

---

**Role of NGOs in Women's Empowerment: A Survey-Based Analysis**

**Dr. Huma Mustafa<sup>1</sup>, Syed Ali Zain Naqvi<sup>2</sup>, M. Usaid Shaikh<sup>3\*</sup>, Dr. Habib Ahmed Khan<sup>4</sup>**

<sup>1</sup> Teaching Assistant, Faculty of Arts and Social Sciences, University of Karachi.

<sup>2</sup> Research Scholar Department of International Relations, University of Karachi

<sup>3</sup> Department of Petroleum Technology, University of Karachi, 75270, Pakistan

<sup>4</sup> Project Manager, Iqra University, Main Campus, Defence View, Shaheed -e-Millat Road Karachi

Corresponding author: [huma\\_phd@yahoo.com](mailto:huma_phd@yahoo.com)

**DOI: <https://doi.org/10.70670/sra.v4i1.1688>**

**Abstract**

Women's empowerment is an increasingly recognized aspect of sustainable development but in Pakistan it is still limited by the persistence of socio-cultural practices, institutional failure, and gender discrimination. This research explores key constraints to women's empowerment and assesses the perceived role of Non-Governmental Organizations (NGOs) in dealing with these constraints. Based on survey data from young women in Karachi, the study investigates perceptions on five key dimensions: social and cultural constraints; educational and institutional settings; support and assistance schemes from NGOs; knowledge of legal regulations; and safety and mobility. The results demonstrate a strong consensus that patriarchal family norms, gender discrimination, and social stigma are still the most important constraints that limit women's empowerment by restricting their autonomy and decision-making power. While education is considered a key driver of empowerment by large sections of opinion, the respondents highlighted that issues of harassment, institutional reputation, and lack of support mechanisms decrease their overall impact. Similarly, NGOs were considered useful partners through their provision of counseling services, awareness workshops, legal literacy programs, and self-defense trainings; however, cultural resistance and limited outreach reduce their accessibility for many women. There was also a moderate level of awareness about legal rights and low levels of confidence in law enforcement and judicial mechanisms on account of procedural delays and perceived institutional bias. Safety and mobility issues, particularly in public transport, were considered an important constraint that limits women's ability to access academic, professional, and social spaces. This study, therefore, emphasizes that any genuine and sustainable empowerment for women in Pakistan necessitates multi-sectoral efforts that reinforce accountability of institutional mechanisms, expand NGO outreach programs, and ensure safe, inclusive, and gender responsive environments.

**Keywords:** Gender Equality, Legal Awareness, Mobility And Safety, Non-Governmental Organizations (Ngo), Women's Empowerment

**1. Introduction**

Women's empowerment has become a central point of interest in academic research, development policy, and international discourse, reflecting the global understanding that gender equality is essential for sustainable economic and social progress. Numerous scholars and international development bodies argue that women's empowerment contributes not only to individual well-being but also to improved community outcomes, economic growth, public health, and social stability (Duflo, 2012; Kabeer, 1999; Klugman et al., 2014).

Countries where women participate actively in education, employment, leadership, and decisionmaking tend to exhibit higher levels of human development, more inclusive governance, and improved national performance. However, despite global advancements, many regions of the world continue to struggle with systemic gender inequalities shaped by patriarchal norms, socio-cultural restrictions, and structural barriers. Pakistan exemplifies this paradox, as progress in female education, digital participation, and entrepreneurship has increased, yet women's mobility, political participation, safety, and access to economic resources remain highly constrained (Aslam, 2018; Zakar et al., 2013).

The concept of women's empowerment, as defined in academic literature, is multidimensional. Kabeer's (1999) influential framework conceptualizes empowerment as the process through which individuals acquire the resources, agency, and achievements necessary to exercise meaningful choice. Building upon this, Malhotra and Schuler (2005) argue that empowerment encompasses economic, psychological, social, political, and familial dimensions, each requiring specific interventions and supportive environments. Empowerment, therefore, is not merely the outcome of providing material resources; it is a transformative process that involves shifts in power relations, gender norms, and individual self-perception. Scholars argue that empowerment must be understood within contexts where structural inequalities and social hierarchies influence women's rights, opportunities, and choices (Cornwall & Rivas, 2015; Batliwala, 2007). In societies like Pakistan, where women often face cultural restrictions related to mobility, decision-making, and social participation, empowerment becomes a complex process requiring sustained support across multiple levels.

The present position of women in society reflects a combination of progress and persistent inequality. Globally, women have made significant gains in education, labor force participation, legal rights, and political representation. Despite these improvements, women continue to face disparities across economic, social, and political arenas (ILO, 2021). According to global labor analyses, women remain disproportionately represented in informal, low-paid, or home-based employment, and they are less likely than men to hold leadership positions or control financial resources. In Pakistan, while female enrollment in universities has increased substantially, women's participation in the formal workforce remains among the lowest in the region (Aslam, 2018). Gender-based violence, workplace harassment, limited access to healthcare, and mobility restrictions further undermine women's ability to fully engage in public and private life (Zakar et al., 2013). Research also highlights structural inequalities faced by rural women, including restricted access to digital technologies, limited financial opportunities, fewer educational institutions, and deeply entrenched gender norms that restrict women's autonomy and reinforce unequal power dynamics (Nisar et al., 2020). Despite these challenges, technological shifts and emerging economic opportunities such as home-based entrepreneurship, online freelancing, and digital skill development have created new pathways for empowerment. Many of these opportunities have been facilitated by Non-Governmental Organizations (NGOs) providing women with vocational training, financial literacy, microcredit, and digital skills programs, thus enabling women to generate income from home while navigating cultural restrictions.

NGOs have become crucial actors in the pursuit of women's empowerment, particularly in developing countries where government systems may be under-resourced or inaccessible to marginalized women. Research has shown that NGOs possess the community trust, cultural proximity, and programmatic flexibility necessary to address gender inequalities at the grassroots level (Cornwall & Rivas, 2015). Scholars highlight that NGOs play important roles in strengthening women's financial independence, enhancing leadership skills, providing legal literacy, offering psychosocial support to survivors of violence, and challenging discriminatory social norms (Sardinha & Catalán, 2018; Rahman, 2013). Studies across South Asia and other regions demonstrate that NGO-led microfinance initiatives significantly increase women's autonomy, household bargaining power, and self-confidence. Notably, Hashemi et al. (1996) found that women participating in microcredit programs experienced greater mobility, higher decisionmaking power, and improved social recognition. Pitt and Khandker (2006) similarly reported positive economic outcomes, indicating that microfinance programs contribute not only to enterprise creation but also to enhanced agency

and long-term empowerment. Randomized controlled trials conducted in India further suggest that microfinance improves women's ability to manage financial shocks, invest in businesses, and strengthen financial independence (Banerjee et al., 2015; Karlan & Zinman, 2011). Additional studies highlight that NGOs engaged in legal empowerment and rights-based training help women recognize and claim their rights related to inheritance, marriage, domestic violence, and workplace equality (Pandey & Pradhan, 2020). Psychological empowerment is also addressed through counseling programs, support networks, and safe spaces that enable women to heal from trauma, rebuild confidence, and challenge internalized gender norms (Sardinha & Catalán, 2018).

Previous literature therefore establishes the transformative role of NGOs in advancing gender equality, yet researchers also identify several gaps and limitations. Scholars emphasize that empowerment through microfinance can be short-lived or incomplete if not supported by training, mentorship, market access, and long-term monitoring (Banerjee et al., 2015). Cultural restrictions often prevent women from participating fully in empowerment programs, as many are not permitted to travel outside the home or engage with male trainers. Studies show that many women in rural communities remain unaware of available NGO services due to limited outreach, inadequate communication, and community resistance (Nisar et al., 2020). Additionally, while financial programs help women gain economic independence, they do not always address broader structural inequalities that restrict women's political participation, mobility, or access to justice. Scholars argue that empowerment requires multi-sectoral collaboration involving NGOs, government agencies, corporations, educational institutions, and community leaders (Marcus & Harper, 2014). Without coordinated efforts, empowerment may remain fragmented and fail to produce sustainable social transformation. Given these gaps, the present study seeks to investigate women's perceptions of their social environment, the barriers they face in achieving independence, and the extent to which they are aware of or supported by NGO interventions. The purpose of the study is to analyze how women understand contemporary social conditions, what challenges they face in pursuing education, employment, leadership, and mobility, and how NGOs can play a more effective role in facilitating empowerment. By integrating primary data collected through questionnaires with evidence from academic literature, the research aims to provide a comprehensive and context-specific understanding of women's empowerment in Pakistan. This is particularly important because local perspectives often reveal barriers, needs, and cultural complexities that broader theoretical studies may overlook.

The significance of this research lies in its potential to contribute both academically and practically. Academically, this study synthesizes women's lived experiences with established empowerment theories, providing valuable insights for scholars examining gender inequality in South Asia. Practically, the findings may assist NGOs in designing more effective programs tailored to the specific needs of Pakistani women. The study may also inform policymakers seeking to develop gender-sensitive laws, social programs, and institutional reforms. Empowerment involves long-term social change, and understanding women's perceptions is critical for building interventions that are culturally appropriate, inclusive, and sustainable.

This study consists of a detailed analysis of survey data exploring women's experiences with education, employment, mobility, leadership opportunities, digital participation, household responsibilities, social norms, and access to NGO support services. It also integrates academic literature from multiple fields development studies, gender studies, sociology, and economics to contextualize the findings. By comparing respondents' experiences with existing research, the study contributes to a deeper understanding of the opportunities and limitations shaping women's empowerment in Pakistan. The insights generated aim to guide NGOs, educators, development practitioners, and policymakers in improving the design and delivery of empowerment programs that are sensitive to cultural realities, supportive of psychological resilience, and oriented toward long-term social transformation.

## **2. Literature Review**

### **2.1. Conceptual Framework of Women's Empowerment:**

The phenomenon of women's empowerment is fundamentally characterized as "the process by which individuals who have been systematically deprived of the capacity to make strategic life choices attain such capacity" (Kabeer, 1999). This theoretical construct centers around three interconnected dimensions: resources (preconditions), agency (the power to make decisions), and achievements (the resultant outcomes). Kabeer's framework emphasizes that the process of empowerment involves expanding strategic life choices in contexts where such choices were previously inaccessible. Theoretical frameworks about women's empowerment exhibit considerable variability across various academic disciplines. The gender inequality theory within the field of sociology underscores the robust correlation between the management of resources and the empowerment of women within domestic settings, whereas economic theory elucidates how an augmentation of 'threat utility' serves to amplify women's negotiating power in familial decisionmaking processes (Khan & Awan, 2011). The feminist theoretical perspective, articulated by intellectuals such as Simone de Beauvoir, is principally concerned with the deconstruction of patriarchal systems that restrict women's rights, while empowerment theory emphasizes the process through which marginalized groups reclaim autonomy over their lives. The multifaceted construct of empowerment incorporates aspects such as economic self-sufficiency, social advancement, political engagement, and psychological autonomy. Methodological frameworks such as the Female Empowerment Index (FEMI) evaluate diverse dimensions, encompassing factors such as violence, education, healthcare, employment, and decision-making processes, and systematically classify these elements of economic, social, and civic empowerment (Singha, 2025).

### **2.2. International Studies on Women's Empowerment**

Women's empowerment has been a major topic in development discourse around the world. Research from Latin America, Africa, and South Asia shows that when women have access to jobs, microfinance, and education, their level of empowerment rises (Batliwala, 2024). Programs like India's Self-Help Groups (SHGs) and Bangladesh's BRAC have shown that skill development and group organization greatly increase women's confidence and ability to make decisions.

According to UN Women's research from 2021, community-based strategies that emphasize financial inclusion and digital literacy have been successful in lowering gender inequality. In a similar vein, (Duflo, 2012) contends that women's empowerment promotes both larger socioeconomic progress and individual welfare. However, despite global advances, problems such as cultural barriers, insufficient knowledge, and a lack of institutional support still hamper the full realization of empowerment in underdeveloped nations.

### **2.3. National Studies on Women's Empowerment in Pakistan**

In Pakistan, the empowerment of women confronts distinctive socio-cultural obstacles that are entrenched in patriarchal frameworks. Empirical data indicate the persistence of disparities, with patriarchal conventions considerably constraining women's mobility and professional prospects, especially in rural regions (Khan & Awan, 2011). Women encounter systemic disadvantages, societal and cultural discrimination, diminished economic and social status, poverty, and traditional patriarchal values that inhibit their access to remunerative employment (Umer et al., 2016).

Organizations such as the Acid Survivors' Foundation of Pakistan (ASFP) and the Depilex Smile Again Foundation (DSAF) specifically cater to the needs of survivors of acid attacks, addressing critical issues of gender-based violence that are rampant within the nation. Investigations into USAID's engagement in Pakistan illuminate both beneficial contributions and inherent limitations. Although USAID has executed projects across diverse sectors, including energy, agriculture, education, and humanitarian assistance, critics highlight the sluggish funding of initiatives and the minimal impact of financial aid in relation to Pakistan's per capita income (Ghani & Ghani, 2020).

Recent studies show that organizations like the JDC Foundation and initiatives such as Bano Qabil have expanded opportunities for women by offering IT and entrepreneurial training, particularly targeting urban and underprivileged groups. These initiatives foster both economic independence and social confidence, aligning with global models of NGO-driven empowerment. However, regional disparities, security challenges, and low female participation rates remain persistent obstacles.

#### **2.4. Synthesis and Research Gap**

The reviewed literature highlights that women's empowerment is a multidimensional process supported by education, skills, and institutional interventions. Internationally, NGOs and community organizations have shown positive impacts, while in Pakistan, similar efforts are gaining momentum through programs like JDC and Bano Qabil. However, most Pakistani studies emphasize economic empowerment and overlook the perceptual and community-level dimensions of empowerment, specifically, how people observe and evaluate the impact of NGOs in their daily lives. The current research addresses this gap by using a questionnaire-based approach to examine public perceptions and real-life observations regarding NGO efforts in empowering women in Pakistan. This contributes to both the theoretical understanding and practical assessment of women's empowerment within the country's socio-cultural framework.

### **3. Methodology**

This research implemented a cross-sectionally designed, quantitatively based survey method for the collection of quantitative information; in addition, the research also made use of descriptive qualitative response data. The purpose of the survey method was to explore women's empowerment issues that relate to five broad areas such as social and cultural constraints, educational/institutional environments, NGO support systems, legal (judicial) systems and safety/transportation. The rationale for using a quantitative methodology was to offer a systematic method for collecting level of agreement, disagreements and lived experiences through formative questionnaires rather than through experimental manipulation.

#### **3.1. Population and Sampling**

The population of respondents for this study was female university students and young women living in Karachi, who represent a wide range of socio-cultural and academic backgrounds. This study employed non-probability convenience sampling because it was the most accessible and relevant to the subject matter of this study, as well as the most convenient option available to the researcher given the academic constraints of this study. The research study was primarily conducted on university students and young adults, with the majority of participants being from Karachi University; this was due in part to the inclusion of several questions about the campus environment and institutional issues.

Karachi is a large metropolitan city with significant cultural diversity. Respondents participating in this study came from various cultural backgrounds, which assisted in gathering information about the wide variety of experiences associated with social and educational changes. The study included both male and female participants, therefore ensuring that the perspectives of both genders on issues such as empowerment, legal knowledge, and societal norms were included. In total, 50-plus respondents were surveyed as part of this study. Inclusion requirements for this study consisted of: primarily female respondents aged at least 18 years or older, currently residing in Karachi, and willingly agreeing to participate. Exclusions for participants in this study were: predominately male participants and incomplete surveys.

#### **3.2. Instrument Development**

Through a twenty-five-item structured questionnaire developed based on a comprehensive review of the women's empowerment-related literature and the role of NGOs, Gender Based Barriers and the Institutional Environment affecting Women's Empowerment, data were collected using both quantitative and qualitative

methods, as follows:

- Likert-scale items (Strongly Agree to Strongly Disagree) assessing respondents' perceptions of social barriers, education, safety, legal issues, institutional environment, and NGO effectiveness.
- Descriptive open-ended questions covering areas such as government–NGO collaboration, inclusion of rural women, awareness of legal rights, and men's role in empowerment.

### **3.3. Classification of Survey Constructs**

To enhance analytical rigor, the survey items were grouped together into five conceptual set related to the women empowerment concept. The first group Social and Cultural Barriers includes items related to societal gender norms, barriers due to a gender, barriers due to family (Q1, Q2, Q11, Q12, Q14, Q18, Q25). The second set entitled Education and Institutional Environment covers issues pertaining to the meaning of schooling, the school environment, and the way people make reports about anything that happens to them while at school (Q3, Q17, Q21, Q22). Third, the group labelled NGOs and Support Systems includes items that pertain to the availability of NGOs in the area, legal awareness organizations working to educate women about their rights, and programs whose goal is to empower women (Q5, Q7, Q8, Q9, Q10, Q13, Q16, Q19, Q20, Q24). The fourth set covering Legal Knowledge, Law Enforcement, Delays in Justice, and Trust in Institutions, includes items pertaining to legal knowledge concerning the rights of women, the role of law enforcement agencies in upholding women's rights, how long does it take before a woman can go to a police station after something wrong has been done to her and what level of trust women have in law enforcement in their communities (Q9, Q11, Q12, Q18, Q23). The last group labelled Safety and Mobility consists of items that address the components of becoming self-sufficient by acquiring resources, learning self-defense, and having an understanding of how to be safe

while out in public (Q25, Q16, Q24). This analytical structure provides a cohesive, organized framework for considering women's empowerment based on previously used empowerment-based models.

### **3.4. Data Collection Procedure**

The survey was made available both through online forms and through direct engagement with individuals on campus. Respondents were made aware of the study's purpose and that their answers would be anonymous to promote honest responses, particularly to questions that pertained to sensitive topics such as harassment, stigma and trust in legal systems. Each participant provided their informed consent prior to participating in the study. Participants were recruited over a period of approximately 3 weeks. Respondents accessed the questionnaire independently and all answers were collected electronically to be analyzed. There was substantial agreement on grouped data, with high levels of agreement within social barriers (7090% agreement), suggesting that respondents were highly aware of and engaged with the information presented.

### **3.5. Data Analysis Techniques**

The data were analyzed using frequency counts, percentages, and group-based interpretations. Each question was categorized into its thematic set based on its objective.

#### **3.5.1. Quantitative Analysis**

The study's quantitative data were analyzed descriptively. Through the use of Likert scales, the study relied heavily on the responses of participants to determine their perceptions of women's empowerment. Responses to each of the Likert items were numerically represented on a five-point scale where 5 represented Strongly Agree and 1 represented Strongly Disagree. By coding responses on this scale, it was possible to quantify responses and conduct statistical analyses. Frequencies and percentages of response distributions for each of the survey items were calculated, providing a better understanding of the distribution of respondents' attitudes toward the various variables measured. The responses for each survey item were grouped by thematic

categories that were developed using a systematic approach, through which dominant themes were identified within and between groups. The results of the analysis were summarized in the form of tables and graphs to aid in the interpretation of results through comparison. The group analysis allowed the researchers to evaluate the degree of agreement or disagreement among respondents, determine how many exhibited consistency or variability in their responses, identify areas of uncertainty or indecision, and assess how various forms of institutional and social support intersect and work together to influence women's empowerment.

### **3.5.2. Qualitative Analysis**

In addition to quantitative data, the Study used a Qualitative Approach where open-ended questions (Q7, Q8, Q9, Q10) provided further insights into participants' beliefs and values than what could be derived from the data alone. Data was analyzed using Thematic Coding (a reading, coding, grouping and organizing of the Narrative Data) in order to find common themes. During this process, the themes of collaboration between Government and Non-Government Organization (NGOs); inclusion of rural and disadvantaged women; increasing awareness of women's legal rights; and the participation of males in women's empowerment were all noted many times. This coding and development of the themes provided context for the quantitative findings that highlighted some forms of structural barriers, socio-cultural limitations, and lived experiences of respondents. This combination of qualitative and quantitative findings provides an opportunity for a more thorough understanding of the barriers to and supports for, women's empowerment and shows how quantitative trends are related to actual social conditions.

### **3.6. Ethical Considerations**

Research was done using ethical guidelines and included voluntarily recruited respondents, with no participant's identity being collected. Questions related to harassment, stigma, and legal trust were treated with sensitivity and were clearly defined as being for university academic purposes only. Participants were assured that all answers would be kept strictly confidential.

### **3.7. Limitations of the Methodology**

The results may not reflect the entire demographic population, particularly in rural areas, because they were obtained using a convenience sample. The "Not Sure" answer type on several questions may also be due to cultural sensitivity and/or personal experience influencing one's self-reported perceptions.

## **4. Results and Discussion:**

Data were organized into five thematic groups. Percentages are reported as frequencies of respondent agreement, uncertainty, and disagreement.

### **4.1. Social & Cultural Barriers**

The first group explored the social conditions, cultural norms, and family dynamics that shape women's empowerment. Across all seven questions in this set, agreement ranged between 70% and 90%, indicating strong acknowledgement of existing social and cultural obstacles. Only a small minority (below 12%) disagreed with the statements, while a moderate proportion (6–22%) selected "Not Sure," reflecting either mixed experiences or limited exposure to such issues.

A high level of agreement was observed for statements related to resistance within conservative families (Q18) and social stigma against speaking up about abuse (Q25). These results highlight the persistent influence of patriarchal norms and family pressures. The presence of "Not Sure" responses suggests that while some respondents may not personally experience such barriers, they recognize them as prevalent within society.

Overall, the set establishes that social and cultural restrictions remain the most widely recognized barriers to women's empowerment.

**Table 1** Respondent's perception of Societal and cultural constraints faced by women

Sr.no	Question #	Survey Statement	Agree (%)	Not Sure (%)	Disagree (%)
1	Q1	Women have better social conditions in society.	70-90	6-12	<12
2	Q2	Women can live independently in restrictive environments.	70-90	6-12	<12
3	Q11	Women face more social problems than men.	70-90	6-12	<12
4	Q12	Women have fewer social facilities than men.	70-90	6-12	<12
5	Q14	Women experience gender-based problems.	70-90	6-12	<12
6	Q18	Women face resistance from conservative families.	Very high	low	Very low
7	Q25	Social stigma discourages women from reporting abuse.	Very high	moderate	Very low



**Figure 1** Illustrates the percentage distribution of response for questions related to social and cultural barriers faced by women

The high levels of agreement indicate that gender-based inequity is viewed as a pervasive and widely acknowledged reality. The moderate “Not Sure” percentage suggests that some individuals may not personally experience discrimination but still recognize it at a societal level. The persistently low disagreement confirms that denial of social barriers is minimal, marking this set as the strongest indicator of structural inequity.

## 4.2. Education & Institutional Environment

**Table 2** Respondent's views on education, institutional support and social factors affecting women's empowerment.

Sr.no	Question #	Survey Statement	Agree (%)	Not Sure (%)	Disagree (%)
1	Q3	Education is essential for women's empowerment.	>80	-	-
2	Q17	KU environment may hinder women's empowerment.	46	32	22
3	Q21	Fear of reputation prevents reporting of harassment.	86	10	4
4	Q22	Friendship with males affects empowerment.	40	36	24

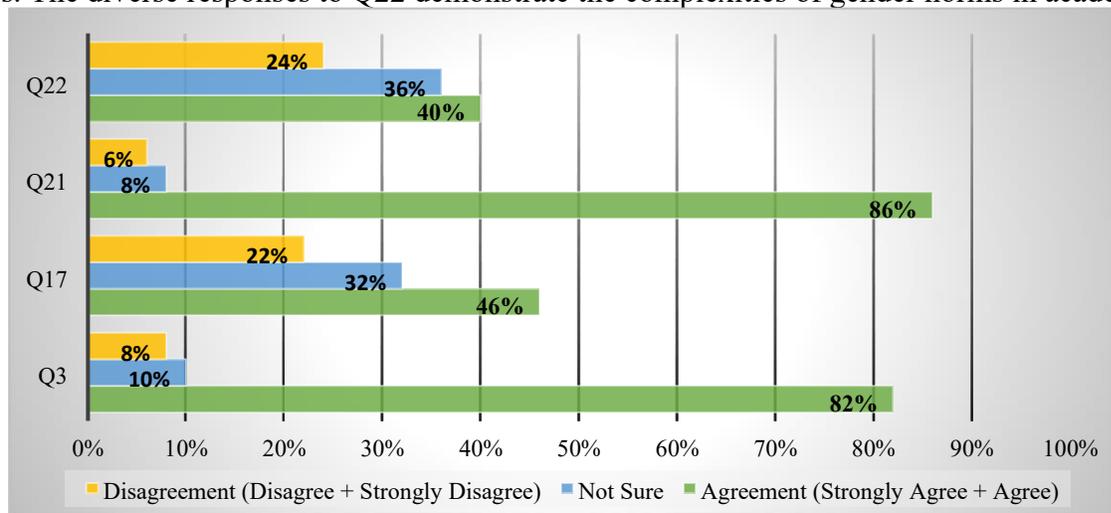
Education was strongly endorsed as a critical factor for empowerment. Over 80% of respondents agreed that women's education is essential (Q3). This aligns with global research emphasizing education as the foundation for social and economic independence.

Regarding institutional environments, responses about Karachi University's role in women's empowerment (Q17) were mixed: 46% agreed, while 32% remained uncertain. This indicates varying experiences with campus culture and support systems. A particularly strong finding emerged in Q21, where 86% agreed that reputational fear discourages women from reporting harassment. This demonstrates the significance of cultural stigma in suppressing reporting behaviour.

Responses about the impact of male-female friendships (Q22) were divided, with 40% agreeing and 36% unsure, reflecting complex social norms influencing gender interaction on campus.

This array of questions reveals that education is viewed positively, while institutional safety and social perceptions remain contested areas.

This reveals that while education is universally valued, institutional environments are perceived inconsistently, pointing to possible gaps in campus safety, reporting systems, and student support structures. The strong agreement for Q21 indicates that cultural stigma is a major deterrent in addressing harassment cases. The diverse responses to Q22 demonstrate the complexities of gender norms in academic settings



**Figure 2** This figure displays participants' responses concerning the role of education, university environment, harassment reporting and male female interactions.

### 4.3. Role of NGOs and support systems:

**Table 3** Respondents' views on NGO accessibility, program effectiveness, support services, and inclusivity

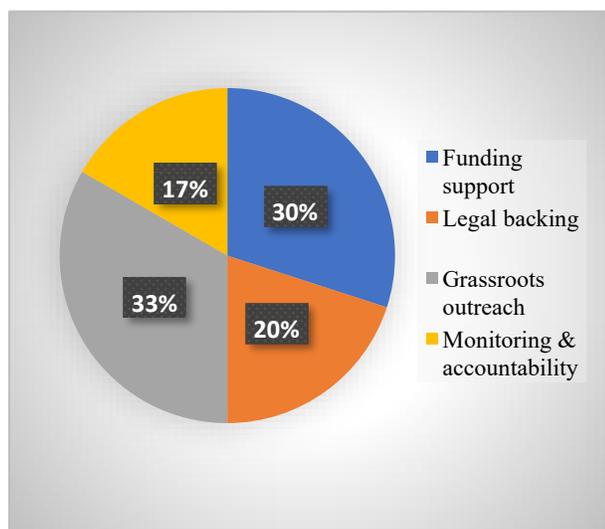
Sr.no	Question #	Survey Statement	Agree (%)	Not Sure (%)	Disagree (%)
1	Q5	NGOs are accessible for women.	Majority	20	low
2	Q13	Women face difficulty approaching NGOs due to gender norms.	~70	~20	~10
3	Q16	NGO self-defence campaigns improve safety.	80	12	8
4	Q19	NGOs support victims of gender-based violence.	84	10	6
5	Q20	NGOs offer psychological counselling support.	76	14	10
6	Q24	Workshops encourage independence & social activity.	84	12	4

This set focused on the accessibility and effectiveness of NGOs. The majority agreed that NGOs play a significant role in improving women’s empowerment, especially through self-defence campaigns (80% agreement, Q16), support for gender-based violence victims (84%, Q19), counselling programs (76%, Q20), and workshops promoting independence (84%, Q24).

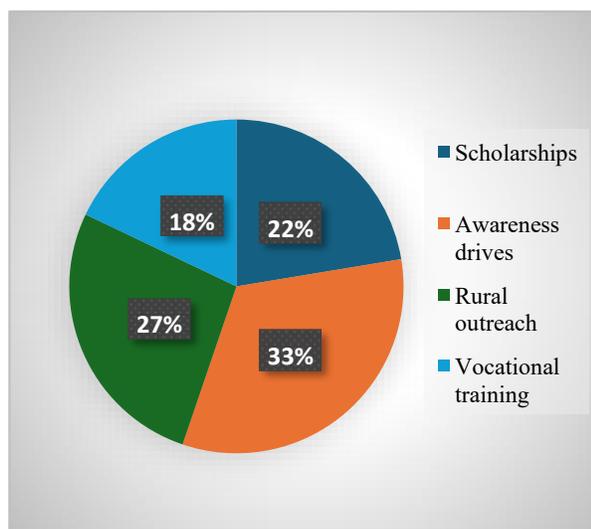
However, about 70% agreed that women face gender-based difficulty in consulting NGOs (Q13), suggesting lingering social constraints even within support systems.

Descriptive questions (Q7, Q8, Q9, Q10) revealed themes such as:

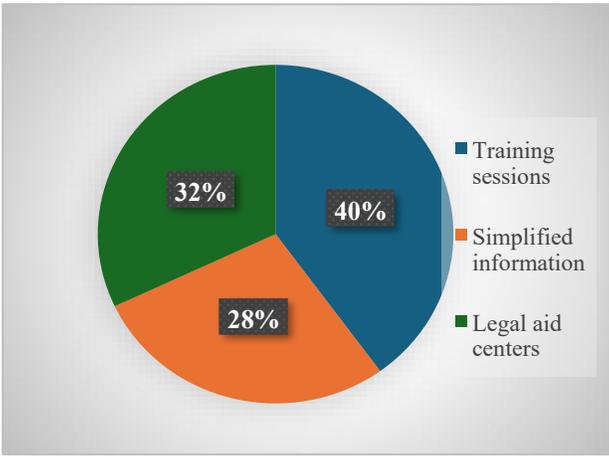
- Collaboration themes: funding, legal backing, grassroots outreach, monitoring.
- Inclusion themes: rural outreach, scholarships, awareness drives.
- Legal rights awareness: training sessions, simplified information, and legal aid.
- Men’s role: supportive attitudes, advocacy, shared responsibility.



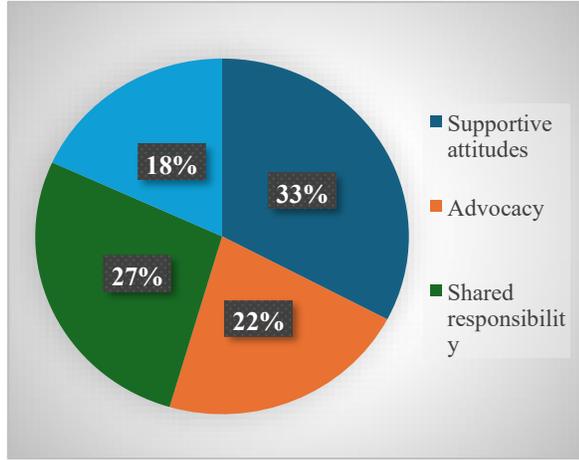
**Figure 3** Represents government and NGOs collaborate on for women empowerment



**Figure 4** Represents the Inclusion of Rural women

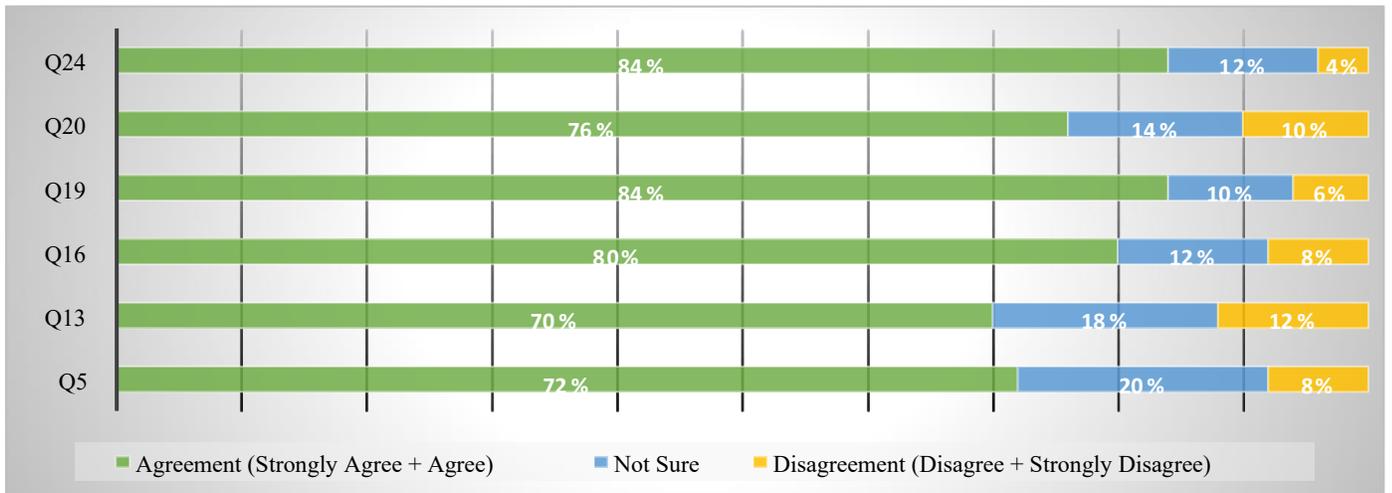


**Figure 5** Represents the legal rights awareness among women



**Figure 6** Represents the role of men in women empowerment

This group shows the highest overall positivity toward NGO contributions. Respondents believe that NGOs play essential roles in safety, rights awareness, counselling, and capability-building. However, they also identified major structural and cultural barriers that prevent NGOs from achieving full inclusion.



**Figure 7** Illustrations shows levels on NGO services: accessibility, training, counselling, workshops and genderbased violence services

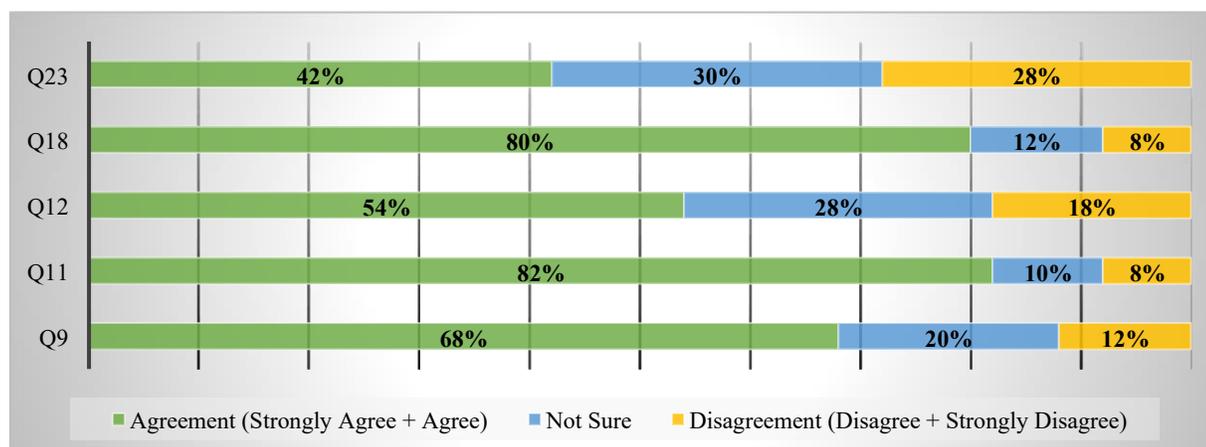
#### 4.4. Legal & Justice System

**Table 4** Perceptions of legal rights, justice system efficiency, and institutional trust

Sr.no	Question #	Survey Statement	Agree (%)	Not Sure (%)	Disagree (%)
1	Q9	Women are aware of their legal rights.	68	20	12
2	Q11	Justice system delays hinder empowerment.	82	10	8
3	Q12	Police support women's empowerment.	54	28	18
4	Q18	Legal reforms are necessary for empowerment.	80	12	8
5	Q23	Women trust the justice system.	42	30	28

Respondents showed mixed confidence in the legal and justice system. While 68% reported awareness of legal rights (Q9), trust in the justice system (Q23) was considerably lower at 42%, with 28% expressing distrust.

The majority (82%) agreed that delays in the justice system hinder women's empowerment (Q11). Similarly, 80% supported the need for legal reforms (Q18). Confidence in the police was moderate, with 54% agreeing that police contribute to empowerment, but a notable 28% remained unsure.



**Figure 8** Respondents views on legal rights awareness, justice system delays, police support, the need for legal reforms, and trust in legal institutions.

These results point toward widespread recognition of systemic inefficiencies and a need for gendersensitive legal structures.

This reveals moderate awareness but low confidence in the legal system. Respondents strongly believe that justice delays and weak police support hinder women's empowerment. Low trust in legal institutions indicates that procedural inefficiencies and perceived bias remain significant issues.

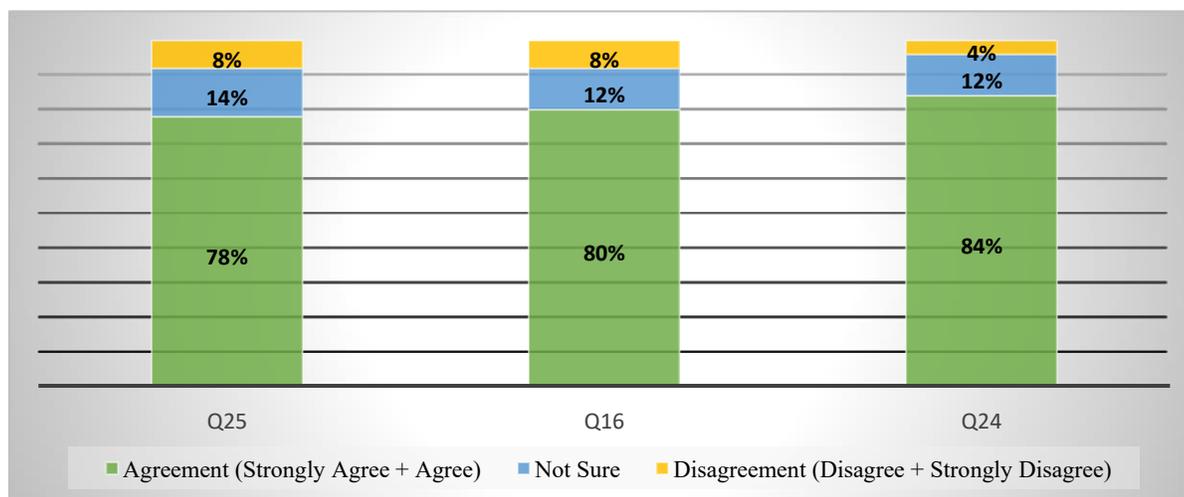
#### 4.5. Safety & Mobility

**Table 5** Respondent’s perceptions of mobility challenges, public transport safety, and the effectiveness of NGO-led self-defense and empowerment workshops

Sr.no	Question #	Survey Statement	Agree (%)	Not Sure (%)	Disagree (%)
1	Q25	Public transport is unsafe for women.	78	14	8
2	Q16	NGO self-defence programs improve safety.	80	12	8
3	Q24	Workshops help women become independent.	84	12	4

Mobility-related challenges emerged as a major barrier to empowerment. 78% agreed that unsafe public transport restricts women’s independence (Q25). In contrast, NGO-driven initiatives such as self-defence campaigns (80%) and empowerment workshops (84%) were viewed positively and considered effective in enhancing women’s confidence and mobility.

The results show that safety and mobility remain critical challenges, influencing women’s ability to access education, employment, and social spaces. NGO-led programs are widely perceived as effective in mitigating these challenges, indicating that community initiatives play a strong compensatory role where public infrastructure falls short.



**Figure 9** Illustration on public transport safety, NGO self-defense campaigns and women empowerment workshops

#### Discussion: Global Lessons and Contextual Adaptation for Pakistan

The comparative analysis of international models of women’s empowerment reveals that successful interventions are rarely isolated economic programs; rather, they are integrated socio-institutional frameworks combining financial inclusion, collective organization, policy support, and behavioral change mechanisms. Drawing from experiences in Bangladesh, Rwanda, India, Kenya, Indonesia, Mexico, Sweden, and Ethiopia,

this discussion synthesizes key transferable insights and evaluates their applicability within Pakistan's socio-political and cultural landscape.

### **Collective Organization as a Foundation for Empowerment**

The group-based microfinance model pioneered by Grameen Bank and the federated Self-Help Group (SHG) structures in India demonstrate that collective identity significantly enhances women's bargaining power. Evidence from Bangladesh indicates that peer-based accountability not only improves loan repayment rates but also fosters social solidarity and behavioral transformation (Khandker, 2005). Similarly, India's SHG federations have enabled women to negotiate better market prices, access formal banking systems, and influence local governance structures (Deininger & Liu, 2013).

In Pakistan, NGO programs often operate at the individual beneficiary level, limiting scalability and sustainability. Adapting a federated women's group structure could strengthen horizontal networks across districts. However, Pakistan's fragmented NGO sector and regional disparities pose coordination challenges. Without strong monitoring frameworks, collective groups may risk elite capture or politicization. Therefore, institutional safeguards and transparent governance structures would be essential for replication.

### **Financial Autonomy through Digital Innovation -**

The mobile money revolution in Kenya illustrates the transformative potential of digital financial inclusion. Research by Suri and Jack (2016) demonstrates that mobile money significantly reduced extreme poverty and increased women's economic agency by enabling private control over financial resources. This model is particularly relevant for Pakistan, where formal banking access among rural women remains limited.

Collaboration with fintech platforms such as JazzCash and EasyPaisa could facilitate direct transfers, micro-savings accounts, and entrepreneurship payments controlled by women. Nevertheless, the digital gender divide remains a critical constraint. Cultural norms often restrict women's access to personal mobile devices, and cybersecurity risks may discourage participation. Addressing these structural barriers would require parallel digital literacy programs and regulatory oversight to ensure women's financial autonomy.

### **Institutional Embedding and Political Representation**

The experience of Rwanda demonstrates that political empowerment can catalyze broader social transformation. Gender quotas, combined with systematic leadership training, have elevated women's participation in governance to unprecedented levels (Burnet, 2011). Similarly, gender mainstreaming in Sweden institutionalizes gender analysis across public budgeting and policy frameworks.

In Pakistan, although reserved seats for women exist, substantive participation remains uneven. NGOs could bridge this gap by establishing Women Leadership Incubation Centers, particularly at district and union council levels, in partnership with bodies such as the National Commission on the Status of Women. However, risks of token representation and political co-optation must be acknowledged. Leadership initiatives should therefore emphasize capacity-building, legal literacy, and negotiation skills rather than symbolic inclusion.

### **Conditional Incentives and Behavioral Change**

The conditional cash transfer model implemented in Mexico demonstrates that financial incentives tied to education and health compliance can generate long-term human capital gains (Fiszbein & Schady, 2009). By channeling transfers directly to women, the program enhanced intra-household decision-making power.

Pakistan's existing social safety framework, particularly the Benazir Income Support Programme, provides a structural base for integrating conditional empowerment initiatives. NGOs could pilot conditional skill-development grants or entrepreneurship incentives linked to daughters' school attendance. Nonetheless, administrative complexity and monitoring burdens may strain smaller NGOs, highlighting the need for digital verification systems and inter-institutional collaboration.

## **Community-Based Enterprise and Local Governance**

The village enterprise model in Indonesia underscores the importance of community-owned economic institutions. By reinvesting profits locally, these enterprises foster sustainable rural development and enhance women's managerial participation. Similarly, Ethiopia's peer mobilization structure demonstrates how grassroots networks can disseminate awareness and service delivery efficiently.

For Pakistan, particularly in rural Sindh, South Punjab, and parts of Khyber Pakhtunkhwa, women-managed community enterprises could provide scalable economic platforms. However, governance transparency and sustainability remain key risks. Without clear regulatory frameworks and financial accountability mechanisms, such enterprises may face mismanagement or local elite dominance.

## **Toward a Hybrid Empowerment Model for Pakistan**

The cross-country comparison reveals four converging pillars of effective empowerment strategies:

1. Collective Female Networks (Bangladesh, India)
2. Financial Autonomy Mechanisms (Kenya, Mexico)
3. Institutional and Political Integration (Rwanda, Sweden)
4. Grassroots Mobilization Structures (Ethiopia, Indonesia)

For Pakistan, a hybrid model integrating these pillars appears most viable. Rather than replicating any single international experiment, NGOs should adopt a contextualized approach that aligns with local socio-cultural norms while leveraging technological innovation and institutional partnerships.

Such a model would combine:

- Federated women solidarity groups
- Digital wallet-based financial inclusion
- Leadership incubation and legal literacy training
- Conditional entrepreneurship incentives
- Community-based enterprise platforms

However, structural constraints including patriarchal norms, donor dependency, regulatory scrutiny of NGOs, regional insecurity, and economic instability may limit scalability. Therefore, empowerment strategies must be embedded within long-term institutional reforms rather than short-term project cycles.

## **5. Conclusion:**

The findings of this study collectively reveal that women's empowerment in Pakistan is shaped by a complex interaction of social norms, institutional limitations, legal inefficiencies, and safety challenges, while also being supported in meaningful ways by NGOs and community-based initiatives. Across all sets of questions, the most dominant theme is the persistence of deep-rooted social and cultural barriers. A large majority of respondents consistently acknowledged that restrictive family structures, limited social facilities, and the fear of stigma continue to shape women's lives. These attitudes not only restrict women's mobility and independence but also silence their voices, especially when it comes to reporting abuse or seeking support. This reveals that empowerment in Pakistan cannot be achieved without first challenging and transforming the cultural narratives that normalize gender inequality.

Education emerged as one of the most strongly endorsed drivers of empowerment, with respondents widely recognizing its importance. However, the mixed responses about institutional environments, especially regarding campus safety and fear of reputational harm when reporting harassment, suggest that access to education alone is insufficient. Women must feel safe, respected, and supported within educational institutions for learning to translate into empowerment. The hesitation to report harassment reflects broader societal pressures that prioritize Honor and reputation over justice and protection, limiting young women's ability to fully benefit from academic and social spaces.

The role of NGOs stood out as a significant positive force. The survey showed high trust in NGO-led

workshops, self-defence programs, psychological counselling, and support for victims of violence. Respondents viewed NGOs as approachable and effective, especially in building confidence, awareness, and personal safety. However, descriptive responses also highlighted gaps such as inconsistent government collaboration, limited inclusion of rural women, and cultural resistance that hinder these organizations from achieving maximum impact. This suggests that NGOs are successfully filling gaps left by public institutions, but their long-term effectiveness requires stronger state support, better coordination, and wider outreach.

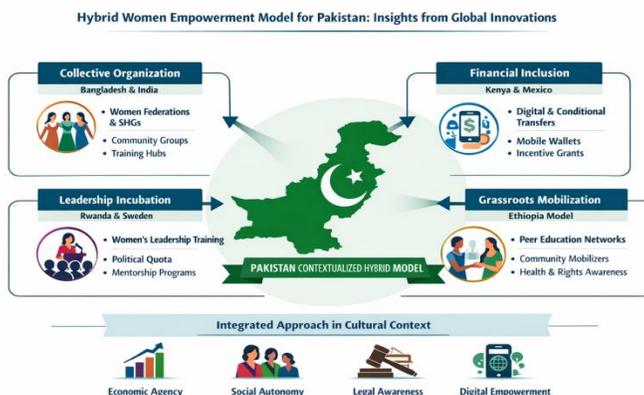
Legal awareness and the justice system revealed one of the most troubling patterns. While many respondents felt informed about their legal rights, trust in the justice system remained low. Most participants agreed that delays, weak police support, and a lack of gender-sensitive procedures undermine women’s willingness to seek justice. This reinforces a longstanding challenge in Pakistan: legal protections exist on paper but are rarely experienced in everyday life. Without reforms that improve enforcement, enhance transparency, and cultivate trust, legal awareness alone cannot translate into empowerment.

Safety and mobility emerged as essential components of empowerment, with many respondents indicating that unsafe public transport and harassment in public spaces restrict women’s participation in education, employment, and community life. Despite this, respondents expressed strong approval of NGO-led safety and self-defence initiatives, showing that community-driven interventions can help counter some of these challenges. Yet the underlying issue remains empowerment requires safe, accessible, and equitable public environments, conditions that are far from fully met.

Altogether, these findings show that women’s empowerment in Pakistan is both progressing and constrained. There are clear signs of awareness, aspiration, and support, particularly through NGOs and educational opportunities, but these gains are undermined by pervasive cultural norms, institutional gaps, and systemic shortcomings in justice and safety. Empowerment, therefore, must be understood as a multidimensional process the one that requires societal transformation, improved institutional accountability, stronger legal enforcement, and collaborative partnerships between government, NGOs, and communities. Only by addressing these intersecting barriers can Pakistan build an environment where women are not only safe and educated but also confident, autonomous, and fully capable of contributing to the nation’s social and economic development.

### Concluding Analytical Insight

The international evidence suggests that women’s empowerment is most sustainable when economic agency, institutional voice, and social legitimacy evolve simultaneously. For Pakistan, NGOs must transition from fragmented service delivery models toward integrated empowerment ecosystems that address structural inequalities at household, community, and policy levels. By synthesizing global lessons with local realities, NGOs can extend their influence to marginalized women while maintaining contextual sensitivity and operational sustainability.



## **Way Forward: Toward a Contextualized Hybrid Empowerment Ecosystem for Pakistan**

Women's empowerment in Pakistan requires a structural shift from fragmented service delivery models toward integrated empowerment ecosystems. International experiences show that long-term transformation becomes possible when economic agency, institutional representation, social legitimacy, and digital inclusion operate together. Based on global lessons and Pakistan's socio-cultural realities, this study proposes a multidimensional Hybrid Empowerment Model tailored specifically to the Pakistani context.

### **From Beneficiary-Based to Network-Based Empowerment**

Evidence from Bangladesh and India demonstrates that collective organization strengthens resilience and bargaining power. Instead of treating women merely as aid recipients, Pakistani NGOs should promote federated women's groups operating at village, tehsil, and district levels. Such networks can reduce isolation, improve market negotiation capacity, and encourage peer accountability. However, these structures must include transparent governance systems to prevent elite capture and political manipulation.

### **Financial Autonomy Through Controlled Digital Access**

Kenya's mobile money revolution illustrates how direct control over financial resources enhances women's intra-household decision-making power. In Pakistan, partnerships with fintech platforms can facilitate direct transfers into women-controlled accounts. However, digital inclusion must go beyond access alone. Digital literacy training, mobile usage skills, and cybersecurity awareness programs are necessary to ensure safe and effective participation, especially in rural areas where the digital gender divide remains significant.

### **Leadership Incubation and Institutional Voice**

Global political representation models demonstrate that empowerment requires institutional integration. Establishing Women Leadership Incubation Centers can equip women with skills in governance, negotiation, public administration, and policy engagement. Collaboration with statutory institutions would ensure alignment with national development frameworks while maintaining non-partisan integrity. Sustainable empowerment must extend beyond economic participation to institutional voice.

### **Conditional Incentives for Behavioral Transformation**

Conditional cash transfer models from Latin America show that linking financial support with human capital development produces long-term benefits. Pakistan can adopt similar conditional empowerment grants tied to girls' school attendance, vocational certification, or legal documentation registration. Integrating these incentives into existing social protection systems would reduce administrative duplication and enhance efficiency.

### **Community-Based Enterprise Development**

Village-based enterprise models offer sustainable pathways for rural economic transformation. Women-managed agro-processing units, dairy cooperatives, and handicraft clusters can generate collective revenue while strengthening social solidarity. However, formal cooperative registration, financial transparency, and capacity-building mechanisms are essential to ensure sustainability and prevent internal conflict.

### **Climate-Responsive Gender Strategies**

Given Pakistan's vulnerability to climate shocks, empowerment strategies must incorporate gender-responsive climate adaptation. Women-led disaster preparedness committees, climate-resilient agriculture training, and renewable energy micro-enterprises can enhance both economic resilience and environmental sustainability. Integrating gender into climate policy is no longer optional; it is structurally necessary.

### **Legal Identity and Rights Awareness**

Access to legal identity documents and inheritance rights forms the foundation of empowerment. NGO-supported CNIC registration campaigns and legal literacy workshops can bridge institutional access gaps. When women possess formal identity and legal awareness, they gain stronger access to financial services, property rights, and state welfare programs.

### **Faith-Based Legitimization and Cultural Framing**

Empowerment initiatives must be culturally grounded. In Pakistan's socio-religious environment, programs framed within locally accepted religious narratives are more likely to gain acceptance. Collaboration with community scholars and culturally sensitive messaging can reduce resistance and enhance sustainability.

### **Gender-Responsive Budgeting and Monitoring**

Long-term institutional sustainability requires measurable outcomes. NGOs should adopt gender-responsive budgeting tools and develop standardized empowerment indices to track economic, legal, social, and digital progress over time. Monitoring frameworks should focus not only on outputs but also on structural change.

### **Limitations and Directions for Future Research**

Despite presenting a comparative and contextually grounded framework, this study has several limitations. First, the survey-based design relies on self-reported perceptions of empowerment, which may be influenced by social desirability bias. In conservative environments, respondents may underreport domestic constraints or overstate program benefits. Future research should incorporate mixed-method approaches, including ethnographic observation and qualitative interviews.

Second, the cross-sectional nature of the study limits causal inference. While correlations between NGO interventions and empowerment outcomes are identified, long-term sustainability cannot be confirmed. Longitudinal panel studies would provide stronger evidence regarding intergenerational impact.

Third, limited regional representation may constrain generalizability. Pakistan's socio-cultural diversity across provinces suggests that empowerment pathways differ significantly. Future studies should conduct province-specific comparative analyses.

Fourth, institutional factors such as donor dependency and regulatory scrutiny were discussed conceptually but not empirically measured. Future research should investigate how funding structures influence program autonomy and sustainability.

Fifth, digital inclusion assumptions may overlook structural inequalities in device ownership and connectivity. Pilot experiments assessing women's control over digital wallets in rural areas would enhance policy applicability.

Finally, although global models offer valuable lessons, contextual transferability is not automatic. Comparative case studies evaluating successful and unsuccessful adaptation attempts within Pakistan would further refine the proposed hybrid framework.

Future research should prioritize longitudinal impact assessments, digital financial control experiments, climate-gender intersectional studies, political participation evaluations, and faith-based engagement analyses. Such research would strengthen both theoretical advancement and policy precision in women's empowerment discourse.

### **References:**

Ali, F., & Kramar, R. (2015). *An exploratory study of sexual harassment in Pakistani organizations*. *Asia Pacific Journal of Management*, 32(1), 229–249.

- Antlöv, H., Wetterberg, A., & Dharmawan, L. (2016). Village governance, community life, and the 2014 Village Law in Indonesia. *Bulletin of Indonesian Economic Studies*, 52(2), 161–183. <https://doi.org/10.1080/00074918.2015.1129047>
- Asian Development Bank. (2013). Gender tool kit: Transport—Maximizing the benefits of improved mobility for all. <https://www.adb.org>
- Aslam, M. (2018). Gender gaps in education and labor market outcomes in Pakistan. *Journal of Asian Economics*, 58, 24–41. <https://doi.org/10.1016/j.asieco.2018.01.004>
- Awan, M. S., & Ibrahim, R. (2015). *The role of NGOs in promoting female education in Pakistan*. *Journal of Gender and Social Issues*, 14(2), 45–60.
- Banerjee, A., Duflo, E., Glennerster, R., & Kinnan, C. (2015). The miracle of microfinance? Evidence from a randomized evaluation. *American Economic Journal: Applied Economics*, 7(1), 22–53. <https://doi.org/10.1257/app.20130533>
- Banteyerga, H. (2011). Ethiopia's Health Extension Program: Improving health through community involvement. *MEDICC Review*, 13(3), 46–49.
- Bari, F. (2016). *Women's empowerment: The role of gender-responsive policies in Pakistan*. *Pakistan Journal of Social Sciences*, 36(1), 45–59.
- Batliwala, S. (2007). Taking the power out of empowerment: An experiential account. *Development in Practice*, 17(4–5), 557–565. <https://doi.org/10.1080/09614520701469304>
- Behrman, J. R., Parker, S. W., & Todd, P. E. (2011). Do conditional cash transfers for schooling generate lasting benefits? A five-year follow-up of PROGRESA/Oportunidades. *American Economic Journal: Applied Economics*, 3(1), 205–228. <https://doi.org/10.1257/app.3.1.205>
- Behrman, J. R., Parker, S. W., & Todd, P. E. (2011). Do conditional cash transfers for schooling generate lasting benefits? *American Economic Journal*, 3(1), 205–228. <https://doi.org/10.1257/app.3.1.205>
- Burnet, J. E. (2011). Women have found respect: Gender quotas, symbolic representation, and female empowerment in Rwanda. *Politics & Gender*, 7(3), 303–334. <https://doi.org/10.1017/S1743923X11000250>
- Burnet, J. E. (2011). Women have found respect: Gender quotas, symbolic representation, and female empowerment in Rwanda. *Politics & Gender*, 7(3), 303–334. <https://doi.org/10.1017/S1743923X11000250>
- Cheema, A., & Jabeen, N. (2017). *Institutional barriers to women's political participation in Pakistan*. *South Asian Studies*, 32(2), 311–325.
- Clarke, G., & Jennings, M. (2008). *Development, civil society and faith-based organizations: Bridging the sacred and the secular*. Palgrave Macmillan. <https://doi.org/10.1057/9780230584133>
- Cornwall, A., & Rivas, A. (2015). From 'gender equality' to 'gender justice': Women's empowerment in international development. *Third World Quarterly*, 36(2), 396–415. <https://doi.org/10.1080/01436597.2015.1013349>
- Deininger, K., & Liu, Y. (2013). Economic and social impacts of an innovative self-help group model in India. *World Development*, 43, 149–163. <https://doi.org/10.1016/j.worlddev.2012.09.019>
- Deininger, K., & Liu, Y. (2013). Economic and social impacts of an innovative self-help group model in India. *World Development*, 43, 149–163. <https://doi.org/10.1016/j.worlddev.2012.09.019>
- Duflo, E. (2012). Women empowerment and economic development. *Journal of Economic Literature*, 50(4), 1051–1079. <https://doi.org/10.1257/jel.50.4.1051>
- Duflo, E. (2012). Women empowerment and economic development. *Journal of Economic Literature*, 50(4), 1051–1079. <https://doi.org/10.1257/jel.50.4.1051>
- European Institute for Gender Equality (EIGE). (n.d.). Retrieved from <https://eige.europa.eu>
- European Institute for Gender Equality. (2016). *Gender budgeting toolkit*. <https://eige.europa.eu>
- Fiszbein, A., & Schady, N. (2009). *Conditional cash transfers: Reducing present and future poverty*. World Bank. <https://openknowledge.worldbank.org>

- Fiszbein, A., & Schady, N. (2009). Conditional Cash Transfers: Reducing Present and Future Poverty. World Bank. <https://openknowledge.worldbank.org>
- Gelb, A., & Clark, J. (2013). Identification for development: The biometrics revolution. Center for Global Development. <https://www.cgdev.org>
- Gender in Development Practice*. Routledge, 33-40.
- Ghani, F., & Ghani, B. (2020). Role of NGOs in the social development of Pakistan: A case study of USAID. *Pakistan Vision*, 21(2), 181. [https://doi.org/https://pu.edu.pk/images/journal/studies/PDFFILES/13\\_v21\\_2\\_20.pdf](https://doi.org/https://pu.edu.pk/images/journal/studies/PDFFILES/13_v21_2_20.pdf)
- GSMA. (2022). Mobile Gender Gap Report. <https://www.gsma.com>
- Haq, R. (2022). Gender inequality and socio-cultural barriers in Pakistan: A critical review. *Women's Studies International Forum*, 92, 102583. <https://doi.org/10.1016/j.wsif.2022.102583>
- Hashemi, S. M., Schuler, S. R., & Riley, A. P. (1996). Rural credit programs and women's empowerment in Bangladesh. *World Development*, 24(4), 635–653. [https://doi.org/10.1016/0305-750X\(95\)00159-A](https://doi.org/10.1016/0305-750X(95)00159-A)
- <https://doi.org/10.1080/0966369X.2019.1693345>
- <https://doi.org/https://www.taylorfrancis.com/chapters/edit/10.4324/9781032723877-4/taking-powerempowerment-experiential-account-srilatha-batliwala>
- Human Rights Commission of Pakistan. (2020). *State of human rights in Pakistan 2019*. HRCP Publications.
- Hussain, S., & Khan, A. (2018). *Patriarchal norms and women's mobility constraints in Pakistan*. Journal of Asian Development, 4(3), 12–25.
- International Labour Organization. (2021). *World employment and social outlook: Trends for women*. ILO Publishing. <https://doi.org/10.54394/ILO-2021-WESO>
- Inter-Parliamentary Union. (2023). Women in parliament report. <https://www.ipu.org>
- Jafar, A. (2019). *Engendering development: Gender inequality and empowerment in South Asia*. Routledge.
- Kabeer, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. *Development and Change*, 30(3), 435-464. <https://doi.org/https://doi.org/10.1111/14677660.00125>
- Kabeer, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. *Development and Change*, 30(3), 435–464. <https://doi.org/10.1111/1467-7660.00125>
- Karlan, D., & Zinman, J. (2011). Microcredit in theory and practice: Using randomized credit scoring for impact evaluation. *Science*, 332(6035), 1278–1284. <https://doi.org/10.1126/science.1200138>
- Khan, A., & Bibi, Z. (2020). *Legal awareness and women's access to justice in Pakistan*. Journal of Law and Society, 51(2), 66–79.
- Khan, S. U., & Awan, R. (2011). Contextual assessment of women empowerment and its determinants: Evidence from Pakistan. *Munich Personal RePEc Archive MPRA*. <https://doi.org/https://mpra.ub.unimuenchen.de/30820/>
- Khandker, S. R. (2005). Microfinance and poverty: Evidence using panel data from Bangladesh. *World Bank Economic Review*, 19(2), 263–286. <https://doi.org/10.1093/wber/lhi008>
- Khandker, S. R. (2005). Microfinance and poverty: Evidence using panel data from Bangladesh. *World Bank Economic Review*, 19(2), 263–286. <https://doi.org/10.1093/wber/lhi008>
- Klugman, J., Hanmer, L., Twigg, S., Hasan, T., McCleary-Sills, J., & Santa Maria, J. (2014). *Voice and agency: Empowering women and girls for shared prosperity*. World Bank. <https://doi.org/10.1596/978-14648-0359-8>
- Malhotra, A., & Schuler, S. R. (2005). Women's empowerment as a variable in international development. *International Social Science Journal*, 57(184), 71–92. <https://doi.org/10.1111/j.0020-8701.2005.00502.x>
- Mahmood, N. (2021). *Gender-based violence and the limitations of the justice system in Pakistan*. Pakistan Journal of Criminology, 13(1), 75–94.
- Marcus, R., & Harper, C. (2014). Social norms, gender norms and adolescent girls: A brief guide. *Overseas Development Institute*. <https://doi.org/10.35648/20.500.12413/11781/ii021>
- National Rural Livelihoods Mission (NRLM), Government of India. (n.d.). Retrieved from <https://aajeevika.gov.in>
- Naveed, A., & Ali, S. (2019). *Socio-cultural constraints and women's empowerment in Pakistan*. International

Journal of Social Science Research, 7(4), 56–72.

- Niaz, U. (2017). *Violence against women in Pakistan: Mental health implications*. Journal of Pakistan Psychiatric Society, 14(2), 42–48.
- Nisar, M. A., Mohammad, N., & Awan, F. (2020). Barriers to women's participation in rural Pakistan: A qualitative assessment. *Gender, Place & Culture*, 27(10), 1467–1487.
- OECD. (2017). Youth entrepreneurship policy review. <https://www.oecd.org>
- Pakistan Bureau of Statistics. (2021). *Labor force survey 2020–21*. Government of Pakistan.
- Pandey, A., & Pradhan, M. (2020). Legal literacy and women's empowerment: Evidence from a rural rights program. *World Development*, 133, 104978. <https://doi.org/10.1016/j.worlddev.2020.104978>
- Pitt, M. M., & Khandker, S. R. (2006). Empowering women with microfinance: Evidence from Bangladesh. *Economic Development and Cultural Change*, 54(4), 791–831. <https://doi.org/10.1086/503580>
- Rahman, A. (2013). Microfinance and the politics of empowerment. *Journal of Peasant Studies*, 40(5), 783–791. <https://doi.org/10.1080/03066150.2013.826654>
- Sardinha, L., & Catalán, H. E. (2018). Attitudes towards domestic violence in South Asia: A systematic review. *BMC Women's Health*, 18(1), 1–12. <https://doi.org/10.1186/s12905-018-0652-3>
- Sarwar, M., & Abbasi, F. (2013). *The role of education in women's empowerment in Pakistan*. Journal of International Women's Studies, 12(1), 152–164.
- Siddiqui, R., & Kamal, A. (2020). *Urban safety, public transport, and women's mobility in Pakistan*. Transportation Research Journal, 14(2), 98–112.
- Singha, S. (2025). Examining the role of ngos in advancing women's empowerment: an empirical study of west bengal. *Vidya-a journal of gujarat university*, 4(2), 190-197. <https://doi.org/https://doi.org/10.47413/9gxjkg37>
- Suri, T., & Jack, W. (2016). The long-run poverty and gender impacts of mobile money. *Science*, 354(6317), 1288–1292. <https://doi.org/10.1126/science.aah5309>
- Suri, T., & Jack, W. (2016). The long-run poverty and gender impacts of mobile money. *Science*, 354(6317), 1288–1292. <https://doi.org/10.1126/science.aah5309>
- Umer, S., Hasssan, K. H., & Othman, Z. (2016). . Role and Challenges of Ngos In Empowering Women in Rural Areas of Balochistan, Pakistan. *Journal of Governance and Development (JGD.)*, 12(2), 13-30.
- UN Women. (2015). Gender-responsive budgeting. <https://www.unwomen.org>
- UN Women. (2022). Gender, climate change and disaster risk reduction. <https://www.unwomen.org>
- Wang, H., Tesfaye, R., Ramana, G., & Chekagn, C. (2016). Ethiopia Health Extension Program: An institutionalized community approach. *World Bank Studies*. <https://openknowledge.worldbank.org>
- World Bank. (2018). The state of identification systems in Africa (ID4D dataset). <https://id4d.worldbank.org>
- World Bank. (2019). Indonesia village law evaluation. <https://documents.worldbank.org>
- World Bank. (2019). Indonesia Village Law Evaluation. <https://documents.worldbank.org>
- World Bank. (2020). Gender and mobility: Reducing transport barriers. <https://openknowledge.worldbank.org>
- World Bank. (2020). *Pakistan: Gender equality and development report*. World Bank Publications Batliwala, S. (2024). Taking the power out of empowerment—an experiential account. *In Rethinking*
- World Bank. (2021). Climate risk country profile: Pakistan. <https://climateknowledgeportal.worldbank.org>
- World Bank. (2024). *Gender and development global report*. World Bank Publications. <https://doi.org/10.1596/978-1-4648-0359-8>
- World Health Organization. (2013). Global and regional estimates of violence against women. <https://www.who.int>
- Zakar, R., Zakar, M. Z., & Krämer, A. (2013). Violence against women and social norms in Pakistan: A systemic review. *Journal of Interpersonal Violence*, 28(14), 2841–2865. <https://doi.org/10.1177/0886260513487997>