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REIMAGINING EDUCATION IN PAKISTAN: LESSONS FROM AJK'S SUCCESS AND A BLUEPRINT FOR NATIONAL REFORM

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ABSTRACT

This study examines the critical issues about the state of education in Pakistan, with particular focus on the national and regional gender gaps in education, paying special attention to the rather surprising improvement made in education indices by Azad Jammu and Kashmir (AJ&K). Despite several systemic difficulties and environmental hindrances, AJ&K has emerged as a beacon of hope for Pakistan by achieving the highest literacy ranking in the country and its regions/areas. AJ&K has a literacy rate of 77.4% against 60.68% in Pakistan, but it fluctuates in between 66.25% to 42.01% in the five regions/areas. The paper considers what factors carried AJ&K's success, including efficient policy/program implementation, proactive community involvement and valuable global partnerships. It also examines how these cited factors shape fundamental change can act as catalysts for broader policy shifts in the education system of Pakistan. Supported by current literacy data-Pakistan, Provinces and AJ&K- tables, graphs, and infographics and depth case studies. The illustrations provided in this paper help to place Pakistan within an international context. It also identifies the applied strategies necessary for addressing Pakistan's educational decline. Reforms should aim at enhancing budgetary provisions, devolving decision-making powers at the lower tier and adopting non-discrimination and technology-based frameworks. The goal, however, is to build an education system that supports sustainable economic growth and serves the people of Pakistan and its Provinces efficiently.

Keywords: *Literacy, Literacy Rates (LR), Disparities, Census, Areas, National, Provincial, Regional*

INTRODUCTION

Education is a vital source of economic development and overall well-being. Educational development – enrolment, gender parity, adult literacy, etc., is instrumental for accelerated economic growth, leading to a prosperous, happy, and peaceful life (Kazmi, 1995, 1998, 2005 & 2010; Rahman and Uddin, 2009; Kazmi et al., 2023a&b; Kazmi et al., 2024). Among education indices, Literacy is an important tool for human capital development and sustained economic growth. While illiteracy, on the other hand, is a curse, an inability that impacts society (Rehman et al., 2015; Singh, 2018). Pakistan however, meets persistent education challenges, including low literacy rates (LR), considerable gender disparities, and vital regional inequalities wherein poor, girls and rural children are more vulnerable (WEF, 2022; Iqbal, 2022; Akram, 2024). Its national literacy rate is about 60.68% with female literacy 52.82% (PBS, 2023). Nevertheless, this national figure disguises stark disparities among regions and areas/territories (PAGE, 2020a-e). For

instance, Baluchistan and Khyber-Pakhtunkhwa (KP) lag with overall literacy rates of 51.09% and 42.01% and female literacy rates of 37.15% and 32.80% respectively. Whereas, AJ&K leads in education indices like enrolment, gender parity (GP), literacy, students' teacher ratio, etc., (ASER, 2019 & 2020; PAGE, 2021a; Kazmi et al., 2023a&b, 2024). As per the Population and Housing Census 2023, it enjoys a much higher literacy rate at 77.4% with a female literacy rate of 68.20% (PBS, 2023).

These vital discrepancies underline an urgent need for localised strategies along with tailored interventions. Several factors contribute to the Pakistan's education challenges including scarce funding (1.5 to 2.2% of GDP) for education (Kazmi 2010; UNESCO, 2022; World Bank, 2023); along with outdated curricula, a few schools with missing facilities, inadequate infrastructural set up, strict cultural norms, poverty, illiterate mothers, and insufficient and untrained teaching faculty, particularly female (Khan et al., 2011; Yusauf, Saher; 2013; Imran, 2017; and PAGE, 2021a-d; Kazmi et al., 2024; Kazmi et al., 2025a). Moreover, significant gender disparities disadvantaging girls persist, with female enrolment and literacy rates significantly lower than those of males (ASER, 2019 & 2020; Kazmi, 2023a&b; UNESCO, 2023; Kazmi et al., 2024; Kazmi et al., 2025a&b).

In contrast, AJK outperforms Pakistan and its regions/areas despite numerous similar socio-economic constraints and manmade and natural catastrophes - the earthquake in 2005, floods, firing on the Line of Control (LOC), COVID-19, etc. (Kazmi et al., 23a&b; Kazmi et al., 2024) With 5990 schools (> 47% female), 29011 school teachers (49% female) with > 90% formally trained, and ample budgetary provisions along with community proactive support, AJK offers a replicable model with grassroots educational achievement. Its partnerships with the community, philanthropists, UN agencies and other international organisations play a pivotal role in propelling reforms (Imran, 2017; PAGE, 2021d; UNESCO, 2022; Kazmi, 2023a&b; UNESCO, 2023; Kazmi et al., 2024; Kazmi et al., 2025a&b)

This paper aims to distil lessons from AJ&K's educational strategies and suggests an inclusive reform agenda for Pakistan and its regions/areas. By undertaking data-driven analysis and utilising visual tools, including graphs and diagrams, this study provides a foresight for systemic transformation at national and provincial/area levels. The study focuses not only on detecting gaps, but also on underlining the solutions, contextually coherent, relevant and implementable.

This kind of approach is especially crucial as Pakistan is committed to meeting its pledge regarding Sustainable Development Goal 4 (SDG4), confirming inclusive, quality and equitable education for all until 2030. Policy designers, educationists, and stakeholders must jointly work to identify successful models and introduce wide-reaching reforms, implying simultaneously to quality, equity and access in Pakistan and its regions/areas.

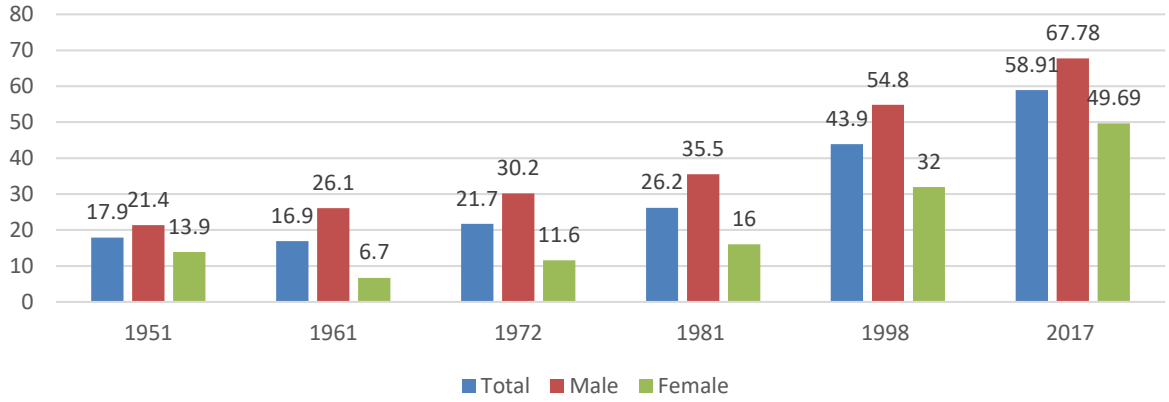
2. Literacy Landscape in Pakistan:

The literacy profile of Pakistan portrays a complex picture marked by regional imbalances, gender bias/disparities, and sluggish progress despite numerous policy interventions (Kazmi et al., 2024). As of the 2023 Population and Housing Census, Pakistan's national literacy rate (LR) stands at 60.60% with significant differences between male (68.0%) and female (52.84%) segregation (PBS, 2023).

Table 2.1: Literacy rate in Pakistan with a Gender Segregation			
Census Year	Total	Male	Female
1951	17.9	21.4	13.9
1961	16.9	26.1	6.7
1972	21.7	30.2	11.6
1981	26.2	35.5	16
1998	43.9	54.8	32.0
2017	58.91	67.78	49.69
2023	60.65	68.0	52.84
Source: Pakistan Population and Housing Census 1951 - 2023			

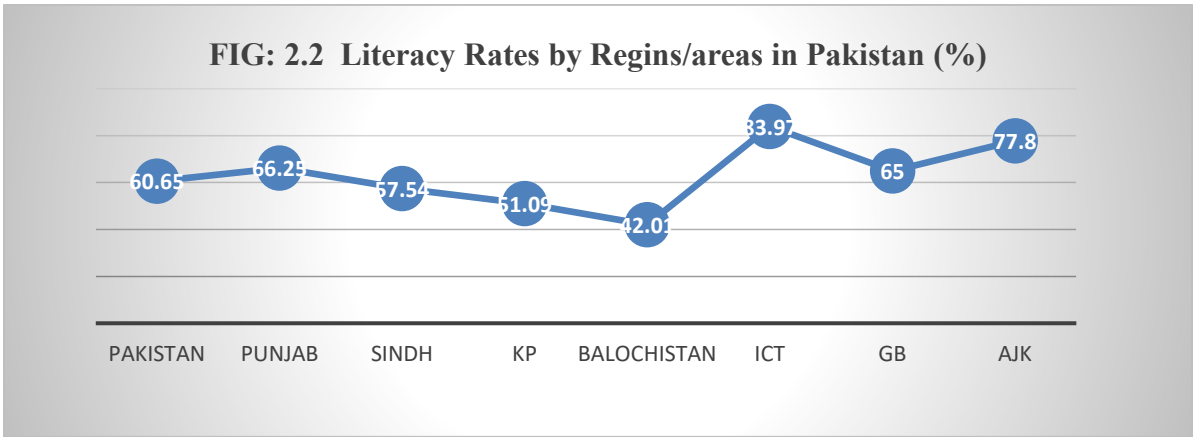
Table 2.1 & Figure 2.1 demonstrate that the literacy profile of Pakistan has a gradual improvement in total, male and female literacy rates over time. However, the gender disparities in literacy rates remain critical since the initiation of the Population and Housing Census in Pakistan in 1951. In 1951, males had a higher literacy rate (21.4%) than females (13.9%), denoting a 7.50% gender gap in literacy rates. In 1972, the LR gap was extended to 18.6% with male and female LR of 30.2% and 11.6 % respectively. UNESCO's report (2023) using PSLM data underlines a similar gender gap of 21.5% in Pakistan. However, in the 2023 Pakistan Population and Housing census, males continued to enjoy a better literacy profile (LR 68.00%) than females (LR 52.84%), resulting in a Gender Gap of nearly 15% in 2023 against a 21.4% gender gap in 1951. The disparities in literacy rates are also more critical in rural areas, where access to education is more limited due to scarce infrastructure with missing facilities (PAGE, 2021c&e; Haq, 2016; Kazmi et al., 2024).

Figure: 2.1 Census Wise Literacy Rates in Pakistan



The national average, however, hides stark regional/area variations and disparities. For example, Baluchistan is the lowest performer, with a literacy rate of 42.01%, while AJ&K is in the lead, with a literacy score of 77.80% (PBS, 2023). Figure 2.1 demonstrates significant regional and gender disparities due to wider differences prevailing in policy implementation, financial allocations, government commitment, community role, and socio-cultural dynamics (World Bank 2018; UNICEF, 2022; Haq, 2016; Imran, 2017; Mohsin, 2023; Kazmi et al., 2024; Kazmi et al., 2025a&b). This kind of consistent gender gap in the literacy profile in Pakistan is linked with numerous barriers to education, like sociocultural norms, insufficient funding, paternity, son preference, lacking infrastructure, missing facilities restricted access, and inadequate girls'

schools and female teaching faculty, especially in rural areas and conservative vicinities in regions/areas (CIET, 1997; Rashid et al., 2012; Brohi and Kakepoto; 2013; Zulqurnain and Hussain, 2016; Haq, 2016; PAGE, 2021a-b&d; Mohsin, 2023; Akram, 2024).



3. Literacy Rates (LR) by Region/Province or Areas

Literacy rates (LR), like other education indices referred in MDGs and SGs, are also a critical issue in both developing and developed countries (UNESCAP, 2017 & 2018). These are also crucial in almost all the regions/areas in Pakistan (Kazmi et al., 2024). None of these entitiesachieves the MDGs and SDG 4.5.1 targets. Only AJ&K gains Gender Parity in Net Attendance Rates (NAR) in primary school education and met the SDGs 4.5.1 target (Kazmi et al., 2025a). Despite some positive developments in education indices, achieving the earmarked LR, however, remains a challenge in Pakistan and its regions as visible in Table 3.1 & Figure 3.1.

Table 3.1 Literacy Comparison of Provinces/Regions (%)

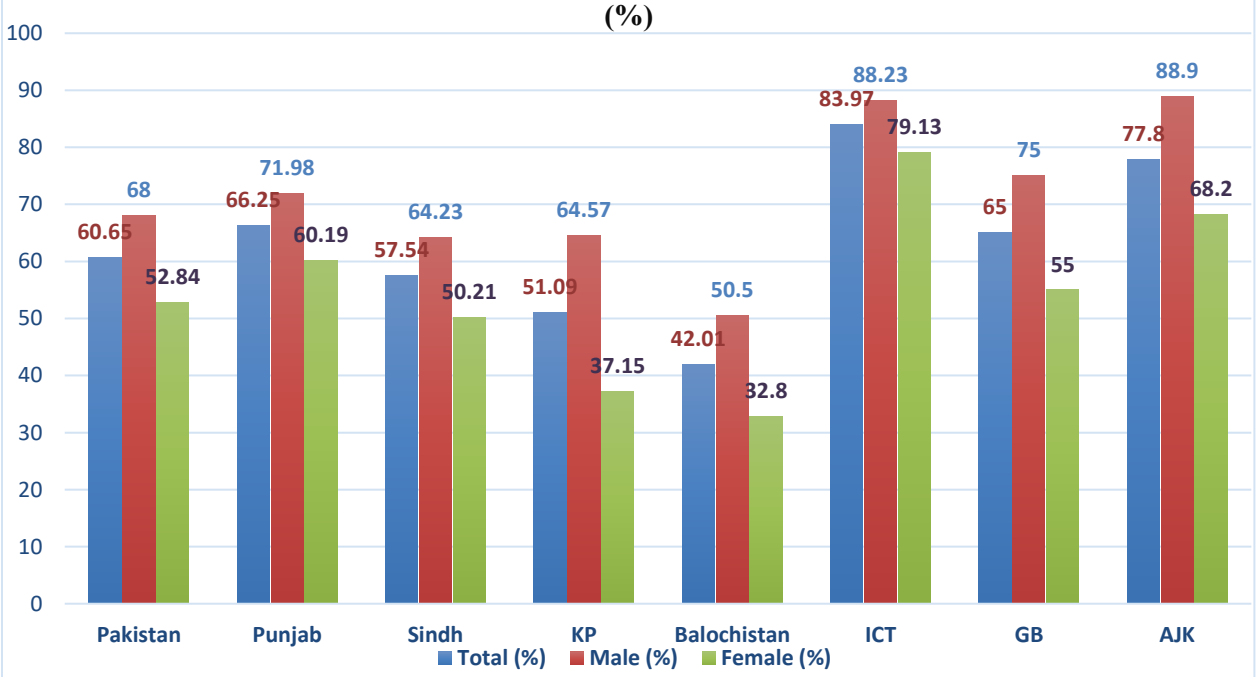
Region	Total (%)	Male (%)	Female (%)	Gap%	Urban%	Rural%	Gap (%)
Pakistan	60.65	68.00	52.84	15.16	74.09	51.56	22.53
Punjab	66.25	71.98	60.19	11.79	77.30	58.35	18.95
Sindh	57.54	64.23	50.21	14.02	72.26	38.14	34.12
KP	51.09	64.57	37.15	27.42	65.55	48.35	17.2
Baluchistan	42.01	50.50	32.80	17.70	55.86	35.74	20.12
ICT	83.97	88.23	79.13	9.10	82.91	84.88	-1.97
GB	65.00	75.00	55.00	25.00	NOT ISSUE YET		
AJ&K	77.80	88.90	68.20	20.70			

Sources: Pakistan Population & Housing Census 2023

The data in Table 3.1 and the visual demonstration of LR in Figure 3.1 reveal that literacy rates vary across the regions/areas, wherein Baluchistan stands least performer in overall, male-female, and urban-rural literacy counts. The urban areas and the male segment generally are privileged with higher literacy rates than rural areas and the female segment in Pakistan and all its regions (Table 3.1). The highest gender gap in literacy exists in KP with LR 27.42%, while the lowest gender disparities in it are in ICT with LR 9.10%, followed by Punjab with LR 11.79%. respectively.

The prevailing low LR and disparities in Pakistan and its regions not only reflect the geographic inequality but also reveal a maldistribution of resources with a lack of political **Will** at the national and regional levels. Punjab, being the most populous region, holds better political influence in the country and has therefore been witnessing steady gains due to better infrastructure and healthier financial inputs, together with public-private partnerships (Baran and Bendl, 2023; Kazmi, 2024 and 2025 a&b). In contrast, the Baluchistan province remains passive seen in Figure 3.1, due to continuous political instability, deficient financial inputs, inadequate female and qualified teachers, limited access, insecurity, strict cultural norms and poor monitoring mechanisms (Brohi and Kakepoto; 2013; Zulqurnain and Hussain, 2016; Haq, 2016; Taj, 2019; PAGE, 2021a,b&d; Mohsin, 2023; Kazmi et al., 2024; World Bank, 202; Akram, 2024). The vital factors behind regional sluggish improvement in Baluchistan's LR also include insufficient government support, inactive community, resource constraints – fiscal and physical, poverty, a lacking infrastructure – schools and literacy centers, paternity, illiterate mothers, cultural barriers, limited access to schools, lack of security and transport, etc., (Rashid et al., 2012; Taj, 2019, Noreen, 2019; Kazmi et al., 2024 & 2025a).

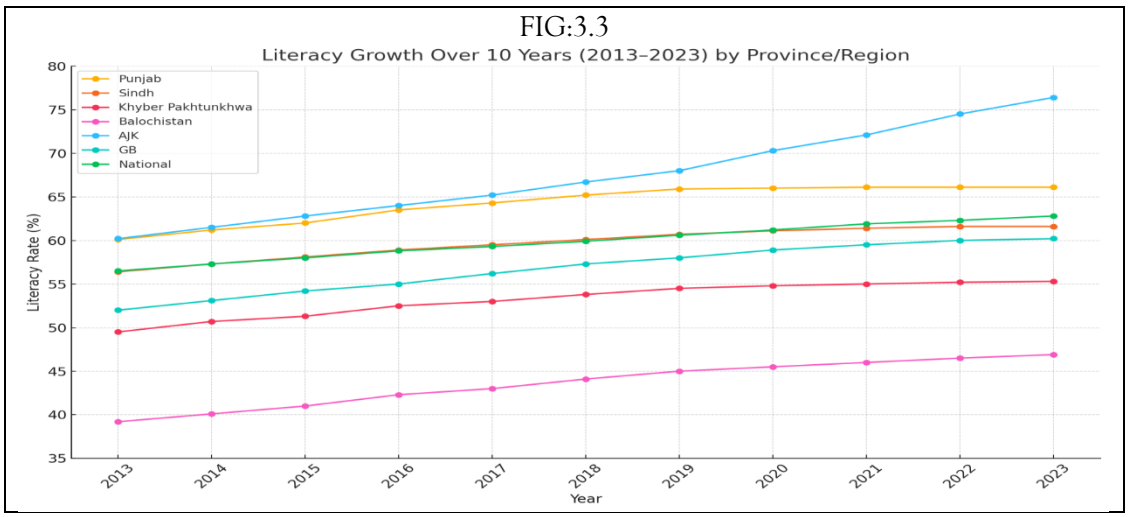
FIG: 3.1 Literacy Rates (Total, Male and Female) Among the Regions/Areas (%)



Among the regions/areas, AJ&K is in the lead in literacy rates and other education indices - GP in NAR and student retention (Table 3.1 and Figures 3.1). It [AJ&K] virtually benefits from consistent and adequate investment in education, strong government commitment, far-reaching teacher training programs, adequate female schools and faculty and proactive community involvement (Tahir, 2017; UNESCO, 2022; Kazmi et al., 2023 a&b; Kazmi et al., 2024; Kazmi et al., 2025a&b).These potential factors have jointly been contributing to increasing student enrolment and reducing dropout rates in the state, enabling it to supersede the national and regional literacy rates. AJ&K observes a sharp rise in literacy rates over the period 2013-2023, which becomes steeper later on in the years (2017-23), enabling it [AJ&K] to lead the national and regional scenario. The national and regional/areas also witness improvement in LR but with a slower pace than

AJ&K, making their literacy growth line flat in the later years (Figure 3.3).

FIG:3.3



The urban-rural division further complicates the literacy landscape. Urban areas generally witness a higher literacy rate due to improved access, better education infrastructure, and parental interest and awareness. On the other hand, rural areas, particularly in Khyber Pakhtunkhwa, Sindh and Baluchistan, suffer from teacher absenteeism, ghost schools, dilapidated facilities, limited access, cultural biases, son preference, and family resistance to female education (Rashid et al., 2012; Taj, 2019, Noreen, 2019; PAGE, 2021b; Kazmi et al., 2024 & 2025a&b)). Programs for adult literacy and continuing education are nominal, with limited opportunities for illiterate adults, particularly for women. Moreover, the Literacy rates among youth aged 15–24 are higher than the national average, signifying that the younger segment is benefitting from fresh interventions, albeit unevenly across provinces/areas (PBS, 2023).

For addressing these existing disparities in educational attainment, Pakistan and its regions need to implement a multi-pronged strategy that includes gender-sensitive policies, judicious resource allocation, and targeted interventions for slow or underperforming regions/areas (Kazmi et al., 2025; Kazmi et al., 2025a&b). Learning from AJ&K's approach, while emphasizing inclusivity and accountability, a significant gain in the national as well as provincial literacy rate is attainable.

4. Education System in Azad Jammu and Kashmir: A Model of Progress

Azad Jammu and Kashmir (AJ&K) emerges as an excellent example of Pakistan's educational landscape, outstripping all other regions/areas in education indices, including literacy rates along with quality of life (Kazmi et al., 2023a&b; Kazmi et al., 2024; Kazmi et al., 2025a). With a literacy rate of 77.8%, AJ&K ruminates on what consistent policy focus, government commitment, easy access, community involvement, budgetary allocations and international collaboration could attain, even within a scarce resource environment (Tahir 2017; Kazmi et al., 2023a&b, 2024 and 2025a&b).

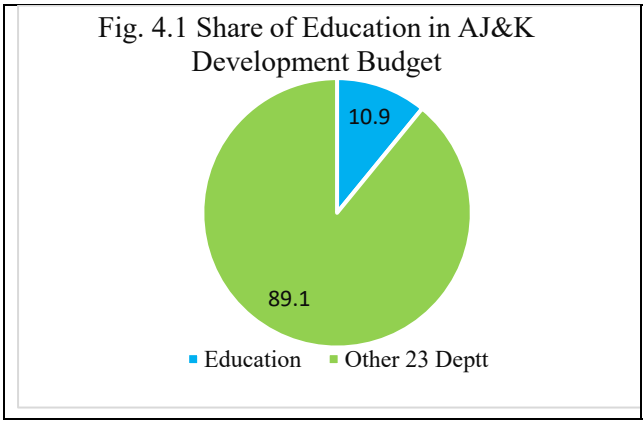
One of the most apparent success factors in AJ&K is the prioritization of the education sector by the state government. Education consistently receives a higher financial allocation from the state budget (>10% of development and > 19% of recurring) compared to other regions/areas, reflecting AJ&K's centrality in its policy-making (BoS AJ&K 2024). The AJ&K government also introduces reforms focusing on education quality improvement, along with accountability and inclusiveness. More than 5,990 government functional schools work across AJ&K, many of

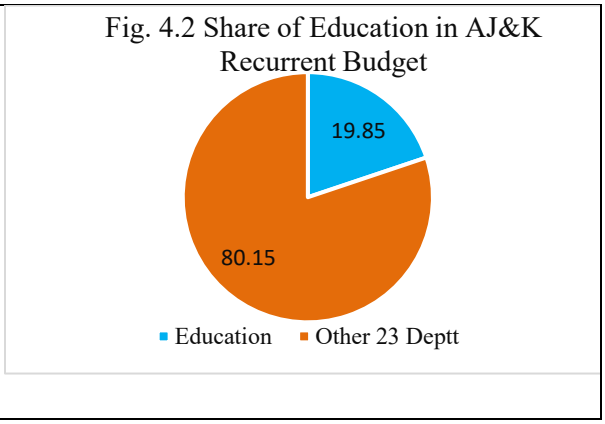
which are backed by updated curricula and technology-integrated teaching-learning methodologies (UNESCO, 2022; BoS AJ&K, 2023 & 2024).

Awesome community participation is another strong foundation stone of the state's educational success. School Management Committees (SMCs), Local Education Councils and parent-teacher organisations are playing a proactive role in school supervision and monitoring. These dominant accountability systems have widely reduced teacher absenteeism and facilitated identifying localised needs. Moreover, widespread civil society engagement warrants the demand for education at the grassroots level (UNICEF, 2022; Kazmi et al., 2023a &b). International partnerships also bolster AJ&K's education system. Both UNESCO and UNICEF collaborate on Teacher Training Programs and gender-inclusive schooling initiatives, as well as on digital literacy efforts. These kinds of partnerships extend both technical support and financial assistance, accelerating reform initiatives and facilitating innovation in the AJ&K education sector (UNICEF, 2020; UNESCO, 2022; Kazmi et al., 2023a& b, 2024 & 2025a).

Gender-focused policies also significantly helped reduce prevailing educational disparities in the state. The Government of AJ&K has launched policies to encourage female enrolment, including scholarships, easy access (< 2.5 km^2), better transportation facilities, and more girls' schools (> 47%) and female teachers (> 49%), particularly in rural areas (Kazmi et al., 203a&b; Kazmi et al., 2024; BoS AJ&K, 2024; Kazmi et al., 2025a). These interventions have widely helped narrow down the gender gap in literacy and other education indices like gender parity in enrolment and quality education far more successfully than other regions/provinces and areas (Kazmi et al., 2024; Kazmi et al., 2025a &b).

Trained teaching faculty also plays a pivotal role in educational attainment, especially MDGS, SDGs and other indices in AJ&K. The state [AJ&K] also hosts more than 90% of formally trained educators, surpassing national averages, which is also indicative of teacher quality (Farooq and Kai, 2016). AJ&K invests in numerous professional development programs and also in periodic evaluations to maintain/ensure high instructional standards. The Figures 4.1 & 4.2 demonstrate AJ&K's financial allocations for education, with a significant share, mostly double digit in development and recurring budget in 2024-25 (BoS AJ&K, 2024). The Education Department of AJ&K gets a double-digit share in its development budget (10.90%) and in recurring outlays (19.85 %) in the financial year 2024-2025 (BoS AJ&K, 2024). From these allocations, an adequate share/





portion has been earmarked for infrastructure, teacher training, and technology, with a special focus on female education initiatives. This gesture underscores AJ&K's commitment to an inclusive and holistic educational framework. This kind of commitment at the AJ&K level towards teacher training brings improvements in education indices, ensuring gender parity, higher retention rates and better student outcomes (World Bank, 2023; Kazmi et al, 2023a&b).

AJ&K's education model offers vital lessons for national reform. By emphasizing the government's commitment, international collaboration and community involvement along with strategic budget allocation/utilization, Pakistan can replicate AJ&K's success in underperforming provinces/areas. The AJ&K demonstrates that even within a constrained economic context, effective governance, community proactive role and inclusive planning could help transform the educational outcomes in Pakistan and its regions/areas (Tahir, 2017; Kazmi et al., 2024 & 2025a).

5. Comparative Analysis: AJ&K versus National Trends

Table 5.1 reflects the literacy counts of Pakistan and AJ&K under 7 different Population and Housing Censuses with gender and area level segregations, indicating that AJ&K had a very weak start in 1961 with a literacy rate of 8.6% alongside male and female literacy rates of 15.7% and 1.37% respectively against Pakistan's 16.9%, 26.1% and 6.7% respectively. Over the last 73 years, AJ&K and Pakistan have undergone significant positive changes in LR. In total terms, AJ&K LR observes more than a 9.02-fold increase in 2023 against a 3.58-fold LR increase for Pakistan in 2023 (Table 5.1).

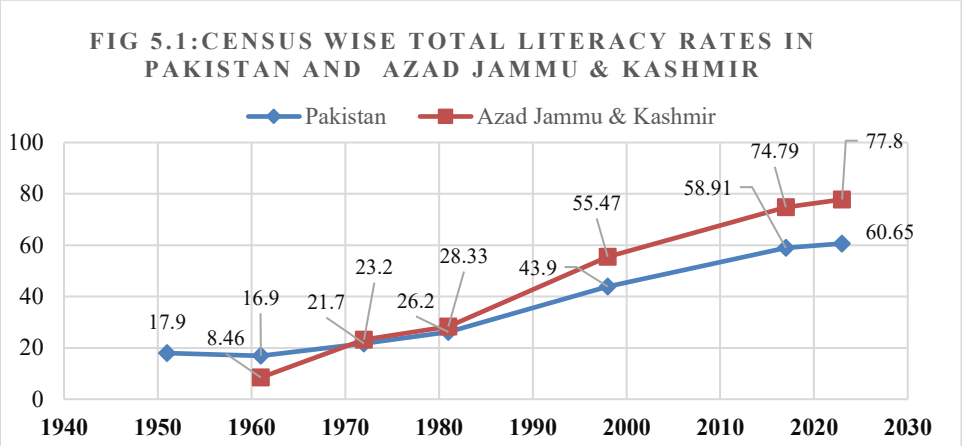
Table 5.1 Census Wise Literacy Rate (LR) in Pakistan and AJ&K

Census Year	Pakistan (%)			Azad Jammu and Kashmir (%)		
	Both Sex	Male	Female	Both Sex	Male	Female
1951*	17.9	21.4	13.9	0	0	0
1961**	16.9	26.1	6.7	8.46	15.49	1.37
1972***	21.7	30.2	11.6	23.2	38.2	6
1981***	26.2	35.5	16	28.33	42.85	12.55
1998***	43.9	54.8	32.0	55.47	70.52	40.46
2017***	58.91	67.78	49.69	74.79	84.54	65.83
2023***	60.65	68.0	52.84	77.80	88.90	68.20

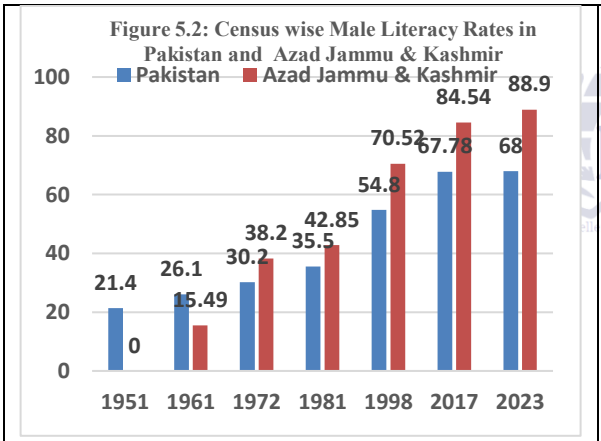
Note: *All ages; ** 15 years and above; ***Age 10 years and Above
Sources: Prepared from Different Pakistan Population and Housing Census Reports **(1951 to 2023).**

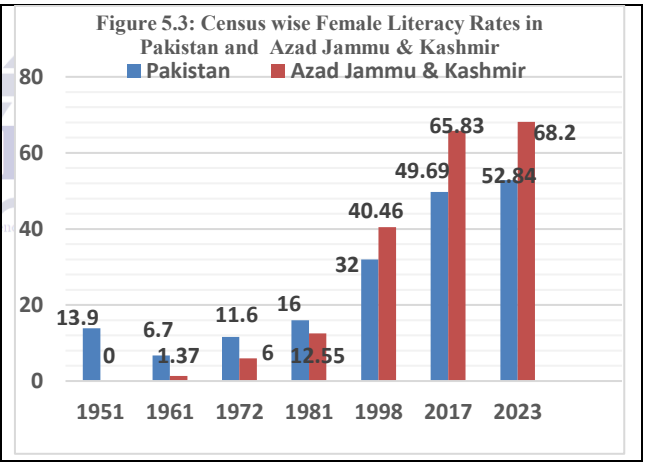
The overall trend indicates literacy growth in Pakistan and AJ&K, experiencing substantial increases in their literacy counts (PBS, 2023; MICS AJ&K, 2022). However, the total LR aged 10 years and above in 1972 increased from 21.7% to 60.65% in 2023, indicating a 2.79-fold change, while in AJ&K, it improved from 23.2% to 77.8%, indicating a 3.35 fold increase during the same period. AJ&K outpaced Pakistan in all facets of literacy accounts, having a higher literacy rate with a significant increase over time. In 2023, AJ&K's LR is 17.15 percentage points higher than Pakistan's LR (Figure 4.1). Similarly, male and female literacy in AJ&K was 20 and 15.36 percentage points higher than in Pakistan. Figure 5.1 also reveals that LR in AJ&K has been growing much steeply than in Pakistan since 1961.

Both Pakistan and Azad Jammu and Kashmir (AJ&K) have experienced significant growth in literacy rates, with AJ&K showing a higher rate and a steeper increase over time compared to Pakistan. In 2023, AJ&K's literacy rate was 77.8%, significantly higher than Pakistan's 60.65% (Table 5.1 and Figure 5.1). This trend is evident in both male and female literacy rates, with AJ&K consistently exceeding Pakistan's, as reflected in Figures 5.2 and 5.3.



The male and female literacy accounts reveal that the gender gap has been gradually narrowing in both Pakistan and AJ&K, as reflected in Table 4.1 and Figures 4.2 and 4.3. This is primarily due to significant percentage increases in literacy for both genders. The most dramatic improvement is observed in female literacy in AJ&K, which surged from just 6% in 1972 to 68.2% in 2023—an over 11.36-fold increase. In comparison, female literacy in Pakistan rose from 11.6% to 52.82%, marking a 4.55-fold growth. Despite these gains, a persistent gender disparity remains.





In 2023, Pakistan's male literacy rate stood at 68.0%, while female literacy lagged at 52.84%, reflecting a gap of 15.16 percentage points. The disparity is even wider in AJ&K, where male literacy reached 88.9% compared to 68.2% for females, indicating a gap of 20.7 percentage points. Nonetheless, the progress in AJ&K is especially notable. Between 1972 and 2023, female literacy in AJ&K increased by an impressive 1036.6%, compared to 355.52% in Pakistan. This sharp rise underscores a sustained policy focus on female education in AJ&K since 1972 (Kazmi et al., 2024; Kazmi et al., 2025a) as shown in Table 5.2.

Table 5.2: Changes in Literacy rates from 1972 to 2023						
Head	Pakistan			AJ&K		
	Both Sexes	Male	Female	Both Sexes	Male	Female
Literacy Rate 1972	21.7	30.2	11.6	23.2	38.2	6
Literacy Rate 2023	60.65	68	52.84	77.8	88.9	68.2
%change	179.49	125.17	355.52	235.35	132.72	1036.67

The male LR also confirms improvement in both Pakistan and AJ&K, though at a comparatively lower rate, 125.17% for males versus **335.35% for females** and 179% for both sexes combined in Pakistan. AJ&K exhibits a similar trend, with a 132.72% increase in male literacy compared to a **1036.67% for females** and a 235.52% rise for both sexes. Overall, the data presented in Tables 5.1 and 5.2 reflect a positive trend in literacy growth across Pakistan and AJ&K. This indicates a growing awareness and uptake of education, particularly among females, who are progressing at a significantly faster rate. Despite these gains, a considerable gap remains in achieving the Sustainable Development Goal (SDG) 4 target of 100% literacy by 2030.

Figure 5.2

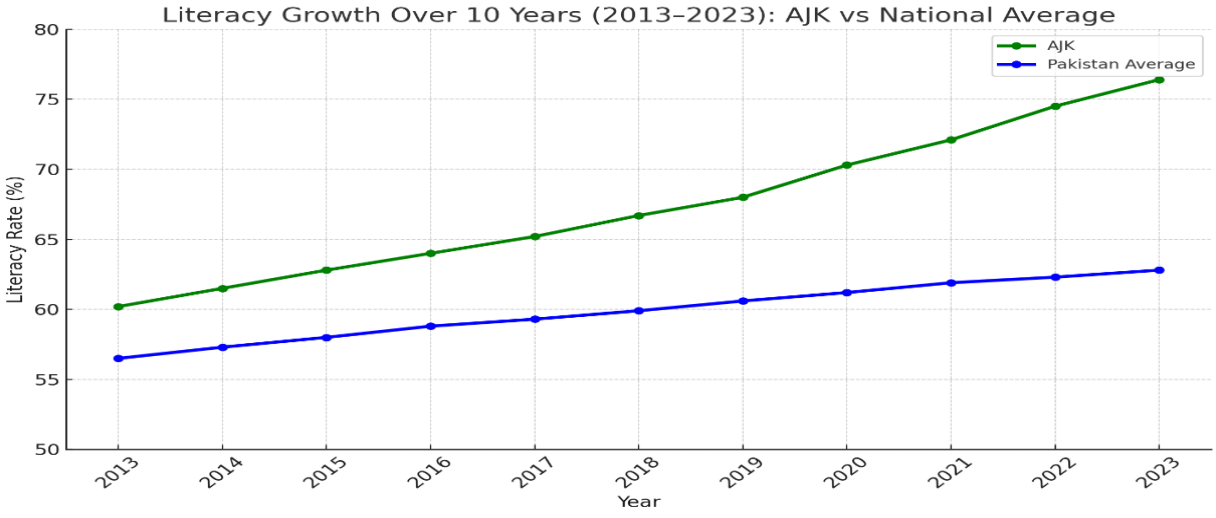


Figure 5.2, based on Pakistan Bureau of Statistics (PBS) 11-year time series data, also reveals that the literacy rate in AJ&K is not only higher than the national average but also moves faster than the national count (PBS, 2023). This shows an effective and more consistent educational strategy in the state, driven by healthier planning and localized management. While the national literacy rate is greater than 60%, AJ&K achieves almost 78%, showcasing its success in implementing gender-inclusive education policies (UNESCO, 2022; Kazmi et al., 2023a&b).

One of the core differences is the student-teacher ratio. Pakistan's national average stands at an overcrowded 41:1, whereas AJK maintains a more manageable 16:1 ratio (Kazmi et al., 2024; BoS AJ&K, 2024). This approach successfully enables improved instructional quality and precise individualised attention, resulting in positive impacts on learning outcomes (Kazmi et al., 2025a&b).

In terms of financial commitment, Pakistan allocates only 2.2% against the 4.5% UNECOS's (2018) recommended share of GDP to education,

which is the lowest in the South Asian region. While precise GDP provision data for AJ&K is not separately available, per capita expenditure on education in AJ&K is significantly higher than in other regions due to state prioritisation and supplemental international aid (Tahir, 2017; Kazmi et al., 2023a&b; PBS, 2023; BoS AJ&K 2024). More of the education budget in AJ&K is allocated toward infrastructure setup, teacher training, and female education (more girls' schools and > female faculty), resulting in a more robust education system in AJ&K.

Moreover, longitudinal data of the past decade demonstrate a consistent upward trajectory in AJ&K's literacy escalation, against stagnate or marginal gains at the provincial and national levels. This supports the conclusion that the AJ&K model's emphasis on local empowerment, accountability, and inclusive governance is efficient, effective and replicable.

By exploring these comparative indicators, policy designers can extract scalable practices appropriate for application in low-performing regions/areas of Pakistan. Strengthening female literacy, improving infrastructure, access and student-teacher ratios, and enhancing budgetary provisions are vibrant areas of intervention.

6. Blueprint for National Reform

The success of Azad Jammu and Kashmir (AJ&K) offers convincing guidance for reforming Pakistan's national/provincial education systems. Drawing insight from AJ&K's strategic initiatives, this blueprint presents multi-pronged reforms that focus on funding, government commitment, decentralisation, community engagement, partnerships, and technology.

6.2 Policy Recommendations:

One of the most important actions under the UNESCO (2018) recommendation is to increase the Pakistan education budget to at least 4.5% of its GDP. Pakistan's current GDP provision of 2.2% is insufficient for promoting universal education, building modern infrastructure, and providing equitable access (Kazmi, 1995, 2005, 2010; UNESCO, 2018; World Bank, 2023; Kazmi et al., 2024; Kazmi et al., 2025a). Enhanced investment in education could also facilitate teacher training, technological upgradations, and curriculum reforms.

Decentralisation of governance in the education sector is crucial for achieving contextual responsiveness. AJK's localised oversight ensures that policies are essentially tailored to the public/community's needs. Empowering provinces/areas and districts with financial and administrative autonomy would certainly improve accountability and lessen bureaucratic delays (UNESCO, 2022; Kazmi et al., 2023a&b; Kazmi et al., 2024; Kazmi et al., 2025a).

Public-private partnerships (PPPs) can undoubtedly play a transformative role in improving access and quality. NGOs/INGOs, corporate CSR initiatives, and UN/International Development Agencies can extend technical support to schools via physical and financial resources, training, and innovation. Examples from AJ&K demonstrate that PPPs in certain areas, like teacher capacity building and digital tools improve the education outcomes (Shabbir and Wei, 2014 & 2025; Farooq and Kai, 2016; UNICEF, 2022; Baran and Bend, 2023).

Vocational and technical training also plays a pivotal role and, therefore, must be expanded nationwide. More than half of Pakistan's population is above 25, and lacks job-aligned skills and thus the demographic dividend risks pledging a liability. A dual-track education model, valuing both academic and technical streams, will foster both employability and entrepreneurship (ILO, 2023; Kazmi et al., 2024; Kazmi et al., 2025a).

Inclusive education initiatives should be central to restructuring/reforms, particularly for girls, marginalized segment of communities and differently-abled children. AJ&K's gender-focused incentives and interventions - like extending scholarships, improving access, building more girls' schools and induction of female teachers - should be replicated among the regions/areas and across the country.

6.3 Technology Integration:

The integration of e-learning programs/platforms, particularly in remote and rural areas, can help address teacher shortages/absence and curriculum gaps. Different initiatives, including tablet-based

teaching-learning ventures and broadcast classes, can warrant continuity and integration in educational initiatives. Moreover, the teacher training in digital literacy is equally important to enable the educators to effectively operate/use modern IT tools (ADB, 2023; Kazmi et al., 2024 & 2025a).

6.4 Community Engagement:

Community proactive engagement in education plays a pivotal role because sustainable education reforms depend on vital grassroots support. Strengthening School Management Committees (SMCs) and Parent-Teachers Associations (PTAs) can enhance transparency by creating localised accountability mechanisms. AJ&K has revealed that schools with proactive community engagement (SMCs/PTAs) are performing better in enrolment, attendance and retention (UNICEF, 2022; Kazmi et al., 2023a&b). In summary, the national reforms should prioritise localised governance, enhanced resource inputs - physical and financial, along with inclusive policy designing and digital integration. Seeking insight from AJ&K's efficacious and successful framework, Pakistan and its regions/areas can realign their educational system to make it more efficient, equitable, and future-ready.

7. Conclusion

The educational success of AJ&K stands as a beacon of hope and a source of strategic insight for Pakistan and its regions. AJ&K with a literacy rate of 77.4, well above the national average of 60.65%. AJ&K has been demonstrating what is possible when education is taken as a basic need, fundamental human right and a development priority (Kazmi, 1995, 1998, 2005, 2010; Kazmi et al., 2023a&b). With committed governance, grassroots/community involvement, gender-sensitive policies and approaches, and efficient resource allocation ensuring optimal utilisation, AJ&K has succeeded in building an inclusive and resilient education system in the state (Kazmi, 1995, 1998, Kazmi et al., 2023a&b; Kazmi et al., 2024; Kazmi et al., 2025a&b)

AJ&K's model shows that meaningful improvement in education indices is achievable even in resource-constrained and unconducive environments, provided that policy initiatives are backed by determination, innovation, intent, and inclusive planning. By prioritizing education initiatives through enhanced budgetary provisions, decentralizing authority to provinces and districts, integrating modern technologies, opting for modern tools and empowering communities, Pakistan can upgrade its national literacy profile and remove long-standing regional/areas disparities (Kazmi et al., 2023a&b; Kazmi et al., 2024; Kazmi et al., 2025a&b)

Furthermore, the significance of female education, vocational training and quality teaching are central pillars of AJ&K's approach that should be embraced nationwide. These contours are not just educational reforms; these are economic and social imperatives that virtually determine the country's long-term success, stability, prosperity and well-being. Inclusive, equitable, unbiased and quality education is crucial to foster a knowledgeable and skilled population with the competency to compete in a globalised world in the new millennium (Kazmi et al., 2024).

Ultimately, AJ&K's journey underlines that education reform is not merely a policy objective but a national necessity. By opting, scaling and implementing the successful strategies of AJ&K, Pakistan, and its regions/areas can reimagine their education systems to reflect the aspirations of their people and realise the demands of the 21st century.

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