

Beyond Welfare? Civil Society Organizations and Structural Constraints to Women's Economic Empowerment in Pakistan

Sarvat Iqbal

Sarwatiqbal231092@gmail.com

PhD Scholar, Department of History and Pakistan Studies, University of the Punjab

Corresponding Author: Sarvat Iqbal amiralishba1122@gmail.com

Received: 06-11-2025

Revised: 21-11-2025

Accepted: 04-12-2025

Published: 19-12-2025

ABSTRACT

Despite the increasing participation of civil society organizations and development initiatives, women's economic empowerment in Pakistan remains limited due to the ongoing structural inequalities. Current strategies have mainly been directed towards welfare provision, vocational assistance, and microfinance schemes, but women's employment is still highly skewed towards the informal sector; they are still financially marginalized, and socially excluded. This study critically explores the role and constraints of civil society organizations in addressing economic vulnerabilities of women in Pakistan. The paper draws on Feminist Political Economy Theory and uses a qualitative exploratory design using thematic analysis of secondary sources such as reports from the World Bank, International Labor Organization (ILO), Women in Informal Employment: Globalizing and Organizing (WIEGO), government policy documents and academic literature. Special focus is placed on organizations like the All Pakistan Women's Association (APWA), Kashf Foundation, Aurat Foundation and Akhuwat. The results indicate that CSOs have made a significant impact on the provision of localized welfare support, vocational training, legal awareness and some financial inclusion programs. But these interventions are still limited by reliance on donors, lack of institutional coordination, poor labor protection, and lack of structural reform. The paper suggests that the majority of the empowerment programmes run by NGOs in Pakistan are welfare-based, which reduces the short-term risks faced by women, but fails to significantly change the structural conditions that create gendered economic inequality. The study adds to the discussion on gender and development by critically examining the institutional constraints of civil society empowerment models in Pakistan and its relationship with women's economic marginalization.

Keywords: Women's Economic Empowerment; Civil Society; NGOs; Informal Labor; Feminist Political Economy; Gender Inequality; Pakistan

INTRODUCTION

The economic empowerment of women has increasingly gained importance in the global development agenda, as it is directly linked to poverty alleviation, social inclusion and sustainable economic development. In developing societies, women's access to education, labor markets, financial systems and productive resources remains unequal, restricting their full participation in economic life. While there are many international institutions and national governments that advocate for gender-inclusive development agendas, women's economic marginalization is entrenched in structural inequalities linked to patriarchy, informal work, and unequal distribution of social and economic power (Kabeer, 2015). Women's work remains marginalized in low-paid, insecure and socially undervalued sectors in many developing countries, and is not just a matter of individual disadvantage, but also of wider systems of gendered economic exclusion.

Pakistan is a context of particular interest in this regard. Women in Pakistan are still highly vulnerable economically despite the constitutional provisions of equality and the country's adherence to international conventions like the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and Sustainable Development Goals (SDGs). The participation of women in the labor force is still relatively low, and a large share of women workers are employed in the informal

sector, such as in home-based activities, unpaid family work, domestic services and agricultural support activities (International Labor Organization [ILO], 2018). These types of work are often associated with low wages, no legal rights, no social security benefits, and poor prospects for economic advancement. Restrictive gender norms, unequal inheritance, mobility restrictions and limited access to formal financial institutions, especially in low-income and rural areas, also influence women's economic experiences.

In this context, civil society organizations and non-governmental organizations (NGOs) have become important players in women empowerment programs. Various organizations like All Pakistan Women's Association (APWA), Aurat Foundation, Kashf Foundation and Akhuwat have tried to address the vulnerabilities of women through vocational training, literacy programmes, legal awareness programmes, welfare support and microfinance programmes since independence. These interventions have frequently been filling in the gaps created by poor state capacity and the lack of welfare systems, especially for marginalized women who are not covered by formal welfare systems. Civil society organizations are thus often seen as key tools for grassroots empowerment and social change in development discourse.

The increasing institutionalization of NGOs, however, has not always led to significant structural change in women's economic situation. In Pakistan, women are still overrepresented in insecure jobs and underrepresented in the financially empowered population, despite decades of development interventions and donor-supported empowerment programs. This gives rise to pertinent questions about the extent and impact of NGO empowerment programs. Civil society organizations can help to reduce immediate economic hardships and offer local support systems, but their actions tend to be limited to welfare-oriented approaches that fail to tackle the structural underpinnings of gender inequality. While useful in some settings, vocational training and microfinance do not necessarily change unequal labor relations, discriminatory property regimes, inadequate labor protections, or patriarchal control of economic resources.

The existing literature on women empowerment in Pakistan has well documented gender gaps in education, employment, inheritance and political representation. Likewise, there are many studies that have examined the role of NGOs and civil society organizations in women's welfare and development. However, most of the literature is either celebratory of the NGO interventions or it is limited to welfare outcomes without critically analyzing the structural constraints of the empowerment models of civil society. There are relatively fewer studies that question how much NGO efforts question or inadvertently reinforce wider systems of economic inequality and informal labor vulnerability. Furthermore, empowerment is often discussed on an individual basis, focusing on skills and income generation, and neglecting institutional change, labor rights and the redistribution of economic power.

This study is based on the Feminist Political Economy Theory and critically analyzes the economic vulnerability of women and civil society interventions in Pakistan. Feminist political economy approaches highlight the fact that the economic marginalization of women is not just a result of their personal disadvantage, but is entrenched in political, economic and social systems that systematically undervalue women's labor and limit their access to resources and decision-making power. In this view, empowerment goes beyond welfare provision or entrepreneurial inclusion: it demands structural change in labor systems, property relations, access to finance and institutional governance.

In this context, the present study explores the role of civil society organizations in addressing women's economic vulnerabilities and identifies the areas of weakness. The paper does not only consider NGOs as empowerment agents, but critically examines the potential of welfare-oriented interventions to tackle structural gender inequality in the context of informal employment and economic exclusion. The study concludes that CSOs have played a significant role in providing welfare services at the local level, raising awareness about the law, and providing some financial services, but that their interventions are limited by donor dependence, fragmented institutional coordination, limited scale, and lack of structural

reform. As a result, NGO-driven interventions tend to address the symptoms of women's economic marginalization rather than the root causes of gender inequality.

This study connects women's economic vulnerabilities to the institutional capacities and constraints of civil society organizations, thereby adding to the ongoing discussion of gender, development and empowerment in the Global South. It aims to do this by shifting from a descriptive understanding of NGO activities to a more critical analysis of the linkages between welfare-oriented interventions and structural change in Pakistan's gendered political economy.

THEORETICAL FRAMEWORK

The theoretical framework of this study is Feminist Political Economy Theory (FPET) which is a critical theory to understand the gender inequality embedded in the economic, political and social structures. Feminist political economy focuses on the structural nature of power relations that systematically create gendered inequalities in the labor market, households, financial systems and state institutions, rather than individual disadvantage or a lack of skills (Kabeer, 2015). The theory thus moves the focus of analysis from empowerment of the individual to institutional and structural processes that influence women's economic lives.

Feminist political economy was born out of a critique of the traditional economic approaches that historically have neglected or undervalued women's contributions to the economy, especially in the form of unpaid domestic work, informal work, and reproductive work. Traditional economic models often treated productive labor in terms of formal market participation, and excluded household labor and care work from the mainstream of economic analysis. Feminist scholars contested this distinction by claiming that women's unpaid and informal work is an integral part of economic systems and social reproduction (Agarwal, 1994). Thus, the economic subordination of women cannot be separated from the social relationship of patriarchy and unequal distribution of economic power.

Feminist political economy also points to the fact that in developing societies, neoliberal development models often define empowerment in terms of individual and market-oriented approaches, focusing on entrepreneurship, vocational training and microfinance, while comparatively neglecting structural inequalities like labor exploitation, unequal property rights, inadequate social protection, and institutional discrimination. Batliwala (2007) notes that empowerment discourse has been depoliticized in the context of development discourses that focus on welfare delivery and income generation without challenging the unequal power relations. This critique is especially relevant in situations where empowerment initiatives are geared towards enhancing women's coping resources instead of tackling the structural factors that create vulnerability.

The structural issues raised in the feminist political economy literature are clearly evident in the Pakistani context. The participation of women in the labor force in Pakistan continues to be strongly influenced by patriarchal norms, gendered division of labor, mobility constraints and unequal access to productive resources. Many women are employed in informal employment, including in agriculture, in domestic services, in unpaid family work and in home-based work, and are overrepresented in these sectors. The sectors are generally marked by economic insecurity, lack of legal protections, weak bargaining power, and lack of formal labor rights and social protection systems (ILO, 2018). Meanwhile, women's economic dependence is strengthened by discriminatory inheritance laws, limited access to land, financial exclusion, and the social and cultural norms that emphasize women's roles in the home rather than in the public economy.

These conditions are not social issues in isolation but rather are symptoms of structural inequalities in Pakistan's political and economic system from a feminist political economy perspective. Women's overrepresentation in informal employment, for instance, is not just a result of labor-market exclusion, but also of the lack of visibility of women's work in state policy and formal economic planning. Likewise, financial illiteracy is not the only reason for women's limited access to banking services and

institutional credit; it is also a reflection of the wider systems of gendered economic exclusion linked to property ownership patterns, mobility constraints, and patriarchal household authority.

This theoretical approach is especially relevant to the study of the role of civil society organizations in women's empowerment. In Pakistan, NGOs and welfare organizations have always tried to mitigate the vulnerabilities of women by providing vocational training, literacy programs, microfinance, legal awareness, and welfare support programs. Such measures can enhance women's short-term economic situation and increase local opportunities, but feminist political economy asks some key questions about the transformative power of welfare-oriented strategies. In particular, the theory asks whether empowerment programs are effective in helping women adjust to unequal systems, or whether they are effective in challenging the structural relations that create economic marginalization in the first place.

In this context, feminist political economy makes a distinction between welfare inclusion and structural empowerment. Welfare interventions tend to focus on poverty reduction, self-help and micro-enterprise, and can offer a short-term solution without addressing the underlying institutional inequalities or ownership structures, or the nature of labor relations. Structural empowerment, on the other hand, calls for more fundamental change in the realm of labor rights, social protection mechanisms, financial governance, property rights and political representation. This distinction is the core of the analytical framework of the present study.

The study critically analyzes the role of civil society organizations in addressing women's economic vulnerabilities in Pakistan, using Feminist Political Economy Theory, and also highlights the structural constraints of NGO-based empowerment models. The theory allows the study to transcend the celebratory narratives of civil society interventions and place women's empowerment in the context of informal work, institutional inequality and gendered political economy. It thus offers a suitable analytical framework to assess the nature of empowerment efforts in Pakistan, whether they are welfare mitigating or more fundamental in nature.

LITERATURE REVIEW

Conceptualizing Women's Economic Empowerment

Economic empowerment of women has become a key focus of development studies, gender scholarship and international policy debates. Yet, empowerment is a contested and multidimensional concept, despite its widespread use. Early scholarship questioned the focus on income generation in development, highlighting the role of women's agency, decision-making power and access to productive resources. Kabeer (1999) defines empowerment as a process whereby people who lacked the power to make strategic life choices gain that power. In this sense, empowerment is about having access to resources, having a voice in decision-making, and achieving desired outcomes. Likewise, Sen's (1999) capability approach holds that development is about the increase of substantive freedoms, such as women's freedom to engage in social, economic and political life.

Feminist scholars have also pointed out that economic empowerment cannot be divorced from issues of ownership, control and structural inequality. Agarwal (1994) states that women's access to land and productive assets is a key factor in enhancing their bargaining power in the household and community. Women are frequently economically dependent even if they are in the labor market, because they do not have control of property and resources. Empowerment is not just about women's presence in the labor force, but also about their capacity to exercise control over economic resources, mobility, working conditions and institutional decision making.

Meanwhile, there has been a growing critique of the de-politicization of empowerment in development discourse by critical feminist scholarship. Batliwala (2007) has pointed out that empowerment has often been redefined as a technocratic and individualistic development goal focused on entrepreneurship, vocational education and welfare provision, and ignored structural inequalities and power dynamics. In

the context of neoliberal development models, women are frequently urged to be economically “self-reliant” without adequate changes in labor systems, social protection systems, or institutional discrimination. Empowerment programmes can thus enhance women's coping skills without significantly changing the conditions that create gender inequality.

This debate is especially relevant in developing societies where women's economic vulnerabilities are created by interwoven systems of patriarchy, informal work, and unequal access to state institutions. Empowerment in these settings needs to be considered not just as a process of individual progress, but also as a process of structural change, including the strengthening of labor rights, the expansion of property rights, financial inclusion and social protection.

Informal Labor and Women’s Economic Vulnerability in Pakistan

The economic involvement of women in Pakistan is highly linked to informal sector. Women play an important role in agricultural production, household economies, domestic labor and small-scale enterprises, but a large proportion of their work is invisible and undervalued. The International Labor Organization (ILO, 2018) estimates that a significant share of women workers in Pakistan is employed in the informal sector, which is associated with insecure employment, no written contracts, low wages and no social security benefits.

One of the most vulnerable groups in the informal sector in Pakistan is the home-based workers (HBWs). According to the World Bank (2023), HBWs are mostly women living in rural and low-income urban areas, who have low levels of education and mobility. Women do piece-rate work for intermediaries or subcontractors without any bargaining power, legal recognition, or stable income opportunities. Such work is often carried out in domestic environments, and is therefore not always subject to formal regulation of labor or to economic statistics.

Informal employment is more likely to be gendered, which further compounds women's economic vulnerability. Informal workers are typically paid less than formal workers, and women informal workers are less likely to have labor protections than men, and are more likely to be dependent on family or intermediary economic arrangements. However, Chen (2012, 2016) suggests that informal work is not only an economic phenomenon, but also a structural phenomenon that is closely related to social inequality, precarious employment and institutional exclusion. Women's participation in informal sectors in Pakistan is a reflection of the overall patriarchal systems that limit women's access to formal sector jobs, education, mobility and financial resources.

Financial exclusion further exacerbates the vulnerability of women. Research has shown that women in Pakistan have significantly less access to formal banking services, institutional credit and financial literacy than men. Women's low level of property ownership and inheritance rights can also limit their ability to provide collateral for formal loans, which can limit entrepreneurial opportunities and economic independence (Doss & Meinzen-Dick, 2020). As a result, during economic crises many women have to take loans from informal sources or from family members.

Another significant structural barrier is inheritance inequality. Islamic law and state law officially provide women with inheritance rights, but these are not well enforced because of patriarchal traditions and social pressure. Women are often dissuaded or forced to give up their inherited property to male relatives, which further contributes to their economic dependence and reduces their long-term financial security (Holden & Chaudhary, 2013; Mumtaz & Noshirwani, 2013). All of these structural conditions point to the fact that women's economic marginalization is not an individual disadvantage but is entrenched in institutional and sociocultural systems of inequality in Pakistan.

Civil Society Organizations and Women's Empowerment

Civil society organizations and NGOs have taken a strong role in women empowerment programmes in Pakistan in response to the persistent gender inequalities and the lack of capacity of the state to provide welfare services. Literacy, vocational training, legal awareness, microfinance, and community development are areas of literacy and training that have been undertaken by organizations since independence, including the All Pakistan Women's Association (APWA), the Aurat Foundation, Kashf Foundation, and Akhuwat. These groups are often seen as key links between marginalized groups and formal institutional structures.

APWA is one of the oldest women oriented organizations in Pakistan, which traditionally focused on women education, health, vocational skills and welfare. As time passed, more and more organizations started to offer empowerment programs, such as advocacy campaigns, legal literacy programs, and financial inclusion programs. Kashf Foundation was especially known for its microfinance services to low-income women entrepreneurs, and Akhuwat was known for its interest-free lending programs for economically marginalized communities. In contrast, Aurat Foundation focused on women's rights advocacy, legal awareness and political participation.

The literature indicates that CSOs have helped to enhance localized empowerment through the provision of skills, financial resources and education. NGOs often have access to groups that are not served by the formal state welfare system, such as women living in low-income urban and rural areas. Vocational training programmes can strengthen women's income-generating potential, and legal awareness programmes can increase awareness of women's rights on inheritance, employment and political participation.

But scholarship also points to significant constraints in NGO-based empowerment models. Edwards (2014) states that civil society organizations frequently work in an institutional context that is fragmented, donor dependent, and not sustainable. Likewise, critics of NGOization for development argue that many NGOs focus on project-based welfare provision rather than political change. Thus, empowerment programs can be very service-oriented and emphasize individual entrepreneurship, while relatively little attention is paid to labor rights, redistribution, and institutional change.

Microfinance programmes have been a subject of much discussion in feminist development literature, especially. Although credit access is seen as improving women's entrepreneurial involvement and economic independence, some critics have pointed out that microfinance often takes place within the existing gendered power dynamics. Women can obtain small loans without having access to productive assets, markets, or financial decision-making power. Debt obligations and household pressures can even exacerbate women's economic vulnerability in some instances.

The debates suggest that the link between civil society interventions and empowerment is complex and contested. While NGOs can play a role in providing localized welfare support and survival strategies, their capacity to challenge structural inequalities related to informal employment, financial exclusion and patriarchal control is not guaranteed.

Welfare-oriented empowerment and structural constraints

There is a growing feminist scholarship that challenges welfare oriented empowerment strategies for their inability to tackle the structural causes of women's economic marginalization. Vocational training, income generation and self-help models are often the focus of development interventions, while other systems of labor exploitation, unequal property relations and institutional discrimination are ignored. Batliwala (2007) contends that empowerment becomes a mere technical development programming without considering power and redistribution.

In Pakistan, most of the NGO interventions are still limited to welfare and skills development. While these programs can enhance women's short-term coping skills, they do not always lead to secure jobs, equitable pay, or sustainable livelihoods. Vocational training programs, for instance, may train women for low-paid informal jobs like sewing, embroidery, handicrafts and home-based production, but fail to provide for market access or labor protection. As a result, women can learn skills without being able to access the formal economy.

Likewise, legal awareness campaigns can raise awareness among women about rights, but not necessarily lead to institutional action. Studies on women's inheritance rights in Pakistan show that legal recognition is not enough if women are not encouraged to exercise their rights by the patriarchal family structure and the lack of state implementation mechanisms. (Naznin, 2014) Thus, awareness alone can lead to partial structural change, but not institutional accountability.

The other major constraint is the disjointed connection between civil society groups and state institutions. There is often a lack of coordination between NGOs, labor departments, welfare agencies and financial institutions, which can limit the effectiveness and scope of empowerment programmes. Donor dependency also limits the ability to plan and sustain, as program priorities may change based on the external funding agenda and not on local structural needs.

These limitations are further highlighted by comparative experiences from South Asia. The Self-Employed Women's Association (SEWA) of India is a labor organization, healthcare provider, financial institution and collective bargaining union all in one. Likewise, BRAC and Grameen Bank in Bangladesh created large-scale integrated systems that linked microfinance, education, social development and community mobilization. In comparison to these models, many Pakistani NGOs are still more fragmented and welfare oriented, and have relatively less integration between the labor rights, collective organisation and structural policy reform.

Research Gap and Contribution of the Study

The economic vulnerabilities of women in Pakistan have been well documented in the literature, such as their participation in informal sector, financial exclusion, unequal inheritance rights, and limited access to institutional support systems. Likewise, many studies have recognized the role of civil society organizations in welfare provision, vocational training, legal awareness and microfinance programs. Much of the current scholarship, however, is either descriptive of women's socioeconomic situation or celebratory of the interventions of NGOs, without critically assessing the structural constraints of these organizations.

Fewer studies question whether the civil society empowerment programs have a significant impact on changing the institutional environment that creates women's economic marginalization, or whether they are more of a local welfare program in unequal social structures. Specifically, there is a lack of research on the conflict between welfare empowerment and structural transformation in the Pakistani context.

Thus, the present study is a contribution to the existing literature, which critically examines the economic vulnerabilities of women and the institutional capacities and constraints of civil society organizations in Pakistan. The study does not assume that NGO activity is necessarily empowering, but rather examines the degree to which civil society interventions tackle — or do not tackle — the structural underpinnings of gendered economic inequality in Pakistan's informal and patriarchal political economy.

METHODOLOGY

Research Design

The current study is of qualitative exploratory type of research design with secondary data analysis approach to critically analyze the role of civil society organizations in economic empowerment of women in Pakistan. A qualitative approach was deemed suitable as the study aimed to gain insight into structural inequalities, institutional reactions and the overall shortcomings of welfare-oriented empowerment models, rather than statistical relationships. The exploratory design allows for a critical analysis of the intersection of women's economic vulnerabilities with informal labor systems, financial exclusion and civil society interventions in the gendered political economy of Pakistan.

Data Sources

The study uses secondary data obtained from various reliable national and international sources. These include reports by the World Bank, the International Labor Organization (ILO), United Nations Women (UN Women) and Women in Informal Employment: Globalizing and Organizing (WIEGO). Government publications including labor force statistics from Pakistan Bureau of Statistics were also consulted. Peer-reviewed journal articles and organization reports on women empowerment, informal sector, financial inclusion, inheritance rights and NGO interventions in Pakistan were also examined.

The sources were chosen for four reasons:

1. The role of women in the economy; and
2. Empirical or theoretical contribution to gender and development scholarship
3. Institutional credibility and academic reliability
4. There is significant discussion of structural barriers to women's economic participation.

Analytical Framework

The study is guided by Feminist Political Economy Theory as an analytical framework in understanding how gender inequalities are entrenched in the economic, political and social structures. The framework was used to inform the analysis, focusing on the difference between welfare-oriented interventions and structural empowerment. This viewpoint allowed the study to assess the extent to which NGO-led programs address women's short-term vulnerabilities or help to shift the institutional landscape.

Data Analysis Procedure

Thematic analysis was used to identify common themes and patterns in the literature and policy documents selected for the study. The analysis was carried out in four phases.

The first step was to carefully review the selected documents to identify key issues concerning women's economic vulnerability and NGO interventions. Second, data were coded based on the recurring concepts of informal labor, financial exclusion, vocational training, microfinance, legal awareness, and social protection gaps. Third, these codes were grouped into larger analytical themes such as women's economic vulnerability, civil society responses, financial exclusion and structural constraints of welfare-oriented interventions. Finally, the themes were analysed in the context of Feminist Political Economy Theory to critically discuss the structural constraints of NGO-led empowerment models in Pakistan.

Trustworthiness and Limitations

Multiple institutional and academic sources were used to increase the analytical rigor, allowing for triangulation across reports, policy documents, and scholarly literature. The research also ensured theoretical consistency by ensuring that the analysis was consistent with the conceptual framework of the research.

The study, however, is limited in that it is based on secondary data and lacks primary fieldwork and interviews with women workers and NGO practitioners. Furthermore, the study does not statistically assess the impact of specific NGO programmes. Rather, it aims to critically synthesize the available evidence to explore the wider structural trends of women's economic empowerment in Pakistan.

FINDINGS AND DISCUSSION

Women's economic vulnerability in informal labor structures

The results indicate that women's economic participation in Pakistan is still highly skewed towards the low-paying, insecure, and informal sectors of the economy, which lack adequate legal protection and social security coverage (ILO, 2018; Chen, 2016). Women play a significant role in the household economy, in agriculture, domestic work and home-based industries, but a large part of their work is invisible in institutions and undervalued in the economy. Women's overrepresentation in the informal sector is not just a matter of limited job opportunities, but also a result of structural inequalities in the gendered political economy of Pakistan.

One of the most important trends that came out of the analysis is the vulnerability of home-based women workers (HBWs). According to the World Bank (2023) and WIEGO (2020), the majority of HBWs are women with low levels of education who live in rural or economically disadvantaged areas. Many work piece-rate through intermediaries or subcontractors with very exploitative conditions, including irregular income, no written contracts, and no labor protections. This work is often done in the home, and is therefore not subject to formal labor regulation or economic planning.

The results also indicate that informality is a gendered tool of economic exclusion. Women's overrepresentation in informal employment cannot be explained without taking into account the patriarchal social norms that limit women's mobility, education, and public economic activity. Women's involvement in home-based activities is socially acceptable in many instances because it enables them to contribute to the economy without questioning the traditional gender norms around household duties. Informal employment thus becomes an economic and a socially regulated form of gendered control of labor (Chen, 2012; Kabeer, 2015).

These vulnerabilities are exacerbated by financial exclusion. Women workers in Pakistan still have limited access to formal banking systems, institutional credit and financial literacy programs. The analysis demonstrates that financial exclusion is closely connected with unequal property ownership and inheritance practices. Women's access to institutional credit is highly constrained, as they are less likely to have collateral and formal ownership of productive assets (Doss & Meinzen-Dick, 2020). This means that many women are still reliant on informal borrowing arrangements or male family members for economic decision making and financial transactions.

These results are consistent with the Feminist Political Economy Theory that states that women's economic marginalization is structurally entrenched in labor systems, property relations and institutional power structures (Agarwal, 1994; Kabeer, 1999). Vulnerability among women in Pakistan is not just about poverty or unemployment, it is about the interplay of patriarchy, informality of work and institutional exclusion. The results indicate that women's economic empowerment is not possible if the structural inequality of labor conditions, financial systems and property relations are not addressed.

Civil Society Organizations as Localized Support Mechanisms

The analysis suggests that civil society organizations in Pakistan have been very active in offering localized support to economically marginalized women. Women empowerment has been achieved by various organizations like APWA, Kashf Foundation, Aurat Foundation, Akhuwat, etc. through various activities like vocational training, literacy, legal awareness, microfinance, and welfare services. These groups serve as a bridge to women who are not included in formal welfare systems in many underserved communities, and are seen as an institutional actor that can be accessed by women.

One of the most frequent NGO interventions was vocational training programs. Sewing, embroidery, handicrafts, tailoring and small business entrepreneurship were often taught to women to enhance their income generation potential. These have helped some women to be more involved in household economic activities and to gain some financial autonomy. Likewise, the introduction of microfinance schemes by institutions like Kashf Foundation and Akhuwat provided low-income women entrepreneurs with access to small loans, which they were unable to obtain from formal financial institutions.

The results also highlight the need for legal awareness and advocacy efforts. Institutions like Aurat Foundation have helped raise awareness of the public on women's rights, inheritance laws, political participation and gender-based violence. In settings where women's legal literacy is low, these interventions can be a valuable way to build awareness of institutional rights and protections.

The results also suggest that these interventions are more of a local coping and welfare mechanism than a catalyst for large-scale structural change. The majority of NGO projects focus on enhancing the adaptive capacity of women in the current economic system rather than on challenging the institutional conditions that create vulnerability. While vocational training can enhance individual skills, women often remain in low-paid informal sectors with no labor protection and market security. Likewise, microfinance programs can promote micro-enterprises without significantly altering the overall distribution of property rights, labor laws, and financial governance (Batliwala, 2007; Cornwall & Rivas, 2015).

A key result of the study is the difference between welfare support and structural change. Civil society organisations play a significant role in providing immediate survival strategies and local empowerment opportunities; but their interventions do not significantly change the larger systems of labor exploitation, institutional exclusion and patriarchal economic control that influence women's economic experiences in Pakistan.

Welfare-oriented empowerment and structural constraints

One of the key findings of the study is the structural constraints of empowerment strategies that focus on welfare. While NGOs and civil society organizations can make a positive impact on women's welfare and local economic participation, their interventions are frequently limited by fragmented institutional coordination, donor dependency, outreach, and engagement with structural reform (Edwards, 2014).

The analysis shows that a large number of empowerment programmes focus on vocational skills and income generation activities, but fail to consider labor-market integration or long-term income sustainability. Women who receive vocational training often continue to be trapped in low profit and poorly protected home-based or informal economic activities. Empowerment is therefore equated with survivalist self-employment and not with structural change in formal labor systems.

In the same way, awareness campaigns about the law are sometimes difficult to implement. Women's awareness of their rights to inheritance, workplace protection, and legal entitlements has increased, but structural barriers like family pressure, weak state enforcement, and institutional inefficiency remain to limit the practical realization of these rights (Holden & Chaudhary, 2013; Naznin, 2014). The results

thus indicate that awareness is not sufficient to ensure empowerment in situations where institutional accountability is low.

Another constraint is the disjointed connection between civil society and state institutions. The analysis shows that NGO interventions often take place outside of the larger framework of labor, welfare and financial governance. There is limited coordination between NGOs, labor departments, financial institutions and social protection agencies, which limits the scope and sustainability of empowerment programmes. Consequently, many programs are still project-based, local, and subject to the priorities of external donors, and are not embedded in long-term structural policy frameworks.

The need for donor funding became another limitation on organizational continuity and direction. Short-term external funding is a key source of funding for many NGOs, and can affect program priorities and long-term institutional planning. In some instances, empowerment models based on the donor are more about tangible welfare gains (e.g., training numbers, loan distribution) than more fundamental structural changes (e.g., labor rights, collective organization, institutional redistribution) (Jad, 2007).

The results corroborate feminist critiques of neoliberal empowerment approaches that focus on individual resilience and entrepreneurship, and comparatively less on structural inequality. Empowerment programs focused solely on self-help and microenterprise shifted the burden of economic survival from the institutions that create vulnerability to women themselves (Batliwala, 2007; Sharma, 2008). In this respect, welfare measures can reduce the impact of inequality in the short term without addressing the root causes of economic marginalization.

Comparative Insights and Institutional Lessons

The structural constraints of the civil society based empowerment model in Pakistan are further emphasized by comparative analysis with the wider South Asian experiences. Examples of more comprehensive models that combine financial inclusion, labor organisation, health, education and institutional advocacy are provided by organisations like the Self-Employed Women's Association (SEWA) in India and the Bangladesh-based BRAC and Grameen Bank. These models are not limited to welfare provision, but also include collective bargaining, worker mobilization, and more comprehensive linkages to other development models.

In comparison to these regional examples, many NGOs in Pakistan are still relatively small and welfare oriented. While there has been positive contribution from the organizations in Pakistan in the field of women welfare and community support, there is still a lack of institutional integration on a large scale between the labor rights, social protection systems and financial governance. The results thus indicate that empowering efforts must not only be localized, but also coordinated through structural changes in the state institutions, protection of labor, and economic governance mechanisms.

Importantly, the comparative findings do not take away the contributions of civil society organizations in Pakistan. Instead, they point to the institutional limitations under which many NGOs work. Civil society organisations often undertake important compensatory roles in contexts where welfare systems are weak, state capacity is limited and patriarchal norms are entrenched. However, the results indicate a need to move from piecemeal welfare provision to more structurally embedded and rights-based development approaches to achieve sustainable women's empowerment.

Beyond Welfare to Structural Empowerment

The overall results of the study show that the problem of women's economic empowerment in Pakistan is not just the absence of welfare support but the structural inequality in the labor system, financial institutions and patriarchal social relations. There is no doubt that civil society organizations have helped to enhance women's short-term coping mechanisms and to increase local opportunities for education, skills training, and financial inclusion. These interventions, however, are mostly based on a

welfare paradigm that addresses the symptoms of women's marginalisation rather than challenging the institutional structures that create inequality.

This is especially important from a Feminist Political Economy perspective, as it highlights the need for structural change in order to achieve individual empowerment. Empowerment is not just about vocational training, entrepreneurship or access to microcredit, if women still have insecure jobs, limited property rights, weak legal enforcement, and lack of access to formal economic systems (Agarwal, 1994; Kabeer, 2015). There is a need for structural empowerment, which involves a wider transformation of labor protections, implementation of inheritance, financial governance, and institutional accountability.

The results thus indicate that the future empowerment initiatives in Pakistan should shift from the piecemeal approach of NGO based welfare work to the institutional approach of bringing together civil society organizations, labor departments, welfare organizations, financial institutions and state policy making bodies. If women empowerment programmes are not structurally integrated, then they may not achieve any significant change in the gendered political economy of Pakistan and will be confined to welfare management at the local level.

CONCLUSION AND POLICY RECOMMENDATIONS

The present study critically analyzed the role of civil society organizations in economic empowerment of women in Pakistan using the lens of Feminist Political Economy Theory. The results show that the economic marginalisation of women in Pakistan is entrenched in structural inequalities related to informal work, financial exclusion, patriarchal social norms and inadequate institutional safeguards. While there are organisations like APWA, Kashf Foundation, Aurat Foundation and Akhuwat that have made significant contributions in the areas of vocational training, legal awareness, welfare support and limited financial inclusion programmes, their interventions are mostly welfare oriented and are limited in scope. As a result, these efforts reduce the short-term risks faced by women, but are not enough to change the underlying structural conditions that perpetuate gendered economic inequality.

The study thus recommends that the empowerment of women in Pakistan should be shifted from a fragmented welfare approach to more comprehensive and rights-based structural changes. There is a need for better coordination between civil society organizations, labor departments, financial institutions and state welfare agencies to enhance the scope and sustainability of empowerment programmes. Labor protection and social protection measures should be extended to women in informal sectors, especially to women working in the home sector. Likewise, financial inclusion policies need to be strengthened by enhancing access to institutional credit, banking services, and women financial literacy initiatives. More robust institutional measures to enforce women's rights to inheritance and workplace protection are also needed. Finally, sustainable women's empowerment in Pakistan will require not just welfare provision and vocational support, but structural change that can tackle the institutional underpinnings of gendered economic inequality.

REFERENCES

- Agarwal, B. (1994). *A field of one's own: Gender and land rights in South Asia*. Cambridge University Press.
- Agarwal, B. (1994). Gender and command over property: A critical gap in economic analysis and policy in South Asia. *World Development*, 22(10), 1455–1478.
- Batliwala, S. (2007). Taking the power out of empowerment: An experiential account. *Development in Practice*, 17(4–5), 557–565. <https://doi.org/10.1080/09614520701469559>

- Chant, S. (2008). The 'feminisation of poverty' and the 'feminisation' of anti-poverty programmes: Room for revision? *The Journal of Development Studies*, 44(2), 165–197.
- Chen, M. A. (2012). The informal economy: Definitions, theories and policies. *WIEGO Working Paper*, 1–26.
- Chen, M. A. (2016). The informal economy: Recent trends, future directions. *New Solutions*, 26(2), 155–172. <https://doi.org/10.1177/1048291116652613>
- Cornwall, A., & Rivas, A. M. (2015). From 'gender equality and women's empowerment' to global justice: Reclaiming a transformative agenda for gender and development. *Third World Quarterly*, 36(2), 396–415.
- Doss, C., & Meinzen-Dick, R. (2020). Land tenure security for women: A conceptual framework. *Land Use Policy*, 99, 104805.
- Edwards, M. (2014). *Civil society* (3rd ed.). Polity Press.
- Ferguson, J. (1994). *The anti-politics machine: "Development," depoliticization, and bureaucratic power in Lesotho*. University of Minnesota Press.
- Holden, L., & Chaudhary, M. A. (2013). Daughters' inheritance, legal pluralism, and governance in Pakistan. *The Journal of Legal Pluralism and Unofficial Law*, 45(1), 104–123.
- International Labor Organization. (2018). *Women and men in the informal economy: A statistical picture* (3rd ed.). ILO.
- Jad, I. (2007). NGOisation of Arab women's movements. *IDS Bulletin*, 35(4), 34–42.
- Kabeer, N. (1999). Resources, agency and achievements: Reflections on the measurement of women's empowerment. *Development and Change*, 30(3), 435–464.
- Kabeer, N. (2015). Gender, poverty, and inequality: A brief history of feminist contributions in the field of international development. *Gender & Development*, 23(2), 189–205.
- Mumtaz, K., & Noshirwani, M. M. (2013). Women's land rights and inheritance rights in Pakistan. In S. Hanif (Ed.), *Where there is land, there is hope: Women's inheritance and land rights in Pakistan* (pp. 9–28). Shirkat Gah.
- Naznin, S. (2014). Discrimination in realizing women's inheritance and property rights in Pakistan. *Journal of Law and Society*, 45(65), 35–56.
- Pakistan Bureau of Statistics. (2018). *Labor force survey 2017–18*. Government of Pakistan.
- Roy, A. (2010). *Poverty capital: Microfinance and the making of development*. Routledge.
- Sen, A. (1999). *Development as freedom*. Oxford University Press.
- Sharma, A. (2008). *Logics of empowerment: Development, gender, and governance in neoliberal India*. University of Minnesota Press.
- Women in Informal Employment: Globalizing and Organizing (WIEGO). (2020). *Statistical brief: Home-based workers in South Asia*. WIEGO.

World Bank. (2023). *Home-based workers in Khyber Pakhtunkhwa and Balochistan, Pakistan: Socioeconomic profile and policy implications*. World Bank.