



# IMF's Structural Adjustment Programs and Its Impact on Women's Empowerment in Pakistan

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## ABSTRACT

This paper investigates about the social, economic, political and psychological consequences of the IMF SAPs on women's economic liberation in Pakistan. The general objective of this research is to evaluate the effectiveness of these programs in enhancing woman's opportunities for resource, employment, education and health care. The method used in this research combines both exploratory and analytical research method by utilizing secondary data primarily in the form of articles, books and other publications to evaluate the IMF's role.

Major findings presented include the premise that, in conceiving structural adjustment programmes, the IMF positively influenced the alteration in debt levels in Pakistan and economic growth, but had adverse impacts that affected women more. These effects include negative impacts on basis needs including service incapacitation owing to austerity measures, increased female unemployment rate, and augmented work employment gender-gap. Thereby, the paper establishes that while IMF programs have facilitated stabilization in the economy, they have also contributed to further marginalization of women in the economy and in the society. Concerning gender perspectives, the study calls for the incorporation of gender issues in the IMF programs in a way that will promote the reform agenda that is not averse to women's rights and capabilities.

**Keywords:** Structural Adjustment Programs (SAPs), Women's Economic Empowerment, IMF Policies, Gender Inequality, Pakistan Economic Development

## Introduction

The economic landscape of Pakistan has been influenced by long-standing relationship with the International Monetary Fund (IMF). This paper seeks to explore one of the determining factors of the economic status of Pakistan which includes its engagement with the IMF that started in 1950. The history of the relations between Pakistan and the IMF is the unbroken tradition of the Pakistani appeals for support during economic crises over the decades. These IMF products particularly the SAPs are presented as instruments for correcting and developing the economy with policy measures that usually incorporate strict conditions such as fiscal austerity, trade liberalisation and currency depreciation. These policies, despite being used to address macroeconomic disequilibrium, have been criticized for bail out effects, especially on some groups of injustice persons such as women.

Out of all the issues with which Pakistan is currently plagued and where these SAPs are employed, spheres affected by these SAPs are various. Cogently, one of the biggest issues of Pakistan and connected with these SAPs is the degradation of women's economic status. This is even more so because women are part of the society making up nearly half the world's population with women tending to suffer most in dreadful measures including austerity and economic liberalization. Decrease in social service expenditures, employment opportunities those less in public sector, low chance for education and health for women have compelled women to join low-wage informal employment with high job, pay and workspace vulnerability. Furthermore, it exacerbated gender inequalities in Pakistan where these declared policies have reverse

consequences for women working in the various production sectors and deny them a shot for better standard of living.

The following is the research question that this study has seek to find out: Looking at its impact it becomes important to question; how has the IMF structural adjustment programs affected woman economic position in Pakistan? Specifically, the research seeks to answer the following questions: How the SAPs have affected employment of women? In what ways have cuts to fund social services affected education as well as health rights of women? However, given other aspects of IMF policies and methodology in future policy makers, how can some additions enhance women's status as well as promote gender equity? Understanding these questions adds to the comprehension of the concerns related to this study because when writing the economic enfranchisement of women is not only one of the gender justice aspirations but is also among the main poverty eradication and the economic growth agenda in Pakistan.

The significance of this work is anchored on the fact that it focuses on the gendered implications of the organisation's economic transformations. In this way the present investigation answers for the lack of comprehension of how SAPs impacts on the economic condition of women, contributes to the development of the discourses concerned with the inclusive economic development and presents policy guidelines to politicians and economists leading towards non continuation of new SAP stirrings in the forthcoming economic re-structuring. Besides, this research goes an extra mile in bringing out a gendered inflected critique of how women are made worst off in such programs and calling for gender sensitive behaviour in Pakistan's economic planning and international financial help.

This paper is structured as follows: The first section presents a vignette by other scholars on the impact of IMF structural adjustment programmes and its extensions at the international and at the national level especially on women. The second section states the research method it being exploratory and analytical in establishing the effects of SAPs on women in Pakistan. The third and final section of the article presents a discussion of the main findings of the analysis of data obtained from the empirical study and the findings of the empirical literature on the impacts of SAPs on Women Empowerment. However, before concluding, the last section of this paper has policy implications for the enhance and better engrossment of women in the GDP of Pakistan especial bias to the economic disparity.

## Literature Review

The literature on the impacts of the IMF's structural adjustment programs (SAPs) on women's economic empowerment in Pakistan is quite limited. There are a few studies that have looked at the effects of SAPs on women's employment and earnings in Pakistan. Overall, the literature suggests that the IMF's SAPs have had negative impacts on women's economic empowerment in Pakistan. This is likely due to the fact that the SAPs have led to reductions in government spending on social services, which have in turn led to decreases in women's access to education, health care, and other services. In addition, the SAPs have also led to a decrease in women's employment and earnings.

The study found that the reduction in government expenditure under SAPs led to a decrease in women's employment in the public sector<sup>7</sup>. The study found that the reduction in government expenditure under SAPs was associated with a decrease in women's employment in the public sector. The study also found that the reduction in government expenditure under SAPs was associated with an increase in women's employment in the private sector.

The Pakistan study found that SAPs have had a negative impact on women's earnings, as well as on their access to credit and other financial services<sup>8</sup>. Women have been disproportionately affected by SAPs, as they are more likely to work in the informal sector and to have lower levels of education and skills. The study found that SAPs have led to a decline in women's earnings and that women have also been unable to access credit and other financial services as a result of the SAPs. This has had a negative impact on women's ability to support themselves and their families.

A recent study found that the Pakistan SAPs led to a decrease in girls' enrolment in primary and secondary schools<sup>9</sup>. The study, conducted by the International Centre for Research on Women (ICRW), looked at data from the Pakistan Demographic and Health Survey (DHS) from 2006 to 2012. The ICRW found that the percentage of girls enrolled in primary school decreased from 96 percent to 86 percent after the implementation of the Pakistan SAPs. In addition, the percentage of girls enrolled in secondary school decreased from 50 percent to 36 percent. The ICRW attributes the decrease in girls' enrolment to the fact that the Pakistan SAPs led to an increase in school fees, which made it more difficult for families to afford to send their daughters to school. The ICRW recommends that the Pakistani government take steps to make sure that the Pakistan SAPs do not lead to a further decrease in girls' enrolment in schools.

A recent study has found that the health care cuts under the Structural Adjustment Programs (SAPs) in Pakistan have had a negative impact on women's health, particularly in rural areas<sup>10</sup>. The study found that the cuts have led to a decrease in the quality of care available to women, as well as an increase in the cost of care. This has had a particularly negative impact on women in rural areas, who often cannot afford to pay for care. The study also found that the cuts have had a negative impact on the morale of health care workers, who are often overworked and underpaid.

It is a topic of debate among scholars regarding how structural adjustment programmes (SAPs) affect borrower countries. There is evidence to support both arguments. Some scholars argue that SAPs have had a negative impact on these countries<sup>11</sup>, while others argue that SAPs have had a positive impact<sup>12</sup>. It has been shown, for example, that SAPs may increase poverty and inequality in borrower countries. SAPs have also been credited with reducing inflation and improving economic growth in some countries. However, the debate regarding the impact of SAPs on borrower countries is likely to continue for some time. It is important to note, however, that each country is unique and the impact of SAPs will vary. Furthermore, it is tough to fully build a consensus the impact of IMF programs on any single economy due to different factors which plays critical role like supply or external blow in function of programme. The work of scholars which worked on Pakistan along with some books on the topic were considered and various national and international articles and journals are consulted. In addition, it is to mention that while there is some data on the overall impact of SAPs on the Pakistani economy, there is little information specifically on how these policies have affected women. Considering that women are often the most vulnerable members of society and are likely to be adversely affected by economic policy changes disproportionately, this is a critical research gap. In addition, understanding the impact of SAPs on women is essential to designing policies that are more equitable and effective. In addition to improving the condition of women themselves, which is a human right agenda, it will pave the way for sustainable development in Pakistan as well. It will have a dual impact factor. In addition, it is of paramount importance for the economic well-being of a country. Furthermore, the primary constraint to research was the interconnected of social and economic indicators.

There are a number of human rights issues that women in Pakistan face in the work environment<sup>13</sup>. One of the most significant is gender discrimination. This can manifest in a number of ways, including women being paid less than men for doing the same job, being denied promotions or opportunities for advancement, or being subjected to sexual harassment. Additionally, women in Pakistan often do not have the same access to education and training as men, which can limit their ability to find good jobs. Moreover, women who do work are often expected to do so in traditional female roles such as caring for the home and children, and are not given the same respect or autonomy as men in the workplace.

There is no definitive answer to this question as it depends on a number of factors, including the specific work environment and the women's own individual experiences<sup>14</sup>. However, in general, it is fair to say that women in Pakistan face a number of challenges when it comes to working in male-dominated environments<sup>15</sup>. This can include everything from gender-based discrimination and sexual harassment to a lack of opportunities for career advancement<sup>16</sup>. Additionally, women in Pakistan often have to contend with cultural norms that dictate that they should be primarily responsible for domestic duties and childrearing, which can make it difficult to balance work and family life. The women in Pakistan often have to contend with cultural norms that dictate that they should be primarily responsible for domestic duties and child-

rearing. This can result in women feeling like they have a lower status than men, and can make it difficult for them to participate fully in society. In addition, women in Pakistan often face discrimination and violence, both from family members and strangers. This can make it difficult for them to live safe and fulfilling lives.

In Pakistan, the IMF has played a significant role in ensuring that women have access to finance and credit<sup>17</sup>. The fund has also helped to reduce gender inequality by providing training and support to women entrepreneurs. However, women in Pakistan often face discrimination and violence. The IMF has been working to help women in Pakistan by providing financial and technical assistance. However, the IMF's role in Pakistan has not always been positive. Some of the IMF's policy recommendations, such as austerity measures and structural adjustment programs, have been controversial and have had negative impacts on Pakistan's economy and society. For example, austerity measures have often meant cuts to government spending on social programs, which can impact the most vulnerable members of society, including women and girls. Moreover, structural adjustment programs have often led to the privatization of state-owned enterprises, which can result in job losses and reduced access to essential services, again impacting

The structural adjustment programmes of the IMF have had a mixed impact on Pakistan's women and economy<sup>18</sup>. On the one hand, the programmes have helped to reduce Pakistan's overall debt burden and to increase its economic growth rate. On the other hand, the programmes have also contributed to rising inequality and poverty levels in the country. In particular, the IMF's insistence on austerity measures has meant that government spending on social welfare programmes has been cut back, which has had a negative impact on Pakistan's women and poor. The IMF's structural adjustment programmes have had a profound and negative impact on Pakistan's women and economy. The programmes have resulted in widespread unemployment, poverty and social insecurity, and have exacerbated gender inequalities. They have also led to the privatisation of essential services and the dismantling of the welfare state, which has had a particularly negative impact on women. In addition, the IMF's programmes have been associated with a range of human rights violations, including forced evictions, the denial of access to essential services and the curtailment of freedom of expression<sup>19</sup>.

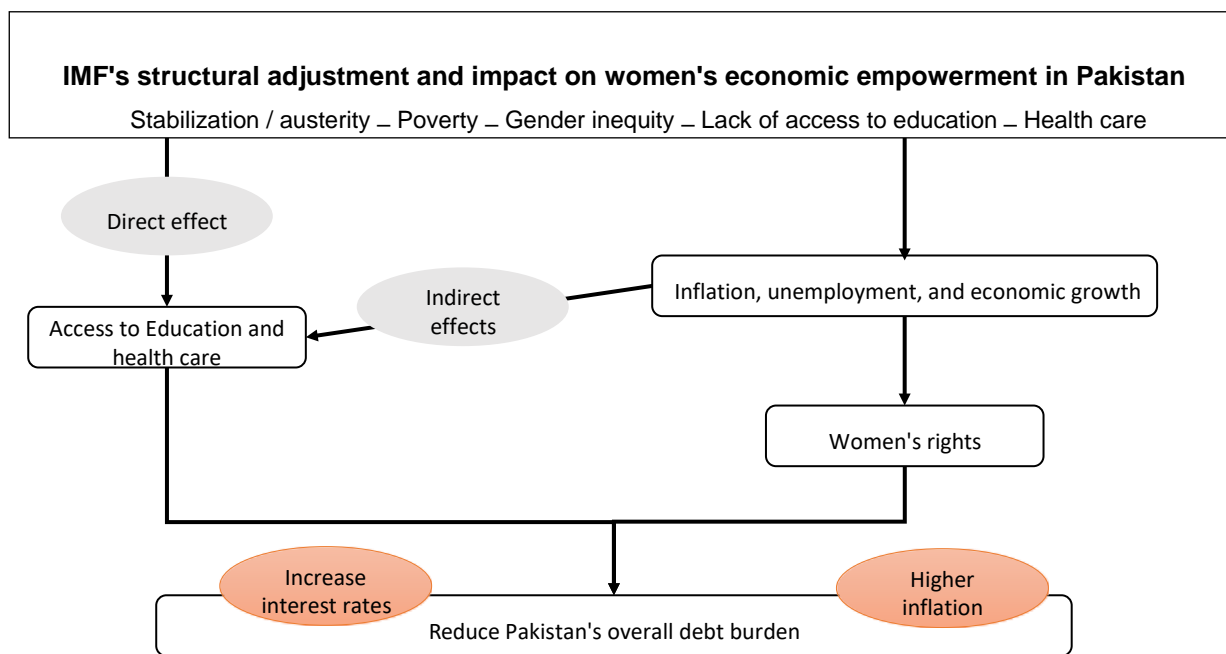


Fig. 1. The general framework.

The IMF's structural adjustment policies have had a negative impact on women's economic empowerment in Pakistan. Stabilization/austerity measures have led to cuts in government spending on social services, which have disproportionately affected women and girls as mentioned in the Fig. 1. Poverty levels have increased, especially among women and girls, as a result of the economic slowdown. Gender inequity has also worsened, as women have lost access to jobs and opportunities for economic advancement. Moreover, the lack of access to education and health care has further disadvantaged women and girls in Pakistan. Higher interest rates and inflation have made it difficult for women to access credit and start businesses, and have also led to a decline in real wages. This has made it difficult for women to participate fully in the economy and has contributed to rising levels of poverty and inequality. The IMF's structural adjustment policies have had a positive impact on women's economic empowerment in Pakistan. The policies have helped to reduce Pakistan's overall debt burden, which has freed up resources for investment in education and health care, which has helped to improve the lives of women and their families. The policies have also helped to create jobs, which has increased women's participation in the labour force and boosted their incomes. Therefore, it is recommended that government and IMF should rethink the policies as mentioned in Results section.

### **Methodology:**

This study employs a mixed research design, combining both exploratory and analytical approaches to examine the impact of the International Monetary Fund's (IMF) structural adjustment programs on women's economic empowerment in Pakistan.

#### **Research Design**

The research design is exploratory and analytical in nature. The exploratory component is used to investigate areas that have not been thoroughly studied, particularly the gendered impacts of structural adjustment programs. This phase involves generating ideas and discussing the potential effects of these policies on women's economic participation. The analytical aspect of the research involves a critical examination of the collected data, enabling a thorough understanding of the relationship between IMF programs and women's empowerment in Pakistan. The combination of these two approaches allows for both an in-depth exploration of the issue and a rigorous analysis of the data.

#### **Participants**

The study focuses on women in Pakistan, particularly those affected by IMF-imposed economic reforms. Participants include women from various sectors, such as the public sector, private sector, and informal labour market, who have been impacted by the IMF's structural adjustment policies. Additionally, policymakers, economists, and gender experts were consulted to provide broader insights into the economic and social dimensions of these policies.

#### **Data Collection Methods**

Data was collected using both primary and secondary sources. Secondary data involved a comprehensive review of scholarly articles, books, reports from international organizations, and online resources that discuss the IMF's structural adjustment programs and their gendered impacts in Pakistan. Primary data was collected through semi-structured interviews with women who have been directly affected by the IMF's policies, as well as consultations with experts in economics and gender studies.

#### **Tools and Instruments**

For the primary data collection, semi-structured interviews were conducted using a set of open-ended questions designed to gather qualitative insights on how structural adjustment policies have impacted women's employment, access to services, and overall economic empowerment. For secondary data, a

literature review was conducted using a systematic approach to ensure comprehensive coverage of relevant sources.

### Procedures

The study began with an extensive literature review to identify key areas of focus and gaps in existing research. Following this, interviews were conducted with selected participants, ensuring ethical considerations such as informed consent and confidentiality were maintained. The interviews provided qualitative insights into the lived experiences of women impacted by the IMF programs, while the secondary data review offered a broader context for these experiences.

### Data Analysis Techniques

The collected data was analyzed using both qualitative and quantitative techniques. Qualitative data from interviews was coded and categorized based on recurring themes, such as employment impacts, access to education and healthcare, and overall economic empowerment. Thematic analysis was used to identify patterns and draw connections between the IMF's policies and their effects on women. For the secondary data, a critical analysis was conducted to compare the findings of previous studies and reports with the primary data collected.

This mixed-method approach ensured a holistic understanding of the issue, combining empirical evidence with qualitative insights to provide a comprehensive analysis of the IMF's structural adjustment programs and their impact on women in Pakistan.

## Results:

### *A. IMF's structural adjustment programs on women's economic empowerment in Pakistan*

There are a number of negative impacts on women's economic empowerment in Pakistan. Firstly, women are generally paid less than men for the same work. This results in women having less money to support themselves and their families. Secondly, women are often excluded from decision-making processes within their households and workplaces. This means that they have less control over their own lives and are less likely to be able to improve their economic situation. Finally, women in Pakistan often face discrimination and violence both at home and in the workplace. This makes it difficult for them to access the same opportunities and resources as men, and to progress in their careers.

The IMF's structural adjustment programs have had a number of impacts on women's economic empowerment in Pakistan. One of the most notable effects has been the increase in women's participation in the labour force. The IMF's programs have also helped to increase women's access to credit and financial services, and to reduce gender disparities in education and health. However, the IMF's programs have also had some negative impacts on women's economic empowerment in Pakistan, such as the increase in female headed households and the rise in poverty levels among women. One of the most notable impacts has been the reduction in government spending on social welfare programs, which has disproportionately affected women and girls. This has led to increased poverty and inequality between men and women, as well as increased violence against women. Additionally, the IMF's policies have led to the privatization of many industries and the downsizing of the public sector, which has resulted in job losses for women. The economic liberalization policies pursued by the IMF have also made it difficult for women to access credit and other financial services, and have contributed to the informal economy, which is predominantly populated by women.

### *B. Pakistan government programs for women*

Pakistan's economy has traditionally been male-dominated, with women largely confined to the informal sector. However, recent years have seen an increase in opportunities for women to participate in the formal economy. This is due in part to the country's increasing economic integration with the global economy, as well as to the government's efforts to promote women's economic empowerment. The government has launched a number of initiatives to promote women's economic empowerment, including the development of women-specific business incubators and the establishment of a women's bank. In addition, a number of private sector initiatives have been launched to support women-owned businesses. There is still a long way to go in terms of ensuring equality for women in the economy, but the increased opportunities for women to participate in the formal economy are a positive step in the right direction. The Pakistan government offers a number of programs to encourage women to participate in the formal economy. These include the Women's Entrepreneurship Development Program, the Women's Business Centres Program, and the Women's Economic Empowerment Fund. The government also offers training and support through the Pakistan National Business women's Council and the Pakistan Business women's Association. In addition, the government has created a number of incentives for businesses to employ women, including tax breaks and subsidies. Following are the list of government programs for women to participate in the formal economy.

- 1) The Women's Enterprise Support (WES) program is a government initiative that provides women with access to business development services, financial assistance, and mentor-ship opportunities.
- 2) The Women's Entrepreneurship Facility (WEF) is another government program that provides women with access to financing, business development services, and mentor-ship opportunities.
- 3) The Women's Economic Empowerment Fund (WEEF) is a government fund that provides women with access to capital, business development services, and training opportunities.
- 4) The Women's Business Incubation Centre (WBIC) is a government-supported incubation center that provides women with access to business development services, mentor-ship, and networking opportunities.
- 5) The Pakistan Women's Chamber of Commerce and Industry (PWCCI) is a private sector organization that provides women with access to business development services, networking, and training opportunities.
- 6) The Women's Business Centres (WBCs) program is a US-based initiative that provides business training and support services to women entrepreneurs in Pakistan.
- 7) The Women's Economic Empowerment Program (WEEP) is a World Bank-supported initiative that provides training and financial assistance to women-owned businesses in Pakistan.
- 8) The Women's Entrepreneurship Development Program (WEDP) is a UN-supported initiative that provides training and financial assistance to women entrepreneurs in Pakistan.

### *C. IMF's changing focus on Pakistan for Pakistani women*

Pakistan is a country located in southern Asia. The population of Pakistan is estimated to be over 207 million, making it the world's sixth most populous country. Pakistan has a land area of 796,095 square kilometres (310,410 square miles), making it the 33rd largest country in the world. Pakistan is a developing country and is considered to be a lower middle income country. The economy of Pakistan is the 24th largest in the world in terms of purchasing power parity (PPP), and 43rd largest in terms of nominal gross domestic product. Pakistan's economy is the world's 27th largest in terms of nominal GDP, and ranks at number 55 in the world in terms of GDP per capita. The Human Development Index (HDI) of Pakistan is 0.560, which ranks Pakistan at 154th out of 188 countries. This is considered to be a medium human development country.

The IMF's changing focus on Pakistan has implications for Pakistani women. Women in Pakistan face many challenges. They have lower levels of education and health, and are more likely to be unemployed than men. They also face discrimination and violence. The IMF's changing focus on Pakistan could help to improve the situation of women in Pakistan. The IMF is now focusing on Pakistan's economic growth and

stability, and is working to improve the country's fiscal situation. This could lead to more jobs and improved living standards for all Pakistanis, including women.

The IMF's changing focus on Pakistan could also help to improve the country's investment climate. This could attract more foreign investment and create more jobs. If more jobs are created, this could help to reduce unemployment, which is a major problem for Pakistani women. The IMF's changing focus on Pakistan could also help to reduce poverty. Pakistan has a high poverty rate, and many women live in poverty. If the economy grows and living standards improve, this could help to reduce poverty and improve the lives of Pakistani women. The issues of IMF structural adjustment programs of Pakistan women include:

- 1) Increased poverty and inequality.
- 2) Reduced access to basic services
- 3) Increased vulnerability to shocks and crises.
- 4) Diminished social and economic rights.
- 5) Displacement and forced migration.
- 6) Social and gender-based violence.
- 7) Exploitation and trafficking.
- 8) Declining mental and physical health.
- 9) Reduced life expectancy and increased morbidity.

#### *D. Recommendation IMF's policies and programs to support women's economic empowerment in Pakistan*

The IMF's policies and programs will need to be tailored to the specific needs and context of Pakistan. However, some suggestions for how the IMF could better support women's economic empowerment in Pakistan include:

- 1) Providing targeted financial support to women-owned businesses and women entrepreneurs.
- 2) Encouraging and supporting the participation of women in the workforce, including through measures such as flexible working arrangements and equal pay for equal work.
- 3) Supporting the implementation of policies and regulations that promote gender equality and women's empowerment, such as laws on gender-based violence and sexual harassment.
- 4) Conducting gender-sensitive impact assessments of all IMF-supported policies and programs.
- 5) Mainstreaming a gender perspective throughout all IMF-supported policies and programs.
- 6) Providing capacity building support to Pakistani institutions and organizations working on women's economic empowerment.

#### *E. Factor affecting Women role in economy*

Women in Pakistan have been disproportionately affected by IMF structural adjustment programmes. These programmes have often led to cuts in social spending, which have hit women particularly hard. Women have also been adversely affected by privatisation and trade liberalisation programmes, which have often led to job losses and a decline in living standards. IMF programmes have also contributed to rising levels of inequality in Pakistan, which have hit women particularly hard. The IMF has also been criticised for its lack of transparency and accountability, which has made it difficult for women in Pakistan to hold the Fund to account. In particular, women's structural adjustment program have following issues.

- 1) Women's access to education and health care is often limited under IMF structural adjustment programmes, as these services are often cut back in order to meet budget targets.
- 2) Women are also disproportionately affected by job losses in the public sector, as they are often the first to be laid off when austerity measures are implemented.



- 3) Women's rights are often undermined by IMF structural adjustment programmes, as economic reforms often lead to a rollback of progress on gender equality.
- 4) Lastly, IMF structural adjustment programmes can have a negative impact on women's mental health, as the stress of living in poverty can lead to increased anxiety and depression.

#### *F. Main obstacles to the effective participation of women in Pakistan's economy*

There are a number of obstacles to the effective participation of women in Pakistan's economy. First, women are often not given the same opportunities as men to receive an education and gain skills that are necessary for success in the workforce. Second, women are often discriminated against in the workplace, and are paid less than men for doing the same work. Third, women often face cultural barriers that prevent them from participating fully in the economy, such as being required to stay at home to care for children and perform domestic tasks. Finally, women may also lack the financial resources necessary to start their own businesses or to invest in existing businesses. The main obstacles to the effective participation of women in Pakistan's economy are:

- 1) Lack of education and training: In Pakistan, women are often not provided with the same level of education and training as men, limiting their ability to participate effectively in the economy.
- 2) Lack of opportunities: Women in Pakistan often face discrimination when it comes to opportunities for employment and advancement.
- 3) Gender-based violence: Violence against women is a serious problem in Pakistan, which can prevent women from participating in the economy.
- 4) Social and cultural norms: Social and cultural norms in Pakistan often limit women's participation in the economy, as they are often seen as being in the home and responsible for domestic duties.

#### *G. Women health*

There are a number of issues related to women's health in Pakistan. These include high rates of maternal mortality, child marriage, and a lack of access to reproductive health care. Additionally, there is a lack of awareness of women's health issues and a general lack of knowledge about how to keep oneself healthy. All of these factors contribute to the poor health of women in Pakistan. In particular, the women in Pakistan have following issues:

- 1) High rates of maternal mortality
- 2) Lack of access to quality maternal care
- 3) Lack of access to contraception
- 4) High rates of teenage pregnancy
- 5) Forced child marriage
- 6) Domestic violence
- 7) Honour killings

#### *H. Effective interventions to increase women's economic participation in Pakistan*

There are a number of effective interventions that can be used to increase women's economic participation in Pakistan. One intervention is to provide women with access to education and training. This will allow them to develop the skills and knowledge necessary to participate in the workforce. Additionally, it is important to create an environment that is conducive to women's economic participation. This includes ensuring that businesses are friendly to women and that there are opportunities for women to advance within businesses. Finally, it is also important to provide support to women entrepreneurs. This can be done by providing access to capital, mentorship, and networking opportunities.

This can be done through programmes like the Pakistan Technical Assistance Programme, which provides women with vocational training. Another effective intervention is to promote women's entrepreneurship. This can be done through programmes like the Women's Business Development Programme, which provides women with business development support. Another effective intervention is to increase women's access to

finance. This can be done through programmes like the Women's Enterprise Fund, which provides women with access to loans and grants. The answers to the research questions mentioned in Sections I-C are as follows:

- RQ 1: Section III-F.
- RQ 2: Section III-A.
- RQ 3: Section III-D.

## Discussions

Research limitations:

There are a number of limitations to the research on the IMF's structural adjustment programs and their impact on women's economic empowerment in Pakistan. First, the research is limited by its focus on a single country, Pakistan. This limits the generalizability of the findings to other countries. Second, the research is based on secondary data sources, which may not be representative of the experiences of all women in Pakistan. Third, the research does not include a control group, making it difficult to isolate the impact of the IMF's structural adjustment programs on women's economic empowerment. Finally, the research does not include a long-term perspective, making it difficult to assess the sustainability of the impact of the IMF's structural adjustment programs on women's economic empowerment in Pakistan.

*Future Work*

The IMF's structural adjustment programs have been criticized for their negative impact on women's economic empowerment in Pakistan. The future research direction on this topic should focus on the following areas:

- 1) The impact of IMF's structural adjustment programs on different sectors of the Pakistani economy, with a focus on the impact on women's economic empowerment.
- 2) The feasibility of implementing gender-sensitive structural adjustment programs in Pakistan.
- 3) The role of the Pakistani government in promoting women's economic empowerment in the context of IMF's structural adjustment programs.
- 4) The role of Pakistani civil society organizations in promoting women's economic empowerment in the context of IMF's structural adjustment programs.

## CONCLUSION

The IMF's structural adjustment programs have had a mixed impact on women's economic empowerment in Pakistan. On the one hand, the programs have helped to improve women's access to education and health care. On the other hand, they have also contributed to rising levels of poverty and unemployment, which have disproportionately affected women. In addition, the IMF's insistence on austerity measures has led to cuts in government spending on social welfare programs that have benefited women, such as child care and health care. Overall, the IMF's structural adjustment programs have had a mixed impact on women's economic empowerment in Pakistan. While the programs have helped to reduce Pakistan's overall debt burden, they have also led to higher interest rates and inflation, which have hit women particularly hard. This is because when women are economically empowered, they are able to demand more for their products and services. This, in turn, leads to higher prices for goods and services in the economy. While this may be good for some businesses and industries, it can also lead to higher costs of living for Pakistani citizens. The IMF has indicated that it will continue to support Pakistan's structural adjustment programs, and that it is committed to helping the country achieve economic stability and sustainable growth. The Fund has also said that it will continue to work with the Pakistani government to improve the economic empowerment of women in the country.

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