



---

## HIGHLIGHTING THE ROLE OF PUBLIC/PRIVATE PARTNERSHIP AND INTERNATIONAL AGENCIES IN ECONOMIC EMPOWERMENT OF PAKISTANI WOMEN

*Dr. Shazia Sharafat*  
*Visiting Faculty*  
*Bahria University*  
*Karachi - Pakistan*  
[shazia.sharafat@gmail.com](mailto:shazia.sharafat@gmail.com)

*Dr. Shagufta Nasreen*  
*Associate Professor*  
*Centre of Excellence for Women's Studies*  
*University of Karachi*  
*Karachi - Pakistan*  
[shagufta.nasreen@uok.edu.pk](mailto:shagufta.nasreen@uok.edu.pk)

*Dr. Aliya Ali*  
*Associate Professor*  
*Centre of Excellence for Women's Studies*  
*University of Karachi*  
*Karachi - Pakistan*  
[aliyah.ayaz@uok.edu.pk](mailto:aliyah.ayaz@uok.edu.pk)

### Abstract

*The aim of writing this research paper is to identify the roles and services provided by the public/private institutions and international agencies especially for businesswomen in Pakistan. Its basic objective is to aware masses regarding opportunities which are available in the country, but women have no outreach to such places though they are working especially for women ease in doing business. For composing this study, qualitative method has been chosen to design the whole research, and make it comprehensive for women entrepreneurs or for women who wanted to start their macro or small businesses. In this regard, we have multiple strategic plans of Ministry of Commerce, Trade Development Authority of Pakistan (TDAP), Small Medium Enterprises Development Authority (SMEDA), Federation of Pakistan Chambers of Commerce and Industry (FPCCI) and other business association which facilitate for women entrepreneurs. It is concluded that there are more opportunities but still women are discouraged due to lack of financial capacities and business management skills and do not part of mainstream economy. This paper may provide inside realities which may facilitate masses, practitioners*

---

*and literate society of the people to disseminate the information further to women groups as to make such institutions workable for women entrepreneurs and beginners.*

**Key words: Women, work, business, associations, entrepreneurs,**

### **Background**

The Pakistani culture is organized of gender principles and patriarchal settings are embedded in traditions that actually determine social construct and values for gender in the society (Minardi et al. 2021). It is assumed that productive and reproductive roles of men and women are artificial that creates gender division of labor where women are assigned to do reproductive roles as mothers and men assigned to connect with productive roles in economy as bread earner of the family (GLOPP, 2022). This condition has brought limited investments among women within family and also by the state. Other than social construction, human capital investment among women being hindered in terms of *purdah* as women and girls cannot go outside to have education and participate in labor force, however it all misconceptions and social biasness, old cultural practices even the idea of honor which only associated with women sexuality due to such reasons women mobility is restricted and it all resultantly creates gender discrimination and inequality in all spheres of life (Kramer, 2022).

It is also observed that literacy levels and economic growth are directly linked to each other for the development of any country, but unfortunately Pakistan spending fewer GDP which is around 2.4 percent that is not enough for the whole population, however United Nations Educational, Scientific and cultural organization stated that developing nations must spend at least four percent GDP to meet the lacking in educational sectors (Economic Survey, 2020-2021).

The labor force participation of women is stands at 22.2 percent; however it dropped down by the year 2016 which was at 23.8 percent; similarly their income is also meager; which is considered major cause in boosting women economic empowerment in the country (Asian Development Bank, 2016). The participation of men is at 82.5 percent that highlighted huge gender gap in economic sphere; it is also reality that there are more women who are seeing for jobs are unable to get jobs and it is also estimated roughly that women get paid less than 34 percent than that of men for the same work. At many of times Pakistan compared with Arab and African states where women being subjected to not join paid work outside. Majority of women are engaged in traditional working sector such as agricultural work, cropping, livestock, at farms, homebased work, making handicrafts, stitching, embroidery work, and few are in unconventional place like in companies and manufacturing unit bit their ratio is negligible (World Economic Forum, 2022).

The idea behind developing this research paper is to create awareness among working women, homebased workers and women entrepreneurs who wanted to work at national and international levels, there are opportunities available but women are unaware of it because they are still unseen

---

in public meetings and gatherings; and few are involved; those women who enjoying perks of opportunities are actually belong to business communities. Anyways, any women belong to low social strata doing homebased, producing goods and services at small levels or having good educational skills, trained in any of particular skill all are welcomed by certain organizations which can assist them, provide them consultation with financial services plus entry into new ventures, dealing with business management, and with much more services which have been explored in later part of the study.

### **Objectives**

The objectives for the study are as under:

- To identify the role of public sector in growth of women entrepreneurs in the economy.
- To explore the space in private sector while assisting women entrepreneurs nationally and internationally.
- To observe the role of international agencies in supporting women entrepreneurs of Pakistan.

### **Research Question**

1. This research mainly focusing over facilities and benefits for women entrepreneurs in Pakistan; whether available or not? If yes then what are those and how businesswomen being facilitated from private/public and international interventions.

### **Literature Review**

It is also a reality that cultures, ethnicities, religion, clout have different influences on the idea of female entrepreneurship; it is identified that there are many dimension which can explain women participation in business activities for instance it could be push factors or sometimes pull factors that is based on situations. However, Global Entrepreneurship Monitor (GEM) has admitted that states like USA where the business environment enable people to come into entrepreneurship and have business operations without any gender discriminations; there it is observed that male entrepreneurs operations are far more than that of female entrepreneurs and stated the ratio on two to one respectively. An organization Kauffman Centre for “Entrepreneurial Leadership” has compiled a report in which it highlighted obstacles i.e. human capital, social constraints and financial instabilities are major problems that female entrepreneurs faced while operating business (Global Entrepreneurship Monitor, 2022). The Diana project was initiated research to gather female entrepreneurs as to form a network which was supposed to be major push for female to work together and shared their experiences; this program had been started in western societies where it gather all marginalized entrepreneurs and tried to make entrepreneurial society (Brush, C. et al., 2020). As it is believed that female entrepreneur field is under researched in past years, in



---

their concluding findings it is unveiled that female entrepreneurs are less active than that of men irrespective of culture and religion.

Meanwhile, women's associations are growing locally, regionally and internationally for last decade; chambers of commerce and industries have been proven instrumental in identifying problem businesswomen faced and also during employment. The business associations are able to support women owned business in regard of management of business, further expansion of business, spread it nationally and even globally through participation individually or in group forms under exhibitions umbrella. These association are also bridging gaps between government and international agencies to look over the matters of women economic rights and their development in national growth of the economy (Crittenden, 2019).

There is a study conducted in MENA region where it is observed that the region has started investment program for women into business for this purpose MENA has prepared a list of women's organization including governmental and non-governmental (NGOs) and other institutes that works for women economic empowerment as to invite them in MENA-OECD women's forum to enhance network, partnership, disseminate information, learning lessons of successful women, and so on this would help in removing duplication and make businesswomen platform more effective while provide services (OECD, 2022).

The OECD member countries have developed an electronic library where women economic empowerment researches are available which can be referenced anywhere or use them as inspiration for future business women. Also initiated corporate ambassador program to foster women's economic participation as to present them as mentors among OECD members. Prepared training programs that can help women to actively participate as entrepreneur and even in employment (OECD, 2022).

The World Economic Forum shared that around 49 percent of women are engaged in business in USA during 2021 which is mushroomed by the year 2019. As we discussed that women entrepreneurs are increasing but still facing obstacles due to the reason men are still outnumber; however one out of three women led their own businesses and have complete ownership over financial gains by their businesses (Masterson, 2022). Similarly, OECD countries and non-member countries have prepared "Bologna Charter on Small Medium Policies" to appreciate women contribution in economic development and in participatory in social cohesion. Moreover, Turkey has initiated "The Istanbul Ministerial Declaration on Fostering the Growth of Innovative and Internationally Competitive SMEs" while believing that women entrepreneurship is an important element for deriving human resource in a way to encourage entrepreneurship. This declaration also emphasized to eliminate all type of barriers women faced in creation of enterprises, even she had the right to hold property, sign contracts and further policies to bring more women into net of business circle by redesigning SME policies for women entrepreneurs (OECD, 2022).



---

In addition, this paper is identifying opportunities for women entrepreneurs in Pakistan including public and private, and international now the discussion portion based on efforts made by various stakeholders in fostering women towards economic inclusion and to acknowledge them as leaders at their firms and operate their business with full of capabilities and confidence.

### **Methodology**

It is purely qualitative study and based on secondary data in which various sources have been used such as governmental documents, newspapers, books, official websites, research papers, and short articles in a way to identify the opportunities for women who are operating their own businesses in Pakistan. As we have observed that many of women are operating their small and medium level work from their homes or at small level rented places, however there are platforms available from where they can get massive support to enlarge their businesses and increased their incomes. It is also noted that businesswomen belong to both the groups educated or illiterate, both of them are unaware about such available sources from where they get facilitated and hold independent businesses. The scope of this paper is to aware mass number of women to be part of public/private institutions to operate business locally and spread it to internationally as well.

### **Discussions**

#### **Role of Public/Private partnership in Fostering Women's Entrepreneurship:**

Ministry of Commerce (MoC), Government of Pakistan has chalked out Strategic Trade Policy Framework (STPF) for 2012 to 2015 (and onwards) in which, *"Its prime objective is to enable Pakistani firms to produce and export a more sophisticated and diversified range of products to existing as well as new markets and helps reduce unemployment and poverty in Pakistan (Ministry of Commerce, 2012)."* The ministry focused on regional trade with enhanced access to export financing and credit guarantees for exporters with an emphasis on enhancing role of women in exports. In its policy paper ministry aims further strengthening women chamber of commerce, as the representation of women in established chambers of commerce and industry is very limited. The government encouraged establishment of women chambers in the recent past. Furthermore, the government allocated 20 million rupees for establishment of women chambers (Khan, 2013).

Ministry has established Directorate General of Trade Organizations (DGTO) under its umbrella to issue license to the trade organizations/chambers of commerce/ associations and regulator of trade policies. DGTO ensures that trade bodies must be supportive for all business sectors at all levels (The Nation, 2013). While the Trade Act 2013 explained the criteria for the formation of women chambers in the country which are followed in a form act: the chamber must represent women's entrepreneur minimum 200 otherwise less than that number women entrepreneur can be part of other chambers of the city (DGTO, 2013).



---

Trade rules 2013 contains the functions and purposeful meaning for women chambers which are mentioned in the form of rules (12) - (1) (2) it mentioned that women chambers must work for best interest of businesswomen including strategic planning and trainings for improving their skills as entrepreneur. (3) “The territory jurisdiction of a woman’s chamber shall be an administrative division” (5) “On grant of a license to women’s chambers, the women entrepreneurs who had obtained membership in the adjoining women’s chamber shall be deemed to have been de-registered from membership register of the adjoining women’s chamber”. (6) (c) In this regard the apex body fixed one seat as vice president from women’s chambers of commerce and industry, (21) the chamber will comprise of president, senior vice president, executive committee and general body for managing the matters related to business association (DGTO, 2013).

Meanwhile, Trade Development Authority of Pakistan (TDAP) was established on November 8, 2006 (ECO, 2012), under a Presidential Ordinance. It is administered by the Ministry of Commerce. The notion behind its formation is to focus global trade development that is not confined to promote country’s export only. TDAP operations are mentioned: 1. Participates in 60 to 80 international trade exhibitions annually, 2. Sends 20 to 40 trade delegations abroad every year, 3. Organizes the Expo Pakistan annually in Pakistan, which is well-attended by foreign buyers, 4. Operates the Expo Centre, Karachi providing a permanent exhibition space for holding trade events (TDAP, n.d.).

During Strategic Trade Policy Framework 2012-2015 the then commerce minister Makhdoom Muhammad Amin Faheem said, “*Strengthening women chamber of commerce, support would be provided to strengthen the research and outreach capabilities of women chambers of commerce to encourage the women entrepreneurs* (Faheem, 2013).” TDAP has announced special quota for women entrepreneurs especially to new exporters and small medium enterprises (SMEs) for participation in international exhibitions. The institution helps financially only two times in a year while participating in the two similar fairs (The News, 2009). The TDAP has made mandatory the participation of women entrepreneurs in every trade delegation at a subsidized cost. Similarly, for trade show participation a subsidy of 75-80% has been granted for women entrepreneurs as against 50% for men (Daily Times, 2022). The financial assistance is available only to those women entrepreneurs who are member of chamber/trade body/association which is recognized by Director General Trade Organization (DGTO), Ministry of Commerce, and Government of Pakistan (Business Recorder, 2020).

Moreover, Small and Medium Enterprises Development Authority (SMEDA) was established under Ministry of industries and production, Government of Pakistan. It steps ahead for the development of women entrepreneurs as micro-small enterprises are considered the most ignored sector. Our most of women working in Micro Small Medium Enterprises (MSMEs) in this regard, SMEDA has setup countrywide helpdesks in order to make an outreach to all businesswomen (SMEDA, 2013). At initial stage, SMEDA identified the challenges of working women in the economy, and formulated various plans and projects to tackle the problems facing by

businesswomen. SMEDA has put up the issues with the government and international agencies for expanding women entrepreneurs' outreach. It is identified that primary issue for women entrepreneurs is of financial problems while starting businesses. In this regard, SMEDA and First Women Bank Limited (FWBL) (The News, 2012) have signed an agreement to provide financial assistance to women entrepreneurs according to their working experiences.

**Table 01: SMEDA initiatives for businesswomen development**

<b>Challenges to Women Entrepreneurs</b>	<b>Women Business Centers Developed</b>	<b>Pre-feasibility Studies for Women Entrepreneurs</b>	<b>Providing Services to Women</b>	<b>Training Sessions for Women Entrepreneurs</b>
<b>-Lack of business skills</b>	-Karachi	- Day Care Center	-To develop proper marketing plans	-Management Training
	-Quetta	-High School		-Technical training
	-Swat	-Montessori School	-Export documentation	-Skills development training, as per an estimate around 300 ladies have participated till now.
	-Multan	-Internet Cafe		
	-Gujranwala	-Private Hospital	- labeling proper brochure	
	-Islamabad	-Medical		
	-Abbotabad	-Transcription	-Website development	
	-D.I. Khan	- Boutique, Flower Shop		
	-Muzafabad, AJK	-Wooden Furniture Workshop	-Registration of trademarks	
	- Gilgit Baltistan	-Beauty Clinic and many more.	-Industrial Designs	
			-Copyrights	

(Source: Data compiled from website (SMEDA, 2022).

**Table 02: SMEDA’s 2015-16 future plans in perspective of women entrepreneurs**

<b>National Economic Council Implementation Plan of Framework for Economic Growth 2015-16</b>	
<b>Activities for Women Entrepreneurs</b>	<b>Design Training Programmes</b>
<ul style="list-style-type: none"> <li>-To provide business education through development sessions, internship opportunities for women by coordinating with college/universities</li> <li>-To evolve opportunities for women entrepreneurs to participate in local exhibitions and exposure to markets</li> <li>-To make them aware about branding, labeling, intellectual property protection</li> </ul>	<ul style="list-style-type: none"> <li>-Power of social media</li> <li>-Effective planning for product launch</li> <li>-Export markets and marketing (non-traditional products)</li> <li>-Business plan development</li> <li>-Legal issues of business</li> <li>-Export import documentation</li> <li>-Financing schemes</li> <li>-Small business management</li> <li>-Boutique and textile designing business</li> </ul>

(Source: Data compiled from [smeda.org.pk](http://smeda.org.pk))

The Karachi Women Business Development Centers (WBDCs) have prepared a design for the growth of women businesses by following such steps: provide women entrepreneurs enclave, extend bargaining power of women, enhance capability towards trade, evolve ideas for searching new ventures for expansion of business and provide business support (Raza, 2013). According to the Labour Force Survey of Pakistan 2007-08, “Currently around 75% of female labour force is engaged in agricultural activity while remaining 25% are employed in manufacturing, construction, trade, transport, communication and other service sectors (PES, 2012).”

SMEDA extends a range of opportunities to women entrepreneurs. Later, SMEDA established Women Business Incubation Centers (WBIC) across the country where they are providing exclusive facility for women “hands-on support” from home-based company to commercial



---

businesses. In fact, the authority provides office space, display facility, and make other contacts at businesses, professional services such as: accountants, lawyers, product developer's etc. business portal, and seminars workshops (Pakistan Observer, 2012). Role and functionalities of trade bodies have been explained especially in regards to achieving milestone towards women development in the business sector. Firstly, an apex trade body, Federation of Pakistan Chamber of Commerce and Industry (FPCCI) is a national chamber of the country. It advocates plans and draft policies with authoritative ministries and parliament before policymaking and convinces them to accept the proposal drafted by the chamber (Dr Ayub, n.d.).

FPCCI as the apex trade body is a representative of all local chambers and associations. The national chamber's aim towards increasing economic growth and it involves in multiple activities like, administrative activities, office management, record keeping and event management. Trade associations are the composition of industrialists and traders having same interests of business. It works for business concerns, which includes manufacturing and trading issues which needs to be pursued to the government authorities while advocating policies (Akhter, 2015). In fact, the research and development department of FPCCI is conducting researches and advocate policies as required in doing business (The News, 2021). It enhanced bilateral relations among other states of the world to increase export, attract foreign direct investment, resolve conflicts through dialogues, and always make their possible efforts to make their representations in world economic forums (Dawn, 2009).

The FPCCI has been an actively participating in advocacy for women entrepreneurship development and facilitated women inclusion in trade and industry especially in delegation and local and international exhibition (Custom Today, 2015). In 2001, FPCCI launched initiatives for women entrepreneurs to bring them in mainstream business and established a standing committee for promotion of women entrepreneurs (Business Recorder, 2015). But later on in 2015, due to businesswomen prime importance in the economic sectors, they have established "Central Committee on Women Entrepreneurs 2015 (Adrees, 2015)." The Committee also provided a platform for women to assemble and roll off their women specific chambers in various regions of the country. As a result, nine women chambers have been established under the umbrella of FPCCI. Each women chamber has a representative for election to the reserved seat of Vice President for women, on the Executive Committee of FPCCI (Lodhi, 2015).

**Women Vice President in FPCCI** the FPCCI announced, "In January 2011, the Executive Committee of FPCCI added a new clause in its Articles of Association to allocate a senior slot to the women entrepreneurs in its executive body and an amendment created a reserved seat of vice president for women entrepreneurs in the FPCCI Executive Committee (Dawn, 2011)."

**List of Women Vice Presidents of FPCCI:** Dr. Shehla Javed Akram (2011), Begum Salma Ahmed (2012), Mrs. Rukhsana Jehangir (2013), Ms. Naima Ansari (2014), Ms. Fehmida Kauser Jamali (2015), Ms. Sajida Zulfiqar (2016), Ms Masooma Sibtain (2017), Ms Shabnam Zafar



---

(2018), Ms Nazli Abid Nisar (2018), Late Shireen Arshad Khan (2019), Late Roohi Rizwan (2020), and Ms Farzana Ali Ahmed (2022) (source: FPCCI, 2022).

**Women in FPCCI Executive Committee** other than the nine women entrepreneurs, representing the Women's Chambers, 3 members of the FPCCI Executive Committee are also women. Overall, there are 11 women serving as Executive Committee members FPCCI (FPCCI, 2015).

**Women in FPCCI Standing Committees** FPCCI has established 118 standing committees for advocacy on different subjects. Currently, many of the FPCCI's Standing Committees are being chaired by women, who take up issues and problems faced by the trade & industry related to their specific subject and also facilitate women entrepreneurs in conducting day to day business as well as policy and procedure formulation input (FPCCI, 2015).

**Participation of Women in FPCCI Trade Fairs** FPCCI facilitates women entrepreneurs through sharing opportunities to participate in international trade fairs and delegations on subsidized rates (The Express Tribune, 2015). As a result a number of women entrepreneurs regularly participate in FPCCI led trade fairs and the number is growing each year.

**Participation of Women in Exhibitions** the FPCCI-Standing Committee for Women Entrepreneurs in collaboration with the then Export Promotion Bauru (EPB) developed the concept for showcasing women owned businesses and products, initiative towards providing market access to women entrepreneurs (Pakistan Today, 2015).

An exhibition, titled as A Network for Women Exporters (WEXNET) was held at the Expo Centre Karachi in 2002 and was termed as a huge success with more than 40,000 visitors per day. Timely they have started the series of WEXNET exhibitions for women entrepreneurs in various cities of the country and being held with huge success. In 2015, ninth WEXNET exhibition was organized by the TDAP (Business Recorder, 2015).

**FPCCI Best Lady Exporter Gold Medal Award** providing recognition to women entrepreneurs in order to encourage women-owned businesses, the FPCCI has instituted a "Best Lady Exporter Gold Medal Award", (The Express Tribune, 2015) which is awarded to a female entrepreneur who would have more exports during the year export awards.

Later, all four provinces of Pakistan have many women chambers of commerce and industry in Pakistan which are continuously working to encourage women entrepreneurs and facilitate in business operations where required through negotiations for bank loans and in developing contacts with various government departments (Nadgrodkiewicz, 2011). These chambers organize business orientation program, workshops, and lectures, for the guidance of women entrepreneurs and also work to enhance quality consciousness of women-owned enterprises.

**Table 03: Existing Women Chambers in Pakistan**

<b>Women Chamber's</b>	<b>Year of Creation</b>	<b>Founder President</b>	<b>President 2015</b>
<b>Women Chamber of Commerce &amp; Industry (Lahore Division)</b>	2008	Dr. Shehla Javed	Ms. Farah Jahangir
<b>Islamabad Women Chamber of Commerce &amp; Industry</b>	2008	Ms. Samina Fazil	Ms. Zakia Hashmi
<b>Women Chamber of Commerce &amp; Industry, Mardan</b>	-----	-----	Ms. Sabina
<b>Women Chamber of Commerce &amp; Industry, Peshawar</b>	2012	Ms. Sajida Zulfiqar	Mrs. Fitrath Ilyas Bilour
<b>Women Chamber of Commerce and Industry, Multan Division</b>	2008	Ms. Masooma	Ms. Humera Batool
<b>Women Chamber of Commerce &amp; Industry Quetta, Baluchistan</b>	-----	-----	Mrs. Kulsoom Parveen
<b>Women Chamber of Commerce &amp; Industry Quetta, Division</b>	2012	Ms. Fehmida Jamali	Ms. Aryana Khan
<b>Women Chamber of Commerce &amp; Industry Bahawalpur Division</b>	2014	Ms. Elahi Rehmat Raj	Ms. Shireen Arshad Khan
<b>Karachi Women Chamber (KWCCI) District East</b>	2015	Ms. Saeeda Bano	Ms. Syeda Saeeda Bano
<b>Women Chamber of Commerce &amp; industry South Zone, Karachi</b>	2015	Ms. Farida Qureshi	Ms. Farida Qureshi

(Source: Data compiled from FPCCI Membership Booklet 2015)

However, Karachi Women Chamber of Commerce and Industry (KWCCI) (District East) has been formed in 2015, the most newly established chamber under the umbrella of FPCCI. The KWCCI is working to promote businesses of women along with education of business, information technology, marketing, packaging and vocational trainings to upgrade their abilities accordingly. KWCCI President Syeda Saeeda Bano informed that the chamber of women entrepreneurs had participated in international and local exhibitions held in different countries and all of them had

---

good response. Women members are asking for more offices and display centers in the city from the Sindh government. Whereas, the chamber, itself set-up a display center to show-case women entrepreneurs' products or in order to provide market access to them as they do not have sufficient finance to open their own show rooms etc. Due to the reason, they have fixed only 5,000 rupees for yearly membership of KWCCI (The Nation, 2015).

Meanwhile, Karachi Chamber of Commerce and Industry (KCCI) enjoys its status as the largest chamber in the country (The News, 2013). In KCCI, there is a separate women entrepreneurs sub-committee of around 120 women members (KCCI, 2014) and have same responsibilities as prescribed in Trade Act 2013 and Trade Rule.

“For membership of KCCI an applicant is a sole proprietorship or a partnership firm or an association of persons or a company holding national tax number and sales tax registration, if applicable, in the name of the business concern.” (DGTO, 2014)

To be a member of the chamber, a business person has to pay membership fee amounting Rs2,625 for one year which included: Form charges Rs25, admission fee Rs500, annual subscription Rs1,200, research fee Rs100, economic horizon Fee Rs300, Aiwan-e-Hospital Rs200, for KCCI police chamber liaisons Rs300. (KCCI, 2020) Every year KCCI arranged exhibition “My Karachi” at Expo Center, Karachi for entrepreneurs and give special space to women entrepreneurs (KCCI, 2020).

Similarly, Korangi Association of Trade and Industry (KATI) is among one of the largest industrial estates of Pakistan. Around 4500 industrial and commercial units have been registered under this association. It is estimated that large, medium, and small-scale industries contributing millions of rupees to the country's revenue. *‘The association has many representations in multiple sectors namely: textiles, jute, wool, leather, pharmaceuticals, cosmetics, sanitary, chemicals, engineering, rubber products, paint, oil refineries, food and automobiles Industry’* (KATI, 2020). KATI established standing committee on women entrepreneurs and have taken special initiatives to empower women economically (KATI, 2021). Helping women through various programs such as polishing management skills, capacity building programs, innovation in manufacturing brands to grow women small businesses and make them capable to work independently in various economic sectors.

Another big association, Sindh Industrial and Trading Estates (SITE) is representing industrial sector of the economy. It has many wings in different places of Sindh. The purpose of the association is to protect industries' rights and is duly committed to interact with the government and concerned authorities to provide all utilities without any interruption such as energy, gas, water and better road infrastructure to member of the association (SITE, 2021). SITE is bridging the gap between government and industrialists, influencing to evolve effective and long-term industrial

---

policies for the sector which would ultimately enhance the exports of the country, and highly appreciate women to participate in trading sector of the economy.

Moreover, Pakistan Software Houses Association (P@SHA) is a brain child of Jehan Ara (an IT Professional), its main objective behind this body is to develop and protect the software house industry of Pakistan (Zaheer, 2010). Any person belonging to software industry can be a member of P@SHA without having any gender discrimination. It values the business to grow and provide platform for making representations in local and international forums, exhibitions and in trade delegations (P@SHA, 2012). The prime focus of this association is over market access and encouraging the culture of learning and teaching of IT. A survey has been conducted by the P@SHA in 2012 on 'Pakistani Women in Technology' in which 40 companies have been chosen to calculate the workforce of women working in Information Technology (IT) sector. The findings of the survey revealed that 14% of women working in IT sector of Pakistan. In fact, women have potential to further strengthen this sector in future (P@SHA, 2012).

This section explores the interventions of public sector for promoting women businesses, as Ministry of Commerce encourages the role of women in regional trade and wanted to enhance their role in exports. However; TDAP giving special quota for new women exporters belong to SMEs in national and international exhibitions and provide special subsidies to women entrepreneurs. They also made businesswomen presence mandatory in trade delegations to abroad. Meanwhile, SMEDA has established many women incubation centers in all provinces of Pakistan for providing consultancy of business development to give boost to businesswomen in the country. Later it mentioned the role of private sector in promotion of women entrepreneurship, it has been observed that women entrepreneurs' separate chambers of commerce and industry and business association clauses added to the Trade Act and Trade Rules of DGTO. In addition, the apex body FPCCI also announced many privileges to businesswomen in order to empower women economically. It is also mentioned that currently there are many separate women business chambers are available in Pakistan, which is a milestone for women to directly interact with the government representatives and advocate them about their women entrepreneur's interests.

### **Role of International Agencies in Women Economic Empowerment**

International agencies comprise of developed nations are working together on development program related to women entrepreneurship. These agencies' supports include financial and technical aid, assistance to managerial skills and explore other avenues for business. A program commenced during 2022 for providing women entrepreneurship in Pakistan especially in province of Balochistan by Department of State Consulate of the United States in order to explore economic potential and create idea of businesses among women for prosperous society. In this program 50 participants from different cities have been selected from far flung areas and incubation support provided to them in terms of training of business skills and management, to make Quetta women self-sufficient to supplement their household economy, majorly assist them to initiate business



---

activities. This program facilitate women who have obtained intermediate education at least, belong to any social class, and all type of entrepreneurs (Funds for NGOs, 2022).

Another program has been evaluated namely: ‘The Strategic Plan 2022-2025 will guide UN Women work for the next four years’ as to work as catalyst in getting gender equality and empowerment among girls and women. The impact areas includes women’s economic empowerment, governance and participation in public life, women, peace and security, and ending violence against women. The program is based on extensive consultative process and assessment by following the Beijing Declaration and Platform for Action; and it is an action towards 2030 deadline of Sustainable development goals (UN Women, 2022).

The United States Agency for International Development (USAID) and World Bank are major players in providing help to women entrepreneurs (Roomi, 2015). PPAF (2014) in Pakistan, the World Bank program “Pakistan Poverty Alleviation Fund (PPAF)” is actively involved in micro-financing and its most of the borrowers are women entrepreneurs. As per statistical data, in fiscal year 2013-2014, 77% micro-loans had been served to women. The USAID is also active in Pakistan to help out female entrepreneurs. The USAID is injecting in private and public sectors in order to increase access to finance to women for running small businesses or evolving possibilities to make outreach to rural areas as well and provide them opportunity to grow their business (IFC, 2011).

Goldman Sachs Group is a leading global financial institution and provides wide range of financial services worldwide. The US Department of State has persuaded the Group to extend their training and capacity building programs to Pakistani female entrepreneurs for better business prospects in the future. Whereas, the US Department of State is also providing assistance to small businesses of women entrepreneurs in Pakistan. In fact, other non-political organizations are also contributing to women entrepreneurship such as, Organization for Pakistani Entrepreneurs of North America (OPEN), is a group of professionals who mainly focus on entrepreneurship, and the Thunderbird School of Global Management group is working for businesspersons who are in their startups and want to grow their small businesses (SUM, 2018).

The World Bank initiated a project in Karachi and Islamabad during 2013-2014 (and on wards with various NGOs) for women entrepreneurs to educate them about professional skills; market evaluations and addressing business related issues. The project trained 300 businesswomen through cooperation with Institute of Business Administration (IBA) and the project was further extended to Faisalabad where around 120 women entrepreneurs have been targeted whereas another 280 entrepreneurs (Rana, 2016) were selected from different cities of the country. Many studies found that financial and non-financial services have good impact on women’s lives as they have started working for wellbeing of their lives. Poverty has hit men and women equally while denying basic necessities. Micro-loans, however, have impacted positively in order to earn better living. The efforts for women empowerment have started yielding results as now they can work outside and can be economically sound instead of doing traditional work (Ashok et al., 2014). So



---

far assistance from microfinance for the growth of women entrepreneurs has been assumed less helpful for children health and slow in economic and social mobilization of women.

## **Conclusions**

The whole study mentioned desired opportunities for women in public/private domains including international coalitions which creating enabling environment to bring more women into the net of business expansions. But if we analyze the situation in terms of women ratio in entrepreneurship in contrast of men is still lowest in Pakistan, it is also a reality that women entrepreneurs cannot work in isolation they are working in under same umbrella with macro regulatory bodies and framework in free market economy. However it is also necessary to understand gender biasness of the society, women limited boundaries, B2B meetings with other stakeholders, and their access to further development services. It is also far more important to understand various fabrics of the society in which women used to live and faced hurdles in way of economic development especially, one group is inherently discriminatory even in receiving fundamental rights that could be education, health services, choice of living styles, or so on, however second group is quite literate aware of constitutional rights, educated, have been informed about policies and laws relevant to them, confident to implement and enforce them, even working in modern institutions though it is also true that they have driven from traditional institutes but move with pace and part of economy as women entrepreneurs. In short, the barriers women faced social and culturally must be eliminated and gender neutral policies must be designed to facilitate women at every segment of the economy.



---

## References

- MoC. (2012). *Strategic Trade Policy Framework 2012-2015*, Ministry of Commerce, Government of Pakistan, Islamabad, p.4.
- Khan M. Z (2013, January 31). *Govt unveils Strategic Frame Work*. Dawn, retrieved from <http://www.dawn.com.pk> on March 24, 2014.
- The Nation (2013, July 10). *DGTO Field Offices to be established in all provinces*. Retrieved from <http://nation.com.pk> on March 21, 2014.
- DGTO. (2013). *Trade Act 2013*, Directorate General of Trade Organization, Pakistan, pp. 40-41
- DGTO. (2013). *Trade rule 2013*, Directorate General of Trade Organization, Pakistan, pp. 2-6
- ECO. (2012). *Trade Related Technical Assistance (TRTA II) Programme, policy research study (2012) Enhancing Pakistan's Export to ECO Member Countries in Textile Made-ups and Light Engineering Sectors*, Economic Cooperation Organization, Pakistan, p.52.
- TDAP. (n.d.). *Your partner in prosperity towards a better tomorrow*, Trade Development Authority of Pakistan, Pakistan, p.1.
- Faheem, M. M. A. (2013). *Strategic trade policy framework 2012-2015*, Ministry of Commerce, Government of Pakistan, p. 8.
- The News (2009, July 12). *Sindh to extend financial support in foreign trade to women*. Retrieved from <http://www.thenews.com.pk> on September 10, 2014.
- Daily Times (2022, June 24). *TDAP assures support to women exporters*. Retrieved from <http://www.dailytimes.com.pk> on December 26, 2022.
- Business Recorder (2020, February 3). *Women Entrepreneurs Trade Expo' from tomorrow*. Retrieved from <http://www.businessrecorder.com.pk> on December 26, 2022.
- SMEDA. (2013). *Pre-Feasibility Study: Boutique-Women Designers Wear (2013) Small Medium*





- 
- Enterprises Development Authority, Ministry of Industries & Production, Government of Pakistan, p.6.
- SMEDA. (2013). *Compliance with International Standards: Guidelines for Textile Industry* (2013) SMEDA, Ministry of Industries & Production, Government of Pakistan Publication, pp.9-10
- The News (2012, August 14). *SMEDA, FWBL to promote women entrepreneurs*. Retrieved from <http://www.thenews.com.pk> on September 20, 2014.
- SMEDA. (2022). Available at <http://www.smeda.org.pk> retrieved on December 26, 2022.
- Raza, Muslim (2013, October 4). *Women Business Development Center has designed services and programmes for Women of Karachi which will take women businesses to next level*. News Maker retrieved from <http://www.newsmaker.pk> on September 22, 2014.
- PES. (2012). *Population, Labour Force and Employment: Survey 2012-2013*, Pakistan Economic Survey, Pakistan, p. 164.
- Pakistan Observer (2012, August 14). *SMEDA-FWBL to support women entrepreneurship*. Retrieved from <http://www.pakistanobserver.net> on December 27, 2022.
- Dr. Mehar, Ayub, (n.d.). *National Trade Association, Economic Development and Globalization*, Federation of Pakistan Chamber of Commerce and Industry (FPCCI), Karachi, Pakistan, p. 7.
- Akhter, Shahnawaz, (2015, September 29). *FPCCI-the missing link*. The News Magazine, retrieved from <http://www.thenews.com.pk>, on September 30, 2020.
- The News (2021, November 11). *FPCCI establishes online databank*. The Financial Daily, retrieved from <http://www.thenews.com.pk>, on December 13, 2022.
- Dawn (2009, Jan 11). *FPCCI calls for free access to US market*. Dawn, retrieved from



---

<http://www.dawn.com.pk> on July 6, 2021.

Customs Today (2015, June 8). *SCCI lauds role of women entrepreneurs in national economy.*

Retrieved from <http://www.customstoday.com.pk> on December 10, 2022.

Business Recorder (2015). *FPCCI prepares for global change of women empowerment:*

*Chairperson FPCCI body.* Retrieved from <http://www.businessrecorder.com.pk> on September 18, 2021.

Adrees, Mian, (2015, August 6). *No discrimination should be adopted in gender while assigning assignments and authorities.* Pakistan Press International, retrieved from <http://ppi.com.pk> on September 25, 2021.

Lodhi, MA. (2015). *Final List of Candidates, FPCCI Elections for the year 2015*, Federation of Pakistan Chambers and Commerce and Industry (FPCCI), Karachi, Pakistan, p. 4.

Dawn (2011, Jan 27). *Woman Vice President at FPCCI.* Retrieved from <http://www.dawn.com.pk>, retrieved on February 12, 2022

*FPCCI. (2015). Membership Information Booklet 2015*, Federation of Pakistan Chambers of Commerce and Industry, Karachi, Pakistan, pp.18-19

FPCCI (2022). *Women Vice president of FPCCI List*, retrieve from <http://www.fpcci.com.pk> retrieve from December 30, 2022.

The Express Tribune (2015, December 6). *Sri Lanka Exhibition: Women entrepreneurs set to take part.* Retrieved from <http://tribune.com.pk> on December 10, 2020.

Pakistan Today (2015, March 27). *Trade and Commerce in Pakistan.* Retrieved From <http://www.pakistantoday.com.pk> on April 5, 2015.

Business Recorder (2015, December 7). *SAARC Fair, WEXNET Exhibition concludes.* Retrieved from <http://www.businessrecorder.com.pk> on December 19, 2015.

The Express Tribune (2015, December 10). *FPCCI invites application.* The Express Tribune,



- 
- retrieved from <http://www.tribune.com.pk> on January 5, 2016.
- Nadgrodkiewicz, A. (2011). *Empowering Women Entrepreneurs: The Impact of the 2006 Trade Organization Ordinance in Pakistan*, Center for International Private Enterprise (CIPE), Washington D.C, pp.2-3
- The Nation (2015, December 6). Businesswomen team to take part in Lanka Trade Exhibition. Retrieved from <http://thenation.com.pk>, on Jan 1, 2016.
- The News (2013, April 23). KCCI, ICC Pakistan sign agreement to form joint chamber. Retrieved from <http://www.thenews.com.pk> on April 25, 2013.
- KCCI. (2014). *Annual Report 2013-2014, Karachi Chamber of Commerce & Industry*, Karachi, Pakistan, p. 239.
- DGTO. (2014). Retrieve from <http://www.dgto.gov.pk> retrieved on October 1, 2020.
- KCCI. (2020). <http://www.kcci.com.pk/newmembership.htm> retrieved on December 11, 2020.
- KCCI. (2020). *Annual Report 2013-2014, Karachi Chamber of Commerce & Industry*, Karachi, p.239.
- KATI. (2020). Retrieved from <http://www.kati.pk/about.php> retrieved on September 12, 2020.
- KATI. (2021). *Souvenir 2014, Korangi Association of Trade and Industry*, Karachi, Pakistan, p. 29.
- SITE. (2021). Retrieved from <http://www.site-association.org> retrieved on December 12, 2021.
- Zaheer, Farhan (August 31, 2010). *Lack of opportunities leads to brain drain in technology sector*. The Express Tribune, Retrieved from <http://www.tribune.com> on December 12, 2014.
- P@SHA. (2012). *Member Benefits: Get the most out of P@SHA Member's Area*, Pakistan Association Software House Association, Pakistan, p. 2.
- P@SHA. (2012). *Pakistani Women in Technology: A P@SHA study on the role of women in*



---

*technology as employees, managers, and contributors*, Pakistan Association Software House Association, Pakistan, p.6.

Fund for NGOs (2022). Entrepreneurship program for women (Pakistan). available at URL <https://www2.fundsforngos.org/latest-funds-for-ngos/entrepreneurship-program-for-women-pakistan/> on

December 12, 2022.

UN Women (2022). UN Women Strategic Plan 2022-2025. Available at

[https://www.unwomen.org/en/un-women-strategic-plan-2022-2025?gclid=Cj0KQCQiAtlCdBhCLARIsALUBFcEQCEb1bn6hrNGuaRcXiPYnsqKuHB OCt48QouTzzkasDSzi8TIUnXkaAiJ3EALw\\_wcB](https://www.unwomen.org/en/un-women-strategic-plan-2022-2025?gclid=Cj0KQCQiAtlCdBhCLARIsALUBFcEQCEb1bn6hrNGuaRcXiPYnsqKuHB OCt48QouTzzkasDSzi8TIUnXkaAiJ3EALw_wcB) on December 12, 2022.

Roomi M. A. (2015). *Enhancing Women's Access to Market: An Overview of Donor Programmes and Best Practices*, USAid Working Paper, USA, p.15.

PPAF. (2014). Annual Report 2014, *Pakistan Poverty Alleviation Fund*, Washington DC, p.1.

IFC. (2011). *Strengthening Access to Finance for Women-Owned SMEs in Developing Countries*, International Finance Corporation, Washington DC, p.55.

SUM. (2018). *BEYOND MAKING LOANS; MARKET CREATION FOR WOMEN ENTREPRENEURS*,

SILVER UPHOLDERS MICROFINANCE, Uganda, p.6.

Rana, Imran (2016, October 25). *World Bank to train female entrepreneurs*. The Express Tribune, retrieved from <http://tribune.com.pk> on March 21, 2014.

Ashok K. Pokhriyal, Rekha R., Jaya U., (2014). *Role of Microfinance in the Empowerment of The Women*, Journal of Business and Finance, School of Commerce, Hemwati Nandan