

**TABLE: 19. PERCENTAGE DISTRIBUTION OF AMOUNT BORROWED  
BY SOURCE AND BY QUINTILES, 2004-05**

AREA	QUINTILES					
	Total	1st	2nd	3rd	4th	5th
1	2	3	4	5	6	7

**PAKISTAN**

<b>TOTAL</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Friends/Relatives	44.43	46.57	57.43	60.38	49.82	32.93
Shopkeepers	9.31	10.50	11.54	14.39	7.77	7.72
Landlords	2.93	9.31	4.46	1.97	1.90	1.96
Money Laenders	0.29	0.76	0.72	0.36	0.26	0.07
Commission agents/Bro.	4.55	3.62	4.72	3.27	5.38	4.65
Banks/Cooperators	35.69	26.42	19.45	17.89	33.00	48.79
Government Institution	0.78	0.78	0.33	0.00	0.30	1.39
Committees	0.28	0.00	0.42	0.14	0.52	0.22
Other	1.74	2.06	0.94	1.62	1.02	2.28

**PAKISTAN URBAN**

<b>TOTAL</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Friends/Relatives	45.89	68.69	46.29	75.98	62.03	36.19
Shopkeepers	10.91	14.16	17.81	10.28	10.96	10.26
Landlords	2.01	7.35	0.64	0.61	0.39	2.44
Money Laenders	0.23	0.00	3.56	0.18	0.00	0.02
Commission agents/Bro.	2.00	2.76	2.85	0.61	6.36	1.10
Banks/Cooperators	34.17	6.15	25.30	11.19	16.98	43.97
Government Institution	1.94	0.00	2.16	0.00	0.56	2.65
Committees	0.53	0.00	0.67	0.35	1.17	0.43
Other	2.31	0.90	0.73	0.80	1.56	2.93

**PAKISTAN RURAL**

<b>TOTAL</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Friends/Relatives	43.67	43.34	59.44	54.37	46.08	29.45
Shopkeepers	8.46	9.96	10.40	15.97	6.80	5.00
Landlords	3.41	9.59	5.15	2.49	2.37	1.44
Money Laenders	0.33	0.87	0.21	0.43	0.35	0.12
Commission agents/Bro.	5.88	3.74	5.06	4.29	5.09	8.44
Banks/Cooperators	36.49	29.38	18.39	20.47	37.91	53.94
Government Institution	0.18	0.89	0.00	0.00	0.22	0.03
Committees	0.15	0.00	0.38	0.06	0.32	0.00
Other	1.43	2.23	0.97	1.93	0.87	1.59

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AREA	QUINTILES					
	Total	1st	2nd	3rd	4th	5th
1	2	3	4	5	6	7

**PUNJAB**

<b>TOTAL</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Friends/Relatives	47.45	44.54	53.65	64.20	59.48	36.73
Shopkeepers	5.29	4.46	11.45	13.75	5.15	1.99
Landlords	3.08	10.42	3.44	1.59	2.02	2.36
Money Laenders	0.39	0.78	1.53	0.36	0.42	0.09
Commission agents/Bro.	4.64	2.41	3.23	3.09	7.75	4.40
Banks/Cooperators	36.92	34.09	24.20	16.00	23.52	51.88
Government Institution	0.54	0.46	0.00	0.00	0.00	1.06
Committees	0.29	0.00	0.67	0.00	0.40	0.31
Other	1.39	2.83	1.83	1.00	1.26	1.19

**PUNJAB URBAN**

<b>TOTAL</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Friends/Relatives	53.92	67.59	45.00	82.83	67.88	46.17
Shopkeepers	5.39	7.96	26.91	11.45	6.61	2.74
Landlords	3.40	11.51	1.45	0.99	0.70	4.02
Money Laenders	0.33	0.00	8.07	0.00	0.00	0.00
Commission agents/Bro.	2.46	3.93	5.78	0.89	10.72	0.69
Banks/Cooperators	31.82	7.93	11.43	3.83	11.61	43.05
Government Institution	1.57	0.00	0.00	0.00	0.00	2.34
Committees	0.46	0.00	0.00	0.00	0.00	0.68
Other	0.65	1.08	1.36	0.00	2.47	0.31

**PUNJAB RURAL**

<b>TOTAL</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Friends/Relatives	44.50	41.44	55.10	57.71	57.29	28.96
Shopkeepers	5.24	3.99	8.86	14.56	4.77	1.38
Landlords	2.93	10.27	3.77	1.80	2.37	0.99
Money Laenders	0.42	0.89	0.44	0.48	0.53	0.16
Commission agents/Bro.	5.64	2.21	2.80	3.85	6.97	7.45
Banks/Cooperators	39.25	37.61	26.33	20.24	26.62	59.15
Government Institution	0.07	0.53	0.00	0.00	0.00	0.00
Committees	0.21	0.00	0.79	0.00	0.50	0.00
Other	1.74	3.07	1.91	1.36	0.94	1.91

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AREA	QUINTILES					
	Total	1st	2nd	3rd	4th	5th
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**SINDH**

<b>TOTAL</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Friends/Relatives	24.94	21.34	35.95	44.22	21.23	20.06
Shopkeepers	5.81	20.71	8.15	9.19	3.79	3.88
Landlords	4.06	17.41	14.64	5.54	2.21	0.52
Money Laenders	0.14	2.08	0.00	0.27	0.00	0.00
Commission agents/Bro.	5.50	17.75	6.61	5.17	0.92	6.95
Banks/Cooperators	53.42	20.70	32.65	29.52	69.67	57.86
Government Institution	2.05	0.00	1.92	0.00	1.09	3.54
Committees	0.38	0.00	0.00	0.49	1.10	0.00
Other	3.70	0.00	0.08	5.61	0.00	7.19

**SINDH URBAN**

<b>TOTAL</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Friends/Relatives	34.32	60.74	42.43	55.22	60.03	23.28
Shopkeepers	5.54	37.15	6.91	9.15	8.92	3.42
Landlords	0.00	0.00	0.00	0.00	0.00	0.00
Money Laenders	0.00	0.00	0.00	0.00	0.00	0.00
Commission agents/Bro.	1.70	2.11	0.20	0.30	0.26	2.44
Banks/Cooperators	47.48	0.00	44.99	31.00	25.40	56.67
Government Institution	3.71	0.00	5.48	0.00	1.58	4.60
Committees	0.71	0.00	0.00	0.61	3.82	0.00
Other	6.55	0.00	0.00	3.71	0.00	9.59

**SINDH RURAL**

<b>TOTAL</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Friends/Relatives	15.87	16.40	32.44	37.72	5.61	10.37
Shopkeepers	6.08	18.65	8.82	9.21	1.73	5.26
Landlords	7.99	19.60	22.57	8.81	3.10	2.07
Money Laenders	0.28	2.34	0.00	0.43	0.00	0.00
Commission agents/Bro.	9.17	19.71	10.08	8.04	1.19	20.51
Banks/Cooperators	59.17	23.30	25.97	28.64	87.48	61.44
Government Institution	0.45	0.00	0.00	0.00	0.90	0.36
Committees	0.06	0.00	0.00	0.41	0.00	0.00
Other	0.95	0.00	0.12	6.74	0.00	0.00

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AREA	QUINTILES					
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**N.W.F.P**

<b>TOTAL</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Friends/Relatives	56.00	65.70	80.24	58.52	58.62	31.61
Shopkeepers	29.14	25.48	12.97	22.85	28.60	45.64
Landlords	1.02	1.08	0.71	0.00	0.46	1.95
Money Laenders	0.04	0.00	0.00	0.32	0.00	0.00
Commission agents/Bro.	1.77	0.44	0.11	2.58	2.62	2.74
Banks/Cooperators	10.61	4.17	5.45	15.22	7.55	16.62
Government Institution	0.33	2.52	0.00	0.00	0.15	0.07
Committees	0.13	0.00	0.33	0.22	0.00	0.06
Other	0.93	0.62	0.18	0.29	2.01	1.31

**N.W.F.P. URBAN**

<b>TOTAL</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Friends/Relatives	33.81	70.22	70.93	73.15	43.60	16.74
Shopkeepers	46.11	25.29	21.36	9.75	31.52	61.25
Landlords	0.00	0.00	0.00	0.00	0.00	0.00
Money Laenders	0.15	0.00	0.00	1.44	0.00	0.00
Commission agents/Bro.	0.59	0.26	1.73	0.00	2.68	0.00
Banks/Cooperators	17.20	3.26	0.00	14.67	20.22	19.87
Government Institution	0.18	0.00	0.00	0.00	0.54	0.14
Committees	0.47	0.00	5.01	0.99	0.00	0.11
Other	1.50	0.97	0.96	0.00	1.44	1.88

**N.W.F.P. RURAL**

<b>TOTAL</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Friends/Relatives	64.54	64.91	80.89	54.31	64.33	46.98
Shopkeepers	22.62	25.51	12.39	26.62	27.48	29.51
Landlords	1.42	1.26	0.76	0.00	0.63	3.97
Money Laenders	0.00	0.00	0.00	0.00	0.00	0.00
Commission agents/Bro.	2.23	0.47	0.00	3.31	2.60	5.57
Banks/Cooperators	8.08	4.33	5.83	15.38	2.73	13.25
Government Institution	0.39	2.96	0.00	0.00	0.00	0.00
Committees	0.00	0.00	0.00	0.00	0.00	0.00
Other	0.73	0.56	0.13	0.37	2.22	0.73

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AREA	QUINTILES					
	Total	1st	2nd	3rd	4th	5th
1	2	3	4	5	6	7

**BALOCHISTAN**

<b>TOTAL</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Friends/Relatives	40.58	69.79	22.70	75.34	57.14	18.30
Shopkeepers	25.65	23.71	15.27	13.00	31.90	46.97
Landlords	1.93	4.41	2.31	0.70	5.16	0.00
Money Laenders	0.54	0.00	0.00	1.20	0.00	1.22
Commission agents/Bro.	14.96	0.00	43.50	0.00	0.00	1.52
Banks/Cooperators	16.00	2.00	16.22	8.73	4.00	31.98
Government Institution	0.15	0.00	0.00	0.00	1.80	0.00
Committees	0.19	0.00	0.00	1.04	0.00	0.00
Other	0.01	0.08	0.00	0.00	0.00	0.00

**BALOCHISTAN URBAN**

<b>TOTAL</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Friends/Relatives	36.31	88.81	8.92	89.36	55.09	7.55
Shopkeepers	32.16	4.12	11.90	1.63	44.91	52.59
Landlords	0.00	0.00	0.00	0.00	0.00	0.00
Money Laenders	0.77	0.00	0.00	0.00	0.00	1.40
Commission agents/Bro.	0.97	0.00	0.00	0.00	0.00	1.75
Banks/Cooperators	29.33	7.07	79.18	7.06	0.00	36.71
Government Institution	0.00	0.00	0.00	0.00	0.00	0.00
Committees	0.47	0.00	0.00	1.95	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00	0.00

**BALOCHISTAN RURAL**

<b>TOTAL</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Friends/Relatives	43.57	62.28	24.31	59.42	57.50	90.98
Shopkeepers	21.08	31.45	15.66	25.90	29.60	9.02
Landlords	3.28	6.15	2.58	1.50	6.07	0.00
Money Laenders	0.38	0.00	0.00	2.56	0.00	0.00
Commission agents/Bro.	24.76	0.00	48.57	0.00	0.00	0.00
Banks/Cooperators	6.66	0.00	8.88	10.62	4.71	0.00
Government Institution	0.25	0.00	0.00	0.00	2.12	0.00
Committees	0.00	0.00	0.00	0.00	0.00	0.00
Other	0.02	0.11	0.00	0.00	0.00	0.00