



THE IMPACT OF INCOME INEQUALITY ON SOCIAL WELFARE PROVISION IN PAKISTAN

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Abstract

The issue of income inequality has become a significant problem in the Pakistani economy. This research estimates the extent of income inequality in Pakistan. It determines how much income disparity there is in relation to macroeconomic variables like GDP growth rate, unemployment, and inflation. In Pakistan, metropolitan areas experience more economic disparity than rural ones. The findings of the regression analysis demonstrate the importance of each chosen variable in relation to income inequality in Pakistan. It demonstrates that unemployment and inflation have a negative impact on the GDP growth rate, which is quite plausible in a developing nation like Pakistan that is trailing behind in terms of industrialization and service delivery.

Keywords: Income inequality, poverty, GDP, Unemployment, Inflation, Social welfare.

INTRODUCTION

The study investigates the inequality of income in Pakistan, emphasizing how common it is, especially in metropolitan areas, and how bad it is for both economic growth and societal well-being. It emphasizes the complex interrelationships among political institutions, economic standing, and inequality, and it makes the case that closing the gap improves society by expanding access to essential infrastructure and services. Governments may raise productivity and the standard of living for all residents, regardless of socioeconomic background, by making



investments in hygienic conditions, healthcare, education, and housing of high quality. The report also highlights the negative effects of excessive inequality, including barriers to economic progress, social unrest, and political instability. It makes the case that decreasing inequality might boost economic activity by opening up more chances for investment and consumption, creating an atmosphere that is more favorable for sustainable growth. To effectively combat poverty and inequality, policy ideas include progressive taxation, social safety nets, targeted spending on healthcare and education, and inclusive economic policies (Kuldasheva, Z., & Ahmad, M. (2023). The study emphasizes how crucial it is to comprehend temporal changes and break down family variables when formulating policies in order to more precisely customize interventions and get the desired results. Additionally, it promotes a change in social welfare programs in order to lessen poverty and vulnerability among disadvantaged groups. Governments may provide greater access to opportunities and basic amenities by concentrating on lowering economic inequality, which would advance social justice and long-term sustainability. In order to successfully address localized disparities, the study also assesses the factors that influence income differences over time in Pakistani urban and rural regions. This emphasizes the necessity for context-specific interventions. The paper concludes by recommending comprehensive ways to promote social fairness, lessen income disparity, and advance sustainable economic growth in Pakistan. Policymakers can establish a fairer society that benefits all individuals and fosters long-term prosperity by tackling the root causes of inequality and enacting targeted measures (H.A Pasha 2018).

Pakistan's Situation

In Pakistan's parliamentary system, the prime minister is chosen by the people to head the government, while the president serves as head of state. The nation has often alternated between democratically elected civilian and military-led governments since gaining independence in 1947. Pakistan, like a lot of developing nations, depends on government social security to lower inequality and poverty. In July 2008, the federal government of Pakistan introduced the BISP, the country's first-ever statewide social safety program. Pakistan was experiencing food, fuel, and financial crises at the time the BISP was introduced, and the country's GDP per capita had been falling since 2007. By giving impoverished women financial transfers, the BISP aims to empower women, end severe poverty, and accomplish universal primary education. The World Bank and the UK Department for International Development were among the donors that contributed. One of the biggest unconditional cash distribution programs in the world today is the BISP. In less than a year, the federal government started to change the program so that beneficiary status was determined by a family's PMT-derived wealth score. Transfers commenced in July 2011 using this updated, technocratic process of recipient selection, The PMT calculated a family wealth score, which ranges from 0 to 100, using data on 23 variables. With a few exceptions, families that scored lower than 16.17 were eligible. In data collection, respondents' average wealth score is 22.8 and 35.4% of households get BISP benefits. While there are other assistance programs in Pakistan that target poverty in addition to the BISP, they either launched after research period or had a different



qualifying threshold. Every ever-married woman in qualified households with a current Computerized National Identity Card (CNIC) receives financial transfers from the BISP. Payments were sent to recipients using ATM cards or Pakistan Post. From a policy standpoint, it may be most beneficial to take into account medium- to long-term effects since governments and international funders are often interested in institutionalizing social protection programs and keeping them in place for extended periods of time (Kosec, K. and Mo, C.H. 2024).

Causes of Income Inequality in Pakistan, Economic, Social, and Policy Factors

Income inequality is still a complicated problem in Pakistan, driven by a number of social, political, and economic variables. Economically speaking, the unequal distribution of opportunities and resources is one of the main causes of income inequality. The majority of the workforce is employed in the agricultural sector, which confronts difficulties such as concentrated land ownership, restricted access to financing, and limited use of technology, which causes income gaps among rural households. Additionally, because informal workers often earn less money and have fewer social protections, the prevalence of the informal economy exacerbates economic disparity. Social elements that strongly contribute to economic disparity include differences in education and gender roles. Pakistani women have less access to jobs and educational possibilities, which lowers their earning potential and increases their reliance on male household members. Furthermore, underprivileged groups face discrimination in access to opportunities and resources due to deeply ingrained social norms and cultural practices (Ansari 2023).

The way that policy considerations shape income disparity in Pakistan is also quite important. Income gaps are made worse by inadequate social safety nets and healthcare systems that are unable to sustain poor people. Furthermore, by favoring the rich elite, regressive taxation policies and inefficient transfer systems exacerbate the income disparity (Irfan M 2023). In order to effectively address income disparity in Pakistan, a multimodal strategy that concurrently addresses social, political, and economic issues is needed. To create a more equitable society, it is imperative to invest in education and skill development, promote gender equality, reinforce social safety nets, and implement progressive taxation policies. Pakistan has the potential to promote equitable growth and equitable distribution of economic success among its populace by tackling the underlying causes of income disparity (Shabnum, S., & Malik, Z. 2023).

Socioeconomic Impacts of Income Inequality

There is still a significant socio-economic divide in Pakistani society. Broadly speaking, there are two types of socio-economic inequalities in Pakistan: those that exist between the country's many regions and those that are common among its population. Pakistan's National Human Development Report (NHDR) 2020 states that there is a great deal of disparity among the country's regions, provinces, and urban-rural split, as well as among the underprivileged and neglected population



groups, including women, children, laborers, and young people (Waris, A., Khan, S. Urrahman, 2023).

The concept of "two different Pakistanis, one for the affluent and the other for the poorest," is presented in Pakistan's NHDR. One has access to a multitude of options, including family riches, guaranteed health care, and high-quality education, while the other does not even have the barest essentials for survival. The 1 percent richest people in the country owned 9 percent of the national income in 2018–2019, while the 1 percent lowest people owned just 0.15 percent. The analysis suggests that the increasing disparity in wealth, access to services, and income creation might potentially have a detrimental long-term effect on human development (Niaz, M. T. (2022). The per capita income of Pakistan's lowest forty percent has to increase at a pace faster than the country's overall income growth rate in order to reduce income disparity. As the paper discusses socio-economic disparities generally, it makes two important observations about Pakistan. Sustaining socioeconomic inequality will undoubtedly hinder Pakistan's human development and impede the nation's overall progress. Human insecurity is a major element of comprehensive national security because less development equals fewer resources for the populace. Pakistan's national security will undoubtedly be jeopardized if people lack access to social justice, clean water, good education, food, jobs, and social security (Munir, F.2022). The potential for worsening Pakistan's security calculus stems from the combination of socioeconomic imbalances and the marginalization of some elements of society. The socially disadvantaged, disenfranchised, and less fortunate members of society may find themselves the focus of hostile elements seeking to topple Pakistan. Therefore, the often overlooked issue of socioeconomic inequality has the capacity to pose a threat to Pakistan's overall national security. As a result, a proactive strategy is needed to address the persisting socioeconomic gaps in order to guarantee Pakistan's overall national security. The Pakistani NSP (The National Security policy) is a blatant example of this strategy in action (NAWAZ, M 2019).

Challenges to the National Security of Pakistan

There have been many factors affecting Pakistan's position as an independent country over time. Thoroughly examine the complex dynamics and important factors influencing Pakistan's sovereignty, taking into account a number of different areas like socioeconomics, politics, economics, and security. Pakistan's domestic issues and geopolitical relevance, Pakistan's autonomy and status as an independent nation were impacted by diplomatic ties, security concerns, economic policies, social shifts, regional wars, political decisions, and international activities. Understanding the nuances that affected Pakistan's capacity to assert its sovereignty and make autonomous judgments throughout the investigated period depends on this inquiry to gain insights into the difficulties, chances, triumphs, and failures Pakistan has encountered on its path to becoming an independent nation in the modern world (Khan, A. W., Irfan, A., Saleem, 2024).



The Comprehensive National Security" framework prioritizes economic security above all else, with a focus on geo-economic vision and increased attention to geostrategic. This is because it allows for inclusive and sustainable economic growth, which increases the size of the national resource pie and increases the amount of resources available to support traditional and human security. Pakistan's socioeconomic inequality and provide solutions. Presently, Pakistan's national security is being threatened by a number of both foreign and domestic issues. The outside obstacles must be avoided, but internal dangers call for a corresponding reaction (Ashraf, S.2023)

Problems with Discord: Federalism and Interprovincial Relations

Since gaining its independence, Pakistan has faced several challenges. These challenges have led to mistrust between the provinces and the federation. The perception of deprivation felt by the people living in these provinces is a result of socioeconomic disparity. These problems have complicated the work of promoting national cohesion in Pakistan, as has the public's mistrust of the government, which is another consequence of socioeconomic disparity. The primary element facilitating the socioeconomic well-being of its population is the state. In light of the 18th amendment to the Pakistani Constitution, this is now the province's responsibility. It is often known that there are several different aspects to the discontent and conflict between Pakistan's provinces and federation. Despite the fact that there are a number of reasons for this situation, the discord is impeding the effective handling of national security and human security concerns. It forces the governmental apparatus to present a cogent defense against socioeconomic inequality. Political stability is necessary for political concord, but socioeconomic inequality can lead to political instability through greater political involvement by local leaders and violent protests by the populace to express their discontent (Rajadhyaksha, N., & Misra, P. 2023).

The Challenges of Governance

The lack of effective governance is a recurring issue in Pakistani society. Government is the most crucial area that needs attention in order to narrow the socioeconomic gap. Nonetheless, socioeconomic inequality is a major barrier to the application of governing ideas. For instance, in addition to the rule of law, some of the primary characteristics of good governance are the absence of corruption, accountability, and the provision of social justice. However, because of the socioeconomic divide in society, the affluent and the poor are subject to distinct standards of governance from governmental institutions. The idea of "two different Pakistan," as Dr. Hafiz Pasha put it, properly fits in this situation, as the wealthy can afford to pay or bribe in order to continue their corruption and escape responsibility, while the lower class suffers unabatedly. In this sense, socioeconomic inequality both hinders and contributes to the absence of effective government (Meo, M. S. Nisar, Q. A. 2023).

Economic Challenges



Pakistan's economic environment from 2008 to 2022 was a major factor in determining the nature of the nation's sovereignty. The country had to deal with a lot of economic issues that affected its ability to make decisions on its own and in the international arena. Chronic problems like inflation, balance of payments crises, and fiscal instability put pressure on the government to remain sovereign in its interactions with other parties. Pakistan's policy decisions and strategic orientations were impacted by its reliance on loans and help from outside sources, especially international financial organizations, which may have compromised its sovereignty. Furthermore, Pakistan's economic weaknesses frequently resulted in outside influences that affected its sovereignty when it came to choosing trade agreements, economic alliances, and investment partnerships. The country's socioeconomic divide, which includes regional differences in wealth and unemployment rates, has made Pakistan's internal unity and, by extension, its authority over internal affairs difficult to maintain. Throughout this time, Pakistan's growth trajectory was significantly influenced by the interaction between the nation's sovereign decision-making procedures and its economic challenges (M. N. Khan, 2021). Between 2008 and 2022, Pakistan had a variety of complex economic difficulties that had a substantial impact on its sovereignty. The nation struggled with macroeconomic instability, such as high rates of inflation, budget deficits, and a lingering trade imbalance, all of which had an impact on its ability to make independent decisions. Pakistan's ability to make sovereign decisions was hampered by its reliance on outside financial aid, such as loans from foreign financial organizations, which sometimes came with conditions that affected the creation of economic policies (Ejaz, N., & Mallawaarachchi, T. 2023).

In addition, the nation's regional and international ties were influenced by the economic environment. Due to its economic weaknesses, Pakistan may occasionally be more vulnerable to outside pressures, especially when it comes to trade and economic alliances, which might jeopardize its sovereignty while negotiating advantageous conditions. Pakistan's socio-economic divides also presented problems for the country's sovereignty since they impacted internal stability and governance, which in turn affected Pakistan's capacity to implement autonomous policies on a number of fronts. Pakistan's economic sovereignty was also impacted by developments in the global economy, such as the 2008 global financial crisis and the ensuing adjustments in trade dynamics. There were moments when Pakistan's capacity to retain its autonomous economic policies and decisions was limited by these foreign economic shocks. During this period, (Zheng, M., and Hussain, M. 2022) found that Pakistan's sovereign decision-making, regional economic cooperation, and economic stability all interacted to shape the nation's overall sovereignty.

Economic growth has the ability to increase job creation and raise living standards; hence income disparity is a major topic of discussion in the field. However, especially in nations that are economically weak, economic uncertainty can have a detrimental effect on the distribution of income. While socioeconomic differences impede economic advancement, a robust economy supports a state's socioeconomic development. With total debt and liabilities of up to Rs. 53.5 trillion and a record inflation rate of up to 24.9 percent in July 2022—the highest since October



2008, Pakistan is now dealing with a serious economic issue. The International Energy Agency (IEA) estimates that 40 million or more Pakistanis do not have access to power. Due to an energy deficit of 25% of the total production capacity, those who have access are experiencing the harshest type of load shedding. Policymakers must take prompt action to address this in order to implement economic strategies that promote inclusive, sustainable development and the decrease of poverty and inflation, as well as the reduction of the escalating energy problem and the administration of foreign debt services (Ghosh, S., Doğan, B., Can, M., Shah, M. I., & Apergis, N. 2023).

Social challenges

Pakistani culture is dynamic, yet conventional traditions continue to have a strong hold. Ironically, Pakistan saw a rise in violent religious groups throughout the late 1970s and early 1980s. Serious social problems were sown by the obvious erosion of cultural standards, the radicalization of society, and the embrace of state-sponsored religious indoctrination. This exacerbated the social mosaic by leading to an increase in extremism, terrorism, and sectarianism, as well as the weaponization of society (Nisar, N., Ghumro, T. H., & Abbass, A. R. 2024).

It may be determined from observations that the locals are more likely to support extremism or terrorism when socioeconomic inequality and radicalization are coupled. Thus, in order to prevent the worrisome consequences of socioeconomic inequality in the nation, it is imperative that these social concerns be addressed in addition to providing for jobs, health security, education, and prompt justice. The population imbalance in Pakistan's largest cities, including Karachi, Lahore, and Faisalabad, is another societal concern. Individuals from Pakistan's underprivileged communities go to these cities in search of better work, healthcare, and educational opportunities. This leads to overcrowded cities, which have an impact on other facets of society such as rising rates of crime, inflation, air and noise pollution, and poor resource management (Sheikh, M. A., Bin Ahmed, S. M., & Rana, A. A. 2023)

Pakistan was battling a number of sociocultural issues that had a big impact on its sovereignty. These difficulties resulted from a convergence of population changes, cultural conflicts, and sociological factors that impacted the country's external perception and internal cohesiveness. National unity was challenged by Pakistan's heterogeneous ethnic environment, which was marked by various cultural identities and regional divides. Periodically, ethno-cultural fault lines caused internal strife that affected the nation's social cohesion and, consequently, its sovereign authority over internal matters. Social peace and cohesiveness within Pakistan's socio cultural framework have been profoundly impacted by the emergence of religious extremism and sectarian strife. The state's ability to sustain sovereignty over various religious groups and factions and to maintain peace was put to the test by the spread of extremist ideas and sectarian conflicts. Pakistan's sovereignty faced both chances and difficulties from the growing young population and changing social norms. The state's capacity to retain control was impacted by new dynamics that occasionally clashed with established societal institutions due to the shifting needs and ambitions



of the youth and the impact of modernization. The development of mass media and easier access to information greatly influenced conversation and public opinion. Information was spread through a variety of media platforms, which affected the government's narrative and its ability to shape public opinion, thereby affecting the state's sovereignty (Khan, A. W, Saleem, M., & Sadiqa, A. 2024).

Health and Education Challenges

Education and health are two fundamental measures of societal advancement. In addition to being a major problem, ensuring that everyone in Pakistan has access to good levels of health and education is making socioeconomic inequality worse. Pakistan is ranked 154th out of 195 nations in the Lancet Study for the quality, cost, and accessibility of healthcare. There is a dearth of community hospitals relative to the current high population of 235,824,862. Furthermore, there are just 1201 public hospitals. Concerning statistics are also presented by Pakistan's literacy rate. With Pakistan's current 62.3 percent literacy rate, an estimated 60 million people live in the nation without access to formal education. It should be highlighted that while there are fewer government hospitals in Pakistan's less developed areas, such as rural Sindh, Southern Punjab, Gilgit Baltistan, and Baluchistan, there are more hospitals and educated individuals in these areas. Furthermore, the UNDP Report 2020 highlights the growing socio-economic divide in rural Sindh and southern Punjab; this might exacerbate Pakistan's security issues (Shaikh, B. T., & Ali, N. 2023). In Pakistan, the proletariat—the lowest class—does not have sufficient access to educational possibilities. Because of the feudal system that exists in Sindh, Baluchistan, and some parts of Punjab, which hinders upward mobility for individuals in the lower class, they are even denied access to elementary education. While the lower class is abused and viewed as outsiders who do not belong in society, the upper class enjoys privileges and comforts akin to those enjoyed by the British during the Victorian era (Azimi, M. N., & Rahman, M. M. 2024).

Ultimately, this results in awareness and class conflict. Transparency foreign Surveys and other foreign publications claim that Pakistan's healthcare system is among the most corrupt, with little access to basic medical facilities in the country's rural areas. On their way to nearby hospitals, women give birth on the streets, and infants are passing away from illnesses that might be prevented. Individuals, particularly those from lower socioeconomic classes, lack health insurance, whereas members of the upper class have access to contemporary facilities either through government funding or personal savings. The top class rarely engages with the lower class and has little regard for them. They opt not to mingle with the working class because they denigrate and denigrate them and consider them to be weak and unimportant. As a result, social cohesiveness and groups are lacking. Class strife and inequality in Pakistani society are the root causes of this important problem in our society. Because of this, there is no upward mobility and the affluent continue to be rich and the poor continue to be poor. The stigma associated with poverty makes matters worse since those who are poor are viewed as less fortunate and valuable (Khalid, Gul, S., & Khan, N. H. (2024).



Findings

Income disparity in Pakistan originates from a complex combination of economic, social, and policy issues. The existence of the informal economy and the restricted access to resources and opportunities in the agriculture sector worsen economic inequality. Income discrepancies are mostly caused by social differences in gender roles and educational attainment. Income disparity is made worse by regressive taxes and insufficient social safety nets.

Pakistan has significant socioeconomic differences across its areas and among its people. While the poorest people struggle to survive, the wealthy have access to an abundance of resources. The unequal distribution of income and access to resources has the potential to hinder sustainable human development and compromise national security. Moreover, socioeconomic disparity makes governance difficulties, economic problems, social problems, and inadequacies in healthcare and education worse.

Discussion

The results highlight how urgently Pakistan needs to address economic disparity with a comprehensive strategy. Redistributing opportunities and resources should be the main goal of economic reforms, especially in informal and rural economies. In order to advance gender equality, improve access to education, and challenge cultural practices that support discrimination, social interventions are essential. Ensuring accountability and fairness for all people should be the top priorities of policy changes, with a focus on enacting equitable taxes, strengthening social safety nets, and enhancing governance.

Conclusion

Pakistan has complex issues of income inequality caused by social, political, and economic variables. In addition to maintaining differences between areas and within the populace, this imbalance seriously jeopardizes socioeconomic stability and national security. The results highlight how urgently fundamental reforms in a number of industries are needed.

In terms of the economy, it is critical to address the unequal distribution of opportunities and resources, especially in the informal and rural economies. In order to promote inclusion and social cohesiveness, social interventions that challenge cultural norms, improve access to education, and advance gender equality are essential. To guarantee accountability and fairness for all people, policy changes should place a high priority on the development of strong social safety nets, the application of progressive taxation, and the enhancement of governance frameworks.

Pakistan can create a society that is more resilient and fair by addressing the underlying causes of economic disparity and implementing inclusive policies. To remove the systemic impediments that



sustain inequality, the government, civic society, and foreign partners must work together in harmony. In the end, lowering economic disparity improves social fairness, fortifies Pakistan's national security, and clears the way for all of its residents to live prosperous, sustainable lives.

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