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Gallup Pakistan Analysis of Punjab Health and Population Survey (PHPS) 2024–25

Household Income Sources

PRESS RELEASE

Gallup Pakistan Analysis of Punjab Health and Population Survey (PHPS) 2024–25

Daily Wages Are the Primary Income Source for One in Three Punjab Households, But the Province's Economy Splits Sharply Along the Rural–Urban Divide

Islamabad, July 7th, 2026

Daily wages sustain more households in Punjab than any other single income source — yet they represent fundamentally different economic realities depending on where a household lives. Data from the Punjab Health and Population Survey (PHPS) 2024–25 Baseline Survey Report, covering 24,540 households across 36 districts, shows that 33.8% of Punjab's households depend on daily wages as their primary income source. Behind this provincial figure lies a stark structural divide: rural Punjab runs on wage labour and agriculture, while urban Punjab is anchored in services, private employment, and business income. Neither economy is particularly formal, and both leave the vast majority of households outside the security of permanent employment.

What is the Big Data Analysis Series by Gallup?

Gallup Pakistan's Big Data series was initiated by Bilal I. Gilani, Executive Director of Gallup Pakistan. As he explains: *"Pakistan does not suffer from a lack of data, but from limited accessibility and weak translation of numbers into understanding. Gallup Pakistan bridges this gap by analyzing large, often under-used datasets — from PSLM and Labour Force Surveys to Economic Surveys and National Census data — so these statistics can meaningfully inform policy and public discourse."*

What data points this current edition covers:

This analysis is based on Table 2.4: Percentage of Households by Main Income Source and Receipt of Remittances, drawn from Chapter 2 of the Punjab Health and Population Survey (PHPS) 2024–25 Baseline Survey Report. The data covers 24,540 households across 36 districts of Punjab, surveyed between November 2024 and February 2025, and is disaggregated by rural and urban residence.

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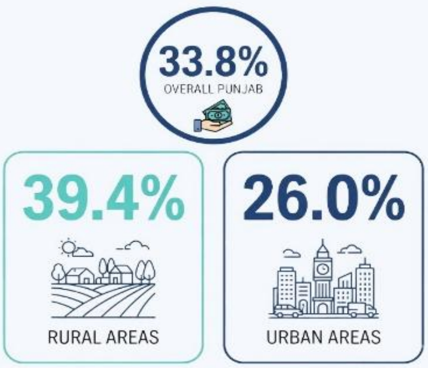
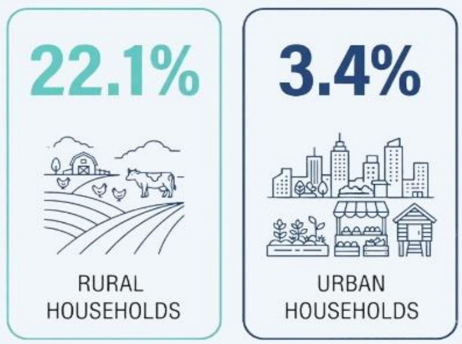
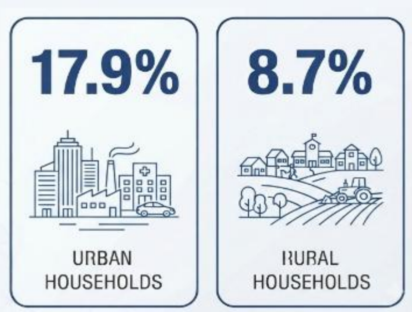
Daily wages: These are the primary income source for 33.8% of Punjab households overall, with a breakdown of 39.4% in rural areas and 26.0% in urban areas.



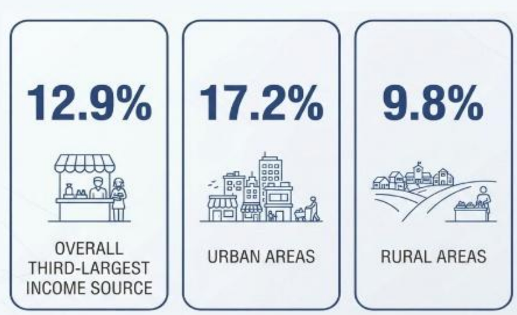
Agriculture, livestock, and poultry: This serves as the primary income source for 22.1% of rural households, compared to only 3.4% of urban households, representing a 6.5x rural-urban ratio.



Private contract service: This dominates urban income at 17.9%, which is more than double the rural rate of 8.7%, highlighting the concentration of service-sector employment in urban centers.



Business without employees: Functioning as a proxy for informal self-employment, this is the third-largest income source overall at 12.9%, and is nearly twice as prevalent in urban areas (17.2%) compared to rural areas (9.8%).



Key Findings:

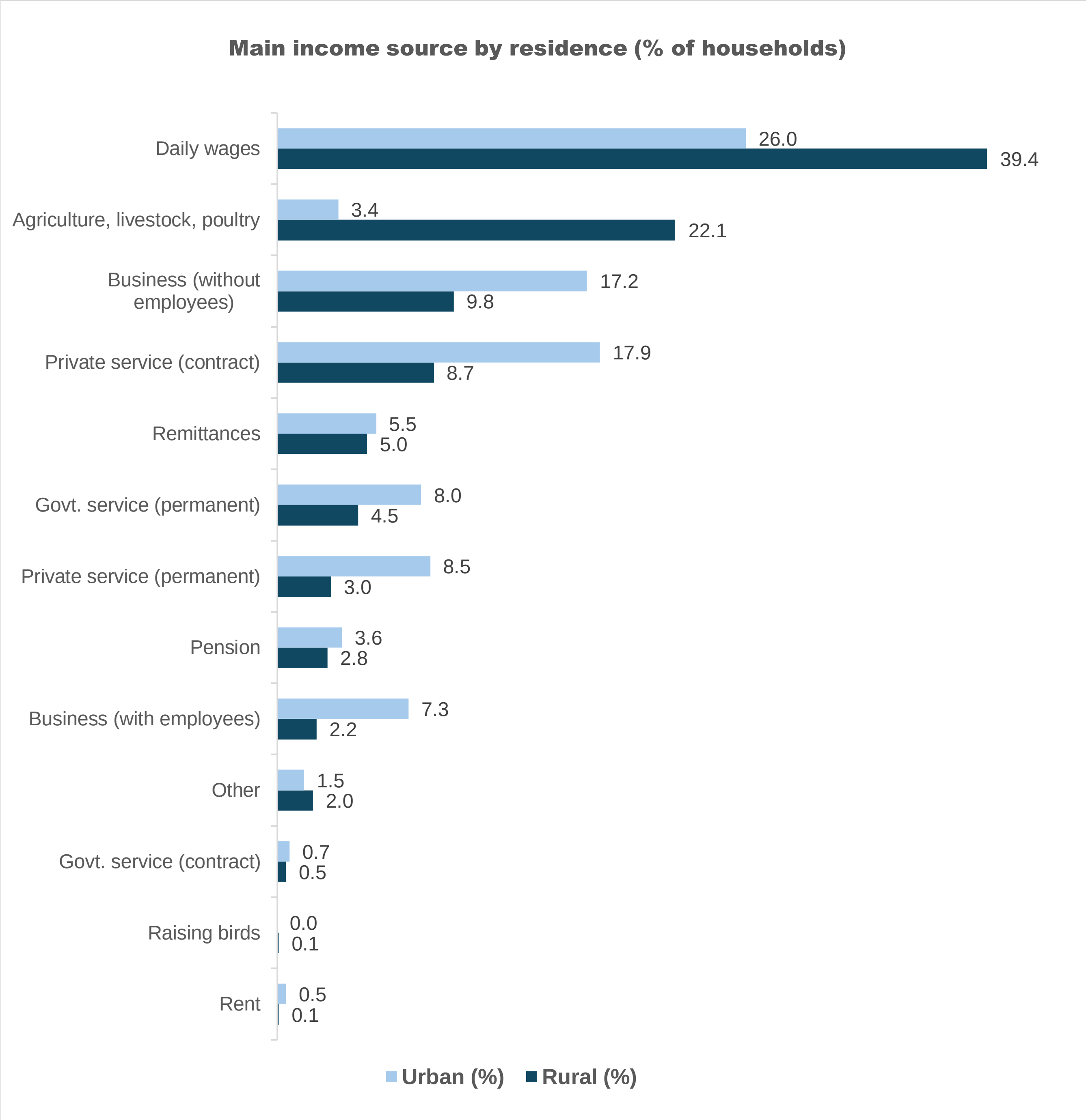
1. Daily wages are the primary income source for 33.8% of Punjab households overall — rising to 39.4% in rural areas and falling to 26.0% in urban areas.
2. Agriculture, livestock, and poultry is the primary income source for 22.1% of rural households, but only 3.4% of urban households — a 6.5x rural-urban ratio.
3. Private contract service dominates urban income at 17.9%, more than double its rural rate of 8.7%, reflecting the concentration of service-sector employment in cities.
4. Business without employees — a proxy for informal self-employment — is the third largest income source overall at 12.9%, and nearly twice as prevalent in urban areas (17.2%) as rural (9.8%).
5. Daily wages and agriculture together account for 61.5% of rural household income sources, making rural Punjab almost entirely dependent on informal or subsistence-linked earnings.
6. Formal employment categories — government permanent service (6.0%), private permanent service (5.3%), and pension (3.2%) — together cover only 14.5% of all Punjab households' primary income, meaning approximately 85% of households depend on informal or non-permanent income sources.

1. Daily Wages: The Provincial Norm That Conceals Structural Fragility

Daily wages are the single most common household income source in Punjab at 33.8%, but the figure masks a household economy with significant vulnerability built into it. Daily wage work — by definition informal, uncontracted, and without income security — is the foundation of income for more than one in three Punjab households. In rural areas, where 39.4% of households depend on it, the reliance is even deeper. This is not incidental: Punjab remains predominantly rural, with 59.3% of its population living in rural areas, and daily wages are the economic floor on which the largest segment of that population stands.

What makes this analytically significant is what daily wages are paired with in rural Punjab. Agriculture, livestock, and poultry account for a further 22.1% of rural household primary income. Together, daily wages and agricultural income cover 61.5% of all rural household primary income sources — meaning nearly two in three rural households depend on either casual labour or farming as their main source of livelihood. Neither is formally employed, neither offers income security, and both are vulnerable to seasonal disruption, climate shocks, and commodity price volatility. The survey's own data on rural households taking on loans — 28.8% of rural households reported borrowing to manage economic constraints — is consistent with the income fragility this combination implies.

The urban contrast is instructive. In urban Punjab, daily wages fall to 26.0% and agriculture drops to 3.4%. The economic weight shifts to private contract service (17.9%), business without employees (17.2%), and permanent private service (8.5%). This is still an economy dominated by informal and contractual arrangements — formal sector employment (government permanent service accounts for only 8.0% of urban income) remains limited — but the diversity of urban income sources offers a degree of resilience that rural Punjab's wage-and-agriculture dependency does not. Urban households are not immune to economic shocks, but they are less concentrated in a single fragile income stream.



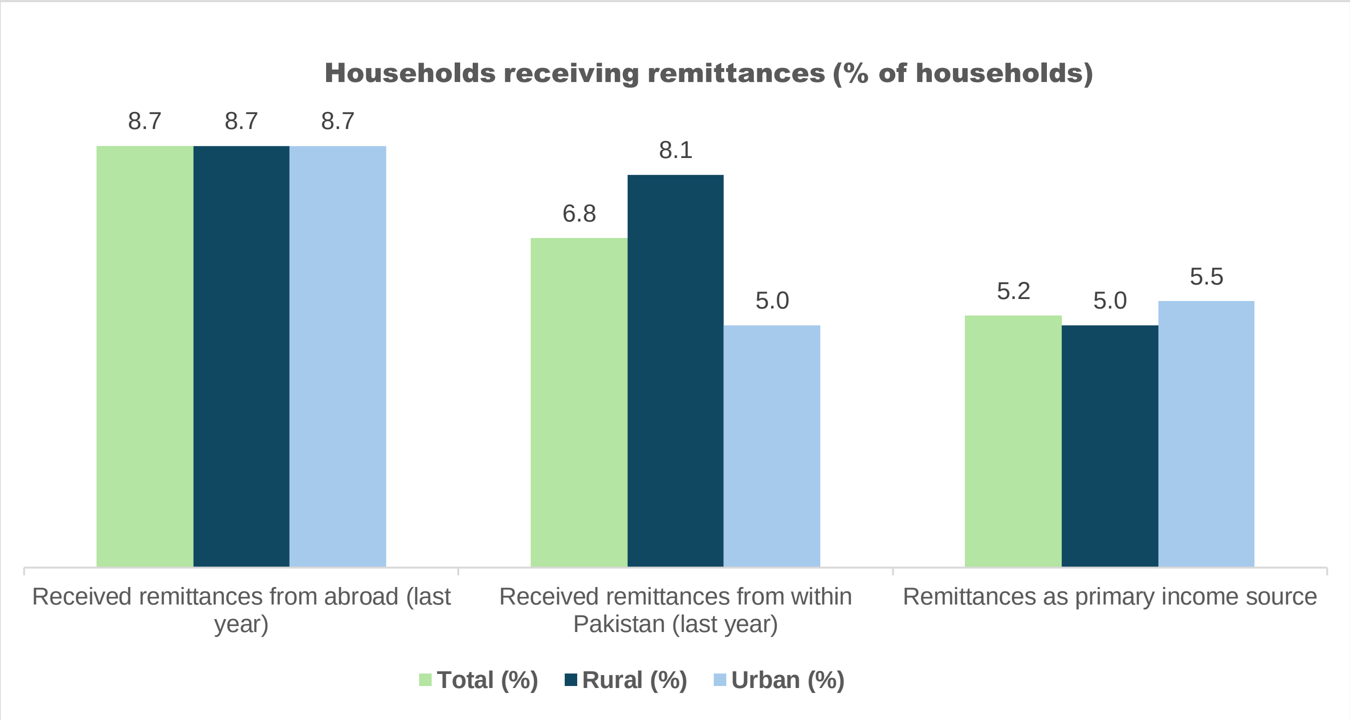
Source: *Punjab Health and Population Survey (PHPS) 2024–25 Baseline Survey Report, Bureau of Statistics Punjab.*

2. The Rural–Urban Income Divide: Two Different Economic Structures

Reading Punjab's income distribution by source reveals not a spectrum but two distinct economic structures operating within the same province. In rural Punjab, the top three income sources are daily wages (39.4%), agriculture/livestock/poultry (22.1%), and business without employees (9.8%) — together covering 71.3% of rural households. In urban Punjab, the top three are daily wages (26.0%), business without employees (17.2%), and private contract service (17.9%) — together covering 61.1% of urban households. The structural difference is the near-total absence of agricultural income in cities (3.4%) and the near-total dominance of services and business in urban income, while wage dependency runs through both.

The rural-urban gap is most extreme for agriculture (22.1% rural vs. 3.4% urban — a ratio of 6.5 to 1) and private contract service (8.7% rural vs. 17.9% urban — a ratio of roughly 1 to 2). These two gaps point in opposite directions and between them define the boundary between the two economies. Agriculture ties rural households to land, season, and subsistence; private contract service ties urban households to the labour market and the service economy. The irony is that both are largely informal: agricultural income is uncontracted and seasonal, and contract service, while monetised, offers no permanence.

There is also a notable finding in what does not divide sharply by geography: government permanent service appears at 4.5% in rural and 8.0% in urban areas — a gap of 3.5 percentage points. Relative to the extreme divergences seen for agriculture and private service, this is a modest difference, suggesting that state employment is more geographically distributed than private sector opportunity. The practical implication is that for many rural households, a government job represents one of the few income sources that would offer both stability and a meaningful departure from the daily-wage dependency that currently defines the rural economy.



***Source**: Punjab Health and Population Survey (PHPS) 2024–25 Baseline Survey Report, Bureau of Statistics Punjab.*

3. Informal Economy as the Dominant Economic Reality of Punjab

Taken together, the income source data tells a story about Punjab's economy that is both structural and policy-relevant. Across the province, the formal employment categories — government permanent service (6.0%), private permanent service (5.3%), and pension (3.2%) — account for a combined 14.5% of all households' primary income. Everything else — daily wages, agriculture, contract services, self-employment, remittances — falls outside permanent formal employment. If informal and non-permanent income sources are taken together, they cover approximately 85% of Punjab's households. This is not a marginal phenomenon or a characteristic of only the poorest households: it is the dominant economic condition of the province.

The health and demographic implications of this finding are material to how the rest of the PHPS data should be read. Punjab's low female employment-to-population ratio (27.3% compared to 75.9% for men, per the Pakistan Labour Force Survey 2020–21), its high household size (averaging 6.4 members), and its significant out-of-school child rates in rural areas are all partly functions of an income environment in which the majority of households have no income security, no pension, and no employer-provided benefits. When nearly 40% of rural households depend on daily wages, investment in children's education and access to healthcare becomes contingent on daily earnings — which means any disruption to daily labour markets (illness, flood, unemployment) translates directly into reduced household consumption of health and education services.

The finding that 28.8% of rural households and 28.3% of urban households have taken loans to manage economic constraints — documented elsewhere in the same PHPS chapter — is consistent with this structural picture. In an economy where formal income security covers fewer than one in six households, borrowing is not an exceptional response to crisis but a routine mechanism for managing the gap between irregular income and fixed consumption needs. The income data in PHPS Chapter 2 therefore functions as the economic floor beneath which the survey's health, family planning, and child welfare findings should all be interpreted.

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Wish to Contribute to Gallup Big Data Analysis?

Gallup Pakistan is looking for collaboration with researchers to expand the Big Data Analysis project. If you have any ideas, please write to Bilal I Gilani, Project Director, Big Data Analysis at Gallup Pakistan.

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