

Q. No-2

(Answer)

A Introduction:

The government of Pakistan is addicted to IMF's Loan Programs due to the collapse of its economy. The timely financial assistance of IMF is effective as it uplifts the economic infrastructure in the hour of crises by shaping the budget and supporting the monetary machinery of the country. However, IMF's loans are bringing negative implications to the economy of Pakistan by rising inflation, unemployment, high taxation, energy tariffs and supporting the corruption. Therefore, a coherent strategy is needed to deal with IMF regarding loans.

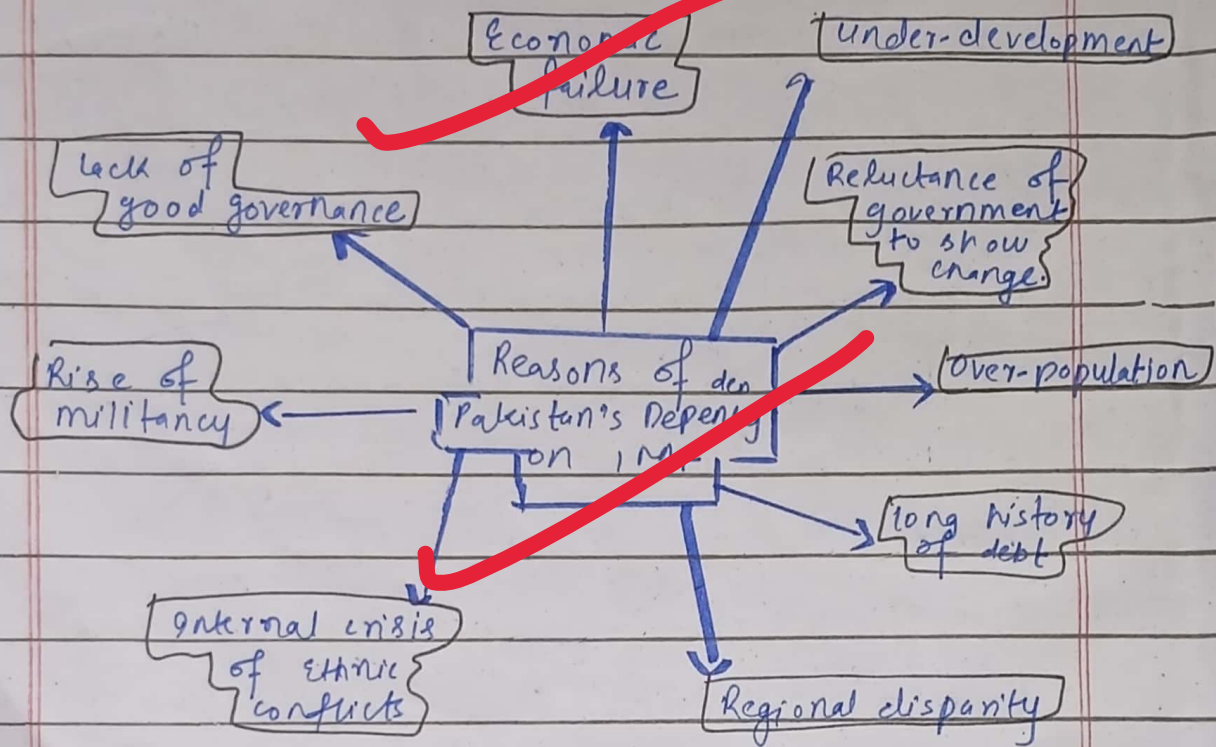
B Excessive Addiction of Foreign Donations in Pakistan:

Unfortunately, Pakistan is caught in the whirl of external threats and internal crises due to which its economy has collapsed and resultantly

it is heavily dependent on the foreign funding:

a) Reasons of Heavy Dependency of Pakistan on IMF's Loan Program:

Regrettably, there are numerous reasons of Pakistan's addiction to IMF's Loans Programs.



b) Forms of Loans and donors of Pakistan:

The heavy dependency of Pakistan on ^{loans} is evident from the various forms of loans taken by the government.

to tackle the internal crises.

Forms of loans

↓
Concessional loans

↓
Grants

↓
Bail out Packages

C: Effectiveness of IMF programs:

The assistance of IMF is effective to deal with the economic gap created by the aforementioned reasons.

The effectiveness of IMF's programs is addressed as follows:

A- Positive Development Following the intake of Loan from IMF:

IMF's loans are equated as double-edged swords due to their positive and negative implications on the development of Pakistan.

a- A Hope for Sustainable Growth.

The positive result of the IMF's

Packages are visible in the intact economy of Pakistan despite various issues. The loans of IMF provide the much needed economic support to the falling economy of Pakistan.

b) IMF's Loan Keeps Pakistan in a Position to Pay External Debt:

Pakistan is living under the burden of handsome external debt of over \$ 130-billion. IMF's loans provide a way to pay the external debt so that next loan can be granted.

Leave a line space between headings for neatness

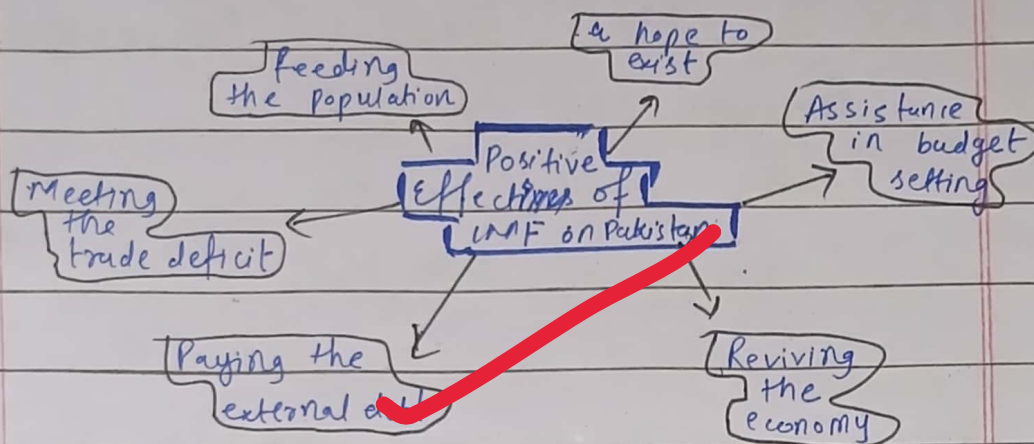
c) IMF's Loan is the way of

Feeding Over-populated Pakistan:

Pakistan is now the fifth-most populous country of the world. It is a herculean task to feed such a large population solely by the crippled government of Pakistan. Therefore, IMF's loans are effective in providing the basic necessities of food, clothes and shelter to the population of Pakistan.

d) Pakistan is able to set a Considerable Budget due to IMF's Support:

Every year the Finance Bill is passed that includes a huge amount of money which is impossible for the government of Pakistan. Hence, IMF's assistance is effective. For instance the Budget of FY 2024-25 is of more than Rs 18 trillion. due to the grant of IMF Bailout Package.



B: Negative Implications of IMF's loan Programs on the Governance and Economy of Pakistan

However, the positive effects of IMF's loans programs are stained with the negative outcomes.

a) IMF's packages pave the way of Corruption:

IMF's packages provide an open way to the poor governments

of Pakistan to hide their corruptions.
Instead of uplifting the economy itself, government relies solely on IMF which breeds corruption

Failure of Government → IMF's loans

Corruption increased

b) The Strict Structural Adjustment Programs (SAPs) of IMF are a Heavy Burden on the Crippled Economy of Pakistan:

The IMF's loans are granted only when the needy government agrees to the undue and unnecessarily strict conditions of IMF. The SAPs of IMF demands rapid privatization, high taxation, high energy tariff etc. These terms and conditions are unfavorable to the public of Pakistan.

c) IMF's Loan has caused a Surge in Energy Tariffs.

The recent Bailout package of IMF demanded high energy tariff. The hike in energy prices caused

great turbulence in the public as ~~they~~ ^{it} ~~are~~ ^{is} already ~~the~~ ^{the} victim energy crises and inflation. Thus, the ~~the~~ unreasonable demands of IMF have triggered restlessness

d) IMF's Loans are Rising Inflation.

Despite of the long history of loans, the prosperity is never achieved, instead the inflation keeps on rising. This is the serious setback to the economy of ~~Pakistan~~ by taking IMF's loans

e) IMF's Programs are Burdening the already Burdened Pakistani Population.

The IMF's packages are merely a sweet trap as they have ~~burdened~~ the public. For instance, in the recent budget the already taxed public ~~was~~ ^{is} taxed even more following the terms of IMF.

D. Way Forward to Lessen the Dependency of Pakistan on IMF.

a) Ensuring Good Governance:

The dependency of Pakistan on

IMF can be lessened by ensuring good governance in Pakistan based on the good governance indicators of United Nations.

b) Increasing ties with Regional Countries:

Pakistan is heavily dependent on IMF due to its tense relations with the regional countries i.e. India and Afghanistan. However, the revival of good ties with the neighbors can bring economic prosperity in Pakistan. This will ultimately decrease the tendency of taking loans and dependency on IMF.

c) Curbing Over-Population:

Pakistan has a population over 240 million which is the primary cause of backwardness. There is a dire need to introduce population control programs in Pakistan in order to avoid loans.

d) Reviving the Industry:

Furthermore, the revival of industry of Pakistan is necessary to cope with the economic crises of Pakistan so that loans can be avoided. The government should introduce 'industry-friendly' programs.

E: Conclusion:

It is concluded that Pakistan owes a long history of debts to IMF which has done both harm and good to the economy of Pakistan. The positive implications of the IMF's loans lies in the fact that it has uplifted the budget amount. Also, the population is being fed on the loans of IMF. However, the negative outcomes of IMF have shattered the progress of Pakistan due to strict SAPs. Pakistan needs to revive its own industry and economy in order to get rid of the curse of IMF's loans.

Q. No. 5
(Answer)

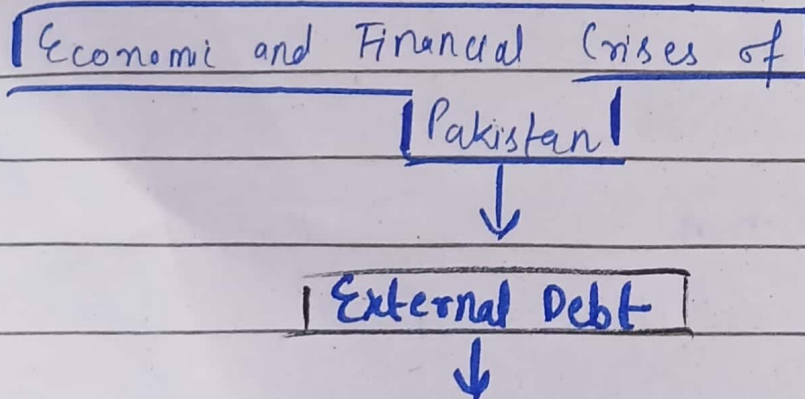
A: Introduction

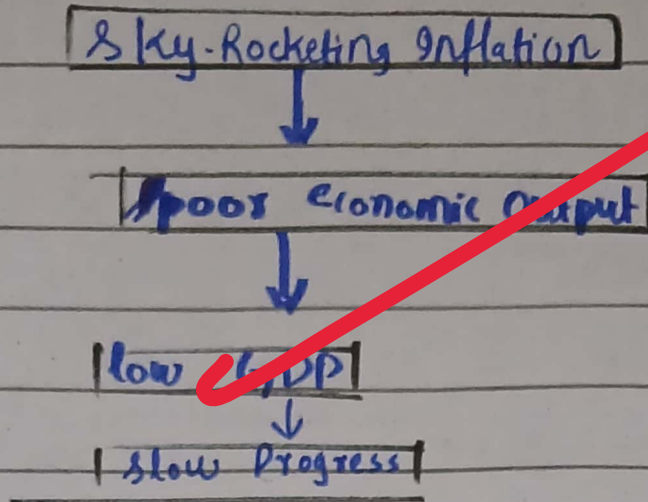
Pakistan is facing a diverse

amalgam of financial issues since its inception in 1947. The wide-ranging financial crises has given birth to unending issues regarding economy. As a result, Pakistan is relying solely on the external debts which has aggravated the economic crises even more. The poor governance, unbridled corruption over-population, regional disparity etc are responsible for this. However, by collectively working for the cause of Pakistan, these crises can be well-addressed.

B: A cursory Outlook at the Current Economic and Financial Crises of Pakistan:

Pakistan is caught in the realm of economic crises and financial problems. These problems are evident in every sector of Pakistan. Resultantly, the GDP is low and progress is sluggish.

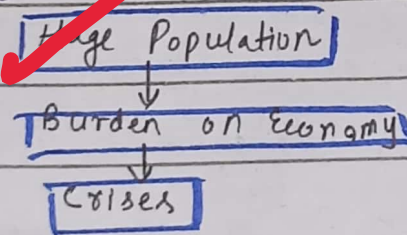




C: Causes of Economic Issues of Pakistan:

a) Ever-Increasing Population:

The huge population of over 240 million is a burden on the feeble economy of Pakistan. Due to the huge population, the economic crises are inevitable



b) Disparity Among the federal and the Units:

Unfortunately, the federal and

units of Pakistan are never seen on
on page. Due to this, there is a visible
disparity in the economic conditions of
Pakistan. Thus, the indifference among the
federal and units has resulted in the
diverse economic issues of Pakistan.

c) Heavy Dependency of Pakistan on Donor Funding:

The history of Pakistan shows that
it is addicted to foreign donation.
For instance, Pakistan has taken loan from IMF
for more than 20 times. This external aid
has aggravated the internal economic crises.

d) Failure of Governance:

Furthermore, the failure of
governance to deliver to the public has
caused the utter disaster of the economy
of Pakistan. The poor governance policies
are responsible for derailing the economy of
Pakistan.

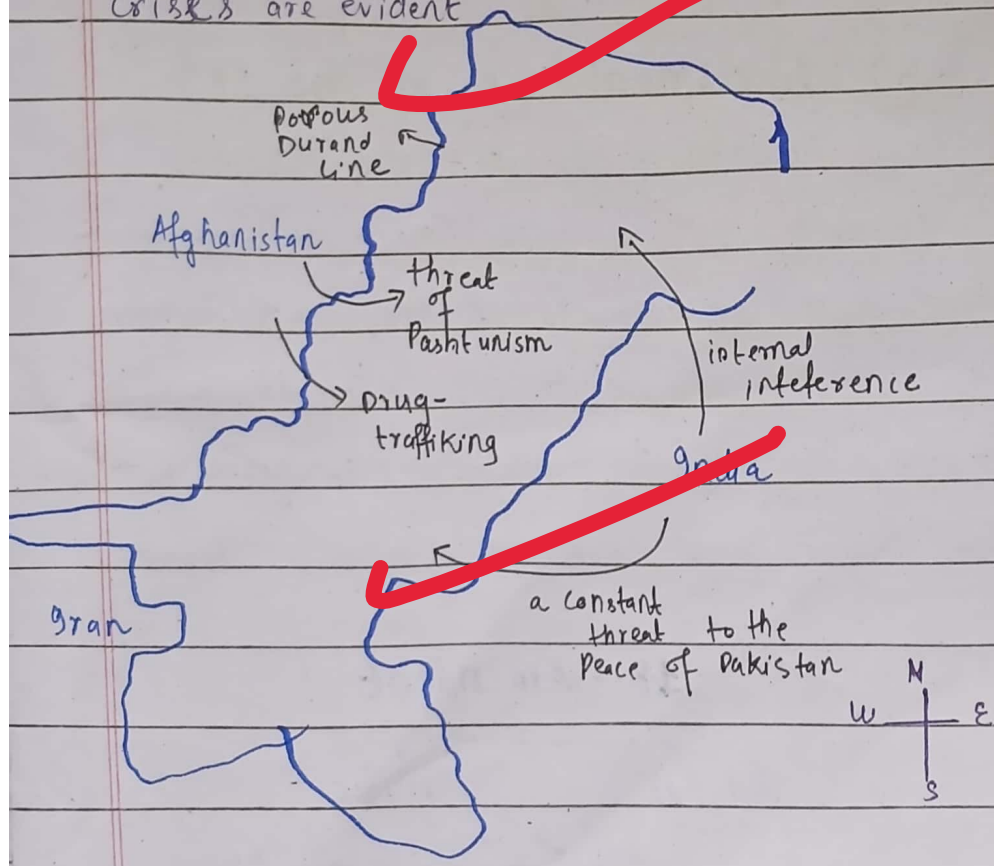
e) Politics of Interest over Politics of Conscience.

Unfortunately, Pakistan has always practiced the politics of self-interest instead of the politics of conscience which focuses on the greater good of the country.

Politics of self interest → Economic Crises.

f) External Threats from Eastern and Western Borders:

The external threats from the eastern and western borders have caused the failure of economy of Pakistan and crises are evident



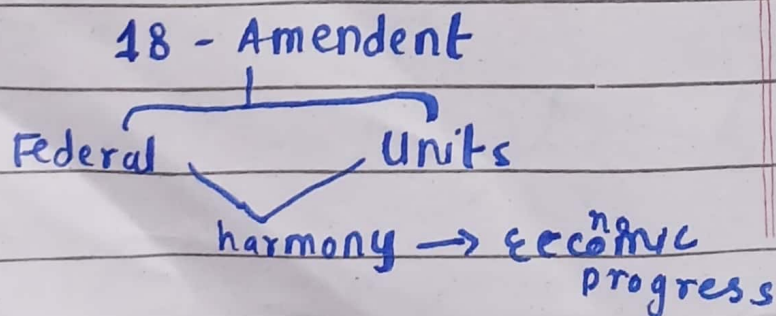
g) Tendency of Violence, Extremism and Hatred:

The overall tendency of violence, extremism and hatred has caused the backwardness of Pakistan in terms of economy. The peaceful existence is a guarantee of prosperity but it lacks in Pakistan.

D: How Economic Crises of Pakistan can be effectively addressed:

a) Implementation of the 18th Amendment in its true sense:

There is a dire need to implement the 18th Amendment of the constitution of Pakistan in its true sense. It is necessary so that regional difference would be erased and economy may move forward.



b) Dealing Insurgency and External threats to economy with an Iron hand:

The risks of external interference have crippled the economic pace of Pakistan. Hence, the anti-state elements should be dealt with iron hands so that the economy can be revived.

c) Ensuring Political Stability and Curbing the Risk of Political Turmoil:

Political stability is an assurance of economic progress. Pakistan should ensure political stability in its true sense rather than relying on the so-called political success. This will help in the revival of economy.

d) Increasing Foreign Investment in Pakistan:

The economic issues can be

tackled by inviting foreign investors in Pakistan. **SIFC**, **Special Investment Facilitation Council**, is a golden way of doing so.

e) Fixing the Crippled State Owned Enterprises (SOEs):

Unfortunately, the state owned enterprises have pushed the economy of Pakistan in darkness. Therefore, the **faulty SOEs** should be fixed as early as possible.

f) Inducing the Sense of **Spirit** Accountability and Transparency Both in Public and Government:

The nation progresses at the cost of good values like accountability and transparency.

Finland → the most transparent country → Strong Economy

Pakistan → 133rd least transparent country → feeble Economy

Conclusion:

It is concluded, that the economy of Pakistan is haunted by the serious issues including debts, inflation and slow progress. There are numerous reasons to it. However the crippled economy can be revived by bringing out internal reforms and fixing security at the external border. It is never too late to mend so Pakistan must uplift itself up in terms of economy.

Q. No. 5

A: Introduction:

The political stability of Pakistan is elusive as it lacks the true spirit of governance. Furthermore, it is structured upon the false notion of democracy. The so-called political stability is causing more harm than good ~~by~~ pushing Pakistan in backwardness. There is an immediate need of reviving the political conscience of the public and implementing the true meanings of

democracy.

B. How Pakistan's Political stability is Elusive:

a) Politics of Interest over the Politics of Conscience:

The Pakistan's political stability is elusive because it supports the personal gains over the national progress which is not so in real politics. Thus, the practice of politics of interest is elusive.

b) Lack of true spirit of Democracy:

The political system of Pakistan lacks the true democracy which say a government of all, by all and for all. Unfortunately, in Pakistan 'few families' hold the reign of politics.

c) Promotion of Regional Cause instead of the Holistic Development:

The elusiveness of the political system of Pakistan is evident

from the fact that it has practised regional politics instead of the collective progress. This tendency has given rise to ^{the} false political stability marked by self-centredness.

d) Use of Extreme Means by Political Parties:

Regrettably, the politics of Pakistan is stable due to the use of extreme means. The political parties have are in habit of targeting each other on all platform and lately the physical violence was also seen.

e) Delay in Elections:

Another reason of the elusive political stability of Pakistan is the undue delay in the elections. This delay causes a harm to the political image of Pakistan.

f) Immature Politics on the Assembly Forums:

The representatives of political parties are involved in verbal abuse

which shows the hollowness of the politics.

C: The so-called Political Stability of Pakistan is the real cause of Adversity in Pakistan.

Relate your headings with the qs statement

a) The self-centered politics is a Hindrance to Substantial Growth in Pakistan:

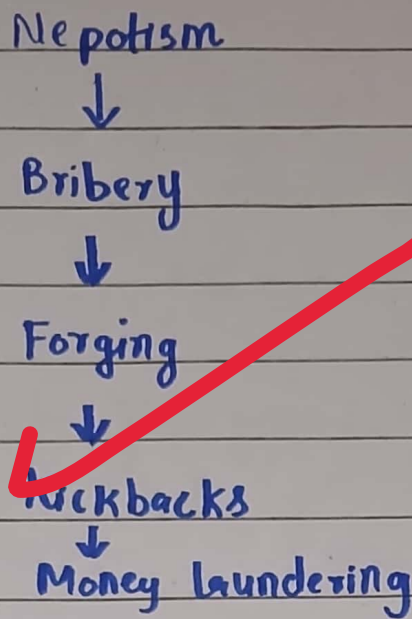
The self-centered approach of politics has caused a great harm to the growth of Pakistan as every region, and party wants its own advantage ignoring the collective gain of Pakistan.

b) Breeding of all Forms of Corruption:

The elusive political stability has given birth to the various forms of corruptions.

Elusive Political stability
and Corruption





c) Policy of Favoritism and Ignorance:

The political stability is elusive in Pakistan as it has promoted favoritism in the political process instead of giving opportunities to the youth. The ignorance of real entities has caused a great damage to Pakistan.

d) Internal Revenue Generation is Ignored:

The government of Pakistan is involved in the luxurious

spending as a result the internal revenue generation is very low and the dependency on the donor funding has increased.

d) Robbing off the Liberties of the Public:

The elusiveness of the political stability is evident as it has snatched the constitutional and fundamental human rights from the public. Freedom of mobility, freedom of speech and freedom of fair trial are robbed.

e) No Room for Negotiation:

The political stability is elusive as it has blocked all rooms of negotiations and the political growth is compromised. The reluctance to negotiate is harmful.

f) Rise in Animosity between Political Parties halt the Progress of Pakistan

The ^{fake} political stability locks the true sense of democracy. That is why there is an increased hatred and animosity among the political parties as well as among the public regarding parties.

Therefore, the actual political stability is required in which each political party is free from the ill-will of the other parties.

Conclusion:

It is concluded that the political stability of Pakistan is elusive and it can be termed as pseudo-stability. The policies of self interest, unbridled corruption, no negotiations, unfair elections and blocking the liberties of individuals reflect that the political stability of Pakistan is elusive. However, the

true spirit of democracy can be revived by inculcating political awareness in the public and ensuring the transparent functioning of the government under the leadership of a political party

Q. No. 7
(Answer)

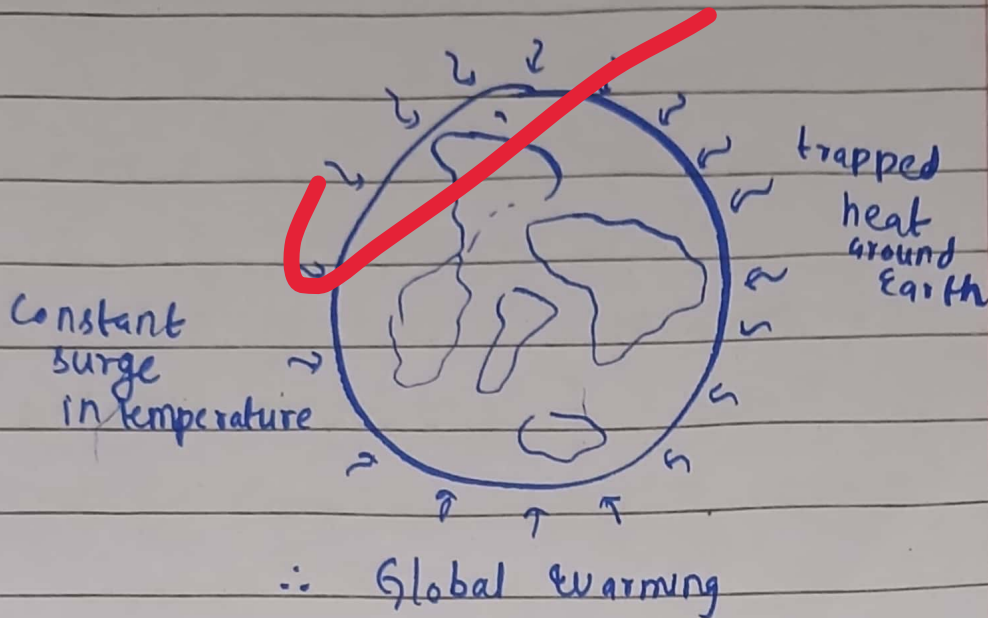
A: Introduction:

Human population growth is a constant threat to the existence of the earth due to the fact that it has caused a significant rise in the global warming. The huge ratio of human population has disturbed the natural balance and the consumption of the natural resources has increased. Therefore, there is an immediate need to counter the adverse effects of human population on climate

B: A cursory Outlook of 'Global Warming':

Global warming is a rise in the temperature of the earth

Earth due to the presence of heat generating factors like chlorofluorocarbons (CFCs), cooling agents etc.



C: Human Population Growth is the Major Reason of Global Warming:

a) Rise in Population is adverse to climate:

The rise in population is the primary cause of the climate change

The world's population has reached over 8 billion which is a threat to the natural environment of the earth.

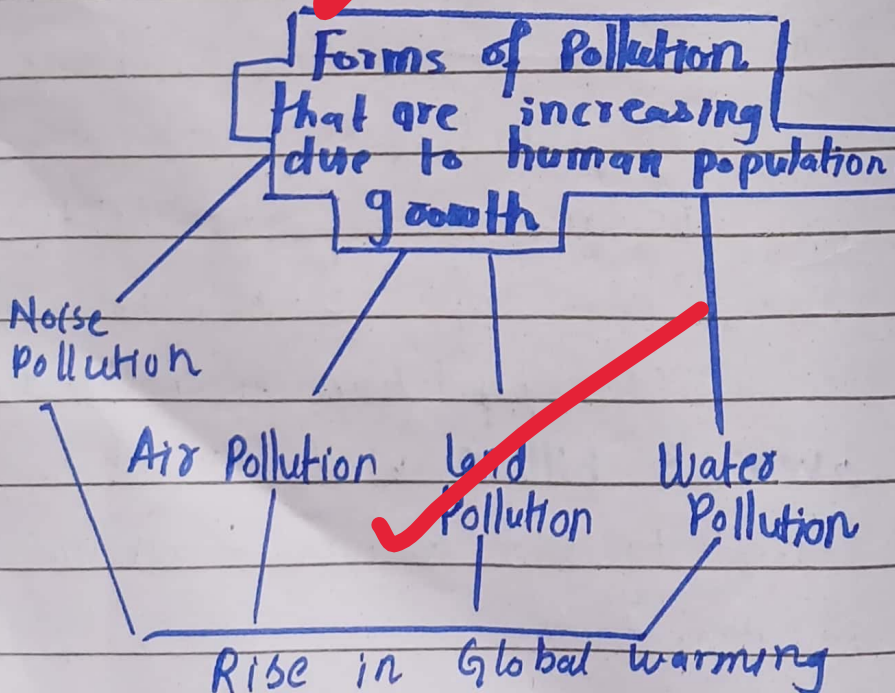
Use specific, elaborate and self explanatory headings

b) Urban Development:

The increase in the luxury of life has caused people to move from rural settings to urban areas. This has resulted in over-populous urban areas which contribute to environmental change.

c) Growing Indexes of All Forms of Population Pollution

The pollution is increasing in all its forms and this increase has a negative impact on the overall temperature of the earth. Resultantly, global warming is caused.



d) Consumption of Hydrocarbons in Energy Production:

The increased world population demands increased intake of energy and food. As a result, the harmony of the natural environment is disturbed and the more consumption of energy causes more hike in temperature.

e) Excessive Use of Cooling Appliances:

The modernization has brought great luxury to the humankind. The excessive reliance of humans on such appliance as refrigerators, microwaves, oven, air-conditioning system etc. ^{has} caused a surge in the global temperature.

f) Ignorance of mankind to the Hazards of Global Warming.

Furthermore, the mankind is ignorant to the consequences

due of the rising temperature.

The climate change will hit the population severely due to this criminal negligence

D: Modern Mechanized Lifestyle and Global Warming:

a) Depend^{nc} on Machines:

The modern mechanized lifestyle is dependent on machines. The machines require fuel which rise temperature when it burns. Thus, global warming is caused.

b) Indoor Production of Plants:

The tendency of growing indoor plants has increased the use of greenhouse. The greenhouse capture the heat and does not allow it to escape. Thus, the temperature of earth is increased.

c) Deforestation

The human population growth has resulted in cutting of trees.

which regulate the temperature of the earth. Due to deforestation, global warming increases.

d) Excessive Industrialization:

The chain of industries has produced thermal residue which becomes the primary cause of the rise in global temperature.

E: Curbing Global Warming in Modern Mechanized World:

a) Checking the Population of the World:

First and foremost, the population of the world must be controlled so that the earth and its climate are protected from the ill-effects of human population growth.

b) Afforestation and Reforestation:

There is an immediate need of growing new forests

and regrowing the cut ones.

Aforestation Reforestation

New Trees

Global temperature
will be regulated

c) Implementation of the International Climate Recovery Agreements:

Also, the international agreements like Kyoto Protocol etc should be implemented vigorously in order to avoid climate failure. The developed countries should cut their ^{carbon} production and in case of ~~non~~ violation, they must be charged heavily.

d) Doing legislation on the Excessive Use of CFCs:

~~Further~~ Furthermore, there is

a need to do proper legislation in regard of climatic change. there should be limit of modern machines and their use so that temperature remains normal.

e) Creating Climatic Awareness:

Lastly, there is a need to develop climatic awareness among the huge population of the world. This awareness will lead to the improvement in environment. Also, the public awareness is necessary in order to control population.

Conclusion.

It is concluded that the rapid growth in the human population has resulted in the global increase of temperature, global warming. The huge population is heavily dependent on the machines which produce thermal residue and use excessive.

hydrocarbons. This causes a surge
in the temperature. Therefore, there
is an immediate need to tackle
the huge population of the world by
controlling it and warning it about
the adverse effects of global warming.