



PRSP

IMPLEMENTATION Progress Report

1st Quarter (Jul-Sept) FY 2003-04

**PRSP SECRETARIAT
Finance Division
Government of Pakistan**

December 2003

Introduction

This is the ninth quarterly report since the release of Interim Poverty Reduction Strategy Paper (IPRSP) in November 2001, based on broad principles of engendering growth, investment in human resource development, bringing improvement in the governance, targeting the poor through public policy interventions and providing safety nets to the vulnerable. The reform agenda unfolded in December 1999 set the future direction that continued during the last four years. The elected government inducted after the elections of October 2002 has shown its resolve to continue this reform process. The strong political commitment has not only ensured the continuity of reforms but has enabled institutionalization of the reform framework.

Macroeconomic Performance

2. After having achieved macroeconomic stability with fiscal deficit less than (4.5 percent of the GDP) the target (4.6 percent of the GDP), current account surplus of 4.8 percent of GDP, national savings of above 20 percent, GDP to debt ratio of 90 percent (502 percent of total revenue) and GDP growth rate of 5.1 percent against the target of 4.5 percent during FY03, the economy is poised for accelerated growth over the medium term. At the end of the first quarter (July-September) of FY04, the foreign exchange reserves reached to US \$ 11.388 billion, home remittances were US \$ 1.488 billion as against \$ 1.655 billion during the corresponding period of the last year, inflow of foreign direct investment was US \$ 204.4 million, tax collection were on target (PRs 94.062 billion), and Karachi Stock Exchange Index reached 4027 points with a total capitalization of PRs 876 billion. Exports grew by 14.65 percent and imports rose by 12.09 percent over the corresponding period of the last year. The growth in large scale manufacturing for July-October 2003 was 14 percent. Weighted average lending rate during the period was 7.58 percent and CPI was 1.78 percent.

PRSP Expenditures' Range

3. Pursuant to extensive discussion with the World Bank and the Fund, the PRSP's expenditures range has been expanded to include spending on Law and Order, Administration of Justice, and Village (rural) electrification because of their close nexus

with determinants of poverty as a result of dialogues with the grass root communities through Rural Support Program Network and the Participatory Poverty Assessment (PPA). With the inclusion of these sectors, PRSP expenditures would rise but it would be compared with the previous year on comparable basis. It needs to be appreciated that PRSP expenditures do not capture a large quantum of annual Public Sector Development Program and current expenditures, both at the federal and provincial levels; such as agriculture, highways, works, information technology, telecommunications, higher education commission, women development, power sectors etc. that directly or indirectly contribute to poverty reduction.

Progress About CWIQ and Full PRSP

4. The Government completed the consultative process for the full Poverty Reduction Strategy Paper. The spadework for the Core Welfare Indicators Questionnaire (CWIQ) pilot to capture intermediate indicators entered a critical phase. It was expected that CWIQ pilot would be launched by early November 2003 and the full PRSP finalized by end-December 2003. Reportedly, the provinces of NWFP, Punjab, and Baluchistan have also completed Poverty Reduction Strategy Paper and were pending approval by their respective Chief Ministers/governments. The PRSP of the Sindh is expected to be forthcoming by end-December 2003 or January 2004. The full PRSP would reflect regional perspectives as articulated in the Provincial draft PRSPs.

PRSP Spending

5. Based on June (Final) reconciled civil accounts, the PRSP expenditures with extended range and scope during 2002-03 was Rs 208.840 billion as compared to Rs 167.280 billion in 2001-02 for the same sectors, an aggregate increase of 24.8 percent (or 5.20 percent of GDP in FY03 as compared to 4.49 percent of GDP in FY02) against Rs 158 billion reported during the June 2003 report. The PRSP expenditures **during the first quarter (July-September) of FY04** (Annex 1) were Rs 49.334 billion against Rs 36.992 billion for the corresponding period of FY03, an increase of 33.4 percent. A snapshot of these expenditures is indicated at Table 1.

Analysis of PRSP Spending

6. An in-depth analysis showed that the line Ministries/programs at the federal level spent 90 percent more during the first quarter of FY04 than the corresponding period of the last year. Likewise, the increase was 58 percent in Punjab, 7 percent in NWFP and 19 percent in Baluchistan over the first quarter of FY03. Sindh however registered a decline of 11 percent. This indicates that significant ground has been covered since the first year of devolution (FY 2001-02) when the PRSP expenditures in Punjab, NWFP, and Baluchistan registered a decline of 21%, 26%, and 5%, respectively, on a year-on-year (yoy) basis.

7. This also reflects that the pace of pro-poor expenditures is picking up and the provinces and districts seem to have overcome expected procedural hiccups during the first quarter of a financial year. At the federal level, new policy of expenditure management allowing the Ministries to spend 50 percent of PSDP allocations in social sectors and 45 percent in other sectors during the first half of the financial year without reference to ways and means

Table 1		
Quarter 1	2002-03	2003-04
Pro-Poor Budgetary Expenditures (Rs. Million)		
Roads, & bridges (SAP)	647	2,300
Water supply & sanitation	780	729
Education	15,541	19,548
Health	4,092	3,832
Population Planning	797	548
Social Security & other welfare	152	222
Natural calamities & disasters	228	207
Irrigation	1,590	1,569
Land reclamation	264	294
Rural development	3,512	2,469
Law and Order	7,208	7,821
Access to Justice	448	861
Low Cost Housing	13	10
Village Electrification	NA	528
Food subsidies	700	7,778
Food support program	1,020	618
Total	36,992	49,334
Non-Budgetary Disbursements (Rs. Millions)		
Zakat	463	146
Employees' Old Age Benefits Institutions (EOBI)	375	413
Micro-credit	397	824
Total	1,235	1,383
Total budgetary & non-budgetary Pro-poor transfers (Rs. M)		
	38,227	50,717
As a % of full year GDP	0.97	1.30
Targeting the Vulnerable		
State land distributed (Acres)	153,197	14,419
No. of houses within the katchi abadis regularized*	NA	NA
No. of beneficiaries of budgetary, non-budgetary, & social safety interventions		
Food support program	1,019,893	617,757
Zakat	194,546	72,922
Employees' Old Age Benefits Institutions (EOBI)	102,511	107,588
Micro-credit	24,388	58,718
Regularization of katchi abadis (slum settlements)*	NA	NA
State land recipients	153,197	415

position has started paying dividends in the form of substantial increase at the federal level. Sectoral analysis exhibited increase in critical areas like 256 percent in roads and bridges, 26 percent education, 46 percent in social security, 11 percent in land reclamation, 9 percent in law and order, 92 percent in administration of justice, and 1011 percent in food subsidy. However, some of the important sectors have registered decline such as 6.35 percent in health, 31.5 percent in population planning, 1.60 percent in irrigation, and 29.7 percent in rural development. The provinces have been advised to gear up the pace of expenditures in the sectors that are lagging and keep track to ensure meeting quarterly quantitative targets. It is expected that by the end of second quarter, the position would be improved. It may be noted that water and sanitation is now a completely devolved function to Tehsil Municipal Administration in all district governments except city governments and expenditure is booked against transfers to the local fund.

8. As the devolved financial management system is taking shape, the devolution process is being consolidated, new operational snags are being addressed and the administrative capacity of district governments is being augmented through increased technical assistance, operational support, and training, it is expected that it would increase effectiveness of the spending and improved service delivery. At the same time a fast track approach would have to be adopted in ironing out issues of releases, bookings, disbursements, and utilization -- between provincial, district, and Tehsil governments – to ensure that pro-poor expenditures remain in line with the government's medium-term targets. These measures would have to be supplemented by institutionalizing effective monitoring and evaluation mechanisms to measure the social impact of these outlays especially at the district level.

Non-Budgetary Disbursements and Social Safety Nets

8. The non-budgetary disbursements have also shown significant increase during the first quarter of the current financial year, especially in respect of Employees Old-Age Benefit and Micro-Credit.

9. The micro-credit disbursements through Pakistan Poverty Alleviation Fund (PPAF), Khushali Bank (KB), and Agriculture Development Bank of Pakistan (ADBP) is

an important initiative aimed at stimulating income-generating investment, asset creation, and income increase for the poor. Apart from setting a sizeable fund and a well-capitalized bank, a regulatory framework has been developed enabling private sector to set-up micro-finance institutions. The central bank has been given necessary responsibility to oversee the licensing process and operations of these institutions. The outreach of existing institutions in Pakistan is around 5% of the 6.6 million poor household which is likely to expand in the future. During Q1 -FY 2003-04, micro-credit disbursements stood at Rs 824 million among 84,808 beneficiaries (Annex 5). This disbursement is 165 percent higher than the last year, which is a welcome increase. It indicates accelerated economic activities at the grass-root level, asset creation for the poor, and income increase that would lead to reduction in poverty. This program is enabling the poor, especially the rural poor, to diversify their income and employment base.

10. Through recent initiatives such as Food Support Program (FSP) and land transfers, the Government has significantly increased assistance to the vulnerable. As a result, the number of beneficiaries under social safety transfers has been increasing steadily in terms of coverage. Social safety transfers by the Government can be divided into three broad categories: cash transfers, in-kind transfers, and public-works programs.

(a) Cash transfers: The broad cash transfer mechanism providing social protection to the vulnerable segments of society includes: transfers through Zakat, Food Support Program (FSP), Employees' Old Age Benefits Institutions (EOBI), provincial social security institutions, and micro-credit disbursements by Khushali Bank (KB), Pakistan Poverty Alleviation Fund (PPAF) and the Agricultural Development Bank of Pakistan (ADBP). The PRSP process envisages a strengthening and improved targeting of these transfers to better align them with the overall objectives of eliminating poverty and human deprivation.

- (i) **Zakat.** Zakat is a non-budgetary transfer that is raised through a 2.5% annual levy, on the value of fixed financial assets above a

prescribed limit (nisab), which is distributed to beneficiaries identified by local Zakat committees. Over the years the Zakat fund has accumulated over Rs. 20 billion in savings, while annual Zakat deductions are expected to remain around Rs. 4 billion over the medium term. By the end of the first quarter FY 2003-04, over 72,000 were provided assistance of Rs. 146 million through the Zakat mechanism (Annex 3). Majority of Zakat beneficiaries get fixed stipends of up to Rs. 500 per month as guzara (subsistence) allowance. However, in order to protect beneficiaries from getting caught in an equilibrium of dependency and to encourage them to set up income generating schemes the government has introduced a new Zakat instrument – the Zakat rehabilitation grant. Under this initiative beneficiaries are provided one-off grants of up to Rs. 50,000 to set up small-scale businesses that can generate a steady flow of income for the beneficiaries and their families. For the current year the Central Zakat Council has approved a sum of Rs. 2 billion for this scheme, which will be raised to Rs. 5 billion in the future depending upon results during the present financial year.

- (ii) Food Support Program is another source of financial support for the poor aimed at mitigating the impact of wheat price rise. During, Q1-FY 2003-04, more than Rs 600 million were distributed among 600,000 beneficiaries who were paid Rs. 1000 each (Annex 4). By adopting a joint strategy aimed at closely aligning their targeting mechanisms, FSP and Zakat can significantly increase the spread of cash transfers to the poor and vastly enhance the coverage of public social safety transfers.
- (iii) Employees' Old Age Benefits Institutions (EOBI), Punjab Employees' Social Safety Institutions (PESSI), and Sindh Employees' Social Safety Institutions (SESSI) are the government's principal social insurance tools for workers (Annex 7). Registered industrial and/or commercial establishments are covered under the

Employees Old-Age Benefit Institution (EOBI) scheme. It is funded by employer contributions equal to 5% of the wages and corresponding federal contributions. Since EOBI deductions as well as social security contributions are funded through payroll taxes, they have implications for labor costs and employment. These payments are an important source of social assistance for those unable to work due to old age or disability and need to be closely coordinated with the overall labor market policies of the government.

(b) Kind transfers: While a cash transfer serves as a safety “net” to mitigate the impact of exogenous shocks, secure title of assets serve as safety “ropes” that protect the vulnerable against falling into destitution in response to a shock. Therefore, these two mechanisms are interwoven elements of a poverty reduction strategy. The government’s policy of distributing the state land to the landless, regularization of katchi abadis (slum settlements), and granting of lease hold rights forms the basis of this social protection mechanism. A well-targeted initiative of transferring land tenures to the poor can have a far-reaching impact not only on the overall productivity of the land but also on the socio-economic profile of the beneficiaries. An estimated 2.7 million acres of state land is available that can be distributed among the landless to improve their livelihoods. This could not only ease credit constraints for the poor, as land can be used as collateral, but also shield them against exogenous shocks. A coordinated effort for distribution of state land and provision of credit would not only raise investment in land but also lead to significant productivity gains. With majority of the population living in rural areas, and depending upon agricultural incomes, such gains would considerably improve the lives of the poor- farmers and non-farmers alike. During Q1 - FY 2003-04, four hundred acres of available land was distributed among over fifty three beneficiaries (Annex 6). A transparent, targeted, and coordinated re-distributive initiative on the part of Federal Land Commission

and provincial revenue departments would have important implications for equity and productivity in Pakistan.

(C) Public works programs: After Khushal Pakistan Program, starting from FY03, the Government has launched Tameer-e-Watan Program allocating Rs 5 million to each Member of the National Assembly increasing it to Rs 10 million to be spent on federal functions such as sui gas, electrification, etc. The menu has recently been expanded to include social sectors also.

Human Development Intermediate Indicators

12. Significant ground was covered through the three workshops held to reach a consensus on intermediate indicators (education, health and population planning) and agreement on baselines. To date agreement on twelve Education and Health indicators has been reached with agreed baseline years and their reporting systems are being developed. A similar participatory reporting mechanism will be institutionalized for finalizing and monitoring of other PRSP outcome indicators. Presently work on developing consensus on environment, gender and labor indicators is in progress. With these in place, there would be a regular flow of information on anti-poverty expenditures and their effectiveness in achieving desired strategic outcomes. Moving ahead, the road map envisages finalization of provincial PRSPs and the national PRSP.

13. Regular information on intermediate indicators is an effective guide for evaluating the efficacy of public policies and public funds. But in many cases information/ data sources for intermediate indicators are not readily available and reporting systems need to be tuned for quick reporting. However, as part of the government's anti-poverty efforts, information systems are being strengthened for finalizing intermediate indicators, their measurement methodologies, definitions, and sources for timely and accurate review of policy interventions. The efficacy of PRSP expenditures is being regularly assessed (Annex 2), in terms of progress on following agreed health intermediate indicators:

- Utilization rate of FLCFs
- Percentage of population covered by LHWs

- Immunization coverage of children - completed courses of all six vaccinations (DPT1 – 3, measles, BCG, polio)
- Percentage of births attended by skilled birth attendants - doctors, LHVs, nurses & midwives
- Number of skilled female birth attendants - doctors, LHVs nurses and midwives but not TBA (Annual reporting)
- Number of skilled female health workers, Lady doctors, LHWs, LHVs and nurses
- Number of FLCFs meeting staffing norms (Doctors & LHVs are key staff to monitor)
- Availability of all four contraceptive supplies from FLCF (Annual reporting)
- Percentage of FLCFs not experiencing stockouts of any of the five key supplies (ORS, Cotrimoxazole, Foalte tablets, chloroquine and Syringes) during the past month.

14. There has been a paradigm shift in government's health strategy i.e. with a focus from curative to preventive, and from urban to rural health care. Public sector health facilities are mainly provided through dispensaries, Basic Health Units (BHUs), Maternal and Child Health Centers (M&CH), Rural Health Centers (RHCs), and hospitals. However, utilization rates of public health facilities are still heavily biased in favor of public hospitals in urban or semi-urban areas. Moreover, utilization rates for hospitals are rising at a much faster pace than those for first level health care facilities. This represents a major challenge for the public health administration as it over-burdens the hospital system and leads to under-utilization of FLCFs. Correcting this imbalance would require considerable improvement in medical supervision and substantial improvements in equipment and preventive vaccines and drugs at FLCFs. With a shift in government's policy towards a greater focus towards rural population, this gap is anticipated to bridge in the coming years.

15. Under ESR, there is an important policy initiative to provide basic facilities to all functioning schools such as water, latrines, electricity, and boundary wall to encourage

school enrolment especially among girls. At present the National Education Management Information System (NEMIS), Ministry of Education, reports this information on an annual basis. However, the government will work with the provincial education departments and NEMIS to build a reporting system that will report progress on these education sector indicators on a six-monthly basis. This will allow the government to gauge progress in increasing the number of functional schools with facilities including water, latrines, electricity, and boundary wall and thus remove constraints that impede the demand for education especially for female enrolment.

CWIQ Survey

19. The Management Information Systems for Education and Health (EMIS and HMIS) are key sources of information for intermediate indicators. However, the Government will launch a full-scale CWIQ Survey to capture information for the 13 intermediate indicators at the district level. It will also act as third party validation for NEMIS and HMIS.

Report of the Technical Committee

20. The Government constituted a Technical Committee under the chairmanship of the Director, Pakistan Institute Development Economics with representatives from public as well as private sector to look into the sample frame of Pakistan Integrated Household Survey. The Committee after detailed deliberations concluded that the sample frame is in order. However, there were non-sample errors and a need for effective supervision at each stage of survey including post-enumeration validation sample survey.

ANNEX 1 PRSP First Quarter Budgetary Expenditures (2002-03 / 2003-04)

	Q1 (Rs. Millions)											
	2002-03						2003-04					
	Federal	Punjab	Sindh	NWFP	Balochist	TOTAL	Federal	Punjab	Sindh	NWFP	Balochist.	TOTAL
Roads highways, & Bridges	147	413	26	43	18	647	33	1,485	84	129	569	2,300
Current	147	230	0	41	14	432	33	306	0	27	207	573
Development	0	183	26	2	4	215	0	1,179	84	102	362	1,727
Water Supply & Sanitation	179	255	51	65	230	780	122	30	83	69	425	729
Current	26	51	51	64	62	254	22	10	57	66	85	240
Development	153	204	0	1	168	526	100	20	26	3	340	489
Education	1,621	6,982	3,459	2,440	1,039	15,541	2,445	8,487	3,931	4,786	1,064	19,548
Current	1,500	6,849	3,444	2,430	383	14,606	2,385	8,440	3,931	2,424	1,058	17,073
Development	121	133	15	10	656	935	60	47	0	2,362	6	2,475
Primary Education	245	4,014	1,651	1,054	428	7,392	225	4,803	1,916	1,209	450	8,603
Current	244	3,995	1,651	1,053	112	7,055	221	4,795	1,916	1,076	450	8,458
Development	1	19	0	1	316	337	3	8	0	133	0	144
Secondary Education	319	1,886	1,136	950	329	4,620	259	2,180	1,310	1,478	374	5,601
Current	315	1,781	1,136	949	104	4,285	252	2,144	1,310	960	374	5,040
Development	4	105	0	1	225	335	7	36	0	518	0	561
General Univesrities, Colleges, &	587	625	315	153	80	1,760	355	790	351	244	86	1,826
Current	521	625	315	147	38	1,646	336	788	351	152	86	1,713
Development	66	0	0	6	42	114	20	2	0	92	0	114
Professional & Technical	214	187	207	185	33	826	240	157	180	565	37	1,179
Current	196	178	192	184	30	780	229	157	180	107	37	710
Development	18	9	15	1	3	46	11	0	0	458	0	469
Teacher & Vocational Training	6	0	18	4	18	46	15	1	21	5	17	59
Current	5	0	18	3	18	44	14	1	21	5	17	58
Development	1	0	0	1	0	2	1	0	0	0	0	1
Others	250	270	132	94	151	897	186	556	153	1,285	100	2,280
Current	219	270	132	94	81	796	168	555	153	124	94	1,094
Development	31	0	0	0	70	101	18	1	0	1,161	6	1,186
Health	799	1,611	745	693	244	4,092	441	1,748	876	492	275	3,832
Current	497	1,591	744	691	71	3,594	304	1,731	870	489	259	3,653
Development	302	20	1	2	173	498	137	17	6	3	16	179
General Hospitals & Clinics	344	1,395	633	634	70	3,076	326	1,483	747	422	94	3,072

Current	344	1,375	633	633	18	3,003	270	1,466	747	420	94	2,997
Development	0	20	0	1	52	73	56	17	0	2	0	75
Mother & Child Health	0	7	0	3	1	11	0	11	0	3	1	15
Current	0	7	0	3	0	10	0	11	0	3	1	15
Development	0	0	0	0	1	1	0	0	0	0	0	0
Health Facilities & Preventive	376	7	56	19	14	472	87	12	62	20	16	197
Current	91	7	56	18	13	185	16	12	62	19	16	125
Development	285	0	0	1	1	287	71	0	0	1	0	72
Others	79	202	56	37	159	533	27	242	67	47	164	547
Current	62	202	55	37	40	396	17	242	61	47	148	515
Development	17	0	1	0	119	137	10	0	6	0	16	32
Population Planning	617	91	52	23	14	797	336	102	69	20	21	548
Current	17	0	0	5	11	33	8	0	0	3	19	30
Development	600	91	52	18	3	764	328	102	69	17	2	518
Social Security & Social Welfare	0	77	45	15	15	152	40	93	55	15	19	222
Current	0	77	45	14	14	150	40	91	55	14	19	219
Development	0	0	0	1	1	2	0	2	0	1	0	3
Natural Calamities & Other	23	7	190	8	0	228	88	25	90	0	4	207
Irrigation	0	624	687	118	161	1,590	28	658	504	152	227	1,569
Current	0	554	273	110	60	997	17	587	463	144	66	1,277
Development	0	70	414	8	101	593	11	71	41	8	161	292
Land Reclamation	6	12	246	0	0	264	6	12	276	0	0	294
Rural Development	0	0	1,567	1,739	206	3,512	18	2,160	22	18	251	2,469
Current	0	0	1,567	95	14	1,676	18	38	18	13	38	125
Development	0	0	0	1,644	192	1,836	1	2,122	4	5	213	2,345
Law and Order	2,342	2,304	1,532	562	468	7,208	2,558	2,491	1,669	610	493	7,821
Low Cost Housing	0	13	0	0	0	13	0	10	0	0	0	10
Justice Admn	62	186	115	50	35	448	65	589	113	59	35	861
Food Subsidies	500	0	0	200	0	700	5,764	2,000	0	14	0	7,778
Food Support Program	12	28	7	6	5	58	54	523	176	167	41	961
Food Support Program	56	543	171	205	44	1,020	46	276	66	186	43	618
Village Electrification*							529	0	0	0	0	529
GRAND TOTAL	6,296	12,575	8,715	5,956	2,430	36,992	11,944	19,890	7,772	6,364	2,890	49,335

* Federal releases to Mo Water and Power and WAPDA

Annexure 2

PRSP Intermediate Health Indicators				
Indicator	Data Source		National Values	
			July-Sept 02	July-Sept 03***
Utilization Rate of FLCF/Day (Curative)**	NHMIS		121	106
Proportion of the population covered by LHWs (Rural only)	LHW MIS		NA	NA
Immunization Coverage of Children/Pregnant Mothers#	EPI MIS	DPT III	NA	NA
		TT II	NA	NA
Births attended by skilled birth attendants (%)	NHMIS*		13%	11%
Number of skilled female birth attendants. Progressive Total (MCH, WMO, LHV, FHT, Mid-Wife)	PMDC & Bio-Stat Section		Annual	Annual
FLCFs not experiencing stock-outs of any of five Key supplies during last month	NHMIS		31%	25%
Staffing Norms (MO, WMO, LHV/FHT)	Provincial Health Deptts.		Annual	Annual
Availability of contraceptives at FLCFs	NHMIS		72%	65%

* This is deliveries conducted at FLCFs only

** This does not include tertiary level/teaching hospitals

** Formula total no. of new cases/(300xno. Of reports)x(12/1)

*** Balochistan data not yet received

Zakat Disburs

Grant	Punjab		Sindh		NWFP	
	Disbursement Rs million	No. of benef.	Disbursement Rs million	No. of benef.	Disbursement Rs million	No. of benef.
Guzara Allowance	179.69	95,996	51.47	34,758	17.52	6,410
Education Stipends	12.02	13,151	0.00	0	0.00	0
Deeni Madaras	0.20	257	0.00	0	0.00	0
Health Care	7.86	11,639	4.12	950	0.91	200
Social Welfare Rehab	6.16	1,059	0.30	65	0.10	2
Marriage Assistance	8.25	931	0.59	59	0.21	21
Rehab Grant	0.00	0	129.46	10,635	18.83	1,402
TOTAL	214.19	123,033.00	185.93	46,467.00	37.56	8,035.00

Source : M/o Zakat, Ushr & Religious Affairs

Zakat Disbursesem

Grant	Punjab		Sindh		NWFP	
	Disbursement Rs million	No. of benef.	Disbursement Rs million	No. of benef.	Disbursement Rs million	No. of benef.
Guzara Allowance	0.00	0	43.65	29,097	34.17	11,389
Education Stipends	0.00	0	0.00	0	5.48	11,094
Deeni Madaras	0.00	0	0.00	0	0.00	0
Health Care	0.00	0	3.17	5,340	1.45	1,224
Social Welfare Rehab	0.00	0	0.12	28	0.01	1
Marriage Assistance	0.00	0	0.01	1	0.05	5
Rehab Grant	0.00	0	0.00	0	0.00	0
TOTAL	214.19	123,033	185.93	46,467	37.56	8,035

Source : M/o Zakat, Ushr & Religious Affairs

ANNEX: 3

Disbursements, July 02-Sept 02

Balochistan		ICT		Northern Areas		Total	
Disbursement Rs million	No. of benef.						
23.54	15,859					272.21	153,023
0.00	0					12.02	13,151
0.00	0					0.20	257
0.78	900					13.67	13,689
0.45	182					7.00	1,308
0.70	70					9.75	1,081
0.00	0					148.29	12,037
25.46	17,011.00	0.00	0.00	0.00	0.00	463.14	194,546

Disbursements, July 03-September 03

Balochistan		ICT		Northern Areas		Total	
Disbursement Rs million	No. of benef.						
						92.03	50,981
7.46	6,990	6.76	3,505			5.48	11,094
0.00	0	0.00	0			0.38	90
0.38	90	0.00	0			5.09	7,594
0.47	1,030	0.00	0			0.13	29
0.00	0	0.00	0			0.51	51
0.00	0	0.45	45			42.34	3,083
42.34	3,083	0.00	0				
25.46	17,011	0.00	0	0.00	0	145.96	72,922

ANNEX:4
Food Support Program

	July-Sept 02		July-Sept 03		% change b/w July-Sept 02 & July-Sept 03	
	Beneficiaries	Disbursements (Rs. M)	Beneficiaries	Disbursements (Rs. M)	Beneficiaries	Disbursements (Rs. M)
Punjab	543,076	543.08	275,997	276.00	-49%	-49%
Sindh	171,248	171.25	66,489	66.49	-61%	-61%
NWFP/ FATA	204,625	204.63	186,435	186.44	-9%	-9%
Balochistan	44,461	44.46	42,703	42.70	-4%	-4%
ICT/ NA/ AJK	56,483	56.48	46,133	46.13	-18%	-18%
PAKISTAN TOTAL	1,019,893	1,019.89	617,757	617.76	-39%	-39%

Source: Pakistan Bait-ul-Maal

ANNEX: 5

Micro Credit Disbursements, July-Sept 02

	ADBP		Khushali Bank		PPAF		TOTAL
	Borrowers	Disbursement (Rs. M)	Borrowers	Disbursement (Rs. M)	Borrowers	Disbursement (Rs. M)	
Punjab	288	6.65	8,170	78.48	10,881	91.42	19,339
Sindh	49	0.97	7,232	71.58	3,548	29.81	10,829
NWFP	170	4.06	885	8.62	4,968	41.74	6,023
Balochistan	139	1.28	1,584	15.02	1,419	11.92	3,142
AJK/FANA	37	0.92	1,078	10.71	2,839	23.85	3,954
TOTAL	683	13.88	18,949	184.41	23,655	198.74	43,287

Source: Agriculture Development Bank of Pakistan (ADBP), Khushali Bank, and Pakistan Poverty Alleviation Fund (PPAF)

Micro Credit Disbursements, July-Sept 03

	ADBP		Khushali Bank		PPAF		TOTAL
	Borrowers	Disbursement (Rs. M)	Borrowers	Disbursement (Rs. M)	Borrowers	Disbursement (Rs. M)	
Punjab	239	5.30	14,300	140.51	30,078	283.13	44,617
Sindh	77	1.60	9,236	93.41	9,833	92.56	19,146
NWFP	240	5.80	2,069	19.63	9,255	87.12	11,564
Balochistan	32	0.80	408	4.24	4,049	38.11	4,489
AJK/FANA	288	7.14	77	0.79	4,627	43.56	4,992
TOTAL	876	20.63	26,090	258.58	57,842	544.48	84,808

Source: Agriculture Development Bank of Pakistan (ADBP), Khushali Bank, and Pakistan Poverty Alleviation Fund (PPAF)

ANNEX: 6

Employees' Old-Age Benefits Institution (EOBI)								
July-September 2002								
	Old Age Pension		Invalidity Pension		Survivor's Pension		Old Age Grants	
	No. of Benef.	Disbursements (Rs. Millions)	No. of Benef.	Disbursements (Rs. Millions)	No. of Benef.	Disbursements (Rs. Millions)	No. of Benef.	Disbursements (Rs. Millions)
Sindh	26,787	97.54	275	1.00	6,697	24.39	69	0.80
Punjab	41,398	150.75	426	1.54	10,350	37.69	107	1.23
NWFP	11,364	41.38	117	0.42	2,841	10.35	30	0.34
Balochistan	1,623	5.91	17	0.06	406	1.48	4	0.05
PAKISTAN	81,172	295.58	835	3.02	20,294	73.90	210	2.42

Source: Employees' Old-Age Benefits Institution (EOBI)

Employees' Old-Age Benefits Institution (EOBI)								
July-September 2003								
	Old Age Pension		Invalidity Pension		Survivor's Pension		Old Age Grants	
	No. of Benef.	Disbursements (Rs. Millions)	No. of Benef.	Disbursements (Rs. Millions)	No. of Benef.	Disbursements (Rs. Millions)	No. of Benef.	Disbursements (Rs. Millions)
Sindh	28,239	107.71	108	0.38	7,060	26.91	97	1.13
Punjab	43,642	166.46	167	0.58	10,911	41.58	150	1.75
NWFP	11,980	45.69	46	0.16	2,995	11.42	41	0.48
Balochistan	1,712	6.53	6	0.02	428	1.63	6	0.07
PAKISTAN	85,573	326.39	327	1.14	21,394	81.53	294	3.44

Source: Employees' Old-Age Benefits Institution (EOBI)

Total EOBI		
Total No. of EOBI Beneficiaries	TOTAL EOBI Disbursements (Rs. Millions)	Disb./benef. (Rs.)
33,828	123.72	3,657
52,281	191.20	3,657
14,352	52.49	3,657
2,050	7.50	3,659
102,511	374.91	3,657

Total EOBI		
Total No. of EOBI Beneficiaries	TOTAL EOBI Disbursements (Rs. Millions)	Disb./benef. (Rs.)
35,504	136.12	3,834
54,870	210.37	3,834
15,062	57.75	3,834
2,152	8.25	3,834
107,588	412.50	3,834

ANNEX:7

Allotment of state and resumed land

July 02- Sept 02						
	State Land		Resumed Land		Total	
	Land distributed (acres)	No. of beneficiaries	Land distributed	No. of beneficiaries	Land distributed (acres)	No. of beneficiaries
Punjab	0	0	3,149	312	3,149	312
Sindh	150,048	14,107	n/a	n/a	150,048	14,107
NWFP	0	0	n/a	n/a	0	0
Balochistan	0	0	n/a	n/a	0	0
PAKISTAN TOTAL	150,048	14,107	3,149	312	153,197	14,419

Source: Federal Land Commission

Note: Resumed land includes the land resumed from big land holders under the three land reforms (MLR - 64/59, MLR-115/72 & Act-II/77)

July 02- Sept 03						
	State Land		Resumed Land		Total	
	Land distributed (acres)	No. of beneficiaries	Land distributed	No. of beneficiaries	Land distributed (acres)	No. of beneficiaries
Punjab	0	0	53	6	53	6
Sindh	362	47	0	0	362	47
NWFP	0	0	0	0	0	0
Balochistan	0	0	0	0	0	0
PAKISTAN TOTAL	362	47	53	6	415	53

Source: Federal Land Commission