

**RESEARCH PAPER****Unveiling Gender Disparities: A Critical Review of PSDP Budget Allocations (2020-2025)****<sup>1</sup>Saiqa Wahab\*, <sup>2</sup>Zubaida Baloch and <sup>3</sup>Memoona Noor**

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**\*Corresponding Author:** [saiqawahab123@gmail.com](mailto:saiqawahab123@gmail.com)**ABSTRACT**

This Study rigorously assessed gender specific budgetary allocations of Pakistan Public Sector Development Programme (PSDP) 2020-2025, focusing on evaluating the degree and impact of women specific initiatives. The main aim was to understand how these initiatives and budget allocations empower women in Pakistani society. Using annual PSDP reports for documentary analysis, the research also examined allocations using gender-responsive budgeting framework to identify trends, sectoral gaps and funding patterns. The finding highlighted that, despite a slight increase in education and health allocation, funding for gender-specific initiatives is still shockingly low, accounting only for 0.04% of the total PSDP across five years. Overall, the study highlighted noticeable inequality of prioritization where education and health received the majority of funding, whereas economic empowerment, legal aid and rural based initiatives consistently receive low levels of funding. The study recommended at least a 5-10% increase on gender-based allocation for the total PSDP, in order to provide a radically higher budgetary allocation that could successfully promote women empowerment and gender equality.

**KEYWORDS** Women, Empowerment, Initiatives, Funds, PSDP**Introduction**

Public Sector Development Programme (PSDP) is strategic fiscal instrument employed by the government of Pakistan to promote social and economic progress. It is a systematic way to fund public infrastructure, education, healthcare, social welfare and other crucial areas. The strategic investments of PSDP in Public Project targets three core objectives that are economic growth, social welfare and poverty elimination. It is used nationally to achieve development goals consistent with Pakistan vision 2025, and in combination with other global agreements such as the Sustainable Development goals (SDGs).

In the PSDP, gender-based allocations aim to constrain inequities in education, health, economic engagement, and social welfare which will evidently grant women. While gender-responsive budgeting is slowly being integrated into national budgeting procedures, tangible funding deficits for women-centered programs persist. This is evident from the PSDP 2024-25, which shows no huge budget allocations for various sectors, but falls short on funding gaps for gender equality, women economic development and gender-based violence support programmes (Planning Commission, 2024).

The investment and funding of PSDP are essential for promoting and empowering women. The World Economic Forum and UN Women claim that gender equality promotes more inclusive government, increases economic productivity, and improves development outcomes for future generations. Although attempts have been made to incorporate gender-responsive initiatives, the study of PSDP allocations shows that the effect is still limited because of fragmented and uneven financing patterns.

## **Literature Review**

In Pakistan, debate on gender equality and women's empowerment has accelerated in the past ten years, with researchers paying more attention to the social, political, and legal aspects of gender inequality. Education is widely regarded as a significant tool for improving women's social, economic, and political position. UNESCO (2023) underlines that access to quality education boosts women's labor market participation, decision-making power, and contributes to overall social advancement. According to Government of Malaysia (2022), Case studies from developed countries show that investing in female education leads to higher GDP growth and better health and welfare indicators. Women's education in Pakistan continues to face significant hurdles, according to research. Cultural norms, insufficient infrastructure, and socioeconomic constraints also limit access, particularly in remote areas (Khan, 2023). According to United Nations Development Programme (UNDP, 2023) the literacy rate among women stays at 57%, with considerable regional differences. Initiatives like the Punjab Education Foundation have showed potential in increasing enrolment rates, but structural obstacles such as insufficient finance and patriarchal resistance continue to impede progress (UNESCO, 2023).

According to recent data of World Bank as reported by The Global Economy in 2023. In Pakistan, women's labor force participation is extremely low as compared to men (24.46% vs. 81.01%) (World Bank, 2023; Globalen LLC, 2023). Furthermore, women's empowerment is negatively impacted by limited educational opportunities and low educational attainment, especially for those living in rural regions of the nation (Awan & Naqvi, 2016). When female lawmakers in Pakistan seem to be constrained by patriarchal ideologies and customs when they have the potential to achieve emancipation, the problem is made worse. In such conditions, the concept of empowerment in Pakistan appears to be purely academic, lacking any sense of practical application (Rasul, 2014). Productive employment of women is incredibly low, especially in white-collar occupations and rural areas. Most women work in the informal economy, which does not allow them to contribute equally to their families' wealth (Wasti, 2015; Mushtaq, et. al., 2017). Furthermore, women in the lowest socioeconomic strata fight just to survive (Hassan & Azman, 2014). There is a pressing need to enforce current rules governing ownership and inheritance, as well as to develop policies that encourage women to work.

According to Iffat, Jamal, Farooq, and Nasir (2016), women who perform unpaid labor as part of sharing or carrying duties are typically not acknowledged by their families or disregarded as contributing to the home or state economy. According to Mahadevia, Bhatia, and Sebastian (2017), one of the instruments of "gender responsive budgeting" (GRB), which mandates that time spent by women in supposedly "unpaid work" be taken into account when analyzing budgetary policy, is the "gender-disaggregated analysis of impact of the budget on time use." In this regard, GRB must be implemented in order to improve the position of women in a country like as Pakistan, where the labor performed by women is often disregarded and unrecognized.

## **Material and Methods**

For current study, Documentary analysis is utilized for data collection and analysis. Public Sector Development Programme (PSDP) allocations from 2020 to 2025 are thoroughly analyzed in this study in order to look at funding changes based on gender. As part of the research, yearly PSDP reports were thoroughly examined using gender-specific phrases. Data was systematically collected through government sources and official PSDP papers that are accessible on the Planning Commission official website. The study applied a gender responsive budgeting framework to assess targeting gaps, inconsistency and effectiveness as well as the efficacy of gender-specific programs. The study was delimited from 2020-21 to 2024-25.

## Results and Discussion

Public Sector Development Programme (PSDP) is a key component of gender-based development which provide funds for projects and programs that contribute to women empowerment, women participation and improve education and healthcare. In order to empower women funding for gender-based programs is essential. In this research from 2020 to 2025, gender-based allocations across ministries and divisions under (PSDP) Public Sector Development Programme are examined. The purpose was to analyze and investigate important budgetary allocation trends, identify gaps in gender-related projects in key sectors.

**Table 1**  
**Gender-Based Projects & Allocations PSDP (2020-25)**

Ministry/Division	Year	Total Approved Cost (PKR Million)	Sum of Project Allocation (PKR Million)
Aviation Division	2020-21	1,320.879	151.679
	2021-22	3,558.200	100.611
	2022-23	2,484.871	33.871
	2023-24	5,450.000	20.000
	2024-25	6,303.000	50.000
Commerce Division	2020-21	103.500	103.500
Establishment Division	2020-21	282.914	-
	2021-22	800.000	-
	2022-23	900.000	-
	2023-24	840.000	-
	2024-25	921.000	350.000
Federal Education & Professional Training Division	2020-21	4,526.096	591.571
	2021-22	9,700.000	510.685
	2022-23	7,239.597	300.137
	2023-24	8,500.000	294.590
	2024-25	20,751.000	130.000
Finance Division	2020-21	66,666.571	499.296
	2021-22	123131.004	-
	2022-23	1659.997	-
	2023-24	3220.000	-
	2024-25	6,084.000	500.000
Provinces and Special Areas	2020-21	0.00	-
	2021-22	0.00	-
	2022-23	140,635.142	100.000
	2023-24	167,900.000	500.000
	2024-25	227,316.099	300.000
Higher Education Commission	2020-21	29,470.000	1704.987
	2021-22	42,450.000	4175
	2022-23	44,718.907	3650
	2023-24	59,700.000	4900.693
	2024-25	61,115.000	3916.846
Housing & Works Division	2020-21	8,736.903	20.000
	2021-22	24,211.511	204.777
	2022-23	17,728.778	230.000
	2023-24	40,680.000	690.000
	2024-25	24,338.000	587.312
Human Rights Division	2020-21	256.000	20.000
	2021-22	279.200	15.800
	2022-23	184.682	15.000
	2023-24	814.000	515.705
	2024-25	104.000	13.000
Industries & Production Division	2020-21	800.000	20.000
	2021-22	2,916.082	118.000
	2022-23	2,850.000	97.000
	2023-24	3,000.000	181.14
	2024-25	4,268.700	88.35

Law & Justice Division	2020-21	991.424	-
	2021-22	6,027.351	-
	2022-23	1,813.892	-
	2023-24	1,400.000	-
	2024-25	930.000	-
Narcotics Control Division	2020-21	53.897	-
	2021-22	489.393	-
	2022-23	207.917	-
	2023-24	150.000	25.942
	2024-25	169.505	-
National Health Services, Regulations & Coordination Division	2020-21	14,508.180	3127.142
	2021-22	21,722.506	5169.805
	2022-23	12,650.997	1585.09
	2023-24	13,100.000	719.461
	2024-25	24,750.000	517.483
Planning, Development & Special Initiatives Division	2020-21	3,545.103	-
	2021-22	19,245.527	-
	2022-23	37,176.535	200.000
	2023-24	24,896.626	3,042.536
	2024-25	51,406.413	800.000
Poverty Alleviation & Social Safety Division	2020-21	135.000	135.000
	2021-22	598.910	598.910
	2022-23	500.000	500
	2023-24	500.000	500
	2024-25	0.000	-
Railways Division	2020-21	24,000.000	-
	2021-22	30,025.590	127.610
	2022-23	32,648.036	107.500
	2023-24	33,000.000	230.000
	2024-25	35,000.000	101.000
Prime Minister's Initiatives	2023-24	80,000.000	5,000.000

### Overview of Gender-Based Allocations (2020-2025)

PSDP budget allocations consistently fluctuate over time. This fluctuation in budget allocation and fluctuation in funding for women-specific initiatives is impacting the proper implementation of programs. In half a decade, minor improvements in healthcare and education were observed. Women access to legal support and economic empowerment were less observed in PSDP allocation. Economic and legal support initiatives were absent in the past five-year budget allocation.

**Table 2**  
**Year-wise Gender-Based Allocations**

Fiscal Year	Total Approved Cost (PKR Million)	Total Gender-Based Allocations (PKR Million)	Percentage
2020-21	418675.165	6373.175	1%
2021-22	900000	11021.198	1%
2022-23	563563.336	6818.598	1%
2023-24	652949.999	16620.067	2%
2024-25	1,100,000.00	7353.991	1%

Yearly gender-based women specific initiative allocations for fiscal years 2020-25 is shown in above table 2. Data indicated that every year, the total authorized cost varies, reaching a high of PKR 1,100,000.00 million in 2024–2025. Except for 2023–2024, when allocations rise to 2% (PKR 16,620.067 million), gender-based allocations are still very small, often at approximately 1% of the overall budget. This trend demonstrated how gender-related projects continue to get insufficient financing, indicating the need for more consistent and significant investment for promoting gender equality.

- **2020-21:** The allocations started at PKR 6373.175 million, indicate a moderate level of investment in gender-based projects
- **2021-22:** There was a significant rise almost doubling the previous year allocation, reflecting increased policy emphasis on gender-related initiatives.
- **2022-23:** A slight decline suggests reallocation of funds or shifting priorities.
- **2023-24:** In comparison to other previous years the highest allocations were observed.
- **2024-25:** A decline to PKR 7353.991 million in the latest fiscal year may indicate budget constraints or a shift in focus.

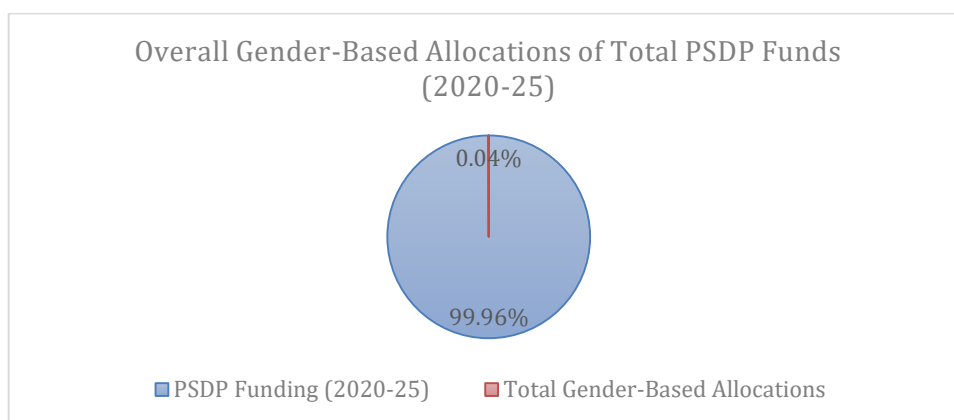


Figure 1. Gender-Based Allocations of Total PSDP Funds (2020-25)

- Total Gender-Based Allocations (2020-25): 48,187.029 million PKR
- Total Approved Cost PSDP Funding (2020-25): 112,535,188.5 million PKR
- Overall Percentage of Gender-Based Allocations is 0.04%

Data on gender-based allocations in Public Sector Development Programme (PSDP) for the period 2020 to 2025 demonstrated a sizeable difference in resource allocation. Gender specific programs have received 48,187,029 million PKR, which is a remarkably small, indicating that there is no noticeable commitment towards women empowerment and gender equality by the Pakistani government. As the need to address institutionalized gender inequalities intensifies in the areas of targeted access to education, healthcare and productive engagement, the financial contributions for initiatives which address these systematic gender inequalities remain non-existent.

The persistent underfunding of gender initiatives implies that women programmes are not a national priority. There are not enough funds to deliver critical interventions for women education, health, livelihood and safety from gender-based violence: and this under-funding hinders overall socioeconomic progress, as Pakistan marks on global gender equity measures such as female illiteracy, maternal mortality rates, and female labor force participation rates. In the absence of legitimate funding, these key women issues will not be addressed for the possibility of long-term gender inclusive development. Moreover, the unpredictability of allocations reflected in the slight increase in 2023-24 (2% allocation), followed by the decline to 1% in 2024-25, reflects a lack of vision, commitment to women development and planning for women empowerment and growth.

In order to close the gap, GRB must be integrated into all government ministries so that gender-sensitive policies are incorporated into education and infrastructure as well as into the healthcare and employment sectors. Women empowerment activities should

receive no less than 5-10% of the PSDP budget. To maximize economic participation, targeted funding should be allocated for improving girls education, maternity healthcare, and aid to women entrepreneurs. Additionally, there needs to be greater transparency and accountability in the allocation of resources to guarantee that the funds provided will achieve visible results and demonstrate impacts. The PSDP gender-based project allocation was 0.04% which is very low and will not sustain efforts towards long-term gender equality initiatives. Greater resources combined with legislative action to be in place for women to overcome barriers to education, socio-economic self-sufficiency and well-being. Sustained investment, enforcement of policies and strong accountability frameworks are required to ensure the equal opportunity needed for fostering an inclusive and advanced society.

### Sectoral Distribution of Gender-Based Allocations

The sectoral distribution of gender-based allocations demonstrates how funds have been prioritized across various fields. Below is an overview of the total allocations in PKR million:

**Table 3**  
**Sectoral Distribution of Funds (2020-25)**

Sector	Total Gender-Based Allocation (PKR Million)	Percentage of Total
Education	20,174.509	42%
Health	16560.813	34%
Infrastructure	3004.36	6%
Social Welfare	8447.347	18%
Total	48187.029	100%

The above table 3 depicts the sectoral distribution of gender-based allocations (2020-25) in Education, Health, Social Welfare, and Infrastructure. Data indicated that health and education are given a lot of consideration in the gender-based allocation distribution as these are essential for long-term empowerment.

#### Education Sector

Education receives the largest share (42%). A sizable share (20,174.509 million PKR) of the entire gender-based allocation has been allocated to education, which includes both Federal Education & Professional Training and Higher Education Commission initiatives. This demonstrated a strong commitment to expanding educational opportunities, scholarships, and professional training for gender-focused programs.

#### Health Sector

The Health Sector received a total allocation of PKR 16560.813 million, representing 34% of the entire gender-based budget. This sector had the second greatest proportion, indicated a considerable emphasis on enhancing women's healthcare services, maternity health, and reproductive care. The funds will be utilized to support a variety of projects, including mother and child health initiatives, increased access to prenatal and postnatal care, and improved availability of reproductive health services.

#### Housing & Infrastructure

The Infrastructure Sector allotted PKR 3004.36 million, which accounts for 6% of the entire gender-based budget. This lesser funding showed that gender-specific improvements to infrastructure were not a top priority when compared to education and healthcare. However, the investment was likely to go toward the development of women-friendly public transportation, assuring safe and accessible mobility. Furthermore, funds should be focused into housing projects and shelter houses for women in need, particularly those impacted by domestic violence or socioeconomic suffering. While

infrastructure is critical for improving women's safety and accessibility, the restricted funding suggests that other social and economic empowerment projects be prioritized.

**Social Welfare and Empowerment**

Social welfare acquires the allocation (18%). This showed that, while social welfare projects exist, they received insufficient funding in comparison to other areas. The projects for social welfare and empowerment were the Prime Minister's Women Empowerment Initiative and the Business Skill Development Center for Women. PKR 5 billion was given to the Prime Minister's Women Empowerment Initiative in 2023–2024, which was the highest in this category.

**Table 4**  
**Year-wise Sectoral Gender-Based Allocations (PKR Million)**

<b>Fiscal Year</b>	<b>Education</b>	<b>Health</b>	<b>Social Welfare</b>	<b>Infrastructure</b>
2020-21	2,296.558	3626.438	278.5	171.679
2021-22	4,685.685	5169.805	732.71	432.998
2022-23	3,950.137	1885.09	612.000	371.371
2023-24	5,195.283	4261.997	6222.787	940.000
2024-25	4,046.846	1617.483	601.35	1088.312

The above table demonstrates how gender-based allocations varied across various sectors over a period of five years. The table shows shifting gender-based distributions in various sectors of infrastructure, social welfare, health, and education between 2020–21 and 2024–25. This gives an important insight into gender-based allocations, which can be critically examined through the perspective of women's empowerment and targeted initiatives. Examining budget patterns in Education, Health, Social Welfare, and Infrastructure revealed how spending priorities align or fail to align with female empowerment goals.

**Education Sector and Women Empowerment**

Education is critical for women's empowerment since it provides them with information, skills, and chances for socioeconomic growth. The funding trend for education was mainly favorable, beginning at PKR 2,296.558 million in 2020-21 and peaked at PKR 5,195.283 million in 2023-24 before falling slightly to PKR 4,046.846 million in 2024-25. This inconsistent but enough funding indicates a need to improve educational standards. Minor decrease in 2024-25 is due to shift in priorities this inconsistency in allocation indicates and influence long-term sustainability of educational efforts and initiatives that target women. As a result, an assessment of programs and outcome is required to determine if these allocations and programs are actually empowering women.

**Health Sector and Gender-sensitive Allocations**

Downward trend was noted in this sector, which started at PKR 3626.438 million in 2020-21 and then in 2024-25 allocations for women specific initiatives or programs fell sharply to PKR 1617.483 million. This decreased observed trend is concerning since women had particular healthcare needs from maternity child healthcare to reproductive health service. Women's health concerns may be neglected if gender-sensitive expenditures are not specifically targeted within the shrinking budget. This decline also raises concerns about the government's commitment to the Sustainable Development Goals (SDGs) for gender equality and health. Lack of financing in this area, in particular, may make it more difficult to improve access to contraceptives, lower maternal death rates, and address gender-based violence through medical services. The minimal recovery in 2024–2025 is not enough to undo the damage caused to women's health services, highlighting the need for stronger, gender-specific health programs.

## **Social Welfare: missed Opportunities for Gender Equality**

The Social Welfare sector was very unstable, with an enormous increase in 2023-24 (PKR 6222.787 million) followed by a sharp decrease to PKR 601.35 million in 2024-25. This increase most likely represented a one-time initiative, in reaction to a specific social program or socioeconomic crisis. Long-term social welfare programs were undermined by the eventual decline, which points to a lack of consistent investment. When considering women's empowerment, this disparity was very concerning. The sharp drop poses questions about the sustainability and effectiveness of efforts that encourage women's economic engagement in the community, such as financial support for single mothers, shelters for victims of domestic violence, and community development projects. The inconsistent funding pattern reflected a reactive rather than planned approach to social welfare, with minimal focus on long-term women empowerment.

## **Infrastructure Sector**

Infrastructure investment rapidly increased, from PKR 171.679 million in 2020-21 to PKR 1,088.312 million in 2024-25. Although infrastructure expenditures were often viewed as gender neutral, they have important consequences for women's empowerment. For example, improving transportation infrastructure improves women's mobility, enhancing their access to education and work possibilities. Funding patterns indicated that different sectors received different amounts of investment, and a critical gender lens identifies gaps in strategic planning and execution. The long-term viability of programs promoting female empowerment is called into question by the fluctuations in Social Welfare funds and the downward trend in Health allocations.

## **Analysis of General Trends (2020–2025)**

The largest funding allotments for gender-based initiatives were continuously allocated to education and health, with annual increase. Despite these increases, women-specific funding remains only a small proportion of total HEC spending. Economic empowerment and skill development have received lower appropriations, with a minor increase in 2023-2024. In the health sector the largest allotment occurred in 2021-22, with a considerable decline in 2022-23. The rise in 2024-25 demonstrated a renewed focus on maternity healthcare, although reproductive health and GBV (Gender-Based Violence) support were mostly ignored. Women's infrastructure projects, such as hostels, schools, and residential accommodations, had consistent expansion, particularly between 2023 and 2025. In 2023–2024, social protection and special projects (such as Women on Wheels, the Prime Minister's Women Empowerment Program, and BISP) were more prominent. The Benazir Income Support Programme (BISP) and other welfare projects should be strengthened rather than getting inconsistent funding. Several ministries, including Finance, Planning & Development, Law & Justice, and Railways, have received little or no gender-based funding, limiting women's participation in critical sectors like financial inclusion, mobility, and legal protection.

## **Gaps and Limitations in Gender-Responsive Budgeting**

The efficacy and implementation of gender-responsive budgeting (GRB) remains hindered by gaps and constraints, despite significant progress in the promotion of budgetary equality.

- The PSDP does not allocate funds for legal assistance or the prevention of gender-based violence. There was no gender-specific programs in any year, revealed a severe empty space in legal aid and gender-based violence support services in Law and Justice Division



- Limited focus on women economic empowerment was observed as there is lack of funding for microfinance programs, startup grants that limits women economic participation.
- There was no clear approach for promoting women's employment engagement through incentives, workplace policies, or skill-building initiatives. Sectors such as law enforcement, technology, and industry do not have substantial gender-specific budgets.
- There was limited direct funding for Women as many projects indirectly impact women, but few were exclusively designed for gender empowerment.
- Most emphasis on urban projects was noted rarely less or no projects that directly benefit rural areas were observed as most gender-based initiatives focus urban areas neglecting rural region as a result women continue to face significant barriers to access affordable and high-quality healthcare, particularly in rural regions.
- The efficiency of PSDP gender budgeting was diminished by the lack of gender-sensitive policies in the main financial planning divisions.
- Inconsistent budgeting affects project sustainability. Projects initiated one year may not be funded next year, resulting in incomplete or inefficient implementation.

## **Conclusion**

The study concludes that education and health remained the foundation of gender-focused development. Funding for Infrastructure to facilitate women reached its peak in 2023-24. Economic empowerment was given minimal emphasis until 2024-25. Infrastructural initiatives, particularly housing, have been emphasized, they must be balanced with economic programs like as entrepreneurship, digital skills training, and assistance for women-led firms, that require more investment. Social protection funding surged briefly in 2023-24 before dropping dramatically afterward. Sustaining social protection efforts is critical for long-term effect, especially programs like the Prime Minister's Women Empowerment Program and Women on Wheels, which should be extended beyond 2023-24. Fluctuations in social and health sector funding suggested that policy direction is inconsistent. Consistency in health funding is crucial particularly for maternity and neonatal healthcare, which should receive consistent yearly assistance rather than fluctuating funding.

## **Recommendations**

Based on the findings of the study to preserve improvements in gender-based programs, the government must ensure consistent funding over time. In future budgets, more allocations will be required for business skill development and women-inclusive finance programs, making the expansion of economic empowerment efforts equally important. A minimum of 10% of PSDP funds must be allocated for gender-focused projects in order to encourage gender equality and women empowerment. This would guarantee continuous funding for initiatives that directly assist women. Programs for economic empowerment also need to be given top priority, increase economic empowerment projects for women with more funding allocate to digital literacy, microfinance, and vocational training to assist women become financially independent and participate in the workforce. In order to protect women rights, it is equally important to strengthen legal and social protection, which calls for funding specifically allocated for workplace safety initiatives, legal aid services, and gender-based violence (GBV) prevention. Regular assessment of project effects and fund use is required to ensure successful implementation. Furthermore, rather than being limited to the sectors of education and health, gender sensitivity needs to be incorporated into all ministries, including those of finance, railways, and law and justice. A comprehensive strategy will guarantee that gender-based initiatives are included into every area of policy, promoting increased impact and inclusion.

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