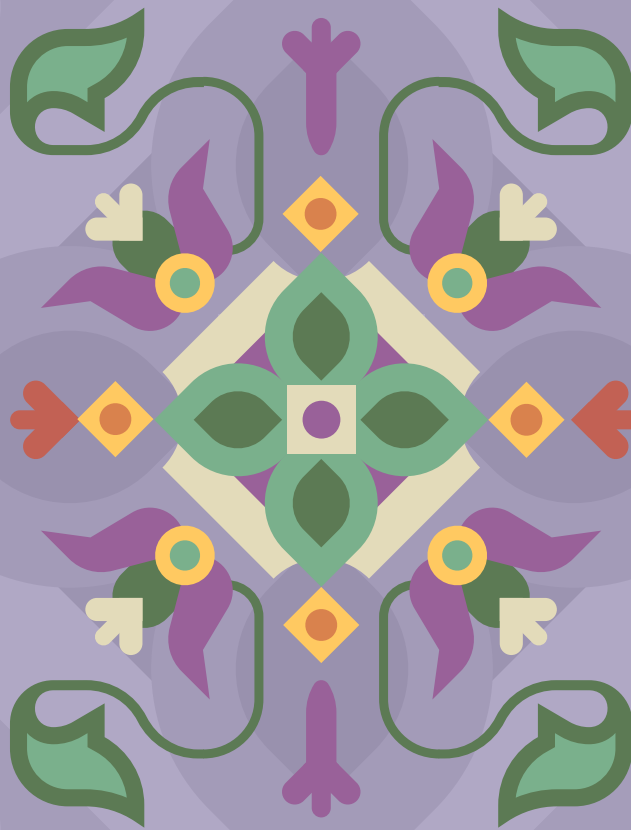


WOMEN'S ECONOMIC EMPOWERMENT IN PAKISTAN

*An evidence guided toolkit
for more inclusive policies*



South Asia
Gender
Innovation Lab

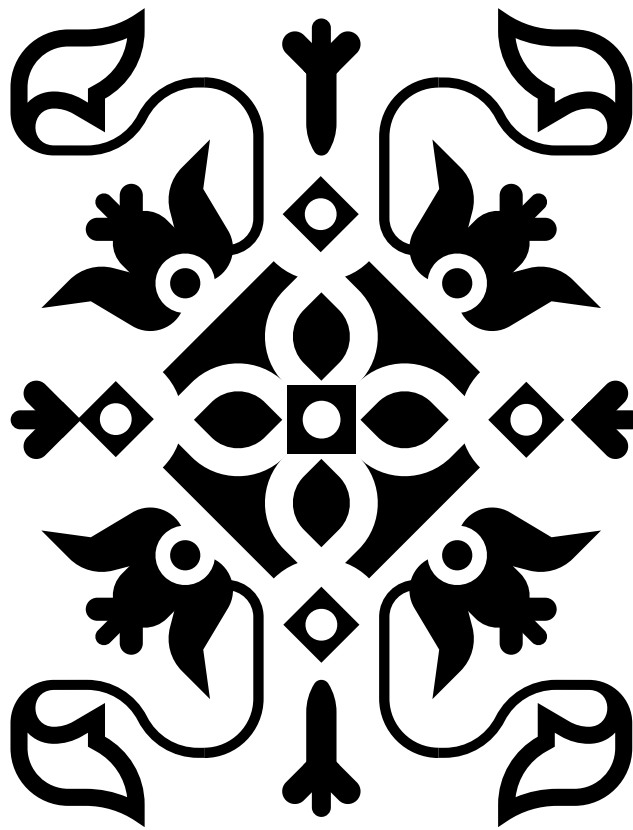


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◆ Abbreviations and Acronyms ◆

DHS	Demographic and Health Surveys
GBV	Gender-Based Violence
LFS	Labor Force Survey
MICS	Multiple Indicator Cluster Surveys
SAR GIL	South Asia Gender Innovation Lab

Credits: Visual News Associates / World Bank





Executive Summary

Pakistan faces a plethora of economic, human capital, political, and climate-related challenges. The role of women in addressing these challenges is crucial to Pakistan meeting its full potential for inclusive growth and competitiveness. An estimated 47 million women are not in the labor force, and there are 55 million unbanked women. Improving gender equality in the economy and society thus appears to be a necessary path to addressing many of the country's development problems, such as the country's stagnating per capita income, human capital crisis, and the recent worrisome increase in poverty (Ersado et al. 2023; World Bank 2022a).

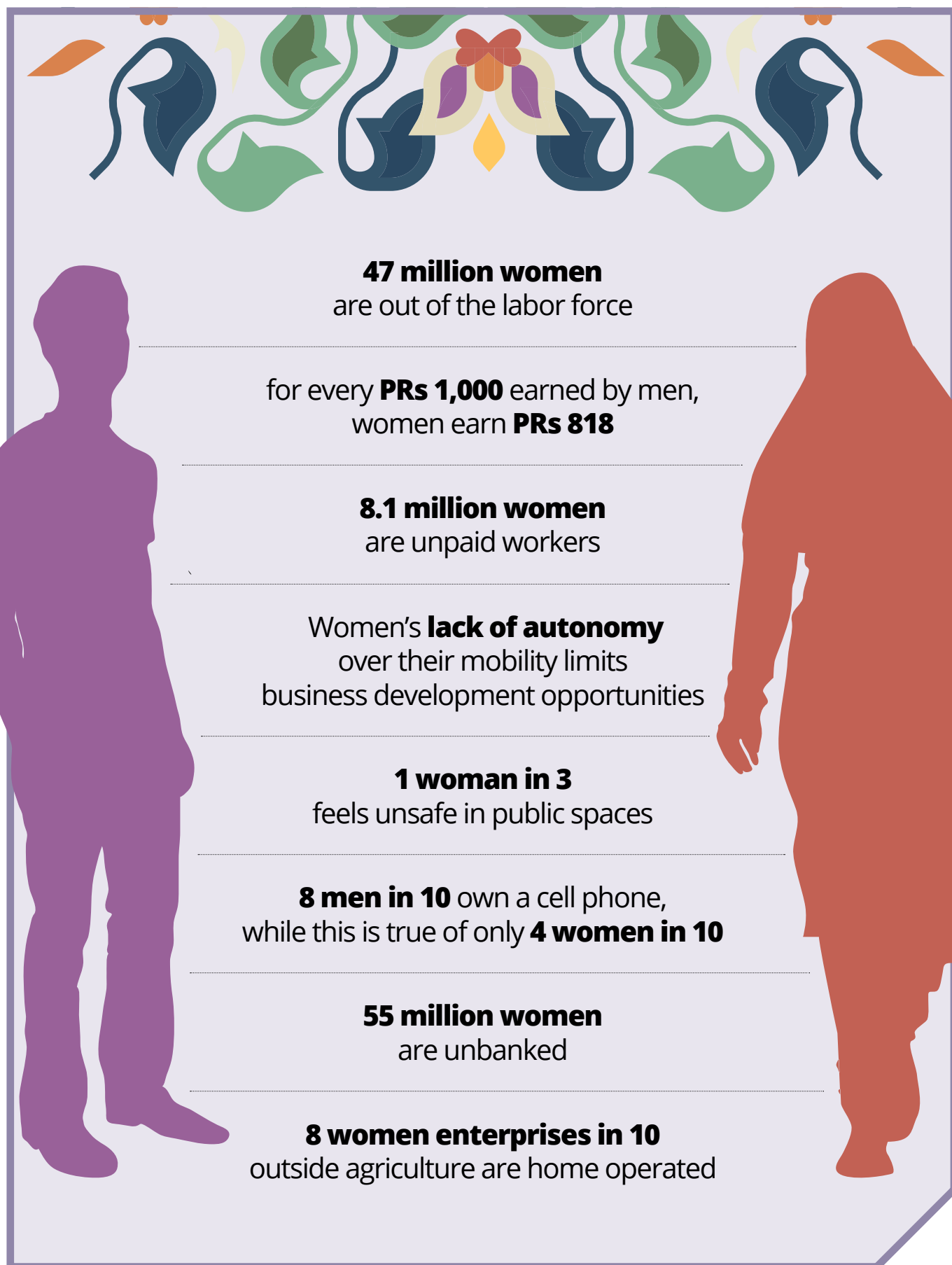
Pakistani women need more visibility and autonomy in all spheres of the economy and society. Their legal rights lag those of their peers in other South Asian countries and are lower than the global average.¹ Women in Pakistan face significant barriers to entry in the labor force, securing fair, higher wages, physically accessing markets to develop their businesses, accessing financial services, owning productive assets, especially land and other property, having an equal say over important day-to-day decisions, and living lives free of gender-based violence (GBV) (refer to [box ES.1](#)). Overcoming these and other like barriers requires solutions that go beyond one size fits all and, instead, focus on addressing problems by putting women and girls at the forefront of policy design.

To this end, this report sheds light on the extent of gender gaps in Pakistan by reviewing the evidence from the most

recent microdata. This descriptive analysis of gender gaps then motivates and informs the creation of an evidence-based toolkit of policy tools to address and support women's economic empowerment in key priority areas and to support policy making and policy implementation that puts women at the front of the agenda. Areas where the existing evidence is inconclusive or absent are outlined to demonstrate that additional research is required on the effectiveness (or lack of effectiveness) of a potential policy instrument.

This report makes four main contributions. First, it highlights the breadth of the gender gaps in wage employment and entrepreneurship over the past 20 years. Second, it quantifies the gender gaps in productive assets and highlights key gender challenges with respect to safety and mobility, agency, and social norms. Third, it studies the factors that are correlated and could potentially explain the observed gender gaps, using the most recent data across sectors and in rural and urban areas. Fourth, it identifies policy priorities that can address the gender gaps that it has quantified and evaluates the evidence supporting the various policy tools that may be used to address such gaps. Through this exercise, it generates an exhaustive landscape of policy tools that can be used to address the main gender gaps in Pakistan. This is joined by a rigorous assessment of the investments that are most likely to be successful and of the areas where additional knowledge generation should be prioritized before investing in or scaling up policies.

¹ In the 2024 edition of Women, Business, and the Law (World Bank 2024c), Pakistan's WBL 2.0 score for legal frameworks is 42.5 out of 100.0. This score is lower than the global average (64.2) and the South Asia regional average (45.9).

Box ES.1: The Big Picture of Barriers to Women's Economic Empowerment in Pakistan

Sources: Original box for this publication based on calculations using data of Global Findex (Global Financial Inclusion Database), World Bank, Washington, DC, https://www.worldbank.org/en/publication/globalfindex#data_sec_focus; MICS (Multiple Indicator Cluster Surveys), United Nations Children's Fund, New York, <https://mics.unicef.org/>, rounds of 2017–18 (Punjab), 2018–19 (Sindh), 2019 (Khyber Pakhtunkhwa), and 2019–20 (Balochistan); PBS 2022; World Bank Home-Based Workers Survey 2022.

◆ What's New in This Report? ◆

This report builds on and expands the analysis of previous policy notes and reports analyzing some of the most pressing socioeconomic problems affecting women and girls in Pakistan.² Below are highlighted novel features of this report.

A focus on multiple dimensions of women's economic empowerment. This report quantifies the gender gap in multiple dimensions of economic empowerment with a focus on the three main pillars of empowerment: (1) wage employment and entrepreneurship, (2) access to productive assets, and (3) a key cross-cutting theme of safety and mobility, agency, and social norms. Gender gaps are quantified using more than 17 key indicators, including labor force participation and its components, earnings, job search, financial inclusion, ownership over digital and productive assets, and perceptions of safety, mobility, and decision-making power. The report also highlights key factors associated with these gaps, such as mobility and educational attainment.

An evidence-based policy toolkit for practitioners. The report introduces a policy toolkit to address the gender gaps examined in the analysis. The toolkit was developed through a rigorous review of the global evidence on policy tools that are effective in reducing the gender gaps identified in the descriptive section of the report. In addition, the review establishes relevant evidence on these issues in Pakistan and in South Asia and the issues on which evidence is missing or insufficient, thus outlining a road map

for investment in knowledge creation and research. To aid decision-making, the policy tools have been prioritized and ranked according to the order of their potential for increasing women's economic empowerment in Pakistan. The prioritization of policy tools was accomplished by aggregating rankings collected through a novel survey of World Bank experts working on Pakistan across the institution.

The use of rich microdata. The report uses data from large-scale surveys that are representative at the provincial and national levels to compile statistics on women's work. In particular, the Pakistan Labor Force Surveys (LFSs) are used to analyze trends in labor force participation over the last 20 years. These are combined with data from four other nationally representative surveys to examine multiple aspects of women's empowerment in more recent years. The national surveys are then supplemented with analyses from detailed regional surveys to provide an in-depth understanding of the observed gender gaps and examine additional dimensions of women's economic empowerment that are not well covered by nationally representative datasets.

² These include the following policy notes and reports: Ersado et al. (2023); Hernandez et al. (2022); Mancini (2021); World Bank (2018), (2022a); World Bank and CGaPS (2019a), (2019b).

Studying the trends in women's labor force participation and earnings over the past 20 years reveals new insights.

This report studies women's labor force participation, employment, and earnings using harmonized LFS data from 1999 to 2020. It documents extensive gender gaps in labor force participation. However, it also shows that female employment has been increasing recently. This increase is, however, concentrated in women's unpaid employment in agriculture. The report also documents the substantial gaps in employment according to women's marital and care dependency status. Finally, the report circumvents existing data limitations by relying on a new method for studying women's entrepreneurship using available data. Using this information, the report documents a large gender gap in

entrepreneurship and demonstrates that most female entrepreneurship takes place at home and on a part-time basis. The implications in terms of gender gaps in business performance are also discussed.

New findings on the role of understudied dimensions of empowerment. The report examines dimensions of empowerment beyond labor force participation by focusing on various aspects of women's empowerment. This includes, for instance, women's mobility and women's control over their cell phones. The analysis shows that women entrepreneurs who experience fewer mobility restrictions have more successful businesses and that women's cell phone ownership is associated with a higher likelihood of employment.

Credits: Visual News Associates / World Bank



◆ Main Lessons ◆

/ 1 /

Female labor force participation is low and has been increasing slowly.

Over the past two decades, Pakistan has witnessed a persistently large gender gap in labor force participation rates. While the share of men participating in the labor force has remained relatively stable during this period, female labor force participation has seen a gradual, albeit small increase since 1999 (refer to [figure ES.1](#)). Despite these incremental improvements, the gender divide in workforce participation continues to be substantial. The observed increase is largely driven by a rise in women's unpaid employment in agriculture. As of 2020, the labor force participation rate among men was more than three times higher than the rate among women. An estimated 47 million women are out of the labor force.

Figure ES.1: Male and Female Labor Force Participation, Pakistan



Source: Original figure for this publication based on calculations using data of Labor Force Statistics, Pakistan Bureau of Statistics, Islamabad, Pakistan, <https://www.pbs.gov.pk/labour-force-publications>.

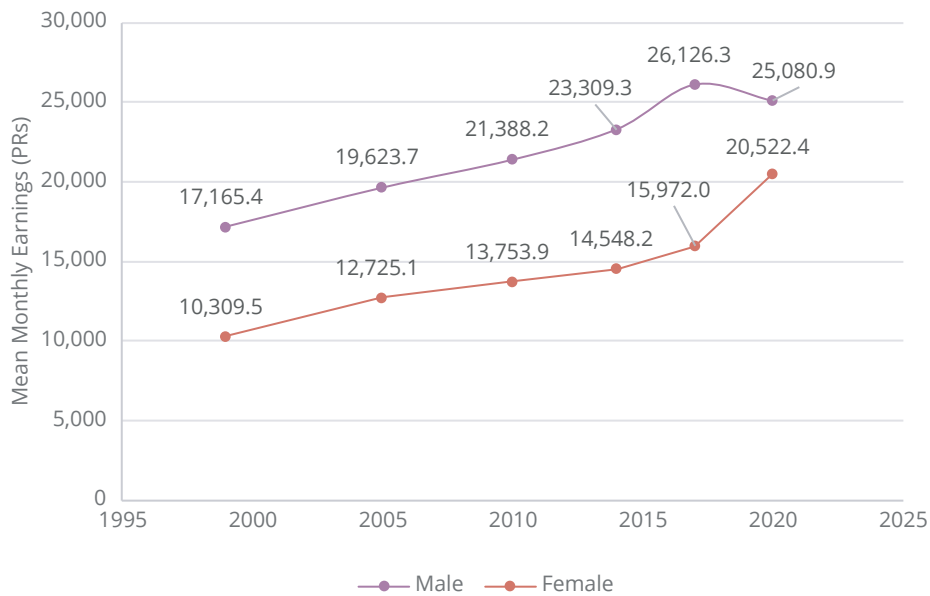
Note: Labor force participation is calculated as the labor force (employed and unemployed), divided by the total working-age population (ages 15–64). Appendix A, table A.1.1 provides a detailed description of the definitions of employed and unemployed individuals.

/ 2 /

The gender gap in earnings from paid work is large.

The gender gap in earnings in Pakistan stands at 18 percent. Employed women earn less than their men counterparts (refer to [figure ES.2](#)). This means that, for every PRs 1,000 earned by an employed man, an employed woman earns PRs 818. The gender gap in earnings has remained stable over the years, from around 40 percent in 1999 to 39 percent in 2017. However, recent data indicate there has been a significant narrowing of the gap, to 18 percent. This large reduction is driven by an increase in earnings among women and a dip in men's earnings.³

Figure ES.2: Earnings among Men and Women, Pakistan



Source: Original figure for this publication based on calculations using data of Labour Force Statistics, Pakistan Bureau of Statistics, Islamabad, Pakistan, <https://www.pbs.gov.pk/labour-force-publications>.

Note: Earnings are adjusted for inflation using Pakistan's consumer price index (2020 = 100) published by the International Monetary Fund.

³ The earnings referred to in this analysis represent monthly earnings among wage employees only.

/ 3 /

Employed women are more likely than employed men to be active in agriculture, often as unpaid workers.

Among the employed, 68 percent of women work in agriculture, compared with only 28 percent of men. Employed women are thus much more likely than employed men to work in agriculture. The gender gap in earnings in agriculture is 63 percent; 76 percent of women employed in agriculture had worked without pay in the previous week, compared with 24 percent of men.⁴

/ 4 /

Women's enterprises are largely operated from home.

Women's entrepreneurship is limited. In the nonagricultural sectors, 23 percent of employed women are entrepreneurs, compared with 33 percent of employed men. In the agricultural sector, where most women are employed, only 18 percent of employed women are entrepreneurs, compared with 65 percent among men.⁵ The overwhelming majority of women's entrepreneurship takes place at home (81 percent), while only 2 percent of men's entrepreneurship takes place at home.⁶ Surveyed women reported that issues related to transport and safety, as well as social norms, are important factors they consider in thinking about why they work from home.

/ 5 /

Women's enterprises are operated on a part-time basis.

Women entrepreneurs work far fewer hours compared with men entrepreneurs. Women work 25 fewer hours a week.⁷ Woman-led enterprises are also less likely than man-led enterprises to maintain formal written accounts, and the woman-led enterprises employ fewer regularly paid employees.⁸

4 The reported gender gap in agricultural earnings reflects only self-employed and wage workers. It excludes unpaid workers who receive no monetary compensation.

5 Given the limitations in the measurement of entrepreneurship, a novel way to identify entrepreneurs has been developed that uses existing secondary data sources. In the nonagricultural sector, entrepreneurs are defined as employed people who work in a partnership or individually owned enterprise and are self-employed. In the agricultural sector, entrepreneurs are defined as self-employed people. More detailed information on enterprises in the agricultural sector was not found in the Labor Force Surveys (LFSs) used in this report. For this reason, key findings on entrepreneurship are restricted to the nonagricultural sector. The definitions and data limitations are examined in detail in part 2.

6 Refer to online appendix OA, figure OA.6.

7 Men entrepreneurs work an average of 56 hours a week, while women entrepreneurs work an average of 31 hours a week. (Calculations for this publication based on data of LFS, round of 2020–21.)

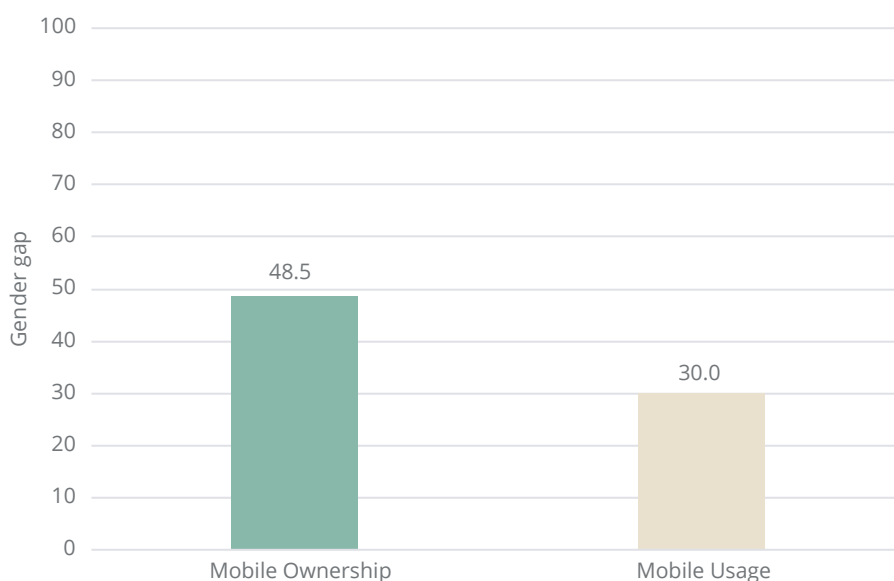
8 Refer to figure 2.11 and online appendix OA, figure OA.2

/ 6 /

Women lack ownership and autonomy over cell phones.

There is a striking difference between the proportion of women and men who own and use mobile phones (refer to [figure ES.3](#)). While 84 percent of men possess a mobile phone, only 35 percent of women own one. Moreover, men, regardless of ownership status, are also more likely to have access to and use a mobile phone; 85 percent of men use mobile phones, compared with 55 percent of women. This large gender gap in autonomy over cell phones makes Pakistan an outlier among South Asia countries. The report also shows that women who own a cell phone are more likely to be employed.

Figure ES.3: Gender Gaps in Cell Phone Ownership and Usage



Source: Original figure for this publication based on calculations using MICS (Multiple Indicator Cluster Surveys), United Nations Children's Fund, New York, <https://mics.unicef.org/>, rounds of 2017–18 (Punjab), 2018–19 (Sindh), 2019 (Khyber Pakhtunkhwa), and 2019–20 (Balochistan).

Note: The gender gap is defined as a percentage point difference between men and women. A positive value indicates an advantage among men.

/ 7 /

Women's digital skills and use of information technology are limited.

Women's access to and utilization of computers and the internet are limited. A mere 8 percent of women reported that they had used the internet at least once, compared with 22 percent of men. The gender gap is similarly pronounced in access to computers. While 20 percent of men reported that they had used a computer at least once, only 9 percent of women did so, revealing an 11 percentage point gap. These data reveal that the level of digital literacy is low among both women and men. They underscore a significant gender gap in digital inclusion. Digital literacy is increasingly being recognized as a critical asset. Access to computers and the internet is a gateway to information, education, economic opportunities, and social connectivity and a channel for cost-effective policy targeting. Pakistani women will not be able to benefit from these technological advances if the barriers are not addressed that are erected by social norms and that are associated with asset ownership by women and with women's use of information technology.

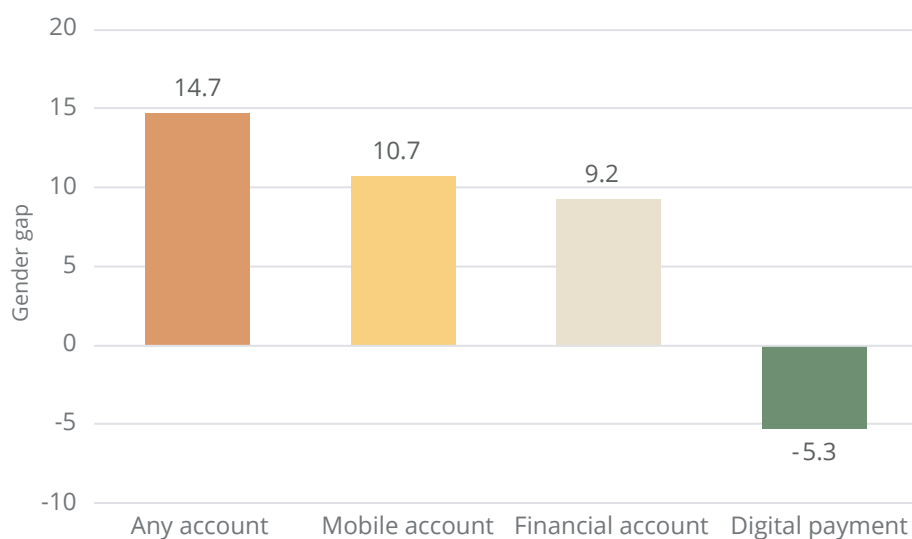


/ 8 /

Women's use of financial services is limited.

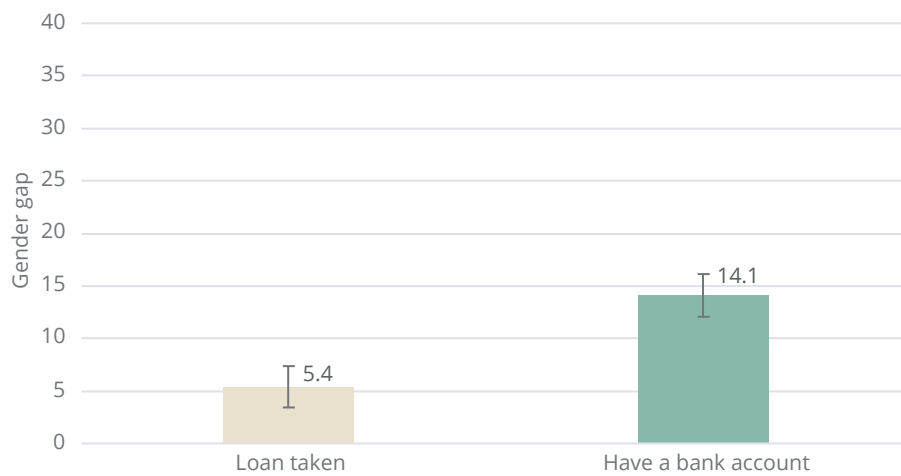
While account ownership at a financial institution by individuals has witnessed a 50 percent surge globally over the last decade, a more modest increase of approximately 11 percentage points was experienced in Pakistan (Demirgüç-Kunt et al. 2022). Currently, only 21 percent of Pakistan's population holds an account with a financial institution. However, women are half as likely as men to possess an account. Thus, around 55 million Pakistani women appear to be unbanked. This disparity by gender in account ownership may be attributed to various factors, including women's limited access to official identification documents, lack of ownership of mobile phones or other technological devices, and lower rates of financial literacy. The gender gap in mobile account ownership is wider than the gap in the ownership of any financial institution account, 10.7 versus 9.2 percentage points (refer to [figure ES.4](#)). The low levels of financial inclusion are particularly worrisome in the case of women entrepreneurs. Woman-led home-based enterprises are 5.4 percentage points less likely to have a loan and 14.1 percentage points less likely to have a bank account relative to similar enterprises led by men (refer to [figure ES.5](#)).

Figure ES.4: Gender Gaps in Financial Inclusion



Source: Original figure for this publication based on calculations using data of Global Findex (Global Financial Inclusion Database), World Bank, Washington, DC, https://www.worldbank.org/en/publication/globalfindex#data_sec_focus.

Note: Digital payment is conditional on access to an account. The gender gap is defined as a percentage point difference between men and women. A positive value indicates an advantage among men.

Figure ES.5: The Gender Gap in Financial Inclusion among Entrepreneurs

Source: Original figure for this publication based on calculations using the World Bank Home-Based Workers Survey 2022.

Note: The gender gap is defined as a percentage point difference between men and women. A positive value indicates an advantage among men.

/ 9 / Women's property ownership is negligible.

Although women in Pakistan have the legal right to inherit, only one-third of women inherit any property from their fathers. In most cases, the property passes to other family members. This imbalance is underscored by the stark contrast in ownership statistics. A mere 3 percent of women report that they own a home, compared with 72 percent of men. Additionally, 27 percent of men own land, compared with only 2 percent of women. These shares highlight the gender disparities in property ownership, which are concerning because such assets can represent a safety net and enable women to rely on land-based resources for sustenance. The assets also serve as valuable collateral for loans that can foster investment in businesses, education, and other income-generating activities.

/ 10 /

Women face severe mobility restrictions, and perceptions of public safety are worse among women than among men.

Almost a third of women report that they need permission to become employed, a significant barrier to their economic autonomy and participation in the workforce. This lack of autonomy over mobility has profound implications, particularly among women entrepreneurs. It restricts their ability to access markets, participate in the community, and engage in networking opportunities. As a result, women entrepreneurs may experience slower business growth, reduced profitability, and limited access to financial resources. There is an 18 percentage point difference in the awareness of market conditions between women who have autonomy over their mobility and women who do not. Women also perceive public spaces to be unsafe at more than double the rate among men. Gender norms with respect to women in the economy may help explain why the mobility of women is constricted.



Identifying Policy Priorities and Linking Them to the Evidence on Policy Tools

The aim of this report is to provide a deeper awareness and understanding of gender gaps in economic opportunities in Pakistan. Yet, meeting this challenge in a context of limited resources requires a prioritization in investments and the realization of a widespread commitment to policies and programs that effectively address the underlying causes of gender inequality. It is well established that women's low participation in the workforce is costly to the economy (World Bank 2022a, 2024a). At the same time, while the menu of potential policy tools is large, not all potential tools are based on sufficient empirical evidence to demonstrate their effectiveness and justify large expenditures. The evidence on policy tools that are ineffective or detrimental to beneficiaries may also not be widely disseminated among policymakers. Connecting the key policy priorities to the appropriate evidence on policy tools is challenging, yet necessary if the various constraints women face are to be effectively addressed.

To link the key priorities and the evidence base, the analysis has involved the creation of a toolkit for practitioners to promote women's economic empowerment and help inform policymakers and researchers alike on the state of the evidence. The first step was to develop a list of priorities. Ten priorities were identified based on a descriptive analysis of gender gaps in women's economic empowerment.

Second, development experts working on Pakistan at the World Bank were surveyed. Most of these experts are working to achieve priorities in areas that intersect with dimensions of women's economic empowerment in Pakistan. The experts were asked to rank a set of priority issues according to their potential, if reached, of improving women's labor force participation and enabling women to generate higher incomes in Pakistan. This exercise allowed a ranking among priorities according to the perceptions of expert.

Next, a new methodology was used to review and code the state of the evidence with respect to various policy tools that might be used to address the priorities.

Using these various elements (the data, the expert perceptions, and the state of the evidence), the evidence could be mapped to practitioner needs and policy priorities. This exercise also produced a summary of potential areas of investments, that is, policy priorities that experts consider important and that are supported by a sufficient evidence base.

The associated review of 277 high-quality studies to identify tools to address women's economic empowerment led to the collection of a comprehensive toolkit. The toolkit allows the identification of potential areas for knowledge creation, that is, policy priorities that experts might consider important, but

that are supported by a weaker evidence base.¹⁰ Where the evidence is still being accumulated and may not yet be conclusive, the report proposes areas where more research may be needed.

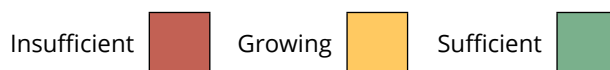
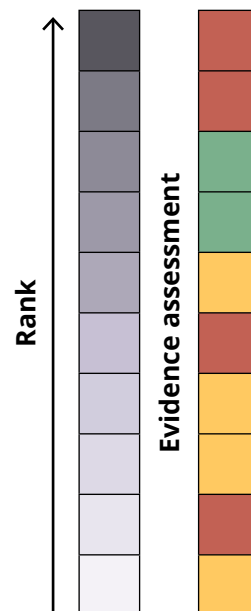
Table ES.1 presents the ranking of priorities provided by experts and an overall

assessment of the evidence on effective policy tools to address these priorities. The table shows that experts perceive the main barriers to women's labor force participation and income generation to be challenges related to transport and mobility, safety in public spaces and the workplace, and skills and vocational training.

Table ES.1: Connecting Policy Priorities to the Evidence on the Effectiveness of Policy Tools

Policy priorities

Transport and mobility
Safety concerns in public spaces and in the workplace
Skills and vocational training
Childcare and the division of domestic work
Financial inclusion
Asset ownership
Digital inclusion
Women's entrepreneurship and business growth
Job search
Livelihoods and asset transfer



Source: Original figure for this publication based on calculations and assessments.

Note: Details on the survey and methodology are presented in part 4 and appendix C. The first column here presents the list of main priorities identified in this report. The second column presents the average rank of these constraints attributed by World Bank experts. The column is organized in descending order of importance. Darker shades indicate that a policy has the highest priority among experts. The third column shows the overall assessment of the evidence on the policy tools based on analysis of the evidence presented in part 4. The sufficient evidence qualifier is attributed to a priority on which the existing global evidence is encouraging. It indicates that the deployment of the tools associated with this priority to address women's economic empowerment has promise. The insufficient evidence qualifier is attributed to a priority on which the existing global evidence is nonexistent or limited. The growing evidence qualifier is attributed to a priority on which the global evidence is encouraging or mixed and, therefore, not yet conclusive. It indicates that the effectiveness of the deployment of the tools associated with this priority to address women's economic empowerment is unsure. Refer part 4 for a deeper understanding of the toolkit and a contextualization of the global evidence in Pakistan.

¹⁰ Refer to appendix C for a description of the methodology.

The conclusion drawn from the assessment is that there is insufficient rigorous global evidence to support reliance on the effectiveness of the policy tools associated with 4 of the 10 priorities. The evidence on the policy tools associated with the top 2 policy priorities identified by the experts—how to improve women's mobility and how to ensure women's safety in public spaces and in the workplace—is insufficient, and research on the tools in these areas are at an early stage. In contrast, the third most important constraint highlighted by experts—skills and vocational training—has a much larger evidence base, and the overall evidence is sufficient. The global assessment of the evidence suggests that training can

be an effective tool to promote women's economic empowerment. The assessment finds that the remaining priorities are associated with tools on which the evidence, though increasing, is still mixed, limited, or inconclusive.

In part 4 of this report, each constraint is presented alongside an exhaustive list of tools that may be used to tackle the constraint. Each tool is accompanied by a summary and assessment of the evidence globally, as well as information on whether evidence is available on Pakistan or other South Asian countries. A guide on how best to use the toolkit is also provided.





PART

I

**Three Pillars of
Women's Economic
Empowerment in
Pakistan**

This report presents an analysis of gender gaps in a variety of areas that are important to women's economic empowerment in Pakistan. To structure and guide the analysis, insights are applied that have been drawn from the framework developed by Kabeer (1999). In this framework, individuals who are empowered are considered to have experienced a process of change from which they have gained the ability to make strategic life choices (such as choice of livelihood, whether and whom to marry, whether and when to have children, and so on). In this framework, gaining the ability to make choices requires the possession of power over three interrelated dimensions: (1) resources, (2) agency, and (3) achievements. Resources refers to all material, human, and social inputs that may be allocated now or claimed and otherwise expected in the future (for instance, inheritance rights). Agency refers to the ability to define one's own goals and act upon these goals. Agency involves participation in decision-making on work and the functioning of the household; the capacity to exercise voice, the freedom of mobility in public spaces, and safe cohabitation with a spouse or partner. Achievements refer to outcomes, such as financial credit and life expectancy. From a conceptual perspective, these three dimensions are indivisible. Understanding women's economic empowerment therefore

“

This report is directed toward quantifying gender gaps along three main dimensions, or pillars, that are interconnected and contribute to an understanding of women's economic empowerment among the population of working age.

”

requires an analysis across dimensions (Sen 1999). From a measurement perspective, disentangling recourses, agency, and achievements is challenging. This is because the direction of causality and the available data are not easily disentangled, and the aspects of women's lives that are changing and evolving are not easily identified (Kabeer 1999). Thus, the analysis of empowerment has come to be understood as requiring a focus not only on economic dimensions, such as access to jobs or to capital, but also

on other dimensions that are interconnected and help quantify the degree of women's empowerment (Doepke et al. 2012; Jayachandran 2015).

Guided by this framework, this report is directed toward quantifying gender gaps along three main dimensions, or pillars, that are interconnected and contribute to an understanding of women's economic empowerment

among the population of working age (ages 15–64). These three pillars are (1) wage employment and entrepreneurship; (2) productive assets, and (3) safety and mobility, agency, and the influence of social norms within the household and on women's lives. The analysis links the three pillars to the Kabeer framework described above to the extent that the available data allow.¹¹ Based on basic multivariate analysis and an investigation of the extent of gender disparities in various indicators, such as digital inclusion and mobility, the

¹¹ Pillars are also defined based on the most relevant policy problems identified in previous reports (refer to the Executive Summary).

report sheds light on the factors associated with and possibly fostering gender gaps. For example, the report analyzes how marriage and childbearing interact with employment and how education and wealth are linked to gender gaps across the three pillars. The pillars, which are focused on women's economic position in society, are not exhaustive and do not capture many of the dimensions that might be considered fundamental for a broader concept of empowerment, such as education, health, and political participation. The three pillars that are the focus of the report are, however, closely aligned with the strategic objective of expanding and enabling the economic opportunities that form a core of the World Bank 2024–30 Gender Strategy (World Bank 2024d) and the Women's Economic Empowerment focus area of the Second South Asia Regional Gender Action Plan 2023–28 (Orlando et al. 2022).

Economic empowerment may support equality and other improvements in noneconomic activities and in other dimensions of life more generally (Goldin 2006). Likewise, policies that address gender-biased social norms more directly, for instance, may lead to positive change in women's economic outcomes. Yet, normative stickiness, by placing restrictions on mobility, control over finances, household roles, and attitudes around gender-based violence (GBV), may also undermine policies aimed at increasing women's employment and other economic opportunities (Bussolo et al. 2024; Jayachandran 2021). Similarly, the positive effects of economic policies cannot be taken for granted. The success of such policies may depend on whether women are sufficiently empowered to take advantage of economic incentives. Indeed, economic policies may backfire or be ineffective depending on how they interact

with binding social norms, the aspirations of women, and societal expectations (Field et al. 2010). Understanding these interactions is necessary to ensuring good policy choices.

The three pillars of economic empowerment are crucial because Pakistan underperforms in terms of the legislative foundations of each of the pillars. Discriminatory laws or the absence of laws mandating gender equality in the workplace, for instance, may tend to shut women out of the labor force or otherwise prevent them from earning adequate incomes or growing a business. Pakistan ranks below the global average with respect to legal provisions that empower women to enter and remain in the workplace by supporting the development and growth of a childcare sector, nondiscriminatory recruitment practices, flexible work arrangements, and maternal leave (rather than the dismissal of pregnant employees) (World Bank 2024c). These dimensions have been incorporated into the quantification of gender gaps and the examination of the potential drivers of gender gaps. The toolkit described in the report includes a review of policies aimed at confronting these issues.

Part 2 of the report presents a descriptive analysis of gender gaps and documents these gaps across the three pillars. It also illustrates an international comparison of gender gaps across various dimensions. For this purpose, data have been gathered from structural and aspirational contexts of comparison with Pakistan, that is, a selection of comparator countries based on the World Bank Country Economic Memorandum 2.0 Country Scan Tool and the local context (World Bank 2022a). The structural comparators of Pakistan are Bangladesh, the Arab Republic of Egypt, Ethiopia, and India; and the aspirational comparators are

Indonesia, Mexico, Türkiye, and Viet Nam. For additional relevance, the case of gender gaps in lower-middle-income and upper-middle-income countries are also presented.

Part 2 is structured as follows. Under the first pillar (wage employment and entrepreneurship), the report examines trends in female labor market participation and its components, trends in the earnings of men and women, and the gender gap in earnings. It also explores differences in how women and men participate in the economy. Gender gaps are quantified in areas such as hours of work, sectors of work, type of employment contracts, and the size and formality of enterprises employing men and women. This part of the report builds upon and extends previous World Bank analyses of female labor force participation in Pakistan, especially the chapter on female labor force participation in the 2022 Country Economic Memorandum and a series of policy notes on female labor force participation (World Bank 2018, 2021b, 2022a, 2022b; World Bank and CGaPS 2019a, 2019b).

The report reviews rates of entrepreneurship by sex and over time. Measuring entrepreneurship is extremely challenging because of the large share of firms operating in the informal sector, the lack of data, and the many types of firm ownership. Existing data sources have been used to address this issue. The attention on entrepreneurship among women is merited also because, in

many situations, women entrepreneurs experience less independent ownership of their businesses relative to men, operate less profitable and smaller firms, and are segregated into less profitable sectors (Buvinic and O' Donnell 2018). A special feature of women's entrepreneurship in Pakistan is the large share of firms operated from the household (Said et al. 2022). Such firms are typically less profitable and have less room to grow (Goldstein et al. 2019).

The report shows how the gender division of unpaid work and the social norms that influence the mobility of women, combined with the lack of enabling services (for example, care services and safe transport), affect business development among women. It quantifies the gender gaps in the vulnerability of firms across various dimensions and sectors. The toolkit described in part 4 facilitates an exhaustive review of policies aimed at improving business by women.

The report next explores women's access to productive assets, the second pillar of economic empowerment. To be active participants in the economy and society, women need jobs, but also access to capital and other forms of financial inclusion and access to and control over digital resources, such as mobile phones, the internet, and other means of communication (Barboni et al. 2018). The report documents the lack of digital skills among women, which undermines the ability of women to access information, grow businesses, and be included as citizens. Likewise, women need access to land and secure property rights

Credits: World Bank



(Jayachandran 2021). Pakistani women are disproportionately active in agriculture, and their lack of control over land may constrain their investments and negatively affect their productivity.

On the third pillar, the report describes the issue of women's safety in public spaces and within their homes and places of work and the social norms that impinge on women's ability to work and exercise a meaningful and equal role within the household. The associated constraints may interact with the demand- and supply-side restrictions on women that limit the ability of women to participate in the economy and society (Borker 2022a, 2022b).

Part 3 presents an analysis of the factors associated with and possibly driving the key measures of women's economic empowerment analyzed in part 2. It focuses on the role of education, income, productive assets, and social norms. It also contains a comprehensive description of potential obstacles and limitations that should help guide future research and analysis.

The empirical evidence is then reviewed on the various tools policymakers may use to address the gender gaps that have previously been quantified. Part 4 provides more details on the toolkit policymakers may rely on to address the main constraints identified in the report. Each constraint is associated with evidence on the various policy tools that may be applied to overcome the constraint. For instance, if policymakers are seeking an

effective policy to confront issues in childcare and the intrahousehold division of unpaid labor, the toolkit provides a means to learn about the state of the art, that is, approaches considered or adopted in other countries, along with evidence on the effectiveness of the approaches based on studies conducted in Pakistan or other countries in the South Asia region.

The analysis also sheds light on the perceptions of policy practitioners on the main constraints women face in labor force participation and income generation in Pakistan. This is based on a survey conducted among 128 World Bank experts working across sectors in Pakistan. The survey asked participants to rank the constraints they believe to be limiting women's economic empowerment (refer to Executive Summary, [table ES.1](#)). A comparison of the results of the survey with the global evidence review reveals that some of the areas that are most important to experts are also areas where the evidence is limited. For instance, while the transport and mobility constraint is perceived as most severe among women, the global evidence assessment scores the tools available to address this constraint as limited. This signals a striking gap between policy needs and research evidence. It is hoped this assessment can inform policymakers and researchers alike and promote a deeper collaboration to ensure that future research investment is geared toward areas of high relevance to policymakers and toward relevant topics on which there is currently insufficient empirical evidence.





PART



II

Measuring Gender Gaps in Economic Empowerment



◆ Data Sources ◆

To quantify gender gaps, the team used multiple microdata sources that met these criteria: i) data are publicly available; ii) data must contain information on working-age men and women (15-64 years of age); iii) data should be recent (except for data sets used to measure trends). These criteria have helped identify the following data sources that allow for measuring gender gaps along various dimensions of women's empowerment.

Entrepreneurship and Wage Employment: The Pakistan Labor Force Survey (LFS), a nationally representative labor force survey, is the main source to quantify gender gaps in wage employment, entrepreneurship, and other dimensions of work quality. Waves from 1999-2020 were used; the LFS round of 2020 surveyed 315,000 men and women, of which women were half the sample. The Pakistan Social and Living Standards Measurement Survey (PSLM) wave of 2019-20 surveyed both men and women in all four provinces and is representative at the national and district levels. PSLM is used to measure gaps in days of work. Additionally, this dataset enables us to examine the multivariate relationship between a broader range of explanatory variables and labor market outcomes, specifically employment status and earnings. PSLM surveyed around 500,000 individuals, 50 percent of which were women.

Productive Assets: Multiple Indicator Cluster Surveys (MICS) rounds of 2017-18 (Punjab), 2018-19 (Sindh), 2019 (Khyber Pakhtunkhwa), and 2019-20 (Balochistan), were used to measure access to productive assets and safety. Pooled together, MICS surveyed around 107,000 women and 53,000 men. Pakistan's Demographic and Health Survey (DHS) Data 2017-18, which includes information for around 15,000 women and 3,700 men, was used to measure access to land. Within this dataset, there are records for 3,111 house owners and roughly 1,500 landowners. The Global Financial Inclusion Database (FINDEX) 2021 was used to quantify gender gaps in financial inclusion. The FINDEX survey encompasses information gathered from around 1,000 individuals, with 50 percent representing women.

Finally, the analysis has been complemented by data from two sources that are outside of the primary analysis criteria— the 2017-18 Women's Economic and Social Well-Being Survey conducted by the Punjab Commission on the Status of Women (PCSW), which collects information from around 29,000 women in Punjab, and the World Bank Home-Based Workers Survey (2022), which collects information from more than 11,000 home-based workers, of which over 85 percent are women, from the provinces of Khyber Pakhtunkhwa and Balochistan.

◆ Wage Employment and Entrepreneurship ◆

KEY MESSAGES

◆
The female labor force participation rate is 25.4 percent in Pakistan.

This means an estimated 47 million Pakistani women are not in the labor force. International comparison shows that the female labor force participation rate is lower in Pakistan than in almost all the country's structural peers and all its aspirational peers, whereas the male labor force participation rate is higher in Pakistan than in most of Pakistan's peers.

◆
Female labor participation has been increasing, indicating that more women are engaged in or seeking employment. Yet, the increase also reflects some of the barriers Pakistani women face in the labor market because the rise in female labor force participation is concentrated in unemployment and unpaid work.

◆
Urban women, irrespective of their age, are much less likely to be employed than their rural counterparts. The institution of marriage, rather than a penalty associated with having children, seems to impose constraints on married women's ability to work.

◆
The agricultural sector emerges as a major employer of women. A staggering 68 percent of employed women are engaged in this sector, compared with only 28 percent of employed men.

◆
Women's earnings are increasing, even as men's earnings are declining. The gender gap in earnings has thus been narrowing. Nonetheless, employed men earn 22 percent more than employed women.

◆
Women entrepreneurs lag their male peers in several key characteristics of business. They are significantly less likely to operate full time, maintain written financial records, or employ regular paid staff. These disparities highlight substantial gender gaps in the scale, formality, and generation of employment between women and men.

/ Labor Force Participation /

What is labor force participation?

In this report, the term labor force participation is used in line with the 1982 International Labour Organization's definition of "economically active population," as follows: "all persons of either sex who furnish the supply of labor for the production of economic goods and services as defined by the United Nations systems of national accounts and balances during a specified time-reference period" (ILO 1983, I/2; refer also to Gaddis et al. 2023 for information on the 2013 revision in labor statistics standards). Given the available information, the analysis below depends on the calculation of labor force participation using data on employed and unemployed individuals of working age (15–64). Appendix A provides a detailed description of individuals considered to be in employment or unemployment.

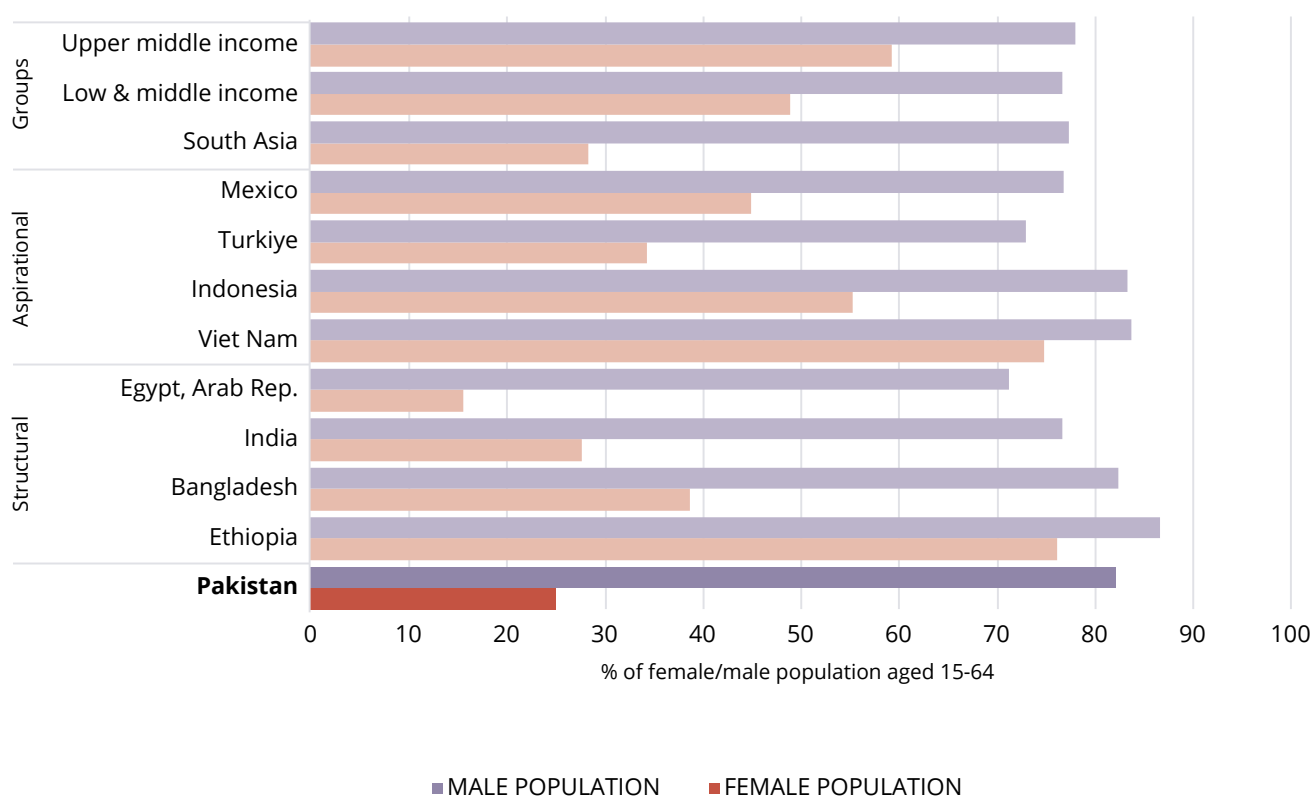
Credits: Visual News Associates / World Bank



What is the extent of the gender gap in labor force participation?

As of 2022, an estimated 47 million women of working age in Pakistan were not in the labor force.¹² The labor force participation rate in 2020 was 25.4 percent among women and 83.7 percent among men (refer to [figure ES.1](#)).¹³

Figure 2.1: International Comparison of Male and Female Labor Force Participation Rates



Sources: ILOEST Database (ILO Modelled Estimates Database), International Labour Organization, Geneva, <https://ilostat.ilo.org/methods/concepts-and-definitions/ilo-modelled-estimates/>; WDI (World Development Indicators) (dashboard), World Bank, Washington, DC, <https://datatopics.worldbank.org/world-development-indicators/>.

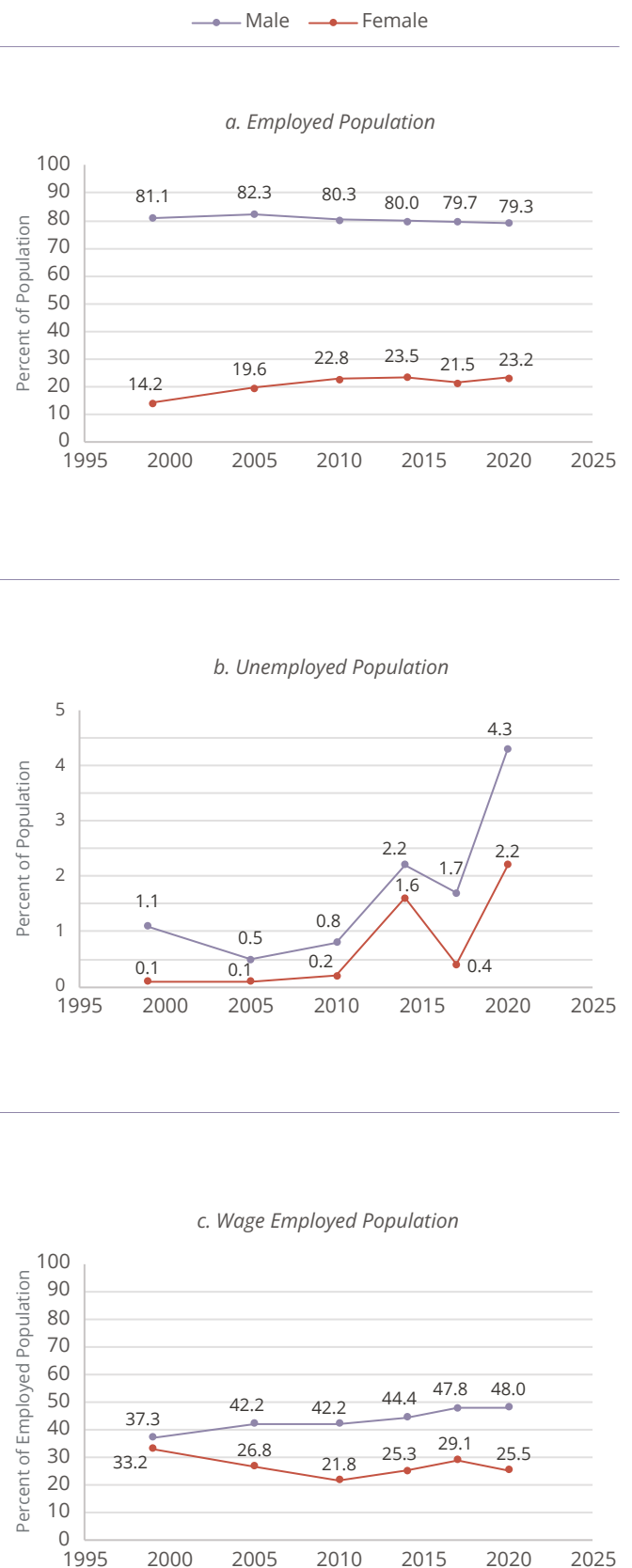
Note: Data are for the year 2020. Bangladesh (BGD), Egypt (EGY), Ethiopia (ETH), and India (IND) are structural comparators. Indonesia (IDN), Mexico (MEX), Türkiye (TUR), and Viet Nam (VNM) are aspirational comparators. Regional comparison is within the South Asia region (SAS), and income group comparison is within low- and middle-income countries (LMY) and upper-middle-income countries (UMC).

¹² The estimate is based on the female labor force participation rate obtained from the latest round of the Labor Force Survey (LFS), in 2020–21. The total number of women ages 15–64 is obtained from the Labor Force Survey Report 2020–21 (PBS 2022). The total number of women who are not in the labor force in Pakistan is then calculated using the estimated labor force participation rate and population data on women in the specified age-group obtained from the report.
¹³ Appendix B, tables B.1 and B.2 provide summary statistics by gender for all key outcomes described in this subsection.

In the female labor force participation rate, Pakistan fairs poorly relative to most of its structural peers and far below its aspirational peers.¹⁴ Figure 2.1 displays an internationally comparable measure of male and female labor force participation using data from the International Labour Organization for 2020. It shows that, in comparison with its structural peers, Pakistan has a lower female labor force participation rate than all countries except Egypt. The male labor force participation rate is higher in Pakistan than in Egypt and India (structural peers) or in Mexico and Türkiye (aspirational peers).

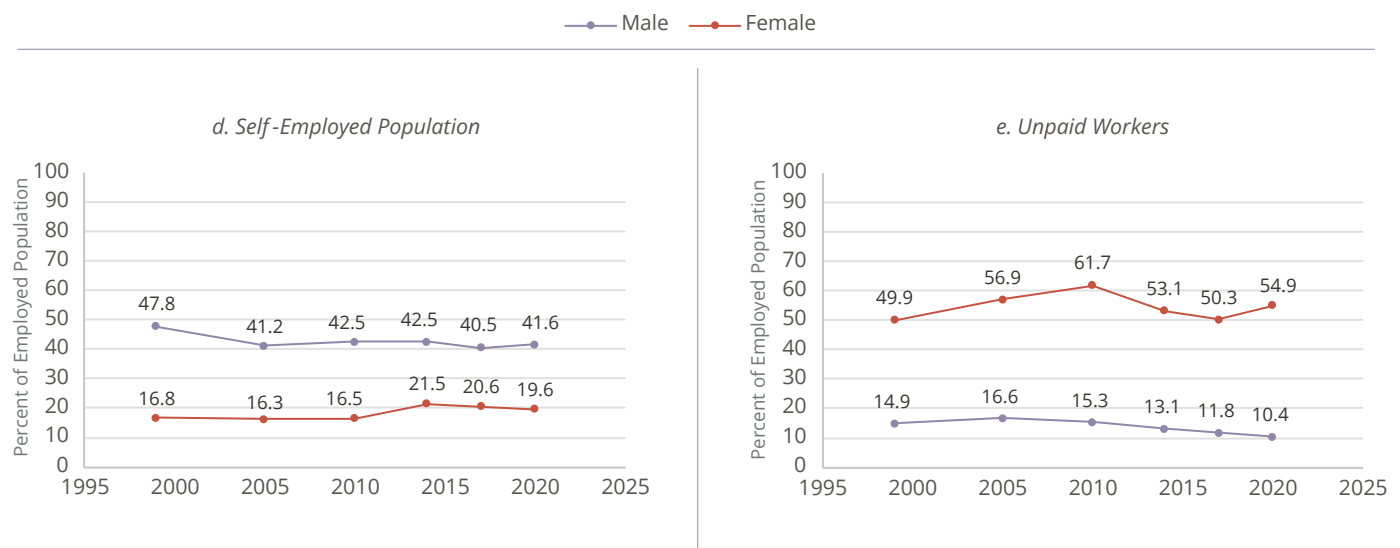
Figure 2.2 shows national trends in labor force participation over the past 20 years. Labor force participation is defined to include any individuals who reported that they were employed or unemployed. Individuals are considered employed if they have worked for pay, profit, or family gain for at least one hour on any day during the previous week. Individuals are considered unemployed if they have not worked for pay, profit, or family gain for at least one hour on any day during the previous week but were actively seeking employment during the previous four weeks and were available to start employment within a specified period, usually within two weeks.

Figure 2.2: Employed and Unemployed Population, by Sex, Pakistan



¹⁴ The two comparator country groups are (a) structural comparators: Bangladesh, Egypt, Ethiopia, and India and (b) aspirational comparators: Indonesia, Mexico, Türkiye, and Viet Nam. These countries have been selected using the World Bank Country Memorandum 2.0 Country Scan Tool (World Bank 2022a). Country income groups also serve as comparison points with Pakistan. (Pakistan is a lower-middle-income country.)

Figure 2.2 (continued)



Source: Calculations for this publication based on data of Labor Force Statistics, Pakistan Bureau of Statistics, Islamabad, Pakistan, <https://www.pbs.gov.pk/labour-force-publications>.

The labor force participation rates shown in [figure 2.2](#) are disaggregated into employed and unemployed segments. The data indicate that, while the employed population has remained relatively stable across the observed period, there was a notable spike in unemployment in 2020. Furthermore, within the female employed population, a significant rise in the share of women employed as unpaid workers occurred in 2020. Unpaid workers are family members who contribute their labor to agricultural or nonagricultural businesses without receiving monetary compensation. This trend may be the result of negative shocks to the local labor market in the aftermath of COVID-19. Identifying the cause of this change is beyond the scope of this report, but the availability of additional waves of the data should guide future analysis to understand this change.

Differences in female labor force participation rates are studied by age and area of residence using cross-sectional

data from the Labor Force Survey (LFS) round of 2020–21 (PBS 2022). While labor force participation rates among rural and urban men are relatively similar, women's labor force participation is much lower in urban than in rural areas. Urban women ages 35 exhibit a labor force participation rate of only 15 percent, compared with around 37 percent among women in rural areas (refer to [figure 2.3](#)). Women in rural areas are more likely to enter the labor force in their early youth and continue to participate until their mid-50s. Among women in urban areas, entry into the labor force typically occurs later, and participation drops off as the women age. Among men, labor force participation is lower among younger and older age-groups. Yet, by the time men are in their mid-20s, they are almost always employed, regardless of where they reside. Women in urban areas are less likely to exercise autonomy over their own mobility (refer to [part 3](#)). This is probably an important factor in the observed trend.

Figure 2.4 illustrates the relationship among marriage, childbearing, and women's labor force participation. The data reveal that labor force participation is low among all married women, irrespective of the presence of children in the household. This marriage penalty is consistent with the existence of restrictive household norms associated with women working. The findings suggest that the institution of marriage, rather than the presence of children, imposes substantial constraints on the ability of married women to take up employment or engage in economic activities outside the household. (Refer to World Bank 2024a for a similar finding on other countries in South Asia.) For instance, a survey of women in the province of Punjab—the Women's Economic and Social Well-Being Survey, 2017–18—reveals that 38 percent of women were not looking for work because they were engaged or married, and 26 percent did not pursue education because of motives related to marriage (BOS and PCSW 2019). Recent cross-country evidence suggests that, as countries develop, the societies transition from a marriage penalty system (that is, a system whereby most women drop out of the labor force after marriage) to a child penalty system (that is, women stop working after the birth of their first child) (Kleven et al. 2023).

Figure 2.3: Relationship between Labor Force Participation and Age, by Residence

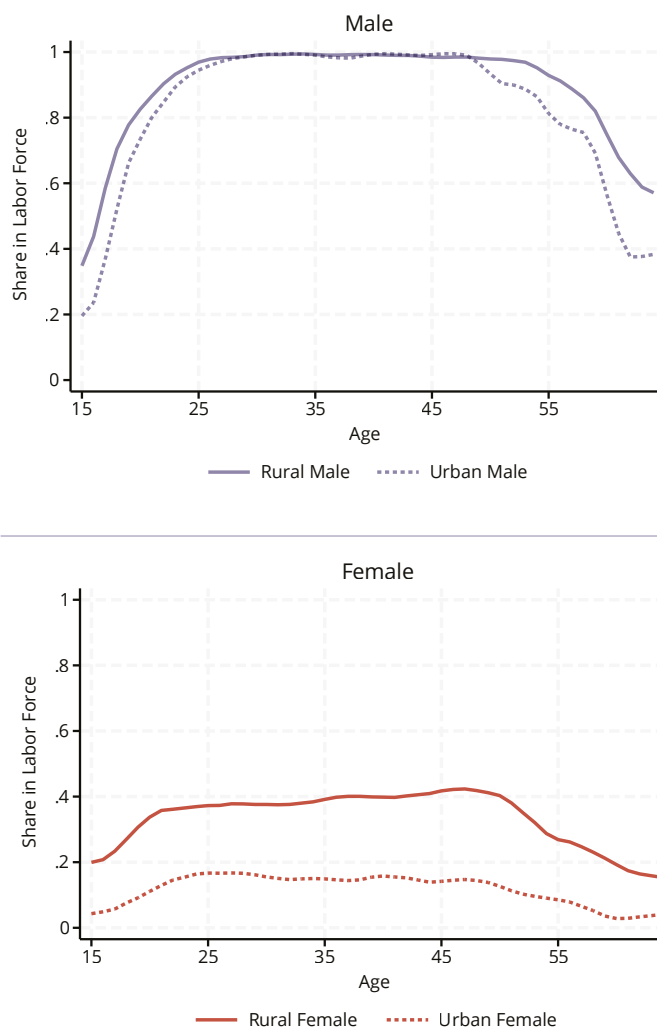
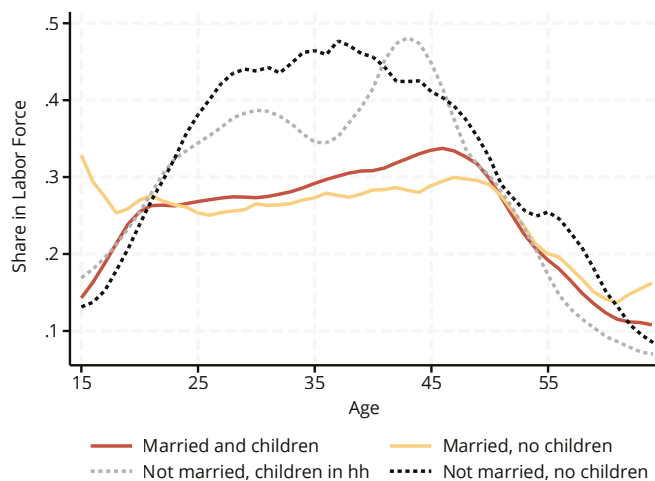


Figure 2.4: Relationship between Female Labor Force Participation and Age, by Marital Status and Children in the Household



Source: Calculations for this publication based on LFS 2020-2021.

Nonetheless, the burden of childcare falls disproportionately on women. Data of the Women's Economic and Social Well-Being Survey, 2017–18 show that women's employment status has a limited role in men's participation in caregiving tasks (BOS and PCSW 2019). For instance, while 13.0 percent of the husbands of unemployed women in Punjab take part in caring for children, the share rises only to 13.8 percent among husbands of employed women. The double burden of marriage and childcare may partly explain why women work fewer hours than men and are disproportionately engaged in jobs that can be conducted from within or the vicinity of the home. Reducing women's time use with respect to caregiving and other household chores may thus represent a potential pathway to improving women's employment and their ability to take up formal jobs away from home (refer to [box 2.1](#)).

Box 2.1: Childcare and Women's Economic Empowerment

Is Childcare the Golden Ticket to the Workforce for Women?

Evidence on policy interventions to reduce women's childcare burden is lacking in Pakistan and the South Asia context more broadly. This missing piece of evidence is important because multigenerational living, social norms around women's work, and labor market features in South Asia are distinct with respect to other regions. The lack of solutions to this issue may restrict women's economic empowerment. The toolkit described in detail in part 4 provides an overview of the evidence on the provision of childcare as a policy tool to loosen the constraints on women's employment that are related to socially assigned caregiving responsibilities. Across low- and middle-income countries, multiple studies find positive impacts of the provision of childcare and preschool on women's employment (refer to Halim et al. 2022; Halim et al. 2023). This is why the overall strength of the evidence is rated as conclusive. However, the evidence on South Asia is increasing, though there are no studies on Pakistan (Zahra et al. 2023). In India, evidence shows that access to kindergarten reduces the share of children that are in home care, potentially reducing the care burden on mothers (Dean and Jayachandran 2020). Additionally, the introduction of full-time community-based daycare centers for children ages 0-6 increased the amount of time mothers spend in paid work (Nandi et al. 2020).

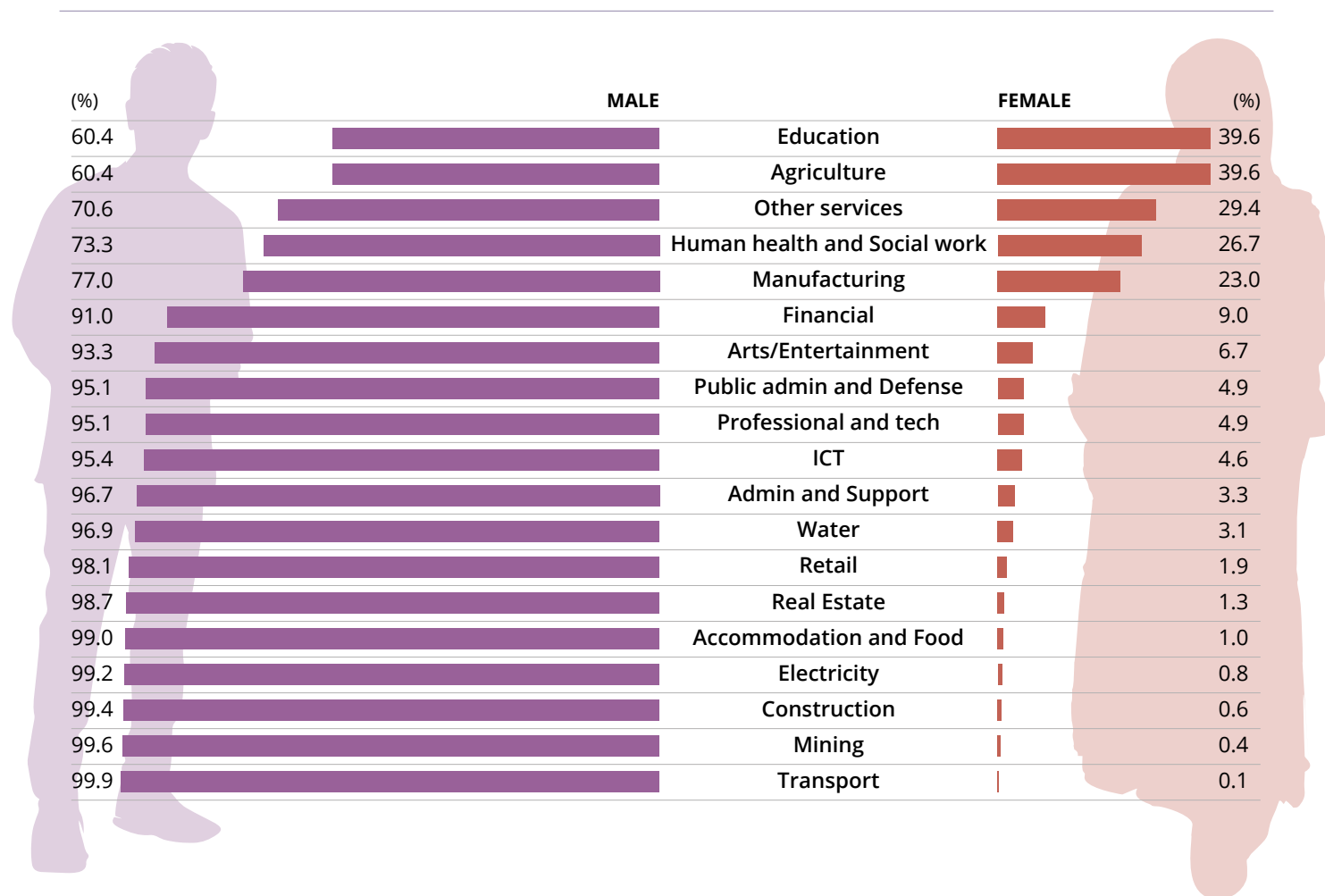


/ Employment and the Job Search /

What is the profile of employed women relative to employed men?

Employed women are more likely than employed men to have lower educational attainment and are especially more likely to have no education, compared with employed men. This is particularly true in agriculture. Employed women are also more likely than employed men not to use the internet and not to own or have access to a mobile phone. Employed women are more likely than employed men to live farther from a road or from transportation (refer to online appendix B, section 1, [table B1.7](#)). This partly reflects the fact that the agricultural sector employs a large share of women (refer to [figure 2.5](#)). It may also be a reflection of the fact that the choice of dwelling tends to be based on men's rather than women's needs.¹⁵

Figure 2.5: Share of the Employed, by Sex and Sector



Source: Calculations for this publication based on PBS 2022.

¹⁵ Estimates based on the 2019–20 survey round of the PSLM (Pakistan Social and Living Standards Measurement Survey), Pakistan Bureau of Statistics, Islamabad, Pakistan, <https://www.pbs.gov.pk/pslm-publications>.

Within the employed population, women predominately work in agriculture, education, manufacturing, health care, social work, and other services, while demonstrating lower participation rates in construction, mining, transportation, and so on. The agricultural sector emerges as a major employer of women, at a staggering 68 percent of employed women, compared with only 28 percent of employed men. The education sector also exhibits a notable gender skew, employing 8 percent of employed women versus 2.5 percent of employed men. This gender divide likely reflects the differential conditions women face working in these sectors, including the lack of supportive legislation and the societal norms on what constitutes acceptable jobs for women. While women's participation in manufacturing (14 percent) is comparable with men's (15 percent), their presence in most other industries, including construction, retail, and finance, is limited, at under 2 percent. The concentration of women in agriculture, in a context of high volatility with respect to climate shocks, may deepen women's economic vulnerability. Given Pakistan's susceptibility to climate change, policy tools are needed to enhance the climate-resilience of women farmers and support women in finding work in nonagricultural sectors.

Credits: World Bank



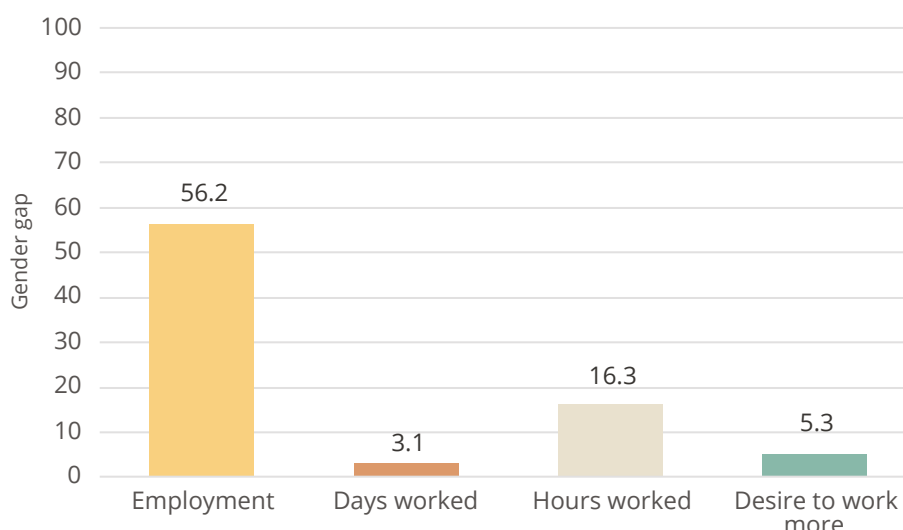
What are the gender gaps in employment and job search?

More than 75 percent of women are not employed, compared with only around 21 percent of men (refer to [figure 2.2, panel a](#)). This results in a striking 56 percentage point gender gap in employment rates.

Among the employed, the gender gap in the number of days worked in the previous month is relatively small, at 3 percent (corresponding to roughly one extra day among men). However, the divides are starker if one examines the number of hours worked by week. On average, employed men work around 16 hours per week more than employed women.

Despite this, the desire to work additional hours among those already employed exhibits a relatively small gender divide, only 5 percentage points (refer to [figure 2.6](#)). These data suggest that women are subject to substantial constraints that influence their choice to take up employment or increase the number of hours they work.

Figure 2.6: Gender Gaps in Employment and Job Search



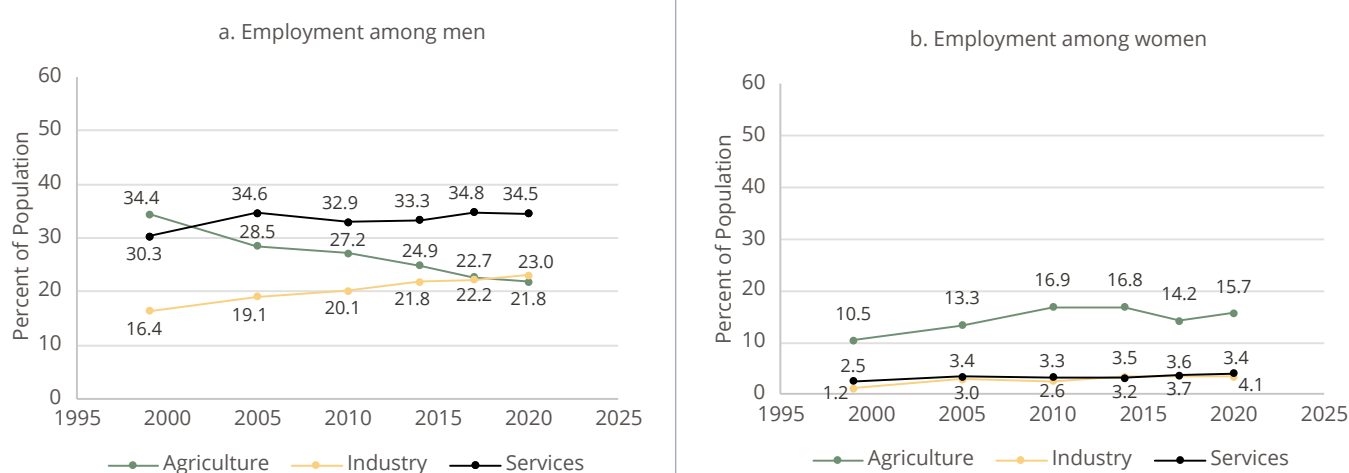
Source: Calculations for this publication based on PBS 2022; data on the round of 2019–20, PSLM (Pakistan Social and Living Standards Measurement Survey), Pakistan Bureau of Statistics, Islamabad, Pakistan, <https://www.pbs.gov.pk/pslm-publications>.

Note: The gender gaps are defined as follows: (a) the percentage point gap in employment; (b) the percentage difference in days worked, conditional on employment; (c) the gap in the number of hours worked, conditional on employment; and (d) the percentage point gap in the desire to work more, conditional on employment. A positive value indicates a higher value for men.

Has employment changed in the last 20 years?

The share of men who are employed has remained relatively stable over the years, while the employment-to-population ratio among women has risen slightly since 1999. Despite the improvements, the gender gap in employment is still substantial. The employment rate was more than three times higher among men than among women in 2020 (refer to [figure 2.2, panel a](#)). The growth in employment among women is primarily concentrated in agriculture, indicating that women's economic participation is expanding, but remains largely confined to sectors in which women have traditionally taken a larger role (refer to [figure 2.7, panel b](#)).

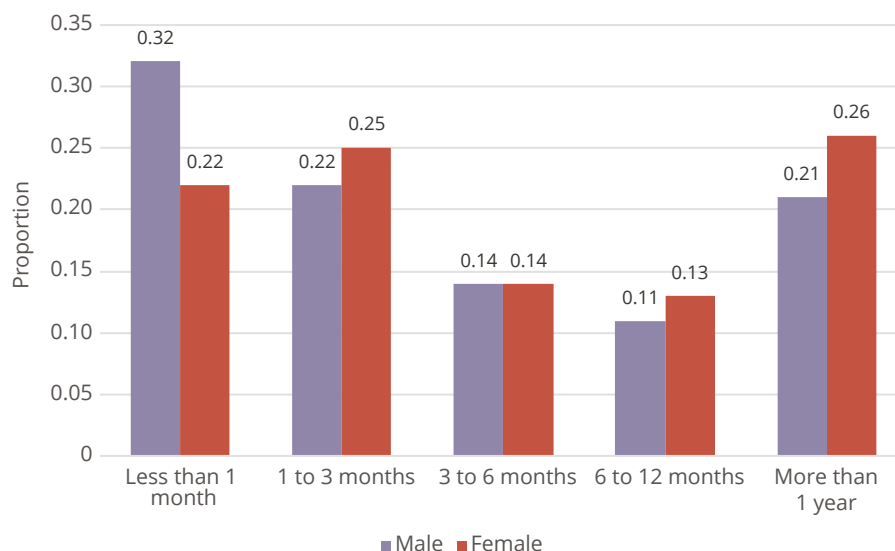
Figure 2.7: Employment, by Sex and Sector



Source: Calculations for this publication based on PBS 2022.

Note: The figures show the shares of men and women employed in each sector.

In searching for jobs, women may face additional barriers, such as lack of networks, soft skills (that is, characteristics such as confidence, grit, perseverance, negotiating ability, and so on), skills in accessing online job portals, and access to the internet. Women may also differ in the barriers they face in accessibility, their perceptions of safety, and their reactions to sexual harassment in the public space and in the workplace. Women and men may likewise differ in their preferences for jobs by location and industry. These factors may contribute to a difference in the time required for men and women to find a job. For instance, 32 percent of men searching for a job have been doing so for less than one month, compared with 22 percent of women (refer to [figure 2.8](#)). Longer job searches are more common among women.

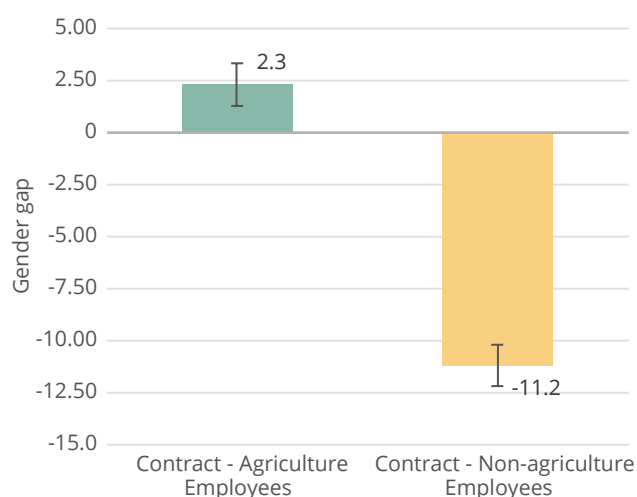
Figure 2.8: The Duration of Job Searches, by Sex

Source: Calculations for this publication based on LFS 2020-2021.

Note: The figure shows the length of job searches among the unemployed population that is seeking work.

What is the gender gap in job formality?

The gender divide in temporary and permanent employment contracts often runs in the opposite direction to employment. While women wage employees in agriculture are 2 percentage points less likely to have contracts compared with men, women wage employees in the nonagricultural sectors are 11 percentage points more likely to have a contract (refer to [figure 2.9](#)). The latter likely arises because, in a context of low female labor force participation outside agriculture, those select women who are employed tend to have relatively better jobs or show above-average job skills (whereas men are almost universally employed).

Figure 2.9: Gender Gaps in Job Formality, by Sector

Source: Calculations for this publication based on LFS 2020-2021.

Note: The gender gap is defined as the percentage point difference between men and women in the likelihood that men and women wage employees in the agricultural and nonagricultural sectors have an employment contract. A positive value indicates an advantage among men, and a negative value indicates an advantage among women.

/ Earnings /

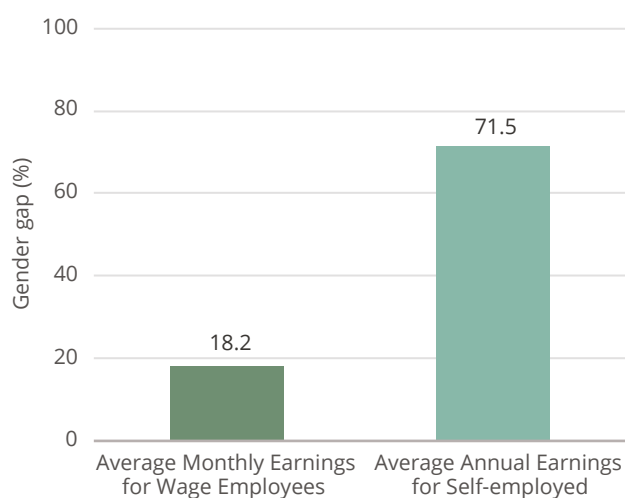
How does the report define the gender gap in earnings?

In this report, the gender gap in earnings is defined as the difference between the average earnings of men and women, relative to the average earnings of men.

What is the gender gap in earnings?

An analysis of the 2020–21 round of the Pakistan LFS reveals a gender gap in earnings among both the wage-employed and the self-employed (refer to [figure 2.10](#)). The data show that, without accounting for differences in worker characteristics, such as educational attainment, experience, and sector or industry, average monthly wages among wage employed women were only 82 percent of the corresponding wages of men, representing a gender gap of 18 percent. Among self-employed individuals, the earnings gap was substantially wider (72 percent) because the average incomes of women were only 29 percent of the corresponding incomes of men.

Figure 2.10: Gender Gaps in Earnings



Source: Calculations for this publication based on LFS 2020-2021.

Note: The gender gap is defined as the difference between the average earnings of men and women relative to the average earnings of men. A positive value indicates an advantage among men.

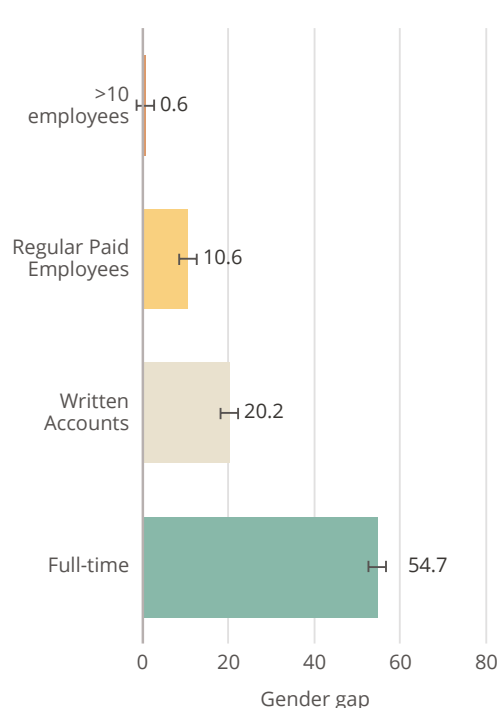
/ Entrepreneurship /

Who is an entrepreneur?

Entrepreneurship is difficult to measure through household surveys and even more challenging to measure through administrative records on registered firms. Such difficulties are often associated with secondary data sources. The analysis conducted in this case involved an attempt to circumvent these data limitations. Using data from the LFS employment module, this report defines an entrepreneur as a person who is self-employed in a nonagricultural sector and who works in an enterprise owned by an individual or a partnership.¹⁶

Women's ownership of firms is complicated given that, in many South Asian contexts, women may be the main managers of a business, but their firms are either not registered in their own names or are registered alongside someone else, often their husbands. Future research and data collection should aim to address this gap.

Figure 2.11: Gender Gaps in Entrepreneurial Characteristics



Source: Calculations for this publication based on LFS 2020-2021.

Note: The gender gap is defined as a percentage point difference between men and women entrepreneurs. A positive value indicates an advantage among men.

What are the gender gaps in the profile of entrepreneurs and their businesses?

Women entrepreneurs are less likely than men entrepreneurs to operate their businesses on a full-time basis (55 percentage point difference; refer to [figure 2.11](#)).¹⁷ They are also 20 percentage points less likely to be in enterprises that have written accounts and 11 percentage points less likely to own enterprises with regular wage employees. However, there appears to be no substantial difference in the probability of operating a firm with more than 10 wage employees, that is, a large firm.¹⁸ The large gender gaps in the other dimensions of entrepreneurship persist regardless of the educational attainment of the entrepreneur.

¹⁶ Excluded are individuals who work in other types of enterprises and who could not be readily identified as the principal owners of a firm. Thus, for instance, public enterprises and cooperative societies were excluded. In the LFS, enterprise-related data are only collected on individuals who are employed in nonagricultural sectors. For this reason and because the analysis seeks to abstract away from farm enterprises, the definition of entrepreneur focuses on nonagricultural sectors. The analysis revealed that 28 percent of employed women work outside the agricultural sector. Among these, 24 percent are self-employed.

¹⁷ Full time is defined as working 35 hours or more per week.

¹⁸ In figure 2.11, a firm with more than 10 paid employees is considered a large firm.

◆ Productive assets ◆

KEY MESSAGES

◆
Women are less likely than men to own a financial account; 55 million women lack access to any financial services.

◆
Pakistan exhibits one of the most pronounced gender disparities in mobile phone ownership. While the gender gap in phone use is smaller, most women do not have independent control over this asset. This characteristic of asset ownership and use limits the ability of policymakers to target women through mobile phones and constrains women's ability to access economic, health care, and other services.

◆
Property ownership among Pakistani women is strikingly low, with only 3 percent owning houses and even fewer possessing land.

/ Financial Inclusion /

Financial inclusion is a critical component of economic development. Access to financial assets enables individuals to invest, manage risks, and seize economic opportunities. Yet, there is a substantial gender gap in the take-up of critical financial tools. Pakistan is a particularly stark example. More than 115 million individuals lack access to formal financial accounts (Demirgüç-Kunt et al. 2022).¹⁹ The burden of this financial exclusion falls disproportionately on women.²⁰

19 Refer to Global Findex (Global Financial Inclusion Database), World Bank, Washington, DC, https://www.worldbank.org/en/publication/globalfindex#data_sec_focus.

20 Appendix B, table B.3 provides summary statistics by gender for all key outcomes described in this subsection.

Who are the banked adults?

An account owner is defined as an individual who holds a personal or joint account with a regulated financial institution, including mobile money service providers. Individuals are considered to have mobile money accounts who were personally engaged with a mobile money service for payment transactions, money transfers, or purchases within the previous 12 months.

What is the extent of the gender gap in financial inclusion?

Relative to men, women in Pakistan are 15 percentage points less likely to have any type of financial account (refer to figure ES.4). The gender gap appears narrower in traditional financial accounts, standing at 9 percentage points, in contrast to mobile money accounts, where it widens to 11 percentage points. This hints at a potential driver of the overall gender gap in financial inclusion: the variance in mobile money service ownership, possibly influenced by discrepancies in mobile phone ownership. Among account owners, there appears to be no gender disparity in the utilization of accounts for digital payments.

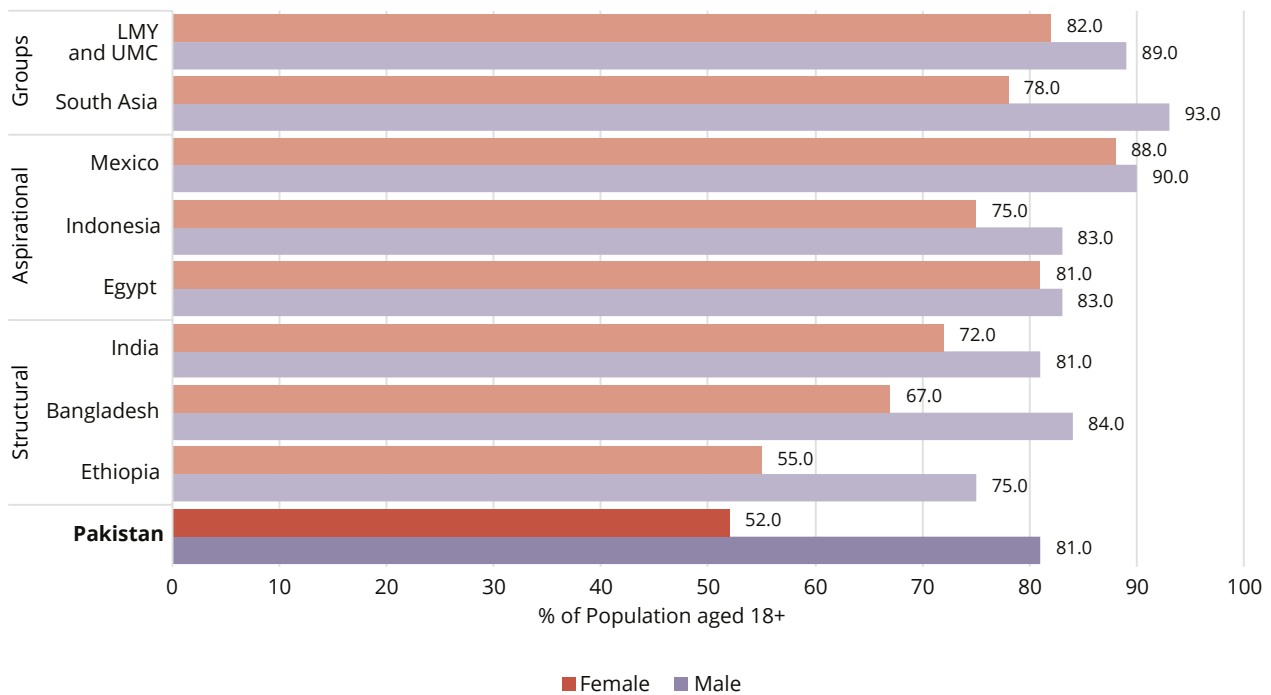
Credits: World Bank



/ Cell Phone Ownership and Access /

Cell phones have emerged as a transformative productive asset, providing individuals with access to information, financial and other commercial services, public services, GBV support systems, and economic opportunities that were once out of reach. However, Pakistan is an outlier among countries surveyed in Africa, Asia, and Latin America in terms of cell phone ownership and mobile internet adoption, particularly among women. According to the 2024 Mobile Gender Gap Report, the gender gap is widest in Pakistan (Jeffrie et al. 2024). [Figure 2.12](#) shows that, in comparison with women in structural and aspirational peer countries, Pakistani women are disadvantaged in this crucial form of productive asset.²¹

Figure 2.12: International Comparison of Male and Female Mobile Phone Ownership



Sources: GSMA Consumer Survey 2022.

Note: Data on Türkiye and Viet Nam are not available. LMY = lower-middle-income countries. UMC = upper-middle-income countries.

²¹ Appendix B, table B.4 provides summary statistics by sex on the outcomes described in this subsection.

What is cell phone ownership and accessibility?

In this report, cell phone use refers to the use by individuals ages 15–49 years of a mobile phone at least once a week in the previous three months irrespective of whether they own the phone. Mobile phone ownership refers to individuals who are the principal users of or have the main access to mobile phones with or without SIM cards and who use the phones at least once a month.

What is the gender gap in cell phone ownership or access?

According to the Multiple Indicator Cluster Surveys (MICS) rounds of 2017–18 (Punjab Province), 2018–19 (Sindh), 2019 (Khyber Pakhtunkhwa), and 2019–20 (Balochistan), women are 48.5 percentage points less likely than men to own mobile phones.²² In usage regardless of ownership, the gender gap narrows, but remains substantial. Women are still 30 percentage points less likely than men to use a mobile phone (refer to [figure ES.3](#)). Through questions among a sample of entrepreneurs, the World Bank Home-Based Workers Survey estimated the gender gap in cell phone ownership at 46 percentage points.²³ The gap is considerable especially given the importance of mobile phones in operating and growing a business.

/ Property Ownership /

Land and housing are fundamental productive assets that provide economic security, collateral for credit access, and a stable base for livelihood activities. This is especially crucial for women in Pakistan, who make up a large share of the agricultural workforce and often engage in home-based enterprises. Secure property rights over land and housing can empower women economically by enabling them to invest in their farms or businesses, access formal financial services, and enjoy greater protection in case of marital dissolution. However, women in Pakistan often face substantial barriers to owning or acquiring these assets, including unequal inheritance rights.²⁴

22 Refer to MICS (Multiple Indicator Cluster Surveys), United Nations Children's Fund, New York, <https://mics.unicef.org/>.

23 Refer to online appendix A, figure A.4.

24 Appendix B, table B.5 provides summary statistics by gender for all key outcomes described in this subsection.

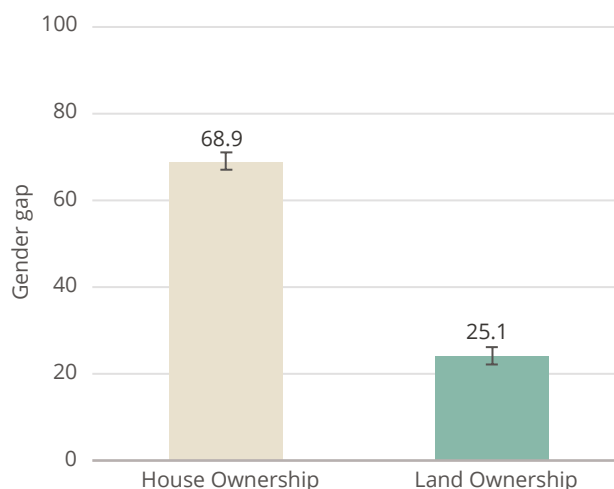
Who are the land- or homeowners?

The report defines a homeowner or landowner as an individual who owns a home or land either alone or with someone else. It relies on self-reported ownership as captured in the Demographic and Health Surveys (DHS), which does not necessarily imply verified ownership, for instance, through possession of a formal title or deed.²⁵

What are the gender gaps in land- and homeownership?

The gender gap in homeownership is staggering. Only 3 percent of women own homes compared with 72 percent of men, amounting to a gender gap of 69 percentage points (refer to [figure 2.13](#)). The disparity in landownership, while slightly less extreme, is still deeply inequitable. Only 2 percent of women own land, compared with 27 percent of men. This 25 percentage point gap in landownership, along with the 69 percentage point differential in homeownership, represents a significant constraint on women's economic empowerment.

Figure 2.13: Gender Gaps in Home- and Landownership



Source: Original figure for this publication based on calculations using data on the 2017–18 survey round at Data, DHS Program (Demographic and Health Surveys), ICF International, Rockville, MD, <https://www.dhsprogram.com/Data/>.

Note: The gender gap is defined as a percentage point difference between men and women. A positive value indicates an advantage among men.

²⁵ Refer to Data, DHS Program (Demographic and Health Surveys), ICF International, Rockville, MD, <https://www.dhsprogram.com/Data/>.

/ Digital Inclusion /

The flexible nature of computer- and internet-enabled work holds promise for increasing women's labor force participation in Pakistan. A large share of Pakistani women are home-based workers who rely on their ability to work remotely to balance their work with their household responsibilities. Gig economy work on digital platforms is a growing industry in the country (Datta et al. 2023). It tends to appeal especially to women because of the flexibility and the opportunity of remote work from home.²⁶ Digital tools hold the potential to amplify this flexibility, allowing women to access a wider range of job opportunities, training resources, and professional networks without the need to commute or adhere to rigid office schedules. The capacity to work from home, choose the hours of work, and multitask between professional and domestic responsibilities also help in overcoming major barriers that have traditionally prevented greater female participation in the formal workforce (Ho et al. 2024; Jalota and Ho 2024). However, the gender divide in internet usage remains a stubborn challenge in Pakistan.

Who are the internet users?

This report defines internet users as individuals who have ever used the internet from any device at any location.

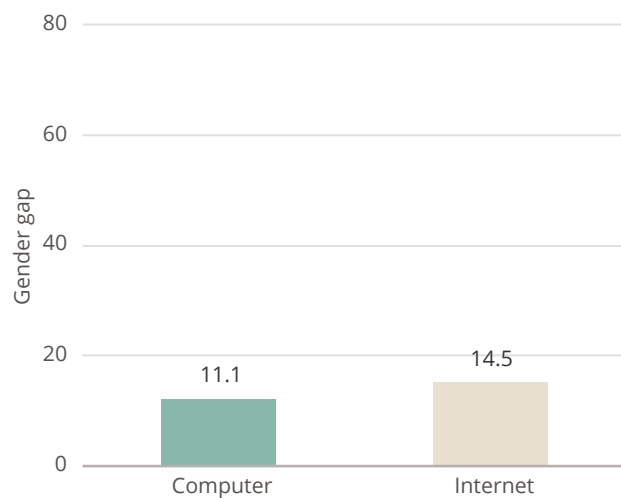
What is the gender gap in internet accessibility and skills?

The MICS rounds of 2017–18 (Punjab), 2018–19 (Sindh), 2019 (Khyber Pakhtunkhwa), and 2019–20 (Balochistan) reveal a substantial digital gender gap in the provinces covered by the surveys.²⁷ Only 22 percent of men reported that they had ever used the internet, but the share dropped to a mere 8 percent among women. This 14 percentage point difference in internet use reflects the compounded barriers women face, from lower rates of mobile phone ownership to limited digital literacy and autonomy. The gender gap is similarly pronounced in the access by individuals to computers. Only 9 percent of women reported that they had ever used a computer, compared with 20 percent of men, an 11 percentage point gap (refer to [figure 2.14](#)). A sample of entrepreneurs in the World Bank Home-Based Workers Survey revealed an estimated gender gap of 25 percent in internet access.²⁸ This calls into question policies that aim to improve women's economic empowerment through digital technology without first tackling the gap in digital access.

²⁶ Appendix B, table B.4 provides summary statistics by sex for all key outcomes described in this subsection. A more extensive description is provided in the online appendix B, section B1

²⁷ Refer to MICS (Multiple Indicator Cluster Surveys), United Nations Children's Fund, New York, <https://mics.unicef.org/>.

²⁸ Refer to online appendix A, figure A.4.

Figure 2.14: Gender Gaps in Digital Access

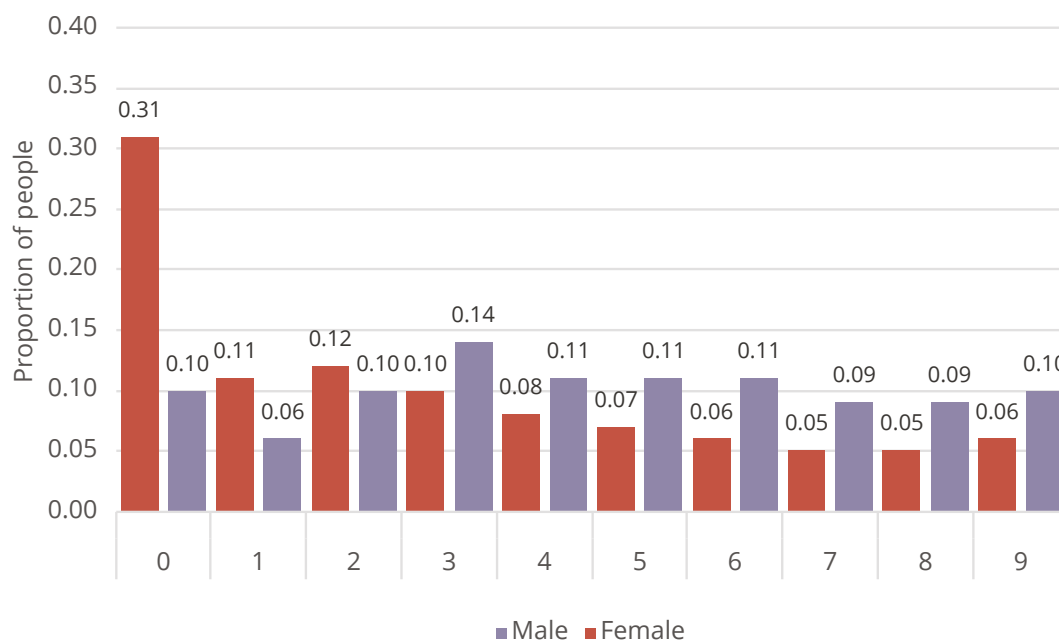
Source: Original figure for this publication based on calculations using MICS (Multiple Indicator Cluster Surveys), United Nations Children's Fund, New York, <https://mics.unicef.org/>, rounds of 2017–18 (Punjab), 2018–19 (Sindh), 2019 (Khyber Pakhtunkhwa) and 2019–20 (Balochistan).
Note: The gender gap is defined as a percentage point difference between men and women. A positive value indicates an advantage among men.

Credits: World Bank



Among individuals who reported that they had used a computer in the previous three months, men seem to perform a greater number of tasks than women. The tasks included copying or transferring files, sending emails, and creating presentations. Among the men, 39 percent performed six or more tasks, a target reached by only 22 percent among the women (refer to [figure 2.15](#)). At the lower end of the spectrum, 42 percent of the women reported that they had been able to perform zero or one task, while this was true of only 16 percent of the men. This suggests that, even among individuals who have computer access, women tend to engage in fewer activities than men.

Figure 2.15: The Performance of Computer Tasks, by Sex and Number



Source: Original figure for this publication based on calculations using MICS (Multiple Indicator Cluster Surveys), United Nations Children's Fund, New York, <https://mics.unicef.org/>, rounds of 2017–18 (Punjab), 2018–19 (Sindh), 2019 (Khyber Pakhtunkhwa), and 2019–20 (Balochistan).

/ Media Access /

Access to various forms of media, such as newspapers, radio, and television, can play an important role in women's economic empowerment and labor force participation. Research has shown that exposure to media increases women's economic activity, entrepreneurship, and decision-making within the household (Banerjee, La Ferrara, et al. 2019; Chong and La Ferrara 2009).

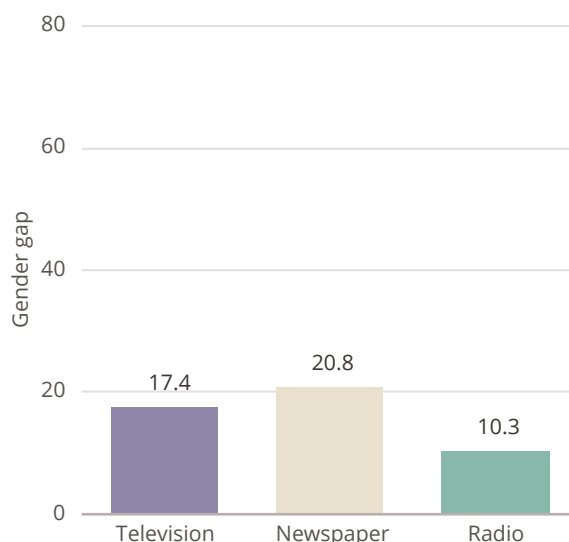
Who uses media?

The report defines media use based on self-reporting among individuals on the frequency of their engagement with various media, such as newspapers, radio, and television. Individuals are considered users of particular types of media if they reported that they had used the media at least once in the previous week.

What is the gender gap in access to media?

Television remains the most widely used among media. Among men, 69 percent reported that they had watched television at least once during the previous week. This compared with 52 percent of women. Newspapers are the second most frequently utilized medium. Among men, 33 percent reported that they read newspapers at least once a week. This was true of only 12 percent of the women. This represents the largest gender gap in the use of media, at 21 percentage points (refer to [figure 2.16](#)).

Figure 2.16: Gender Gaps in Media Use



Source: Original figure for this publication based on calculations using MICS (Multiple Indicator Cluster Surveys), United Nations Children's Fund, New York, <https://mics.unicef.org/>, rounds of 2017–18 (Punjab), 2018–19 (Sindh), 2019 (Khyber Pakhtunkhwa), and 2019–20 (Balochistan).

Note: The gender gap is defined as a percentage point difference between men and women. A positive value indicates an advantage among men.

◆ Safety and Mobility, Autonomy, and Social Norms ◆

KEY MESSAGES

◆
 Women's mobility and participation in activities outside the home are significantly constrained by safety concerns. A striking disparity exists in the perception of personal safety. Women are three times more likely than men **to feel unsafe walking alone in their neighborhood after dark.**

◆
 Among home-based workers, twice as many women as men report that **safety concerns are a principal reason** they prefer home-based work.

◆
Home-based workers' autonomy over mobility is correlated with access to market information, financial inclusion, and independent decision-making.

/ Mobility and Perceptions of Safety /

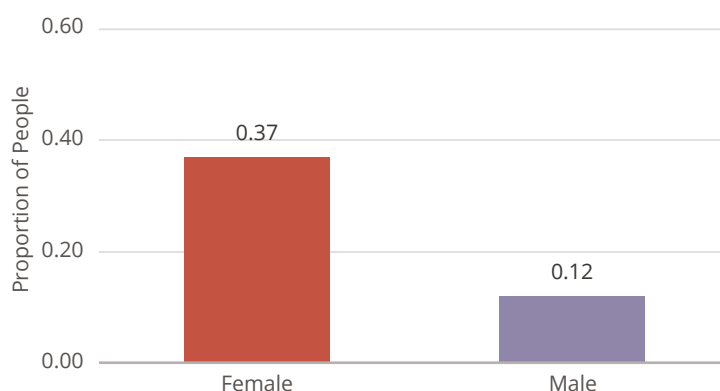
Safety in public spaces, mobility, agency, and social norms have a critical role in shaping women's economic engagement in Pakistan. Safety in public spaces is important because the lack of safety limits women's freedom of movement, increases women's cognitive load in public spaces, and has financial costs by raising women's transportation expenditures (Borker 2022b; Pande et al. 2020).

Insights from multiple data sources, including MICS, the Home-Based Workers Survey, and DHS, show substantial gender disparities in perceptions of safety, mobility, agency, and social norms.²⁹ Women were three times more

²⁹ Appendix B, table B.6 provides summary statistics by sex for all key outcomes described in this subsection.

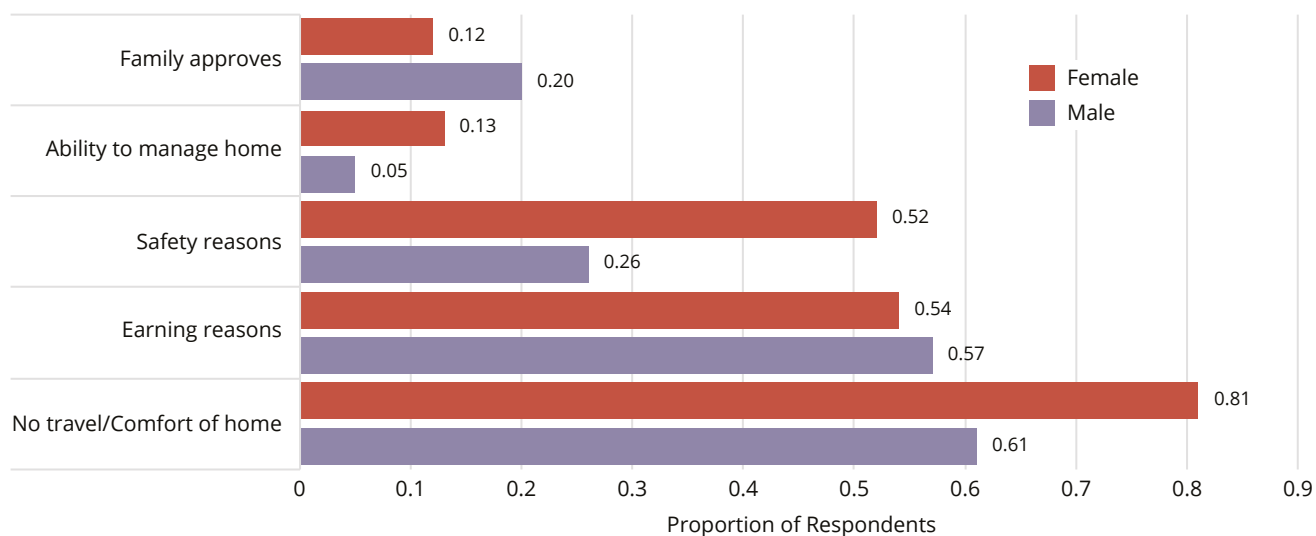
likely than men to report that they did not feel safe while walking alone in their neighborhood after dark (refer to [figure 2.17](#)). The heightened sense of vulnerability may also constrain women's mobility and willingness to participate in activities outside the home (Amaral et al. 2023). The Home-Based Workers Survey revealed that more than 50 percent of women cite concerns about safety, including apprehension about potential harassment at the workplace or during travel between the workplace and home, as one of the reasons they choose to work at home (refer to [figure 2.18](#)). These findings underscore that unease about physical safety may limit women's access to economic opportunities beyond the confines of their homes.

Figure 2.17: Share of Men and Women Who Feel Unsafe Walking Alone in Their Neighborhoods after Dark



Source: Original figure for this publication based on calculations using MICS (Multiple Indicator Cluster Surveys), United Nations Children's Fund, New York, <https://mics.unicef.org/>, rounds of 2017–18 (Punjab), 2018–19 (Sindh), 2019 (Khyber Pakhtunkhwa), and 2019–20 (Balochistan).

Figure 2.18: Reasons for Preferring Home-Based Work, by Sex



Source: Original figure for this publication based on calculations using the World Bank Home-Based Workers Survey 2022.

Note: Respondents could select multiple responses to the question, "What are the reasons for satisfaction from home-based work?"

The lack of comprehensive data makes it difficult to document the links between women's concerns about safety and labor market outcomes among women. However, evidence from other settings allows this relationship to be documented. First, unsafe modes of transport impose large costs on women by restricting their ability to access economic opportunities. Borker (2021) finds that women college students in New Delhi who enroll in less well rated colleges because they are located in safer areas rather than in more well rated colleges in less safe areas experience an estimated 17 percent penalty in postcollege lifetime earnings. Borker also estimates that women are willing to incur costs of up to Rs 17,500 a year—double the average annual tuition at the University of Delhi—to travel by safer routes. Similarly, Sharma (2023) finds that, in Brazil, even a reduction in wages is unlikely to cause women to leave their current employer if the potential new jobs require unsafe commutes. This may likewise restrict the scope of the labor market opportunities of the women.

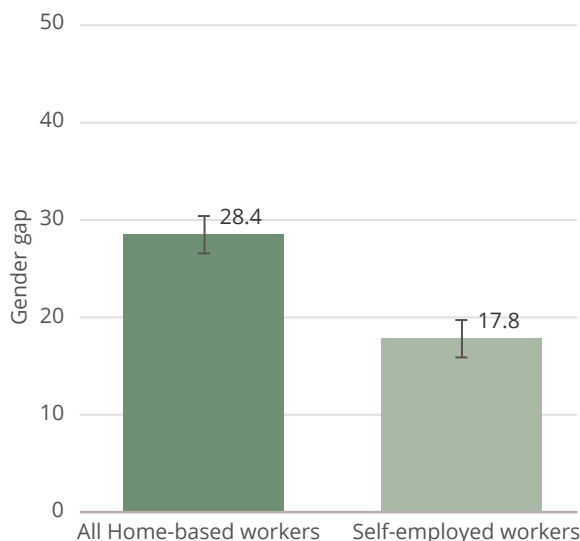
/ **Mobility, Autonomy, and Social Norms** /

What are the gender gaps in mobility and in autonomy over mobility?

Safety and mobility are intertwined. Mobility is the capacity to move freely outside the home for work-related tasks and other activities. While the datasets used in this report lack comprehensive measures of women's mobility, insights are available from the Home-Based Workers Survey. This report defines mobility based on whether home-based workers, both men and women, personally procure raw materials for their work, or if someone else does it on their behalf. This introduces autonomy into the mobility-safety equation.

Data taken from the Home-Based Workers Survey reveal that, among self-employed home-based workers who need to procure raw materials, men are 18 percentage points more likely than women to do so themselves (refer to [figure 2.19](#)). This suggests that women home-based workers face greater restrictions or challenges in freely moving outside the home to undertake such tasks. The restrictions may be one reason women's businesses appear less successful than men's businesses. A recent experiment in India showed that spouses circumscribed married women's freedom of movement and that this domesticity constraint appeared to be a large factor in limiting the labor force participation of married women (Jalota and Ho 2024).

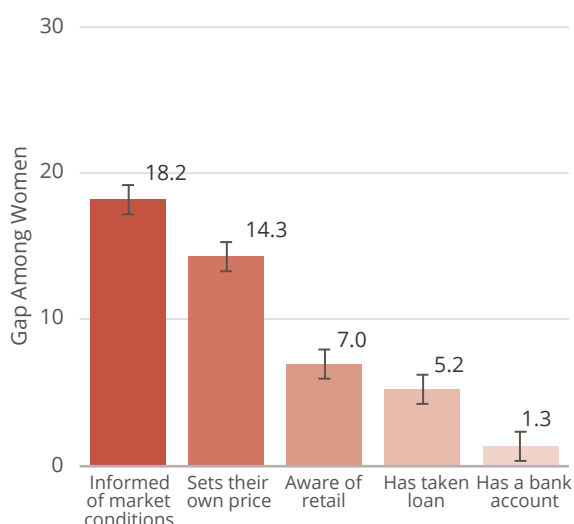
Figure 2.19: Gender Gaps in Mobility



Source: Original figure for this publication based on calculations using the World Bank Home-Based Workers Survey 2022.

Note: The gender gap is defined as a percentage point difference between men and women in the likelihood of procuring raw materials themselves, among self-employed home-based workers who need to do so. A positive value indicates an advantage among men.

Figure 2.20: Gaps in Decision-Making and Mobility across Firms



Source: Original figure for this publication based on calculations using the World Bank Home-Based Workers Survey 2022.

Note: The gap referred to in this figure is the percentage point difference between women with autonomy over mobility and women without this autonomy. A positive value indicates an advantage among the women with the autonomy.

A recent paper evaluating a program offering free bus rides to women in several Indian states similarly concludes that gender roles and societal norms constrain the program's effects on overall employment rates among women. The lower bus expenditures and the time saved on travel lead skilled employed women to raise their labor supply, while low-skilled married women shift their focus to household chores (Chen et al. 2024).

Estimates derived from the 2020–21 round of the LFS show that, in Pakistan, 72 percent of women home-based workers are married, but that 62 percent lack formal education, and 19 percent have only attained only primary schooling. Similar norm-based constraints on the autonomy of low-skilled married women may continue to fuel the gender gaps in women home-based worker mobility in this South Asian context as well.

Comparing how proxies of job performance among home-based workers may vary according to whether women enjoy autonomy over their own mobility shows that women with autonomy over their own mobility are 18 percentage points more likely to be informed about market conditions compared with women who lack this autonomy (refer to [figure 2.20](#)). Other findings show that autonomy over mobility is correlated with financial inclusion and independent decision-making. This is important for home-based workers given the extent to which opportunities in entrepreneurship are critical to their businesses. The toolkit described in part 4 provides a review of the evidence on policies that may improve outcomes in women's safety and mobility in public spaces.

/ **Autonomy in Decision-Making** /

Who are the decision-makers?

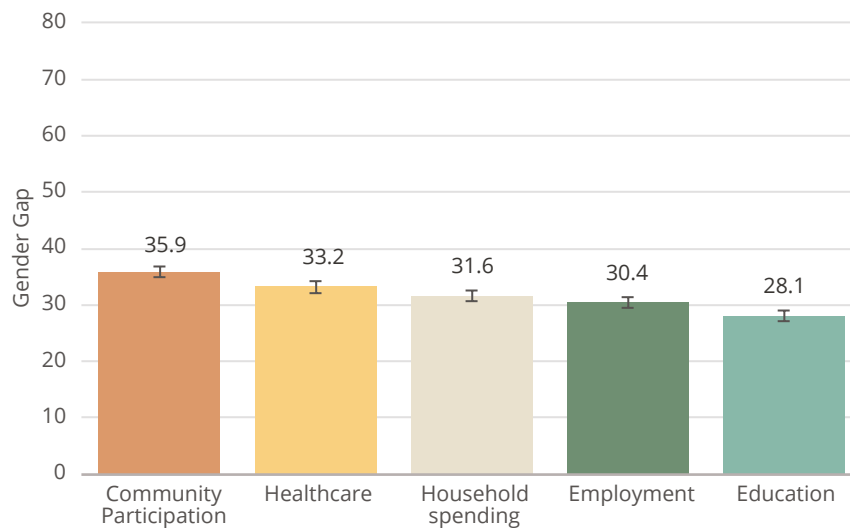
In this report, individuals are considered decision-makers if they are free to take major decisions about their lives, including decisions about education, health care, employment, and household spending, or if they may freely take such decisions after consultation with partners or other household members, that is, if these individuals possess some degree of voice.

What is the gender gap in decision-making?

The report analysis finds that women tend to have less autonomy than men over important life decisions, such as those related to their own education, health care, household spending, and so on. While 38 percent of men take decisions about household spending independently, the share drops to only 6 percent among women. The gap is even more pronounced in decisions about the women's own lives. More than 50 percent of men have autonomy over matters such as their own education and employment, compared with only around 20 percent of women (refer to [figure 2.21](#)). This lack of decision-making power within the household can undermine the ability of women to invest in their own human capital and economic advancement.

Credits: World Bank



Figure 2.21: Gender Gaps in Autonomy

Sources: Original figure for this publication based on calculations using the data of the 2017–18 round of Data, DHS Program (Demographic and Health Surveys), ICF International, Rockville, MD, <https://www.dhsprogram.com/Data/>; Home-Based Workers Survey.

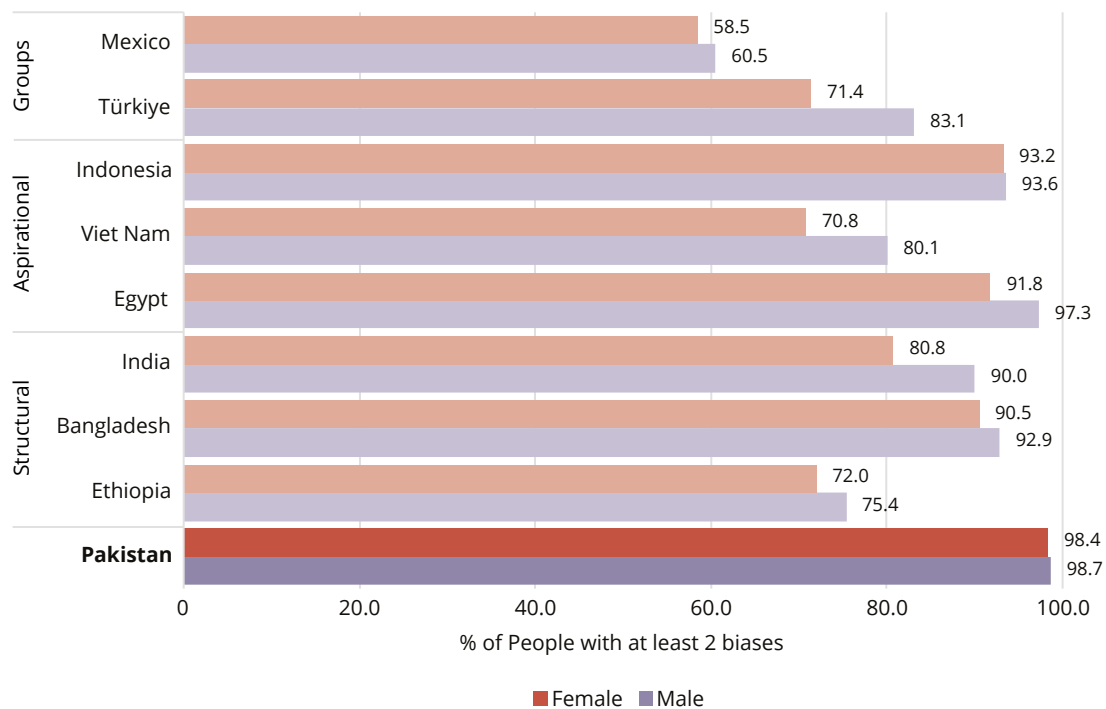
Note: The gender gap is defined as a percentage point difference between men and women in the likelihood of making major decisions about their lives entirely themselves. A positive value indicates an advantage among men.

/ Social Norms and Gender Attitudes /

Social norms affecting women, motherhood, and women's work are likely to restrict women's entry into the labor market. Depending on their marital status, the contrast in employment is large among women (refer to [figure 2.4](#)). Consistent with this trend, the World Values Survey shows that both men and women exhibit conservative attitudes toward women's work.³⁰ For instance, 90 percent of women and 94 percent of men agree with the statement "when jobs are scarce, men should have more right to a job." In addition, around 83 percent of men and women find that it is unacceptable if women earn more than men, and 82 percent of women and 79 percent of men believe that, if women work, children will suffer. The latter result may reflect biased views toward the role of women in society, but it may also reflect the lack of a social system to support households with children adequately (refer to online appendix A, table A.1).

Men and women in Pakistan hold a wide array of gender unequal attitudes relative to men and women in Pakistan's structural peer countries (refer to [figure 2.22](#)). The progressivity of the social norms on gender in Pakistan lag that among Pakistan's aspirational peers, especially Mexico.

³⁰ Refer to WVS (World Values Survey), King's College, Old Aberdeen, UK, <https://www.worldvaluessurvey.org/wvs.jsp>.

Figure 2.22: Gender Social Norms, Selected Countries, by Sex

Sources: UNDP 2023; WVS (World Values Survey) (dashboard), King's College, Old Aberdeen, UK, <https://www.worldvaluessurvey.org/wvs.jsp>.

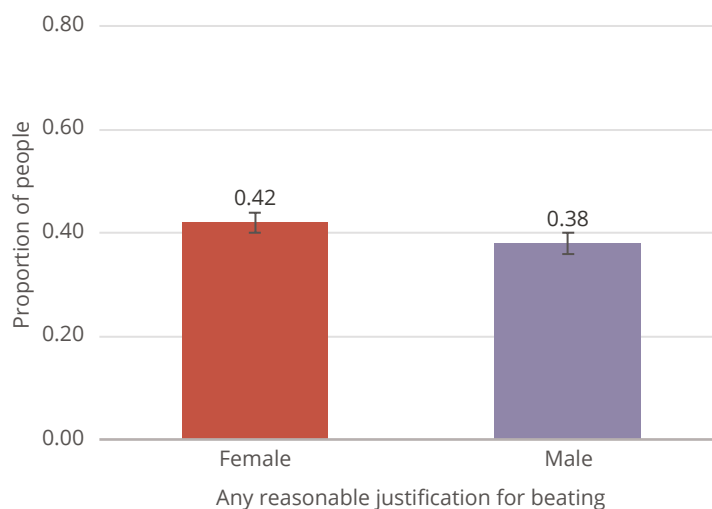
Note: The gender social norms index illustrated in the figure is created from seven indicators derived from the World Values Survey (two economic indicators, one educational indicator, two physical integrity indicators, and two political indicators). The index draws on data from the World Values Survey, wave 6 (2010–14) in India and wave 7 (2017–22) in the other countries. Structural comparators are Bangladesh (BGD), the Arab Republic of Egypt (EGY), Ethiopia (ETH), and India (IND). The aspirational comparators are Indonesia (IDN), Mexico (MEX), Türkiye (TUR), and Viet Nam (VNM). Comparative data on countries in the South Asia region and by country income group are not available for the index.

Another way to understand social norms is through the lens of the tolerance for and normalization of GBV against women in a society. This deeply concerning issue lies at the heart of some of the challenges faced by women in achieving economic empowerment in Pakistan. Bertrand et al. (2015) show that anticipating intimate partner violence or the destabilization of marriage can dampen women's employment. Gender norms favoring men over women in earnings power fosters unemployment or employment in jobs that pay less among women. The tolerance for violence against women in Pakistan is rooted in long-standing patriarchal norms and social conditioning that reinforce the notion of dominance and control over women by men.

The analysis here draws on data of the DHS, which surveyed the opinions of men and women respondents on whether a husband is justified in hitting or beating his wife under certain circumstances, such as if the wife burns the food,

goes out without telling him, neglects the children, argues with him, or refuses to have sex.³¹ The analysis reveals that a relatively large share of both men and women internalize these patriarchal attitudes. Nearly 38 percent of men believe a husband is justified in physically abusing his wife under at least one of the listed scenarios. Even more troubling is the fact that more than 40 percent of women hold these views (refer to [figure 2.23](#)). While enacting legislation to address GBV is important, laws may not be sufficient because of the challenges in the implementation and enforcement of the laws and because of the ways in which the laws may interact or interfere with prevailing customs and social norms. Legislation on domestic violence was enacted across Pakistan's provinces to enhance women's access to safe housing, increase the sanctions on GBV, and establish mechanisms to promote women's safety, including protection orders. However, this legislation did not change femicide rates across most provinces (Gulesci et al. 2024).

Figure 2.23: Tolerance for Domestic Violence



Source: Original figure for this publication based on calculations using data on the 2017–18 round, Data, DHS Program (Demographic and Health Surveys), ICF International, Rockville, MD, <https://www.dhsprogram.com/Data/>.

Note: The figure shows the share of men and women who believe a husband is justified in hitting or beating his wife under certain circumstances, such as if the wife burns the food, goes out without telling him, neglects the children, argues with him, or refuses to have sex.

³¹ Refer to Data (dashboard), DHS Program (Demographic and Health Surveys), ICF International, Rockville, MD, <https://www.dhsprogram.com/Data/>.

PART

III

**Factors Associated
with Women's
Economic
Empowerment**

KEY MESSAGES

◆
Ownership of a mobile phone, as well as internet usage are linked to a higher probability of employment and higher earnings among women.

◆
Women's agency and education, especially tertiary education, are positively associated with women's financial inclusion and ownership of productive assets. Correlations with a household measure of wealth are less consistent.

◆
Education, wealth, and agency are associated with the greater probability that women will be computer literate and use the internet.

Part 3 investigates socioeconomic and other environmental factors associated with the principal outcomes of women's economic empowerment in a multivariate setting. The model used is a linear or linear probability model, together with district fixed effects where appropriate. Multivariate regressions are estimated separately for the subsamples of men and women. As indicated, for instance, in the estimation of earnings regressions, the model controls for sector of employment for each individual. Formally, the model is estimated as follows:

$$Y_{id}^g = \beta_j X_i + \delta_d + \epsilon_{id} \quad (3.1)$$

For each respondent i who is a woman or a man (g) in district or province d , the correlation is estimated between the outcomes (Y) and a vector of key socioeconomic variables of interest (X). District or province fixed-effects account for possible time-invariant unobserved characteristics at the district or province level, such as cultural differences or attitudes toward the role of women. Standard errors are clustered at the district level where appropriate. Survey weights are used throughout. In terms of outcomes, multivariate

regressions are estimated for employment status, earnings, financial inclusion, landownership, internet usage, tolerance of domestic violence, decision-making, and mobility. Appendix A provides a detailed definition of each variable.

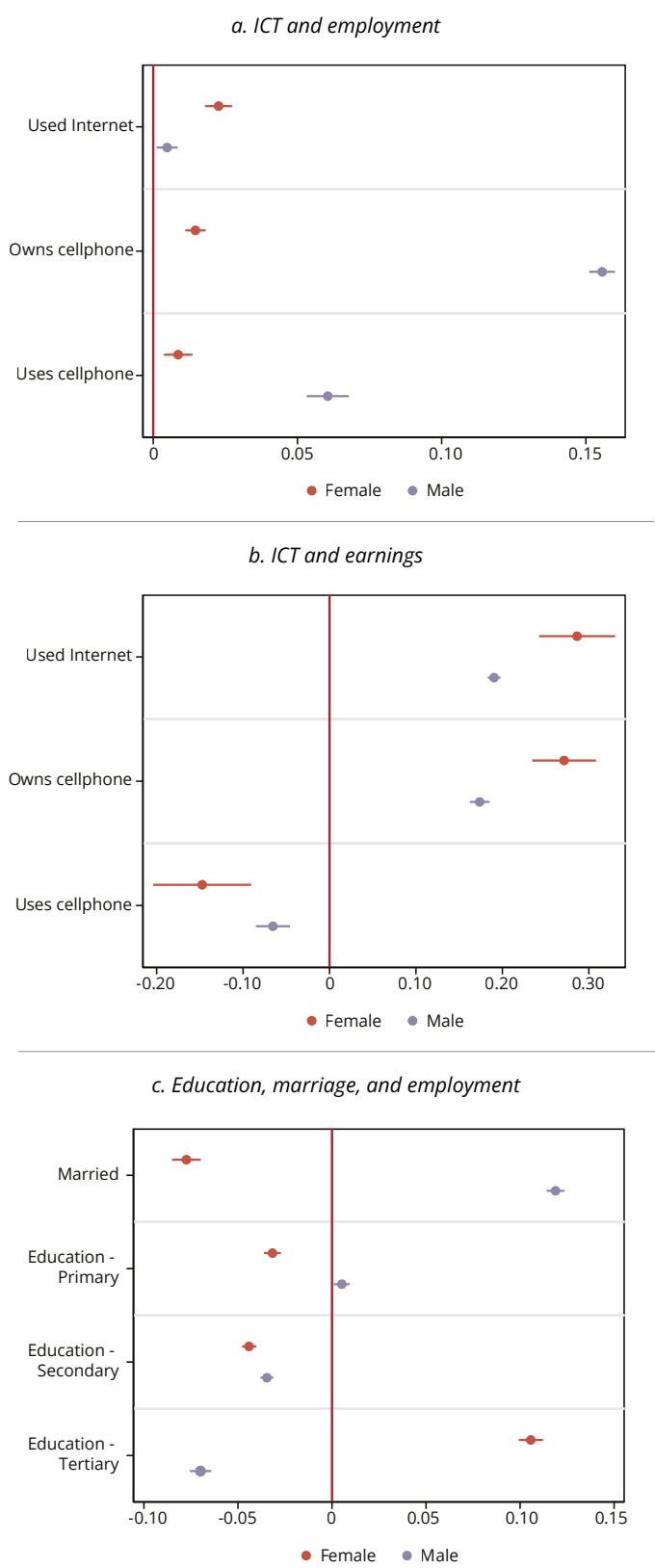
Pakistan is characterized by a highly decentralized government, which means that many decisions are made at the subnational level. District fixed effects allow such differences to be controlled for, easing the interpretation of estimated coefficients. To estimate the various models, the same datasets used in part 2 are used wherever possible. Whenever a survey instrument lacks the granularity deemed necessary to identify more precisely the factors associated with an outcome, the analysis is complemented by other sources relative to the sources used to quantify unconditional gender gaps. The data in this section show the point estimates and confidence interval of the relevant coefficients for men and women and focus on a subset of key explanatory variables for each outcome. The full regression tables are presented in online appendix B, section B.2, and online appendices C and D.

What factors are associated with employment and earnings?

Mobile phone ownership, rather than mere access, emerges as a significant factor associated with women's economic empowerment and labor market outcomes. Owning a mobile phone and internet use are linked to the probability of employment and higher earnings among women potentially because of the access they provide to information, networking, financial services, and entrepreneurial opportunities.³² This finding is important given the breadth of policies and programs that require access to the internet, phones, and digital skills. Emerging evidence on India shows that flexible work conditions, especially the option of working from home, increase women's employment by inducing women not in the labor force to join the labor force (Ho et al. 2024; Jalota and Ho. 2024). Evidence on Pakistan shows that technology solutions lower the psychological cost of initiating applications (for instance, through a phone call inviting job platform users to start an application process) and significantly increase women's (and men's) job search efforts (Vyborny et al. 2024). However, women's ability to access remote jobs and take advantage of new job search technology is constrained by their lack of ownership of mobile phones and access to the internet (refer to figure 3.1). One of the other main factors associated with higher earnings among women is education, particularly secondary and tertiary education.

32 Because of the lack of important variables in the LFS data, the Pakistan Social and Living Standards Measurement Survey data are used to examine the multivariate relationship between a broader range of explanatory variables, including cell phone ownership, internet use, and employment or earnings. Refer to PSLM (Pakistan Social and Living Standards Measurement Survey), Pakistan Bureau of Statistics, Islamabad, Pakistan, <https://www.pbs.gov.pk/pslm-publications>.

Figure 3.1: Factors Associated with Employment and Earnings among Women and Men



Source: Original figure for this publication based on calculations using the data on the 2019–20 round, PSLM (Pakistan Social and Living Standards Measurement Survey), Pakistan Bureau of Statistics, Islamabad, Pakistan, <https://www.pbs.gov.pk/pslm-publications>.

Note: ICT = information and communication technology.

To explore the underlying factors contributing to the observed gender disparities in employment and earnings, the analysis relied on the Kitagawa-Oaxaca-Blinder decomposition methodology, building on the regression-based methods of Blinder (1973), Kitagawa (1955), and Oaxaca (1973). This approach enables insights into whether the gender gaps are related to differences in socioeconomic characteristics and access to resources between men and women (that is, endowments), such as education and access to cell phones, or in differential returns accruing to these variables among men and women. The findings reveal that a mere 20 percent of the gender gap in employment and 25 percent of the gap in earnings can be attributed to differences in endowments. The remaining portions are unexplained by these observable characteristics.

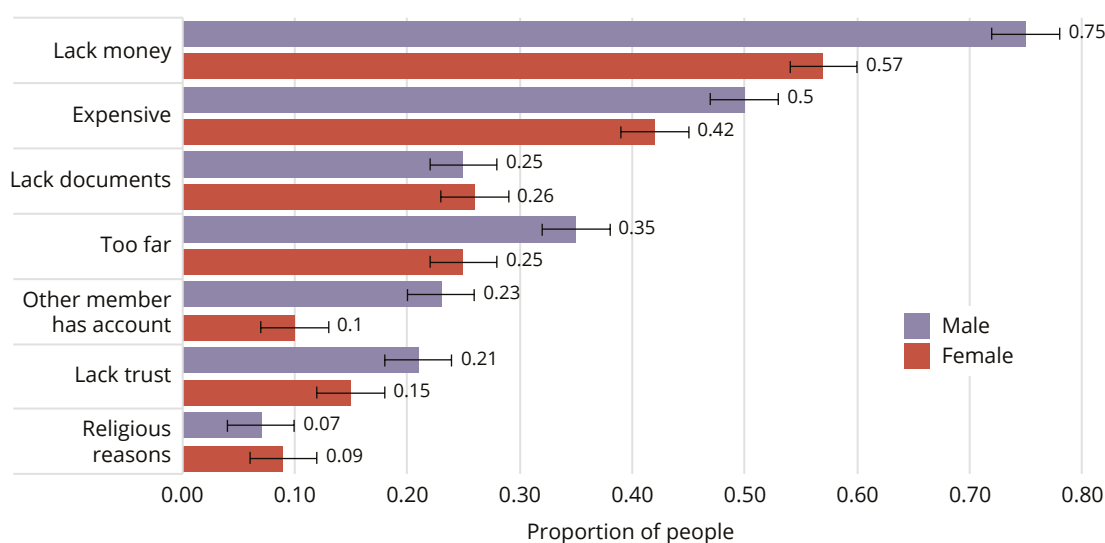
The existing data sources make it difficult to understand the correlations among the social norms affecting women’s work and women’s employment status. Based on data of the 2018 World Values Survey, the analysis concludes that women with more conservative views about motherhood and work are less likely to be employed, but the causality likely runs in both directions.³³

33 Refer to online appendix A, table A.2; WVS (World Values Survey), King’s College, Old Aberdeen, UK, <https://www.worldvaluessurvey.org/wvs.jsp>.

What factors are associated with financial inclusion?

The main self-reported reasons for women's lack of financial inclusion are lack of income, the costs associated with opening an account, distance, and the lack of proper documentation, such as identification documents and proof of income. Around 23 percent of women say they do not have individual accounts because another household member already has one (refer to [figure 3.2](#)). This points to the prevalence of social norms that concentrate financial decision-making power within households, but not necessarily on women.

Figure 3.2: Reasons Reported for the Lack of a Bank Account, by Sex



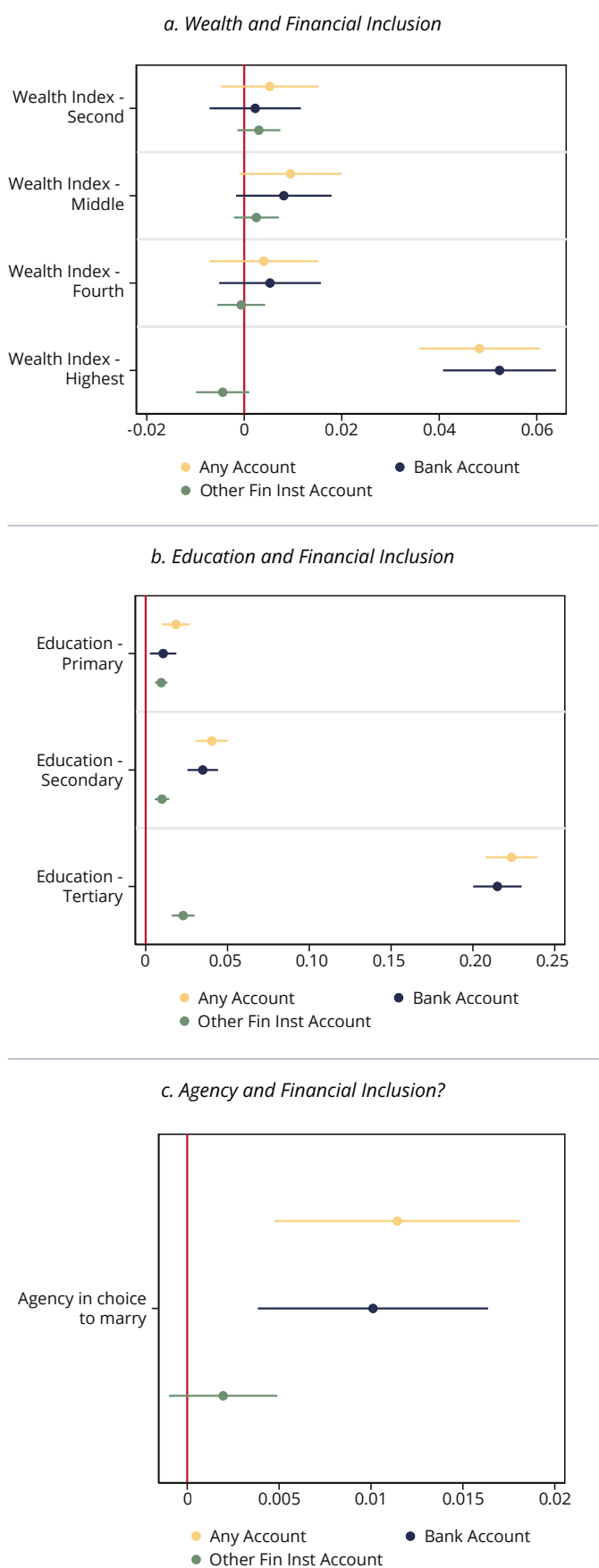
Source: Original figure for this publication based on calculations using data of Global Findex (Global Financial Inclusion Database), World Bank, Washington, DC, https://www.worldbank.org/en/publication/globalfindex#data_sec_focus.

Note: Respondents could select among multiple responses to the survey question about the reason they did not have a bank account.

The observed gender gaps in financial inclusion likely stem from and contribute to the persistent gender inequities in the labor market in Pakistan. Unpacking the drivers of this gender gap might therefore offer important insights to policymakers seeking to unlock women's economic potential. The report's analysis points to three crucial factors linked to the low rate of financial inclusion among women in Pakistan: wealth (measured at the household level), education, and agency (refer to [figure 3.3](#)). Women in the top household wealth quintile and women with tertiary educational attainment are the most likely to possess individual bank accounts relative to less affluent and less well educated women. Another key factor is agency: women who had the autonomy to choose their husbands are more likely to possess financial accounts.³⁴

³⁴ Agency is proxied using a measure of agency in the choice of partner. For agency in the choice to marry, the response to the following two questions were recorded as "yes": "Was your consent sought for the marriage/engagement?" and "Did you agree to the marriage/engagement?" A lack of agency in the choice to marry was considered affirmed if the respondent replied "no" to either of these questions.

Figure 3.3: Factors Associated with Financial Inclusion among Women

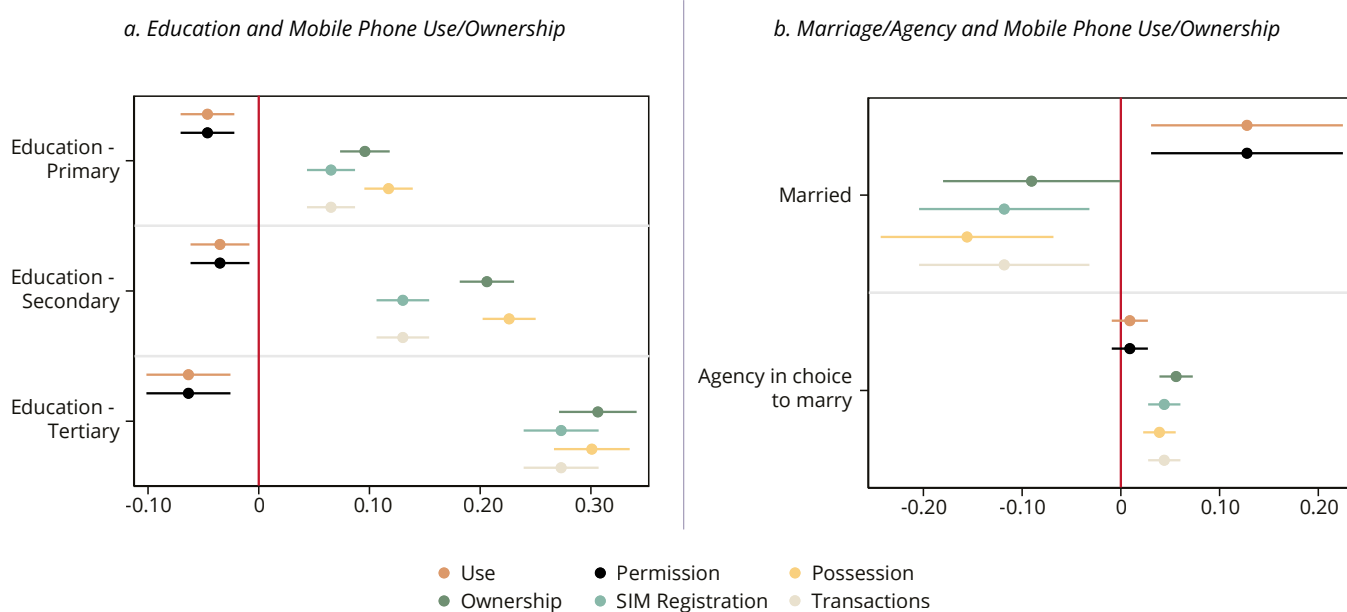


What factors are associated with cell phone ownership?

While cell phone ownership among men expands as educational attainment increases (primary, secondary, or tertiary), the educational gradient in cell phone ownership is much steeper among women, among whom the likelihood of owning a cell phone rises by 10 percent at each higher level of educational attainment (refer to online appendix C, table C.4). This suggests that education has an important role in promoting women's cell phone ownership. Ownership rather than access to a cell phone is closely associated with better employment outcomes among women. To understand the extent to which agency may affect control over this crucial asset, data of the Women's Economic and Social Well-Being Survey, 2017–18, were analyzed (BOS and PCSW 2019). Marriage leads to lower rates of ownership, but greater use of cell phones among women, possibly because wives use the phones of their husbands (refer to figure 3.4). Agency in the choice to marry is positively associated with cell phone possession, SIM registration, use for transactions, and ownership among women, highlighting the role of agency in the ownership of digital assets.

Source: Original figure for this publication based on calculations using data of BOS and PCSW 2019.

Figure 3.4: Factors Associated with Cell Phone Use and Ownership among Women



Source: Original figure for this publication based on calculations using data of BOS and PCSW 2019.

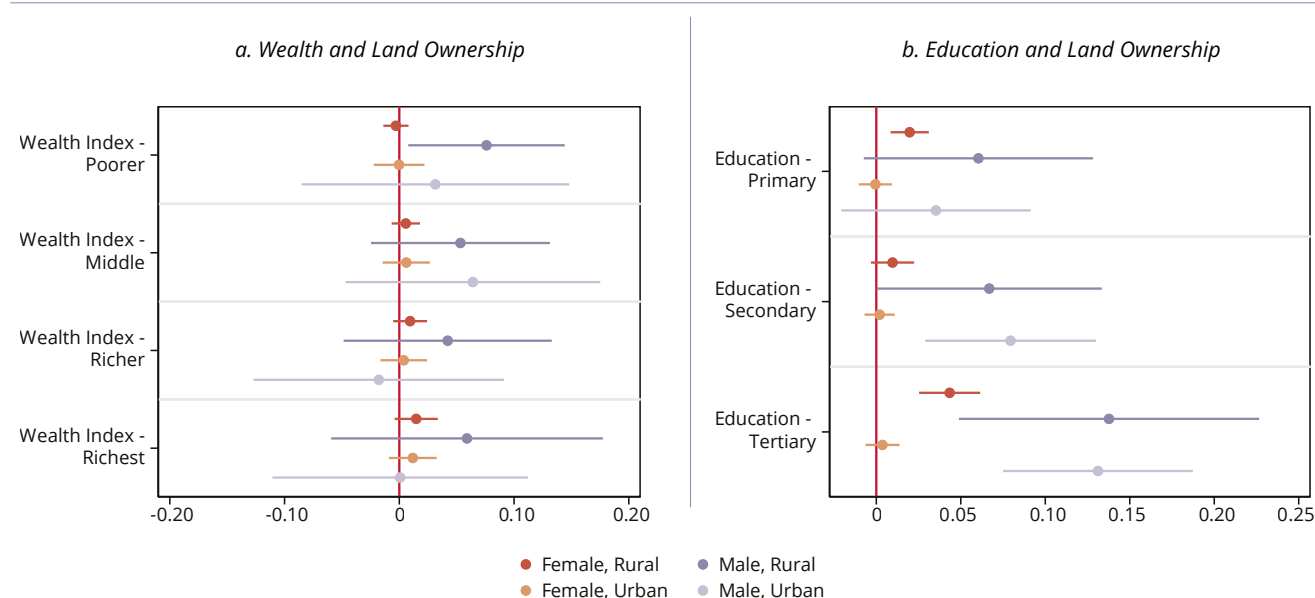
Note: Use = women use a mobile phone regardless of ownership or permission. Ownership = the woman personally owns the mobile phone. Permission = whether women need approval from family members to use a mobile phone. Transaction = using mobile phones for financial transactions. Possession = the mobile phone is physically with the woman all the time or part of the time, rather than primarily kept by other family members. SIM registration = whether the SIM card is registered in the woman's name.



What factors are associated with landownership?

As in the case of other productive assets, tertiary educational attainment is positively associated with home- and landownership among both men and women. However, a striking rural-urban divide emerges (refer to [figure 3.5](#)). In urban areas, men who have attained tertiary education are substantially more likely than men without any education to own land, but there is no such relationship among women. Wealth does not seem to affect the likelihood of owning land.

Figure 3.5: Factors Associated with Landownership, by Sex and Location

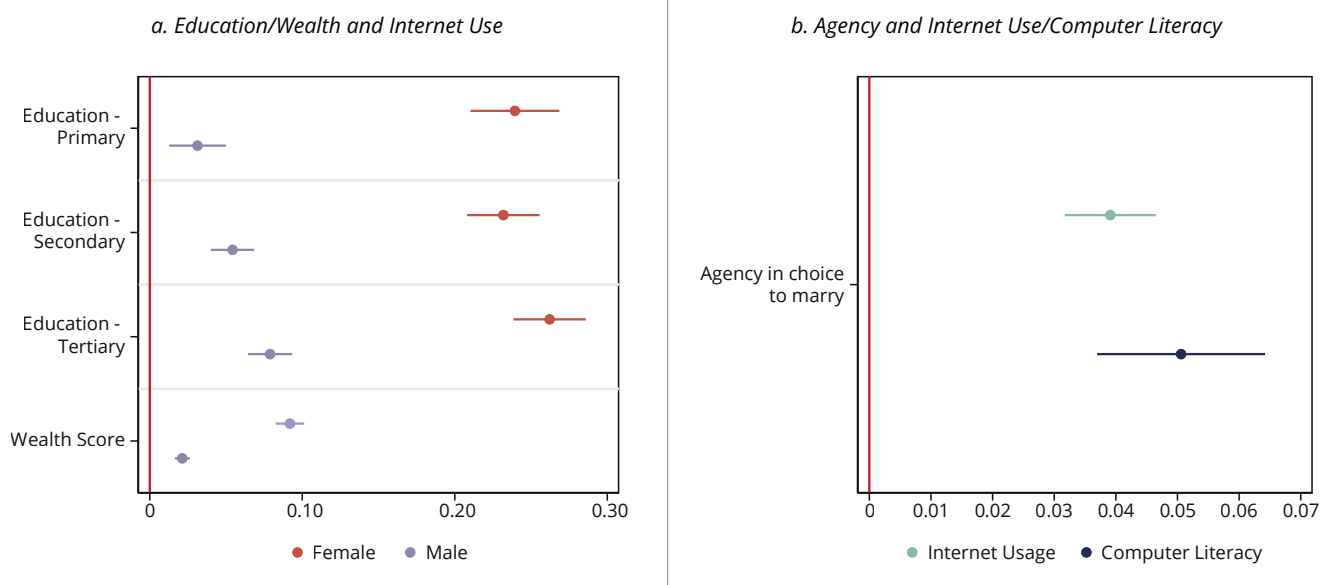


Source: Original figure for this publication based on calculations using data of the 2017–18 round, Data, DHS Program (Demographic and Health Surveys), ICF International, Rockville, MD, <https://www.dhsprogram.com/Data/>.

What factors are associated with internet use?

Both higher educational attainment and more wealth are associated with a greater likelihood of internet use among men and women. However, the relationship between educational attainment and internet use is much closer among women than among men. This suggests that education may yield higher returns among women in internet use and underscores the potential of education to bridge the digital divide by sex. Women who exercise agency in their choice to marry are more likely to be computer literate and use the internet (refer to [figure 3.6](#)).

Figure 3.6: Factors Associated with Internet Use and Computer Literacy, by Sex



Sources: Original figure for this publication based on calculations using data of BOS and PCSW 2019; MICS (Multiple Indicator Cluster Surveys), United Nations Children’s Fund, New York, <https://mics.unicef.org/>, rounds of 2017–18 (Punjab), 2018–19 (Sindh), 2019 (Khyber Pakhtunkhwa), and 2019–20 (Balochistan).

Note: Panel b refers to women only.

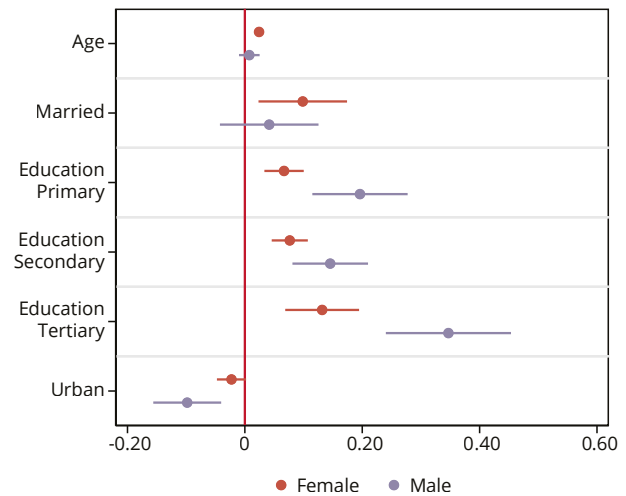
Credits: Murtaza.Ali/Shutterstock



What factors are associated with mobility?

Mobility among home-based workers is influenced by several factors, including marital status, educational attainment, and location (refer to [figure 3.7](#)). Among women who are home-based workers, married women tend to exhibit greater mobility compared with unmarried women. Similarly, home-based workers with greater educational attainment, regardless of gender, are more likely to be mobile, that is, procure raw materials on their own. Urban residence is associated with lower mobility

Figure 3.7: Factors Associated with Mobility among Home-Based Workers, by Sex



Source: Original figure for this publication based on calculations using data of the World Bank Home-Based Workers Survey.

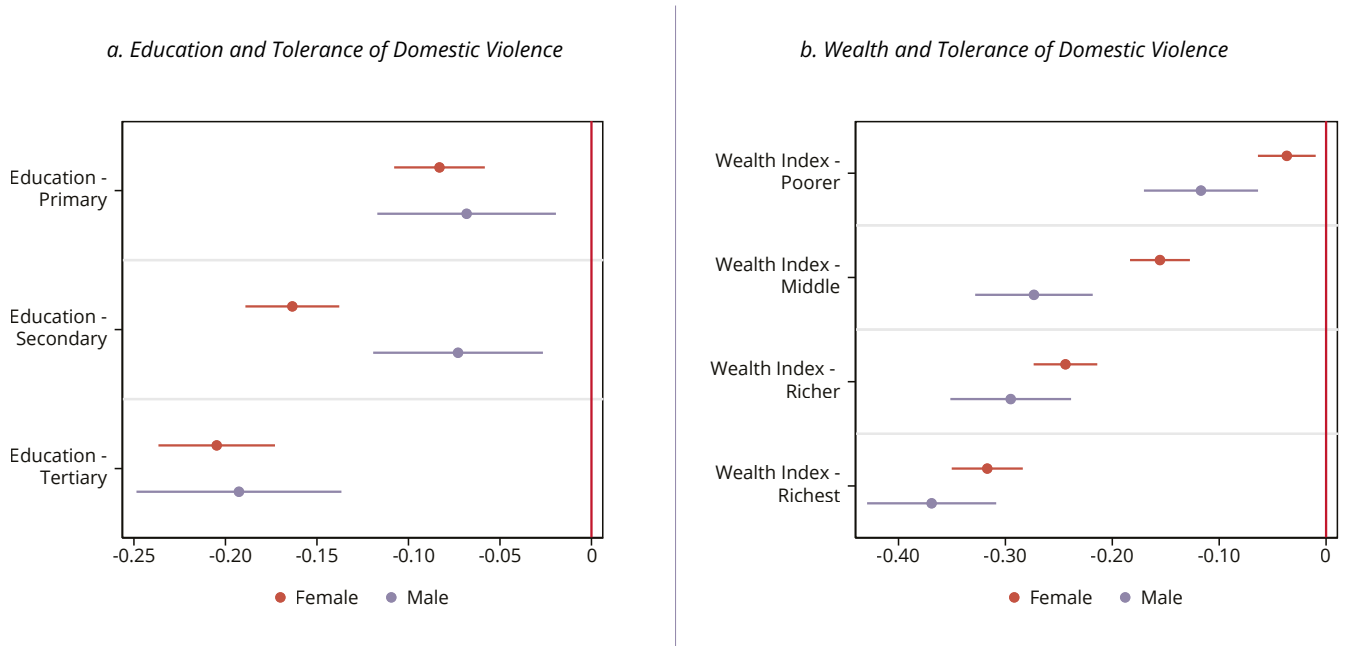
What factors are associated with tolerance for domestic violence and with decision-making?

Traditional practices that influence social norms, the effects of the female labor force participation of past generations, and fertility rates may shape beliefs across generations (Alesina et al. 2013; Fernández and Fogli 2009). However, there is increasing evidence that gender attitudes are malleable, especially in adolescence. For example, several studies, including in India, show that the early exposure of children to gender equality through parents or teachers can reshape societal norms and improve women's labor market outcomes (Dhar et al. 2022; Fernández 2013; Fernández et al. 2004).

Among both men and women in Pakistan, greater educational attainment is associated with a lower probability that the individual finds domestic violence justifiable (refer to [figure 3.8](#)). Similarly, individuals in wealthier households, irrespective of gender, are less likely to hold views that justify domestic violence against women. This association highlights the potential of education and economic advances to challenge deeply rooted and harmful gender norms and attitudes. As educational attainment increases and economic status improves, men and women tend to exhibit more progressive perspectives, rejecting the notion of domestic violence as acceptable behavior. Furthermore, findings show that higher education and greater wealth are associated with decision-

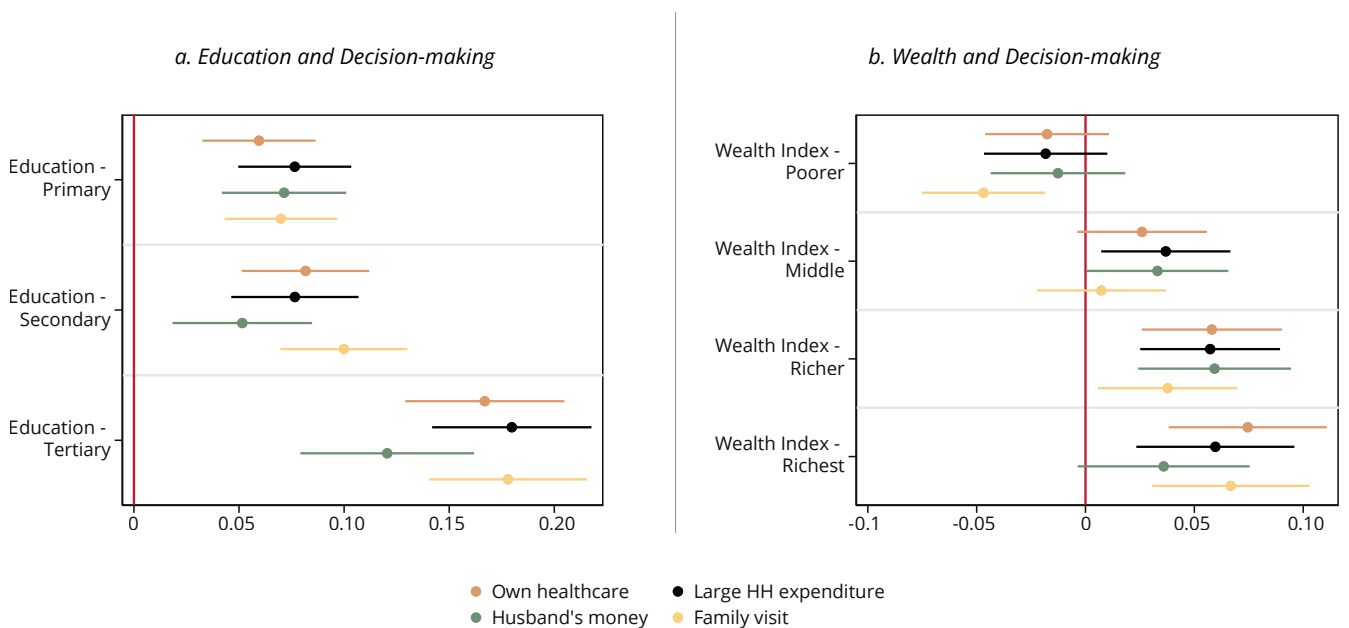
making power among women about their own health care, family visits, household expenditures, and so on (refer to [figure 3.9](#)). While the data cannot establish causality, there is suggestive evidence that education and wealth empower women with agency and autonomy in making choices that impact their well-being and their lives.

Figure 3.8: Factors Associated with Tolerance for Domestic Violence, by Sex



Source: Original figure for this publication based on calculations using data of the 2017–18 round, Data, DHS Program (Demographic and Health Surveys), ICF International, Rockville, MD, <https://www.dhsprogram.com/Data/>.

Figure 3.9: Factors Associated with Decision-Making among Women



Source: Original figure for this publication based on calculations using data of the 2017–18 round, Data, DHS Program (Demographic and Health Surveys), ICF International, Rockville, MD, <https://www.dhsprogram.com/Data/>.

◆ Caveats, Limitations, and Data Gaps ◆

The analysis described in part 3 has three main limitations. First, the research describes correlations, not causal relationships. Interpretations should therefore not be taken as evidence that one variable generates a certain outcome. While the analysis here is useful in understanding the potential sources of gender gaps, it is descriptive, not probatory.

Second, for the most part, the report synthesizes evidence using the most recent data. The resulting conclusions reflect a snapshot of gender gaps as measured by various indicators, especially of economic empowerment. Social norms, the diffusion of the internet, cell phone coverage, access to banking, and so on may eventually lead to changes in women's economic

empowerment in ways not covered in this report and, perhaps, unforeseen in any current research. Because of data limitations and the objectives of the report, the focus has been on taking a snapshot of the status of women today in Pakistan. The main exception is the future-oriented identification of trends in female labor force participation, employment, self-employment, and earnings (refer to [part 2](#)).

Third, a major obstacle to understanding how to improve female labor force participation and, more broadly, women's economic empowerment in Pakistan are the lack of information to study different dimensions of gender gaps (Perez 2019). These data limitations center around six main issues, as follows:

/1/

A lack of regular measurement of women's time-use that would allow a quantification of the prevalence of unpaid domestic work to support analysis of women's choices of work hours and location as a function of caregiving and other unpaid work.

/2/

A lack of data to measure women's ownership of land and other property beyond the simple dichotomous indicators captured by the DHS to understand, for example, the value of women's property and the security of women's property rights.³⁵ The Women's Economic and Social Well-Being Survey undertaken in Punjab and used in this report takes a step forward in this direction (BOS and PCSW 2019). However, such data are not available in other provinces.

35 Refer to Data, DHS Program (Demographic and Health Surveys), ICF International, Rockville, MD, <https://www.dhsprogram.com/Data/>.

/3/

The challenge of measuring social norms, especially norms that may affect women's fertility, autonomy, decision-making, and lack of mobility. However, recent progress in the literature has allowed researchers to gauge how policies aimed at improving social norms might influence outcomes in women's economic empowerment (Bursztyn et al. 2020). Regular surveys that collect relevant data and build on the latest advances in the measurement of indicators and the application of other new tools, including ongoing work by the World Bank's Office of the Chief Economist in the South Asia Region, would facilitate a better understanding of the way norms evolve and whether such changes might be guided to enhance the economic outcomes among women.

/4/

The need to measure women's mobility and the constraints on this mobility to promote better policy designs, particularly in transportation, infrastructure, education, and access to jobs and skills training (Borker 2022a, 2022b).

/5/

The challenge of measuring women's entrepreneurship given that the existing data do not support adequate study of the context in which entrepreneurship takes place among women. This issue deserves greater attention given that, without proper measurement, the characteristics and extent of women's entrepreneurship may not be appreciated or considered.

/6/

The lack of a more granular understanding of women's roles in agricultural activities, including their control over agricultural income, is an obstacle given that women in South Asia are disproportionately engaged in agriculture. This is a striking shortcoming, especially in comparison with the situation in Sub-Saharan Africa, where innovations in the collection of agricultural data, particularly under the Living Standards Measurement Study–Integrated Surveys on Agriculture, combined with inferential and experimental research on the constraints faced by women farmers in Africa, have contributed to a much more nuanced recognition of the extent of gender gaps in African agriculture (World Bank 2024b; World Bank and ONE Campaign 2014).³⁶

36 Refer to LSMS-ISA (Living Standards Measurement Study: Integrated Surveys on Agriculture) (dashboard), World Bank, Washington, DC, <https://www.worldbank.org/en/programs/lms/initiatives/lms-isa>.



PART



IV

**Mapping Policy
Priorities to
Evidence-Based
Tools**



Credits: World Bank



Part 4 identifies specific policy tools that have the potential to reduce gender gaps along various dimensions of women's economic empowerment in Pakistan. The global evidence is reviewed by focusing on tools that may be used to address the gender gaps identified in parts 2 and 3. The review covers studies in Pakistan, other countries in the South Asia region, and countries outside South Asia. A total of 279 studies were reviewed.

The studies were classified based on quality. Only studies deemed to be of high quality were considered in the evaluation assessment. A study is considered high quality if it measures the causal effect of a policy tool on an adequate comparison group. Appendix C provides a detailed description of the methodology used to include studies in the review. In the identification of priority areas, lessons are drawn from parts 2 and 3. Through this exercise, 10 key constraints on women's economic empowerment were identified. For each of these constraints, the main policy tools that may be used to address the constraint were categorized. An assessment of the evidence and the conclusions of the assessment are presented. The report does not focus on formal education (besides skills and vocational training), even though, as concluded in part 3, education, especially at tertiary education, is closely associated with numerous dimensions of women's economic empowerment in Pakistan.

Box 4.1: How to Use the Toolkit

How to Use the Toolkit

/1/






On the lists below, identify the constraint you are trying to address.

/2/

Consult the menu of policy tools to address the constraint and review the evidence on the tools.

/3/

Review the assessment of the evidence on each policy tool. The evidence classifications are as follows:

	Conclusive	There are more than 10 high-quality studies that evaluate the tool and that reveal effects in the same direction.
	Mixed	There are more than 10 high-quality studies that evaluate the tool and that reveal effects in different directions.
	Emerging	There are 3 to 10 high-quality studies that evaluate the tool, regardless of the direction of the effects. The amount of evidence on this tool is growing but is not sufficient to determine conclusively the direction of the effects.
	Limited	There are 2 or fewer high-quality studies that evaluate the tool, regardless of the direction of the effects. The evidence is limited and insufficient to determine conclusively the direction of the effects.
	No evidence	There are no high-quality studies that evaluate the impact of the tool, but there is potential for the tool to close gender gaps based on existing suggestive or nonexperimental evidence or based on the theoretical potential of the tool to address the constraint.

/4/

Consider if there is evidence on Pakistan for the specific policy tool. Consult the list of references provided as evidence on Pakistan. The assessment presented here refers to the global evidence. The impacts may therefore not translate to the case of Pakistan in the same way because of the distinct contexts.



Constraint 1

/ **Transport and Mobility** /

Policy experts rated transport and mobility as the most important barrier limiting women's economic empowerment in Pakistan. Yet, the evidence base on policy tools aimed at improving women's mobility in the public space is limited. The expert review undertaken for this report established a path to fill the gaps that may help direct future research. The report identifies four categories of tools, each associated with varying levels of existing evidence (refer to table 4.1). It also highlights a category that has not yet been tested despite its recognized importance in the descriptive literature: GBV prevention and gender sensitivity training for service providers and commuters.

In Pakistan, limited evidence on the impacts of segregated public transport and employer-provided transport shows positive effects on women's job application rates (Field and Vyborny 2022). Additional evidence on Pakistan also shows the existence of a boundary effect, that is, higher subsidies are required to induce women to travel distances outside their villages, compared with the same distances within the villages, to participate in skills training (Cheema et al. 2022). However, the evidence on the other tools is lacking in the case of Pakistan.

Table 4.1: Policy Tools Addressing Constraints: Transport and Mobility

Policy tool	Main takeaways	Evidence on Pakistan	Evidence on other countries in the South Asia region	Assessment of global evidence
Segregated public transport and employer provided transport	Woman-only transport (buses; dedicated cars on the subway) and employer-provided transport (such as pick-and-drop vans) have the potential to overcome mobility barriers by reducing harassment and increasing perceived safety in both rural and urban areas, leading to higher female labor supply.	Yes	Yes	Emerging
Expansion of public transportation, without a woman-only component	Expansion of public transport to new areas increases college enrollment and employment among women in those areas because of reduced commuting times.	No	Yes	Emerging
Provision of bicycles	Increased school enrollment and reduced harassment victimization through the provision of bicycles to girls. The creation of subsidies or free provision has the same impact.	No	Yes	Limited
Nonsegregated group transport	Commuting with someone from the same network can encourage employment.	No	No	Limited
GBV prevention and gender sensitivity training for service providers and commuters	Pilot evidence suggests that a bystander program, along with an easier reporting system for harassment and other offenses, may have led to an increase in metro rides by women; there is no existing causal evidence.	No	No	No evidence

■ Conclusive
 ■ Mixed
 ■ Emerging
 ■ Limited
 ■ No evidence

Source: Original table for this publication.

Note: For additional information on the studies used for this review, refer to Abou Daher et al. (2023); Aguilar et al. (2021); Alba-Vivar (2024); Borker (2022a), (2022b); Buchmann et al. (2023); Cheema et al. (2022); Chen et al. (2024); Christensen and Osman (2023); Donald and Grosset (2024); Fiala et al. (2018); Field and Vyborny (2022); Kondylis et al. (2020); Lei et al. (2019); Martinez et al. (2018); Muralidharan and Prakash (2017); Seki and Yamada (2020); Sharma (2023).

Constraint 2



/ Safety Concerns in the Public Space and in the Workplace /

Concerns about safety in public spaces, workplaces, and educational facilities can lower female participation in economic and social activities. This issue was the second most highly ranked constraint among policy experts in the survey. Increases in GBV can affect women's ability to join the workforce or limit their hours (Velasquez 2020). Even media reports of violence against women are associated with lower female labor force participation (Siddique 2018). Threats to safety in public spaces limit women's physical mobility, for instance, by forcing the choice of a closer, but lower-quality school over a more distant, higher-quality school (Borker 2021). The studies reviewed under this topic identify three categories of tools that are associated with some evidence of improvement in safety among women in public spaces and in workplaces or educational facilities. Evidence on the effectiveness of the information campaigns through media tool and the hotspot policing tool is limited. However, an emerging literature on interventions targeted on teachers and students in schools and colleges is encouraging. The in-school training of teachers and students against violence tool is associated with impacts that involve reductions in the number of cases of violence and improvements in the reporting on and the responsible handling of cases.

In Pakistan, a study of grade 6 students engaged in structured biweekly games and discussions on the issue of peer violence showed positive results in terms of decreasing self-reported peer violence victimization, perpetration of GBV, and depression (Karmaliani et al. 2020). However, there is still a need to study the impacts of integrating safety and gender norms content in mainstream school curricula. Several other tools that have the potential to make public spaces and workplaces safer for women are not associated yet with any evidence. Pilot evidence suggests that programs aimed at encouraging proactive bystander behaviors can be an effective tool in improving safety among women, while infrastructure improvements in hotspots, especially lighting, may deter aggressive behavior, but also are not linked to any causal evidence so far.

On women's safety during the commute to work or at work, tools that cover flexible working options, such as home-based work and flexible working hours, have the potential to increase female labor supply by allowing latent women workers to join the labor force. However, rigorous evidence on the impacts, especially on the design of such flexible work options, is lacking. Evidence on how to measure safety from harassment at work is also limited (Boudreau et al. 2023). Better legislation and policies to protect workers can improve the empowerment and well-being of women workers (Boudreau 2024; Molina and Tanaka 2023).

Table 4.2: Policy Tools Addressing Constraints: Safety Concerns in Public and in the Workplace

Policy tool	Main takeaways	Evidence on Pakistan	Evidence on other countries in the South Asia region	Assessment of global evidence
Information campaigns through media	Information campaigns delivered through targeted videos or social media can increase knowledge about women's safety issues, but do not always lead to change in the practices or attitudes supporting women.	No	Yes	Limited
Hotspot policing	Increasing the visible presence of law enforcement and the effective handling of harassment in public spaces reduces incidences of sexual harassment.	No	Yes	Limited
In-school training of teachers and students against violence	Conducting training programs among teachers and students on awareness, reporting, and response to violence or harassment leads to a reduction in the instances of violence, raises reporting rates, and fosters improved mental health outcomes among victims.	Yes	No	Emerging
Encouraging proactive bystander behavior	Pilot evidence shows that a bystander program, along with an easier reporting system, leads to a reduction in sexual harassment in the metro.	No	No	No evidence
Infrastructure improvements in hotspots	Street lighting and other improvements in urban public spaces is correlated with improved commuter satisfaction among women.	No	No	No evidence
Flexible working options, safe workplaces, and woman-friendly workplace amenities	Flexible working options (for example, flexible working hours, working from home) and woman-friendly amenities at the workplace (for instance, the quality and safety of accommodation facilities) have the potential of increasing female labor supply and raising the retention of women workers by allowing women to work within the social constraints of mobility and household responsibilities.	No	Yes	Emerging

Conclusive
 Mixed
 Emerging
 Limited
 No evidence

Source: Original table for this publication.

Note: For additional information on the studies used for this review, refer to Amaral et al. (2023); Dean and Jayachandran (2019); Gutierrez et al. (2018); Karmaliani et al. (2020). Other studies used include Boudreau (2024); Christia et al. (2023); Molina and Tanaka (2023); Smarrelli (2023).

Constraint 3

/ Skills and Vocational Training /



Lack of employability or business skills may become a major constraint to increasing female labor force participation. The constraint is considered a priority by experts, who ranked it third among the most important constraints.

To address the skills gap, a common policy tool is vocational training. The studies reviewed on this topic cover training in vocational or soft skills, at various levels, including training among several hundred women in Pakistan in a single skill, such as tailoring, to national vocational training programs in Colombia and Türkiye in a broad range of vocations and targeted at thousands of participants.³⁷ The literature on skills is vast. It finds overwhelmingly that skills training among women is effective in the short and long run. The literature typically concludes that, relative to women who do not participate in skills training, women who do participate are more likely to become employed, to be self-employed, to have jobs in the formal sector rather than the informal sector, to work additional hours per week, and to earn more per month. Interventions that include add-ons specifically to address social and logistical barriers faced by women, such as childcare services during the training sessions, monetary incentives to encourage training take-up, or organizing training sessions closer to women's homes, have larger impacts. The quality of the implementation of training programs is an important factor in the success of such programs (Hardy et al. 2019).

Another strand of the literature is focused on career enhancement and on-the-job training (Da Mata et al. 2020; Uckat 2023). These programs have also been shown to be effective in ensuring that women achieve progress in their careers and in helping women retain jobs. One study in Pakistan found that a vocational training program in tailoring had a positive effect on women's employment outcomes and incomes (Cheema et al. 2019). For a review of the literature on skills acquisition in South Asia conducted by the South Asia Gender Innovation Lab (SAR GIL), refer to World Bank (2021 a).

³⁷ The evidence discussed under this policy excludes entrepreneurship training, which is covered under entrepreneurship and business growth.

Table 4.3: Policy Tools Addressing Constraints: Skills and Vocational Training

Policy tool	Main takeaways	Evidence on Pakistan	Evidence on other countries in the South Asia region	Assessment of global evidence
Skills enhancement and vocational training	Skill enhancement, including vocational, soft skills, or core financial literacy training, has been shown to improve key economic outcomes, such as employment, earnings, and formal employment, by most of the evidence.	Yes	Yes	Conclusive
On-the job training	Skill enhancement targeted on career advancement and on-the-job skills training are effective in terms of women's economic empowerment.	No	Yes	Emerging

Conclusive
 Mixed
 Emerging
 Limited
 No evidence

Source: Original table for this publication.

Note: For additional information on studies used for this review, refer to Attanasio et al. (2017); Chakravarty et al. (2019); Field et al. (2010); Maitra and Mani (2017). Other studies include Acevedo et al. (2020); Adhvaryu et al. (2018); Amin and Makino (2024); Barrera-Osorio et al. (2023); Calderone et al. (2022); Cheema et al. (2019); Chun and Watanabe (2011); Da Mata et al. (2020); Das (2021); Hardy et al. (2019); Hirshleifer et al. (2016); Kugler et al. (2020); McIntosh and Zeitlin (2022); Uckat (2023).

Credits: World Bank



Constraint 4

/ Childcare and the Division of Domestic Work /



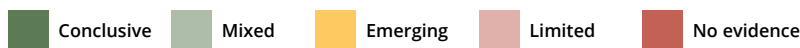
Three primary policy tools targeted at childcare and the division of domestic work have been identified, as follows: (a) accessible and affordable childcare, (b) accessible and affordable preschool, and (c) technological innovation that reduces the burden of household chores. Each policy tool is associated with interventions that differ in important design features. The choice of tool ought to be informed by the local context and policy considerations. For example, the interventions linked to the studies reviewed under the accessible and affordable childcare tool cover subsidized or free formal childcare, family or community-based childcare, and the provision of formal childcare at the workplace.

Multiple studies reveal various positive impacts of the provision of childcare and preschool globally based on factors such as the marital status of mothers, employment sector, and ages of the children. The take-up of childcare services may also vary according to the context, highlighting the significance of an awareness of the local constraints faced by women (Halim et al. 2022). The introduction of preschool or an expansion in the hours of preschool have also been consistently shown to increase labor force participation among mothers with young children, and the impacts are greater in locations with lower rates of baseline maternal labor force participation (Dang et al. 2022; Du and Dong 2013; Kilburn and Datar 2002). Evidence on the impact of labor-saving technological innovations is limited even at the global level. On workplace amenities, such as the provision of childcare at the workplace, the global evidence is scant. Yet, this may be a viable avenue for an enhancement in women's willingness to enter into and remain in the labor force.

The survey of policy experts ranked this constraint as a key priority among policymakers. However, there are no high-quality studies on Pakistan that measure the impact of childcare or preschool on women's labor force participation. Most of the evidence is from outside South Asia. This makes drawing conclusions on Pakistan difficult. For a review of the literature on childcare in South Asia conducted by SAR GIL, refer to Zahra et al. (2022). Given the cultural differences between the South Asia region and other settings, particularly the significance of gendered social norms, the global evidence should be interpreted with some caution.

Table 4.4: Policy Tools Addressing Constraints: Safety Concerns in Public and in the Workplace

Policy tool	Main takeaways	Evidence on Pakistan	Evidence on other countries in the South Asia region	Assessment of global evidence
Accessible and affordable childcare	Childcare provision for young children before the start of preschool has been shown to increase maternal labor force participation across contexts.	No	Yes	Conclusive
Accessible and affordable preschool	The enrollment of children in preschool allows mothers to switch to formal or wage employment, even if it does not induce entry into the labor force.	No	No	Conclusive
Technological innovation	Technology, such as the expansion of access to and the supply of electricity and liquid petroleum gas, can reduce the time spent on household chores, allowing women to increase their labor force participation.	No	No	Limited



Source: Original table for this publication.

Note: For additional information on the studies used for this review, refer to Ajayi et al. (2022); Attanasio and Vera-Hernandez (2004); Attanasio et al. (2017); Barros et al. (2011); Berlinski and Galiani (2007); Berlinski et al. (2011); Berthelon et al. (2015); Bharati et al. (2020); Bjorvatn et al. (2024); Calderón (2014); Caria et al. (2023); Clark et al. (2019); Dang et al. (2022); Dean and Jayachandran (2020); Dinkelman (2011); Donald et al. (2023); Du and Dong (2013); Garcia et al. (2023); Halim et al. (2022); Hojman and Lopez Boo (2019); Kilburn and Datar (2002); Martínez and Peticarà (2017); Medrano (2009); Nandi et al. (2020); Padilla-Romo and Cabrera-Hernandez (2018); Rosero and Oosterbeek (2011); Ryu (2020); Marcos (2023); de la Cruz Toledo (2015); Zahra et al. (2023).



Constraint 5

/ **Financial Inclusion** /

The review of the topic of financial inclusion covers the literature on the impacts of tools designed to widen financial inclusion. The focus is on financial interventions that cater to individuals, not firms (for firm-level policies, refer to constraint 8). The interventions include savings, within-household decision-making, empowerment, and the adoption of financial products and services. The global evidence base on financial inclusion is expanding. Addressing financial inclusion was ranked fifth among the 10 constraints in the survey of policy experts.

The global evidence on using mobile money accounts to receive transfers and deposit cash shows multiple benefits among women. First, mobile money accounts reduce transaction costs (for instance, by helping avoid travel to ATMs or bank branches for cash). This is especially important in contexts in which women face greater constraints in the effort to expand their mobility (for example, because of social norms or safety concerns) or to save more frequently than men (de Mel et al. 2022). Second, there is also evidence that mobile money allows women to conceal transfers from other household members, thereby elevating their control over money, without crowding out the contributions of other household members to the accumulation of household goods (Aker et al. 2016). Third, if women already own mobile money accounts, but do not use them frequently, switching to mobile money as the default mode for loan repayments or payroll deposits tends to raise women's use of mobile money for other transactions (Breza et al. 2022; Heath and Riley 2024).

Women's financial inclusion and digital inclusion are closely linked. Women in Pakistan rarely own mobile phones (refer to part 2). Instead, they typically participate in the sharing of the mobile phones of other household members. While some tools have the potential to expand financial inclusion even in the absence of digital inclusion, these tools are often prone to capture by other household members (such as debit cards) or are often too expensive to implement (such as door-to-door banking services). Moreover, rigorous empirical evidence on the application of such tools is limited or not available.

In Pakistan, only one of the policy tools reviewed, the switching to digital systems for service delivery tool, is associated with high-quality evidence. Clark et al. (2022) show that switching from debit cards to a biometric verification system as the mode of payment in the Benazir Income Support Program, which provides unconditional cash transfers to women in the poorest households more than tripled the probability that women collect the cash directly and increase their control over how that money is used. While the global evidence on this tool is limited, the Pakistan-specific evidence is convincing and shows significant promise.

Table 4.5: Policy Tools Addressing Constraints: Financial Inclusion

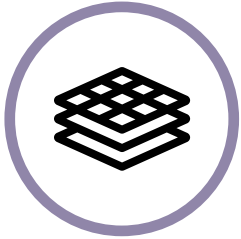
Policy tool	Main takeaways	Evidence on Pakistan	Evidence on other countries in the South Asia region	Assessment of global evidence
Mobile money	Mobile money increases women's control over finances and the likelihood of savings. The effect in savings is important because women tend to save at higher rates than men, although they typically have less money than men. Mobile money boosted female labor supply in a sample of rural-urban migrants in Bangladesh.	No	Yes	Conclusive
Easing restrictions on access to banking	Low-cost no-frills accounts can provide women with easier access to banking, enabling greater savings. Additionally, depositing money directly in bank accounts allows women to save more by expanding their control over money.	No	Yes	Emerging
Commitment savings accounts	Commitment devices, such as commitment savings accounts, facilitate savings among women, especially in the case of women with a stronger present bias, that is, the tendency to settle for a smaller reward in the present rather than wait for a larger reward in the future.	No	No	Emerging
Switching to digital systems for service delivery	Using biometrics for the identification and delivery of public services can improve women's control over resources and financial rights. Additionally, changing default options to digital systems (for instance, switching from cash to digital payroll) can also spur the adoption and use of digital accounts.	Yes	Yes	Limited
Debit cards	Access to debit cards reduces the cost of accessing savings (by reducing travel times), thereby promoting more use of bank accounts. Debit cards also have the potential to increase formal savings among women. However, debit cards may also be captured by household members, thereby decreasing women's control over money.	No	No	Limited
Door-to-door banking services	In contexts where norms restrict women's mobility, door-to-door services offering products for savings and deposits can increase financial inclusion among women. However, such services may not be the most cost-effective because of travel and labor costs.	No	No	No evidence

Conclusive
 Mixed
 Emerging
 Limited
 No evidence

Source: Original table for this publication.

Note: For additional information on the studies used for this review, refer to Clark et al. (2022); Field et al. (2021); Lee et al. (2021); Muralidharan et al. (2016); Prina (2015). Other studies used include Abiona and Koppensteiner (2022); Agarwal et al. (2017); Aker et al. (2016); Ashraf et al. (2006a), (2006b); Bachas et al. (2018), (2021); Björkegren et al. (2022); Breza et al. (2022); Brune et al. (2016); Callen et al. (2019); de Mel et al. (2022); Delavallade et al. (2015); Dizon et al. (2020); Dupas and Robinson (2013b); Dupas et al. (2018); Egami and Matsumoto (2020); Heath and Riley (2024); Karlan and Zinman (2018); Karlan et al. (2016); Karra et al. (2022); Kikulwe et al. (2014); Kipchumba and Sulaiman (2021); Lee et al. (2022); Somville and Vandewalle (2018); Suri and Jack (2016).

Constraint 6

/ **Asset Ownership** /

Religious or ethnic norms in some countries exclude women from a share in inheritance rights in a patrilineal manner. In Pakistan, Muslim Personal Law (Sharia) stipulates that the inheritance of a woman is to be half that of a man who has a similar relationship to a deceased. Customary inheritance practices tend to be even less favorable to women (World Bank 2005). This issue was ranked sixth in importance by policy experts in the survey.

The studies covered under the amendments in inheritance rights to increase landownership policy tool evaluate the direct impact of legal reforms on landownership and property ownership among women and on downstream outcomes, such as outcomes on children, economic empowerment, and mobility. An overwhelming majority of this literature revolves around the amendments to the Hindu Succession Act of 1956 in India. These studies show that removing bias against women in inheritance laws increases women's landownership, economic empowerment, autonomy, freedom of movement, education, and health.




The few studies under the market-oriented land redistribution policy tool find mixed impacts on property rights among woman-headed households, but less favorable impacts on the rights of women within man-headed households. Limited evidence under the price incentives to include women in landownership tool shows that providing small monetary incentives for joint titling can become a path to increasing women's landownership. The effects of these policies vary depending on household and marital status. This represents a caution against adopting universal policy recommendations or universal targeting on this issue.

Evidence that speaks to the impact of customary institutions that govern land rights, although scarce, indicates that women may prefer alternative systems. For example, replacing customary dispute resolution institutions with formal dispute resolution mechanisms generated greater awareness among women about their rights, greater satisfaction with mediated outcomes, and fewer property disputes. However, the formalization of customary practices in land boundary decision-making led to reduced investments in land by woman-headed households.

Evidence on the impacts of strengthening women's legal rights in Pakistan has not been found. For a review of the literature on property ownership in South Asia conducted by SAR GIL, refer to Zahra et al. (2022).

Table 4.6: Policy Tools Addressing Constraints: Asset Ownership

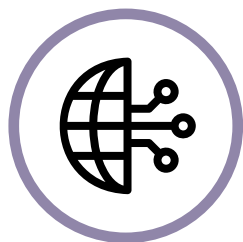
Policy tool	Main takeaways	Evidence on Pakistan	Evidence on other countries in the South Asia region	Assessment of global evidence
Amendments in inheritance rights to increase landownership	Amending inheritance rights to remove bias against women increases women's landownership, economic empowerment, autonomy, freedom of movement, education, and health.	No	Yes	Conclusive
Digitalization of landownership and boundary records	There is no published evidence for this tool. However, forthcoming SAR GIL evidence on Pakistan shows that the digitalization and centralization of landownership records, along with biometric verification requirements, reduce women's exclusion from land inheritance.	No	No	No evidence
Market-oriented land redistribution	Market-based land redistribution has shown mixed impacts on women's rights over land. These impacts may vary between women who are heads of household and women living in man-headed households.	No	No	Emerging
Dispute resolution in property rights disputes	Alternatives to customary dispute resolution institutions (such as formal mechanisms, community-based mechanisms, and free legal aid) have been shown to reduce property disputes, increase women's knowledge of their rights, and increase women's satisfaction with mediated outcomes.	No	No	Emerging
Joint administration of marital property through family law reform	Family law reform that includes the joint administration of property rights and more mobility rights among women can lead to an increase in the share of women working outside the household.	No	No	Limited
Price incentives to include women in landownership	Providing price discounts for joint titling has increased women's landownership without reducing the demand for titling.	No	No	Limited
Community-led land demarcation of customary landownership	The demarcation and marking of land boundaries in customary landownership procedures has raised the likelihood that woman-headed households will leave their land fallow.	No	No	Limited
Land tenure regularization	Land formalization has increased tenure security among legally married women, but decreased it among legally unmarried women. It also increased investment in land by almost twice as much as among woman-headed households relative to man-headed households.	No	No	Limited

 Conclusive
  Mixed
  Emerging
  Limited
  No evidence

Source: Original table for this publication.

Note: For additional information on the studies used for this review, refer to Burchardi et al. (2019); La Ferrara and Milazzo (2017); Mishra and Sam (2016); Roy (2015). Other studies used include Ali, Collin, et al. (2014); Ali, Deininger, et al. (2014); Blattman, Hartman, et al. (2014); Bose and Das (2020); Datar et al. (2009); Deininger et al. (2010); Deininger et al. (2013); Hallward-Driemeier and Gajigo (2015); Harari (2018); Heath and Tan (2020); Goldstein et al. (2015); Mendola and Simtowe (2015); Mueller et al. (2014); Mueller et al. (2015); Naaraayanan (2019); Rosenblum (2015); Roy (2008); Sandefur and Siddiqi (2013); Suteau (2020); Valera et al. (2018).

Constraint 7 / Digital Inclusion /



The literature review on this topic highlights the need in Pakistan for policies on digital inclusion. In today's postpandemic world, digitalization represents a crucial step toward prosperity and a promising instrument in overcoming the constraints on female labor force participation. Digital inclusion was ranked in the expert survey as the seventh most important constraint women face in Pakistan.

The limited evidence on the mobile phone provision and effective accessibility policy tool are mixed. The evidence on India indicates that women often do not exercise control over their own phones and that giving free smartphones and the related connectivity to women has a limited effect (Barboni et al. 2024). The evidence on Africa suggests that, if women are able to retain their smartphones, the outcomes favor greater economic empowerment among women and households. A smaller, emerging strand of the literature covers information and communication technology infrastructure, which shows promise in enhancing digital inclusion and improving women's labor force participation by creating access to more effective job searches. Mobile phone ownership among women in Pakistan is extremely low. Evidence on the effectiveness of these tools is scarce, particularly in South Asia. The lessons proposed by Barboni et al. (2024) suggest that more needs to be done to understand how to ensure women's ownership and control over digital technology assets.

On this constraint, there are no high-quality studies on Pakistan that measure the impact on women.

Table 4.7: Policy Tools Addressing Constraints: Digital Inclusion

Policy tool	Main takeaways	Evidence on Pakistan	Evidence on other countries in the South Asia region	Assessment of global evidence
Mobile phone provision and effective accessibility	Facilitating the supply of mobile phones among women, along with the means of connectivity, does not result in improved outcomes among women in the short or long run because men tend to take progressive control over the asset in India.	No	Yes	Emerging
Information and communication technology infrastructure	Access to the internet and to mobile phone coverage improves women's use of the internet and mobile phones. Internet coverage potentially improves women's labor force participation and full-time employment by easing online job searches, though it may reduce the probability that women will obtain skilled or formal jobs. The evidence on Africa suggests that the possession of smartphones raises household consumption. The possession of smartphones leads to a shift in time use among women from farming to communication with clients and market trading, though this does not always translate to higher income. Basic phones are more effective among low-literacy women in increasing the take-up of digital financial services.	No	No	Emerging

■ Conclusive
 ■ Mixed
 ■ Emerging
 ■ Limited

Source: Original table for this publication.

Note: For additional information on the studies used for this review, refer to Bahia et al. (2023); Giulivi et al. (2023); Klonner and Nolen (2010); Kusumawardhani et al. (2023); Roessler et al. (2021); Viollaz and Winkler (2022).

Constraint 8

/ **Women's Entrepreneurship and Business Growth** /

The vast literature on policy tools designed to boost women's entrepreneurship may be grouped into five categories that vary in the amount and importance of the evidence. The evidence base on providing access to capital and finance to improve firm profits and sales is large, but mixed. This topic includes studies that evaluate the impact of microcredit, grants, asset collateralization, and access to bank or savings accounts. The positive impact of microcredit and grants on business outcomes is often experienced only at enterprises that already exhibit large profits. There are few to no effects on downstream outcomes, such as women's empowerment (Banerjee, Duflo, Glennerster, et al. 2015; Crépon et al. 2024). The evidence also suggests that it may take women more time than men to realize business outcomes tied to the injection of capital or credit (Blattman, Fiala, et al. 2014). Addressing entrepreneurship and business growth was ranked eighth by the policy experts surveyed.

A recurring theme in the evidence on access to capital, including the provision of relevant training, is the lack of agency possessed by women over capital and decision-making within firms. Another strand in the literature is therefore access to capital and finance and increasing control over capital and finance. The studies in this category test interventions aimed at raising women's access and control over capital, such as by providing capital directly into mobile money accounts owned by women, providing capital in kind, and hiding capital from relatives. Such interventions often have positive impacts on firm profits and sales (Bastian et al. 2018; de Mel et al. 2008, 2009; Fiala 2018a; Riley 2024).

A final strand of the literature examines the impact of providing various types of soft skills training, including psychological interventions, among women entrepreneurs. While the limited evidence on the content of such training programs—video documentaries of successful individuals in similar communities, workshops to encourage higher aspirations and personal grit, training on positive psychology—shows mixed results on business outcomes, the findings indicate that attendance by women at training sessions with individuals from their social networks increases take-up and the ability to apply the content of the trainings to business ventures (Field, Jayachandran, et al. 2016; Khandelwal and Singh 2024). In Pakistan, a study found that a business training program resulted in enhanced business knowledge among men and women, but did not lead to improvements in business outcomes among women. A possible explanation is that, in the case of around 40 percent of the women entrepreneurs in the study sample, their husbands make all the business decisions, indicating that women's lack of agency over business decisions was the potential binding constraint (Giné and Mansuri 2021).

Table 4.8: Policy Tools Addressing Constraints: Women's Entrepreneurship and Business Growth

Policy tool	Main takeaways	Evidence on Pakistan	Evidence on other countries in the South Asia region	Assessment of global evidence
Access to capital and finance	Microcredit has modest effects. These primarily involve enterprises with high profits. Some evidence suggests that providing capital through joint-liability or group loans can lead to higher take-up and positive impacts on enterprise outcomes relative to individual-liability or individual loans.	No	Yes	Mixed
Access to capital and finance and increasing control over capital and finance	Transfers in kind and in capital through mobile money reduce the capture of capital by household members and increase women's control over how the transfers are used, resulting in higher business profits. Evidence also suggests that hiding capital from relatives improves outcomes among women businesses.	No	Yes	Emerging
Access to capital, finance, and training	The evidence is mixed that the provision of training, in addition to capital, supports growth in women's enterprises.	No	No	Limited
Business training	Traditional training programs have mixed effects on entrepreneurial outcomes among women because of a lack of agency among women over decisions within the enterprise. However, heuristics-based business training that focuses on easy-to-apply rules of thumb show promising results in sales and profits, particularly among entrepreneurs with little cognitive ability and few financial skills.	Yes	No	Emerging
Soft skills training	Training women entrepreneurs in soft skills, image-based learning, and aspirations shows promising, but mixed effects on business outcomes. Who the women entrepreneurs attend the training with is also important. Attending sessions with peers in a social network enhances the ability to apply training to a business.	No	Yes	Mixed

Conclusive
 Mixed
 Emerging
 Limited
 No evidence

Source: Original table for this publication.

Note: For additional information on the studies used for this review, refer to Angelucci et al. (2015); Arraiz et al. (2019); Ashraf et al. (2022); Asiedu et al. (2023); Attanasio et al. (2015); Attanasio et al. (2019); Banerjee, Breza, et al. (2019); Banerjee, Duflo, Glennerster et al. (2015); Bastian et al. (2018); Batista et al. (2022); Berge et al. (2015); Bernard et al. (2023); Bjorvatn et al. (2024); Blattman, Fiala, et al. (2014); Brooks et al. (2018); Crépon et al. (2024); de Mel et al. (2008, 2009, 2014); Drexler et al. (2014); Dupas and Robinson (2013a); Fafchamps et al. (2014); Fiala (2018a, 2018b); Field, Jayachandran, et al. (2016); Field, Martinez, et al. (2016); Giné and Mansuri (2021); Jack et al. (2023); Khandelwal and Singh (2024); Lafortune et al. (2018); McKenzie et al. (2022); Orkin et al. (2023); Pomeranz and Kast (2024); Riley (2024); Riley et al. (2024); Rojas Valdes et al. (2022); Ubfal et al. (2022).

Constraint 9

/ Job Search /



Job search is a crucial step toward engagement in the labor market. Search frictions can often lead to less-than-optimal job matches. This motivates the review of various policy tools that have been used to address frictions in job searches. This constraint was ranked ninth by the policy experts surveyed.

The largest strand of the relevant literature focuses on the job platforms tool. There is mixed evidence of the effect of job platforms on employment, job quality, and earnings. The effects often depend on the demographics, the types of job postings, the skill levels, social norms, and the gender of colleagues and supervisors. SAR GIL is leading a research program to deepen the evidence on what works in job-matching platforms. The aim is to improve outcomes among women, with a specific focus on Pakistan. The evidence on job platforms in Pakistan indicates that, relative to supply-side constraints, demand-side constraints at firms are a larger barrier to women's employment. Specifically, explicit gender criteria in job postings are the biggest factor determining the opportunities available to women with less than a secondary education (Gentile et al. 2023).

A smaller strand of the literature covers the referrals tool. While the global evidence on this tool is limited, the literature suggests that reference letters from previous employers increase callbacks among women applicants, while internal referrals may put women at a disadvantage. This review also covers the incentives and training tool. This includes incentives to apply for a job, which increases women's job applications. Other interventions provide incentives to migrate from rural to urban areas for better job opportunities. This also shows positive effects, though more analysis with a gender focus is required. The review also analyzes the job fairs, recruiting services, and mentorship programs policy tools. The literature shows promising, though limited evidence associated with these various tools of reductions in search frictions or of improved labor market outcomes among women.

Job search frictions may not always arise from the external environment. They may also arise from innate beliefs. Urban residence is associated with lower mobility (Ahmed et al. 2024; Aloud et al. 2020; Bernhardt et al. 2018; Bursztyn et al. 2020; Lowe and McKelway 2021; McKelway 2024; Orkin et al. 2023).

The review also covered the literature on discrimination in the labor market. Evidence shows that employers in Bangladesh discriminate against women in hiring and paternalistically prevent women from making their own choices (Buchmann et al. 2023). Women supervisors in Bangladesh's ready-made garment industry face discrimination from workers who have negative beliefs about women's abilities, and this leads to lower productivity (Macchiavello et al. 2020). However, such gender stereotypes do not seem to be generalized across all settings. (Refer to Abel and Buchman 2024, for differing evidence on India's

gig economy). The literature measuring and documenting discrimination is growing, and the evidence suggests that different forms of discrimination may explain observed gender gaps in the labor market. In deploying policy tools to address job search frictions, understanding this feature is important.

Table 4.9: Policy Tools Addressing Constraints: Job Search

Policy tool	Main takeaways	Evidence on Pakistan	Evidence on other countries in the South Asia region	Assessment of global evidence
Job platforms	Gender gaps in employment are larger than gender gaps in job searches. The gendered structure of social networks and the sex of supervisors and colleagues influence the effectiveness of this tool among women. Explicit firm-side gender criteria determine the quantity of opportunities open to less well educated women. At greater educational attainment, women become more selective. Informal job platforms can raise women's incomes.	Yes	Yes	Emerging
Referrals	Reference letters in job applications increase the callbacks among women. Internal referrals under various incentive schemes put qualified women candidates at a disadvantage. This is because men, who may refer qualified women, often choose not to do so, while women do not exhibit gender preferences.	No	No	Limited
Incentives and training	Providing incentives for applying for jobs substantially increases job-application rates and improves the quality of the applicant pool. This is driven by women and unemployed and less highly experienced job-seekers.	No	Yes	Emerging
Job fairs	Encouraging attendance at job fairs for domestic and foreign work increases formal sector employment and the likelihood of looking for foreign work. It leads to a small increase in informal employment at the expense of self-employment. Job fairs may also increase the reservation wage among women.	No	No	Limited
Recruiting services	Recruiting services targeted at young women increase paid outside work and improve women's career aspirations.	No	Yes	Limited
Mentorship programs	Mentorship programs for students undergoing the school-to-work transition improve labor market outcomes through information about entry-level jobs and labor market dynamics. It helps students lower the reservation wage and revise upward their beliefs about the returns to experience. However, more research with a gender lens is required.	No	No	Limited

Conclusive
 Mixed
 Emerging
 Limited
 No evidence

Source: Original table for this publication.

Note: For additional information on the studies used for this review, refer to Abebe et al. (2021); Abel et al. (2020); Acevedo et al. (2020); Afridi et al. (2022); Alfonsi et al. (2023); Beam (2016); Beaman et al. (2018); Doering and Thébaud (2017); Gentile et al. (2023); Jensen (2012); Jones and Sen (2022); Kuhn and Shen (2023); Shonchoy et al. (2018); Subramanian (2024).

Constraint 10

/ **Livelihood and Asset Transfer** /

Across countries, asset transfers targeted at extreme poor households have been shown to have promise in the effort to lift households out of poverty. Such asset transfers include transfers of productive assets, usually livestock, and are complemented by support packages that include training and cash assistance. The effects are often measured at the household level. However, evidence is usually lacking on the women within these households. The review is therefore focused on studies that provide evidence of changes in economic outcomes among women, such as labor force participation, hours worked, and type of occupation. Some of the studies focus on programs targeting only women (Balboni et al. 2022; Bandiera et al. 2017; Bedoya Arguelles et al. 2019; Bedoya Arguelles et al. 2023). Two of the studies reviewed (Angelucci et al. 2022; Karimli et al. 2021) measure the impact of including gender-sensitive family coaching and engaging men in the graduation program. They find a positive impact on women's decision-making and potentially reduced intimate partner violence. Such big push interventions have been tested in several countries, producing a large evidence base in South Asia. Nonetheless, specific evidence is lacking on Pakistan. The only study evaluating the impact of a livelihoods asset transfer program in Pakistan does not investigate the gendered impacts of the program (Banerjee, Duflo, Goldberg, et al. 2015). This constraint was ranked last in the expert survey.

Table 4.10: Policy Tools Addressing Constraints: Livelihood and Asset Transfer

Policy tool	Main takeaways	Evidence on Pakistan	Evidence on other countries in the South Asia region	Assessment of global evidence
One-off asset transfer and support package and the microfinance pay-it-forward element	Asset transfer packages consisting of livestock or other assets, training, and cash stipends that are targeted at extreme poor households (primarily women in the households) increase household welfare by improving labor market outcomes, savings, consumption, and poverty reduction.	No	Yes	Emerging
Graduation schemes	This tool improves women's decision-making on children's schooling and health care, but has no effect in other major areas.	No	No	Limited

Conclusive
 Mixed
 Emerging
 Limited
 No evidence

Source: Original table for this publication.

Note: For additional information on the studies used for this review, refer to Angelucci et al. (2022); Ara et al. (2016); Asadullah and Ara (2016); Balboni et al. (2022); Bandiera et al. (2017); Bedoya Arguelles et al. (2019); Bedoya Arguelles et al. (2023); Emran et al. (2014); Janzen et al. (2018); Karimli et al. (2021); Misha et al. (2019); Rahman et al. (2021).

APPENDIXES



APPENDIX A

Definitions and Survey Sampling Descriptions

Various data sources were used in this report. Below is a brief description of each survey tool and the variables used in the analysis of the tool.

■ A.1. Labor Force Surveys

LFSs are conducted across the globe at various frequencies to measure key labor market outcomes in the economy based on guidelines established by the International Labor Organization. In Pakistan, the Pakistan Bureau of Statistics conducts the surveys. The latest publicly available survey was conducted in 2020–21 (PBS 2022). This is the latest of 36 LFS survey rounds conducted since the launch of the national LFS in 1963 at an intermittent frequency.³⁸ The Pakistan LFS includes information on demographics, employment, and unemployment, as well as sections on training, migration, and occupational injuries. While it contains detailed labor market indicators, such as sector, occupation, hours, pay, type of employment, and so on, it does not capture the broad range of nonlabor market-related topics typically covered by multitopic household surveys (for example, the Pakistan Social and Living Standards Measurement Survey).³⁹ Summarized below are the main outcomes analyzed in the report.

Table A.1.1. Labor Force Surveys: Variables and Definitions

<i>Variable</i>	<i>Definition</i>
Labor force participation	Labor force participation is calculated as the total number of people in the labor force (employed, plus unemployed), divided by the total working-age population (ages 15–64)
Unemployed	This report defines an individual as unemployed if that individual was <ul style="list-style-type: none"> • Not employed, was available for work, and looked for work in a given past period (up to, but no more than one year) if data are available on job-seeking • Temporarily out of work and gearing to resume or start work in the imminent future

³⁸ Refer to Labour Force Statistics, Pakistan Bureau of Statistics, Islamabad, Pakistan, <https://www.pbs.gov.pk/labour-force-publications>.

³⁹ PSLM (Pakistan Social and Living Standards Measurement Survey), Pakistan Bureau of Statistics, Islamabad, Pakistan, <https://www.pbs.gov.pk/pslm-publications>.

<i>Variable</i>	<i>Definition</i>
Employed	<p>A respondent is employed if that individual</p> <ul style="list-style-type: none"> • Did any work for pay, profit, or family gain during the previous week, for at least one hour on any day • Helped to work for family gain in a family business or family farm during the previous week • Had a paid job or a business or agricultural farm in the previous week, even if the individual did not work <p>The employed consist of those who are (a) paid employees, (b) self-employed, or (c) contributing family workers in either the agricultural or nonagricultural sectors</p>
Paid wage employee	<p>A wage employee is an employed person who is</p> <ul style="list-style-type: none"> • A regular paid employee with fixed wage • A casual paid employee • A paid worker by piece rate or work performed • A paid nonfamily apprentice
Contributing family worker	A contributing family worker is an employed person who is unpaid, but contributes to family work
Self-employed	A self-employed person is an employed person who is (a) an employer, (b) an own-account worker, (c) an owner-cultivator, (d) a sharecropper, (e) a contract cultivator, (f) a member of a producer cooperative, or (g) otherwise employed (but not a wage employee or contributing family worker)
Entrepreneur	An entrepreneur is a person who is self-employed and works in an individually owned or partnership enterprise in a nonagricultural sector
Home-based worker	Home-based workers are all workers who carry out their primary work at their own dwellings

To analyze trends in labor market indicators, various waves of the LFS have been harmonized to cover the past two decades in six rounds: 1999–2000, 2005–06, 2010–11, 2014–15, 2017–18, and 2020–21. These years were chosen as midpoints every five years. To harmonize the data files, the team dealt with discordant codification and naming in each dataset, as well as updates to questionnaire sections across each round. The alterations in specific questions or sections were sufficiently harmonious to allow the creation of indicators based on the definitions in table A.1.1, though some discretion has been allowed to maintain alignment with the defining criteria, considering the minor variability in data across the rounds.

■ A.2. Pakistan Social and Living Standards Measurement Survey

Table A.2.1. Pakistan Social and Living Standards Measurement Survey: Variables and Definitions

<i>Variable</i>	<i>Definition</i>
Days of work	Measures the number of days an employed individual worked during the previous month
Employment	A binary variable representing whether an individual worked for pay, profit, or family gain for at least one hour on any day during the previous month
Earnings	Measures earnings in cash during the previous year among employed individuals

Source: PSLM (Pakistan Social and Living Standards Measurement Survey), Pakistan Bureau of Statistics, Islamabad, Pakistan, <https://www.pbs.gov.pk/pslm-publications>.

■ A.3. Women's Economic and Social Well-Being Survey, 2017–18

Table A.3.1. Women's Economic and Social Well-Being Survey, 2017–18: Variables and Definitions

<i>Variable</i>	<i>Definition</i>
Any account	Dummy variable indicating whether an individual has a bank account or an account at any other financial institution
Bank account	Dummy variable indicating whether an individual has a bank account in their own name
Other financial account	Dummy variable indicating whether an individual has an account in their own name at any financial institution other than a bank
Mobile use	Dummy variable indicating whether an individual uses a mobile phone
Mobile ownership	Dummy variable indicating whether an individual owns a mobile phone
Mobile permission	Dummy variable indicating whether an individual needs permission to use a mobile phone
Mobile possession	Dummy variable indicating whether a mobile phone is in the possession of the individual
SIM registration	Dummy variable indicating whether a SIM card is registered in the name of the individual
Transactions	Dummy variable indicating whether an individual uses a mobile phone to undertake financial transactions
Internet usage	Dummy variable indicating whether an individual uses the internet
Computer literacy	Dummy variable indicating whether an individual has any computer literacy
Agency in choice to marry	Dummy variable representing whether a woman consented to and agreed with the marriage or engagement arrangement

Source: BOS and PCSW 2019.

■ A.4. Multiple Indicator Cluster Surveys

Table A.4.1. Multiple Indicator Cluster Surveys: Variables and Definitions

<i>Variable</i>	<i>Definition</i>
Mobile ownership	Dummy variable indicating whether an individual owns a mobile phone
Mobile usage	Dummy variable indicating whether an individual used a mobile phone at least once a week during the previous three months
Ever used a computer	Dummy variable indicating whether an individual ever used a computer or a tablet at any location
Ever used internet	Dummy variable indicating whether an individual ever used the internet at any location and on any device
Watches television	Dummy variable indicating whether an individual watches television at all (includes less than once a week, at least once a week, almost every day)
Reads newspaper	Dummy variable indicating whether an individual reads newspapers at all (includes less than once a week, at least once a week, almost every day)
Listens to radio	Dummy variable indicating whether an individual listens to a radio at all (includes less than once a week, at least once a week, almost every day)
Feels safe outside	Dummy variable indicating whether an individual feels very unsafe or unsafe while walking alone in the individual's neighborhood after dark

Note: The MICS analysis is derived by merging the datasets of MICS (Multiple Indicator Cluster Surveys), United Nations Children's Fund, New York, <https://mics.unicef.org/> in four provinces: Balochistan (2019–20), Khyber Pakhtunkhwa (2019), Punjab (2017–18), and Sindh (2018–29).

A.5. Demographic and Health Surveys

Table A.5.1. Demographic and Health Surveys: Variables and Definitions

<i>Variable</i>	<i>Definition</i>
Homeownership	Dummy variable indicating whether an individual owns a home alone or jointly
Landownership	Dummy variable indicating whether an individual owns land alone or jointly
Decision about household spending	Dummy variable indicating whether an individual has a say with respect to household purchases (decides alone or jointly with a partner)
Decision about health care	Dummy variable indicating whether an individual has a say with respect to their own health care (decides alone or jointly with a partner)
Tolerance of domestic violence	Dummy variable indicating if an individual considers beating a wife justifiable for any of the reasons specified, as follows: (a) going out without telling the husband (b) neglecting the children (c) arguing with the husband (d) refusing to have sex with the husband, and (e) burning food

Source: Data, DHS Program (Demographic and Health Surveys), ICF International, Rockville, MD, <https://www.dhsprogram.com/Data/>.

A.6. Global Findex Database

Table A.6.1. Global Findex Database: Variables and Definitions

<i>Variable</i>	<i>Definition</i>
Any account	Dummy variable indicating whether an individual has a bank account or an account in any other financial institution
Mobile account	Dummy variable indicating whether an individual has a mobile money account
Financial account	Dummy variable indicating whether an individual has an account at a financial institution
Digital payment	Dummy variable indicating whether an individual made or received a digital payment

Source: Global Findex (Global Financial Inclusion Database), World Bank, Washington, DC, https://www.worldbank.org/en/publication/globalfindex#data_sec_focus.

A.7. The World Bank Home-Based Workers Survey

Table A.7.1. Home-Based Workers Survey: Variables and Definitions

<i>Variable</i>	<i>Definition</i>
Mobility	Dummy variable indicating whether home-based workers personally procure raw materials for their work or if someone else does it on their behalf
Informed of market conditions	Dummy variable indicating whether an individual tries to stay informed about changing market conditions
Sets their own price	Dummy variable indicating whether an individual sets price/piece rates/charges by asking family/friends/people in similar business/by checking market prices rather than letting the contractor/ employer decide
Aware of retail price	Dummy variable indicating whether an individual knows the retail price of one piece that they make on contract
Taken loan	Dummy variable indicating whether an individual has taken any loan for business or to meet household expenses during COVID
Has bank account	Dummy variable indicating whether an individual has a bank account
Community participation decision	Dummy variable indicating whether an individual decides on their own about their participation in community activities
Employment decision	Dummy variable indicating whether an individual makes their own decisions about their work
Education decision	Dummy variable indicating whether an individual makes their own decisions about their own education/training

APPENDIX B

Summary Statistics of Key Women's Economic Empowerment Measures

Table B.1. Employment

<i>Indicator</i>	<i>Mean, men</i>	<i>Mean, women</i>	<i>Difference</i>
Employed	0.793 (0.405)	0.232 (0.422)	-0.561*** (0.000)
Employed in agriculture	0.275 (0.446)	0.675 (0.468)	0.400*** (0.000)
Observations	157,490	157,939	315,429

Source: PBS 2022.
Significance level: *** = 1 percent.

Table B.2. Employed Only

<i>Indicator</i>	<i>Mean, men</i>	<i>Mean, women</i>	<i>Difference</i>
Monthly income	25080.86 (24352)	20522.44 (28812.26)	-4558.42 *** (0.000)
Yearly income	304900.6 (312613.2)	177569.5 (304900.6)	-127331.2 *** (0.000)
Yearly agriculture income	262526.5 (293117.7)	95982.65 (90720.71)	-166543.9 (0.000)
Hours worked in primary occupation last week	50.569 (13.024)	33.683 (11.905)	-16.887*** (0.000)
Observations	125,215	36,460	161,675

Source: PBS 2022.
Significance level: *** = 1 percent.

Table B.3. Financial Inclusion

<i>Indicator</i>	<i>Mean, men</i>	<i>Mean, women</i>	<i>Difference</i>
Has an account	0.281 (0.450)	0.134 (0.341)	-0.147*** (0.000)
Has an account at a financial institution	0.206 (0.405)	0.114 (0.318)	-0.092*** (0.000)
Has a mobile money account	0.138 (0.346)	0.031 (0.174)	-0.107*** (0.000)
Observations	486	491	977

Source: Global Findex (Global Financial Inclusion Database), World Bank, Washington, DC, https://www.worldbank.org/en/publication/globalfindex#data_sec_focus.
Significance level: *** = 1 percent.

Table B.4. Digital inclusion

<i>Indicator</i>	<i>Mean, men</i>	<i>Mean, women</i>	<i>Difference</i>
Owens mobile or smartphone	83.818 (36.829)	35.371 (47.812)	-48.447*** (0.000)
Has used mobile or smartphone	84.757 (35.944)	54.925 (49.757)	-29.832*** (0.000)
Internet use	0.931 (0.254)	0.865 (0.342)	-0.066*** (0.000)
Observations	80,194	181,236	261,430

Source: Data of MICS (Multiple Indicator Cluster Surveys), United Nations Children's Fund, New York, <https://mics.unicef.org/>, rounds 2017, 2018, 2019, and 2020 for the provinces of Punjab, Balochistan, Khyber Pakhtunkhwa, and Sindh.
Significance level: *** = 1 percent.

Table B.5. Property Ownership

<i>Indicator</i>	<i>Mean, men</i>	<i>Mean, women</i>	<i>Difference</i>
Homeownership	0.722 -0.448	0.033 (0.178)	-0.689*** (0.000)
Landownership	0.272 (0.445)	0.021 (0.143)	-0.251*** (0.000)
Observations	3,145	12,364	15,509

Source: Data of the round of 2017-18, Data, DHS Program (Demographic and Health Surveys), ICF International, Rockville, MD, <https://www.dhsprogram.com/Data/>.
Significance level: *** = 1 percent.

Table B.6. Safety and Social Norms

<i>Indicator</i>	<i>Mean, men</i>	<i>Mean, women</i>	<i>Difference</i>
Feels unsafe to be at home alone after dark	0.062 (0.241)	0.205 (0.404)	0.144*** (0.000)
Feels unsafe to walk alone in neighborhood after dark	0.119 (0.324)	0.371 (0.483)	0.252*** (0.000)
Observations	80,194 (0.254)	181,236 (0.342)	261,430 (0.000)
Observations	80,194	181,236	261,430

Source: Data of Multiple Indicator Cluster Surveys (MICS), rounds 2017, 2018, 2019, and 2020 for the provinces of Punjab, Balochistan, Khyber Pakhtunkhwa, and Sindh.
Significance level: *** = 1 percent.

Table B.7. Tolerance for Physical Domestic Violence

<i>Indicator</i>	<i>Mean, men</i>	<i>Mean, women</i>	<i>Difference</i>
Tolerance for physical domestic violence	0.377 (0.485)	0.421 (0.494)	0.044*** (0.000)
Observations	3,145	12,364	15,509

Source: Data of the round of 2017-18, Data, DHS Program (Demographic and Health Surveys), ICF International, Rockville, MD, <https://www.dhsprogram.com/Data/>.
Significance level: *** = 1 percent.

APPENDIX C

Technical Appendix

■ C.1. Policy Priorities: Evidence Assessment Methodology

To evaluate the evidence for each constraint or policy priority identified, the following methodology has been developed. First, the existing literature on each topic is reviewed (where one exists) to identify papers that study the constraints on women's economic empowerment and potential policy tools. Both published papers and working papers are considered. This yielded a total of 328 published papers, reviews, and working papers for analysis. From this list, to categorize the evidence, an analysis was conducted of high-quality studies that evaluated a policy tool aimed at reducing constraints relevant to women in low- and middle-income countries. By high quality is intended studies that estimated the causal impact of the policy tool, using a methodology to identify adequately a suitable comparison group, such as randomized controlled trials, difference in differences designs (largely two-way fixed effects methods), instrumental variables, and regression discontinuity designs. This inclusion criteria yielded 277 studies. Studies were excluded that had small samples or high attrition or that did not report gender disaggregated results. This process led to the selection of 203 studies across all constraints in the final review.

After the set of studies had been gathered to categorize the overall evidence on a policy tool, the state of the evidence on each policy tool was categorized along two dimensions: (a) the number of studies carried out and (b) the direction of the effects. This yielded the following assessment criteria:

- *Conclusive*: More than 10 high-quality studies evaluate the tool and find effects in the same direction.
- *Mixed*: More than 10 high-quality studies evaluate the tool and find effects in different directions.
- *Emerging*: There are 3-10 high-quality studies that evaluate the tool, regardless of the direction of effects. The evidence on this tool is growing, but is not yet sufficient to determine conclusively the direction of effects.

- *Limited*: There are two or fewer high-quality studies that evaluate the tool, regardless of the direction of effects. The evidence on this tool is limited and insufficient to determine conclusively the direction of effects.
- *No evidence*: No high-quality studies evaluate the impact of the tool, but there is potential for the tool to close gender gaps based on suggestive evidence, or nonexperimental evidence, or if policymakers or researchers are testing because of the theoretical potential for addressing the constraint.

To compute the global evidence assessment overview exhibited in the last column of table ES.1 in the executive summary, the qualifier indicating sufficient evidence is attributed to the priorities on which the global evidence tends to encourage the deployment of tools to address women's economic empowerment under these priorities. The qualifier of insufficient evidence is attributed to the priorities on which the global evidence is nonexistent or is at an infant stage. The qualifier of growing evidence is attributed to the priorities on which the global evidence is encouraging or mixed and therefore not yet conclusive about the effectiveness of the deployment of these tools to address women's economic empowerment under these priorities.

■ C.2. World Bank Expert Survey and the Ranking of Constraints

To rank the constraints according to their importance in promoting women's economic empowerment in Pakistan, a survey was conducted among experts working across various fields in Pakistan in operational and research teams within the World Bank. The goal of the survey was to understand how experts view the role of various constraints in considering how to address issues in female labor force participation or how to enable women to earn higher incomes in Pakistan.

To accomplish this, a convenience sample of 128 World Bank experts identified through email distribution lists was used. This included researchers, country team members, and task team leaders in ongoing or planned World Bank operations in Pakistan.

Survey respondents were asked two questions to determine their perceptions about the importance of 11 constraints. The first question asked them to rank the 11 constraints by their importance in improving female labor force participation and enabling women to generate higher incomes in Pakistan. The focus was on low- to middle-income households in Pakistan. The second question asked the experts to allocate US\$100 million of hypothetical money across the 11 constraints for the purpose of increasing female labor force participation and enabling women to generate higher incomes.

The survey was anonymous and voluntary, and participants did not receive any incentive. The survey was distributed via email. It required approximately four minutes to complete. Participants were contacted three times over the course of two weeks. The response rate of the survey was 46 percent. Table C.2.1 provides a summary of the results.

Table C.2.1. Summary Statistics: World Bank Expert Survey

<i>Constraints</i>	<i>Measures</i>	<i>Mean</i>	<i>SD</i>
Transport and mobility	Funding	7.70	0.84
	Rank score	8.32	0.31
Safety concerns in public spaces and the workplace	Funding	17.08	1.96
	Rank score	7.98	0.37
Workplace amenities	Funding	4.83	0.82
	Rank score	7.03	0.35
Skills and vocational training	Funding	7.47	1.26
	Rank score	6.63	0.36
Childcare and division of domestic work	Funding	7.74	1.79
	Rank score	6.15	0.41
Financial inclusion	Funding	10.39	1.17
	Rank score	6.10	0.35
Asset ownership	Funding	13.17	2.08
	Rank score	5.42	0.44
Digital inclusion	Funding	9.76	1.90
	Rank score	4.81	0.40
Women's entrepreneurship and business growth	Funding	10.54	1.04
	Rank score	4.78	0.37
Job search	Funding	4.63	0.93
	Rank score	4.46	0.40
Livelihoods and asset transfer	Funding	6.68	0.87
	Rank score	4.31	0.39
Observations		59	

Source: World Bank Expert Survey.

Note: This table presents the summary statistics (mean and standard deviation [SD]) from the responses of the World Bank Expert Survey. The first column lists the policy constraints in descending order. For each constraint, the mean and standard deviation are presented from the average funding share and the average attributed rank. The total number of respondents was 59. Respondents were surveyed on 11 policy constraints. Yet, for the purposes of information management in the report, two consecutively ranked policy constraints were aggregated: (a) safety concerns in public spaces and in the workplace and (b) workplace amenities. The table presents the disaggregated statistics as surveyed.

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