



Women Empowerment & Inclusion

March, 2025



Atta ur Rehman, Chief Business Officer believes that **women's financial empowerment** is key to economic growth. Our **Bint-e-Hawwa**, Pakistan's first women-centric financial product, has provided **thousands of women** with access to **credit, savings, and insurance**, enabling them to grow their businesses. Through **financial literacy programs/** partnerships with **women-led SMEs**, we equip women with the skills and tools to succeed. Mobilink Bank remains committed to **leveraging technology and innovation** to create a **more inclusive and prosperous Pakistan**.

"When women thrive, economies prosper. At Mobilink Bank, we are proud to lead the change."

Executive Summary

Women's empowerment and financial inclusion are essential for economic growth, yet systemic barriers such as **limited access to financial services, gender biases, and legal restrictions** hinder women's economic participation in Pakistan. With **82% of women unbanked** and only **5% in leadership roles**, targeted financial solutions are urgently needed to bridge this gap.

Mobilink Bank is leading the way with **women-centric initiatives** like the **Bint-e-Hawwa**, which provides access to **credit, savings, and insurance**, and the **WIN Incubator**, which supports women entrepreneurs with **financial literacy and business development**. Additional solutions such as the **Inheritance Calculator, Smartphone Bundling, EV Bike Financing, Dost App, and Gold Loan** ensure tailored financial services for women. With a **98% loan repayment rate** among women entrepreneurs, expanding **digital banking and fintech solutions**, alongside government initiatives like the **Banking on Equality Policy**, will be key to driving sustainable financial inclusion and national economic prosperity.

Aleena Tanvir, Chief People Officer, emphasizes that fostering an inclusive workplace through **equal opportunities, flexible policies, and leadership development** strengthens innovation and resilience at Mobilink Bank.



Khawla Shoaib, Head of WFS & Strategy, believes true financial inclusion means empowering women as entrepreneurs. Mobilink Banks **WIN Incubator** equips women with financial and business skills, with **13 startups successfully graduating**, fostering a more inclusive economy.



Problem Statement

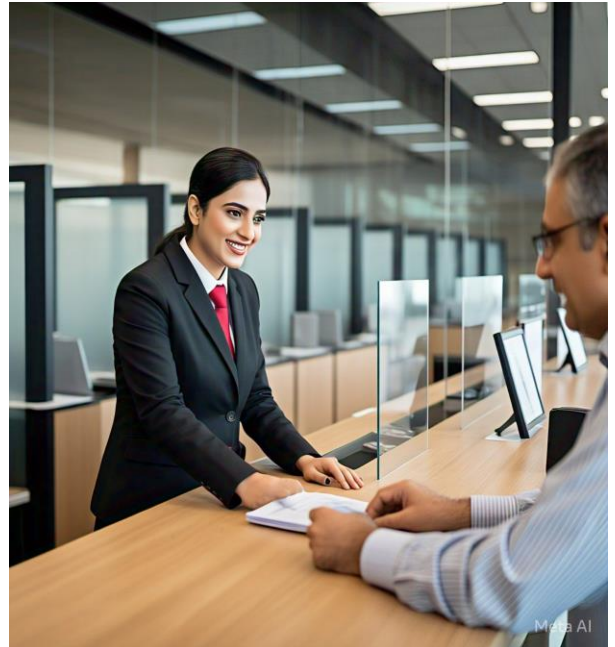


Women play a crucial role in economic growth and financial resilience. According to global research, increasing women participation in the workforce could add trillions to the global GDP. Apart from this, as per World Bank report 2023; In Pakistan, women contribute only 22% to the national GDP, far below the global average of 40%. However, barriers such as unequal opportunities, gender bias and, limited access to leadership positions continue to hinder progress. In various sectors, particularly in finance and business, women are both key contributors and primary beneficiaries. A holistic approach to women's inclusion must span across workplace culture, leadership development and external financial empowerment programs.

Current Status

Women's empowerment and inclusion are crucial for economic growth, social progress, and sustainable development. Despite progress, women continue to face systemic barriers across various sectors. According to the **World Economic Forum's Global Gender Gap Report 2023**, at the current pace it will take about **131 years** to close the global gender gap. In Pakistan, the situation is even more critical, with the country ranking **145th out of 146 nations**, highlighting the urgent need for reform.

Women's financial inclusion is a key driver of empowerment. The **Global Findex Database 2021** reports that **only 7% of women in Pakistan have access to formal financial services**, limiting their ability to engage in entrepreneurial activities, secure loans, or make independent financial decisions. The microfinance industry has played a significant role in addressing these disparities by providing women access to capital, business training and, financial literacy training programs. Studies show that women borrowers have higher repayment rates and contribute significantly to household income and community development.



The **Pakistan Microfinance Network (PMN)** highlights that **60% of microfinance borrowers in Pakistan are women**, yet they still struggle with access to credit due to collateral requirements and societal challenges. Studies show that women borrowers have higher repayment rates (98%) compared to men, proving their financial reliability and reinforcing the need for targeting financial services. As the world marks **International Women's Day** this month, it is imperative to explore how financial and social inclusion initiatives can create lasting change. This micro insight article intends to examine the challenges, opportunities and, desired solutions for achieving true gender inclusion, particularly in the economic landscape.



This research article adopts a **qualitative and quantitative** approach, integrating primary and secondary data sources. Secondary data includes reports from the **World Bank, International Labour Organization (ILO), UN Women, IMF, and Pakistan Microfinance Network (PMN)**, while primary insights are drawn from case studies of successful financial inclusion initiatives, including **Grameen Bank, Kiva Microloans, Women's World Banking, and the Bint-e-Hawwa**. The findings are analyzed through comparative assessments and best practices in global and local financial inclusion models.

Microfinance -Challenges in Women Economic Inclusion

82%

of Pakistani women lacking access to bank accounts, economic participation remains restricted.

5%

Women occupy only 5% of CEO positions in Pakistan's corporate sector, highlighting persistent workplace biases.

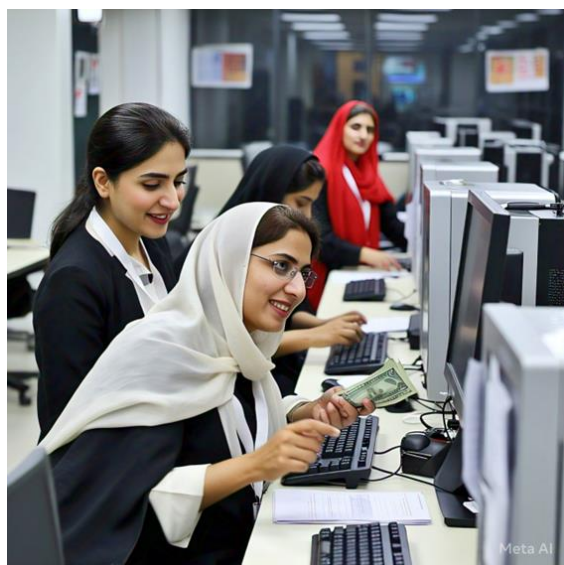
3%

of Pakistani women own land. Lack of property ownership limits their access to credit and business opportunities.

25%

Women-led businesses receive less than 5% of SME financing, despite contributing 25% of Pakistan's micro, small, and medium enterprises (SMEs)

Opportunities for Women's Empowerment & Digital Financial Inclusion



The rise of **mobile banking and fintech solutions** presents an opportunity to close the gender gap. Initiatives like **the Bint-e-Hawwa by Mobilink Bank** provides women with customized financial solutions, including **savings, credit, and insurance** tailored to their needs.

- Studies indicate that women entrepreneurs reinvest **90% of their income** into their families and communities, fostering long-term economic growth (UNDP, 2022). Programs like **Kiva's microloan initiative from San Francisco, California** has shown how financial inclusion can uplift women entrepreneurs globally.
- **Policy and Regulatory Reforms:** Government initiatives like the **State Bank of Pakistan's Banking on Equality Policy** aim to increase female financial account ownership to **25% by end of 2025**.
- **Corporate Inclusion Strategies:** Encouraging more women into leadership through **gender diversity quotas** and mentorship programs can bridge the professional gender gap.
- **Education and Skill Development:** Providing vocational training and financial literacy programs can help women gain economic independence. Programs like the **Ehsaas Kafalat Program** provide financial assistance to over **8 million women** in Pakistan (Govt. of Pakistan, 2023).





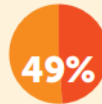
TECHNOLOGY-FACILITATED GENDER-BASED VIOLENCE⁴



of 700 surveyed women journalists had endured online violence during their career



were targeted by orchestrated disinformation campaigns



were targets of hateful language, and 48% were harassed through private messaging



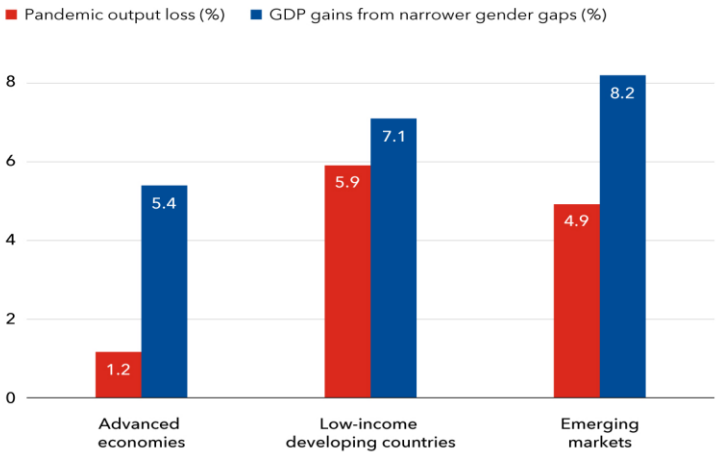
of respondents in Pakistan had experienced online violence attacking their dignity or physical appearance or were accused of prostitution or blasphemy

Source: [Women, Peace, and Security Index 2023/24](#)

Pakistan ranks 158 out of 170 countries on the Women, Peace, and Security (WPS) Index, with consistently low rates of women's inclusion across its provinces.

In search of new growth sources

Narrowing gender gaps in labor force participation could more than offset pandemic scarring.

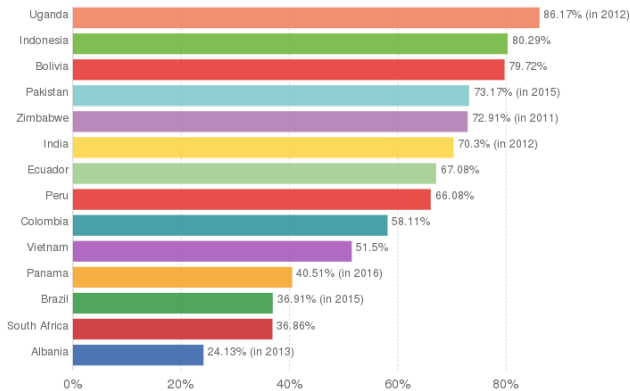


Source: IMF Staff Calculations.
Note: Pandemic Output Loss is the percent deviation of projected real GDP in 2023 relative to the pre-pandemic (Jan. 2020) WEO projection. GDP gains are computed from narrowing the gender gap by 5.9 percentage points, which is the improvement achieved in the top 5 percent of EMDEs during 2014-19.

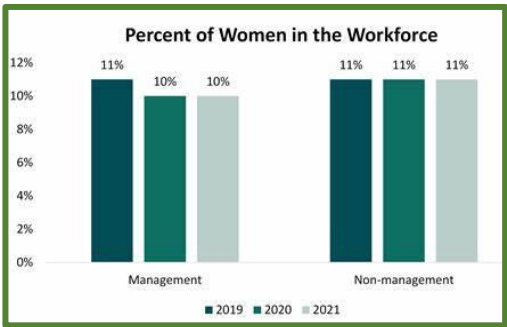
IMF

Globally, 47% of women are active in labor markets compared to 72% of men, highlighting a persistent gender gap in employment.

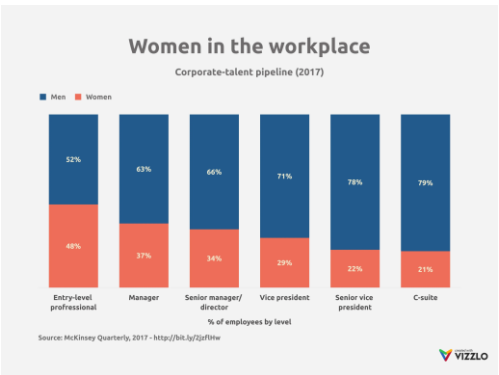
Women in informal employment as share of female employment, 2017
Employment in the informal economy as a percentage of total non-agricultural employment. It basically includes all jobs in unregistered or small-scale private enterprises that produce goods or services for sale. Self-employed street vendors, taxi drivers and home-based workers, regardless of size, are all considered.



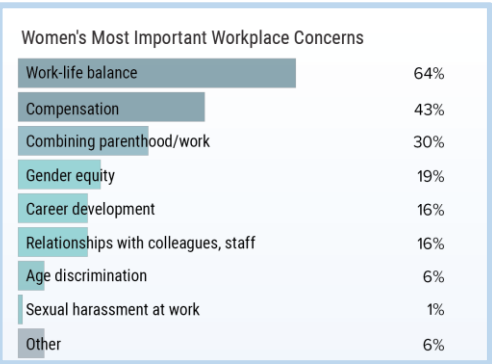
Source: World Bank

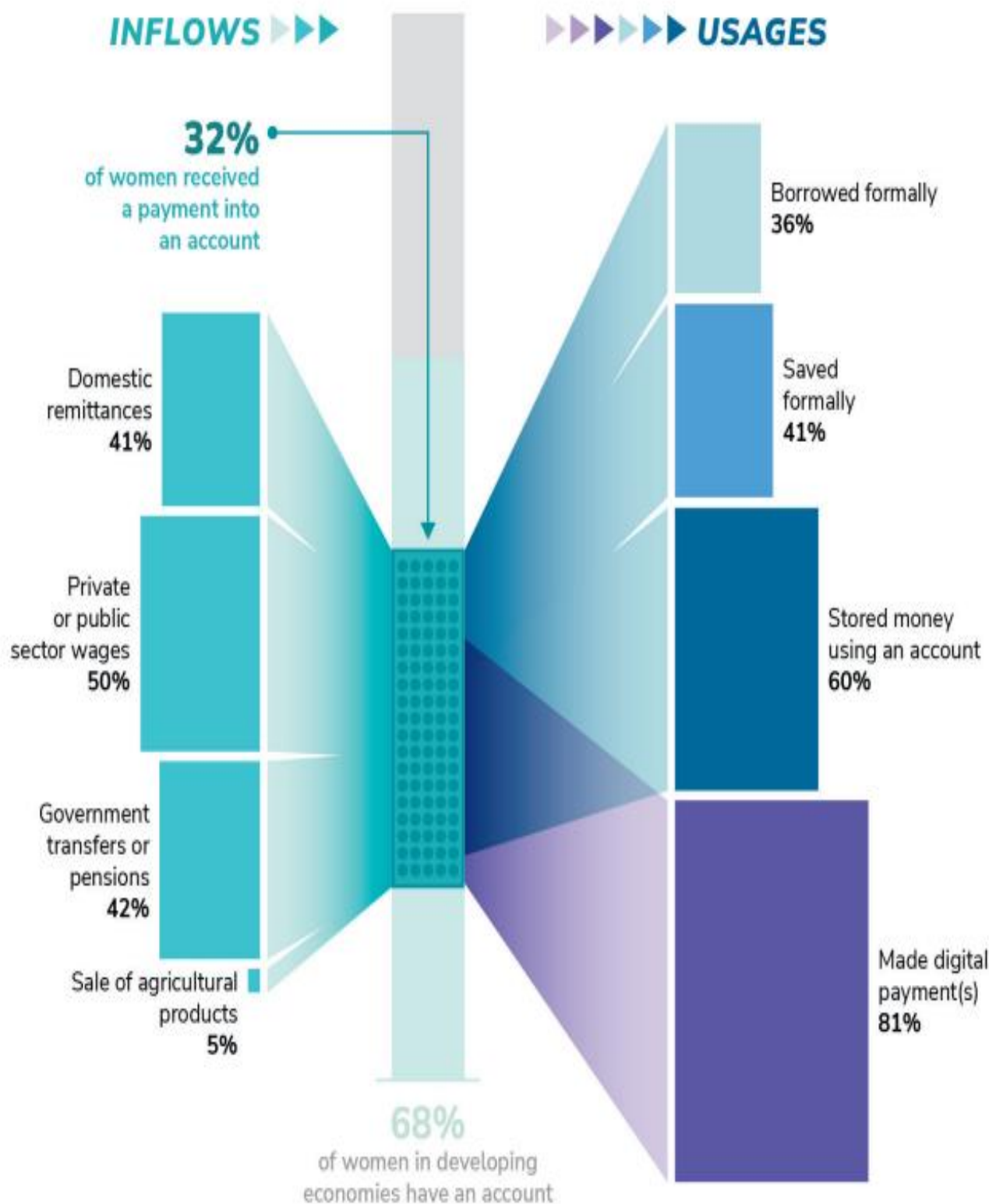


Diversity and Inclusion | Genesis Energy



Women in the workplace (100% Stacked Bar Chart example) — Vizzlo





Note: Inflows and usages are shown as percentages of the 32 percent of women receiving a payment into an account.

1. [The Global Findex Database 2021](#)

Way Forward



Creating a Gender-Inclusive Economy To accelerate women's economic empowerment, stakeholders must collaborate on:

- Expanding **mobile banking services** to rural women.
- Strengthening **policy frameworks** that promote women's participation in the workforce.
- Encouraging **corporate gender diversity** through leadership training.
- Supporting **women-led startups** with accessible financing and business resources.

Work Done By Mobilink Bank

Bint e Hawa (Account & Loan)

Bint-e-Hawwa is a distinctive initiative designed to foster financial empowerment among women from diverse backgrounds. Whether they're homemakers, salaried professionals, or entrepreneurs, Bint-e-Hawwa enables women to swiftly obtain a current or savings account in their own name, granting access to various advantageous features and services.



WIN Incubator:

Empowering Women Entrepreneurs

WIN Incubator: Empowering Women Entrepreneurs

The WIN Incubator was created to transform the Women Business Center into more than just a space—it became a platform for real empowerment. Through a rigorous selection process, 13 women-led businesses joined the first cohort, receiving hands-on **business development and entrepreneurial training** to scale their ventures.

On International Women's Day, we proudly celebrated their graduation, awarding EcoBricks, the best-performing startup, a **pre-seed grant** to accelerate its impact. Additionally, two **standout sustainable business ideas** from a nationwide contest were recognized, reinforcing Mobilink Bank commitment to fostering women-led innovation and financial independence.

Work Done By Mobilink Bank

Smart Phone Bundling

Customers looking to purchase a new smartphone can now **bundle it with their Bint-e-Hawwa Business Loan** for added convenience. To avail of this facility, customers must **purchase the handset independently from the open market** and submit the **sales invoice** along with their loan application to the bank staff. The invoice will be attached to their application for processing. The bank will finance up to **15% of the total requested loan amount** for the handset, and if the phone's cost exceeds this limit, the customer will bear the additional expense. Once the **loan is approved**, the **total loan amount, including the handset financing**, will be directly disbursed into the customer's account. The **maximum tenure** for smartphone financing is **one year**, with a **30% markup** applicable for the financing term. Additionally, customers must submit the handset **in its original packaging** along with the invoice for verification. Only **PTA-approved devices** are eligible for this offer, ensuring compliance with regulatory standards. Through this initiative, Mobilink Bank continues to enhance financial accessibility, empowering women entrepreneurs with essential tools for business growth.



Inheritance Calculator

The Invisible Heirs: Claiming What's Rightfully Yours

In a world where tradition and injustice often overshadow truth, The Invisible Heirss campaign stands as a beacon of empowerment. We are here to address a deep-rooted issue—women being deprived of their rightful inheritance. Too often, daughters, sisters, and mothers are hidden in plain sight when it comes to family legacies. This campaign aims to bring them out of the shadows and ensure they receive what is rightfully theirs. The heart of this campaign is the Inheritance Calculator on Dost App—a tool designed to educate, empower, and enable women to claim their share of the family legacy and take steps towards their financial independence.



Gold Loan

Entrepreneurs across various economic sectors, including **trade, manufacturing, services, agriculture, and livestock**, can now unlock **instant financing against their gold or gold ornaments**. This facility is designed to provide **quick and hassle-free access to funds**, enabling business owners to fuel their **microenterprises and drive growth**.

By leveraging their gold assets, individuals can secure **immediate liquidity** to support business operations, expand ventures, or manage financial needs efficiently. With a **streamlined process and flexible financing options**, this solution empowers entrepreneurs to maximize their potential while retaining ownership of their valuable assets.



Other Products and Services of Mobilink Bank



MobilinkBank

Aap ke
Karobar ki Kamyabi Humaray Saath!

BINT e HAWA *Smartphone loan, asaan iqsaat mein

Tafseelat qareebi **Mobilink Bank Branch** pe

*Smartphone ki qeemat loan ka 15% tak ho sakti hai



MobilinkBank | **Jazz**

معاشی خودمختاری
سے روشن مستقبل
اب آپکے ہاتھ میں

مفت موبائل فون کی سائو
مفت 2 GB ڈیٹا اور
مفت JAZZ سروس
دوست آپ کی سائو
051-111-962-962

Dost
دوست
Download Dost App



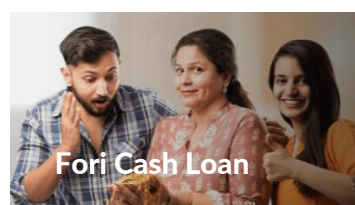
Dost
دوست
POWERED BY DOST

اردو

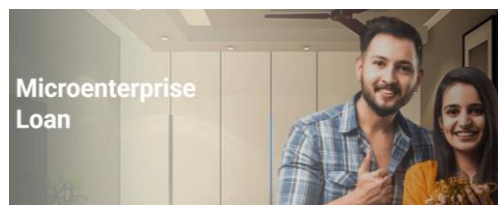
MobilinkBank
MICROFINANCE

Login Explore as Guest

Home Contact FAQ Products Locator



Fori Cash Loan



Microenterprise Loan



WHEN IT COMES TO INHERITANCE, WOMEN ARE HIDDEN IN PLAIN SIGHT.

To see your inheritance rights clearly, download

Dost
دوست

For product related feedback, you can email us at:
Productfeedback@mobilinkbank.com

Success Story

Saba Faiq, a resident of Islamabad, faced financial hardships as her husband's salary was insufficient to support their family, including her dependent widowed mother. Determined to change her circumstances, she started a **women's clothing and stitching business** in 2022. Despite her dedication, limited capital kept her business at break-even.

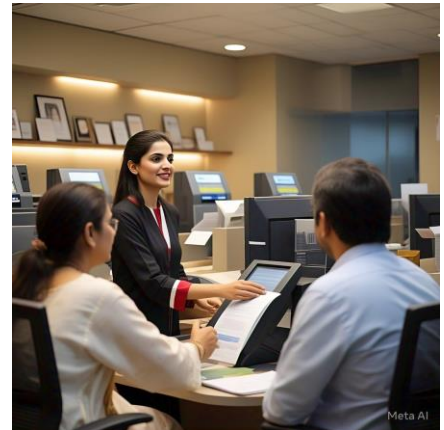
In search of financial support, Saba approached **Mobilink Microfinance Bank's I-8 Branch**, securing a **PKR 200,000 loan** to expand her business. With the funds, she invested in **fabric, new machinery, and essential raw materials**, finally making her first monthly profit of **PKR 18,000**. Her success continued as she repaid her loan, built a strong credit history, and secured further financing to grow her business.

Today, Saba's business is thriving, providing her family with financial stability. She saves for her children's education and has earned the admiration of her loved ones due to her dedication and commitment. Her journey from adversity to entrepreneurship is an inspiring testament to resilience and empowerment.



Conclusion

Women's empowerment and financial inclusion are integral to sustainable economic development. While challenges persist, progress can be achieved through innovative financial solutions, inclusive policies, and digital transformation. With initiatives like Bint-e-Hawwa and global microfinance programs, financial institutions can drive meaningful change, fostering financial independence and entrepreneurship among women. The journey toward gender equality is ongoing, but with collective action and strategic interventions, a more inclusive and prosperous future is within reach.



References

1. [The Global Findex Database 2021](#)
2. [Global Gender Gap Report 2023 | World Economic Forum](#)
3. [World Bank Document](#)
4. [The power of parity: How advancing women's equality can add \\$12 trillion to global growth | McKinsey](#)
5. [Countries That Close Gender Gaps See Substantial Growth Returns](#)
6. [UNDP Gender Equality Strategy 2022-2025 | 2022 Annual Report | United Nations Development Programme](#)
7. [Sameda Annual Report 2022-23 \(Final File for Approval\) \(28-12-2023\)](#)
8. [IMF Annual Report 2023 English](#)
9. [Women, Peace, and Security Index 2023/24](#)

Contact Us

Address: Mobilink Microfinance Bank, DHQ-II, Plot #1-B, Sector F-8 Markaz, Islamabad

Phone: 051 2817070

Website: <https://mobilinkbank.com/>

For general information you can email us at: info@mobilinkbank.com