

Q No 5

Introduction

The floods are not new to Pakistan but in recent years, their intensity and devastation is more than previous years. As Pakistan is in between glaciers and mountains and moonsoon plains, it is more vulnerable to nature's imbalance. Pakistan is repeatedly hit by devastating floods and reasons behind it is not just climate change but also governance related issues. To address this, Pakistan's government must act reactive not only proactive and make policies like resilient infrastructure, reforms in institutions.

Reasons Behind Pakistan's Devastating Floods

a) Climate-Change Driven

1. Intense
Monsoon
and Cloudbursts

2. Glacial
Melting

1. Intense Monsoons and Cloudbursts

The primary reason behind Pakistan's devastating floods is intensifying Monsoons which causes cloudbursts.

In 2022 floods, rain was 150% above normal. In Sindh and Balochistan, it was 450% excessive. Meanwhile, In 2025 flood, there was 150mm rain at once because of cloudburst in Buner which

swept away whole neighborhood.

Scientists call this "monsoon on steroids", triggered by warmer air holding more moisture.

This shows vulnerability of Pakistan to intense monsoons.

2. Glacial Melting

Another reason is melting of glaciers because of rise in temperature due to global warming. There are 7,000 glaciers in Pakistan, the largest number outside of Polar region. So, when these glaciers melt, lakes are formed which burst catastrophically.

Glacial Lakes Outburst Floods are now common in Gilgit Baltistan and Swat which can be seen in August 2025 flood. Experts say that by

2050, glaciers would be vanished if this continued. This reveals how severe glacial melting can affect Pakistan and cause devastating floods.

b) Poor Governance - Cause of Repeatedly floods

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| 1. Poor Urban Planning and Deforestation | 2. Weak Institutional Capacity and Maladaptation |
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1. Poor Urban Planning and Deforestation

Another dimension is governance related issues. Recent 2023 flood shows that in major cities of Pakistan like Lahore

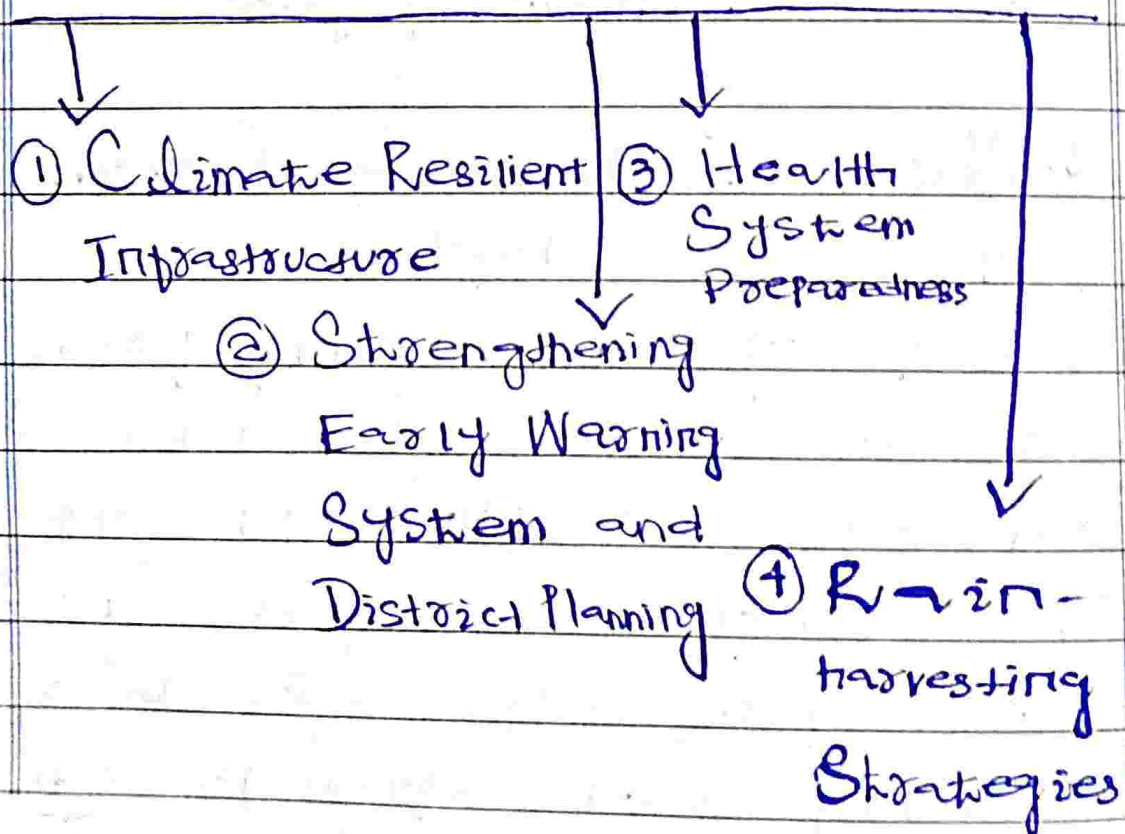
and Karachi there is no urban planning. As, drains are blocked, housing on waterways and absence of water-storm management expose vulnerability of governance. Also, the forest cover in Pakistan is less than 5%, lowest in Asia causing soil erosion and uncontrolled flow of water. This demonstrates how floods are not just natural disaster but government negligence.

2. Weak Institutional Capacity and Maladaptation

Equally, devastating floods also indicate weak institutional capacity and maladaptation. The policies are just on paper but never executed properly even after problem

identification. NDMA and PMMA lacks funds, training and coordination. Also, early warning system remains limited to loudspeakers in mosques or outdated. Thus, governance gaps can intensify natural disasters.

Recommended Policy Options to Cope devastating Floods



1. Climate Resilient Infrastructure

Policy options must start with resilient reconstruction. The principle of "Build Back Better", advocated by the World Bank after 2022, requires climate-resistant housing. Instead of building mud houses in floodplains, stronger materials and safer zones must be prioritized. Lesson can be learnt from Japan's flood-resilient cities.

2. Strengthening Early Warning and District Planning

Another essential step to follow is strengthening warning system by replacing outdated methods with modern technology, like digital alerts, mobile messaging, and community

drills. Also district level planning is equally important. The local governments must prepare evacuation routes, safe shelters and food stock. This can help deal with challenges.

3. Health System Preparedness

Floods brings epidemics alongside devastation. After 2022 floods, malaria cases were reported, 858% dengue and other diarrhoeal diseases. The policy must be adopted where there are mobile health units, disinfecting stagnant water, and recreation drivers. If health risks are managed, it would be easier to tackle post-flood challenges.

4. Rain-harvesting Strategies

Equally, if the monsoons water gets stored, it can be used for irrigation, generating electricity and good water depletion. The small or medium-sized dams are required for this along with roof-top rain-harvesting center. This policy could be useful after devastating floods challenges.

Conclusion

To sum up, floods are not just natural disasters but man-made. The reason behind repeatedly devastating floods are climate-change driven and also governance related issues. Thus, to tackle post-flood challenges, Pakistan must adopt policies like

early warning systems, strong institutions, and better health system.

QNO7

Introduction

Pakistan's economic challenges are not the result of temporary crisis but are rooted in deep structural flaws. Despite repeated bailouts and short-term stabilization programs, the economy remains stagnant, bordered by debt, inflation and unemployment. Without comprehensive structural reforms in energy, taxation, industry, agriculture, and governance, the dream of economic revival will remain elusive.

Need for Extensive Structural Reforms

1. Weak Taxation System
2. Energy Sector Inefficiencies
3. Industrial and Agriculture Stagnation
4. Governance and Institutional Weaknesses
5. Human Capital and Education Deficit
6. Political Instability and Policy Inconsistency

1. Weak Taxation System

The taxation system is one of the major structural weakness. With a tax-to-GDP ratio of barely 9-10%, Pakistan cannot generate enough domestic revenue to meet expenditures. The tax base is narrow, dominated by indirect taxes that burden the poor while allowing elites to escape. Without reforms of widening tax base, digitize revenue and eliminate exemptions, the country will continue to depend on foreign loans.

2. Energy Sector Inefficiencies

The energy crisis has also become a structural flaw to the economy. The circular debt has crossed PKR 2.6 trillion,

While overreliance on imported fuel keeps energy expensive and unsustainable. This raises production costs and discourages industrial growth. Reforming the sector through investment in renewables, rationalizing pricing and reducing line losses is essential for affordable and sustainable energy.

3. Industrial and Agricultural Stagnation

Pakistan's industrial sector struggle due to inconsistent policies, high inputs costs, and lack of competitiveness. Similarly, agriculture which is contributing nearly 20% to GDP remains stuck with low productivity, water mismanagement, and outdated techniques. Both

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Sectors have immense potential to generate exports and jobs, but without modernization, subsidies rationalization, and technological integration, they will remain underutilized.

4. Governance and Institutional Weaknesses

Good governance is the foundation of economic growth. Yet Pakistan's institutions suffer from inefficiency, red-tapism and corruption. Investors face regulatory hurdles and inconsistent policies, discouraging local and foreign investment. Strengthening institutions, ensuring rule of law and curbing corruption are essential to create a stable business environment.

Which is essential for economic growth.

5. Human Capital and Education Deficit

No economy can thrive without investment in people. Pakistan's literacy rate is around 62%, and there is skills mismatch between labor market and the education system. Neglect of research, innovation, and vocational training means the workforce cannot support modern industrial and technological demands. Thus, structural reforms in education and skill development is necessary for future economic revival.

6. Political Instability and Policy Inconsistency

Economic revival requires continuity of policies, but Pakistan suffers from frequent political changes. Each government introduces short-term measures to gain votes, ignoring the long-term reforms. This inconsistency prevents investors from trusting the system. Political stability and prioritization of economy are essential for revival.

Conclusion

The dream of Pakistan's economic revival will remain elusive as long as structural flaws remain. A comprehensive restructuring of taxation, energy,

governance, industry and human
capital is the only way
forward.