

SESSION 6

LATEST INTERVENTIONS IN SOCIAL PROTECTION

Building Block 4: Programmes and Delivery Systems for Adaptive Social Protection

Frank Schneider, GIZ - Adaptive Social Protection



The landscape of Women's Financial Inclusion

2nd National Social
Protection Conference

24th – 26th February 2025 | Karachi



- Significant gender gap in financial access, with women far less likely than men to own formal or mobile money accounts. This gap is notably larger than global levels, highlighting an urgent need for gender-inclusive financial initiatives
- The limited penetration of digital financial services for government-to-person (G2P) payments leaves the government without direct means to provide urgent financial support during climate-related or other shocks
- Pakistan ranks 2nd worst on the Global Gender Gap Index, with a high social vulnerability ranking (37/191) and elevated levels of multidimensional poverty
- Pakistan's vulnerability to climate-related disasters places already at-risk populations—especially women—at heightened risk of poverty and their financial exclusion is further intensified

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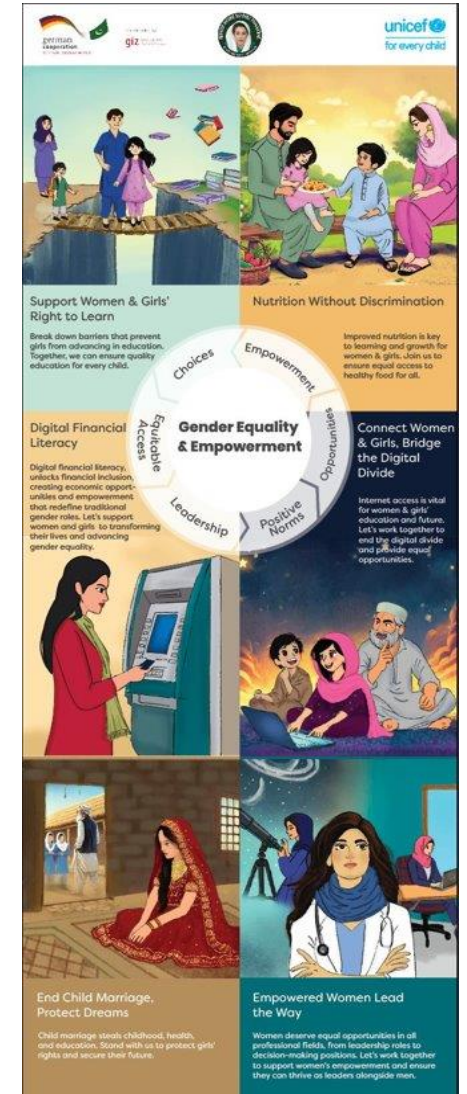
DIGITAL FINANCIAL LITERACY (DFL) TRAININGS

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- Training of 250.000 BISP recipients until end of 2024 - to be replicated in 2025.
- Integrated approach of linking financial literacy messages with climate, nutrition and gender through ASP coordinators throughout Pakistan.
- BISP as key partner for ASP during the roll-out the financial literacy program to women beneficiaries.
- Randomized Control Trial assessment for continuous learning and enhancement.
- Next step: Expansion of financial inclusion beyond BISP beneficiaries through public-private partnerships.



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