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## **Salient Features of the Financial Social Accounting Matrix for Pakistan-1989-90**

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# Salient Features of the Financial Social Accounting Matrix for Pakistan-1989-90<sup>1</sup>

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2004

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<sup>1</sup> Financial Social Accounting Matrix is constructed to operationalize financial CGE model to quantify the impact of financial liberalization and Governance issues on macro aggregates in general and on poverty in particular (Siddiqui 2004)—under ADB project—RETA-6073 in 2004.

\*Rizwana Siddiqui is Research Economist at the Pakistan Institute of Development Economics.

# Salient Features of the Financial Social Accounting Matrix for Pakistan—1989-90

Rizwana Siddiqui\*

## Abstract

A financial Social Accounting matrix (FSAM) has been constructed using data from exiting SAM depicting real side of the economy, flow of funds data, and household integrated economic survey data. The constructed FSAM has been used to operationalize financial CGE model to investigate how financial liberalization and governance improvement impact Pakistani economy in general and poverty welfare of its people in particular. The prominent features of the FSAM are: (1) it presents Capital Account in new format by reporting savings by type of institution and reporting investment by origin as well as by destination, (2) it adds a new account under the heading of Changes in Assets and Liabilities. It also reveals changes in assets and liabilities (physical and financial) by type of institutions. The integration of real and financial sides of the economy provide details of real-financial transactions that occur between economic agents during the fiscal year 1989-90. The FSAM reveals wide disparity in asset accumulation by the type of institution which play a pivotal role for growth prospects as well as for poverty reduction. This aspects is particularly important for the case of Pakistan where the policy of limited credit expansion and private sectors limited access to external borrowing is prevailing. The FSAM show: 1. saving rates vary by institution, 2. significant amount of investment destined in three sectors: Textile, F&B, and NMI. (3) Government and non-financial firm receive a large chunk of total credit, (4) NFF' acquisitions of financial and Physical asset is the highest.

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\* Rizwana Siddiqui is Research Economist at the Pakistan Institute of Development Economics. The FSAM is constructed for the study entitled ' Finance, Governance, and Poverty (Siddiqui, 2004) under the Asian Development Bank project ADB-RETA-60773.

# Salient Features of the Financial Social Accounting Matrix for Pakistan—1989-90

## i. Introduction

This paper develops a Financial Social Accounting Matrix (FSAM) to operationalize financial computable general equilibrium model (FCGE) constructed to investigate how financial liberalization and governance issues impact the Pakistani economy in general and poverty and welfare in particular. The benchmark data has been prepared using data from the traditional social accounting matrix (SAM) for 1980-90(Siddiqui and Iqbal, 1999), HIES-1990(Pakistan, 1996), and Flow of Funds data –1990 (Rizvi, 1996).

The traditional SAM (Siddiqui and Iqbal, 1999) provides a comprehensive picture of structural features of the *Real Side* of Pakistan's economy prevailing in the 1990s. Following SAM (Siddiqui and Iqbal, 1990), various versions of it have been generated depending upon the issue under consideration— tariff rationalization, non-tariff barriers (quota restrictions, licensing), fiscal adjustment, gender issues etc. These modified SAMs differ in terms of the disaggregation schemes of productive sectors, representative households, factors of production etc. (For details see Appendix I, Table 1).

Here, I depart from the past tradition and construct a Financial Social Accounting Matrix (FSAM) by integrating the financial and real sectors of the economy to provide details of the real-financial transactions that occur between economic agents during the fiscal year 1989-90.

The real side of FSAM is a matrix of the order 51 x51 (upper left corner of the matrix in Green) (see Appendix II). It contains production sectors (14), primary factors of production (3),

representative households (5), and a foreign sector (ROW<sup>2</sup>). I have linked real and financial sides of the economy through the capital account – saving along the rows and investment along the columns (C). In traditional SAM, capital account presented in a row (R)<sup>3</sup> (saving of all institution) and investment demand along a column. Here, I have modified capital account. It presents savings by the type of institutions—a square matrix with entries along the diagonal and zeros otherwise). The columns under the capital account presents investment by origin along the rows and investment by destination along the columns. In addition, a module of changes in the assets and liabilities have been added. In addition, it reveals changes in financial assets and physical assets by type of institutions. Overall financial module located along the columns 52-76 and the rows 52-76. It consists of:

1. Modified capital account ,--
  - a. Saving module presents savings by type of institutions
  - b. Investment demand module consists of investment by origin and investment by destination
2. Changes in the assets and liabilities
3. It also reveals allocation of the available financial resources (saving and available credits) between physical and financial assets by institutions.

Next section presents a brief over view of real side of the economy in the FSAM.

## **ii. Real Side of the Economy in Financial SAM**

The real side in FSAM consists of fourteen production sectors under the three major heads – agriculture, industry and services. The agriculture sector has been aggregated into two sectors—the crop, and the non-crop sectors. The Mining and all the manufacturing sectors have been classified as industrial sectors. All mining sectors has been aggregated into one sector and the manufacturing sectors have been aggregated into 6 sectors--food, textile, wood and paper products, chemicals, machinery, utilities. The services sectors distinguishes social services sectors (education and

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<sup>2</sup> Rest of the World (ROW)

<sup>3</sup> Savings are not distinguished by type of institution.

health), financial services (including banking sector), public administration, construction, and other services (rest of the services has been aggregated into one sector). These sectors employ two types of the factors of production- labor and capital. The labor has been further classified by the two education levels: (1) labour with less than five years of education (unskilled) 2. labor with five years or higher education (skilled).

The table 1 shows that intensity of the unskilled labor is more pronounced in the crop sector. In aggregate, unskilled labor receives a larger share of their income from the agriculture crop sector—over 43%. However, the relatively larger share of labor force engaged in the agriculture production contrasts with the low contribution of this sector to aggregate production— 21.8 per cent. On the other hand, the skilled labor receives 55 percent of their income from services sectors with a share of 20.8 percent from the government (public administration). While the public sector production has one of the lowest values added contribution to GDP, about 5.7% of the aggregate value added (Table 1). Within the industrial sectors, textile is the major contributor to income of both skilled labor and unskilled labor—8.9 per cent and 7.2 per cent, respectively.

**Table 1: Structure of the Real Side of Pakistani Economy in 1990 (%).**

<b>Sectors</b>	<b>Unskilled Labor</b>	<b>Skilled Labor</b>	<b>Capital</b>	<b>Value Added</b>	<b>Intermediate Consumption</b>	<b>Production</b>
<b>Agriculture</b>	<b>55.7</b>	<b>23.7</b>	<b>23.2</b>	<b>27.5</b>	<b>16.4</b>	<b>21.8</b>
Crop	43.3	19.1	9.6	16.8	8.8	12.7
Non Crop	12.4	4.6	13.6	10.7	7.6	9.1
<b>Industry</b>	<b>17.2</b>	<b>20.9</b>	<b>26.6</b>	<b>27.2</b>	<b>56.9</b>	<b>42.5</b>
Mining	1.7	2.4	2.9	3.5	0.9	2.1
Food and Beverages	1.7	1.9	4.3	5.5	15.3	10.6
Textile	7.2	8.9	5.7	6.3	17.4	12
Wood and Paper	3.2	1.3	2.8	3.1	3.6	3.4
Chemical	0.7	2.4	2.3	2.3	9.9	6.2
Machinery	2.5	3.3	2.8	2.8	7.7	5.3
Utilities	0.2	0.7	5.8	3.7	2.1	2.9
<b>Services</b>	<b>27.1</b>	<b>55.4</b>	<b>50.1</b>	<b>45.2</b>	<b>26.7</b>	<b>35.7</b>
Other Services	9	11	32.3	22.9	9.9	16.2
Education and Health	1.4	9.1	1.4	2.8	0.5	1.7
Financial service	0.7	8.3	12.4	8.9	4.7	6.7
Public Administration	7.5	20.8	0.4	5.7	6	5.8
Construction	8.5	6.2	3.6	4.9	5.6	5.3
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

\*Source: Authors Calculation based on real SAM (traditional SAM).

The real side of FSAM has four types of the institutions—Household, Government, Firms, and Rest of the World (ROW). Households are classified by the region—rural and urban. Within the each region, households have been grouped by the socio economic characteristics. In the urban areas they have been grouped by education of the head of households— 1. Less than five years (UHPE) 2. Five years and above (UHME). In the rural areas, households have been classified in two stages. First they have been identified by the employment status of the head of the households—employer<sup>4</sup>(RHEM) and Others(rest of the households or non-employer). Second, the other households have been identified by gender of the head of household—the male headed households (RHHM) and the female headed households (RHHF). Each household has income (along the row) and expenditure account (along the column). The income generated in the production sectors accrues to the institutions depending on their supply of factors of production. All wage income earned by the labor accrues to the households as a remuneration for their services in the production activities. The capital income goes to the households and the firms. The government primarily receive income from the direct and indirect taxes. ROW earns income from the sale of imported goods in the country.

Institutions allocate income between consumption and saving. Their consumption decisions yield demand for the goods and services. Irrespective of the sector of production, demand is driven more by the final consumption and less by the investment motives. The largest demand for investment purposes comes for the machinery-being an investment good—52.6 percent. Other than machinery, final consumption of institutions and intermediate consumption comprise the bulk of share in total demand (see Table 2).

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<sup>4</sup> All are male headed households.

Table 2: Structure of Demand for Goods and Services (per cent).

Sectors	Final Consumption	Intermediate Consumption	Investment	Changes in Stock	Total
<b>Agriculture</b>	<b>56.84</b>	<b>42.79</b>	<b>0.00</b>	<b>0.37</b>	<b>100.0</b>
Crop	42.02	57.37	0.00	0.61	100.0
Non Crop	78.62	21.38	0.01	0.00	100.0
<b>Industry</b>	<b>33.45</b>	<b>52.81</b>	<b>13.06</b>	<b>0.68</b>	<b>100.0</b>
Mining	1.39	92.71	5.90	0.00	100.0
Food and Beverages	86.01	13.00	0.05	0.94	100.0
Textile	38.37	60.04	0.32	1.27	100.0
Wood and Paper	9.66	88.26	1.88	0.21	100.0
Chemical	23.07	76.31	0.06	0.57	100.0
Machinery	6.98	39.82	52.59	0.62	100.0
Utilities	20.07	79.89	0.03	0.01	100.0
<b>Services</b>	<b>44.86</b>	<b>45.17</b>	<b>9.97</b>	<b>0.00</b>	<b>100.0</b>
Other Services	22.16	77.00	0.84	0.00	100.0
Education and Health	98.23	1.67	0.06	0.04	100.0
Financial service	55.82	44.18	0.00	0.00	100.0
Public Administration	100.00	0.00	0.00	0.00	100.0
Construction	17.68	18.04	64.28	0.00	100.0
<b>Total</b>	<b>42.12</b>	<b>48.19</b>	<b>9.30</b>	<b>0.39</b>	<b>100.0</b>

Source: Author's calculations using FSAM data.

The public sector current account consists of current expenditures such as government consumption, transfers to the households, interest payment to the financial institutions, and transfers to the non-financial firms. The public sector resources have been estimated at Rs. 135.2 billion, representing about 17.6 % of the GDP. The direct taxes (income tax) account for 20 percent of the total government revenue. The transfers from rest of the world to the government are about 8.5 percent of the total revenue. The direct tax revenue is lower than the tariff revenue from imports which altogether accounts for over 32.8% of aggregate revenues. Government's negative savings indicates a deficit of Rs. 32.8 billion which is over 4% of the GDP and financed by the domestic and foreign resources. The detailed discussion on the development of real side of the FSAM is in Siddiqui and Iqbal (1999) and Siddiqui et al (2008). The next section demonstrates integration of the financial side of the economy into the real side of the economy (traditional SAM).

### iii. Financial Accounts in FSAM



I integrate financial side of the Pakistan's economy to the traditional SAM (real side of the economy) using flow of fund data from Rizvi (1996) and Household Integrated Economic Survey (HIES) data from FBS(Pakistan, 1993). It has been specified with the same classification of institution and sectors as the real side of economy. It consists of capital account and asset and liabilities accounts and contains—saving (Module\_S), investment (Module\_INV), credit allocation (Module\_CA), and asset accumulation (Module\_AA) . Former two modules are from the real SAM (capital account in traditional SAM) but in a new format.. The two new modules contain changes in the assets and liabilities i.e., the credit allocation to institutions and the changes in assets (physical and financial by institutions). All these accounts consist of 25 columns (52-76) and 25 rows (52-76) including disaggregated capital account. It has been shown in blue color in FSAM—see Appendix II). These modules depict financial flows among institutions (households, firms, government, ROW) and linkages between financial and real side of the economy. The interaction between financial and real sectors of the economy captures differences in the behaviors of institutions in the saving and borrowing (or credit allocation from). The sum of saving and borrowing is used to accumulate physical and financial assets.

### **1. Module \_S**

This module presents saving(S) the type of institutions. In the real SAM, it consists of one row describing the savings of institutions without any distinction. In the FSAM, the saving of institutions have been presented in a square matrix of order (9x9) with a positive or a negative entry along the diagonal and zeros otherwise located at the intersection of ((R<sub>52-60</sub> x C<sub>4-12</sub>) (entries in red color). Saving rates vary across the economic agents which play a major role in the growth prospects of the country.

### **2. Module \_INV**

Traditional SAM has a column of aggregate demand for goods and services for the investment (INV) purposes (or aggregate investment by sector of origin) under the capital account. Here, I have disaggregated this column. Now it is a matrix of order 14x11 located at the intersection (R<sub>27-40</sub> x C<sub>61-71</sub>). This module presents investment by origin (INVO) along the rows and investment by destination (INVD) along the columns. In other words, along the row it represents income of the sector (how much a sector earns by selling goods and services to the other sectors of the economy for investment purposes). Along the column,

it is expenditure of the sector (how much a sector buys from other sectors of the economy for the investment purposes. For instance, the non-crop sector (an export oriented sector) buys goods from the non-crop, mining, machinery, and whole sale and retail trade sectors. The total value of its investment (by destination) is of Rs. 166 mln. The investment by origin of this sector is only of Rs 8 mln.

### 3. Module\_CA

The private and public institutions borrow from the domestic and foreign financial institutions. This transaction has been reported under changes in assets and liabilities in a sub matrix of order (9x4) at the intersection of R<sub>52-60</sub> and C<sub>72-75</sub>.. Along the rows it represents borrowing of the institutions, while along the column it presents credit allocation (CA) by the domestic and foreign financial institutions. In other words it represents flows from the financial firms<sup>5</sup>, non-financial firms, government, and ROW to the households, firms (financial and non-financial), government, and ROW.

Table 3: Credit Allocation.

	<i>Firms(NF)</i>	<i>Firms(F)</i>	<i>Government</i>	<i>ROW</i>
<i>UHPE</i>	0.0	2.2	0.0	0.0
<i>UHME</i>	0.0	8.5	0.0	0.0
<i>RHMH</i>	0.0	11.5	0.0	0.0
<i>RHFH</i>	0.0	2.2	0.0	0.0
<i>RHEM</i>	0.0	0.2	0.0	0.0
<i>Non-Financial Firm(NFF)</i>	0.0	22.5	72.9	0.0
<i>Financial Firms(FF)</i>	82.7	0.0	27.1	14.1
<i>Government</i>	17.3	53.0	0.0	85.9
<i>Total</i>	42616.0	127979.0	40851.0	31163.0

Source: Authors calculations

A large amount is allocated from the financial firms to the non-financial firms (22.5%) and the general government (53%), which is about 75% of the total domestic credit from all financial institutions. The rest 25 per cent of the total goes to the households. The relatively poor households urban low education households and rural female headed households receive only 4.4 percent (2.2

<sup>5</sup> Financial institution includes central bank, commercial banks, insurance companies, and non-banking financial institutions. It plays an intermediary role in the country's economy.

percent each) of the total credits. The balancing item, CAB reflects degree of reliance and dependence of the Pakistani economy on the external finance (for detail see Table 3).

#### 4. Module\_AA

The module of asset accumulation at the intersection of the rows  $R_{61-75}$  and the columns  $C_{52-60}$  presents changes in the asset accumulation(AA) –physical and financial assets by the type of institution—households, firms (both financial and non-financial), government and ROW. Saving from the real side and borrowing from the financial side (from financial firms) have been used to accumulate assets in this particular year (change in assets). The sum of saving and borrowing is positive across all the economic agents. This module has been reported at the intersection of  $R_{61-75} \times C_{52-60}$ . The institutions use this amount (financial resources comprise of saving and borrowing) to accumulate financial assets (49%) and physical assets (51%) (see Figure 1)

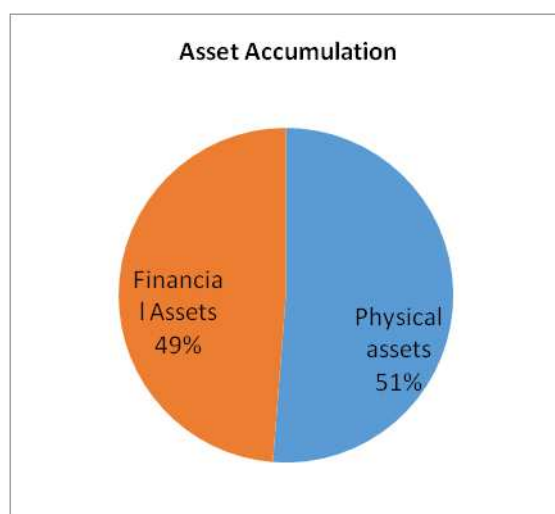


Figure-1

Figure 2 presents changes in the financial assets by type of institutions. The credit available to the households is only 24.5 percent of the total (see Table 3 column 2). Their acquisition of assets and financial wealth is primarily financed through their own savings.

The figure 2 shows that the acquisition of financial assets are the highest for the non-financial firms (working capital --26% of the total). Among the households, the urban households with higher education and the rural male headed households have, respectively, 20 per cent and 9 per cent share in the total financial acquisition (see Figure 2). These accumulations are important as they play an important intermediary role through the financial institutions.

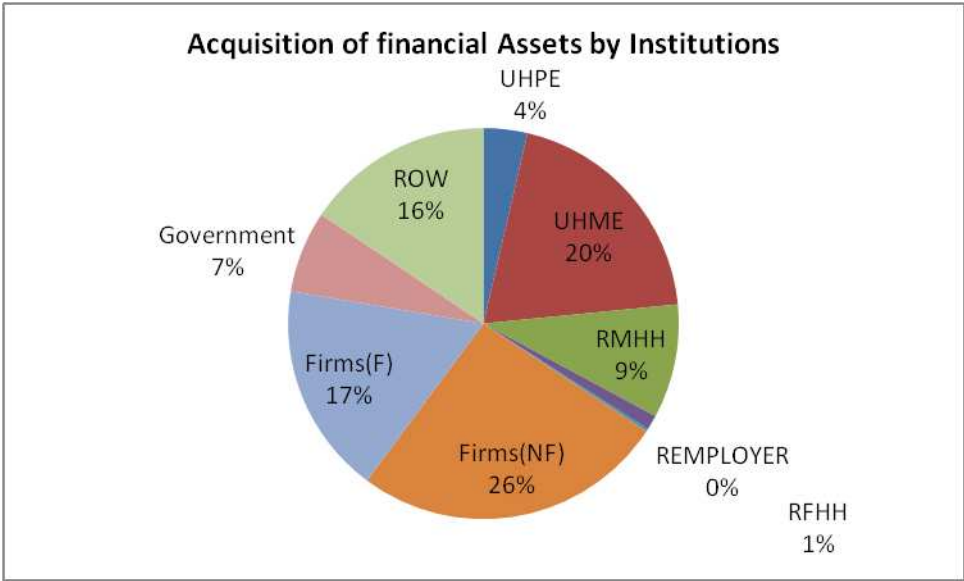


Figure 2.

The figure 3 presents change in the physical assets in the 1990 by institutions. The wide disparity in asset accumulation (AA) by the type of ownership affects growth and poverty reduction prospects. This aspect is particularly important for the case of Pakistan given the policy of limited credit expansion and private sectors' limited access to external borrowing. The largest accumulation of physical assets is accounted by non-financial companies, 41% of the total.

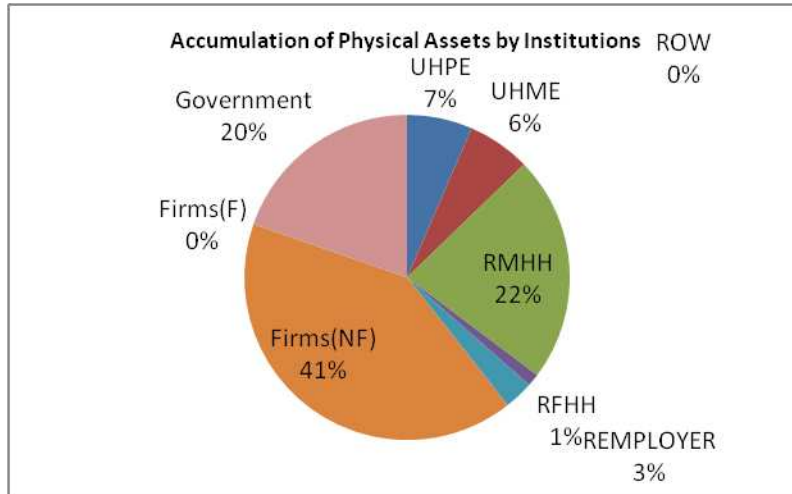


Figure 3

The ratio of physical asset acquisition to financial asset acquisition varies across economic agents. It is the highest among the employer group of rural households followed by the government (see Figure 4).

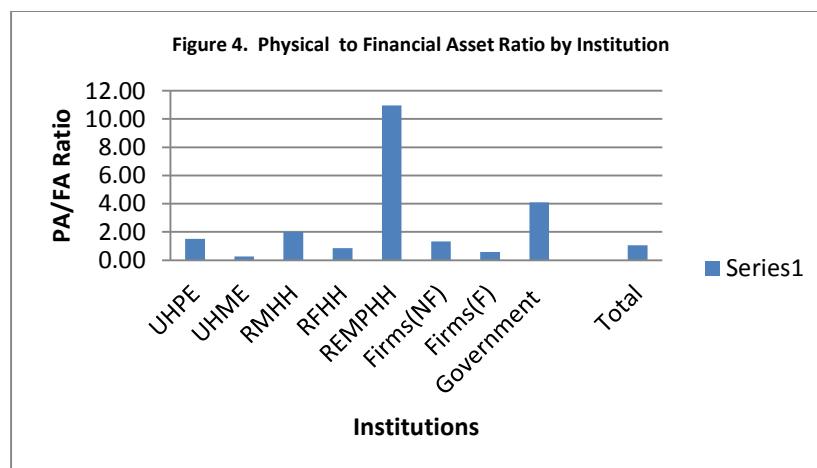


Figure 4

**The following identities are noteworthy in FSAM.**

The changes in the physical accumulation ( $TI_s^K$ ) and the financial accumulation ( $TI_s^F$ ) (investment) by all institutions(s) plus the changes in stock ( $STOK^K + STOK^F$ ) equal to the sum of their own saving, the credit available from the banking sector (CRD), and the foreign capital availability (from ROW) to the firms and the government ( $FK_s$ ). This identity can be written as follows:

$$(1) \quad \sum_s TI_s^i + \sum_s STOK_s^i = \sum_s S_s + \sum_s CRD_s + \sum_s FK_s$$

Where small 's' stands for institutions and capital 'S' stands for saving.

s = households(H), firms (F), government (G).

□□□ type of assets; financial and physical

The total accumulation by the institution ( $TI_s$ ) is the sum of physical accumulation ( $TI_s^K$ ) and financial accumulation ( $TI_s^F$ ) accumulation for this particular year.

$$(2) \quad TI_s = TI_s^K + TI_s^F$$

The aggregate investment by origin (along the rows) equals to the aggregate investment by destination (along the column) in terms of the physical accumulation.

$$(3) \quad \sum_i \sum_j Invo_{ij} = \sum_j \sum_i InvD_{ji}$$

#### **IV. Final Remarks**

The Financial Social Accounting Matrix (FSAM) has been constructed by integrating financial and real sectors of the economy to provide details of the real-financial transactions that occur between economic agents during the fiscal year 1989-90. A financial module has been added to

the traditional SAM (real side of the economy) using the flow of fund data and Household Integrated Economic Survey (HIES) data. Financial side of the economy has been specified with the same classification of institution and sectors as real side of the economy. The FSAM depicts financial flows among institutions (households, firms, government, ROW) and linkages between financial and real side of the economy. The interaction between financial and real sector of the economy captures the differences in behaviors of institutions in saving and borrowing (or credit allocation).

The FSAM data shows the wide disparity in the asset accumulation (AA) by the type of ownership which play a pivotal role for growth and poverty reduction prospects. This aspect is particularly important for the case of Pakistan given the policy of limited credit expansion and private sectors' limited access to external borrowing.

This FSAM has been developed to operationalize Financial CGE model for the Pakistan's economy in the study by (Siddiqui ,2004). The study analyzes the impact of financial liberalization and governance improvement on macro aggregates in general and on the poverty and welfare in particular.

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Appendix I—Table 1. Disaggregation Schemes for Social Accounting Matrices for Pakistan-1990					
S.No.	SAM Constructed	Issue	Production Sectors	Primary Factors of Production	Households
1	Siddiqui and Iqbal (1999)	Tariff Reduction and Functional Income Distribution	Five (Market)	Labor (1) Capital (1)	Household (1)
2	Siddiqui and Iqbal (1999)	SAM and Multiplier Analysis	-do-	-do-	Household by region and by income quantiles (8) Rural (4) Urban (4)
3	Siddiqui and Kemal (2002, 2006) Siddiqui and Kemal (2002 a)	Remittances and Poverty Foreign Capital Inflow and Poverty	Eleven (Market)	-do-	Household by region and by profession of head of the household (10) Rural (5) Urban (5)
	Siddiqui(2004)	Finance, Governance and Poverty	Fourteen (Market)	Labor (2) Unskilled Skilled Capital (1)	Households by region and by socioeconomic characteristics (5) Rural (3) Urban (2)
3	Siddiqui (2004, 2005a)	Gender Dimensions of the Impact of Economic Reforms on Time Allocation among Market, Households and Leisure Activities	Market and non-Market (7) Market sectors (5) Household (1) Leisure (1)	Labor by Gender (2) Male Female Capital(1)	Household(1)
4	Siddiqui (2006, 2009)	Gender effects of Economic Reforms on: 1. Production (market and non-market) with 2. Division of labor with a focus on time allocation between market and non-market activities. 3. Consumption by Gender	Twenty-Three Market sectors (5) Non Market Sectors (18) a. Household Reproduction (9) b. Leisure (9)	Labor by gender and by level of education (8) Men Labor (4) Women labor (4) Capital (1)	Households by region and by socioeconomic characteristics (9) Urban Households (4) Rural Household (5) Male headed household by employment status(4)
5	Siddiqui et al (2008)	Trade liberalization, Fiscal reforms welfare and poverty	Twelve-Market Sectors	Labor (1) Capital(1)	Households (10) Urban Households by Employment Status (5) Rural household by land holdings(5)

**Appendix II—Financial Social Accounting Matrix for Pakistan - 1989-90**

		Production Factors			Current Account of Economic Agents								
SrN		1	2	3	4	5	6	7	8	9	10	11	12
		USL	SL	K	UHPE	UHME	RHMH	RHFH	RHEM	NFF	FF	G	ROW
1	USL	0	0	0	0	0	0	0	0	0	0	0	0
2	SL	0	0	0	0	0	0	0	0	0	0	0	0
3	K	0	0	0	0	0	0	0	0	0	0	0	0
4	UHPE	43075	19484	71052	0	0	0	0	0	0	752	626	6928
5	UHME	4292	83377	107877	0	0	0	0	0	51	25771	1976	18754
6	RHMH	86039	57908	157002	0	0	0	0	0	10	7512	6188	14770
7	RHFH	3658	2962	3283	0	0	0	0	0	0	1030	429	6701
8	RHEM	101	724	20826	0	0	0	0	0	0	0	7	245
9	NFF	0	0	95875	0	0	0	0	0	0	5207	31023	2317
10	FF	0	0	8807	0	0	0	0	1193	37857	0	14284	0
11	G	0	0	0	168	824	2393	1	23	20692	3896	0	11544
12	ROW	0	0	0	0	0	0	0	0	7080	13633	0	0
13	C	0	0	0	0	0	0	0	0	0	0	0	0
14	NC	0	0	0	0	0	0	0	0	0	0	0	0
15	Min	0	0	0	0	0	0	0	0	0	0	0	0
16	F&B	0	0	0	0	0	0	0	0	0	0	0	0
17	TEXT	0	0	0	0	0	0	0	0	0	0	0	0
18	NMI	0	0	0	0	0	0	0	0	0	0	0	0
19	CHEM	0	0	0	0	0	0	0	0	0	0	0	0
20	Mach	0	0	0	0	0	0	0	0	0	0	0	0
21	G&E&W	0	0	0	0	0	0	0	0	0	0	0	0
22	WSRT	0	0	0	0	0	0	0	0	0	0	0	0
23	E&H	0	0	0	0	0	0	0	0	0	0	0	0
24	FINS	0	0	0	0	0	0	0	0	0	0	0	0
25	PA&D	0	0	0	0	0	0	0	0	0	0	0	0
26	CONS	0	0	0	0	0	0	0	0	0	0	0	0
27	C	0	0	0	15805	21255	51968	2951	2290	0	0	0	0
28	NC	0	0	0	22155	33763	57964	3017	3212	0	0	0	0
29	Min	0	0	0	348	145	203	9	13	0	0	0	0
30	F&B	0	0	0	33986	43963	78144	4246	3617	0	0	0	0
31	TEXT	0	0	0	8724	13801	22283	1211	1180	0	0	0	0
32	NMI	0	0	0	882	2624	2174	184	168	0	0	0	0
33	CHEM	0	0	0	6926	10688	16448	966	787	0	0	0	0
34	Mach	0	0	0	1250	8216	3192	455	618	0	0	0	0
35	G&E&W	0	0	0	2407	5046	2033	211	172	0	0	0	0
36	WSRT	0	0	0	13069	19906	21262	1143	1609	0	0	53	0
37	E&H	0	0	0	1745	4227	2773	194	213	0	0	18369	0
38	FINS	0	0	0	15685	31170	19331	1355	1127	0	0	0	0
39	PA&D	0	0	0	682	1668	837	46	83	0	0	95039	0
40	CONS	0	0	0	2772	5537	6556	365	505	0	0	0	0
41	C	0	0	0	0	0	0	0	0	0	0	0	1575
42	NC	0	0	0	0	0	0	0	0	0	0	0	2240
43	Min	0	0	0	0	0	0	0	0	0	0	0	979
44	F&B	0	0	0	0	0	0	0	0	0	0	0	8760
45	TEXT	0	0	0	0	0	0	0	0	0	0	0	83731
46	NMI	0	0	0	0	0	0	0	0	0	0	0	398
47	CHEM	0	0	0	0	0	0	0	0	0	0	0	1639
48	Mach	0	0	0	0	0	0	0	0	0	0	0	5314
49	G&E&W	0	0	0	0	0	0	0	0	0	0	0	4
50	WSRT	0	0	0	0	0	0	0	0	0	0	0	22078
51	E&H	0	0	0	0	0	0	0	0	0	0	0	9
52	UHPE	0	0	0	15313	0	0	0	0	0	0	0	0
53	UHME	0	0	0	0	39265	0	0	0	0	0	0	0
54	RHMH	0	0	0	0	0	41868	0	0	0	0	0	0
55	RHFH	0	0	0	0	0	0	1709	0	0	0	0	0
56	RHEM	0	0	0	0	0	0	0	5093	0	0	0	0
57	NFF	0	0	0	0	0	0	0	0	68732	0	0	0
58	FF	0	0	0	0	0	0	0	0	0	4340	0	0
59	G	0	0	0	0	0	0	0	0	0	0	-32818	0
60	ROW	0	0	0	0	0	0	0	0	0	0	0	31163
61	NC	0	0	0	0	0	0	0	0	0	0	0	0
62	Min	0	0	0	0	0	0	0	0	0	0	0	0
63	F&B	0	0	0	0	0	0	0	0	0	0	0	0
64	TEXT	0	0	0	0	0	0	0	0	0	0	0	0
65	NMI	0	0	0	0	0	0	0	0	0	0	0	0
66	CHEM	0	0	0	0	0	0	0	0	0	0	0	0
67	Mach	0	0	0	0	0	0	0	0	0	0	0	0
68	G&E&W	0	0	0	0	0	0	0	0	0	0	0	0
69	WSRT	0	0	0	0	0	0	0	0	0	0	0	0
70	E&H	0	0	0	0	0	0	0	0	0	0	0	0
71	cons	0	0	0	0	0	0	0	0	0	0	0	0
72	NFF	0	0	0	0	0	0	0	0	0	0	0	0
73	FF	0	0	0	0	0	0	0	0	0	0	0	0
74	G	0	0	0	0	0	0	0	0	0	0	0	0
75	ROW	0	0	0	0	0	0	0	0	0	0	0	0
76	CSTK	0	0	0	0	0	0	0	0	0	0	0	0
77	Total	137165	164455	464722	141917	242098	329429	18063	21903	134422	62141	135176	219149

**Financial Social Accounting Matrix for Pakistan - 1989-90**

Production Sectors															
SrN	13	14	15	16	17	18	19	20	21	22	23	24	25	26	
C	NC	Min	F&B	TEXT	NMI	CHEM	Mach	G&E&W	WSRT	E&H	FINS	PA&D	CONS		
1	59461	16991	2356	2333	9894	4340	984	3365	248	12402	1899	971	10270	11651	
2	31424	7636	3893	3206	14651	2077	3885	5378	1083	18066	14993	13720	34179	10264	
3	44695	63246	13682	19789	26303	12927	10887	13081	27069	150066	6349	57600	2067	16961	
4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11	1538	19	8322	19944	538	6428	3424	1447	2041	6629	4	264	98	1235	
12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
27	16375	27790	0	55578	24586	885	1009	10	0	2342	144	0	0	0	
28	4851	877	149	11089	7467	455	1332	924	0	5405	31	78	0	0	
29	2	14	22	36	36	4276	28905	5335	6508	50	2	38	74	2683	
30	15	5584	19	8863	520	445	1383	218	4	6729	156	628	57	151	
31	1240	532	29	2674	64947	137	1525	1082	7	584	39	60	941	51	
32	50	75	249	4427	1632	8896	1242	2906	284	2667	244	1471	1103	29881	
33	23073	2307	1577	2872	12533	4353	21727	3783	3907	30149	2057	1145	1692	7301	
34	3548	369	413	1206	1393	722	796	31008	3577	7443	102	149	20216	7407	
35	5045	1012	165	3590	9254	4309	3225	2268	3480	3706	601	1362	1251	10	
36	22482	26617	4120	41075	22948	5583	23152	16404	640	14661	518	4636	14244	1178	
37	1	12	3	12	61	3	24	9	0	92	210	28	14	0	
38	108	407	774	1348	5092	1070	1621	2380	217	10759	407	23235	6711	227	
39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
40	0	160	363	143	230	81	134	108	4	1367	145	7883	5438	0	
41	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
66	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
67	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
68	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
69	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
70	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
71	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
72	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
73	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
74	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
75	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
76	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
77	213908	153648	36136	178185	202085	56987	105255	89706	49069	273117	27901	113268	98355	89000	

**Financial Social Accounting Matrix for Pakistan - 1989-90**

Offer of Composite Goods														
SrN	27	28	29	30	31	32	33	34	35	36	37	38	39	40
C	NC	Min	F&B	TEXT	NMI	CHEM	Mach	G&E&W	WSRT	E&H	FINS	PA&D	CONS	
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	560	297	431	4343	930	1620	9435	26085	0	3	0	0	0	0
12	11473	1074	16165	16849	3715	4254	42214	86288	103	6420	125	9756	0	0
13	212333	0	0	0	0	0	0	0	0	0	0	0	0	0
14	0	151408	0	0	0	0	0	0	0	0	0	0	0	0
15	0	0	35157	0	0	0	0	0	0	0	0	0	0	0
16	0	0	0	169425	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	118354	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	56589	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	103616	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	84392	0	0	0	0	0	0
21	0	0	0	0	0	0	0	0	49065	0	0	0	0	0
22	0	0	0	0	0	0	0	0	0	251039	0	0	0	0
23	0	0	0	0	0	0	0	0	0	0	27892	0	0	0
24	0	0	0	0	0	0	0	0	0	0	0	113268	0	0
25	0	0	0	0	0	0	0	0	0	0	0	0	98355	0
26	0	0	0	0	0	0	0	0	0	0	0	0	0	89000
27	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54	0	0	0	0	0	0	0	0	0	0	0	0	0	0
55	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57	0	0	0	0	0	0	0	0	0	0	0	0	0	0
58	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64	0	0	0	0	0	0	0	0	0	0	0	0	0	0
65	0	0	0	0	0	0	0	0	0	0	0	0	0	0
66	0	0	0	0	0	0	0	0	0	0	0	0	0	0
67	0	0	0	0	0	0	0	0	0	0	0	0	0	0
68	0	0	0	0	0	0	0	0	0	0	0	0	0	0
69	0	0	0	0	0	0	0	0	0	0	0	0	0	0
70	0	0	0	0	0	0	0	0	0	0	0	0	0	0
71	0	0	0	0	0	0	0	0	0	0	0	0	0	0
72	0	0	0	0	0	0	0	0	0	0	0	0	0	0
73	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74	0	0	0	0	0	0	0	0	0	0	0	0	0	0
75	0	0	0	0	0	0	0	0	0	0	0	0	0	0
76	0	0	0	0	0	0	0	0	0	0	0	0	0	0
77	224366	152779	51753	190617	122999	62463	155265	196765	49168	257462	28017	123024	98355	89000

Financial Social Accounting Matrix for Pakistan - 1989-90												
Exports		41	42	43	44	45	46	47	48	49	50	51
SrN	C	NC	Min	F&B	TEXT	NMI	CHEM	Mach	G&E&W	WSRT	E&H	
1	0	0	0	0	0	0	0	0	0	0	0	
2	0	0	0	0	0	0	0	0	0	0	0	
3	0	0	0	0	0	0	0	0	0	0	0	
4	0	0	0	0	0	0	0	0	0	0	0	
5	0	0	0	0	0	0	0	0	0	0	0	
6	0	0	0	0	0	0	0	0	0	0	0	
7	0	0	0	0	0	0	0	0	0	0	0	
8	0	0	0	0	0	0	0	0	0	0	0	
9	0	0	0	0	0	0	0	0	0	0	0	
10	0	0	0	0	0	0	0	0	0	0	0	
11	0	0	0	0	0	0	0	0	0	0	0	
12	0	0	0	0	0	0	0	0	0	0	0	
13	1575	0	0	0	0	0	0	0	0	0	0	
14	0	2240	0	0	0	0	0	0	0	0	0	
15	0	0	979	0	0	0	0	0	0	0	0	
16	0	0	0	8760	0	0	0	0	0	0	0	
17	0	0	0	0	83731	0	0	0	0	0	0	
18	0	0	0	0	0	398	0	0	0	0	0	
19	0	0	0	0	0	0	1639	0	0	0	0	
20	0	0	0	0	0	0	0	5314	0	0	0	
21	0	0	0	0	0	0	0	0	4	0	0	
22	0	0	0	0	0	0	0	0	0	22078	0	
23	0	0	0	0	0	0	0	0	0	0	9	
24	0	0	0	0	0	0	0	0	0	0	0	
25	0	0	0	0	0	0	0	0	0	0	0	
26	0	0	0	0	0	0	0	0	0	0	0	
27	0	0	0	0	0	0	0	0	0	0	0	
28	0	0	0	0	0	0	0	0	0	0	0	
29	0	0	0	0	0	0	0	0	0	0	0	
30	0	0	0	0	0	0	0	0	0	0	0	
31	0	0	0	0	0	0	0	0	0	0	0	
32	0	0	0	0	0	0	0	0	0	0	0	
33	0	0	0	0	0	0	0	0	0	0	0	
34	0	0	0	0	0	0	0	0	0	0	0	
35	0	0	0	0	0	0	0	0	0	0	0	
36	0	0	0	0	0	0	0	0	0	0	0	
37	0	0	0	0	0	0	0	0	0	0	0	
38	0	0	0	0	0	0	0	0	0	0	0	
39	0	0	0	0	0	0	0	0	0	0	0	
40	0	0	0	0	0	0	0	0	0	0	0	
41	0	0	0	0	0	0	0	0	0	0	0	
42	0	0	0	0	0	0	0	0	0	0	0	
43	0	0	0	0	0	0	0	0	0	0	0	
44	0	0	0	0	0	0	0	0	0	0	0	
45	0	0	0	0	0	0	0	0	0	0	0	
46	0	0	0	0	0	0	0	0	0	0	0	
47	0	0	0	0	0	0	0	0	0	0	0	
48	0	0	0	0	0	0	0	0	0	0	0	
49	0	0	0	0	0	0	0	0	0	0	0	
50	0	0	0	0	0	0	0	0	0	0	0	
51	0	0	0	0	0	0	0	0	0	0	0	
52	0	0	0	0	0	0	0	0	0	0	0	
53	0	0	0	0	0	0	0	0	0	0	0	
54	0	0	0	0	0	0	0	0	0	0	0	
55	0	0	0	0	0	0	0	0	0	0	0	
56	0	0	0	0	0	0	0	0	0	0	0	
57	0	0	0	0	0	0	0	0	0	0	0	
58	0	0	0	0	0	0	0	0	0	0	0	
59	0	0	0	0	0	0	0	0	0	0	0	
60	0	0	0	0	0	0	0	0	0	0	0	
61	0	0	0	0	0	0	0	0	0	0	0	
62	0	0	0	0	0	0	0	0	0	0	0	
63	0	0	0	0	0	0	0	0	0	0	0	
64	0	0	0	0	0	0	0	0	0	0	0	
65	0	0	0	0	0	0	0	0	0	0	0	
66	0	0	0	0	0	0	0	0	0	0	0	
67	0	0	0	0	0	0	0	0	0	0	0	
68	0	0	0	0	0	0	0	0	0	0	0	
69	0	0	0	0	0	0	0	0	0	0	0	
70	0	0	0	0	0	0	0	0	0	0	0	
71	0	0	0	0	0	0	0	0	0	0	0	
72	0	0	0	0	0	0	0	0	0	0	0	
73	0	0	0	0	0	0	0	0	0	0	0	
74	0	0	0	0	0	0	0	0	0	0	0	
75	0	0	0	0	0	0	0	0	0	0	0	
76	0	0	0	0	0	0	0	0	0	0	0	
77	1575	2240	979	8760	83731	398	1639	5314	4	22078	9	

**Financial Social Accounting Matrix for Pakistan - 1989-90**

	52	53	54	55	56	57	58	59	60
SrN	UHPE	UHME	RHMH	RHFH	RHEM	NFF	FF	G	ROW
1	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0	0
7	0	0	0	0	0	0	0	0	0
8	0	0	0	0	0	0	0	0	0
9	0	0	0	0	0	0	0	0	0
10	0	0	0	0	0	0	0	0	0
11	0	0	0	0	0	0	0	0	0
12	0	0	0	0	0	0	0	0	0
13	0	0	0	0	0	0	0	0	0
14	0	0	0	0	0	0	0	0	0
15	0	0	0	0	0	0	0	0	0
16	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0
21	0	0	0	0	0	0	0	0	0
22	0	0	0	0	0	0	0	0	0
23	0	0	0	0	0	0	0	0	0
24	0	0	0	0	0	0	0	0	0
25	0	0	0	0	0	0	0	0	0
26	0	0	0	0	0	0	0	0	0
27	0	0	0	0	0	0	0	0	0
28	0	0	0	0	0	0	0	0	0
29	0	0	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0	0	0
38	0	0	0	0	0	0	0	0	0
39	0	0	0	0	0	0	0	0	0
40	0	0	0	0	0	0	0	0	0
41	0	0	0	0	0	0	0	0	0
42	0	0	0	0	0	0	0	0	0
43	0	0	0	0	0	0	0	0	0
44	0	0	0	0	0	0	0	0	0
45	0	0	0	0	0	0	0	0	0
46	0	0	0	0	0	0	0	0	0
47	0	0	0	0	0	0	0	0	0
48	0	0	0	0	0	0	0	0	0
49	0	0	0	0	0	0	0	0	0
50	0	0	0	0	0	0	0	0	0
51	0	0	0	0	0	0	0	0	0
52	0	0	0	0	0	0	0	0	0
53	0	0	0	0	0	0	0	0	0
54	0	0	0	0	0	0	0	0	0
55	0	0	0	0	0	0	0	0	0
56	0	0	0	0	0	0	0	0	0
57	0	0	0	0	0	0	0	0	0
58	0	0	0	0	0	0	0	0	0
59	0	0	0	0	0	0	0	0	0
60	0	0	0	0	0	0	0	0	0
61	0	60	79	0	27	0	0	0	0
62	0	0	0	0	0	0	0	636	0
63	0	0	0	0	0	8623	0	2070	0
64	0	0	0	0	0	38262	0	8972	0
65	0	0	0	0	0	16217	0	10817	0
66	0	0	0	0	0	3802	0	1189	0
67	0	0	0	0	0	1043	0	608	0
68	0	0	0	0	0	0	0	7773	0
69	0	0	0	0	0	684	0	0	0
70	0	0	0	0	0	0	0	932	0
71	10904	10440	37640	2064	4827	0	0	0	0
72	0	0	0	0	0	0	20047	22569	0
73	7246	39606	18862	2443	443	45843	0	13536	0
74	0	0	0	0	0	5901	34950	0	0
75	0	0	0	0	0	0	0	0	31163
76	0	0	0	0	0	6936	60	0	0
77	18150	50106	56581	4507	5297	127311	55057	69102	31163

Financial Social Accounting Matrix for Pakistan - 1989-90												
Capital Account												
SrN	61	62	63	64	65	66	67	68	69	70	71	
NC	Min	F&B	TEXT	NMI	CHEM	Mach	G&E&W	WSRT	E&H	cons		
1	0	0	0	0	0	0	0	0	0	0	0	
2	0	0	0	0	0	0	0	0	0	0	0	
3	0	0	0	0	0	0	0	0	0	0	0	
4	0	0	0	0	0	0	0	0	0	0	0	
5	0	0	0	0	0	0	0	0	0	0	0	
6	0	0	0	0	0	0	0	0	0	0	0	
7	0	0	0	0	0	0	0	0	0	0	0	
8	0	0	0	0	0	0	0	0	0	0	0	
9	0	0	0	0	0	0	0	0	0	0	0	
10	0	0	0	0	0	0	0	0	0	0	0	
11	0	0	0	0	0	0	0	0	0	0	0	
12	0	0	0	0	0	0	0	0	0	0	0	
13	0	0	0	0	0	0	0	0	0	0	0	
14	0	0	0	0	0	0	0	0	0	0	0	
15	0	0	0	0	0	0	0	0	0	0	0	
16	0	0	0	0	0	0	0	0	0	0	0	
17	0	0	0	0	0	0	0	0	0	0	0	
18	0	0	0	0	0	0	0	0	0	0	0	
19	0	0	0	0	0	0	0	0	0	0	0	
20	0	0	0	0	0	0	0	0	0	0	0	
21	0	0	0	0	0	0	0	0	0	0	0	
22	0	0	0	0	0	0	0	0	0	0	0	
23	0	0	0	0	0	0	0	0	0	0	0	
24	0	0	0	0	0	0	0	0	0	0	0	
25	0	0	0	0	0	0	0	0	0	0	0	
26	0	0	0	0	0	0	0	0	0	0	0	
27	0	0	0	0	0	0	0	0	0	0	0	
28	8	0	0	0	0	0	0	0	0	0	0	
29	28	111	255	632	62	1	74	1376	63	109	342	
30	0	0	6	25	17	3	0	4	0	0	39	
31	0	1	23	105	71	11	1	14	1	1	160	
32	0	0	275	301	0	11	4	0	304	279	0	
33	0	0	20	22	0	1	0	0	22	21	0	
34	129	515	9282	39868	6946	4208	0	5778	269	464	36011	
35	0	0	0	0	0	0	0	15	0	0	0	
36	1	7	126	581	391	63	9	79	4	7	888	
37	0	0	0	0	0	0	0	0	0	16	0	
38	0	0	0	0	0	0	0	0	0	0	0	
39	0	0	0	0	0	0	0	0	0	0	0	
40	0	2	706	5700	19547	693	1563	507	21	35	28435	
41	0	0	0	0	0	0	0	0	0	0	0	
42	0	0	0	0	0	0	0	0	0	0	0	
43	0	0	0	0	0	0	0	0	0	0	0	
44	0	0	0	0	0	0	0	0	0	0	0	
45	0	0	0	0	0	0	0	0	0	0	0	
46	0	0	0	0	0	0	0	0	0	0	0	
47	0	0	0	0	0	0	0	0	0	0	0	
48	0	0	0	0	0	0	0	0	0	0	0	
49	0	0	0	0	0	0	0	0	0	0	0	
50	0	0	0	0	0	0	0	0	0	0	0	
51	0	0	0	0	0	0	0	0	0	0	0	
52	0	0	0	0	0	0	0	0	0	0	0	
53	0	0	0	0	0	0	0	0	0	0	0	
54	0	0	0	0	0	0	0	0	0	0	0	
55	0	0	0	0	0	0	0	0	0	0	0	
56	0	0	0	0	0	0	0	0	0	0	0	
57	0	0	0	0	0	0	0	0	0	0	0	
58	0	0	0	0	0	0	0	0	0	0	0	
59	0	0	0	0	0	0	0	0	0	0	0	
60	0	0	0	0	0	0	0	0	0	0	0	
61	0	0	0	0	0	0	0	0	0	0	0	
62	0	0	0	0	0	0	0	0	0	0	0	
63	0	0	0	0	0	0	0	0	0	0	0	
64	0	0	0	0	0	0	0	0	0	0	0	
65	0	0	0	0	0	0	0	0	0	0	0	
66	0	0	0	0	0	0	0	0	0	0	0	
67	0	0	0	0	0	0	0	0	0	0	0	
68	0	0	0	0	0	0	0	0	0	0	0	
69	0	0	0	0	0	0	0	0	0	0	0	
70	0	0	0	0	0	0	0	0	0	0	0	
71	0	0	0	0	0	0	0	0	0	0	0	
72	0	0	0	0	0	0	0	0	0	0	0	
73	0	0	0	0	0	0	0	0	0	0	0	
74	0	0	0	0	0	0	0	0	0	0	0	
75	0	0	0	0	0	0	0	0	0	0	0	
76	0	0	0	0	0	0	0	0	0	0	0	
77	166	636	10693	47234	27034	4991	1651	7773	684	932	65875	

Financial Social Accounting Matrix for Pakistan - 1989-90

SrN	Changes in Assets and Liabilities				Changes in Stock	
	72	73	74	75	76	77
	NFF	FF	G	ROW	CSTK	Total
1	0	0	0	0	0	137165
2	0	0	0	0	0	164455
3	0	0	0	0	0	464722
4	0	0	0	0	0	141917
5	0	0	0	0	0	242098
6	0	0	0	0	0	329429
7	0	0	0	0	0	18063
8	0	0	0	0	0	21903
9	0	0	0	0	0	134422
10	0	0	0	0	0	62141
11	0	0	0	0	0	135176
12	0	0	0	0	0	219149
13	0	0	0	0	0	213908
14	0	0	0	0	0	153648
15	0	0	0	0	0	36136
16	0	0	0	0	0	178185
17	0	0	0	0	0	202085
18	0	0	0	0	0	56987
19	0	0	0	0	0	105255
20	0	0	0	0	0	89706
21	0	0	0	0	0	49069
22	0	0	0	0	0	273117
23	0	0	0	0	0	27901
24	0	0	0	0	0	113268
25	0	0	0	0	0	98355
26	0	0	0	0	0	89000
27	0	0	0	0	1378	224366
28	0	0	0	0	2	152779
29	0	0	0	0	1	51753
30	0	0	0	0	1795	190617
31	0	0	0	0	1564	122999
32	0	0	0	0	130	62463
33	0	0	0	0	888	155265
34	0	0	0	0	1215	196765
35	0	0	0	0	6	49168
36	0	0	0	0	6	257462
37	0	0	0	0	11	28017
38	0	0	0	0	0	123024
39	0	0	0	0	0	98355
40	0	0	0	0	0	89000
41	0	0	0	0	0	1575
42	0	0	0	0	0	2240
43	0	0	0	0	0	979
44	0	0	0	0	0	8760
45	0	0	0	0	0	83731
46	0	0	0	0	0	398
47	0	0	0	0	0	1639
48	0	0	0	0	0	5314
49	0	0	0	0	0	4
50	0	0	0	0	0	22078
51	0	0	0	0	0	9
52	0	2837	0	0	0	18150
53	0	10841	0	0	0	50106
54	0	14713	0	0	0	56581
55	0	2798	0	0	0	4507
56	0	204	0	0	0	5297
57	0	28812	29767	0	0	127311
58	35250	0	11084	4383	0	55057
59	7366	67774	0	26780	0	69102
60	0	0	0	0	0	31163
61	0	0	0	0	0	166
62	0	0	0	0	0	636
63	0	0	0	0	0	10693
64	0	0	0	0	0	47234
65	0	0	0	0	0	27034
66	0	0	0	0	0	4991
67	0	0	0	0	0	1651
68	0	0	0	0	0	7773
69	0	0	0	0	0	684
70	0	0	0	0	0	932
71	0	0	0	0	0	65875
72	0	0	0	0	0	42616
73	0	0	0	0	0	127979
74	0	0	0	0	0	40851
75	0	0	0	0	0	31163
76	0	0	0	0	0	6996
77	42616	127979	40851	31163	6996	



Symbols	Definition
USL	Unskilled Lab our
SL	Skilled Lab our
K	Capital
UHPE	Urban households (primary education head of households)
UHME	Urban households (High education of head of households)
RHMH	Rural male headed households
RHFH	Rural female headed households
RHEM	Rural Employer head of the household
NFF	Non-financial Firms
FF	Financial Firms
G	Government
ROW	Rest of the World
C	Crop
NC	non crop
Min	Mining
F&B	Food and Beverages
TEXT	Textile
NMI	Wood and Paper and other nonmetallic industry
CHEM	Chemical and Chemical Products
Mach	Machinery
G&E&W	Gas and Electricity and Water
WSRT	Whole sale and retail trade
E&H	Education and Health
FINS	Financial
PA&D	Public Administration and Defense
CONS	Construction