

Inclusive Growth, Ethical Governance & Social Empowerment

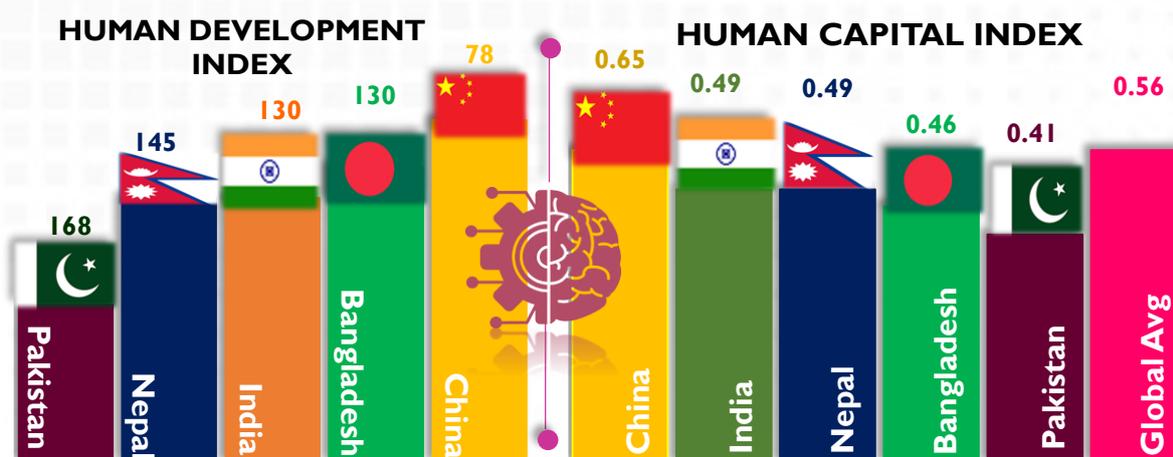


Introduction

Social development plays a pivotal role in fostering societal well-being and driving long-term economic growth. However, in Pakistan, over half of the population remains deprived of basic services such as education and healthcare, impeding the country's progress on multiple social fronts. This gap has placed Pakistan far behind its regional counterparts, such as India, China, and Bangladesh, in critical social indicators. For example, Pakistan is ranked 168th out of 193 countries on the Human Development Index (HDI), while India and Bangladesh stand at 130th (UNDP, 2025). This ranking not only highlights Pakistan's stagnation but also underscores a major developmental concern: the country's insufficient investment in key social sectors. Despite international recommendations by institutions like the World Health Organization (WHO) and UNESCO, Pakistan's focus in these areas remains alarmingly low, further compounding the challenges of equitable growth.

In comparison to its previous years, Pakistan's performance on social development indicators has been on a decline, further distancing it from its regional peers. One of the most telling reflections of this stagnation is seen in Pakistan's Human Capital Index (HCI), which stands at a meager 0.41. This implies that Pakistan's workforce operates at only about 41% of its potential productivity compared to what could be achieved with full access to quality education and good health. This is notably lower than the Global average of 0.56 (or 56%) (World Bank, 2020). Moreover, factoring in the high levels of unemployment in the country, this productivity rate dwindles to a stark 20% (Utilization-Adjusted HCI), further stressing the urgency of addressing Pakistan's human capital development.

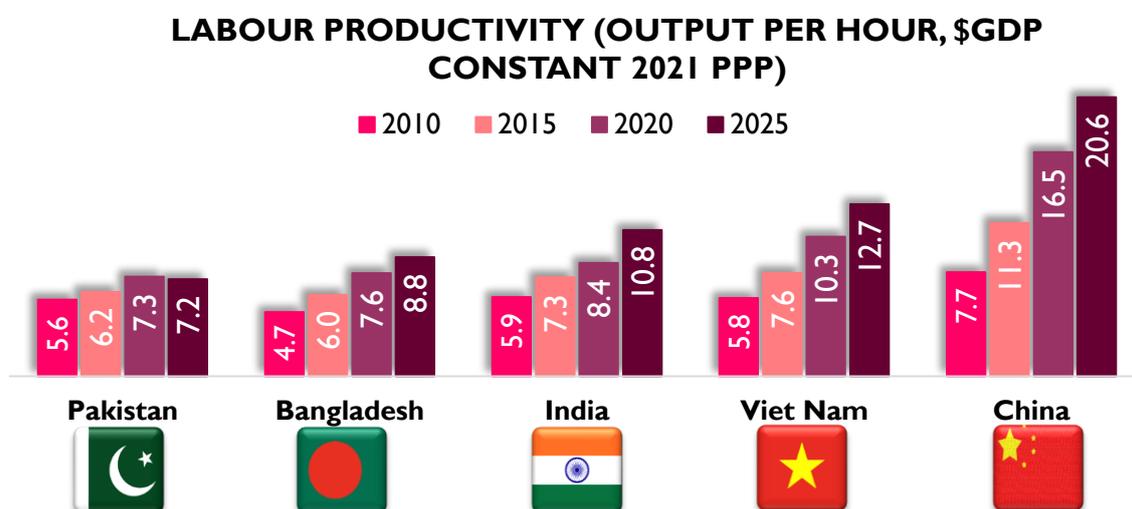
Figure 63: Pakistan's Human Development Standing: Compared to its Regional Peers



Data Source: UNDP's Human Development Index is for 2025 & World Bank's Human Capital Index 2020

Pakistan's slow progress in improving labor productivity compounds these challenges. The country has consistently lagged behind regional economies such as Bangladesh, India, China, and Vietnam in terms of labor productivity growth since the 2010s. A significant portion of Pakistan's labor force is engaged in low-skilled, informal sectors, preventing the country from shifting toward high-productivity industries such as advanced manufacturing, technology, and services. The country's semi-industrialized status and political instability have hindered the diversification and industrialization of its economy. In addition, Pakistan's energy crisis has created significant barriers to industrial growth, making it difficult for businesses to expand and thrive.

Figure 64: Comparative Analysis of Labour Productivity in Pakistan



Data Source: International Labour Organization (ILO)

While neighboring economies have rapidly industrialized and diversified, Pakistan's economic transformation has been slow, hindered by low investment in key areas like education, health, and skills development. Misallocation of resources, with a focus on recurrent expenditures, leaves little room for critical development initiatives. These challenges have stunted human capital development, which is crucial for long-term economic growth. Research consistently shows a strong link between improvements in education, healthcare, and skills development, and increased productivity, innovation, and economic diversification (UNDP, 2025; World Bank,

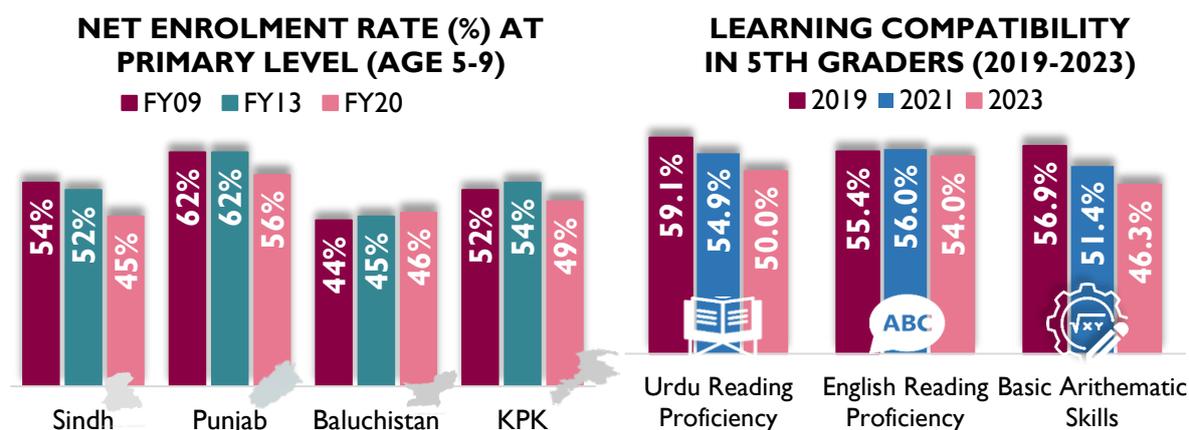
2020). To accelerate growth, Pakistan must realign its priorities, ensuring adequate investment in these areas to boost productivity and shift towards higher-value industries.

Priority I: “Improve and Expand Access to Education”

Pakistan faces one of the lowest literacy rates globally, with only 60.7% of its population able to read and write. In comparison, neighboring countries like India and Bangladesh have higher literacy rates of 76% and 74.9%, respectively. Pakistan also holds the unfortunate distinction of having the second-highest number of out-of-school children in the world,⁶¹ with 26.2 million children not attending school. This crisis is compounded by a severe lack of basic resources in schools, such as clean drinking water and electricity, further limiting access to education.

Poverty exacerbates this situation, leading to a sharp decline in the net enrollment rate for children aged 5-9, as seen in recent figures. Moreover, the quality of education remains a significant concern, as many individuals completing primary education still struggle with basic literacy skills. The Annual Status of Education Report (2023) highlights a troubling decline in learning outcomes compared to 2019. In 2023, only 50% of 5th-grade students could read Urdu, and 54% could read English, down from 59.1% and 55.4%, respectively, in 2019. Similarly, the percentage of students capable of performing basic arithmetic dropped to 46.3% in 2023, compared to 56.9% in 2019.

Figure 65: Educational Progress: Net Enrollment and Learning Proficiency in Pakistan

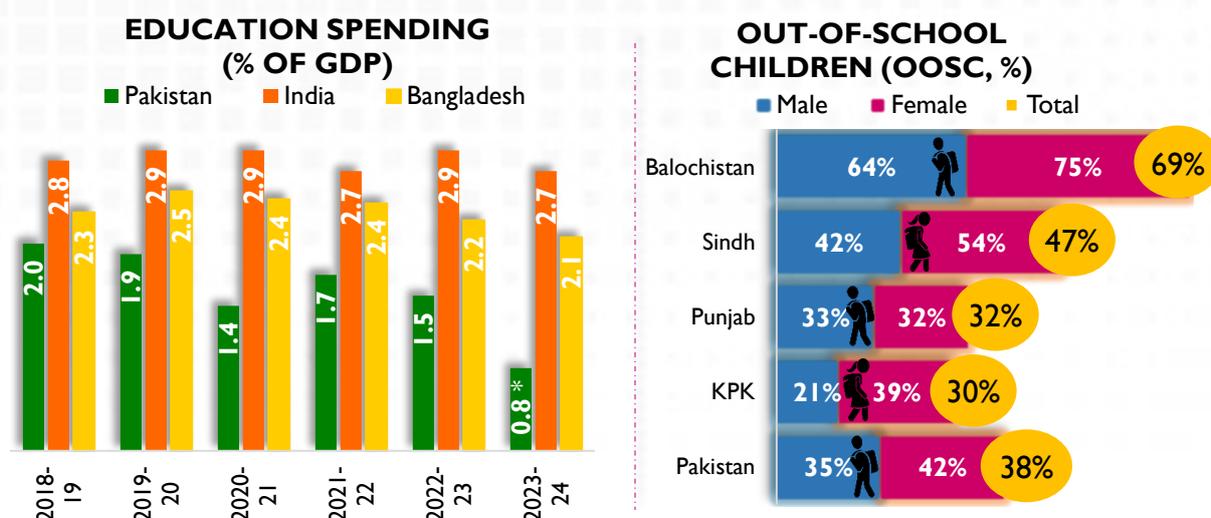


Data Source: PSLM 2008-09, 2012-13, & 2019-20 and Annual Status of Education Report (ASER, 2023)

These statistics paint a bleak picture of Pakistan's education system, which is plagued by inadequate funding, an outdated curriculum, and a shortage of qualified teachers, particularly in rural areas. With the education budget at only 0.8% of GDP in FY2025, far below UNICEF's recommended target of 4-6%, the country's ability to address these challenges remains severely constrained. Most government schools suffer from teacher absenteeism and substandard educational quality, hindering student learning outcomes.

⁶¹ UNICEF. Education emergency: now or never. Available at: <https://www.unicef.org/pakistan/stories/education-emergency-now-or-never>

Figure 66: Education Sector Spending and Out-of-School Children



Data Source: Pakistan Economic Survey, Indian Economic Survey 2024-25, Bangladesh Economic Review 2024

Note: For Pakistan, the value reported for 2023–24 corresponds to 2024–25, as data for 2023–24 was not available in the Pakistan Economic Survey (PES). For India, Education expenditure pertains to Education, Sports, Arts and Culture. For Bangladesh, education expenditure figures include allocations to the Science and ICT sectors as well.

In response to skill development gaps left by formal education, many developing countries, including Pakistan, have turned to non-formal education (NFE) as a strategy to enhance skills and competencies. The World Economic Forum ranks Pakistan 125th out of 141 countries in the 'Skills' category (sub-component of the Global Competitiveness Index 2019), emphasizing the need for investment in human capital.

Priority 2: “Increase Health Coverage and Improve Health Quality”

Pakistan’s health sector faces significant challenges, with health spending consistently falling below international (5% of GDP) and national targets (3% of GDP). As of 2023-24, Pakistan’s health spending stood at only 0.9% of GDP, far below the National Health Vision’s (NHV) target of 3% by 2025. This is lower compared to its regional neighbors like India (1.9%) during the same period, highlighting the disparity in healthcare investments between Pakistan and its peers.

The National Health Vision 2016–2025 aims to achieve universal health coverage (UHC); however, progress has been slow. UHC Service Index in Pakistan improved from 45.3 in 2017 to 53.9 in 2023, meaning that nearly half of the population still lacks access to essential health services. Health financing remains heavily skewed toward out-of-pocket spending, which accounted for 47.37% of total health expenditure in 2022 (as per the World Bank), indicating a strong reliance on personal funds for healthcare. At the same time, health

Figure 67: Trend in Health Expenditure: Pakistan vs India

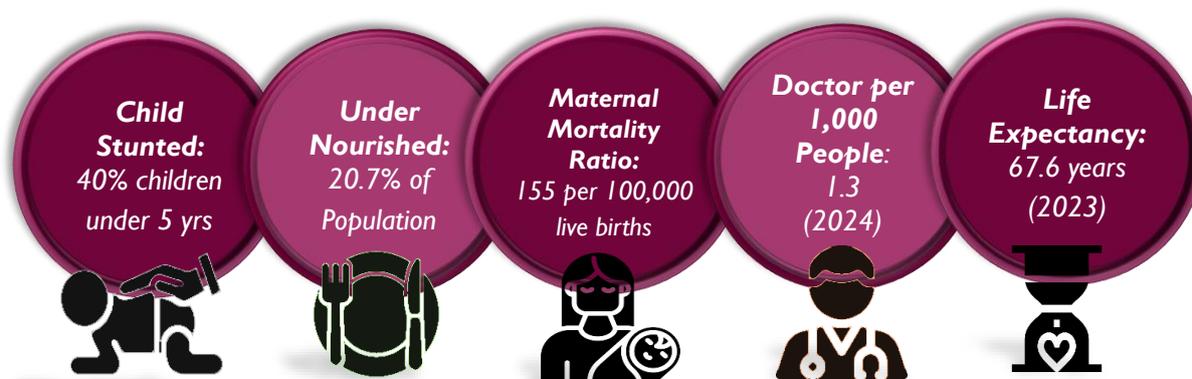


Data Source: Pakistan Economic Survey 2024-25 & Indian Economic Survey 2024-25

infrastructure and human resources remain inadequate: the number of doctors stood at only 1.3 per 1,000 people in 2024, underscoring the need to expand and strengthen the health workforce to improve service access and quality. Pakistan lacks adequate primary healthcare services at the local level, particularly outside urban areas.

The maternal mortality ratio (MMR) is also high at 155 deaths per 1,000 live births, reflecting serious healthcare challenges. According to the World Food Programme’s 2025 data, around 40% of children under five in Pakistan suffer from stunting, significantly higher than the South Asian average of 31%. As a result, the country experiences substantial economic losses, estimated at 3% of GDP (\$7.6 billion), due to low productivity caused by poor physical health, lack of cognitive development, limited schooling and increased healthcare costs.⁶² On the Global Hunger Index 2025, Pakistan is ranked 106 out of 123 countries, indicating severe hunger crisis in Pakistan.

Figure 68: Snapshot of Pakistan’s Health and Nutrition Indicators



Data Source: World Food Programme (WFP), World Health Organization (WHO), Pakistan Economic Survey (2024-25)

Priority 3: “Achieve Sustainable Population Growth and Management”

According to the UN Population Fund, Pakistan is the world’s fifth most populous country and the second-largest Islamic state by population. The population has increased from 207 million in 2017 (Census, 2017) to 255.2 million in 2025 (UNFP, 2025), growing at an annual rate of 2.55%. If current trends continue, UN projections suggest Pakistan’s population could exceed 403 million by 2050, contributing to a group of eight countries that will account for half of the world’s population by that time (UNFPA, 2023). Despite over 50 years of family planning programs, the contraceptive prevalence rate (CPR) stands at 34% in 2024, while 17% have no access to birth control (UNFP, 2024). The sales tax rate on contraceptives remains 18% in Pakistan. A recent proposal from the Federal Board of Revenue (FBR) to withdraw this tax was blocked by the IMF in an effort to control costs.⁶³

While population management remains a priority for both federal and provincial governments, the lack of political will at the provincial level has hindered progress. The growing population heavily influences federal transfers, with 82% of the weight assigned to population size under the 7th NFC Award. In contrast, countries like India, Iran, and Bangladesh have implemented various population control measures, such as mandatory contraceptive education before

⁶² Achakzai, J. (2021). Health expenditure: 1.2pc of GDP against WHO-recommended 5pc. The News. Available at: <https://www.thenews.com.pk/print/847694-health-expenditure-1-2pc-of-gdp-against-who-recommended-5pc>

⁶³ Geo New. (2025). No cheap contraceptives as IMF turns down request to abolish 18% GST. Geo News. Available at: <https://www.geo.tv/latest/640053-no-cheap-contraceptives-as-imf-turns-down-request-to-abolish-18-gst>

marriage, government incentives for smaller families, and awareness campaigns. The challenges posed by rapid population growth have profound implications for Pakistan's economy. The strain on resources, infrastructure, and public services directly affects GDP per capita and overall economic productivity, making effective population control crucial for sustainable development.

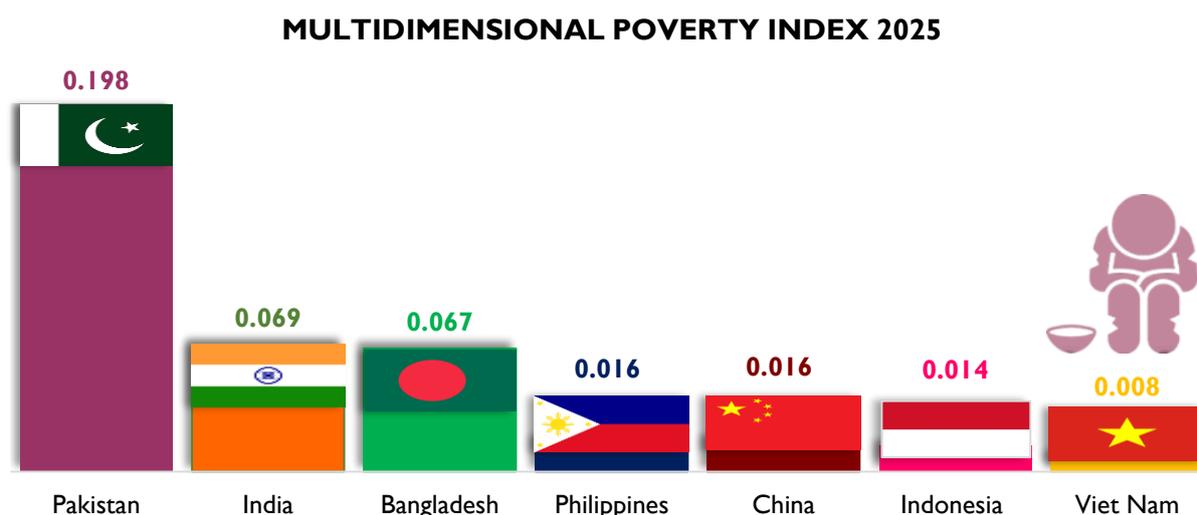
Priority 4: "Ensure Social Protection"

Economic vulnerabilities in Pakistan have intensified due to Covid-19, devastating floods, global oil price shocks, and the Russia-Ukraine conflict, leading to Pakistan's near default in 2023. Most socioeconomic indicators show a significant decline. As reported by the World Bank (2025), around 44.7% of Pakistan's population, or (as per international poverty benchmark), are now living below the poverty line. The existing social security programs offer limited coverage, which has already been stretched to its limits. Soaring inflation is severely eroding purchasing power, while the bleak economic outlook has reduced employment opportunities for the masses.

Pakistan's social protection systems, Benazir Income Support Program (BISP), is one of the world's largest cash transfer initiatives. However, the social protection programs in Pakistan cover 19.84% of the total population compared to 40.37% in Bangladesh, 29.15% in Indonesia, and 28.13% in Sri Lanka (World Bank, 2024). Furthermore, pension schemes in Pakistan reach only 15% of the eligible population.⁶⁴ These schemes are less prevalent in small or informal businesses, which employ a large portion of the workforce.

The Multidimensional Poverty Index (MPI), a composite indicator measuring poverty across three dimensions, health, education, and standard of living, also underscores Pakistan's poor performance compared to its peers. A higher MPI score for Pakistan indicates a greater incidence of multidimensional poverty, highlighting the country's ongoing struggle with widespread deprivation across several key areas, as presented in the figure below.

Figure 69: Multidimensional Poverty Index 2025



Data Source: UNDP's Global Multidimensional Poverty Index 2025 Report

⁶⁴ <https://www.thenews.com.pk/tns/detail/1200764-securing-the-future>

Priority 5: “Promote a Values-Based Society”

Ethics and values in the younger generation come from the family environment, teaching institutions and religious forums. All these play critical roles in shaping their behavior. Our general social behavior reflects a declining trend towards the essential values of honesty, discipline, fairness, mutual respect, teamwork and social responsibility.

A set of extracurricular activities aiming to inculcate high moral values and work ethics from a young age duly supported by parents’ counselling towards that objective. The ranking and progression of a student should focus more on his/her social behavior/character than just rote learning.

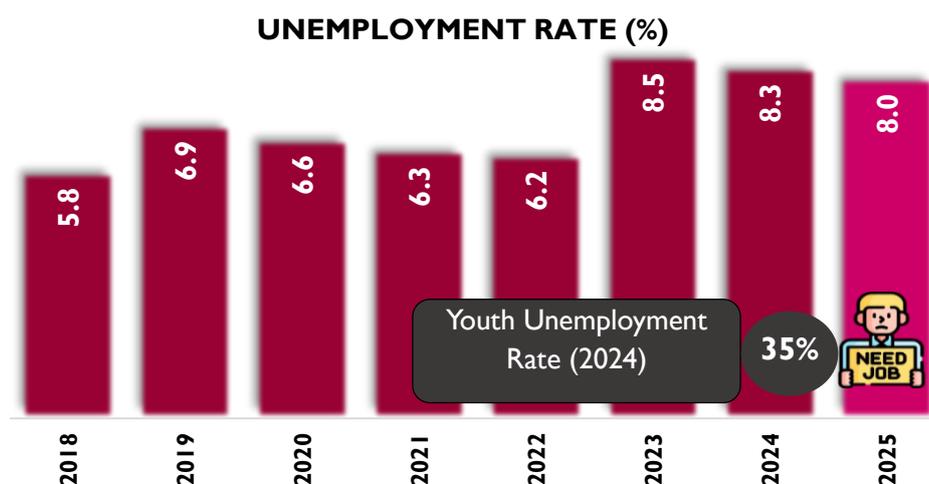
The national curriculum must have a strong focus on ethics along with academics to achieve a better society as well as a progressive economy.

Priority 6: “Empower Youth, Women, and Vulnerable Groups”

Mobilizing Youth into Economy: In Pakistan, the youth demographic, comprising over 67% of the population under the age of 30 (PES, 2025), holds immense potential to drive the country’s future economic and social development. However, this potential remains largely untapped due to high unemployment rates and a mismatch between the skills of young people and market demands. Whereas, according to an estimate, the youth unemployment rate stands at around 35%,⁶⁵ facing barriers to entering the labor force, including limited access to quality education, vocational training, and job opportunities.

To unlock the full potential of this demographic, there is a need for targeted investments in skill development, access to employment opportunities, and policies that foster a conducive environment for innovation and job creation. Empowering Pakistan's youth will be critical for achieving long-term economic growth and social stability.

Figure 70: Trend in Unemployment in Pakistan over the years

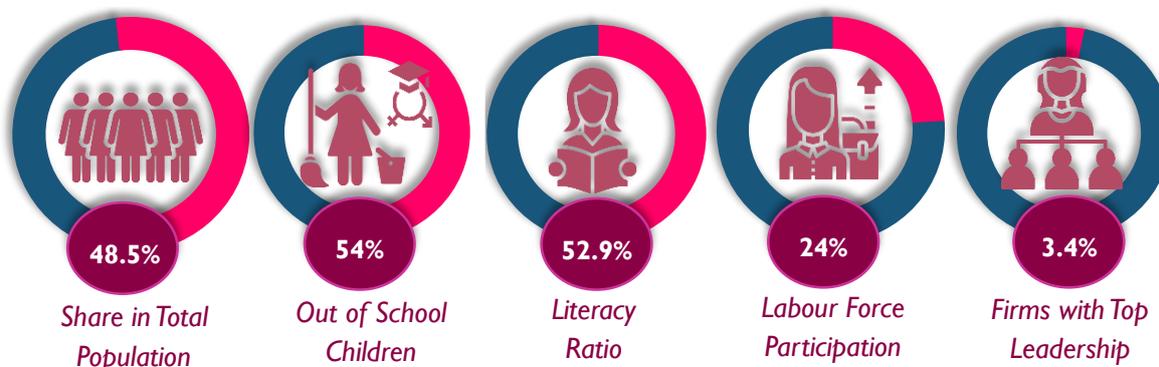


Data Source: World Economic Outlook (WEO), IMF

⁶⁵ Pasha, H.A. (2025). *The youth bulge and idle youth*. Business Recorder. Available at: <https://www.brecorder.com/news/40379618>

Empowering Women to Achieve True Economic Potential: The World Economic Forum’s Global Gender Gap Index (2025) ranks Pakistan 148th out of 148 countries, with a gender gap of 56.7%.⁶⁶ Despite women constituting nearly half of the population, they remain significantly behind in many areas, limiting their potential and hindering economic growth. With a female workforce participation rate of just 24% in 2024, Pakistan lags far behind other countries like Bangladesh (44%), Kuwait (49%), and Indonesia (53%). In Bangladesh, over 50% of the workforce in the textile sector, a key export industry driving economic growth, consists of women. In Pakistan, women face lower wages, limited access to markets, training, finance, and entrepreneurship opportunities. Cultural and societal norms, such as restrictive gender roles and patriarchal values, further limit women's mobility, access to education, healthcare, and leadership roles. Additionally, the gender gap in Pakistan's electoral rolls stands at 10 million (ECP), reflecting the broader systemic barriers to gender equality, which undermine both women's development and the country's economic potential.⁶⁷

Figure 71: Gender Divide in Pakistan – A Snapshot



Data Source: Census 2023, World Bank’s Breaking Barriers, Improving Futures Report (2024), World Bank Development Indicators, and WEF’s Global Gender Gap Report 2025. Note: The 54% of girls out of school represents the proportion of total children who are out of school.

Priority 7: “Accelerating Achievement of SDGs”

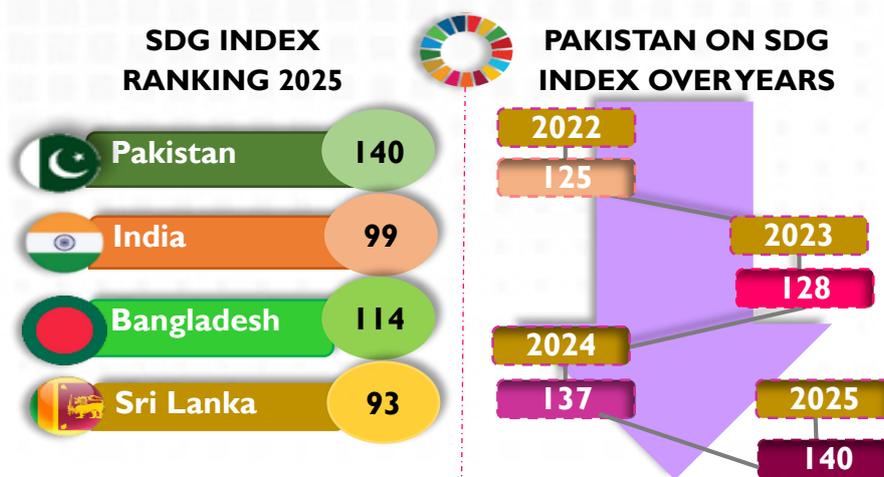
Pakistan faces significant challenges in achieving the Sustainable Development Goals (SDGs). The country's rapidly growing population, coupled with the intensifying effects of climate change, has outpaced government efforts in various development areas. According to the UN Sustainable Development Report 2025, Pakistan ranks 140th out of 167 countries on the SDG Index, with only 19% of the goals either achieved or on track, 45% showing limited progress, and 36% worsening.⁶⁸ Despite being the first country to adopt the SDGs as part of its national development agenda, Pakistan’s implementation has been suboptimal, as evidenced by a decline from 125th in 2022, losing 15 places over the past 3 years due to the impacts of the economic crisis.

⁶⁶ The WEF measures countries' progress towards gender parity across economic participation, education, health, and political empowerment. The parity score, calculated as the ratio of the value of each indicator for women to the value for men, shows that Pakistan has closed 56.7% of the gender gap, with 42.3% still remaining.

⁶⁷ Khan, I.A. (2025). Gender gap among voters shrinks to 7.1pc from 11.8pc in 2018. DAWN Available at: <https://www.dawn.com/news/1961860>

⁶⁸ SDG Dashboard. Available at: <https://dashboards.sdgindex.org/profiles/pakistan/>

Figure 72: Pakistan's Progress in the SDG Index versus Others



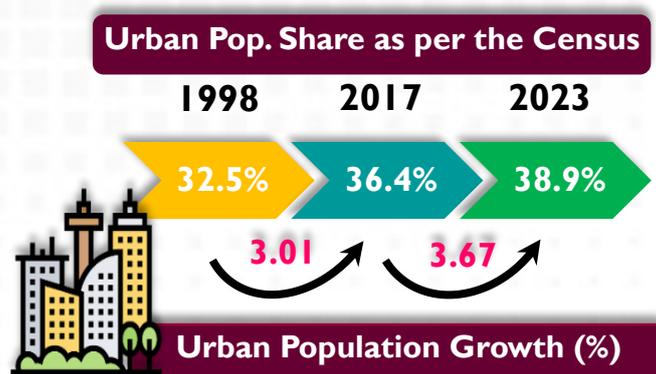
Data Source: SDG Dashboard and Planning and Commission of Pakistan

The 18th Amendment devolved a wide range of ministries and functional areas to the provinces, many of which now fall under the Sustainable Development Goals (SDGs), yet institutional weaknesses, such as corruption, weak governance, and policy fragmentation, continue to hinder effective execution. Despite the presence of federal and provincial SDG Units, the gap between policy and implementation on the ground remains evident. Local governments have a critical role to play in achieving SDGs, particularly through decentralized approaches. A noteworthy example is Bangladesh, which has made significant progress by localizing SDGs. Through a top-down approach, Bangladesh moved from 120th in 2017 to 101st in 2023, before dropping to 114th in 2025. This was achieved by formulating national plans, localizing SDGs at various levels, and creating a robust monitoring and evaluation framework, including the development of the Bangladesh Development Mirror (UNESCAP, 2023). This model highlights the importance of local government involvement in driving SDG progress, a critical lesson for Pakistan as it seeks to bridge the gap in SDG implementation.

Priority 8: "Addressing the Affordable Housing Crisis"

Affordable housing is central to Sustainable Development Goal 11 (SDG-11), yet Pakistan faces significant challenges in meeting this goal due to rapid urban growth and insufficient housing development. The World Bank (2022) estimates that 56% of Pakistan's urban population lives in slums, the highest rate in the region. The annual demand for housing units in Pakistan exceeds 10 million, with half concentrated in urban areas, growing by 0.4 million units annually (IFC, 2021). However, only 250,000 units are constructed annually. The demand is particularly high among lower-income (62%) and lower-middle-income (25%) groups, while higher-income groups account for only 10% of the need (Hasan & Arif, 2018). The growing population, rural-urban migration, and deteriorating housing infrastructure are the primary factors driving the widening housing gap (World Bank, 2022). This issue is further exacerbated by a lack of effective government intervention (LUMS, 2018).

Figure 73: Urbanization Trend in Pakistan



Data Source: Pakistan Bureau of Statistics (PBS)

Government programs such as Shaheed Benazir Bhutto Housing Cell (2008), Apna Ghar (2013), and Mera Pakistan Mera Ghar (2020) have not effectively addressed the affordability crisis. These schemes have struggled with issues such as poor targeting of low-income groups, delays in project completion, and unfavorable mortgage conditions. The mortgage-to-GDP ratio is low at 0.3% (2023), compared to Bangladesh (1.6%), Indonesia (3.4%), and India (10%) (HBFC, 2024). The Mera Pakistan Mera Ghar scheme struggles to cover land costs and faces low builder incentives. The new Mera Ghar Mera Ashiana scheme faces similar challenges, particularly in assessing the creditworthiness of people coming with informal income sources.⁶⁹

⁶⁹ Business Recorder. (2025). *Déjà vu in 5 marlas*. Business Recorder. Available at: <https://www.brecorder.com/news/40388584#:~:text=After%20the%20abrupt%20halt%20of,from%20any%20criticism%20post%2Dprogram>

Policy Recommendations

Priority 1: “Improve and Expand Access to Education”

Increase Education Budget: Increase the education budget allocation from existing 0.8% to at least 4-6% of GDP, as recommended by UNESCO, to ensure sufficient funding for quality education.

Leverage Digital Tools for Education: Incorporate digital apps and AI tools into learning methodologies to enhance educational outcomes, while also deploying them in surveillance systems across Pakistan’s educational institutions.

Establish District Authorities: Create District Education Authorities across the country to monitor progress, identify educational needs at local level and ensure effective implementation of education policies. Launch teachers’ training programs to improve to quality of overall education

Promote NFE: Launch awareness campaigns to highlight the benefits of non-formal education (NFE) and increase accessibility for out-of-school children. Modernize madrasa education by integrating relevant skills training to align with modern education needs and formally recognizing equivalency to improve employability.

Priority 2: “Increase Health Coverage and Improve Health Quality”

- **Increase Budget Allocation:** Raise healthcare spending at least 5% of GDP to meet the minimum benchmark set by international bodies, prioritizing primary healthcare initiatives.
- **Upgrade Healthcare Facilities:** Build and modernize healthcare infrastructure in rural areas, enhancing capacity and service delivery. Implement digital solutions like electronic health records to streamline services and reduce inefficiencies.
- **Establish District Health Authorities:** Strengthen the management and governance of healthcare facilities & establish district health authorities to oversee local and primary healthcare needs, ensuring efficient resource allocation and monitoring.

Priority 3: “Achieve Sustainable Population Growth and Management”

Mandatory Family Planning Education

Implement mandatory family planning and contraception education programs as a prerequisite for marriage. These courses should provide comprehensive knowledge on reproductive health, contraceptive options, and the benefits of birth spacing, aimed at promoting informed decision-making and responsible family planning.

Promote Awareness and Rationalize Tax

Launch awareness campaigns to promote modern contraception methods like IUCDs, particularly in underserved areas, while reducing or eliminating taxes on contraceptives to make them more affordable and accessible for all.

Revise the Weightage of Population under NFC

Reduce the weightage of the population indicator in the National Finance Commission Award (NFC) to encourage provinces to contribute in family planning initiatives.

Priority 4: “Ensure Social Protection”

- **Address Data Inconsistencies and Ratify ILO Conventions:** Resolve data inconsistencies in national databases such as Census, NADRA, and BISP and ratify the ILO Social Security Convention No. 162 to ensure comprehensive social protection and employment standards across sectors.
- **Mandate Private Business Registration with EOBI:** Require all private businesses to register with the Employees’ Old-Age Benefits Institution (EOBI) to guarantee social security coverage for workers and promote formalization in the labor market.
- **Diversify Livelihood Opportunities:** Integrate cultural strengths, such as handicrafts, cottage industries, and pottery, into employment opportunities with government support for marketing, exhibitions, and capacity building in these traditional sectors. Foster rural digital literacy initiatives to enable access to freelancing, call center jobs, and other online work opportunities, empowering rural populations and enhancing income-generating potential.

Priority 5: “Promote a Values-Based Society”

- **Extracurricular Focus in educational institutions:** Promote values through sports (teaching teamwork, discipline, fairness), debate clubs (respectful dialogue), and volunteer programs (compassion, service).
- **Strengthen Community Institutions:** Empower local mosques and community centers to act as hubs for promoting social cohesion & resolving disputes

Priority 6: “Empower Youth, Women, and Vulnerable Groups”



Mobilize the Female workforce: Promote safe public transport and encourage employers to provide in-house daycare facilities. Expand vocational training for women, focusing on skills suited for remote or work-from-home opportunities.



Empowering Youth through Education and Skill Development: Develop skill-building programs aligned with global market demands, providing internationally recognized certifications to enhance employability and academic advancement. Integrate youth associations and learning clubs into formal education by offering official certifications and linking them to scholarship opportunities.



Strengthening Labor Rights and Protection: Simplify and consolidate labor laws at the provincial level to enhance clarity, improve enforcement, and ensure better protection of workers' rights across regions to reduce exploitation, and provide greater job security.

Priority 7: “Accelerating Achievement of SDGs”

- **Integrate SDGs into Policy Frameworks at All Levels:** Incorporate the SDGs into policy frameworks from the federal to provincial and local levels, along with the establishment of a Steering Committee to oversee progress, ensure alignment, and track

implementation. Shift the focus from current expenditures to development investments that have a long-term impact on achieving the SDGs.

- **Strengthen Local Governments:** Empower local governments in each province to actively contribute to monitoring, data collection, and coordination. Enhance federal-provincial collaboration and adopt global best practices, such as Bangladesh's model, by integrating district-level dashboards and fostering multi-stakeholder engagement in SDG planning.

Priority 8: “Addressing the Affordable Housing Crisis”

Affordable Housing Policies and Schemes

The government should incentivize investment in affordable housing for low-income and lower-middle-income groups by providing subsidies for land and construction, along with incentives for developers, such as tax breaks, faster approvals, and reduced construction duties to encourage low-cost housing development.

Planned Urbanization

Facilitate affordable housing and increase housing access from through improved urban planning and active local government involvement. Additionally, update and revise zoning laws to promote sustainable housing practices and prevent unplanned urban growth.

Digitize Records & Strict Monitoring

Similar to Punjab, Implement a nationwide digitization of land records. Strengthen the real estate regulatory framework to eliminate land mafia activities, preventing illegal real estate activities.

Policy Matrix

TARGETS/ OBJECTIVES	CURRENT STATUS	CRITIQUE/ GAP
NATIONAL EDUCATION POLICY 2017		
<ul style="list-style-type: none"> • Achieve 90% Literacy Rate • Achieve 100% Primary Gross Enrolment Rate (GER), 85% Middle & 70% Secondary GER by 2025. • Achieve Net Enrolment Rate (NER): 50% Middle & 40% Secondary NER by 2025. • Increase in Gross and Net Enrolment Rates at Higher Secondary Education Level by 50%. 	<ul style="list-style-type: none"> • Literacy Rate: 60% (FY17) - 60.7% (FY23). • Gross Enrolment Rate (GER): Primary (84%), Middle (63%), Matric (57%) (2019-20) • Net Enrolment Rate (NER): Primary (64%), Middle (37%), Matric (27%) (2019-20) • Overall Enrolment in Higher Secondary Education: 37% increase (1.697 million in 2017 vs. 2.33 million in 2023) 	<ul style="list-style-type: none"> • Lack of ownership and implementation by provincial governments. • Limited budgets and administrative constraints. • NQF implementation remains incomplete and misaligned with international standards. • Industry linkages have been initiated but are still weak and insufficient.
<ul style="list-style-type: none"> • Increase Spending to 4% of GDP 	<ul style="list-style-type: none"> • Education Spending: 2% (FY17), 0.8% (FY25) 	
<ul style="list-style-type: none"> • Operationalize National Qualification Framework (NQF) & Competency Based Training & Assessment (CBT&A) 	<ul style="list-style-type: none"> • NQF developed in 2015; revised in 2024; still in implementation phase 	
<ul style="list-style-type: none"> • Establish Basic Education Endowment Fund for Non-Formal Education (NFE) & Girls. 	<ul style="list-style-type: none"> • Out-of-School Children Fund Announced in 2024. 	
NATIONAL HEALTH VISION 2016-2025		
<ul style="list-style-type: none"> • Increase allocation to 3% (GDP) by 2025. 	<ul style="list-style-type: none"> • Health Spending as % of GDP: 1% (FY19) - 0.9% (FY24) 	<ul style="list-style-type: none"> • Lack of ownership and implementation by provincial governments. • Health spending & UHC coverage remain well below NHV targets. • Human resources & system resilience are still weak. • Limited disaster-ready capacity at the provincial level with weak federal-provincial coordination.
<ul style="list-style-type: none"> • Achieve universal health coverage (UHC) and SDG targets. 	<ul style="list-style-type: none"> • UHC Index: 42.1 (2016) to 53.9 (2023), Limited Sehat Sahulat in areas except KP & Punjab. • Out-of-pocket (OOP) spending is 47.37%. 	
<ul style="list-style-type: none"> • Expand and strengthen the health workforce. 	<ul style="list-style-type: none"> • Doctor per 1000 Population Ratio: 0.94 (2016) to 1.3(2024). 	
<ul style="list-style-type: none"> • Build disaster-resilient health systems. • Develop Joint Official Development Aid (ODA) Resource Mobilization Strategy. 	<ul style="list-style-type: none"> • National Emergencies Operations Centre (NEOC) at the National Disaster Management Authority (NDMA). • No Unified National ODA Mobilization Strategy. 	

Data Source: National Education Policy 2017, Various versions of PSLM, Pakistan Economic Survey, Ministry of National Health Services, Regulations & Coordination (NHSRC), Government of Pakistan (2024)⁷⁰

⁷⁰ UHC Service Coverage Index. Available at: https://www.nhsrc.gov.pk/SitelImage/Misc/files/2_%20Brief_Trend_Analysis.pdf

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