

**“TO ANALYZE THE EFFECT OF HOUSE RENT ON  
LIVING STANDARD OF PUBLIC SECTOR COLLEGE  
TEACHERS IN KARACHI”**

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**Abstract**

*This paper presents a quantitative method for the effect of rising house rent on living standard of public sector college teachers, for this I use questionnaire which contain twenty questions for the survey. From few years I was found that many people specially from public sector college teachers were survive their live and do not have any luxurious life even they are of top officer grade level in public sector, reason which I was ask from these people to fall in their living standard got that they suffer from rising house rent and government do not pay an adequate amount to cover running house rent. They pay almost 35% of their gross income in paying house rent which is an alarming situation for the government because it could not only cause fall in their disposable income but also fall in economics growth.*

*The work presented here has profound implications for future studies of effect of house rent in an economy cause fall in living standard and economic growth and may one day help to solve these problems.*

**KEY WORDS**

Living standard, Public sector college teachers, Disposable income, House rent

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## INTRODUCTION

The impact of rent in the today's global village is significant in every sphere of life. It is being considered among one of the factors of production. Public sector college teacher rent set by government is very low and not up to the current rent which is follows very high now a days especially in Karachi. Individuals who pay most of their income as rent is around (35% to 50%) and due to very high rent and high rate of indirect taxes (which levied on goods and services) reduced the disposable income of individuals and there is fall in their living standard.

Large number of salaried persons in Karachi lives in rental house or apartment and they are not able to make their own house or apartment. Generally it is found that due to high rate of price of property, house rent increase with the phenomenal rate which effect disposable income and living standard of salaried persons.

Large numbers of secondary and higher secondary school teachers both in public and private sectors are not afford to purchase own house or apartment in Karachi specially public sector teachers, so most of them pay house/apartment rent which will lead to reduce their monthly disposable income which is one of the major cause to reduce in aggregate demand for goods and services further more in consequences national income will fall, employment level will fall, GDP per capita income will fall, and standard of living will fall.

Experts have recognized that facilitating the reduction in powering impact of rent is an important goal of government, because if rent will too high in any economy than it will reduce the demand for all goods and services, and when demand will fall than producer will not produce more goods and they do not employ all factor of production and cut down the numbers of labor which create unemployment. When unemployment will rise than less taxes will collected and real GDP per capita income will fall, which is one of the indicator of fall in living standard.

So it is a serious concern that Government takes some initiative and provide low cost housing scheme for public sector college teachers.

### **SATEMENT OF PROBLEM**

It is one of the objectives of government to provide shelters to their citizens. Specially it is the major responsibility of government to provide houses to public sector college teachers who's house rent are not upto the current running house/or apartment rent in Karachi, which will affect their disposable income and cause fall in their living standard.

### **PURPOSE OF THE STUDY**

The overall purpose of the study would be to analyze the effect of house rent on Disposable income and living standard of public sector college teachers in Karachi. Outcomes of this research are useful particularly for government to provide shelters to the public sector college teachers and give them appropriate house rent allowance or provide some low cost housing scheme, so the disposable income of college teachers in public sector will rise and this will play a part in country economic growth.

### **RESEARCH QUESTIONS**

- Is rent which is set by government for Public sector college teachers is justify as rent is running now a days in Karachi?
- Is their effect on disposable income due to rising house/apartment rent?
- Is the public sector college teachers suffer in cost of living
- Is there any difference in salaries of public sector college teacher in same grade?
- Is economic growth fallen with respect to the increasing house/ or apartment rent.

### **SIGNIFICANCE OF THE STUDY**

There is no such study already available in the literature. This study is first of its kind and will assess the impact on disposable income and living standard of public sector college teachers with respect to rising house/ or apartment rent. Outcomes of this research are useful particularly for government to provide shelters to the public sector college teachers and give them appropriate house rent allowance or provide some low cost housing scheme, so the disposable income of college teachers in public sector will rise and this will play a part in country economic growth.

**SCOPE OF THE STUDY**

As information literacy skills include searching, use, evaluate and synthesize skills, but in this research only public sector college teacher's disposable income have be evaluated.

**REVIEW OF THE RELATED LITERATURE**

To achieve the objectives of the study, literature on different aspects of disposable income, living standard and house/ or apartment rent was reviewed.

**Circular flow of National Income**

The Circular flow of National income involves two principles. In every economics exchange, seller receives exactly the same amount that the buyer spends. Goods and services flow in one direction and money payments flow in the other. Households provide factors of production (Land, Labor, Capital, and enterprise) to business, which in turn make payments to households in the form of wages, rents, interest and profits etc. Households spend their income on purchase of goods and services and make payments to the business, which in return supply final goods and services to households. This whole process is called Circular flow of National income. Circular flow of income is from households to businesses and back again from businesses to households, it is an endless circular flow.

**National Income**

National Income is the money value of all goods and services of a country produced in a period of one year. If all income spent on consumption in an economy then National income, National Expenditure and National Output all will be equal.

National Income	=	National Expenditure	=	National Output
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**Gross Domestic Product (GDP)**

It measures value of output of final goods and services produced by factors of production in one year within nation's borders, whether these factors of production are owned by foreign companies or owned by nation's residents. Output of Liver Brothers, Procter & Gamble, ICI etc, are included in the GDP of Pakistan but profits of these companies if remitted from Pakistan are

include in the GNP of their respective countries. It means with the effort of these foreign companies GDP of Pakistan will increase whereas GNP of their countries will increase. Likewise Services/ Salaries of Pakistanis working in foreign countries such as in Saudi Arabia are included in the GDP of Saudi Arabia but the amounts of their salaries if remitted to Pakistan are included in GNP of Pakistan.

### **Gross National Product (GNP)**

GNP measures the value of output of final goods and services produced by factors of production within a period of one year, owned by a nation's residents, even when the production takes place outside the nation borders. It includes net factor income from abroad. While calculating GNP, income from business operations, which are owned by the citizens of domestic country but are setup and operating in foreign countries, is included, for example profits of these Pakistani citizens owned factories/ business operating in Dubai, U.K, or Africa when sent to Pakistan will be included in the GNP of Pakistan. But the salary and wages paid to the nationals of these countries will be included in the GDP of countries where these factories/ business are located.

### **Net National Product (NNP)**

NNP refers to the net money value of final goods and services produced at current prices in one year in a country. If we subtract depreciation charges from the GNP, we will get NNP at market prices. Depreciation refers to the loss of value suffered by nation's stock of fixed capital through wear and tear. Generally during the course of production, depreciation charges are made for renewal of plant, wearing out and obsolescence of capital equipment etc. if we avoid such allowance, production will decline in the following year. Thus NNP is the net money value of final goods and services produced in the course of a year.

### **Personal Income (PI)**

Personal income includes all income received whether earned or unearned. It is likely to differ from national income (income earned) because though some income earned such as Social Security taxes (Pay roll taxes), corporate income taxes and undistributed corporate profits is received by households. Conversely, some income is received, such as social security payments, unemployment compensation payments, welfare payments, and disability and education

payments to Veterans and private pension payments though it is earned. These transfer payments must be added to obtain Personal Income. In moving from national income to personal income we must subtract income that is earned but not received and add the income that is received but not earned.

### **Disposable Personal Income (DPI)**

If we subtract direct taxes from the Personal Income we will get DPI or simple Disposable Income. It means disposable income is that part of income which left for the consumption of goods and services. If peoples would also like to save from DPI than the Disposable income will be the sum of consumption and saving.

Disposable income is one of the vital economic indicators for the signal of economic growth or economic recession. If it will rise than economic growth will achieve, on the other hand, if disposable income fall it will cause economic recession.

$$\text{DPI} = \text{Personal Income} - \text{Personal Income Taxes Payments}$$

### **Mathematical approach to calculate proportion of income spent on house rent**

In Karachi most of the people who live in rental house or apartment pay around 35% of their Disposable personal income which they earn. Most of the salaried persons pay bit more from 35% but mostly pay around this figure in percentage. 35% allow you to cover all other expenses and also allow you to save some amount for retirement or to save money for future emergency cases, but more than 35% would be an alarming condition for a person who spent almost or above 50% of their income on house rent because it will really difficult for them to cover their expenses, future emergencies or to save for retirement. Higher house rent will worse of their life's and their standard of living will fall and in turn economy wouldn't achieve economic growth.

In order to find out how much house rent you are paying in a month let's suppose you earn Rs.5,40,000 in a year, and in this period you were pay 40% of your income. So in order to figure out per month rent, divide your combine annual income by 12 and then resultant by 40 )

Let's suppose you make Rs.5, 40,000 per year.

$\text{Rs.}5,40,000 \div 40 = \text{Rs.}2,16,000$ (40% of annual income)

$\text{Rs.}2,16,000 \div 12 = \text{Rs}1,8000$  (Per month house rent )

This shows if you are paying 40% of your income for rent and if there are high rate of indirect taxes and high utility bills then you have fewer amounts left for other house related expenses and it shows your life become worse of.

### **Think through the Specifics.**

Before you are going to search for places, first consider and then calculate about what additional expenses will be after taking house on rent. Utility bills now a day get bigger portion of pie of your budget on monthly basis. Kept in mind about what expenses you have to bear for education of your children's means school either near to home to save transportation cost of children's to school or admit them in a schools which are far distance from home including transportation cost as well, you have to calculate all these thing before selecting a house for rent.

### **Economic growth**

People's demands for higher living standards have made governments try to achieve faster rates of economic growth. When economist and politicians talk of economic growth they refer to increase in the amount of goods and services the whole economy can produce over and above what it produced in the last year. That is, there has been economic growth if there is an increase in the real output of the economy over time.

The production and sale of commodities generates income for people in the form of wages, rent, interest and profits. Economists therefor measure the rate of economic growth by how much national income, or Gross Domestic Product (GDP), has increased each year in country.

## BPS Pay Scales in Pakistan

In Pakistan BPS pay scale system widely in used. Majority of the public sector organization follow BPS system in Pakistan. While the other systems like SPS and army scales are other pay systems in Pakistan. Private sector is free to make their own pay structure but follow the minimum wage set by the government.

### Pay Scales in Pakistan

#### Basic Pay Scales 2011 ~ 2012 of the Civil Servants of Pakistan

BPS	Minimum Pay	Annual Increment	Maximum Pay	Stages
BPS-1	4800	150	9300	30
BPS-2	4900	170	10000	30
BPS-3	5050	200	11050	30
BPS-4	5200	230	12100	30
BPS-5	5400	260	13200	30
BPS-6	5600	290	14300	30
BPS-7	5800	320	15400	30
BPS-8	6000	350	16500	30
BPS-9	6200	380	17600	30
BPS-10	6400	420	19000	30
BPS-11	6600	460	20400	30
BPS-12	7000	500	22000	30
BPS-13	7500	550	24000	30
BPS-14	8000	610	26300	30
BPS-15	8500	700	29500	30
BPS-16	10000	800	34000	30
BPS-17	16000	1200	40000	20
BPS-18	20000	1500	50000	20
BPS-19	31000	1600	63000	20
BPS-20	36000	2350	68900	14
BPS-21	40000	2600	76400	14
BPS-22	43000	3050	85700	14

Note: Minimum Pay, Maximum Pay, Annual Increments and all other allowances etc are in Pak Rupees.

## METHODS AND PROCEDURE OF RESEARCH

The aim of this study is to investigate effect of increasing house rent on disposable income and living standard of public sector college teachers in Karachi.

The objectives of this research were: to determine public sector college teachers' living standard is better or worse; to analyze increasing housing rent give impact on their living standard , and to analyze public sectors college teachers' salaries and house rent set by the Government is appropriate'

### Research Method

To achieve the aim and objectives of this research, survey method of research (quantitative method) along with a comprehensive literature review has been used. A survey is a non-experimental, descriptive research method. Surveys can be useful when a researcher wants to collect data on phenomena that cannot be directly observed (such as opinions on living standard of persons).

The study was completed in three phases. In first phase, an in-depth literature review was made to explore the concept and status of house rent, standard of living, disposable income, Gross National Product (GNP) and Gross Domestic product (GDP). In the second phase, data collection tool was developed on the basis of reviewed literature and data was collected. In the third phase, collected data was analyzed.

### Population

In a survey, researcher draws a sample from the population for data collection. Busha& Harter (1980) stated that a population is any set of persons or objects that possesses at least one common characteristic. In this study, all the Public sector Colleges teachers both male and female from Karachi, comprised the population.

### Sample

In this study 10 public sector colleges were selected out of 132 Government colleges from Karachi. Among these 10 colleges 5 were for male government colleges and 5 were female government, limited numbers of observation selected from a population on a systematic or

random basis, which (upon mathematical manipulation) yield generalizations about the population is called statistical sample (WebFinance,2012) . In this study, a total of 300 Colleges teachers including 150 male and 150 female were conveniently selected. Because of limited time and resources the sample was drawn by using convenient sampling. The sample was 15.57 % of the population.

### Research Instrument

A questionnaire comprised on 20 questions was prepared on the basis of literature review. First ten questions were about demographic information of the respondents; question 14 were about their income, question 15 about their expenditure, question 16 about mode of living house related to perception of either they have their own house or live in rental house, question 17 to 19 were asked about their amount of rent, numbers of dependents, where they spend their larger amount of income, and Question 20 were either they feel their standard of living fall due to high house rent.

After construction of questionnaire, the researcher strengthened the validity by using experts opinion. A pilot survey was also conducted to test the tool's reliability. In the pilot study, the questionnaire was distributed among 20 government colleges' teachers including 10 male and 10 female to get their feedback. The researcher finalized the tool after incorporating the suggestions given by the students.

### Data Collection

Questionnaire was self-administered randomly at different colleges located in Karachi. Before handing-over the questionnaire to the government colleges teachers, the researcher validated their status . Few users apologized to fill the questionnaire due to their time constraint (e.g. to take the class, to catch the bus or have an appointment, etc.). The response rate was 100%.

### Data Analysis

First of all, the questionnaire was coded and variables were defined according to the codes to enter and process raw data in the Statistical Package for Social Sciences-16. The descriptive

statistics including frequency distribution, percentage, mean, median, mode, minima, maxima, standard deviation, etc. and inferential statistics including Chi-square, etc. were employed to analyze the collected data. Figures were also made to interpret the data.

## PRESENTATION AND ANALYSIS OF DATA

In this Chapter, data collected through survey is presented and analyzed.

### Respondents' General Information

#### *Grade Level of Government teachers*

**Table 4.1**

*BPS Scale (N=300)*

LEVEL	Frequency	Percent
Grade-17	160	53.33
Grade-18	90	30.0
Grade-19	45	15.0
Grade-20	5	1.6

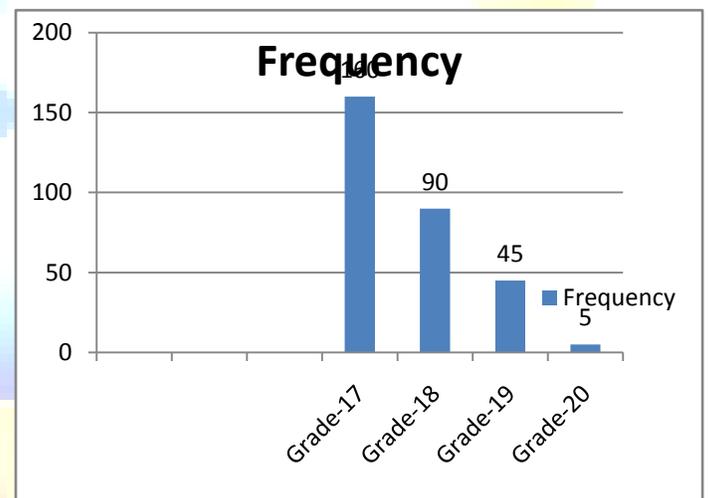


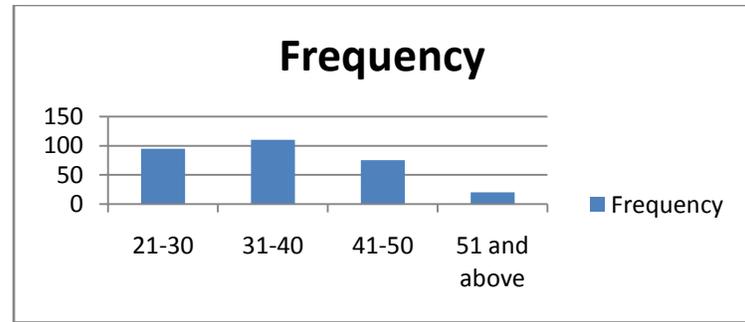
Table 4.1 shows that majority (53.330%) of the respondents were BPS-17 Grade Officers. About 30 percent respondents were BPS-18 Grade officers, About 15 percent respondents were BPS-19 Grade officers, while about 1.6 percent respondents were BPS-20 Grade officers

#### *Age Group*

**Table 4.2**

**Age Group (N=300)**

Age Group	Frequency	Percent
21-30	95	31.66
31-40	110	36.66
41-50	75	25.0
51 and above	20	6.0



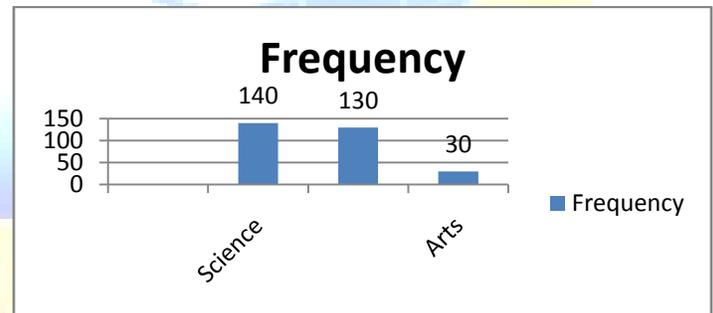
Analysis revealed that majority (110, 36.66%) of the respondents belonged to age group 31-40 years; (95, 31.66%) respondents was age group of 21-30 years, (75, 25.0%) was age group of 41-50, while there were only 20 (6.0%) respondents having their age up to 51 years and above (Table 4.2).

**Faculty**

**Table 4.3**

**Faculty (N=300)**

Faculty	Frequency	Percent
Science	140	46.66
Commerce	130	43.33
Arts	30	10



Analysis shows (Table 4.3) that 46.66 % respondents (140) belonged to Faculty of Sciences followed by 130 (43.33%) respondents from Faculty of Commerce. Only 30 (10.0%) respondents were from Faculty of Arts.

**Income Group**

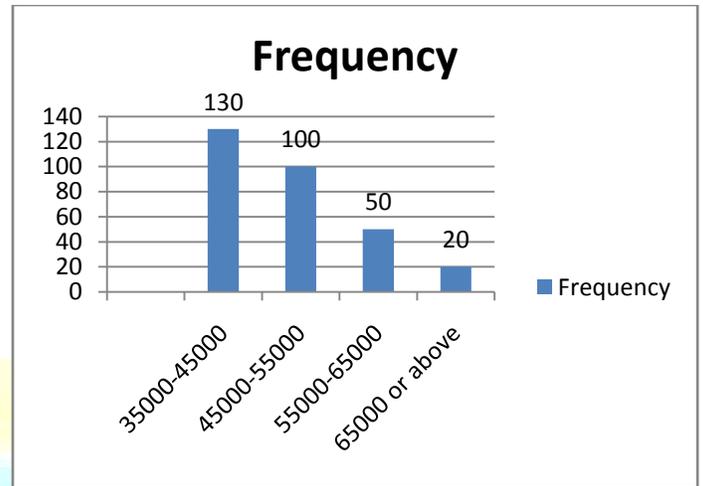
**Table 4.4**

Income Group	Frequency	Percent
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**Income Group (N=300)**

35000-45000	130	43.33
45000-55000	100	33.33

55000-65000	50	16.66
65000 or above	20	6.66

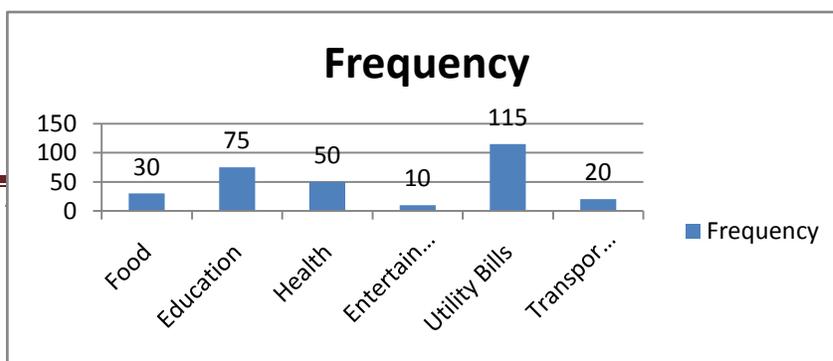


Analysis shows (Table 4.4) that 43.33 % respondents (130) earn in between 35000-45000, 33.33% respondents (100) earn in between 45000-55000, 16.66% respondents (50) earn in between 55000-65000, while 6.66% respondent (20) earn 65000 or above.

***Expenditure on Goods & Services***

**Table 4.5 (N=300)**

Items	Frequency	Percent
Food	30	10.0
Education	75	25
Health	50	16.66
Entertainment	10	3.33
Utility Bills	115	38.33
Transportation	20	6.66

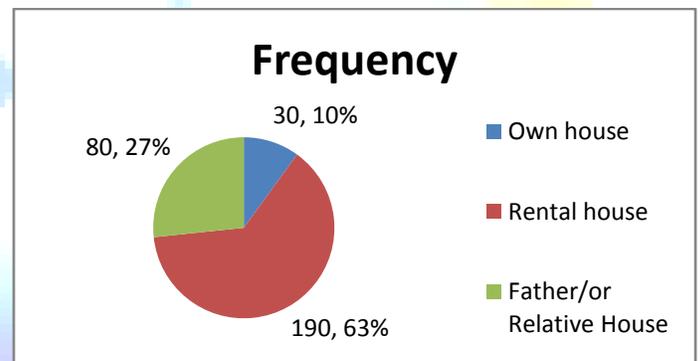


Analysis shows (Table 4.5) that majority of the respondents (115) mainly spending on utility bills, and then 25% respondents (75) spend on Education, 16.66% respondents (50) spending on Health, 10% respondents (30) spend on food, while 6.66% respondent (20) spend on transportation and only 3.33% respondents (10) spend their most of income on Entertainment.

***Public sector college teacher's residence***

**Table 4.6** (N=300)

Residence Nature	Frequency	Percent
Own house	30	10.0
Rental house	190	63.33
Father/or Relative House	80	26.66



Analysis shows (Table 4.6) that majority of the 63% respondents (190) mainly live in Rental house, only 10% respondents (30) have their own house, while 27% respondents (80) live in Father/ or relatives house.

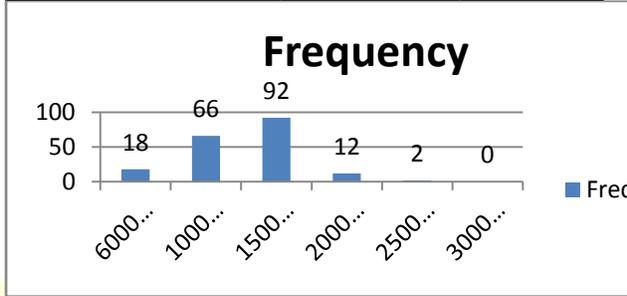
***Expenditure on Goods & Services***

**Table 4.7** (N=190)

House Rent	Frequency	Percent
6000-10000	18	9.5
10000-15000	66	34.7

15000-20000	92	48.4
20000-25000	12	6.31
25000-30000	2	1.05

30000-Above	0	0
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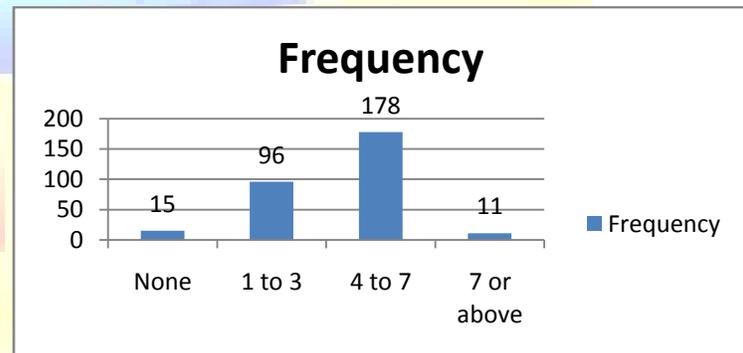


Analysis shows (Table 4.7) that majority of the 48.4% respondents (92) mainly pay house rent in the range of 15000-20000, 34.7% respondents (66) pay house rent between 10000-15000, 9.5% respondents (18) pay between 6000-10000, between 20000-25000 house rent pay by 6.33% respondent (12), only 1.05% respondent (2) pay between 25000-30000, while no one pay house rent 30000 or more.

**Number of dependents**

**Table 4.8** (N=190)

Number of dependents	Frequency	Percent
None	15	5
1 to 3	96	32
4 to 7	178	59.3
7 or above	11	3.66



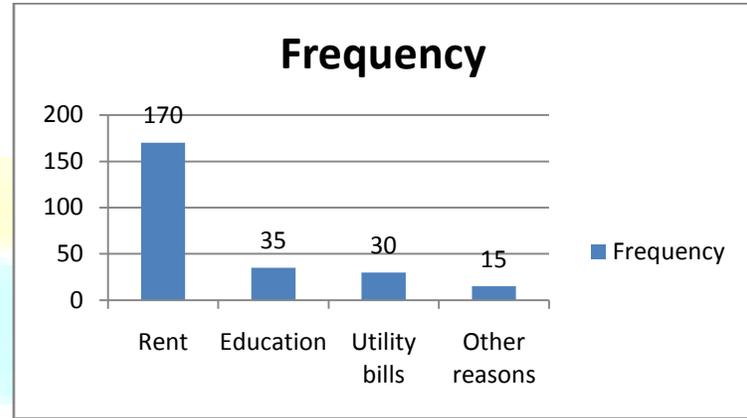
Analysis shows (Table 4.8) that majority of the 59.3% respondents (178) have 4 to 7 dependents in the range of 4 to 7, 32% respondents (96) have 1 to 3 dependents, 3.66% respondents (11) have 7 or above dependents, while 5% respondents (15) have no dependents.

*Factors due to which they think they are not live luxurious life*

**Table 4.9**

*Income Group (N=220)*

Factors	Frequency	Percent
Rent	170	77.27
Education	35	15.91
Utility bills	30	13.63
Other reasons	15	6.81



Analysis shows (Table 4.9) that majority 77.27 % respondents (170) suffer to maintain their standard of living due to house rent, 15.91 % respondents (35) feel that fall in their living standard is due to high cost of education, 13.63% respondents (30) think that their living standard fall due to high utility bills, while only 6.81 % respondent ( 15 ) says other reasons for fall in their living standard.

**FINDINGS, CONCLUSIONS AND RECOMMENDATIONS**

In this chapter brief summary of the findings is presented to answer the research questions and to draw conclusions.

**Summary**

The objectives of the study were to determine effect of house/or apartment rent on disposable income and living standard of public sector colleges teacher, to know public sector colleges teachers perception about the impact of low house rent given by the government will appropriate according to the running house rent now a days in Karachi. To achieve these aim and objectives survey method of research (quantitative method) along with a comprehensive literature review was used. The population was comprised of all the Government colleges’ (i.e. 235 ) from both

male and female public sector colleges in Karachi, 2014 while a total of 10 colleges including 5 male and 5 female colleges were randomly selected from Karachi government colleges..

The study was completed in three phases. In first phase, an in-depth literature review was made to explore the concept and status of Public Sector College's teacher's about their house rent and their disposable income and living standard. In the second phase, data collection tool was developed on the basis of reviewed literature and data was collected. In the third phase, collected data was analyzed to draw conclusions.

## Major Findings Related to the Research Objectives

### *Respondents' General Information*

- i. Majority (53.33%) of the respondents were BPS-17 Grade Officers. About 30 percent respondents were BPS-18 Grade officers, About 15 percent respondents were BPS-19 Grade officers, while about 1.6 percent respondents were BPS-20 Grade officers
- ii. Majority (110, 36.66%) of the respondents belonged to age group 31-40 years; (95, 31.66%) respondents was age group of 21-30 years, (75, 25.0%) was age group of 41-50, while there were only 20 (6.0%) respondents having their age up to 51 years and above.
- iii. Majority 46.66 % respondents (140) belonged to Faculty of Sciences followed by 130 (43.33%) respondents from Faculty of Commerce. Only 30 (10.0%) respondents were from Faculty of Arts.
- iv. Majority 43.33 % respondents (130) earn in between 35000-45000, 33.33% respondents (100) earn in between 45000-55000, 16.66% respondents (50) earn in between 55000-65000, while 6.66% respondent (20) earn 65000 or above.
- v. Majority of the respondents (115) mainly spending on utility bills, and then 25% respondents (75) spend on Education, 16.66% respondents (50) spending on Health, 10% respondents (30) spend on food, while 6.66% respondent (20) spend on transportation and only 3.33% respondents (10) spend their most of income on Entertainment.

- vi. Majority of the 63% respondents (190) mainly live in Rental house, only 10% respondents (30) have their own house, while 27% respondents (80) live in Father/ or relatives house.
- vii. Majority of the 48.4% respondents (92) mainly pay house rent in the range of 15000-20000, 34.7% respondents (66) pay house rent between 10000-15000, 9.5% respondents (18) pay between 6000-10000, between 20000-25000 house rent pay by 6.33% respondent (12), only 1.05% respondent (2) pay between 25000-30000, while no one pay house rent 30000 or more.
- viii. Majority of the 59.3% respondents (178) have dependents in the range of 4 to 7, 32% respondents (96) have 1 to 3 dependents, 3.66% respondents (11) have 7 or above dependents, while 5% respondents (15) have no dependents.
- ix. Regarding Question, i.e., “Do you live a luxurious life?”, only 26.33 percent respondents (80) says ‘yes’ they live luxurious life and 73.33% respondents (220) says ‘no’ they don’t bear luxurious life.
- x. Majority 77.27 % respondents (170) suffer to maintain their standard of living due to house rent, 15.91 % respondents (35) feel that fall in their living standard is due to high cost of education, 13.63% respondents (30) think that their living standard fall due to high utility bills, while only 6.81 % respondent ( 15 ) says other reasons for fall in their living standard.

***Major reasons for effect on Disposable income and living standard of Public Sector College teachers in Karachi.***

The first objective was to determine the percentage of their income spent on house rent by college teachers in public sector. The findings related to this objective are as under:

- i. About 63% respondents mainly live in Rental house.
- ii. About 48.4% respondents mainly pay house rent in the range of 15000-20000.
- iii. About 43.33 % respondents earn in between 35000-45000 and 33.33% respondents earn in between 45000-55000.
- iv. Only 26.33 percent respondents (80) says ‘yes’ they live luxurious life .
- v. About 77.27 % respondents suffer to maintain their standard of living due to house rent.

vi. About 59.3% respondents have dependents in the range of 4 to 7.

***Public sector college teachers' Perceptions Regarding the Impact of house rent on their Disposable income and living standard in Karachi'.***

The second objective was to know that effect on disposable income of public sector due to rising house rent. Analysis shows that respondents were showed that their disposable income and standard of living fall due to rising house rent in Karachi.

***Public sector college teachers' Perception about the Need to revise their house rent set by the Government'.***

The last objective was to determine the public sector college teachers ' perception about the need to revise their house rent set by the government'. Analysis indicated that respondents were agreed to revise house rent because it is mainly cause fall in their living standard and current house rent which was set by the government not match with the rent running now a days in Karachi.

## Conclusions

The following conclusions can be drawn from the present study:

- i. Majority of the students from undergraduate to graduate level are lacking library and information searching skills.
- ii. The students are agreed to moderate extent that library and information searching skills have impact on 'quality of their assignments', 'research projects/thesis', 'research papers', and 'their result/grade.
- iii. There is need to introduce library and information searching skills course as a part of the curriculum as students like these skills.
- iv. About one third of the students are using printed material within the library premises on weekly basis.
- v. Majority respondents are using Internet for information searching on daily basis.
- vi. About one third of the respondents use online databases on weekly basis.

## Recommendations

On the basis of findings and conclusions of the study, the following recommendations are suggested:

- i. The government should realize the importance of 'House rent' and should take necessary measures to set appropriate house rent for the public sector colleges teachers according to current running house rent.
- ii. As it is the responsibility of government to provide shelter to their citizen especially now a days to public sector college teacher, for this government either provide low housing schemes or increase house rent which was free since 2006.

## Suggestions for Future Research

This is a primary study on this topic. The following few areas are suggested for further research:

1. This study may be replicated after five years to measure the developments occurred during that period.
2. There is need to conduct similar studies at institutional, regional and national level for all types of educational institutions.

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