverty Index
CWIR	Core Welfare Indicator Questionnaire
PSLMS	Pakistan Social and Living Standards Measurement Survey
MICS	Multiple Indicator Cluster Survey
KMO	Kaiser-Meyer-Okin
OIC	Organization of Islamic Conference
MDT	Multiple Discrepancy Theory
QWL	Quality of Work Life
SWB	Subjective Well-Being
ESRC	Economic and Social Research Council
UNDP	United Nations Development Programme
NASA	National Aeronautics and Space Administration

## ABSTRACT

Quality of Life (QoL) is a multidimensional concept encompassing many aspects of an individual's, community's, and country's existence and being. It is not just a measure of material resources at their disposal but of other more intangible resources and environments which produce effects which enhance their quality of life. The study attempted to concentrate on the province of Khyber Pakhtunkhwa and look at the Quality of Life and Well-being of individuals in thirteen of its districts representing its major population. It followed an integrative approach to measuring Quality of Life. QoL encompasses not only the material aspects of life like income, employment, housing etc but also the more intangible non-material factors like family, social cohesion, trust etc; influencing it. The method of Principal Component Analysis (PCA) was used to tackle with multidimensionality as well as explain variation in QoL and Well-being. Weighted Factor Score (WFS) were used as an index for ranking districts for QoL and well-being on the basis of social indicators chosen in different domains of life. Both descriptive and multivariate regression analysis was done to estimate the determinants of Quality of Life and Well-being taken as the Overall Experience of Life (OEL). The results show that the majority respondents use public facilities and regard them as good except for public transport. They are mostly not satisfied with their education level and accommodation standards, however, find their health and social life satisfactory. Majority respondents can barely cover their basic expenses, however can just about afford to keep their houses comfortable and have meat or fish weekly and buy new clothes. Most are concerned about their jobs and feel insecure. There is mostly an optimistic response about the future, however they feel their lives are not as they would have wanted them to be and get a sense of belittlement due to their job status or income. However majority say they are not inclined towards corrupt behaviour. There is however a considerable amount of distrust in institutions and political participation is low. Social interaction is healthy as far as close family is concerned. Majority are of the view that people do not follow traffic rules, disregard caring behaviour in public and evade taxes. Majority of the respondents also believe that a good quality of life requires good education, a steady job, standard accommodation, wholesome family life, good health and a fair amount of social life. The districts with high urban disposition top the ranks in quality of life in Khyber Pakhtunkhwa, like Peshawar, Mardan, Swat and

Charsadda, while Bannu, Kohat and Lower Dir fall amongst the bottom districts in terms of quality of life. The rural/urban ranking also follows similar patterns with a few exceptions. There is a need to increase the quality and access of public amenities, opportunities of employment, education and health access, affordable and quality housing, encourage building social networks, transparency in institutions, encouragement of civil society involvement, stricter tax rules and penalties, and lastly an utter need to gear up and equip statistical offices and databases for future research in the area of Quality of Life and Well-being as are presently deficient.

## Chapter 1

### INTRODUCTION

#### 1.1 Background of the study

Man through the ages has always been concerned with the Quality of Life (QoL). Philosophers, religious leaders, poets, mystics and visionaries have not only hinted but also specified and outlined principles which would lead to eternal bliss, happiness and utopia (Logotheti, 1996). Quality of Life is a modern approach to an age old idea. It depicts the well-being of the people in the surrounding in which they are living. To every person, Quality of Life will signify the combination of different desires attained on the whole that will make them happy and satisfied (Liu, 1970).

Quality of Life is an important area of intellectual discourse in economics, especially in Happiness Studies, which is also a research area in psychology and sociology (Diener and Suh, 1997). In the 1960s and 1970s in the US and Scandinavia, the social indicators movement came about which consisted of the idea of QoL and well-being as an important concern because it was thought that relying on just economic indicators to represent the quality of life of the masses was not enough (Vesan and Bizzoto, 2011). As a result since the last 30 years governments all over the world as well as international agencies like the OECD, WHO, UNESCO to name a few, have been constantly trying not only to gauge but also to compare QoL between different countries and regions as well as within, and also monitor the changes that have occurred in QoL over time.

The overall development of the concept of QoL can be summarized as firstly by means of defining it through its constituents like a state of being happy or fulfilled or being wealthy etc. Secondly defining QoL by using particular objective or subjective indicators of a social nature depicting for instance, levels of income like Gross Domestic Product (GNP), conditions of health, education levels, environmental states etc. And lastly by defining QoL through grouping together various variables that affect it, into sets of composite indices which contain myriad socio-economic as well as political and environmental indicators.

The defining attributes of QoL differ according to various researchers in the field, for instance according to Meerberg (1993), when one feels that one is generally satisfied with life, this can be an attribute of QoL. While Naess (1999), believes that its only the subjective well-being that can be termed as the defining attribute of QoL and not the objective circumstances. On the other hand Haas (1990) disagrees with the earlier view and says that it is the subjective aspect that is indicative of well-being only and not QoL as such. Whereas the WHO's defining attribute of QoL is solely to do with the individual's own perceptions.

Quality of life has been defined differently by different researchers e.g; according to Veenhoven (2007), QoL is a wholistic concept bringng into its fold the various facets of a persons life as he/she perceives of it, while Amartya Sen (1993) assesses QoL as to be able to not only achieve in life what one is capable of but also to be able to get the best opportunities in the form of an enabling environment so one can utilize one's capacity fruitfully. The World Health Organization (WHO) defines it as an individual's own perception of his life given his socio-cultural setup. Perloff (1969) considers QoL as elements or accounts of comprehensive systems of data characterized by a balance between inputs and outputs or inflows and outflows. Dalkey and Rourke (1971) think QoL is a depiction of how happy and fulfilled an individual is with his life, and the well-being that he gains in the process is a measure of his quality of life. While Christakis (1972) and Terleckyz (1970) approach QoL through social goals and policy formulation and they specify and examine a multidimensional entity of many QoL components between the desired and actual levels. Wingo (1973) suggests that in a micro framework QoL might be jointly reflected in terms of the capability to have at their disposal material inputs at one level and at another the ability to feel satiated, which can be different for different people. Diener and Suh (1997) refer to QoL as an area which is not just confined to having serious discussions on the subject but also to grasp the fact that it is an area which touches the most important aspect of life and well-being where people consciously enquire if they as a society are doing well or otherwise. Liu (1970) further describes QoL concept to have become a focal point of converging aspects of society economy, politics and environment as collective considerations so as to become doubtlessly a multi-disciplinary subject.

Quality of Life is a multifaceted area encompassing numerous dimensions of a person's, community's, and country's existence and being. It is not just a measure of material resources at their disposal but of other more intangible resources and environments which produce effects which enhance their quality of life.

The concept of QoL involves complex inter-relationships among economic, social and environmental considerations. Different disciplines like economics, sociology, environmental sciences and psychology have tended to approach the issue of QoL in terms of their respective perspectives. Therefore serious attempts are being made to develop the concept into a useful tool for decision makers in the public and private sectors (Livingston, 1998). QoL is spread over a wide area that encompasses an array of different dimensions with factors in each dimension that can be measured through an associated number of indicators (Eurostat, 2007).

In the field of Quality of life studies there is a consensus that broadly the fundamental life domains together should explain the QoL idea (Pukeliene, 2011; Sen 1993; Cummins 2000; Hagerty 2001; Felce and Perry 1997; M. Kenny 2005; Schallock 2004; Vesan and Bizzoto 2011). Though largely, writers have found considerable overlap that exists between these domains of QoL. For instance, Schallock and Verdugo (2002) have proposed eight central domains of life which consist of livelihood situations, social interaction and cohesion, physical and mental health, education, freedom and rights. They also identify most common indicators for each QoL domain, however selecting indicators depends on the researchers' own discretion in terms of their own fields and relative to their particular researches.

Thus the Quality of Life is a reflection of the way people of a nation or area live and assess their lives. Authors analyzing QoL like Cummins, (1996), Hagerty et al., (2001) Veenhoven, (2000; 2005), are in consensus regarding the fact that it is an outcome of outer as well as inner conditions. The outer for instance, have to do with the form and level of technological prowess, infrastructural state, foreign relations, institutional setups, environmental conditions while the inner conditions are more to do with inter personal and societal interactions, the beliefs and norms of the individual and the society (Kolenikov, 1998). QoL is a vast phenomenon encompassing that area of well-being which cannot be effectively depicted by purely material considerations

and covers a vast number of factors which affect our lives other than just materially (Stiglitz, Sen, Fitoussi, 2009).

Well-being is also an umbrella concept embracing objective as well as subjective well-being. Well-being takes into account what the individual's situation is and how he himself evaluates it. Thus well-being is related to the society in which people dwell, the political setup they enjoy, how their economy performs and how their culture links them all (Rojas, 2004). According to Sen having goods and services at one's disposal is not enough to confidently evaluate well-being. A plethora of other dimensions than economic which have more to do with human emotional imperatives, creativity, inclination and leisure are more pronounced in Nussbaum's (2000) idea of well-being. It is a complex multi faceted construct (Pollard and Lee, 1998). Happiness Economics looks at subjective well-being as when one has an overall fulfilled life. Where, from the economic view point this is taken as a uni-dimensional phenomenon while being in a state of satisfaction in the various areas or dimensions of life as a multi-dimensional phenomenon, (Bell, 2005). This definition of well-being as satisfaction in different domains of life will be adopted for the purposes of the present study.

However there are competing views about the relationship of Quality of Life and Well-being (Haas, 1998). Some regard the term as interchangeable with QoL (Felce and Perry 1995), however some see it embedded in the wider idea of QoL (Diener and Suh 1997; Vitterso 2005). Economists nowadays have reconciled to the fact that assessing subjective well-being of individuals go a long way in understanding how they actually feel about their condition (Bell, 2005). Thus Quality of Life encompasses subjective well-being i.e enhancement in quality of life means attainment of subjective well-being and vice versa. Whether its called Quality of Life or well-being its measurement makes use of objective and subjective measures in most studies.

The present study focuses on quality of life of individuals taking into account an individualistic ideology where the QoL depends on the unique experience of life for each person. Consistent with this ideology the definition of Quality of life as inferred from earlier discussion is that it is a multifaceted concept which takes into account what the condition of life is like on the ground, so to speak, for individuals and

communities etc as well as how it can be assessed, where these life conditions are an outcome of internal environment (family, health, education etc) and external environment (work, standard of living, housing etc). QoL encompasses not only the material aspects of life like income, employment, housing etc but also the more intangible non-material factors like family, social cohesion, trust etc; influencing it. Well-being too is multidimensional and is embedded in the broader sphere of Quality of Life. It relates to generally life of a person being in a satisfied state as well as to have achieved such fulfillment in a number of life domains.

This approach is very much in accordance with traditional economic approach to welfare, where individuals attain different welfare levels while they make choices (Bell, 2005). The study will explore people's life conditions and its subjective evaluations through asking satisfaction questions and will look at differences in satisfaction levels in various domains of life across socio-economic and demographic groups. The variations that exist within and between communities is also focused upon.

QoL is a multifaceted idea which has captured the academics thought as well as public policy makers where both rich and poor countries alike suffer from vast differences in Quality of Life. However the phenomenon is more pronounced for developing countries as a result of vast disparities in levels of income and development. In Pakistan it is more a cause for concern because of a large and diverse population with its requisite array of resources and issues of allocation. In Pakistan since its inception more than sixty seven years ago most governments have neglected overall well-being of people (Haq, 2008). Given that the population has been growing at a high rate, the ratio of poor has increased many fold, the percentage of literate population is low, health situation in terms years of expected life at birth is low, female and infant death rates are high, public services are poor in quantity and quality plus limited citizens access due to in- affordability have exacerbated differences between what people enjoy as life quality between regions. The performance of government has been disappointing as far as improving life quality is concerned as GDP growth might not fully indicate its affect as a cause of betterment in life's quality. A number of cross district, provincial and regional studies have been conducted in Pakistan where the social sectors have been focused upon (Haq 2008). In her study Siddiqui (2008) analyses that regional problems of poverty and inequality

cannot be highlighted sufficiently due to being lost in the overall national or provincial statistics. Provincial and district-wise differences in the basic facilities like schools, hospitals/ health facilities and general quality of living however show the vast disparities that lie between the regions (UNDP, 2009). Well-being analysis using both objective and subjective indicators show that all major cities which happen to be the capital cities of the provinces turn up in top well-being slots (Haq 2009). It is also important to mention that the districts top most in the ranking order are situated in the rich Punjab as far as objective well-being is concerned (Pasha and Naeem, (1999), Cheema, et al.,(2008), Amjad, et al., (2008) and Haq and Uzma, (2008)) etc; the study reiterated that Punjab is far more socially developed than its counterparts. These studies have shown that there exists large disparities between and within districts, regions and provinces and deficiencies in QoL exist. Major intra-provincial disparities and inequalities have risen. Large cities, like the federal and provincial capitals have ended up at the top of the rankings within the districts, Pasha and Tariq (1982). Regional clusters exist but overall development have been slow and generally backward trends were a norm in the 80s and 90s, Balochistan and Khyber Pakhtunkhwa experienced increased inequality and while Punjab made further progress, Khyber Pakhtunkhwa had an emerging economic outlook and Balochistan lagged behind, Jamal and Khan(2003). Though according to Pasha et al,(1990) who used social indicators like education, health, gender equality and housing, Punjab has shown improvements while Balochistan falls behind the rest in the 70s and 80s. Uddin (2007) suggests increases in not only provision but also access and quality of social services in target areas as imperative. Objective and subjective well-being indices have been constructed by Haq and Zia (2008) which show discrepancies across districts of Pakistan, more attention needs to be given to less developed districts in order to achieve prescribed social goals.

Most of these studies give an overall picture of districts of Pakistan and most concentrate on prosperous provinces like Punjab and some on Sind (Jamal and Salman 1988), while Khyber Pakhtunkhwa and Balochistan though part of these researches have not been solely tackled in terms of QoL and Well-being. Though these studies do point to the fact that progress in QoL in these backward provinces has been slow and minimal and lagging behind the rest (Pasha et al., 1982).

The present study attempts to concentrate on the province of Khyber Pakhtunkhwa and look at the QoL and well-being of individuals in thirteen of its districts representing its major population spread over its seven divisions. It will follow a mixed approach to quantify Quality of Life (Costanza, 2005) that integrates techniques which measure basic needs and which quantify self perceived well-being by employing the use of both objective as well as subjective indicators where the objective indicators focus on social, economic and health aspects while the subjective indicators are directed towards self reflection that depict their individual experience of life which further adds to the objective social aspects. This will be accomplished through assessing to what extent the individuals' perception of what adds to their well-being is met and also how imperative that requirement is to their overall QoL. By combining both objective and subjective indicators of QoL, one can get a clearer picture of QoL. This line of thought helps overcome deficiencies in existing conceptual and measurement approaches (Costanza, 2005). The disparities that exist within and between districts is examined. Suggestions on improving situations in QoL and well-being through informed policy so as to intervene in the right places to ensure a more positive outcome in the future for Khyber Pakhtunkhwa is the norm.

## **1.2 Research Questions**

The research questions would be to ask as to,

- How individuals perceive their QoL and Well-being in Khyber Pakhtunkhwa?
- Do variations across districts about Quality of life and well-being exist?
- What are the influencing factors of QoL across districts of Khyber Pakhtunkhwa?

## **1.3 Justification of the study**

The present study aims at assessing district wise indicators of Quality of life and well being in Khyber Pakhtunkhwa. The study measures both objective and subjective indicators which reflect people's objective circumstances in their socio-cultural setup as well as their subjective appraisal of it. This study fills the gap in obtaining more cohesive information on the conditions which individuals live in which gives policy makers a more powerful insight when strategizing development. A careful selection of indicators having wide sectoral coverage e.g; health, education, living conditions,

environment etc; which display specific characteristics oriented towards societal goals (Haq, 2008) where both the objective and subjective assessment of Quality of life and Well-being gives a more complete and useful picture.

There are a considerable number of researches on the topic on districts in Pakistan. Ghaus, Pasha and Ahmad(1996) using indicators as the Human Development Index (HDI) income, literacy and life expectancy as well as death rate in newborns. While (Haq & Zia 2008)uses not only HDI indicators like income ,health and education but also subjective indicators which refer to, for instance, personal likes or dislikes, way of thinking, ideas and what is considered of value in terms of fulfilling them, (Pasha & Tariq 1982), (Jamal & Khan 2003) use indicators which relate to levels of income and wealth, mechanization of agriculture, housing, transport, health and education, for Punjab (Haq 2007-8) and for Sindh (Jamal & Salman, 1988).

Similarly such research is lacking for particularly KP where economic growth is sluggish, population growth levels are high, poverty is increasing continuously, social amenities are next to non existent leading to conditions where well-being levels are falling. Thus there is an urgent need for such a research study in Khyber Pakhtunkhwa which can help detect the condition of the citizens.By combining both subjective and objective indicators and their measurement techniques the unique QoL idea emerges which has a more reasonable appeal in terms of its ingredients.Haq (2008) has used such a measure at overall district level in Pakistan but emphasis is missing on Khyber Pakhtunkhwa as in afore mentioned studies. In this study not only Quality of Life of individuals in Khyber Pakhtunkhwa is solely focused upon but ensures more meaningful outcomes which will assist social policy goals in increasing quality of life for this and future generations.

This research aims to help economists to concentrate on aspects which have either been overlooked or left out of their domain to be tackled by other disciplines. Economists generally and Development economists in particular with reference to Pakistan can benefit by viewing aspects of human development, standards of living and life satisfaction. Government and policy makers can have a broader insight into what society at large is desirous of and make intelligent choices which benefits the masses. These policy makers can be in the areas of health, education, environment, public safety etc. Moreover,strength of institutions in terms of efficiency and

transparency as well as promotion and development of trust and cohesion in society and its effects on well-being is also relevant to economists i.e reducing ambiguity, promoting good governance, adherence to law, and putting down corrupt practices. Furthermore aiding economists in explaining utility at a more cohesive level by using subjective well-being and hence taking the debate out of theoretical realms. The opportunities provided when using well-being data can help promote research at both the field as well as in controlled circumstances. The positive outcomes of such exercises lead to further increases in terms of providing useful information. Where policy can benefit from such information in terms of assessing decisions and further QoL improvement. A combined QoL assessment approach as is intended in the present research will help in identifying discrepancies between policies and strategies. QoL policies could be such engineered so as to fill the gaps left by change in circumstances or individuals' evaluations criteria. Non Governmental Organizations (NGOs) benefit from outcomes of such research as they work in various social concern areas like health, education, governance, environment, security etc. This research guides furthering a more effective research outlook so as to make significant difference to our comprehension of Quality of Life in the context of our diverse cultural setup and also to sustain it in the future.

#### **1.4 Objectives of the study**

The objectives of the study are;

1. To analyze the perceptions of respondents in districts of Khyber Pakhtunkhwa over various Quality of Life and Well-Being indicators in different domains of life and their affect on their Quality of Life and Well-Being.
2. To assess the variations in Quality of Life and Well-Being across districts of Khyber Pakhtunkhwa.
3. To assess the determinants of Quality of Life and Well-Being indicators across districts of Khyber Pakhtunkhwa.
4. To deliberate on future trends in Quality of Life and Well-being research in the country in general and Khyber Pakhtunkhwa in particular.

## **1.5 Research Hypothesis**

The study tests the following main hypothesis;

- Material Living conditions, health access and perception, productive activity and quality, personal development, personal safety, and inter-personal-relations and social cohesion, governance and basic rights and natural and living environment do not affect the quality of life and wellbeing;
- There does not exist variations in the quality of life and wellbeing between rural and urban areas of the districts;
- There are no variations in the quality of life and wellbeing across the districts.

## **1.6 Research Methodology**

The methodology adopted in this research is both qualitative and quantitative in nature. Primary data is used which is collected from different districts of Khyber Pakhtunkhwa. Both descriptive and regression analysis techniques is used to analyze the data (a detailed methodology is given in chapter 3).

## **1.7 Significance of the study**

Khyber Pakhtunkhwa has 25 districts and a population of 25,342,000 (est. 2010-11). This study is a significant first step in not only collecting statistical information regarding social indicators and their provision but more importantly peoples own perception of their quality of life in Khyber Pakhtunkhwa. Numerous current researches have delved into the important though, neglected area of individuals assessing their own lives which consist of all kinds of provisions both material and non-material that help towards giving them a better and more fruitful life. In Pakistan though development is occurring albeit at a slow pace and the benefits received are also disproportionate. This leads to a situation where low quality of life for the masses becomes a norm which further increases the problem of regional population movements in search of better opportunities, and further resource allocations of an already meager resource base. The outcome/results of such a study will give economists and policy makers a better insight into the relation between aspects of prosperity and subjective well-being which are crucial areas of human development.

## **1.8 Limitations of the Study**

This study did encounter certain limitations which could not be avoided. Firstly access to certain areas/districts due to security reasons was partially limited. Secondly the questionnaires being comprehensive took a considerable amount of the respondents time which in some cases became a drawback in terms of offering to answer the questions with complete accuracy on their part. Thirdly the methods of interpretation though tried and tested in earlier similar researches might not be adequate, e.g; the indicators chosen cannot fully cover all aspects of well-being of individuals etc; or respondents might not be outright with correct information in certain cases. Fourthly a general atmosphere of despondency is prevalent in the province due to the situation of war on terror which might play a role in diluting the affect of some beneficial schemes which might otherwise have had more positive responses or on the other hand the adaptation to bad conditions might play a misleading role in interpreting otherwise worse conditions into bearable or even good. Albeit these difficulties the results are robust and can be confidently portrayed as reliable and meaningful for the purposes of interpretation and use in concerned circles.

## **1.9 Organization of the Study**

The study is divided into the following chapters;

Chapter 1 discusses introduction to the study which includes background of study, objectives and hypotheses etc.

Chapter 2 highlights the literature review;

Chapter 3 provides a brief introduction to the methodology of the research and the district profiles;

Chapter 4 provides overview of the theoretical development of the concept and the different domains and indicators and measurements of the quality of life and well-being;

Chapter 5 consists of the analysis of data;

Chapter 6 provides conclusions and recommendations of the thesis.

## Chapter 2

### LITERATURE REVIEW

#### 2.1 Introduction

This part of the thesis is concerned with a brief review of literature. There is enough qualitative and quantitative work available on the topic by different authors in different time periods. Here is some reviews by different authors within and outside the country;

**Liu (1975)** assesses urban quality of life (QoL) in U.S metropolitan areas and to analyze the variations in QoL in the U.S. He came up with developing a method of building different social indicators which depict the conditions of the country and the well-being of its residents. These five QoL components consist of some 123 factors which were selected to reflect the essential physical inputs in the QoL. Primary and secondary statistical data for 1970 were collected, re-organized and modified to represent 123 QoL factor inputs employed in the model to derive the QoL component indexes. A static descriptive analysis of the empirical results was performed and important findings and relevant policy implications were delineated. A need to define and identify the factors influencing general welfare in a transitional society was felt and to construct a mechanism which can help distinguish better from worse. The study provided a step forward in the social arena by developing a theoretical model for coping with arguments in the Quality of Life determination. It also helped represent a monumental statistical task of collecting, organizing and analyzing quality of life factors for U.S metropolitan areas.

**Jamal and Salman (1982)** examined the changes in the rank ordering over a short period of time which revealed that only moderately developed districts had altered their positions in either upward or downward direction. Larkana district moved from sixth to fourth position while Tharparkar district regressed considerably from fourth to eighth rank. This exercise the researchers hope would facilitate the policy makers in allocating development resources to districts where the deficiencies are found to be serious. The indicators included in this take into account not only the basic health , education and accommodation, but also level of development of transportation and communication services as well as level of income and wealth and level of

agricultural sophistication. As far as the methodology is concerned the study used the simplest numerical procedure in establishing ranks of districts was adding across indicators of standardized scores in each district. This is the Z-sum score method. Hyderabad, Sukkur and Khairpur retained their position as being the top three districts of Sindh (excluding Karachi) while Jacobabad and Thatta remained in the bottom category. Among the intermediate districts Larkana demonstrated the greatest improvement followed by Dadu. While Tharparker had gone down largely in its rank, however Nawabshah and Sanghar held their position. This study concluded that Sindh as a province despite various development efforts failed to bridge the gap in regional differences between districts. Significant breakthrough has not occurred according to this study, in narrowing the gap between the different districts of Sindh in terms of the level of development. A key conclusion being low correlation between income and wealth rankings and the overall status in terms of level of development.

**Pasha and Tariq (1982)** analyses that large differences between provinces exist hidden in the development ranking of the districts. The top quartile of the national population consists of large cities like the federal and provincial capitals. Balochistan and Khyber Pakhtunkhwa were seen as relatively backward with some highly developed pockets.

**Stewart (1987)** examines spatial variations in the level of development of natives in Canada and also explores the concept of dualism in the country. He asserts that development in Canada is uneven however the difference between the natives' and non natives' development patterns are however unclear. Development being a multidimensional process with aspects of social and economic change. The primary approach therefore in this study has been to explore incorporating indicators to quantify development encompassing both social and economic dimensions. Secondly to utilize the indicators approach to construct a method to identify spatial variations in native Canadian's development and to use development indicators to further examine dualism in Canada as it will apply to both natives and non natives living in Canada. The data came from the Canadian census (1981) which holds considerable data on natives as well as others at various geographical levels. The basic statistical method applied for computing the measure is the Principal Component Analysis. The results of the study show the usefulness of applying indicators in quantifying development as well as identifying differences in levels of development in different regions. Native

development and dualism between native as well as non-native Canadians do vary spatially. Two processes, assimilation and accessibility are regarded as the two possible reasons for spatial patterns which exists and thus provides a commendable starting point into further research for the explanation of these patterns.

**Pasha et.al (1990)** in their study show that the decade between the '70s and '80s underwent crucial changes in terms of the ranking of many districts of Pakistan in the area of development, especially for the less developed of the districts. Different social indicators like the attainment of education, the conditions of health, the state of gender discrimination, and accomodation were selected from various sectors like agriculture, industry, transport and communication. Districts in Punjab had shown improvement in education in terms of enrollment rates and literacy levels, gender discrimination had fallen and improvement in employment levels showing increases in labour force, while the province of Balochistan and its districts compared to the other provincial districts lagged far behind.

**Dasgupta and Weale (1992)** have extended measures of well-being in poor countries by adding the indicators pertaining to having levels of civil and political freedoms. The Borda Rule has been taken as the basis for ranking the poorest nations in the world. Taking 1970s as the benchmark the researchers have compared the betterment in socio-economic arenas to civil and political freedoms achieved. They have observed that higher incomes per head positively and largely go the same way as being able to exercise ones basic rights in terms of self determination, free speech, political voice etc; and also the average length of life of the citizen in a country and infant survival have a positive relation with the amount of human freedoms, in terms of having an active participant role as part of the civil society, available in the country. Though the political and civil rights are not one and the same thing but they themselves have high correlation with ech other. This study also showed that increases in acquiring higher literacy rates had a negative relation with freedoms of speech and self determination and exccercising civil rights. These observations suggests that literacy behaves differently than the other "goods" in the list and regimes with bad political and civil rights records have performed well in these areas. There is however no compelling reason for such an occurrence. The authors suggest that these are statistical results and should be treated as such. Furthermore, using a six year average index (1973-79), of the 51 nations in the study, the resients of those that

experienced greater political and civil freedoms at the same time had higher life expectancy, increases in per capita incomes and improved survival rates of new born babies, which was regarded by the researchers as well worth knowing.

**Ghaus, Pasha and Ahmed (1996)** deal with the important area of Pakistan's place in the ranking, in terms of social indicators, of countries that are still termed as developing. The main purpose of the study is to explore the issue that whether to begin with Pakistan faced a poor scenario in terms of its social indicators or that it made very slow progress compared to the rest of the countries in the group is responsible for its dismal social indicator performance. This study uses the same indicators as the Human Development Index (HDI) selecting income, educational attainment, and life expectancy with the additional indicator of the infant mortality rates as indicators of social development. The technique used for arriving at the index of human development which is composed of earlier mentioned indicators, is the Z-sum score which on each indicator has a zero mean and unit variance, where a higher Z-score means the higher the country is on the development ranking. The second technique computes the taxonomic distance which is the Euclidean distance from the highest standardized values observed for different indicators. The lower the taxonomic distance the better its ranking. The third method is that of the un-weighted average of relative distance while the fourth being the Factor Analysis Technique. Factor analysis technique was used in order to build an index of social development of 25 nations with per head incomes less than \$400 and having population over 8 million in 1960. Pakistan stood at number 17 out of the 25 countries in the 1960s, but later fell to number 23 in the 1980s and climbed a bit higher but still remained below its 1960s level in the 1990s. Pakistan in relation to the rest of the group was backward in the 1960s. This position declined to number 23 in the later years and barely recovered to former (1960) low level in the 1990s (number 18). The situation of Pakistan is that it started off with a poor indicators show but has continued to deteriorate in terms of social indicators due to very slow progress in this regard.

**Diener (1995)** created, based on Schwartz's (1994) work an index of life quality using variables signifying values that are universally applicable. The index used for poor countries used variables such as income, incidence of murders, basic need satisfaction, suicide levels, levels of literacy, cutting down of forests, non protection of human rights. Those used for developed countries QoL assessment were per head

incomes, doctors per person, rate of saving, own assessment of life satisfaction, number of people attaining college education, differences in income levels and care for the environment at the government level in terms of international commitment. Putting together the two indexes gave dependable values of QoL spreading over a more comprehensive area covered by human behaviour and thought. The countries that scored high on both indexes together were Canada, Switzerland, Netherlands, U.S.A., and Norway and the ones that scored lowest were Ethiopia and Rowanda. Variables which depict certain culturally specific phenomena can be constructed by observing and selecting them from the population at hand, though such an exercise would need major smoothing over. However the technique of putting together different indexes to cover a broad spectrum of values adds to the quality of life concept and its depth.

**Cummins, (1996)** using the ComQoL scale puts 173 domains names under seven major heads which he extracts from existing literature on Quality of Life. It was discovered that 68% of the domains names could be classified like this. The ComQoL domains which were extracted from a varied number of samples were put to test a couple of hypotheses. The first hypothesis being that domains could precede one another in terms of satisfaction. The second being that this order of precedence could alter with the levels of life satisfaction being reported amongst groups. There was found to be an hierarchy of domain satisfaction with intimacy being the top most. The rest of the ComQoL domains ended up clustering together. There was hardly any variation between normal data and that collected from chronically ill respondents. However those with mental illnesses did report low life quality especially in the top most domain. According to the study it was arrived upon that the seven ComQoL domains could be safely used to measure satisfaction with life and used in the measure of subjective evaluation of well-being.

**Ghaus et.al; (1996)** studied the differences in the social infrastructural development in various districts of Pakistan. They employed eleven indicators pertaining to the three social sector areas, namely educational attainment, state of health and availability of water to rank districts of Pakistan. The choice of development indicators was based on wide sectoral coverage, focusing on the level of development input, though of data was one of the hindrances in limiting the indicators. In this study Factor Analysis method is used. The Z- sum method helped to gauge the response of

the results obtained to the methods used for arriving at the composite indicators. The first important factor contained most indicators from the education sector and therefore clearly regarding education as the most imperative service that shows up as the cause variation in social development; the second factor included three indicators consisting of health and water supply and sanitation; while the third and fourth factor relate to health and primary boys enrollment rates respectively. The rank ordering of the districts is by the PCA and the Z-sum showing strong correlation which indicated the strength of the results which was also pinpointed, with the exception of Gujranwala, the top ten districts in the WFS (weighted factor Score) are also in the top ten list of the Z-sum score results. The top quartile consists of ten districts and all provincial capitals were in this category, and except for one district in Sindh, Khyber Pakhtunkhwa and Balochistan all the districts in this quartile were in Punjab. As far as the share of the population is concerned the share of Punjab in the top three quartiles was larger than its share in national population implying that Punjab had high to intermediate level of social development. Female literacy rates and enrollment rates were seen as signifying the importance of education indicators in determining social development. Urbanization and administrative development were also seen as determinants of variation. There was substantial variation within districts in the level of social development however the ranking demonstrated a strong relation between economic and social development, the more economically better off meant the more socially better off as well. Thus overall Punjab appeared to have the highest level of social development followed by Khyber Pakhtunkhwa, Sindh and Balochistan.

**Pastuovic, Kolesaric and Krizmanic (1996)** studied the psychological variables as predictors of quality of life. The overall quality of life in 22 specific domains of life was examined. A sample of 536 adults in Zagreb Open University was taken. A multivariate analysis indicated how the demographic variables used were predictable of the quality of life. These variables accounted for 12% of the variance. Different levels of variance in satisfaction for different life domains were from 2.4 to 18%. Personality variables accounted for the most predictability, while demographic ones at the second level and lastly were those related to intelligence. Psychotic behaviours and neurotic disposition lead to low life quality while an extrovert behavioural pattern was conducive to quality of life. Women had a more satisfied disposition than men, while being young meant greater contentment than being old.

**Diener and Suh, (1997)** explored economic, social and subjective indicators as helping measure Quality of Life are explored. Several alternative approaches that social scientists have offered over the last few decades are discussed. The indicator of the state of health, income, crime rate, own assessment of life, and other often applied economic indicators are viewed. The above indicators evaluate three philosophical approaches to well-being which are based on accepted ideals of goodness, on individuals' own experiences and on making free choices. These approaches are examined and their respective pros and cons are explored. It is stressed that both social indicators and subjective well-being measures are extremely imperative for evaluating a society. Economic, subjective and social indices can all together shed some light on the society's Quality of Life as well as show how certain factors affect well-being. For instance unemployment affects the quality of life, involuntary unemployment from a normative perspective is regarded as an evil and social indicators can then further show the extent of this in the society. In addition the social indicator researcher can analyze what other outcomes co-vary with unemployment i.e., poor health or increase in crime rates.

**Bradshaw and Fraser (1998)** looks at the paucity of data on the third world urbanization and city size which can explain development patterns in such countries. It utilizes information using data from the population atlas of China in order to investigate the relation between the size of the city its level of economy and the physical quality of life. These data cover most of Chinese counties, districts, cities, and other administrative units where  $N = 2,306$ . Economic development is measured as per capita income and quality of life measured as infant mortality, death rate, and illiteracy. These variables are reported for seven different categories, which range from highly rural to large metropolitan centres. The results show that whether small or large, all cities enjoy high economic development and quality of life in relation to non-urban area, also cities have a higher per capita income and lower rates of infant mortality, total death rates and illiteracy. Secondly externally oriented urban areas possess high rates of economic development but not necessarily a higher life quality. Thirdly higher education levels and working in industrial concerns add to both economic development and physical quality of life. Overall, these results supported modernization theories and some aspects of the dependency theory perspective.

**Jamal and Khan (2003)** in this study examine the overall backward outlook of Pakistan during the 1980s till the 1990s, with certain developed regions in the midst of an under-developed scenario. Attributes or indicators which have been included in this research have to do with basic facilities in terms of health, education, transport and communication and the state of the agricultural knowhow, as well as income and wealth levels and the potential to economic prosperity. This research makes use of the following approaches: a multi-dimensional Gini Index and a Factor Analysis to gauge the inequality levels within the provinces and the districts. The ranking of districts is done by using Weighted Factor Scores (WFS). Sindh province has seen a surge in inequality, so has Khyber Pakhtunkhwa and Balochistan. The indicators related to agriculture, manufacturing etc have not developed uniformly across sectors leading to an enhancement in inequality, while in the area of health inequality has remained the same. Although housing and educationality levels during 1981-1998. Districts have been classified from high to medium to low level of development. In the province of Sindh Karachi, Hyderabad and Sukkur came in the top category in 1981 while in 1998 Sukkur no longer enjoyed the position. Similar fate befell Peshawar, Charsadda and Nowshera districts, being in the top quartile of development ranking in 1981, later in 1988 declined to medium level of development. While a continuous decline has befallen Balochistan where 24 out of 26 districts are at a lowest level of development. Sindh province also sees more than half its districts at the bottom tier of development while a little over half of Khyber Pakhtunkhwa's districts experience a similar fate.

**Batista et al; (2003)** looked at international social and economic indices focusing on how they are constructed and what they signify. They also aimed particularly at the Family Affluence Scale (FAS), which is arrived at by adding the indicators: car owned by family, having their own bedroom and going on holidays. From the findings it is seen that the holiday seems to be the most relevant indicator in FAS construction for every country, while own bedroom is the least important since these show the highest and lowest correlation with the underlying factor. The usual summated rated scale (SRS) methodology for obtaining the FAS scores in each country can be misleading. A further revision of FAS in the form of an Adapted Canonical Variate Analysis (ACVA) is suggested which makes it possible to compare between countries. A 1998 WHO study which used cluster sampling of children from

schools in four European countries and U.S.A showed that a different outcome of the indicators of family affluence would have occurred. The results reveal that different outcomes would have been obtained if different approaches in order to construct the global index were to have been used. The findings show that the Revised FAS (REFAS) is by and large an important index of socio-economic use in national and also across nations' surveys of especially children's health and behaviour.

**Rahman, Mittlehammer and Wandschneider (2003)** try to give an in-depth picture by analyzing complex relationships between quality of life determinants. The study sheds light on the fact that domains of life chosen can affect the outcomes in terms of the resultant index, and how well-being indicators are summated and weighed to construct composite indices of QoL. A picture of 43 countries is presented with respect to inter related domains such as social interaction, stable emotional environment, job and productive capacity, income and wealth, a sense of belonging, being able to feel physically safe and the state of the natural and built environment. Borda Rule as well as the Principle Components Analysis (PCA) is used to generate factor indices that may function as QoL indices, and further used to compare Quality of Life between different nations. Such indexes can be utilized for comparing and assessing QoL in terms of time and place. Such comparisons and analyses of well-being situations between nations help identify hurdles and bottlenecks inherent in public policies which have affect on their Quality of Life.

**Dowrick, Dunlop and Quiggin (2001)** applied the method of using revealed preference axioms in order to compare the constituent elements of GDP and life expectancy for a cross section of 58 countries. Neither are the GDP rankings, nor the rankings of the Human Development Index consistent with the partial ordering of revealed preference. Therefore a method of constructing an index which is utility based bringing together both income and life expectancy is called for. An index which includes both the components of GDP and life expectancy is constructed. This indexing approach which helps test models based on economic development in which economic welfare is looked at as having a wider perspective when not just confined to GDP measures. For instance this countries wide study reiterates that the beneficial affects of education on health and life expectancy are both direct as well as indirect. This finding suggests if economic growth in terms of GDP only is considered then the affect of investing in human capital may not be fully seen as having an affect

on increasing welfare. This study has implications for exploring how distribution can impact health in terms of the likelihood of increasing life expectancy.

**Osberg (2002)** develops an index of economic well-being for the U.S, U.K, Canada, Australia, Norway and Sweden for the period 1980 to 1999. The author asserts that the per capita income (GDP) is not effectively indicative of economic well-being. It does not indicate fully if people are taking enough leisure time out or living longer or preserving the future for generations to come. Due to income uncertainty as well as inequality, individuals feel their futures are not tied with each other and therefore do not have a collective approach, in terms of the benefits or otherwise, with which they plan their futures. It is further argued by the researcher that a superior economic well-being index should contain per head consumptions, should take into account how much addition is made to stocks of social capital; if there is income equality and less insecurity in the means of livelihood. He has concentrated on multi-faceted economic well-being to build his index which contains flows of consumption, addition to existing resources, income equality and economic security. The major results indicate that economic well-being has enhanced at a low pace than per capita incomes in the last two decades, where commonly incomes were considered a popular choice as a well-being indicator. In the Norwegian experience GDP per capita increases and economic well-being go in similar direction. However in the nations of Australia and Canada, economic well-being and per capita GDP do not follow similar patterns while in US and UK trends rely heavily on what other indicators are combined with GDP, for instance if economic deprivation is taken into account etc. The case of Sweden also follows a similar pattern.

**Lai (2002)** analysed how, during the transformation of the Chinese economy in the early 1990s, the human development affected the economic progress and health of the Chinese people in different provinces at the time. As in the earlier study by Lai of world human development for countries it was found that a strong correlation between the main principal components and the human development index for the Chinese provinces. China has a very distinct administrative classification of its population into two groups: agriculture and non agriculture population where non agriculture population mainly residing in cities with better infrastructure for health care, education and employment. A great disparity between the two populations exist. Limited arable land and an increasing population albeit strict population

planning rules offers another cause of unemployment and under employment. Increases in life expectancy will further burden China's human development. To measure the multidimensional progress of human development requires a thorough understanding of the indicators. The Weighted Principal Component Analysis in this study used population size of each province as the weights on the observations.

**Sawatzsky (2002)** explores the relationship of and measurement of quality of life with what youngsters themselves think their health is like in British Columbia, Canada. The Multi-dimensional Student's Life Satisfaction Scale (MSLSS) model was tested to evaluate if it was capable of being applied to gauge if young people were satisfied with their lives generally and also in the domains of close family, friends, school, surroundings and also how they perceive life themselves. The study explored if the young adults' own assessment of their mental and physical health and domain satisfaction was an indication of their overall quality of life (QoL). The data was extracted from a cross-sectional health survey in 49 schools. Overall QoL was gauged by applying Cantril's ladder where the youngsters rated their satisfaction level with their QoL. Confirmatory factor analysis along with a mix of factors was applied, structural equation modeling was used to test the model. There was a lack of consistency among the youngsters in responding to the scale items so an abridged form of the scale was applied which resulted in explaining above 75% variation in the global quality of life. A less than good state of mental and physical health was seen responsible for lower satisfaction in most domains. While global QoL was mostly explained by the youngsters state of mental health and by their contentment with their families and with themselves, where their own self and their family were forming the major variables responsible for bridging the three way relation between mental health, physical health and global Quality of Life.

**Cummins et.al; (2003)** designs the Australian Unity Well-being Index as a new barometer of Australian people's satisfaction with life in Australia. He works to develop a theoretical model of self perceived satisfaction with life known as subjective well-being. The theory puts forth that just as the human body is capable of maintaining a its blood pressure or temperature due to its built-in mechanism of homeostasis, similarly subjective well-being too has a maintenance mechanism which is composed of certain psychological components that are controlled by personality. The index is composed of a further two values of personal and national

well-being. The data is obtained by acquiring a cohesive sample of more than 1800 people. Factor analysis technique is used which confirms that the two further values are reliable and therefore also confirming the empirical expected results which was 75.5% average level of life satisfaction of the scale maximum score which was also consistent with the "gold standard" of 75% for Western countries. People living in the rural setup seemed at a higher level of satisfaction with the way their own lives were than was the case with those residing in the cities, however they were at a lower level of satisfaction when it came to the situation at the national level. Those individuals who happened to have been through some extremely good experiences exhibited an increase in well-being whereas those who had experienced severely bad circumstances showed from low to normal range of well-being. These results lead to the argument which holds forth the concept of homeostasis. There, however was encountered not so expected outcome which showed that women were generally at a higher level of satisfaction than men. They were also more satisfied with the economic situation. To which the argument that there exists a constitutional differences between the genders was tentatively furthered. It was generally concluded that the Australian Unity Well-being Index is capable of being used as a coherent, dependable and reliable tool to monitor well-being at the country level. The items factor appropriately into Personal and National Indices, show convergent validity with other well-being variables and the two indices appear sensitive to differences in gender, age and geographic location.

Salzman (2003) looks at the methods that could be used while constructing an index regarding economic and/or social well-being, as lately a vast array of indexes portraying both social and economic well-being have emerged. This study concentrates on areas to do with choosing of different kinds of variables, what scales to be used, the methods of summation applied, what weighting patterns to follow and choosing whether single or composite indices to be constructed. Using of logs in the HDI (Human Development Index), and using the log for scale makes good methodological sense considering per capita incomes have diminishing returns to scale. The method of alpha averaging in the HPI (Human Poverty Index), which shows the economic deprivation, gives more weight to places where higher levels of poverty prevails. With the value of alpha more than unity in the index of deprivation shows it is technically sound. Using the additional indexes as in complimentary or a

conglomeration, the deprivational index does not sacrifice clarity in methodology used. On the other hand the use of a deprivational index assists in clarifying the meaningfulness of a conglomerative index and vice versa. By standardizing all the different variables using Linear Scaling Technique and giving them weights, the directionality issue was also dealt with through the provision of a consistent way to aggregate variables.

**Noll (2004)**, in studying social indicators in quality of life research suggests that the transition from industrial to postindustrial societies has led to the formation of new societal development goals. These goals prompted the use of social indicators to enhance the way in which citizen's quality of life can be measured and at the same time to keep an eye on changes that can occur in the social and economic situations of individuals and societies. The development of theoretical models, highly sophisticated methods used to identify the determinants of and subsequent affect on well-being of the citizens. Both types of indicators objective as well as subjective are often made use of. Sen's "capabilities approach" has increased our understanding of what makes up and what causes well-being. Monitoring and reporting tools have been developed which help set goals and priorities and also help assess the effectiveness of different development plans implemented. Though still not free of problems and pitfalls, these tools are required in the policy arena where these social indicators are helpful in identifying standards for instance. In the European Union for example, policy makers have abundantly made use of the social indicators research in areas of social development, sustainability, trust levels in society, and as assessment aids in the field of globalization and governance. According to the author more advanced methods as well as better data access which help identify causes measured by indicators show the push towards quality of life research lately. There is also a new impetus given to yet more concise indexes which incorporate a large number of dimensions of the good life and come up with a single or based on a few composite measure of universal well-being. The author however is mindful of the fact that such measures still are in the nascent stage and face stiff criticism as agreement is sought and therefore believes that further research is crucial to come up with methods that can lead to better results.

**Rojas (2004)** investigates well-being of persons using life satisfaction conception. He follows an approach based on the person's own evaluation of his/her life i.e subjective well-being. The study uses a domains-of-life approach to explore satisfaction with

life. The various domains like the state of health, income, work, personal life, social relations, and natural and built environment are taken and domains of life satisfaction variables are constructed using principal component analysis. The existence of non-linear relationship between satisfaction in certain domains of life and overall life satisfaction (well-being) is considered. The study takes into account that there exists some differences in terms of life satisfaction when it comes to certain groups be that due to age or gender or economic status or social standing. These differences can be caused by individual as well as collective factors. The results in terms of regression analysis show deficiency of the goodness of fit of domains-of-life satisfaction. There is further need of research to more fully grasp the concept of domains of life gratiation. The empirical research is an outcome of a substantial survey which took place in central Mexican districts which also included the capital Mexico City.

**Galloway, Bell, Hamilton and Scullion (2005)** in the Scottish Executive Social Research, a review of literature is done where different authors have defined quality of life and well-being, and contains discussions on issues which lie at the core of these definitions, also discussing if well-being is uni or multidimensional, well-being and subjective well-being and how it relates to quality of life. Measurement issues are also discussed. The part that culture plays in affecting quality of life and well-being is studied focusing on individual's communities and cultural indicators. Further, how sports can contribute to quality of life and well-being is also explored with focus on firstly definitions and then studies on exercise and sports. This research lead to an outcome which was sought after, that was to come up with socio-economic indicators of quality of life and well-being in relation to culture and sport which was not achieved due to the fact that the evidence base which supports the causal link between cultural and sporting activities and quality of life is non exisant. In the field of economics the available research suggested that participatory and volunteering activities have positive affects on an individual's subjective well-being and thus similar could be expected of cultural and sporting activities as they might have something in common. However there is a dearth of enough information to imply that causal link exists. As far as having a definition acceptable generally is concerned it is an unrealistic aim and there is more requirement for conceptual clarity sought especially in terms of what is being measured. It is suggested that a variety of methods and different combinations of them can be used which can best apply to the

many faceted concept under studied which can cover biases and limitations by methods using numerous resources that can give more robust outcomes.

**Chou, et al. (2007)** tried to focus on a situation (in Peru) where its observed that poor people who reside in and draw meager incomes from agriculture are happier than people living in cities who have more incomes and amenities at their disposal. The study uses primary data from deprived areas in the middle of Peru. The household incomes as well as expenses and the state of destitution are estimated. This research reiterates that both absolute and relative income as well as expenditure bear importance for the study at hand. For instance when people shifted from a poor rural area to a more affluent urban surrounding (though still a shanty town in Lima) their happiness levels went down as their relative incomes fell. This shows that if one is living in poor surroundings, one's non material aims of concentrating on family and living are better met. Therefore an opportunity to study the good affect as well as the not so condusive affect of income on non material things like looking after and raising a family, having a safe environment which translates into satisfaction with life. The study throws light on the fact that subjective well-being can be different for different people depending where they live, what they earn, within similar or different communities and also within the same households individual subjective well-being can vary with the level of empowerment they possess and so on.

**Mishra (2007)** constructed a composite index which is a combined index having many indicators to arrive at a sole representative number with a wide choice of measurement techniques. The study asks the question if such indexes increase the representative capacity of variables with weak correlations. Four sets having eight variables each are used to develop the indexes. The first set contains variables the most correlated to each other. The rest of the sets include certain variables having high correlation to its other members and certain have none or very little. Another three indices were constructed which give weights to variables not using the Principal Component method. Two of the proposed indices are found to be very close to each other. The third index is obtained by maximization of the minimal correlation between the index and the constituent variables cares most for the least correlated variable and in so doing becomes egalitarian in nature. It appears that neither the PCA index nor the egalitarian index can be fully justified. It is more likely that the inclusive indices that strike a balance between individual representation and overall

representation would perform better in life. Nevertheless, it is dependent on the analyst how to choose among the different indices.

**Athiyaman and Walzer (2008)** are of the opinion that when one's needs are met to a large extent there follows a well-being situation or a higher level of quality of life for the individual. The need fulfillment can be encouraged through measures used by local governments and those in charge to promote and implement policies that enhance environments which are suitable to meet these needs. The results which came about after analyzing the data regarding the perceptions on QoL of suburban respondents of Illinois managed to produce some guidelines in order to deal people's ideas on QoL residing in communities. The outcome of a survey of city dwellers in Illinois showed that the residents were satisfied with education and 1% enhancement in its perception will boost QoL by 0.22% or even 0.58% with more stable income earners being impacted more. Elementary health services play a major part in affecting QoL too and a 1% enhancement in its perception in terms of satisfaction with this service will enhance QoL by an average of 0.58%. Similarly parks and recreation will increase QoL by 0.51% to a unit increase in satisfaction perception. While crime free living can increase QoL by 0.12% to 0.33% and the alleviation of fear of shortage of skill could affect QoL negatively by much as 0.43%. The fear of having no or little access to health care can be mitigated by 0.37% increase in QoL perceptions to a unit decrease in such fears. The study not only emphasizes the meaning of QoL but also gives suggestions on its management. The rural resident's perceptions of QoL are highlighted and are seen to be average. In order to keep their competitive edge rural communities have to be able to hold on to their manpower under new economic setups. Higher QoL might also be achieved working through business investments which encourages a stability in population and more stability in economy.

**Haq and Zia (2008)** used data from Pakistan Social and Living Standards Measurement Survey (PSLMS 2006-07) data. They have attempted to implement empirically some multi-dimensional concepts of well-being across districts of Pakistan. The required index needed to be based on sound choice of methodology for its construction and to see if either single composite or complimentary composite would be a better choice and secondly the choice of variables to include in the index. This paper uses a composite index and summarizes people's basic choices available to them in terms of health, education and living conditions like the HDI. In order to

measure people's choices and their satisfaction with it, a subjective well-being index is also developed. Linear Scaling Technique is applied to put the different variables into a uniform level before aggregation is done. The study encountered results which showed large differences between districts and regions in terms of quality of life. Punjab tops the ranks in attaining material well-being, Sindh and Khyber Pukhtunkhwa are in less than medium well-being category and Balochistan in the lower most well-being category. The highest well-being districts appear in the medium and low category as far as the subjective well-being scores are concerned. For policy makers at times little can be learned from it in terms of performance as these subjective assessments are compared across different cultures and social strata as concepts of well-being also vary with the different groups. Nonetheless subjective indicators are crucial for social policy in selecting policy goals.

**Rashida, H., Azkar, A. and Saima, S. (2008)** studies Quality of Life (QoL) using multiple indicators relating to the quality of people and their conditions and ranks districts and sub districts of Punjab by employing Multiple Indicator Cluster Survey (MICS 2007-8). The methodology used is the Principal Component Analysis for indexing well-being. All indicators are standardized by using equalization method so that indicators lie between 0 and 1. Disparities between districts was focused upon in terms of having educational, health facilities as well as owning durable commodities, women literacy levels, maternal health, and gender parity at secondary level, which was regarded important as determinants of regional variation in the quality of life as shown by the factor components. The study employed the Kaiser-Meyer-Olkin (KMO) and Bartlett's test to observe if a strong relationship among variables existed. Large values of KMO measure showed the validity of the methods of factor analysis application. While the Bartlett's test revealed the relation between variables was strong too. According to weighted factor scores ranking, the top 9 districts are rated as good; six major cities are located in the good quality of life districts. The districts with large urban centres ended in the upper quartile. Most central districts of Punjab showed good life quality, while western districts had none, though northern Punjab districts varied from good to fair quality of life. The second quality of life categorized as fair consists of a large metropolis and out of 9 districts, more than half are located in the centre of the province of Punjab and two in north. The third quartile called as containing medium quality of life districts has mostly from southern Punjab and the

last quartile categorized as "poor" where predominantly western Punjab districts are placed. This showed some dynamics in the variations in the Quality of Life within districts of Punjab.

**Costanza (2008)** shows subjective well-being or happiness and measures of human needs as an integrative definition of Quality of Life (QoL). QoL is presented as a multi-level, multi-faceted phenomenon that is composed of inter-related objective and subjective elements. Self perceived happiness and gratification are the focus of attention as far as subjective well-being is concerned. Whereas the objective measures of QoL include measurable indexes of general social, economic, and health indicators. The opportunities available to meet the requirements of human existence and the individual's own gratification of those needs represents the QoL. The opportunities are in terms of social capital, human capital, natural environment and built spaces; while human needs include subsistence, reproduction, security etc. Thus QoL is shown as a multifaceted phenomenon built on the assessment of a variety of needs at all levels. QoL is a function of the extent to which each need is met, called fulfillment, and its contribution to the individual or group's subjective well-being. Measurement of QoL would then include two things assessing: the degree of fulfillment of the need and the relative importance of the need. The research agenda is also elaborated so that a true concept of QoL can emerge and to compare objective functioning and capabilities applying various measurement techniques. Moreover the applying and extending of QoL evaluation to ideas of sustainability is further item on the research agenda which have to be addressed.

**Dashora (2009)** aimed to visualize the perceived Quality of Life using subjective indicators like the perceptions of the citizens' approach, in Enchede (Netherlands). Also physical quality of life i.e, objective indicators has been used. Urban Quality of life is visualized by using geo-visualization tools specifically with GIS (Geo-Informatics) which is a computerized information system that sorts data by its location. Indicators were selected and prioritized using participatory approach and their relevance was compared to the Big Cities Policies mostly used in the Dutch Quality of Life Barometer. The inhabitants' perceptions on Quality of Life were spatially interpolated with different methods such as the Thiessen polygon, Local polynomial and Kriging. The research showed that neighborhood is organized unit of urban hierarchy in the Netherlands and also demonstrated that public participation and

inhabitants observations and views are very essential to qualitatively and quantitatively analyzing any urban area. The research showed that visualization of perceived Quality of Life help in analysis and decision making. In Netherlands a commendable policy for development and public involvement in neighbourhoods exist. Therefore the citizens own view on how they see and interpret situations on the ground has a crucial part in examining and giving urban areas a status in terms of its habitability.

**Haq (2009)** looks at perceptions of human well-being which comprises of objective versus subjective indicators in ranking survey data for districts of Pakistan. Data used for this analysis is The Pakistan Social and Living Standards Survey (PSLMS) for the year 2006-07. Well-being is studied in the domains of health, education, conditions of living and economic situation. Applying the Principal Component Analysis method quintiles are constructed and reduction in variables is brought without losing informational content. The objective is to observe the variation between districts on the basis of the selected indicators which in this case are 16 which will have fewer representative factors using the PCA method. These factors are determined in such a way that each of the 16 variables is strongly correlated with just one factor and only weakly with others. Objective indicators of education: literacy rates, net primary enrollment, and gender equality in education have a positive correlation with subjective satisfaction in education facilities. As far as subjective perception of well-being is concerned economic status of the household as well as the communities are considered important variables. The results suggest that objective indicators of well-being and subjective perceptions of well-being add nearly 68% variation in human well-being. The study show a considerable amount of variation in objective well-being between districts of Pakistan.

**Pukliene (2011)** examines measuring the quality of life with its aura of complexity, which is dependent upon upon the kinds of quality of life and its levels. The salient factors influencing QoL identified were being in a political sound environment, a viable economy, rights not violated, no hinderences to acquiring education, having access to state provision of amenities, all these belong to the outer environment in which one lives while those of an internal nature would consist of how healthy one is, how secure one feels, what level of education has been acquired, the accommodation and income status. The authors theorise a model for measuring QoL.

encompassing four groups of factors: natural environment, political environment, social environment, and economic environment. Including outer and inner environment of quality of life, those variables which can be influenced by policy, others which involve rights of ownership etc all these make the case for quality of life measurement further intricate and complicated. This particular model gives substance to the idea that quality of life and its measurement is a very complicated phenomenon.

**Vesan and Bizzotto (2011)** review the trends in quality of life studies taking information from work on European Union member countries. They explore the various dimensions of quality of life and well-being, going into the historical background of the subject as well as explaining the core conceptual ideas of the term. The authors delve into explaining three important approaches which are the Swedish approach having to do with Allard and Uusitalo's 'having', 'loving' and 'being' (which they also describe as a good definition of the quality of life in terms of its wide coverage of the concept), in which citizens access to objective resources which affect their living conditions. Another approach coming out of the American psychological studies is reliant on the individual's own perception and assessment of his/her life in terms of how happy or satisfied he/she is with life and is called subjective well-being. The third approach emerges from Sen's capability idea which involves citizen's capabilities to achieve valuable functionings, liberties in the true sense as in the form of basic rights, access and opportunities for instance, which enable them to attain their objectives in terms of how they wish their lives to be. At the end the researchers suggest tentative guidelines for research into the area based on work in the European countries, where various domains and their respective descriptors have been identified taking into account the approaches mentioned. A future research agenda for the quality of life is also put forth, where relationships between various facets of life quality as well as between indicators within the same domains, resources and opportunities, and outcomes need to be considered. Equity issues, well-being deprivations could be analysed with reference to their intensity and also concerns for the responsibility for the improvement of well-being has to be addressed. The researchers consider it imperative to comprehend who are or should be responsible in creating opportunities for better quality of life.

**Easterlin and Angelescu (2012)** provides evidence taken on a selection of cross-sectional and time series level on the empirical relation between economic growth and

Quality of Life. The basis of modern economic growth being the tremendous changes in technology through which goods are produced. They portray the Quality of Life as embracing the numerous dimensions affecting well-being which include both objective and subjective indicators. Cross-sectional for 64 countries is taken for the period 1985 depicting GDP per capita, food, clothing, shelter, energy intake and protein intake of 162 countries for 2000-2002; radios, cars and TV sets per capita of 113, 98, and 107 countries respectively for 1990; cellular subscribers, internet users for 146 and 168 countries respectively for 2003; carbon dioxide emissions and GDP per capita for 109 countries for 1990; fat intake and GDP per capita for 162 countries for 2000-2002; %age urban population and per capita GDP of 172 countries for 2003; life expectancy and per capita GDP for 172 countries for 2003; gross enrollment, total fertility were also taken for 172, 169 and 167 countries respectively for 2003. Subjective indicators measures own reporting of personal well-being as obtained in surveys of happiness, and general life satisfaction while objective indicators are outside the personal domain of the individual. If the focus is on objective indicators and material well-being, then according to the study data available there can be no arguing against the fact that Quality of life has definitely improved as a result of modern economic growth. However problems of congestion, air, water and noise pollution are encountered as a result of concentration of large populations in the urban centres due to modern economic growth. Added to this is the carbon emissions of vehicles and industries which result from ever increasing consumption levels. The subjective measures of well-being show that economic growth is not solely indicative of Quality of Life. Also the results indicating patterns in affluent as well as poor nations indicate a failure to improve happiness and life satisfaction levels similarly even if their incomes increase two or even fourfold.

**Diener and Tov (2012)** looks at the National data on well-being brought to use for evaluating the different dimensions of an individual's satisfaction with life or subjective well-being, trusting behaviour, happy disposition, aim and objectives in life and level of belonging. Though economic indicators have been uppermost within policy debates, the purpose of the economic indicators is at the end to increase happiness or subjective well-being. Country level data on well-being when gathered regularly will not only be crucial for well-being measures but will help policy makers and those at the helm of decision making to make pertinent choices complimenting economic outcomes. When differences in well-being occur

due to cultural, environmental or an interaction of both situations does a prominent challenge arise. Also, at the international level policy makers could make informed decision regarding targeted sections of societies in terms of their well-being and life satisfaction. People in dire situations may show higher well-being levels, which might be due to adaptation to their circumstances and lower their aspirations and expectations. This issue is related to top-down effects of personality and culture. The study ends with the admissions of shortcomings and questions for future research. Irrespective of this, these well-being measures suggest ample amount of valid space to have implication for policy dialogue and the pertinence of these quality of life and well-being indicators to numerous policy related areas is abundantly clear.

**Maggino and Zumbo (2012)** examine the complexity and process of measuring the Quality of Life and the construction of social indicators. The authors acknowledge that the academic research into the area of well-being has sparked off a whole array of scenarios for discussion. Those concerning the conceptual model in which there is a need to better define sustainability in relation to Quality of Life as well as vulnerability more related to future generations' Quality of Life. Subjective indicators are not to be considered opposed to objective indicators, instead considered as crucial elements in providing added information which cannot be provided by objective indicators only. Secondly those concerning methodological issues, for instance one indicator alone cannot assess complex phenomenon and therefore use a set of indicators; accurate measures need to be defined for subjective indicators; better data sources and further effort into increasing the dependability of indicators. Thirdly, those concerning strategic issues like the quality of the indicators and their authenticity, reliability, meaningfulness and acceptance. The traditional approach of aggregating indicators and creating synthetic indicators, summation of indicators; also combining indicators and merging indicators as in creating composite indicators. Weighting criteria to weigh each indicator before aggregating them through different procedures like correlation, Principal Component Method, Data Employment Analysis etc.

**Edgerton et al. (2012)** looks at the importance of education and its link to the Quality of Life. Reviews a vast number of studies on the affects of acquiring education on the

quality of life of people. A four-fold purpose of education is conceptualized in terms of being a means to social interaction, a means to furthering economic activity and authentication as well as allocation which are all linked to each other. The authors adopt a heuristic framework and look at educational effects in seven life domains: goals and objectives realized, having access to material goods and services which gives satisfaction and a desired life style, being in a state of feeling good and having the capacity to recover from undesirable circumstances, the state of health, those who live around you, close relationships, and security. Each of these domains exists in conjunction with the others. Thus the effects of education on quality of life are multidimensional and often reciprocal in nature. Three ways in which education leads to beneficial outcomes are suggested: increasing knowledge banks and ability to analyse problems should be instilled in people, bringing about changes in what individuals prefer, and also changing the limiting factors that individuals face. Those people who have acquired more education have at their disposal a vast body of knowledge than the less educated ones, thus educated individuals bring more information to bear in decision making situations. The advantages of being able to utilize their knowledge base increases their productive capacities, employability, and earnings which are related to aspects of quality of life. Education enhances the further capacity of learning which translates into socialization. Schooling also shapes individual preferences as this happens together with the learning processes. Educational level impacts what parents model for their children in terms of values and codes of conduct etc. Parents belonging to the middle class are more involved in their children's education. Formal education brings about in people the ability to analyse and solve problems which gives them the capacity to rely on themselves in managing their lives in more determined and far better ways. Time preference is another aspect which education has an impact on. Its individuals valuation of present as opposed to future consumption or satisfaction. When immediate time is less preferred to future this means more formal education will be acquired.

## **2.2 Summary**

The above review of literature by no means exhaustive, gives some insight into the subject of quality of life and well-being concepts, methods, uses and importance. For the present study at hand it was desirable to look at and explore the complexity of the

topic of quality of life as it is not only multifaceted but also close knit into various disciplines. It therefore cannot be fathomed from a single perspective and has to be referred to from its multiplicity of connections to diverse phenomena. Earliest researches to the latest in the area give an account of not only the evolution of the concepts of Quality of Life and Well-being but also the advances in its research methodologies, trends and fast paced development and acceptance in various fields of social research. It has become imperative for social policy makers to have clearer insights into the subject to make more cohesive policy decisions, for economists to understand fully the impact of and causes of choice as it affects quality of life of the individual and community. The economist cannot rely solely on the objective assessment through incomes and material possessions only of individuals and communities on their quality of life and well-being without taking into account the subjective assessment of their objective circumstances. This area of research the economist left for far too long to psychologists and sociologists thinking their domain was limited to revealed choice which they assumed lead to a satisfied state. However the culmination of highest satisfaction levels as far as the individual was concerned rested in how satisfied he/she was in the choices that he/she made which research in quality of life and well-being show lie in the subjective evaluation of those choices and the circumstances which offer those choices.

## Chapter 3

### RESEARCH METHODOLOGY

#### 3.1 Introduction

The present research in the Quality of Life (QoL) and Well-being has multidisciplinary roots. It draws on various areas in economics, international development, social and policy sciences and psychology. The conceptual frameworks that help develop these concepts come out of the quality of life research.

Quality of life is taken to assess the overall well-being of citizens and communities. A common understanding of the concept has developed over the years and comprises of various dimensions in which objective conditions and subjective experiences play a major role. The various dimensions of life can be for example , work, health, education, social and political participation, environment etc.

QoL is a multifaceted construct which is an outcome of the assessment of numerous human needs at all levels be it personal, society, country or international (Costanza, 2008). Despite growing interest in QoL studies, its measurement and identifying factors remains a problem (Dalkey and Rourke, 1971). With much evolution in econometric techniques most problems with estimation have largely been reduced by various researchers e.g; Liu (1977) and Sinden (1988). A large body of research has contributed into constructing indices which take a number of indicators together to represent a certain phenomenon pertaining to social and economic well-being (Hagerty et al., 2001).

In carrying out the Quality of Life and Well-being research different measures are used depending on their relevance and the researcher's objectives and hypotheses testing. The present research follows an integrative subjective and objective measure of QoL and Well-being approach. Firstly a thorough investigation of literature (Cummins, Hagerty, Schalock and Verdugo, WHOQoL, EUROSTAT survey 2007; Fitoussi/Sen/Stiglitz report 2009) resulted in selecting a consensual number and type of domains of life appropriate for the study at hand in terms of validity and reliability. The domains chosen should represent the overall happenings in the lives of the individuals (Hagerty et al., 2001). Regarding how many areas of life as domains are selected for the present study is based on sound judgement by the present researcher

which is further based on earlier research in domains of life and the research at hand. It is sought to select those domains of life which would be representative of the whole QoL construct. In the present case a total of nine domains of life have been selected: 1) Material Living Conditions, 2) Productive or main Activity, 3) Health, 4) Personal Development, 5) Inter Personal Relations, 6) Safety, 7) Governance and Active citizenship, 8) The Environment, 9) On the whole life experience ( These domains are also selected in the Eurofound Quality of Life survey, 2007). Each domain has a set of both objective and subjective indicators carefully drawn after a review of literature whereby relevance to the present study and the QoL construct was taken into consideration. The indicators chosen from the nine domains of life include for instance, income, satisfaction with financial situation, constrained consumption, non market consumption, housing, material deprivation, employment, job security, work/life balance, self perceived health, access to health care, educational attainment, self reported skills, education, activities with and for people, supportive relationships, social cohesion, debt and income insecurity, perception of physical insecurity, trust and satisfaction with institutions, active citizenship, air , water and noise pollution, satisfaction with green and recreational areas, satisfaction with built environment and finally, overall satisfaction with various domains of life and happiness scale.

Literature on QoL and Well-being suggests multiple constructs and techniques which have emerged during the development of measures of quality of life. Three of which gained much popularity, namely, economic indicators, psychological measures and spatial indicators. In the 70s and 80s greater attention to spatial expression of QoL resulted in territorial indicators e.g levels of education and employment by graphical location etc.; from the late 80s psychologists have added the subjective assessment of QoL to the tool box of measures, recognizing that the QoL is not something that is external to the individual and that the same life conditions can be perceived differently by different people (Kaplan, 2001; Keyes, 2006; Ulrich, 1979).

### **3.2 Universe of the Study**

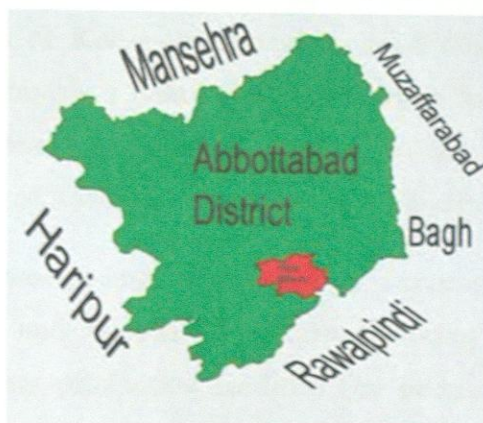
The universe of the study is the province of Khyber Pakhtunkhwa (KP).

### 3.3 Research Area of the Study

To carry out the objectives of the present study and test the hypothesis, primary data was collected from the research target areas. The target areas consists of thirteen districts of the province of Khyber Pakhtunkhwa. These thirteen districts were selected from all the seven divisions of the province on the basis of population levels i.e more populous divisions contributed more districts so that a larger representative sample could be obtained on the basis of population distribution. These thirteen districts constituted more than 75% of the population of the province to make it adequately representative for the purposes of the present study. The districts chosen on the basis of estimated population figures for 2011-12 (Bureau of statistics Islamabad), are, in descending order of population size, Peshawar, Mardan, Sawat, Mansehra, Sawabi, Charsadda, Dera Ismael Khan (DIK), Newshehra, Lower Dir, Abbottabad, Bannu, Haripur, and Kohat.

### 3.4 Research Areas Profiles (in alphabetical order)

#### 3.4.1 DISTRICT ABBOTTABAD PROFILE



Abbottabad is the capital of Hazara Division. Abbottabad District, Khyber Pakhtunkhwa has a total area of 1967 Square Kilometers (DCR Abbottabad, 1998). The population in 1901 A.D. was 194,632, compared with 175,735 in 1891 A.D. It contains the towns of Abbottabad (population, 7,764), the Tehsil and District headquarters, and Nawasher (4,114); and 359 villages. The population of Abbottabad district has increased about a little less than three times since 1951 A.D. It was 881 thousand in 1998 A.D. as compared to 319 thousand in 1951 A.D., result an overall

increase of 176.18 % during 1981-1998 inter-censal periods (17 year) at an average annual growth rate of 1.82 %.

The Abbottabad District forms important watersheds for both Tarbela Dam in the West and Mangla Dam in the East. Abbottabad has few small scale industries still at a nascent stage. It has at a short distance near Mandian an industrial area where cement, wood work, PVC pipes, wires, cement pipes are prepared.

### 3.4.2 DISTRICT BANNU PROFILE



Bannu District is approximately 192 km (119 mi) south of Peshawar. It is surrounded by the mountain ranges of Koh-e-Safed and Koh-e-Suleiman. The Kurram River flows through it. It also boasts a dam called Baran dam for irrigation purposes. The district is known for its banana, date, fig and rice crops that are grown there. It shares borders with the districts of Karak, Lakki Marwat and Waziristan .

Bannu is of national economic importance. It is an important passageway to Central Asia. Bannu has cotton and woolen fabric manufacturing units as well as certain machinery and equipment production facilities. The people of Bannu mostly speak Pashto, while Saraiki is also spoken by few. Bannu's total population is 673350 whereas the female's population is 349947 and male's population is 327370 (DCR BANNU 1998)

### 3.4.3 DISTRICT CHARSAKDA



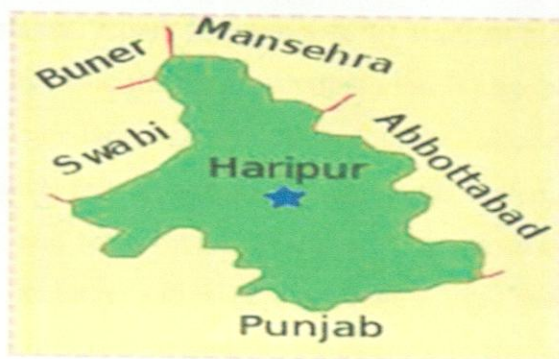
Charsadda is 17 miles from Peshawar located in the west of Khyber Pakhtunkhwa. It has some of the very fertile areas of the province. It has an area of 996 square kilometers of which the cultivated area is 210255 acres about (61 %), of which more than 85% is irrigated by the rivers Kabul, Swat and Jindi. The population of Charsadda according to the year 2000 est. is 1.7 million. The literacy level is below 45%. There exists in the district a considerable roads network. The major footwear industry of the area employs a large section of the local workforce. This footwear is not only of major demand in the country but is also exported. The major importers of these items being the Arab and Middle Eastern countries with 250,000 pairs exported annually; Similarly cloth weaving is also a lucrative industry in the area where both hand and power looms are installed for the purposes of production and is a large source of income of the inhabitants of the district (DCR Charsadda 1998).

### 3.4.4 DISTRICT PROFILE D.I.KHAN



According to Pakistan's last census in 1998, the district's population stands around 853,000 with an annual growth rate of more than 3%. The urban ratio is over 14% and the literacy rate is just under 32%. Agriculture is the mainstay of the people of D.I.Khan where cultivation takes place on an area of 233,100 hectares. Irrigation takes place mainly by means of tube-wells. Dates are grown in large quantities and also exported to other countries. Animal husbandry and milk production are also a major source of revenue generation for the district (DCR D.I.Khan 1998).

### 3.4.5 DISTRICT HARIPUR PROFILE



Haripur was founded in 1822 by Hari Singh Nalwa. Haripur has geographical importance by bordering many districts like Mardan, Abbottabad, Mansehra, Swat, Buner and Sawabi. The capital of the country, Islamabad, is also a two hour drive towards the south. Haripur's population was estimated to be 803,000 in 2005 of which the majority of over 80% reside ruraly.

The population density of Haripur is over 400 persons per km<sup>2</sup> with a growth rate of about 2% according to the 1998 census. Its inhabitants to the tune of more than 67% speak Hindko. The overall literacy rate for Haripur district is 53.7%, which is quite high even higher than the provincial literacy rate in KP (Khyber Pakhtunkhwa)(35.2%). However as far as the literacy rate among women is concerned it is surprisingly and sadly low at 37.4% compared to male literacy of over 70%. Further figures reveal that education facilities are far lower in the rural than in the urban areas (DCR Haripur 1998).

### 3.4.6 DISTRICT KOHAT PROFILE



Kohat is one of Pakistan's oldest district with an equally old cantonment and is flanked by high mountains.. Kohat is mentioned by Buddhist historians. According to Pakistan's last census in 1998, the districts population is expanding an annual rate of more than 3%. The major language spoken is Pushto, followed by Hindko. Kohat boasts agri based products as well as typical footwear of Kohat. People make a living out of mostly poultry and local breeds of cattle. Many locally produced items find their way to markets in larger cities of the country like, Peshawar and Islamabad while with the help of different organizations exports to the Western countries have also picked up. Darra Adam khel produces finest quality of fire arms. The unusual workmanship acquired by these fire arms makers is recognized throughout other countries. This also is a major revenue generating business for the locals. Local honey production is also of a fine quality (DCR Kohat 1998).

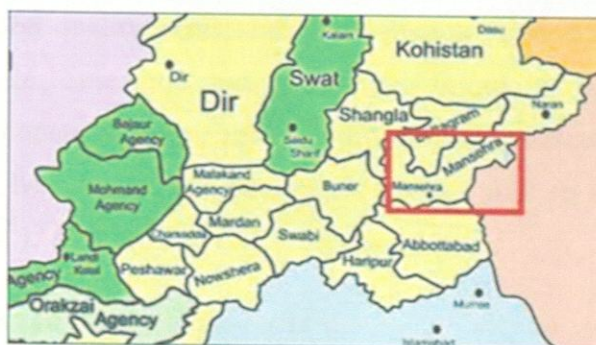
### 3.4.7 DISTRICT LOWER DIR PROFILE



Dir has spiritual connotations in name and personalities that reside there. The inhabitants hold a great amount of respect for these people. In 1996 the state was divided into Upper and Lower Dir as separate District entities. The population of the

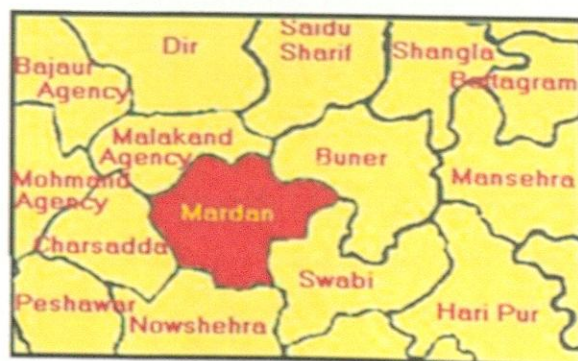
district is 763000. District Dir Lower is a 124km distance from the major city of Peshawar in the KP province. It is a mountainous area overlooking beautiful vallies where majority of the inhabitants reside. Agriculture is the dominant occupation of the inhabitants and more than 80% are solely reliant on it. The area is nourished by the river Punjkora and two large streams at Maidan and Rohd (DCR Lower Dir 1998).

### 3.4.8 DISTRICT MANSEHRA PROFILE



Mansehra is situated in the North Eastern part of KP at a height of 3200 feet having 4,579sq km.area. It has a population of 1,152,839 growing at above 2% per annum according to 1998 census data.The literacy levels of its inhabitants is over 36%. The major languages prevalent in the district are Hindko, followed by Pushto and others including Urdu.The district boasts the spectacular Babusar pass, also the Killer mountain is located very close to its north-eastern limit. Good climate and fertile soil makes it possible to grow many kinds of fruit, vegetables and cerials. District Mansehra has a variety of greenery as well as fauna. A number of herbs found in the area are used for medicinal purposes. Tourism in Northern Pakistan commences through Mansehra and as such the district has an important place in promoting tourism in the country (DCR Mansehra 1998).

### 3.4.9 DISTRICT MARDAN PROFILE



Mardan occupies second place in terms of its size in cities of Khyber Pakhtunkhwa after Peshawar. Mardan became a district in 1937 when Peshawar district was divided. Swabi and Charsadda districts were created afterwards from the district in the 1980s. Mardan district includes the tehsils of Takhtbhai and Mardan. Agriculture is the mainstay of its inhabitants and has an elaborate irrigation network. Besides streams also flow throughout the land and fall into river Kabul in the south. The crops mostly grown here are sugar cane, wheat and tobacco. Mining is another major economic source. Good quality gemstones like topaz are quarried in the nearby hills; also marble, dolomite, limestone and granite are found in the area. Industry like engineering as in locomotive, sugar mills, furniture and handicrafts also form part of the local economy. The total area of Mardan is about 1,632 sq km. where the total population (2008 Est.): 1.96 million (DCR Mardan 1998).

#### 3.4.10 DISTRICT NOWSHERA PROFILE

Nowshera is a major district in the Khyber Pakhtunkhwa. The Pakistan Army cantonment is situated in Nowshera city as well as in Risalpur and Cheraat. Nowshera district is fairly large with the river Kabul running through its length. Its Main clans are Khattak, Durrani, Kakakhel, Yousafzai, Afridi. The main languages spoken by people are Pushto. The main occupations are in agriculture, service industry, followed by armed forces, also craft and related trade workers constitute 4.5% and clerical 3.3% of the workforce (DCR NOSHERA 1998).

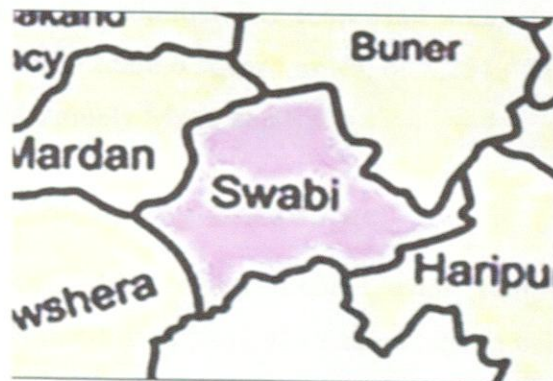
#### 3.4.11 DISTRICT PESHAWAR PROFILE



Peshawar is known as the city of flowers which comes from its ancient past with the passage of many warriors, conquerors and dynasties. The locals are known for their hospitality. Pushto is the main language spoken in the district with Hindko and Urdu close behind. The total area of this district is 1,257 square km. (DCR Peshawar,

1998). According to 1998 census the total population of Peshawar is more than 2 million, having a large youth bulge. There has been a five fold rise in the population in the past more than fifty years (Population Census Peshawar, 1998). The river Kabul runs through the district and divides into many channels. It is also dammed at Warsak which generates electricity and irrigation waters for the area. Peshawar district is the most developed of the districts in terms of industrial set up eg; sugar, flour and other small industrial setups in match production, apparel, leather tanneries and products, brick and building material and detergent products etc (DCR Peshawar, 1998), which provide good opportunities of employment and consequently mass movement of people from surrounding areas.

### 3.4.12 DISTRICT SWABI PROFILE



Swabi lies just above the junction of the Indus and Kabul rivers in the Province of Khyber Pakhtunkhwa. Swabi has a large population and stands at fourth place among the districts of KP. Swabi district came into existence in 1988 and was carved out of Mardan district. Pashto is the most spoken language amongst the mainly Yousafzai people of the area. Swabi is a picturesque area with hills and flowing rivers which make it highly fertile. However, most of the cultivated area is dependent on rains which with its timely arrival can usher good and abundant crops. There are many villages in the district where inhabitants practice rural living. The main revenue generating crop being tobacco for the area. Also the small industrial set up at Gadoon has also helped towards lifting people out of poverty and unemployment. Swabi boasts the biggest earth-filled dam in the world, the Tarbela Dam. On its soil stands Pakistan's pride in engineering sciences and technology institutes called the GIK (Ghulam Ishaq Khan) Institute (DCR SWABI 1998).

### 3.4 13 DISTRICT SWAT PROFILE



Swat has a known history of over 2000 years which are recorded since the arrival of the Greeks. Swat has through the centuries been called in a variety of names. It is contained in the Malakand division. Swat experiences tough winter season, however summers are much moderate and favourable which makes it a favourite haunt for many holiday makers in the summer. The total land area of district Swat is 5,337 square kilometers (sq. km) (2,060.6 square miles, or 1,251,653 acres). This total area is divided in two tehsils, namely Matta and Swat.

### 3.5 Sample size and Sampling Technique

The sample size is 500, which was estimated using sampling error, confidence interval and degree of variability by using the formula given below:

The sample size is 500, which was estimated using sampling error, confidence interval and degree of variability by using the formula given below;

$$n = \frac{Ns^2}{(N-1)D + s^2}$$

Where

$n$  = Sample Size

$N$  = Population Size

$$s^2 = \text{Sample Variance} = \frac{\sum (Y - \hat{Y})^2}{n-1}$$

$D = B^2/4$

$B$  = Bound on the error of estimation

A questionnaire was developed and distributed among the thirteen districts. A proportional allocation method was followed for each district. The thirteen districts are selected on the basis of population. The district having high population in the division is selected as sample. This way a total of thirteen districts from the seven divisions, which represent majority of the population are selected in the sample. Further a rural-urban sample within these districts was estimated on the basis of proportional allocation method. The towns and villages and the households in the selected districts were chosen through simple random sampling technique.

Table No. 3.1 District wise distribution of sample size

District	Rural		Urban		Total	
	Population(000)	Sample	Population(000)	Sample	Population(000)	Sample
Peshawar	1736	44	1540	39	3276	83
Mardan	1730	34	470	22	2201	56
Swat	1687	32	302	18	1989	50
Mansehra	1509	25	92	15	1600	40
Sawabi	1257	22	280	17	1537	39
Charsadda	1252	25	263	13	1514	38
DIK	1167	20	163	13	1329	33
Nowshehra	982	20	316	13	1299	33
Lower Dir	1072	18	70	11	1143	29
Abbottabad	896	18	235	10	1130	28
Bannu	940	16	52	9	991	25
Haripur	819	15	115	9	934	24
Kohat	638	14	237	8	855	22
Total		303		197		500

(Source: Researcher self estimated table)

### 3.6 Data and Data Collection

The data was collected from the target areas through questionnaires. The questionnaires were directed towards the head of the household. The unit of analysis was the household head. The household head is a person who has the authority to make important decisions of social and economic nature for the household. Information on the following quantitative and qualitative variables was gathered through the questionnaires: Demographic and social variables: age, gender, civil status, family composition, health, education, physical security, institutional trust and access and availability of public services, social interaction, environmental conditions, access to recreational and green areas and built environment.

Economic variables include: current household income, consumption expenditure, personal income, housing quality and status, employment and quality of work life, economic insecurity and vulnerability.

### 3.7 Data Analytical Techniques

In the present study Principal Component Analysis (PCA) was applied to reduce the problem of multidimensionality without losing the informational value of the data. Haq, Ahmed and Shafique (2010) also used similar techniques. In this procedure a set of correlated variables is transformed into a set of uncorrelated variables called the Principal components that are ordered by reducing variability. It produces components in descending order of importance (as in Ghaus, Pasha and Ghaus 1996). Thus the large number of indicators was reduced to a few while not losing its informational content.

Secondly, the Principal Component Analysis (PCA) in this study also explains the variation in Quality of Life and Well-being by generating components in descending order of magnitude whereby the initial component explains the largest amount of variation and the last one the least amount of variation, as used in the study by Ghaus, Pasha and Ghaus 1996) and has the form

$$X_i = \alpha_{i1}F_1 + \alpha_{i2}F_2 + \alpha_{i3}F_3 \dots \dots \dots \alpha_{ij}F_j \text{ ----- (1)}$$

$$X_i = \sum \alpha_{ij}F_j$$

Where

$X_i$  = is the  $i$ th indicator

$\alpha_{ij}$  = is called the factor loading and represents the proportion of the variation in  $X_i$  which is accounted for by the  $j$ th factor.

$\sum \alpha_{ij}$  = is called the communality and it is equivalent to the multiple regression coefficient in regression analysis.

$F_j$  = represents the  $j$ th factor or component

Factor loadings of these principal components are used to find factor scores for each district by using the following formula;

$$(FS)_{kj} = \sum_k e_{ij} * Z_i \text{-----} (2)$$

Where

$Z_i$  is the standardized value of the  $i$ th indicator.

$\sum_k e_{ij}$  is the factor loading of the  $j$ th factor and the  $i$ th indicator

Weighted Factor Scores (WFS) are used as an index for ranking quality of life and well-being on the basis of social indicators chosen in different domains of life. The weighted Factor Scores are computed in the following way (Haq et al 2010):

$$(WFS)_k = \sum_k e_j (FS)_{kj} \text{-----} (3)$$

Where

$e_j$  is the eigen value of the factor  $j$  and depicts the proportion of variation in the data set explained by the factor  $j$ . The WFS is used to rank districts on the general characteristics of the variable set.

Descriptive statistics are computed for all the variables including demographic, social and economic. Frequency tables for all indicators are made. However explanations are given only for those tables that include indicators which are relevant in the selected domains of life (all tables are attached in the annexures for additional information).

Multivariate Regression Analysis for QoL and well-being is carried using variables in selected domains of life allowing the present researcher to combine several predictor variables into one analysis (as in the Eurostat Quality of Life survey 2007). To assess the importance of different factors for quality of life and well-being, or in other words to find out the determinants of QoL and Well-being, Multivariate Regression analysis examines the separate effects of a number of independent variables on a single dependent variable. The dependent variable in this analysis being the overall experience of life (OEL) domain which encompasses all relevant indicators previously arrived at through the PCA method which is representative of the concept of quality of life and well-being at hand.

$$OEL = f(MLC, PAQ, HAP, PD, PS, IPRSC, GBR, NLE) \text{-----} (4)$$

$$OEL = \beta_0 + \beta_1MLC + \beta_2PAQ + \beta_3HAP + \beta_4PD + \beta_5PS + \beta_6IPRSC + \beta_7GBR + \beta_8NLE + \mu$$

Where

OEL = Overall Experience of Life

MLC = Material Living Conditions

PAQ = Productive Activity and Quality

HAP = Health Access and Perception

PD = Personal Development

PS = Personal Safety

IPRSC = Interpersonal Relations and Social Cohesion

GBR = Governance and Basic Rights

NLE = Natural and Living Environment

$\beta_0$  = Y-intercept

$\beta_i$  = slopes with respect to corresponding variable

$\mu$  = error term

The regression analysis also shows how well each independent variable predicts the dependent variable, controlling for each of the other independent variables. These are shown by the size of the beta coefficients. The larger the coefficient, the stronger is the effect of the independent variable in predicting the dependent variable. The independent variables in this analysis were taken as the various domains of life containing different indicators clustered through the PCA method for each domain.

### 3.8 Domains of life and indicators list

Following is the list of Domains of Life and their relevant set of indicators both objective and subjective (arrived at through the PCA);

Table No. 3.2 list of Domains of Life and their relevant set of indicators both objective and subjective (arrived at through the PCA);

Material Living Conditions (MLC)	<ul style="list-style-type: none"> <li>➤ Number of earning household members</li> <li>➤ Basic expenses to household budget greater than 75%</li> <li>➤ Availing government facilities like schools, health, police, roads and street lights, and recreational</li> <li>➤ Afford meal with meat, chicken or fish twice</li> </ul>
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	<ul style="list-style-type: none"> <li>➤ a week</li> <li>➤ Buying new rather than second hand clothes</li> <li>➤ Type of accommodation</li> <li>➤ Problems with accommodation like rot in windows</li> <li>➤ Damp/leak in walls etc</li> <li>➤ Able to meet unexpected financial expenditure</li> <li>➤ Arrears in utility bills electricity, gas, water etc</li> <li>➤ Largest source of income</li> </ul>
Productive Activity and Quality(PAQ)	<ul style="list-style-type: none"> <li>➤ Nature of job and employment status</li> <li>➤ Work in dangerous and unhealthy conditions</li> <li>➤ Come home too tired from work</li> <li>➤ Difficult to fulfill family responsibilities</li> <li>➤ Am well paid</li> <li>➤ Likelihood to loose job in next six months</li> </ul>
Health Access and Perception (HAP)	<ul style="list-style-type: none"> <li>➤ Woke up feeling fresh and rested</li> <li>➤ Felt calm and relaxed</li> <li>➤ Felt active and vigorous</li> <li>➤ Factors making it difficult to access health facility: <ul style="list-style-type: none"> <li>• delay in getting appointment</li> <li>• waiting time to see the doctor</li> </ul> </li> <li>➤ Hampered in daily activities by chronic illness or disability</li> <li>➤ Satisfaction with quality of health service</li> </ul>
Personal Development (PD)	<ul style="list-style-type: none"> <li>➤ How old when completed full time education</li> <li>➤ Highest level of education</li> <li>➤ Satisfaction with education</li> </ul>
Personal Safety (PS)	<ul style="list-style-type: none"> <li>➤ Distance from law enforcing facility</li> <li>➤ Perception of physical safety( walking home after dark)</li> </ul>
Governance and Basic Rights (GBR)	<ul style="list-style-type: none"> <li>➤ Trust in institutions: <ul style="list-style-type: none"> <li>• government</li> <li>• legal system</li> <li>• police</li> </ul> </li> <li>➤ Attended meeting of a trade union, political party or political action group</li> <li>➤ Attended a protest or demonstration, or signed a petition, including an e-mail petition</li> <li>➤ How would you rate quality of following public services: <ul style="list-style-type: none"> <li>• health service</li> <li>• education system</li> <li>• public transport</li> <li>• child care</li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>• care for elderly</li> <li>• state pension</li> </ul>
Inter-Personal Relations and Social Cohesion (IPRSC)	<ul style="list-style-type: none"> <li>➤ Frequency of direct contact with people living outside the household: <ul style="list-style-type: none"> <li>• mother or father</li> <li>• brother, sister or other relative</li> </ul> </li> <li>➤ Frequency of indirect contact (phone, e-mail, post) with people living outside the household: <ul style="list-style-type: none"> <li>• any of your children</li> <li>• mother or father</li> <li>• friends or neighbours</li> </ul> </li> <li>➤ People most supportive when advice needed about serious personal or family matter</li> <li>➤ Involvement in activities outside paid work: <ul style="list-style-type: none"> <li>• caring for elderly/disabled relatives</li> <li>• voluntary and charitable activities</li> </ul> </li> <li>➤ The extent to which fellow countrymen obey rules when it comes to: <ul style="list-style-type: none"> <li>• paying taxes</li> <li>• traffic laws</li> <li>• showing care for others in public places</li> </ul> </li> <li>➤ Opinion on level of tension between various groups in the country: <ul style="list-style-type: none"> <li>• poor and rich people</li> <li>• management and workers</li> <li>• men and women</li> </ul> </li> </ul>
Natural and Living Environment (NLE)	<ul style="list-style-type: none"> <li>➤ Number of reasons to complain about the following: <ul style="list-style-type: none"> <li>• noise</li> <li>• air pollution</li> <li>• lack of access to recreational or green area</li> <li>• water quality</li> <li>• crime, violence or vandalism</li> </ul> </li> <li>➤ Proximity to following facilities: <ul style="list-style-type: none"> <li>• Food store or super market</li> <li>• post office</li> <li>• banking facility</li> <li>• recycling facility</li> <li>• recreational facility</li> </ul> </li> </ul>
Overall Experience of Life (OEL)	<ul style="list-style-type: none"> <li>➤ Strength of agreement or otherwise with the following statements: <ul style="list-style-type: none"> <li>• optimist about future</li> <li>• life close to how one wants</li> <li>• competition forces to do things not correct</li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>• life too complicated to easily find ones path</li> <li>• feeling of non appreciation by others</li> <li>• looked down upon by those better off</li> <li>➤ Level of satisfaction with the following: <ul style="list-style-type: none"> <li>• present job</li> <li>• present accommodation</li> <li>• present health</li> <li>• present social life</li> </ul> </li> <li>➤ Level of importance of the following in ones Quality of Life: <ul style="list-style-type: none"> <li>• a good job</li> <li>• a good standard of living</li> <li>• a good standard accommodation</li> <li>• a good family life</li> <li>• a good health</li> <li>• a good social life</li> </ul> </li> </ul>
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(Source: Research Self Made table)

### 3.9 Justification of Domains

Quality of Life is a broad concept which is composed of a number of different dimensions which can be measured through further sub dimensions which are represented by a further number of indicators for each sub dimension (as presented in the above table). These further include objective as well as subjective factors or indicators, where the latter depend on the priorities that the individuals attach to them.

The dimensions or domains have been identified by many researchers in the present (QoL) field of investigation e.g. Cummins, McCabe, Romeo and Gullone (1994) and Cummins (1996) have both theoretically as well as empirically supplied grounds for the validity of the seven domains called the ComQoL domains: material well-being, health, productivity, intimacy, safety, community and emotional well-being. Cummins (1996) also reviewed 27 definitions of quality of life that attempted to identify QoL domains and through a process of standardization taking into account 32 studies and 35 domains (Cummins 1996).

In 2009 Stiglitz, Sen and Fitoussi published a report on Measurement of Economic Performance and Social progress, The Eurostat Feasibility study for Well-Being indicators(2008), the European Commission 'GDP and beyond' communication (2009), The European Statistical Committee/ESSC and more were involved in working towards developing specific and concrete sets of indicators and based on

academic research and several such initiatives 9 domains have been identified for the Eurofound surveys of European Quality of Life since 2007. The present study takes into account broadly these domains with additions and subtraction of certain indicators as applicable in the context of our social and economic backdrop.

According to Haggerty et al (2001), the domains must be such that they represent the entire experience of life and must be indicative of the whole concept with every domain bringing in its fold a fair amount of the substance of what the QoL concept is representative of. The number of domains can be numerous if every life aspect is to be considered, so parsimony is required to define a small number of domains so that redundancy and repetitions can be avoided. Domains must be potentially neutral, positive, or negative in their contribution to the QoL construct. The domains selected were in compliance with the above when modifications were made.

### **3.10 Explanation of Domains of Life**

#### **3.10.1 Material Living Conditions**

Material living conditions include income, consumption and material conditions like housing and material deprivation. The different indicators within this domain through the PCA have been reduced. Income is an important indicator as it affects most other indicators in the framework, here largest source of income and number of earning household members is taken, consumption is covered by availing government services, housing by type of housing and problems with accommodation facilities while material deprivation by household budget, ability to meet unexpected financial needs, ability to afford basic requirements and arrears issues.

#### **3.10.2 Productive activity and Quality**

A variety of activities encompasses peoples' lives today, the most important being their work. Paid work has a significant impact on the quality of life through both a positive or a negative way: positive as it generates an income, gives the earner a sense of self esteem, identity, confidence, opportunities to learn and thrive etc. while on the other hand can be a source of continued misery if confronted with discrimination, non ethical practices, harmful conditions, long working hours, less pay and job insecurity. Indicators representing both the quality and quantity of the jobs being performed as in type of work, working hours, balancing work and personal life, safe practices at work,

job security etc are incorporated into this domain in order to assess the effect of paid work on quality of life and well-being.

### **3.10.3 Health Access and Perception**

Health is an essential part of the quality of life of people. Bad or poor health can have a negative impact on the progress of a society, inhibiting economic and social development (Eurostat 2013). Moreover physical and mental problems and disabilities generate negative effects on the well-being of people (Third European Quality of Life Survey 2012). Access to health in terms of the availability and affordability have been taken as indicators in addition to part of the WHO- mental health scale questionnaire which asks about the self assessed mental and physical condition of the individual, while also the satisfaction with present health services .

### **3.10.4 Personal Development (Education)**

“Education refers to any act or experience that has a formative effect on an individual’s mind, character, or physical ability whereby it is a formal process by which society through schools, colleges and universities transmits its cultural heritage, knowledge, values, and skills to the next generation” (Eurostat 2013). In the knowledge based environment of today where information travels fast, education has to play a crucial role in determining not only to keep pace with the growth around us but also to determine how far and affectively people can progress. Levels of education will determine the jobs that individuals will have as less skills and qualifications forces people to be excluded from lucrative opportunities and achievement of desired objectives. The indicators through PCA that are taken are: highest level of education and satisfaction with own education as well as the age at which full time education was completed. This also gives an idea of the early school leavers.

### **3.10.5 Physical Safety**

Physical safety refers to not being exposed to situations where an individual or household’s physical security is at risk from crime, accidents or natural disasters. There can be many risks that may adversely affect an individual’s or household’s physical security. People may face risks of violence and crime even if they do not materialize. The subjective perception of a threat and the ensuing feeling of insecurity can undermine quality of life and well-being of individuals The indicators

representing this domain have are the distance from a law enforcing facility and the general perception of the individual about physical safety which is proxied in terms of how safe they feel walking home after dark.

### **3.10.6 Governance and Basic Rights**

Respect for human rights, rule of law, accountability of governance and civil society are what makes democracies what they stand for and which affect the quality of life of citizens. The constitution of our country endorses these areas. Also at the helm are strong public institutions which uphold these values through negation of corruption or political interference, adherence to rule of law, checks and balances, and transparency. Larger trust of the citizenry in institutions which can result from these factors will enhance the quality of governance. The quality of civic life with active participation in civil society measured in different ways through for instance voting behaviour, demonstrations, or participation in political parties, trade unions, civil society groups and various other formal or informal organizations can be gauged. The indicators for this domain through PCA are trust in institutions like the government, legal system, the police; attending meetings of trade unions, political parties; attending protest demonstrations ,signing petitions etc; rating the quality of public services like health, education, public transport, child care, care for elderly and state pension.

### **3.10.7 Inter-Personal Relations and Social Cohesion**

When looking at the measurement of quality of life and well-being of individuals the strong role that social connections and networks play cannot be ignored. Social interactions fulfill basic human desire for socializing which also translates into better health, improved chances of finding a job, improved living(United Nations World Happiness Report, 2013).Potential to receive social support and frequency of social contacts are included in this domain. Also activities for people, voluntary or charitable ones like caring for the elderly/disabled and involvement in charitable organizations, harmony or its absence from society as tensions existing between rich and poor, management and workers, men and women are taken as indicators in terms of social cohesion.

### **3.10.8 Natural and Living Environment**

Environment affects the quality of life that people enjoy. Environmental conditions affect human health and well-being directly but also indirectly through its effects on ecosystems, biodiversity and sometimes causing natural disasters like floods etc. Individuals are becoming aware of their right to cleaner better environment which is pollution free, having access to green spaces and clean water already declared an essential human right by United Nations. The indicators for this domain contain extent of exposure to noise, air and water pollution; lack of recreational/green spaces, exposure to crime/violence and vandalism (in terms of the immediate living environment/neighborhood); indicators in this domain for access to built amenities in the neighborhood like food stores, post office, bank facility, recycling facility and recreational or sport or cultural facility are also included to give a fairer picture of quality of life and well-being.

### **3.10.9 Overall Experience of Life**

This domain takes into account the subjective well-being by measuring individuals' experiences through implicitly weighting their own preferences thereby taking into account people's diverse choices, priorities and values (Eurofound, 2007). Subjective well-being takes into account satisfaction with life: job, accommodation, health social life; positive affects as optimism, and life being close to how one desires and negative affects as in being looked down upon, low self esteem, forced into incorrect behaviour; rating important factors for quality of life i.e. good job, good standard of living, good standard accommodation, good family life, good health and good social life. Happiness scale was also included in this domain.

This particular domain is taken as representative of the concept of Quality of Life (QoL) and Well-being defined earlier and will be assessed as a dependent variable in the regression analysis in the present study. The complete domain and indicator table is attached in the annexure as the above is derived after PCA is applied.

## Chapter 4

### THEORETICAL DEVELOPMENT OF THE CONCEPTS OF QUALITY OF LIFE AND WELL-BEING

#### 4.1 Introduction

According to Van Praag (1988), in economics as in all sciences natural and social, their basic or primitive concepts are continuously evolving. The prime example is being that of the utility or welfare concept. Where the economists have needed the concept to have a positive theory with a normative side and at the same time been uneasy with it as its measurement being doubtful. Individuals can evaluate their situation in terms of good and bad. Whether different people assign the same values to the same verbal label, which reflect their emotional values. Experiments conducted on individuals have however shown consistent patterns of responses suggesting that verbal labels have roughly similar connotations for most individuals.

#### 4.2 The Historical Development of Social Indicators and Quality of Life Research

What constitutes a society in which people can have a good life and which further betters itself have always remained a pivotal question over the centuries (Schuessler and Fisher, 1985; Griffin, 1986). Philosophers and theologians have since centuries been consumed by the notion of quality of life and have put forth their own definitions of it according to their particular religious or ideological values (Vesan and Bizzotto, 2011). The very initial attempt at the possibility of measuring and monitoring how civilizations have progressed through comprehensive quantitative measurement of quality of life was by the Italian statistician Niceforo in 1921 (Niceforo, 1921; Noll, 2004). Later in the 1960s and 70s Quality of life research entered into two strands, namely the social indicators movement in the United States and "the level of living approach" in Sweden (Johansson, 1973). In the beginning the research was directed towards producing datasets, statistics etc so as to give people the ability to evaluate their lives in terms of where they were headed as far as their values and goals were concerned (Bauer, 1961). These studies were concerned with trying to fathom how increases in income impacted well-being of people which were

an outcome of the new values which went beyond just materialism that were vogue in the developed Western world (Inglehart, 1977).

When enquiring about the wealth and the level of living of the people of a country or region in the world one cannot just by knowing how much money is available for a given number of people (e.g; GNP per capita) decipher or measure their quality of life, one needs at the very least to ask about the distribution of resources and what affect these have on the lives of the people (Nussbaum and Sen (1988). Knowledge about their life expectancy, their healthcare, medical services, education availability and quality, work and work conditions, family relations, social and political freedoms, gender relations and how these hamper or advance other aspects of human activity. Not only do we need to know these but also to know how society enables its inhabitants to imagine, to feel, to wonder and take life as more than just a set of commercial relations (Nussbaum and Sen 1988).

The concept of social indicators and QoL has evolved over the past several decades. The American Academy of Arts can be thought of as coining the term social indicators. It was the result of an effort to investigate into and foresee the after affects of the NASA space programme on the lives of the Americans (Land,1983:2; Noll and Zapf, 1994:1).Lack of data and absence of systematic conceptual framework and methodology for analysis to sufficiently detect such effects lead to attempts to develop a system of social indicators which could help diagnose and predict changes that occur within society and be able to assess specific programmes and their impact (Land, Michalos and Sirgy 2012). The results of the Academy's report that were compiled were published and were given the name of social indicators (Bauer, 1966).

This increased interest in social indicators was also an outcome of the movement to collect and organize data concerning various societal figures, those to do with population trends and also those with economic, at the national level, which began a few centuries ago in the West and gathered momentum in the twentieth century (Carley, 1981). Ogburn, as chairman of President Herbert Hoover's Research committee on Social Trends, organized the compilation of a hefty report called Recent Social Trends which can be regarded as a major pioneering work in social reporting (Land, 2012).The importance of such reporting was further reiterated by publication of another report called 'Towards a Social Report'(1969), which contained important areas of social concern which included the state of health as well as ill health, the movement of individuals within the strata of society, the condition of natural

environment, the means of livelihood and level of destitution, law and order and security, education, artistic environment, and the level of social cohesion. This report succeeded in creating a connection between the social indicators on the one hand and a way to properly report them on the other so that the public is aware of the conditions but it did not explain the importance for policy making as a number of academics had expected at the time.

The end of the 1960s saw an impetus in the drive to social indicators movement which leads to the appearance of writings on the subject, for instance Duncan (1969:1) wrote of the presence of such a movement. Different renowned public as well as private foundations started to support research in the area of social indicators and also to devise methods of measuring both the Quality of Life and Well-being (Campbell and Converse, 1972). International publications of researches were encouraged through the launch of various international journals as far back as the 1974. Also the international communities' organizations took part in promoting such research. The requirement of a much in depth and detailed study of socio-economic advancement is stressed upon by international and national initiatives. Europe and United States were already in the forefront of this effort joined by the Islamic countries as well as the UN and the World Bank by organizing a conference on the measurement of the progress of nations and societies in the present globalization era (European Commission, 2009). The Stiglitz/Fitoussi/Sen report on approaches to measure the objective and subjective dimensions of individual well-being were commissioned by the French government (Stiglitz et al, 2009). The United Nations introduced the Human Development Report which was proposed by Pakistan's chief economist Dr. Mahboob ul Haq some 40 years ago, to which it intends to add the indicators of gender inequality and poverty (Vesan and Bizzotto, 2011). Meanwhile many papers and scientific articles on the subject appeared which have been collected by Michalos (2005) as most cited papers from 1974-2000.

Various writers have suggested different techniques and methods for assessing the quality of life. Initially however most researchers focused on objective indicators but later on as for instance McCall (1975) mainly drew attention to certain aspects of subjective indicators, also Michalos (1985) put forth the Multiple Discrepancies Theory (MDT) which helps in looking at a new basis for the utility concepts hitherto adhered to and express satisfaction as a result of a myriad other things which can be changed around so as to achieve the levels of happiness and wellbeing

desired. Nowadays researchers unanimously are of the opinion that both objective as well as subjective indicators are essential in social indicator research.

Social indicators and quality of life research in health and medicine started in the 1970s here again QoL took centre stage when decisions regarding choices between different kinds of treatments had to be made. Evaluating QoL on the basis of health has enormous implications for the utility of different medical procedures carried and medicines used. There is a fair amount of encouragement of the health practitioners to clearly figure how in a particular socio-cultural setup is the health of an individual being affected by and affects the way the individual functions (Sirgy et. al. 2004). Such kind of insight is helpful to practitioners to come up with medical intervention which not only considers the physical but also takes into account the social health of the individuals.

Social indicators and QoL research at the workplace also gained momentum in the 1970s and 1980s and quality of work life (QWL) and was considered to have an important role in predicting how satisfied one is with life (Andrew and Withey, 1976). Numerous researches have lead to the conclusion that productivity of a worker rests on how happily employed he is (Greenhaus et al.1987). Employees work with more enthusiasm and commitment when they are satisfied and happy at their work place puts in more effort and perform well, and so on.

The underlying force in the social indicators movement was to observe the trends in different social indicators depicting the quality of life over various time periods and not just be tied down to economic phenomena (Andrews 1986:401;Noll and Zapf 1994:5). Nowadays numerous groups and associations whether public or private work towards their self interests and need information regarding social indicators to achieve their goals (Ferriss, 1988:603). An essential part of the movement of the advent of social indicators is the role it plays in spreading awareness in the general public. Today's governments need to be able to not only possess information crucial to depicting important trends in the society but also how this information can be used and that too in the best interest of the masses (Parke and Seidman 1978:15).

How these social indicator information is utilized in order to foresee the condition of the society in the future is an essential part of the indicator movement, for instance many countries publish movements in social indicators regularly so that important fore knowledge can help assess imperative trends (Gore,1990).

As far as public policy making is concerned social indicators help define the problem areas and also set the course for policy discussions. Research reveals that use of social indicators suggest that this is exactly the way it has affected public policy (Innes 1989).

Simon Kuznets (1996) coined the phrase of modern economic growth as a new era in the history of economics ushered in Western Europe at the end of the eighteenth century as the industrial revolution set in. With technology turning around the wheels of production at a pace much faster than before, changing the proportion of inputs used and consequently how a country's resources fared, led to an increase in per capita output over time. This increased output over long periods of time meant for those countries to lead and be the fore runners of modern economic growth (Easterlin and Angelescu, 2012). What forms the reason for the tremendous increase in output is the sweeping technological thrust which made producing an abundant quantity of goods possible (Easterlin 1996). All countries that experienced development followed similar models in which there is a high content of skilled workforce to unskilled, large amounts of capital inputs, machines, mass production and mass transit systems, use of steam energy or other sources of power. The advent and use of modern technological knowhow has led to structural changes in the form of resources being pulled out of the agricultural sector into the industrial and service industry. This also resulted in the relocation of workers in cities and towns where the industrial setups existed.

### **4.3 Three Conceptual Approaches to Quality of Life**

Quality of Life studies have been carried out in different research areas such as economics, sociology, political science, psychology, philosophy and medical science. The approaches to Quality of Life can be broadly put into three categories. The first approach is based on the extent of material resources and goods and services at the citizen's disposal. Here the objective resources make up the quality in human lives. The earliest studies in this strand are "level of living approach" by the Swedish scholars in the 1960s (Erikson, 1974, 1993; Erikson and Uusitalo, 1987). The idea of "the level of living" consists of what a person has or can have in terms of wealth, monetary assets, education, the state of both physical and mental health, status in society and social relations, economic and personal safety so as to be in a position to command a certain influence over the state of their lives (Erikson, 1993). So it is not

just the availability of monetary resources but a whole plethora of diverse aspects that can affect the use of these resources.

The second approach to the Quality of Life has to do with the idea of subjective well-being. Subjective well-being is an individual's own assessment of his/her life that says for example that he/she is happy or satisfied and thus describes his/her situation (Vesan and Bizzotto, 2011). This idea has its basis in the earlier American studies of the 1960s based on the research in the area of psychology and focuses on the satiation of needs as a key to quality of life (Campbell, 1972). The proponents of this line of thought stress upon the fact that it is the person's own particular perception and experience which portray his wellbeing or life quality (Noll, 2000). The one experiencing it is the one whose quality of life one is talking about (Campbell, 1972). Thus the person in the street is the best judge of what his life quality is like as far as his own personal views are concerned (Noll, 2000). Research in the field of economics of happiness has benefited greatly from subjective well-being approach (Easterlin, 1974, Frey et al., 2000; Clark, 1996; Clark and Oswald, 1994). The researches overall show that despite there being the the strong tendency for levels of income and the state of being happy to move in the same direction, this mutual tendency does not seem strong enough in case of the developed countries of the world. This shows that the individual's own assessment of his life is very much influenced by not only material possessions but also the individual's perceived position in the social setup relative to others. In the recent few decades subjective human well-being has gained much popularity in the academic field where theoretical models have been developed, empirical measures have evolved to explain changes in the well-being of populations and to suggest explanations for these findings (Diener, 1984).

The third approach to Quality of Life comes out of the "capabilities" approach first developed by Amartya Sen (Sen, 1985, 1992; Nussbaum and Sen, 1993). According to this approach Quality of Life can be determined in terms of the individual capabilities to achieve valuable functioning. Functioning is the "doings and beings" as Sen calls them which for instance includes being well nourished and sheltered, being part of a cohesive social set up and having a decent and respectable self view. In this approach quality of life is not just a subjective evaluation as that might be affected by mechanisms of adaptations, expectations and aspirations. It also includes according to Sen, to acquire freedoms in the true sense of the word in terms of equipping

individuals with the ability to follow and achieve goals and lifestyles that they consider important. In the capabilities approach the stress is much on the important aspects of enabling, empowering and "agency" as being the drivers of the quality of life. Institutional settings, cultural norms play a crucial role in helping people shape their life courses (Sen, 1993). This idea of well-being and life quality is explained at length in the UN's programme on development as a specific area of human development and portrayed in its various reports on the subject.

Apart from these approaches another holistic approach which Erik Allardt (1993) elaborated and put forth as an intricate view of quality of life which is based on Gatlung's basic need approach (Allardt, 1993). This approach proposes that quality of life can be acquired when three fundamental sets of needs which Allardt calls "having, loving and being" are met (Vesan and Bizzotto 2011). The material needs side is covered in this perspective by the "having" dimension of quality of life, e.g. income, wealth, housing, employment, also the requirement of having good health and an opportunity for self development through education; while the loving aspect covers the need for interaction in the society, family, friends and access to social networks; the last dimension according to Allardt the "being" dimension is to do with the need to integrate and participate in society which could mean a whole range of activities like political participation, the need to enjoy nature, contemplation etc which leads to self actualization i.e. the opportunities to realize one's full potential. In this approach two different approaches have been combined: one the welfare approach which is to do with what the person himself experiences, and the non-welfare where the stress is on his objective circumstances and not in terms of the satisfaction he feels (Vesan and Bizzotto, 2011).

Comparing these approaches brings to light that firstly quality of life can be not only the sum of the individuals' life conditions but also an attribute referring to a society as a whole, secondly quality of life can be assessed in terms of the various domains of life; QoL, further should consider the relationship between these different domains of life which add to individual well-being. Thirdly the quality of life has both an objective and subjective side where a choice between the prevalence of either would depend on the research motive. Most researchers are of the view that a combination of both objective living conditions and subjective well-being properly conceptualizes quality of life (Zapf, 1984; Rapley, 2003).

#### 4.4 Objective and Subjective Indicators

Quality of life encompasses numerous aspects of existence which influence well-being. QoL is composed of two kinds of indicators: objective indicators that affect the individual in an outside environment like material conditions of life like income, work, deprivation etc; and social life, health etc; while the measures relate to both situations leading to higher degrees of QoL for instance better food and more healthy existence and also to an undesirable outcome like carbon emissions and increased homicide rates which leads to lower levels of QoL. The use of objective indicators begins by assuming that one can pass judgements on the way living takes place either in a good or bad way by setting aims or objectives which fulfill certain accepted norms (Noll, 2000). The society however has to be in consensus about the relevance of the dimensions for welfare, what are considered good or bad conditions and also consensus on the direction in which the society should generally move (McMurrer/Sawhill, 1998).

In contrast to that subjective social indicator comes from the idea that welfare is something the individual himself recognizes and can duly assess in the best possible way. The accounts of self assessed wellbeing are then obtained through surveys regarding the different mood behaviours, the gratification levels of individuals with their lives etc; forming the subjective measures (Diener and Suh, 2007). Subjective indicators are crucial to social policy in order to assess not only policy success but also for selecting policy goals (Veenhoven, 2000). Subjective indicators, contrary to some doubts, measure exactly the things they are set out to assess and are inclined towards achieving social aims and objectives (Habich/Zapf, 1994). It is a widespread notion in today's world that both the objective as well as subjective indicators are imperative to measuring well-being as individuals whether rich or poor might assess their lives in ways that might seem unexpected for instance the poor being more satisfied than the well off (Zapf, 1984).

Surveys help identify the required subjective indicators by respondents' self reports of welfare. The measures most popular in use for studying subjective well-being are happiness surveys which asks respondents how happy they are on a three level scale which is also used by the US General Social Survey. The next commonly asked survey question is on life satisfaction which is on a 0 to 10 scale where 0 means absolutely dissatisfied and 10 meaning the highest level of satisfaction achieved. This

is also used in many European surveys as well as the the German Socio-Economic Panel Survey.

This line of questioning has been backed by the development of a vast body of academic research into the methods to come up with a cceptable, reliable and easily comparable answers (Frey and Stutze 2002a, b; Kahneman et al.1999; Veenhoven 1993). The agreement isthat the answers are acceptable and hold meaning and value and can be used for comparisons, despite certain hurdles encountered. What makes this possible is the fact that no matter who and where one lives the criteria that one considers important in evaluating ones welfare is similar. The things that matter to individuals are everyday life and somehow they can contol them too like the jobs that they do, the condition of health that they possess or the family life they might lead etc.

As far as the selection of indicators is concerned it is mostly an outcome of whether coherent data is available and if it is dependable and of value to the researcher (Vesan and Bizzotto, 2011). The use of objective indicators in some studies which follow a purely resource based approach would go for the more tangible measures of quality of life i.e. the actual situations on the ground regarding individuals (Diener and Suh, 2007). Although these indicators allow easy comparisons and are free from peoples' perceptions and emotions but they do have weaknesses as in cases where clarity might be lacking regarding the relation between an indicator and a phenomenon under consideration; also choosing particular domains and their respective indicators, their summations etc. can also be debatable as they stem from a researcher's own perspectives and ideas(Diener and Suh,1997). On the other hand certain researchers like incorporating subjective indicators of quality of life in order to assess individuals' levels of happiness and fulfillment i.e. through their own evaluations of their lives; this too however cannot be without its problems as such evaluations can be conditioned by again ones own perspectives and aspirations (Ringen, 1995; Fahey et al., 2003).

Thus the choice of indicators should not be just a dichotomy between objective and subjective but should be such as to study well-being and be capable of revision and adjustment according to the challenges and opportunities in a dynamic socio-economic environment (Vesan and Bizzotto, 2011).

#### 4.5 Quality of Life and Economic Growth (GDP per capita)

In studies conducted at a point in time, it is generally accepted that in the poorer countries the GDP per person bears a low relation with happiness and as these per capita incomes increase this relationship increases i.e; happiness increases but at a diminishing rate (Diener et al. 1993; cf.also Diener and Biswas-Diener 2002; Veenhoven 1991; Frey and Stutzer 2002a; Inglehart 1997, 2000; Layard 2005). Likewise, when within countries happiness levels and household incomes were compared they too gave the diminishing rates results. As far as time series is concerned empirical verification is handicapped by a dearth of data in terms longterm subjective well-being. In the United States from the 1946 to the 1970s, which were the earliest studies, found that happiness levels did not significantly increased as income (GDP) per capita levels rose (Easterlin, 1974, 2005b). Researches concerning other rich countries also show that the trend is that as GDP per capita increases happiness levels do not follow suit (Inglehart and Klingemann 2000; Diener and Oishi 2000; Blanchflower and Oswald 2004). The limited evidence available shows that whether a country is affluent or otherwise, increases in income as depicted by growth in the economy does not increase well-being as felt by the individuals (Easterlin 2010). There is strong evidence that countries which might be in the same economic category might be experiencing different happiness or subjective well-being levels which points to the fact that there are at play other factors than just incomes which deem important for well-being. In spite of the evidence being sparse it is common in both the rich as well as the poor countries that even an income doubling or increasing upto four times does not increase levels of happiness and life satisfaction similarly. Although generally there is the availability of more and better goods and services at the peoples's disposal, but when it comes to being more happy or satisfied with the lives they lead, that remains debatable. As far as the material aspect is concerned there is doubtless been an enhancement of quality of life. When the addition to the QoL in terms of socio-political indicators like health, education, political participation and human rights is made, then only does the importance of economic growth becomes further doubtful.

A large array of indicators pertaining to QoL like, economic, social and political do relate to per capita GDP levels. Higher incomes allow people to satisfy their needs better, while this form of behaviour is prevalent in several countries cross-sectional

data but has also lead to some negative externalities in terms of environment and health by high consumption patterns leading to environmental degradation and higher health risks. Modern economic growth has also contributed to altering where the movement of the markets occur followed by where people decide to reside. With modern technology the scale of production has increased tremendously with jobs created and amenities provided which have brought into existence large metropolitan centres with access to efficient transport (Easterlin, 1999). Whether urbanization is a pro or con in terms of QoL there is plenty of room for discussion as there are advantages of urban living in terms of access to a number of benefits but the sub-urbanization movement due to advent of motor vehicles show that people would prefer the rural environment which is now even more possible with the internet age and thus a less centralized living.

Life expectancy and education also show a highly positive relationship with GDP per capita in cross-sectional comparison of nations (Easterlin 2012), This strong positive relationship of life expectancy with GDP per capita and added high consumption levels of basic requirements which can only be made possible by higher income level, makes one arrive at the conclusion that 'Wealthier is healthier' (Pritchett and Summers 1996). Some researchers are however of the opinion that it is not necessary that death rates will fall because of higher incomes only, unless and until targeted planning is done in this regard (Caldwell 1986). Also a highly positive cross-sectional relationship exists between GDP per capita and education. Here the suggestion being that higher incomes would enable more people to demand schooling for their children. Also this sort of a positive relation could be taken to mean that economic growth is the outcome of education (Easterlin, 1981).

There are studies based on suggestions that democratic systems of governance can be very relevant to enhancement in quality of life (Inkeles, 1991). Inkeles writes that in a democracy individuals can practice their rights of free speech and would be better informed and in a position to influence decision making. The phenomenon that with the increase in incomes a nation becomes more poised to democracy is also known as the 'Lipset Hypothesis' (Lipset 1959). Barro (1997) also suggests that country wise studies show that the Lipset Hypothesis occur quite regularly. In fact these studies suggest that the efforts to increase the conditions of people slowly leads to advances towards democracy.

As far as the historical experience of countries is concerned increases in per capita incomes, as in modern economic growth did lead to higher economic outcomes, in terms of higher levels of consumption and more urban sprawl, but not as much in the socio-political arenas. The implication being that as far as the QoL indicators in the socio-political areas are concerned they are not just an outcome of economic growth and rising incomes (Easterlin and Angelescu 2012). The socio-political indicators, after an observation of history show, that there are appreciable time differences in their improvement from that in the GDP per capita. Thus raising doubts about that economic growth has been the only responsible force behind QoL advances in the socio-political arena. For instance, taking public policy as a determining factor of QoL, one can see that it performs a causal role regardless of the economic growth. There are also certain 'bads' that negatively affects the quality of life like smoking cigarettes, which in the United States increased several fold from 1900 to early 1960s. This trend was an outcome of both increased incomes as well as improvement in technology. There was also a tilt towards more use of public policy to counter the 'bad' outcomes of economic growth like pollution, bad health etc., thus stressing upon the fact that public policy can play a prominent part in increasing health outcomes and life expectancy and thereby positively affecting QoL. Accompanied with policy initiative came the significant sanitation movement, as an outcome of overcoming the disease outbreaks, in the acceptance of germ theory. As a result advances were made in health related technologies to overcome and eradicate epidemics and a whole system of implementing health related public policy came about (Easterlin, 2004). As far as education is concerned that too is largely an outcome of public policy as governments have played a crucial role in bringing about a move towards universal schooling. The reason why socio-political indicators show a positive associations with quality of life is because the countries which have promoted technology in the field of production which enhanced their quality of life also promoted through public policy increases in knowledge in the socio-political arenas (Easterlin and Angelescu , 2012).

#### **4.6 Concept of Well-Being**

The beginning of the industrial revolution was a phase focused on fulfillment of basic needs which enhanced quality of life greatly. However as noted earlier the increases in income solely as indicators were insufficient to provide a wholistic picture of how

countries were growing. Most affluent nations have achieved the ability to provide fundamental requirements of its citizens, and are now looking for not just material fulfillment. A wide range of studies show that happiness, well-being and aiming for a life that's good are universal ideas which have no cultural barriers. Since times immemorial, philosophers have prioritized a person's responsibility to fellow citizens and social concern in describing what a life that's meaningful and good should entail. According to Aristotle, happiness which he also called eudaimonia consisted of pure behaviour and activities that spreads over the whole plethora of human capabilities. Greek hedonistic thought is where the idea of self perceived well-being has originated from. The utilitarian philosophers too followed in the similar tradition where if more people enjoyed being happy that was considered to be a good society. Modern ideas of well-being have evolved around, followed or incorporated concepts prevalent in these thoughts. Subjective well-being contain a variety of indicators showing life's smooth flow, that one is overall experiencing pleasure but is also mindful of elements that add a sense of purpose and gratification to life. Thus subjective well-being is not just seeking pleasure but people aspire for higher aim which gives them a sense of worth. Thus subjective well-being is a broad area that incorporates all the different aspects of life one takes into account to be able to assess ones life for a positive outcome. According to Rojas (2004), well-being of persons is taken as their satisfaction with their lives. People are asked directly how satisfied they are with their lives. The domains-of-life approach can be followed to study life satisfaction. The domains of life refer to solid, functional areas where a person performs his daily routine as a human being. This line of thought invites a look into a relationship between satisfaction in specific domains of life (separate areas of his life) where the functions and overall life satisfaction which sums up the totality of the experience of well-being. Further this line of investigation examines the differences between life satisfaction of various socio-economic and demographic groups in different domains of life (Rojas, 2004).

The satisfaction with life which translates into well-being can be evaluated by people when they think of the moment in time or of over a period of time. There can however be discrepancies that can occur between these two types of measures, this could lead to better understanding of the factors responsible in each measurement time frame. Either fulfillment in broader areas can be taken into consideration or focus could be directed towards narrow areas representing solid life aspects. Whether these

measures are valid would depend on a complete understanding of the features of the measures. However these measures do synchronize with other happiness measures proving that these self reported measures do have valid application to some degree, like family and friends, reaction time as happy people react to positive information about their lives quickly etc, memory, as happy people remember happy events from their lives as opposed to negative events.

Measures of well-being show certain patterns which can be easily understood and helps to form a predictable pattern which can be repeated in different studies. For example lower subjective well-being is experienced in poor countries or very poor neighbourhoods relative to richer areas. As far as individuals are concerned similar foreseeable behaviour can be observed, being poor means less well-being experienced and as the individuals attain higher affluence beyond a certain level the additional income no longer bring about similar increase in well-being. Other sad factors like being disabled or losing a loved one, or being unemployed lower people's life satisfaction. Certain patterns of well-being or otherwise might not always be obvious straightaway for instance when an unemployed person finds work, he might not regain well-being for some time to come, such could be the negative affect on well-being, of unemployment lingering for years.

In trying to assess well-being, policy makers make use of population surveys asking respondents to rate their levels of well-being using scales. The use of the scales by different individuals in their particular cultural and socio-economic setup might not drastically differ from each other, however the researchers will have to adjust and carefully observe the scale peculiarities for the concerned population.. Largely these methods are valid despite being dependent on personal experiences of the respondents. The policy makers want to use these surveys for informed policy decision making is firstly because economic measures like income as mentioned before alone does not fully represent all essential areas of life, and secondly different measures of self perceived well-being lead to a betterment of citizens and overall society where an advantageous situation prevails in terms of not only keeping an eye on present well-being levels and their causes n problems but also making further increases in well-being levels (Diener et.al.,1993).

#### **4.7 Operationalising Quality of Life and Well-being: Domains of Life**

Many researches are done in the area of Quality of Life and Well-being which bears a testament to its being operational (Vesan and Bizzotto, 20011). In Europe most countries have managed to develop their own social monitoring systems with their own specific domains of quality of life, for instance the United Kingdom for its governmental social monitoring considers poverty, social exclusion, education, health, housing, climate change, air quality etc among others as the main dimensions of human life. Many countries in Europe, North America, Africa, Asia and Australia are using domains which are recurrent in their country wide researches (Fahey et al., 2003; Sharpe and Smith, 2005). Despite the fact that there can be a very vast number of dimensions , there is a general agreement on the part of the scholars in the area as far as specification of life domains is concerned (Alkire, 2010). Cummins (1996) has attempted to identify core dimensions of Quality of Life and categorized them into seven, namely: related to goods and services at ones disposal; psychological and mental state which has to do with feelings; the state of physical health; work and employment; personal relationships; social interactions; security, (Schallock2004), stresses on eight core domains of quality of life namely, again starting with access to tangible as well as intangible commodities;healthy mind and body; stability in the realms of feelings; education and freedom; interpersonal relations and social cohesion;basic rights. It can be observed that these classifications overlap, therefore most domains selected by different researchers would have many common aspects depicting general agreement regarding selection.

Looking at the domains selected for the present study which were on the basis of a study of available literature on domains of life (Hagerty et al., 2001) and (Eurofound survey, 2007). Firstly, material living conditions, which include having some accepted amount of income and goods and services that can constitute the basic necessities as the minimum for living, also includes housing or habitability emphasizing the role of context and circumstances that people live in. Secondly, productive activity which is an essential part of life and adds to the quality of life in both positive as well as negative ways. Paid work or gainful employment is a source of livelihood and self worth as well as social integration but at the same time could bring a fair amount of uncertainty in life (Fitoussi, Sen, Stiglitz 2010), “decent work” indicators shed light on the working conditions which can affect quality of life e.g. long hours, work

related hazards, learning and training, work-life balance etc. Thirdly, health, which is the very basic ingredient in forming an individual's capabilities, as sans a healthy body all other components lose their significance; it includes the health status of the people in general, costs of health care, its accessibility and quality and can have an overall impact on the length and quality of life. In analyzing this particular domain which is based on personal reports of own health which highlights the impediments to accessing health facilities either in terms of expenses involved or delays in treatment due to long distances or waiting time to see the medical practitioner etc. (Vesan and Bizzotto, 2011). Fourthly is the domain of Personal development which includes education and training. Economic research shows that an essential ingredient of economic production is that of the talents and skills that the population possesses. This is the human capital which is the result of investment in educating and furthering their abilities through training, coupled with guiding and monitoring by parents and community resources like public libraries, museums etc (Abraham and Mackie, 2005). Fifthly, the domain of inter-personal relations are based on the evidence that the relationships between individuals and communities that exist within the society are very strongly connected to subjective well-being; as research further shows that there is definitely a positive fall out in terms of satisfaction with life of social capital (Helliwell, 2001; Powdthavee, 2008). This dimension is also related to Allard's "loving" and "being" dimensions of quality of life (noted earlier). It includes relationships with family, friends, availability of support both material and emotional from them, social trust and inclusion are also significant in determining subjective well-being. Sixthly, the domain of governance and basic rights, in which civic participation through involvement in social organizations and associations (political parties, trade unions, engaging in philanthropic and voluntary activities and organizations etc), adds to a feeling of owning one's communal surroundings leading to a person's improved well-being level (Allardt, 1993; Bohnke, 2005), political voice, trust in institutions that promote participation which brings about a marked increase in societal harmony and coherence. Seventhly, is the domain of safety, where the absence of it leads to states of worry and insecurity which affect the quality of life of people in a negative way (Fitoussi, Sen, Stiglitz, 2010). Insecurity would imply uncertainty about the future which invariably reduces the quality of life for people in general and risk-averse people in particular. Personal insecurity includes situations where people's physical integrity is at risk e.g. crimes and accidents which can affect

quality of life negatively. Economic insecurity encompasses a broader range of risks, including the risk of losing the means to comfortable living that the future might present leading to anxiety and stress and reducing quality of life as families find it hard to make ends meet or sufficiently invest in education, housing etc (Fitoussi, Sen, Stiglitz 2010). Eighthly, natural and living environment, where the environment and its condition nowadays occupies central place in debates regarding a sustainable future. Environmental conditions affect people's quality of life in very direct ways, for instance the very air that they breath, the water sources available for drinking and irrigation, might have in it pollutants which cause dangerous and irreplaceable damage in terms of health implications plus the toxic wastes and high noise levels generated through motor cars and other mechanical means causes further mental stress and deterioration in health. While the modern human lifestyle encourages a negative indirect affect in terms of ozone depletion and global warming, biodiversity loss, and damage to ecosystems etc. The increased share of diseases as an outcome of the environment according to the WHO, (2008) studies show 24% of the total disease burden. Recreational and green areas not only are aesthetically appealing but also an essential part of living the presence of which enhances quality of life of societies. Built environment as in amenities like supermarkets, banks, post office, cinemas, theaters, recycling facilities, public transport etc play an important role in having a positive effect on people's quality of life (Eurofound survey, 2007). Lastly, is the domain of overall experience of life, which includes overall life satisfaction questions and satisfaction with various domains of life. This facet has to do with how the individual evaluates his own life in terms of his levels of fulfillment from various domains. Therefore this particular domain brings into its fold along with the all the domains containing material and non material aspects and their subjective evaluation which shows the individual's own well-being levels according to them which are an important part of quality of life (Alber and Kohler, 2004). According to Zapf, (1984) and Rapley, (2003) this dimension and the earlier mentioned aspects of quality of life can give useful information on how individuals can even adapt to bad situations called dissonance or can get used to good conditions called adaptation, both phenomena are important as many results can be confusing where people can be happy and satisfied or unhappy and dissatisfied in situations otherwise not conducive to such outcomes.

## 4.8 National Well-Being

According to Diener and Saligman (2004), over the past thirty years or so countries have been periodically indulging in subjective well-being surveys both at the national and international level to assess life satisfaction, which however have not been utilized in a systematic way by those at the helm of policy making. Researchers suggest that those making policy decisions should have ample information regarding national well-being as just income and other objective social indicators give limited information and can overlook essential aspects which could lead to incorrect ideas of the true significance of what we hold dear. They also believe that increase in income have not only met with less than an equal increase on the life satisfaction level but has met with increases in mental depression and so on which causes further fall in subjective well-being. After achieving a fair level of income countries do well on the well-being level more due to their capacity to have healthy social networks, good work conditions, stress free secure life, and have a future to look forward to (Diener and Tov, 2012).

As far as the economic indicators are concerned they by themselves are not enough to provide complete picture of whether nations are flourishing as people seek much beyond money as happiness, meaning life satisfaction, which is influenced by factors besides material wealth. Economics looks at the consumer as a rational person in pursuit of maximizing his utility when he uses his resources. Subjective well-being, also refers to happiness as a positive assessment by the individuals of their lives. Well-being would include all the myriad ingredients to quality of life, like social relations, spiritual uplift and relaxation etc; which are not the same as in the case of economic indicators which point towards an individual's well-being in terms of material goods and services produced in the marketplace. However the emotional realm would also be composed of a whole array of good and bad feelings in response to the kind of experiences that the individuals go through. On the whole it would involve the amalgamation of all these into a conscious thought which involves judging life to be satisfying and gratifying (Land et al. 2012). National well-being would require for national policy to be well informed in terms of where work needs to be done to alleviate misery and achieve higher levels of well-being and also to keep the citizens abreast with facts about their well-being so that they are aware of the governments plans and be in a position to contribute fruitfully. Core aspects of quality of life are

reflected by the well-being indicators that should be of prime importance to policy makers at the national level. Well-being indicators can include evaluations of life satisfaction and also narrow experiences like work enjoyment etc which nonetheless are important to well-being, and thus can provide an overall picture of the targeted sections of the population, and also enhance their knowledge about specific domains where an improvement in life quality can be brought about (Diener and Tov 2012).

#### **4.9 Well-Being in Developing Nations**

According to the ESRC (Economic and Social Research Council) group on Well-being in Developing countries, it is important to note that although it might seem ridiculous to talk about well-being vis-a-vis poor nations where a hand to mouth existence is by and large the norm, however it has to be recognized that a fully rounded humanity of poor people are not entirely identified by their impoverished being nor can they be understood fully by it. Poor people will make all out efforts to gain well-being for them and their families who depend on them. For those in dire circumstances the struggle will be to minimize as much as they can the spread of their ill-being and adversity, but even so under adverse conditions poor people to some extent gain certain levels of what they consider as well-being, without which their lives would be utterly unbearable (Biswas and Diener 2001).

Given that the concept of well-being is new in the field of applied sciences and as yet no consensual meaning to the concept has uptill now materialized and thus is considered as an overall encompassing idea which takes into account a whole array of similar ideas and concepts which can take root and develop. Well-being levels are all the time being strived for at all levels through the social, political and economic interactions that happen within systems of modern existence. According to Chambers (1997), well-being happens as development when change for the better occurs. Development in the post war era has been mostly conceived of in the economic sphere where well-being comprises of goods and services people can have with the yardstick of income and at national levels by GNP per capita. But this notion has been challenged at the conceptual level as well as at the measures and indicators level (Das Gupta, 1993). The concept of development is enlarged to incorporate human development by many authors and scholars in the field like Sen (1993), who disagreed with the notion that only income could be a sufficient indicator for well-

being. Similarly Nussbaum (2000) brings into the sphere of well-being creativity, feelings, sense of belonging and leisure. They present a basic needs/capabilities list which can be used in different contexts. The emergence of livelihoods framework (Rakodi, 1999), which consists of aspects of risks to which individuals are exposed to at the economic, social and political levels and can help study and research into measures individuals use to overcome such challenges (Sen, 1981). All these concepts go far beyond just having access to goods and services and enter the realms of increasing the worth of human, social and natural capital as development. An important perspective was developed by University of Bath (Resource Profile Framework) which concentrated upon a grass-roots approach which look at how people get on with achieving means of living and also aspirations in life and how they manage to overcome miseries. This concentrated on resources rather than capitals or assets.

The developing countries can better monitor their development trends if they increasingly generate data and utilize information on the indicators of quality of life of its populations and can further assist in improving the strategies for further development through better comprehension of the hurdles and impediments facing individuals in their circumstances at the local and international level and help devise policies and interventions to meet those challenges (Camfield and McGregor, 2009). To investigate into the QoL and not the poverty of people in developing nations helps researchers to study the resources and abilities that these people do possess instead of what they do not have (Lawson et al. 2000; Camfield and McGregor, 2005). This can give development policy makers and practitioners information leading to the creation of conditions for people to experience good Quality of life (Camfield, 2012).

#### **4.10 Measuring Quality of Life and Well-being**

As mentioned before well-being in a society is a multifaceted idea which is hard and intricate to explain and define. Its measurement also needs to have a multidimensional aspect (Maggino and Zumbo 2011). The important aspect of the notion of quality of life is its complexity which stems from the fact that real world phenomena are always diverse and complicated. This complexity should be preserved while analyzing indicators and also correctly represented through them (Maggino and Zumbo 2011).

According to Maggino and Zumbo (2012), firstly is the construction of concepts, frameworks and structure to develop indicators. How to best convey the complexity of the concept, comes through an hierarchical design where first comes the model on which the concept rests, then the various domains to be explored and lastly the variables which constitute these domains. The model of measurement can be reflective or formative. Secondly a system of indicators is to be developed with its main elements being, the objectives, the structure and the methods used (Noll, 1996; Berger-Schmitt and Noll, 2000).

There however always has been a prevalence of much serious investigation in the area of social well-being through using intricate measures. From employing economic indicators to quantifying societal well-being, to employing, in recent times, the ideas of sustainability and vulnerability which cover for present and future generations. These scenarios call for more research and work on the part of the researchers. Subjective indicators which do not contradict but compliment the objective indicators are an integral source of adding crucial information to the objective measures (Maggino and Zumbo, 2012). There is also a need to increase knowledge regarding strategic issues like the status and type of indicators, whether they are relevant, reliable, have the capability of being representative in terms of assessing the well-being of people and to extend cooperation as far as the research in similar or diverse areas is concerned (Maggino and Zumbo, 2012).

The institutional challenges in not only assessing but also keeping under constant observation the movement and direction of societies' well-being are large as indicated in the Stiglitz-Fitoussi-Sen report (2009). There is an immense requirement for data and model building to mutually use, large investments so as to carry out surveys and quality data, involving different governance levels, and following the callings of international organizations like for instance the Organization for Economic Cooperation and Development (OECD's) Istanbul Declaration which was represented by the OECD, Organization of Islamic Conference (OIC), the United Nations, the United Nations Development Programme (UNDP) and the World Bank, urging data collection both by state owned and privately run offices, academia/ researchers to mutually collaborate with community in order to arrive at statistical information which is not just a collection of numbers but is comprehensive and factual and is there for the entire society to glean from and also share as well as contribute their idea of what a good society can constitute and the direction it should take in the future.

#### 4.11 Applications and Uses of Social Indicators and Quality of Life Research

Firstly the new ideas which developed as a result of the social indicators movement over the past several decades have been documented in numerous academic publications in the form of books, handbooks, journals and newsletters. The Social Indicators Research, the Journal of Happiness Studies, The Social Indicators Network News and the German Information sdiensnt Soziale Indikatoren are to name a few. These ideas have also emerged in university curricula and also at various policy making levels which could be local, regional, national and international. Societies and associations have been organized by professionals in these fields e.g. the International Sociological Association or the "International Society for the Quality of Life Studies". The methodologies, tools and techniques developed and the concepts researched are used by many others around the world (Noll, 2000). For instance the "European System of Social Indicators" was also developed as a part of the "EuReporting-Project" and was funded by the European Commission from 1998 to 2001.

Regular social monitoring and reporting is a very essential and popularly applied method in the social indicators and quality of life research. According to Wolfgang Zapf, "social reporting aims at providing information on social structures and processes and on preconditions and consequences of social policy, regularly, in time, systematically, and autonomously" (Zapf, 1977). Nowadays a large number of countries collect and use data on social indicators. Also international organizations like the OECD, United Nations and the European Union have systems of collecting and using such data (Noll, 2000). Canada tops the list of those countries which produce, utilize and monitor information on its social indicators. In the United States too social reporting is the norm. Australia in the recent past has joined the ranks of the active social reporting conscious states. The Australian Bureau of Statistics regularly publishes Australian Social Trends and also Measuring Well-being (Australian Bureau of Statistics, 2001). Likewise, New Zealand, released its first national social report in 2001 (Ministry of social Policy New Zealand, 2001). Latin American countries' social reports have been published several times by the United Nations Economic Commission. Indicator South Africa publishes a quarterly Barometer of social Trends of the South African society. The Japanese publish their social reports mainly through their Economic Planning Agency. The Chinese too have some

projects established to focus on the quality of life monitoring (Noll, 2002). Besides the World Bank Reports, the Human Development Reports of the United Nations Development Programme have a place of immense importance where social reporting is concerned (UNDP, 2001).

## Chapter 5

### ANALYSIS OF DATA

#### 5.1 Introduction

This chapter of the research includes analysis of data. The data which was collected through questionnaire was analyzed using different econometric techniques. In the first stage, the descriptive analysis is provided. Then the regression analysis and ranking of the districts is carried out on the basis of quality of life.

#### 5.2 Descriptive Analysis

To know about different aspects of quality of life of the respondents, descriptive analysis is carried out.

##### 5.2.1 Number of household earning members

The table below shows the number of earning family members of the household;

**Table No. 5.1: Number of household earning members of the household in the selected areas of KP**

Districts	1-3		4-6		7 and above		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	10 (62.5)	11 (92)	3 (18.8)	1 (8.3)	3 (18.8)	-	16 (57)	12 (43)
Bannu	13 (100)	12 (100)	-	-	-	-	13 (52)	12 (48)
Charsadda	16 (66.7)	5 (35.7)	8 (33.37)	9 (64.3)	-	-	24 (63)	14 (37)
D.I.K	18 (90)	12 (92)	1 (5)	1 (7.7)	1 (5)	-	20 (60.6)	13 (39.4)
Haripur	13 (86.7)	8 (89)	2 (13.3)	1 (11)	-	-	15 (62.5)	11 (37.5)
Kohat	14 (100)	7 (87.5)	-	1 (12.5)	-	-	14 (63.6)	8 (36.4)
Lower Dir	16 (94)	9 (75)	1 (6)	3 (25)	-	-	17 (58.6)	12 (41.4)
Manshehra	22 (91.7)	13 (81.25)	1 (4.2)	2 (12.5)	1 (4.2)	1 (6.25)	24 (60)	16 (40)
Mardan	24 (77.4)	24 (96)	5 (16)	1 (4)	2 (6.4)	-	31 (55.35)	25 (44.64)
Nowshera	19 (79.2)	9 (100)	5 (20.8)	-	-	-	24 (72.7)	9 (27.3)
Peshawar	30 (69.8)	31 (77.5)	7 (16.3)	7 (17.5)	6 (14)	2 (4)	43 (52)	40 (48)
Swabi	22 (91.7)	-	2 (8.4)	15 (100)	-	-	24 (61.5)	15 (38.5)
Swat	21 (75)	21 (95.5)	7 (25)	1 (4.5)	-	-	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The table below shows that majority of the households have earning members of 1-3 which makes 92 % in the urban areas of Abbotabad and 62.5 % in the rural areas. In Bannu the same response is given by 100 % of the households in both the rural and urban areas of the district. In district Charsadda, in the urban areas majority of the households (64.3) are having earning family members of 4-6, while in the urban areas majority (66.4) having earning family members 1-3. In D. I. Khan 92 % of the households in the urban areas and 90 % in the rural areas are having family members 1-3. In district Haripur, almost the same situation is faced as that of Abbotabad and D. I. Khan. In Lower Dir, 94 % of the households having earning family members of 1-3 in the rural areas and 75 % in the urban areas. In Mansehra, 91.7 % families having 1-3 earning members in rural areas and 81.25 % having 1-3 earning family members in urban areas. In Mardan, 96 % of households in the urban areas having 1-3 earning family members and 77.4 % in the rural areas. In Nowshera, almost all the sampled households having 1-3 earning family members in the rural areas and 79.2 % having earning family members 1-3 in the rural areas. In district Peshawar 77.5 % in the rural areas are having 1-3 earning family members while in the rural areas this number is 68.8 %. In Swabi, 100 % households having 4-6 earning family members in the urban areas and in the rural areas 91.7 % having 1-3 earning family members. In Swat district, 95.5 % of the households having earning family members 1-3 in the urban areas and 75 % in the rural areas.

## 5.2.2 Basic expenses to household budget ratio above 75%

The table below shows if the basic household expenses are over 75% of the total household income;

**Table No. 5.2 Basic expenses to household budget ratio above 75% in the selected areas**

Districts	Yes		No		Don't know		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	10 (62.5)	10 (83.3)	4 (25)	2 (16.7)	2 (12.5)	-	16 (57)	12 (43)
Bannu	7 (53.8)	3 (25)	2 (15.4)	4 (33.3)	4 (30.8)	5 (41.7)	13 (52)	12 (48)
Charsadda	17 (70.8)	11 (78.6)	7 (29.2)	2 (14.3)	-	1 (7)	24 (63)	14 (37)
D.I.K	13 (65)	11 (84.6)	3 (15)	1 (7.7)	4 (20)	1 (7.7)	20 (60.6)	13 (39.4)
Haripur	14 (93)	9 (100)	1 (7)	-	-	-	15 (62.5)	9 (37.5)
Kohat	6 (42.9)	4 (50)	5 (35.7)	3 (37.5)	3 (21.4)	1 (12.5)	14 (63.6)	8 (36.4)
L.Deer	11 (64.7)	10 (83)	5 (29.4)	2 (17)	1 (6)	-	17 (58.6)	12 (41.4)
Mansehra	12 (50)	10 (62.5)	12 (29)	6 (37.5)	-	-	24 (60)	16 (40)
Mardan	21 (67.7)	19 (76)	5 (16.1)	1 (11.11)	4 (16.7)	-	31 (55.34)	25 (44.64)
Nowshera	16 (66.7)	8 (88.9)	4 (16.7)	1 (11.11)	4 (16.7)	-	24 (72.7)	9 (27.3)
Peshawar	29 (67.4)	21 (52.5)	6 (14)	13 (31.5)	8 (18.6)	6 (15)	43 (52)	40 (48)
Swabi	12 (50)	3 (20)	9 (37.5)	3 (20)	3 (12.5)	9 (60)	24 (61.5)	15 (38.5)
Swat	16 (57.1)	8 (36.4)	12 (42.9)	9 (41)	-	5 (22.7)	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

In the above table the response to basic expenses ratio being more than 75% of the household budget have been mostly in the affirmative throughout the districts and across rural and urban areas. In Abbottabad 62.5% in the rural areas and 82.3% in the urban areas show a basic expenses to household budget greater than 75%. In Bannu rural areas 53.8 confirm a high basic expenses to budget ratio while in the urban areas it is only 25% who confirm a high basic expense to household budget ratio, while more than 33% in the urban areas and 15% in the rural areas give a negative response. For district Charsadda 70% of the rural sample show a higher (>75%) household expenses to budget ratio and 78% of the urban sample show the same while 29% of

the rural and more than 14% of the urban population have a lower than 75% basic expenses to household budget ratio. In district DI Khan 65 of the rural population and almost 85% of the urban population have a basic expenses to house hold budget ratio more than 75% while 15% of the rural and almost 8% of the of the urban say that their household expenses to budget ratio is not more than 75%. For district Haripur 93% of the rural sample and 100% of the urban population show a high basic expenses (>75%) to household budget ratio. In district Kohat 42.9% in the rural areas and 50% in the urban areas show basic expenses to household budget ratio more than 75% while 35.7% in the rural areas and 37.5% in the urban areas of the district show a less than 75% household budget to basic expenses ratio. For district Lower Dir, in the rural areas almost 65% and 83% of the urban areas of the district show a more than 75% basic expenses to household budget ratio, while 29.45% in the rural areas and 17% of the urban areas of the district show a less than 75% of basic expenses to household budget ratio. In district Mansehra 50% of the rural and 62.55% of the urban areas show a greater than 75% basic expenses to household budget ratio while 29% of the rural and 37.55% of the urban areas of the district show a less than 75% of basic expenses to household budget ratio. For district Mardan 67% of the rural and 76% of the urban sample shows greater than 75% of the basic expenses to household budget ratio, while 16% of the rural and 12% of the urban sample of the district show a less than 75% basic expenses to household budget ratio. For district Nowshera 66.7 % of the rural and 88.9 % of the urban areas show a greater than 75% basic expences to household budget ratio, while 16.7 % of the rural and 11.11 % of the urban areas show a less than 75% basic expenses to household budget ratio. For district Peshawar 67.4% of the rural and 52.5% of the urban areas show a greater than 75% basic expenses to household budget ratio, while 14 % of the rural and 32.5 % of the urban areas show the opposite. In district Sawabi 50 % of the rural and 20 % of the urban areas show a more than 75% basic expenses to household budget ratio, while while 37.5 % of the rural and 20 % of the urban areas show a less than 75% basic expenses to household budget ratio, also 60 % of the urban population are not aware of their basic expenses to household ratio. For district Swat 57 % of the rural and 36.4 % of the urban areas show a more than 75% basic expenses to household budget ratio, while 42.9 % of the rural and 41 % of the urban areas show a less than 75% basic expenses to household budget ratio.

### 5.2.3 Availing government services

The table below is given to know whether the respondents are using the government services like schools, health facilities, police services, roads and street lights, recreational facility or not;

**Table No.5.3 Availing following govt. services: schools, health facilities, police services, roads and street lights, recreational facilities**

Districts	Yes		No		Don't know		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	15 (93.8)	12 (100)	1 (6.2)	-	-	-	16 (57)	12 (43)
Bannu	13 (100)	13 (92.8)	-	2 (16.7)	-	1 (8.3)	13 (52)	12 (48)
Charsadda	23 (95.8)	113 (92.8)	1 (4.2)	1 (7)	-	-	24 (63)	14 (37)
D.I.K	19 (95)	13 (100)	1 (5)	-	-	-	20 (60.6)	13 (39.4)
Haripur	15 (100)	9 (100)	-	-	-	-	15 (62.5)	9 (37.5)
Kohat	10 (71.4)	6 (75)	4 (28.6)	2 (25)	-	-	14 (63.6)	8 (36.4)
L.Deer	17 (100)	12 (100)	-	-	-	-	17 (58.6)	12 (41.4)
Mansehra	23 (95.8)	16 (100)	1 (4.2)	-	-	-	24 (60)	16 (40)
Mardan	24 (77.4)	24 (96)	7 (22.6)	1 (4)	-	-	31 (55.34)	25 (44.64)
Nowshera	24 (100)	9 (100)	-	-	-	-	24 (72.7)	9 (27.3)
Peshawar	42 (97.7)	36 (90)	1 (2.3)	3 (7.5)	-	1 (2.5)	43 (52)	40 (48)
Swabi	24 (100)	15 (100)	-	-	-	-	24 (61.5)	15 (38.5)
Swat	27 (96.4)	21 (95.5)	1 (3.6)	-	-	1 (4.5)	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

In the above table availing government services like Schools, health facilities, Police services, Roads and street lights, Recreatinal facility shows that mostly all areas rural and urban in all the districts are availing Schools, health facilities, Police services, Roads and street lights, Recreatinal facilities. For district Abbottabad 93 % of the rural and 100 % of the urban areas show that they are availing Schools, health facilities, Police services, Roads and street lights, Recreatinal facilities provided by the government. In district Bannu 100 % of the rural and 75 % of the urban sampled

population availing government Schools, health facilities, Police services, Roads and street lights, Recreational services, while almost 17% of the urban sampled population do not avail these services. For district Charsadda, 95.8 % of the rural areas and 92.8 % are availing government Schools, health facilities, Police services, Roads and street lights, Recreational services. District D.I Khan's 95 % rural and 100 % urban population avails government Schools, health facilities, Police services, Roads and street lights, Recreational services. In district Haripur 100 % of both the rural and urban population avails government Schools, health facilities, Police services, Roads and street lights, Recreational services. For district Kohat 71.4 % of the rural and 75 % of the urban areas sampled population avails government services, while 28.6 % of the rural and 25 % of the urban sampled population does not avail government services. In district Lower Dir 100 % of both the rural and urban sampled populations avail government Schools, health facilities, Police services, Roads and street lights, Recreational services. In Mansehra 95 % of the rural and 100 % of the urban sampled population avails government services. The district of Mardan has a 77.4 % of the rural population sampled, and 96 % of the urban availing government Schools, health facilities, Police services, Roads and street lights, Recreational facility, while almost 27 % of the rural population sampled does not attend. The district of Nowshera has 100 % of both the rural and urban population sampled attending government Schools, health facilities, Police services, Roads and street lights, Recreational facility. For the district of Peshawar 97.7 % of the rural and 90 % of the urban population avails government services. For district Sawabi 100 % of both the rural and urban populations avail government services while for district Swat 96.4 % of the rural and 95.5 % of the urban sampled population avail government services.

#### 5.2.4 Household affordability to keep house warm/cool, to have a meal with fish, meat or chicken once a week, and to buy new rather than second hand clothes

To know whether households can afford to keep their house warm or cool or not and whether they can afford meal with fish, chicken or meat once a week or not and to know whether they are able to buy new clothes rather second clothes, this question was asked from the respondents. The responses are given in the table below;

**Table No. 5.4 Can your household afford to keep house warm/cool, have a meal with fish, meat or chicken once a week, buy new rather than second hand clothes**

Districts	Yes		No		Don't know		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	10 (62.5)	10 (83.3)	6 (37.5)	2 (16.7)	-	-	16 (57)	12 (43)
Bannu	8 (61.5)	9 (75)	3 (23.1)	2 (16.7)	2 (15.4)	1 (8.3)	13 (52)	12 (48)
Charsadda	3 (12.5)	6 (42.8)	21 (87.5)	8 (57.2)	-	-	24 (63)	14 (37)
D.I.K	12 (60)	12 (92.3)	7 (35)	1 (7.7)	1 (5)	-	20 (60.6)	13 (39.4)
Haripur	15 (100)	9 (100)	-	-	-	-	15 (62.5)	9 (37.5)
Kohat	12 (85.7)	5 (62.5)	2 (14.3)	3 (37.5)	-	-	14 (63.6)	8 (36.4)
L.Deer	11 (64.7)	3 (25)	6 (35)	9 (75)	-	-	17 (58.6)	12 (41.1)
Mansehra	16 (64.7)	3 (25)	6 (35)	9 (75)	-	-	17 (58.6)	12 (41.4)
Mardan	14 (45.2)	16 (64)	17 (54.8)	8 (32)	-	1 (4)	31 (55.34)	25 (44.4)
Nowshera	18 (75)	9 (100)	6 (25)	-	-	-	24 (55.34)	25 (44.64)
Peshawar	30 (69.8)	15 (37.5)	12 (27.9)	22 (55)	1 (2.3)	3 (7.5)	43 (52)	40 (48)
Swabi	1 (4.2)	1 (6.7)	22 (91.7)	13 (86.7)	11 (4.2)	1 (6.7)	24 (61.8)	15 (38.3)
Swat	7 (25)	18 (81.8)	21 (75)	3 (13.6)	-	1 (4.5)	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

In the above table the household's ability to afford to keep house warm/cool, meal with fish, meat or chicken once a week, buying new rather than 2<sup>nd</sup> hand clothes during the year is recorded for the 13 districts under study in both the rural and urban context. The majority of the households can afford to keep house warm/cool, meal with fish, meat or chicken once a week, buying new rather than 2<sup>nd</sup> hand clothes

during the year with a few exceptions e.g. rural Charsadda and Swabi districts; also the level of urban affordability in most districts was higher than the rural areas. In district Abbottabad 62.5 % of the rural and 83.3 % of the urban areas are able to keep house warm/cool, meal with fish, meat or chicken once a week, buying new rather than 2<sup>nd</sup> hand clothes during the year, while 37.5 % of the rural and 16.7 % of the urban areas are unable to afford. In district Bannu 61.5 % of the rural and 75 % of the urban respondents can afford to keep house warm/cool, meal with fish, meat or chicken once a week, buying new rather than 2<sup>nd</sup> hand clothes, while 23.1 % of the rural and 16.7 % of the urban respondents cannot afford to do that. In district Charsadda only 12.5 % of the rural and 42.8 % of the urban sampled households can afford, while 87.5 % rural and more than 57 % urban households cannot afford to do so. In district D.I.Khan 60 % of the rural areas' and 92.3 % of the urban areas' populations can afford to keep house warm/cool, meal with fish, meat or chicken once a week, buying new rather than 2<sup>nd</sup> hand clothes during the year, while 35 % of the rural cannot afford. In district Haripur 100 % of the rural as well as the urban sampled households can afford. District Kohat has 85.7 % of the rural and 62.5 % of the urban households interviewed can afford to keep house warm/cool, meal with fish, meat or chicken once a week, buying new rather than 2<sup>nd</sup> hand clothes, while 14.3 % of the rural and 37.5 % of the urban households interviewed cannot do so. In district Lower Dir 64.7 % of the rural and only 25 % of the urban respondents could afford, while 35 % of the rural and 75 % of the urban respondents could not. In Mansehra district 64.7 % of the rural and 100 % of the urban households' heads interviewed can afford to keep house warm/cool, meal with fish, meat or chicken once a week, buying new rather than 2<sup>nd</sup> hand clothes, while 33.3 % of the rural households cannot do so. In the rural areas of district Mardan only 45.2 % of the rural and 64 % of the urban respondents can afford to keep house warm/cool, meal with fish, meat or chicken once a week, buying new rather than 2<sup>nd</sup> hand clothes, while 54.8 % of the rural and 32 of the urban areas respondents cannot afford. In district Nowshera 75 % of the rural and 100 % of the urban areas' households can afford to keep house warm/cool, meal with fish, meat or chicken once a week, buying new rather than 2<sup>nd</sup> hand clothes, while only 25 % of the rural areas' respondents cannot do so. In Mardan district majority 64 % of the urban households can afford, and a lesser 45.2 % of the rural respondents' households can afford to keep house warm/cool, meal with fish, meat or chicken once a week, buying new rather than 2<sup>nd</sup> hand clothes, while 54.8 % of the

rural and 32 % of the urban areas cannot afford to do so. Nowshera district as far as the urban areas are concerned 100 % of the respondents and in the rural areas 75 % of the households can afford to keep house warm/cool, meal with fish, meat or chicken once a week, buying new rather than 2<sup>nd</sup> hand clothes, while only 25 % of the rural areas cannot do so. In district Peshawar 69.8 % of the rural and 37.5 % of the urban areas households can afford to keep house warm/cool, meal with fish, meat or chicken once a week, buying new rather than 2<sup>nd</sup> hand clothes, while 27.9 % of the rural and 55 % of the urban areas are unable to afford to keep their houses warm/cool. For district Swabi only a meager 4.1 % of the rural and 6.7 % of the urban households can afford to keep house warm/cool, meal with fish, meat or chicken once a week, buying new rather than 2<sup>nd</sup> hand clothes, while 91.7 % of the rural and 86.7 % of the urban households cannot afford to do the same. In district Swat 25 % of the rural areas and 81.8 % of the urban areas a can afford, while 75 % of the rural and only 13.6 % of the urban areas households cannot afford to do so.

### 5.2.5: Condition of accommodation

To know about the conditions of accommodation of the respondents, this question was included in the questionnaire. The responses are given in the table below;

**Table No. 5.5 Which of the following best describes your accommodation**

District	Own without Mortgage		Own With Mortgage		Tenant		Other	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	8 (50)	8 (66.7)	6 (37.5)	3 (25)	1 (6.2)	1 (8.3)	1 (6.2)	- -
Bannu	9 69.2	6 (50)	3 (23.1)	6 (50)	- -	- -	1 (7.7)	- -
Charsadda	24 (100)	14 (100)	- -	- -	- -	- -	- -	- -
D.I.K	11 (55)	11 (84.6)	7 (35)	1 (7.7)	1 (35)	1 (7.7)	1 (35)	- -
Haripur	13 (87)	7 (78)	- -	- -	2 (13)	2 (22)	- -	- -
Kohat	11 (78.6)	6 (75)	1 (7.1)	- -	1 (7.1)	- -	1 (7.1)	2 (25)
L.Deer	10 (59)	9 (75)	- -	- -	4 (23.5)	3 (25)	3 (17.6)	- -
Mansehra	13 (54.2)	12 (75)	8 (33)	1 (6.5)	3 (12.5)	- -	- -	3 (18.75)
Mardan	28 (90.3)	23 (92)	2 (6.5)	- -	1 (3.5)	2 (8)	- -	- -
Nowshera	22 (91.7)	7 (77.8)	2 (8.3)	2 (22.2)	- -	- -	- -	- -
Peshawar	28 (65)	31 (77.5)	7 (16.3)	5 (12.5)	8 (18.6)	1 (2.5)	- -	3 (7.5)
Swabi	22 (91.7)	10 (66.7)	- -	- -	2 (8.3)	5 (33.3)	- -	- -
Swat	24 (85.7)	17 (77.3)	1 (3.6)	3 (13.6)	- -	2 (9)	3 (10.7)	- -

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows the type of accommodation of the respondents; as being own without mortgage, own with mortgage, tenant, and other. The majority of the respondents both rural and urban live in their own without mortgage accommodations with an almost equal distribution between rural and urban areas. Most of the types other than own without mortgage accommodation, like own with mortgage, tenant and other, has a majority of urban respondents living in them, this could be due to higher property prices in the urban areas. Ownership of dwellings is a valued attribute plus inheritance and joint families make this possible too. In district Abbottabad 50 % of the rural and 66.7 % of the urban live in own without mortgage

accommodation, 37.5 % of the rural and 25 % of the urban live in own with mortgage, 6.2 % of the rural and 8.3 % of the urban in tenent accommodation while 6.2 % of the rural have other form of accommodation. In district Bannu 69.2 % of the rural and 50 % of the urban live in own without mortgage accommodation, 23.1 % of the rural and 50 % of the urban live in own with mortgage. In district Charsadda 100 % of both the rural and urban live in own without mortgage accommodation. In D.I.Khan 55 % of the rural and 84.6 % of the urban live in own without mortgage accommodation, while 35 % of the rural live in own without mortgage accommodation. In district Haripur 87 % of the rural and 78 % of the urban live in own without mortgage accommodation while only 13 % of the rural and 22 % of the urban live in tenent accommodation. In district Kohat 78.6 % of the rural and 75 % of the urban live in own without mortgage accommodation. In the district of Lower Dir 59 % of the rural and 75 % of the urban live in own without mortgage accommodation, while 23.5 % of the rural and 25 % of the urban live in tenent accommodation and 17.6 % of the rural in other category of accommodation. In district Mansehra 54.2 % of the rural and 75 % of the urban live in own without mortgage accommodation, while 33 % of the rural live in own with mortgage and 17.6 % of the rural in other category of accommodation. In district Mardan 90.3 % of the rural and 92 % of the urban live in own without mortgage. In district Nowshera 91.7 % of the rural and 77.8 % of the urban live in own without mortgage, while 8.3 % of the rural and 22.2 % of the urban live in own with mortgage accommodation. In district Peshawar 65.1 % of the rural and 77.5 % of the urban live in own without mortgage accommodation, while 16.3 % of the rural and 12.5 % of the urban live in own with mortgage, 18.6 % of the rural and 7.5 % of the urban live in tenent and other category accommodation respectively. In district Sawabi 91.7 % of the rural and 66.7 % of the urban live in the own without mortgage accommodation, while 33.3 % of the urban live in tenent accommodation. In district Swat 85.7 % of the rural and 77.3 % of the urban live in own without mortgage accommodation, while 13.6 % of the urban live in own with mortgage and 9 % in tenent accommodation.

### 5.2.6 Nature of your job

The nature of job is one way of getting satisfaction. To know about the nature of job of the respondents, this question was added in the questionnaire. The responses are given in the table below;

**Table No.5.6 Nature of your job**

District	Govt Servant		Private Employe		Self Employe		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	4 (25)	4 (33.3)	4 (25)	6 (50)	8 (50)	2 (16.7)	6 (57)	12 (43)
Bannu	4 (30.8)	3 (25)	6 (46.2)	7 (58.3)	3 (23.1)	2 (16.7)	13 (52)	12 (48)
Charsadda	8 (33.3)	3 (21.4)	11 (45.8)	5 (35.7)	5 (20.8)	6 (42.8)	24 (63)	14 (37)
D.I.K	6 (30)	6 (46.2)	7 (35)	2 (15.4)	6 (30)	5 (38.5)	20 (60.6)	13 (39.4)
Haripur	6 (40)	3 (33)	4 (27)	1 (11)	5 (33)	5 (56)	15 (62.5)	9 (37.5)
Kohat	8 (57.1)	2 (25)	3 (21.4)	3 (37.5)	3 (21.4)	3 (37.5)	14 (63.6)	8 (36.4)
L.Deer	4 (23.5)	5 (42)	7 (41)	6 (50)	6 (35)	1 (8)	17 (58.6)	12 (41.4)
Mansehra	4 (16.7)	5 (31.25)	14 (58.3)	4 (25)	6 (25)	7 (43.75)	24 (60)	16 (40)
Mardan	10 (32.3)	7 (28)	9 (29)	10 (40)	12 (38.7)	8 (32)	31 (55.35)	25 (44.64)
Nowshera	4 (16.7)	3 (33.3)	6 (25)	2 (22.2)	14 (58.3)	4 (44.4)	24 (72.7)	9 (27.3)
Peshawar	21 (48.8)	7 (17.5)	14 (32.6)	26 (65)	8 (18.6)	7 (17.5)	43 (52)	40 (48)
Swabi	3 (12.5)	2 (13.3)	17 (70.8)	10 (66.7)	4 (16.7)	3 (20)	24 (61.5)	15 (38.5)
Swat	8 (28.6)	12 (54.5)	13 (46.4)	7 (31.8)	7 (21.4)	3 (13.6)	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

In the above table the majority of rural respondents in most districts are either government servants or in private employment, while in the urban areas of most districts the majority are in private employment or are self employed. In district Abbottabad 25 % of the rural and 33.3 % of the urban respondents are in government service, 25 % of the rural and 50 % of the urban are in private employment while 50 % of the rural and 16.7 % of the urban are self employed. For district Bannu the figures show that 30.8 % in the rural and 25 % in the urban areas are government servants, 46.2 % of the rural and 58.3 % in the urban areas are privately employed

while 23.1 % in the rural and 16.7 % in the urban areas are self employed. In district Charsadda, more than 33 % in the rural and 21.4 % in the urban areas are government servants, 45.8 % in the rural and 35.7 % in the urban areas are privately employed while 20.8 % in the rural and 42.8 % in the urban areas are self employed. Figures for district D.I.Khan show that 30 % of the rural and more than 46 % of the urban respondents work for the government, 35 % of the rural and only 15.4 % of the urban work for private employers while 30 % of the rural and more than 38 % of the urban respondents are self employed. In district Haripur 40 % in the rural and 33 % in the urban areas are employed by the government, 27 % of the rural and only 11 % of the urban by private employers, while 33 % of the rural and 56 % of the urban respondents work for themselves. District Kohat has 57.1 % of the rural and 25 % of the urban respondents working for the government, 21.4 % of the rural and 37.5 % of the urban respondents working for private employers, while 21.4 % of rural and 37.5 % of urban respondents are self employed. In the district of Lower Dir, 23.5 % in the rural and 42 % in the urban areas are government servants, 41 % in the rural and 50 % in the urban areas are privately employed, while 35 % in the rural and only 8 % in the urban areas are self employed. For district Mansehra only 16.7 % in the rural and 31.2 % in the urban areas are working for the government, more than 58 % in the rural and 25 % in the urban areas are working for private employers, while 25 % in the rural and 43.75 % in the urban areas are self employed. In district Mardan more than 32 % of the rural and 28 % of the urban respondents are government servants, 29 % of the rural and 40 % of the urban respondents are in private employment, while more than 38 % in the rural and 32 % in the urban areas are self employed. For district Nowshera, the figures show that 16.7 % in the rural and 33.3 % in the urban areas are government servants, 25 % in the rural and 22 % in the urban areas are privately employed, while 58.3 % in the rural and 44.4 % in the urban areas are self employed. In district Peshawar 48.8 % of the rural and 17.5 % of the urban respondents work for the government, 32.6 % of the rural and 65 % of the urban respondents are privately employed, while only 18.6 % of the rural and 17.5 % of the urban are self employed. District Sawabi shows that only 12.5 % in the rural and 13.3 % in the urban areas are government servants, while more than 70 % of the rural and 66.7 % of the urban respondents are in private employment, and only 16.7 % of the rural and 20 % of the urban respondents are self employed. For district Swat 28.6 % in the rural and 54.5 % in the urban areas work for the government, 46.4 % in the rural and 31.8 % in the

rural areas are privately employed, while 21.4 % in the rural and 13.6 % in the urban areas are self employed.

### 5.2.7 Employment status

The table given below best describes the employment status of the respondents in all the 13 districts of the research area.

**Table No. 5.7 Employment status**

Districts	Permanent		Fixed		Other		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	1 (6.2)	1 (8.3)	4 (25)	6 (50)	11 (68.8)	5 (41.7)	16 (57)	12 (43)
Bannu	- -	3 (21.4)	4 (30.8)	7 (58.3)	9 (69.2)	2 (16.7)	13 (52)	12 (48)
Charsadda	8 (33.3)	3 (21.4)	9 (37.5)	3 (21.4)	7 (29.2)	8 (57)	24 (63)	14 (37)
D.I.K	13 (65)	8 (61.5)	6 (30)	3 (23.1)	1 (5)	2 (15.4)	20 (60.6)	13 (39.4)
Haripur	5 (33)	2 (22)	-	1 (11)	10 (67)	6 (67)	15 (62.5)	9 (37.5)
Kohat	4 (28.6)		8 (57.1)	3 (37.5)	2 (14.3)	5 (62.5)	14 (63.6)	8 (36.4)
L.Deer	1 (6)	4 (33)	7 (41)	3 (25)	9 (53)	5 (24)	17 (58.6)	12 (41.4)
Mansehra	4 (16.7)	3 (18.7)	10 (41.7)	3 (18.75)	10 (41.7)	10 (62.5)	24 (60)	16 (40)
Mardan	7 (22.6)	10 (40)	11 (35.3)	1 (4)	13 (41.9)	7 (28)	31 (55)	24 (45)
Nowshera	7 (29.9)	2 (22.2)	3 (12.5)	1 (11.11)	14 (58.3)	6 (66.7)	24 (72.7)	9 (27.3)
Peshawar	14 (32.6)	18 (45)	13 (30.2)	9 (22.5)	15 (37.2)	13 (32.5)	43 (52)	40 (48)
Swabi	15 (62.5)	12 (80)	3 (12.5)	9 (22.5)	16 (37.2)	13 (32.5)	43 (52)	40 (48)
Swat	10 (35.7)	5 (22.7)	8 (28.6)	13 (59)	10 (35.7)	4 (18)	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

In the above table, most of the respondents from all districts both rural and urban have an employment status other than the fixed or permanent contract status. For district Abbottabad only 6.2 % of the rural and 8.3 % of the urban respondents have permanent employment status, 25 % of the rural and 50 % of the urban have fixed employment status, while 68.8 % of the rural and 41.7 % of the urban respondents have other employment statuses. In district Bannu only 25 % in the urban areas have permanent employment, 30.8 % in the rural and 58.3 % in the urban areas have fixed

employment status, while 69.2% in the rural and 16.7 % in the urban areas are in other employment contracts. In district Charsadda 33.3 % in the rural and 21.4 % in the urban areas are in permanent employment contract, 37.5 % in the rural and 21.4 % in the urban areas are in fixed employment contracts, while 29.2 in the rural areas and 57 % in the urban areas are in other employment contracts. In the district of D.I Khan the figures show that 65 % in the rural and 61.5 % in the urban areas are permanent employed, 30 % in the rural and 23.1 % in the urban areas are in fixed contract employment, while only 5 % in the rural and 15.4 % in the urban areas are in other employment contracts. For district Haripur 33 % of the rural respondents and 22 % of the urban respondents are in permanent employ, only 1 % of the rural respondents are in fixed employ, while 67 % of the rural and 67 % of the urban respondents are in other forms of employ. For district Kohat, only 28.6 % of the rural respondents are in permanent employment contracts and only 11 % of the urban in fixed employment status, while 14.3 % of the rural and 62.5 % of the urban respondents are in other employment statuses. In district Lower Dir only 6 % of the rural and 33 % of the urban areas respondents are in permanent contract workers, 41 % of the rural and 25 % of the urban respondents are in fixed contract employment statuses, while 53 % of the rural and 42 % of the urban respondents are in other employment statuses. For district Mansehra the figures show that only 16.7 % in the rural and 18.7 % in the urban areas are permanent employed, 41.7 % in the rural and 18.7 % in the urban areas are fixed employed, while 41.7 % in the rural and 62.5 % in the urban areas are otherwise employed. In district Mardan 22.6 % in the rural and 40 % in the urban areas are in fixed employment contracts, 35.3 % in the rural and only 4 % in the urban areas are in fixed employment contract, while 41.9 % in the rural and 28 % in the urban areas are in other employment contracts. In district Nowshera 29.2 % in the rural and 22.2 % in the urban areas are permanent employed, 12.5 % in the rural and only 11 % in the urban areas are fixed employed, while 58.3 % in the rural and 66.7 % in the urban areas are in other employment contracts. In district Peshawar, 32.6 % in the rural and 45 % in the urban areas are in permanent employment contracts, 30.2 % in the rural and 22.5 % in the urban areas are in fixed employment contracts, while 37.2 % in the rural and 32.5 % in the urban areas are in other employment contracts. In district Sawabi 62.5 % of the rural and 80 % of the urban respondents are in permanent employment contracts, only 12.5 % of the rural and 6.7 % of the urban respondents are in fixed employment contracts, while 25 % of the rural and 13.3 % of

the urban respondents are in other employment contracts. In district Swat 35.7 % in the rural and 22.7 % in the urban areas are working in permanent employment statuses, 28.6 % of the rural and 59 % of the urban respondents are working in fixed employment contracts, while 35.7 % of the rural and 18 % of the urban respondents are in other employment contracts.

### 5.2.8 How likely is it that you loose your job in the next six months

To know whether the job of the respondent is permanent or not, the respondents were asked about their job status in the coming six months, in other words job security. The responses are given in the table below;

**Table No. 5.8 How likely you loose your job in next six months**

Districts	Very likely		Fairly likely		Neither likely or unlikely		Fairly unlikely		Very unlikely	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	-	-	-	-	10	6	5	2	1	2
	-	-	-	-	(62.5)	(50)	(31.2)	(16.7)	(6.2)	(16.7)
Bannu	2	2	1	3	3	4	4	3	3	-
	(15.4)	(16.7)	(7.71)	(25)	(23)	(33.3)	(30.81)	(25)	(23)	-
Charsadda	4	-	3	1	6	2	6	4	5	7
	(16.7)	-	(12.5)	(7)	(25)	(14.2)	(25)	(28.6)	(20.8)	(50)
D.I.K	2	-	1	3	9	2	5	1	3	7
	(10)	-	(5)	(23.1)	(45)	(15.4)	(25)	(7.7)	(15)	(53.8)
Haripur	-	-	-	2	15	7	-	-	-	-
	-	-	-	(22)	(100)	(78)	-	-	-	-
Kohat	-	-	3	2	3	1	2	2	6	3
	-	-	(21.4)	(25)	(21.4)	(12.5)	(14.3)	(25)	(42.9)	(37.5)
L.Deer	1	4	5	-	5	4	4	2	2	2
	(6)	(33)	(29.4)	-	(29.4)	(33)	(23.5)	(17)	(12)	(17)
Mansehra	1	-	7	2	9	3	5	-	2	11
	(4.2)	-	(29.2)	(12.5)	(37.5)	(18.75)	(20.8)	-	(8.3)	(68.5)
Mardan	1	-	7	2	4	17	5	-	14	6
	(3.2)	-	(22.6)	(8)	(12.9)	(68)	(16)	-	(45)	(24)
Nowshera	7	5	7	1	4	-	2	1	4	2
	(29.2)	(55.6)	(29.2)	(11.11)	(16.7)	-	(8.3)	(11.1)	(16.7)	(22.2)
Peshawar	1	5	7	11	23	11	7	6	5	5
	(2.3)	(12.5)	(16.3)	(27.5)	(53.5)	(27.5)	(16.3)	(15)	(11.6)	(17.5)
Swabi	2	1	4	2	3	2	3	2	12	8
	(8.3)	(6.7)	(16.7)	(13.3)	(12.5)	(13.3)	(12.5)	(13.3)	(50)	(53.3)
Swat	4	1	1	5	9	6	6	3	8	7
	(14.3)	(4.5)	(3.6)	(22.7)	(32.1)	(27.3)	(21.4)	(13.6)	(28)	(31.8)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The table above suggests that most of the respondents in all districts in both the rural and urban context, are inclined to the opinion of being neither likely nor unlikely to fairly unlikely to loose their jobs in the next six months. In district Abbottabad 62 %

of the rural and 50 % of the urban respondents are neither likely or unlikely to loose their jobs in the next six months, 31.2 % of the rural and 16.7 % of the urban respondents find it fairly unlikely, while only 6.2 % of the rural and 16.7 % of the urban respondents find it very unlikely to loose their jobs in the next six months. In district Bannu 15.4 % of the rural and 16.7 % of the urban areas respondents find it very unlikely, 7.7 % of the rural and 25 % of the urban respondents find it fairly likely, 23 % of the rural and 33.3 % of the urban neither likely nor unlikely, 30.8 % of the rural and 25 % of the urban respondents find it fairly unlikely, while 23 % of the rural respondents say its very unlikely that they loose their jobs in the next six months. In district Charsadda only 16.7 % in the rural areas find it very likely to loose their jobs in the next six months, 12.5 % in the rural and only 7 % in the urban find it fairly likely, 25 % in the rural and 14.2 % in the urban areas find it neither likely nor unlikely, 25 % in the rural and 28.8 % in the urban areas say its fairly unlikely to loose their jobs in the next six months, while 20.8 % in the rural and 50 % in the urban areas say its very unlikely that they loose their jobs in the next six months. For district D.I.Khan only 10 % of the rural respondents say its very likely they loose their jobs in the next six months, only 5 % in the rural and 23 % in the urban find it fairly likely, 45 % of the rural and 15.4 % of the urban areas respondents find it neither likely nor unlikely, 25 % of the rural and 7.7 % of the urban fairly unlikely, while 15 % of the rural and almost 58 % of the urban respondents find it very unlikely that they loose their jobs in the next six months. In district Haripur only 22 % in the urban areas find it fairly likely to loose their jobs, while 100 % in the rural and 78 % in the urban areas neither likely nor unlikely to loose their jobs in the next six months. In district Kohat 21.4 % in the rural and 25 % in the urban areas say its fairly likely to loose their jobs in the next six months, while 21.4 % of the rural and 12.5 % of the urban respondents say its neither likely nor unlikely, 14.3 % of the rural and 25 % of the urban areas say its fairly unlikely and 42.9 % in the rural and 37.5 % in the urban areas say its very unlikely that they loose their jobs in the next six months. For district Lower Dir only 6 % of the rural and 33 % of the urban respondentssay its very likely that they loose their jobs, while 29.4 % of the rural respondents only say its fairly likely to loose their jobs in the next six months, however 29.4 % of the rural and 33 % of the urban say its neither likely nor unlikely, 23.5 % of the rural and 17 % of the urban say its fairly unlikely, and 12 % of the rural and 17 % of the urban respondents say its very unlikely that they loose their jobs in the next six months. For district

Mansehra only 4.2 % of the rural say they are very likely to loose their jobs, 29.2 % in the rural and 12.5 % in the urban areas find it fairly likely while 37.5 % in the rural and 18.75 % in the urban areas find it neither likely nor unlikely to loose their jobs, while 20.8 % in the rural areas find it fairly unlikely and 8.3 % in the rural and 68.75 % in the urban areas find it very unlikely to loose their jobs in the next six months. For district Mardan only 3.2 % find it very likely to loose their jobs in the next six months, 22.6 % in the rural and 8 % in the urban areas find it fairly likely, while 12.9 % in the rural and 68 % in the urban areas find it neither likely nor unlikely to loose their jobs in the next six months, 16 % in the rural find it fairly unlikely to loose their jobs and 45 % in the rural and 24 % in the urban areas find it very unlikely to loose their jobs in the next six months. In district Nowshera 29.2 % of the rural and 55.6 % of the urban respondents find it very likely to loose their jobs, 29.2 % of the rural and 11 % of the urban respondents find it fairly likely to loose their jobs, while 16.7 % of the rural find this neither likely nor unlikely, while 8.3 % of the rural and 11 % of the urban respondents find it fairly unlikely and 16.7 % in the rural and more than 22 % of the urban find it very unlikely to loose their jobs in the next six months. In district Peshawar only 2.3 % of the rural and 12.5 % of the urban areas respondents say that its very likely to loose their jobs in the next six months, 16.3 % in the rural and 27.5 % in the urban areas say its fairly likely, while 53.5 % in the rural and 27.5 % in the urban areas find it neither likely nor unlikely to loose their job in the next six months, however 16.3 % in the rural and 15 % in the urban areas say its fairly unlikely and 11.6 % in the rural and 17.5 % in the urban areas find it very unlikely to loose their jobs in the next six months. For district Sawabi the figures show that only 8.3 % of the rural and 6.7 % of the urban areas' respondents find it very likely to loose their jobs in the next six months, 16.7 % in the rural and 13.3 % in the urban areas find it fairly likely, while 12.5 % in the rural and 13.3 % in the urban areas find it neither likely nor unlikely to loose their jobs in the next six months, however another 12.5 % in the rural and 13 % in the urban areas find it fairly unlikely and 50 % in the rural and 53.3 % in the urban areas find it very unlikely to loose their jobs in the next six months. For district Swat the table shows that 14.3 % in the rural and only 4.5 % in the urban areas say its very likely that they loose their jobs in the next six months, only 3.6 % of the rural and 22.7 % in the urban areas say its fairly likely, while 32 % in the rural and 27.3 % in the urban areas say they are neither likely nor unlikely to loose their jobs in the next six months while 21.4% in the rural and 13.8 % in the

urban areas are fairly unlikely and 28.6 % in the rural and 31.8 % in the urban areas are very unlikely to lose their jobs in the next six months.

### 5.2.9 Work too demanding and stress-full, work in dangerous and/or unhealthy conditions

How much you agree or disagree with the statement that your work is too demanding and stress-full, work in dangerous plus unhealthy conditions;

**Table No. 5.9 The work too demanding and stressfull, work in dangerous and/or unhealthy conditions**

Districts	Strongly Agree		Agree		Neither Agree or Disagree		Disagree		Strongly Disagree	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	2 (12.5)	-	10 (62.5)	7 (58.33)	2 (12.5)	4 (33.3)	2 (12.5)	1 (8.3)	-	-
Bannu	-	3 (25)	7 (53.8)	2 (16.7)	3 (23.1)	4 (33.3)	3 (23.1)	3 (25)	13 (52)	12 (48)
Charsadda	3 (12.5)	-	5 (20.8)	5 (35.7)	4 (16.7)	4 (28.6)	12 (50)	4 (28.6)	-	1 (7)
D.I.K	1 (15)	2 (15.4)	11 (55)	3 (23.1)	4 (20)	7 (53.8)	4 (20)	1 (7.7)	-	-
Haripur	14 (93)	8 (89)	1 (7)	1 (11)	-	-	-	-	-	-
Kohat	1 (7.1)	1 (12.5)	8 (57.1)	6 (75)	2 (14.3)	-	2 (14.3)	1 (12.5)	1 (7.1)	-
L.Deer	1 (6)	4 (33)	7 (47)	1 (8)	5 (29.4)	2 (17)	3 (17.6)	4 (33)	-	1 (8)
Mansehra	2 (8.3)	5 (31.25)	12 (50)	4 (25)	7 (29.2)	6 (37.5)	3 (12.5)	1 (6.25)	-	-
Mardan	-	15 (60)	15 (48.4)	4 (16)	9 (29)	4 (16)	5 (16)	1 (4)	2 (6.5)	1 (4)
Nowshera	3 (12.5)	2 (22.2)	15 (62.5)	7 (77.8)	2 (8.3)	-	2 (8.3)	-	2 (8.3)	-
Peshawar	11 (25.6)	4 (10)	18 (41.9)	13 (32.5)	11 (25.6)	14 (35)	3 (7)	9 (22.5)	-	-
Swabi	2 (8.3)	-	7 (29.2)	9 (60)	9 (37.5)	3 (20)	4 (16.7)	3 (20)	2 (8.3)	-
Swat	2 (7.1)	4 (18)	8 (28.6)	9 (41)	7 (25)	4 (18)	11 (39.3)	4 (18)	-	1 (4.5)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

In the above table majority of the respondents in both the rural and urban areas in most districts agree that their work is too demanding plus stress-full, work in dangerous plus unhealthy conditions and more so in the urban areas. In district Abbottabad 12.5 % of the rural areas' respondents strongly agree that their work is too demanding plus stress-full, work in dangerous plus unhealthy conditions, 62.5 % of

the rural and 58.3 % of the urban respondents agree that their work is too demanding plus stress-full, work in dangerous plus unhealthy conditions, while 12.5 % in the rural and 33.3 % in the urban areas neither agree nor disagree, and 12.5 % in the rural and 8.3 % in the urban areas disagree that their work is too demanding plus stress-full, work in dangerous plus unhealthy conditions. In district Bannu 25 % of the urban respondents find their too demanding plus stress-full, work in dangerous plus unhealthy conditions, 53.8 % of the rural and 16.7 % of the urban respondents agree that their work is too demanding plus stress-full, work in dangerous plus unhealthy conditions, while 23 % in the rural and 33 % in the urban areas neither agree nor disagree, 23 % of the rural and 25 % of the urban respondents disagree strongly that their work is too demanding plus stress-full, work in dangerous plus unhealthy conditions. For district Charsadda the table shows that 12.5 % of the rural respondents strongly agree that their work is too demanding plus stress-full, work in dangerous plus unhealthy conditions, 20.8 % of the rural and 35.7 % of the urban respondents agree about their work too demanding plus stress-full, work in dangerous plus unhealthy conditions, while 16.7 % of the rural and 28.6 % of the urban neither agree nor disagree, however 50 % of the rural and 28.6 % of the urban respondents disagree that work is their too demanding plus stress-full, work in dangerous plus unhealthy conditions. In district D. I. Khan only 15 % of both rural and urban respondents strongly agree that their work is too demanding plus stress-full, work in dangerous plus unhealthy conditions, 55 % in the rural and 23 % in the urban areas agree that it is while 20 % in the rural and 53.8 % in the urban areas neither agree nor disagree that their work is too demanding plus stress-full, work in dangerous plus unhealthy conditions, however 20 % in the rural areas and nearly 8 % in the urban areas disagree with being too stressed out with demands of work. In district Haripur 93 % of the rural and 89 % of the urban respondents strongly agree that their work is too demanding plus stress-full, work in dangerous plus unhealthy conditions. In district Kohat 7.1 and 57.1 % of the rural and 12.5 and 75 % of the urban respondents strongly and just agree respectively that their work is too demanding and stressful, while 14.3 % in the rural areas neither agree nor disagree, 14.3 % in the rural and 12.5 % in the urban areas say their work is too demanding plus stress-full, work in dangerous plus unhealthy conditions. In district Lower Dir 6 % and 47 % in the rural and 33 % and 8 % in the urban areas strongly agree and agree respectively that their work is too demanding plus stress-full, work in dangerous plus unhealthy conditions,

while 29 % of the rural and 17 % of the urban respondents neither agree nor disagree that they are too stressed out from work, however 17.6 % of the rural and 33 % of the urban respondents disagree and say they do not find work too demanding and stressful. In district Mansehra 8.3 % and 50 % of the rural and 31.25 % and 25 % of the urban respondents find their work too demanding and stressful and only demanding and stressful respectively, while 29.2 % of the rural and 37.5 % of the urban respondents neither find their work is too demanding plus stress-full, work in dangerous plus unhealthy conditions, however 12.5 % of the rural and 6.5 % say they do not agree with the statement that they are under stress from work. For district Mardan the figures show that 60 % of the urban respondents strongly agree with finding work too demanding and being stressed from work, while 48 % of the rural and 16 % of the urban respondents agree that their work is too demanding plus stress-full, work in dangerous plus unhealthy conditions, 29 % of the rural and 16 % of the urban respondents are neither stressed or otherwise from work, however 16 % of the rural and only 4 % of the urban respondents disagree that their work is too demanding plus stress-full, work in dangerous plus unhealthy conditions. The figures for district Nowshera show that 12.5 % and 62.5 % of the rural and 22 % and 77.8 % of the urban areas strongly agree and agree respectively that their work is too demanding plus stress-full, work in dangerous plus unhealthy conditions, only 8.2 % of the rural neither agree nor disagree and a further 8.3 % of the rural respondents disagree and 8.3 % rural disagree strongly that their too demanding plus stress-full, work in dangerous plus unhealthy conditions. In district Peshawar 25.6 % of the rural and 10 % of the urban respondents say that their too demanding plus stress-full, work in dangerous plus unhealthy conditions, 41.9 % of the rural and 32.5 % of the urban areas' respondents agree their work is demanding and stressful, while 25.5 % in the rural and 35 % in the urban areas' respondents neither agree nor disagree that they work under stressful conditions, and 7 % in the rural and 22.5 % in the urban areas disagree that their work is too demanding and stressful. For district Sawabi only 8.3 % in the rural areas strongly agree that their work is too demanding and stressful, 28.2 % of the rural and 60 % of the urban interviewed respondents agree that their work is too demanding and stressful, while 37.5 % of the rural and 20 % of the urban neither agree nor disagree that their work is too demanding and stressful, and 16.7 % in the rural and 20 % in the urban areas disagree and 8.3 % rural strongly disagree that they work in too demanding and stressful conditions. For district Swat 7.1 % and 28.6 % in

the rural areas and 28.6 and 25 % in the urban areas strongly agree and agree respectively that their work is too demanding and stressful, while 25 % in the rural and 18 % in the urban areas neither agree nor disagree that their work is too demanding and stressful, and 39.3 % of the rural and 18 and 4.5 % of the urban disagree and disagree strongly respectively that their work is too demanding and stressful.

### 5.2.10 My job is well paid

The response about the reward of the work respondents are doing is given in the table below;

**Table No. 5.10 I am well paid**

Districts	Strongly Agree		Agree		Neither Agree nor Disagree		Disagree		Strongly Disagree	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	-	-	4	6	4	2	8	3	-	1
	-	-	(25)	(50)	(25)	(16.7)	(50)	(25)	-	(8.3)
Bannu	1	2	-	4	7	3	5	3	-	-
	(7.7)	(16.7)	-	(33.3)	(53.8)	(25)	(38.5)	(25)	-	-
Charsadda	1	-	7	4	5	3	10	7	1	-
	(4.2)	-	(29.2)	(28.6)	(20.8)	(21.4)	(41.7)	(50)	(4.2)	-
D.I.K	-	-	3	8	8	1	9	4	-	-
	-	-	(15)	(61.5)	(40)	(7.7)	(45)	(30.8)	-	-
Haripur	-	-	1	1	13	8	1	-	-	-
	-	-	(7)	(11)	(87)	(89)	(7)	-	-	-
Kohat	-	-	4	2	7	3	3	1	-	2
	-	-	(28.6)	(25)	(50)	(37.5)	(21.4)	(12.5)	-	(25)
L.Deer	-	1	8	3	8	2	1	6	-	-
	-	(8)	(47)	(25)	(47)	(17)	(6)	(50)	-	-
Mansehra	-	3	8	12	13	1	3	-	-	-
	-	(18.75)	(33.3)	(75)	(54.2)	(6.25)	(25)	-	-	-
Mardan	-	-	7	6	13	7	10	2	1	-
	-	-	(22.6)	(24)	(42)	(28)	(32.3)	(8)	(3.2)	-
Nowshera	1	1	14	5	6	3	1	-	2	-
	(4.2)	(11.1)	(58.3)	(55.6)	(25)	(33.3)	(4.2)	-	(8.3)	-
Peshawar	-	1	18	20	25	12	-	7	-	-
	-	(2.5)	(41.9)	(50)	(58.1)	(30)	-	(17.5)	-	-
Swabi	1	2	11	6	6	4	6	3	-	-
	(4.2)	(13.3)	(45.8)	(40)	(25)	(26.7)	(25)	(20)	-	-
Swat	1	1	6	9	9	8	11	4	1	-
	(3.6)	(4.5)	(21.4)	(41)	(32.1)	(36.4)	(39.3)	(18)	(3.6)	-

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

In the above table the majority of the urban respondents are of the view that they are well paid, while majority of the rural respondents neither agree nor disagree that they are well paid in most of the districts. In district Abbottabad 25 % of the rural and 50

% of the urban respondents agree that they are well paid, 25 % of the rural and 16.7 % of the urban neither agree nor disagree that they are paid well, while 50 % of the rural and 25 % of the urban respondents disagree and another 8.3 % urban strongly disagree that they are well paid. For district Bannu 7.7 % in the rural and 16.7 % in the urban areas strongly agree that they are well paid, 33.3 % in the urban agree they are well paid, while 53.8 % in the rural and 25 % in the urban areas neither agree nor disagree that they are well paid, while 38.5 % in the rural and 25 % in the urban areas disagree they are well paid. In district Charsadda 29 % in the rural area and 28.6 % in the urban areas agree that they are well paid, while nearly 21 % in the rural and 21.4 % in the urban areas neither agree nor disagree that they are well paid, and nearly 42 % in the rural and 50 % in the urban areas disagree that they are well paid. For district D.I.Khan 15 % in the rural and 61.5 % in the urban areas are of the opinion that they are paid well, while 40 % in the rural and nearly 8 % in the urban areas neither agree nor disagree about being well paid, and 54 % and nearly 31 % disagree about being paid well in the rural and urban areas respectively. In district Haripur only 7 % in the rural and 11 % in the urban areas agree that they are paid well, while 87 % in the rural and 89 % in the urban areas neither agree nor disagree with being well paid, and only 7 % disagree that they are not paid well. In district Kohat 28.6 % of the rural and 25 % of the urban respondents agree that they are well paid, while 50 % in the rural and 37.5 % in the urban areas neither agree nor disagree that they are well paid, and 21.4 % in the rural and 12.5 % in the urban areas disagree that they are well paid. For district Lower Dir the table shows figures that suggest that 47 % in the rural areas of the district and more than 25 % in the urban areas agree they are well paid, while 47 % in the rural and 17 % in the urban areas neither agree nor disagree that they are well paid, and 6 % in the rural and 50 % in the urban areas say that they are not paid well. In district Mansehra 18.75 % of the urban respondents only strongly agree that they are well paid, while 33.3 % in the rural and 75 % in the urban areas neither agree nor disagree that they are paid well, and 35 % of the rural respondents do not think that they are well paid. For district Mardan 22.6 % of the respondents in the rural and 24 % in the urban areas agree they are well paid, while 42 % in the rural and 28 % in the urban areas neither agree nor disagree that they are well paid, and more than 32 % in the rural areas and 8 % in the urban areas disagree that they are well paid. For district Nowshera 4.2 % and 13.3 % in the rural and urban areas strongly agree that they are well paid, and 58.3 % in the rural and 55.6 % in the urban areas agree they are paid

well, while 25 % and 33.3 % in the rural and urban areas respectively neither agree nor disagree with being well paid, and 4.2 to 8.3 % in the rural areas disagree and strongly disagree respectively that they are paid well. In district Peshawar nearly 42 % in the rural areas and 50 % in the urban areas agree they are paid well, while 58.1 % in the rural and 30 % in the urban areas neither agree nor disagree they are paid well, and 17.5 % in the urban areas disagree they are paid well. The figures for district Sawabi show that 4.2 % of the rural respondents and 13.3 % of the urban respondents strongly agree with being well paid, 45.8 % in the rural and 40 % in the urban areas agree they are being well paid, while 25 % in the rural and 26.7 % in the urban areas neither agree nor disagree they are being paid well and 25 % in the rural and 20 % in the urban areas disagree they are well paid. For district Swat 3.6 % of the rural respondents and 4.5 % of the urban respondents strongly agree that they are well paid, 21.4 % rural and 41 % urban respondents say they are well paid, while 32 % and 36.4 % of the rural and urban respondents respectively neither agree nor disagree that they are well paid, and more than 39 % in the rural and 18 % in the urban areas say they are not well paid.

**5.2.11 How often has this happened to you: When you come home too tired (from work) to do jobs needed to be done?**

This question was asked to know how the respondents coped after they got home from work. The question asked was whether the respondents had time to do household chores that needed to be done after they came back from work. The responses are given in the table below;

Table No. 5.11 How often has this happened to you: When you come too tired (from work) to do jobs needed to be done.

Districts	Several Times		Several Times a month		Often rarely		Never		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	7 (43.8)	- -	6 (37.5)	4 (33.3)	3 (18.8)	4 (33.3)	- -	4 (33.3)	16 (57)	12 (43)
Bannu	4 (30.8)	4 (33.3)	3 (23)	5 (41.7)	3 (23)	3 (25)	3 (23)	- -	13 (52)	12 (48)
Charsadda	- -	- -	4 (16.7)	3 (21.4)	17 (70.8)	6 (42.8)	3 (12.5)	5 (35.7)	24 (63)	14 (37)
D.I.K	8 (40)	4 (30.8)	7 (35)	3 (23.1)	4 (20)	5 (38.5)	1 (5)	1 (7.7)	20 (60.6)	13 (39.4)
Haripur	2 (13)	2 (22)	4 (27)	4 (44)	9 (60)	3 (33)	- -	- -	15 (62.5)	9 (37.5)
Kohat	5 (35.7)	3 (37.5)	4 (28.6)	3 (37.5)	3 (21.4)	1 (12.5)	1 (7.1)	2 (25)	14 (63.6)	8 (36.4)
L.Deer	7 (41)	1 (8)	7 (41)	2 (17)	1 (6)	8 (67)	2 (12)	1 (8)	17 (58.6)	12 (41.4)
Mansehra	5 (21)	3 (18.75)	14 (58)	4 (25)	2 (8)	7 (43.75)	3 (12.5)	2 (12.5)	24 (60)	16 (40)
Mardan	7 22.6	8 (32)	7 (22.6)	6 (24)	10 (23.3)	10 (40)	7 22.6	1 (4)	31 (55)	25 (45)
Nowshera	4 (16.7)	1 (11.1)	6 (25)	1 (11.1)	10 (41.7)	7 (77.8)	4 (16.7)	- -	24 (72.7)	9 (27.3)
Peshawar	19 (44.2)	5 (37.5)	13 (30.2)	14 (35)	9 (20.9)	5 12.5	2 (4.7)	6 (15)	43 (52)	40 (48)
Swabi	12 (50)	2 (13.3)	5 (20.8)	8 (53.3)	3 (12.5)	3 (20)	4 (16.7)	2 (13.3)	24 (61.5)	15 (38.5)
Swat	4 (14.3)	9 (41)	7 (25)	7 (31.8)	15 (53.6)	4 (18)	2 (7.1)	2 (9)	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows that most respondents (more than 55 % in the rural and similarly in the urban areas) in the overall district perspective are of the view that they come home too tired from work to do the the jobs that need to be done at home. Those that say they find it less than often or never that they come home too tired from work to do household jobs are a little over 40 % of the respondents in the rural and around 44 % in the urban areas. In district Abbottabad 43.8 % in the rural areas say they come home too tired from work to do household chores several times a week, 37.5 % of the rural say they face such situation several times a month while 18.8 % say that they do less often or rarely face such a situation, 33.3 % urban respondents on the other hand say they face such situation several times a month, however another 33.3 % say that they rarely encounter while 33.3 % never encounter being too tired from work to do their household chores that need to be done. In district Bannu 30.8 % and

23 % in the rural areas say they come home too tired from work several times a week and several times a month respectively, 33.3 % and 41.7 % in the urban areas say they come home too tired from work to do household jobs that need doing several times a week and several times a month respectively; however 23 % and again 23 % in the rural areas say that they do so less often rarely or never respectively, while 25 % in the urban areas say that they face such a situation less often rarely. In district Charsadda 16.7 % in the rural areas and 21.4 % in the urban areas say they come home too tired from work to do household jobs several times a month, while 70.8 % and 12.5 % of the rural respondents say they encounter such situation less often rarely or never respectively; moreover 42.8 % and 35.7 % of the urban also say they encounter coming home too tired from work to do house hold chores less often rarely to never respectively. In district D.I.Khan 40 % and 35 % of the rural respondents say they come home too tired from work several times a week and several times a month respectively, while 30.8 % and 23 % in the urban areas respectively say the same, however 20 % and 5 % in the rural and 38.5 % and 7.7 % in the urban areas say that they come home tired less often rarely or never respectively, from work to do the household jobs that need to be done. In district Haripur 13 % and 27 % rural and 22 % and 44 % urban areas' respondents say that they come home too tired from work to do household jobs that needs to be done several times a week and and several times a month respectively, while 60 % rural and 33 % urban areas' respondents say that it happens less often rarely that they come home too tired from work to do their household jobs that need to be done. For district Kohat the figures show that 35.7 % and 28.6 % rural, while 37.5 % and another 37.5 % urban areas respondents say that they come home too tired from work several times a week and several times a month respectively,; however 21.4 % and 7.1 % rural and 12.5 % and 25 % urban areas' respondents say they less often rarely or never respectively come home from work too tired to do household chores. In district Lower Dir 41 % and another 41 % rural and 8 % and 17 % urban areas' respondents say that they are too tired from work to do household jobs several times a week and several times a month respectively; while 6 % and 12 % rural and 67 % and 8 % urban areas' respondents say they less often rarely or never, respectively, come home too tired from work to do household jobs. For district Mansehra the table suggests that 21 % and 58 % rural and 18.75 % and 25 % urban areas' respondents come home too tired from work to do household jobs several times a week and several times a month respectively; while 8 % and 12.5 %

rural and 43.75 % and 12.5 % urban areas' respondents less often rarely and never, respectively, come home too tired from work to do household jobs. In district Mardan 22.6 % and another 22.6 % rural and 32 % and 24 % urban areas' respondents say they come home too tired from work to do household jobs several times a week and several times a month respectively; while 32.3 % and 22.6 % rural and 40 % and 4 % urban areas' respondents less often rarely or never respectively come home too tired from work to do household chores. In district Nowshera 16.7 % and 25 % rural and 11 % and another 11 % urban areas' respondents say they come home too tired from work to do household jobs; while 41.7 % and 16.7 % rural and 77.8 % urban areas' respondents say they less often rarely and never, respectively, come home too tired from work to do their household jobs. For district Peshawar the table shows that 44.5 % and 30.2 % rural and 37.5 % and 35 % urban areas' respondents say they come home too tired from work several times a week and several times a month respectively, to do household jobs that need to be done; while 20.9 % and 4.7 % rural and 12.5 % and 15 % urban areas' respondents say they less often rarely or never, respectively, come home from work too tired to do their household jobs. In district Sawabi 50 % and 20.8 % rural and 13.3 % and 53.3 % urban areas' respondents say they come home too tired from work several times a week and several times a month respectively, to do their household jobs; while 12.5 % and 16.7 % rural and 20 % and 13.3 % urban areas' respondents say they less often rarely or never, respectively, come home too tired from work to do their household jobs. In district Swat the table shows that 14.3 % and 25 % rural and 41 % and 31.8 % urban areas' respondents say that they come home too tired from work several times a week and several times a month respectively, to do household jobs that need to be done; while 53.6 % 7.1 % rural and 18 % and 9 % urban areas' respondents say they less often rarely or never respectively, come home too tired from work to do their household jobs.

#### **5.2.12 Difficult to fulfill family responsibilities because of time spent on the job**

To know about the responsibilities of the household head whether he/she is able to fulfill or not due to work commitments, this question was added in the questionnaire. The responses are given in the table below;

Table No. 5.12 Difficult to fulfill my family responsibilities because of time spent on the job

Districts	Several Times		Several Times a Month		Less Often Rarely		Never		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	4 (25)	1 (8.3)	6 (37.5)	3 (25)	6 (37.5)	5 (41.7)	- (-)	3 (25)	16 (57)	12 (43)
Bannu	1 (7.7)	3 (25)	6 (46.2)	2 (16.7)	5 (38.5)	5 (41.7)	1 (7.7)	2 (16.7)	13 (52)	12 (48)
Charsadda	3 (12.5)	- (-)	9 (37.5)	2 (14.2)	9 (37.5)	7 (50)	3 (12.5)	5 (37.5)	24 (63)	14 (37)
D.I.K	3 (15)	2 (15.4)	9 (45)	5 (38.5)	8 (40)	5 (38.5)	- (-)	1 (7.7)	20 (60.6)	13 (39.4)
Haripur	2 (13)	2 (22)	3 (20)	3 (33)	8 (53)	3 (33)	2 (13)	1 (11)	15 (62.5)	9 (37.5)
Kohat	3 (21.4)	2 (25)	5 (35.7)	1 (12.5)	5 (35.7)	3 (37.5)	1 (7.1)	2 (25)	14 (63.6)	8 (36.4)
L.Deer	2 (12)	- (-)	9 (53)	3 (25)	5 (29.4)	6 (50)	1 (6)	3 (25)	17 (58.6)	14 (41.4)
Mansehra	3 (12.5)	2 (12.5)	11 (45.8)	3 (18.75)	9 (37.5)	10 (62.5)	1 (4.2)	1 (6.25)	24 (60)	16 (40)
Mardan	6 (19.4)	5 (20)	9 (29)	9 (36)	13 (42)	9 (36)	3 (9.7)	2 (8)	31 (55)	25 (45)
Nowshera	3 (12.5)	- (-)	11 (45.8)	5 (55.6)	4 (16.7)	4 (44.5)	5 (25)	1 (11.1)	24 (72.7)	9 (27.3)
Peshawar	6 (14)	9 (22.5)	16 (37.2)	15 (37.5)	14 (32.6)	14 (35)	7 (16.3)	2 (5)	43 (52)	40 (48)
Swabi	8 (33.3)	3 (20)	11 (45.8)	5 (33.3)	2 (8.3)	6 (40)	3 (12.5)	1 (6.7)	24 (61.5)	15 (38.5)
Swat	3 (10.7)	4 (18)	12 (42.9)	7 (31.8)	10 (35.7)	9 (41)	3 (10.7)	2 (9)	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

A large majority of the respondents in the overall districts level are of the view that they find it difficult to fulfill their family responsibilities because of time spent on the job, also the majority of these respondents are from the rural areas; furthermore a 48 % of the overall respondents say they less often, rarely or never find it difficult to fulfill their family responsibilities due to time spent on work, and of which the majority are urban. In district Abbottabad 25 % and 37.5 % rural and 8.3 % and 25 % urban respondents say that several times a week and several times a month respectively, they find it difficult to fulfill their family responsibilities due to more time spent on the job; while 37.5% rural and 41.7 % and 25 % urban respondents less often rarely to never, respectively, find it difficult to fulfill family responsibilities due to more time spent on their job. In district Bannu 7.7 % and 46.2 % rural and 25 % and 16.7 % urban respondents say that they find it difficult several times a week and

several times a month respectively to fulfill their family responsibilities due to less time from work; while 38.5 % and 7.7 % rural and 41.7 % and 16.7 % urban respondents say the less often rarely to never, respectively, find it difficult to fulfill their family responsibilities due to shortage of time because of their work. For district Charsadda 12.5 % and 37.5 % of the rural and 14.2 % of the urban respondents find it difficult several times a week and several times a month respectively to carry out their family obligations due to paucity of time from work; while 37.5 % and 12.5 % rural and 50 % and 35.7 % urban respondents say they less often rarely to never, respectively, find it difficult to fulfill family responsibilities due to time spent on work. In district D. I. Khan 15 % and 45 % rural and 15.4 % and 38.5 % urban respondents say they find it difficult to fulfill family responsibilities due to time shortage because of work several times a week and several times a month, respectively; while 40 % rural and 38.5 % and 7.7 % urban less often rarely and never, respectively, find it difficult to fulfill family responsibilities due to time spent on work. For district Haripur the table shows that 13 % and 45 % rural and 22 % and 33 % urban respondent several times a week and several times a month, respectively, find it difficult to meet family responsibilities due to time spent on work; while 53 % and 13 % rural and 33 % and 11 % urban respondents less often rarely and never, respectively, find it difficult to fulfill family responsibilities due to more time spent on the job. In district Kohat 21.4 % and 35.7 % rural and 25 % and 12.5 % urban respondents several times a week and several times a month, respectively, find it difficult to fulfill family responsibilities due to time spent on job; while 35.7 % and 7.1 % rural and 37.5 % and 25 % urban respondents less often rarely and never, respectively find it difficult to fulfill their family responsibilities due to time spent on the job. For district Lower Dir the table shows that 12 % and 53 % rural and 25 % urban several times a week and several times a month respectively, find it difficult to cope with family responsibilities due to shortage of time because of work; while 29.4 % and 6 % rural and 50 % and 25 % urban respondents less often rarely and never, respectively, find it difficult to fulfill family responsibilities due to time spent on the job. In district Mansehra 12.5 % and 45.8 % rural and 12.5 % and 18.75 % urban respondents several times a week and several times a month, respectively, find it difficult to fulfill their family responsibilities due to time spent on work; while 37.5 % and 4.2 % rural and 62.5 % and 6.25 % urban respondents less often rarely or never, respectively, find it difficult to fulfill their family responsibilities due to time spent on

the job. For district Mardan the table shows that 19.4 % and 29 % rural and 20 % and 36 % urban respondents several times a week and several times a month, respectively, find it difficult to fulfill family responsibilities due to time spent on the job; while 42 % and 9.7 % rural and 36 % and 8 % urban respondents several times a week and several times a month, respectively, find it difficult to fulfill their family responsibilities due to lack of time because of work. In district Nowshera 12.5 % and 45.8 % rural and 55.6 % urban respondents several times a week and several times a month, respectively, say their job does not allow enough time to carry out family obligations; while 45.8 % and 25 % rural and 44.4 % and 11 % urban respondents less often rarely and never, respectively find it difficult to fulfill their family responsibilities due to lack of time because of work. In district Peshawar 14 % and 37.2 % rural and 22.5 % and 37.5 % urban respondents several times a week and several times a month, respectively, say it is difficult to carry out family obligations due to lack of time because of work; while 32.6 % and 16.3 % rural and 35 % and 5 % urban respondents less often rarely and never, respectively, find it difficult to fulfill their family responsibilities due to time spent on the job. In district Swabi 33.3 % and 45.8 % in the rural and 20 % and 33.3 % in the urban areas several times a week and several times a month, respectively, find it difficult to fulfill family responsibilities because of time spent on the job; while 8.3 % and 12.5 % and 40 % and 6.7 % in the urban areas less often rarely and never, respectively, find it difficult to fulfill their family responsibilities due to time spent on the job. For district Swat the table shows that 10.7 % and 42.9 % rural and 18 % and 31.8 % urban respondents several times a week and several times a month, respectively, find it difficult to carry out family obligations due to time spent at work; while 35.7 % and 10.7 % rural and 41 % and 9 % urban respondents less often rarely and never, respectively, find it difficult to fulfill their family obligations due to time constraints because of work.

#### **5.2.13 To wake up feeling fresh and rested**

Waking up in the morning feeling rested and fresh increases the happiness and quality of life for the rest of the day. It is important to know whether the respondents feel fresh and rested in the morning or not. The responses are given in the table below;

**Table No. 5.13 At the time you wake up in the morning do you feel fresh and rested**

Districts	All of time		Most of time		Some of time		At no time		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	2 (12.5)	4 (33.3)	12 (75)	6 (50)	2 (12.5)	1 (8.33)	-	1 (8.3)	16 (57)	12 (43)
Bannu	1 (7.7)	-	4 (30.8)	4 (33.3)	4 (30.8)	6 (50)	4 (30.8)	2 (16.7)	13 (52)	12 (48)
Charsadda	-	2 (14.2)	11 (45.8)	8 (57)	8 (33.3)	4 (28.6)	5 (20.8)	-	24 (63)	14 (37)
D.I.K	3 (15)	-	6 (30)	11 (84.6)	10 (50)	-	1 (5)	2 (15.4)	20 (60.6)	13 (39.4)
Haripur	1 (7)	1 (11)	11 (73)	8 (89)	2 (13)	-	1 (7)	-	14 (63.6)	8 (36.4)
Kohat	1 (7.1)	-	9 (64.3)	5 (62.5)	3 (21.4)	2 (25)	1 (7.1)	1 (12.5)	14 (63.6)	8 (36.4)
L.Deer	1 (6)	4 (33)	7 (41)	5 (42)	8 (47)	3 (25)	1 (6)	-	17 (58.6)	12 (41.4)
Mansehra	2 (8.3)	1 (6.25)	11 (45.8)	10 (62.5)	9 (37.5)	4 (25)	2 (8.3)	1 (6.25)	24 (60)	16 (40)
Mardan	4 (13)	7 (28)	13 (42)	14 (56)	11 (35.5)	3 (12)	3 (9.7)	1 (4)	31 (55)	25 (45)
Nowshera	3 (12.5)	2 (22)	18 (75)	7 (77.8)	3 (12.5)	-	-	-	24 (72.7)	9 (27.3)
Peshawar	4 (9.3)	8 (20)	26 (60.5)	-	7 (16.3)	32 (80)	6 (14)	-	43 (52)	40 (48)
Swabi	12 (50)	6 (40)	11 (45.8)	6 (40)	1 (4.2)	2 (13.3)	-	1 (6.7)	24 (61.5)	15 (38.1)
Swat	1 (3.6)	1 (4.5)	16 (57.1)	13 (59)	8 (28.6)	5 (22.7)	3 (10.7)	3 (13.6)	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

In the above table the figures suggest that most respondents in the overall districts feel fresh and rested when they wake up, both the rural and urban respondents to a tune of around 64 % each are of a similar view, while only a 35 % in the rural and urban areas each, feel fresh and rested only sometimes or at no time when they wake up. In district Abbottabad 12.5 % rural and 33.3 % urban respondents all of the time feel fresh and rested when they wake up, 75 % rural and 50 % urban most of the time have a rested sleep and they are fresh, while 12.5 % rural and 8.3 % urban only sometime feel fresh and rested, however another 8.3 % urban do not feel fresh and rested at any time when they wake up. In district Bannu 7.7 % rural respondents enjoy a rested sleep all of the time, 30.8 % rural and 33.3 % urban most of the time, while another 30.8 rural and 50 % urban only some of the time ,however another 30.8 % rural and 16.7 % urban do not enjoy rested sleep at any time. In district Charsadda 14.2 % urban respondents say they always wake up fresh and rested, 45.8 % rural and 57 %

urban say they are mostly fresh and rested after a sleep, while 33.3 % rural and 28.6 % urban say they are only sometimes fresh and rested, however 20.8 % rural respondents say that at no time do they feel fresh and rested when they wake up. For district D. I. Khan the figures show that 15 % rural always feel fresh and rested when they wake up, 30 % rural and 84.6 % urban respondents say they most of the time have a rested and refreshing sleep, while 50 % rural only sometimes wake up fresh and rested, however 5 % rural and 15.4 % urban never feel fresh and rested after they wake up. For district Haripur the table shows that 7 % rural and 11 % urban are all the time experiencing rested and refreshing sleep, 73 % rural and 89 % urban are mostly experiencing the same, while 13 % rural are only sometime experiencing a rested and refreshing sleep, however a small 7 % feel they do not have a rested and refreshed sleep at any time. For district Kohat the table shows that 7 % rural are all the time enjoying waking up fresh and rested, 64.3 % rural and 62.5 % urban respondents say they are mostly fresh and rested when they wake up, while 21 % rural and 25 % urban are only sometimes so, however 7 % rural and 12.5 % urban at no time feel fresh and rested when they wake up. In district Lower Dir 6 % rural and 33 % urban have a rested and refreshing sleep all of the time, 41 % rural and 42 % urban most of the time experience a rested sleep, while 47 % rural and 25 % urban only sometimes feel rested an refreshed when they wake up, however 6 % rural respondents at no time feel so. In district Mansehra 8.3 % rural and 6.2 % urban respondents all the time wake up feeling fresh and rested, 45.8 % rural and 62.3 % urban most of the time wake up feeling so, while 37.5% rural and 25 % urban only sometimes feel fresh and rested when they wake up, however 8.3 % rural and 6.2 % urban do not at any time feel fresh and rested when they wake up. In district Mardan 13 % rural and 28 % urban always have a rested sleep, 42 % rural and 56 % urban mostly have a refreshing and rested sleep, while 35.3 % rural and 12% urban at no time feel fresh and rested when they wake up. In district Nowshera 12.5 % rural and 22 % urban respondents always feel fresh and rested when they wake up, 75 % rural and 78 % urban most of the time feel fresh and rested when they wake up, while 12.5 % rural only sometimes feel so. In district Peshawar 9.3 % rural and 20 % urban say they always feel fresh and rested after sleep, 60.5 % rural say they are mostly fresh and rested when they wake up, while 16.3 % rural and 80 % urban respondents say they only sometimes feel fresh and rested after sleep, however 60 % at no time feel fresh and rested when they wake up. In district Swabi 50 % rural and 40 % urban all the time feel fresh and rested, 45.8

% rural and 40 % urban most of the time have a rested sleep, while 4.2 % rural and 13.3 % urban only sometimes experience being fresh and rested after sleep, however 6.7 % urban at no time feel fresh and rested when they wake up. In district Swat 3.6 % rural and 4.5 % urban always have a rested sleep, 57 % rural and 59 % urban mostly wake up feeling fresh and rested, while 28.6 % rural and 22.7 % urban only sometimes wake up feeling fresh and rested, however 10.7 % rural and 13.6 % urban at no time feel fresh and rested when they wake up.

#### 5.2.14 Delay in getting appointment and long waiting time to see the doctor

To know the conditions of the respondents whether they face any delay in getting appointment from the doctor or not? Or they have to wait for very long to see the doctor, the question was asked from the respondents. The responses are given in the table below;

**Table No. 5.14 Delay in getting appointment and long waiting time to see the doctor**

Districts	V.difficult		Little difficult		Not difficult		Don't know		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	8 (50)	2 (16.7)	5 (31.2)	3 (25)	3 (18.8)	7 (58.33)	-	-	16 (57)	12 (43)
Bannu	4 (30.8)	1 (8.3)	6 (46.2)	8 (66.7)	1 (7.7)	3 (25)	2 (15.4)	-	13 (52)	12 (48)
Charsadda	9 (37.5)	1 (7.1)	14 (58.3)	5 (35.7)	1 (4.2)	8 (57)	-	-	24 (63)	14 (37)
D.I.K	7 (35)	-	10 (50)	6 (46.2)	2 (10)	7 (53.8)	1 (5)	-	20 (60.6)	13 (39.4)
Haripur	-	-	3 (20)	2 (22)	12 (80)	7 (78)	-	-	15 (62.5)	9 (37.5)
Kohat	2 (14.3)	4 (50)	5 (35.7)	2 (25)	7 (50)	2 (25)	-	-	14 (63.4)	8 (36.4)
L.Deer	6 (35)	3 (25)	7 (41)	7 (58)	4 (23.5)	3 (25)	-	-	17 (58.6)	12 (41.4)
Mansehra	9 (37.5)	-	11 (45.8)	8 (50)	2 (8.3)	8 (50)	2 (8.3)	-	24 (60)	16 (40)
Mardan	4 (12.9)	5 (20)	14 (45.2)	8 (32)	13 (42)	12 (48)	-	-	31 (55)	25 (45)
Nowshera	13 (54.2)	4 (44)	9 (37.5)	-	2 (8.3)	5 (55.6)	-	-	24 (72.7)	9 (27.3)
Peshawar	9 (20.9)	18 (45)	17 (39.5)	19 (47.5)	17 (39.5)	2 (5)	-	1 (2.5)	43 (52)	40 (48)
Swabi	15 (62.5)	4 (26.7)	9 (37.5)	9 (60)	-	1 (6.7)	-	1 (6.7)	24 (61.5)	15 (38.5)
Swat	10 (35.7)	3 (13.6)	16 (57.1)	9 (41)	2 (7.1)	10 (45.5)	-	-	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows an aspect of the difficulty in accessing health facilities in terms of delay in getting appointment with the doctor and waiting time to see the doctor. The table suggests that in the overall districts majority of the respondents find it difficult in getting an appointment and wait long to see the doctor, more so at the rural than at the urban level. In district Abbottabad 50 % of the rural and 16.7 % of the urban respondents find it very difficult due to delay in getting an appointment and have to wait for long, while 31 % rural and 25 % urban find it a little difficult, however 18.8 % rural and 58.3 % urban do not find it difficult to get delayed in getting an appointment with the medical practitioner. In district Bannu 30.8 % rural and 8.3 % urban respondents say its very difficult due to delay in getting an appointment with the doctor and waiting time to see him, while 58.3 % rural and 35.7 % urban find it a little less difficult, however 7.7 % rural and 25 % urban do not find the delay or wait difficult to get access to health car. In district Charsadda the table shows that 37.5 % rural and 7 % urban respondents find the delay in appointment very hard to access health care, while 58.3 % rural and 35.7 % urban respondents find the delay a little difficult ,however 4.2 % rural and 57 % urban do not view delays in appointment difficult in terms of accessing health facilities. For district D. I. Khan 35 % rural respondents find delays in appointments with the health practitioners very difficult in seeing the doctor, 50 % rural and 46 % urban respondents find it a little difficult , however 10 % rural and 53.8 % urban do not find delays in getting appointments difficult in the way of seeing the medical practitioners. In district Haripur 20 % rural and 22 % urban respondents say delays in getting appointments makes it difficult for them to see the doctor, while 80 % rural and 78 % urban do not find delays in appointment difficult in the way of seeing a doctor. For district Kohat 14.3 % rural and 50 % urban find delays in appointment making it very difficult to see the doctor, while 35.7 % rural and 25 % urban find it only a little difficult, however 50 % rural and 25 % urban do not find delays at all hampering them to see the doctor. In district Lower Dir 35 % rural and 25 % urban respondents find delays in appointments as making very difficult to see the doctor, while 41 % rural and 58 % urban say it makes it only a little difficult, however 23.5 % rural and 25 % urban say delays do not cause difficulty in seeing the doctor. For district Mansehra 37.5 % rural respondents say delays in getting appointments make accessing health practitioners very difficult, while 45.8 % rural and 50 % urban say it makes it a little difficult to see the doctor, however 8.3 % rural and 55.6 % urban delay in appointments does not

make it difficult to see the doctor. In district Mardan 12.9 % rural and 20 % urban respondents say delays in appointments make it very difficult to see the doctor, while 45.2 % rural and 32 % urban say it makes it a little difficult, however 42 % rural and 48 % urban do not find delays in appointments as a problem in seeing the doctor. For district Nowshera the table shows that 54.2 % rural and 44 % urban respondents say delay in getting appointments make it very difficult for them to see the doctor, while 37.5 % rural say it makes it a little difficult, however 8.3 % rural and 55.6 % urban respondents say they do not find delays in getting appointments making access to doctors difficult. In district Peshawar 21 % rural and 45 % urban respondents find accessing health care very difficult due to delays in getting appointments, while 39.5 % rural and 60 % urban say that it makes it a little difficult, however 39.5 % rural and 5 % urban say delays in getting appointments does not make accessing health practitioners. In district Swabi 62.5 % rural and 26.7 % urban respondents find it very difficult to see the doctor because of delay in getting appointments, while 37.5 % rural and 60 % urban say it makes it a little difficult, however 6.7 % urban say delays in appointments are not a problem in seeing a doctor. In district Swat 35.7 % rural and 13.6 % urban respondents say delays in getting appointments make it very difficult to see doctors, while 57 % rural and 41 % urban say delays make it a little difficult to see the medical practitioners, however 7 % rural and 54.5 % urban say delays in appointments are not a problem for them in accessing medical care.

### 5.2.15 How often you meet with your brothers and sisters, with father and mother

To know how frequently the respondents are meeting with their family members, this question was added in the questionnaire. The responses are given in the table below;

**Table No. 5.15 How often you meet with your brothers and sisters, with father and mother**

Districts	Everyday		Once a weak		Once a month		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	2 (2.5)	2 (16.7)	8 (50)	4 (33.3)	6 (37.5)	6 (50)	16 (57)	12 (43)
Bannu	4 (30.8)	4 (33)	3 (23)	7 (58.3)	6 (4.2)	1 (8.3)	13 (52)	12 (48)
Charsadda	2 (8.3)	-	9 (37.5)	9 (64.1)	13 (54.2)	5 (35.7)	24 (63)	14 (37)
D.I.K	9 (45)	6 (42)	6 (30)	3 (23.1)	5 (25)	4 (30.8)	20 (60.6)	13 (39.4)
Haripur	7 (47)	4 (44)	7 (47)	1 (11)	1 (7)	4 (44)	15 (62.5)	9 (37.5)
Kohat	2 (14.3)	6 (75)	7 (50)	1 (12.5)	5 (37.5)	1 (12.5)	14 (63.6)	8 (36.4)
L.Deer	3 (17.6)	-	5 (29.4)	4 (33)	9 (53)	8 (67)	17 (58.6)	12 (41.4)
Mansehra	5 (21)	4 (25)	5 (21)	4 (25)	14 (58.3)	8 (50)	24 (60)	16 (40)
Mardan	2 (6.5)	13 (52)	16 (51.6)	10 (40)	13 (41.9)	2 (8)	31 (55)	25 (45)
Nowshera	7 (29.2)	2 (22)	16 (66.7)	4 (44)	1 (4.2)	3 (33)	24 (72.7)	9 (27.3)
Peshawar	24 (55.8)	13 (32.5)	13 (30.2)	15 (37.5)	6 (14)	14 (35)	43 (52)	40 (48)
Swabi	11 (45.8)	7 (46.7)	9 (37.5)	5 (33.3)	4 (16.7)	3 (20)	24 (61.5)	15 (38.5)
Swat	6 (21.4)	6 (27.3)	14 (50)	11 (50)	8 (28.6)	5 (22.7)	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows the frequency of seeing ones siblings and suggests that the majority of respondents both rural and urban in the overall districts perspective see their siblings and parents often, i.e. every day to at least once a week showing close family bonding. In district Abbottabad 12.5 % rural see their brother or sister and father or mother every day, 50 % see them at least once a week and 37.5 % see them at least once a month; while 16.7 % urban see their siblings and parents every day, 33.3 % at least once a week and 50 % once a month. In district Bannu 30.8 % rural see their siblings and parents every day, 23 % at least once a week and 46.2 % at least

once a month; while 33 % urban see their brother or sister and mother or father every day, 58.3 % at least once a week and 8.3 % at least once a month. In district Charsadda 8.3 % rural see their brother or sister and mother or father everyday, 37.5 % at least once a week and 54.3 % at least once a month; while 64 % urban see their siblings and parents at least once a week and 35.7 % see them at least once a month. In district D. I. Khan 45 % rural see their siblings and parents every day, 30 % see them at least once a week and 25 % see them at least once a month; while 42.8 % urban respondents see them every day, 23 % at least once a week and 30.8 % at least once a month. In district Haripur 47 % respondents see their brothers or sisters and father or mother every day, 47 % at least once a week and 7 % at least once a month; while 44 % urban see their siblings and parents every day, 17 % at least every week and 44 % at least once a month. In district Kohat 14.3 % rural see their siblings and parents every day 50 % at least every week and 37.5 % at least every month; while 75 % urban see them every day, 12.5 % at least once a week and another 12.5 % at least once a month. In district Lower Dir 17.6 % rural see their brother or sister and father or mother everyday, 29.4 % at least every week and 53 % at least every month; while 33 % urban see them at least every week and 67 % at least every month. In district Mansehra 21 % rural see their siblings and parents every day, another 21 % at least once a week and 58.3 % at least once a month; while 25 % urban see them every day, another 25 % at least every week and 50 % at least once a month. In district Mardan 6.5 % rural see their brother or sister and father or mother every day, 51.6 % at least every week and 41.9 % at least once a month; while 52 % urban see their siblings and parents every day, 40 % at least once a week and 8 at least once a month. In district Nowshera 29 % rural meet their siblings and parents every day, 66.7 % see them at least once a week and 4 % at least once a month; while 22 % urban see their brother or sister and father and mother every 44 % at least once a week and 33 % at least once a month. In district Peshawar 55.8 % rural see their siblings every day, 30 % at least once a week and 14 % at least once a month; while 32 % urban meet their brother or sister every day, 37.5 % see them at least once a week and 35 % at least once a month. For district Swabi the table shows that 45.8 % rural see their siblings and parents every day, 37.5 % at least every week and 16.7 % at least every month; while 46.7 % urban see their siblings and parents every day, 33.3 % at least every week and 20 % at least once a month. In district Swat 21.4 % rural see their brother or sister and father or mother every day, 50 % see them at least once a week, and 22.7 % at least once a

month; while 27.3 % urban see their siblings and parents every day, 50 % at least once a week and 22.7 % at least once a month.

### 5.2.16 How often you contact by phone or post with siblings or parents

To know whether the respondents frequently contact their family members or not, this question was asked in the questionnaire. The responses are given in the table below;

**Table No. 5.16 How often you contact by phone or post your siblings or parents?**

Districts	Everyday		Once a week		Once a month		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	9 (56.2)	7 (58.3)	5 (31.2)	4 (33.3)	2 (12.5)	1 (8.36)	16 (57)	12 (43)
Bannu	4 (30.8)	5 (41.7)	8 (61.5)	6 (50)	1 (7.7)	1 (8.3)	13 (52)	12 (48)
Charsadda	12 (50)	10 (71.2)	1 (45.8)	4 (28.8)	1 (4.2)	-	24 (63)	14 (37)
D.I.K.	9 (45)	5 (38.5)	9 (45)	7 (53.8)	2 (10)	1 (7.7)	20 (60.6)	13 (39.4)
Haripur	9 (60)	4 (44.4)	5 (33.3)	3 (33.3)	1 (6.7)	2 (22.2)	15 (62.5)	9 (37.5)
Kohat	6 (42.9)	3 (37.5)	4 (28.6)	4 (50)	4 (28.6)	1 (12.5)	14 (63.6)	8 (36.5)
L.Deer	4 (23.5)	7 (58)	6 (35)	3 (25)	7 (41)	2 (17)	17 (58.6)	12 (41.4)
Mansehra	7 (29.2)	7 (43.5)	9 (37.5)	9 (56.25)	8 (33.33)	-	24 (60)	16 (40)
Mardan	17 (54.8)	3 (33)	13 (54.2)	6 (66.7)	8 (23.8)	1 (4)	24 (72.7)	9 (27.3)
Nowshera	11 (45.8)	3 (33)	13 (54.2)	6 (66.7)	-	-	24 (72.7)	9 (27.3)
Peshawar	23 (53.5)	19 (47.5)	17 (39.5)	12 (30)	3 (7)	9 (22.5)	43 (52)	40 (48)
Swabi	18 (75)	11 (73.7)	5 (20.8)	4 (26.7)	1 (4.2)	-	24 (61.5)	15 (38.5)
Swat	16 (57.1)	11 (50)	11 (39.3)	6 (27.3)	1 (3.6)	5 (22.7)	28 (36)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows the frequency of contact by phone, e-mail or post with any of the respondents' family members. In the overall districts at both the rural and urban level contact with children or parents is high both on a daily and weekly basis, slightly more so at the urban level than at the rural. In district Abbottabad 56 % rural contact their children or parents everyday, 31 % at least once a week and 12.5 % at least once a month; while 58 % urban are in touch with their children or parents on a daily basis, 33.3 % at least once a week and 8.3 % at least once a month. For district Bannu the

figures show that 30.8 % rural are daily in contact through either phone, e-mail or post with their children or parents, 61.5 % at least once a week and 7.7 % at least once a month; while 41.7 % urban respondents keep in touch with their children or parents everyday, 50 % at least once a week and 8.3 % at least once a month. In district Charsadda 50 % rural are in touch with their off-springs or parents on a daily basis, 45.8 % on at least once a week basis and only 4.2 % on at least once a month basis; while 71.2 % urban are in contact with their children and parents every day and 28.8 % at least once a week. For district D. I. Khan 45 % rural keep contact with their children or parents by phone, e-mail or post every day, another 45 % at least once a week and a 10 % at least once a month; while 38.5 % urban keep in touch with their children or parents everyday, 53.8 % at least once a week and only 7.7 % at least once a month. In district Haripur 60 % rural respondents are in contact with their children or parents on a daily basis, 33.3 % at least once a week and only 6.7 % at least once a month; while 44.4 % urban are in contact with their children or parents daily, 33.3 % at least once a week and 22.2 % once a month. In district Kohat 42.9 % rural say they are in touch with their children or parents everyday, 28.6 % at least once a week and another 28.6 % at least once a month; while 37.5 % urban respondents are in touch with their children or parents daily, 50 % at least once a week and 12.5 % at least once a month. In district Lower Dir 23.5 % rural keep contact with their children or parents on a daily basis, 35 % at least once a week and 41 % at least once a month; while 58 % urban keep in touch with their children or parents every day, 25 % at least once a week and 17 % at least once a month. For district Mansehra 29.2 % rural respondents are in contact by phone, e-mail or post daily with their children or parents, 37.5 % at least once a week and 33.3 % at least once a month; while 43.7 % urban respondents are in touch every day and 56.25 at least once a week. For district Mardan the figures suggest that 54.8 % rural are in contact with their children or parents on a daily basis, 19.4 % at least once a week and 25.8 % at least once a month; while 68 % urban are in touch with their children or parents every day, 28 % at least once a week and only 4 % at least once a month. In district Nowshera 45.8 % rural are in touch with their children or parents every day and 54.2 % at least once a week; while 33 % urban are in contact with their offspring or parents every day and 66.7 % at least once a week. For district Peshawar the table shows that 53.5 % rural respondents are in contact with their children or parents by phone, e-mail or post daily, 39.5 % at least once a week and 7 % at least once a month; while 47.5 % urban

are in touch with their children or parents on a daily basis, 30 % on at least once a week basis and 22.5 % on at least once a month basis. In district Swabi 75 % rural are in contact with their children or parents every day, 20.8 % at least once a week and 4.2 % at least once a month; while 73.3 % urban keep contact with their children or parents daily and 26.7 % at least once a week. In district Swat 57 % rural keep in contact with their children or parents every day, 39.3 % at least once a week and only 3.6 % at least once a month; while 50 % urban keep contact with their children or parents every day, 27.3 % at least once a week and 22.7 % at least once a month.

### 5.2.17 Seeking advice about serious personal or family matter

Taking advice about serious family matters is a matter of quality of life. To know from whom they take advice regarding the serious family matters, this question was added in the questionnaire;

**Table No. 5.17 Seeking advice about serious personal or family matter**

Districts	Spouse		Family Members		Work colleagues		Friend		Neighbour	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	-	-	8	4	6	3	2	5	-	-
	-	-	(50)	33.3	37.5	(25)	12.5	41.7	-	-
Bannu	-	-	9	6	3	5	1	-	-	1
	-	-	69.2	(50)	(23)	41.7	7.7	-	-	8.3
Charsadda	11	6	12	8	1	-	-	-	-	-
	45.8	42.8	(50)	(57)	4.2	-	-	-	-	-
D.I.K	-	3	10	8	8	-	2	-	-	4
	-	(23.1)	(50)	(61.5)	(40)	-	(10)	-	-	(30.8)
Haripur	3	2	11	7	1	-	-	-	-	-
	(33)	(22)	(73)	(78)	(7)	-	-	-	-	-
Kohat	3	1	10	6	-	-	1	1	-	-
	37.5	12.5	71.4	(75)	-	-	37.1	12.5	-	-
L.Deer	3	7	7	5	3	-	4	-	-	-
	(17.6)	(58)	(41)	(42)	(17.6)	-	(23.5)	-	-	-
Mansehra	3	4	11	9	2	-	8	3	-	-
	(12.5)	(25)	(45.8)	(56.25)	(8.3)	-	(33.3)	(18.75)	-	-
Mardan	9	3	21	15	-	5	1	2	-	-
	(29)	(12)	(67.7)	(60)	-	(20)	(3.2)	(8)	-	-
Nowshera	-	-	16	7	5	-	3	2	-	-
	-	-	(66.7)	(77.8)	(20.8)	-	(12.5)	(22)	-	-
Peshawar	10	3	20	26	5	7	8	4	-	-
	(23.3)	(7.5)	(46.5)	(65)	(11.6)	(17.6)	(18.6)	(10)	-	-
Swabi	1	5	14	9	5	-	4	1	-	-
	(4.2)	(33.3)	(58.3)	(60)	(20.8)	-	(16.7)	(6.7)	-	-
Swat	8	3	18	15	2	2	-	1	--	1
	(28.6)	(13.6)	(64.3)	(68.2)	(7.1)	(9)	-	(4.5)	-	(4.5)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows whom respondents rely upon seeking advice about serious personal or family matters. The figures suggest that the majority of the respondents both urban and rural, in the overall district perspective rely on family members to a large extent, followed by spouse for support. In district Abbottabad 50 % rural respondents rely on family members to seek advice on serious personal or family matter, 37 % on work colleagues, and 12.5 % on friends; while 33.3 % urban rely on family members, 25 % on work colleagues and 41.7 % on friends. In district Bannu 69 % rural rely on family members for advice on serious personal matters, 23 % on work colleagues and 7.7 % on friends; while 50 % urban respondents rely on family members, 41.7 % on work colleagues and 8.3 % on neighbors. In district Charsadda 45.8 % rural respondents seek advice from their spouses regarding serious family matters, 50 % from family members and 4.2 % from work colleagues; while 42.8 % urban respondents rely on their spouses for advice and 57 % on work colleagues. In district D. I. Khan 50 % rural seek advice from their family members regarding serious personal matters, 40 % from work colleagues and 10 % from friends; while 23 % urban respondents seek advice from their spouses 61.5 % from their family members and 30.8 % from their neighbors. In district Haripur 33 % rural seek advice from their spouses, 73 % from family members and 7 % work colleagues; while 22 % urban seek advice from their spouses regarding serious personal matters, and 78 % seek advice from family members. For district Kohat 37.5 % rural ask their spouses for advice in serious personal or family matters, 71.4 % ask their family members for advice and 7 % ask friends; while 12.5 % urban seek their spouses' advice, 75 % their family members' advice and 12.5 % their friends'. For district Lower Dir 17.6 % rural seek advice from their spouses 41 % from their family members and 17.6 % from their work colleagues and 23.5 % from their friends; while 58 % urban seek advice from their spouses and 42 % from their family members. In district Mansehra 12.5 % rural ask their spouses for advice when a serious personal matter is concerned, 45.8% ask their family members, 8.3 % ask their work colleagues and 33.3 % ask their friends; while 25 % urban seek advice from their spouses, 56.25 % from their family members and 18.75 % from their friends. For district Mardan 29 % rural ask their spouses' advice in matters of serious personal nature, 67.7 % ask their family members, and only 3.2 % ask friends for advice; while 12 % urban seek their spouses' advice, 60 % their family members', 20 % their work colleagues' and 8 % their friends'. For district Nowshera the table shows 66.7 % urban respondents seeking

their family members' advice, 20.8 % their work colleagues' and 12.5 % their friends'; while 77.8 % urban respondents seek their family members advice and 22 % their friends'. In district Peshawar 23.3 % respondents ask for their spouses' advice when faced with a serious family matter, 46.5 % ask their family members for advice, 11.6 % their work colleagues and 18.6 % their friends; while 7.5 % urban seek their spouses' advice, 65 % their family members', 17.5 % their work colleagues' and 10 % their friends'. For district Swabi the table shows that 4.2 % respondents seek advice from their spouses, 58.3 % from their family members, 20.8 % from their work colleagues and 16.7 % from their friends; while 33.3 % urban respondents seek advice from their spouses, 60 % from their family members and 6.7 % from their friends. For district Swat 28.6 % rural ask their spouses for advice when facing a serious personal family matter, 64.3 % their family members and 7.1 % their work colleagues; while 13.6 % urban respondents ask their spouses advice, 68.2 % ask their family members' advice, 9 % their work colleagues' and 4.5 % their friends'.

### 5.2.18 Education level of the respondents

Education plays an important role in the quality of life. This question was added in the questionnaire to know about the education level of the respondents. The responses are given in the table below;

**Table No. 5.18 Education level of the respondents**

Districts	None		Primary		Secondary		Higher level		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	-	-	3 18.8	-	3 18.8	3 25	10 62.5	9 (75)	16 (57)	12 (43)
Bannu	1 (7.7)	1 (8.3)	-	4 33.3	1 (7.7)	3 (25)	11 84.6	4 33.3	13 (52)	12 (48)
Charsadda	3 12.5	1 (7.1)	2 (8.3)	1 (7.1)	10 41.7	2 14.2	9 37.5	10 71.4	24 (83)	14 (37)
D.I.K	-	-	3 (15)	-	2 (10)	-	15 (75)	13 100	20 60.6	13 39.4
Haripur	1 (7)	-	-	1 (11)	4 (27)	3 (33)	60 (67)	5 (56)	15 62.5	9 37.5
Kohat	-	-	-	-	2 14.3	3 37.5	12 85.7	5 62.5	14 63.6	8 36.4
L.Deer	-	-	3 (17.6)	3 (25)	3 (17.6)	3 (25)	11 (65)	6 (52)	17 (58.6)	12 (41.4)
Mansehra	1 (4.2)	2 (8)	3 (9.7)	2 (8)	7 (22.6)	7 (28)	18 (58)	14 (56)	31 (55)	25 (45)
Mardan	3 (9.7)	2 (8)	3 (9.7)	2 (8)	7 (22.6)	7 (28)	18 (58)	14 (56)	31 (55)	25 (45)
Nowshera	2 (8.3)	-	-	-	11 (45.8)	3 (33)	11 (45.8)	6 (66.7)	24 (72.7)	9 (27.3)
Peshawar	5 (11.6)	5 (12.5)	9 (20.9)	4 (10)	9 (20.9)	9 (22.5)	20 (46.5)	22 (55)	43 (52)	40 (48)
Swabi	4 (16.7)	-	3 (12.5)	5 (33.3)	7 (29.2)	2 (13.3)	10 (41.7)	8 (53.3)	24 (61.5)	15 (38.5)
Swat	4 (14.3)	1 (4.5)	3 (10.7)	3 (13.6)	12 (42.9)	3 (13.6)	9 (32.1)	15 (68.2)	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows the level of education of the respondents. The figures suggest that most respondents interviewed have a higher level of education at both the rural and urban level in the overall districts context, with the %age higher at the urban level. In district Abbottabad 18.8 % rural have primary level education, another 18.8 % secondary and 62.5 % have a higher level of education; while 25 % urban have secondary level and 75 % have higher level college or university education. In district Bannu 7.7 % rural have no education, 7.7 % a secondary level schooling and 84.6 % have a higher level of education; while 8.3 % urban have no schooling, 33.3 % have

primary level of schooling, 25 % secondary and another 33.3 % a higher level of schooling. In district Charsadda 12.5 % rural have no education, 8.3 % have primary level education, 41.7 % have secondary level education and 37.5 % have a higher level college or university degree; while 7 % urban have no education, another 7 % have primary level education, 14.2 % have a secondary level education and 71.4 % are college or university educated. In district D. I. Khan 15% rural have received primary education, 10 % secondary and 75 % higher level college or university education; while 100 % urban respondents report higher level education. For district Haripur 7 % rural have no education, 27 % secondary level and 67 % higher level education; while 11 % urban have primary education, 33 % secondary and 56 % higher level of education. For district Kohat the figures show that 14.3 % rural respondents have secondary level schooling and 85.7 % have higher level college or university schooling; while 37.5 % urban have secondary level education and 62.5 % a higher level education. For district Lower Dir 17.6 % rural report primary level of schooling, 17.6 % secondary level and 65 % higher level; while 25 % urban respondents report primary level education, another 25 % secondary and 52 % higher level college or university education. In district Mansehra 4.2 % rural respondents have no education, 12.5 % have primary level education, 33.3 % have secondary level and 50 % have higher level; while 100 % urban respondents report higher level of education. In district Mardan 9.7 % rural have no education, another 9.7 have primary level education, 22.6 % secondary level and 58 % a higher level college or university education; while 8 % urban are illiterate, another 8 % are primary educated, 28 % have secondary level education and 56 % higher level of education. For district Nowshera 8.3 % rural have no schooling, 45.8 % have secondary level schooling and another 45.8 % have higher level college or university education; while 33 % urban have secondary level education and 66.7 % have higher level of education. For district Peshawar 11.6 % rural have no schooling, 12.5 % have primary level education, 20.9 % secondary level and 46.5 % higher level; while 12.5 % urban have no education, 10 % have primary, 22.5 % have secondary and 55 % have higher level of education. In district Swabi 16.7 % rural respondents have no education, 12.5 % have primary education, 29.2 % have secondary and 41.7 % have higher college or university level education; while 33.3 % urban have primary level schooling, 13.3 % have secondary level schooling and 53.3 % have a higher level college or university schooling. For district Swat 14.3 % rural respondents are uneducated 10.7 % are primary level

educated, 42.9 % are secondary level educated and 32 % higher level; while 4.5 % urban are uneducated, 13.6 % have primary level education, another 13.6 % secondary level education and 68.2 % higher level education.

### 5.2.19 Distance from the nearest law enforcement facility like police station/chowki

To know how far the respondents are living from the law enforcement facility like police station or chowki, proximity to such a facility was also seen as an indirect way to security. The responses are given in the table below;

**Table No. 5.19 Distance from the nearest law enforcement facility like police station/chowki**

District	More than 5 km		Upto 5 km		Less than 5 km		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	6 (37.5)	-	22 (12.5)	-	8 (50)	12 (100)	16 (57)	12 (43)
Bannu	4 (30.8)	1 (8.3)	1 (7.7)	8 (66.7)	8 (61.5)	3 (25)	13 (52)	12 (48)
Charsadda	3 (12.5)	1 (8.3)	1 (7.7)	8 (66.7)	8 (61.5)	3 (25)	13 (52)	12 (48)
D.I.K	8 (40)	1 (7.7)	2 (10)	5 (38.5)	10 (50)	7 (53.8)	20 (60.6)	13 (39.4)
Haripur	2 (13)	1 (11)	1 (7)	1 (11)	12 (80)	7 (78)	15 (62.5)	9 (37.5)
Kohat	2 (14.3)	1 (12.5)	4 (28.6)	5 (62.5)	8 (57.1)	2 (25)	14 (63.6)	8 (36.4)
L.Deer	4 (23.5)	1 (8)	8 (47)	4 (33)	5 (29)	7 (58)	17 (58.6)	12 (41.4)
Mansehra	5 (21)	1 (6.25)	13 (54)	7 (43.75)	6 (25)	8 (50)	24 (60)	16 (40)
Mardan	3 (9.7)	8 (32)	7 (22.6)	2 (8)	21 (67.7)	15 (60)	31 (55)	25 (45)
Nowshera	14 (58.3)	2 (22)	5 (20.8)	2 (22.2)	5 (20.8)	5 (55.6)	24 (72.7)	9 (27.3)
Peshawar	4 (9.3)	11 (27.5)	14 (32.6)	14 (35)	25 (58.2)	15 (37.5)	43 (52)	40 (48)
Swabi	7 (29.2)	1 (6.7)	7 (29.2)	10 (66.7)	10 (41.7)	4 (26.7)	24 (61.5)	15 (38.5)
Swat	2 (7.1)	3 (13.6)	18 (64.3)	10 (45.5)	8 (28.6)	9 (41)	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows the level of proximity of the respondents to the nearest law enforcing facility. Majority of the respondents both rural and urban in overall districts are living within less than a kilometer distance of a police station/chowki, slightly

more so the urban than the rural. However in rural Nowshera, D. I. Khan, Abbottabad and Bannu the majority respondents are living more than five kilometers away from law enforcing facilities.

### 5.2.20 Safety while walking home after dark

Safety is one important element in the quality of life. To know whether people feel safe or not while they walk home after dark. The responses are given in the table below;

**Table No. 5.20 Feeling safe while walking home after dark**

District	Very Safe		Fairly Safe		Fairly Unsafe		Not Safe at All	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	5 (31.2)	1 (8.3)	6 (37.5)	8 (66.7)	5 (31.2)	2 (16.7)	- (-)	1 (8.3)
Bannu	2 (15.4)	2 (16.7)	4 (30.8)	3 (25)	4 (30.8)	5 (41.7)	3 (23)	2 (16.7)
Charsadda	4 (16.7)	- (-)	12 (50)	10 (71.1)	8 (33.3)	4 (28.6)	- (-)	- (-)
D.I.K	3 (15)	1 (7.7)	7 (35)	9 (69.2)	6 (30)	3 (23.1)	4 (20)	- (-)
Haripur	1 (7)	- (-)	2 (13)	1 (11)	9 (60)	6 (67)	3 (20)	2 (22)
Kohat	- (-)	- (-)	7 (50)	- (-)	4 (28.6)	6 (75)	3 (21.4)	2 (25)
L.Deer	2 (11.8)	1 (8)	7 (41)	11 (92)	5 (29)	- (-)	3 (17.6)	- (-)
Mansehra	1 (4.2)	- (-)	13 (54)	14 (87.5)	7 (29.2)	2 (12.5)	3 (12.5)	- (-)
Mardan	- (-)	11 (44)	15 (48.4)	11 (44)	13 (42)	2 (8)	3 (9.7)	1 (4)
Nowshera	9 (37.5)	1 (11)	15 (62.5)	8 (88.9)	- (-)	- (-)	- (-)	- (-)
Peshawar	12 (27.9)	16 (40)	23 (53.5)	9 (22.5)	7 (16.3)	9 (22.5)	1 (2.3)	6 (15)
Swabi	18 (75)	6 (40)	5 (20.8)	6 (40)	- (-)	2 (13.3)	1 (4.2)	1 (6.7)
Swat	5 (17.9)	1 (4.5)	14 (50)	10 (45.5)	8 (28.6)	6 (27.3)	1 (3.6)	5 (22.7)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The table above shows how safe respondents feel walking home after dark, gauging their sense of security. The information in the table suggests that the majority of the respondents both rural and urban all over the districts feel safe walking home after dark and slightly more so the urban. However the majority of urban in the districts of

Haripur and Kohat feel fairly unsafe, and some rural Bannu, Kohat and Haripur residents too feel unsafe.

### 5.2.21 Ability to face unexpected financial expenditure

Unexpected financial expenditures affect the quality of life the household. The ability to face such expenditure is represented by the responses given in the table below;

**Table No. 5.21 Ability to face unexpected financial expenditure**

Districts	Yes		No		Don't Know		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	-	2	10	6	6	4	16	12
	-	(16.7)	(62.5)	(50)	(37.5)	(33.3)	(57)	(43)
Bannu	4	1	5	8	4	3	13	12
	(30.8)	(83)	(38.5)	(66.7)	(30.8)	(25)	(52)	(48)
Charsadda	10	8	14	6	-	-	24	14
	(41.7)	(57)	(58.3)	(43)	-	-	(63)	(37)
D.I.K	1	4	12	4	7	5	20	13
	(5)	(30.8)	(60)	(30.8)	(35)	(39.5)	(60.6)	(39.4)
Haripur	15	8	-	1	-	-	15	9
	(100)	(89)	-	(11)	-	-	(62.5)	(37.5)
Kohat	6	4	6	3	2	1	14	8
	(43)	(50)	(43)	(37.5)	(14.3)	(12.5)	(63.6)	(36.4)
L.Deer	3	3	6	8	8	1	17	12
	(17.6)	(25)	(35)	(67)	(47)	(8)	(58.6)	(41.4)
Mansehra	3	6	9	4	12	6	24	16
	(12.5)	(37.5)	(37.5)	(25)	(50)	(37.5)	(60)	(40)
Mardan	15	16	14	9	2	-	31	25
	(48.4)	(64)	(45.2)	(36)	(6.5)	-	(55)	(45)
Nowshera	13	4	10	2	1	3	24	9
	(54.2)	(44.4)	(41.7)	(22)	(4.2)	(33.3)	(72.7)	(27.3)
Peshawar	21	6	15	26	7	8	43	40
	(48.8)	(15)	(34.9)	(65)	(16.3)	(20)	(52)	(48)
Swabi	2	1	22	14	-	-	24	15
	(8.3)	(6.7)	(91.7)	(93.3)	-	-	(61.5)	(38.5)
Swat	8	8	19	10	1	4	28	22
	(28.6)	(36.4)	(67.9)	(45.5)	(3.6)	(18)	(56)	(44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows figures depicting ability of the respondents to face unexpected financial expenditures in the 13 districts of the research area. Looking at overall districts the %age of those who cannot face unexpected financial expenditures seems higher than those who can; however as far as the urban and rural are concerned the ability to face these expenses seems higher in the urban than in the rural areas. In district Abbottabad 16.7 % in the urban areas are able to face unexpected financial expenditures, 62.5 % in the rural and 50 % in the urban areas are unable to meet

unexpected financial expenditures, while 37.5 % the rural and 33.3 % in the urban areas don't know if they can. In the district of Bannu 30.8 % in the rural and only 8.3 % in the urban areas are able to face unexpected financial expenditures, 38.5 % in the rural and 66.7 % in the urban areas are unable to face such expenses, while 30.8 % of the rural and 25 % in the urban areas do not know if they can. For district Charsadda 41.7 % in the rural and 57 % in the urban areas can face unexpected financial expenditures, while 58.3 % of the rural and 43 % in the urban areas cannot meet unexpected financial expenditures. In district D.I.Khan only 5 % in the rural and 30.8 % in the urban areas are able to face unexpected financial expenditures, 60 % in the rural areas and again 30.8 % in the urban areas cannot do so, while 35 % in the rural and 39.5 % in the urban areas do not know if they can. In district Haripur 100 % of the rural and 89 % of the urban areas are able to face unexpected financial expected expenditures while only 11 % in the urban areas are unable to do so. For district Kohat 43 % in the rural and 50 % in the urban areas can cope with unexpected expenditures; 43 % of the rural and 37.5 % in the urban areas are unable to do so, while 14.3 % in the rural and 12.5 % in the urban areas do not know if they can. In district Lower Dir 17.6 % in the rural and 25 % in the urban areas can face unexpected financial expenditures; 35 % in the rural and 67 % in the urban areas are unable to meet such expenses, while 47 % in the rural and 8 % in the urban areas are unable to say if they can meet such expenditures. In district Mansehra 12.5 % in the rural and 37.5 % in the urban areas are able to meet unexpected financial expenditures; 37.5 % in the rural and 25 % in the urban areas are unable to face such expenses, while 50 % in the rural and 37.5 % in the urban areas do not know if they can. In district Mardan 48.4 % in the rural and 64 % in the urban areas are able to cope with unexpected expenditures; 45.2 % in the rural and 36 % in the urban areas are unable to face such expenses, while only 6.5 % do not know if they can. In district Nowshera 54.2 % of the rural and 44.4 % in the urban areas are able to face unexpected financial expenditures; 41.7 % in the rural and 22 % in the urban areas are on the other hand unable to meet such an expense, while only 4.2 % in the rural and 33.3 % in the urban areas do not know if they can do so. For district Peshawar 48.8 % of the rural and 15 % of the urban respondents can meet unexpected expenditures; 34.9 % in the rural and 65 % in the urban areas however cannot meet such expenses, while 16.3 % in the rural and 20 % in the urban areas do not know if they can meet such an expense. District Sawabi figures show that only 8.3 % of the

rural and 6.7 % of the urban area respondents can cope with unexpected financial expenditures while almost 92 % of the rural and 93.3 % of the urban however are unable to meet such expenses. In district Swat 28.6 % of the rural and 36.4 % of the urban sampled population can face unexpected financial expenditure; however 67.9 % of the rural and 45.5 % of the urban cannot meet such expenditure, while 3.6 % rural and 18 % urban respondents do not know if they are able to do so or not.

### 5.2.22 Largest source of income

To know which source of income contributes most to the family income, this question was added in the questionnaire. The responses are given in the table below;

**Table No. 5.22 Largest source of income**

Districts	Wages or Salaries		Income from Self Employment		Pension		Other Income e.g: Servings, Property Stores etc	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	6 (37.5)	5 (47.7)	6 (37.5)	2 (16.71)	1 (6.2)	2 (16.71)	3 (18.3)	3 (25)
Bannu	8 61.5	6 (50)	3 (23)	2 (16.7)	2 (15.4)	2 (16.71)	- -	2 16.71
Charsadda	13 54.2	7 (50)	7 (29.2)	7 (50)	3 (12.5)	- -	1 (4.2)	- -
D.I.K	12 (60)	9 69.2	5 (25)	3 (23.1)	- -	- -	3 (15)	1 (7.7)
Haripur	11 (73)	7 (78)	3 (20)	2 (22)	1 (7)	- -	- -	- -
Kohat	5 35.7	2 (25)	5 (35.7)	6 (75)	2 (14.3)	- -	2 (14.3)	- -
L.Deer	6 (35)	3 (25)	9 (53)	9 (75)	- -	- -	2 (12)	- -
Mansehra	11 45.8	9 56.2	10 (41.7)	6 (37.5)	1 (4.2)	- -	2 (8.3)	1 (6.25)
Mardan	15 48.4	18 (72)	13 (42)	4 (16)	2 (6.5)	1 (4)	1 (3.2)	2 (8)
Nowshera	13 54.2	3 (33)	11 (45.8)	5 (55.6)	- -	- -	- -	1 (11.1)
Peshawar	13 30.2	23 57.2	15 (34.9)	11 (27.5)	10 (23.3)	3 (7.5)	5 (11.6)	3 (7.5)
Swabi	17 70.8	15 100	5 (20.8)	- -	- -	- -	2 (8.3)	- -
Swat	12 (42.9)	9 (41)	14 (50)	6 (27.3)	2 (7.1)	5 (22.7)	- -	2 (9)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The Table above suggests that the largest source contributing to family income of the respondents in the overall district perspective seems to be wages or salaries followed by self employment at both the rural and urban level; 48 % of the rural respondents and 57 % of the urban throughout the concerned districts say wages or salaries are their largest source of income, while 36% rural and 30% urban respondents term self employment as their main contributor to family income.

### 5.2.23 Trust in the following institutions: The legal system, the police, the government

To know whether the respondent has trust in the institutions like government, police and the legal system, this question was added in the questionnaire. The responses are given in the table below;

Table No. 5.23 Trust in the following institutions: The legal system, the police, the government

District	Strongly distrust		Distrust		Neither trust or distrust		Trust		Strongly trust	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	3 (18.8)	5 (41.7)	1 (6.2)	2 (16.7)	7 (43.8)	4 (33.3)	4 (25)	-	1 (6.2)	1 (8.3)
Bannu	4 (30.8)	2 (16.7)	3 (23)	3 (25)	4 (30.8)	4 (33.3)	1 (7.7)	2 (16.7)	1 (7.7)	1 (8.3)
Charsadda	-	1 (7.1)	3 (12.5)	-	3 (12.5)	1 (7.1)	14 (58.3)	7 (50)	4 (16.7)	5 (35.7)
D.I.K	4 (20)	4 (30.8)	2 (10)	10 (77)	4 (45)	3 (23.1)	4 (20)	-	1 (5)	1 (7.7)
Haripur	1 (7)	-	2 (13)	-	9 (60)	-	3 (20)	-	-	-
Kohat	3 (21.4)	4 (50)	2 (14.3)	1 (12.5)	7 (50)	-	2 (14.3)	-	-	3 (37.5)
L.Deer	5 (29)	1 (8)	-	2 (17)	3 (17.6)	-	4 (23.5)	6 (50)	5 (29)	3 (25)
Mansehra	6 (25)	6 (37.5)	-	7 (43.8)	5 (21)	3 (18.75)	6 (25)	-	7 (29)	-
Mardan	4 (13)	5 (20)	1 (3.2)	3 (12)	9 (29)	11 (44)	13 (42)	6 (24)	4 (13)	-
Nowshera	1 (4.2)	3 (33.3)	15 (62.5)	4 (44.4)	5 (20.8)	1 (11.1)	2 (8.3)	-	1 (4.2)	1 (11.1)
Peshawar	13 (30.2)	8 (20)	13 (30.2)	7 (17.5)	13 (30.2)	13 (32.5)	1 (2.3)	6 (15)	3 (7)	6 (15)
Swabi	6 (25)	1 (6.7)	6 (25)	10 (66.7)	6 (25)	2 (13.2)	5 (20.8)	2 (13.3)	1 (4.2)	-
Swat	3 (10.7)	4 (18)	4 (14.3)	3 (13.6)	6 (21.4)	11 (50)	11 (39.3)	3 (13.6)	4 (14.3)	1 (4.5)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows that the majority of respondents all over the districts distrust the legal system, the police and the government in varying degrees, more so in the rural than the urban context. Trust levels are high for rural Charsadda, Mardan and Swat, and also urban Lower Dir, Kohat and Charsadda; while distrust levels are high for rural Nowshera, Peshawar and Bannu and urban D. I. Khan, Sawabi, Nowshera and Mansehra.

#### 5.2.24 Over the past year have you attended a meeting of trade union, political party or political group

This question was asked to know whether the respondents had attended any trade union meeting or political party meeting or not? The responses are given in the table below;

**Table No. 5.24 Over the past year have you attended a meeting of a trade union or political party**

Districts	Yes		No		Don't know		Total	
	R	U	R	U	R	U	R	U
Abbotabad	5 (31.2)	4 (33.5)	10 (62.5)	8 (66.7)	1 (6.2)	-	16 (57)	12 (43)
Bannu	4 (30.8)	4 (33.3)	9 (69.2)	5 (41.7)	-	3 (25)	13 (52)	12 (48)
Charsadda	1 (4.2)	9 -	14 (58.3)	5 -	9 (37.5)	-	24 (63)	14 (37)
D.I.K	7 (35)	2 (15.4)	12 (60)	11 (84.6)	1 (5)	-	20 (60.6)	13 (39.4)
Haripur	6 (33)	5 (56)	2 (53)	4 (44)	1 (7)	-	15 (62.5)	9 (37.5)
Kohat	2 (14.3)	1 (12.5)	12 (85.7)	7 (87.5)	-	-	14 (63.6)	8 (36.4)
L.Deer	3 (17.6)	9 (75)	13 (76.5)	3 (25)	1 (6)	-	17 (58.6)	12 (41.4)
Mansehra	5 (21)	3 (18.75)	16 (66.7)	13 (81.25)	3 (12.5)	-	24 (60)	16 (40)
Mardan	10 (32.3)	6 (24)	21 (67.7)	17 (68)	-	-	31 (55)	25 (45)
Nowshera	2 (8.3)	-	22 (91.7)	9 (100)	-	-	24 (72.7)	9 (23.7)
Peshawar	15 (34.9)	9 (22.5)	25 (58.1)	27 (67.5)	3 (7)	4 (10)	43 (52)	40 (48)
Swabi	2 (8.3)	-	20 (83.3)	15 (100)	2 (8.3)	-	24 (61.5)	15 (38.5)
Swat	6 (21.4)	6 (27.3)	15 (53.6)	15 (68.2)	7 (25)	1 (4.5)	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows if over the past year respondents have attended meetings of trade unions, political parties or political groups or any protest. The figures suggest

that a very high majority, and an almost equal one, of both the rural and urban respondents have a negative response. The districts of D. I. Khan Peshawar, Haripur and Mardan have a slightly healthy positive response in the rural perspective; while districts of Lower Dir, Haripur, Abbottabad and Bannu are reporting positive in the urban sphere.

#### 5.2.25 To what extent most people in our country obey rules when it comes to paying taxes, obeying traffic laws, showing care for others

This question was asked to know whether the respondents believed people in the country obey the rules or not. The responses are given in the table below;

**Table No. 5.25 To what extent most people in our country obey rules when it comes to paying taxes, obeying traffic laws, showing care for others in public.**

Districts	Don't Obey Rules at all		Obey Rules to Some Extent		Obey Rules to Large Extent		Obey Rules Completely		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	7 43.8	6 (50)	7 43.8	6 (50)	2 12.5	-	-	-	16 (57)	12 (43)
Bannu	2 15.4	3 (25)	6 46.2	5 41.7	5 38.5	1 (8.3)	-	3 (25)	13 (52)	12 (48)
Charsadda	15 62.5	1 (7.1)	8 33.3	11 78.6	-	2 14.3	1 4.2	-	24 (63)	14 (37)
D.I.K	6 (30)	4 30.8	8 (40)	8 61.5	6 (30)	1 (7.7)	-	-	20 60.6	13 39.4
Haripur	1 (7)	-	4 (27)	1 (11)	3 (20)	6 (67)	7 (47)	2 (22)	15 62.5	9 37.5
Kohat	5 35.7	3 37.5	7 (50)	4 (50)	2 14.3	-	-	1 12.5	14 63.6	8 36.4
L.Deer	5 (29)	3 (25)	6 (35)	7 (58)	5 (29)	2 (17)	1 (6)	-	17 58.6	12 41.4
Mansehra	7 (29)	4 (25)	8 33.3	11 68.75	8 33.3	1 6.25	1 4.2	-	24 (60)	16 (40)
Mardan	6 19.4	2 (8)	22 (71)	6 (24)	3 (9.7)	6 (24)	-	11 (44)	31 (55)	25 (45)
Nowshera	11 45.8	5 55.6	8 33.3	4 44.4	2 (8.3)	-	3 12.5	-	24 72.7	9 27.3
Peshawar	14 32.6	10 (25)	16 37.2	13 32.5	6 (14)	11 27.5	7 16.3	6 (15)	43 (52)	40 (48)
Swabi	2 (8.3)	-	9 37.5	9 (60)	7 29.2	2 13.3	6 (25)	4 26.7	24 61.5	15 38.5
Swat	14 (50)	9 (41)	12 42.9	8 36.4	1 (3.6)	3 13.6	1 3.6	2 (9)	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows in the respondent's opinion as to what extent people in our country obey rules when it comes to paying taxes. The majority of respondents both

rural and urban in the overall districts context say that people obey rules to some extent when it comes to paying taxes, where the urban were more inclined to this opinion than the rural. For district Abbottabad 43.8 % rural say people don't obey rules at all when it comes to paying taxes, another 43.8 % say they obey rules to some extent and 12.5 % say they follow rules to a large extent; while 50 % urban say people don't follow rules at all, and another 50 % say they follow them to a some extent. In district Bannu 15.4 % rural say people in our country don't obey rules at all when it comes to paying taxes, 46.2 % say they follow them to some extent while 38.5 % say they follow them to a large extent; while 25 % urban respondents say our country men do not follow rules at when paying taxes, 41.7 % say they obey rules to some extent, 8.3 % say they obey rules to a large extent and 25 % say they follow rules completely when paying taxes. In district Charsadda 62.5% rural say people do not follow rules at all when paying taxes, 33.3 % say they obey rules to some extent and 4.2 % say they follow them completely; while 7 % urban respondents say people in our country do not obey rules at all when it comes to paying taxes, 78.6 % say they follow them to some extent and 14.3 % believe they obey rules to a large extent. For district D.I.Khan 30 % rural respondents believe their countrymen do not obey rules at all when paying taxes, 40 % say they obey them to some extent, 30 % say they obey them to a large extent; while 30.8 % urban respondents believe people in our country do not follow rules at all when paying taxes, 61.5 % say they follow them to some extent, and 7.7% say they follow them to a large extent. For district Haripur the table shows that 7 % rural say citizens in our country do not obey rules at all when it comes to paying taxes etc, 27 % say they obey them to some extent, 20 % say they obey them to a large extent and another 47% say they obey rules completely; while 11 % urban respondents say their fellow citizens obey rules to only some extent, 67 % believe they follow them to a large extent and 22 % say they follow them completely. In district Kohat 35.7 % rural respondents are of the opinion that their fellow countrymen do not obey the rule of law at all when it comes to paying taxes etc, 50 % say they obey rules to some extent, and 14.3 % obey rules to a large extent; while 37.5 % urban respondents believe their countrymen do not follow rules at all, 50 % think they follow them to some extent and 12.5 % believe they follow them completely. In district Lower Dir 29 % rural respondents say their fellow countrymen do not obey rules at all when it comes to paying taxes etc, 35 % say they follow rules to some extent, 29 % say they obey them to a large extent; while 25 % urban respondents are

of the view that people in our country do not obey rules at all when paying taxes etc, 58 % say they obey them to some extent and 17 % say they obey them to a large extent. For Mansehra the table shows that 29 % rural are of the view that people do not respect the law at all when it comes to paying taxes etc, 33.3 % believe that they do follow rules to some extent, another 33.3 % think they follow them largely, and 4.2 % think they follow them completely; while 25 % urban respondents think people do not obey rules at all as far as paying taxes etc, are concerned, 68.7 % think they obey them to some extent and 6.2 % think they follow rules to a large extent. In district Mardan 19.4 % rural say their countrymen completely disregard the law when it comes to paying taxes etc, 71 % say they follow rules to some extent and 9.7 % say they obey the rules to a large extent; while 8 % urban respondents say people do not obey rules at all when paying taxes etc, 24 % think they obey them to some extent, 24 % think rules are being followed to a large extent when paying taxes and 44 % believe people follow rules completely when paying taxes etc. For district Nowshera 45.8 % rural respondents believe people do not adhere to rules at all when paying taxes etc, 33.3 % think they adhere to them to some extent, 8.3 % however say they obey rules to a large extent and 12.5 % say they follow them completely when it comes to paying taxes etc; while 55.6 % urban respondents say their compatriots do not obey rules at all when paying taxes etc, and 44.4 % say they obey them to some extent when it comes to paying taxes etc. In district Peshawar 32.6 % rural are of the opinion that people in our country do not abide by the rules at all when paying taxes etc, 37.2 % say they do follow the rules to some extent, 14 % say they are followed to a large extent and 16.3 % believe they are followed completely; while 25 % urban respondents feel people do not obey the rules at all when paying taxes, 32.5 % say they obey them to some extent, 27.5 % say they obey them to a large extent and 15 % say that people obey them completely when paying taxes etc. In district Swabi 8.3 % rural respondents are of the view that people do not respect the rules at all when it comes to paying taxes etc, 37.5 % say that people do follow rules to some extent in this regard, 29.2 % however say the rules are followed to a large extent and 25 % say they are followed completely; while 60 % urban respondents say people obey rules to some extent when paying taxes etc, only 13.3 % say they obey rules to a large extent and 26.7 % say rules are obeyed completely by people when paying taxes etc. For district Swat the table shows that 50 % rural respondents believe that their fellow citizens completely disregard the rules when it comes to paying taxes etc, 42.9 % say

they do follow rules to some extent, however 3.6 % say that people follow rules to a large extent and further 3.6 % believe they follow rules completely; while 41 % urban respondents are of the opinion that people do not obey rules at all when paying taxes etc, 36.4 % say they obey them to some extent, 13.6 % say people obey rules to a large extent and 9 % say they obey them to a large extent.

#### 5.2.26 Tension between following groups in the country: poor and rich people, management and workers and men and women

This question was asked to know about the tension which exists among different groups in the country. The responses are given in the table below;

**Table No. 5.26 Tension between following groups in the country: poor and rich, management and workers, men and women**

Districts	A lot of tension		Some tension		No tension		Don't know		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	9 (56.2)	7 (68.3)	6 (37.5)	4 (33.3)	1 (6.2)	1 (8.3)	-	-	16 (57)	12 (43)
Bannu	5 (38.5)	-	5 (38.5)	8 (66.7)	2 (15.4)	4 (33)	1 (7.7)	-	13 (52)	12 (48)
Charsadda	9 (37.5)	3 (21.4)	10 (41.7)	5 (35.7)	5 (30.8)	6 (42.8)	-	-	24 (63)	14 (37)
D.I.K	8 (40)	6 (46)	10 (50)	6 (46)	2 (10)	1 (7.7)	-	-	20 (60.6)	13 (39.4)
Haripur	15 (100)	8 (89)	-	1 (11)	-	-	-	-	15 (62.5)	9 (37.5)
Kohat	5 (35.7)	3 (37.5)	8 (57.1)	5 (62.5)	-	-	1 (7.1)	-	14 (63.6)	8 (36.4)
L.Deer	8 (47)	2 (17)	8 (47)	4 (33)	1 (6)	6 (50)	-	-	17 (58.6)	12 (41.4)
Mansehra	14 (58)	8 (50)	10 (41.7)	7 (43.75)	-	1 (6.25)	-	-	24 (60)	16 (40)
Mardan	10 (32.3)	16 (64)	12 (38.7)	5 (20)	9 (29)	4 (16)	-	-	31 (55)	25 (45)
Nowshera	5 (20.8)	3 (33.3)	16 (66.7)	6 (66.7)	3 (12.5)	-	-	-	24 (72.7)	9 (27.3)
Peshawar	26 (60.5)	11 (27.5)	15 (34.9)	22 (55)	1 (2.3)	6 (15)	1 (2.3)	1 (2.5)	43 (52)	40 (48)
Swabi	4 (16.7)	2 (13.3)	13 (54.2)	12 (80)	6 (25)	1 (6.7)	1 (4.2)	-	24 (61.5)	15 (38.5)
Swat	10 (35.7)	7 (31.8)	13 (46.4)	13 (59)	5 (17.9)	1 (4.5)	-	1 (4.5)	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows the opinion of the respondents regarding tension between rich and poor people, the management and workers, and men and women. The figures suggest that all over the districts the majority of both the urban and rural respondents are of the view that tension does exist between the rich and the poor, the management and workers and men and women. The majority urban in districts

Haripur, Abbottabad, Mardan and Mansehra are declaring a lot of tension between the rich and the poor; while majority rural Nowshera, Swabi, Kohat and D. I. Khan are of the opinion that some tension exists between the rich and the poor and the management and workers.

**5.2.27 Reasons to complain about the air pollution, access to recreation areas, water quality, and crime and violence**

To know whether the respondents of the area complain about noise pollution, air pollution, access to recreation areas, water quality and crime and violence or not, this question was added in the questionnaire. The responses are given in the table below;

**Table No. 5.27 Reasons to complain about the air pollution, access to recreation areas, water quality, and crime and violence**

Districts	Many reasons		Few reason		No reasons		Don't know		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	-	-	5 (31.25)	5 (41.7)	11 (68.8)	7 (58.3)	-	-	16 (57)	12 (43)
Bannu	6 (46.2)	1 (8.3)	3 (23)	5 (41.7)	2 (5.4)	6 (50)	2 (15.4)	-	13 (52)	12 (48)
Charsadda	2 (83)	-	14 (58.3)	7 (50)	8 (33.3)	7 (50)	-	-	24 (63)	14 (37)
D.I.K	5 (25)	2 (15.4)	6 (30)	1 (7.7)	9 (45)	10 (77)	-	-	20 (60.6)	13 (39.4)
Haripur	14 (39)	8 (89)	1 (7)	1 (11)	-	-	-	-	15 (62.5)	9 (37.5)
Kohat	3 (21.4)	3 (37.5)	5 (35.7)	4 (50)	6 (43)	1 (12.5)	-	-	14 (63.3)	8 (36.4)
L.Deer	5 (29)	2 (17)	6 (35)	5 (42)	5 (29)	5 (42)	1 (6)	-	17 (58.6)	12 (41.4)
Mansehra	8 (33)	3 (18.75)	9 (37.5)	-	6 (25)	13 (81.25)	1 (4.2)	-	24 (60)	16 (40)
Mardan	9 (29)	15 (60)	14 (45.2)	9 (36)	8 (25.8)	1 (4)	-	-	24 (60)	16 (40)
Nowshera	2 (8.3)	-	9 (37.5)	2 (22)	13 (54.2)	7 (77.8)	-	-	24 (72.7)	9 (27.3)
Peshawar	22 (51.2)	8 (20)	18 (41.9)	17 (42.5)	1 (2.3)	14 (35)	2 (4.7)	1 (2.5)	43 (62)	40 (48)
Swabi	1 (4.2)	3 (20)	13 (54.2)	3 (20)	9 (37.5)	9 (60)	1 (4.2)	-	24 (61.5)	15 (38.5)
Swat	4 (14.3)	4 (18)	13 (40)	9 (41)	11 (39.3)	9 (41)	-	-	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The table above shows if people have any reasons to complain about noise pollution, air pollution, access to recreation areas, water quality, and crime violence in their area. The majority of the respondents all over the districts have reasons to complain about noise pollution, air pollution, access to recreation areas, water quality, and

crime violence in their area. The rural seem to have more to complain than the urban respondents. The districts of Charsadda, Mardan, Peshawar and Kohat have both rural and urban respondents reporting high levels of noise pollution, air pollution, access to recreation areas, water quality, and crime violence; while majority of respondents from Abbottabad, Mansehra, Nowshera, Swabi and D. I. Khan have no complaints about noise pollution, air pollution, access to recreation areas, water quality, and crime and violence.

#### 5.2.28 Facilities available within walking distance; food store or super market, post office, banking facility, and recycling facility

The question was asked from the respondents to know about the built environment, whether different facilities which make up the built environment around them, are available to the respondents or not. These built facilities include food store and super market, post office, banking facility, and recycling facility. The responses are given in the table below;

**Table No. 5.28 Facilities available within walking distance; food store or super market, post office, bank, and recycling facility**

Districts	Yes		No		Don't know		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	16 (100)	5 (41.7)	-	7 (58.3)	-	-	16 (37)	12 (43)
Bannu	6 (46.2)	9 (75)	5 (38.5)	2 (16.7)	2 (15.4)	1 (8.3)	13 (52)	12 (48)
Charsadda	2 (8.3)	9 (75)	5 (38.5)	2 (16.7)	2 (15.4)	1 (8.3)	13 (52)	12 (48)
D.I.K	16 (80)	12 (92.3)	4 (20)	1 (7.7)	-	-	20 (60.6)	13 (39.4)
Haripur	14 (93)	9 (100)	1 (7)	-	-	-	15 (62.5)	9 (37.5)
Kohat	9 (64.3)	6 (75)	4 (28.6)	2 (25)	1 (7.1)	-	14 (63.6)	8 (36.4)
L.Deer	15 (88)	9 (75)	2 (12)	3 (25)	-	-	17 (58.6)	12 (41.4)
Mansehra	23 (95.8)	15 (93.75)	1 (4.2)	1 (6.25)	-	-	24 (60)	16 (40)
Mardan	24 (77.4)	23 (92)	5 (16.1)	2 (8)	2 (6.5)	-	31 (55)	25 (45)
Nowshera	13 (54.2)	8 (88.9)	11 (45.8)	1 (11.1)	-	-	24 (72.7)	9 (27.3)
Peshawar	32 (74.4)	31 (77.5)	9 (20.9)	9 (22.5)	2 (4.6)	-	43 (52)	40 (48)
Swabi	19 (79.2)	14 (93.3)	5 (20.8)	1 (6.7)	-	-	24 (61.5)	15 (38.5)
Swat	11 (39.3)	15 (68.2)	17 (60.7)	5 (22.7)	-	2 (9)	28 (50)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows the availability or non availability of built facilities like a food store or super market, post office, banking facility, and recycling facility within walking distance of residents' living. The figures suggest that a large majority of both rural and urban respondents have a food store or super market, post office, banking facility, and recycling facility available at a walking distance all over the districts, with the exception of rural respondents from Charsadda, Swabi, Nowshera and Swat, and urban Abbottabad.

### 5.2.29 Rating of the following services of our country; health services, education system, public transport, child care centers, care for elderly, state pension system

This question was asked to know how they rate different services of the country. The responses are given in the table below;

**Table No. 5.29 Rating of the following services of our country; health services, education system, public transport, child care centers, care for elderly and state pension system**

Districts	V.good		Good		Neither good nor bad		Bad		V.bad	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	5 (31.2)	-	3 (18.8)	3 (25)	7 (43.8)	9 (75)	1 (6.2)	-	-	-
Bannu	1 (7.7)	2 (16.7)	7 (53.8)	8 (66.7)	4 (30.8)	1 (8.3)	1 (7.7)	1 (8.3)	-	-
Charsadda	1 (4.2)	-	2 (8.3)	-	13 (54.2)	9 (64)	6 (25)	5 (35.8)	2 (8.3)	-
D.I.K	4 (20)	-	7 (35)	3 (23.1)	8 (40)	9 (69)	1 (5)	1 (7.7)	-	-
Haripur	14 (93)	9 (100)	1 (7)	-	-	-	-	-	-	-
Kohat	-	1 (12.5)	1 (7)	-	-	-	-	-	-	-
L.Deer	2 (12)	3 (25)	11 (65)	-	3 (17.6)	2 (17)	-	5 (42)	1 (6)	2 (17)
Mansehra	-	-	17 (71)	4 (25)	5 (21)	11 (68.7)	1 (4.2)	1 (6.25)	1 (4.2)	-
Mardan	-	18 (72)	4 (12.9)	6 (24)	12 (38.7)	1 (4)	10 (32.3)	-	5 (16)	-
Nowshera	3 (12.5)	-	11 (45.8)	2 (22)	8 (33.3)	7 (77.8)	2 (8.3)	-	-	-
Peshawar	25 (58.1)	5 (12.5)	13 (30.2)	27 (67.5)	4 (9.3)	3 (7.5)	1 (2.3)	4 (10)	-	1 (2.5)
Swabi	5 (20.8)	12 (13.3)	16 (66.7)	6 (40)	2 (8.3)	7 (46.7)	1 (4.2)	-	-	-
Swat	1 (3.6)	1 (4.5)	4 (14.5)	7 (31.8)	15 (53.6)	7 (31.8)	8 (28.6)	4 (18)	-	3 (13.6)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows that in the overall district context the majority respondents have rated the i) health services, ii) Education system, iii) public transport, iv) Child care centers, v) care for elderly, vi) state pension system from 'very good' to 'good' where the respondents are nearly equally split in this regard as far as the rural-urban divide is concerned, while a nearly one third respondent chunk does not think the i) health services, ii) Education system, iii) public transport, iv) Child care centers, v) care for elderly, vi) state pension system is either or bad, however a 22 % rural and around 12 % urban respondents think that the health service etc, is either 'bad' or 'very bad' respectively. In district Abbottabad 31 % rural respondents think that the health service etc, is very good and 18.8 % think it is just good, while 43.8 % think it is neither good nor bad, however 6.2 % think it is bad; as far as the urban respondents are concerned 25 % think it is good, while 75 % think it is neither good nor bad. In district Bannu 7.7 % rural respondents think the health service etc, is very good and 53.8 % think it is just good, while nearly 31 % think its neither good nor bad; 16.7 % urban respondents on the other hand are of the view that the i) health services, ii) Education system, iii) public transport, iv) Child care centers, v) care for elderly, vi) state pension system is very good, 66.7 % think it is just good, while 8.3 % think it is neither good nor bad, however another 8.3 % urban think it is bad. For district Charsadda the table shows that 4.2 % rural respondents say the i) health services, ii) Education system, iii) public transport, iv) Child care centers, v) care for elderly, vi) state pension system is very good, 8.3 % say its good, while 54.2 % say it is neither good nor bad, however 25 % and 8.3 % rural say its bad and very bad respectively; 64 % of the urban respondents say the health service etc is neither good nor bad, while 35.8 % think it is bad. In district D. I. Khan 20 % rural respondents think the health service etc, is very good, 35 % think it's just good, while 40 % think it is neither good nor bad, however 5 % think the health service etc, is bad; 23 % of the urban respondents on the other hand think the i) health services, ii) Education system, iii) public transport, iv) Child care centers, v) care for elderly, vi) state pension system is good, 69 % say it is neither good nor bad while 7.7 % say it is bad. District Haripur shows a 93 % rural and 100 % urban response in terms of a very good health service etc. For district Kohat 14 % rural say the health service etc is good, 43 % do not rate it either way good or bad, while 21 % and 3 % rate it from bad to very bad respectively; 12.5 % urban respondents say the health service etc is very good, 37.5 % say its good, while 12.5 % say it's neither good nor bad, however another 12.5 % and 25 % rate the

health service etc as bad and very bad respectively. For district Lower dir the table shows that 12 % rural respondents say the health service etc, is very good, 65 % say it is just good, while 17.6 % say its neither good nor bad. However a 6 % say its very bad; on the other hand 25 % of the urban respondents think the health service etc, is very good, while 17 % say neither way, however 42 % urban people say it is bad and another 17 % endorse the health service etc, as very bad. In district Mansehra 71 % rural respondents say the health service etc, is good, 21 % say its neither good nor bad, while 4.2 % rate it as bad and another 4.2 % urban respondents rate the health service as very bad; 25 % urban respondents in the district say the health service etc, is good, while almost 69 % do not rate it either way good or bad, while 6.25 % say the health service etc, is bad. For district Mardan the figures suggest that nearly 13 % rural respondents are of the opinion that the health service etc, is good, 38.7 % say its neither good nor bad, while 32.3 % think its bad and a further 16 % rural people think the health service etc, is very bad; 72 % urban respondents say the health service is very good, 24 % say its good while 4 % say its neither good nor bad. For district Nowshera the table shows that 12.5 % rural respondents are of the opinion that the health service etc, is very good, 45.8 % think its good, while 33.3 % do not think either good nor bad , however an 8.3 % think the service is bad; 22 % urban respondents say the health service etc, is good, 77.8 % think its neither good nor bad. In district Peshawar 58% rural respondents are of the opinion that the health service is very good, 30.2 % say its just good, while 9.3 % say its neither good nor bad, however 2.3 % think its bad; 12.5 % urban respondents say the health service etc, is very good, 67.5 % say its just good, while 7.5 % do not think either way good or bad, however 10 % and 2.5 % urban residents rate the health service etc, as bad and very bad respectively. For district Swabi 20.8 % rural say the health service etc, is very good, 66.7 % say its good, while 8.3 % say its neither good nor bad, however 4.2 % think the health service is bad; 13.3 % of the urban respondents feel the health service is very good, 40 % think its good while 46.7 % think its neither good nor bad. For district Swat 3.6 % rural respondents say the health service etc, is very good, 14.3 % think its good, while 53.6 % think its neither good nor bad, however 28.6 % think it is bad; on the urban side of the district 4.5 % of the respondents think the health service etc, is very good, 31.8 % think its just good, while another 31.8 % think its neither good nor bad, however 18 % and 13.6 % urbans say the health service etc, is bad and very bad respectively.

### 5.2.30 Optimism about the future

This question was asked from the respondents to know whether they are optimistic about the future or pessimistic. The responses are given in the table below;

**Table No. 5.30 Optimism about the future**

Districts	Strongly Agree		Agree		Neither Agree nor Disagree		Disagree		Strongly Disagree	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	5 (31.2)	1 (8.3)	3 (18.8)	7 (58.3)	8 (50)	3 (25)	- -	- -	- -	1 (8.3)
Bannu	1 (7.7)	1 (8.3)	7 (53.8)	5 (41.7)	3 (23)	4 (33)	1 (7.7)	2 (16.7)	1 (7.7)	- -
Charsadda	1 (4.2)	1 (7.1)	7 (29.2)	8 (57.1)	13 (54.2)	3 (21.4)	3 (12.5)	2 (14.2)	- -	- -
D.I.K	4 (20)	1 (7.7)	6 (30)	10 (77)	9 (45)	2 (15.4)	1 (5)	- -	- -	- -
Haripur	8 (53)	5 (56)	7 (47)	3 (33)	- -	1 (11)	- -	- -	- -	- -
Kohat	1 (7.1)	- -	9 (64.3)	4 (50)	3 (21.4)	3 (37.5)	1 (7.1)	1 (12.5)	- -	- -
L.Deer	- -	2 (17)	12 (70.6)	6 (50)	4 (23.5)	3 (25)	1 (6)	1 (8)	- -	- -
Mansehra	1 (4.2)	1 (6.25)	14 (58.3)	13 (81.75)	7 (29.2)	2 (12.5)	2 (8.3)	- -	- -	- -
Mardan	3 (9.7)	9 (36)	13 (41.9)	12 (48)	11 (35.5)	2 (8)	3 (9.7)	2 (8)	1 (3.2)	- -
Nowshera	1 (4.2)	- -	13 (37.5)	2 (22)	2 (8.3)	2 (22)	3 (12.5)	3 (33.3)	- -	2 (22)
Peshawar	8 (8.6)	2 (5)	19 (44.2)	25 (52.5)	14 (32.6)	10 (25)	2 (4.7)	3 (7.5)	- -	- -
Swabi	1 (4.2)	1 (6.7)	16 (66.7)	11 (73.3)	4 (16.7)	- -	3 (12.5)	3 (20)	- -	- -
Swat	- -	2 (9)	7 (25)	14 (63.6)	18 (64.3)	4 (18)	3 (20.7)	2 (9)	- -	- -

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows the response of the citizens' about being an optimist. The figures show that more than 60 % of all respondents both rural and urban in all the districts agree, and some strongly, that they are optimists, 5 % disagree while 27 % respondents neither agree nor disagree. In district Abbottabad, Bannu, D. I. Khan, Kohat, Lower Dir, Mansehra, Mardan, Peshawar and Swabi more than around 50 % rural and more than 40 % urban agree that they are optimists; while in Nowshera, Sawabi, Bannu and Charsadda, around 15 % urban and 10 % rural do not agree and some strongly that they are optimists.

### 5.2.31 On the whole my life is close to how I like it to be

To know whether the respondents are satisfied from the present life situation or not, this question was added in the questionnaire. The responses are given in the table below;

**Table No. 5.31 On the whole my life is close to how I like it to be**

Districts	Strongly agree		Agree		Neither Agree nor disagree		disagree		Stronly disagree	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	6 (37.5)	6 (50)	- -	- -	7 (43.8)	4 (33.3)	3 (18.8)	- -	- -	1 (8.3)
Bannu	2 (15.4)	1 (8.3)	4 (30.8)	4 (33)	6 (46.2)	7 (58.3)	1 (7.7)	- -	- -	- -
Charsadda	1 (4.2)	1 (7.1)	2 (8.3)	5 (35.7)	9 (37.5)	3 (21.4)	12 (50)	5 (35.8)	- -	- -
D.I.K	2 (10)	- -	6 (30)	5 (38.5)	8 (40)	6 (46)	4 (20)	2 (15.4)	- -	- -
Haripur	11 (73)	6 (67)	4 (27)	2 (22)	- -	1 (11)	- -	- -	- -	- -
Kohat	1 (7.1)	1 (12.5)	7 (50)	5 (62.5)	5 (35.7)	2 (25)	1 (7.1)	- -	- -	- -
L.Deer	- -	1 (8)	14 (82.4)	3 (25)	2 (12)	3 (25)	1 (6)	5 (42)	- -	- -
Mansehra	- -	- -	17 (71)	6 (37.5)	5 (21)	8 (50)	2 (8.3)	2 (12.5)	- -	- -
Mardan	3 (9.7)	11 (44)	9 (32.2)	7 (28)	8 (25.8)	7 (28)	9 (29.8)	- -	1 (3.2)	- -
Nowshera	1 (4.2)	- -	9 (37.5)	6 (66.7)	12 (50)	2 (22)	2 (8.3)	- -	1 (4.2)	1 (11.1)
Peshawar	11 (25.6)	3 (7.5)	16 (37.2)	19 (47.5)	12 (27.9)	17 (42.5)	4 (9.3)	1 (2.5)	- -	- -
Swabi	1 (4.2)	1 (6.7)	11 (45.8)	7 (46.7)	11 (45.8)	3 (20)	1 (4.2)	3 (20)	- -	1 (6.7)
Swat	- -	2 (9)	9 (32.1)	10 (45.5)	8 (28.6)	9 (41)	11 (39.3)	1 (4.5)	- -	- -

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows the responses to whether life is close to how the respondents like it to be. The figures in the table suggest that more than 50 % of the total respondents both rural and urban in the overall districts context reply in the affirmative; while only 14 % disagree to varying extent. However one third of the respondents neither agree nor disagree that their life is close to how they would like it to be. More than 30 % of both rural and urban Abbottabad, Bannu, D. I. Khan, Lower Dir, Peshawar, Sawabi and Swat have a life they would like, with more than 50 % of both rural and urban Haripur and Kohat saying the same. However for districts

Charsadda, Mardan and Swat more than 30 % rural say their lives are not as they would like them to be.

### 5.2.32 In order to get ahead you are forced to do things that are not correct

To whether the respondent is ever compelled in life to do wrong things for success in his or her career, this question was asked from the respondents. The responses are given in the table below;

**Table No. 5.32 In order to get ahead you are forced to do things that are not correct**

Districts	Strongly Agree		Agree		Neither Agree nor Disagree		Disagree		Strongly Disagree	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	1 (6.2)	- -	2 (12.5)	1 (8.3)	2 (12.5)	2 (16.7)	9 (56.2)	8 (61.7)	2 (12.5)	1 (8.3)
Bannu	- -	1 (8.3)	11 (84.6)	4 (33)	2 (15.4)	6 (50)	- -	1 (8.3)	- -	- -
Charsadda	1 (4.2)	- -	1 (4.2)	1 (7.1)	4 (16.7)	4 (28.6)	18 (75)	9 (64)	- -	- -
D.I.K	- -	- -	10 (50)	- -	2 (10)	3 (23.1)	7 (35)	7 (53.8)	1 (5)	3 (23.1)
Haripur	9 (60)	7 (78)	6 (40)	2 (22)	- -	- -	- -	- -	- -	- -
Kohat	2 (14.3)	2 (25)	6 (43)	2 (25)	1 (7.1)	1 (12.5)	5 (35.7)	3 (37.5)	- -	- -
L.Deer	1 (6)	1 (8)	7 (41)	1 (8)	6 (35)	4 (33)	2 (12)	6 (50)	1 (6)	- -
Mansehra	2 (8.3)	- -	6 (25)	1 (6.25)	7 (29.2)	4 (25)	9 (37.5)	6 (37.5)	- -	5 (31.25)
Mardan	2 (6.5)	12 (48)	7 (22.6)	10 (40)	9 (29)	1 (4)	12 (38.7)	2 (8)	1 (3.2)	- -
Nowshera	- -	- -	5 (20.8)	1 (11.1)	11 (44.9)	5 (55.6)	5 (20.8)	2 (22)	3 (12.5)	1 (11.1)
Peshawar	9 (20.9)	- -	15 (34.9)	22 (55)	9 (20.9)	11 (27.5)	10 (23.3)	6 (15)	- -	1 (2.5)
Swabi	2 (8.3)	- -	10 (41.7)	8 (53.3)	5 (20.8)	- -	5 (20.8)	- -	2 (8.4)	- -
Swat	- -	3 (13.6)	5 (17.9)	7 (31.8)	6 (21.4)	4 (18)	16 (57.1)	8 (36.4)	1 (3.6)	- -

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows the respondents agreement or not to whether they have to do things that are not correct in order to get ahead these days. The figures suggest that about 40 % both rural and urban respondents altogether in all the districts agree to varying degrees that in order to get ahead one is forced to do things that are not right, while 36 % do not agree; however a 22 % neither agree nor disagree with this

statement. In districts Bannu, D. I. Khan, Lower Dir, Peshawar and Swabi more than 40 % rural and around 30 % urban, with the exception of D. I. Khan, agree with the statement; while more than 70 % rural and 60 % urban for Charsadda, and more than 35 % rural and 20 % urban for D. I. Khan, Kohat, Mansehra, Mardan, Nowshera, and Swat do not agree that in order to get ahead one has to do things that are not right.

### 5.2.33 Life has become so complicated that I cannot find my way

To know whether the respondents is confident about his life or not, this question was asked from the respondents. The responses are given in the table below;

**Table No. 5.33 Life has become so complicated that I cannot find my way**

Districts	Strongly agree		Agree		Neither agree nor disagree		Disagree		Strongly Disagree	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	-	1	1	1	3	3	11	6	1	1
	-	(8.3)	(6.2)	(8.3)	(18.8)	(25)	(68.8)	(50)	(6.2)	(8.3)
Bannu	1	-	4	2	6	7	1	2	1	-
	(7.7)	-	(30.8)	(16.7)	(46.2)	(58.3)	(7.7)	(16.7)	(7.7)	-
Charsadda	1	-	-	3	4	2	19	9	-	-
	(4.2)	-	-	(21.4)	(16.7)	(14.2)	(79.2)	(64)	-	-
D.I.K	-	-	4	1	6	2	8	9	2	1
	-	-	(20)	(7.7)	(30)	(15.4)	(40)	(69)	(10)	(7.7)
Haripur	10	7	5	2	-	-	-	-	-	-
	(67)	(78)	(33)	(22)	-	-	-	-	-	-
Kohat	1	-	5	2	3	1	4	5	1	-
	(7.1)	-	(35.7)	(25)	(21.4)	(12.5)	(28.6)	(62.5)	(7.1)	-
L.Deer	-	1	3	1	8	2	4	8	2	-
	-	(8)	(17.6)	(8)	(47.1)	(17)	(23.5)	(67)	(12)	-
Mansehra	2	-	10	1	9	4	3	7	-	4
	(8.3)	-	(41.7)	(6.25)	(37.5)	(25)	(12.5)	(43.75)	-	(25)
Mardan	1	10	11	9	2	5	16	1	1	-
	(3.2)	(40)	(35.5)	(36)	(6.5)	(20)	(51.6)	(4)	(3.2)	-
Nowshera	-	-	6	-	14	5	3	3	1	1
	-	-	(25)	-	(58.4)	(55.6)	(12.5)	(33.3)	(4.2)	(11.1)
Peshawar	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
Swabi	-	-	10	4	10	3	4	6	-	2
	-	-	(41.7)	(26.7)	(41.7)	(20)	(16.7)	(40)	-	(13.3)
Swat	1	1	-	6	7	8	19	6	1	1
	(3.6)	(4.5)	-	(27.3)	(25)	(36.4)	(67.9)	(27.3)	(3.6)	(4.5)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows the level of agreement of the respondents with the statement that life has become so complicated that they cannot find their way. The figures suggest that 28 % of all the respondents both rural and urban in the overall districts perspective agree about life being complicated and cannot find their way, while 39 %

disagree with this; however 25 % of the respondents neither agree nor disagree with this statement. In districts Kohat, Bannu, Haripur, Mansehra, Mardan and Swabi more than 30 % rural and around 20 % urban respondents agree with this statement, while around more than 50 % rural and more than 30 % urban in districts Abbottabad, Charsadda, Mardan and Swat disagree that their lives have become so complicated that they cannot find their way.

#### 5.2.34 Feeling that the value of what I do is not recognized by others.

When someone's work is appreciated by others, he or she gets encouragement. This question was asked from the respondents that how strongly they feel that their work is not recognized by others. The responses are given in the table below;

**Table No. 5.34 I do not feel the value of what I do is recognized by others.**

Districts	Strongly Agree		Agree		Neither Agree nor disagree		Disagree		Strongly Disagree	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	3 (18.8)	-	4 (25)	4 (33.3)	3 (18.8)	3 (25)	6 (37.5)	4 (33.3)	-	1 (8.3)
Bannu	3 (23)	-	4 (30.8)	2 (16.7)	1 (7.7)	7 (58.3)	5 (38.5)	3 (25)	-	-
Charsadda	2 (8.3)	1 (7.1)	2 (8.3)	1 (7.1)	6 (25)	2 (14.2)	14 (58.3)	10 (71.2)	-	-
D.I.K	3 (15)	1 (7.7)	7 (35)	1 (7.7)	3 (15)	3 (23.1)	7 (35)	6 (46)	-	2 (15.4)
Haripur	9 (60)	7 (78)	6 (40)	2 (22)	-	-	-	-	-	-
Kohat	2 (14.3)	1 (12.5)	6 (43)	2 (25)	3 (21.4)	1 (12.5)	3 (21.4)	4 (50)	-	-
L.Deer	-	1 (8)	4 (23.5)	2 (17)	10 (59)	3 (25)	2 (12)	5 (42)	-	2 (17)
Mansehra	1 (8.3)	-	6 (25)	2 (12.5)	9 (37.5)	4 (25)	7 (29)	6 (37.5)	1 (4.2)	4 (25)
Mardan	3 (9.7)	9 (36)	9 (29)	11 (44)	3 (9.7)	1 (4)	16 (51.6)	4 (16)	-	-
Nowshera	1 (4.2)	-	2 (8.3)	-	16 (66.7)	7 (77.8)	4 (16.7)	1 (11.1)	1 (4.2)	1 (11.1)
Peshawar	16 (37.2)	2 (5)	17 (39.5)	12 (38)	6 (14)	7 (9.5)	4 (9.3)	15 (37.4)	-	4 (10)
Swabi	1 (4.2)	1 (6.7)	6 (25)	5 (33.3)	3 (12.5)	1 (6.7)	11 (45.8)	6 (40)	3 (12.5)	4 (26.7)
Swat	-	3 (13.6)	5 (17.9)	7 (31.8)	11 (39.3)	7 (31.8)	12 (42.9)	5 (22.7)	-	-

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The table above shows the response of citizens to whether they feel that what they do is recognized by others. The table shows that a majority of the respondents taken

together feel the value of what they do is not recognized by others in the overall districts picture, with a majority of them being rural, however a 36 % respondent group disagrees with this statement with an urban majority. 24 % respondents neither agree nor disagree with this statement. More than 30 % rural and around 20 % urban Abbottabad, Haripur, Mansehra, Peshawar, Swabi, Mardan, D. I. Khan and Bannu, agree that people do not recognize the worth of what they do; while around 40 % rural and around 25 % urban in Abbottabad, Bannu, Charsadda, D.I.Khan, Mardan and Swabi disagree with the statement.

### 5.2.35 People look down upon me because of my job status or income

To know how the respondent is treated by people because of his status and income, this question was included in the questionnaire. The responses are given in the table below;

Table No. 5.35 People look down upon me because of my job status or income

Districts	Strongly Agree		Agree		Neither Agree nor Disagree		Disagree		Strongly Disagree	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	-	10	4	1	4	1	8	-	-	-
	-	(83.3)	(25)	(8.3)	(25)	(8.3)	(50)	-	-	-
Bannu	1	3	4	1	2	6	2	4	4	-
	(7.7)	(25)	(30.8)	(8.3)	(15.4)	(50)	(15.4)	(33)	(30.8)	-
Charsadda	-	-	13	10	3	2	5	1	2	1
	-	-	(54)	(71.2)	(12.5)	(7.1)	(25)	(7.1)	(8.3)	(7.1)
D.I.K	-	-	6	5	5	6	6	2	3	-
	-	-	(30)	(38.5)	(25)	(46)	(30)	(15.4)	(15)	-
Haripur	-	-	-	-	-	-	6	2	9	7
	-	-	-	-	-	-	(40)	(22)	(60)	(78)
Kohat	-	1	7	1	1	2	6	4	-	-
	-	(12.5)	(50)	(12.5)	(7.1)	(25)	(43)	(50)	-	-
L.Dir	1	-	1	8	9	2	6	2	-	-
	(6)	-	(6)	(67)	(53)	(17)	(35)	(17)	-	-
Mansehra	-	-	7	5	9	9	7	2	1	-
	-	-	(29.2)	(31.25)	(37.5)	(56.25)	(29.2)	(12.5)	(4.2)	-
Mardan	-	-	16	2	4	6	10	8	1	9
	-	-	(27.3)	(8)	(12.9)	(24)	(32.3)	(32)	(3.2)	(36)
Nowshera	2	1	4	1	7	5	11	2	-	-
	(8.3)	(11.1)	(16.7)	(11.1)	(29.2)	(55.6)	(45.8)	(22.2)	-	-
Peshawar	-	-	5	19	14	16	14	3	10	2
	-	-	(11.6)	(47.5)	(32.6)	(40)	(32.6)	(7.5)	(23.3)	(5)
Swabi	-	3	5	4	14	2	5	5	-	1
	-	(20)	(20.8)	(26.7)	(58.3)	(13.3)	(20)	(33.3)	-	(6.7)
Swat	-	-	5	10	8	1	15	11	-	-
	-	-	(17.9)	(45.5)	(28.6)	(4.5)	(53.6)	(50)	-	-

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

Majority of the respondents in the rural areas disagree that people look down upon them because of their job status or income while the majority of the urban respondents agree that they are looked down upon by people due to the nature of their jobs or income levels.

### 5.2.36 Satisfaction with your education level

To know how much the respondent is satisfied with his education level this question was asked from the respondents. The respondents were given the options from 1 to 5. The responses are given below;

**Table No. 5.36 Satisfaction with your education level**

Districts	V. Dissatisfied		Dissatisfied		Neither dissatisfy or satisfy		Satisfied		V. Satisfied	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	4 (25)	3 (25)	1 (6.2)	1 (8.3)	5 (31.2)	3 (25)	2 (12.5)	4 (33.3)	4 (25)	1 (8.3)
Bannu	1 (7.7)	3 (25)	2 (15.4)	1 (8.3)	4 (30.8)	3 (25)	3 (23)	3 (25)	3 (23)	2 (16.7)
Charsadda	13 (54.2)	3 (21.4)	7 (29.2)	-	1 (4.2)	2 (14.4)	2 (8.3)	6 (42.8)	1 (4.2)	3 (21.4)
D.I.K	4 (20)	-	2 (10)	-	6 (30)	2 (15.4)	2 (10)	7 (53.8)	6 (30)	4 (46)
Haripur	-	-	2 (13)	-	1 (7)	3 (33)	3 (20)	-	9 (60)	6 (67)
Kohat	1 (7.1)	2 (25)	4 (28.6)	2 (25)	1 (7.1)	-	4 (28.6)	1 (12.5)	4 (28.6)	3 (37.5)
L.Deer	2 (12)	-	5 (21)	-	6 (25)	5 (31.2)	1 (4.2)	7 (43.75)	7 (29.2)	4 (25)
Mansehra	5 (21)	-	5 (21)	-	6 (25)	5 (31.25)	1 (4.2)	7 (43.75)	7 (29.2)	4 (25)
Mardan	10 (32.3)	-	7 (22.6)	4 (16)	3 (9.7)	1 (4)	6 (19.4)	9 (36)	5 (16.1)	11 (44)
Nowshera	4 (16.7)	2 (22)	7 (29.2)	2 (22)	2 (4.2)	4 (44.6)	5 (20.8)	-	6 (25)	1 (11)
Peshawar	3 (7)	4 (10)	9 (20.9)	7 (17.5)	5 (11.6)	7 (17.5)	12 (27.9)	10 (25)	14 (32.6)	12 (30)
Swabi	1 (4.2)	2 (13.3)	5 (20.8)	3 (20)	-	3 (20)	10 (41.7)	5 (33.3)	8 (33.3)	2 (13.3)
Swat	13 (46.4)	4 (18)	7 (25)	4 (18)	2 (7.1)	3 (13.6)	5 (17.9)	6 (27.3)	1 (3.9)	5 (22.7)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows the level of satisfaction of the respondents with their education. The figures suggest that the majority of the respondents both urban and rural report levels from satisfied to very satisfied in terms of their education and more so at the urban level in the overall districts context. In district Abbottabad 25 % rural respondents are very dissatisfied with their education, 6.2 % are just dissatisfied while

31.2 % are neither satisfied nor dissatisfied, however 12.5 % rural are satisfied and 25 % are very satisfied; as far as the urban respondents are concerned 25 % are very dissatisfied, 8.3 % are just dissatisfied while 25 % are neither satisfied nor dissatisfied, however 33.3 % of the urban are satisfied with their education and 8.3 % report very satisfied. In district Bannu 7.7 % rural are very dissatisfied with their education, 15.4 % are just dissatisfied while 30.8 % are neither satisfied nor dissatisfied, however 23 % rural are satisfied and another 23 % are very satisfied with their education; as far as the urban respondents are concerned 25 % are very dissatisfied with their education, 8.3 % are just dissatisfied, 25 % are neither satisfied nor dissatisfied with their education; while 25 % urban are satisfied and 16.7 % very satisfied with their education. For district Charsadda 54.2 % rural are very dissatisfied with their education, 29 % just dissatisfied, and 4 % neither satisfied nor dissatisfied, while 8.3 % satisfied and 4.2 % very satisfied with their education; as for the urban respondents 21.4 % are very dissatisfied with their education, 14 % are neither satisfied nor dissatisfied while 42.8 % are satisfied and 21.4 % very satisfied with their education. For district D.I Khan 20 % rural are very dissatisfied with their education, 10 % are just dissatisfied, 30 % are neither satisfied nor dissatisfied with their education, however 10 % rural are satisfied and 30 % very satisfied with their education; on the other hand 15.4 % urban respondents are neither satisfied nor dissatisfied with their education, 53.8 % are satisfied and 46 % very satisfied with their education. For district Haripur the figures show that 13 % rural are dissatisfied with their education, 7 % are neither satisfied nor dissatisfied, while 20 % are satisfied and 60 % very satisfied with their education; as for the urban respondents 33 % are neither satisfied nor dissatisfied with their education and 67 % are very satisfied with their education. In district Kohat 7 % rural are very dissatisfied with their education, 28.6 % are just dissatisfied, 7.1 % neither satisfied nor dissatisfied, while 28.6 % are satisfied and another 28.6 % very satisfied with their education; On the other hand 25 % of the urban respondents say they are very dissatisfied with their education, another 25 % are just dissatisfied, while 12.5 % are satisfied and 37.5 % are very satisfied with their education. For district Lower Dir 12 % rural respondents say they were very dissatisfied with their education, 23.5 % are just dissatisfied, 35 % are neither satisfied nor dissatisfied, while 29 % are very satisfied with their education; as for the urban respondents 17 % are dissatisfied with their education, another 17 % are neither satisfied nor dissatisfied and 67 % satisfied with their education. In district Mansehra

21 % rural are very dissatisfied with their education, another 21 % just dissatisfied with their education, 25 % neither satisfied nor dissatisfied, while 4 % satisfied and 29 are very satisfied with their education; on the other hand 31.2 % urban respondents say they are neither satisfied nor dissatisfied with their education, 43.75 % say they are satisfied and 25 % say they are very satisfied with their education. For district Mardan the table shows 32.3 % rural very dissatisfied with their education, 22.6 % just dissatisfied and 9.7 % neither satisfied nor dissatisfied with their education, while 19.4 % are satisfied and 16 % are very satisfied with their education; 16 % urban respondents on the other hand say they are dissatisfied with their education, 4 % are neither satisfied nor dissatisfied, while 36 % are satisfied and 44 % are very satisfied with their education. For district Nowshera the table shows that 16.7 % rural are very dissatisfied with their education, 29.2 % are just dissatisfied with their education and 4 % are neither satisfied nor dissatisfied with their education, while 20.8 % are satisfied and 25 % are very satisfied with their education; as far as the urban respondents are concerned 22 % are very dissatisfied with their education, another 22 % are just dissatisfied with their education, 44.6 % are neither satisfied nor dissatisfied, while 11 % are very satisfied with their education. For district Peshawar 7 % rural are very dissatisfied with their education, 20.9 % dissatisfied, 11.6 % neither satisfied nor dissatisfied, while 27.9 % satisfied and 32.6 % very satisfied with their education; as for the urban respondents 10 % are very dissatisfied with their education, 17.5 % dissatisfied, another 17.5 % neither satisfied nor dissatisfied, while 25 % satisfied and 30 % very satisfied with their education. In district Sawabi 4.2 % rural say they are very dissatisfied with their education, 20.8 % are dissatisfied, while 41.7 % are satisfied and 33 % very satisfied with their education; 13.3 % urban respondents on the other hand are very dissatisfied, 20 % dissatisfied, another 20 % neither satisfied nor dissatisfied, while 33.3 % are satisfied and 13.3 % are very satisfied with their education. For district Swat the table shows that 46.4 % rural respondents are very dissatisfied with their education, 25 % are dissatisfied, 7 % are neither satisfied nor dissatisfied, while 17.9 % are satisfied and 3.6 % are very satisfied with their education; as far as the urban respondents are concerned 18 % are very dissatisfied with their education, another 18 % dissatisfied, 13.6 % neither satisfied nor dissatisfied, while 27.3 % are satisfied and 22.7 % are very satisfied with their education.

### 5.2.37 Satisfaction with the present job

To know whether the respondents are satisfied with their present job or not, this question was asked from the respondents. The responses are given in the table below;

**Table No. 37 Satisfaction with the present job**

Districts	Very Dissatisfactory		Dissatisfactory		Neither satisfactory Nor Dissatisfactory		Satisfactory		Very Satisfactory	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	4 (25)	1 (8.3)	2 (12.5)	2 (16.7)	4 (25)	3 (25)	2 (12.5)	5 (41.7)	4 (25)	1 (8.3)
Bannu	1 (7.7)	-	4 (30.8)	6 (50)	3 (23)	5 (41.7)	5 (38.5)	1 (8.3)	-	-
Charsadda	7 (29.2)	2 (14.2)	5 (20.8)	1 (7.1)	9 (37.5)	6 (42.8)	1 (4.2)	1 (7.1)	2 (8.3)	4 (28.6)
D.I.K	3 (15)	-	3 (15)	-	6 (20)	6 (46)	6 (30)	5 (38.5)	2 (10)	2 (15.4)
Haripur	-	-	1 (7)	-	2 (13)	2 (22)	7 (47)	1 (11)	5 (33)	7 (67)
Kohat	2 (14.3)	2 (25)	-	1 (12.5)	4 (28.6)	1 (12.5)	5 (35.7)	1 (12.5)	3 (21.4)	3 (37.5)
L.Deer	5 (29)	5 (42)	-	-	7 (41)	1 (8)	1 (6)	3 (25)	4 (23.5)	3 (25)
Mansehra	7 (29)	-	-	2 (12.5)	10 (41.7)	6 (37.5)	1 (4.2)	6 (37.5)	6 (25)	2 (12.5)
Mardan	6 (19.4)	-	2 (6.5)	1 (4)	10 (32.3)	2 (8)	8 (25.8)	7 (28)	5 (16.1)	15 (60)
Nowshera	4 (16.7)	2 (22)	7 (29.2)	2 (22)	1 (4.2)	5 (55.6)	5 (12.5)	-	7 (29.2)	-
Peshawar	3 (7)	4 (10)	11 (25.6)	4 (10)	12 (27.9)	12 (30)	8 (18.6)	3 (7.5)	9 (20.9)	17 (42.5)
Swabi	2 (8.3)	1 (6.7)	1 (4.2)	1 (6.7)	3 (12.5)	5 (33.3)	1 (4.2)	4 (26.7)	17 (70.8)	4 (26.7)
Swat	0	0	0	0	0	0	0	0	0	0

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

According to the figures in the above table the respondents in the overall districts, majority respondents are satisfied with their jobs, more so at the urban than the rural level. However a 35 % rural response is of dissatisfaction with their jobs and 21 % urban are also of the same opinion, however a 26 to 28 % neither agree nor disagree with the statement at both the rural and urban level respectively.

### 5.2.38 Satisfaction with accommodation

To know whether the respondents are satisfied with their accommodation or not this question was asked from the respondent. The responses are given below;

Table No. 5.38 Satisfaction with accommodation

Districts	Very Dissatisfactory		Dissatisfactory		Neither Satisfactory nor dissatisfactory		Satisfactory		Very Satisfactory	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	-	8 (66.7)	4 (25)	6 (33.3)	7 (43.8)	-	1 (6.2)	-	4 (25)	-
Bannu	-	2 (16.7)	1 (7.7)	2 (16.7)	6 (46.2)	2 (16.7)	5 (38.5)	6 (50)	1 (7.7)	-
Charsadda	3 (12.5)	1 (7.1)	11 (45.8)	-	5 (20.8)	5 (35.8)	4 (16.7)	7 (50)	1 (4.2)	1 (7.1)
D.I.K	-	-	4 (20)	2 (15.4)	9 (45)	1 (7.7)	4 (20)	5 (38.5)	3 (15)	5 (38.5)
Haripur	-	-	-	-	3 (20)	1 (11)	7 (47)	1 (11)	5 (33)	7 (78)
Kohat	-	-	1 (7.1)	-	4 (28.6)	2 (25)	6 (43)	2 (25)	3 (21.4)	4 (50)
L.Deer	4 (23.5)	1 (8)	2 (12)	2 (17)	6 (35.3)	5 (42)	2 (12)	4 (33)	3 (17.6)	-
Mansehra	7 (29)	-	2 (8)	2 (12.5)	8 (33)	-	4 (17)	9 56.25(0)	3 (13)	5 (31.25)
Mardan	3 (9.7)	-	2 (6.5)	-	10 (32.3)	3 (12)	12 (38.7)	9 (36)	4 (12.9)	13 (52)
Nowshera	-	-	1 (4.2)	1 (11.1)	9 (37.5)	5 (55.6)	7 (29.2)	2 (22.2)	7 (29.2)	1 (11.1)
Peshawar	6 (14)	4 (10)	6 (14)	4 (10)	11 (25.6)	10 (25)	12 (27.9)	9 (20)	8 (18.6)	13 (32.5)
Swabi	1 (4.2)	1 (6.7)	-	2 (13.3)	2 (8.3)	4 (26.7)	7 (29.2)	4 (26.7)	14 (58.3)	4 (26.7)
Swat	0	0	0	0	0	0	0	0	0	0

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

According to the above table the majority of the respondents in both the rural and urban areas of all the districts under discussion are satisfied with their accommodation. However a 28 % rural and 22 % urban respondents' response was in the negative while a similar number were neither satisfied nor otherwise with their accommodation.

### 5.2.39 Satisfaction with health

Satisfaction from the health status plays important role in the quality of life. To know about the satisfaction with health, this question was asked. The responses are given in the table below;

**Table No. 5.39 Satisfaction with health**

District	Very Dissatisfy		Dissatisfy		Neither Dissatisfy nor Satisfy		Satisfied		Very Satisfied	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	1 (6.2)	1 (8.3)	4 (25)	-	3 (18.8)	4 (33.3)	5 (31.2)	6 (50)	3 (18.8)	1 (8.31)
Bannu	-	1 (8.3)	3 (23)	1 (8.3)	5 (38.5)	7 (58.3)	-	2 (16.71)	5 (38.5)	1 (8.3)
Charsadda	4 (16.7)	-	8 (33.3)	-	5 (20.8)	8 (57.8)	7 (29.2)	6 (42.8)	-	-
D.I.K	1 (5)	-	6 (30)	1 (7.7)	6 (30)	2 (15.4)	3 (15)	6 (46)	4 (20)	4 (30.8)
Haripur	-	-	-	-	2 (13)	-	8 (53)	3 (33)	5 (33)	6 (67)
Kohat	-	1 (12.5)	-	-	4 (28.6)	1 (12.5)	7 (50)	1 (12.5)	3 (21.4)	5 (62.5)
L.Deer	1 (6)	1 (8)	3 (17.6)	2 (17)	5 (29)	4 (33)	4 (23.5)	5 (42)	4 (23.5)	-
Mansehra	1 (4.2)	-	3 (12.5)	1 (6.25)	5 (21)	2 (12.5)	6 (25)	9 (56.25)	9 (37.5)	4 (25)
Mardan	-	-	1 (3.2)	-	18 (58.1)	2 (8)	9 (29)	9 (36)	3 (9.7)	14 (56)
Nowshera	1 (4.2)	1 (11)	-	-	11 (46)	4 (44.4)	3 (12.5)	3 (33)	9 (37.5)	1 (11)
Peshawar	4 (9.3)	1 (2.5)	11 (25.6)	2 (5)	8 (18.6)	13 (32.5)	7 (16.3)	11 (27.5)	8 (18.6)	18 (45)
Swabi	-	-	-	2 (13.3)	4 (16.7)	-	3 (12.5)	6 (40)	17 (70.8)	7 (46.7)
Swat	4 (14.3)	1 (4.5)	9 (32.1)	1 (4.5)	5 (17.9)	7 (31.8)	9 (32.1)	10 (45.5)	1 (3.6)	3 (13.6)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows that the majority of the respondents both rural and urban throughout the research area are satisfied with their health. A small %age of 8.5 % urban responded they were dissatisfied with their health and a 22 % rural said the same. However 28% rural and 27% urban were neither satisfied nor dissatisfied with their health condition.

## 5.2.40 Satisfaction with social life

To know whether the respondents are satisfied with their social life or not, this question was asked from the respondents. The responses are given in the table below;

**Table No. 5.40 Satisfaction with social life**

Districts	Very Dissatisfied		Dissatisfy		Neither Satisfy nor dissatisfied		Satisfied		Very Satisfied	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	1 (6.2)	- -	3 (18.3)	1 (8.3)	3 (18.8)	2 (16.7)	6 (37.5)	8 (66.7)	3 (18.8)	1 (8.6)
Bannu	1 (7.7)	1 (8.3)	3 (23)	2 (16.7)	5 (38.5)	1 (8.3)	3 (23)	4 (33)	1 (7.7)	4 (33)
Charsadda	8 (33.3)	1 (7.1)	8 (33.3)	2 (14.2)	5 (20.8)	6 (42.8)	3 (12.5)	4 (28.6)	- -	1 (7.1)
D.I.K	2 (10)	- -	3 (15)	- -	6 (30)	2 (15.4)	7 (35)	8 (61.5)	2 (10)	3 (23.1)
Haripur	1 (7)	- -	- -	- -	- -	1 (11)	9 (60)	2 (22)	5 (33)	6 (67)
Kohat	- -	1 (12.5)	1 (7.1)	1 (12.5)	5 (35.7)	1 (12.5)	6 (43)	2 (25)	2 (14.3)	3 (37.5)
L.Deer	3 (17.6)	- -	4 (23.5)	5 (42)	2 (12)	6 (50)	6 (35)	1 (8)	2 (12)	- -
Mansehra	6 (25)	- -	3 (12.5)	- -	3 (12.5)	2 (12.5)	7 (29)	11 (68.75)	5 (21)	3 (18.75)
Mardan	3 (9.7)	1 (4)	6 (19.4)	- -	11 (35.5)	- -	10 (23.3)	12 (48)	1 (3.2)	12 (48)
Nowshera	- -	2 (22)	4 (16.7)	- -	9 (37.5)	3 (33)	3 (12.5)	3 (33)	8 (33)	1 (11.1)
Peshawar	9 (21)	4 (10)	3 (20.3)	7 (17.5)	10 (23.3)	6 (15)	6 (14)	3 (7.5)	5 (11.6)	20 (50)
Swabi	- -	- -	2 (8.3)	2 (13.3)	1 (4.2)	1 (6.7)	3 (12.5)	9 (60)	18 (75)	3 (20)
Swat	9 (32.1)	1 (4.5)	8 (28.6)	3 (13.6)	4 (14.3)	5 (22.7)	6 (21.4)	8 (36.4)	1 (3.6)	5 (22.7)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

According to the figures in the table above in the overall districts, more than 54 % of the respondents in both the rural and urban areas, more so in the urban, are of the opinion that they are satisfied with their social life. However 32 % rural and 17 % urban respondents say their social life is not satisfactory, while 23 % rural and 17 % urban respondents in the target areas are neither satisfied nor dissatisfied with their social life.

### 5.2.41 Importance of education in the quality of life

To know about different aspects which affect the quality of life of a person this question was included in the questionnaire. The importance of education in the quality of life according to the view point of the respondents is given below;

**Table No.5.41 Importance of education in the quality of life**

Districts	Very Important		Important		Neutral		Not Important		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	12 (75)	9 (75)	3 (18.8)	2 (18.7)	-	1 (8.3)	1 (6.2)	-	16 (57)	12 (43)
Bannu	11 (84.6)	5 (41.7)	2 (15.4)	7 (58.3)	-	-	-	-	13 (52)	12 (48)
Charsadda	24 (100)	13 (92.8)	-	1 (7.1)	-	-	-	-	24 (63)	14 (37)
D.I.K	15 (75)	13 (100)	5 (25)	-	-	-	-	-	20 (60.6)	13 (39.4)
Haripur	7 (47)	6 (67)	8 (53)	2 (22)	-	1 (11)	-	-	15 (62.5)	9 (37.5)
Kohat	14 (100)	7 (87.5)	-	1 (12.5)	-	-	-	-	14 (63.6)	8 (36.4)
L.Deer	11 (65)	11 (92)	4 (23.5)	1 (8)	2 (12)	-	-	-	17 (58.6)	12 (41.4)
Mansehra	14 (58.3)	16 (100)	7 (29.2)	-	3 (12.5)	-	-	-	24 (60)	16 (40)
Mardan	29 (93.5)	12 (48)	1 (3.2)	13 (52)	-	-	1 (3.2)	-	31 (55)	25 (45)
Nowshera	18 (75)	8 (88.9)	6 (25)	1 (11.1)	-	-	-	-	24 (72.7)	9 (27.3)
Peshawar	37 (86)	27 (67.5)	4 (9.3)	13 (32.5)	2 (4.7)	-	-	-	43 (52)	40 (48)
Swabi	15 (62.5)	13 (86.7)	9 (37.5)	2 (13.3)	-	-	-	-	24 (61.5)	15 (38.5)
Swat	27 (96.4)	17 (77.3)	1 (3.6)	5 (22.7)	-	-	-	-	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows that the respondents all over the districts in the research, in both the rural and urban areas are almost unanimously of the view that education is important for quality of life. 99 % urban respondents say education plays an important part in promoting quality of life and well-being while a 97 % urban are of a similar opinion.

### 5.2.42 Importance of a good job in quality of life

A good job can provide you a happy life. To know whether a good job is important in the quality of life or not, this question was asked from the respondents. The responses are given in the table below;

**Table No. 5.42 Importance of a good Job in quality of life**

Districts	V. Important		Important		Neutral		Not Important		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	10 (62.5)	7 (58.3)	6 (37.5)	5 (41.7)	-	-	-	-	16 (57)	12 (43)
Bannu	9 (69.2)	6 (50)	2 (15.4)	3 (25)	1 (7.7)	1 (8.3)	1 (7.7)	2 (16.7)	13 (52)	12 (48)
Charsadda	24 (100)	14 (100)	-	-	-	-	-	-	24 (0)	14 (0)
D.I.K	14 (70)	11 (84.6)	5 (25)	2 (15.4)	-	-	1 (5)	-	20 (60.6)	13 (39.4)
Haripur	13 (87)	5 (62.5)	1 (7)	3 (37.5)	-	-	-	-	15 (62.5)	9 (37.5)
Kohat	13 (93)	5 (62.5)	1 (7)	3 (37.5)	-	-	-	-	14 (63.6)	8 (36.4)
L.Deer	11 (65)	11 (92)	4 (23.5)	1 (8)	2 (12)	-	-	-	17 (58.6)	12 (41.4)
Manshehra	13 (54)	13 (81.75)	7 (29)	3 (18.75)	4 (16.7)	-	-	-	24 (60)	16 (40)
Mardan	28 (90.3)	22 (88)	3 (9.7)	3 (12)	-	-	-	-	31 (55)	25 (45)
Nowshera	18 (75)	6 (66.7)	6 (25)	3 (33.3)	-	-	-	-	24 (72.7)	9 (27.3)
Peshawar	39 (90.7)	30 (75)	3 (7)	5 (12.5)	1 (2.3)	3 (7.5)	-	2 (5)	43 (52)	40 (48)
Swabi	22 (91.7)	12 (80)	2 (8.3)	3 (20)	-	-	-	-	24 (61.5)	15 (38.5)
Swat	22 (78.6)	15 (68.2)	4 (14.3)	5 (22.7)	1 (3.6)	1 (4.5)	1 (3.6)	1 (4.5)	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The figures in the above table suggest that the majority of the respondents both rural and urban areas in the overall districts perspective, were of the opinion to the tune of 96 % rural and 95 % urban that having a good job plays a very important role in the quality of life and well-being of individuals.

### 5.2.43 Importance of a good standard of living in quality of life

To know how important is standard of living in the quality of life?, this question was asked. The responses are given in the table below;

**Table No. 5.43 Importance of a good standard of living in quality of life**

Districts	Very Important		Important		Neutral		Not Important		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	7 (43.8)	9 (75)	9 (56.2)	3 (25)	- -	- -	- -	- -	16 (57)	12 (43)
Bannu	9 (69.2)	4 (33)	3 (23)	3 (25)	1 (7.7)	3 (25)	- -	2 (16.7)	13 (52)	12 (48)
Charsadda	24 (100)	14 (100)	- -	- -	- -	- -	- -	- -	24 (0)	14 (0)
D.I.K	14 (70)	6 (46)	5 (25)	7 (53.8)	1 (5)	- -	- -	- -	20 (60.6)	13 (39.4)
Haripur	12 (80)	6 (67)	3 (20)	2 (22)	- -	1 (11)	- -	- -	15 (62.5)	9 (37.5)
Kohat	11 (78.6)	6 (75)	3 (21.4)	2 (25)	- -	- -	- -	- -	14 (63.6)	8 (36.4)
L.Deer	10 (59)	11 (92)	5 (29)	1 (8)	1 (6)	- -	1 (6)	- -	17 (58.6)	12 (41.4)
Mansehra	11 (45.8)	11 (68.75)	11 (45.8)	5 (31.25)	1 (4.2)	- -	1 (4.2)	- -	24 (60)	16 (40)
Mardan	27 (87.1)	18 (72)	3 (9.7)	7 (28)	1 (3.2)	- -	- -	- -	31 (55)	25 (45)
Nowshera	10 (41.7)	5 (55.6)	14 (58.3)	4 (44.4)	- -	- -	- -	- -	24 (72.7)	9 (27.3)
Peshawar	38 (88.4)	26 (65)	3 (7)	1 (27.5)	2 (4.7)	2 (5)	- -	1 (2.5)	43 (52)	40 (48)
Swabi	17 (70.8)	10 (66.7)	7 (29.2)	5 (33.3)	- -	- -	- -	- -	24 (61.5)	15 (38.5)
Swat	24 (85.7)	12 (54.5)	3 (10.7)	7 (31.8)	1 (3.6)	2 (9)	- -	1 (4.5)	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows that the majority of the respondents both rural and urban in the research districts are of the view that a good standard of living translates into a good quality of life thereby being important for quality of life and well-being. Overall rural respondents up to 96 % and urban 93 % believe in a good standard of living to be important for quality of life.

### 5.2.44 Importance of a good standard of accommodation in the quality of life

To know the importance of a standard accommodation in the quality of life, this question was included in the questionnaire. The responses are given in the table below;

**Table No. 5.44 Importance of a good standard of accommodation in the quality of life**

Districts	v.imp		Important		Neutral		Not important		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	9 (56.2)	8 (61.7)	-	2 (16.7)	2 (12.5)	2 (16.7)	5 (31.2)	-	16 (57)	12 (43)
Bannu	7 (53.8)	4 (33)	5 (38.5)	3 (25)	-	5 (41.7)	1 (7.7)	-	13 (52)	12 (48)
Charsadda	33 (95.8)	14 (100)	1 (4.2)	-	-	-	-	-	24 (63)	14 (37)
D.I.K	10 (50)	10 (77)	7 (35)	2 (15.4)	3 (15)	1 (7.7)	-	-	20 (60.6)	13 (39.4)
Haripur	12 (80)	6 (67)	3 (20)	2 (22)	-	1 (11)	-	-	15 (62.5)	9 (37.5)
Kohat	9 (64.3)	5 (62.5)	5 (35.7)	1 (12.5)	-	-	-	2 (25)	14 (63.6)	8 (36.4)
L.Deer	10 (59)	11 (92)	6 (35)	1 (8)	1 (6)	-	-	-	17 (58.6)	12 (41.4)
Mansehra	12 (50)	12 (75)	9 (38)	3 (18.75)	2 (8.3)	2 (12.5)	1 (4.2)	-	24 (60)	16 (40)
Mardan	26 (83.9)	22 (88)	3 (9.7)	7 (28)	1 (3.2)	-	1 (3.2)	-	31 (55)	25 (45)
Nowshera	9 (37.5)	4 (44.4)	15 (62.5)	5 (55.6)	-	-	-	-	24 (72.7)	9 (27.3)
Peshawar	40 (93)	32 (80)	2 (4.7)	5 (12.5)	1 (2.3)	2 (5)	-	1 (2.5)	43 (52)	40 (48)
Swabi	22 (91.7)	10 (66.7)	2 (8.3)	-	-	1 (6.7)	-	6 (40)	24 (61.5)	15 (38.5)
Swat	22 (78.6)	12 (54.5)	4 (14.3)	6 (27.3)	2 (7.1)	2 (9)	-	2 (9)	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows that at the overall districts level both urban and rural taken together the respondents are of the view that a good standard accommodation is important for quality of life and well-being. The rural respondents to the tune of 92 % and the urban 89 % believe to have quality of life accommodation of a good standard is a must.

### 5.2.45 Importance of a good family life in the quality of life

Family life plays important role in the quality of life. To know how important it is in the quality of life, this question was asked from the respondents. The responses are given in the table below;

**Table No. 5.45 Importance of a good family life in the quality of life**

districts	v.imp		Imp		Neutral		Not imp		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	6 (37.5)	7 (58.3)	10 (62.5)	5 (41.7)	-	-	-	-	16 (57)	12 (43)
Bannu	7 (53.8)	2 (16.7)	5 (38.5)	5 (41.7)	-	3 (25)	1 (7.7)	2 (16.7)	13 (52)	12 (48)
Charsadda	24 (100)	13 (92.8)	-	-	-	-	-	1 (7.1)	24 (63)	14 (37)
D.I.K	8 (40)	11 (84.6)	11 (55)	2 (15.4)	-	-	1 (5)	-	20 (60.6)	13 (39.4)
Haripur	12 (80)	7 (78)	3 (20)	1 (11)	-	1 (11)	-	-	15 (62.5)	9 (37.5)
Kohat	10 (71.4)	6 (75)	4 (28.6)	1 (12.5)	-	-	-	1 (12.5)	14 (63.6)	8 (36.4)
L.Deer	12 (71)	11 (92)	4 (23.5)	1 (8)	1 (6)	-	-	-	17 (58.6)	12 (41.4)
Mansehra	14 (58.3)	14 (87.5)	8 (33)	2 (12.5)	2 (8.4)	-	-	-	24 (60)	16 (40)
Mardan	25 (80.6)	22 (88)	5 (61)	3 (12)	-	-	1 (3.2)	-	31 (55)	25 (45)
Nowshera	11 (45.8)	4 (44)	13 (54.2)	5 (55.6)	-	-	-	-	24 (72.7)	9 (27.3)
Peshawar	37 (86)	30 (75)	6 (14)	7 (17.5)	-	1 (2.5)	-	2 (5)	43 (52)	40 (48)
Swabi	22 (91.7)	11 (73.7)	2 (8.3)	4 (26.7)	-	-	-	-	24 (61.5)	15 (38.5)
Swat	25 (89.3)	11 (50)	3 (10.7)	9 (41)	-	1 (4.5)	-	1 (4.5)	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows that throughout the districts under discussion the respondents are of the view that a good family life is imperative for quality of life and well-being. 98 % rural and 94 % urban respondents believe having a good family life is important for quality of life.

### 5.2.46 Importance of a good health in the quality of life

To know whether good health plays important role in the quality of life of the respondents, this question was asked from the respondents. The responses are given in the table below;

**Table No. 5.46 Importance of good health in the quality of life**

districts	v.imp		Imp		Neutral		Not important		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	12 (75)	10 (83.3)	4 (25)	2 (16.7)	-	-	-	-	16 (57)	12 (43)
Bannu	9 (69.2)	3 (25)	2 (15.4)	4 (33)	1 (7.7)	4 (33)	1 (7.7)	1 (8.3)	13 (52)	12 (48)
Charsadda	23 (95.8)	14 (100)	1 (4.2)	-	-	-	-	-	24 (63)	14 (37)
D.I.K	15 (75)	13 (100)	3 (15)	-	-	-	2 (10)	-	20 (60.6)	13 (39.4)
Haripur	12 (80)	7 (78)	3 (20)	1 (11)	-	1 (11)	-	-	15 (62.5)	9 (37.5)
Kohat	12 (85.7)	7 (87.5)	2 (14.3)	1 (12.5)	-	-	-	-	14 (63.6)	8 (36.4)
L.Deer	13 (76.5)	11 (92)	2 (12)	1 (8)	2 (12)	-	-	-	17 (58.6)	12 (41.4)
Mansehra	17 (71)	16 (100)	5 (21)	-	2 (8.3)	-	-	-	24 (60)	16 (40)
Mardan	29 (93.5)	21 (84)	2 (6.5)	4 (16)	-	-	-	-	31 (55)	25 (45)
Nowshera	12 (50)	5 (55.6)	12 (50)	4 (44.4)	-	-	-	-	24 (72.7)	9 (27.3)
Peshawar	41 (95.3)	30 (75)	2 (4.7)	6 (15)	-	2 (5)	-	1 (2.5)	43 (52)	40 (48)
Swabi	21 (87.5)	13 (86.7)	3 (12.5)	2 (13.3)	-	-	-	-	24 (61.5)	15 (38.5)
Swat	26 (92.9)	13 (59)	2 (7.1)	5 (22.7)	-	3 (13.6)	-	1 (4.5)	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table shows responses of individuals for importance of health in the quality of life. An almost unanimous majority of 96 % respondents places health as being very important for a good quality of life in both the rural and urban areas together, while a 98 % rural and 94 % urban respondents taken separately relate the same opinion.

### 5.2.47 Importance of a good social life in the quality of life

Social life plays important role in the quality of life. To know whether it is important or not to the respondents, this question was included in the questionnaire. The responses are given in the table below;

**Table No. 5.47 Importance of a good social life in the quality of life**

Districts	V.imp		Imp		Neutral		Not imp		Total	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Abbotabad	9 (56.2)	9 (75)	6 (37.5)	3 (25)	-	-	1 (6.2)	-	16 (57)	12 (43)
Bannu	10 (76.9)	2 (16.7)	3 (23)	2 (16.7)	-	6 (50)	-	2 (16.7)	13 (52)	12 (48)
Charsadda	23 (95.8)	14 (100)	1 (4.2)	-	-	-	-	-	24 (63)	14 (37)
D.I.K	13 (65)	9 (69)	7 (35)	4 (30.8)	-	-	-	-	20 (60.6)	13 (39.4)
Haripur	9 (60)	6 (67)	6 (40)	2 (22)	-	1 (11)	-	-	15 (62.5)	9 (37.5)
Kohat	8 (57)	8 (100)	6 (43)	-	-	-	-	-	14 (63.6)	8 (36.4)
L.Deer	10 (59)	11 (92)	6 (35)	1 (8)	-	-	1 (6)	-	17 (58.6)	12 (41.4)
Mansehra	11 (45.8)	10 (62.5)	10 (41.7)	6 (37.5)	-	-	3 (12.5)	-	24 (60)	16 (40)
Mardan	28 (90.3)	17 (68)	3 (9.7)	7 (28)	-	1 (4)	-	-	31 (55)	25 (45)
Nowshera	9 (37.5)	3 (33.3)	15 (62.5)	6 (66.7)	-	-	-	-	24 (72.7)	9 (27.3)
Peshawar	39 (90.7)	27 (67.5)	3 (7)	9 (22.5)	1 (2.3)	2 (5)	-	2 (5)	43 (52)	40 (48)
Swabi	20 (83.3)	11 (73.3)	3 (12.5)	4 (26.7)	1 (4.2)	-	-	-	24 (61.5)	15 (38.5)
Swat	22 (78.6)	12 (54.5)	2 (7.1)	7 (31.8)	1 (3.6)	3 (13.5)	3 (10.7)	-	28 (56)	22 (44)

(Source: Survey Results 2014)

(The value in parenthesis is in %age)

The above table suggests that a large majority of the respondents clearly place importance on having a social life being important for a good quality of life and well-being. More than 94 % respondents both rural and urban all over the districts believe social life is an important ingredient to having a good quality of life.

### 5.3 Regression Analysis

Regression analysis is applied to the data to analyze the factors affecting quality of life in the districts. The model is estimated for rural and urban areas of each district and the results are tabulated.

### 5.3.1 Factors affecting quality of life in Abbotabad

The table below shows the results of the regression analysis for Abbotabad;

**Table 5.48 Estimation of quality of life in district Abbotabad**

Variables	Rural			Urban			Overall		
	Coefficient	T	Sig	Coefficient	T	Sig	Coefficient	T	Sig
Constant	6.002	4.191	.004	7.110	2.263	.109	4.594	3.53	.002
MLC	.374	2.851	.046	1.201	2.51	.029	.405	7.78	.000
PAQ	.140	35.001	.000	-.321	-1.293	.287	.211	4.05	.005
HAP	-.485	-1.931	.095	-.043	-.226	.836	-.188	-1.12	.274
PD	.179	2.112	.073	.239	4.979	.005	.215	3.06	.006
PS	.242	2.987	.023	.343	7.795	.000	.111	2.77	.036
GBR	-.018	-.138	.894	-.687	-1.908	.152	-.081	-.63	.535
IPRSC	-.147	-.300	.773	.137	7.210	.007	.222	3.41	.041
NLE	1.418	3.328	.013	-2.590	-3.323	.045	-1.171	-3.63	.002
R <sup>2</sup>	0.886			0.918			0.729		
Adj R <sup>2</sup>	0.755			0.699			0.614		
S.E of estimate	21455			.18707			.24418		
F-Statistic	6.771			4.186			6.380		
Sig F	.010			0.133			0.000		
D.W	2.29			1.549			1.784		

Source: Survey results 2014

The table above shows that material living conditions (MLC) is positively related to quality of life in rural areas (0.374) as well as in urban areas (1.201). this means that other things remain the same, if the material living conditions of a person improves, the person's quality of life will improve and vice versa. The coefficient is significant in both the urban areas and the rural areas. Productive Activity and Quality (PAQ) is positively related (0.140) in the rural areas of the district. The coefficient is significant at 0.01 levels of significance. However, in the urban area of the district, this variable shows negative relation (-0.321) but the coefficient is not significant. The variable Health Access and Perception (HAP) is negatively related to the quality of life in all the three areas of the district. This means that any improvement in the health access

and perception of own health will reduce the quality of life of a person. The coefficient is significant only in the rural areas and not in the urban areas of the district. Personal development (PD) is positively related to the quality of life in all the three areas of the district that is rural, urban and combine. This means that other things remain the same personal development leads to enhance the quality of life. The coefficient of the personal development is significant in all the three areas of the district. Personal Safety (PS) and security is directly affecting the quality life of the household. Other things remaining the same the more secure a person is, the more he will be satisfied with his life and hence greater quality of life and vice versa. The coefficient of this variable is significant in all the areas of the district. Governance and Basic Rights (GBR) is negatively related to the quality of life in all the three areas. However, the coefficient is not significant in all the areas. Inter-Personal Relation and Social Cohesion (IPRSC) is negatively related (-.147) to quality of life in the rural areas of district Abbotabad. And the coefficient is not significant. However, in urban areas and for overall district, the results are opposite. Inter-Personal Relation and Social Cohesion (IPRSC) is positively related to quality of life in the rural areas of district and the coefficient of the variable is significant. Natural and Living Environment (NLE) is positively related (1.418) in the rural areas of the district to quality of life. However, this relation is negative in the urban areas of the district as well as in the overall district level. The coefficient is significant in all the three areas of the district.

Looking to the coefficient of determination ( $R^2$ ) it can be seen that the model is good fit in all the the three areas (0.886 for rural, 0.918 for urban and 0.729 for combine) the F-statistics shows that the overall model is significant at 1% level of significance in the rural areas and combine but not significant in the urban areas of the district. The DW values for all the three areas show that there is no autocorrelation in the model.

### 5.3.2 Factors affecting quality of life in Bannu

The table below shows the results of the regression analysis for Bannu;

**Table 5.49 Estimation of quality of life in district Bannu**

Variables	Rural			Urban			Overall		
	Coefficient	T	Sig	Coefficient	T	Sig	Coefficient	T	Sig
Constant	3.024	1.067	.346	1.836	1.427	.249	2.306	1.426	.173
MLC	1.106	3.331	.001	-.534	-2.449	.092	.198	8.250	.000
PAQ	.382	3.410	.020	.303	3.695	.005	-.010	-.035	.972
HAP	-.336	-.549	.612	.297	5.210	.001	.221	3.298	.019
PD	-.038	-.094	.930	.207	3.261	.047	.147	4.083	.004
PS	.240	3.157	.029	.222	5.692	.001	.335	4.785	.009
GBR	-.336	-.786	.476	.427	3.416	.024	-.051	-.223	.826
IPRSC	-.132	-.114	.915	.583	2.859	.065	-.022	-.070	.945
NLE	-.137	-.339	.751	-1.269	-4.979	.016	-.154	-.727	.478
R <sup>2</sup>	0.504			0.957			0.266		
Adj R <sup>2</sup>	-0.488			0.841			-0.100		
S.E of estimate	0.42806			0.15322			0.39601		
F-Statistic	0.508			8.289			0.727		
Sig F	0.808			0.55			0.667		
D.W	1.774			1.868			1.913		

Source: Survey results 2014

Looking at the results for district Bannu, Other things remaining the same Material Living Conditions (MLC) is positively related (1.106) to Quality of Life (QoL) in the rural areas and the overall district (.198); with the coefficients also being significant for the said areas at 1% level of significance. While MLC is negatively related to QoL in urban areas(-.534), meaning better material conditions leads to lower QoL and vice versa; however the coefficient is not significant for the area. Productive Activity and Quality (PAQ) is positively related to QoL in both rural and urban areas of the district where the coefficients are also significant at 1% level of significance. This means that other things remaining the same, better employment status and work-life environment leads to better QoL and vice versa. However in the overall district context there is a negative relation between PAQ and QoL but the coefficient is not significant (.972). Health Access and Perception is negatively related to QoL (-.336) in the rural areas of

the district but the coefficient is not significant. While in the urban areas and in the overall context of the district HAP is positively related to QoL (.279) and (.221) respectively *ceteris paribus*; meaning better access to health and a better self perceived health means having a better quality of life and vice versa. The coefficients are also significant at 1 percent levels of significance in both areas.

Personal Development (PD) is negatively related to QoL in the rural areas (-.038) meaning better education levels and satisfaction with own education translates into lower QoL other things remaining the same; the coefficient of the variable is not significant for the rural areas (.930). There is however a positive relationship (.207) and (.147) respectively in the urban and overall district context between PD and QoL and the coefficients for both areas are also significant at 1% level of significance. Personal Safety (PS) has a positive relation with QoL in the rural and urban areas and also at the overall district level. The coefficients are also significant at 1% level of significance for all the areas meaning that other things remaining the same if personal safety declines so does the QoL and vice versa. Governance and Basic Rights (GBR) is negatively related to QoL (-.336) in the rural areas of the district but the coefficient is not significant. However in the urban areas as well as the overall context a positive relation between GBR and QoL is observed depicting if there is an improvement in GBR the QoL of the people would also rise *ceteris paribus*. The coefficient is significant (.024) for the urban areas but not significant for the overall rural and urban areas combined (.826). Inter Personal Relations and Social Cohesion (IPRSC) other things remaining the same has a negative relation with QoL in the rural areas and also in the overall district context with the coefficients being not significant in both the cases (.915) and (.945) respectively. At the urban level in district Bannu, there is a positive relation between IPRSC and QoL having a significant coefficient, meaning more social interaction and cohesion results in better QoL *ceteris paribus* and vice versa. Natural and Living Environment (NLE) for district Bannu is negatively related to QoL in all three areas viz: rural, urban and both areas combined. This would mean better NLE translate into lower QoL and vice versa, other things remaining the same. However the coefficients are not significant for the rural and overall district while it is significant at 1 percent levels of significance in the urban areas (.016). The coefficient of determination  $R^2$  in all three areas is (.504), (.957) and (.266) showing the model is a good fit. The F-statistic is low apart from the urban areas of district

Bannu where the significance level is higher than at both the rural and overall district level. The Durban-Watson (DW) values show there is no autocorrelation between the variables in the model.

### 5.3.3 Factors affecting quality of life in Charsadda

The table below shows the results of the regression analysis for Charsadda;

**Table 5.50 Estimation of quality of life in district Charsadda**

Variables	Rural			Urban			Overall		
	Coefficient	T	Sig	Coefficient	T	Sig	Coefficient	T	Sig
Constant	4.261	3.346	.004	.759	.577	.589	2.792	3.510	.001
MLC	-.076	-.176	.863	.437	11.205	.000	.207	12.937	.000
PAQ	.328	2.288	.037	-.155	-.492	.643	.231	1.911	.066
HAP	-.035	-.193	.849	.229	19.083	.000	.033	.236	.815
PD	.221	3.069	.019	.117	1.219	.277	.133	1.804	.082
PS	-.058	-.314	.758	.399	2.375	.061	.280	2.456	.087
GBR	-.129	-.584	.568	-.089	-.407	.701	-.016	-.113	.911
IPRSC	.354	3.687	.086	-.374	-1.113	.316	-.224	-.987	.332
NLE	-.939	-2.174	.046	.739	14.436	.000	-.142	-.539	.594
R <sup>2</sup>	0.447			0.736			0.427		
Adj R <sup>2</sup>	0.153			0.313			0.269		
S.E of estimate	0.24814			0.19282			0.23653		
F-Statistic	1.518			1.741			2.702		
Sig F	0.231			0.280			0.024		
D.W	2.118			1.920			2.118		

Source: Survey results 2014

For district Charsadda the results show that other things remaining the same Material Living Conditions (MLC) is negatively related (-.076) to QoL in the rural areas but the coefficient of the variable is not significant (.863), while it is both positively related to QoL and also its coefficient significant for the urban areas and the overall district context meaning better material conditions mean higher QoL in the rural areas and overall dist level and vice versa. For Productive Activity and Quality (PAQ) a

positive relation to QoL is observed (.328) in the rural areas and in the overall district context (.231) which means that other things remaining the same improvement in work status and work-life quality leads to improvement in QoL; the variable's coefficient is also significant (.037) in the rural and (.066) in the overall district context. However at the urban level PAQ has a negative relation with QoL (-.155) but the coefficient is not significant. The variable Health Access and Perception (HAP) is negatively (-.035) related to QoL in the rural areas of district Charsadda but the coefficient of the variable is not significant(.849).While in the urban areas and in the overall district context HAP is positively related to QoL(.229) and (.033) respectively meaning better health access and perception of own health translates into improvement in QoL *ceteris paribus*.The coefficient for the overall district combined is however not significant(.815). For Personal Development (PD), it is positively related to QoL in all three areas i.e rural (.221) urban (.117) and overall district (.133) with the coefficients being only significant at the rural level; meaning betterment in education levels will mean higher QoL *ceteris paribus*. Personal Safety (PS) has a positive relation with QoL for the urban areas (.399) and in the overall district level (.280). While it is negatively related to QoL in the rural areas of district Charsadda (.058) but its coefficient is not significant. Governance and Basic rights (GBR) has a negative relation with QoL in all three areas i.e rural (-.129), urban (-.089), and overall (-.016), meaning any improvement in governance and participation would result in declining QoL. However all the coefficients are not significant for all the areas. Inter-Personal Relations and Social Cohesion (IPRSC) apart from the rural areas (.354), has a negative relation with QoL in the urban areas(-.374) and overall district( -.224).While all the coefficients are not significant.Therefore , other things remaining the same for the rural areas of district Charsadda improvement in social relationships and reliance would mean higher QoL and vice versa; however in the urban and in the over all district context a deterioration in social relationships and reliance would result in better QoL for Charsadda *ceteris paribus*. For the variable Natural and Living environment (NLE), with the exception of the urban areas where a positive relationship between NLE and QoL exists (.739) depicting a higher QoL when improvement in environment occurs; the rural and overall district level shows a negative relationship (-.939) and (-.142) respectively, however the coefficient is not significant for the overall district (.594), but is significant for the rural areas of the district. The coefficient  $R^2$  for all the areas i.e rural (.447), urban (.736) and overall

district (.427) show the model is a good fit. The F- statistic shows that the model is significant at the overall district level while it is not significant for the rural and urban areas. The DW values suggest that there is no autocorrelation in the model.

#### 5.3.4 Factors affecting quality of life in D.I. Khan

The table below shows the results of the regression analysis for D.I. Khan;

**Table No. 5.51 Estimation of quality of life in district D.I.Khan**

Variables	Rural			Urban			Overall		
	Coefficient	T	Sig	Coefficient	T	Sig	Coefficient	T	Sig
Constant	3.767	2.680	.021	-1.326	-.408	.704	1.956	1.483	.151
MLC	.446	1.496	.163	.335	4.135	.005	.494	1.832	.079
PAQ	.945	2.473	.031	.390	7.090	.000	.404	13.466	.000
HAP	-.228	-.967	.355	.556	3.633	.007	-.068	-.313	.757
PD	-.105	-1.014	.332	.742	4.313	.031	.325	3.421	.002
PS	.299	2.292	.043	.106	3.028	.091	.328	2.620	.015
GBR	-.493	-2.871	.015	-.057	-.151	.887	-.242	-1.615	.119
IPRSC	-.794	-2.642	.023	.498	3.276	.004	-.190	-.684	.501
NLE	.201	4.568	.008	-.130	-.189	.860	.325	2.778	.048
R <sup>2</sup>	0.741			0.608			0.583		
Adj R <sup>2</sup>	0.552			-0.176			0.444		
S.E of estimate	0.28129			0.32327			0.32885		
F-Statistic	3.926			0.776			4.195		
Sig F	0.020			0.649			0.003		
D.W	1.875			1.929			2.199		

Source: Survey results 2014

Looking at the table above for Dera Ismail Khan (DIK) the Material Living conditions (MLC) for the rural, urban and overall results show a positive relationship (.446), (.335) and (.494) respectively with the Quality of Life (QoL) signifying that an improvement in material living conditions would result in better Quality of life ceteris paribus. The coefficients are significant for both the urban areas and in the overall district context, barring for the rural areas which is not significant. The variable Productive Activity and Quality (PAQ) is also positively related to QoL in district DIK and all the coefficients are also significant at 1% level of significance (.031), (.000) and (.000) respectively. This means that work status and quality of work and

related to QoL for the urban areas (-.130) suggesting better natural and built environment deteriorates QoL *ceteris paribus*. However the coefficient for the variable for the urban areas is not significant (.860). The coefficient of determination  $R^2$  for the rural (.741), urban (.608) and overall areas (.583) of district DIK show the model is a good fit. The F-statistic is significant at 1 percent levels of significance for the rural and overall district level showing the model is a good fit in those areas while for the urban areas the F-statistic is not significant. Durban Watson (DW) values for all the three areas suggest there is no autocorrelation in the model.

### 5.3.5 Factors affecting quality of life in Haripur

The table below shows the results of the regression analysis for Haripur;

Table No. 5.52 Estimation of quality of life in district Haripur

Variables	Rural			Urban			Overall		
	Coefficient	T	Sig	Coefficient	T	Sig	Coefficient	T	Sig
Constant	4.095	1.156	.292	7.371	1.169	.450	7.565	1.647	.120
MLC	.401	9.113	.000	.214	7.925	.000	1.925	7.156	.000
PAQ	-.200	-.440	.675	1.269	2.632	.019	-.582	-1.118	.281
HAP	.353	11.767	.001	2.596	2.837	.040	.001	.002	.998
PD	.134	2.161	.039	-1.257	-1.217	.438	.396	10.703	.000
PS	-.108	-.619	.559	1.230	36.176	.000	.181	2.784	.006
GBR	-.023	-.078	.940	-.905	-1.112	.466	.218	2.158	.060
IPRSC	.242	3.184	.043	3.083	4.721	.003	.401	3.260	.030
NLE	-.397	-.404	.700	-12.543	-2.162	.276	-.600	-.424	.678
$R^2$	0.394			0.957			0.468		
Adj $R^2$	-0.414			0.655			0.185		
S.E of estimate	0.28334			0.32809			0.50791		
F-Statistic	0.488			3.171			1.652		
Sig F	0.829			0.408			0.192		
D.W	2.032			2.306			1.961		

Source: Survey results 2014

In the table above the variable Material Living Conditions (MLC) has a positive relation with Quality of Life (QoL) in the rural (.401) and urban (.214) areas of district Haripur where the coefficients are also significant at 1% level of significance;

however for the overall district MLC is negatively related to QoL (-1.923) and its coefficient is also significant at 1% level of significance. Meaning for the rural and urban areas any improvement in material living conditions would translate into better quality of life other things remaining the same but for the overall district context it would mean the opposite *ceteris paribus*. Productive Activity and Quality (PAQ) has a negative relation with QoL in the rural areas and overall district context (-.200) and (-.582) respectively having both coefficients as not significant (.675) and (.981) respectively. However in the urban areas of the district Haripur PAQ has a positive relation with QoL which means that work status and work-life quality affects quality of life in terms of increasing it if it gets better other things remaining the same and vice versa. Health Access and Perception (HAP) has a positive relation with QoL in all three areas i.e rural, urban, and overall district (.353), (2.596) and (.001) respectively and except for overall district the rural and urban coefficients are significant at 1 percent levels of significance. This signifies that increasing health access and positive perception of one's own health increases quality of life *ceteris paribus*. For district Haripur the variable Personal Development (PD) is positively related to Quality of Life in rural areas (.134) and overall district context (.396) where the coefficients of the variable are also significant at 1% level of significance; however in the urban areas there exists a negative relation between PD and QoL (-1.257) but the coefficient is not significant. Therefore other things remaining the same better education of the individual and better perception of one's own education would result in higher QoL and vice versa. Personal Safety (PS) has a positive relation with QoL in the urban areas (1.230) and overall district combined (.181) where the coefficient is significant for both the areas; however for the rural areas of district Haripur personal safety has a negative relation with QoL (-.108) but the coefficient is not significant. These results translate as increase in sense of security in terms of proximity to security facility or perception of security would increase QoL for the urban areas as well as for the overall district and vice versa *ceteris paribus*. Governance and Basic rights (GBR) is negatively related to Quality of Life in the rural and urban areas of district Haripur (-.023) and (-.905) respectively, however the coefficients are not significant (.940) and (.466) respectively. For the overall district combined the variable GBR is positively related to QoL (.218) with the coefficient being significant too (.060); meaning better public services, trust in governance and involvement would result in better quality of life other things remaining the same.

Inter-Personal Relations and Social Cohesion (IPRSC) for district Haripur is positively related to Quality of Life at all three areas i.e rural (.242), urban (3.083) and overall district combined (.401), with all coefficients of the variable being significant at 1 percent levels of significance. This means that more social interaction and reliance would result in better quality of life *ceteris paribus*. Natural and Living Environment (NLE) shows a negative relation in all areas i.e rural (-.397), urban (-12.543) and overall district haripur (-.600). However all coefficients for all areas are not significant i.e (.700), (.276) and (.678) respectively. These results indicate that an improvement in natural environment (reduction in pollution) and built environment would reduce QoL other things remaining the same. The coefficient of determination  $R^2$  for all the areas rural (.394), urban (.957) and overall district combined (.468) show the model is a good fit. The F- statistic is however not significant for all three areas. The Durban Watson (DW) values for all areas rural, urban and combined show there is no autocorrelation in the model.

### 5.3.6 Factors affecting quality of life in Kohat

The table below shows the results of the regression analysis for Kohat;

**Table No. 5.53 Estimation of quality of life in district Kohat**

Variables	Rural			Urban			Overall		
	Coefficient	T	Sig	Coefficient	T	Sig	Coefficient	T	Sig
Constant	1.993	1.646	.161	-.046	-3.220	.000	2.053	2.441	.030
MLC	.288	3.600	.004	1.362	2.060	.000	.683	1.902	.080
PAQ	-.590	-1.296	.252	2.201	3.488	.003	-.584	-1.643	.124
HAP	.365	5.983	.004	1.080	2.200	.000	.433	14.931	.000
PD	.053	.303	.774	-.056	2.074	.043	.156	2.229	.074
PS	.141	2.014	.046	-1.226	-1.966	.000	-.168	-1.197	.253
GBR	-.131	-.418	.694	.301	7.699	.000	-.273	-.998	.336
IPRSC	1.454	2.764	.013	.874	9.298	.000	.956	2.030	.063
NLE	-.249	-.760	.481	.103	2.050	.000	.325	4.514	.004
$R^2$	.618			1.000			.586		
Adj $R^2$	.007			1.000			.331		
S.E of estimate	.31511			.000			.32654		
F-Statistic	1.011			.000			2.299		
Sig F	.520			.000			.088		
D.W	1.989			1.745			1.727		

Source: Survey results 2014

The Material Living Conditions (MLC) for district Kohat in all three areas is positively related to Quality of Life (QoL) being (.288) in the rural (1.362) in the urban and (.683) in the overall and significant at 1% level of significance in the rural and urban areas and significant at 5% in the overall district combined. This means that improvement in the MLC like income, housing, food clothing etc leads to better quality of life other things remaining the same and vice versa. Productive Activity and Quality (PAQ) for rural areas (-.590) and overall district combined (-.584) is negatively related to Quality of Life but the coefficients of the variable are not significant; whereas in the urban areas it has a positive relationship with QoL (1.990) and the coefficient is also significant at 1 percent levels of significance which shows that betterment in nature of work and work-life balance leads to a higher Quality of life *ceteris paribus*. Health Access and Perception (HAP) has a positive relation with the QoL for district Kohat in all three areas: rural (.365), urban (1.080) and overall district context (.433). The coefficients are also significant for all three areas at 1 percent levels of significance showing that as access to health and self health perception improves so does the Quality of Life and vice versa other things remaining the same. Personal Development (PD) variable for rural areas is positively related to QoL (.053) but the coefficient is not significant, whereas it is negatively related to QoL in the urban (-.056) and overall district context (-.168) where the coefficient of the variable is significant at 1 percent levels of significance for the rural areas and not significant at the overall district level combining the rural-urban areas. These results mean that increase in education levels and better perception of one's education results in better quality of life in the rural areas of district Kohat *ceteris paribus* but in the urban and overall district context the opposite situation prevails other things remaining the same. Personal Safety (PS) too is only positively related to QoL for district Kohat in the rural areas while it has a negative relation with QoL in the urban and overall district (-1.226) and (-.168) respectively; meaning that for district Kohat more proximity to police services and improvement in one's level of feeling safe increases QoL in the rural areas other things remaining the same but has an opposite affect for the urban and overall areas, however the coefficient is only significant for the urban areas. In the above table, Governance and Basic Rights (GBR) for district Kohat has a positive relation to QoL in the urban areas (.301), but has a negative relation to QoL in the rural and overall district context (-.131) and (-.273) respectively. This translates as any improvement in provision of government services,

trust in them and involvement in political processes improves Quality of Life in the urban areas of district Kohat while any improvement leads to deterioration in QoL in the rural and overall district combined, other things remaining the same. However the coefficients of the variable are not significant for the rural and overall district while the coefficient is significant at 1 percent levels of significance at the urban level. Inter-Personal Relations and Social Cohesion (IPRSC) is positively related to QoL in all three areas i.e. rural (1.454), urban (.874) and overall combined (.956); meaning that for all three areas in district Kohat an improvement in social interactions with family, friends, neighbors etc and reliance therein improves QoL and vice versa other things remaining the same. The coefficients are also significant at 1 and 5 percent levels of significance for the rural/urban and overall level respectively. The table shows that for the variable Natural and Living Environment (NLE) there is a positive relation between NLE and Quality of Life for the urban areas (.103) and overall district of Kohat (.325) while it is negatively related to QoL for the rural areas (-.249). However the coefficient is not significant for the rural areas (.103); while the coefficient is significant for both the urban and overall district at 1 percent levels of significance meaning that any improvement in the natural environment in terms of reduction in pollution etc and provision of convenience in terms of built environment would lead to increase in QoL in the urban areas and in the overall district Kohat (rural-urban combined). The coefficient of determination  $R^2$  shows that the model is a good fit in all areas i.e rural (.618), urban (1.00) and overall district (.586). The F-statistic is significant at the urban and overall district level. The Durbin-Watson (DW) values show that there is no autocorrelation for all the areas i.e rural, urban and combined in the model.

### 5.3.7 Factors affecting quality of life in Lower Dir

The table below shows the results of the regression analysis for Lower Dir;

**Table 5.54 Estimation of quality of life in district Lower Dir**

Variables	Rural			Urban			Overall		
	Coefficient	T	Sig	Coefficient	T	Sig	Coefficient	T	Sig
Constant	3.207	2.256	.054	-1.116	-.650	.562	1.574	2.009	.058
MLC	.333	3.872	.013	.577	4.243	.007	.448	2.502	.066
PAQ	-.008	-.034	.974	-.089	-.438	.691	.015	.111	.913
HAP	.185	2.890	.051	.695	2.556	.079	-.004	-.028	.978
PD	.313	4.347	.007	.279	11.160	.000	.331	2.970	.008
PS	.116	2.100	.063	.546	3.212	.027	.060	.613	.547
GBR	.004	.022	.983	-.824	-2.330	.102	.047	.408	.688
IPRSC	.160	2.352	.042	1.511	3.730	.034	.629	2.744	.013
NLE	-.307	-1.294	.232	.553	4.182	.009	-.141	-.859	.401
R <sup>2</sup>	.579			.921			.576		
Adj R <sup>2</sup>	.158			.711			.406		
S.E of estimate	.33739			.21643			.29856		
F-Statistic	1.375			4.380			3.396		
Sig F	.332			.126			.013		
D.W	1.825			2.122			1.735		

Source: Survey results 2014

In the above table Material Living Conditions (MLC) is positively related to Quality of Life in all areas i.e rural (.333), urban (.577) and rural –urban combined for district of Lower Dir (.448).The coefficients of the variable are significant at 1 percent level of significance for the rural and urban areas and at 5 percent level of significance at overall district level. These results show that an improvement in income quality of housing and type of tenancy, food ,clothing recreation, availability of public services, ability to make ends meet etc leads to improvement in Quality of Life and versa other things remaining the same. Productive Activity and Quality (PAQ) is negatively related to QoL in the rural and urban areas (-.008) and (-.089) respectively; whereas it is positively related to QoL in the overall district context (.015). These results show that work status and work-life balance and quality improvement decreases quality of life in the rural and urban areas of district Lower Dir and vice versa other things remaining the same. While for the overall district combined rural-urban areas this

improvement increases QoL *ceteris paribus*. However the coefficients are not significant in all areas i.e. rural, urban and overall district level.

In the table Health Access and Perception (HAP) for district Lower Dir has a positive relation with QoL in the rural and urban areas but a negative relation to QoL in the overall district level (.185), (.695) and (-.004) respectively. Meaning that reduction in hindrances in accessing health care, reduction in chronic illnesses and increased satisfaction with health services etc, increases quality of life in both the rural and urban areas where the coefficients of the variable are also significant at 5 percent levels of significance. For the overall district level the results are opposite' however the coefficient is not significant. In the above table the results for the variable Personal development (PD) for all three areas show a positive relation between Quality of Life and PD rural (.313), urban (.279) and overall district (.331). Which means that other things remaining the same improvement in level of education and satisfaction with own education results in better QoL for district Lower Dir. The coefficients of the variable for all the areas are also significant at 1 percent levels of significance. Personal Safety (PS) is positively related to QoL in all areas i.e rural (.116), urban (.546) and overall district Lower Dir (.060). Meaning that increased proximity to police facilities and positive perception of one's safety translates into better Quality of Life for residents of Lower Dir and vice versa ,other things remaining the same. The coefficients for the variable are significant at the rural and urban level at 5 and 1 percent levels of significance respectively; however the coefficient is not significant at the overall combined rural-urban level of district Lower Dir. The table shows that for the variable Governance and Basic Rights (GBR) there is a positive relation between GBR and QoL for district dir at the rural and combined rural-urban level but a negative relation at the urban level (-.824). More access to public sevices, better trust and involvement in political processes means better Quality of Life in the rural areas and the combined district level while the opposite relation exists at the urban level; however none of the variable's coefficients are significant. For the variable Inter-Personal Relation and Social Cohesion (IPRSC) the table shows a positive relationship between all the areas i.e. rural (.160), urban (1.511) and overall (.629) and IPRSC for district Lower Dir. Increased social interaction and social reliance leads to increase in Quality of Life and vice versa other things remaining the same. The coefficients of the variable are also significant at

1 percent levels of significance. There is a negative relationship between Natural and Living Environment (NLE) and QoL in the rural areas as well as the overall district level of district Lower Dir (-.307) and (-.141) respectively. There is however a positive relationship between NLE and QoL at the urban level with the coefficient being significant for the urban area at 1 percent levels of significance. The results for the rural and overall district level suggest that improvement in natural environment and built amenities leads to improved QoL and vice versa other things remaining the same. However results indicate the opposite for the rural and overall district but the coefficients are not significant for these areas. The coefficient of determination  $R^2$  is (.579), (.921) and (.576) for rural, urban and overall district, showing the model is a good fit. The F-statistic is significant at the overall district level. The DW values show that there is no autocorrelation in the model.

### 5.3.8 Factors affecting quality of life in Mansehra

The table below shows the results of the regression analysis for Mansehra;

Table No. 5.55 Estimation of quality of life in district Mansehra

Variables	Rural			Urban			Overall		
	Coefficient	T	Sig	Coefficient	T	Sig	Coefficient	T	Sig
Constant	3.757	3.088	.007	3.651	1.250	.258	2.484	2.267	.031
MLC	.606	3.673	.018	.540	3.272	.060	.195	10.263	.000
PAQ	-.488	-1.845	.085	.232	16.291	.000	-.167	-.811	.424
HAP	.137	2.322	.064	-.809	-1.626	.155	.075	.360	.721
PD	.300	2.637	.019	-.196	-.566	.592	.338	3.325	.002
PS	.320	2.791	.014	.796	2.135	.077	.309	3.037	.005
GBR	-.067	-.510	.617	-.498	-1.179	.283	-.167	-1.436	.161
IPRSC	.586	4.924	.003	.455	2.18	.031	.388	12.516	.000
NLE	-.286	-1.359	.194	.940	1.974	.096	-.071	-.383	.704
$R^2$	.608			.635			.516		
Adj $R^2$	.399			.148			.387		
S.E of estimate	.35768			.26483			.37611		
F-Statistic	2.909			1.303			3.996		
Sig F	.036			.384			.003		
D.W	1.819			1.944			1.754		

Source: Survey results 2014

In the above table the results for district Mansehra show that Material Living Conditions (MLC) is positively related to Quality of Life in all three areas i.e Rural (.606), urban (.540) and Total district combining rural and urban area (.195). The coefficients of the variable are also significant at 1% level of significance for the rural and overall district level while it is at 5 percent levels of significance for the urban areas. This means that an improvement in the material living conditions improves the Quality of life and vice versa other things remaining the same. For the variable Productive activity and Quality (PAQ), there is a positive relation in the urban areas (.232) with the QoL but it has a negative relation with quality of life for the rural areas (-.488) and overall district context (-.167). The coefficients are significant for the rural and urban areas with the urban areas at 1 percent levels of significance; the coefficient of the variable is however not significant for the overall district. These results show that in the urban areas work status and work- life quality when improved leads to better quality of life and vice versa ceteris paribus. The rural and overall areas show contrary results. Health Access and Perception (HAP) is positively related to QoL in district Mansehra's rural areas and overall district context while it has a negative relation with QoL for the urban areas (-.809) meaning that increased access to health care and improvement in self perceived health diminishes quality of life other things remaining the same ; however the coefficients of the variable for these areas are not significant except for the rural areas where an increase in HAP means better QoL ceteris paribus. The variable Personal Development (PD) has a positive relation with Quality of Life both in the rural areas (.300) and the overall district context (.338) and the coefficients are also significant at 1 and 5 percent levels of significance respectively meaning that any improvement in the level of education and satisfaction with ones own education results in higher QoL in these areas, other things remaining the same. However for the urban areas contrary results show but the coefficient for the variable is not significant in the urban areas (.592). For district Mansehra the variable Personal Safety (PS) has a positive relation with Quality of Life for all three areas i.e rural (.320), urban (.796) and overall district (rural-urban combined) (.309). The coefficients for the variables in all areas are also significant at 1 percent for rural and total and at 5 for urban areas. These results show that an improvement in personal safety in terms of increased proximity to police services and better perception of own safety results in improved QoL other things remaining the same. Governance and Basic Rights (GBR) has a negative relationship with QoL in

In the above table the results for district Mansehra show that Material Living Conditions (MLC) is positively related to Quality of Life in all three areas i.e Rural (.606), urban (.540) and Total district combining rural and urban area (.195). The coefficients of the variable are also significant at 1% level of significance for the rural and overall district level while it is at 5 percent levels of significance for the urban areas. This means that an improvement in the material living conditions improves the Quality of life and vice versa other things remaining the same. For the variable Productive activity and Quality (PAQ), there is a positive relation in the urban areas (.232) with the QoL but it has a negative relation with quality of life for the rural areas (-.488) and overall district context (-.167). The coefficients are significant for the rural and urban areas with the urban areas at 1 percent levels of significance; the coefficient of the variable is however not significant for the overall district. These results show that in the urban areas work status and work- life quality when improved leads to better quality of life and vice versa ceteris paribus. The rural and overall areas show contrary results. Health Access and Perception (HAP) is positively related to QoL in district Mansehra's rural areas and overall district context while it has a negative relation with QoL for the urban areas (-.809) meaning that increased access to health care and improvement in self perceived health diminishes quality of life other things remaining the same ; however the coefficients of the variable for these areas are not significant except for the rural areas where an increase in HAP means better QoL ceteris paribus. The variable Personal Development (PD) has a positive relation with Quality of Life both in the rural areas (.300) and the overall district context (.338) and the coefficients are also significant at 1 and 5 percent levels of significance respectively meaning that any improvement in the level of education and satisfaction with ones own education results in higher QoL in these areas, other things remaining the same. However for the urban areas contrary results show but the coefficient for the variable is not significant in the urban areas (.592). For district Mansehra the variable Personal Safety (PS) has a positive relation with Quality of Life for all three areas i.e rural (.320), urban (.796) and overall district (rural-urban combined) (.309). The coefficients for the variables in all areas are also significant at 1 percent for rural and total and at 5 for urban areas. These results show that an improvement in personal safety in terms of increased proximity to police services and better perception of own safety results in improved QoL other things remaining the same. Governance and Basic Rights (GBR) has a negative relationship with QoL in

all three areas i.e rural (-.067), urban (-.498) and overall district context (-.167) meaning that other things remaining the same increased availability of public services, trust in institutions and involvement in political processes results in lower Quality of Life for district Mansehra and vice versa; however the coefficients for the variable are not significant in all three areas. Inter-Personal relations and Social Cohesion for the district are positively related to quality of life in rural (.568) urban (.455) and combined (.388) areas of district Mansehra. The coefficients are also significant at 1 percent levels of significance meaning increased social interaction with family, friends, neighbors etc and more reliance leads to better QoL and vice versa other things remaining the same. Natural and Living Environment(NLE) for the rural and overall district context is negatively related to Quality of Life, the coefficients of the variable for these areas are however not significant. While there is a positive relation between NLE and QoL in the urban areas and the coefficient is also significant at 5 percent levels of significance. Meaning other things remaining the same for the urban areas of district Mansehra reduction in air water and noise pollution and improved built environment improves QoL other things remaining the same ;while it holds opposite for the rural and overall context. The coefficient of determination  $R^2$  shows that the model is a good fit for all the areas i.e rural (.608), urban (.635) and overall (.516). The F-statistic is significant for the rural and overall district context at 1percent level of significance. The DW values for all the areas rural, urban and overall show that there is no autocorrelation in the model.

### 5.3.9 Factors affecting quality of life in Mardan

The table below shows the results of the regression analysis for Mardan;

**Table No. 5.56 Estimation of quality of life in district Mardan**

Variables	Rural			Urban			Overall		
	Coefficient	T	Sig	Coefficient	T	Sig	Coefficient	T	Sig
Constant	1.860	2.832	.010	3.745	4.316	.001	2.641	5.299	.000
MLC	.118	5.363	.006	.332	27.667	.000	.082	16.400	.000
PAQ	.326	2.252	.035	-.100	-2.346	.032	.441	2.845	.041
HAP	.087	9.667	.001	.022	.178	.861	.371	3.198	.040
PD	.130	1.888	.072	-.018	-.238	.815	.038	.728	.470
PS	-.002	-.030	.976	.009	.128	.900	-.033	-.540	.592
GBR	-.041	-.338	.739	-.028	-.260	.798	-.174	-2.311	.025
IPRSC	.297	3.300	.048	.228	2.850	.036	.521	3.646	.001
NLE	-.152	-.797	.434	.680	4.661	.000	.324	3.899	.000
R <sup>2</sup>	.396			.867			.495		
Adj R <sup>2</sup>	.177			.801			.409		
S.E of estimate	.23540			.17891			.25747		
F-Statistic	1.805			13.090			5.765		
Sig F	.130			.000			.000		
D.W	2.094			2.025			1.919		

Source: Survey results 2014

In the above table, the variable Material living Conditions (MLC) for district Mardan is positively related to Quality of Life in all areas i.e rural (.118), urban (.332) and total district combined (.082). The coefficients of the variable are significant for all the areas at 1 percent levels of significance. The results mean that any improvement in material living conditions in terms of income, housing, food and clothing, ability to pay for basic utilities etc leads to better QoL and vice versa other things remaining the same. Productive Activity and Quality (PAQ) has a positive relation with Quality of Life in the rural areas and the overall district context (.326) and (.441) respectively. While it has a negative relation with QoL for the urban areas (-.100). The variable is significant in all areas at 5 percent levels of significance. The results show that for the rural and overall district context any improvement in the work status and work-life quality means an improvement in Quality of life while for the urban areas of district Mardan the opposite results hold other things remaining the same. The

variable Health Access and Perception (HAP) for district Mardan is positively related to Quality of Life in all areas, rural (.087), urban (.022) and overall district combined (rural-urban) (.371). The coefficient is significant in the rural and overall district context at 5 percent levels of significance. The results show that Increase in access to health and improvement in perception of own health increases quality of life in all the areas rural, urban and overall district combined, other things remaining the same. Personal Development (PD) has a positive relation to quality of Life for district Mardan in the rural areas and the combined rural-urban context while it has a negative relation with QoL in the urban areas of the district (-.018).The coefficients for the variable are not significant for the urban areas and total district level while the coefficient is significant for the rural areas at 10 percent levels of significance. The results are showing that betterment in education levels and higher satisfaction with ones education increases ones QoL and vice versa other things remaining the same for the rural and overall district level while the opposite holds for the urban areas. For the variable Personal Safety (PS) there is a negative relation with Quality of Life for district Mardan's rural areas(-.002) and also for the overall district combined (-.033); however the coefficient is not significant for the latter.While PS has a positive relation to QoL in the urban areas (.009) and the coefficient not being significant either. These results indicate that nearness to police facility and improvement in ones own positive perception of safety increases Quality of Life and vice versa other things remaining the same in the urban areas of Mardan but for the rural areas and the combined district (rural and urban areas) opposite results hold. Governance and Basic Rights (GBR) is negatively related to Quality of Life in all three areas i.e. rural (-.041), urban (-.028) and overall Mardan district combined (-.174).The coefficient of the variable is not significant for the rural and urban areas while it is significant for the overall district level at 5 percent levels of significance. These results show that improvement in availability of public services, trust in institutions and citizen's involvement in the political processes leads to decrease in QoL and vice versa for district Mardan other things remaining the same. For district Mardan the variable, Inter-Personal relations and Social Cohesion (IPRSC) has a positive relationship with Quality of life in all three areas: rural (.297), urban (.228) and overall (.521). The coefficients for all the areas are also significant at 5 percent for rural and urban and at 1 percent for the combined district (rural and urban). These results show that any improvement in social interactions at the family, friends etc level and increased reliance leads to

improvement in Quality of Life and vice versa other things remaining the same for district Mardan. The variable Natural and Living environment (NLE) for district Mardan is positively related to Quality of Life in the urban areas and the overall district context (.680) and (.324) respectively. The coefficients of the variable for these areas are significant at 1 percent levels of significance. While for the rural areas there is a negative relationship between NLE and QoL for district Mardan however the coefficient is not significant. The results show that decrease in pollution (air, water noise etc) and improvement in built environment increases QoL and vice versa other things remaining the same for the urban and overall district level while the opposite holds for the rural areas. The values of the coefficient of determination  $R^2$  for all the areas show that the model is a good fit. The F-statistic is significant for the urban and overall district context at 1 percent levels of significance. The DW values show that there is no autocorrelation in the model.

### 5.3.10 Factors affecting quality of life in Nowshera

The table below shows the results of the regression analysis for Nowshera;

**Table 5.57 Estimation of quality of life in district Nowshera**

Variables	Rural			Urban			Overall		
	Coefficient	T	Sig	Coefficient	T	Sig	Coefficient	T	Sig
Constant	-1.048	-7.28	.478	-.024	-2.289	.000	-1.142	-1.039	.310
MLC	.276	3.538	.047	-2.185	-7.904	.000	.260	5.652	.002
PAQ	.324	2.050	.079	.239	3.330	.073	.273	2.084	.084
HAP	.028	.189	.853	.134	1.367	.453	.070	.639	.530
PD	.235	2.210	.044	.279	3.856	.067	.231	2.962	.007
PS	.438	3.504	.004	.421	4.356	.032	.455	4.964	.000
GBR	.354	2.744	.030	-.092	-1.334	.345	.327	2.946	.036
IPRSC	.398	2.041	.099	2.180	11.474	.000	.426	1.905	.070
NLE	-.112	-.317	.756	3.630	6.349	.000	-.045	-.171	.866
$R^2$	.804			1.000			.821		
Adj $R^2$	.692			1.000			.755		
S.E of estimate	.24062			.0000			.20327		
F-Statistic	7.179			25.02			12.586		
Sig F	.001			.000			.000		
D.W	2.292			2.103			2.153		

Source: Survey results 2014

In the table above for the district of Nowshehra the variable Material Living Conditions (MLC) is positively related to Quality of Life for the rural areas (.276) and in the overall district context (.260) while there is a negative relation between MLC and QoL for the urban areas (-2.185). The coefficients of the variable is significant at 1 percent levels of significance for the urban and total areas and 5 percent significant for the rural areas. The results show that any improvement in MLC means increased QoL in the rural areas and the total district context (combined rural-urban) *ceteris paribus*; while the results are opposite for the urban areas. The variable Productive Activity and Quality (PAQ) has a positive relation with Quality of life for all the areas: rural 9.324, urban (.239) and combined district (.273). The coefficients of the variable are significant at 10 percent levels of significance for all the areas of the district. The results show that improvement in work status and work-life balance and quality increases Quality of life and vice versa everything remaining the same for the rural, urban and combined areas of the district of Nowshehra. Health Access and Perception (HAP) is also positively related to Quality of Life in the rural, urban and overall district context with the coefficients of the variable being not significant in any of the areas. The results show that any improvement in access to health and better perception of ones own health increases QoL, other things remaining the same and vice versa in all areas rural, urban and overall, of district Nowshehra. The table shows that the variable Personal development (PD) for district Nowshehra is positively related to Quality of Life in the rural (.235), urban (.279), and overall district (.231) where all the coefficients for the variable are significant i.e. at 5 percent levels of significance for rural areas, 10 percent levels of significance for the urban areas and 1 percent levels of significance for the overall district context. The results show that improvement in education level and satisfaction with ones education increases QoL for rural, urban and overall district of Nowshehra, other things remaining the same. The table above shows that Personal Safety (PS) has a positive relationship with Quality of Life in all three areas i.e. rural, urban and overall district. The coefficients are significant with 1 percent levels of significance for rural areas and combined district, whereas for the urban area the coefficient is significant at 5 percent levels of significance. The results show that for district Nowshehra improvement in personal safety in terms of nearness to security facilities and positive perception of one's safety increases Quality of life and vice versa other things remaining the same. The variable Governance and Basic Rights (GBR) for district Nowshehra is positively related to

quality of Life in the rural areas (.354) and the overall district context (.327) while it has a negative relation to QoL for the urban areas (-.092). The variable is significant for the rural areas and the overall district context at 5 percent levels of significance; while it is not significant in the urban areas. These results show that for the rural areas and overall district context improvement in availability of public services, trust in institutions, involvement in political processes increases QoL and vice versa ceteris paribus. While for the urban areas the opposite holds. Inter-Personal Relations and Social cohesion (IPRSC) has a positive relation with Quality of life for the rural (.395) urban (2.180) and overall district level (.426). The coefficients of the variable are significant for all the areas i.e rural at 10 percent, urban at 1 percent and overall district at 10 percent levels of significance. The results show that for district Nowshehra any improvement in social relations pertaining to family, friends, neighbors etc and increased integration and reliance means increased QoL for the rural, urban and overall district context. The table shows that the variable Natural and Living Environment (NLE) is negatively related to Quality of Life for the rural (-.112) and total district (-.045) while it is positively related to QoL in the urban areas (3.630). The coefficients for the variable are not significant for the rural and areas and the overall district context but are found significant at 1 percent levels of significance for the urban areas. The results show that reduction in pollution (air, water, and noise etc) and improved built amenities increase QoL in the urban areas; while it is the opposite for the rural areas and the overall Nowshehra district context. The values of the coefficient of determination  $R^2$  shows that the model is a good fit in all the areas: rural (.804), urban (1.000) and overall (.821). The F-statistic is significant at 1 percent levels of significance for all the areas: rural, urban and overall district. The DW values show that there is no autocorrelation in the model.

### 5.3.11 Factors affecting quality of life in Peshawar

The table below shows the results of the regression analysis for Peshawar;

**Table No. 5.58 Estimation of quality of life in district Peshawar**

Variables	Rural			Urban			Overall		
	Coefficient	T	Sig	Coefficient	T	Sig	Coefficient	T	Sig
Constant	2.485	2.863	.007	2.167	2.125	.042	2.615	4.200	.000
MLC	.440	10.732	.000	.625	3.765	.041	.456	3.081	.062
PAQ	.176	4.000	.031	.103	2.784	.057	.149	1.474	.145
HAP	.169	6.760	.006	.270	8.709	.002	.139	1.260	.212
PD	.234	3.408	.002	.123	6.150	.012	.179	3.001	.004
PS	-.048	-.571	.572	.154	1.744	.091	.171	3.167	.049
GBR	-.189	-1.781	.084	-.156	-1.126	.269	-.161	-2.117	.038
IPRSC	-.034	-.287	.776	.005	.022	.983	.035	.320	.750
NLE	.245	1.986	.055	.329	2.367	.071	.188	1.880	.064
R <sup>2</sup>	.501			.244			.330		
Adj R <sup>2</sup>	.384			.049			.258		
S.E of estimate	.26068			.40403			.33533		
F-Statistic	4.268			1.252			4.557		
Sig F	.001			.303			.000		
D.W	1.895			1.996			1.835		

Source: Survey results 2014

The above table includes the results of the factors of quality of life in the rural and urban areas of district Peshawar. Looking to the table it can be concluded that material living conditions (MLCs) has positive impact on the quality of life in both the rural areas (0.440) and urban areas (0.625). Both the coefficients are significant. This means that other things remain the same, if the material living conditions of a person improves, the person's quality of life will improve in district Peshawar and vice versa. Productive Activity and Quality (PAQ) is positively related (0.176) in both the rural areas and urban areas (0.103) of the district. The coefficient is significant at 0.05 levels of significance. The variable Health Access and Perception (HAP) is positively related to the quality of life in all the rural and urban areas of the district. This means that any improvement in the health access and perception of own health will improve the quality of life of a person. The coefficient is significant only in both the rural areas and urban areas at 0.01 levels of significance. Personal Development

(PD) is positively related to the quality of life in all the three areas of the district that is rural, urban and combine (0.234, 0.123, and 0.179 respectively). This means that other things remain the same personal development leads to enhance the quality of life. The coefficient of the personal development is significant in all the three areas of the district. Personal Safety (PS) and security is negatively related to the quality life of the household in the district and positively related in the urban areas of the district. The reason behind is this that people in the rural areas are not affected by war on terror. Most of the attacks are in the urban areas. That's why people of rural areas are less concerned with it and people of urban areas are more concerned with safety. The coefficient of this variable is significant only in the urban areas. Governance and Basic Rights (GBR) is negatively related to the quality of life in all the three areas (-0.189, -0.156 and -0.161 respectively). However, the coefficient is not significant in all the areas. Inter-Personal Relation and Social Cohesion (IPRSC) is negatively related (-.147) to quality of life in the rural areas of the district and positively related in the urban areas. The coefficient is not significant in all the areas. Natural and Living Environment (NLE) is positively related (1.418) in the rural areas and positively related (0.329) in the urban areas of the district to quality of life. The relation is significant in all the three areas of the district at 0.10 levels of significance. The coefficient of determination ( $R^2$ ) shows that the model is good fit in all the three areas (0.501 for rural, 0.244 for urban and 0.330 for combine) the F-statistics shows that the overall model is significant at 1% in the rural areas and combine but not significant in the urban areas of the district. The DW values for all the three areas show that there is no autocorrelation in the model.

### 5.3.12 Factors affecting quality of life in Swabi

The table below shows the results of the regression analysis for Swabi;

**Table No. 5.59 Estimation of quality of life in district Swabi**

Variables	Rural			Urban			Overall		
	Coefficient	T	Sig	Coefficient	T	Sig	Coefficient	T	Sig
Constant	2.858	2.655	.018	2.166	1.276	.249	3.566	3.806	.001
MLC	.441	2.296	.034	.380	3.877	.074	.703	3.480	.022
PAQ	.040	.241	.813	.725	2.418	.052	.033	.237	.814
HAP	.160	4.210	.026	.014	.032	.976	.365	2.249	.032
PD	.234	3.023	.009	-.038	-.322	.759	.020	.283	.779
PS	-.072	-.799	.437	.197	3.648	.015	.207	2.250	.042
GBR	.001	-.005	.996	-.390	-2.304	.061	-.179	-1.425	.164
IPRSC	.552	3.049	.079	.233	4.481	.032	-.145	-.812	.423
NLE	.188	4.000	.007	-.459	-1.528	.177	-.008	-.045	.965
R <sup>2</sup>	.586			.849			.324		
Adj R <sup>2</sup>	.365			.649			.144		
S.E of estimate	.17767			.19772			.25001		
F-Statistic	2.652			4.233			1.800		
Sig F	.049			.048			.116		
D.W	1.716			2.130			1.902		

Source: Survey results 2014

The results show that material living conditions (MLC) is positively related to quality of life in rural areas (.441) as well as in urban areas (.380). This means that other things remain the same, if the material living conditions of a person improves, the person's quality of life will improve in district Swabi and vice versa. The coefficient is significant in both the urban areas and the rural areas. Productive Activity and Quality (PAQ) is positively related (.040) in the rural areas of the district. The coefficient is not significant. In the urban area of the district, this variable shows positive relation (.725) and the coefficient is significant. The variable Health Access and Perception (HAP) is positively related (.160, .014 and .365 in rural, urban and combine respectively) to the quality of life in all the three areas of the district. This means that any improvement in the health access and perception of own health will reduce the quality of life of a person. The coefficient is significant only in the rural areas and combine but not in the urban areas of the district. Personal development

(PD) is positively related (.234) to the quality of life in all the rural areas and negatively related (-.038) in the urban areas. This means that other things remain the same personal development leads to enhance the quality of life. The coefficient of the personal development is significant only in the rural areas and not in the urban areas of the district. Personal Safety (PS) and security is negatively affecting (-.072) the quality life of the household. However, the coefficient is not significant. Personal Safety (PS) and security is positively related to the quality of life in the district. Governance and Basic Rights (GBR) is positively and insignificantly related to the quality of life in the rural areas and negatively related in the urban areas. However, the coefficient is significant only in the urban areas of the district. Inter-Personal Relation and Social Cohesion (IPRSC) is positively related (.552) to quality of life in the rural areas and urban areas (.233) of the district. And the coefficient is significant at 0.01 levels of significance. However, for overall district the variable is showing negative impact. Natural and Living Environment (NLE) is positively related (.188) in the rural areas of the district to quality of life. However, this relation is negative in the urban areas of the district as well as in the overall district level. The coefficient is significant in the rural areas but not significant in the urban areas and overall district. Looking to the coefficient of determination ( $R^2$ ) it can be concluded that the model is good fit in the all the three areas (0.586 for rural, 0.849 for urban and 0.324 for combine) the F-statistics shows that the overall model is significant at 1 percent in the rural areas and combine but not significant in the urban areas of the district. The DW values for all the three areas show that there is no autocorrelation in the model.

### 5.3.13 Factors affecting quality of life in Swat

The table below shows the results of the regression analysis for Swat;

**Table 5.60 Estimation of quality of life in district Swat**

Variables	Rural			Urban			Overall		
	Coefficient	T	Sig	Coefficient	T	Sig	Coefficient	T	Sig
Constant	1.313	1.367	.188	3.349	3.506	.004	2.093	2.886	.006
MLC	.966	3.163	.005	.335	5.403	.031	.241	7.088	.000
PAQ	.239	1.792	.089	-.391	-1.142	.274	.289	2.033	.049
HAP	.277	3.847	.014	.355	2.934	.089	.190	2.714	.056
PD	-.045	-.451	.657	.352	3.347	.005	.273	3.413	.036
PS	-.007	-.051	.960	-.191	-1.306	.214	-.020	-.194	.847
GBR	-.207	-1.301	.209	-.267	-1.345	.202	-.078	-.600	.552
IPRSC	-.563	-1.655	.114	.290	2.736	.048	.244	3.935	.018
NLE	.555	2.561	.019	-.490	-1.893	.081	.036	.215	.831
R <sup>2</sup>	.537			.595			.201		
Adj R <sup>2</sup>	.342			.345			.045		
S.E of estimate	.26653			.32332			.36186		
F-Statistic	2.756			2.383			1.286		
Sig F	.033			.079			.277		
D.W	1.756			1.773			1.737		

Source: Survey results 2014

The results given in the table above shows that material living conditions (MLC) is positively related to quality of life in rural areas (.966) as well as in urban areas (.335). This means that other things remain the same, if the material living conditions of a person improves, the person's quality of life will improve and vice versa. The coefficient is significant in both the urban areas and the rural areas. Productive Activity and Quality (PAQ) is positively related (.239) in the rural areas of the district. The coefficient is significant at 0.01 levels of significance. However, in the urban area of the district, this variable shows negative relation (-.391) but the coefficient is not significant. The variable Health Access and Perception (HAP) is positively related to the quality of life in all the three areas of the district. This means that any improvement in the health access and perception of own health will improve the quality of life of a person. The coefficient is significant in all the three areas of the district. Personal development (PD) is negatively related to the quality of life in the

rural areas and positively related in the urban areas of the district. This means that other things remain the same personal development leads to enhance the quality of life in the rural areas and reduce the quality of life in the urban areas of the district. The coefficient of the personal development is significant in the urban area but not in the rural area.. Personal Safety (PS) and security is negatively affecting the quality of life of the household in all the three areas. Other things remaining the same, the more secure a person is, the less he will be satisfied with his life and hence lesser quality of life and vice versa. The coefficient of this variable is not significant in all the areas of the district. Governance and Basic Rights (GBR) is negatively related to the quality of life in all the three areas. However, the coefficient is not significant in all the areas. Inter-Personal Relation and Social Cohesion (IPRSC) is negatively related (-.563) to quality of life in the rural areas of the district. And the coefficient is not significant. However, in urban areas and for overall district, the results are positive. Natural and Living Environment (NLE) is positively related (.555) in the rural areas of the district to quality of life. However, this relation is negative (-.490) in the urban areas of the district as well as in the overall district level. The coefficient is significant in the rural areas of the district and not in the urban areas. The results of  $R^2$  shows that the model is good fit in the all the three areas (.537 for rural, .595 for urban and .201 for combine) the F-statistics shows that the model is significant at 0.05 in the rural areas and at 10 percent in the urban areas but not significant in the overall district. The DW values for all the three areas show that there is no autocorrelation in the model.

#### **5.4 Raking of the districts on the basis of rural and urban areas**

Using primary data from the respondents of all the selected districts, the districts are ranked by the rural and urban areas and then overall district is ranked.

### 5.4.1 Area-wise Rural Urban Ranking

The table below shows ranking of the districts on the basis of the rural and urban areas;

Table No.5.61 District wise rural and urban ranking in the selected districts

District	WFS Rural	WFS Urban	WFS Total
Peshawar	5998.37	5228.35	11226.72
Mardan	4205.86	3390.61	7596.47
Swat	3901.99	2737.3	6639.29
Charsadda	3446.11	1990.76	5436.11
Swabi	3293.42	2033.89	5327.31
Mansehra	3035.82	2046.28	5082.1
D. I. Khan	2561.25	1777.91	4339.16
Nowshera	3058.82	1171.34	4230.16
Abbottabad	2353.96	1626.86	3980.82
Lower Dir	2186.23	1695.65	3881.88
Haripur	2069.28	1207.07	3276.35
Kohat	1926.5	1058.9	2985.4
Bannu	1698	1257.56	2955.56

(Source: Survey Results 2014)

According to the above table showing the ranking of districts in terms of quality of life and well-being in Khyber Pakhtunkhwa, using the weighted factor scores method, at the rural level the district of Peshawar ranks at the top, Mardan ranks second, Swat ranks third, Charsadda fourth, Sawabi ranks fifth, Nowshera stands sixth, Mansehra stands at seventh, D.I.Khan ranks eighth, Abbottabad ranks ninth, Lower Dir ranks tenth, Haripur stands at eleventh, Kohat ranks twelveth and Bannu is at the bottom at number thirteen. As far as the urban ranking of the districts is concerned again Peshawar stands at the top , Mardan ranks second, Swat ranks third, however Mansehra climbs two steps and ranks fourth, Sawabi stays at fifth, while Charsadda falls two places and ranks sixth, D.I.Khan climbs one rank at seventh place, Lower Dir climbs two places in terms of urban quality of life and ranks eighth, Abbottabad remains at rank ninth, however Bannu urban areas climbs up three places and ranks tenth, while Haipur remains at rank eleventh, Nowshera district's urban areas fall five places at number twelve while Kohat urban areas drop one place to the bottom and

rank thirteenth in terms of quality of life. The table shows that in each district whether the rural population is having high quality of life or the urban population. For example in district Peshawar the ranking of rural population or WFS the weighted factor score is 5998.37 and the WFS for the urban population is 5228.35, which shows that the rural people in district Peshawar are enjoying high quality of life than the people living in the urban areas. The same can be concluded for the rest of the districts as well.

#### 5.4.2 District wise Ranking

The table below gives the overall ranking of all the thirteen districts;

**Table No.5.62: Ranking of the districts based on quality of life index**

Rank	District	WFS
1	Peshawar	11226.72
2	Mardan	7596.47
3	Swat	6639.29
4	Charsadda	5436.11
5	Swabi	5327.31
6	Mansehra	5082.1
7	D. I. Khan	4339.16
8	Nowshera	4230.16
9	Abbottabad	3980.82
10	Lower Dir	3881.88
11	Haripur	3276.35
12	Kohat	2985.4
13	Bannu	2955.56

(Source: Survey Results 2014)

The ranking at the overall level shows the district of Peshawar ranks at the top of the selected districts in terms of quality of life and well-being, district Mardan ranks second, Swat district is third out of the thirteen districts; district Charsadda ranks fourth; Sawabi ranks fifth; district Mansehra is at number sixth; district D. I. Khan ranks seventh among the thirteen districts; Nowshera ranks as district eighth; Abbottabad district stands at rank nine; district of Lower Dir ranks at number ten; Haripur ranks at number eleven; district of Kohat ranks at number twelve while

district Bannu ranks as the last among the thirteen districts under study in terms of quality of life in Khyber Pakhtunkhwa. It is interesting to note that the districts' rural and overall rankings are mostly similar pertaining to the fact that majority population is residing in the rural areas and reflects the overall picture of the districts to some extent. Apart from Peshawar, Mardan, Swat Abbottabad and Haripur, the urban areas' district ranking changes slightly than the total ranking order. For instance districts Mansehra, D. I. Khan, Lower Dir and Bannu ranks higher in the urban areas than in the rural, while districts Charsadda, Nowshera and Kohat rank lower in the urban areas than in the rural. The districts that have maintained the same ranking in all three areas viz: rural, urban and overall, are Peshawar, Mardan, Swat, Sawabi, Abbottabad and Haripur.

## Chapter 6

### CONCLUSIONS AND POLICY IMPLICATIONS

#### 6.1 Introduction

The last chapter of the research consists of the main findings, conclusions and policy implications. In the first section main findings of the research are highlighted. In the second section conclusions of the thesis are presented. The third section of the chapter is policy implications. The final section of this chapter is about the future outlook in QoL research areas.

#### 6.2 Main Findings

The main findings of the research are given below;

- In all the districts of the target areas in both the urban and rural areas majority of the respondents have earning family members from 1-3;
- About 80 % of the respondents in the urban areas and 70% in the rural areas of all the districts have basic expenses of more than 75 % of their income;
- On the average of 90 % in the rural areas and 85 % in the urban areas of all the districts the respondents are using the public services like schools, health facilities, police services, roads and street lights, and recreational facilities;
- On the average 85 % households in the rural areas and 90 % in the urban areas have the ability to keep the house cool or warm, afford a meal with fish,meat or chicken once a week, and buy new rather than second hand clothes;
- On the average 60 to 70 % of the respondents in rural areas and urban areas in all the districts have their own house without mortgage;

- Majority of the respondents in both the rural and urban areas of all the districts are of the opinion that they do not have rot in windows and no leakage in rooves or walls;
- The answer to the nature of the employment status is mixed. About 35% say that they are government employed, 35 % say they are private employed and 30 % in all the rural and urban areas of all the district says that they are self employed;
- Very small number of respondents in both the urban and rural areas have permanent employment. Majority are employed on fixed payment or contract. As majority are on fixed payment or contract ,so they are not sure what their position will be after six months;
- Majority respondents feel neutrally about their work being stressful, or the work being underpaid, or the work environment being dangerous and unhealthy;
- Majority are of the opinion that when they come home from work they can do the household chores that need to be done, and very rarely is the situation that they do not fulfill the responsibilities of their families, and a majority say that they are not hampered by this ability;
- About 70 % of the respondents in both the rural and urban areas of all the districts feel that most of the time when they get up in the morning they are fresh and rested, feel active and vigorous, and also feel calm and relaxed;
- Majority of the respondents are of the opinion in both the urban and rural areas of the districts that it is not difficult to take appointment from the doctor, and wait to see the doctor;
- Majority of the respondents in all the districts are of the view that they meet with their brothers and sisters almost every week, and almost every day are in contact with their father or mother, while phoning their children and parents daily, and friends and neighbours once a week or once a month;

- Majority of the respondents in all the areas are of the view that in important matters of daily life they consult the family members;
- Majority are of the opinion that they care for elderly and the disabled relatives, and also volunteer for charitable organizations;
- Majority of the respondents interviewed in all the areas have higher level qualifications, most live at less than 5 kilometers distance from a police station/chowki, and say they feel fairly unsafe while walking home after the dark;
- On the average majority of the respondents are of the view that they are able to face unexpected financial expenditures;
- Majority of the respondents have their salary as their largest source of income, they are distrustful of the legal system, the police and the government;
- More than 70 % of the respondents in both the rural and urban areas of all the districts have not attended any meeting of the trade union, political party or group; they haven't attended any protest, demonstration or petitioned;
- On the average 60 % of the respondents are of the view that people sometime obey the rules of paying taxes, also sometime obey the traffic laws, and only some time show care for others;
- About 70 % of the respondents are of the view that there exists some tension between the poor and rich, between the management and workers, and between the men and women;
- 80 % of the respondents are of the view that they have no complaints about air and noise pollution, they have no reason to complain about access to recreational areas, though they have few reasons to complain about the water quality, and majority don't know whether they have complaints about the crime violence or not;
- More than 80 % of the respondents are of the view that a food store or super market, post office, and banking facility is available to them at

walking distance, however, recycling facility is not available to the majority of the respondents;

- Majority are of the view that health and education facilities are good, public transport is neither good nor bad, child health care services are good, however there is a mix response for the care of elderly people, while they regard the state pension system as good;
- About 60 % of the respondents are of the view that they are optimistic about their future, majority does not agree that their life is how they wanted, more than 60 % disagree to the statement to go ahead in life they have to do something wrong, majority disagree that their lives have become complicated, and disagree that their work is not recognized by others, and majority feel that people look down upon them because of their job status or income;
- About 40 % of the respondents are not satisfied with their education, neither satisfied nor dis-satisfied with their present job, majority are not satisfied with their accommodation, however majority are satisfied with their health and with their social life;
- According to 80 % of the respondents in both the rural and urban areas education, a good job, a good standard of living and a good family life is important in the quality of life while a good standard of accommodation, a good health, and a good social life is the most important factor in the quality of life;
- Material living conditions (MLC) affect the quality of life positively and significantly in all the districts in both the urban and rural areas, in the urban areas of Nowshera and Bannu, and in the rural area of Charsadda it is negatively affecting the quality of life;
- Productive activity and quality (PAQ) is positively affecting the quality of life in almost all the targeted district with minor exemption.
- Health access and perception (HAP) affects the quality of life positively. However, in district Abbotabad in both the rural and urban areas, and in

district Bannu and Charsadda in rural areas, HAP affects the quality of life negatively;

- Personal Development (PD) positively affects in all the areas of the research, however, in Bannu, D. I. Khan, and Swat in the rural area and Haripur, Kohat, Mansehra, Mardan, and Swabi in the urban area it is affecting QoL negatively.
- Personal Safety (PS) and security is positively affecting the quality of life in almost all the areas of research with some exceptions where the personal safety and security affect the quality of life negatively. For example in district Swat in both the rural area (-0.007) and urban area (-.191), the personal safety and security is affecting the quality of life negatively.
- The study shows that Governance and Basic Rights (GBR) affects the quality of life negatively in majority of the research areas. For example in Swat, Mardan, Mansehra, and Swabi and other districts it is affecting negatively the quality of life, however in some areas like Nowshera in the rural area (0.354), Lower Dir (0.004), Kohat in the urban area (0.301) Governance and Basic Rights are affecting the quality of life positively.
- The impact of Inter-personal Relation and social Cohesion (IPRSC) on the quality of life is mostly positive with certain pockets in Bannu, Charsada, D.I.Khan and Swabi showing a negative relation with the quality of life of the respondents.
- Natural and living environment affects the quality of life negatively in majority of the areas. Only few cases are found where natural and living environment is positively affecting the quality of life. For example in the urban area of district Mansehra, Lower Dir, it is affecting the quality of life positively.
- As far as the ranking on the basis of quality of life and well-being of the districts' results are concerned the district of Peshawar ranks at the top in the overall as well as the rural and urban context; the districts Mardan, Swat, Charsadda, Sawabi and Mansehra hold the next

consecutive ranks while districts D.I. Khan, Nowshera, Abbottabad, Lower Dir, and Haripur are seventh, eighth, ninth, tenth and eleventh in the rankings and Kohat and Bannu districts hold the last two positions respectively in the overall districts. Districts with same ranking for rural and urban areas however show higher factor scores for the rural areas depicting a better quality of life.

- The rural picture follows more or less a similar pattern and shows that the districts of Peshawar, Mardan, Swat, Charsadda, Sawabi, Abbottabad, Lower Dir, Haripur, Kohat and Bannu hold the same ranking as at the overall districts level, while Nowshera has gone up two places at rank sixth and Manshra and D.I.Khan have slipped down one rank to seventh and eighth.
- The urban ranking again shows districts Peshawar, Mardan, Swat, Sawabi, D.I.Khan, Abbottabad and Haripur holding the same positions as in the overall districts picture, while Charsadda, Nowshera and Kohat have fallen two, six and one places respectively, however, Mansehra, D.I.Khan, Lower Dir and Bannu have risen three, one, two and three places respectively.

### 6.3 Conclusions

Quality of Life is a multidimensional concept encompassing many aspects of an individual's, community's, and country's existence and being. It is not just a measure of material resources at their disposal but of other more intangible resources and environments which produce effects which enhance their quality of life. In today's world technology, information, attitudes are changing at a fast pace increasing the possibilities of options and choices available to people. More options in jobs, vocations and education systems etc, the things that people believe are important for their quality of life. The present study focuses on quality of life of individuals taking into account an individualistic ideology where the QoL depends on the unique experience of life for each person. The study explored people's life conditions and its subjective evaluations through

asking satisfaction questions and looked at differences in satisfaction levels in domains of life across socio-economic and demographic groups. The variations that exist within and between communities were also focused upon. The present study attempted to concentrate on the province of Khyber Pakhtunkhwa and looked at the QoL and well-being of individuals in thirteen of its districts representing its major population. It followed an integrative approach to measuring Quality of Life which combines measures of human needs with subjective well-being. The methodology adopted in this research is both qualitative and quantitative in nature. Primary data is used which is collected from thirteen different districts of Khyber Pakhtunkhwa. Both descriptive and multivariate regression analysis techniques are used to analyze the data.

The results of the analysis of data shows that majority are of the view that health and education facilities that are available are good, public transport is neither good nor bad, child health care services are good while there is a mix response for the care of elderly people, and that the state pension system is also good. About 60 % of the respondents are of the view that they are optimistic about their future, majority does not agree that their life is how they wanted, more than 60 % disagree with the statement that to go ahead in life they have to do something wrong, majority are of the opinion that their lives are fairly manageable and disagree that life has become so complicated that they cannot find their way, and further believe that their work is appreciated by others, however a majority of respondents agree that people look down upon them because of their job status or income. About 40 % of the respondents are not satisfied with their education, neither satisfied nor dissatisfied from their present job, also majority are not satisfied with their accommodation, however majority are satisfied with their health and with their social life. According to 80 % of the respondents, in both the rural and urban areas education, a good job, a good standard of living and a good family life is important for improved quality of life however a good standard of accommodation, a good health, and a good social life is the most important factor in the quality of life.

Material living conditions (MLC) affect the quality of life positively and significantly in all the districts in both the urban and rural areas, however in the urban areas of Nowshera and Bannu, and in the rural area of Charsadda it is negatively affecting the quality of life. Productive activity and quality (PAQ) is positively affecting the quality of life in almost all the targeted district with some exemption. Health access and perception (HAP) affects the quality of life positively. However, in district Abbotabad in both the rural and urban areas, and in district Bannu and Charsadda in rural areas, HAP affects the quality of life negatively. Personal Development (PD) positively affects in all the areas of research, however in Bannu, D. I. Khan, and Swat in the rural area and Haripur, Kohat, Mansehra, Mardan, and Swabi in the urban area it is affecting negatively. Personal Safety (PS) and security is positively affecting the quality of life in almost all the areas of research with some exceptions where the personal safety and security affect the quality of life negatively. For example in district Swat in both the rural area (-0.007) and urban area (-.191), the personal safety and security is affecting the quality of life negatively. The study shows that Governance and Basic Rights (GBR) affects the quality of life negatively in majority of the research areas. For example in Swat, Mardan, Mansehra, and Swabi and other districts it is affecting negatively the quality of life. However, in some areas like Nowshera in the rural area (0.354), Lower Dir (0.004), Kohat in the urban area (0.301) the governance and basic rights are affecting the quality of life positively. The impact of Inter-personal Relation and social Cohesion (IPRSC) impact on the quality of life is mostly positive. Better interpersonal relations means improved quality of life and vice versa. Natural and living environment (NLE) affects the quality of life negatively in majority of the areas. Only few cases are found where natural and living environment is positively affecting the quality of life. For example in the urban area of district Mansehra, Lower Dir, it is affecting the quality of life positively.

The overall ranking results show district Peshawar at the top in terms of quality of life and well-being, followed by Mardan, Swat, Charsadda, Sawabi, Mansehra, D.I.Khan, Nowshera, Abbottabad, Lower Dir, Haripur, Kohat and

lastly district Bannu. The first six rankings by way of population levels, urbanization level, public amenities etc; are predictably placed where these districts do have larger populations and large, rural spilling into urban and vice versa, areas with most urban facilities available. However, D.I.Khan ranking seventh and topping Nowshera and Abbottabad which are more urbanized and have more facilities at their disposal, at the overall and urban level is interesting. It might be due to the negative relation of most of D.I.Khan's life domains with quality of life and well-being at the rural and overall levels showing a better quality of life though it could be poor in most domains, here also an example of desonance can be spotted whereby ngative adaptatation or adapting to undesirable conditions can take place.

The rural and urban ranking of the districts follow similar trend as the overall district results with the lower ranking districts like Lower Dir, Kohat and Bannu competing for higher place in the lower ranks. The higher rural weighted factor scores (WFS) also show higher quality of life within similarly ranked rural urban areas. However Lower Dir showing a better quality of life than Abbottabad, and Nowshera climbing down below Bannu at the urban level can also possibly be explained with the negative adaptation or desonance phenomenon for Lower Dir and Bannu.

The indicators comprising the domains of life thus largely determine the QoL of the respondents in the research areas as they mostly positively affect their QoL with a few exceptions as in the domain of Governance and Basic Rights (GBR) for instance and Natural and Living Environment (NLE). The possible explanation in the former case, (GBR), could be that active political participation in our country is confined to a few resourceful individuals or their handpicked representatives with the exclusion of the majority and firm discouragement can exist, so any attempt at bridging the gap on the individuals' part, may lead to lowering rather than increasing their QoL. As far as the latter, Natural and Living Environment domain is concerned where questions on noise, air and water pollution, access to recreational areas, proximity of built

facilities were asked, although people responded pertinently, but there still exists non awareness of its longterm impact on well-being and thus a feeling of resource wastage might exist leading to respondents' QoL being impacted negatively. The few other negative relation case could be due to unusual circumstances as earlier mentioned adaptation to poor conditions or discrepancies on the part of the interviewer-respondent interaction or mere statistical error. However largely the results have been pertinent, robust and reliable.

#### **6.4 Recommendations**

- Quality of life is made up of the myriad factors which the present study has tried to explore through the responses of the citizens. These include not only those factors that are expressed in monetary terms but also those that are not traded in the markets. These non monetary indicators also play a crucial role in determining the quality of life of individuals and communities and have an important role to play in measuring progress of societies. Recent advances in research and methodologies have made it possible to incorporate new and reliable measures which will help make policy decisions be more based on people's own view of the conditions that they live in and what they aspire for. These measures are aiming to be not just part of a research but to become standard statistical practice.
- As majority of the people are availing public facilities like schools, hospitals, public transport and state pension system, an effort to improve these facilities could benefit the masses and improve their quality of life.
- Most respondents firmly understand the importance of a good job as a way to a better life, as a positive relation of PAQ to quality of life shown in the study, therefore provision of opportunities of work on a more permanent basis plus better work environment and better pays can increase the quality of life.

- Respondents have also placed emphasis on the condition of their accommodation desiring standard accommodation for a good quality of life; here government could provide for affordable housing schemes where quality of construction is not compromised.
- Mostly respondents have emphasized good health as an important ingredient to a good quality of life, whereby both physical and mental health should be targeted when pursuing to improve the quality of life; majority respondents do believe that a good education is a must for a desirable quality of life; however they are not largely satisfied with their education. An effort is needed to increase not only people's access to education but to provide a good standard of education to the masses.
- There also exists to a large extent a feeling of not being able to live a life as they wanted which brings a factor of under achievement and not being given the opportunity to flourish. These flourishing can happen if an environment conducive to enabling individuals to pursue their goals could be provided.
- Good social life are to a vast majority of respondents a must for quality living. Thus social relations need to be nurtured and an environment of social networks must be encouraged which of late have been breaking down in today's fast paced life. A conscious effort on the part of the government, NGOs and civil society need to take place to bring a sense of kinsmanship and cohesion back into the society.
- As far as physical safety and security is concerned majority respondents have felt the need for more, which is to be expected in the insecure war-on-terror environment that surrounds our citizens. Thus more secure and vigilant neighbourhoods would translate into better quality of living for the residents.
- The lack of trust on the part of a majority of the respondents in the legal system, the police and the government does little to ensure citizens of their rights and place in the society thus reducing their life quality.

Therefore good transparent governance and efficient law enforcement will go a long way towards enhancing the quality of life of the people.

- Majority respondents are not in the habit of being politically active which comes as a handicap when their fates are left at the mercy of a few powerful individuals. This state of affairs need to change and encouragement to participate in debate and dialogue at their local councils level should lead to a better understanding of the workings of wheels of governance and positively contribute to their life quality and well-being.
- Although Natural and Living Environment shows a negative relation to the quality of life in the results but the majority were desirous of having clean air, water, noise free environment, access to green spaces and recreational areas. Increasing awareness among people of the long term positive affects of preserving the environment not only for ourselves but future generations is a positive step towards a better quality of life.
- As most respondents are of the opinion that mostly people do not obey rules and shy away from paying taxes, or disregard simple traffic laws and show scant care for fellow citizens where a feeling of apathy can exist which negatively affects the collective psyche and can reduce quality of life of people in general; a stricter tax collection regime, better traffic laws enforcement and zero tolerance for inconsiderate behaviour in public can have positive affects on people's quality of life.
- The present study has tried to collect and interpret meaningful and reliable data which go much beyond people's economic conditions only, and includes subjective information which further describes the well-being of individuals and gives a more comprehensive picture of the quality of life of people. Questions on subjective well-being should become a part of standard surveys of national statistical agencies on quality of life so that people's self evaluations of life, their experiences and priorities are taken into account.

- The objective conditions are also imperative for quality of life like people's health and education, work and leisure activities, political participation, institutional strength, social connections, environmental conditions and physical and economic insecurity that shape their lives. Here, there is a need to improve the existing set up and develop the existing recognised statistical standards in various fields and invest in statistical capacity where there is deficiency of information on certain indicators. Data on these indicators need to be developed regularly based on standards so that comparative information across regions and time is also readily available.
- Surveys should be designed to assess the links between domains of quality of life for each person so a much clearer picture can emerge and the information should be used when designing policies in different fields. The indicators of quality of life should be able to give a picture of the level of inequalities that exist amongst individuals. This is important as social progress is gauged through not only average conditions in the country but also through inequalities in people's conditions. As averages may not fully portray the diversity of experience of people. Each dimension or domain of quality of life will contain inequalities and because of the links between dimensions/domains various inequalities might strengthen each other. This focus on the distribution of quality of life inequality can improve our understanding of the extent of segmentation of well-being in a society as well as the effects of inequalities on the well-being of the rest of the population.
- Developments in various fields are related to income which can affect the quality of life. There is a need to develop measures of these cumulative effects which further needs information on the joint affect of development in different areas on health, education, political voice etc. which are the salient features of quality of life. Some standard questions can be included in surveys that can classify respondents based on certain characteristics. In designing policies in specific areas, impacts on

indicators pertaining to different quality of life domains should be considered jointly so as to address the interactions between domains and the needs of people in who are at a disadvantage in certain domains.

- Statistical offices should be geared up for providing information in order to aggregate quality of life domains so that appropriate indexes can be constructed. Single summary measures are demanded. There is a need for the statistical offices to develop a scalar measure of quality of life, it however depends on the question addressed and the approach taken. Investments by the national statistical systems are necessary to provide data needed to compute these measures.
- To broaden income measures to non market activities as many services hitherto received from family members are now purchased on the market which translates into rise in incomes at the national level which could give a rather false impression of living standards and reflecting a shift from non market to market provision of services. More systematic work in this area is needed where household activity accounts need to be recorded.
- The question of leisure also arises when focusing on non-market activities. As when working time is diminished while consuming the same bundle of goods mean an increase in ones standard of living. Comparisons of quality of life across regions and over time needs to take leisure that people enjoy into account.
- Objective and subjective indicators are both important for quality of life. Objective conditions like people's health and education, personal activities and environmental conditions should be improved especially measures to develop and implement reliable measures of social connectedness, political freedoms and security that are relevant to attaining meaningful life quality. Measuring these features requires both objective and subjective data. Each of them should be measured separately to arrive at a more comprehensive appreciation of people's lives. There is a need to improve upon what has been achieved and to fill

and identify gaps in existing information and invest in statistical prowess. Also the type of questions used in small-scale and unofficial surveys (like the present) should be included in larger-scale surveys undertaken by official statistical offices.

- The information contained in the present research is important and timely for development of policy and direction. Advances in this field over the past few decades have given us a better understanding of quality of life and well-being and how it can be improved, thus providing policy makers who are interested in furthering the welfare of citizens valuable information.
- Finally the responsibility for the improvement of quality of life and well-being, should largely rest on the government or should the scope of action be extended to non-governmental organizations or citizens associations? They all have a their roles to play, the government as a facilitating body that has the resources at hand, the non-governmental organizations where efficiency and speed is an asset and lastly very importantly is the civil society and individuals who can develop personal strategies to cope with deficiencies in quality of life, such as adopting healthy habits or nurturing relationships with members of local communities.
- As far as the districts are concerned those at the lower level of quality of life like Bannu, Kohat, Haripur, Lower Dir, need to be focused upon in uplift programmes in terms of public amenities, education, health and job opportunities. The districts at the upper level in quality of life like Peshawar, Mardan, Swat, Charsadda, are those having large urban centres. There is a need to keep in mind future expansion of these large cities and thus amenities need to expand and keep pace so as to maintain and improve the quality of life of the inhabitants.

## 6.5 Future outlook in Quality of Life Research Areas

While carrying out the study extensive care was taken to minimize the limitations of the study to have in depth study of the topic. However, nothing is perfect in all senses. Just like the previous studies, this study also has some limitations. Access to certain areas/districts due to security reasons was partially limited. Other studies can be carried out by taking more extensive area of research. A study can be carried out to compare the quality of life indicators across the districts of Khyber Pakhtunkhwa and districts of the other provinces. More studies can be carried out by comparing all the provinces with each other. Also different studies can be carried out by comparing Pakistan with the rest of the developing countries and can also be compared with developed countries. Extensive sample size can be taken so as to have a more in depth study. More qualitative and quantitative techniques of research can be used to analyze the data.

Man by nature is optimistic about the future as majority of the respondents have revealed. The future trends in quality of life research could be more positive if attention is paid to its importance and its facilitation.

The importance of research like the present one cannot be ignored as it looks beyond simple economic measures and emphasizes the role that individuals' valuation of their life conditions and what they term as conducive to making their lives better, fuller and happier is taken into account. Increased incomes do change the quality of life for the better as many studies show, emphasis in most economic policies are geared towards bringing about better material gains, but these policies will also have to consider and bring into its fold the element of what society thrives upon in terms of how and what the individuals prioritise and consider making them most happy and satisfied as human beings. Utilitarian concepts will have to be revisited and more realistic approaches have to be incorporated into economic processes and policy making.

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## QUESTIONNAIRE

The Scholar is working for her PhD in economics. The title of the dissertation is "A case study of Khyber Pakhtunkhwa 2001-2010"

The honourable respondents are requested to provide the needed information. They are assured that the information will neither be used for any other purpose nor will be supplied to anyone.

Area: Rural/Urban

District: -----

- (1) Age of the respondent: \_\_\_\_\_
- (2) Marital Status: \_\_\_\_\_
- (3) Number of the household members: \_\_\_\_\_
- (4) Number of earning members: \_\_\_\_\_
- (5) Monthly income of the household: \_\_\_\_\_
- (6) Years of education of the household head: \_\_\_\_\_
- (7) Earning status of the household head: (i) Earner \_\_\_\_\_ (ii) Non-Earner \_\_\_\_\_
- (8) Gender: Male/Female
- (9) In your household do you contribute most to the household income?  
 (a) Yes (b) No (c) Don't know
- (10) Are the basic expenses to household budget ratio higher than 75%?  
 (a) Yes (b) No (c) Don't know
- (11) Are you availing the following government services in your area;
- |                            |     |    |               |
|----------------------------|-----|----|---------------|
| a. Schools                 | yes | no | not available |
| b. Health Facilities       | yes | no | not available |
| c. Police Services         | yes | no | not available |
| d. Roads and street lights | yes | no | not available |
| e. Recreation Facilities   | yes | no | not available |
- (12) There are something's people cannot afford even if they would like them.  
 Can your household afford any of the following:-
- a. Keeping your home warm/cool? Yes no don't know

- b. Buying or replacing furniture?      Yes      no      don't know
- c. A meal with meat, chicken or fish  
every 2<sup>nd</sup> day or once a week if you wanted it?      Yes      no  
don't know
- d. Buying new rather than 2<sup>nd</sup> hand cloths?      Yes      no  
don't know
- e. Having friends or relatives over atleast once a month?      Yes      no  
don't know

(13) How many rooms does the accommodation in which you live have, excluding the kitchen, bathroom, hallway, store room and rooms solely used for business?

- a) 1-2      b) 3-4      c) 5 or more

(14) Which of the following best describes your accommodation?

- a. Own (without any mortgage/loans)
- b. Own with mortgage.
- c. Tenant,
- d. Other.
- e. Don't know

(15) Do you have the following problems with your accommodation?

- a. Shortage of space      yes      no  
don't know
- b. Rot in windows doors and floors.      yes      no  
don't know
- c. Damp/leaks in walls or roof      yes      no  
don't know
- d. Lack of indoor flushing toilet      yes      no  
don't know
- e. Lack of bath or shower (running water)      yes      no  
don't know
- f. Lack of electricity, gas or fuel for cooking.      Yes      no  
don't know
- g. Lack of place to sit outside (garden, balcony, terrace)      yes      no      don't  
know

(16) How likely do you think it is that you will need to leave your accommodation within the next 6 months because you cannot afford it?

- a) Very likely      b) Quite likely      c) Quite unlikely  
d) Very unlikely      e) Don't know

17) What is the nature of the job?

- a) Govt Servant      b) Private Employed      c) Self Employed or farmer

(18) Your employment Status

- a. Permanent.      b. Fixed.

(19) How many hours do/did you normally work per week?

- a) 4-8      b) 9-12      c) 13-16

(20) A part from main work any additional paid job or in business organization or in agriculture in past 4 weeks?

- a. Yes      b. No      c. Dont know

(21) How many hours per week do/did you work in this additional job or business or in agriculture in past 4 weeks (average)? \_\_\_\_\_

(22) How likely do you think it is that you might loose your job in the next 6 months?

- a) Very likely      b) Fairly likely      c) Neutral      d) Fairly unlikely  
e) Very unlikely

(23) How much do you agree or disagree with the following statements:-

- a. My work is too demanding and stressful.

- (i) strongly agree      (ii) agree      (iii) neither agree or disagree      (iv) disagree  
(v) strongly disagree

- b. I am well paid.

- (i) strongly agree      (ii) agree      (iii) neither agree or disagree      (iv) disagree  
(v) strongly disagree

- c. I have a great deal of influence in deciding how to do my work.

- (i) strongly agree      (ii) agree      (iii) neither agree or disagree      (iv) disagree  
(v) strongly disagree

d. My work is dull and boring.

(i) strongly agree (ii) agree (iii) neither agree or disagree (iv) disagree  
(v) strongly disagree

e. My job offers good prospects for career advancement.

(i) strongly agree (ii) agree (iii) neither agree or disagree (iv) disagree  
(v) strongly disagree

f. I constantly work to tight deadlines.

(i) strongly agree (ii) agree (iii) neither agree or disagree (iv) disagree  
(v) strongly disagree

g. I work in dangerous or unhealthy conditions

(i) strongly agree (ii) agree (iii) neither agree or disagree (iv) disagree  
(v) strongly disagree

(24) How often has each of the following happen to you during the last year:-

a. I have come home from work too tired to do some of the household jobs which need to be done.

(i) Several times (ii) several times a month (iii) less often rarely (v) never

b. It has been difficult for me to fulfill my family responsibilities because of the amount of time I spend on the job.

(i) Several times (ii) several times a month (iv) less often rarely (v) never

c. I have found difficult to concentrate at work because of my family responsibilities.

(i) Several times (ii) several times a month (iv) less often rarely (v) never

(20) In general, would you say your health is

a. Very good b. Good c. Fair d. Bad e. Very Bad

(21) Do you have any chronic physical or mental health problem, illness or disability?

(i) Yes (ii) No (iii) Dont know

(22) If Yes then, are you hampered in your daily activities by this physical or mental health problem illness or disability?

- (i) Yes, severaly (ii) Yes, to some extent (iii) No (iv) Dont know

(23) Please indicate how you have been feeling over the last 2 weeks.

a. I have felt cheerful and in good spirits.

- (i) All the time (ii) Most of the time (v) Some of the time (vi) At no time

b. I have felt calm and relaxed.

- (i) All the time (ii) Most of the time (v) Some of the time (vi) At no time

c. I have felt active and vigorous.

- (i) All the time (ii) Most of the time (v) Some of the time (vi) At no time

d. I woke up feeling fresh and rested.

- (i) All the time (ii) Most of the time (v) Some of the time (vi) At no time

e. My daily life has been filled with things that interest me.

- (i) All the time (ii) Most of the time (v) Some of the time (vi) At no time

(24) On the last occasion you needed to see a doctor or medical specialist to what extant did each of the following factors make it difficult for you to do so:

a. Distance to doctors office/hospital/medical center

- (i) Very difficult (ii) Little difficult (iii) Not difficult (iv) Dont know

b. Delay in getting appointment

- (i) Very difficult (ii) Little difficult (iii) Not difficult (iv) Dont know

c. Waiting time to see doctor on day of appointment

- (i) Very difficult (ii) Little difficult (iii) Not difficult (iv) Dont know

d. Cost of seeing the doctor.

- (i) Very difficult      (ii) Little difficult      (iii) Not difficult      (iv) Dont know

(25) How old were you when you completed your full time education?  
\_\_\_\_\_ years old

(26) What is the highest level of education you completed? Is this?

- (i) None      (ii) Primary education      (iii) Secondary      (iv) Higher college/University

(27) Which of the following best describes your use of the internet over the past month?

- (i) Used Internet every day or almost every day.  
(ii) Used internet a couple of time a week.  
(iii) Used internet once a month or less.  
(iv) Did not use internet at all.

(28) On average thinking of people living outside your household how often do you have direct contact with:

a. Any of your children

- a. Every day      b. Atleast once a week      c. Once in a month

b. Your mother or father

- a. Every day      b. Atleast once a week      c. Once in a month

c. Any brother, sister or other relative

- a. Every day      b. Atleast once a week      c. Once in a month

d. Any of your friends or neighbors

- a. Every day      b. Atleast once a week      c. Once in a month

(29) On average how often do you have contact with friends or family living outside your household by phone, email or by post?

- a. Any of your children
  - a. Every day      b. Atleast once a week      c. Once in a month
- b. Your mother or father
  - a. Every day      b. Atleast once a week      c. Once in a month
- c. Any brother, sister or other relative
  - a. Every day      b. Atleast once a week      c. Once in a month
- d. Any of your friends or neighbors
  - a. Every day      b. Atleast once a week      c. Once in a month

(30) From whom do you get support in each of the following situations: for each situation choose the most important person?

- a. If you need help around the house when ill.
  - (i) Spouse    (ii) family members    (iii) work colleague    (iv) friend    (v) Neighbor
- b. If you needed advice about a serious personal or family matter.
  - (i) Spouse    (ii) family members    (iii) work colleague    (iv) friend    (v) Neighbor
- c. If you needed help when looking for a job.
  - (i) Spouse    (ii) family members    (iii) work colleague    (iv) friend    (v) Neighbor
- d. If you were feeling a bit depressed and wanting someone to talk to.
  - (i) Spouse    (ii) family members    (iii) work colleague    (iv) friend    (v) Neighbor
- e. If you needed to urgently raise Rs 50,000/- to face an emergency.
  - (i) Spouse    (ii) family members    (iii) work colleague    (iv) friend    (v) Neighbor

31) How often are you involved in any of the following activities outside of paid work?

- a. Caring for an educating child.
  - a. Every day      b. Atleast once a week      c. Once in a month

- b. Cooking in house work
  - a. Every day      b. Atleast once a week      c. Once in a month
- c. Caring for elderly/disabled relatives
  - a. Every day      b. Atleast once a week      c. Once in a month
- d. Voluntary and charitable activities
  - a. Every day      b. Atleast once a week      c. Once in a month

32) Apart from weddings, funerals and other important religious events about how often do you attend religious services?

- a. Every day    b. Several times a week    c. Once a week

(33) Generally speaking would you say that most people can be trusted, or that you can't be too careful in dealing with people? Please tell me on a scale of 1 to 5, where 1 mean that you can't be too care and 5 means that most people can be trusted. \_\_\_\_\_

(34) How far are you nearest from law enforcement facilities like Police Station / Police chowki? \_\_\_\_\_

(35) How safe do you feel walking home after dark?

- a. Very safe    b. Fairly safe      c. Fairly unsafe      d. Not safe at all.

36) Are you able to face unexpected financial expenditure?

- (i) Yes.                      (ii) No.                      (iii) Dont know.

37) Are you or your household in arrears at any time during the past 12 months:

- a. Rent or mortgage payments for accommodation
  - (i) Yes.                      (ii) No.                      (iii) Dont know.
- b. Utility bills such as electricity, water, gas etc
  - (i) Yes.                      (ii) No.                      (iii) Dont know.

38) Has your household at any time during the past 12 months run out of money to pay for food?                      i) Yes.                      (ii) No.                      (iii) Dont know.

39) In the past year has your household helped meet its need for food by growing vegetables or fruits or keeping poultry or livestock?

- i) Yes.                      (ii) No.                      (iii) Dont know.

40) In the past year did your household give regular help in the form of either money or food to a person you know not living in your household?

- (i) Yes.                      (ii) No.                      (iii) Dont know.

41) In the past year, did your household receive regular help in the form of either money or food from a person not living in your household? i) Yes.    (ii)

No.    (iii) Dont know.

42) Which of your sources of income is the largest?

- a. Wages or salaries
- b. Income from self-employment or farming
- c. Pension
- d. Other income e.g from savings, property or stocks etc

43) Is your house hold enough to make ends meet?

- (i) Very easily.
- (ii) Easily.
- (iii) Fairly easily.
- (iv) Difficultly
- (v) Very difficultly.

44) If you add up the income of all sources for all members of the household, do you know what your household's total net monthly income is (after tax) and how much? An estimate?

- (i) Yes    (ii) No.                      (iii) Dont know

45) Please tell me how much you personally trust each of the following institutions;

- a. Parliament                      b. Legal system                      c. The Press    d. The Police
- e. The government    f. The Political Parties

46) Over the past year, have you:

- a. Attended a meeting of a trade union, political party or political action group.

- (i) Yes                      (ii) No                      (iii) dont know

b. Attended a protest or demonstration, or signed a petition, including an email petition.

(i) Yes                      (ii) No                      (iii) dont know

c. Contacted a politician or public official.

(i) Yes                      (ii) No                      (iii) dont know

47) Some people don't vote nowadays for one reason or another. Did you vote in the last national election held in May 2013?

(i) Yes                      (ii) No                      (iii) dont know

48) To what extent do you think that most people in our country obey the rules when it comes to;

i) Paying taxes              ii) Traffic laws

iii) Showing care for others in public places.

49) In all countries there sometime exists tension between social groups. In your opinion how much tension is there between each of the following groups in this country?

a. Poor and rich people.

i) A lot of tension      ii. Some tension      iii. No tension      iv.  
Dont know

b. Management and workers.

i) A lot of tension      ii. Some tension      iii. No tension  
iv. Dont know

c. Men and women

i) A lot of tension      ii. Some tension      iii. No tension  
iv. Dont know

d. Old people and young people.

i) A lot of tension      ii. Some tension      iii. No tension  
iv. Dont know

e. Different rational and ethnic groups

i) A lot of tension      ii. Some tension      iii. No tension  
iv. Dont know

f. Different religious groups

- i) A lot of tension      ii. Some tension      iii. No tension
- iv. Dont know

50) Please think about the area where you live now, I mean the immediate neighborhood of your home. Do you have very many reasons, many reasons, few reasons, or no reason at all to complain about each of the following problems?

a. Noise

- i) Many reasons    ii) A few reasons    iii) No reason at all
- iv) Dont know.

b. Air pollution

- i) Many reasons    ii) A few reasons    iii) No reason at all
- iv) Dont know.

c. Lack of access to recreational or green area

- i) Many reasons    ii) A few reasons    iii) No reason at all
- iv) Dont know.

d. Water quality

- i) Many reasons    ii) A few reasons    iii) No reason at all
- iv) Dont know.

e. Crime, violence or vandalism

- i) Many reasons    ii) A few reasons    iii) No reason at all
- iv) Dont know.

51) Still thinking about your immediate neighbor hood, are there any of the following facilities available within walking distance?

- a. A food store or supermarket      (i) Yes      (ii) No  
    (iii) Dont know
- b. Post office      (i) Yes      (ii) No  
    (iii) Dont know
- c. Banking facility      (i) Yes      (ii) No  
    (iii) Dont know



- b. On the whole my life is close to how I would like it to be.  
 (i) strongly agree (ii) agree (iii) Neither agree nor disagree  
 (iv) disagree (v) strongly disagree
- c. In order to get ahead nowadays you are forced to do things that are not correct.  
 (i) strongly agree (ii) agree (iii) Neither agree nor disagree  
 (iv) disagree (v) strongly disagree  
 I feel left out of society.  
 (i) strongly agree (ii) agree (iii) Neither agree nor disagree  
 (iv) disagree (v) strongly disagree
- d. Life has become so complicated today that I almost can't find my way.  
 (i) strongly agree (ii) agree (iii) Neither agree nor disagree  
 (iv) disagree (v) strongly disagree  
 I don't feel the value of what I do is recognized by others.  
 (i) strongly agree (ii) agree (iii) Neither agree nor disagree  
 (iv) disagree (v) strongly disagree
- e. Some people look down on me because of my job situation or income.  
 (i) strongly agree (ii) agree (iii) Neither agree nor disagree  
 (iv) disagree (v) strongly disagree

54) Could you please tell me on a scale of 1 to 5 how satisfied you are with each of the following items where 1 means very dissatisfied and 5 means you are very satisfied?

a. Your education	1	2	3	4	5
b. Your present job	1	2	3	4	5
c. Your present standard of living	1	2	3	4	5
d. Your accommodation	1	2	3	4	5
e. Your family life	1	2	3	4	5
f. Your health	1	2	3	4	5
g. Your social life	1	2	3	4	5

55) I am going to read out a list of things that some people say are important in their quality of life. Please tell me how important each of these is in your quality of life?

- a. A good education.
  - i) very important      ii) Important    iii) Neutral    iv) not important
- b. A good Job.
  - i) very important      ii) Important    iii) Neutral    iv) not important
- c. A good standard of living.
  - i) very important      ii) Important    iii) Neutral    iv) not important
- d. A good standard accomodation.
  - i) very important      ii) Important    iii) Neutral    iv) not important
- e. A good family life.
  - i) very important      ii) Important    iii) Neutral    iv) not important
- f. A good health.
  - i) very important      ii) Important    iii) Neutral    iv) not important
- g. A good social life.
  - i) very important      ii) Important    iii) Neutral    iv) not important

56) Taking all things together on a scale of 1-10 how happy you would say you are i mean very unhappy to very happy. \_\_\_\_\_

## PCA RESULTS TABLES OF THE SPSS

**Factor Analysis**  
**Material Living Conditions**

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.669
Bartlett's Test of Sphericity	Approx. Chi-Square	2.444E3
	Df	253
	Sig.	.000

**Communalities**

	Initial	Extraction
Do you contribute most to your household income	1.000	.465
Monthly income of the household	1.000	.492
Schools	1.000	.700
b) Health facilities, c)Police services, d) Roads and street lights	1.000	.653
Police Services	1.000	.703
Roads and street lights	1.000	.640
e) Recreational facilities	1.000	.725
Basic expenses to household budget ratio higher than 75	1.000	.602
a)Keeping your house warm/cool	1.000	.689
b)Buying or replacing furniture	1.000	.687
c)A meal with meat, chicken or fish once a week	1.000	.699
d)buying new rather than second hand clothes	1.000	.734
e) having friends or relatives over at least once a month	1.000	.576
How likely you leave your accommodation within the next six months	1.000	.669
How likely that you loose your job in the next six months	1.000	.528
Are you able to face unexpected financial expenditure	1.000	.580
a) rent or mortgage payment	1.000	.756
b) utility bills such as electricity, water, gas	1.000	.735
Has your household at any time during past 12 months run out of money to pay for food	1.000	.571

Has your household in the past year grown vegetables or fruits to help meet its need for food	1.000	.504
Is your household income enough to make ends meet	1.000	.551
If you add up all sources of income do you know your household net monthly income	1.000	.482
Which of your sources of income is the largest	1.000	.398

Extraction Method: Principal Component Analysis.

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	of Variance	Cumulative	Total	of Variance	Cumulative	Total	of Variance	Cumulative
1	3.512	15.270	15.270	3.512	15.270	15.270	2.206	9.589	9.589
2	2.409	10.474	25.745	2.409	10.474	25.745	2.022	8.792	18.381
3	1.654	7.191	32.936	1.654	7.191	32.936	1.830	7.957	26.337
4	1.582	6.879	39.814	1.582	6.879	39.814	1.823	7.925	34.262
5	1.430	6.216	46.030	1.430	6.216	46.030	1.762	7.660	41.922
6	1.320	5.737	51.767	1.320	5.737	51.767	1.720	7.480	49.402
7	1.164	5.059	56.827	1.164	5.059	56.827	1.396	6.070	55.472
8	1.068	4.644	61.470	1.068	4.644	61.470	1.380	5.998	61.470
9	.961	4.179	65.649						
10	.888	3.861	69.511						
11	.859	3.737	73.248						
12	.797	3.466	76.714						
13	.714	3.103	79.817						
14	.656	2.854	82.671						
15	.612	2.659	85.330						
16	.577	2.511	87.841						
17	.565	2.458	90.299						
18	.480	2.085	92.384						
19	.422	1.836	94.220						
20	.396	1.721	95.941						
21	.340	1.476	97.417						
22	.334	1.453	98.871						
23	.260	1.129	100.000						

Extraction Method: Principal Component Analysis.

Rotated Component Matrix\*

	Component							
	1	2	3	4	5	6	7	8
Do you contribute most to your household income	-.078	.131	-.108	.020	-.039	.017	.302	.581
Monthly income of the household	.050	.071	-.008	.010	-.103	-.665	.105	.145
Schools	.788	.010	.135	.093	.079	-.039	.202	.052
b) Health facilities, c)Police services, d) Roads and street lights	.750	.128	.115	-.088	-.083	.203	-.073	.012
Police Services	.758	.297	.045	-.004	-.055	-.074	-.058	-.160
Roads and street lights	.167	.729	.108	-.012	-.111	-.097	-.090	.198
e) Recreational facilities	.206	.811	-.060	.092	.074	.080	.017	.020
Basic expenses to household budget ratio higher than 75	.013	.030	.143	.052	.036	.023	-.133	.747
a)Keeping your house warm/cool	.247	.445	.172	-.020	-.204	.596	-.025	.041
b)Buying or replacing furniture	.276	.152	.100	.329	-.189	.630	-.106	.160
c)A meal with meat, chicken or fish once a week	.210	.097	.721	-.114	-.027	.278	.063	-.174
d)buying new rather than second hand clothes	.071	.087	.836	.077	.026	-.044	-.103	.064
e) having friends or relatives over at least once a month	.173	-.080	.539	.373	.105	.012	-.099	.297
How likely you leave your accommodation within the next six months	.265	-.172	-.082	-.107	.005	-.021	.716	.193
How likely that you loose your job in the next six months	-.098	.100	-.033	.074	-.015	-.087	.697	-.087
Are you able to face unexpected financial expenditure	.042	-.030	.050	.743	.017	.076	.118	-.047
a) rent or mortgage payment	-.133	.067	.046	.090	.822	.126	.180	-.004
b) utility bills such as electricity, water, gas	.072	-.150	.028	-.005	.825	-.053	-.154	-.004
Has your household at any time during past 12 months run out of money to pay for food	.057	-.452	-.106	.379	.401	-.060	-.197	.070
Has your household in the past year grown vegetables or fruits to help meet its need for food	-.043	.095	-.083	.549	.265	-.210	-.196	.178
Is your household income enough to make ends meet	-.047	.418	.174	.469	-.062	.253	.150	-.182
If you add up all sources of income do you know your household net monthly income	-.159	-.018	.371	.461	-.048	-.125	-.054	.292
Which of your sources of income is the largest	.120	.061	.030	.268	-.178	-.471	-.101	-.209

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 10 iterations.

Component Transformation Matrix

Component	1	2	3	4	5	6	7	8
1	.576	.540	.429	.168	-.200	.344	-.015	.075
2	-.100	-.200	.367	.652	.511	-.069	-.208	.284
3	.633	-.400	.017	-.306	.515	.059	.024	-.276
4	.373	.162	-.245	.200	-.011	-.713	.408	.246
5	-.138	.265	-.384	.086	.441	.499	.537	.157
6	-.033	-.445	.425	-.249	-.233	.122	.486	.503
7	-.035	-.237	.129	.476	-.241	.058	.459	-.654
8	-.313	.398	.526	-.342	.355	-.314	.233	-.267

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

## REGRESSION ANALYSIS RESULTS TABLES OF THE SPSS

## REGRESSION RESULTS FOR ABBOTABAD

## Rural

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Change	Square Change	F Change	df1	df2		
1	.941 <sup>a</sup>	.886	.755	.21455	.886	6.771	8	7	.010	2.293	

a. Predictors: (Constant), Natural and Living Environment 2, Personal Development 2, Interpersonal Relations and Social Cohesion 2, Productive Activity and Quality 2, Governance and Basic Rights2, Health Access and Perception 2, Personal Safety2, Material Living Conditions 2

b. Dependent Variable: Overall Experience of Life 2

ANOVA<sup>b</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2.494	8	.312	6.771	.010 <sup>a</sup>
	Residual	.322	7	.046		
	Total	2.816	15			

a. Predictors: (Constant), Natural and Living Environment 2, Personal Development 2, Interpersonal Relations and Social Cohesion 2, Productive Activity and Quality 2, Governance and Basic Rights2, Health Access and Perception 2, Personal Safety2, Material Living Conditions 2

b. Dependent Variable: Overall Experience of Life 2

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.002	1.432		4.191	.004
	Material Living Conditions	.374	.131	.297	2.851	.046
	Productive Activity and Quality	.140	.004	.088	35.001	.000
	Health Access and Perception	-.485	.251	-.434	-1.931	.095
	Personal Development	.179	.085	.350	2.112	.073
	Personal Safety	.242	.081	.304	2.987	.023
	Governance and Basic Rights	-.018	.130	-.022	-.138	.894
	Interpersonal Relations and Social Cohesion	-.147	.489	-.065	-.300	.773
	Natural and Living Environment	1.418	.426	.660	3.328	.013

a. Dependent Variable: Overall Experience of Life 2

Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.1578	4.5074	3.8015	.40772	16
Residual	-.19850	.37798	.00000	.14657	16
Std. Predicted Value	-1.579	1.731	.000	1.000	16
Std. Residual	-.925	1.762	.000	.683	16

a. Dependent Variable: Overall Experience of Life 2

## Urban

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Change Statistics					Durbin-Watson
						R Change	Square	F Change	df1	df2	
1	.958 <sup>a</sup>	.918	.699		.18707	.918	4.186	8	3	.133	1.549

a. Predictors: (Constant), NLE2, PAQ2, IPRSC2, HAP2, PD2, PS2, MLC2, GBR2

b. Dependent Variable: OEL2

### ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.172	8	.146	4.186	.133 <sup>a</sup>
	Residual	.105	3	.035		
	Total	1.277	11			

a. Predictors: (Constant), NLE2, PAQ2, IPRSC2, HAP2, PD2, PS2, MLC2, GBR2

b. Dependent Variable: OEL2

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	7.110	3.141		2.263	.109
	MLC2	1.201	.478	.726	2.51	.029
	PAQ2	-.321	.249	-.447	-1.293	.287
	HAP2	-.043	.189	-.043	-.226	.836
	PD2	.239	.048	.473	4.979	.005
	PS2	.343	.044	.380	7.795	.000
	GBR2	-.687	.360	-.903	-1.908	.152
	IPRSC2	.137	.019	.015	7.210	.007
	NLE2	-2.590	.779	-1.206	-3.323	.045

a. Dependent Variable: OEL2

### Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.2742	4.3718	3.9118	.32639	12
Residual	-.19477	.14172	.00000	.09769	12
Std. Predicted Value	-1.953	1.409	.000	1.000	12
Std. Residual	-1.041	.758	.000	.522	12

a. Dependent Variable: OEL2

## Total

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Change Statistics					Durbin-Watson
						R Change	Square	F Change	df1	df2	
1	.854 <sup>a</sup>	.729	.614		.24418	.729	6.380	8	19	.000	1.784

a. Predictors: (Constant), NLE2, PAQ2, IPRSC2, PD2, HAP2, PS2, GBR2, MLC2

b. Dependent Variable: OEL2

ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.043	8	.380	6.380	.000 <sup>a</sup>
	Residual	1.133	19	.060		
	Total	4.176	27			

a. Predictors: (Constant), NLE2, PAQ2, IPRSC2, PD2, HAP2, PS2, GBR2, MCL2

b. Dependent Variable: OEL2

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.594	1.299		3.536	.002
	MCL2	.405	.052	.324	7.788	.000
	PAQ2	.211	.062	.012	4.057	.005
	HAP2	-.188	.167	-.174	-1.127	.274
	PD2	.215	.070	.419	3.069	.006
	PS2	.111	.040	.140	2.775	.036
	GBR2	-.081	.128	-.107	-.632	.535
	IPRSC2	.222	.065	.095	3.415	.041
	NLE2	-1.171	.322	-.552	-3.633	.002

a. Dependent Variable: OEL2

Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.9794	4.4124	3.8487	.33572	28
Residual	-.39984	.43849	.00000	.20484	28
Std. Predicted Value	-2.590	1.679	.000	1.000	28
Std. Residual	-1.637	1.796	.000	.839	28

a. Dependent Variable: OEL2

## Regression results for Bannu

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change	
1	.710 <sup>a</sup>	.504	-.488	.42806	.504	.508	8	4	.808	1.774

a. Predictors: (Constant), NLE2, MLC2, PAQ2, GBR2, IPRSC2, HAP2, PD2, PS2

b. Dependent Variable: OEL2

ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.744	8	.093	.508	.808 <sup>a</sup>
	Residual	.733	4	.183		
	Total	1.477	12			

a. Predictors: (Constant), NLE2, MLC2, PAQ2, GBR2, IPRSC2, HAP2, PD2, PS2

b. Dependent Variable: OEL2

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.024	2.834		1.067	.346
	MLC2	1.106	.332	.636	3.331	.001
	PAQ2	.382	.112	.308	3.410	.020
	HAP2	-.336	.611	-.346	-.549	.612
	PD2	-.038	.405	-.061	-.094	.930
	PS2	.240	.076	.249	3.157	.029
	GBR2	-.336	.427	-.416	-.786	.476
	IPRSC2	-.132	1.156	-.079	-.114	.915
	NLE2	-.137	.405	-.219	-.339	.751

a. Dependent Variable: OEL2

Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.2267	4.0067	3.6516	.24905	13
Residual	-.46202	.41437	.00000	.24714	13
Std. Predicted Value	-1.706	1.426	.000	1.000	13
Std. Residual	-1.079	.968	.000	.577	13

a. Dependent Variable: OEL2

## Urban

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	.978 <sup>a</sup>	.957	.841	.15322	.957	8.289	8	3	.055	1.868	

a. Predictors: (Constant), NLE2, PD2, PAQ2, GBR2, MLC2, IPRSC2, PS2, HAP2

b. Dependent Variable: OEL2

ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.557	8	.195	8.289	.055 <sup>a</sup>
	Residual	.070	3	.023		
	Total	1.627	11			

a. Predictors: (Constant), NLE2, PD2, PAQ2, GBR2, MLC2, IPRSC2, PS2, HAP2

b. Dependent Variable: OEL2

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.836	1.286		1.427	.249
	MLC2	-.534	.218	-.373	-2.449	.092
	PAQ2	.303	.082	.291	3.695	.005
	HAP2	.297	.057	.225	5.210	.001
	PD2	.207	.064	.443	3.261	.047
	PS2	.222	.039	.289	5.692	.001
	GBR2	.427	.125	.375	3.416	.024
	IPRSC2	.583	.204	.515	2.859	.065
	NLE2	-1.269	.255	-.759	-4.979	.016

a. Dependent Variable: OEL2

Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.8819	4.0709	3.4265	.37619	12
Residual	-.12969	.11304	.00000	.08002	12
Std. Predicted Value	-1.448	1.713	.000	1.000	12
Std. Residual	-.846	.738	.000	.522	12

a. Dependent Variable: OEL2

## Total

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	.516 <sup>a</sup>	.266	-.100	.39601	.266	.727	8	16	.667	1.913	

a. Predictors: (Constant), NLE2, IPRSC2, PAQ2, HAP2, PS2, GBR2, PD2, MLC2

b. Dependent Variable: OEL2

ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.911	8	.114	.727	.667 <sup>a</sup>
	Residual	2.509	16	.157		
	Total	3.421	24			

a. Predictors: (Constant), NLE2, IPRSC2, PAQ2, HAP2, PS2, GBR2, PD2, MLC2

b. Dependent Variable: OEL2

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.306	1.618		1.426	.173
	MLC2	.198	.024	.125	8.250	.000
	PAQ2	-.010	.284	-.009	-.035	.972
	HAP2	.221	.067	.190	3.298	.019
	PD2	.147	.036	.288	4.083	.004
	PS2	.335	.070	.200	4.785	.009
	GBR2	-.051	.227	-.056	-.223	.826
	IPRSC2	-.022	.318	-.016	-.070	.945
	NLE2	-.154	.211	-.173	-.727	.478

a. Dependent Variable: OEL2

Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.1581	3.8919	3.5435	.19488	25
Residual	-.53880	.75608	.00000	.32334	25
Std. Predicted Value	-1.978	1.787	.000	1.000	25
Std. Residual	-1.361	1.909	.000	.816	25

a. Dependent Variable: OEL2

## Regression results for Charsadda Rural

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	.669 <sup>a</sup>	.447	.153	.24814	.447	1.518	8	15	.231	2.118	

a. Predictors: (Constant), NLE2, HAP2, PAQ2, PD2, MLC2, GBR2, IPRSC2, PS2

b. Dependent Variable: OEL2

ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.748	8	.093	1.518	.231 <sup>a</sup>
	Residual	.924	15	.062		
	Total	1.671	23			

a. Predictors: (Constant), NLE2, HAP2, PAQ2, PD2, MLC2, GBR2, IPRSC2, PS2

b. Dependent Variable: OEL2

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.261	1.273		3.346	.004
	MLC2	-.076	.431	-.052	-.176	.863
	PAQ2	.328	.143	.536	2.288	.037

HAP2	-.035	.184	-.061	-.193	.849
PD2	.221	.072	.437	3.069	.019
PS2	-.058	.185	-.113	-.314	.758
GBR2	-.129	.221	-.173	-.584	.568
IPRSC2	.354	.096	.271	3.687	.086
NLE2	-.939	.432	-.867	-2.174	.046

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.2365	3.9877	3.5711	.18028	24
Residual	-.34657	.44088	.00000	.20039	24
Std. Predicted Value	-1.856	2.311	.000	1.000	24
Std. Residual	-1.397	1.777	.000	.808	24

a. Dependent Variable: OEL2

## Urban

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change	
1	.858 <sup>a</sup>	.736	.313	.19282	.736	1.741	8	5	.280	1.920

a. Predictors: (Constant), NLE2, HAP2, PS2, IPRSC2, MLC2, PD2, GBR2, PAQ2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.518	8	.065	1.741	.280 <sup>a</sup>
	Residual	.186	5	.037		
	Total	.704	13			

a. Predictors: (Constant), NLE2, HAP2, PS2, IPRSC2, MLC2, PD2, GBR2, PAQ2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.759	1.315		.577	.589
	MLC2	.437	.039	.427	11.205	.000
	PAQ2	-.155	.315	-.181	-.492	.643
	HAP2	.229	.012	.279	19.083	.000
	PD2	.117	.096	.383	1.219	.277
	PS2	.399	.168	.553	2.375	.061
	GBR2	-.089	.220	-.145	-.407	.701
	IPRSC2	-.374	.336	-.307	-1.113	.316
	NLE2	.739	.055	.539	14.436	.000

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Change Statistics					Durbin-Watson
						R Square Change	F Change	df1	df2	Sig. Change	
1	.858 <sup>a</sup>	.736	.313		.19282	.736	1.741	8	5	.280	1.920

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.4491	4.2474	3.7983	.19961	14
Residual	-.18859	.18045	.00000	.11958	14
Std. Predicted Value	-1.750	2.250	.000	1.000	14
Std. Residual	-.978	.936	.000	.620	14

a. Dependent Variable: OEL2

**Total**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Change Statistics					Durbin-Watson
						R Square Change	F Change	df1	df2	Sig. Change	
1	.653 <sup>a</sup>	.427	.269		.23653	.427	2.702	8	29	.024	2.118

a. Predictors: (Constant), NLE2, IPRSC2, PD2, PAQ2, GBR2, PS2, HAP2, MLC2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.209	8	.151	2.702	.024 <sup>a</sup>
	Residual	1.622	29	.056		
	Total	2.832	37			

a. Predictors: (Constant), NLE2, IPRSC2, PD2, PAQ2, GBR2, PS2, HAP2, MLC2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.792	.795		3.510	.001
	MLC2	.207	.016	.234	12.937	.000
	PAQ2	.231	.121	.339	1.911	.066
	HAP2	.033	.141	.051	.236	.815
	PD2	.133	.073	.332	1.804	.082
	PS2	.280	.114	.142	2.456	.087
	GBR2	-.016	.144	-.022	-.113	.911
	IPRSC2	-.224	.227	-.194	-.987	.332
	NLE2	-.142	.263	-.118	-.539	.594

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.3505	4.0733	3.6548	.18078	38
Residual	-.34471	.59737	.00000	.20940	38
Std. Predicted Value	-1.683	2.315	.000	1.000	38
Std. Residual	-1.457	2.526	.000	.885	38

a. Dependent Variable: OEL2

**Regression results for D.I.Khan**

**RuralModel Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	.861 <sup>a</sup>	.741	.552	.28129	.741	3.926	8	11	.020	1.875	

a. Predictors: (Constant), NLE2, GBR2, HAP2, PS2, IPRSC2, MLC2, PD2, PAQ2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.485	8	.311	3.926	.020 <sup>a</sup>
	Residual	.870	11	.079		
	Total	3.356	19			

a. Predictors: (Constant), NLE2, GBR2, HAP2, PS2, IPRSC2, MLC2, PD2, PAQ2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.767	1.406		2.680	.021
	MLC2	.446	.298	.301	1.496	.163
	PAQ2	.945	.382	.564	2.473	.031
	HAP2	-.228	.236	-.213	-.967	.355
	PD2	-.105	.104	-.218	-1.014	.332
	PS2	.299	.130	.421	2.292	.043
	GBR2	-.493	.172	-.547	-2.871	.015
	IPRSC2	-.794	.301	-.530	-2.642	.023
	NLE2	.201	.044	.101	4.568	.008

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.9802	4.4221	3.7118	.36167	20
Residual	-.41873	.45429	.00000	.21403	20
Std. Predicted Value	-2.023	1.964	.000	1.000	20
Std. Residual	-1.489	1.615	.000	.761	20

a. Dependent Variable: OEL2

**Urban**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	.780 <sup>a</sup>	.608	-.176	.32327	.608	.776	8	4	.649	1.929	

a. Predictors: (Constant), NLE2, GBR2, PAQ2, IPRSC2, MLC2, PD2, HAP2, PS2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.649	8	.081	.776	.649 <sup>a</sup>
	Residual	.418	4	.105		
	Total	1.067	12			

a. Predictors: (Constant), NLE2, GBR2, PAQ2, IPRSC2, MLC2, PD2, HAP2, PS2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.326	3.248		-.408	.704
	MLC2	.335	.081	.282	4.135	.005
	PAQ2	.390	.055	.541	7.090	.000
	HAP2	.556	.153	.466	3.633	.007
	PD2	.742	.172	.818	4.313	.031
	PS2	.106	.035	.168	3.028	.091
	GBR2	-.057	.376	-.066	-.151	.887
	IPRSC2	.498	.152	.335	3.276	.004
	NLE2	-.130	.690	-.113	-.189	.860

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.7898	4.5369	4.1900	.23252	13
Residual	-.42589	.32786	.00000	.18664	13
Std. Predicted Value	-1.721	1.492	.000	1.000	13
Std. Residual	-1.317	1.014	.000	.577	13

a. Dependent Variable: OEL2

## Total

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	.764 <sup>a</sup>	.583	.444	.32885	.583	4.195	8	24	.003	2.199	

a. Predictors: (Constant), NLE2, GBR2, HAP2, IPRSC2, PS2, PD2, PAQ2, MLC2

b. Dependent Variable: OEL2

### ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.629	8	.454	4.195	.003 <sup>a</sup>
	Residual	2.595	24	.108		
	Total	6.225	32			

a. Predictors: (Constant), NLE2, GBR2, HAP2, IPRSC2, PS2, PD2, PAQ2, MLC2

b. Dependent Variable: OEL2

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.956	1.319		1.483	.151
	MLC2	.494	.270	.320	1.832	.079
	PAQ2	.404	.030	.076	13.466	.000
	HAP2	-.068	.216	-.057	-.313	.757
	PD2	.325	.095	.212	3.421	.002
	PS2	.328	.125	.420	2.620	.015
	GBR2	-.242	.150	-.252	-1.615	.119
	IPRSC2	-.190	.278	-.108	-.684	.501
	NLE2	.325	.117	.230	2.778	.048

a. Dependent Variable: OEL2

### Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.9104	4.4747	3.9002	.33678	33
Residual	-.66729	.48621	.00000	.28479	33
Std. Predicted Value	-2.939	1.706	.000	1.000	33
Std. Residual	-2.029	1.479	.000	.866	33

a. Dependent Variable: OEL2

## Regression results for Haripur

### Rural

#### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	.628 <sup>a</sup>	.394	-.414	.28334	.394	.488	8	6	.829	2.032	

a. Predictors: (Constant), NLE2, IPRSC2, MLC2, HAP2, PD2, GBR2, PAQ2, PS2

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	.628 <sup>a</sup>	.394	-.414	.28334	.394	.488	8	6	.829	2.032	

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.313	8	.039	.488	.829 <sup>a</sup>
	Residual	.482	6	.080		
	Total	.795	14			

a. Predictors: (Constant), NLE2, IPRSC2, MLC2, HAP2, PD2, GBR2, PAQ2, PS2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.095	3.543		1.156	.292
	MLC2	.401	.044	.200	9.113	.000
	PAQ2	-.200	.455	-.183	-.440	.675
	HAP2	.353	.030	.485	11.767	.001
	PD2	.134	.062	.290	2.161	.039
	PS2	-.108	.175	-.294	-.619	.559
	GBR2	-.023	.288	-.032	-.078	.940
	IPRSC2	.242	.076	.227	3.184	.043
	NLE2	-.397	.982	-.164	-.404	.700

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.4869	4.0440	3.7922	.14958	15
Residual	-.37210	.33551	.00000	.18549	15
Std. Predicted Value	-2.041	1.683	.000	1.000	15
Std. Residual	-1.313	1.184	.000	.655	15

a. Dependent Variable: OEL2

**Urban**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	.978 <sup>a</sup>	.957	.655	.32809	.957	3.171	7	1	.408	2.306	

a. Predictors: (Constant), NLE2, HAP2, IPRSC2, GBR2, MLC2, PAQ2, PD2

b. Dependent Variable: OEL2

ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.389	7	.341	3.171	.408 <sup>a</sup>
	Residual	.108	1	.108		
	Total	2.497	8			

a. Predictors: (Constant), NLE2, HAP2, IPRSC2, GBR2, MLC2, PAQ2, PD2

b. Dependent Variable: OEL2

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.371	6.304		1.169	.450
	MLC2	.214	.027	.020	7.925	.000
	PAQ2	1.269	.482	.812	2.632	.019
	HAP2	2.596	.915	1.123	2.837	.040
	PD2	-1.257	1.032	-1.090	-1.217	.438
	PS	1.230	0.034	.9780	36.176	.000
	GBR2	-.905	.814	-.495	-1.112	.466
	IPRSC2	3.083	.653	1.013	4.721	.003
	NLE2	-12.543	5.802	-1.980	-2.162	.276

a. Dependent Variable: OEL2

Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.3830	5.1031	4.6340	.54648	9
Residual	-.22072	.14103	.00000	.11600	9
Std. Predicted Value	-2.289	.858	.000	1.000	9
Std. Residual	-.673	.430	.000	.354	9

a. Dependent Variable: OEL2

## Total

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	.684 <sup>a</sup>	.468	.185	.50791	.468	1.652	8	15	.192	1.961	

a. Predictors: (Constant), NLE2, PD2, PS2, IPRSC2, HAP2, MLC2, GBR2, PAQ2

b. Dependent Variable: OEL2

ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.408	8	.426	1.652	.192 <sup>a</sup>
	Residual	3.870	15	.258		
	Total	7.278	23			

a. Predictors: (Constant), NLE2, PD2, PS2, IPRSC2, HAP2, MLC2, GBR2, PAQ2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.565	4.593		1.647	.120
	MLC2	1.925	.269	.376	7.156	.000
	PAQ2	-.582	.521	-.287	-1.118	.281
	HAP2	.001	.485	.001	.002	.998
	PD2	.396	.037	.359	10.703	.000
	PS2	.181	.065	.175	2.784	.006
	GBR2	.218	.101	.127	2.158	.060
	IPRSC2	.401	.123	.147	3.260	.030
	NLE2	-.600	1.417	-.099	-.424	.678

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.5050	5.0787	4.1078	.38496	24
Residual	-.69979	.69567	.00000	.41017	24
Std. Predicted Value	-1.566	2.522	.000	1.000	24
Std. Residual	-1.378	1.370	.000	.808	24

a. Dependent Variable: OEL2

**Regression results for Kohat Rural**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	.786 <sup>a</sup>	.618	.007	.31511	.618	1.011	8	5	.520	1.989	

a. Predictors: (Constant), NLE2, PAQ2, PS2, PD2, GBR2, IPRSC2, MLC2, HAP2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.803	8	.100	1.011	.520 <sup>a</sup>
	Residual	.496	5	.099		
	Total	1.299	13			

a. Predictors: (Constant), NLE2, PAQ2, PS2, PD2, GBR2, IPRSC2, MLC2, HAP2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.993	1.211		1.646	.161
	MLC2	.288	.080	.367	3.600	.004
	PAQ2	-.590	.455	-.707	-1.296	.252
	HAP2	.365	.061	.597	5.983	.004
	PD2	.053	.176	.108	.303	.774
	PS2	.141	.070	.325	2.014	.046
	GBR2	-.131	.314	-.293	-.418	.694
	IPRSC2	1.454	.526	.909	2.764	.013
	NLE2	-.249	.327	-.328	-.760	.481

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.5046	4.2981	3.9118	.24851	14
Residual	-.27228	.40775	.00000	.19542	14
Std. Predicted Value	-1.639	1.555	.000	1.000	14
Std. Residual	-.864	1.294	.000	.620	14

a. Dependent Variable: OEL2

**Urban**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				Sig. Change	F	Durbin-Watson
					R Square Change	F Change	df1	df2			
1	1.000 <sup>a</sup>	1.000	1.000	.00000	1.000	1.201E15	5	2	.000	1.745	

a. Predictors: (Constant), NLE2, GBR2, MLC2, HAP2, PS2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.047	5	.409		.000 <sup>a</sup>
	Residual	.000	2	.000		
	Total	2.047	7			

a. Predictors: (Constant), NLE2, GBR2, MLC2, HAP2, PS2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.046	.000		-3.220	.000
	MLC2	1.362	.001	.684	2.060	.000
	PAQ	2.201	.631	1.970	3.488	.003
	HAP2	1.080	.000	.538	2.200	.000
	PD	-.056	.027	-.003	2.074	.043
	PS2	-1.226	.000	-.726	-1.966	.000
	GBR2	.301	.000	.423	7.699	.000
	IPRSC	.874	.093	.645	9.398	.000
	NLE2	.103	.000	.062	2.050	.000

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.4118	4.6471	3.8971	.54073	8
Residual	.00000	.00000	.00000	.00000	8
Std. Predicted Value	-.897	1.387	.000	1.000	8
Std. Residual	.000	.000	.000	.000	8

a. Dependent Variable: OEL2

**Total**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	.765 <sup>a</sup>	.586	.331	.32654	.586	2.299	8	13	.088	1.727	

a. Predictors: (Constant), NLE2, IPRSC2, PS2, PAQ2, HAP2, PD2, MLC2, GBR2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.961	8	.245	2.299	.088 <sup>a</sup>
	Residual	1.386	13	.107		
	Total	3.347	21			

a. Predictors: (Constant), NLE2, IPRSC2, PS2, PAQ2, HAP2, PD2, MLC2, GBR2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.053	.841		2.441	.030
	MLC2	.683	.359	.619	1.902	.080
	PAQ2	-.584	.356	-.510	-1.643	.124
	HAP2	.433	.029	.479	14.931	.000
	PD2	.156	.070	.239	2.229	.074
	PS2	-.168	.140	-.273	-1.197	.253
	GBR2	-.273	.274	-.490	-.998	.336
	IPRSC2	.956	.471	.679	2.030	.063
	NLE2	.325	.072	.315	4.514	.004

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.3895	4.4407	3.9064	.30558	22
Residual	-.44292	.42731	.00000	.25692	22
Std. Predicted Value	-1.692	1.748	.000	1.000	22
Std. Residual	-1.356	1.309	.000	.787	22

a. Dependent Variable: OEL2

**Regression results for Lower Dir**

**Rural**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Change Statistics				F	Durbin-Watson
						R Square Change	F Change	df1	df2		
1	.761 <sup>a</sup>	.579	.158	.33739	.579	1.375	8	8	.332	1.825	

a. Predictors: (Constant), NLE2, IPRSC2, PD2, MLC2, GBR2, PAQ2, PS2, HAP2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.252	8	.157	1.375	.332 <sup>a</sup>
	Residual	.911	8	.114		
	Total	2.163	16			

a. Predictors: (Constant), NLE2, IPRSC2, PD2, MLC2, GBR2, PAQ2, PS2, HAP2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.207	1.421		2.256	.054
	MLC2	.333	.086	.180	3.872	.013
	PAQ2	-.008	.244	-.011	-.034	.974
	HAP2	.185	.064	.229	2.890	.051
	PD2	.313	.072	.535	4.347	.007
	PS2	.116	.058	.037	2.100	.063
	GBR2	.004	.195	.009	.022	.983
	IPRSC2	.160	.068	.115	2.352	.042
	NLE2	-.307	.237	-.361	-1.294	.232

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.0982	4.2731	3.7197	.27975	17
Residual	-.69853	.33055	.00000	.23857	17
Std. Predicted Value	-2.222	1.978	.000	1.000	17
Std. Residual	-2.070	.980	.000	.707	17

a. Dependent Variable: OEL2

**Urban**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	.960 <sup>a</sup>	.921	.711	.21643	.921	4.380	8	3	.126	2.122	

a. Predictors: (Constant), NLE2, PAQ2, HAP2, MLC2, IPRSC2, PD2, PS2, GBR2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.641	8	.205	4.380	.126 <sup>a</sup>
	Residual	.141	3	.047		
	Total	1.782	11			

a. Predictors: (Constant), NLE2, PAQ2, HAP2, MLC2, IPRSC2, PD2, PS2, GBR2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.116	1.717		-.650	.562
	MLC2	.577	.136	.399	4.243	.007
	PAQ2	-.089	.203	-.111	-.438	.691
	HAP2	.695	.285	1.111	2.556	.079
	PD2	.279	.025	.347	11.160	.000
	PS2	.546	.170	.511	3.212	.027
	GBR2	-.824	.354	-1.066	-2.330	.102
	IPRSC2	1.511	.405	1.193	3.730	.034
	NLE2	.553	.132	.327	4.182	.009

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.2797	4.4588	3.9118	.38630	12
Residual	-.17751	.16980	.00000	.11303	12
Std. Predicted Value	-1.636	1.416	.000	1.000	12
Std. Residual	-.820	.785	.000	.522	12

a. Dependent Variable: OEL2

**Total**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.759 <sup>a</sup>	.576	.406	.29856	.576	3.396	8	20	.013	1.735

a. Predictors: (Constant), NLE2, PD2, HAP2, MLC2, PAQ2, PS2, IPRSC2, GBR2

b. Dependent Variable: OEL2

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.421	8	.303	3.396	.013 <sup>a</sup>
	Residual	1.783	20	.089		
	Total	4.204	28			

a. Predictors: (Constant), NLE2, PD2, HAP2, MLC2, PAQ2, PS2, IPRSC2, GBR2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.574	.784		2.009	.058
	MLC2	.448	.179	.229	2.502	.066
	PAQ2	.015	.137	.019	.111	.913
	HAP2	-.004	.144	-.005	-.028	.978
	PD2	.331	.112	.488	2.970	.008
	PS2	.060	.097	.113	.613	.547
	GBR2	.047	.114	.084	.408	.688
	IPRSC2	.629	.229	.508	2.744	.013
	NLE2	-.141	.165	-.152	-.859	.401

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.2493	4.4151	3.7992	.29408	29
Residual	-.71165	.41507	.00000	.25233	29
Std. Predicted Value	-1.870	2.095	.000	1.000	29
Std. Residual	-2.384	1.390	.000	.845	29

a. Dependent Variable: OEL2

**Regression results for Mansehra**

**Rural**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	.780 <sup>a</sup>	.608	.399	.35768	.608	2.909	8	15	.036	1.819	

a. Predictors: (Constant), NLE2, MLC2, IPRSC2, HAP2, PS2, PD2, GBR2, PAQ2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.977	8	.372	2.909	.036 <sup>a</sup>
	Residual	1.919	15	.128		
	Total	4.896	23			

a. Predictors: (Constant), NLE2, MLC2, IPRSC2, HAP2, PS2, PD2, GBR2, PAQ2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.757	1.216		3.088	.007
	MLC2	.606	.165	.290	3.673	.018
	PAQ2	-.488	.265	-.406	-1.845	.085
	HAP2	.137	.059	.119	2.322	.064
	PD2	.300	.114	.472	2.637	.019
	PS2	.320	.115	.516	2.791	.014
	GBR2	-.067	.131	-.100	-.510	.617
	IPRSC2	.586	.119	.276	4.924	.003
	NLE2	-.286	.211	-.229	-1.359	.194

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.1478	4.5414	3.6495	.35977	24
Residual	-.73619	.52633	.00000	.28885	24
Std. Predicted Value	-1.395	2.479	.000	1.000	24
Std. Residual	-2.058	1.472	.000	.808	24

a. Dependent Variable: OEL2

**Urban**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	.797 <sup>a</sup>	.635	.148	.26483	.635	1.303	8	6	.384	1.944	

a. Predictors: (Constant), NLE2, PAQ2, GBR2, HAP2, IPRSC2, PD2, MLC2, PS2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.731	8	.091	1.303	.384 <sup>a</sup>
	Residual	.421	6	.070		
	Total	1.152	14			

a. Predictors: (Constant), NLE2, PAQ2, GBR2, HAP2, IPRSC2, PD2, MLC2, PS2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.651	2.920		1.250	.258
	MLC2	.540	.165	.429	3.272	.060
	PAQ2	.232	.137	.298	16.291	.000
	HAP2	-.809	.498	-.859	-1.626	.155
	PD2	-.196	.347	-.236	-.566	.592
	PS2	.796	.373	1.248	2.135	.077
	GBR2	-.498	.422	-.357	-1.179	.283
	IPRSC2	.455	.208	.339	2.18	.031
	NLE2	.940	.476	.882	1.974	.096

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.8020	4.5898	4.1922	.22854	15
Residual	-.27263	.36224	.00000	.17337	15
Std. Predicted Value	-1.707	1.740	.000	1.000	15
Std. Residual	-1.029	1.368	.000	.655	15

a. Dependent Variable: OEL2

**Total**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Change	Square Change	F Change	df1	df2	
1	.718 <sup>a</sup>	.516	.387	.37611	.516	3.996	8	30	.003	1.754

a. Predictors: (Constant), NLE2, MLC2, HAP2, IPRSC2, PS2, PD2, GBR2, PAQ2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.522	8	.565	3.996	.003 <sup>a</sup>
	Residual	4.244	30	.141		
	Total	8.766	38			

a. Predictors: (Constant), NLE2, MLC2, HAP2, IPRSC2, PS2, PD2, GBR2, PAQ2

b. Dependent Variable: OEL2

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.484	1.096		2.267	.031
	MLC2	.195	.019	.095	10.263	.000
	PAQ2	-.167	.206	-.134	-.811	.424
	HAP2	.075	.208	.058	.360	.721
	PD2	.338	.102	.470	3.325	.002
	PS2	.309	.102	.424	3.037	.005
	GBR2	-.167	.116	-.213	-1.436	.161
	IPRSC2	.388	.031	.181	12.516	.000
	NLE2	-.071	.186	-.052	-.383	.704

a. Dependent Variable: OEL2

Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.2766	4.6216	3.8582	.34498	39
Residual	-.74629	.70154	.00000	.33419	39
Std. Predicted Value	-1.686	2.213	.000	1.000	39
Std. Residual	-1.984	1.865	.000	.889	39

a. Dependent Variable: OEL2

Regression results for Mardan  
RuralModel Summary<sup>b</sup>

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Change Statistics					Durbin-Watson
						R Square Change	F Change	df1	df2	Sig. Change	
1	.629 <sup>a</sup>	.396	.177		.23540	.396	1.805	8	22	.130	2.094

a. Predictors: (Constant), NLE2, IPRSC2, PS2, PAQ2, PD2, MLC2, GBR2, HAP2

b. Dependent Variable: OEL2

ANOVA<sup>b</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.800	8	.100	1.805	.130 <sup>a</sup>
	Residual	1.219	22	.055		
	Total	2.019	30			

a. Predictors: (Constant), NLE2, IPRSC2, PS2, PAQ2, PD2, MLC2, GBR2, HAP2

b. Dependent Variable: OEL2

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.860	.657		2.832	.010
	MLC2	.118	.022	.155	5.363	.006
	PAQ2	.326	.145	.440	2.252	.035
	HAP2	.087	.009	.153	9.667	.001
	PD2	.130	.069	.446	1.888	.072
	PS2	-.002	.074	-.005	-.030	.976
	GBR2	-.041	.120	-.105	-.338	.739
	IPRSC2	.297	.090	.327	3.300	.048
	NLE2	-.152	.191	-.230	-.797	.434

a. Dependent Variable: OEL2

Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.4808	4.0706	3.7989	.16331	31
Residual	-.45843	.46419	.00000	.20158	31
Std. Predicted Value	-1.948	1.664	.000	1.000	31
Std. Residual	-1.947	1.972	.000	.856	31

a. Dependent Variable: OEL2

## Urban

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change	
1	.931 <sup>a</sup>	.867	.801	.17891	.867	13.090	8	16	.000	2.025

a. Predictors: (Constant), NLE2, PS2, PD2, PAQ2, HAP2, IPRSC2, MLC2, GBR2

b. Dependent Variable: OEL2

ANOVA<sup>b</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3.352	8	.419	13.090	.000 <sup>a</sup>
	Residual	.512	16	.032		
	Total	3.864	24			

a. Predictors: (Constant), NLE2, PS2, PD2, PAQ2, HAP2, IPRSC2, MLC2, GBR2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.745	.868		4.316	.001
	MLC2	.332	.012	.181	27.667	.000
	PAQ2	-.100	.043	-.233	-2.346	.032
	HAP2	.022	.122	.019	.178	.861
	PD2	-.018	.077	-.023	-.238	.815
	PS2	.009	.069	.013	.128	.900
	GBR2	-.028	.107	-.042	-.260	.798
	IPRSC2	.228	.080	.216	2.850	.036
	NLE2	.680	.146	.698	4.661	.000

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.8671	4.2869	3.6541	.37370	25
Residual	-.47242	.19650	.00000	.14608	25
Std. Predicted Value	-2.106	1.693	.000	1.000	25
Std. Residual	-2.641	1.098	.000	.816	25

a. Dependent Variable: OEL2

**Total**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.704 <sup>a</sup>	.495	.409	.25747	.495	5.765	8	47	.000	1.919

a. Predictors: (Constant), NLE2, HAP2, PD2, PAQ2, PS2, IPRSC2, MLC2, GBR2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3.057	8	.382	5.765	.000 <sup>a</sup>
	Residual	3.116	47	.066		
	Total	6.173	55			

a. Predictors: (Constant), NLE2, HAP2, PD2, PAQ2, PS2, IPRSC2, MLC2, GBR2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.641	.498		5.299	.000
	MLC2	.082	.005	.072	16.400	.000
	PAQ2	.441	.155	.383	2.845	.041
	HAP2	.371	.116	.295	3.198	.040
	PD2	.038	.053	.085	.728	.470
	PS2	-.033	.061	-.061	-.540	.592
	GBR2	-.174	.075	-.385	-2.311	.025
	IPRSC2	.521	.143	.442	3.646	.001
	NLE2	.324	.083	.465	3.899	.000

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.0553	4.2409	3.7342	.23577	56
Residual	-.56955	.39720	.00000	.23801	56
Std. Predicted Value	-2.880	2.149	.000	1.000	56
Std. Residual	-2.212	1.543	.000	.924	56

a. Dependent Variable: OEL2

**Regression results for Nowshehra**

**Rural**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change	
1	.897 <sup>a</sup>	.804	.692	.24062	.804	7.179	8	14	.001	2.292

a. Predictors: (Constant), NLE2, PD2, IPRSC2, HAP2, GBR2, PS2, MLC2, PAQ2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3.325	8	.416	7.179	.001 <sup>a</sup>
	Residual	.811	14	.058		
	Total	4.136	22			

a. Predictors: (Constant), NLE2, PD2, IPRSC2, HAP2, GBR2, PS2, MLC2, PAQ2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.048	1.439		-.728	.478
	MLC2	.276	.078	.175	3.538	.047
	PAQ2	.324	.158	.389	2.050	.079
	HAP2	.028	.148	.026	.189	.853
	PD2	.235	.106	.400	2.210	.044
	PS2	.438	.125	.559	3.504	.004
	GBR2	.354	.129	.236	2.744	.030
	IPRSC2	.398	.195	.266	2.041	.099
	NLE2	-.112	.353	-.067	-.317	.756

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.9837	4.3640	3.7442	.38877	23
Residual	-.55337	.30465	.00000	.19195	23
Std. Predicted Value	-1.956	1.594	.000	1.000	23
Std. Residual	-2.300	1.266	.000	.798	23

a. Dependent Variable: OEL2

**Urban**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	1.000 <sup>a</sup>	1.000	1.000	.00000	1.000	2.502E14	6	1	.000	2.103	

a. Predictors: (Constant), NLE2, GBR2, PD2, PAQ2, MLC2, PS2

c. Dependent Variable: OEL2

d.

**ANOVA<sup>b</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.903	6	.150	.	.000 <sup>a</sup>
	Residual	.000	1	.000		
	Total	.903	7			

a. Predictors: (Constant), NLE2, GBR2, PD2, PAQ2, MLC2, PS2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.024	.010		-2.289	.000
	MLC2	-2.185	.276	-.571	-7.904	.000
	PAQ2	.239	.071	.296	3.330	.073
	HAP	.134	.098	.087	1.367	.453
	PD2	.279	.000	.277	3.856	.067
	PS2	.421	.000	.537	4.356	.032
	GBR2	-.092	.068	-.064	-1.334	.345
	IPRSC	2.180	.190	1.980	11.474	.000
	NLE2	3.630	.000	.844	6.349	.000

a. Dependent Variable: OEL2

**Excluded Variables<sup>b</sup>**

Model		Beta In	T	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	HAP2	. <sup>a</sup>	.	.	.	.000
	IPRSC2	. <sup>a</sup>	.	.	.	.000

a. Predictors in the Model: (Constant), NLE2, GBR2, PD2, PAQ2, MLC2, PS2

**Total**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate	Change Statistics					F Durbin-Watson	
					R Change	Square	F Change	df1	df2		Sig. Change
1	.906 <sup>a</sup>	.821	.755	.20327	.821		12.586	8	22	.000	2.153

a. Predictors: (Constant), NLE2, PD2, IPRSC2, HAP2, GBR2, PS2, MLC2, PAQ2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.160	8	.520	12.586	.000 <sup>a</sup>
	Residual	.909	22	.041		
	Total	5.069	30			

a. Predictors: (Constant), NLE2, PD2, IPRSC2, HAP2, GBR2, PS2, MLC2, PAQ2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.142	1.099		-1.039	.310
	MLC2	.260	.046	.177	5.652	.002
	PAQ2	.273	.131	.331	2.084	.084
	HAP2	.070	.110	.072	.639	.530
	PD2	.231	.078	.367	2.962	.007
	PS2	.455	.092	.597	4.964	.000
	GBR2	.327	.111	.220	2.946	.036
	IPRSC2	.426	.224	.281	1.905	.070
	NLE2	-.045	.264	-.025	-.171	.866

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.9952	4.3931	3.7628	.37238	31
Residual	-.58716	.23069	.00000	.17407	31
Std. Predicted Value	-2.061	1.693	.000	1.000	31
Std. Residual	-2.889	1.135	.000	.856	31

a. Dependent Variable: OEL2

**District Peshawar  
Rural**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	.708 <sup>a</sup>	.501	.384	.26068	.501	4.268	8	34	.001	1.895	

a. Predictors: (Constant), NLE2, IPRSC2, HAP2, PD2, PS2, MLC2, PAQ2, GBR2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.320	8	.290	4.268	.001 <sup>a</sup>
	Residual	2.310	34	.068		
	Total	4.630	42			

a. Predictors: (Constant), NLE2, IPRSC2, HAP2, PD2, PS2, MLC2, PAQ2, GBR2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.485	.868		2.863	.007
	MLC2	.440	.041	.423	10.732	.000
	PAQ2	.176	.044	.185	4.000	.031
	HAP2	.169	.025	.228	6.760	.006
	PD2	.234	.069	.490	3.408	.002
	PS2	-.048	.085	-.084	-.571	.572
	GBR2	-.189	.106	-.311	-1.781	.084
	IPRSC2	-.034	.119	-.038	-.287	.776
	NLE2	-.245	.124	-.312	1.986	.055

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.9739	4.0278	3.5144	.23503	43
Residual	-.46939	.52561	.00000	.23454	43
Std. Predicted Value	-2.299	2.184	.000	1.000	43
Std. Residual	-1.801	2.016	.000	.900	43

a. Dependent Variable: OEL2

**Urban**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	.494 <sup>a</sup>	.244	.049	.40403	.244	1.252	8	31	.303	1.996	

a. Predictors: (Constant), NLE2, PS2, PAQ2, MLC2, HAP2, PD2, IPRSC2, GBR2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.635	8	.204	1.252	.303 <sup>a</sup>
	Residual	5.061	31	.163		
	Total	6.696	39			

a. Predictors: (Constant), NLE2, PS2, PAQ2, MLC2, HAP2, PD2, IPRSC2, GBR2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.167	1.020		2.125	.042
	MLC2	.625	.166	.578	3.765	.041
	PAQ2	.103	.037	.106	2.784	.057
	HAP2	.270	.031	.242	8.709	.002
	PD2	.123	.020	.201	6.150	.012
	PS2	.154	.088	.315	1.744	.091
	GBR2	-.156	.138	-.230	-1.126	.269
	IPRSC2	.005	.233	.004	.022	.983
	NLE2	.329	.139	.026	2.367	.071

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.3526	4.2508	3.7441	.20477	40
Residual	-.90520	.77462	.00000	.36022	40
Std. Predicted Value	-1.912	2.474	.000	1.000	40
Std. Residual	-2.240	1.917	.000	.892	40

a. Dependent Variable: OEL2

**Total**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	.575 <sup>a</sup>	.330	.258	.33533	.330	4.557	8	74	.000	1.835	

a. Predictors: (Constant), NLE2, IPRSC2, HAP2, PAQ2, PS2, PD2, MLC2, GBR2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.099	8	.512	4.557	.000 <sup>a</sup>
	Residual	8.321	74	.112		
	Total	12.420	82			

a. Predictors: (Constant), NLE2, IPRSC2, HAP2, PAQ2, PS2, PD2, MLC2, GBR2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.615	.622		4.200	.000
	MLC2	.456	.148	.410	3.081	.062
	PAQ2	.149	.101	.150	1.474	.145
	HAP2	.139	.110	.149	1.260	.212
	PD2	.179	.060	.314	3.001	.004
	PS2	.171	.054	.133	3.167	.049
	GBR2	-.161	.076	-.252	-2.117	.038
	IPRSC2	.035	.109	.032	.320	.750
	NLE2	.188	.100	.203	1.880	.064

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.1103	4.1329	3.6251	.22359	83
Residual	-1.01735	.88580	.00000	.31855	83
Std. Predicted Value	-2.302	2.271	.000	1.000	83
Std. Residual	-3.034	2.642	.000	.950	83

a. Dependent Variable: OEL2

**Regression results for Swabi**

**Rural**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	.765 <sup>a</sup>	.586	.365	.17767	.586	2.652	8	15	.049	1.716	

a. Predictors: (Constant), NLE2, IPRSC2, MLC2, HAP2, PAQ2, PD2, PS2, GBR2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.670	8	.084	2.652	.049 <sup>a</sup>
	Residual	.474	15	.032		
	Total	1.143	23			

a. Predictors: (Constant), NLE2, IPRSC2, MLC2, HAP2, PAQ2, PD2, PS2, GBR2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.858	1.076		2.655	.018
	MLC2	.441	.192	.049	2.296	.034
	PAQ2	.040	.165	.066	.241	.813
	HAP2	.160	.038	.239	4.210	.026
	PD2	.234	.077	.664	3.023	.009
	PS2	-.072	.090	-.209	-.799	.437
	GBR2	.001	.144	-.001	-.005	.996
	IPRSC2	.552	.181	.072	3.049	.079
	NLE2	.188	.047	.109	4.000	.007

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.6582	4.3402	4.0185	.17065	24
Residual	-.34192	.30819	.00000	.14348	24
Std. Predicted Value	-2.111	1.885	.000	1.000	24
Std. Residual	-1.924	1.735	.000	.808	24

a. Dependent Variable: OEL2

**Urban**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change	
1	.922 <sup>a</sup>	.849	.649	.19772	.849	4.233	8	6	.048	2.130

a. Predictors: (Constant), NLE2, MLC2, PD2, IPRSC2, GBR2, PAQ2, PS2, HAP2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.324	8	.165	4.233	.048 <sup>a</sup>
	Residual	.235	6	.039		
	Total	1.558	14			

a. Predictors: (Constant), NLE2, MLC2, PD2, IPRSC2, GBR2, PAQ2, PS2, HAP2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.166	1.698		1.276	.249
	MLC2	.380	.098	.236	3.877	.074
	PAQ2	.725	.300	.793	2.418	.052
	HAP2	.014	.423	.015	.032	.976
	PD2	-.038	.119	-.089	-.322	.759
	PS2	.197	.054	.206	3.648	.015
	GBR2	-.390	.169	-.511	-2.304	.061
	IPRSC2	.233	.052	.161	4.481	.032
	NLE2	-.459	.300	-.357	-1.528	.177

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.3512	4.2921	3.9294	.30752	15
Residual	-.27451	.23735	.00000	.12944	15
Std. Predicted Value	-1.880	1.179	.000	1.000	15
Std. Residual	-1.388	1.200	.000	.655	15

a. Dependent Variable: OEL2

**Total**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				Sig. Change	F	Durbin-Watson
					R Square Change	F Change	df1	df2			
1	.569 <sup>a</sup>	.324	.144	.25001	.324	1.800	8	30	.116	1.902	

a. Predictors: (Constant), NLE2, IPRSC2, MLC2, HAP2, PAQ2, GBR2, PD2, PS2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.900	8	.112	1.800	.116 <sup>a</sup>
	Residual	1.875	30	.063		
	Total	2.775	38			

a. Predictors: (Constant), NLE2, IPRSC2, MLC2, HAP2, PAQ2, GBR2, PD2, PS2

b. Dependent Variable: OEL2

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.566	.937		3.806	.001
	MLC2	.703	.202	.066	3.480	.022
	PAQ2	.033	.140	.046	.237	.814
	HAP2	.365	.162	.459	2.249	.032
	PD2	.020	.072	.051	.283	.779
	PS2	.207	.092	.016	2.250	.042
	GBR2	-.179	.125	-.290	-1.425	.164
	IPRSC2	-.145	.178	-.154	-.812	.423
	NLE2	-.008	.168	-.007	-.045	.965

a. Dependent Variable: OEL2

Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.6856	4.2528	3.9843	.15389	39
Residual	-.49924	.45849	.00000	.22214	39
Std. Predicted Value	-1.940	1.745	.000	1.000	39
Std. Residual	-1.997	1.834	.000	.889	39

a. Dependent Variable: OEL2

## Regression results for Swat

## Rural

Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change	
1	.733 <sup>a</sup>	.537	.342	.26653	.537	2.756	8	19	.033	1.756

a. Predictors: (Constant), NLE2, HAP2, PD2, PAQ2, MLC2, PS2, IPRSC2, GBR2

b. Dependent Variable: Overall experience of Life

ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.566	8	.196	2.756	.033 <sup>a</sup>
	Residual	1.350	19	.071		
	Total	2.916	27			

a. Predictors: (Constant), NLE2, HAP2, PD2, PAQ2, MLC2, PS2, IPRSC2, GBR2

b. Dependent Variable: Overall experience of Life

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.313	.960		1.367	.188
	MLC2	.966	.305	.636	3.163	.005
	PAQ2	.239	.134	.298	1.792	.089
	HAP2	.277	.072	.373	3.847	.014
	PD2	-.045	.100	-.092	-.451	.657
	PS2	-.007	.138	-.010	-.051	.960
	GBR2	-.207	.159	-.310	-1.301	.209
	IPRSC2	-.563	.341	-.335	-1.655	.114
	NLE2	.555	.217	.582	2.561	.019

a. Dependent Variable: Overall experience of Life

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.3511	4.2976	3.7710	.24084	28
Residual	-.40300	.44363	.00000	.22359	28
Std. Predicted Value	-1.743	2.186	.000	1.000	28
Std. Residual	-1.512	1.664	.000	.839	28

a. Dependent Variable: Overall experience of Life

**Urban**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	.771 <sup>a</sup>	.595	.345	.32332	.595	2.383	8	13	.079	1.773	

a. Predictors: (Constant), NLE2, PS2, PD2, IPRSC2, GBR2, PAQ2, MLC2, HAP2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.993	8	.249	2.383	.079 <sup>a</sup>
	Residual	1.359	13	.105		
	Total	3.352	21			

a. Predictors: (Constant), NLE2, PS2, PD2, IPRSC2, GBR2, PAQ2, MLC2, HAP2

b. Dependent Variable: OEL2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.349	.955		3.506	.004
	MLC2	.335	.062	.304	5.403	.031
	PAQ2	-.391	.342	-.368	-1.142	.274
	HAP2	.355	.121	.383	2.934	.089
	PD2	.352	.105	.691	3.347	.005
	PS2	-.191	.146	-.303	-1.306	.214
	GBR2	-.267	.199	-.457	-1.345	.202
	IPRSC2	.290	.106	.165	2.736	.048
	NLE2	-.490	.259	-.433	-1.893	.081

a. Dependent Variable: OEL2

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.9810	4.0453	3.5802	.30803	22
Residual	-.39390	.57014	.00000	.25439	22
Std. Predicted Value	-1.945	1.510	.000	1.000	22
Std. Residual	-1.218	1.763	.000	.787	22

a. Dependent Variable: OEL2

**Total**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					F	Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change		
1	.448 <sup>a</sup>	.201	.045	.36186	.201	1.286	8	41	.277	1.737	

a. Predictors: (Constant), NLE2, MLC2, PS2, PAQ2, IPRSC2, PD2, HAP2, GBR2

b. Dependent Variable: OEL2

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.347	8	.168	1.286	.277 <sup>a</sup>
	Residual	5.369	41	.131		
	Total	6.716	49			

a. Predictors: (Constant), NLE2, MLC2, PS2, PAQ2, IPRSC2, PD2, HAP2, GBR2

b. Dependent Variable: OEL2

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.093	.725		2.886	.006
	MLC2	.241	.034	.033	7.088	.000
	PAQ2	.289	.142	.306	2.033	.049
	HAP2	.190	.070	.119	2.714	.056
	PD2	.273	.080	.153	3.413	.036
	PS2	-.020	.104	-.030	-.194	.847
	GBR2	-.078	.131	-.124	-.600	.552
	IPRSC2	.244	.062	.145	3.935	.018
	NLE2	.036	.168	.034	.215	.831

a. Dependent Variable: OEL2

Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.4066	4.1508	3.6871	.16582	50
Residual	-.86620	.63772	.00000	.33100	50
Std. Predicted Value	-1.691	2.797	.000	1.000	50
Std. Residual	-2.394	1.762	.000	.915	50

a. Dependent Variable: OEL2

## DISTRICTS RANKING TABLES

Table No. 1 District wise rural and urban ranking in the selected districts

District	WFS Rural	WFS Urban	WFS Total
Peshawar	5998.37	5228.35	11226.72
Mardan	4205.86	3390.61	7596.47
Swat	3901.99	2737.3	6639.29
Charsadda	3446.11	1990.76	5436.11
Swabi	3293.42	2033.89	5327.31
Mansehra	3035.82	2046.28	5082.1
D. I. Khan	2561.25	1777.91	4339.16
Nowshera	3058.82	1171.34	4230.16
Abbottabad	2353.96	1626.86	3980.82
Lower Dir	2186.23	1695.65	3881.88
Haripur	2069.28	1207.07	3276.35
Kohat	1926.5	1058.9	2985.4
Bannu	1698	1257.56	2955.56

(Source: Survey Results 2014)

Table No. 2: Ranking of the districts based on quality of life index

Rank	District	WFS
1	Peshawar	11226.72
2	Mardan	7596.47
3	Swat	6639.29
4	Charsadda	5436.11
5	Swabi	5327.31
6	Mansehra	5082.1
7	D. I. Khan	4339.16
8	Nowshera	4230.16
9	Abbottabad	3980.82
10	Lower Dir	3881.88
11	Haripur	3276.35
12	Kohat	2985.4
13	Bannu	2955.56

(Source: Survey Results 2014)

## DOMAINS OF LIFE AND INDICATORS LIST

Material Conditions (MLC)	Living <ul style="list-style-type: none"> <li>➤ Number of earning household members</li> <li>➤ Contribution to household income</li> <li>➤ Monthly income</li> <li>➤ Total net monthly income after tax</li> <li>➤ Largest source of income</li> <li>➤ Satisfaction with income</li> <li>➤ Ability to afford basic needs</li> <li>➤ Able to meet unexpected financial expenditure</li> <li>➤ Arrears in utility bills electricity, gas, water etc</li> <li>➤ Arrears in payment of rent or mortgage in the past 12 months</li> <li>➤ Run out of money for food etc;</li> <li>➤ Growing vegetables for own consumption</li> <li>➤ Receiving help from outside</li> <li>➤ Basic expenses to household budget greater than 75%</li> <li>➤ Availing government facilities like schools, health, police, roads and street lights, and recreational</li> <li>➤ Afford meal with meat, chicken or fish twice a week</li> <li>➤ Buying new rather than second hand clothes</li> <li>➤ Type of accommodation</li> <li>➤ Problems with accommodation like rot in windows</li> <li>➤ Damp/leak in walls etc</li> <li>➤ Likelihood of losing accommodation in the next six months</li> <li>➤ Number of rooms in the house</li> <li>➤ Type of accommodation</li> <li>➤ Satisfaction with housing</li> </ul>
Productive Activity and Quality(PAQ)	Nature of job and employment status <ul style="list-style-type: none"> <li>➤ Work in dangerous and unhealthy conditions</li> <li>➤ Come home too tired from work</li> <li>➤ Difficult to fulfill family responsibilities</li> <li>➤ Am well paid</li> <li>➤ Additional job</li> <li>➤ Ours of work in additional job</li> <li>➤ Work/Life balance</li> <li>➤ Job related benefits</li> <li>➤</li> <li>➤ Likelihood to loose job in next six months</li> </ul>

Health Access and Perception (HAP)	<ul style="list-style-type: none"> <li>➤ Availing public healthcare</li> <li>➤ Chronic mental or physical health problem</li> <li>➤ Self perceived mental health</li> <li>➤ Satisfaction with own health</li> <li>➤ Woke up feeling fresh and rested</li> <li>➤ Felt calm and relaxed</li> <li>➤ Felt active and vigorous</li> <li>➤ Factors making it difficult to access health facility: <ul style="list-style-type: none"> <li>• delay in getting appointment</li> <li>• waiting time to see the doctor</li> </ul> </li> <li>➤ Hampered in daily activities by chronic illness or disability</li> <li>➤ Satisfaction with quality of health service</li> </ul>
Personal Development (PD)	<ul style="list-style-type: none"> <li>➤ How old when completed full time education</li> <li>➤ Years of schooling</li> <li>➤ Highest level of education</li> <li>➤ Use of internet</li> <li>➤ Satisfaction with own education</li> <li>➤ Satisfaction with education system</li> <li>➤ Received formal training</li> </ul>
Personal Safety (PS)	<ul style="list-style-type: none"> <li>➤ Distance from law enforcing facility</li> <li>➤ Perception of physical safety( walking home after dark)</li> <li>➤ Incidence of crime in the area</li> </ul>
Governance and Basic Rights (GBR)	<ul style="list-style-type: none"> <li>➤ Trust in institutions: <ul style="list-style-type: none"> <li>• government</li> <li>• legal system</li> <li>• police</li> </ul> </li> <li>➤ Attended meeting of a trade union, political party or political action group</li> <li>➤ Attended a protest or demonstration, or signed a petition, including an e-mail petition</li> <li>➤ Voting behaviour</li> <li>➤ How would you rate quality of following public services: <ul style="list-style-type: none"> <li>• health service</li> <li>• education system</li> <li>• public transport</li> <li>• child care</li> <li>• care for elderly</li> <li>• state pension</li> </ul> </li> </ul>
Inter-Personal Relations	<ul style="list-style-type: none"> <li>➤ Frequency of direct contact with people</li> </ul>

<p>and Social Cohesion (IPRSC)</p>	<p>living outside the household:</p> <ul style="list-style-type: none"> <li>• mother or father</li> <li>• brother, sister or other relative</li> </ul> <p>➤ Frequency of indirect contact (phone, e-mail, post) with people living outside the household:</p> <ul style="list-style-type: none"> <li>• any of your children</li> <li>• mother or father</li> <li>• friends or neighbours</li> </ul> <p>➤ People most supportive when advice needed about serious personal or family matter</p> <p>➤ Financial support extended or received</p> <p>➤ Satisfaction with social life</p> <p>➤ Inter-personal trust</p> <p>➤ Involvement in activities outside paid work:</p> <ul style="list-style-type: none"> <li>• caring for elderly/disabled relatives</li> <li>• voluntary and charitable activities</li> </ul> <p>➤ The extent to which fellow countrymen obey rules when it comes to:</p> <ul style="list-style-type: none"> <li>• paying taxes</li> <li>• traffic laws</li> <li>• showing care for others in public places</li> </ul> <p>➤ Opinion on level of tension between various groups in the country:</p> <ul style="list-style-type: none"> <li>• poor and rich people</li> <li>• management and workers</li> <li>• men and women</li> </ul>
<p>Natural and Living Environment (NLE)</p>	<p>➤ Number of reasons to complain about the following:</p> <ul style="list-style-type: none"> <li>• noise</li> <li>• air pollution</li> <li>• lack of access to recreational or green area</li> <li>• water quality</li> <li>• crime, violence or vandalism</li> </ul> <p>➤ Proximity to following facilities:</p> <ul style="list-style-type: none"> <li>• Food store or super market</li> <li>• post office</li> <li>• banking facility</li> <li>• recycling facility</li> <li>• recreational facility</li> </ul>
<p>Overall Experience of Life (OEL)</p>	<p>➤ Strength of agreement or otherwise with the following statements:</p> <ul style="list-style-type: none"> <li>• optimist about future</li> <li>• life close to how one wants</li> <li>• competition forces to do things not correct</li> </ul>

	<ul style="list-style-type: none"> <li>• life too complicated to easily find ones path</li> <li>• feeling of non appreciation by others</li> <li>• looked down upon by those better off</li> </ul> <p>➤ Level of satisfaction with the following:</p> <ul style="list-style-type: none"> <li>• present job</li> <li>• present accommodation</li> <li>• present health</li> <li>• present social life</li> <li>• present education</li> <li>• present family life</li> </ul> <p>➤ How happy are you on a scale from 1-5(Happiness Scale)</p> <p>➤ Level of importance of the following in ones Quality of Life:</p> <ul style="list-style-type: none"> <li>• a good job</li> <li>• a good standard of living</li> <li>• a good standard accommodation</li> <li>• a good family life</li> <li>• a good health</li> <li>• a good social life</li> <li>• a good education</li> </ul>
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