

APPENDICES

APPENDICES

Social Development in Pakistan, 2002-03

A.1

CHRONOLOGY OF KEY EVENTS IN THE SOCIAL SECTORS: 2002-03*

EDUCATION

January 6, 2002	The Sindh Private Education Institutions (Regulation and Control) Ordinance 2001 is promulgated (see box A1.1).
March 6, 2002	The President promulgates an ordinance making primary education compulsory in the Islamabad Capital Territory (ICT).
June 20, 2002	The promulgation of the <i>Madrassah</i> Registration Ordinance 2002 regulates schools by bringing them under the normal education system of the country.
September 25, 2002	The Asian Development Bank (ADB) approves a \$75 million loan to improve public elementary education in Sindh.
December 3, 2002	USAID grants a four-year \$60 million award to the Research Triangle Institute for the implementation of its Education Sector Reform Assistance (ESRA) Project for Pakistan.
January 05, 2003	The Punjab Cabinet resolves to provide free education up to secondary school level in all provincial and district government schools from the next academic session.
January 14, 2003	The Sindh Education Department reports that Sindh has 38,885 primary schools in the public sector, of which 13,537 schools are without electricity, 5,901 are without water, 12,791 are without toilets, and 1,131 schools have no boundary walls.
January 22, 2003	The NWFP Cabinet makes education up to matriculation free of cost in government institutions.
February 06, 2003	Chitral district reports a 98 per cent literacy rate, the highest in the NWFP, in the 6-10 age group. According to a report prepared by the provincial education department, it also has the second lowest dropout rate in the province.
February 26, 2003	The Sindh Government reports an increase of about 0.1 million in primary class enrolments in the towns/ <i>talukas</i> selected for implementation of the compulsory primary education ordinance during the last eight months.
February 28, 2003	Balochistan Assembly adopts a resolution to provide free education up to matriculation in the province.
March 05, 2003	According to the Sindh Education Management Information System (SEMIS) school census report 2001-02, only about 20 per cent of the total population in the 4-9 year age group is enrolled in government run primary schools.
April 05, 2003	The number of illiterate people in Pakistan has increased from 10 million in 1951 to 50 million at present as revealed at a meeting of the International Partners Forum for Education For All in Dakar.

* Sources: Government, NGO and media reports.

Note: Events in 2003 include reports upto and inclusive of June.

The Sindh Private Educational Institutions (Regulation and Control) Ordinance 2001

The Sindh Private Educational Institutions (Regulation & Control) Ordinance 2001 was promulgated to provide for the regulation and control of privately managed educational institutions in the province. These institutions include universities, colleges, schools, technical institutions, professional, vocational and commercial institutions imparting any type of education by any system of education or medium of instruction. Among the regulations are the following:

- No institution in the private sector shall be established or continued except in accordance with this ordinance.
- Any person intending to establish or continue any existing institution shall make an application to the registering authority in the prescribed form by such documents and fee as may be prescribed. The registering authority means, that in the case of schools, the director of school education of the region, or in the case of technical education or vocational education, the director of technical education, or in any other case, any person or authority appointed by the government.
- Any existing institution may continue to function for a period not exceeding 90 days from the commencement of this ordinance and where an application is made under sub-section (1), until the application is rejected, or if any appeal is preferred under section 9, until the decision of the appeal.
- No donation, from a student, voluntary or otherwise, for development projects of an institution shall be permissible.
- The registering authority shall not interfere with the fee structure of an institution but fees shall not be increased during the course of an academic year while the facilities allowed to a student at the time of admission shall not be subsequently withdrawn or reduced.
- On the cancellation or suspension of the certificate of registration, the registering authority may, without prejudice to any action that may be taken under the Sindh Private Schools (Management and Control) Act 1974, make such orders and take such action with respect to the completion of the current education terms as may be considered necessary.
- This ordinance also repeals the Unrecognised Educational Institutions Ordinance 1962, and amends Sindh Board of Technical Education Ordinance 1970, and states that in section 12 in sub-section (2) in clause (1) the words "and also to regulate the development of technical, industrial and commercial education below degree level by compulsory registration thereof" shall be omitted.

April 09, 2003	Pakistan is identified as one of the 28 countries unlikely to achieve the six goals adopted by Education For All (EFA) by 2015.
June 11, 2003	The Pakistan Education and School Atlas shows male literacy at 60 per cent and female literacy at 36 per cent.

HEALTH

January 02, 2002	UNICEF reports that 10 to 20 per cent of children in the country under five years of age are suffering from Vitamin A Deficiency (VAD).
January 20, 2002	Pakistan is identified as the 7th most populous country in the world (see box A1.2).
June 14, 2002	The Economic Survey 2001-02 estimates the ratio of health care professionals to population to be 1,516 people per doctor, 31,579 per dentist and 3,639 per nurse.
November 14, 2002	The World Health Organization (WHO) estimates Pakistan to rank 4 th in countries having an alarming number of diabetic patients.
December 1, 2002	The Sindh AIDS Control Programme discloses that although there are only 2,000 reported cases of AIDS in Pakistan, including 600 in Sindh, it is widely believed that the actual number is in the region of 70,000.
January 03, 2003	Pakistan is on the verge of banishing polio from the country; in 2002, 76 cases were reported compared to 180 in 2001.
January 05, 2003	WHO reports that the Directly Observed Short Course (DOTS) coverage for tuberculosis has risen from 8 per cent in 2000 to nearly 70 per cent and universal coverage is expected during the year 2003.

State of The World's Newborn - Pakistan

The report, "State of the World's Newborn - Pakistan", was conducted by Save the Children in 2002. Out of over 53 million babies in the country, nearly 270,000 die before they are one month old, roughly ten times higher than that in the developed countries. The report says that nearly 60 per cent of these deaths occur during the first few days after birth and a vast majority of them are preventable through available and cost effective means. The risk factors contributing to the high neonatal mortality in the country are the high percentage of home deliveries unattended by skilled care; the birth interval being less than 24 months; the number of pregnancies being greater than 6 per women, and maternal or paternal illiteracy.

Though Pakistan is the seventh most populous country in the world, it has the second highest number of newborn deaths and the fourth highest rate of neonatal mortality. The report says that emerging evidence of the relationship of low birth weight with long-term chronic diseases in adult life such as diabetes, hypertension and coronary artery disease, makes it one of the most important and potentially preventable public health conditions. Other infections such as diarrhoea, acute respiratory infections, sepsis and meningitis still represent potentially lethal problems for neonates.

Save the Children (USA) is currently partnering with the Ministry of Health, UNICEF, WHO, and Japan International Cooperation Agency (JICA) to immunize 5 million women in nearly 57 districts of the country against tetanus – a disease that claims the lives of more than 20,000 newborns annually.

February 05, 2003	Save the Children and the Sindh Women Health Project stated that of the 32 million local women that fall in the 15-49 reproductive age group, 30 die every minute due to childbirth complications.
February 12, 2003	The United Nations Integrated Regional Information Network reports that about 40 per cent of the annual 1.5 million blood transfusions in Pakistan are not screened for HIV.
March 22, 2003	Among the 22 high burden tuberculosis-affected countries in the world, Pakistan ranks 8 th .
March 24, 2003	The United Nations Development Programme (UNDP) finds that on average 65 per cent of the extremely poor are ill, suffering from an illness on average every 95 days.
March 29, 2003	About 30 per cent of all mortality recorded by hospitals is attributed to infectious diseases.
April 06, 2003	WHO reveals that 177 people in every 100,000 die in Pakistan from TB every year. Of these patients, 52 per cent are females and 48 percent males.
May 07, 2003	Rs. 26.3 billion is earmarked for various health preventive programmes in the next five to nine years, in response to the fact that the public health sector in Pakistan caters only to 20 per cent of the total 145 million population.
May 10, 2003	More than 1.5 million people suffer from epilepsy in the country with only 30 per cent of such people knowing of their ailment.

WOMEN & CHILDREN

February 8, 2002	ADB allocates \$150,000 to help the government implement the National Policy and Plan of Action to Eliminate Child Labour.
August 22, 2002	40 per cent of children under five are malnourished and 25 per cent of babies are born under weight according to standards established by WHO for developing countries.
December 5, 2002	20 per cent of women in Pakistan die during childbirth (see box A1.3).

January 02, 2003	An alarming 30 per cent increase is recorded in the runaway cases, pertaining to children fleeing homes, in 2002 as compared to the previous year according to the Edhi Foundation.
January 03, 2003	Madadgar police research reveals that as many as 1,615 cases of physical and sexual abuse were reported against children in 2002.
February 20, 2003	Around 17 per cent of all tuberculosis cases confirmed in Pakistan were found to be in children less than five years of age.
March 30, 2003	Malaria kills one child every 40 seconds in NWFP.
April 11, 2003	About 42 per cent children in the country are either underweight or anaemic due to poor diet and lack of awareness among parents of the nutritional needs of their children in the early stages of life.
April 29, 2003	Childhood blindness is the second largest cause of blindness in the world: over 80,000 blind children out of around 1.5 million worldwide live in Pakistan.
May 08, 2003	It is reported that about 11,000 offenders, including 2000 juvenile offenders, are spending their lives behind bars in the various prisons of the NWFP.
May 21, 2003	About 45 per cent of Pakistani women develop anaemia during pregnancy.
May 22, 2003	The number of children engaged in various forms of labour reaches 3.5 million in the country.
May 24, 2003	The Pakistan Medical Association affirms that 30,000 pregnant women die in the country every year due to lack of medical facilities.
May 30, 2003	As many as 77 per cent of working women are employed in the informal employment sector of Pakistan and receive meagre salaries.
June 16, 2003	The Ministry of Labour, Manpower and Overseas Pakistanis decides to give about Rs. 80 million as scholarships to 5,000 children of workers all across the country.
June 22, 2003	Every day 600 children die of diarrhoea in Pakistan, and over 2 million fall victim to acute respiratory tract infections when simple hand washing with soap could prevent them from contracting such infectious diseases.
June 29, 2003	A survey by UNICEF and ILO certifies that the student dropout ratio in

BOX

A1.3

State of The World Population Report 2002

At least 200 out of every 1,000 women die during the delivery process in Pakistan where the infant mortality rate per 1,000 lives is still 87, says the State of the World Population Report 2002. The report, which focuses on People, Poverty and Possibilities said 50 out of every 1,000 women between 15 and 19 years become pregnant. It is noted that the HIV prevalence between the ages of 15 and 24 in Pakistan is 0.06 among males and 0.05 among females.

The life expectancy among males is 61.2 and 60.9 among females, while the percentage of illiteracy among males is 41 per cent and 70 per cent in females. The total population of the country has been reported at 148.7 million while the average population growth rate from 2000 to 2005 has been estimated at 2.5 per cent. The gross national income (GNI) per capita Purchasing Power Parity (PPP) for 2000 was \$1,860. In India it is \$2340 and in Bangladesh \$1590. The report says donors should encourage partnerships among governments and NGOs with particular attention to incorporating the views of the poor in the design, implementation and monitoring of programmes. The provision of reproductive health, pre- and post-natal care, safe delivery, family planning and prevention of sexually transmitted infections (STIs) and HIV/AIDS is most effective as part of an integrated package.

The report states that poverty is the main threat to the well being of elderly people. Many of the 400 million people over 65 years of age in developing countries live below the poverty line. To meet the millennium development goal of halving extreme poverty by 2015, poverty reduction strategies must focus on the poorest and most vulnerable older persons, especially women, and on breaking the poverty cycle that runs from one generation to the next.

June 29, 2003 A survey by UNICEF and ILO certifies that the student dropout ratio in Sialkot district's primary schools has been reduced to 0.7 per cent from 45 per cent.

POVERTY

March 30, 2002 Over 600,000 people are benefiting from *Zakat* funds in Punjab.

May 23, 2002 The EU is contributing \$50 million to underpin Pakistan's Poverty Reduction Strategy, and in particular, to support its efforts to upgrade Pakistan's financial services sector.

May 31, 2002 The Islamic Development Bank (IDB) announces it will provide \$250 million assistance to Pakistan in the next three years for various social projects, particularly education, health and poverty alleviation.

June 25, 2002 The World Food Programme allocates \$26 million under the Poverty Reduction Strategy Programme in Pakistan to initiate health and community development projects for girls in rural areas in the next two years.

July 5, 2002 The International Monetary Fund approves \$114 million tranche (bonds) for Pakistan under its Poverty Reduction Growth Facility (PRGF).

July 29, 2002 Pakistan is ranked 138th out of the 173 countries assessed for its annual Human Development Index (**see box A1.4**).

August 13, 2002 About 47 million people are living below the poverty line in Pakistan, with more than 12 million were added to the ranks of the poor between 1993 and 1999, says an Asian Development Bank report.

September 14, 2002 The average annual income of a labourer in the agriculture sector in Punjab is about Rs. 15,000, roughly half of the national per capita income.

September 17, 2002 The government and the Asian Development Bank sign a \$204 billion agreement to reduce the incidence of poverty to less than 15 per cent by 2011.

November 29, 2002 *Zakat* cheques worth Rs.16.5 million are distributed among 662 people in Sindh. This year, Rs. 860 million has been allocated as the *Guzara* allowance, out of which Rs. 430 million has been distributed.

January 07, 2003 The government decides to offer an additional 1.5 per cent profit rate to pensioners on all the National Saving Schemes (NSS).

January 09, 2003 The government reports a record Rs. 161 billion was spent during the current financial year for development of the social sector.

February 05, 2003 The Pakistan Poverty Alleviation Fund (PPAF) disburses over Rs. 2.5 billion in more than 75 districts of the country through 35 partner organizations. The fund has undertaken 3,000 projects since April 2000.

April 16, 2003 At least one-third of Pakistan's population is under the poverty line owing to the macroeconomic policies regarding withdrawal of subsidies on food, education and health, as reported by the International Labour Organization.

April 18, 2003 35 people, eight of them women, commit suicide during the first quarter of the year, resulting in one reported case every third day.

Deepening Democracy in A Fragmented World

The UNDP Human Development Report 2002, entitled *Deepening Democracy in a Fragmented World*, found that 56.8 per cent of Pakistanis over 15 years of age are illiterate, that 84.6 per cent of the population earned less than \$2 a day, and that the infant mortality rate is 85 per 1000 live births. However, between 1990 and 1999 Pakistan climbed three places in the ranking. According to the UNDP index, during this period Pakistan had made headway in tackling under nourishment, but is far behind in reducing infant mortality rates. Pakistan is ranked in the bottom 36 countries grouped under 'low human development', along with Nepal, ranked 142 and Bangladesh, ranked 145. The majority of countries in the lowest group are African states.

The report found new democratic hopes, unmet by elected governments, lead to public disgust for the system and regression to military rule. The example of Pakistan is often cited, where corrupt and inefficient elected governments in the 1990s were exposed and hammered by a free press.

While 140 of the world's nearly 200 countries hold multi party elections, only 82 are fully democratic, with institutions such as a free press and independent judiciary. The report calls for a new wave of democracy building to give ordinary people a greater say in both national and global policy making.

June 13, 2003 The rate of unemployment in the country has increased from 5.89 per cent in 1998 to 7.82 per cent in 2003 as per a labour force survey of the Federal Bureau of Statistics.

ENVIRONMENT

May 10, 2002 The UNDP announces it will provide \$40 million for environment projects.

November 24, 2002 A World Bank study estimates the environmental cost to six sectors of Pakistan's economy at \$1.8 billion, and the cost of urban air pollution at \$369 million per year.

POPULATION

June 14, 2002 The Economic Survey 2001-02 shows that Islamabad has registered the highest population density increase in the country in recent years, estimated at 1026 persons per square kilometre.

November 29, 2002 One-third of the country's population lives in urban areas as indicated in the Pakistan Human Condition Report. (see box A1.5).

February 05, 2003 The United Nations Fund For Population Activities (UNFPA) acknowledges that the population of the country reached 144.5 million in December 2002, with a growth rate of 2.1 per cent.

February 23, 2003 UNFPA, under its seventh country programme (2004-08), will provide \$30 million (\$6 million per year) to the government of Pakistan.

WATER

January 01, 2003 A report on the Status of Safe Drinking Water Availability in Sindh reveals that 25 to 80 per cent of the water supplied to the major cities of the Province is not considered safe for drinking

January 02, 2003 About 10 to 12 million gallons of water is wasted in the capital every day, which is the highest among Pakistani cities, says the State of Consumer Rights Report 2001 launched by the Consumer Rights Commission of Pakistan (CRCP) in collaboration with Action Aid Pakistan.

April 22, 2003 The provincial government provides Rs. 5 billion for the revamping and remodelling of the irrigation system in Sindh.

May 05, 2003 The World Bank approves an interest free loan of \$78 million under the On-Farm Water Management Project to improve the irrigation system in Sindh.

MISCELLANEOUS

January 13, 2002 Built for 17,413 inmates, Punjab jails are over-crowded with 46,993 prisoners, almost three times more than the capacity of these buildings.

January 14, 2002 Rs. 1800 million is released for the schemes in the second phase of the Khushhal Pakistan Programme (KPP).

August 29, 2002 The Prevention and Control of Human Trafficking Ordinance 2002 is approved.

September 6, 2002 A study by SPDC reveals that about 53 per cent of registered organizations in the non-profit sector are inactive, closed or untraceable. (see box A1.6)

October 2, 2002 All 380 approved schemes of the Khushhal Pakistan Programme, Phase I, are completed in 1999-2000, with a total of 15,723 persons employed through these schemes.

January 14, 2003 There are approximately 18 million illegally held weapons in Pakistan compared to some 2 million weapons in the hands of legally licensed owners as quoted in the Small Arms Survey, 2002.

March 19, 2003 The human rights situation in the country remains dismal in the year 2002 (see box A1.7).

BOX

A1.5

Pakistan Human Condition Report Report 2002

One-third of the country's population now lives in urban areas, mainly due to the increasing pressure on agricultural land, which created unemployment in the rural areas and a consequent migration to urban areas. The Pakistan Human Condition Report 2002 was prepared by the Centre for Research on Poverty Reduction and Income Distribution, under the auspices of the planning division. This transformation is evident from the dramatic change in urban population from 6 million in 1951 to 10 million in 1961, 17 million in 1972, 24 million in 1981 and 43 million in 1998. In other words, the 1951 reported population of 6 million increased almost seven times by 1998.

Another important point to note is that the higher urban growth rate did not decrease the population of the rural areas, which also kept increasing from 28 million in 1951 to 88 million in 1998. This meant that the urban population had increased by 605 per cent, while the rural population grew by 217 per cent in the last five decades.

The report, which agrees with the World Bank and the Asian Development Bank that poverty increased during the 1990s, calls on the government to increase the minimum wage rate from Rs. 2,500 to Rs. 3,150 per month. It further advocates that the legal applicability of the minimum wage should be extended to cover the non-formal sector, which provides 64 per cent of total employment in Pakistan. It further states that since the take home pay of lower level (grade 1) government servants is below the household poverty line, consideration should be given to formally linking it to the evolving household poverty line after adjusting for the average number of earners per household in the Rs. 2,501 - Rs. 4,000 income group, in conjunction with the on-going right sizing of the public sector.

The Report focuses on the issues of the measurement of deprivations faced by the poor in physical and economic access to food, education, health, safe environment, safe drinking water and sanitation along, with gender inequality. The report suggests that the official 'poverty line' be replaced by 'poverty bands' so as to articulate specific policies that address the needs of the vulnerable poor, the transient and the absolute poor.

On the policy front, the report highlights three critical priorities that the reform programme should incorporate: the creation of a social safety net, human development and well-coordinated rural strategy along with good governance. It points out that the head count ratio indicates that in 1998-1999, 30.6 per cent of Pakistan's population was experiencing absolute poverty on a daily basis. To counter poverty, the key lesson is that Pakistan needs to further develop its institutional capacity for measuring and monitoring the impact of its policies and actions on the specified output and outcome indicators.

The Non-profit Sector in Pakistan

Fifty-three percent of non-profit organizations are inactive, closed or untraceable, revealed a 2002 study titled *Dimensions of the Non-profit Sector in Pakistan* conducted by the Social Policy and Development Centre (SPDC). The study was the first of a series of working papers being produced by SPDC as part of an international research initiative – the Johns Hopkins Comparative Non-profit Sector Project – spearheaded by the Centre for Civil Society Studies, Johns Hopkins University, USA. The study, which encompassed more than 2,000 non-profit organizations, was aimed at evaluating the size, structure and scope of this sector. The study also determined the relationship that the non-profit sector had with the international community, local community and businesses.

The study defined as non-profit organisations (NPOs) only those organisations that had an institutional presence and structure: "They are institutionally separate from the state. They do not return profits to (their) members, managers and directors. They are in control of their affairs. They attract some level of voluntary contribution." Twelve districts were selected for the primary survey: Faisalabad, Rawalpindi, Multan, Sargodha, Sialkot, Gujranwala, Lahore, Karachi, Hyderabad, Sukkur, Peshawar and Quetta, covering about 43 million people.

Though various ordinances registered non-profit organizations in the past, three acts effectively cover approximately 80 to 90 per cent of the registered domains. These acts are the Voluntary Social Welfare Agencies Ordinance 1961, the Societies Registration Act 1860 and the Companies Ordinance (Section 42) 1984.

The most important pattern of non-profit activity was shown to be the dominance of education. This sector retains 71 per cent of the total estimated non-profit employment. Organizations that provide primary education alone have a share of 25 per cent of the total employment in the non-profit sector. The share of organizations providing religious education is about 17 per cent, while the organizations providing secondary and higher education employ nearly 28 per cent of the total labour force employed by the non-profit sector. The second largest sector in terms of paid employment was health, which provided about 11 per cent of non-profit sector employment. The domination of education and health activities is evident from the data. Most of their revenues come from fees and user charges. The fee component alone has a share of 34 per cent in the total non-profit sector cash revenue.

April 07, 2003 According to the NGO Resource Centre, more than 45,000 social development organizations (SDOs), with the help of their more than 475,000 employees and volunteers, are carrying out development projects involving nearly Rs.16.5 billion in the country annually.

June 16, 2003 The government earmarks Rs. 483 million under the Public Sector Development Programme (PSDP) for police reforms for the fiscal year 2003-2004.

June 20, 2003 The government decides to increase the pensions of disabled industrial workers by 53 per cent, which will cost an additional expenditure of Rs. 5.45 million to the national exchequer.

The State of Human Rights in 2002

The Human Rights Commission of Pakistan (HRCP), in its annual report on the State of Human Rights in 2002, stated that legislative and executive measures were being taken which curtailed citizens' rights, such as amendments in the Anti Terrorism Act (ATA).

The report said that people's disenchantment with the judiciary was also contributing to the law and order situation in the country, and that people were going back to primitive methods for settling their disputes. The past year was difficult for women and children, as a number of women became victims of *jirga* decisions, acid burning, kidnapping and honour killings. The intensity of crime against women has increased, with a gang rape having been carried out on the orders of a tribal *jirga*. A woman was also sentenced to death by stoning for the first time in at least 15 years.

In terms of law and order, the HRCP report said there were nine major incidents of terrorism, all directed at Western missions, or foreign or Christian places of worship or work. It said that extra-judicial killings increased as compared to the previous year. At least 236 people were killed in such encounters. More than 50 fell victim to target killing.

Regarding jail conditions, the report said that over 90,000 people remained behind bars at badly overcrowded jails. Hundreds accused of involvement in militant activities were jailed, in almost all cases illegally. An amendment in the Anti-Terrorism Act permitted suspected militants to be held for up to a year without charge.

It said that the Christians in the country faced increased militant violence during a year in which at least 38 died in terrorist attacks. Ahmedis continued to face severe discrimination and remained placed on a separate voting list. It said that blasphemy laws continued to be used to settle petty disputes, with clerics in several cases inciting mobs against those whom they accused of blasphemy.

The report also said restrictions remained imposed on freedom of movement, which was used as a means of preventing political gatherings. Movement of clerics was in many cases restricted as a means of preventing sectarian violence. It reported that journalists across the country complained of increased harassment and intimidation, often by personnel of intelligence agencies, and at least four new laws were enacted to restrict press freedoms and prevent access to information.

SELECTED BOOK REVIEWS

Continuity and Change: Socio-Political and Institutional Dynamics in Pakistan,
Zaidi S. Akbar (ed), City Press: Karachi 2003.

Continuity and Change consists of essays by Pakistani authors that have been published in a special edition of the *Economic and Political Weekly*. The essays vary from purely political perspectives on the country to issues as diverse as structural adjustment, urbanization and the state's history curriculum. While the essays are notable for having been penned by well-known social scientists, their depth of analysis varies considerably. For instance, Hamza Alavi's excellently researched and well presented article on the ideological and social underpinnings of the Pakistan Movement, is in stark contrast to Ayesha Jalal's whimsical "A Letter to India, in Manto's Spirit", which is heavy on satire and short on substance. Overall, there is often a tenuous connection between these essays, though the editor S. Akbar Zaidi states that they all illustrate the "overbearing, omnipresent, role of Pakistan's military" in the changing fortunes of the country.

The real value of this book lies in its ability to present the views of eminent social scientists on subjects of their choice. For instance, one essay delves purely into the problematic issue of the representation of pre-Partition history in the national curriculum, given that the custodians of the 'Pakistan Ideology' have manipulated the official interpretation of this period to suit their interests. Other essays highlight reasons for the failure of democracy, stressing the powerful influence of the Pakistan Army, as well as the civil-military regime's need to perpetuate a federal system by repressing regional language and political movements.

Of particular interest to those in the development field will be Shahrukh Rafi Khan's study of structural adjustment programmes as well as an essay by Siddiq Agha on the political economy of defence. Khan's essay describes

the genesis as well as a description of the latest Poverty Reduction And Growth Facility programme undertaken by the Pakistani government. He critiques various liberalization measures imposed by International Financial Institutions (IFIs) as further contributing to the country's economic downturn. In his opinion, the government's real focus should be on land reform, strengthening the revenue collection system and eliminating vested interests from the system in order to allow competition to flourish. Ayesha Siddiq Agha's piece on the "Political Economy of Defence" links the involvement of the Pakistani military in power politics with its ability to apportion a large chunk of the state financial pie for itself. In her view, resources are diverted from development into military expenditure, which allows the army to indulge in not only pure defence expenditure, but also to intervene in construction, transportation and other sectors of the economy. She also disagrees with the present regime's claims that it was forced to seize power to protect the economic development of the country. She cites figures to show that prior to 9/11 the economy had already deteriorated under the military leadership.

An eclectic collection of essays, *Continuity and Change* will broaden the reader's understanding of a range of selected issues related to the politics and economics of the country.

Shelter for the Shelterless: The Story of Khuda Ki Basti,

Ismail, Aquila (ed), City Press: Karachi 2002.

Khuda Ki Basti is a successful public housing scheme, established in 1986 at a distance of two hours from Hyderabad City, which aims at providing homes to urban low-income groups. Much of the scheme's success is attributed to the flexible approach followed by the Hyderabad Development Authority, which recognized that

subsidized public housing schemes have been hijacked by speculators in the past, and thus found innovative ways to cater to the needs of low-income groups.

The book focuses on two aspects of *Khuda Ki Basti* or 'God's settlement'. First, it provides a descriptive account of the methodology and implementation of the scheme. Second, it evaluates the scheme and contrasts it with other low income housing schemes in the country. Material for the book has largely been culled from documents and assessments by 'experts and development consultants', including the man responsible for initiating the scheme, Tasneem A. Siddiqui.

Three key measures ensured that the scheme was 'poor friendly'. Ease of access was ensured by providing virtually unserviced land and by eliminating house construction standards for the allottees. Permanent occupancy of the plot was made a necessary condition and full ownership documents were only granted when the allottees had built a house. Another innovative feature was that services were to be provided on an incremental basis, as and when the beneficiaries were able to pay for them. This last measure was intended to circumvent problems of cost recovery.

How successful has the scheme been in targeting lower income groups? It emerged from the evaluation that about 54 per cent of the respondents surveyed earned less than Rs.1500 a month, 32 per cent between Rs. 1500 and Rs. 3000, and 14 per cent above Rs. 3000. The author points out that while World Bank reports claim that their sites-and-services projects have reached down to beneficiaries in the 17th percentile of income distribution, *Khuda ki Basti* has been able to reach out to people who are in the 10th percentile, which is no mean feat. However, replication of the scheme in other parts of Pakistan would be a much harder task for two main reasons. First, it was felt that the official who initiated this scheme and his team were imbued with 'missionary zeal' which was lacking in other government officials. The pioneering nature of their work was the result of being able to understand "the issues [involved in providing shelter for low-income groups], their causes and their possible solutions". Second, it

was felt that land could only be provided at a low price if state land or wasteland was available, which would make this type of the scheme unfeasible for certain parts of the country.

Despite the reservations of some experts about the replicability of the scheme, the author points to one successful replication in Karachi and feels that the concept of incremental development is gaining recognition in government circles. The book provides an accessible account of the rationale underlying the scheme as well as the practical challenges faced by planners in implementing an unusual and ultimately successful urban low-income housing scheme.

Social Impacts and the Constraints of Micro credit in the Alleviation of Poverty:

A Qualitative Study of the Micro credit Program Orangi Pilot Project-Orangi Charitable Trust, Karachi,

*Rehman, Naheed, and Ismail, Aquila (eds).
OPP/OCT: Karachi 2003.*

Rehman and Ismail's study of the Micro credit programme for both the Orangi Pilot Project and the Orangi Charitable Trust (OPP-OCT) attempts to place the scheme in the context of both its social impacts and social constraints. Although the sample size is rather small – 44 clients were interviewed between 1999 and 2000 – this does not detract from the fact that qualitative assessments are invaluable in providing necessary insights for practitioners and policymakers engaged in the field of poverty alleviation and micro credit.

OPP-OCT's Micro credit Programme is not modelled on its famous counterpart, the Grameen Bank, as it does not lend to the 'poorest of the poor'. Instead the Programme seeks to reach out to the entrepreneurially minded 'working poor', in other words, families with ongoing business ventures who are in need of working capital, or families who possess skills but lack seed money to start a venture. As the director of OPP-OCT states, "Credit is not a welfare activity, but rather a market based activity and we need to make clients competent and self-reliant." The programme does envisage spill over benefits to poor labour in terms of

increased employment, due to the productivity enhancing nature of the loans on business activity.

The major social impacts of the micro credit programme were clear cut and positive despite the fact that OPP-OCT had no built in social or cultural agenda of change in its mandate or a social package to complement the provision of loans. Borrowers had undertaken loans in times of financial hardship. As a consequence, one of the major impacts of using the loans was the improved nutrition and better emotional and mental health of the borrowers. Another benefit was that the expansion of the business due to further loans widened the net of beneficiaries as more labour was employed. By setting up their own businesses, borrowers won for themselves a measure of dignity that had eluded them when they worked as employees in other people's businesses.

Even more striking was Rehman and Ismail's identification of the 'social constraints' under which the Programme operated. Political instability, ranging from ethnic violence in the Orangi area to general countryside instability, negatively impacted on the borrowers' business ventures and their ability to pay back loans. Poor employment prospects meant that children were withdrawn from school to help at home, thus casting in doubt the link between micro credit and enhanced schooling. Equally alarming has been the rise of rapid inflation: while the maximum loan amount has remained frozen throughout the period surveyed, the costs of raw materials and household items has increased, leading to a decrease in repayment rates. Illness or death in the family was a source of great concern to borrowers as it lowered their income and consequently their ability to pay back loans, given that 'every rupee counts' and any pause in the work cycle can have a devastating impact on their finances. The spectre of dowry also haunts these lower income families: it was estimated that Rs.100,000 was needed for an average dowry, without which daughters would be unable to attract suitors. Sadly there was a clear trade off between educational spending on girls and their dowries. This study underlines the fact that poverty alleviation schemes need to be seen in

the context of the economic and social constraints that limit the ability of households to run the businesses successfully and use their credit enhanced savings for the direct amelioration of various forms of deprivation.

The Unplanned Revolution: Observations on the Process of Socioeconomic Change in Pakistan,

Hasan, Arif, City Press: Karachi 2002.

The change in Pakistan since 1947 in terms of demographic composition, economy and social structure has been profound in nature and yet this 'revolutionary' change remains unacknowledged by the state. This has resulted in the creation of a disturbing dichotomy in the development process of the country, which is manifested in the presence of a dual governance structure, amongst other things. This is the central premise of Arif Hasan's book. To illustrate his theory, Hasan uses his experience of fieldwork to demonstrate the nature of change in rural and urban areas and points out that the state has failed to incorporate the new sociopolitical ground realities into its policymaking.

Hasan chronicles the socioeconomic conditions prevailing in selected towns and districts of the country. His intention is to illustrate the changing patterns in these communities, drawing attention to the replacement of the subsistence economy with modern modes of production. Since the state is unwilling or unable to help, small farmers, fishermen and the employees/self employed of the informal sector, are forced to depend on middlemen/private entrepreneurs for credit, hire of machinery, transportation and even the provision of services traditionally the prerogative of the government. This results in the exploitation of these classes, which have little choice but to acquiesce to this informal arrangement, as their very survival depends on it.

Hasan is of the view that it is imperative for the state to reflect this new scenario in its political and planning process, thereby meeting the aspirations of the low/middle income urban and rural classes and countering the influence of the middlemen. While he does not propose a

blueprint for these changes, he does indicate the broad parameters required for change. Political accommodation of these classes can be achieved through genuine devolution (as opposed to the 2001 plan, which still gives the provincial assemblies certain powers of veto over the lower tiers).

Hasan also focuses on migration as one of the major causes of the changes in Pakistani society. He believes that Partition created an aggressive upwardly mobile migrant culture, which led to the 'opportunistic political and social culture' prevailing in Pakistan today, as migrants had no roots and little respect for traditional values. In Punjab this new migrant culture had already been introduced through the creation of canal colonies between 1870 and 1920.

Hasan's observations on life, livelihoods and local economies, from Tharparkar to the Northern Areas, adds a personal perspective to the literature on development. However, his book suffers from the rather random nature of the communities chosen – as well as the fact that many of the communities were visited only once. The only major Pakistani city examined by the author is Karachi, which cannot claim to be representative of other major cities. As well, Hasan's analysis of the causes of the 'unplanned revolution' is at times simplistic and contentious and is not substantiated by enough research.

Green Pioneers: Stories from the Grassroots,

City Press for UNDP: Karachi 2002.

Green Pioneers tells the story of twenty individuals and organizations that are making a difference to Pakistan's rapidly eroding natural resource base. Their interventions include saving endangered species, protecting agricultural land from overuse, saving the country's cultural heritage, and educating children about the environment. In this sense, *Green Pioneers* covers an array of path breaking solutions to protect the environment, often against great odds. What these individuals and organizations all share in common are funds received from the UNDP's Global Environmental Facility Small

Grants Programme.

It is heartening to hear of efforts such as those undertaken to protect the Himalayan Brown Bears, a little known species that would never even have been heard of, had it not been for two enterprising environmentalists. Their love of trekking in the Deosai Plains led them to the discovery that the bears were in danger of extinction due to hunting and they lobbied to have the Deosai Plains declared a national park. Their second step was to have an NGO appointed as an honorary warden of the park thus enabling formal conservation efforts and the setting up of protected areas for the bears. However, they also had to contend with the wrath of the local hunting 'mafia' who tried to turn the villagers against them. The success of their efforts will ultimately rest on increased involvement of the Wildlife Department and the goodwill of the villagers. Nonetheless, without the dedication and sheer perseverance of these two individuals, the world would never have been alerted to the endangered status of the bears.

The stories in this book frequently illustrate how crucial poverty alleviation or social programs are for environmental efforts to succeed at the grassroots. The efforts of SUNGI (an NGO based in Hazara) to protect the regions' diminished timber resources were combined with income generating activities for poor people. Similarly, Zafar Iqbal Lund's Sufi-based advocacy of organic farming incorporates the practical dimension of setting up a savings bank for small farmers so they can obtain insecticides directly from manufacturers instead of being exploited by middlemen.

While the interventions documented in this book encompassed many different areas of natural resource protection, they also highlight how the success of these initiatives depended so heavily on the unrelenting dedication of the pioneers themselves. Through their hard work and persistence, they attracted national and international attention to their causes, and consequently, funds and assistance. While their single minded devotion to their respective projects is commendable, it raises questions as to the sustainability of their work in the future. Unless able successors are found, or

institutional capacity is created to carry on their work, their struggle may be meaningless. An interesting finding is that local participation in conservation efforts may not only involve the lower and middle-income groups but may also sometimes be supported and spearheaded by local leaders with a sense of pride in their heritage. However, the latter phenomenon needs to be extended to more areas of the country before it will make a sizeable impact on the environment.

Green Pioneers is a valuable contribution to the development literature as it publicizes the practical efforts undertaken to encourage sustainable development in the country. It is also a tribute to the dedication and innovation of the pioneers themselves and each story is fascinating as well as heart warming.

Literacy Trends in Pakistan

UNESCO: Islamabad 2002.

This draft report by UNESCO contains information on broad trends in literacy in Pakistan, and by providing district-wise breakdowns, attempts to locate the problem of literacy at the grassroots level. Much of the data has been culled from government documents such as the 1989 Population Census and international publications.

UNESCO hopes that by providing Inter-district comparisons of literacy and participation rates at the primary level, it will help regional planners under the new devolution plan. The report contains some useful sections pertaining to definitions of literacy in Pakistan. It contrasts the changing definitions of literacy in the different census years, noting that since 1951, this definition has improved and evolved. It also provides comparisons with other countries and with international standards. One interesting table spells out the aims and target groups of Adult Literacy Plans in Pakistan within different Five Year Plans. As the Director of UNESCO mournfully notes in her preface to the report, "Pakistan is one of the countries of the world where the highest number of illiterates are concentrated." Therefore, the provision of an adult literacy component in the government's Education Sector Reforms is fully supported by

UNESCO.

District wise data on literacy has been provided for three years: 1981, 1998 and 2001 (projected trends). In some districts, the data is missing for 1981 as well as 2001. Nevertheless with the 1998 data being available for all districts, UNESCO has been able to classify districts from Very Low Literacy to Very High Literacy, thus demonstrating which districts have made progress between 1981 and 1998 by shifting from one class to another. Notable in this regard are the achievements of Jhelum and Gujrat that have leapt from Low Level Literacy to Very High Level Literacy in two decades. While the report offers simple analysis of the statistical information provided, an in-depth consideration of the causes and consequences of the state of literacy in the country is not forthcoming

The report also establishes that the relationship between a mother's education and her average number of children is negative. Illiterate women have 4.72 children, on average, as compared to literate and secondary school certificate holders who have between 3.63 and 3.24 children. The provision of data on fertility trends is a welcome addition, as it will provide planners with a micro perspective on which districts to target to promote female education in order to lower fertility rates.

The report is an easily accessible handbook on selected district-wide educational data. The information is simply presented and UNESCO lets the facts speak for themselves by eschewing complex explanations and policy recommendations.

AN INTEGRATED SOCIAL POLICY AND MACROECONOMIC PLANNING MODEL

THE NEED FOR AN INTEGRATED MODEL

Historically, Pakistan's development planning models have not explicitly recognized the interdependence between social sector development, intergovernmental revenue-sharing transfers and the macroeconomy. The macroeconomic model of the Pakistan Institute of Development Economics was developed primarily to address the policy issues facing the macroeconomy and was updated in 1992 to include 97 equations. The model, developed by the Applied Economics Research Centre, explicitly incorporates linkages between federal and provincial governments, but its scope is limited to resource mobilization.

Recognizing this reality, the Social Policy and Development Centre (SPDC) has identified a pressing need for Pakistan to develop a macroeconomic model that explicitly incorporates the impact of public expenditure, which is close to 25% of the GDP. SPDC has been working diligently over the past few years to develop such a model.

STRUCTURE AND LINKAGES OF THE MODEL

The Social Policy and Development Centre has developed a unique economic model which can be used as an effective planning tool for social sector development. This model integrates the social, public finance and macroeconomic dimensions of the economy under one interrelated system.

Called the Integrated Social Policy and Macroeconomic (ISPM) Planning model, it provides the basic framework for analyzing the implications of SAP and numerous other economic and non-economic policy decisions

on the long-term development of Pakistan's social sectors.

The model is highly disaggregated and covers all three levels of government. It is capable of predicting outcomes in great detail, even at the level of individual social service provision. Such a disaggregation of the model at the provincial level in terms of revenues and expenditures on social services (e.g., schools, hospitals, doctors, teachers, enrolments, etc.) is required to analyze the impact of SAP on the macroeconomy.

The model is based on consistent national level data from 1973 onwards and is estimated by single equation regression techniques. It consists of 265 equations, of which 129 are behavioural and the rest are identities. These equations are subsumed into 22 interrelated blocks. The blocks, along with their size in terms of equations and identities, are listed in **table A3.1**.

Although the model is broadly Keynesian in spirit, the specification of individual blocks and equations is based on a pragmatic approach. It captures the reality and non-market clearing aspects of Pakistan's economy. Thus, the macroeconomic block is essentially supply driven. In addition, the social sector indicators are also resource determined.

The model is both dynamic and rich in specification. The nature of linkages across the model varies. In some cases, the linkage is simultaneous, in which equations in a block not only determine equations in another block, but are also determined by them. Examples include the linkages between the macro production and input block, the production and macro expenditure blocks, and the fiscal revenues and expenditure blocks.

These simultaneous equations may be behaviourally determined or may just be identities. The broad links (see chart A3.1) of the model can be traced as follows.

Macro → Public Finance

The key link here is that developments in the macroeconomy influence the growth of the tax bases (including divisible pool taxes) and thus affect the fiscal status of different governments. The overall rate of inflation in the economy also affects the growth of public expenditure.

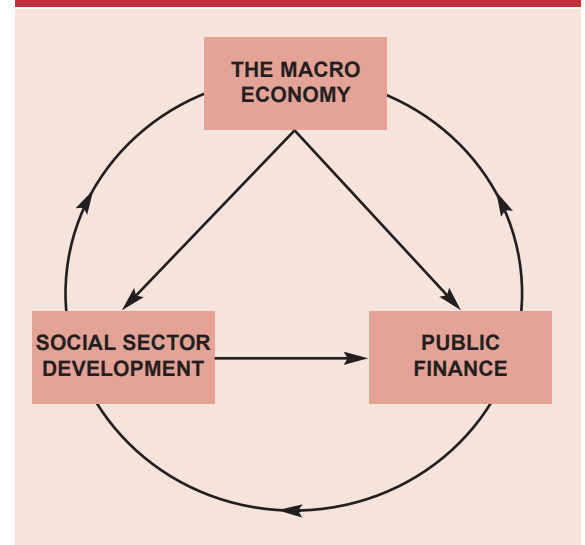
Public Finance → Social Sector Development

The availability of resources, both external and internal, determines the level of development and recurring outlays to social sectors by

CHART

A3.1

BASIC STRUCTURE OF THE ISPM MODEL



TABLE

A3.1

INTEGRATED SOCIAL POLICY AND MACROECONOMIC (ISPM) MODEL

	Total Number of Behavioural Equations	Total Number of Identities	Total Number of Equations	
A	Macroeconomic Production Block	6	14	20
B	Macro Input Demand Block	7	10	17
C	Macroeconomic Expenditure Block	10	10	20
D	Federal Revenue Block	5	7	12
E	Federal Expenditure Block	9	8	17
F	Federal Deficit Block	1	3	4
G	Provincial Revenue Block	7	5	12
H	Provincial Expenditure Block	12	5	17
I	Provincial and Total Budget Deficit	0	3	3
J	Local Revenue Block	3	4	7
K	Local Expenditure Block	10	6	16
L	Trade Block	5	4	9
M	Monetary Block	1	1	2
N	Price Block	4	5	9
O	Human Capital Index Block	27	27	54
P	Public Health Index Block	12	11	23
Q	Index of Economic Infrastructure Block	0	4	4
R	Index of Fiscal Effort Block	0	4	4
S	Poverty	2	3	5
T	Gender Inequality	1	1	2
U	Educated Unemployment	6	0	6
V	Malnutrition	1	1	2
TOTAL	129	136	265	

different levels of government, especially provincial and local.

Social Sector Development → Macroeconomy

Higher output of educated workers and their entry into the labour force raises the human capital stock and could contribute to improvements in productivity and a higher growth rate of output in the economy. Similarly, an improvement in public health standards may also have a favourable impact on production.

Public Finance → Macroeconomy

The level of government expenditure could exert a demand side effect on national income, while the size of the overall budget deficit of the federal and provincial governments (combined) influences the rate of monetary expansion and consequently the rate of inflation in the economy.

Social Sector Development → Public Finance

A vital link in the model is between the rate of social sector development and the state of public finances, especially of provincial governments, in terms of implications for the level of debt servicing and recurring expenditures.

Macroeconomy → Social Sector Development

Demographic and other socio-economic changes affect the demand for social sector facilities such as schools and hospitals, and thus influence the level of social sector outputs.

Linkages within macroeconomics, fiscal and social sector blocks

Apart from these broad linkages among different modules, there are also links between different blocks within each module.

An example of a major linkage within the macro module is the two-way linkage to and from the macro production block and macro input blocks. This link is due to the dependence of sectoral value added to the factors of production and input demand functions on the value of production. Macro production determines macro expenditure, as private consumption is influenced by income.

The two-way link between the macro production block and the trade block is due to the fact that the value of imports and exports determines and is determined by economic production activity. The trade gap affects the level of money supply.

Important linkages in the fiscal module consist of the simultaneous dependence of revenues of various levels of government and their expenditures. Non-tax receipts of governments have been made a function of the recurring expenditure on particular services via cost recovery ratios. Similarly, the level of government expenditure is affected by the government's level of resource generation.

Important vertical links between levels of government include fiscal transfers in the form of divisible pool transfers and non-development grants (in line with the feasible level of decentralization) from provincial to local governments. The link between the budget deficits of the federal and provincial governments and their revenues and expenditures is obvious.

FORECASTING AND POLICY ANALYSIS TOOL

Given the richness in structure and the complex web of interrelationships and interactions it embodies, the ISPM model can be used both as a forecasting tool for the medium and long-term, and for undertaking policy simulations to analyze the consequences of particular policy actions by the federal or other levels of government.

For example, if the federal government decides to pursue a policy of higher tax mobilization and opts for a

rigorous fiscal effort, the model can forecast the impact, not only on federal finances, but also on the fiscal status of the provincial governments. In this scenario, it could also forecast key macroeconomic magnitudes such as growth in the gross domestic product and the inflation rate. With respect to other specific policy issues, the model can also:

- provide short and medium-term projections of the quantum of revenue transfers to the provincial governments by the federal government under different scenarios;
- determine the impact of different rates and patterns of economic growth on provincial tax bases and revenues;
- determine the impact of changes in provincial expenditure priorities on fiscal status, levels of service provision and the overall macroeconomy;
- determine the impact of education expenditures by provincial governments on sectoral inputs (schools, teachers), enrolments, outputs, entry into the labour force and literacy rates;
- determine the impact of health expenditures by provincial governments on sectoral inputs (beds, rural health centres, doctors, nurses, paramedics) and on the health status of the population;
- determine the impact of higher levels of resource mobilization by provincial governments on federal transfers, sectoral levels of expenditure and fiscal status; and
- determine the impact of SAP-type programmes on the level and quality of service provision and on the financial position of provincial governments.

MONETARY BLOCK UPDATED TO THE ISPM MODEL

The monetary block has been enriched so as to endogenize the rate of interest as a product of the equilibrating process of money supply and money demand. In order to achieve this objective, demand and supply money equations are specified, along with an equilibrium condition. The updated module consists of the following equations:

1. Demand for Real Balances

$$L_t = \left(\frac{M}{P}\right)^d = L \left[GDP, TBR, PI \right]$$

$$M_t = M^s = mm.B = NCG + NCPS + NCO + NFA$$

2. Supply of Real Balance

$$mm = mm \left[\frac{CC}{DD}, \frac{TD}{DD}, \frac{DSB}{DD}, \frac{RFCD}{DD}, TBR \right]$$

$$B = B \left[PSBR, I_G, TBR, DR \right]$$

3. Sluggish Adjustment of Money Market

$$M_t = K \left[M_{t-1} - L_t \right]$$

4. Relation Between SR and LR Interest Rates

$$LTI = F \left[CMR, TBR, ER \right]$$

The previously mentioned equations (see box A3.1 for a definitions) constitute a description of Pakistan's monetary sector that takes into consideration the following monetary transmission mechanisms:

- Estimating the level of aggregate money demand that is consistent with the monetary authorities' growth, inflation and interest rate targets.
- Estimating the money multiplier that is consistent with (a) the preferences of the general public regarding holding money in its various forms and (b) the target interest rate.
- Establishing a target for net foreign assets (NFA) that is consistent with the balance of payments forecast.
- Establishing a target for net credit to the government sector (NCG) that is consistent

DEFINITIONS OF VARIABLES

BDOV	Budget Deficit Overall (as defined in SPDC model)
CAG1	Current Account Gap (as defined in SPDC model)
CC	Currency in Circulation (= Currency issued - Currency in tills of Banks - Currency held by SBP)
CMR	Call Money Rate
DD	Demand Deposits
DISC_RATE	Discount Rate
DSB	Deposits of Scheduled Banks at State Bank of Pakistan (Reserves of Commercial Banks, held by SBP against demand and time deposits)
ER	Exchange Rate (as defined in SPDC model)
IGR	Real Government Investment (as defined in SPDC model)
INTA	Interest Rate on Advances (as defined in SPDC model)
LEN_RATE	Lending Rate (average interest rate on advances as computed in SBP report)
M2	Broad Money M2 (CC + DD + TD + OD + RFCD = NDA + NFA = Money Multiplier * M.Base)
MM	Money Multiplier (Ratio of Broad Money to Base Money)
NCGS	Net Credit to Government (Includes Credit for Commodity Operations, Credit for Budgetary Support, Zakat Fund Adjustment, Use of Privatization Proceeds)
NCGSE	Net Credit to Government Sector Enterprise (or Net Credit to Autonomous Bodies, after 1993) Includes Credit to WAPDA, OGDC, KESC, PTCL, PIA, Pak-Steel)
NCGT	Net Credit to Government Sector Total (Obtained as NCGS + NCGSE)
NCO	Other Items Net (Includes value of non-liquid assets of the banking system and SBP + Capital gains or losses on foreign exchange reserves)
NCPS	Net Credit to Private Sector (Obtained as NCPS_CB + NCPS_NBFI)
NCPS_CB	Net Credit to Private Sector by Commercial Banks
NCPS_NBFI	Net Credit to Private Sector by NBFIs (Includes Credit from ADBP, IDBP, PICIC, HBFC, ICP, SBFC, BEL, EPF, Pak-Libya Holding, Pak-Kuwait Investment, Saudi-Pak, NDFC, NDLC, RDFC)
NDA	Net Domestic Assets (= NCGS + NCGSE + NCPS_CB + NCPS_NBFI + NCO = NCGT + NCPS + NCO)
NFA	Net Foreign Assets in Rupee Terms (Obtained from Monetary Survey of SBP, also equal to average annual exchange rate * Foreign assets in dollar terms, where foreign assets in dollar terms must come from BOP module)
OD	Other Deposits at SBP (Includes Deposits of Government)
PI	GDP Deflator (as defined in SPDC model)
B	Base Money (Obtained as CC + CC_SB + DSB = total liabilities of SBP)
RFCD	Resident Foreign Currency Deposits
TB_RATE	Treasury Bill Rate (average rate on 6-month T-bills as computed in SBP report)
TD	Time Deposits
UCBP	Use of Cash Balances by Provinces (as defined in SPDC model)
WALR	Weighted Average Lending Rate (weighted average of interest rate on all advances, provided by SBP)
YDR	Real GDP Demand Side (as defined in SPDC model)

with public sector borrowing requirements (PSBR) and some reasonable assumptions with respect to the change in other items, net credit to others (NCO).

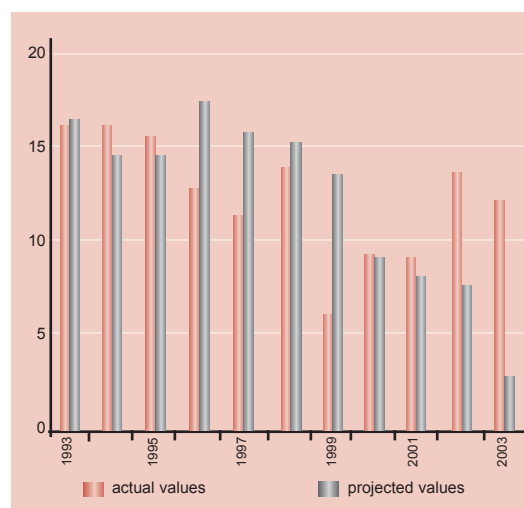
- Considering the appropriate rate of interest that determines the demand for net credit to the private sector (NCPS), given the total availability of domestic credit and the requirements of the public sector.

The model solves for the values of seven endogenous variables. The **table A3.2** shows the actual and forecasted (projected) values of some of the variables for the last decade. These are plotted in the graphs below. A diagrammatic representation of key relationships between the variables is shown in **chart A3.2**.

The purpose of the model was to endogenize the interest rate, which has been successfully accomplished. The projected value of interest rates, both short and long term, are very close to

their actual values. This serves to evaluate the effectiveness of monetary policy and relative efficacy of monetary and fiscal policies in stimulating growth and reduction in poverty.

MONETARY GROWTH

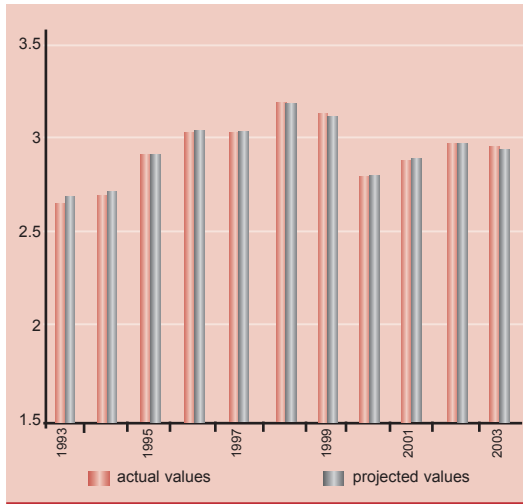


TABLE

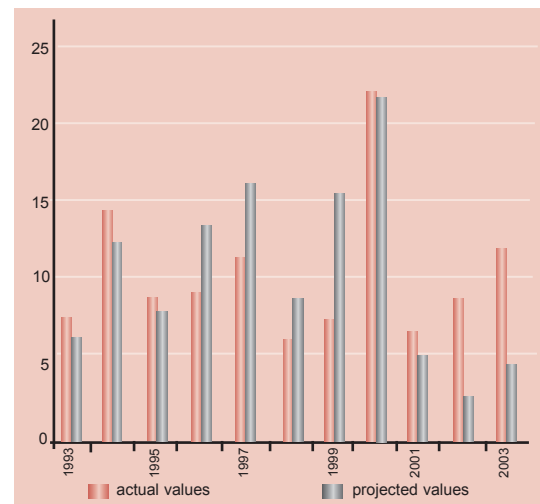
A3.2

Years	Growth in M2		Money Multiplier		Base Growth	Money		Call Money Rate		LR Interest Rate	
	Actual	Projected	Actual	Projected		Actual	Projected	Actual	Projected	Actual	Projected
1993	16.35	16.91	2.66	2.69	7.54	6.19	9.81	9.05	12.46	13.26	
1994	16.67	14.30	2.72	2.74	14.42	12.35	9.18	10.91	13.45	13.90	
1995	15.91	14.35	2.92	2.91	8.97	8.34	10.33	11.22	13.91	13.84	
1996	12.94	17.83	3.03	3.05	9.19	13.15	11.16	12.03	14.26	14.40	
1997	11.51	15.84	3.03	3.04	11.26	16.14	12.97	12.16	14.71	15.13	
1998	13.57	15.34	3.26	3.25	6.26	8.68	12.23	11.01	15.42	14.82	
1999	5.97	13.78	3.22	3.20	7.43	15.34	7.84	8.55	14.46	13.79	
2000	8.96	8.66	2.81	2.80	22.38	22.01	8.52	6.55	13.22	12.49	
2001	8.58	7.64	2.86	2.87	6.87	5.22	8.96	7.67	13.32	13.31	
2002	13.80	7.30	3.00	3.00	9.20	2.70	6.74	6.38	13.25	12.46	
2003	11.80	2.80	2.98	2.96	12.86	4.41	2.10	2.24	9.00	9.97	

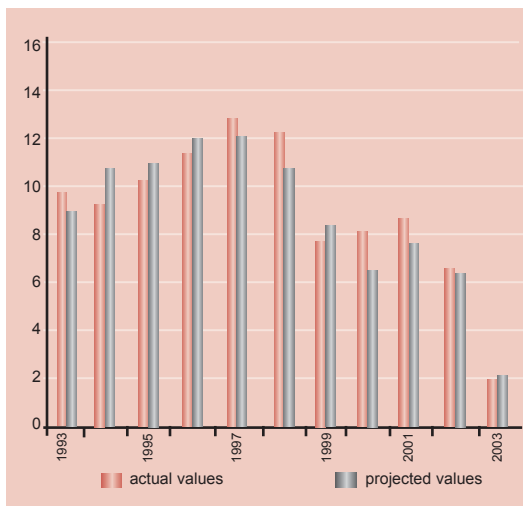
MONEY MULTIPLIER



GROWTH IN BASE MONEY



SR INTEREST RATE



LR INTEREST RATE

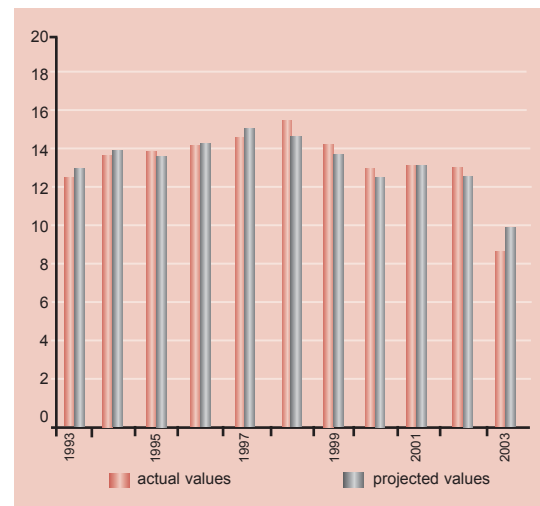
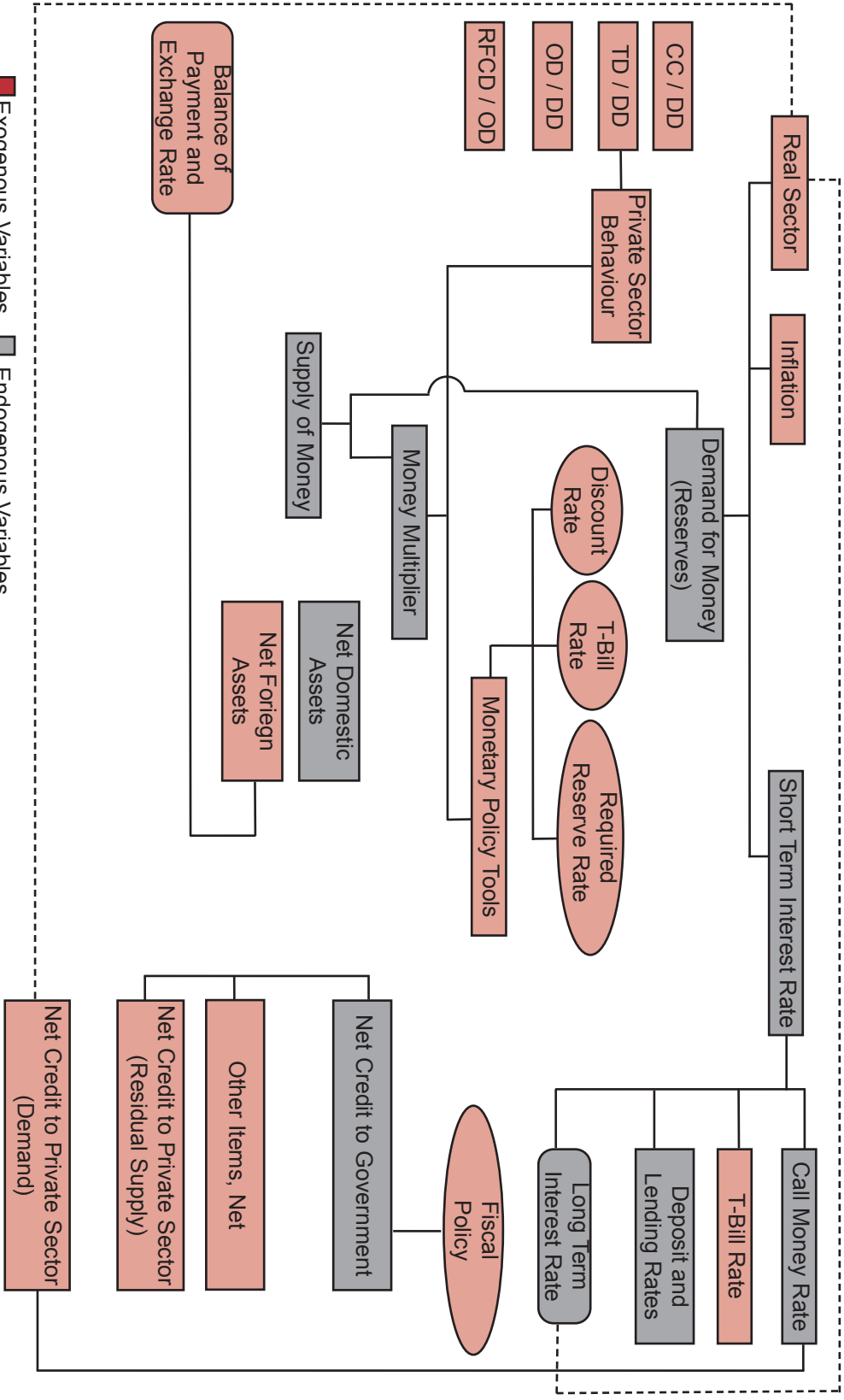


CHART A.3.2

FORECASTING PAKISTAN'S MONETARY SURVEY : DIAGRAMATIC REPRESENTATION OF KEY RELATIONSHIPS



■ Exogenous Variables ■ Endogenous Variables

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