Regional Educational and Economic Disparities and Their Impact on Poverty, Unemployment, and Political Instability in Pakistan

Sami Ullah Khan¹, Hassan Sarfraz², Zia-ur-Rehman³, Dr. Muhammad Riaz Khan⁴, Dr. Muqeem ul Islam⁵



Abstract:

Naimatullah, Haider, A., Khan, R. I. A., Khan, J., & Islam, M. U. (2025). Health services and epidemics in the context of recent floods. Khyber Journal of Public Policy, 4(2), Summer 2025, PP,298-347

Article Info:

Received: 15/05/2025 Revised: 20/05/2025 Accepted: 25/05/2025 Published:31/05/2025

Disclaimer:

The opinions expressed in this publication do not implicitly or explicitly reflect the opinions or views of the editors, members, employees, or the organization. The mention of individuals or entities and the materials presented in this publication do not imply any opinion by the editors or employees regarding the legal status of any opinion, area, territory, institution, or individual, nor do they guarantee the accuracy, completeness, or suitability of any content or references.

Copy Right Statement:

© 2022 Khyber Journal of Public Policy

© This work is licensed under a Creative Commons Attribution 4.0 International License, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

This research investigates regional disparities in education and economic opportunities across Pakistan, focusing on underserved districts in Balochistan, Khyber Pakhtunkhwa, Sindh, and Southern Punjab. Grounded in Human Capital and Social Exclusion theories, it explores how institutional weaknesses and policy implementation failures intensify poverty, unemployment, and political instability. A mixed*approach* – *including* policy methods reviews, situational analysis, stakeholder mapping, and *SWOT/EETH* evaluations – highlights governance gaps, limited fiscal autonomy, and socio-political exclusion as key barriers. Using national and international data, the study presents district-level profiles of low-HDI areas, revealing structural inequities fueling underdevelopment. It critically assesses existing policies such as BISP, provincial education reforms, and rural development initiatives, identifying both strengths and persistent gaps. Drawing on global models like AKDN and BRAC, the research proposes actionable, context-sensitive reforms to strengthen inclusive, accountable, and resilient institutions. These strategies aim to reduce disparities, uplift marginalized communities, and enhance national cohesion and stability.

Key words:

Regional Disparities, Education Inequality, Economic Opportunity, Institutional Reform, Social Exclusion

¹ Pakistan Audit & Accounts Service (PA&AS), Email; <u>sami.bahrian@gmail.com</u>

² Postal Group, Email; <u>townofabbott@gmail.com</u>

³ Provincial Management Service (PMS-Khyber Pakhtunkhwa), Email; <u>ziaktk229@gmail.com</u>

⁴ Faculty Advisor, National Institute of Public Administration, Peshawar, Email: <u>mkriaz83@gmail.com</u>

⁵ Chief Instructor, National Institute of Public Administration, Peshawar, Email; <u>muqeemz@gmail.com</u>

Introduction

Pakistan exhibits stark regional disparities in human development outcomes, reflecting deep-seated educational and economic inequalities. These disparities are especially pronounced in most districts of Balochistan, the newly merged districts of Khyber Pakhtunkhwa, and underdeveloped pockets of Sindh and Punjab. As of 2023, Pakistan's adult literacy rate stands at 60.7%, a modest increase from previous years. However, this national average conceals significant urban-rural divides, with urban literacy at 74.09% compared to 51.56% in rural areas (PBS, 2023). Moreover, approximately 25.3 million children aged 5 to 16 are out of school, representing 36% of the country's school-age population, with the majority residing in rural regions (Pak Alliance for Math's and Science, as cited in The Express Tribune, 2024). These educational disparities disproportionately affect girls and children in conflict-affected or remote districts, further compounding intergenerational poverty.

Multidimensional poverty remains a pressing issue, affecting 39.5% of the population. Provincial disparities are stark, for instance, 70% of Balochistan's population is identified as multidimensional poor, followed by 48% in Khyber Pakhtunkhwa and 45% in Sindh (PIDE, 2024). These figures reflect deeprooted inequalities in access to education, healthcare, and living standards across provinces, perpetuating cycles of deprivation and underdevelopment. Inadequate infrastructure, governance deficits, and limited livelihood opportunities continue to entrench these disparities, especially in regions long excluded from mainstream development.

This report delves into the educational and economic disparities across Pakistan, focusing on the most marginalized districts. It examines the underlying causes of these inequalities, including policy shortcomings and institutional weaknesses, and offers practical recommendations for reform. Addressing these disparities is not only a matter of social justice but also essential for the nation's cohesive development and stability.

To understand the interplay between these challenges and their broader consequences, this study employs a conceptual and theoretical framework that analyzes how policy implementation gaps and institutional fault-lines drive regional educational and economic disparities, fueling poverty, unemployment, and political instability in a self-reinforcing cycle.

Conceptual and Theoretical Framework

This framework analyzes policy implementation gaps and institutional faultlines contributing to regional educational and economic disparities in Pakistan, and their effects on poverty, unemployment, and political instability. Grounded in the provided document, it integrates key theories and concepts to explain causal relationships, tailored to Pakistan's context as of May 16, 2025.

Conceptual Framework

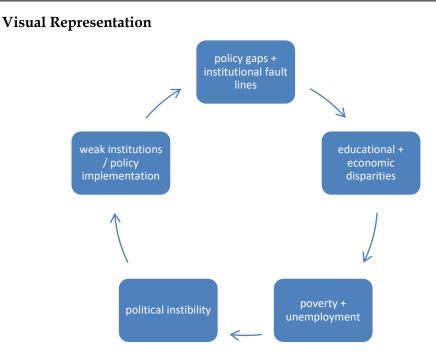
The conceptual framework outlines the interplay between policy implementation gaps, institutional fault-lines, disparities, and their socioeconomic and political consequences.

Key Concepts

- i. **Policy Implementation Gaps**: Discrepancies between policy design and execution, marked by delayed funds weak coordination, and poor monitoring.
- ii. **Institutional Fault-Lines**: Structural weaknesses like corruption, lack of transparency, and overcentralized bureaucracy
- iii. **Regional Educational Disparities**: Uneven literacy amongst different regions and huge number of out-of-school children.
- iv. **Regional Economic Disparities**: High poverty and rural-urban divides at provincial and regional level.
- v. **Poverty**: Multidimensional deprivation affecting huge number of people.
- vi. **Unemployment**: Lack of livelihoods and opportunities.
- vii. **Political Instability**: Conflict and distrust fueled by disparities and weak governance.

Interrelationships

- Policy Gaps and Fault-Lines hinder educational and economic interventions, deepening disparities.
- Disparities restrict human capital and livelihoods, perpetuating poverty and unemployment.
- Poverty and Unemployment fuel political instability via resentment and conflict.
- Feedback Loop exists as instability weakens institutions and policy execution, entrenching disparities.



Theoretical Framework

The framework draws on following theories to explain dynamics and guide interventions.

- i. Human Capital Theory (Becker, 1964):
 - **Premise**: Education and skills reduce poverty and unemployment.
 - **Application**: Low literacy (e.g., 40% in Balochistan) and 25.3 million OOSC limit human capital, trapping regions in poverty (e.g., former FATA, 73% poverty).
- ii. Social Exclusion Theory (Sen, 2000):
 - **Premise**: Marginalized groups' exclusion drives inequality and unrest.
 - **Application**: Rural populations and women (e.g., 7.8% female literacy in FATA) face exclusion, fueling instability (e.g., militancy in Balochistan).

Application to Pakistan

- Educational Disparities: Low literacy and OOSC reflect human capital deficits, worsened by weak institutions (e.g., ghost schools) and policy gaps (e.g., delayed school upgrades).
- Economic Disparities: High poverty and subsistence economies in low-HDI districts result from exclusion and elite capture, with programs like BISP lacking graduation pathways.
- **Poverty and Unemployment**: Driven by disparities, these fuel unrest in marginalized regions.
- **Political Instability**: Conflict (e.g., Balochistan) and distrust stem from exclusion and weak governance.

Statement of the Problem

Pakistan exhibits stark educational and economic disparities across and within its provinces, with certain regions facing severe deprivation, exacerbating poverty, unemployment, and political instability. It is said that these challenges stem from significant gaps in policy implementation and institutional weaknesses. A comprehensive study is urgently needed to identify and address these systemic barriers to foster equitable development and stability.

Scope and Significance of the Study

This study focuses on regional disparities in education and economic development across Pakistan's provinces and districts. It examines key indicators such as literacy, school enrollment, gender gaps, poverty, and unemployment, with a particular focus on low-HDI districts like Dera Bugti, Kohistan, Torghar, Tharparkar, and the ex-FATA region. Comparisons with better-performing areas (e.g., urban Punjab) highlight internal inequalities. The scope includes both national and provincial perspectives, acknowledging the post-18th Amendment context where provinces hold primary responsibility for education and social welfare.

The study is significant as it links disparities not only to underdevelopment but also to political instability, conflict, and social fragmentation. Marginalized regions often witness higher unrest, as seen in Balochistan and ex-FATA, where perceived state neglect has fueled alienation. The findings also support Pakistan's commitments to SDG 4 (quality education) and SDG 1 (poverty reduction), underlining the need for stronger provincial governance, effective policy execution, and targeted development strategies. By addressing these structural gaps, the study contributes to building a more inclusive and stable Pakistan.

Methodology

The study adopts a mixed-methods approach, integrating both quantitative and qualitative techniques:

- **Data Sources**: Statistical data were drawn from national sources like PSLM, PBS, PIDE, and international datasets from UNDP, UNESCO, UNICEF, and ASER. These datasets provided insights on poverty levels, literacy rates, enrollment figures, gender gaps, and basic infrastructure availability.
- Situational and Comparative Analysis: Regional disparities were mapped across provinces and districts. Trends were analyzed over time, with cross-province comparisons and global benchmarks (e.g., BRAC in Bangladesh, 4Ps in the Philippines) to identify successful models for narrowing regional gaps.
- **Policy Review**: The research reviewed key federal and provincial policies such as BISP and provincial education sector plans. Special focus was placed on implementation challenges, governance bottlenecks, and budget execution gaps.
- Stakeholder Mapping: A mapping exercise identified key actors involved in education] and economic policy, federal & provincial departments, NGOs, and donor agencies. Coordination failures and mandate overlaps were analyzed to understand institutional fault-lines.
- SWOT and EETH Analyses: SWOT assessments were conducted on provincial education departments and BISP to evaluate strengths, weaknesses, opportunities, and threats. The EETH framework helped to develop actionable reform strategies such as leveraging digital tools, addressing ghost schools, and insulating programs from political interference.
- **Model Benchmarking**: Global and local best practices were reviewed to derive actionable lessons. These included BRAC's non-formal education model, the Philippines' conditional cash transfers, and AKDN's integrated rural development efforts in Gilgit-Baltistan, which offer scalable solutions for Pakistan's lagging regions.

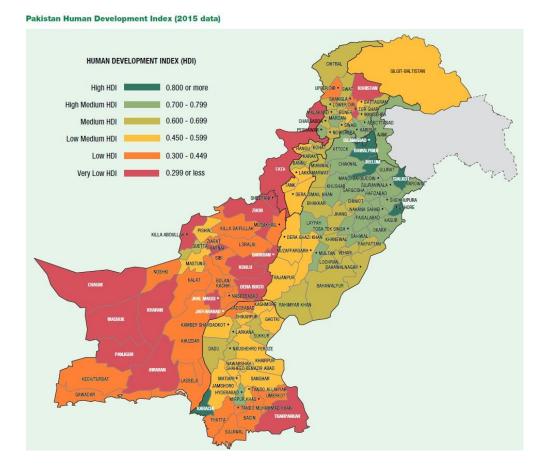
Situational Analysis

Pakistan's human development is characterized by significant disparities across regions and demographics. This section examines these inequities, focusing on low-HDI districts across the country. It also analyzes the socioeconomic, educational, gender, and cultural factors that exacerbate deprivation, integrating recent data.

Regional Disparities in Pakistan: Low-HDI Districts and Underserved Regions

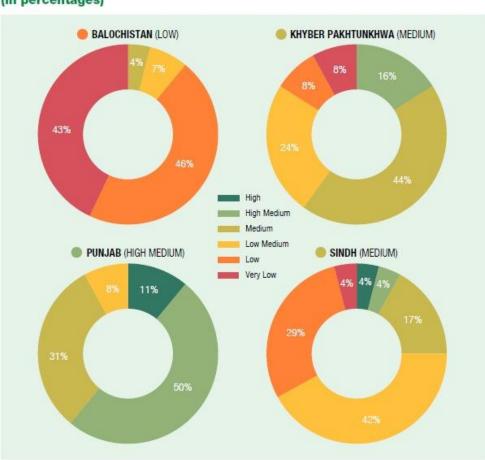
National Overview of Human Development

Pakistan's overall Human Development Indicators remain low, with the country ranked 164th out of 193 countries on the UN Human Development Index (HDI) (Anwar, 2024). In 2022, Pakistan's HDI value stood around 0.54, placing it in the low human development category (Anwar, 2024). Over the past two decades, there have been gradual improvements - for instance, the national HDI rose from "low-medium" to a solid medium level by mid-2010s (UNDP, 2018)-but progress has been uneven. Stark regional disparities persist across provinces and districts, reflecting deep-rooted inequalities in education, health, and income. These gaps are not just statistics; they have tangible implications for poverty and stability. Highly developed pockets (e.g., urban Punjab and Karachi) exist alongside severely underdeveloped areas (rural Balochistan, interior Sindh, and the former tribal areas), painting a picture of "two Pakistans." Nationally, around 39% of Pakistanis live in multidimensional poverty (Planning Commission & UNDP, 2016), but this average conceals a much higher burden in certain regions (Express Tribune Staff, 2016). Likewise, the national literacy rate (about 58% of adults) and unemployment rate (~5-6%) (Bureau of Statistics, 2018) mask extreme deficits in lagging districts. The following sections break down these disparities by province and then zoom in on the lowest-HDI districts, including all districts of the former FATA (Federally Administered Tribal Areas, now merged into Khyber Pakhtunkhwa), Kohistan, Torghar, Tank, and Tharparkar.



Provincial Disparities in Development

Punjab: Punjab, Pakistan's most populous province, generally enjoys higher human development (HDI ~0.72 in 2015) (UNDP, 2018) with strong infrastructure and economic activity concentrated in central and northern regions such as Lahore, Rawalpindi, and Sialkot. These areas benefit from historical public and private investment, resulting in better literacy, healthcare, and economic opportunities (UNDP, 2018). In contrast, southern Punjab—notably Rajanpur, Dera Ghazi Khan, and Muzaffargarh—remains underdeveloped with HDI in the low-medium range and poverty rates as high as 63–65% (Planning Commission & UNDP, 2016). The disparity stems from historical neglect and uneven resource allocation (Planning Commission & UNDP, 2016). While even the poorest districts in Punjab perform better than many in other provinces, regional inequality within Punjab fuels political discontent, including calls for a separate South Punjab province (UNDP, 2018).





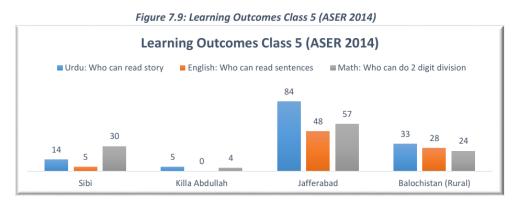
Source: UNDP calculations based on micro data of PSLM survey for the year 2014/15.

Sindh: Sindh reflects a striking example of regional disparities exacerbated by policy implementation gaps and institutional weaknesses. With a provincial HDI of ~0.64 (UNDP, 2018), the province hides stark contrasts between its urban centers and rural hinterlands (UNDP, 2018). Karachi and Hyderabad benefit from relatively high human development, with Karachi's HDI (~0.72) and literacy exceeding 80% (Bureau of Statistics, 2018). However, these gains are confined to urban pockets (UNDP, 2018). In stark contrast, rural Sindh—especially Tharparkar, Umerkot, and Sujawal—suffers from very low HDI levels, with Tharparkar recording an HDI of just 0.227 (UNDP, 2018) and female literacy below 7% (Bureau of Statistics, 2018). These areas also show extreme poverty rates (~87%) (Planning Commission & UNDP, 2016) and recurring humanitarian crises, including malnutrition-related child deaths (UNICEF Pakistan, 2014), exposing the failure of governance mechanisms (National Commission on Human Rights, 2019).

These disparities highlight entrenched institutional fault lines, marked by chronic governance failures in rural health, education, and social protection, symptomatic of weak administrative capacity and poor service delivery (National Commission on Human Rights, 2019). Despite generating substantial provincial revenue, ineffective policy execution and lack of equitable resource allocation continue to marginalize underdeveloped districts (National Commission on Human Rights, 2019).

Khyber Pakhtunkhwa (KP): KP has a provincial HDI of ~0.59 (UNDP, 2018), with stark internal disparities between developed and underdeveloped districts. While northern areas like Abbottabad have literacy rates above 70% (Bureau of Statistics, 2018), districts such as Torghar and Kohistan remain among the worst in Pakistan, with HDI below 0.25 (UNDP, 2018) and literacy around 22% (Bureau of Statistics, 2018). The merged FATA districts, added in 2018 with an HDI of just 0.216 (UNDP & Government of KP, 2020), further strained KP's development indicators. The province's multidimensional poverty rate is around 49% (Planning Commission & UNDP, 2016), but varies widely across regions. Southern KP districts like D.I. Khan, Tank, and Hangu have been severely affected by militancy and military operations, disrupting education, health, and employment (UNDP, 2018). These regional imbalances, compounded by weak governance and inadequate integration of the tribal areas, reflect serious policy implementation gaps and institutional fault-lines, which in turn fuel poverty, unemployment, and long-term political instability.

Balochistan: Balochistan remains Pakistan's most underdeveloped province, with a provincial HDI of 0.421 and 71% of the population living in poverty – the highest among all provinces (Planning Commission & UNDP, 2016). In 2015, 12 out of 32 districts fell into the "very low" HDI category (below 0.300), with Awaran ranking lowest nationwide at HDI ~0.17 (UNDP, 2018). Districts like Killa Abdullah recorded a 97% multidimensional poverty rate, and female literacy rates in areas such as Dera Bugti and Kohlu were often in single digits, compared to a provincial average of 24% (Bureau of Statistics, 2018). These disparities stem from geographic isolation, weak governance, prolonged neglect, and ongoing insurgency (UNDP, 2018). Despite vast natural resources, local development has stagnated, fueling alienation, unrest, and attacks on state infrastructure, further impeding service delivery (UNDP, 2018). The absence of local governments, lack of inclusive policy-making, and institutional failures exemplify how policy implementation gaps and governance breakdowns drive poverty, unemployment, and political instability in Balochistan (World Bank, 2023).



Low-HDI Districts and Underserved Regions: District-wise Analysis

Former FATA (Merged Districts of Khyber Pakhtunkhwa): The former FATA districts, now part of Khyber Pakhtunkhwa, represent Pakistan's most acute case of regional disparity and institutional neglect. With an average HDI of just 0.216 (UNDP & Government of KP, 2020), these districts-such as Bajaur, Khyber, Orakzai, and North/South Waziristan-lag behind even the poorest international benchmarks. Literacy rates remain around 22-25%, with female literacy as low as 10.5% (Bureau Report, 2014), and in some areas like North Waziristan, female enrollment dropped below 5% (Bureau Report, 2014). Health indicators paint an equally dire picture: infant mortality stood at 87 per 1,000 live births, and maternal mortality at 380 per 100,000, far above national averages (UNDP, 2017). Multidimensional poverty affects 73.7% of the population (Planning Commission & UNDP, 2016), while unemployment or underemployment is estimated between 60-80% (Islamabad Policy Research Institute, 2017), as formal economic opportunities are nearly nonexistent. These outcomes stem from decades of policy exclusion, where FATA was governed by the outdated Frontier Crimes Regulation (FCR), lacked regular courts and police, and had minimal state investment in education, health, or infrastructure (World Bank, 2023). This prolonged neglect created a governance vacuum exploited by militant groups, particularly after 2001, turning parts of FATA into war zones (World Bank, 2023). With little state presence, communities experienced violent conflict, mass displacements, and loss of life, while schools and markets were frequently targeted by insurgents (World Bank, 2023). The absence of local governments, judicial institutions, and representation in mainstream politics further alienated the population (Islamabad Policy Research Institute, 2017). Consequently, FATA became a textbook example of how policy implementation gaps and institutional faultlines fuel poverty, unemployment, and lawlessness, creating a vicious cycle of instability. The post-merger period has seen some reform efforts, such as the 10-year Tribal Decade Strategy and FATA Economic Package (UNDP & Government of KP, 2020), but these face major hurdles-especially corruption, weak administrative outreach, and local mistrust (World Bank, 2023).

Without simultaneous institutional reform and credible service delivery, this deeply marginalized region risks further unrest, undermining both development and national security.

Kohistan (Khyber Pakhtunkhwa): Kohistan, one of the most deprived districts in Pakistan, exhibits alarming indicators of underdevelopment, with a Human Development Index of 0.229 (UNDP, 2018), literacy rate of just 22% (male: 32.8%, female: 8.6%) (Bureau of Statistics, 2018), and 95.8% of its population living in multidimensional poverty (Planning Commission & UNDP, 2016). The lack of education has entrenched misogynistic practices, severely limiting women's participation in education, employment, and community life (UNDP, 2018). Despite being located along the Karakoram Highway, the region remains economically isolated and institutionally neglected, lacking infrastructure, healthcare, and effective governance (UNDP, 2018). These systemic injustices have eroded state authority and contributed to localized unrest, including tribal clashes, sectarian violence, and protests over exclusion from development benefits (UNDP, 2018). The resulting frustration, combined with poverty, illiteracy, and youth unemployment, heightens the risk of radicalization and internal instability (UNDP, 2018). Kohistan's case underscores how chronic deprivationespecially when coupled with gender inequality and weak governance - can threaten long-term peace and security.

Torghar (Khyber Pakhtunkhwa): Torghar, a remote and impoverished district in Khyber Pakhtunkhwa carved out of tribal territory in 2011, remains severely underdeveloped, with an HDI of 0.240 (UNDP, 2018) and over 80% estimated to live in multidimensional poverty (Planning Commission & UNDP, 2016). The literacy rate is 23.9%, with female literacy at 9.06% (Bureau of Statistics, 2018), reflecting extreme educational deprivation and reinforcing entrenched misogyny, where women are denied basic rights and opportunities (UNDP, 2018). Health infrastructure is nearly nonexistent: only 3% of children were immunized in 2015, and 15% of the population had access to improved sanitation (UNDP, 2018), leading to widespread disease and maternal health crises. Historically governed through tribal customs, Torghar has seen slow integration into the formal state system, with continued resistance to law enforcement and modern institutions (UNDP, 2018). Though not a hotbed of terrorism, this institutional neglect has bred alienation, social stagnation, and vulnerability to future unrest (UNDP, 2018). The district's example highlights how decades of state inaction, especially in education and healthcare, can create structural injustice that threatens long-term social cohesion and internal security.

Tank (Khyber Pakhtunkhwa): Tank, a strategically located district in southern Khyber Pakhtunkhwa bordering South Waziristan, presents a case of moderate development undermined by prolonged conflict and weak governance.

With an HDI of 0.459 in 2015 (UNDP, 2018) and a literacy rate of 41% (male: 60.5%, female: 21.6%) (Bureau of Statistics, 2018), the district shows some progress, but persistent gender disparities and educational deficits remain. Poverty is estimated between 50-60% (Planning Commission & UNDP, 2016), and employment opportunities are limited, especially for youth and women (UNDP, 2018). Tank was severely affected by militancy during the 2000s, with attacks, school closures, and displacement disrupting daily life and social services (UNDP, 2018). Security operations stabilized the region, but heavy military presence and administrative challenges continue (UNDP, 2018). The long-term neglect and conflict have fostered feelings of alienation, with youth at risk of being drawn into extremist networks due to joblessness and lack of opportunity (UNDP, 2018). The district illustrates how underdevelopment, conflict, and exclusion can converge to fuel instability. While signs of recovery have emerged, including improved infrastructure and a modest HDI rise, sustained investment in education, agriculture, connectivity, and inclusive governance is critical to prevent backsliding and ensure lasting peace and development (UNDP, 2018).

Tharparkar (Sindh): Tharparkar, the poorest district in Sindh, embodies extreme human deprivation with an HDI of 0.227 (UNDP, 2018) and around 87% of its population living in multidimensional poverty (Planning Commission & UNDP, 2016). The district suffers from one of the lowest literacy rates in Pakistan-18.3% overall, with female literacy below 10% (Bureau of Statistics, 2018)-which perpetuates generational illiteracy, entrenched misogyny, and limits access to health, employment, and empowerment (UNDP, 2018). Chronic malnutrition, child mortality, and lack of clean water dominate Tharparkar's public health crisis, worsened by frequent droughts and an almost nonexistent healthcare infrastructure (UN OCHA/UNICEF Pakistan, 2014). Despite some recent development linked to the Thar Coal Project, the local economy remains fragile, dependent on rainfed agriculture and livestock, with rampant unemployment and distress migration (UNDP, 2018). Governance failures - marked by delayed drought responses, mismanaged aid, and political neglect - have led to preventable deaths and sustained human insecurity (National Commission on Human Rights, 2019). The lack of institutional capacity and accountability has turned Tharparkar into a humanitarian tragedy that repeats every few years (The News Editorial, 2019). This persistent injustice, while not provoking armed conflict, creates deep social instability and disillusionment. Addressing it through inclusive governance, targeted investments in education, health, and water infrastructure, and community empowerment is critical to bridging the center-periphery divide and restoring state credibility (National Commission on Human Rights, 2019).

Kashmore (Sindh): Kashmore (Kashmor-Kandhkot) is a stark example of how poverty and illiteracy contribute to lawlessness. The district's literacy rate is only 30.6% and female literacy around 18-19% (PBS, 2017), among the lowest in Sindh. Economic poverty is persistent - roughly a quarter of the population lives below the poverty line (World Bank, 2023), and many others hover just above it. Most people rely on agriculture or livestock, typically under feudal landlords, and formal employment opportunities are minimal. The result is high unemployment and an almost entirely informal economy. Low education, especially for women, reinforces this trap: half of Kashmore's adult population has no basic skills, limiting any prospects for better-paying jobs. These structural issues have led to a collapse of order in parts of the district. For decades, misgovernance and chronic socio-economic marginalisation have allowed criminal gangs to flourish (The Express Tribune, 2023). The Indus River "Kacha" area in Kashmore has become notorious for banditry - kidnappings for ransom, extortion, and tribal feuds occur with impunity, as tribal warlords and criminal patrons exploit the state's weakness. In 2023-24, a string of abductions and violent attacks underscored the reign of bandits and the exodus of frightened locals (The Express Tribune, 2023). In summary, Kashmore's failing indicators in literacy and income are directly linked to its descent into a "crime economy," where poverty fuels crime, and rampant insecurity in turn stifles investment and education, locking the district in a tragic loop of instability.

Shikarpur (Sindh): Shikarpur, once a historical trade center, now struggles with low human development and the fallout of poverty-driven violence. The district's literacy rate is about 43.7% (male 52.6%, female only 34.7% (PBS, 2017)), indicating that two-thirds of women are not literate. Economic deprivation remains serious, with roughly 30% of Shikarpur's population living in poverty (World Bank, 2023) and much of the rest only slightly above subsistence. Agriculture and small trade are the mainstay for livelihoods, but land and wealth are concentrated in the hands of a few feudal families. Unemployment and underemployment among youth are high - those with some education often cannot find jobs in the stagnant local economy. The link between poor education and poverty is evident as illiteracy keeps the workforce low-skilled, and a lack of industries keeps even educated individuals idle. These factors have fed into Shikarpur's notable problems with crime and militancy. The district has seen a resurgence of bandit gangs and tribal conflicts spilling over from neighboring Kashmore; police have struggled to curtail kidnappings and highway robberies in the area. Shikarpur has also suffered terrorist violence - notably a 2015 bombing of an imambargah that killed dozens, exemplifying how extremists exploit the state's weak writ in deprived regions. Enduring poverty and weak governance thus create fertile ground for both criminal networks and sectarian militants.

Shikarpur's structural inequalities - low female education, feudal power dynamics, and widespread poverty - continue to fuel lawlessness and periodic outbreaks of violence, undermining stability in the district and its surroundings.

Dera Ghazi Khan (Punjab): Dera Ghazi Khan suffers from chronic educational and economic deprivation. The overall literacy rate is only 46.7% - with female literacy merely 34.3% (Pakistan Bureau of Statistics [PBS], 2017) - reflecting deep gender disparities. Nearly 39% of the population lives below the poverty line (World Bank, 2023), making it one of the poorest pockets of Punjab (over 20 percentage points higher than the provincial average (World Bank, 2023)). Formal employment opportunities are scarce, so most households rely on subsistence agriculture or informal labor. Low education attainment traps families in low-productivity livelihoods, reinforcing the cycle of poverty. These structural miseries contribute to social instability: the region's socio-economic marginalization has made it vulnerable to crime and extremist recruitment, as disenfranchised youth with limited options are more susceptible to being drawn into illicit activities or militant networks. The persistent underdevelopment of Dera Ghazi Khan thus feeds a vicious cycle of poverty and instability.

Rajanpur (Punjab): Rajanpur is among Pakistan's most deprived districts, with stark deficits in literacy and income. Only about 33.8% of adults are literate (female literacy just 23.5% (PBS, 2017)), and over 45% of the population is in poverty (World Bank, 2023). Educational deprivation is acute - over half of school-aged children are out of school in Rajanpur (State of Children, 2023) - which perpetuates unemployment and an overwhelmingly informal economy. Lacking skills and jobs, many residents subsist as landless farm laborers or casual workers. The link between education and economic hardship is evident: low human capital leaves the workforce stuck in lowwage agrarian work, feeding endemic poverty. This impoverishment has bred lawlessness - the district's remote riverine "kacha" areas long harbored bandit gangs that exploited the void of state services. A notorious gang was only subdued after a major 2016 operation, highlighting how neglect and poverty enabled organized crime. Rajanpur's structural deprivation continues to fuel petty crime and makes the area vulnerable to militancy, undermining stability and governance.

Muzaffargarh (Punjab): Muzaffargarh faces entrenched poverty and educational gaps despite being a populous district. Literacy stands around 47.1% overall and 35.7% for females (PBS, 2017), indicating that two-thirds of women cannot read or write. Poverty is widespread - roughly 35% of residents live below the poverty line (World Bank, 2023) - and the district often ranks low on human development indices. The economy is dominated by agriculture and informal work; few formal jobs exist, contributing to high underemployment.

Low schooling attainment and especially low female education mean the workforce has limited skills, which constrains income opportunities and reinforces deprivation. This nexus of poor education and poverty has serious social consequences. Muzaffargarh has been prone to crises like floods (e.g., the 2010 disaster) that hit the poor hardest, and extremist organizations have reportedly found recruitment ground among disaffected youth in such marginal areas. The combination of poverty, joblessness, and low education thus feeds a cycle of economic hardship and social vulnerability, undermining development and social cohesion in Muzaffargarh.



Dera Bugti (Balochistan): Dera Bugti exemplifies Balochistan's resource paradox - sitting atop large natural gas fields yet mired in poverty and illiteracy. The district's literacy rate is only 26.5%, and female literacy is an abysmal 9.3% (PBS, 2017), among the lowest in the country. Most of the population endures multidimensional poverty; Balochistan's official MPI report found over 71% of people in the province were poor, with Dera Bugti among the worst-off areas (Balochistan Voices, 2016). Economic opportunities for locals are scant - outside of the gas industry (which employs few locals), livelihoods depend on livestock herding or informal trades that yield meager incomes. The lack of education and jobs has created a vicious circle of deprivation: uneducated youth have little prospect in the formal economy, perpetuating extreme poverty. These harsh conditions have fueled insurgency and insecurity. Grievances over resource extraction without local benefit, combined with state neglect in health, education, and infrastructure, have driven many into the ranks of Baloch separatist groups. For years, Dera Bugti was a conflict zone - insurgent attacks and military operations uprooted thousands.

In essence, severe underdevelopment and exclusion in Dera Bugti have directly fed unrest, making it a flashpoint of violence and political instability in Balochistan.

Awaran (Balochistan): Awaran is one of Pakistan's most marginalized districts, with development indicators at rock bottom. Overall literacy is about 25.5%, and female literacy only 15.9% (PBS, 2017), reflecting the near absence of girls' education. Poverty is endemic - over 51% of Awaran's people were below the poverty line as of 2019 (World Bank, 2023), and previously the majority of households suffered severe deprivations in health, education, and living standards. The local economy is extremely underdeveloped: subsistence farming and livestock rearing are primary livelihoods, but recurring drought and poor infrastructure keep incomes very low. With virtually no industry or formal jobs, unemployment and underemployment are rampant, especially among youth. The link between education and economic fate is stark - illiteracy and lack of skills lock Awaran's population into poverty. These structural miseries have had deadly implications. Awaran has been a hub of the Baloch insurgency; the district's deprivation and remoteness allowed militant leaders (like those of the Baloch Liberation Front) to operate from here. The desperation born of poverty and neglect has made Awaran fertile ground for rebellion. It endures a heavy military presence and frequent security operations, as insurgents exploit local grievances. Thus, Awaran's extreme poverty and educational collapse directly feed into unrest, making it a center of both human suffering and instability.

Kohlu (Balochistan): Kohlu district remains trapped in a cycle of poverty, illiteracy, and insurgency. The literacy rate is only 18.8% (male 25.9%, female just 10.5% (PBS, 2017)), indicating that nine in ten women here are illiterate. Virtually the entire population is multidimensionally poor - earlier surveys placed Kohlu among Balochistan's most deprived districts, with around 70-80% of residents facing poverty in multiple domains (Balochistan Voices, 2016). The economy is rudimentary, based on rain-fed agriculture and livestock, and there are almost no formal employment opportunities. Unemployment is high, and most work is informal and precarious, which keeps incomes extremely low. Education deprivation perpetuates this: with so few educated adults, communities lack the human capital for any skilled professions or local enterprise, reinforcing chronic poverty. These hardships are tightly interwoven with Kohlu's history of conflict. As a stronghold of the Marri tribe, the area was a hotbed of the Baloch insurgency; long-standing grievances over neglect and deprivation have fueled militant activity here. The absence of economic prospects for uneducated youth has made insurgency and illicit trades (like smuggling or illegal mining) alternatives for some. In sum, Kohlu's severe underdevelopment - reflected in its tiny educated population and impoverished majority - has sustained a climate of unrest and lawlessness, undermining stability in the district.

Chaghi (Balochistan): Chagai, despite its mineral wealth and strategic significance, remains underdeveloped and poor. The district's literacy rate is about 36.9% overall (female literacy 25.2% (PBS, 2017)), meaning three out of four women and a majority of men have no education beyond basic levels. Poverty is widespread - while recent surveys could not fully sample Chagai, Balochistan's poverty incidence has been over 70% and Chagai has long been noted for extreme deprivation (Balochistan Voices, 2016). The disconnect is striking: Chagai is home to major mineral projects (copper-gold mines at Saindak and the Reko Dig site) and was the site of Pakistan's 1998 nuclear tests, yet local communities see little benefit. Employment for locals in the mining sector is minimal, and most people rely on traditional livelihoods like livestock herding, cross-border trade, or low-yield farming. The lack of education limits residents' ability to secure skilled jobs, so even with large projects in the area, locals often remain laborers or unemployed. This economic exclusion despite resource wealth breeds resentment. Smuggling and illicit trades across the Afghan-Iran borders have flourished as alternative incomes, undermining law and order. Chagai's case underscores how structural poverty and low human development can persist even in resourcerich areas - contributing to social tension, petty crime, and a sense of political alienation that can destabilize the region.

Jhal Magsi (Balochistan): Jhal Magsi is a chronically underdeveloped district marked by low education and pervasive poverty. The literacy rate stands around 23.5% (female literacy only 14.6% (PBS, 2017)), reflecting limited access to schooling, especially for girls. The majority of Jhal Magsi's population lives in poverty - farming and livestock are the main livelihoods, but yields are low and services scarce, leading to a high multidimensional poverty incidence comparable to the poorest parts of the country (Balochistan Voices, 2016). With few jobs outside subsistence agriculture, unemployment and poverty reinforce each other. The lack of education perpetuates this trap: uneducated workers cannot diversify into skilled trades or secure publicsector jobs, so the district remains caught in agrarian poverty. This economic despair has implications for stability. Jhal Magsi has experienced militant violence despite its remoteness - notably a suicide attack at a Sufi shrine in 2017 that killed dozens, an incident which underscored how extremist groups exploit weak state presence in poor rural districts. Endemic poverty also fuels local conflicts and criminality; disputes over resources or tribal feuds can easily turn violent in the absence of economic opportunity. In short, Jhal Magsi's severe education and income poverty not only blight everyday life but also create conditions amenable to crime and episodic terrorism, undermining the district's security and development.

Washuk (Balochistan): Washuk is a sparsely populated, low-HDI district grappling with poor education and poverty. Only 23.9% of its population is literate (female literacy 16.8% (PBS, 2017)), a stark indicator of educational deficit.

Although recent estimates put income poverty around 35% (World Bank, 2023), other deprivation measures suggest a majority of households face shortages in basic needs. The local economy offers little beyond pastoralism and small-scale farming - there is virtually no industrial or formal employment base. As a result, underemployment is high and many families depend on informal activities (including cross-border smuggling of fuel or goods) to survive. The strong link between low education and economic hardship is evident: with most adults lacking schooling, few can obtain skilled work or government jobs, trapping the community in low-income livelihoods. Such structural poverty has led to law-and-order challenges. State presence is minimal in Washuk, and its border location has made it a corridor for illicit trade and militant movement. Baloch insurgent groups have also operated in and around this district, leveraging local grievances against the government. Thus, entrenched poverty and neglect in Washuk not only stunt human development but also contribute to a climate of insecurity and fragility in the area.

Barkhan (Balochistan): Barkhan is beset by extreme poverty, illiteracy, and feudal-tribal inequities that breed instability. The district's literacy rate is only about 27.0% (female ~16.6% (PBS, 2017)), and it was identified as one of the very poorest in Pakistan - in 2016, an estimated 93.6% of Barkhan's population was living in poverty (Balochistan Voices, 2016). This near-universal poverty means most families lack adequate food, healthcare, and income. The economy is dominated by subsistence farming and livestock herding under an archaic feudal structure; virtually no formal employment exists, and joblessness is rampant. With education so low, the populace is ill-equipped to improve their livelihoods, trapping generation after generation in poverty. These structural miseries have grave social consequences. Powerful tribal chieftains (sardars) control local resources and often run private jails, and desperate citizens have little recourse - a high-profile case in 2023 exposed heinous abuses by a local feudal lord, highlighting the lawlessness stemming from poverty and weak governance. Barkhan has also seen militant activity, as the Baloch insurgency and tribal militias find recruits among disenfranchised youth. In sum, Barkhan's extreme deprivation and lack of state oversight foster crime and human rights violations, making the district a tinderbox of social and political instability.

Killa Abdullah (Balochistan): Killa Abdullah (which includes the Chaman border region) endures severe structural deprivation despite its relatively higher literacy by provincial standards. Overall literacy is about 42.9%, but female literacy is just 26.8% (PBS, 2017) - meaning three in four women cannot read. The district was ranked the poorest in Pakistan, with an astounding 97% of its population in poverty as of 2016 (Balochistan Voices, 2016). Large families, low schooling quality, and scant infrastructure perpetuate this extreme poverty.

The economy is largely informal: cross-border trade and smuggling with Afghanistan provide some livelihood, and many men work as drivers or laborers, but formal jobs are minimal. Education's impact on economic betterment is limited here - even those with schooling struggle to find gainful employment in this remote, neglected locale. The consequences are dire for stability. Killa Abdullah's poverty and porous border have made it a hotbed of criminal and militant activity. The Taliban insurgency in neighboring Afghanistan has spilled over; the district has seen periodic violence and is notorious for trafficking and militancy. Polio vaccination teams have been attacked here in the past, symptomatic of both militancy and distrust born of marginalization. Overall, entrenched poverty, low female education, and its strategic border location combine to make Killa Abdullah both deeply unstable and emblematic of the failure to translate literacy gains into real socio-economic improvement.

Zhob (Balochistan): Zhob is a remote Pashtun-majority district marked by low human development and chronic instability. Literacy in Zhob is only 33.4%, with female literacy at 22.0% (PBS, 2017), reflecting limited access to education, especially for girls in rural areas. Poverty is widespread - while recent surveys struggled to directly measure Zhob's poverty, it is known to be among the most deprived areas (Balochistan's rural poverty exceeds 84% (Balochistan Voices, 2016), and Zhob would be no exception). The local economy is underdeveloped; most residents engage in small-scale farming, collection, cross-border trade. Unemployment firewood or and underemployment rates are high, forcing many young men to seek work in other cities or join the ranks of the Frontier Corps/levies for lack of alternatives. The paucity of education perpetuates this, as an uneducated workforce cannot attract industry or services to the area. These conditions feed into Zhob's security problems. The district lies near the Afghanistan border and the former FATA region, and over the years it has seen infiltration by Taliban-linked militants. Weak state control and economic desperation have allowed militant networks and smugglers to operate, undermining law and order. In essence, Zhob's combination of extreme poverty, low education, and strategic location has made it a pocket of high vulnerability - a region where deprivation directly fuels crime, militancy, and political volatility.

Policy, Program, and Project Review

Educational Reforms

The 18th Amendment (2010) devolved education and economic development responsibilities to provinces, but the federal government retained a coordinating role through frameworks like Pakistan Vision 2025 and education policies.

- Pakistan Vision 2025: Launched in 2014, this roadmap aimed for inclusive growth, targeting 100% primary enrollment, 90% literacy, halved poverty, and reduced regional inequality by 2025 (Planning Commission, 2014). It prioritized regions like Balochistan and South Punjab but lacked localized plans. Progress has been limited; literacy remains around 62% (UNESCO, 2024), and primary net enrollment is approximately 68% (Pakistan Bureau of Statistics, 2023), reflecting implementation challenges due to inadequate financing and coordination.
- Federal Initiatives: In 2018, the federal government pledged Rs.100 billion annually for merged FATA districts' development, and in 2020, announced a Southern Balochistan Development Package (Government of Pakistan, 2020). Execution, however, has lagged, with disbursements often below promises (Dawn, 2024).
- **KP's Education Sector Plan (2015-2020):** emphasized infrastructure and teacher training, with a Tribal Districts Education Plan post-FATA merger focusing on school reconstruction and girls' stipends (Government of KP, 2020).
- **Girls Stipend Program (KP):** The Girls Stipend Program disbursed over Rs 2 billion in FY 2020-2021 across 26 districts, providing financial support to girls in classes 6 to 10 with at least 80% attendance. Stipends are paid twice yearly and integrated with EMIS to ensure attendance transparency. Recently, the stipend amount increased from Rs 200 to Rs 500 per month, with a new Taaleem Card initiative approved to support 32,000 students at Rs 1,000 per month via digital payments.
- The Accelerated Implementation Program (AIP) allocated funds for merged areas, though disbursements were inconsistent (Tribune, 2024). KP's merit-based teacher hiring reduced absenteeism, benefiting districts like Bajaur (UNICEF, 2024).
- **Balochistan Education Sector Plan (BESP)**: Under its 2014 "education emergency," The Balochistan Education Sector Plan (BESP), initially developed for 2013-2018 and extended through 2020-2025, is a comprehensive framework aimed at addressing the province's severe educational challenges, including low access, high dropout rates, gender disparities, and poor quality of teaching and learning.
- The Punjab Education Sector Reform Program (PESRP), supported by the World Bank, targeted 22 low-literacy districts like Muzaffargarh with girls' stipends, school upgrades & afternoon shift program. The South Punjab Secretariat (2020) ensured specified budgets for southern districts.

• The Sindh Education Sector Plan (2019-2024) The Sindh Education Sector Plan (2019-2024) focuses on improving access, quality, and governance in education by strengthening existing schools, reducing out-of-school children, and promoting equitable enrolment, especially for girls and marginalized groups. It emphasizes curriculum reform, teacher training, early childhood education, and robust student assessments. The plan also supports non-formal education and links vocational training to enhance skills and employability, backed by significant government funding.

Initiatives for Reduction of Economic disparity

- **Benazir Income Support Programme (BISP):** Launched in 2008, BISP is Pakistan's largest unconditional cash transfer program, providing financial assistance to low-income families, especially women. Currently 9 million women are being targeted by this program. It aims to enhance purchasing power and reduce poverty. Over time, BISP has expanded to include initiatives like Waseela-e-Taleem (education stipends) and other programmes.
- Balochistan Rural Development and Community Empowerment Programme (BRACE): It was a five-year initiative (2017–2022) funded by the European Union to reduce poverty and empower rural communities in Balochistan, Pakistan. It targeted 300,000 households (1.9–2.7 million people) across 10 districts: Jhal Magsi, Kech, Khuzdar, Killa Abdullah, Chaman, Loralai, Pishin, Washuk, Duki, and Zhob.
- Southern Punjab Poverty Alleviation Project (SPPAP): The Southern Punjab Poverty Alleviation Project (SPPAP) is a targeted initiative aimed at addressing rural poverty in the districts of Bahawalpur, Bahawalnagar, Muzaffargarh, and Rajanpur—regions marked by significant socio-economic disparities. With an estimated rural population of 8.6 million (approximately 1.2 million households), the project seeks to improve household incomes by enhancing employment opportunities and increasing agricultural productivity. Specifically focused on landless laborers, smallholder farmers, and woman-headed households, SPPAP aims to directly benefit around 80,000 poor rural households.
- **Peoples Poverty Reduction Program (PPRP):** The main aim of the program was to improve the quality of life of the marginalized communities that lack basic facilities, through Social Mobilization and Income Generation. Initially, it targeted 2 districts: Shikarpur and Kashmore-Kandhkot, and later expanded to other districts in phase wise manner. The initiative consists of 7 key interventions: Community Investment Fund, Income Generation Grant, Low-cost Housing, Vocational Life Skills Training, Enterprise Development, Village Improvement and Kitchen Gardening.

Stakeholder	Role	Interest/	Interests/	Influenc	Engagement
		Influence	Expectations	e / Power High	Strategy
Ministry of Planning, Development & Special Initiatives	National planning and funding allocation through PSDP	High - Sets strategic priorities and allocates resources	gic alignment of projects with locates national		Consult regularly through planning frameworks and performance reviews
Ministry of Federal Education & Professional Training	Standard setting, curriculum developme nt, and TVET & literacy programs	Medium – Balances national policy and provincial autonomy	Seeks to maintain national education standards and influence curriculum across provinces	Medium	Engage through IPEMC and education harmonization efforts
Economic Affairs Division	Coordinate s foreign- funded programs aligned with national goals	Medium – Influences project scope and donor coordination	Aims to ensure external funding aligns with national priorities and is used effectively	Medium	Coordinate via joint planning with donors and provinces
Benazir Income Support Programme (BISP)	Disburses cash transfers, educational stipends, and welfare support	High – Impacts education & proverty alleviation through welfare incentives	Focuses on efficient welfare delivery to reduce poverty and increase school attendance	High	Collaborate with provinces for education targeting and align programs with poverty and disparity reduction strategies.
Provincial Education Departments	Implements schooling, hiring, budgeting, and sector plans	High – Primary delivery mechanism for education	Interested in effective service delivery, reducing dropout rates, and increasing literacy	High	Coordinate on curriculum implementation, school-level data sharing, and enrollment drives; align efforts to improve access, quality, and equity in education, especially in disadvantaged regions.

Stakeholder Analysis

NGOs	Operate	High - Major	Focuses on	High	Formal MOUs,
	schools,	service	delivering		capacity-building,
	manage	providers	education in		and results-based
	teacher	with broad	underserved		funding
	training,	reach	areas, wants		
	adopt		government		
	schools		support and		
			funding		
Community	Influence	Medium -	Interested in	Medium	Dialogue and
Leaders	local project	Can facilitate	influencing		sensitization to
	acceptance	or block	education and		foster support for
	and land	reforms	development		interventions
	donation	locally	locally,		
		2	sometimes		
			resist change		
Donors	Finance	High - Major	Seeks	High	Align donor support
(World Bank,	and design funders with successful		0	with national and	
ADB, USAID,				provincial priorities;	
etc.)	programs	financial	implementation		ensure coordination
	and	inputs	-		on project design,
	infrastructu	=	global best		monitoring, and
	re		practices		funding for
			-		education access,
					quality, and
					disparity reduction.

Overlaps and Coordination Issues

Stakeholders Involved	Coordination/Overlap Issues
MoPDSI & Provincial Education Departments	Misalignment between federally funded PSDP projects and actual provincial needs or capacities; delays in fund releases affect implementation at the provincial level.
MoFEPT & Provincial Education Departments	Overlap in curriculum development and TVET programs; tensions over jurisdiction and standard-setting authority post-18th Amendment.
MoFEPT & BISP	Lack of integrated planning on conditional cash transfers linked to school attendance and literacy outcomes; weak data interoperability.
EAD & Donors vs. Provinces	Centralized donor negotiations by EAD sometimes ignore provincial priorities, leading to weak ownership or poor implementation of donor-funded programs.
BISP & Provincial Departments	Inadequate real-time coordination on out-of-school children (OOSC) data, beneficiary tracking, and integration of social protection with local education strategies.
Donors & Multiple Ministries (MoFEPT, EAD, MoPDSI)	Parallel monitoring frameworks and overlapping technical assistance programs cause redundancy; lack of unified platform for reporting and evaluation.
NGOs & Government Departments	Fragmented school adoption and teacher training initiatives with limited integration into public sector systems; inconsistent quality and accountability.
Community Leaders & Provincial Departments/NGOs	Resistance to reforms (e.g., girls' education or school mergers) due to lack of early engagement; occasional political interference in school siting and staffing.

	Gup.	-
Dimension	Observed Weaknesses / Governance Gaps	Examples & Implications
Participation	Weak involvement of communities and local stakeholders in education planning and oversight	School Management Committees (SMCs) are often inactive or politically influenced, especially in rural districts like Dera Bugti and Kohlu.
Rule of Law	Inconsistent implementation of education-related laws and absence of enforcement	Right to free and compulsory education under Article 25-A is poorly implemented in provinces like Balochistan and KP's merged districts.
Transparency	Limited public access to education budgets, performance data, and teacher recruitment processes	Ghost schools and unverified teacher appointments persist due to opaque monitoring systems, particularly in interior Sindh and Balochistan.
Responsiveness Education departments are slow to respond to community needs, school conditions, and dropout crises		Flood-hit schools in South Punjab and Sindh remained unrepaired for years, despite community complaints and media coverage.
Consensus OrientationConflicts between federal and provincial authorities over curriculum and policy direction post-18th Amendment		Single National Curriculum (SNC) faced resistance from Sindh, highlighting lack of intergovernmental consensus on education reforms.
Equity and Regional, gender, and rural- urban disparities persist in access, quality, and learning outcomes		Girls' enrollment in remote Balochistan remains low; urban schools receive better facilities and teachers than rural counterparts.
Effectiveness and Resource misallocation, poor capacity, and lack of performance-based management in departments		High spending on salaries with little impact on learning outcomes; underutilized or abandoned school buildings in remote areas.
Accountability Weak mechanisms to hold officials and institutions responsible for poor service delivery		Absence of independent education oversight

Institutional Weaknesses, Fault-lines and Governance Gaps

Assessment of Implementation Bottlenecks

Fiscal Bottlenecks

- **Delayed Fund Releases:** Slow disbursements hinder progress. In FY2024, only 45% of PSDP funds were utilized by April; Balochistan left Rs.104 billion unspent due to planning delays.
- Lack of Operational Budgets: Schools built with development funds often lack resources for staff or upkeep, especially in merged areas and Balochistan.
- **Rigid Budgeting:** Annual plans don't adapt to emergencies (e.g., floods) or community-driven initiatives.
- **Donor Conditionality's:** Complex procurement and reporting requirements delay execution and risk fund withdrawals when targets aren't met.

Governance Bottlenecks

- **Red Tape:** Hiring and procurement processes are slow. In Sindh, headmaster appointments faced year-long delays.
- **Procurement Delays:** PPRA rules lead to disputes and retendering; minor works like furniture supply or boundary walls face long lags.
- **Coordination Failures:** Departments work in silos; roads, schools, and utilities are often misaligned.
- **Security Clearances:** NGOs and public staff in conflict areas face delays in getting NOCs, as seen in North Waziristan.
- **High Staff Turnover:** Frequent transfers of key officials disrupt continuity and delay reform implementation.

Procedural and Design Bottlenecks

- **Contextual Mismatch:** Top-down programs fail when they ignore local norms—e.g., microfinance for women in conservative regions saw poor uptake.
- **Inflexible Policies:** Standard qualification rules and schedules hinder recruitment and attendance in remote or extreme weather-prone areas.
- **Weak Monitoring:** Many projects lack impact assessments. Teacher training is rarely evaluated, limiting improvements.
- **Maintenance Oversight:** Infrastructure projects prioritize construction over upkeep, leading to rapid deterioration.
- **Targeting Errors:** Poor data and registration barriers exclude eligible households, especially women in remote areas.

• **Gender Insensitivity:** Absence of toilets, walls, or female staff discourages girls' attendance; mismatched program timings also reduce female participation.

SWOT and EETH Analysis of Key Institutions

SWOT Analysis (Provincial Education Departments)

Strengths	W	Veaknesses
 Devolution and Autono Amendment Greater decision-rat the provincial I localized policy for implementation. Tailored curricula specific education now possible. Established Administrative Established Administrative Existence of obureaucratic (Secretaries, Dire AEOs) ensures def Coordination med attached bodie Boards, PEC, BISE implementation. Public School Network Co Extensive netword and secondary sch in Punjab and KP. Free textbooks, sti (in some provinces meal programs (in Sindh and Punjab) Digital Reforms and MIS S Punjab's School Management Infor (SEMIS) and Si enable data-driver E-transfer systems corruption in post Collaboration with partners (UNICEE for capacity 	 making power evel allows for irmulation and a and region- strategies are Structures Structures Structures Comprehensive hierarchies Comprehensive hierarchies Comprehensive hierarchies Comprehensive hierarchies Comprehensive hierarchies Comprehensive hierarchies Comprehensive hierarchies Structures Comprehensive hierarchies Compreh	 Stark urban-rural divide in school infrastructure, teacher availability, and learning outcomes. Southern Punjab, interior Sindh, rural KP, and Balochistan suffer from chronic under-resourcing. Poor Learning Outcomes National and provincial assessments (ASER, PEC) reveal low literacy/numeracy skills despite high enrolments. Emphasis on enrollment quantity over quality of education. Overcentralized Bureaucracy Field officers lack decision-making autonomy; centralized decisionmaking delays issue resolution. Ineffective School Councils and Parent-Teacher Committees. Corruption and Politicization Ghost schools, fake teacher appointments, and nontransparent procurement continue, especially in Sindh and Balochistan. Posting and transfer of teachers often politically influenced.

	Opportunities	Threats
1.	 EdTech and Digital Learning Leveraging digital tools (Taleem Ghar, Ilm Ki Dunya, TeleSchool) to bridge teacher shortages and urbanrural divide. Use of AI and Learning Management Systems (LMS) for personalized education. 	 Political Instability and Policy Discontinuity Frequent changes in leadership and shifting priorities delay implementation of long-term education plans. Security Challenges in Conflict Areas Balochistan, ex-FATA, and some
2.	Public-Private Partnerships (PPPs)	KP districts face security risks that
2.	 Programs like Punjab Education Foundation (PEF) and Sindh Education Foundation (SEF) show 	disrupt schooling, especially for girls. 3. Climate Vulnerability and
	 scalable PPP models. Expansion & replication to underserved areas through low-cost private schools. 	 Infrastructure Damage Floods (e.g., 2022) destroyed thousands of schools, and weak infrastructure remains unrepaired.
3.	Curriculum and Assessment Reform	• Lack of disaster-resilient school
4.	 National Curriculum Council reforms offer provinces a chance to align with competency-based and inclusive curricula. New assessment tools can move beyond rote learning. Improved Fiscal Space through NFC Award 	 design. Out-of-School Children (OOSC) Pakistan has 22.8 million OOSC (UNESCO, 2023); provincial departments struggle to bring these children into the formal education system. Brain Drain of Skilled Teachers
	 If education is prioritized in provincial budgetary allocations, departments can address infrastructure and teacher gaps. Result-Based Financing from donors' contingent on reforms. 	 Poor working conditions, lack of incentives, and limited career progression lead to migration of qualified teachers to private sector or abroad.
5.	Community Engagement and	
	Decentralization	
	 Reviving school-based management and community oversight (e.g., SMCs) can improve accountability and outcomes. 	

EETH Analysis (Provincial	Education Donantinonto)
ΕΕΙΠ Απαιμεις (Ρτουιπ ειαι	Eulerion Departments)
<i>.</i>	,

	Enhancement of Strengths	Elimination of Weaknesses
6.	Strengthen Decentralized Capacity	17. Bridge Urban-Rural Gaps
7.	Build provincial planning and research units, train staff in policy design, and align budgets with localized education needs.	18. Implement needs-based budgeting and deploy targeted infrastructure, teacher, and resource investments in
8.	Professionalize Administration	underdeveloped districts.
9. 10.	Introduce KPIs, modern HR practices, and leadership training for DEOs, AEOs, and school heads to improve governance. Optimize Public School Infrastructure	 19. Improve Learning Outcomes 20. Shift from rote learning to competency- based education; strengthen teacher training and reform assessment systems. 21. Decentralize Bureaucracy

44		22	
11.	Use GIS mapping to rationalize schools,	22.	Delegate operational powers to district
	upgrade facilities, and expand incentive		and school levels; empower School
	programs like stipends and mid-day meals		Management Committees (SMCs) and
	in underserved areas.		local education authorities.
	Expand and Integrate Digital Systems	23.	Curb Corruption and Political
13.	Enhance MIS and HRMIS for real-time data		Interference
	use, link performance with decision-	24.	Enforce biometric attendance, automate
	making, and ensure digital access at school		postings/transfers, and introduce third-
	level.		party audits for transparency.
14.	Institutionalize Donor and NGO	25.	Strengthen Monitoring and Evaluation
	Coordination		Establish independent M&E units with
15	Align external support with provincial	-0.	real-time dashboards, and link
10.	priorities, promote successful PPP models,		performance reviews to funding and
	and formalize engagement through		promotions.
	coordination frameworks.	27.	promotions.
10	coordination frameworks.	27.	
16. 28	Taking advantage of Opportunities	29	Hedging against the Threats
	Leverage Educational Technology		Ensure Policy Continuity
	Expand digital platforms (e.g., Taleem		Institutionalize reforms through
51.	Ghar, TeleSchool) and integrate e-learning	T 1.	legislation and long-term education
	tools to reach remote and underserved		sector plans to minimize disruption
			from political changes.
22	areas.	40	
	Scale Public-Private Partnerships (PPPs)		Deliver Education in Conflict Zones
33.	Replicate successful models like PEF and	43.	Use mobile schools, community-based
	SEF to enhance access, quality, and		classes, and partnerships with NGOs to
	accountability in low-cost private		sustain learning in insecure regions like
	schooling.		Balochistan and ex-FATA.
34.	Implement Curriculum and Assessment		Build Climate-Resilient Infrastructure
	Reforms	45.	Construct disaster-resilient school
35.	Align provincial curricula with the Single		buildings and establish emergency
	National Curriculum (SNC) and adopt		education response mechanisms for
	competency-based assessments to		flood- and quake-prone areas.
	improve learning outcomes.	46.	Reduce Out-of-School Children (OOSC)
36.	Mobilize Performance-Based Funding	47.	Link school enrollment with social
	Utilize donor and government incentives		protection schemes and use targeted
	ounze donor and government incentives	1	
1			campaigns based on data from NSEK
	tied to measurable improvements in		campaigns based on data from NSER and PSLM.
	tied to measurable improvements in enrollment, retention, and quality	48.	and PSLM.
38	tied to measurable improvements in enrollment, retention, and quality indicators.		and PSLM. Retain Skilled Teachers
	tied to measurable improvements in enrollment, retention, and quality indicators. Revitalize Community Engagement		and PSLM. Retain Skilled Teachers Offer rural service incentives, secure
	tied to measurable improvements in enrollment, retention, and quality indicators. Revitalize Community Engagement Strengthen School Management		and PSLM. Retain Skilled Teachers Offer rural service incentives, secure housing, and career progression
	tied to measurable improvements in enrollment, retention, and quality indicators. Revitalize Community Engagement Strengthen School Management Committees (SMCs) and Parent-Teacher		and PSLM. Retain Skilled Teachers Offer rural service incentives, secure housing, and career progression opportunities to attract and retain
	tied to measurable improvements in enrollment, retention, and quality indicators. Revitalize Community Engagement Strengthen School Management		and PSLM. Retain Skilled Teachers Offer rural service incentives, secure housing, and career progression

SWOT of Benazir Income Support Program

Strengths	Weaknesses
 50. Nationwide Reach and Institutional Scale 51. BISP is Pakistan's largest social safety net, serving over 9 million low-income households, with a well-established delivery and registration infrastructure. 52. Targeted and Data-Driven Approach 	 62. Limited Graduation Pathways 63. BISP primarily provides financial assistance without strong linkages to livelihood programs, vocational training, or entrepreneurship support to lift families out of poverty. 64. Targeting and Registration Gaps

= 0			
 54. 55. 56. 57. 58. 59. 60. 	Uses the National Socio-Economic Registry (NSER) and poverty scorecards for objective beneficiary identification, reducing inclusion/exclusion errors over time. Women-Centric Disbursement Model Stipends are disbursed directly to women head-of-households, promoting gender empowerment and financial inclusion. Multipronged Support System Offers both unconditional (Kafalat) and conditional cash transfers (Taleemi Wazaif) tied to education, helping reduce dropout rates among poor families. Integration with Technology Incorporates biometric verification, digital payment mechanisms, and grievance redress systems, improving transparency and delivery efficiency. Donor Confidence and Global Recognition Backed by the World Bank, ADB, and other development partners; praised for its governance structure and alignment with SDG 1 (No Poverty) and SDG 5 (Gender Equality).	 66. 67. 68. 69. 70. 71. 72. 	Despite NSER improvements, coverage gaps persist in remote, tribal, and disaster-hit regions due to data limitations, registration barriers, and women's mobility issues. Undercoverage of Urban Poor and Informal Workers Many eligible households, particularly in urban slums and among informal labor groups, remain unregistered or underreported. Inadequate Adjustment for Inflation Real value of cash assistance has been eroded by inflation, especially in food and energy prices, reducing its effectiveness. Dependence and Stigmatization Risks Long-term reliance on cash transfers can create dependency, and in some areas, beneficiaries face social stigma or exclusion. Inconsistent Field-Level Implementation Local administrative and monitoring capacity varies across provinces, with Balochistan, FATA/merged areas, and interior Sindh lagging in outreach and grievance redress.
	Opportunities		Threats
74	Opportunities	96	
75.	Graduation and Integration Models BISP can integrate with Ehsaas Amdan, TVET, microfinance, and skill-building programs to transition beneficiaries toward sustainable incomes.		Fiscal Constraints and Austerity Pressures Pakistan's economic instability and IMF- backed austerity may limit budgetary allocations for social safety nets like
75. 76.	Graduation and Integration Models BISP can integrate with Ehsaas Amdan, TVET, microfinance, and skill-building programs to transition beneficiaries toward sustainable incomes. Dynamic and Inclusive Registry Expansion Regular updating of NSER, coupled with data linkages to NADRA, Bait-ul-Mal, and provincial social programs, can improve	87. 88.	Fiscal Constraints and Austerity Pressures Pakistan's economic instability and IMF- backed austerity may limit budgetary allocations for social safety nets like BISP. Political Interference Changes in federal leadership or misuse for electoral gain can undermine
75.76.77.78.	Graduation and Integration Models BISP can integrate with Ehsaas Amdan, TVET, microfinance, and skill-building programs to transition beneficiaries toward sustainable incomes. Dynamic and Inclusive Registry Expansion Regular updating of NSER, coupled with data linkages to NADRA, Bait-ul-Mal, and provincial social programs, can improve targeting and coverage. Digital Financial Inclusion Linking cash disbursements to savings, insurance, and mobile banking platforms can empower women and improve	87.88.89.90.91.	Fiscal Constraints and Austerity Pressures Pakistan's economic instability and IMF- backed austerity may limit budgetary allocations for social safety nets like BISP. Political Interference Changes in federal leadership or misuse for electoral gain can undermine program continuity and credibility. Digital Vulnerabilities As BISP digitizes its delivery and registration systems, data breaches, fraud, or cyberattacks pose rising risks.
75.76.77.78.79.80.	Graduation and Integration Models BISP can integrate with Ehsaas Amdan, TVET, microfinance, and skill-building programs to transition beneficiaries toward sustainable incomes. Dynamic and Inclusive Registry Expansion Regular updating of NSER, coupled with data linkages to NADRA, Bait-ul-Mal, and provincial social programs, can improve targeting and coverage. Digital Financial Inclusion Linking cash disbursements to savings, insurance, and mobile banking platforms	 87. 88. 89. 90. 91. 92. 93. 	Fiscal Constraints and Austerity Pressures Pakistan's economic instability and IMF- backed austerity may limit budgetary allocations for social safety nets like BISP. Political Interference Changes in federal leadership or misuse for electoral gain can undermine program continuity and credibility. Digital Vulnerabilities As BISP digitizes its delivery and registration systems, data breaches,

84.	Public-Private	and	Community	96. Dependency Narrative in Political
	Partnerships		-	Discourse
85.	Collaboration	with NGO	s and local	97. Critics often portray BISP as fostering a
	governments	can impr	ove service	"free-handout culture", potentially
	delivery, aware	eness, and grie	evance redress	reducing political support for expanding
	mechanisms in	hard-to-reach	n areas.	social protection.
				98.

Enhancement of Strengths		Elimination of Weaknesses
1.	Expand Outreach to Underserved Areas	1. Introduce Graduation and Livelihood Pathways
	• Use mobile registration units and provincial partnerships to reach urban slums, merged districts, and disaster-affected regions.	 Integrate BISP with skill training, vocational education (TVET), microfinance, and self-employment programs to help families move toward economic in demondence.
2.	Continuously Update the NSER Database	toward economic independence. 2. Close Targeting and Registration Gaps
	 Integrate NSER with NADRA and real-time data from health and education systems to improve targeting accuracy. 	• Expand and dynamically update the NSER using mobile registration units, community verification, and NADRA-linked outreach in remote
3.	Deepen Women's Economic	and disaster-hit areas.
	Empowerment	3. Incorporate the Urban Poor and Informal Sector
	 Link cash transfers to financial literacy, savings accounts, and microinsurance products for women beneficiaries. 	 Launch urban inclusion drives with support from local governments and labor unions to register informal workers and urban slum dwellers.
4.	Broaden Conditional Support	4. Index Stipends to Inflation
	 Enhance Taleemi Wazaif by adding health-related conditionalities (e.g., vaccinations, maternal care) and tracking school retention. 	 Periodically adjust cash transfer amounts to reflect food and fuel inflation, maintaining purchasing
5.	Upgrade Digital Systems	power and poverty mitigation impact.
	 Improve biometric systems, expand digital payment options, and localize grievance redress platforms for better accessibility. 	 5. Reduce Dependency and Address Stigma o Pair cash transfers with counseling,
6.	Leverage Global Alignment and Transparency	community engagement, and media campaigns to promote dignity, self- reliance, and informed usage of support.
	 Align BISP goals with SDGs and publish regular impact assessments to sustain donor confidence and funding. 	

		6. Strengthen Local Implementation Capacity
		 Deploy provincial implementation units, build local staff capacity, and improve grievance redress mechanisms in lagging areas like Balochistan and merged districts.
Taking advantage of Opportunities		Hedging against the Threats
1.	 Link BISP with Graduation Programs Integrate beneficiaries with Ehsaas 	1. Safeguard Funding through Legal and Fiscal Shields
	Amdan, TVET, and microfinance schemes to support income generation and reduce long-term dependency.	 Advocate for ring-fenced social protection budgets and constitutional or legislative protections to insulate BISP from
2.	Expand and Integrate the NSER Registry	IMF-driven austerity cycles. 2. Institutionalize Program Governance
	• Regularly update NSER and link it with NADRA, Bait-ul-Mal, and provincial welfare databases to enhance accuracy and inclusion.	 Ensure legal autonomy and bipartisan oversight to protect BISP from political manipulation and secure long-term continuity.
3.	Promote Digital Financial Inclusion	3. Enhance Cybersecurity and Data Governance
	 Connect BISP payments with mobile wallets, savings accounts, and micro insurance products to build women's financial resilience. 	 Invest in robust data protection protocols, third-party audits, and digital fraud detection to secure biometric and payment systems.
4.	Broaden Conditional Transfers for Social Impact	4. Build Disaster-Resilient Delivery
	 Extend BISP conditionality's to health milestones like child immunization, maternal care, and consistent school attendance. 	Systems Develop mobile registration/payment units, flexible cash disbursement tools, and
5.	Align with Global Social Protection Frameworks	emergency protocols for use during floods, conflict, or displacement.
	 Use SDG alignment and join platforms like GPSP to unlock 	5. Reinforce Transparency to Strengthen Public Trust
	international funding and enhance global visibility.	 Regularly publish independent evaluations, maintain grievance
6.	Strengthen Community and NGO Partnerships	redress systems, and launch community feedback platforms to boost credibility.
	 Partner with local governments and NGOs to improve awareness, last- mile delivery, and grievance redress in underserved regions. 	 6. Counter Negative Narratives with Evidence and Advocacy o Communicate success stories,
		graduation pathways, and impact data to counter the "dependency" critique and highlight the program's economic and social returns.

Best Practices Integration

National Best Practices and Successes

The Aga Khan Development Network (AKDN)

The Aga Khan Development Network (AKDN) has successfully implemented a multi-sectoral, community-centric development model in Gilgit-Baltistan and Chitral, raising literacy, improving livelihoods, enhancing governance participation, and strengthening social cohesion.

1. Community-Driven Planning and Local Governance

- Establish or strengthen Village Development Committees (VDCs) in Balochistan, ex-FATA, and rural Sindh to plan and oversee development activities.
- These bodies should be gender-inclusive and trained in project planning, transparency, and resource management.

2. Multi-Sectoral Area-Based Programming

- Replicate the integrated development planning used in Hunza or Ghizer districts by implementing convergent education, health, livelihoods, and civic programs in identified target areas.
- Priority clusters may include:
 - Awaran-Kohlu-Dera Bugti (Balochistan)
 - Kashmore–Shikarpur (Sindh)
 - Rajanpur–DG Khan (South Punjab)
 - North and South Waziristan (KP merged districts)

3. Women-Centered Economic and Educational Inclusion

- Recruit and train local women as educators, health promoters, and entrepreneurs, following AKDN's gender empowerment focus.
- Scale vocational centers for women in line with successful AKRSP models.

4. Context-Responsive Infrastructure

- Promote climate- and conflict-resilient infrastructure, including micro-hydels, solar schools, and mobile health units.
- Design infrastructure based on community planning sessions to ensure relevance and uptake.

5. Microfinance and Livelihoods Integration

• Introduce community savings groups and rural microfinance models to support agriculture, livestock, and home-based enterprise.

 Leverage existing programs like BISP, BRACE, and SPPAP to identify ultra-poor households.

National Best Practices and Successes

Bangladesh Rural Advancement Committee (BRAC)

The BRAC model, founded in Bangladesh, has earned global recognition for its success in alleviating poverty, promoting education – especially for girls – and empowering marginalized communities through scalable, community-led interventions. For Pakistan, which faces entrenched educational and economic disparities in underserved areas BRAC model offers a pragmatic and proven development framework.

i. Community-Based Non-Formal Education

- BRAC's one-room, one-teacher non-formal primary schools (NFPEs) can be introduced in remote Pakistani districts with high out-of-school rates (e.g., Awaran in Balochistan, North Waziristan in KP).
- Female teachers from the local community can be recruited and trained, mirroring BRAC's girl-friendly model.
- Flexible timings and accelerated curricula can be tailored to children engaged in labor, displaced by conflict, or living in conservative households.

ii. Women-Led Local Empowerment

- BRAC's emphasis on female teachers, entrepreneurs, and health workers can help overcome gender barriers in regions with restrictive cultural norms.
- Pakistan's Benazir Income Support Programme (BISP) can integrate BRAC's approach by offering additional financial and training support to women who serve as local education providers or community mobilizers.

iii. Ultra-Poor Graduation Model

• BRAC's graduation approach—a staged model combining asset transfers, vocational training, cash stipends, and mentorship—can be linked with BISP beneficiaries, particularly in South Punjab and interior Sindh.

iv. Community Ownership and Decentralized Governance

• BRAC relies on Village Organizations (VOs) and Community-Based Committees to monitor schools, mobilize resources, and ensure accountability.

• In Pakistan, School Management Committees (SMCs) and Village Education Committees (VECs) could be revitalized using the BRAC model, especially in conflict zones or tribal districts where trust in state institutions is low.

Pantawid Pamilyang Pilipino Program (4Ps) - Philippines

The aim of 4Ps is to break the intergenerational cycle of poverty by investing in human capital—through conditional cash transfers tied to education, health, and nutrition—while gradually guiding poor families toward self-reliance.

Lessons for Pakistan (BISP Context)

- **Targeted Conditional Cash Transfers (CCT):** Like BISP's Kafalat + Taleemi Wazaif, 4Ps provides monthly stipends to poor families on the condition that:
 - Children attend school (85% + attendance)
 - o Children receive regular vaccinations and checkups
 - Pregnant women receive prenatal/postnatal care
- **Graduation and Livelihood Pathways:** Beneficiaries are linked with skills training, job placement programs, and livelihood assistance under the Sustainable Livelihood Program (SLP), reducing long-term dependency.
- **Digital Payments and Monitoring:** Uses digital ID-linked payments and field-level monitoring to reduce leakages and ghost beneficiaries, enhancing transparency.
- Impact
 - Enrollment in primary education increased by 10% among 4Ps children.
 - Child labor reduced by 30%, and malnutrition rates declined significantly.
 - Female participation in banking and decision-making rose.
 - Contributed to national poverty reduction, with 1.5 million families lifted out of poverty between 2012–2018.

China's Poverty Reduction Model: Lessons for Pakistan

China's poverty alleviation success, lifting 800 million people out of poverty since 1978, offers a scalable, multi-sectoral approach that Pakistan can adapt to its own context. By combining targeted policies, infrastructure development, and grassroots empowerment, China transformed rural economies and improved human capital. Below is a structured breakdown of key strategies, with actionable recommendations for Pakistan.

i. Precision Poverty Alleviation (Targeted Household Support)

China's "Precision Poverty Alleviation" (2013-2020) identified poor households individually and provided tailored support (loans, skills training, relocation).

Pakistan's Adaptation:

Expand Ehsaas Program with Digital Profiling

- Use National Socio-Economic Registry (NSER) to identify ultra-poor households.
- Assign "Poverty Reduction Officers" (like China's village cadres) to monitor progress.

Asset Transfers & Livelihood Support:

- Provide livestock, sewing machines, or agri-tools to poor families (similar to China's "One Household, One Policy").
- Link support to vocational training (e.g., CPEC job centers).

ii. Rural Infrastructure & Market Access

China invested heavily in roads, electricity, and e-commerce to connect rural areas to urban markets.

Pakistan's Adaptation:

CPEC Rural Connectivity Projects

- Prioritize last-mile road networks in South Punjab, interior Sindh, and Balochistan.
- Expand solar electrification (like China's off-grid solar programs).

E-Commerce for Farmers

- Partner with Daraz, Alibaba, or JazzCash to create "Digital Farm Markets" (similar to Taobao Villages).
- Train farmers in mobile-based sales to bypass middlemen.

iii. Education & Skills Development

China focused on vocational training and scholarships to break the poverty cycle.

Pakistan's Adaptation:

Vocational Training for CPEC Jobs

- Expand TEVTA & NAVTTC programs in construction, logistics, and tech.
- Offer stipends for female trainees (like China's "Spring Bud" initiative).

Non-Formal Schools for Remote Areas

- Replicate BRAC's one-room schools in Balochistan, Thar, and ex-FATA.
- Hire local female teachers with flexible timings for child laborers.

iv. Women-Led Economic Empowerment

China promoted microfinance, female entrepreneurship, and healthcare access for rural women.

Pakistan's Adaptation:

Microfinance for Women (Like BRAC's Model)

- o Link Ehsaas Kafalat beneficiaries to small business loans.
- Train women in handicrafts, agri-processing, and e-commerce.

Mobile Health Units for Rural Women

 Deploy "Sehat Nigheban" (female health workers) in villages (similar to China's "Barefoot Doctors").

v. Industrialization & Job Creation

China's SEZs and labor-intensive manufacturing lifted millions out of poverty.

Pakistan's Adaptation:

Boost CPEC Special Economic Zones (SEZs)

- Attract textile, electronics, and agro-processing industries to Rashakai, Dhabeji.
- Offer tax breaks & simplified regulations for job-creating industries.

Urban Job Migration Support

 Provide low-cost hostels & transport subsidies for rural migrants (like China's "Hukou" reforms).

vi. Community Ownership & Local Governance

China relied on village committees to implement and monitor programs.

Pakistan's Adaptation:

Revitalize Village Committees

- Strengthen School Management Committees (SMCs) with training & funding.
- Involve local elders & youth in poverty reduction planning (like China's "Village Cadres").

Dimension	Current State	Desired State	Action Steps
Educational Access and Enrollment	 25.3 million children (36% of school-age population) out of school, primarily in rural Balochistan (40% OOSC), Sindh, and KP's merged districts (The Express Tribune, 2024). Cultural barriers and poverty limit enrollment, especially for girls in Balochistan and former FATA (UNICEF, 2024). 	 Zero out-of-school children (OOSC) by 2030. Universal enrollment for children aged 5-16, with no gender or regional disparities. 	 Launch enrollment campaigns linked to BISP's Taleemi Wazaif, offering conditional cash transfers for 85%+ school attendance. Establish 2,000 non- formal education (NFE) centers in remote areas (e.g., Awaran, Kohlu) using BRAC's one-room school mo
Educational Quality	 Poor learning outcomes: only 13% of children in Shikarpur and 23% in Kashmore can read a Sindhi story; 9% and 11% can do two-digit division (ASER 2023). Untrained teachers and rote-based curricula dominate, especially in rural areas (World Bank, 2024) 	 80%+ of students achieve grade-level proficiency in literacy and numeracy by 2030. Competency- based education universally adopted. 	 Roll out Single National Curriculum (SNC)-aligned competency-based curricula across provinces. Train 100,000 teachers annually in modern pedagogy, prioritizing low-HDI districts. Deploy EdTech platforms (e.g., Taleem Ghar, TeleSchool) to 5,000 schools
Educational Infrastructure	 Only 23% of schools in Balochistan and Sindh have basic facilities (toilets, electricity, walls), compared to 93% in Punjab (World Bank, 2024). Floods and conflict damage schools in South Punjab and Balochistan (Dawn, 2024). 	- 100% of schools equipped with basic facilities and climate-resilient infrastructure by 2030.	 Allocate 30% of PSDP funds to build/upgrade 5,000 climate-resilient schools in underserved areas of South Punjab, Balochistan, Sindh, and KP's merged districts. Ensure all schools have toilets, electricity, and walls. Use GIS mapping to optimize school locations.

GAP Analysis

Educational Governance	 Ghost schools, teacher absenteeism, and politicized appointments persist in Sindh and Balochistan (World Bank, 2024). Delayed fund releases (45% PSDP utilization in FY2024) and unspent budgets (Balochistan's Rs.104 billion) hinder progress (Dawn, 	 Active SMCs in all schools, with real-time monitoring and merit-based hiring. Transparent, accountable institutions with 100% fund utilization. 	 Implement biometric teacher attendance and automate hiring via e-transfer systems. Establish Independent M&E units with real-time dashboards for fund utilization and school performance. Train 10,000 SMCs for community oversight.
Gender and Regional Educational Disparities	 Female literacy critically low: 20% in Balochistan, 7.8% in former FATA (ASER Pakistan, 2024). Urban literacy (74%) far exceeds rural (51%) (PBS, 2023). Cultural norms and insecurity limit girls education (UNICEF, 2024). 	 Universal literacy (90%+) by 2030 with minimal gender/regional disparities (<5% variation). Equal access for girls in all regions. 	 Recruit 10,000 female teachers for Balochistan and former FATA with rural incentives (e.g., housing, bonuses). Build 1,000 girls-only schools with secure facilities in conservative areas. Launch community sensitization campaigns via local media
Economic Poverty Levels	 Multidimensional poverty affects 39.5% of the population: Balochistan (71%), former FATA (73%), Sindh (45%), Punjab (31%) (PIDE, 2024). Rural poverty (54%) significantly higher than urban (9%) (World Bank, 2024). 	 Multidimensional poverty reduced to 20% nationally, with no province exceeding 30% by 2030. Rural poverty aligned with urban levels (<15%). 	 Scale BRACE and SPPAP to cover 500,000 additional households in Balochistan, Sindh, and South Punjab. Introduce AKDN-style microfinance and community savings groups in low-HDI districts. Provide emergency livelihood support in flood-affected
Economic Livelihood Opportunities	- Subsistence farming and informal labor dominate in low-HDI districts (e.g., Dera Bugti, Kashmore, Rajanpur) (UNDP, 2024).	- Sustainable livelihoods (agriculture, microenterprises, vocational skills) available in all low- HDI districts.	 Link BISP with TVET, training 1 million beneficiaries in vocational skills Link SMEDA and provide Micro-finance options by BISP

	- BISP serves 9 million households but lacks strong graduation pathways (Dawn, 2024).	- BISP fully integrated with graduation pathways.	 Adopt BRAC's ultrapoor graduation model (asset transfers, stipends, mentorship) for 200,000 households. Establish 500 vocational centers in low-HDI districts
Economic Fiscal and Governance Issues	 Delayed fund releases (45% PSDP utilization in FY2024) and unspent budgets (Balochistan's Rs.104 billion) (Dawn, 2024). Centralized planning and weak coordination between federal and provincial entities (World Bank, 2024). Corruption in programmes / projects 	- 100% fund utilization with decentralized, transparent institutions. - Real-time federal- provincial coordination and zero corruption.	 Advocate for ring- fenced budgets for poverty alleviation programs. Set quarterly PSDP fund release targets. Form inter-ministerial task forces for coordination. Introduce third-party audits for transparency.

Conclusion

This study reveals that regional educational and economic disparities in Pakistan are not incidental, but rather the outcome of entrenched institutional weaknesses and persistent gaps in policy implementation. The provinces of Balochistan, Khyber Pakhtunkhwa (especially its merged districts), interior Sindh, and southern Punjab consistently lag behind in key human development indicators, reflecting the consequences of historical neglect, limited fiscal decentralization, poor infrastructure, and bureaucratic inertia. The findings underscore that such disparities are more than developmental setbacks – they are structural injustices that perpetuate poverty, unemployment, and political instability, creating cycles of marginalization that resist simplistic interventions. The situational and policy reviews, alongside stakeholder mapping and institutional analyses, demonstrate that while some reform efforts have taken shape-such as the Balochistan Education Sector Plan, BRACE, and targeted stipends for female education their impacts are often blunted by governance bottlenecks, coordination failures, and contextually mismatched program designs. Institutional faultlines, including opaque resource allocation, politicized service delivery, and low community participation, exacerbate the crisis in regions where the state's presence is either absent or ineffective. Importantly, the gap analysis affirms that poverty and political unrest in underdeveloped regions are deeply intertwined with educational deprivation and economic exclusion.

These disparities breed alienation and make communities vulnerable to militancy, crime, and informal economies, thereby eroding state legitimacy and national cohesion. The example of former FATA, Kohistan, Tharparkar, and Dera Bugti serves as a stark reminder that unless the structural causes of inequity are addressed, development outcomes will remain uneven and unstable. To chart a more inclusive and stable future, it is essential that Pakistan embraces integrated, community-driven, and context-sensitive strategies that go beyond token interventions. Incorporating best practices such as the AKDN's multisectoral model and BRAC's non-formal education initiatives offers a promising path forward. However, such replication must be rooted in institutional reform, participatory governance, and a renewed political will to prioritize underserved populations. In essence, closing the gap between policy and practice is not only a developmental imperative—it is a prerequisite for peace, progress, and unity in Pakistan.

Recommendations

Short-Term Recommendations (1–2 Years)

- 1. Deploy Targeted Service Delivery in Critical Districts
- Deploy Mobile Schools in Critical Districts: Launch rapid response programs in districts like Awaran, Dera Bugti, Kohistan, and Rajanpur by deploying mobile schools to provide immediate educational access, particularly for out-of-school children, overcoming sparse infrastructure.
- Establish Mobile Health Units: Set up mobile health units in Awaran, Dera Bugti, Kohistan, and Rajanpur to deliver essential services like vaccinations, maternal care, and malnutrition treatment, addressing acute health crises and building community trust.
- Introduce Vocational Training Caravans: Deploy vocational training caravans in critical districts to offer skills development for youth and women, focusing on market-relevant trades to enhance employability and economic opportunities.
- 2. Activate Community Engagement Platforms
- **Reconstitute School Management Committees (SMCs):** Revive and strengthen SMCs in ex-FATA and rural Balochistan with budgeted incentives and mandatory gender quotas to ensure community oversight of schools, improving enrollment and retention, particularly for girls
- Empower Village Development Committees (VDCs): Establish or reactivate VDCs with AKDN-inspired community-led governance models, providing funds and training to prioritize local development needs like water access and health services in districts like Dera Bugti and Kohlu.

- Strengthen Parent-Teacher Associations (PTAs): Enhance PTAs with gender-inclusive representation and financial incentives to bridge gaps between schools and communities, focusing on low-HDI areas to boost educational outcomes and parental engagement.
- 3. Integrate Conditional Cash Transfers with Enrollment Drives
- Utilize BISP's Taleemi Wazaif: Expand BISP's Taleemi Wazaif program to target out-of-school children (OOSC) in districts like Tharparkar and Torghar, providing cash transfers to families' conditional on verified school attendance using digital records.
- Leverage Taaleem Card: Deploy the newly approved Taaleem Card to incentivize school enrollment in low-HDI districts, linking payments to sustained attendance to reduce dropout rates, particularly among girls.
- **Incorporate Health Conditionalities:** Extend cash transfer programs to include health requirements, such as child vaccinations and maternal care, to improve health outcomes and school readiness in underserved regions.
- 4. Operationalize Data-Driven Targeting
- Update NSER Registry: Use mobile registration vans and NADRA integration to update the National Socio-Economic Registry (NSER) in merged districts, interior Sindh, and border areas like Chaman, ensuring accurate identification of vulnerable populations
- **Prioritize Informal Workers and Displaced Households:** Focus on dynamic enrollment of informal workers and displaced households to close coverage gaps, enabling targeted delivery of social protection and education programs
- Enhance Data Accessibility: Streamline data-sharing between NADRA and provincial authorities to facilitate real-time monitoring and rapid response in underserved regions.
- 5. Expedite Unutilized Budget and Simplify Disbursement
- Mandate Full Budget Release: Require provincial finance departments to release 100% of allocated development budgets for education and social protection by Q3 of each fiscal year to prevent delays in critical districts like South Waziristan and Tank.
- **Simplify PSDP Procedures:** Streamline Public Sector Development Programme (PSDP)-funded project procedures by removing redundant No-Objection Certificate (NOC) and Public Procurement Regulatory Authority (PPRA) requirements in post-conflict zones to accelerate implementation.

• Enhance Financial Oversight: Implement digital tracking systems to monitor budget utilization, ensuring transparency and reducing leakages in education and social protection initiatives.

Medium-Term Recommendations (3–5 Years)

- 1. Institutionalize Area-Based Integrated Development Programs
- **Replicate AKDN's Integrated Model:** Implement cluster development packages combining education, health, livelihood, and infrastructure in high-poverty regions such as Awaran-Kohlu-Dera Bugti (Balochistan), Kashmore-Shikarpur (Sindh), Rajanpur-DG Khan (Punjab), and North/South Waziristan (KP) to holistically address multidimensional poverty.
- Establish Multi-Sector Coordination: Create a coordination mechanism anchored by the Chief Secretary's Office, aligning donors and provincial departments to ensure efficient resource allocation and program integration.
- **Prioritize High-Impact Interventions:** Focus on scalable projects like community schools, rural health clinics, and micro-irrigation systems to enhance capabilities and foster local resilience.
- 2. Establish Gender-Focused Human Capital Corridors
- Create Women's Empowerment Corridors: In female-literacydeficient districts like Killa Abdullah and Kohistan, develop corridors offering hostels, stipends, female teacher training, maternal health facilities, and mobile vocational centers to boost girls' enrollment and female labor participation.
- Enhance Female Human Capital: Provide targeted training and safe learning environments to address gender disparities, empowering women to contribute to economic and social development.
- **Integrate Health and Education:** Link maternal health services with educational incentives to improve health outcomes and school attendance, particularly for girls.
- 3. Link BISP with Livelihood Graduation Models
- Adapt BRAC's Ultra-Poor Graduation Approach: Merge BISP beneficiaries with Ehsaas Amdan, TVET, and microcredit programs to transition them from dependency to economic participation.
- Train in Market-Relevant Skills: Offer training in agriculture value chains, handicrafts, or solar energy services to enhance employability and income generation, targeting districts like Tharparkar and Bajaur.

- Ensure Sustainable Livelihoods: Provide ongoing mentorship and market linkages to ensure beneficiaries achieve self-reliance, reducing long-term poverty.
- 4. Reform Provincial Education Governance
- **Revamp Education Departments:** Introduce KPIs, performancebased budgeting, and digital dashboards to enhance accountability and efficiency in provincial education departments.
- **Decentralize Authority:** Shift hiring and budget authority to district education authorities, empowering local decision-making to address context-specific needs.
- Strengthen HRM and M&E: Implement human resource management reforms and establish dedicated Monitoring and Evaluation (M&E) cells to improve staff performance and program outcomes.
- 5. Expand Public-Private Partnership Models
- Scale PEF and SEF Programs: Expand voucher-based schooling, lowcost community-run schools, and performance-tied funding to underserved districts like Tharparkar, Kohistan, and ex-FATA, enhancing educational access and quality.
- **Promote Faith-Based Schools:** Support faith-based schools in culturally conservative areas like Torghar and Dera Bugti to overcome resistance to education, particularly for girls, boosting literacy rates.
- Encourage Women-Run Schools: Develop women-led schools in low female-literacy districts, employing female teachers to create safe, culturally acceptable learning environments, reducing gender disparities.

Long-Term Recommendations (5–10 Years)

- 1. Enact a National Framework for Equitable Human Development
- Formulate a National Framework: Develop a National Framework for Disparity Reduction, mandating provinces to allocate a minimum of 30% of development expenditure annually to the bottom HDI quintile districts (e.g., Awaran, Tharparkar, Kohistan) to address educational and economic disparities.
- Link to Performance Contracts: Tie allocations to performance contracts with clear KPIs, ensuring accountability and effective resource utilization in underserved regions.
- **Implement Third-Party Audits:** Enforce independent third-party audits to monitor expenditure and outcomes, reducing corruption and enhancing transparency in development programs.

- 2. Develop Resilient Infrastructure in Conflict and Climate Zones
- **Construct Disaster-Resilient Infrastructure:** Build schools, roads, and health units with solar panels, elevated plinths, and mobile backup facilities in disaster- and conflict-prone districts like Zhob, Washuk, and Tharparkar to ensure service continuity.
- **Integrate Community Resilience Programs:** Combine infrastructure projects with community training on disaster preparedness and climate adaptation, enhancing local capabilities to withstand environmental and security challenges.
- **Prioritize Sustainable Design:** Incorporate eco-friendly materials and renewable energy to reduce long-term maintenance costs and environmental impact in vulnerable regions.
- 3. Institutionalize Political Consensus and Continuity Mechanisms
- Establish Bipartisan Oversight Boards: Create federal and provincial bipartisan policy oversight boards to safeguard long-term education and social protection reforms from political disruptions, ensuring continuity across administrations
- Legalize 10-Year Strategic Plans: Pass legislation in provincial assemblies to commit to 10-year strategic plans with binding budgetary and administrative commitments, securing sustained investment in low-HDI districts
- Enhance Policy Stability: Develop mechanisms for cross-party consensus to protect development initiatives from electoral cycles, fostering consistent progress in marginalized areas
- 4. Embed Educational and Livelihood Access into National Security Strategy
- **Recognize Non-Traditional Security Threats:** Frame poverty, unemployment, and exclusion as critical security threats within the National Security Policy, enabling whole-of-government mobilization for inclusive development.
- **Prioritize Security-Sensitive Regions:** Allocate special coordination and funding protocols for regions like Balochistan and KP's merged areas, integrating education and livelihood programs to reduce instability and militancy risks.
- **Mobilize Cross-Sector Resources:** Leverage military, civilian, and private sector collaboration to deliver services in high-risk areas, enhancing access to human capital development.

- 5. Cultivate Local Leadership and Civic Engagement
- Launch Leadership Fellowships: Initiate fellowships and training programs for youth and women from marginalized districts (e.g., Killa Abdullah, Torghar) to develop local champions in education, enterprise, and governance.
- Establish Civic Innovation Hubs: Create district-level Civic Innovation Hubs to facilitate participatory development planning and citizen monitoring, empowering communities to hold institutions accountable.
- **Promote Inclusive Representation:** Ensure gender and minority quotas in leadership programs to amplify marginalized voices, fostering civic engagement and social cohesion

Key Reform Activities	Performance Indicators	Responsible Institutions	Timelines	Monitoring Mechanisms
Deploy mobile schools, health units, and vocational caravans in critical districts	50 mobile schools, 40 health units, 20 vocational caravans operational	Provincial Education & Health Departments, NAVTTC, NGOs	Short-Term (1-2 Years)	Field reports, real-time dashboards, service utilization data
Reconstitute SMCs, VDCs, and PTAs in low-HDI areas	2,000 committees reactivated, 50% gender participation	District Education Departments, Local Governments	Short-Term (1-2 Years)	Quarterly community oversight reviews, education department records
Expand BISP's Taleemi Wazaif and Taaleem Card & incorporate health conditionalities	1 million new enrollments, 80% health compliance	BISP, Health departments, NADRA	Short-Term (1-2 Years)	Digital school- health attendance data, BISP MIS
Update NSER, target informal workers/displaced households, enhance data sharing	90% NSER coverage, 4 provinces connected to real-time data	BISP, NADRA, Provincial Social Welfare Departments	Short-Term (1-2 Years)	NADRA-BISP integration audits, mobile registration tracking
Ensure full budget release, simplify PSDP procedures, implement e-	100% budget release by Q3, 30% reduction	Finance Departments, Planning Commission,	Short-Term (1-2 Years)	Budget tracking dashboards,

Log frame

tracking	in delay	AGP Office		audit reports
Implement cluster- based integrated development in high-poverty regions	5 clusters launched, 20% MPI reduction	Planning Commission, Chief Secretaries, Donors	Medium- Term (3-5 Years)	Cluster evaluations, MPI impact assessments
Establish gender- focused human capital corridors in female-literacy- deficient districts	60% increase in female school enrollment, 100,000 women trained	Women Development Departments, Education & Health Departments	Medium- Term (3-5 Years)	Enrollment audits, women's employment surveys
Link BISP with livelihood programs using graduation models	3 million graduated from BISP to income generation	BISP, TVET, PPAF, NRSP	Medium- Term (3-5 Years)	Income tracking, skills certification records
Revamp provincial education governance with KPIs and decentralization	All districts with DEAs, 100% dashboard compliance	Provincial Education Departments, HEC	Medium- Term (3-5 Years)	Performance reports, HRM reviews
Expand PPPs in education: PEF/SEF, faith-based and women-run schools	10,000 new schools, 2 million children enrolled	Education Foundations, NGOs, Religious Boards	Medium- Term (3-5 Years)	School accreditation, student enrollment tracking
Formulate National Framework for Equitable Human Development	Framework adopted; 30% budget to low- HDI districts	Planning Commission, Provincial Finance Departments	Long-Term (5-10 Years)	Annual budget audits, third- party evaluation
Develop disaster- resilient infrastructure in conflict/climate- affected districts	5,000 resilient units built; 90% functionality post-crisis	Ministry of Planning, NDMA, Provincial Works Departments	Long-Term (5-10 Years)	Resilience audits, site inspections
Institutionalize bipartisan oversight and 10-year strategic planning laws	Oversight boards and legal frameworks established	Provincial Assemblies, Cabinet Divisions	Long-Term (5-10 Years)	Legislative compliance reviews, oversight reporting
Embed inclusive	NSP updated;	National	Long-Term	NSP progress

development into the National Security Strategy	budgets aligned for conflict zones	Security Division, Ministry of Interior	(5-10 Years)	reports, security- development audits
Foster local leadership and civic engagement in underserved districts	5000 youth leaders & women trained, 50 Civic Innovation Hubs active	Youth Affairs, Local Governments, Ministry of Education	Long-Term (5-10 Years)	Fellowship tracking, community feedback tools

References

- 1. Ahmed, A. (2016, June 21). 39pc of Pakistanis live in poverty; Fata, Balochistan worst hit. *Dawn News*. <u>https://www.dawn.com/</u>
- 2. Alif Ailaan, & Sustainable Development Policy Institute. (2016). *Pakistan district education rankings* 2016. (Summary via *Business Recorder*).
- 3. Annual Status of Education Report (ASER) Pakistan. (2021). *ASER* 2021 *national results*. Lahore: ASER Pakistan.
- 4. ASER Pakistan. (2023). *Annual status of education reports 2022: National survey*. Islamabad: Idara-e-Taleem-o-Agahi.
- 5. ASER Pakistan. (2024). Annual status of education reports 2023. Lahore: Idarae-Taleem-o-Agahi.
- 6. Daily Times. (2017, April 1). Women literacy in FATA. *Daily Times*. <u>https://dailytimes.com.pk/</u>
- 7. Daily Times. (2018, September 25). Deteriorating condition of human development index of Balochistan. *Daily Times*. <u>https://dailytimes.com.pk/</u>
- 8. Dawn. (2024a, May 10). Militancy keeps girls away from school in Panjgur. *Dawn News*. <u>https://www.dawn.com/</u>
- Dawn. (2024b, October 15). Feudalism, floods and education in interior Sindh. *Dawn News*. <u>https://www.dawn.com/</u>
- 10. Government of Pakistan. (2020). *Pakistan economic survey 2019–20: Education*. Islamabad: Finance Division.
- 11. Government of Pakistan, & United Nations Development Programme (UNDP). (2016). *Multidimensional poverty in Pakistan report*. Islamabad: Planning Commission & UNDP.
- 12. Hussain, P. (2017, January 12). Provinces and human development. *The Express Tribune*. https://tribune.com.pk/
- 13. Pakistan Bureau of Statistics. (2019). *Pakistan social and living standards measurement survey 2018–19*. Islamabad: PBS.
- 14. Pakistan Bureau of Statistics. (2023). *Education statistics release*. Islamabad: PBS.
- 15. Pakistan Institute of Development Economics (PIDE). (2024). *Multidimensional poverty in Pakistan: Latest estimates*. Islamabad: PIDE.
- 16. Pakistan Institute of Education. (2022). *Pakistan education statistics* 2020–21. Islamabad: Ministry of Federal Education and Professional Training.
- 17. Planning Commission. (2014). *Pakistan Vision* 2025. Islamabad: Ministry of Planning, Development & Reform.
- 18. Sindh Bureau of Statistics. (2023). *Sindh development statistics* 2023. Karachi: Government of Sindh.
- The Express Tribune. (2024, September 6). Report on Pakistan's education crisis: More than 36% of children out of school. *The Express Tribune*. <u>https://tribune.com.pk</u>
- The News International. (2020, June 11). Economic survey reveals Pakistan's literacy rate increased to 60%. *The News International*. <u>https://www.thenews.com.pk/</u>
- 21. United Nations Children's Fund (UNICEF). (2024). *Education in emergencies report Pakistan*. Islamabad: UNICEF.

- 22. United Nations Development Programme (UNDP). (2017). *Pakistan national human development report 2017 Unleashing the potential of a young Pakistan*. Islamabad: UNDP.
- 23. United Nations Development Programme (UNDP). (2024). *Human development indicators Pakistan update*. New York: UNDP.
- 24. United Nations Educational, Scientific and Cultural Organization (UNESCO). (2023). *Out-of-school children: Pakistan country statistics*. Paris: UNESCO Institute for Statistics.
- 25. World Bank. (2023, April 19). In Pakistan, quality education requires a different approach and more investment. *World Bank Blogs*. <u>https://blogs.worldbank.org/</u>
- 26. World Bank. (2024). *Pakistan development update: Uneven regional development*. Washington, DC: World Bank.
- 27. Zaidi, S. (2024, July 16). Increase in education budget not enough: Ministry. *Dawn News*. <u>https://www.dawn.com/</u>