

How Does the Country Partnership Framework for Pakistan for the Period FY 2026 up to 2035 Contribute to Reducing Gender Disparities?



Gender equality drives inclusive and sustainable growth. The Pakistan Country Partnership Framework (CPF) outlines six key outcomes to address Pakistan's critical needs and promote women's empowerment through education, job creation, and improved services. It also focuses on supporting women affected by climate change and targets them in social protection programs to build resilience. Closing gender gaps is essential for achieving the CPF's 10-year targets and development goals. As part of its Knowledge Compact, the CPF emphasizes data monitoring and evaluation, including a dedicated Pakistan Data and Evidence Lab. This lab focuses on assessing gender outcomes, improving public-use microdata for policy evaluation, and conducting gender-focused impact evaluations (IEs) in key projects.

This note describes how each of the six CPF Outcomes will contribute to improving access to services and opportunities for women and girls in Pakistan and reduce gender disparities.

CPF Outcome 1: Reduced child stunting.



With stunting at 40% in Pakistan, nearly double the global average, addressing its root causes is vital for gender equality, as women and girls are more affected.¹ The World Bank (WB) focuses on: (i) improved health and nutrition services for pregnant women, adolescent girls, and infants to break the cycle of malnutrition and stunting; (ii) access to safe water, sanitation, and hygiene (WASH), benefiting women and girls responsible for water collection and household hygiene; (iii) family planning services to reduce fertility rates and prevent early pregnancies, empowering women to make informed reproductive choices, and reducing the risk of child stunting;² and (iv) education and behavioral change campaigns on nutrition, hygiene, and health. Through investments and public-private partnerships (PPPs) in healthcare, water and wastewater treatment, health-techs, pharmaceutical manufacturing, and food fortification, the International Finance Corporation (IFC) will aim to promote enhanced access to clean water, essential health and nutrition services and diversified diets. Despite extensive research on stunting,³ questions remain about the optimal policy interventions that public institutions can scale effectively. Ongoing IEs are investigating these areas as part of CPF initiatives. Most of the interventions that contribute to reducing stunting are focused on women and adolescent girls, including nutrition conditional cash transfers (CCT) for pregnant women.

CPF Outcome 2: Reduced learning poverty.



In Pakistan, 77% of children are not proficient in reading by age 10.⁴ Learning poverty is slightly higher for boys than girls (79% vs. 77%), but girls are more likely to be out of school (39.6% vs. 29.3%) due to safety concerns, long distances, inadequate sanitation, and a lack of female teachers, barriers that, combined with regional disparities, COVID-19, and rising poverty, severely limit girls' learning opportunities.⁵ WB interventions include introducing girl-only second shifts at schools, scholarships to encourage the education of future female teachers, CCT for mothers with premia for keeping girls in school, safe transportation options, separate WASH facilities in schools, improved learning environments, and efforts to raise parental awareness and challenge gender norms. The IFC will invest in digital infrastructure and ed-tech solutions. Questions related to the most effective ways (higher returns on investment) to improve girls' access to education will be evaluated in Balochistan.^{6,7} Reaching the set target under this Outcome will disproportionately benefit girls.

¹ World Bank Group (2024) Country Partnership Framework for the Islamic Republic of Pakistan FY26–FY35; World Health Organization (2024) Global Health Data; World Bank (2024) Pakistan Gender Landscape.

² World Bank (2025) World Development Indicators (Referenced for fertility rate: 3.4 births per woman in Pakistan vs. 2.3 global average); World Bank Group (2022) Country Climate and Development Report: Islamic Republic of Pakistan (Referenced for the link between reducing fertility and economic/environmental/gender outcomes).

³ World Bank (2018) When Water Becomes a Hazard: A Diagnostic Report on the State of Water Supply, Sanitation, and Poverty in Pakistan and Its Impact on Child Stunting.

⁴ World Bank (2022) Pakistan Learning Poverty Brief.

⁵ World Bank (2022) Pakistan Learning Poverty Brief; Pakistan Institute of Education (2024), Statistics & Trends for 2022–23; World Bank (2021), Safety first: Perceived Risk of Street Harassment and Educational Choices of Women.

CPF Outcome 3: Increased resilience to climate change.



Women in Pakistan are disproportionately vulnerable to climate impacts. In agriculture, where 68% of employed women work (compared to 28% of men), women earn 63% less and often work without pay and have limited access to land, credit, and training as they take on greater farming responsibilities and men move to nonfarm jobs.⁸ In the aftermath of floods, women experience more severe livelihood losses and disruptions in access to health, education, and protection services⁹ and an increased risk of gender-based violence.¹⁰ WB investments will continue to support small farmers with climate-resilient knowledge and finance, aiming to increase production and incomes, and flood and disaster resilient infrastructure and social protection interventions for those impacted. The WB will also undertake an assessment of Pakistan's climate actions to identify pathways to strengthen inclusion and job creation for women and youth. Through investments in smart agri-business companies, IFC will facilitate job opportunities for women. IFC will support climate-resilient urban infrastructure, and strengthen Environmental, Social and Governance practices which prioritize gender inclusion. Through the Climate2Equal Initiative, IFC will collaborate with external organizations to create awareness, knowledge, and support firms to commit to gender inclusive business led-climate action. The World Bank Group Guarantee Platform will aim to mobilize blended finance and green capital market instruments to scale up climate finance, ensuring support for women-led businesses.

CPF Outcome 4: Cleaner energy and better air quality.



Less than 50% of households in Pakistan have access to clean cooking stoves, relying on open fires or other fuels that generate harmful household air pollution.¹¹ Women often suffer the most due to their traditional cooking roles, making them disproportionately vulnerable to the health risks associated with poor air quality. Improved access to clean cooking fuels and energy sources through WB interventions can significantly enhance women's health and promote gender equality by reducing their exposure to harmful pollutants.

CPF Outcome 5: More public resources for inclusive development.



Fiscal reforms supported by the CPF aim to raise revenue and increase the government's overall fiscal space. This can enable greater investment in underfunded sectors like health and education, where public spending in 2022–23 was just 1.5% and 1% of GDP, respectively.¹² Increased resources in these areas can disproportionately benefit women and girls and help reduce disparities. Meanwhile, the WB supports digitizing land ownership records to improve tenure security, increase revenue collection, and ensure women receive their legally mandated inheritance shares. Initial land record digitization in Punjab, supported by the WB, significantly increased women inheriting land.¹³ However, many women still miss out, and unintended consequences, such as reduced probability of girls being registered for a national identity card, need management. An ongoing IE aims to design and pilot interventions to effectively reach women, secure their tenure, and mitigate any negative effects.

CPF Outcome 6: Increased productive private investment.



Inclusive policies and strong institutions are key to economic growth in Pakistan, but women and youth are often left out due to safety concerns, cultural norms, and limited opportunities. The CPF aims to strengthen the financial sector, increasing stability, inclusion, and access to finance. The Data and Evidence Lab is partnering with the Benazir Income Support Program to evaluate the potential of digital wallets under the Crisis-Resilient Social Protection Program's Hybrid Social Protection Scheme to increase women's financial inclusion and improve household economic outcomes.¹⁴ Productive private investment is essential for generating high-return jobs, particularly “white collar” ones, which are more likely to attract women who might otherwise leave the labor market as household incomes rise.¹⁵ IFC's investments in women-led micro and Small and Medium-Sized Enterprises, linking them with high-value chains and export potential, and prioritizing women entrepreneurs in startup industries and venture capital can create a positive cycle of female labor force participation (FLFP). IFC will also invest in instruments (e.g., gender loans, sustainability linked loans) that encourage greater inclusion and promotion of female participation in the private sector. The Data and Evidence Lab will evaluate how to encourage firms to hire women and overcome hiring barriers.

⁸ World Bank (2021) Safety first: Perceived Risk of Street Harassment and Educational Choices of Women.

⁹ Cheema, A., Khwaja, A. I., Naseer, F., & Shapiro, J. N. (2022) Glass walls: Experimental Evidence on Access Constraints Faced by Women. Technical Report

¹⁰ Afridi, F., Mahajan, K., & Sangwan, N. (2022) The Gendered Effects of Droughts: Production Shocks and Labor Response in Agriculture. *Labour Economics*, 78, 102227; World Bank (2024) Women's Economic Empowerment in Pakistan: An Evidence-Guided Toolkit for More Inclusive Policies; World Bank Group (2022), *Country Climate and Development Report*.

¹¹ Ministry of Planning Development and Special Initiatives (2022) Pakistan Floods 2022: Post-Disaster Needs Assessment.

¹² Ullah, W., Haijun, D., Shah, A.A., Alotaibi, B.A., and Rauf, A. (2024) Behind the Floodwaters: Violence Against Women and Disaster Management Capacities in Flood-Affected Areas of Pakistan. Center for Research and Security Studies. See also: The Intersection of Climate Change and Gender-Based Violence in Pakistan (2024) Center for Research and Security Studies.

¹³ World Bank (2024) Pakistan Energy Survey. Washington, DC: World Bank. According to the Pakistan Bureau of Statistics (2023), General Population and Housing Census, 52.72% of households use firewood as cooking fuel, 42% use gas (LNG/PNG), and 5.25% use other sources.

¹⁴ Government of Pakistan. Pakistan Economic Survey 2023/24. Ministry of Finance.

¹⁵ Beg, S., Field, E., Khalifa, A., Lebow, A., and Vyborny, K. Intended and Unintended Consequences of a De Facto Inheritance Reform. Available on request from SAR GIL.

Progress on CPF outcomes, particularly on, health, education, resilience, and fiscal reform, will contribute to increased FLFP, a critical indicator of Pakistan's development.

Pakistan exhibits persistent inequalities between men and women, ranked 145 out of 146 countries in the 2024 World Economic Forum Gender Gap Report.¹⁶ FLFP stands at 25%, one of the lowest among lower-middle-income countries, due to restrictive gender norms, women's limited mobility, education and skills gender gaps, and few female-friendly jobs. If Pakistan's female employment matched the levels observed in other lower-middle-income countries, its GDP could increase by 23%, adding 19.3 million jobs.¹⁷ Robust data and analytics are essential to understand the factors influencing FLFP, identify barriers, and design effective programs to increase it. Close collaboration with the private sector to promote inclusive and diverse workplaces is also critical, including IFC support to hire, retain, and promote more women in the private sector, while adopting gender-inclusive policies and practices to promote women into decision-making roles, and create more equitable and inclusive workplaces. Enhancing FLFP is expected to become a major focus for the Pakistan Data and Evidence Lab under the CPF, holding significant potential to drive Pakistan's economic and social development.



¹⁴ BISP provides social support to over 9 million of the poorest women in Pakistan and is considered the backbone of the country's social protection system. Previous impact evaluations have shown that strengthening BISP's institutional infrastructure has improved targeting and payment delivery (World Bank, 2022, Using Biometrics to Deliver Cash Payments to Women: Early Results from an Impact Evaluation in Pakistan).

¹⁵ Gentile, E., Kohli, N., Subramanian, N., Tirmazee, Z. S., and Vyborny, K. (2023) Barriers to Entry: Decomposing the Gender Gap in Job Search in Urban Pakistan. ADB Economics Working Paper Series No. 707. Asian Development Bank.

¹⁶ [World Economic Forum \(2024\) Global Gender Gap Report.](#)

¹⁷ World Bank (2022) [From Swimming in Sand to High and Sustainable Growth, Pakistans Country Economic Memorandum, Washington, DC.](#)