



GENDER DIMENSIONS OF SOCIAL SAFETY NETS:

The Case of Zakat Recipients
in Pakistan



SPdC

Gender Research Programme
Research Report No.4

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Research Report No.3

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FOREWORD

Social Policy and Development Centre (SPDC) realizing the importance of integrative research initiated a series of Research Reports under its Gender Research Programme (GRP) in the year 2009. The areas identified for research are wide-ranging developmental issues existing in Pakistan. The overall objective of the research programme identified will help place gender on the map of policy-making in the country by creating awareness of gender implications of social and macroeconomic policies with a particular focus on women, work, and poverty. It will also help develop quantitative and qualitative data, including gender disaggregated statistics and indicators that will help map changes in gender roles and their access to equal rights and opportunities which consequentially will help bring the much needed paradigm shift in the existing social structures; add to the technical research in Pakistan on the gender aspects of social and macroeconomic policies; factor in gendered perspectives in 'hardcore' economic issues as well as social 'progress-engine' concepts of development, primarily by undertaking pioneering research and policy analyses.

The series of Research Reports produced, hopefully, will help open avenues for further research on issues of development, equal opportunities, equitable policies, and all other issues of gender equality and equity.

Gender Dimensions of Social Safety Nets: The Case of Zakat Recipients in Pakistan is the fourth in the series. Ensuring gender disaggregation, the study examines the targeting efficiency (poor vs non-poor), consumption priorities and the impact of transfers on the welfare of individuals within the households receiving Zakat. Unfortunately, the social safety nets initiated by respective governments of developing countries continue to largely ignore gender issues both at the designing and implementation stages. This neglect is largely attributed to the dearth of gender disaggregated impact assessments of social safety net policies and programs. The research undertaken would help narrow the existing gap. Relying on the findings of the survey of randomly selected Zakat Guzara Allowance (regular financial cash assistance) recipients, it examines the efficiency and efficacy of the institution of Zakat, which is the oldest and a well established cash and in-kind transfer program in Pakistan.

SPDC is thankful to the Royal Norwegian Embassy in Pakistan for funding its Gender Research Programme.

Prof. Dr. Khalida Ghaus
Managing Director

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ACRONYMS

BISP	Benazir Income Support Program
CZC	Central Zakat Council
FSP	Food Support Program
FY	Fiscal Year (July 1 to June 30)
GDP	Gross Domestic Product
KPK	Khyber Pukhtoonkhwa
LCZs	Local Zakat Committees
NGOs	Non Governmental Organizations
NZF	National Zakat Foundation
PBM	Pakistan Bait-ul-Mall
PES	Pakistan Economic Survey
SPDC	Social Policy and Development Centre
SSN	Social Safety Nets

EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

The designs of various kinds of social safety nets are based on the implicit assumption that a family comprises of one wage earner with dependents. It is also assumed that social assistance in terms of cash or in-kind receipt is pooled for the benefit of the family. Undue focus on the household or family and ignoring intra-household dynamics and inequities, however, may compromise the efficiency, equity, and effectiveness of social assistance programs. The results of various empirical studies show that an increase in the woman's income within a household leads to increased household expenditures on food and increased investments in child health and education. Therefore, a key gender consideration in designing programs of social safety nets should be to look at who in the household receives cash or in-kind payment.

Social safety nets in developing countries in general have not yet incorporated gender issues in their design and implementation. One contributing factor is the dearth of gender disaggregated impact assessment of social safety net policies and programs. This study is an effort to address this gap. It evaluates the institution of Zakat, which is the oldest and a well established cash and in-kind transfer program in Pakistan, with the help of a survey of randomly selected Zakat Guzara Allowance (regular financial cash assistance) recipients.

To conduct the gender disaggregated impact assessment, 483 randomly selected beneficiaries (58 percent female and 42 percent male) of the Zakat Guzara Allowance were queried through a structured questionnaire. One district from each province was selected to cover administrative, ethnic, social and cultural differences across provinces.

The primary objective of the survey was to examine the targeting efficiency (poor verses non-poor), consumption priorities and the impact of transfers, on a gender disaggregated basis, on the welfare of individuals within the households receiving Zakat. The key findings are summarized below:

- Survey data indicates the absence of any significant gender difference in terms of targeting (selection of poor) efficiency. Among female beneficiaries of Guzara Allowance, about 25 percent are non-poor, while the percentage of non-poor male recipients is about 23 percent.
- The most important empirical finding of this research is the statistically significant difference in enrollment rates for boys. Both primary and secondary enrollment rates for boys (60 and 40 percent for primary and secondary schooling respectively) in the households of female recipients are considerably higher than those for the male recipients (at 45 and 25 percent). The differences in enrollment rates of girls are however not so marked.

- Perhaps due to low level of monetary benefits and irregularity in Zakat disbursements, no statistically significant differences among male and female recipient households in terms of food expenditure have been established, although females were found to spend more on nutritious food items. Expenditures on health and utilities were found to be different in case of male and female recipients. On the average, female recipients spend more on utilities than male recipients.
- Per capita consumption of oil/ghee and milk are slightly higher in female recipients' households. This result indicates the more caring role of women in providing nutritious food to their families.
- The highest percentage of beneficiaries, irrespective of gender, perceives that a loan from a relative or friend is the best coping strategy in case of a financial emergency. Reduction in consumption expenditure and search for extra work are next preferred alternatives. It is encouraging that an insignificant percentage of recipients gave the option of "pulling out children from school" to overcome financial crises by inducting their children into labor force.
- About 82 percent believe that food in their household is distributed equally. Nonetheless, according to 17 percent recipients, men or boys are favored over women or girls at the time of food distribution.
- As expected, the majority of recipients spend Zakat benefits on food. About 2 percent stated spending on child education. This percentage is relatively higher in case of female recipient households.
- Almost 83 percent female recipients affirmed full control over spending Zakat benefits. Moreover, about 70 to 75 percent of recipients categorically confirmed that they take or are involved in important household decisions.

With the finding of no significant targeting inefficiency coupled with significantly high investment in schooling for boys, the study cautiously recommends that more participation of poor female in Zakat Guzara Allowance program should be encouraged. However, there is a need to explore further the impact as well as any potential unintended negative effects of gender-based targeting with the help of a relatively larger sample size.

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1. THE CONTEXT

Social Safety Nets¹ (SNN) and Social Assistance² are usually referred to as non-contributory cash or in-kind transfer³ programs seeking to prevent the poor or those vulnerable to shocks from falling below a certain poverty threshold. These transfer payment schemes are especially aimed at those who are outside the ambit of the labor market and formal social security schemes.

The designs of various kinds of SSN are based on an implicit assumption of the family structure, which is assumed to consist of one wage earner with dependents. Moreover, in designing safety net interventions, it is also assumed that transfers are pooled for the benefit of the family. Empirical evidences however, show that undue focus on the household or family (without attention to intra-household dynamics and processes that generate inequities) compromise the efficiency, equity, and effectiveness of SSN (Ezemenari et al, 2002). The results of various studies show that increasing the share of a woman's income within a household leads to increased household expenditures on food and increased investments in child health and education. For example, Thomas (1990) finds that the marginal impact of female-controlled income on child survival probabilities is 20 times higher than male-controlled income in Brazil. Therefore, a key gender issue pertains to who in the household receives and is able to use cash or in-kind transfers. Nonetheless, impact of transfers on the welfare of individuals within households depends on gender roles and social norms in the society.

Moreover, wider social security and welfare provisions in various SSN programs usually do not take changes in social and gender relations which occur as a result of economic restructuring, economic shocks, natural disasters, and other political and social conflicts into account. There is need for greater recognition of the increasing diversity of household forms, the external and internal factors which influence their functioning and associated patterns of vulnerability, and to move away from the conventional male breadwinner model which underwrites the current social security and welfare systems.

One factor contributing to the lack of progress in gender disaggregated impact assessment of social safety-net policies is the lack of availability of relevant data. This research aims to address

¹ A diverse terminology exists in the literature on social safety nets and social protection. Prominently in popular discourse, the term 'social protection' is used interchangeably with 'social security', 'social assistance' and more recently with 'social safety nets'. However, social protection approach to risk and vulnerability goes well beyond safety nets and social assistance (See Jamal (2010) for details on terminological diversity).

² 'Social Safety Nets' and 'Social Assistance' are used interchangeably in this paper as both include programs of welfare services and cash or in-kind payments to the poor and destitute.

³ In economics, a transfer payment (or government transfer or simply transfer) is a redistribution of income in the market system. These payments are considered to be non-exhaustive because they do not directly absorb resources or create outputs. Examples of certain transfer payments include welfare (financial aid), social security, and government subsidies on certain goods and services.

a part of this gap and uses primary survey data to evaluate gender aspects of the impact of the institution of Zakat⁴, which is the oldest and well established cash and in-kind transfer program in Pakistan. The primary purpose of the survey of randomly selected Zakat Guzara Allowance (regular financial cash assistance) recipients in Pakistan was to examine the targeting efficiency, consumption priorities and the impact of transfers, on a gender disaggregated basis, on the welfare of individuals within the households.

Section 2 presents a review of selected studies on social protection with a gender perspective from developing countries. A brief overview of targeted transfer programs in Pakistan is given in section 3, and the main findings of the field survey are assembled in section 4. The final section provides conclusions and recommendations based on the findings.

2. GENDER IN PUBLIC INTERVENTION SCHEMES OF SOCIAL PROTECTION

The key gender issue in almost all social protection programs, and especially in social safety nets, is whether it is the female or the male who receives the transfer in the household. This issue has implications for the pattern of total household consumption and consumption of individuals within the household. Haddad (1999) outlined reasons why income held in the hands of men and women within the same household might lead to differences in the welfare of individuals in the household. These include:

1. Societal and gender norms may assign women as caretakers to ensure household members receive an adequate share of resources to build their human capital asset base.
2. Because women spend more time with children, they may have greater preference than men for spending on children's welfare.
3. Women may have a tendency to buy higher-quality (and therefore more expensive) calories than men, either because of time constraints or because their caring roles make them more aware of quality differences.
4. Women and men have different income flows and time constraints, and therefore different transaction costs. Because women's income tends to come in smaller, more frequent amounts, it is more likely to be spent on daily household needs. The relatively larger, less frequent income of men tends to be spent on more expensive items.

According to the World Bank (2001), evidence to date suggests that men and women do not necessarily pool income within households; instead, household expenditure patterns are affected by the pattern of income shares earned or controlled by men and women within the household. Empirical evidence suggests that an increase in the share of household income earned or controlled by women leads to increased expenditure on children, food, clothing, and commodities, which ultimately leads to the improved capabilities of children. Thus, there may be

⁴ In Pakistan, regular income support to the poor is provided through three cash transfer programs: The Benazir Income Support Program (BISP), Pakistan Bait-ul-Mall and Zakat institutions. BISP is a new initiative and exclusively for women. The institution of Zakat has been chosen for the current research due to three reasons: first it is old and well established; second, a unique mechanism is used for targeting individuals; and more importantly, conducting field surveys through stratified random sampling was manageable. Zakat recipients were chosen from randomly selected Local Zakat Committees.

a higher payoff for a given benefit⁵ level if women are the target. In addition, evidence also shows that women experience increased empowerment and decision-making status in the household when they receive transfers (Adato et al., 2000).

Mexico's conditional cash transfer program "*Progresa*" was designed to give control of the social transfer to women. The transfer program is means-tested and is conditional on children being sent to school and on the use of health facilities. The *Progresa* has been evaluated by Adato et al (2000). They concluded that transfers given to women have increased their role in decision making within the household. Skoufias and McClafferty (2001) also evaluated the program's impact on household relationships and women's positions, as well as attitudes regarding education for girls and women with the help of quantitative and qualitative surveys of recipients over two years. They concluded that "participation in the program increases the likelihood that women will be more involved in household decision-making, particularly with decisions affecting the children. Over time, women's control of *Progresa* transfers increases, improving their status within the household and community. Men generally value women's participation in the program, particularly given the low levels of salaries in participating households. There is little evidence of men misappropriating the transfers or reducing their contributions to household expenses. Women in the program are more likely to spend time taking children to school and clinics, but leisure time for men and women does not change significantly. Household work effort does not change - there is no evidence of increased dependency from reduced work incentives. Women articulate an increase in self-confidence, awareness and other dimensions of empowerment. While participating households express an appreciation for the value of educating girls, women nevertheless resolve a hypothetical dilemma between sending a boy or girl to school in favor of the boy".

However, this does not imply that the transfer should always be given to the woman. Luttrell and Moser (2004) argue that gender-based targeting needs to be considered in the national context and any potential unintended negative effects need to be identified and mitigated. They referred to the negative reports from Bangladesh which shows that domestic violence has increased with increase in transfers to women. It has also been shown that the sex of the household head is a poor proxy for identification of need. For instance, a food aid program in Ethiopia, which targeted female-headed households, resulted in such households receiving four times as much food aid as male-headed households.

Gender-based targeting is, therefore a complex issue that needs to be explored in any given country context. The World Bank (2002) outlines examples of some programs of social protection and their potential gender effects in diverse social, economic and political settings. The findings of these programs are summarized below:

- Hopkins et al (1994) examined the issue of income flow and time constraints for Niger. They found that households in Niger are not smoothing consumption⁶ and that men and

⁵ Related to the issue of whom to give the transfer is the determination of the objective of the transfer. For example, if the transfer is to raise household income above the poverty level, it may not matter who receives it.

⁶ Consumption smoothing is an economic concept which refers to balancing out spending and saving to attain and maintain the highest possible living standard over the course of one's life. It is related to the permanent income hypothesis popularized by Milton Friedman and the Ramsey model of economic growth.

women do not pool income within the household. They concluded that not only does the gender of the income earner matter, but that the timing of gender specific income also affects seasonal expenditure patterns.

- The Maharashtra Employment Scheme of India has been studied by Datt and Ravallion (1994). They concluded that the project has displaced different activities for men and women—that is, it has decreased unemployment for men and reduced the leisure/domestic work for women.
- Chen and Dreze (1995) studied the widow's pension scheme in India. They concluded that the scheme benefited men more than women because the targeting mechanism did not recognize the distinctions between the nature of the vulnerabilities faced by women and men—specifically, that women have limited freedom to remarry, have insecure property rights, face social restrictions on living arrangements, and have restricted employment opportunities. In addition, the administrative requirements to gain access to benefits were more cumbersome for poor, illiterate widows.
- Duflo (2000) found that that pension benefits to women in South Africa led to large increases in anthropometric measures for girls (but no effect on that of boys). In contrast, transfers to men have no effect on the nutritional status of children.
- The experience of conditional cash transfer programs in Brazil, Honduras, Mexico, Nicaragua and South Africa has shown that children, particularly girls, in households with female pension recipients are more likely to be healthier and to attend school than if a male receives the grant (Samson, van Niekerk and MacQuene, 2006).

3. TARGETED TRANSFER PROGRAMS IN PAKISTAN

Targeted social safety nets in terms of cash or in-kind transfers are especially aimed at those who are outside the ambit of the labor market and are considered poor or destitute. Zakat, Pakistan Bait-ul-Mall (PBM) and the Benazir Income Support Program (BISP) are three important⁷ institutions in Pakistan which provide unconditional cash or in-kind assistance to the poor and also assist in rehabilitation of the needy and destitute. Although the Zakat, PBM and BISP share a similar objective of providing basic support (unconditional cash transfer) to the poorest households, they have different histories, target groups and financing mechanisms. A concise introduction of these social assistance programs or safety nets is given below, while a schematic view of all institutionalized social protection instruments in Pakistan is provided in Appendix-A.

3.1 The Benazir Income Support Program

Funded through the federal budget, the BISP is a new initiative taken by the present government with the objective to provide unconditional cash grants to the poorest families in the country. The BISP was initiated with an initial allocation of Rs.34 billion⁸ (US \$ 425 million approximately) for the year 2008-09. This was the third largest allocation in the total budget and 0.3 percent of the

⁷ Ad-hoc, pilot programs in a few areas and programs that are managed by the community or local governments are not considered. Only government sponsored and institutionalized programs are included in this section.

⁸ The program outlay has increased to Rs. 70 billion for 5 million families for the financial year 2009-10.

GDP for the year 2008-09. According to the BISP website⁹, the program has been initiated to partially offset the impact of inflation on the purchasing power of the poorer sections of the society. It is aimed at covering almost 15 percent of the entire population, which constitutes 40 percent of the population below the poverty line.

According to the Pakistan Economic Survey¹⁰, this program would serve as a platform to provide cash transfers to the vulnerable identified on the basis of a poverty scorecard and would be backed by an exit strategy. This strategy includes imparting training to one member of each vulnerable family to sustain itself. The document also reports that in the short to medium term, the BISP shall serve as a platform for other social assistance programs. These include transition to conditional cash transfer and health insurance programs. It also envisages a workfare¹¹ initiative through social mobilization.

3.2 Pakistan Bait-ul-Mall

The PBM was established as an autonomous body in 1992 with the objective of providing assistance to those groups of people who for certain reasons have been excluded or are not eligible to receive Zakat. This includes minorities and certain sects of Muslims. The program is financed from the grants of the federal government. However, it also receives small grants from the central Zakat fund, provincial governments, national organizations, NGOs, international agencies and voluntary private donations. The PBM disbursements fall under a variety of programs that encompass Food Support Program¹², Individual Financial Assistance, Child Support through National Centre for Rehabilitation of Child Labor, and Institutional Rehabilitation (grants to NGOs). Special Friends of PBM also provide funds for orphans support, rehabilitation through vocational training, education stipends, out-reach program for poor patients, dowry (Jahez) package for orphan girls and supply of wheel chairs, hearing aids, white canes and artificial limbs to needy persons.

Figure-1 gives details regarding provincial and gender distribution of PBM recipients. The information is grouped into two categories: Food Support Program (FSP) and other small programs. FSP was the major component of the PBM and has now been merged into the Benazir Income Support Program.

The figure reveals significant provincial differences in terms of recipient is gender. In the FSP component, the share of males is considerably higher in Khyber Pukhtoonkhwa (KPK) and Balochistan provinces. However in the other programs of Pakistan Bait-ul-Mall, all provinces show a major discriminatory trend against women.

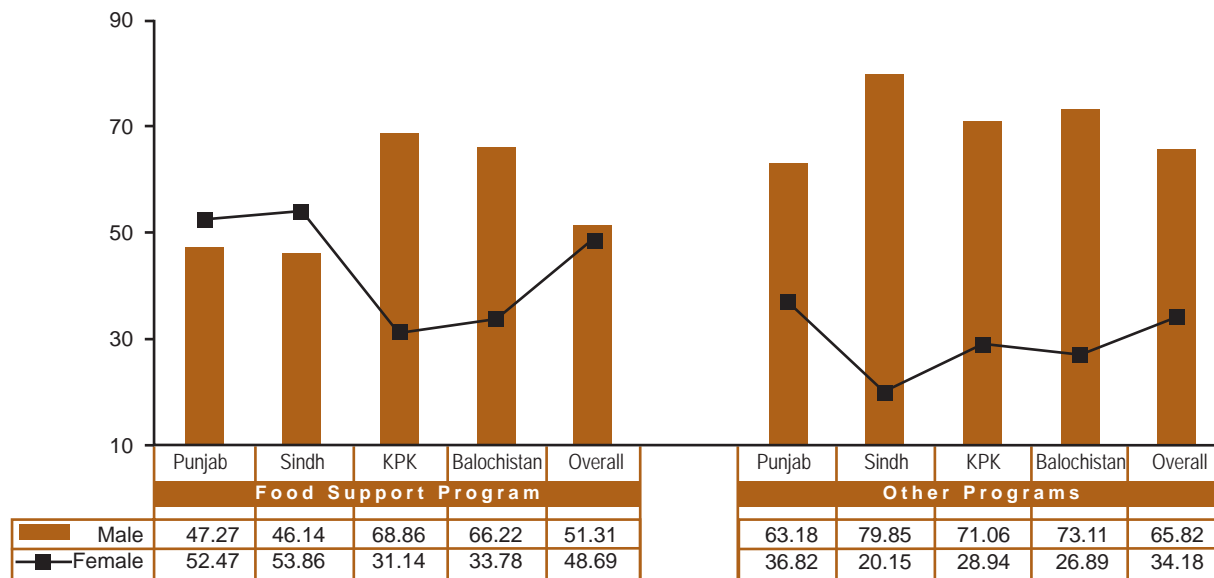
⁹ www.bisp.gov.pk

¹⁰ <http://www.finance.gov.pk/admin/images/survey/chapters/13-Poverty09.pdf>

¹¹ Under workfare, recipients have to meet certain participation requirements to continue to receive their welfare benefits. These requirements are often a combination of activities that are intended to improve the recipient's job prospects (such as training, rehabilitation and work experience) and those designated as contributing to society (such as unpaid or low-paid work). There are two main types of workfare: those that encourage direct employment to get individuals off the welfare roll directly into the workforce, and those that are intended to increase human capital by providing training and education to those currently in the welfare system.

¹² The Food Support Program which is a major component of Pakistan Baitul-Mall has been merged into Benazir Income Support Program since FY 2008-09 (Pakistan Economic Survey, 2009-10, page 139).

Figure 1
Pakistan Bait-ul-Mall: Recipients by Gender
[2008-09]



Source: Pakistan Bait-ul-Mall, Islamabad.

3.3 Zakat

The institution of *Zakat* is a well established form of cash transfer in Pakistan. The program which was introduced in 1980 is entirely based on private contributions and administered by the government. Under the Central Zakat Council, there are provincial councils and further councils at each level of government. The lowest level, which also decides eligibility, is the Local Zakat Committee (LZCs). About 25 percent of the Zakat budget is distributed through institutions¹³ while the remaining 75 percent is disbursed directly to 'Mustahiqeen' (deserving needy among the Muslims) through LZCs.

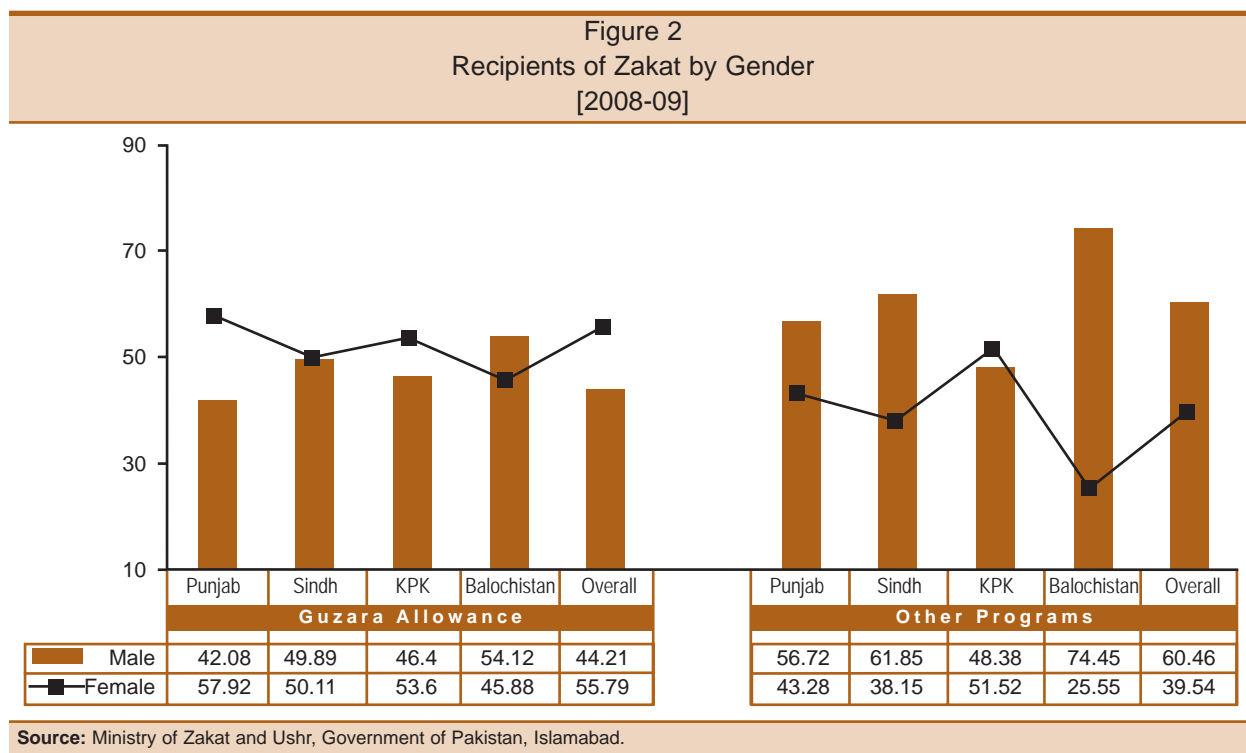
Support under Zakat programs takes various forms, the most important of which are the subsistence (Guzara) allowance and the rehabilitation grants for the establishment of small businesses. The Zakat Guzara Allowance is a recurrent monthly transfer of Rs. 500 per household¹⁴, while rehabilitation grants are one-time payments that can range from Rs. 10,000 to Rs. 30,000 per household. The program also provides educational stipends, healthcare support, Eid grant, assistance to leprosy patients and marriage assistance to selected groups of beneficiaries¹⁵.

¹³ Central Zakat Council allocates funds to the National Zakat Foundation (NZF). The NZF provides grant to the non-governmental organizations (NGOs) registered under Voluntary Social Welfare Agencies (Registration and Control) Ordinance 1961, for institutional rehabilitation of the indigents, widows, orphans and disabled persons. Mosque schools (deeni madraris), public hospitals, and vocational training institutes are also recipients of Zakat funds.

¹⁴ The amount, in most cases is disbursed bi-annually (Rs. 3000, 6 monthly payments of Rs. 500).

¹⁵ It is not the objective of this study to evaluate various Zakat programs. However, the World Bank (2007) report provides a detailed description of the Zakat institution (financing, targeting etc.) and critically evaluates it in terms of impacts. The report concludes that low or insignificant impact of Zakat programs on poverty and inequality can be attributed to low benefit levels, and particularly to irregularities in benefit payments. It is common for beneficiary households to receive less than the stipulated benefit from Zakat. The main reason behind underpayment is the widespread custom of local Zakat committees to 'make the Zakat money go further' by paying smaller amounts to a larger number of households than what the stipulated rules and their available budgets would otherwise allow.

Figure 2 shows gender differences in the receipt of Zakat benefits. Barring Balochistan, almost no discrimination is evident in case of Zakat Guzara Allowance. Overall, the ratio of female to male recipients is 56:44. The highest percentage (58 percent) of female beneficiaries of Zakat Guzara Allowance is evident in the province of Punjab. In other programs of Zakat however, male beneficiaries dominate with a ratio of 60 to 40. Here also the discrimination against women is highest in the province of Balochistan.



4. EMPIRICAL FINDINGS

To explore the gender dimensions, 483 randomly selected beneficiaries (58 percent female and 42 percent male) of the Zakat Guzara Allowance were surveyed through a structured questionnaire. One district from each province was selected to cover administrative, ethnic, social and cultural differences across provinces. Appendix-B furnishes sample locations, stratification, selection criteria for districts and recipients and other survey details.

The key findings from the survey with respect to targeting efficiency, human capital, expenditure patterns and dissimilarities in recipients' perceptions are summarized in this section, while Appendix-C provides gender disaggregated information of the sample beneficiaries in terms of socio-economic characteristics, housing facilities, sources of income, and possession of household assets¹⁶.

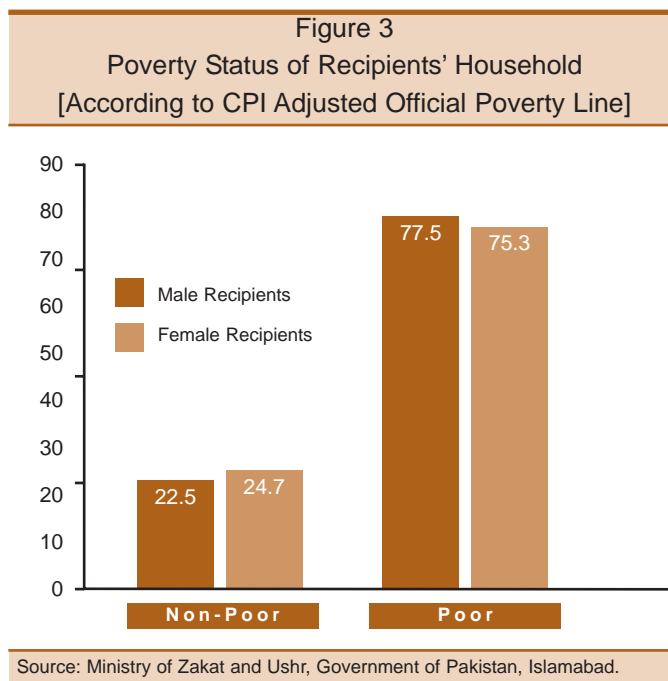
¹⁶ Due to the small sample size (about 120 per district) it is not statistically desirable to present province-wise (district-wise) disaggregated results.

4.1 Targeting Efficiency

It is the responsibility of the LZCs to select Muslim 'Mustahiqeen' (deserving needy) in their respective jurisdiction. However, no objective targeting tool, test or mechanism is used in the process of identification. The 'deserving needy' are understood to include widows, orphans, the disabled and others living in genuine poverty, but no operational definition of poverty exists, leaving eligibility decisions in the hands of the chairmen and members of the Local Zakat Committees (World Bank, 2007). The World Bank report concludes that around 27 percent beneficiaries of Zakat Guzara Allowance are non-poor according to the operational official definition of the poverty line. This indicates the significant magnitude of leakages or targeting inefficiency.

Not surprisingly, the extent of inefficiency, computed from this research is not much different from that found through the World Bank study. It is estimated that overall 24 percent¹⁷ of Guzara Allowance recipients are non-poor in terms of official national poverty threshold¹⁸.

Figure-3 depicts targeting inefficiency disaggregated according to gender. No significant difference is evident in terms of inefficiency. Among the female beneficiaries of Guzara Allowance, about 25 percent are non-poor, while the percentage of non-poor male recipients is about 23. The gender difference is not statistically significant¹⁹ according to the T-Test²⁰.



However, the results are unexpected, contradicting the general belief that targeting inefficiency is likely to be high in case of male beneficiaries due to patronage in the selection and identification of 'Mustahiqeen'. Sayeed (2004) quoted that to identify the beneficiaries in villages and neighborhoods, the Local Zakat Committees rely on individuals known to them, who are

¹⁷ Differences exist in terms of targeting inefficiency among sample districts. The data shows that the lowest (19%) inefficiency is estimated for Peshawar district of Khyber Pukhtoonkhwa province, while the highest (32%) is for Quetta district of Balochistan province. These disaggregated results, however should be treated ad-hoc and not conclusive.

¹⁸ Per capita monthly expenditure of these households is above the official poverty line. The latest available official poverty line of 2005-06 was adjusted using Consumer Price Index. The poverty threshold for 2009-10 is estimated as Rs. 1687 per capita per month.

¹⁹ T-Test procedure compares means for two groups of cases for statistical significance. Ideally, for this test, the subjects should be randomly assigned to two groups, so that any difference in response is due to the treatment (or lack of treatment) and not to other factors. It is assumed that differences in other factors do not make or enhance a significant difference in the means considered for the test.

²⁰ The significant level of the t-test is 0.58. To be statistically significant with 90 or more percent confidence, the value should be less than 0.1.

better off, more articulate and literate members of the community. Usually the beneficiaries are those who are already involved in patronage relationships with the committee members. Decisions about who should or should not receive benefits are not guided by the eligibility criterion but by local power relationships. Male members of community have certainly an edge over female members in this respect²¹.

4.2 Human Capital

Due to low level of benefits and irregular disbursements, Zakat Guzara Allowance does not seem to have a positive impact on schooling of children. Nonetheless differences in the relative magnitude of child schooling in male and female recipients' households may exist due to the caring roles of women. It is hypothesized that because women spend more time with children, they may have greater preference than men for spending on children's welfare, especially on education and nutrition. This section presents the survey findings in terms of educational characteristics and child enrolment rates in recipients' households.

Table 4.1 displays gender differences in terms of various educational characteristics and the combined enrolment rates for children of the 5-16 age group. Although almost all female recipients have had no schooling, the highest level of schooling in their households is more than the male recipients' households. No difference in terms of extent of technical training and schooling of head is evident in the table.

The most important empirical finding of this research is the significant difference in the combined enrollment rates for boys. The table shows that about 63 percent²² of children aged 5-16 are currently attending school in female recipient households, while the comparative percentage in male recipient household is 48. The difference in the enrollment rate is more pronounced (47 versus 27.4 percent) in the category "All boys [5-16] are attending".

In the case of enrollment rates for girls, the difference between male and female recipient household is not so marked. About 58 percent female recipients declared that "None of the girl is attending". The relative percentage in case of male recipients is 62.3.

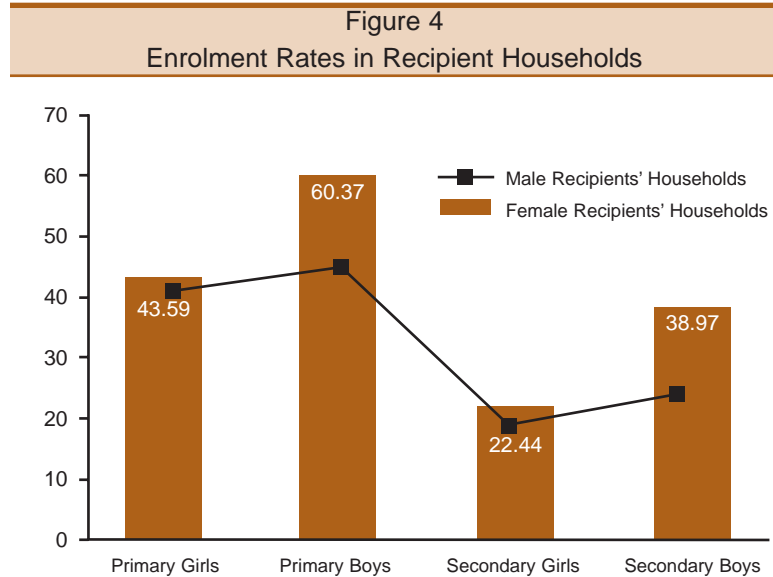
	Overall	Male Recipients	Female Recipients
Schooling of Recipient (Mean Years)	1	2	0
Recipients have Technical Training (%)	6.6	6.4	6.8
Schooling of Head of Household (Mean Years)	1	1	1
Highest Education Level in household	4	3	4
<i>Combined Enrollment [5-16 aged BOYS] - Percentage of household reported</i>			
All boys [5-16] are attending	37.6	27.4	47.0
Some boys [5-16] are attending	18.2	21.0	15.7
None of the boy is attending	44.2	51.6	37.3
<i>Combined Enrollment [5-16 aged GIRLS] - Percentage of household reported</i>			
All girls [5-16] are attending	23.1	23.8	22.5
Some girls [5-16] are attending	16.9	13.9	19.6
None of the girl is attending	60.0	62.3	58.0
Source: Survey of Zakat Recipients			

²¹ However, these are perceptions and are not based on scientific enquiry of the gender disaggregated targeting efficiency.

²² About 37 percent female recipients declared that "None of the boy is attending". The relative percentage in case of male recipients is 51.6.

The enrollment phenomenon has been explored further by estimating separate primary and secondary enrolment rates in the respective age groups²³. Figure-4 and Table 4.2 show these estimates.

Figure-4 clearly indicates that enrollment rates for boys (primary as well as secondary) in female recipients' households are considerably higher as compared with that in male recipient households. The phenomenon is however not so evident in case of girl's schooling. According to Table-4.2 which also provides the evidence of statistical significance in term of t-values, enrolment rates for boys in female recipient households are estimated at 60 and 39 percent for primary and secondary schooling respectively. The comparative rates in male recipient households are much lower and estimated at 45 and 25. The table also reveals that the mean difference is statistically significant as evident by the significant t-values in both cases. Although the estimated primary and secondary enrollment rates for girls in female recipient households are relatively high as compared with those in male recipient households, the t-values are not statistically significant.



Source: Survey of Zakat Recipients.

Table 4.2
Enrollment Rates in Recipient Households with the Level of Statistical Significance

	Mean	t-value	Significance
Primary Girls			
Male Recipients	41.33	-0.28	0.78
Female Recipients	43.59		
Primary Boys			
Male Recipients	45.43	-1.96	0.05**
Female Recipients	60.37		
Secondary Girls			
Male Recipients	19.39	-0.43	0.67
Female Recipients	22.44		
Secondary Boys			
Male Recipients	24.56	-1.76	0.08**
Female Recipients	38.97		

**Denotes mean difference between two groups is statistically significant.
Source: Survey of Zakat Recipients

4.3 Household Expenditure Patterns

Again, with the low level of monetary benefits and irregularity in Zakat disbursements, it is hard to hypothesize that "an increase in the share of household income earned or controlled by women leads to increased expenditure on children, food, clothing, and commodities, which ultimately leads to the improved capabilities of children²⁴". Table-4.3 shows no marked

²³ The age groups 5-10 and 11-16 have been taken for primary and secondary schooling respectively.

²⁴ World Bank (2001)

differences among male and female recipients' households in terms of food. There are, however, differences in monthly expenditures on health and utilities between female and male recipient households. Expenditure on utilities, which also includes house rent, is significantly higher in female recipient households.

Table-4.4 displays average monthly consumption of nutritionally important food items. Per capita consumption of oil/ghee and milk are slightly higher in female recipient households. On the contrary, per capita consumption of cereal and meat are higher in male recipient households. The mean difference in consumption of cereal and oil are statistically significant. This result indicates a correlation between gender of recipient and child care in terms of providing high nutritious food.

4.4 Perceptions of Beneficiaries

Gender disaggregated differences in perceptions of Zakat recipients in terms of coping strategy, intra household food distribution, and changes in expenditure pattern are documented in Table-4.5. The highest percentage (60 percent) of beneficiaries believes that a loan from a relative or friend is the best coping strategy in case of a financial emergency. Reduction in consumption expenditure and search for extra work are next alternatives. It is encouraging that an insignificant percentage of recipients narrated the option "pull out children from school" to overcome financial crises.

About 82 percent (86 in case of female recipients) believe that food in their household is distributed equally.

Table 4.3
Household Expenditure - Average Rupees
Per Capita Per Month

	Male Recipients	Female Recipients	t-value	Significance
Food	727	737	-0.271	0.787
Health	213	181	1.164	0.245
Utilities	127	160	-1.703	0.089**

**Denotes mean difference between two groups is statistically significant.
Source: Survey of Zakat Recipients

Table 4.4
Consumption of Food Items - Kilograms
Per Capita Per Month

	Male Recipients	Female Recipients	t-value	Significance
Cereal	9.06	8.00	2.72	0.007**
Oil/Ghee	1.00	1.19	-2.75	0.006**
Meat	.25	.21	0.89	0.372
Milk	3.23	3.55	-1.06	0.289

**Denotes mean difference between two groups is statistically significant.
Source: Survey of Zakat Recipients

Table 4.5
Recipients' Perceptions

	Overall	Male Recipients	Female Recipients
<i>In case of urgent financial needs/financial emergency, what steps you will adopt?</i>			
Borrow loan from relative/friends	60.4	70.8	54.4
Reduce consumption expenditure	15.6	9.2	19.4
Search for extra work	10.6	4.6	14.1
Borrow from moneylenders	5.3	6.3	4.6
Sale of assets/sale of animals	4.8	6.0	4.0
Extra hours in existing occupation	1.8	1.4	2.0
Borrow loan from bank/microfinance	1.0	1.8	.6
Pull out children from school	.6		.8
Do you think that food in your household is distributed according to?			
Equally	82.4	77.5	86.0
Men are favored	11.6	18.6	6.5
Women are favored	.6		1.0
Boys are favored	5.0	3.4	6.1
Girls are favored	.4	.5	.4
Since your household started to receive Zakat benefits, have you spent more on?			
Flour, Rice, Pulses	84.3	87.7	81.7
Child Education	1.8	.6	2.5
Medicines	13.9	11.7	15.8
Do you have more to eat now or before receiving Zakat?			
Now	32.5	33.3	31.9
Before	8.3	11.8	6.1
Equal/No difference	59.2	54.9	62.0

Source: Survey of Zakat Recipients

Nonetheless, about 22 percent male recipients affirmed that men or boys are favored at the time of food distribution. This percentage is however lower (13 percent) in case of female recipients.

As expected, the majority (84 percent) of recipients spend Zakat benefits on food. About 2 percent stated spending on child education. This percentage is relatively high and statistically significant in case of female recipient households. Not surprisingly, about 60 percent recipients denied any impact or effect of Zakat on food consumption due to very low level of benefits.

Perceptions regarding empowerment related to decision making were also documented. Almost 83 percent female Zakat recipients affirmed full control over spending Zakat benefits (Table-4.6). Moreover, about 70 to 75 percent of recipients categorically confirmed that they take or are involved in important household decisions. However, the findings are ad-hoc and not conclusive in the absence of any control group (females in similar socio-economic setting but without Zakat benefits).

<i>Percentage of Female Recipients who take or are involved in decisions regarding:</i>	
Use of Zakat benefits	83.2
Household expenditure:	74.9
Sale of Assets:	74.9
Girls Marriage:	73.5
Girls Education:	70.6
Boys Education:	71.0
Medical Treatment:	71.0

Source: Survey of Zakat Recipients

5. CONCLUDING REMARKS

The research has looked at the gender disaggregated impacts of Zakat benefits with the help of a survey of randomly selected recipients. The specific objective of the research was to evaluate program targeting, consumption behavior, investment in human capital and perceptions regarding coping strategy and empowerment for female and male recipients.

The most important finding of this research is the marked and statistically significant differences in the enrolment rates for boys in female and male recipient households. The enrollment rates (primary as well as secondary) for boys in female recipient households are considerably higher as compared with male recipient households. The phenomenon is however not so evident in case of schooling of girls.

No statistically significant difference is evident in terms of targeting or selecting poor male and female beneficiaries. The differences in expenditure priorities and food consumption are also not pronounced between male and female recipients due to low level of benefits and irregular disbursements of Zakat benefits.

With the finding of no significant targeting inefficiency coupled with significantly high investment with respect to schooling for boys, the study cautiously recommends that more participation of poor female in Zakat Guzara Allowance program should be encouraged. However, there is a need to explore further the impact as well as any potential unintended negative effects of gender-based targeting with the help of a relatively larger sample size.

APPENDICES

APPENDIX-A

SOCIAL PROTECTION INSTRUMENTS
IN PAKISTAN

Category/Instruments	Benefits	Financing
1. SOCIAL SECURITY		
Government Servants Pension Fund [for Government Employees]	<ul style="list-style-type: none"> ● Provident Fund ● Old Age Pension 	<ul style="list-style-type: none"> ● Employees contribution ● Budgetary Expenditure
Employees Social Security Institutions [for Private Formal Sector Employees]	<ul style="list-style-type: none"> ● Health Services ● Cash Support 	<ul style="list-style-type: none"> ● Employees contribution
Public Sector Benevolent Funds & Group Insurance [for Public Sector Employees]	<ul style="list-style-type: none"> ● Benevolent Fund ● Group Insurance 	<ul style="list-style-type: none"> ● Employees contribution
Workers Welfare Funds [for workers of registered establishment]	<ul style="list-style-type: none"> ● Cash Support ● In-Kind Support ● Housing facilities 	<ul style="list-style-type: none"> ● Employees contribution ● Employers' contribution
Workers' Children Education Ordinance [for workers of registered establishment]	<ul style="list-style-type: none"> ● Free education of children 	<ul style="list-style-type: none"> ● Employers' contribution
Employees Old-Age Benefits Institutions [for workers of registered establishments]	<ul style="list-style-type: none"> ● Old age pension ● Invalidity pension ● Survivor's pension ● Old age cash grant 	<ul style="list-style-type: none"> ● Employers' contribution ● Budgetary Expenditure
2. SOCIAL ASSISTANCE		
Zakat [for poor, needy and destitute population]	<ul style="list-style-type: none"> ● Cash Support 	<ul style="list-style-type: none"> ● Private contribution
Pakistan Bait-ul-Mall [for poor, needy and destitute population]	<ul style="list-style-type: none"> ● Cash Support ● In-Kind Support 	<ul style="list-style-type: none"> ● Federal Budget ● Private contribute
Benazir Income Support Program [for poor, needy and destitute population]	<ul style="list-style-type: none"> ● Cash Support 	<ul style="list-style-type: none"> ● Federal Budget
3. LABOR MARKET PROGRAMS		
Peoples Works Program [for unemployed labor]	<ul style="list-style-type: none"> ● Wages 	<ul style="list-style-type: none"> ● Federal Budget
People's Rozgar Program [for unemployed population, especially youth]	<ul style="list-style-type: none"> ● Credit with subsidized interest rate 	<ul style="list-style-type: none"> ● Federal Budget ● National Bank
4. MICRO AND AREA-BASED SAFEGUARDS		
Micro-Finance [for poor]	<ul style="list-style-type: none"> ● Small Loans 	<ul style="list-style-type: none"> ● Credit line by donors ● NGOs and private sector
5. CHILD PROTECTION		
Food Support Program of Bait-ul-Mall [for children in poorest households]	<ul style="list-style-type: none"> ● Conditional Cash grant 	<ul style="list-style-type: none"> ● Federal Budget

APPENDIX-B SURVEY METHODOLOGY

Quantitative approach is used to explore the gender dimensions regarding targeting, impact, procedural problems, consumption behavior, need fulfillment etc. in randomly selected Zakat recipients.

To make the effort nationally representative, four poorest districts were chosen: district Thatta from Sindh province, district Lodhran from Punjab, district Kohistan from Khyber Pukhtoonkhwa (NWFP), and district Musa Khel from Balochistan province. These districts for respective provinces were selected on the basis of district rankings in term of multiple deprivations (Jamal and Khan, 2007). However, due to the law and order situation in Khyber Pukhtoonkhwa and Balochistan provinces, it was not feasible to conduct interviews of recipients in the selected districts of these provinces. Therefore, the survey was carried out in the provincial capitals (Peshawar and Quetta).

Latest lists of all Local Zakat Committees (LZCs) were obtained from respective district/province Zakat offices. From each district twenty LZCs were randomly chosen using computer generated (www.randomizer.org) random numbers. Moreover, utmost care was taken in the selection of respondents from the selected LZC and enumerators were asked to randomly select six recipients from each LZC (random start, select, skip appropriate numbers, select, ...).

In order to ensure that target sample size for survey are reached, allowances for non-response and non-traceability are customarily made during the calculation of sample sizes. This normally involves increasing the sample size by a non-response insurance factor. For this survey, the sample was drawn with the allowance of 20 percent. The realized sample information is provided in the following table. Overall, the sample gives 4.4 percent error margin at 95 confidence level.

	Overall Sample (Number)	Male Recipients (%)	Female Recipients (%)
Total	483	42.2	57.8
Urban	171	38.0	62.0
Rural	312	44.6	55.4
Punjab (Lodhran)	120	19.2	80.8
Sindh (Thatta)	123	65.0	35.0
Khyber Pukhtoonkhwa (Peshawar)	120	48.3	51.7
Balochistan (Quetta)	120	35.8	64.2

A structured questionnaire was administered to sample Zakat recipients. The core modules covered in the survey include: demography, education, health, housing quality, housing services, income, and expenditure patterns, history of receipts and empowerment. The survey was administered with the help of local enumerators. SPDC staff supervised the survey and provided in-depth training (office as well as field) to the designated local staff before starting the field survey. The survey was conducted during the months of January to March 2010.

APPENDIX-C

CHARACTERISTICS OF ZAKAT RECIPIENTS -
SURVEY FINDINGS

SOCIO-ECONOMIC CHARACTERISTICS			
	Overall	Male Recipients	Female Recipients
Age of recipients (Mean years)	54	53	54
Family size (Mean members)	6	7	5
Dependency Ratio (%)	88	93	85
Marital status (%)			
Married	51.6	81.4	29.7
Unmarried	7.2	11.3	4.3
Widow/Widower	38.5	7.4	61.3
Separated	2.7		4.7
Occupation (%)			
Housewife	10.4		17.9
Housemaid	11.2	1.5	18.3
Service - Private	6.8	14.2	1.4
Laborer - daily wages	20.5	33.3	11.1
Retail shops	1.4	1.5	1.4
Cottage industry	4.1		7.2
Farmers	3.5	5.9	1.8
Beggar	3.9	4.9	3.2
Unable to work	17.8	16.2	19.0
Unemployed	15.7	17.6	14.3
Other	4.6	4.9	4.3

HOUSING CHARACTERISTICS			
	Overall	Male Recipients	Female Recipients
House owners (%)	71.2	77.5	66.7
Rooms (Average numbers)	2	2	2
Households with improper roofing (%)	73.5	81.9	67.4
Households with improper floor (%)	80.7	80.4	81.0
Type of toilet (%)			
Flush connected to public sewerage, pit or open drain	31.7	31.4	31.9
Dry raised latrine or dry pit latrine	44.1	43.6	44.4
No toilet in household	24.2	25.0	23.7
Source of lighting - electricity (%)			
	70.2	62.3	76.0
Type of fuel - Cooking Gas			
	37.7	34.3	40.1
Type of fuel - wood/kerosene oil			
	62.3	65.7	52.9

INCOME AND EXPENDITURE OF RECIPIENT HOUSEHOLDS			
	Overall	Male Recipients	Female Recipients
[Average Rupees per Month]			
Income of recipient	1988	3072	1195
Income of other members of household	3308	3077	3478
Income from remittances	93	0	161
Charity	363	334	384
Total income of household	5752	6482	5219
Per capita household income	1032	991	1061
Per capita household expenditure	1369	1361	1375
Household reported indebtedness	70.6	68.1	72.4

HOUSEHOLDS REPORTING OF POSSESSION OF ASSETS			
	Overall	Male Recipients	Female Recipients
[Percentage of household reported]			
Bed without foam (Char Pai)	81.6	86.8	77.8
Electric fan	57.8	53.4	60.9
Electric iron	38.7	33.8	42.3
Sewing machine	29.4	31.9	27.6
Mobile phones	25.3	29.4	22.2
Bi-cycle	23.2	25.0	21.9
Bed with foam	21.9	30.9	15.4
Washing machine	19.0	21.1	17.6
Colored TV	18.4	14.7	21.1
Urban/rural property	9.1	9.3	9.0
Refrigerator	8.9	8.8	9.0
Black & White TV	6.2	7.4	5.4
Motor cycle	1.2	1.0	1.4

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