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FROM MARGINS TO MAINSTREAM: INTEGRATING GENDER INTO POVERTY REDUCTION STRATEGIES FOR PAKISTAN'S UNDERSERVED REGIONS

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Abstract

Pakistan exhibits persistent multidimensional poverty concentrated in marginalized regions including Balochistan, Khyber Pakhtunkhwa, rural Sindh and southern Punjab. This paper examines how gender inequality shapes poverty patterns and explores women's empowerment as a poverty reduction mechanism. Drawing on household survey data and empirical studies, the analysis reveals multidimensional poverty over 63% in Balochistan's mountainous districts and exceeding 50% in large parts of Khyber Pakhtunkhwa and rural Sindh. Gender disparities compound these regional inequalities such as women face severe restrictions in education, employment, asset ownership and decision-making. Evidence demonstrates that women's empowerment through education, income control and participatory decision-making significantly reduces household poverty. Microfinance, livelihood programmes and skills training show poverty-reducing effects when designed with explicit gender components. However, macro-level analysis indicates financial development and economic growth may exacerbate inequality without gender-responsive reforms. The paper argues that poverty eradication in marginalized regions requires integrating gender equality into measurement frameworks, education policies, labour market interventions, financial systems and legal reforms.

1. Introduction

Consider this paradox: Pakistan invests billions in poverty reduction programmes, yet in Balochistan's Lasbela district, a woman with secondary education has the same probability of being multidimensionally poor as an uneducated woman in urban Lahore. Across Pakistan's periphery, the mountains of Balochistan and Khyber Pakhtunkhwa, the feudal estates of rural Sindh, the underserved districts of southern Punjab, geography compounds gender in ways that trap millions in persistent deprivation.

The conventional narrative treats these as separate problems. Spatial inequality gets addressed through infrastructure investment. Gender inequality through women's empowerment programmes. Poverty through safety nets and economic growth. Yet mounting evidence suggests these phenomena are fundamentally interconnected through mechanisms that traditional development approaches systematically overlook.

Multidimensional poverty, capturing simultaneous deprivations across education, health and living standards, affects 22-41% of Pakistan's population (Padda & Hameed 2018; Saddique et al. 2023; Khan, Abdul R, 2025). But this national average conceals dramatic concentration. In Balochistan's mountainous districts, poverty rates are over 63%. In parts of rural Sindh and southern Punjab, they exceed 50% (Rasul & Nepal 2024). These spatial patterns map precisely onto regions where women's capabilities, resources and agency face the most severe constraints.

What existing research has not fully explored is how gender inequality functions not just as a consequence of poverty but as a transmission mechanism that perpetuates spatial concentration across generations. When women in these regions lack education, they cannot secure employment. Without employment, they lack bargaining power within households. Without bargaining power, they cannot influence investments in herself and children's schooling or healthcare. Deprivation reproduces itself through both space and time.

This paper examines what happens to multidimensional poverty when women in marginalized regions gain education, control over income and decision-making authority. Three questions guide the analysis. How do spatial and gender patterns of multidimensional poverty intersect? Through what mechanisms does women's empowerment translate into poverty reduction? What policy interventions can integrate gender considerations into poverty eradication strategies?

The evidence challenges conventional approaches. Geography alone doesn't explain poverty persistence. Economic growth and financial development can exacerbate poverty without gender-responsive design. Relatively modest interventions addressing women's capabilities, resources and agency generate poverty reduction effects exceeding those of far more expensive infrastructure investments.

2. Related Work: Positioning Gender in the Poverty Debate

The shift from income-based to multidimensional poverty measurement represented a significant advance. Alkire and Foster's (2011) methodology captured what income measures missed. Households can have monetary resources yet lack clean water, healthcare or educational opportunities. Pakistan's Multidimensional Poverty Index, incorporating education, health and living standards indicators, enabled more nuanced poverty mapping (Padda & Hameed 2018; Khan, Abdul R., 2025).

Yet this sophistication came with a crucial limitation. Most applications measure poverty at household level, assuming resources distribute equally among members. This obscures systematic gender disparities. A household may meet aggregate education indicators while daughters remain out of school. It may have adequate income while women lack control over expenditures. Recent work has begun addressing this gap. Siddique and Nosheen (2021) construct gender-disaggregated indices, revealing Pakistani women experience significantly higher poverty than men. It is a pattern invisible in household-level analyses.

Research on poverty's spatial dimensions documented severe concentration in peripheral regions. Khan et al. (2011) identified Balochistan contributing disproportionately to national poverty despite its small population. Rasul and Nepal (2024) confirmed mountainous districts recording poverty rates triple the national urban average. What this spatial literature overlooks are how gender inequality varies geographically and whether this variation explains spatial poverty patterns. Sharif, Raheem and Mohan (2022) provide crucial insight through longitudinal provincial tracking, showing regions with highest poverty also exhibit lowest female literacy and labour force participation. Faiz, Sharif and Dad (2023) document that Balochistan simultaneously exhibits the worst educational infrastructure, highest poverty rates and greatest gender inequality.

These correlations suggest a hypothesis spatial poverty research has not fully pursued. Geographic marginalization and gender inequality may be mutually reinforcing. Regions with weak infrastructure face high costs of accessing education and healthcare. These costs disproportionately affect girls due to mobility restrictions and norms prioritizing male education. Limited female education constrains household income and perpetuates underinvestment in children, reproducing poverty across generations.

A distinct literature examines relationships between women's empowerment and household welfare. Studies from Punjab demonstrate that women's education, employment and decision-making authority correlate with lower household poverty (Sarwar & Chaudhry 2021; Uzma, Heaney-Mustafa & Afzal 2020; Zulfiqar & Din 2015). Research on agricultural contexts shows women's participation in farm decisions

improves both productivity and outcomes (Waqas, Awan & Nasir 2023; Ahmad & Arshad 2016). However, three gaps limit understanding, i) most studies employ cross-sectional data making causal inference difficult; ii) research concentrates on Punjab and urban areas; and iii) studies examine single empowerment dimensions rather than analyzing how multiple dimensions interact.

Microfinance emerged as a prominent intervention based on assumptions that women's credit access would enable entrepreneurship and reduce poverty. Pakistan-focused studies yield mixed findings. Hussain, Mahmood and Scott (2018) find microcredit reduces women's financial poverty but has weaker effects on health and education. Riaz and Chaudhry (2021) show women's enterprise participation contributes to empowerment when combined with education and networks but not credit alone.

The most provocative finding comes from macro-level analysis. Kanat et al. (2023) show financial sector development reduces gender inequality but paradoxically increases measured poverty, while economic growth reduces poverty but increases gender inequality. Crucially, they find reductions in gender inequality themselves alleviate poverty. This creates a puzzle, that is, why would financial deepening increase poverty if it reduces gender inequality? The resolution likely lies in distributional effects like financial development may benefit better-off women while bypassing the poorest.

This paper advances existing work by systematically examining how spatial and gender dimensions intersect across Pakistan's marginalized regions, synthesizing evidence across typically separate literatures, and deriving policy recommendations that integrate rather than separate spatial targeting and gender interventions.

3. Conceptual Framework

Understanding why poverty concentrates in specific regions while persisting across generations requires examining how gender inequality operates as a transmission mechanism. Three interconnected domains structure this relationship, i.e. capabilities, resources and agency.

Capabilities encompass women's access to education, health services, information and skills. In Pakistan's marginalized regions, gender gaps are stark. Khan, Abdul Rehman (2025) through various evidences conclude that Pakistan lacks participatory development and the strategies to combat poverty lack pro-poor and gender-responsive strategies. Female literacy rates in some Balochistan and southern Sindh districts fall below 20%, compared to national averages exceeding 60% (Faiz, Sharif & Dad 2023). The spatial dimension matters critically. Geographic distance from schools interacts with cultural restrictions on girls' mobility, making capability formation more costly in remote areas. Likewise, where female teachers are unavailable, many families refuse to send daughters to school. Transportation costs manageable in dense urban areas become prohibitive in dispersed rural settlements.

Resources refer to women's control over income, land, credit and productive assets. Patriarchal norms typically vest household asset control in men, even when women contribute substantial labour (Hussain, Mahmood & Scott 2018). Women's limited property rights under customary law, exclusion from formal credit markets, and concentration in low-wage informal employment mean they exercise minimal economic autonomy. This matters for poverty because women with independent income allocate significantly greater shares to children's nutrition, healthcare and education compared to male household heads (Sarwar & Chaudhry 2021).

Agency denotes women's ability to make meaningful choices and exercise voice in household and community decisions. Restricted agency manifests in women having limited say over healthcare, children's education or major purchases (Waqas, Awan & Nasir 2023). Social norms in conservative rural areas severely circumscribe women's autonomy, confining them to domestic roles and unpaid care work. Survey evidence from Balochistan documents pervasive economic, cultural and legal biases against women in development programmes, limiting their participation in agriculture,

livestock and natural resource management (Gender Biases in Development Sector 2022).

These three domains interact dynamically. Limited capabilities constrain resource accumulation. Uneducated women cannot access skilled employment. Limited resources reduce agency. Economically dependent women lack bargaining power within households. Limited agency perpetuates capability deficits Women without decision-making power cannot ensure daughters attend school. This creates self-reinforcing cycles wherein gender inequality transmits poverty across generations. In marginalized regions, weak infrastructure raises costs of capability formation, thin labour markets limit returns to education, and patriarchal norms face fewer countervailing influences than in urban areas.

4. Methodology

This paper synthesizes empirical evidence through narrative review designed to clarify mechanisms linking gender inequality to multidimensional poverty in Pakistan's marginalized regions. Studies were identified through targeted searches of academic databases using combinations of poverty, gender and geographic descriptors. The search focused on literature published 2010-2025 prioritizing studies that focus primarily on Pakistan, provide empirical evidence on poverty, inequality or gender, and appear in peer-reviewed journals or reputable institutional reports. Twenty-five studies met criteria and were assessed for methodological rigor, empirical contribution and policy relevance.

The synthesis is organized thematically around spatial patterns, micro-level mechanisms and sectoral interventions. Where studies produce convergent findings across methods and contexts, conclusions are stated with greater confidence. Where findings diverge, explanations are explored. Several caveats warrant emphasis. Most studies employ cross-sectional data limiting causal inference; empowerment measurement varies substantially across studies; research concentrates on Punjab and urban areas with limited evidence from Balochistan, Khyber Pakhtunkhwa and rural Sindh; survey data may understate deprivation in conflict-affected or highly remote areas.

5. Results: Spatial Patterns and Empowerment Mechanisms

5.1 The Geography of Gendered Deprivation

Multidimensional poverty in Pakistan exhibits stark spatial concentration. National estimates for 2018-19 place poverty incidence at 22%, with rural rates (28%) exceeding urban (9%) substantially (Saddique et al. 2023; Haq et al. 2024). Provincial aggregates conceal dramatic district-level variation. Rasul and Nepal's (2024) district-level mapping reveals that in Balochistan's mountainous districts, multidimensional poverty is over 63% (nearly triple the national urban average). Many Khyber Pakhtunkhwa Mountain districts record rates between 50-70%. Southern Sindh districts show 40-50% poverty incidence (Ahmed & Arif 2015). Southern Punjab districts exhibit 35-45% rates, which substantially lower than Balochistan but double those of central Punjab's prosperous districts (Nawab et al. 2022).

These are not simply infrastructure deficits. They are systematically gendered. Sharif, Raheem and Mohan's (2022) longitudinal analysis demonstrates that regions with highest poverty exhibit lowest female literacy and labour force participation. In Balochistan, female labour force participation approximates 10% compared to national averages around 25%. Female literacy rates in some districts fall below 15% while male rates exceed 40%, indicating gender gaps widening precisely where overall educational attainment is lowest.

Gender-disaggregated poverty analysis reveals patterns household-level measures miss. Siddique and Nosheen (2021) construct individual-level indices showing Pakistani women experience significantly higher poverty than men; a gap which is exceeding that in India. Most revealing is Saddique et al.'s (2023) finding that households with employed women face significantly lower poverty risk, with effects particularly pronounced in rural areas where baseline female employment is extremely low. This suggests massive untapped poverty-reduction potential through women's economic inclusion.

5.2 How Empowerment Reduces Poverty: Micro-Level Evidence

Evidence from multiple provinces demonstrates women's empowerment operates through several interconnected channels. Sarwar and Chaudhry (2021) construct composite empowerment and poverty indices using survey data from employed married women in Punjab. Regression results reveal strong negative relationships such as each standard deviation increase in empowerment corresponds to 0.4 standard deviation reduction in poverty, controlling for household income and location. The relationship strengthens when decomposing empowerment dimensions as economic decision-making authority shows the largest coefficient, followed by mobility and rights awareness.

Uzma, Heaney-Mustafa and Afzal's (2020) work in rural Punjab provides complementary evidence. They find women's education, paid employment and household decision-making authority each independently associated with reduced household poverty, with combined effects larger than additive predictions. Crucially, they show women's employment reduces poverty only when women control their earnings. It is highlighting that labour force participation without economic autonomy yields limited benefits.

Khan, Abdul R. (2025) in his systematic study concurs with findings of several authors and confirms that various constraints, including patriarchal norms, exclusion from male-dominated networks, restricted control over household and communal resources limit women's participation in socioeconomic development. Waqas, Awan and Nasir (2023) construct a Women's Empowerment in Agriculture Index examining leadership roles, decision-making authority and resource control. Their analysis reveals agricultural households where women participate in major farming decisions achieve 15-20% higher output and 25-30% better nutrition outcomes than households with male-monopolized decision-making, even controlling for land size and technology.

Why does women's empowerment reduce poverty? Evidence points to three mechanisms. That include, i) empowered women allocate household resources differently, steering greater shares toward children's nutrition, healthcare and education; ii) women's income diversifies household revenue streams, reducing vulnerability to shocks; and iii) women's decision-making participation improves information flows and household planning.

Context matters critically. Hadi's (2024) evaluation of Balochistan Rural Support Programme interventions provides crucial evidence that empowerment-poverty relationships operate even in highly conservative contexts. The programme provided income-generating grants, community investment funds and skills training to poor households with deliberate targeting of women. Impact assessment reveals participating households experienced income increases of 17-39% relative to comparison groups. Equally important, interventions significantly improved women's empowerment scores such as increased mobility, greater voice in decisions, enhanced economic autonomy.

5.3 Microfinance and Financial Inclusion: When Does Credit Reduce Poverty?

Microfinance's relationship to poverty reduction proves more complex than early enthusiasm suggested. Hussain, Mahmood and Scott's (2018) analysis finds microcredit access inversely correlated with women's financial poverty. According to them, women with loans exhibit higher income and asset ownership than comparable non-participants. However, impacts on health and education prove weaker and statistically insignificant in most specifications. This suggests credit enables income generation but doesn't automatically translate into multidimensional wellbeing improvements.

Riaz and Chaudhry's (2021) examination of women's small enterprises in Punjab helps explain why and how. They find entrepreneurship contributes to empowerment and poverty alleviation only when combined with education, business asset access and supportive social networks. Credit alone shows minimal poverty impacts.

Recent research on programme design confirms this interpretation. Chen et al. (2025) demonstrate that women's development components such as business training, financial literacy, peer support networks, mediate relationships between microfinance activities

and poverty reduction. Programmes providing credit plus empowerment components achieve poverty reduction effects 40-60% larger than credit-only programmes (Chen et al. 2025).

Most provocative are Kanat et al.'s (2023) macro-level findings from time-series analysis. Financial sector development reduces gender inequality but increases measured poverty. Economic growth reduces poverty but increases gender inequality. Yet reductions in gender inequality themselves contribute to poverty alleviation. This apparent paradox resolves when considering distributional effects. Financial development may benefit better-off women while bypassing the poorest, producing aggregate gender equality improvements alongside poverty concentration. These findings carry profound implications such as market-based financial inclusion without explicit pro-poor, gender-sensitive features may exacerbate rather than alleviate marginalized women's poverty.

5.4 Education's Ambiguous Role

Multiple studies confirm household head education significantly reduces multidimensional poverty risk (Iqbal, Siddiqui & Zafar 2020; Padda & Hameed 2018; Arif & Farooq 2014). Each additional schooling year corresponds to measurably lower deprivation across health, living standards and economic dimensions. Gender-specific analyses yield particularly strong findings for girls' education. Malik et al.'s (2025) work in rural Sindh shows expanding female schooling significantly reduces household poverty and generates positive spillovers for women's health and labour force participation.

Macro-level evidence introduces a troubling caveat. Kanat et al. (2023) find education expansion as implemented in Pakistan does not reduce aggregate poverty and may increase measured poverty. How can education simultaneously reduce poverty at household level while increasing it at aggregate level? The resolution lies in profoundly unequal access to quality education. In Balochistan and other marginalized regions, schools often lack basic facilities, qualified teachers and adequate learning materials (Sharif, Raheem & Mohan 2022; Faiz, Sharif & Dad 2023). Student-teacher ratios in some districts exceed 100:1. Female teachers remain scarce, discouraging girls' attendance in conservative areas.

Simply increasing enrolment in such contexts may not translate into learning or poverty reduction. Meanwhile, urban middle-class households access quality private education, widening capability gaps between regions and classes. This produces the observed pattern, such as education benefits households with access to quality schooling while doing little for marginalized populations. The implication include education interventions must prioritize equity and quality, particularly in marginalized regions, rather than assuming enrolment expansion alone suffices.

6. Discussion: Toward Integrated Poverty Reduction Strategies

Pakistan's poverty reduction efforts have treated spatial inequality, gender inequality and economic growth as separate policy domains. Infrastructure investments target lagging regions. Women's empowerment programmes aim to close gender gaps. Safety nets provide consumption support. Women's empowerment programmes that ignore spatial constraints for example lack of markets, thin employment opportunities, may develop capabilities that women cannot deploy productively.

The evidence reveals three critical failures. First, poverty measurement at household level obscures gender disparities within households, making it impossible to target women effectively. Second, sectoral interventions ignore how constraints interact. It is known that credit without education and mobility may not enable entrepreneurship and education without employment opportunities may not reduce poverty. Third, programmes designed for urban or developed regions often transplant poorly to marginalized areas without adaptation.

Integrating gender into poverty reduction requires three shifts. First, measurement systems must disaggregate poverty by individual and track gender-specific indicators. Second, interventions must address multiple constraints simultaneously, for example, girls' education initiatives require schools, female teachers, safe transportation, conditional cash transfers and community engagement. Third, programme design must adapt to regional contexts. One

shoe does not fit all, what works in urban Punjab requires substantial modification for Balochistan.

This analysis advances understanding in several ways. It demonstrates that spatial poverty concentration and gender inequality are mutually reinforcing. It clarifies mechanisms through which women's empowerment reduces poverty. It reveals why market-based approaches often fail to benefit marginalized women. Without explicit pro-poor, gender-sensitive design, markets reinforce existing inequalities.

For government, this suggests poverty reduction strategies must mainstream gender across all components. Infrastructure investments should be evaluated for gender impacts. For donors, integrated programmes addressing multiple constraints simultaneously likely yield higher returns than single-sector interventions. For implementers, evidence underscores importance of participatory design engaging women as co-creators.

The patterns documented here extend beyond Pakistan. Across contexts where poverty concentrates spatially and gender inequality is entrenched; these phenomena likely interact similarly. Understanding their interconnection offers a pathway to progress where conventional approaches have failed.

7. Policy Recommendations

7.1 Establish Gender-Disaggregated Poverty Monitoring

Government statistical agencies should collect and publicly report individual-level multidimensional poverty data disaggregated by sex for all provinces and districts. Current household-level measurement obscures systematic gender disparities. Pakistan Bureau of Statistics should modify existing surveys to collect individual-level data on education, health, employment and decision-making, with provincial governments conducting district-level assessments every two years in marginalized regions.

7.2 Transform Girls' Education in Remote Areas

Government should invest comprehensively in girls' education infrastructure in districts where female literacy falls below 40%. Evidence demonstrates education's poverty reducing effects operate only when quality education is accessible. Priority interventions include constructing gender-segregated schools within safe walking distance. Recruiting female teachers with salary premiums for remote postings. Providing conditional cash transfers and engaging religious leaders in community dialogues.

7.3 Enable Women's Economic Participation

Government and donors should establish community-based childcare centres in marginalized regions coupled with skills training programmes. Women's employment significantly reduces household poverty, but care responsibilities prevent labour force participation. Provincial social welfare departments should establish childcare centres in union councils, prioritizing areas with lowest female labour force participation, while implementing skills training aligned with local labour markets.

7.4 Redesign Microfinance for Gender Inclusion

Pakistan Microfinance Network should establish regulatory standards requiring member institutions to allocate minimum 60% of portfolios to women borrowers below poverty line, with mandatory business development services. Evidence shows credit reduces poverty only when combined with training, financial literacy and support networks bundled with flexible repayment aligned with business cash flows.

7.5 Mainstream Women in Agricultural Extension

Provincial agriculture departments should allocate minimum 30% of extension budgets to women-focused programming. Women comprise substantial share of agricultural labour but receive negligible extension services. Reform inheritance laws ensuring daughters' equal land rights. Recruit female extension workers, develop training on women's agricultural priorities, mandate minimum 40% women's representation in water user associations, and pass inheritance law reforms.

7.6 Implement Legal Reforms

Federal and provincial governments should enact legal reforms on property rights, workplace protections and gender-based violence. Priority reforms include equal inheritance rights, independent property ownership for married women, mandatory equal pay enforcement, workplace harassment prohibitions, and enhance and implement penalties for gender-based violence with women's legal aid centres in all district headquarters.

7.7 Establish Integrated Regional Programmes

Donors and government should co-fund integrated development programmes for highest-poverty regions combining infrastructure investment, social services, economic opportunities and gender components through extensive consultation with women in target communities.

8. Limitations and Future Research

This analysis advances understanding of gender-poverty linkages yet several limitations create opportunities for future investigation. Most evidence comes from cross-sectional surveys that cannot definitively establish causality. Longitudinal data following households over time, or experimental designs randomly assigning interventions, would strengthen causal inference. Geographic gaps are enormous. Despite Balochistan exhibiting worst poverty and gender inequality, it remains understudied. Future research should oversample marginalized regions and involve local researchers. Intra-household dynamics warrant deeper investigation through individual-level welfare measures examining bargaining processes. Political economy dimensions require attention to know basis causes that evidence-based gender policies remain poorly implemented.

9. Conclusion

This paper demonstrates that multidimensional poverty in Pakistan concentrates systematically in regions where women face most severe restrictions on capabilities, resources and agency. Geography and gender interact in self-reinforcing ways for example, i) weak infrastructure raises costs of girls' education; ii) limited female education constrains household income; iii) poverty perpetuates underinvestment in daughters; and iv) capability deficits reproduce across generations.

The analysis reveals three mechanisms through which women's empowerment reduces poverty. Women with education secure better employment and make informed decisions about health and fertility. Women controlling income allocate greater shares to children's nutrition and education. Women participating in household decisions improve resource allocation and programme responsiveness. These mechanisms operate even in structurally disadvantaged contexts when interventions address multiple constraints simultaneously.

However, empowerment does not occur spontaneously. It requires deliberate interventions dismantling barriers. The seven policy recommendations outlined here offer an integrated framework for government and donors, ranging from foundational measurement systems enabling effective targeting. From sectoral interventions in education, employment, finance and agriculture, to structural reforms addressing discriminatory laws and norms all need to go together.

Pathway is not easy and implementation will face obstacles. Patriarchal power structures resist changes threatening their privilege, fiscal constraints limit resources, institutional capacity weaknesses hamper delivery. However, these challenges make integration more rather than less important. When resources are constrained, interventions must be designed for maximum effectiveness.

Pakistan's commitments under Sustainable Development Goals 1 (no poverty), 5 (gender equality) and 10 (reduced inequalities) are not competing priorities to be balanced but mutually reinforcing objectives to be pursued together. We should know that gender inequality sustains poverty. Poverty perpetuates gender inequality, and both concentrate in marginalized regions producing cumulative disadvantage. Breaking these reinforcing cycles requires integrated strategies positioning gender equality as poverty reduction mechanism. The evidence demonstrates both the urgency and the feasibility of such approaches. What remains is political will to implement them.

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