

Understand the Essay Prompt

Time Management

Focus on Clarity and Coherence

Use Examples and Evidence

Keep Your Language Formal and Academic

Practice Proper Paragraphing

Review and Edit

Improve Your Writing Speed

Build Vocabulary and General Knowledge.

Final Tip: Stay Calm and Confident

Notwithstanding its negative aspects, the IMF programs

also have a positive impact on Pakistan, such as

controlling inflation, implementing tax reforms, and

enhancing foreign direct investment.

## B. Current scenario of IMF programs in Pakistan.

Pakistan had approached the IMF for 25th time for a loan in September 2024.

IMF had approved a \$ 7 billion loan for Pakistan.

According to IMF, total IMF debt on Pakistan is (purchases and loans) 6512.21 million.

## C. Positive impacts of IMF programs on Pakistan.

### a. Monetary Policy to inflation control

case in point: According to SBP, the inflation decreased to 6.9pc in September 2024 from 9.6pc in previous month.

b) Improving the safety nets  
 case in point: social assistance programs such as Ehsas program, Benazir Income Support Program (BISP) are made under the IMF (FPCCI)

c) Tax reforms  
 case in point: According to SBP, the tax to GDP ratio has 10pc in FY2024.

d) Privatization of state enterprises  
 case in point: Under IMF program, Pakistan has taken significant steps to privatize SOEs such as PIA in 2024.

e) Flexible Market exchange rate  
 case in point: The IMF released \$3 billion to Pakistan after ensuring compliance with exchange rate reforms in 2023.

f) Address the energy sector structural weaknesses

case in point: According to NSPP, the energy sector in Pakistan is burdened with total circular debt of 5.422 trillion rupees.

g) Enhanced Foreign direct investment  
 case in point: According to SBP, FDI touched 1.9

billion dollars during the fiscal year 2024.

#### D. Negative impacts of IMF programs on Pakistan.

##### a. Increased unemployment

case in point: According to economic survey of

Pakistan 2023-24, unemployment rate is good in phrases please

6.3%.

##### b) Increased fuel and power prices

case in point: The energy (power) prices increased

in Pakistan (Tribune) E.g. petrol prices

PKR 256.10 per liter

well substantiated paragraphs

##### c) Increased burden of foreign debt

case in point: According to CEIC, the

external debt of Pakistan was \$ 133.5 billion

in 2024.

##### d) Decreased investment

case in point: According to economic survey

2023-2024, in 2024 investment to GDP

ratio was 13.14% compared to 14.13% in 2023.

##### e) Deviation of Pakistani currency

case in point: The currency exchange rate

was increased from 274.5 PKR to 281 PKR in 2024

(Pakistan central bank).

Day: \_\_\_\_\_

Date: \_\_\_\_\_

### f) Neglect of Agriculture sector

case in point: According to Finance Division,  
the agriculture contributes 24% in Pakistan GDP.

### g) Reduce economic growth

case in point: According to Pakistan Bureau  
of statistics, the economic growth rate for first  
quarter of 2024-25 was 0.92%.

### E. Conclusion: