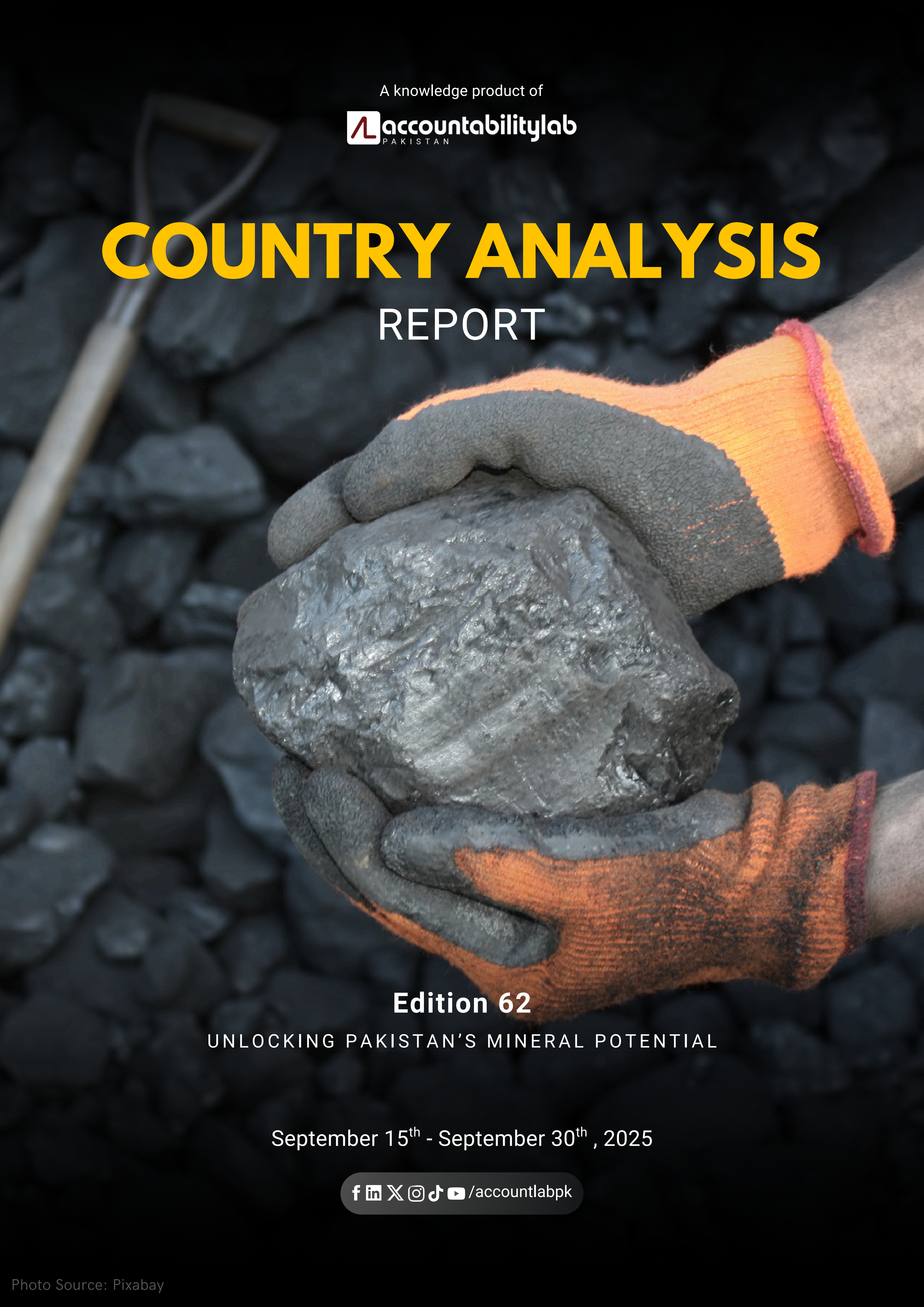
A knowledge product of

accountabilitylab PAKISTAN

COUNTRY ANALYSIS
REPORT



Edition 62

UNLOCKING PAKISTAN'S MINERAL POTENTIAL

September 15th - September 30th , 2025

/accountlabpk

Photo Source: Pixabay

Executive Summary

Pakistan is at a critical turning point, with major opportunities and challenges shaping its economy, politics, diplomacy, security, climate, and humanitarian landscape. The country holds some of the world's richest mineral deposits, including copper, gold, coal, and lithium, with projects like Reko Diq alone expected to bring in billions of dollars annually. Yet weak governance, overlapping regulations, and security risks in mining regions have slowed progress, while most minerals are exported raw instead of being refined locally.

Experts argue that stronger rules, investment in processing facilities, and fair benefit-sharing with nearby communities could transform the sector into a powerful driver of growth, jobs, and development. Politically, recent events highlight Pakistan's fragile governance system. A court ruling that temporarily removed the chairman of the telecommunications authority for irregularities was quickly overturned, showing institutional inconsistency. At the same time, the Commonwealth Observer Group's report on the 2024 elections criticized polling-day shutdowns and unequal access for opposition parties, raising fresh doubts about electoral credibility and transparency.

Diplomatically, Pakistan made headlines with a landmark defence pact with Saudi Arabia, strengthening its regional position. Economic talks with Riyadh and Ankara are underway, aimed at expanding trade and investment, but investor confidence remains shaky due to unresolved disputes and legal uncertainties. At the same time, Pakistan faces rising security threats from militants operating across the Afghan border, underscoring the urgent need for reliable international partnerships. Violence in border regions, particularly Balochistan, continues to claim lives despite years of counterterrorism efforts, highlighting the deeper issues of weak governance and local grievances that fuel militancy.

Climate change and humanitarian pressures add further strain. Global glacier loss is disrupting river systems like the Indus, worsening the risks of floods and droughts, while new research suggests Pakistan could earn billions through a regulated carbon market if governance gaps are addressed. Meanwhile, nearly 29 percent of Pakistani girls are married before the age of 18, despite recent legislation to ban child marriage, with weak enforcement and political resistance threatening progress.

Together, these developments show that Pakistan's future depends on how effectively it can strengthen governance, build trust in its institutions, and seize its economic opportunities. With decisive reforms and long-term planning, the country could turn its natural wealth and strategic partnerships into a foundation for lasting stability and growth, but without them, both opportunities and global confidence may slip away.

Unlocking Pakistan's Mineral Potential

Pakistan is home to some of the richest mineral deposits in the world, including copper, gold, coal, barite, lead, zinc, gypsum, chromite, lithium, and other rare earth elements. Despite this abundance, the mining sector contributes only a small fraction to the country's economy. Projects like Reko Diq in Balochistan could generate four to five billion dollars annually and more than seventy billion dollars over its projected lifespan. Other mines such as Thar coal and Siah Diq add hundreds of millions each year, showing that the country's mineral wealth has the potential to significantly reshape its economic future.

Recent developments suggest that Pakistan is beginning to move toward realizing this potential. At the Natural Resources and Energy Summit 2025, experts suggested that the country could increase its mining revenues from around two billion dollars today to six to eight billion within the next few years if projects are developed effectively. Foreign investors are showing interest, with a United States metals company committing around five hundred million dollars to develop critical minerals and processing capacity. Multilateral lenders are also exploring financing for large projects, reflecting the growing global demand for minerals essential for clean energy and technology.

At the same time, challenges remain. Governance and regulation are inconsistent, with overlapping federal and provincial authorities, slow approvals, and unclear rules creating uncertainty for investors. Security concerns in regions like Balochistan and Khyber-Pakhtunkhwa, where many deposits are located, add another layer of complexity. Pakistan also exports most of its minerals in raw form, missing out on the added value that comes from refining and manufacturing. Environmental and water management issues must also be addressed to avoid long-term damage to communities and ecosystems.

Experts say that unlocking the sector's potential requires clear rules, better coordination between provinces and the federal government, and transparent processes for licensing and revenue sharing. Local processing and smelting facilities should be developed so that more of the value of Pakistan's minerals stays within the country. Communities near mining projects should benefit directly through jobs, development projects, and infrastructure to ensure long-term stability. Investment in technology, skilled workers, and geological studies will be critical for the sector to grow in a sustainable way.

The opportunity is enormous. If Pakistan invests wisely, mining could become a major engine of growth, create jobs, and support development in historically neglected regions. If these challenges are ignored, billions of dollars in potential revenue will remain untapped. The country is at a critical point where careful planning and decisive action could turn its mineral wealth into a foundation for lasting economic and social progress.

Political Updates

Between 15 and 30 September, Pakistan's politics were shaped by a series of judicial and institutional confrontations that exposed the fragility of governance. The Islamabad High Court's (IHC) order striking down the appointment of retired Major General Hafeezur Rehman as Pakistan Telecommunication Authority (PTA) chairman was the most prominent episode, followed by a swift reversal on appeal. Alongside this, the Commonwealth Observer Group's final report on the 2024 elections revived scrutiny of the country's democratic framework.

Justice Babar Sattar's 16 September ruling declared Rehman's appointment illegal, citing a recruitment process "lacking integrity" and marred by mala fide intent. He held that the creation of a new "Member (Administration)" post to accommodate Rehman was unconstitutional and ordered him to vacate office immediately. The judgment was hailed by activists as a rare check on opaque executive practices. Yet, within days, a two-member bench suspended the decision, reinstating Rehman and underscoring how judicial interventions often falter under internal institutional pushback.

The release of the Commonwealth Observer Group's final report on 30 September further complicated matters. Its critique of polling-day mobile network shutdowns and unequal opposition access echoed domestic concerns but carried added international weight, challenging the government's claims of post-election stability. By spotlighting electoral irregularities more than a year after the vote, the report highlighted how questions of legitimacy remain unresolved.

Source: The Commonwealth

The PTA case reveals both the judiciary's appetite to enforce accountability and its structural hesitancy to sustain bold rulings. The COG report reminds that electoral credibility remains contested. In both cases, the common thread is a political order still struggling to anchor legality and transparency within its core processes.

Economic Updates

Pakistan's economy in September 2025 sits at the intersection of repeated climate shocks, pressing financing needs, and stalled reforms. A series of developments, from the devastating monsoon floods to new external borrowing initiatives and large-scale projects, has underscored both the fragility and the potential of the economic landscape.

Planning Minister Ahsan Iqbal's warning on shrinking development space reflects a deeper structural squeeze on Pakistan's growth prospects. The Public Sector Development Programme (PSDP) has dropped from 2.6 percent of GDP in 2018 to just 0.8 percent in 2025, largely due to fiscal tightening under the IMF programme. While last year's record utilisation of over Rs1 trillion suggested momentum, this year's Rs1 trillion cap against a demand of Rs2.9 trillion points to a reversal that could slow job creation and infrastructure growth.

By making rupee cover a precondition for new foreign-funded projects, the government aims to avoid a growing backlog of stalled and underfunded schemes, a situation increasingly compared to circular debt. The risk, however, is that limited fiscal space will force Pakistan to delay long-term development, leaving the economy dependent on external financing while deeper structural reforms remain on hold.

Source: Becorder

The most immediate strain has come from the 2025 floods. According to NDMA figures compiled by JS Research, damages have reached nearly USD 2 billion. At least 955 lives were lost, more than 1,000 people injured, and over 96,000 displaced into relief camps. The infrastructure toll included 672 km of roads and 239 bridges washed away, alongside 2,216 homes destroyed and 6,200 damaged.

Exports are equally at risk: rice worth USD 3.5 billion annually faces losses, and textile production will suffer from lower cotton supply. Inflation, once projected at 6.5 percent for FY26, is now expected to climb between 7.5 and 8.2 percent, and in a worst-case scenario, up to 9.5 percent.

The World Bank's latest report warns that Pakistan's poverty rate, once on a steady decline from 64.3 percent in 2001 to 21.9 percent in 2018, has climbed back to 25.3 percent by 2023/24 due to compounding shocks of COVID-19, inflation, floods and economic stress. With 85 percent of jobs still informal, nearly 40 percent of children stunted and one quarter out of school, the report stresses that safety nets like BISP, though vital, cannot replace structural reforms. It calls for urgent people centred policies that invest in human capital, improve services, expand jobs for women and youth, and strengthen resilience to prevent further backsliding and restore long term poverty reduction momentum.

Against this backdrop, Pakistan is scrambling for financing. The government has prepared to raise USD 750 million in the coming weeks through USD 300–500 million in commercial borrowing and the issuance of its first Panda bond worth USD 250 million in renminbi. The Panda bond, scheduled for November, will be privately placed on China's Interbank Bond Market with guarantees of up to 95 percent of principal and interest from the Asian Development Bank (USD 160 million) and the Asian Infrastructure Investment Bank (USD 125 million). Structured with a three-year maturity and a fixed-rate coupon, the bond is expected to secure a domestic AAA rating in China despite Pakistan's sub-investment-grade status. These inflows are designed to shore up reserves ahead of a USD 500 million Eurobond repayment on September 30 and in anticipation of an IMF program review.

Pakistan's chronic power sector circular debt remains a pressing structural risk despite improvements in external inflows. The stock of circular debt stood at Rs 2.6 trillion by end-August, with an additional Rs 80 billion added in a single month. At this pace, the system is on track to accumulate around Rs 150 billion annually, largely driven by inefficiencies, transmission losses, and delayed payments. Independent Power Producers (IPPs) alone are owed roughly Rs 1.9 trillion, highlighting the liquidity crunch across the sector. This persistent buildup not only undermines fiscal stability but also deters investment in energy, keeping the economy vulnerable to recurring power shortages and subsidy pressures.

Prime Minister Shehbaz Sharif, in meetings with IMF Managing Director Kristalina Georgieva on the sidelines of the UN General Assembly, urged the Fund to consider flood damages in its review. Pakistan is broadly on track to meet the seven quantitative performance criteria for the March–June 2025 quarter under the USD 7 billion Extended Fund Facility, but it lags behind on governance benchmarks and structural reforms. Record monsoon rains — amplified by water releases from India — submerged 1.8 million acres of farmland in Punjab and flooded 220,000 hectares of rice fields, according to GEOGLAM and the PDMA. Georgieva expressed sympathy and emphasized the need for a damage assessment to guide recovery priorities. On the sidelines, Shehbaz also met World Bank President Ajay Banga, welcoming the Bank's USD 40 billion Country Partnership Framework and emphasizing reforms in resource mobilization, energy, privatization, and climate resilience.

Source: Dawn

Pakistan has also decided to integrate its digital payment system Raast with the Arab Monetary Fund's Buna platform, allowing overseas inflows to be routed directly into Pakistan through a faster and cheaper channel. The arrangement excludes outflows, focusing solely on remittances and cross-border receipts. Authorities expect this step to improve efficiency, reduce transaction costs, and expand the use of formal banking channels for remittances. With over 95 million active mobile banking users, 226 million bank accounts, and 850,000 QR merchants already in place, the integration signals a push towards a cashless economy by 2026 while strengthening Pakistan's external account resilience.

In parallel, the government cleared a major resource investment. On September 19, the Economic Coordination Committee approved USD 7.7 billion in financing for the Reko Diq copper-gold project, alongside a move to secure an additional USD 3.5 billion in limited recourse financing. The project is projected to generate USD 53 billion in revenues, including USD 11 billion each in fiscal revenues for the federal and Balochistan governments, USD 6 billion in free carry for Balochistan, and USD 15 billion in equity inflows. The ECC also approved USD 390 million in bridge financing for a 1,350 km railway line to transport ore. While the project promises long-term economic dividends and job creation, its financing commitments add to Pakistan's near-term obligations.

Source: The News

The IMF review mission, which began on September 26, opened without the customary meeting with Finance Minister Muhammad Aurangzeb, who was in the United States. Two IMF teams are engaging with the State Bank and federal entities on monetary and fiscal policy. Pakistan has already used one-third of its Rs390 billion emergency allocation, including Rs130 billion to clear past bank dues linked to remittance incentives. The Fund is questioning this use of emergency funds, as well as delays in governance reforms, particularly the stalled governance diagnostic report and SOE reforms. While quantitative criteria have mostly been met, shortfalls remain in FBR revenue, retail taxation, and provincial cash surpluses. The government hopes to secure relaxations in primary surplus and fiscal deficit targets to accommodate flood expenditures without imposing new taxes or cutting development spending. A successful review could unlock a USD 1 billion tranche by October-end

Foreign inflows have also picked up compared to last year's sluggish start. According to the Ministry of Economic Affairs, Pakistan received USD 1.377 billion in July–August 2025, almost double the USD 714 million last year. Of this, USD 912 million came as non-project loans, up 235 percent from last year, mostly for budget support. Project financing contributed USD 465 million. Multilateral lenders disbursed USD 780 million versus USD 293 million last year, while bilateral inflows stood at USD 232 million

The Saudi oil facility contributed USD 200 million in two months. Overseas Pakistanis invested USD 365 million in Naya Pakistan Certificates, compared to USD 259 million last year. However, the annual inflows target of USD 19.9 billion, including USD 13.5 billion in budget support, USD 5 billion from Saudi time deposits, and USD 4 billion from China's SAFE deposits, highlights the scale of reliance on external financing.

These developments paint a picture of an economy still driven by emergency inflows and vulnerable to external shocks. Floods are eroding agriculture, exports, and inflation stability, while foreign borrowing, whether Panda bonds, commercial loans, or multilateral inflows — keeps the country afloat but increases exposure to debt risk. Long-term projects like Reko Diq hold promise for resource-led growth, but short-term stability rests on IMF flexibility and Pakistan's ability to translate financing into meaningful resilience and reform. Without deeper progress on governance and structural issues, each climatic or financial shock will continue to reset the economy to crisis footing

Diplomatic Updates

Pakistan's diplomatic and security environment has shifted dramatically in recent weeks, led by the signing of a landmark defence pact with Saudi Arabia on 17 September 2025. The agreement, witnessed in Riyadh by Prime Minister Shehbaz Sharif and Crown Prince Mohammed bin Salman, binds both countries to treat aggression against one as aggression against both. While celebrated at home as "historic" and cautiously welcomed by Iranian officials, the pact has drawn unease in New Delhi and raised questions about its operational scope. For Pakistan, the symbolism is significant: Riyadh has rarely formalized such commitments, and this gives Islamabad leverage in a region where it has often been the junior partner. Yet the practical depth, joint force structures, financing mechanisms, or contingency planning, remains to be clarified.

Source: Becorder

The security accord coincides with intensified economic diplomacy. A special Pakistani delegation comprising Commerce Minister Jam Kamal Khan, Minister Rana Tanveer Hussain, and senior SIFC officials travelled to Saudi Arabia to draft a new economic roadmap, expected within two months. The talks reflect Riyadh's interest in energy, mining, and IT, but also reveal frictions over Pakistan's Bilateral Investment Treaty framework.

Saudi and Qatari investors are pushing for "exceptional" protections and incentives beyond Islamabad's 2021 model treaty. The challenge is illustrated by the unresolved Al-Jomaih–K-Electric dispute, which Saudi officials say undermines confidence. Despite Prime Minister Shehbaz Sharif's assurance in October 2024 that the issue would be resolved within a month, by mid-2025, Saudi interlocutors were still warning Islamabad that such delays erode credibility.

Economic ties with Saudi Arabia are already deep. The Kingdom holds $5 billion in deposits with the State Bank, with $2 billion maturing in December 2025, and has revived a $1.2 billion deferred oil facility. Remittances from Saudi Arabia remain Pakistan's largest foreign inflow, contributing to the $38.3 billion total in FY2025. Trade, however, remains imbalanced: in 2022–23, Pakistan exported just $563 million to Saudi Arabia while importing $4.19 billion, leaving a deficit of $3.63 billion. Official figures suggest exports have since risen to around $700 million, but the gap remains wide. Riyadh has dispatched successive business missions, including a 32-company delegation in October 2024 and a 15-member mission scheduled for early October 2025, to explore opportunities in semiconductors, logistics, and food industries. These moves indicate that Saudi interest is not symbolic, but investors continue to demand contractual certainty and legal safeguards before committing capital.

Pakistan is simultaneously broadening its outreach to other partners. Ankara has been offered 1,000 acres at Karachi Industrial Park to establish a Turkish Export Processing Zone, building on a bilateral trade volume of $1.4 billion in 2024. In 2023, Pakistan exported $352 million to Türkiye while importing $250.8 million, indicating a more balanced trade profile than with Riyadh. This initiative suggests Islamabad is keen to diversify beyond Gulf dependence, seeking industrial partnerships that could link its manufacturing base to European markets through Turkey.

Source: The News

Yet security challenges to these economic ambitions persist, most urgently from Afghanistan. In mid-September, Islamabad summoned Afghan envoy Sardar Ahmed Shakib and warned the Taliban regime that continued support for the Tehrik-i-Taliban Pakistan (TTP) would be treated as "hostile activity." At the UN Security Council, Pakistan's envoy reported that roughly 6,000 TTP fighters and over 60 camps operate on Afghan soil, accusing Kabul of harboring militants from Al-Qaeda, IS-K, ETIM, and Baloch separatist groups.

Recent clashes have already cost the lives of 12 Pakistani soldiers, sharpening Islamabad's warnings. The government has made clear that the Afghan Taliban's unwillingness to restrain cross-border attacks risks not only bilateral ties but also wider regional security. This external threat underscores why the Saudi defence pact carries weight: Pakistan faces a two-front diplomatic challenge, securing investment flows abroad while hardening its borders at home.

Taken together, these developments mark a turning point in Pakistan's diplomatic landscape. The Saudi pact elevates its strategic standing, but it will mean little without sustained credibility on the economic front, where investor disputes and treaty uncertainties still stall progress. The outreach to Turkey shows the intent to diversify, though actual industrial integration remains distant. Meanwhile, Afghanistan continues to drain diplomatic energy and military resources, threatening to overshadow gains elsewhere.

The convergence of security, economic, and regional pressures places Pakistan in a rare but fragile position: more relevant in Gulf politics than in decades, yet still vulnerable to internal indecision and external volatility. How effectively Islamabad translates symbolism into substance will determine whether this moment becomes a genuine inflection point or another fleeting episode in its turbulent diplomacy.

Source: GNN

Security and Governance


Source: Arab News

Pakistan's military reported killing 31 TTP militants in operations near the Afghan border, just days after 12 soldiers were killed in an ambush in the same region. Officials say militant activity has risen in recent months, with more than 460 people killed in 2025 so far, most of them security personnel.

At least six people were killed when a bomb ripped through a crowded taxi stand in Chaman, near the Afghan border. On the same day, a suicide bomber targeted a convoy in Kech district, while security forces killed four militants in Khuzdar during an intelligence-based operation. Separately, two Frontier Corps personnel were injured in a grenade attack in Kalat, marking a day of sustained violence across Balochistan.

The spike in attacks points to a sharp rise in militancy in the province's border districts despite years of counterterrorism efforts. The Chaman bombing is particularly significant, striking a busy civilian hub near a vital border crossing and amplifying the sense of insecurity among ordinary residents. In Kech, the suicide strike claimed by the BLA underscores that separatist groups retain both manpower and logistical reach despite sustained military operations.

Pakistan's security establishment, meanwhile, continues to link the violence to "Indian-sponsored" outfits, framing the conflict within the larger geopolitical rivalry with New Delhi. While such claims shape the regional narrative, the steady loss of soldiers and civilians also highlights a deeper problem: weak governance and limited state control in restive areas. Unless political grievances, economic marginalization, and gaps in local governance are addressed alongside military action, militancy will remain entrenched. For Pakistan, this carries a dual cost, draining security resources and undermining already fragile economic stability at a moment when the country can least afford it.

Climate Change Related Updates

A new World Meteorological Organisation (WMO), report revealed that 2024 marked the third consecutive year of widespread glacier loss across all regions, with global glaciers shedding 450 gigatons of water, enough to raise sea levels by 1.2mm. Alarmingly, only about one-third of global river basins exhibited "normal" conditions, while the rest swung between excessive discharge and drought. Major river systems, including the Indus, Ganges, and Danube, faced above- to much-above-normal discharge, reflecting the increasingly erratic hydrological cycle. The WMO warned that this imbalance, persisting for six straight years, signals growing instability in the world's water systems, with 3.6 billion people already experiencing water scarcity at least once a year, a figure projected to reach over 5 billion by 2050.

In Pakistan, climate discourse was given a financial dimension with the release of Transparency International Pakistan's report on carbon markets. The study estimated that the country could unlock $400 million to $2.25 billion annually by developing a credible carbon trading system, provided governance gaps are addressed. With potential to generate 40–75 million tons of tradable carbon credits each year, the opportunity is substantial, but structural weaknesses persist.

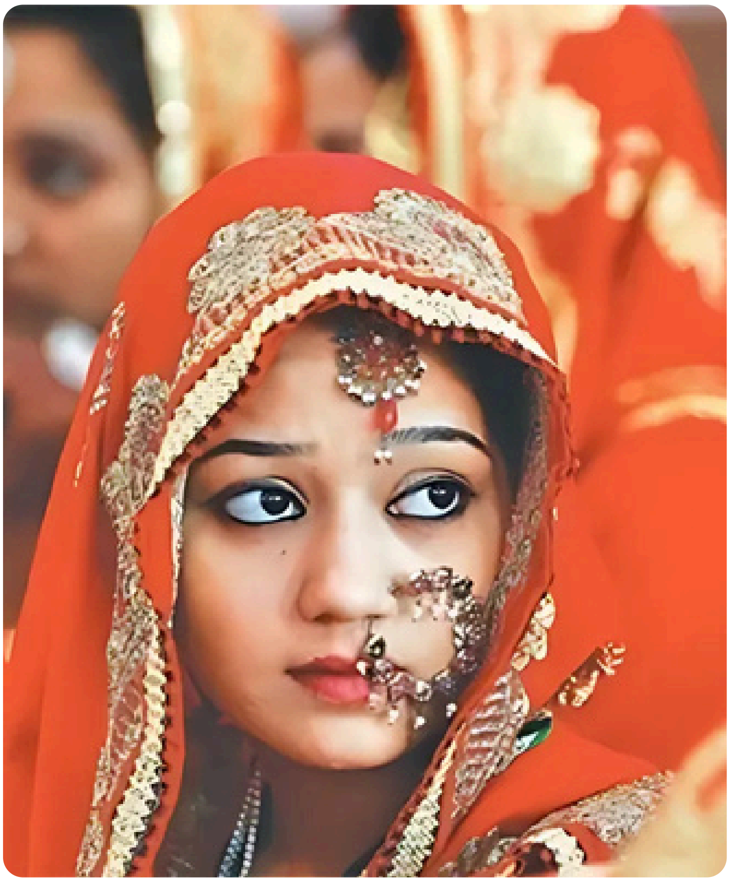
The report flagged the lack of a consolidated emissions baseline, inadequate technical capacity, and unclear benefit-sharing mechanisms as critical barriers. It called for a National Carbon Coordination Council, stronger legal frameworks, and transparency safeguards to ensure trust and equity. Without these, experts warn, Pakistan risks turning carbon markets into another avenue for elite capture rather than a tool for sustainable development.

Source: Pexels

The WMO findings and TI Pakistan's report highlight a sobering paradox: while Pakistan is on the frontlines of climate disruption, it also holds untapped potential to finance adaptation and resilience. Bridging the governance and data gaps will determine whether the country can turn climate risk into opportunity, or whether it remains locked in cycles of vulnerability.

Humanitarian Updates

The persistence of child, early, and forced marriages (CEFM) in Pakistan dominated humanitarian discussions this fortnight, with new data underscoring the scale of the crisis despite recent legislative efforts. A UNICEF report released on 22 September revealed that nearly 29% of Pakistani girls are married before the age of 18, while 4% are wed before 15. This translates into more than 19 million girls married as children, with devastating consequences for their health, education, and rights. The report highlighted that girls married before 18 are over 60% more likely to drop out of school, and adolescent pregnancies significantly increase maternal mortality risks, up to five times higher compared to women in their twenties.



Source: The News

Adding to these findings, a national survey disseminated on 19 September by Strengthening Participatory Organisation (SPO) and Save the Children revealed alarming regional disparities. Nearly 60% of respondents in Sindh and Balochistan reported being married before turning 18, spotlighting how provincial legal loopholes and weak enforcement perpetuate harmful practices.

The dialogue in Islamabad that accompanied the survey brought together parliamentarians, government officials, civil society leaders, and youth champions, all pledging collective action to end CEFM. Speakers stressed that beyond laws, real change requires consistency, community engagement, and cultural shifts, with several calling for a grassroots movement to protect children.

The policy context remains fraught. In May 2025, Pakistan's parliament passed the Child Marriage Restraint Bill, setting the minimum marriage age for both genders at 18 and introducing penalties for violators. While welcomed by rights groups and progressive parties, the bill has faced sharp opposition from religious-political actors such as the JUI-F, who denounced it as "un-Islamic" and threatened mass protests.

Source: Borgen Magazine

This political resistance risks undermining implementation, especially in provinces where the minimum marriage age remains 16. Finally, the UNICEF report and SPO's survey paint a sobering picture: millions of girls in Pakistan continue to face truncated futures, caught between weak enforcement of laws, social norms, and vulnerabilities worsened by crises such as the 2022 floods, which drove an 18% spike in child marriages. The repeated call across forums was clear: ending CEFM cannot rely on donor-driven projects alone. It demands sustained political will, local ownership, and systemic investment in girls' education, health, and empowerment.

Reading Recommendations

- Sports as a Tool for Preventing Violent Extremism in Pakistan (Click Here)
- Groundwater Recharge: Reviving the Hidden Lifeline (Click Here)
- Selling Misinformation (Click Here)
- Data-Driven Cities: Lessons from World for Pakistan (Click Here)
- The FY 2025–26 Budget and Its Impact on Pakistan's IT & ITeS Sector (Click Here)
- Planting for Survival: Pakistan's Path Out of the Heat (Click Here)
- Transparency Through Open Data: Key to Reforming Governance in Pakistan (Click Here)
- From Reports to Reality: Why Pakistan Ranks Last in Global Gender Gap Index (Click Here)
- From Policy to People: Rethinking Governance with Design Thinking (Click Here)
- Floods, Heatwaves, and Hope: Reimagining Agriculture in a Warming Pakistan (Click Here)
- The Fight for Transparent Access to Information in Pakistan (Click Here)
- Life without Autonomy: Understanding Our Culture of Dependency (Click Here)
- Prioritizing Citizens Beyond the Ballot (Click Here)
- Solving the corruption challenge: The key may lie with the citizens. (Click Here)
- Citizens' Inclusion and Accountability is the Key to Improved Governance and Efficient Public Sector Institutions (Click Here)
- Digital Community Policing (Click Here)
- Privatization of Schools in Punjab (Click Here)
- Water Governance Challenges in Pakistan (Click Here)
- Consumer Protection in Pakistan (Click Here)