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Bridging the Development Divide: Promoting Inclusive Economic Policies for Marginalised Women in Pakistan

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Abstract

The structural and intersectional hurdles that marginalise poor and rural women are frequently ignored by Pakistan's economic development policies, despite and increasing governmental focuses on women's empowerment. This study uses gendered lens to examine the gaps in the social protection and economic development policies that are in place today. The study identifies how structural exclusion, weak institutional integration, and gender-blind policy design perpetuate inequality by using, qualitative research methods, such as document analysis, case studies from women's protection and rehabilitation Centre's and thematic coding of policy frameworks like Ehsaas and Vision 2025. The main goals of the study are to assess how well national policies address the vulnerabilities faced by women, investigate institutional shortcomings, and provide intersectional, gender-responsive remedies. The results highlight the pressing need for a comprehensive, revolutionary policy framework that promotes marginalized women's long-term integration into Pakistan's economy. Public – private partnerships, intersectional targeting, inclusive policy design, and increased access to digital infrastructure are among the recommendations.

Keywords: Inclusive growth, gender-responsive policy, social protection, marginalized women, Pakistan development.

Introduction

Through programs like Vision 2025 and the Ehsaas Program, inclusive development rhetoric has become more prominent in Pakistani national policy discourse. However, economic progress remains essentially aspirational for most marginalised women, particularly those living in low-income urban regions, rural areas, or tribal areas. The Pakistan Bureau of Statistic (2023) reports that women make up little over 22% of the labour force and that more than 70% of them work in unorganised sector, where there are few or no safeguards (Hussain, Arshad, Iqbal, & Aqeel, 2023).

The majority of development programs still use a top-down, gender-neutral approach, ignoring structural disparities like access to education, asset



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ownership, mobility, financial inclusion, and unpaid care responsibilities, even in the face of the rise of gender-focused efforts. Because of this, women continue to be disproportionately excluded from economically productive areas, which feeds the cycles of reliance and poverty (Labeeque & Sanaullah, 2019).

This article makes the case that purposefully creating gender-responsive economic and social protection policies is essential to achieving inclusive economic growth. It assesses previous research and legislative initiatives, points out weaknesses in the current framework, and offers a well-founded analysis of how inclusive development needs to change in order to support underprivileged women (Irshad, Riaz, Mahmood, & Akram, 2023).

Research Problem

In Pakistan, women from marginalised areas continue to be substantially excluded from the advantages economic progress, despite a number of social safety net programs and development measures aimed at reducing poverty. Many interrelated variables contribute to this exclusion, such as:

- Gender-blind policy formulation
- Weak implementation and monitoring systems
- Social standards that limit women's mobility and engagement: a lack of data that has been broken down.

Even if programs like Ehsaas Emergency Cash and the Benazir Income Support Programme (BISP) offer assistance, they are frequently not incorporated into more comprehensive economic plans that guarantee women's long-term engagement. This article's main research question is: What inclusive policy frameworks might better address the overlapping Vulnerabilities of marginalised women, and how and why do Pakistan's present social protection and economic development policies fail to effectively reach and empower them?

Research Objectives

1. To assess how well the existing approaches to economic development in Pakistan meet the requirements of Pakistan's marginalized women.
2. To investigate how women's economic exclusion is affected by gender-blind policy approaches.
3. To investigate intuitional and structural impediments that restrict social protection programs' efficacy.
4. To provide practical, gender-responsive policy recommendations for sustainable and inclusive growth.

Research Questions

1. How well do Pakistan's present economic development strategies meet the unique requirements of marginalised women, especially those living in underserved and rural areas?
2. How do gender-blind policy designs and implementation frameworks contribute to the persistent exclusion of marginalized women from economic opportunities?
3. What are the key structural and institutional barriers that limit the reach and effectiveness of existing social protection programs for women in Pakistan?



4. How can gender-responsive social protection mechanisms be integrated into national economic development strategies to ensure inclusive and sustainable outcomes for marginalized women?

Literature Review

Over the past few decades, the relationship between gender and development has been rigorously analyzed from a variety of angles. According to influential academics like Naila Kabeer (1999,2008), empowerment encompasses more than just having access to resources; it also involves having agency, autonomy, and the capacity to make wise decisions in situations where such capacity was previously unavailable. According to this perspective, structural adjustments that enable women to engage fairly in social, political, and economic life must go hand in hand with economic empowerment.

A large portion of the language surrounding economic planning and poverty alleviation in Pakistan is still top-down and gender-neutral, ignoring intersectional vulnerabilities including class, location, ethnicity, and disability (Khan, 2021). Even if iconic initiatives like BISP and Ehsaas have given millions of women access to the social safety net, their revolutionary potential is still restricted. According to Molyneux et al. (2016), cash transfer schemes do not eliminate more significant institutional hurdles like unequal inheritance laws, discriminatory labor markets, or financial access, even though they might boost intra-household bargaining power.

The institutional inefficiencies that impede gender-responsive budgeting in Pakistan are highlighted by Naz and Ahmad (2022). According to their research, the mainstreaming of gender issues in fiscal policy is hampered by a lack of technical ability and an interministerial gap. Additionally, Gazdar (2021) draws attention to the political instrumentalization of social protection, where programs are frequently extended without being integrated into larger economic policy frameworks or subjected to gender-disaggregated impact assessments.

Comparative case studies provide valuable insights on a scale. For example, Bolsa Familia in Brazil combines short-term poverty alleviation with long-term human capital development by linking financial aid to children's attendance at school and access to healthcare (Fiszbein & Schady, 2009). One example of multifaceted support that addresses economic poverty and social exclusion is Rwanda's Vision 2020 Umurenge Program (VUP), which combines financial assistance with gender sensitisation and skills training (Hilmes et al., 2014). These illustrations highlight the need for social protection to be incorporated into a more comprehensive, well-thought-out development plan rather than being viewed as a stand-alone approach for reducing poverty.

The gendered nature of informality is another significant dimension. The ILO (2022) reports that over 60% of employed women world work in the informal sector, frequently without contracts, social security, or legal protections; in Pakistan, this number exceeds 70% (PBS, 2023), reflecting systemic issues like occupational segregation, lack of labour protections, and unpaid care responsibilities. Chant and Sweetman (2012) emphasise that informal labour not only perpetuates gender inequality but also exacerbates poverty cycles when women are denied financial and legal rights.

Social standards continue to be significant obstacles to women's economic engagement, especially in Pakistan's conservative and tribal areas. Women's



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mobility, control over their money, and ability to make decision are all restricted by patriarchal ideals, as Shirazi and Hina (2020) point out. Development initiatives that don't take these sociocultural aspects into consideration frequently have poor outcomes (Abdullah & Nisar, 2024). The instrumental trend in gender and development strategies, where women's empowerment is sought largely for its financial benefits rather than as a rights-based necessity, is further criticised by Cornwall and Rivas (2015).

A concept developed by Kimberlé Crenshaw (1991) to describe the overlapping systems of oppression women experience (Abdullah, Ahmed, Shaheen, & Sultana, 2024; Abdullah, Nisar, & Malik, 2024) because of multiple identities (e.g., gender, caste, ethnicity, disability), most programs ignore intersectionally despite growing donor and government attention. Malik and Naz (2020) highlight that women in remote or conflict-affected areas like Balochistan or former FATA face layered exclusions that call for locally grounded, participatory development models.

From the standpoint of policy design, Razavi and Holmes (2018) support a change from "safety that give decent job, care infrastructure, and social insurance for all top priority. Although Abdullah and Ullah (2022) argued, Pakistan's National Social Protection Framework and Vision 2025 recognise these goals in theory, they are not fully implemented because of a lack of gender-disaggregated data, inadequate governance, and resource limitations World Bank, 2023).

Finally, it is becoming clear that digital inclusion is a key factor in facilitating women's economic engagement. Research from UN Women (2021) and GSMA (2022) demonstrates that having access to e-commerce platforms, digital ID, and mobile banking greatly increases women's autonomy and market access, especially in rural and low-income areas. Nonetheless, Pakistan continues to face the digital gender barrier, with rural women 33% less likely than males to acquire a mobile phone (Abdullah, Matloob, & Malik, 2024).

Significant Literature Gaps

1. There isn't many research that examine the intersectional effects of social safety programs by geography, ethnicity, or disability.
2. Limited Integration with Economic policy: Economic empowerment and social protection should be viewed as complimentary, but current assessments frequently consider them as distinct concepts.
3. A transfer by themselves cannot replace long term plans for asset development and labour market inclusion.
4. Care Economy is underemphasised: The unpaid care burden on women and how it influences their financial decisions received very little academic or policy attention.

Methodology

This study examines the gendered constraints of Pakistan's social and economic protection measures using a qualitative analytical approach that integrates data from several sources. The process of document analysis involved examining important government frameworks and policy papers, such as the National Social Protection Strategy, Vision 2025, reports from the Benazir Income Support Programme (BISP), and Ehsaas Program guidelines. In order to put



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these findings into perspective, a thorough secondary literature study was conducted, referencing peer-reviewed research on social protection, economic growth, and gender in Pakistan and similar international contexts.

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To find reoccurring trends, policy gaps, and institutional flaws in the planning and execution of current initiatives, the study also used thematic content analysis. Furthermore, case-based observations from rural Punjab and Islamabad women's safety and rehabilitation institutions provided deep insights into the lived realities of marginalized women facing gender-based violence, poverty, and marginalization. A comprehensive grasp of the relationship between the goals of policy and the actual conditions influencing women's socioeconomic empowerment was made possible by this triangulated approach.

Findings and Analysis

The following findings are organized according to the main study topics and are a combination of policy analysis, field observations from rehabilitation homes and women's protection facilities, and information gleaned from secondary sources and national policy papers.

Marginalised Women's Limited Inclusion in National Development Strategies

Although women's empowerment is becoming more and more important, this acknowledgement is mostly symbolic, according to an analysis of important policy frameworks such as Vision 2025, Pakistan's National Social Protection Framework (NSPF), and the Ehsaas Programme. Although gendered terminology is included in strategic papers, it is not translated into operational strategies that are specifically tailored to the needs of marginalized women in rural or undeveloped areas. For example, whereas Vision 2025 highlights the value of developing human capital, it does not include specific initiatives for rural and tribal women that go beyond basic health and education. According to the Labour Force Survey (2023), more than 70% of women continue to work in the unorganized sector without any financial or legal protection. In field setting like women's shelters and community engagement initiative, staff verified that because of their physical, cultural, or linguistic isolation, women from rural regions frequently do not know about or have access to economic schemes. A top-down strategy that ignores local realities is maintained by the centralisation of policy creation, sometimes with little participation from grassroots organisations or rural women.



Gaps in the Development and Application of Gender-Blind Policies

Although there are many programs aimed at women, their execution is still problematic since gender-sensitive methods were not incorporated into the planning process. The majority of national economic and social policies employ the home as the analytical unit rather than a single woman. Male family members frequently get BISP and Ehsaas payments, which restrict direct empowerment and strengthens male authority over domestic assets. Case record at rehabilitation centres show that even when financial support is provided, structural gaps (e.g., legal assistance, psychosocial counselling, or job linkages) frequently delay or derail women's reintegration into economic life. Few programs include support services like gender-sensitive transportation, subsidized childcare, or legal literacy-all essential for women sustained economic engagement. Furthermore, the amount of exclusion is further obscured by the absence of gender- disaggregated statistics. This makes it more difficult to assess and plan remedial measures, which furthers policy inefficiencies and makes rural and minority women invisible in national statistics.

Institutional and Structural Barriers Restricting the Effectiveness of Social Protection

Gender, geography, race, and sociocultural norms are only a few of the intersectional and multi-layered structural hurdles. Important obstacles consist of: Absence of formal identification documentation: Field officials note that, even though they match the poverty requirements, women without CNICs are not eligible for BISP or Ehsaas in Balochistan and tribal areas. Due to identification gaps, less than 10% of eligible women in Balochistan were enrolled under BISP, according to research by Jamal (2021). Cultural norms: Women are unable to freely access programs due to ingrained patriarchal institutions. In certain areas, women are not allowed to attend training sessions or job fairs due to male gatekeeping by spouses or community leaders.

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- Cultural norms: Women are unable to freely access programs due to ingrained patriarchal institutions. In certain areas, women are not allowed to attend training sessions or job fairs due to male gatekeeping by spouses or community leaders.
- Institutional fragmentation: Redundancy and inefficiency result from a lack of interministerial cooperation between the women's affairs, social welfare, and economic planning ministers. According to Naz and Ahmad (2022), gender-responsive budgeting is not well-established and frequently lack follow-up procedures.

The efficiency and reach of social protection initiatives for marginalized women are diminished when a coordinated and intersectional strategy is lacking.



Social Protection And Economic Empowerment Are Not Connected

The majority of existing programs use unconditional or conditional cash transfers to provide short term financial assistance, but they don't connect participants to long- term economic empowerment routes. Gender modules were not included in vocational trainings, and women made up fewer than 10% of the Kamyab Jawan Program's beneficiaries. According to SMEDA (2022), just 3% of SMEs in Pakistan are owned by women, underscoring the lack of the legal and financial support networks required to grow women-led enterprises. Programs don't have the means to move women from poverty to paid work or self-employment-a phenomenon known as the "protection to productivity gap." Poor women continue to be caught in a cycle of reliance if social protection does not incorporate training, market access, childcare, digital literacy, and credit availability.

Discussion

The result is critically examined in this part from the perspective of transformational inclusion, structural equality, and policy design. It draws attention to the ways that structural flaws perpetuate exclusion and provides guidance for creating inclusive, gender-responsive economic policies.

The Need for Transformative Policy Design: Moving from Gender-Blind to Gender- Responsive

Despite verbal commitment, the majority of Pakistan's development frameworks are gender-blind, according to the report. Instead of being active participants in economic change, women are viewed as passive beneficiaries. For there to be true inclusiveness, policy designs must take into consideration:

- Inequitable access to resources and markets;
- Unpaid caregiving responsibilities;
- Mobility limitations and digital marginalization

In nations like South Korea and Rwanda, gender responsive budgeting incorporates gender analysis into all phases of policymaking, from planning to monitoring. Decentralised implementation methods, impact assessments, and specific budget lines are necessary for Pakistan to institutionalise such approaches.

The Effects of Policy Fragmentation and Implementation Gaps

Multiple sites of exclusion are created by implementation inefficiencies, which range from poor outreach to administrative roadblocks, according to the findings. Women who are most in need frequently be overlooked because of:

- Absence of biometric or digital access
- Lack of gender training or female employees at local offices
- The federal and provincial delivery systems are not in sync.

The promise of otherwise well-designed initiatives is undermined by the disjointed institutional framework. It is crucial to have an integrated ecosystem that connects women's departments, local CSOs, social welfare offices, and NADRA.



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Using Integrated Social Protection to Bridge Protection and Empowerment

Existing initiatives fall short of fostering economic change or enhancing resilience. Real change needs comprehensive packages that provide:

- Development of literacy and skills
- Availability of reasonably priced insurance and financing
- Connections to markets and business incubators
- Child care and psychological assistance

Brazil and Rwanda are two examples of nations that have shown how conditional transfers linked to healthcare, education, and empowerment may enhance results for future generations. Pakistan ought to think about implementing integrated, localised models with a strong gender perspective in underprivileged areas.

Moving Towards Data -Informed and intersectional Policymaking

The absence of intersectional analysis in Pakistan's policy environment is a serious weakness. Women are not all the same. Vulnerability is influenced by variables including marital status, race, geography, and handicap. Policies lose their subtlety and start to exclude people. Furthermore, accountability is hampered by the absence of data that is broken down by gender, location, age, and handicap. Localised and evidence-based policy choices are required. Establishing a nationwide gender data repository has the potential to revolutionise the field.

Recommendations

The following programmatic and policy suggestions are put forth to support Pakistan's economic growth in a way that is truly inclusive and gender-responsive:

Economic Planning with a Gender Transformation

Integrate intersectional gender analysis into all phase of budgeting, monitoring, and economic planning to go from gender-neutral to gender-transformative policy. This involves include the opinions of women, particularly those from underserved and rural regions, in the planning and management of development initiatives.

Disaggregated and Targeted Data Systems

Create reliable mechanisms for collecting data that are broken down by sex, age, area, and handicap in order to guide focused action. Effective program design and evaluation for different groups of women, especially in impoverished regions, is currently hampered by data shortages.

Framework for Integrated Social Protection

Replace disjointed, transient monetary handouts with comprehensive social safety nets. These have to include connections to microcredit, legal aid, healthcare (including reproductive services), psychosocial support, and skill development. It is necessary to increase conditional assistance that is connected to entrepreneurial, health, and education results.



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Local Collaborations and Decentralized Implementation

Increase the effectiveness of implementation by giving local and provincial governments the authority to adapt gender-responsive initiatives to suit their own requirements. Collaborations with community-based organizations, NGOs, and grassroots women's groups can improve outreach and assist overcome cultural hurdles.

Financial and Digital Inclusion

Increase women's access to digital financial services, mobile banking, and digital identity. To lessen dependency on male middlemen, create gender-neutral digital hubs in rural regions and provide women with financial and digital literacy training.

Engagement of the Private Sector and legal Reforms

Promote the corporate sector's dedication to gender equality by offering rewards for hiring women, creating safe workplace, and establishing inclusive supply chains. Strengthen legislative changes to combat sexual harassment, land ownership, inheritance rights, and job discrimination at the same time.

Conclusion

Pakistan is currently at a turning point in its history. Even though it has achieved significant progress with initiatives like Ehsaas and BISP, its present economic development plans are still mainly insufficient to address the institutional, structural, and sociocultural obstacles that marginalised women- particularly those in rural, isolated, and conservative area-face.

This study demonstrates how gender-blind frameworks and exclusionary implementation strategies reinforce cycles of poverty and reliance, highlighting the gap between policy rhetoric and real-world results. Important flaws in the existing paradigm include the lack of transformational design, restricted outreach, and a poor combination of social protection and economic empowerment.

In addition to intersectional policy change, institutional commitment to tearing down structural obstacles is necessary for a shift from tokenistic inclusion to transformational participation. It is necessary to rethink inclusive development such that it sees women as active change agents who, when granted fair access to resources, rights and representation, can propel long-term economic transformation rather than as passive beneficiaries of aid.

Reducing these disparities is crucial for social cohesion and national development, not simply for gender equity. Pakistan's objective for inclusive growth won't be realised unless marginalised women are integrated into the design and execution of economic policies.

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