



**Making poverty History: Critical
Reflections on Public/Private
Poverty Eradication Strategies &
Interventions in Pakistan**

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The Context

- **The local global context of Poverty**
- **Role of the State**
- **Civil Society organizations**
- **Donors, Funds, Projects and agendas**
- **New relationships**
- **Accountability Frameworks**

Key Players in Micro-Credit Programs in Pakistan

- Khushali Bank
- Pakistan Rural Support Program (World Bank; ADB)
- Kashf Foundation (USAID)

Key Features of Public/Private Micro-credit Programs

- Not-for-Profit Organizations
- International Donor Funding
- Soft loans (Low interest rate)
- Regulatory regimes
- Accountability & Transparency Mechanisms
- Outreach

Key Features (Continued)

- Women only
- Group Loans (who gets to choose)
- Loan Cycles
- Loan conditionality
 - No Collateral; Interest Rate; Savings
- Shared Responsibility
- Small loans
- Multiple loans

Data Collection (Lahore)

Borrowers

- Outer suburban region
- Women only programs
- Field Interviews
- Survey

Data Collection

Field Staff and Managers

- Nature of work
 - Institutional support
 - Agency within the organization
 - Dilemmas in the field
 - Job satisfaction
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- CEO; Senior Management; Middle Management

Preliminary Conclusions

- **Successes & Failures**
- **Legal Dispute**
- **Loan Repayments**
- **Control over money**
- **Multiple Loans**
- **Skills Transfer**
- **Impact Evaluation (Success Stories)**