Women Entrepreneurship, Innovation and Leadership in the context of Reproductive Rights And Empowerment
An Analysis of Pakistan
About the Author

Sarah Javeed is a development consultant with over 15 years of experience. She has worked in PIEDAR, IUCN, Population Council, National Institute of Population Studies and Pakistan Institute of Development Economics. She has been a consultant for PIEDAR, Swiss Development Cooperation, Society for the Protection of Rights of Children (SPARC), Action Aid, Plan International and LEAD Pakistan. She has a Masters degree in Anthropology from Quaid-i-Azam University, Islamabad, Pakistan. Her areas of interest are population, demography and health.
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Foreword

LEAD Pakistan, in collaboration with the Lucile & David Packard Foundation, has launched “Our World – Women Leadership in Reproductive Health & Development”, a project that aims to sensitize a cross-sectoral network of leaders and motivate them to raise the profile of reproductive health in the social development sector through public policy engagement and media. As part of the initial project process background papers have been produced on three underlying themes of the project. This background paper focuses on one of the themes of ‘Entrepreneurship, Innovation and Leadership’ and deals with economic empowerment of women in Pakistan and the role of reproductive health in the same context.

Entrepreneurship is increasingly becoming the backbone of growing economies throughout the world. Encouraging people to undertake entrepreneurial initiatives is one of the most effective ways of reducing poverty and empowering people by allowing them to make their important life decisions themselves. In this context, empowerment of women has been recognized as a major goal of international development. Promotion of female entrepreneurial activities can have a significant impact in poverty alleviation and overall economic development of a country. Hence there is a direct link between female economic development and improvement of overall well-being of women. This includes greater ability to make important life choices including important reproductive health decisions concerning fertility along with maternal and child health.

The state of female entrepreneurship in Pakistan is dismal. A combination of traditional conceptualization of female roles and their translation into development planning and policy has made it increasingly difficult for women to emerge as important players in the economic arena. The linkages between health and economic empowerment of women are lacking in the entrepreneurship development strategies in Pakistan. However, a number of stakeholders from the government sector, non-governmental and donor community along with the civil society are engaged in the promotion and facilitation of female entrepreneurship in Pakistan. Considering agency and resource availability as its key components, it is imperative to identify the means through which the goal of empowerment can be achieved. In this regard, education and economic uplift can play an important role in initiating the empowerment process.

Through this paper LEAD has attempted to highlight business models, interventions and examples which reflect the emerging progression towards female entrepreneurship in the country and how reproductive health can play a pivotal role in empowering women in terms of their economic status.

Ali. T. Sheikh
Executive Summary

Leadership for Environment and Development is a global non-governmental organization working in different parts of Europe, South America, Asia and Africa. LEAD has been operational in Pakistan since 1995, actively working to promote equitable social development that is economically and environmentally sustainable. This perpetual engagement with social development in Pakistan has encouraged LEAD to develop linkages with other organizations that share its agenda of promoting sustainable development.

This background paper focusses on the theme of 'Entrepreneurship, Innovation and Leadership' and deals with economic empowerment of women in Pakistan and the role of reproductive health in the same context. It deals with the trends of female entrepreneurship in Pakistan; reproductive health, entrepreneurship and female empowerment; role of women entrepreneurs in social transformation and finally the emergence of women leaders through entrepreneurship development. The paper identifies important stakeholders in government, private and non-governmental sectors who have played a key role in advocating for or promoting female entrepreneurship. In the end, the research showcases brief profiles of successful women entrepreneurs in Pakistan.

Women in Pakistan cannot be regarded as a homogenous whole and the opportunities for uplift available for women vary with their class and social set up. However, the overall state of women in Pakistan is dismal. The country has consistently scored low on the United Nations Development Program’s (UNDP) Gender Equality Index (GEI). Moreover, there are structural inequalities in the status of female health and nutrition in Pakistan. Hence, an analysis of the state of female entrepreneurship in Pakistan cannot be undertaken in isolation from its larger social context which determines the types and extent of female participation in economic activities.

The ascendancy of patriarchal values in Pakistan is overtly manifested in the dichotomization of male and female roles in the economic sphere. This duality of roles creates separate spheres of activities for men and women, based on the notion of sexual division of labour whereby the former participate in the public arena as economic actors and producers and the latter occupy the domestic sphere as mothers, sisters and wives. This condition of female submission resulting from male dominated traditions has percolated in the constitutional, institutional and policy initiatives undertaken by the Government of Pakistan. Hence, there is still a conceptualization of ideal professions for women whereby medicine, teaching and voluntary welfare work are promoted as female activities because they resonate with their roles as caregiving domestic workers.

Pakistan’s earliest development policy after its inception was based on the welfare approach whereby women were seen as indirect beneficiaries of development interventions targeting men. Development planning until the late 1960s catered to women through skill development and family planning interventions. Most of the skill development programmes only re-entrenched the conceptualization of female roles as housewives and domestic workers. During this time period, the country’s Five Year Plans were devoid of any special prerogatives for women. The democratically elected government of Zulfiqar Ali Bhutto brought about major changes with regards to female participation in public life. The 1973 constitution guaranteed equal rights of all citizens of Pakistan, irrespective of class, caste, religion or gender. Moreover, the first ever Women’s Conference was held in Mexico City in 1975 whereby the international community affirmed its resolve to overcome structural gender inequalities throughout the world and increase women’s participation in economic activities. Women were identified as a vulnerable group, neglected and heavily burdened by poverty allowing international donor organizations to shift their focus to fulfilling the basic needs of their beneficiaries through small scale or micro interventions. During
this time period, employment quotas were fixed by the Government of Pakistan to increase female participation in economic activities.

The 1980s were marked by a misogynist rules as state sponsored 'Islamization' threatened the advances made for female empowerment in the country. This resulted in backlash from various female activist groups in the country as women became politically active to protect their rights from state encroachment. Female activism and pressure from the international donor community prodded the government in making some concessions. The sixth and seventh five year plans of the government had special provisions for providing training to and employing women in various sectors of the economy.

Benazir Bhutto's induction as the first woman prime minister of the country resulted in concrete policy initiatives to empower women. The first ever Ministry for Women Affairs was established in 1989. The setting up of the First Women's Bank Limited (FWBL) in the same year was a major step in encouraging female entrepreneurship in the country. In 1995, Pakistan became signatory of the Beijing Declaration which called for extensive institutional reforms to include women in economic development. These developments coincided with the neo-liberal model of economic development whereby micro credit schemes were promoted as viable tools for poverty alleviation. In fact, the last Ten Year Plan (2000-2011) focused on microcredit as a tool for promoting female entrepreneurship in the country.

Empowerment of women has been recognized as a major goal of international development. Agency to make important life decisions and availability of resources are identified as two important components of empowerment. In this context, education and economic uplift are two important mediums through which the goal of female empowerment can be realized. Education enhances an individual’s ability to make important life choices while economic uplift provides the necessary resources that enable empowerment.

The lack of education exacerbates the already vulnerable economic status of women in Pakistan. Uneducated women lack skills which can help them in accessing the formal job market. In the informal sector, women are exploited as cheap labor, with little or legislation to guarantee their rights. This scenario explains the growing trends towards 'feminization of poverty' whereby increasing number of women headed households are surviving below poverty line. Furthermore, among other problems poor women in the developing world have to deal with soaring rates of maternal mortality along with high fertility levels.

Researchers have consistently come across positive co-relations between female education and the use of maternal or reproductive health services. Hence, female education and economic uplift can be a two pronged strategy of improving women’s reproductive health. In this regard, promotion of female entrepreneurial activities can have a significant impact in empowering women and improving the overall economic state of a country. Economic uplift of women through entrepreneurship development can be pivotal in improving the overall wellbeing of women in Pakistan. Economically strong women will get the autonomy to make important decisions regarding reproductive health and will have more control over their own bodies. This will allow a developing country like Pakistan to achieve Goals 3 (promote gender equality and empower women), 4 (reduce child mortality) and 5 (improve maternal health) of the Millennium Development Goals (MDGs).

Currently, the state of female entrepreneurship in Pakistan is dismal. Most of the female owned enterprises are home based; the financial matters pertaining to the business are handled by men; women are pre-dominantly seen in subordinate position in the business arrangement with negligible peer support and poor investment.
capacity. However, a number of stakeholders from the government sector, non-governmental and donor community along with the civil society are engaged in the promotion and facilitation of female entrepreneurship in Pakistan.

The Ministry of Women Development (MWD); the Small and Medium Enterprise Development Authority (SMEDA); Trade Development Authority of Pakistan (TDAP); Women’s Chamber of Commerce and Industry (WCCI); the First Women’s Bank Limited (FWBL); Employers Federation of Pakistan (EFP) and Khushhali Bank Limited (KBL) are the main government stakeholders that are engaged in research and capacity building to advance female entrepreneurship in Pakistan. Similarly, international donor organizations like the United States Agency for International Development (USAID); the United Nations Development Program (UNDP); the World Bank (WB); the Mennonite Development Agency (MEDA); the Japan International Cooperation Agency (JICA) are all engaged in initiating research and capacity building initiatives to facilitate female entrepreneurship in the country.

Women like Shehla Javed Akram; Roshaneh Zafar; Musarrat Misbah; Musharraf Hai; Nasreen Mahmud Kasuri; Jahan Ara and Fatima have emerged as leaders and entrepreneurs in their respective fields. These women can serve as examples to budding women entrepreneurs throughout Pakistan.

Leadership for Environment and Development (LEAD) is a global non-governmental organization working in different parts of Europe, North and South America, Asia and Africa. LEAD has been operational in Pakistan since 1995, actively working to promote equitable social development that is economically and environmentally sustainable. The organization is prominent in producing cohorts of professionals who are working in public, private and civic sectors, ensuring that LEAD’s policy of sustainable development is reflected in the work carried out by their respective organizations. Hence, the primary purpose of the organization has been the production of a critical mass of well-trained professionals who are committed to ensure that economic, social and political development is sustainable and in-line with Agenda 21.

Over the years, LEAD Pakistan has developed into a dynamic organization that is involved in multisectoral activities ranging from capacity building and networking between professionals to community development and research (policy oriented and action). These efforts have allowed the organization to emerge as an important
1.0 Introduction and Background

contributor to the development of social capital and a key player in public policy engagement in Pakistan. This perpetual engagement with social development in Pakistan has encouraged LEAD to develop linkages with other organizations who share its agenda of carrying sustainable development forward.

LEAD Pakistan is currently engaged in a three year project (2011-2013) with David and Lucile Packard Foundation called “Our World” Women Leaders for Reproductive Health and Development (WLRHD). WLRHD aims to sensitize a cross-sectoral network of leaders, ambassadors and Champions from diverse spheres of life to mainstream reproductive health into the development agenda of Pakistan. The foundation of the project is based on three theme specific caucuses which are:

- Millennium Development Goals and Health
- Entrepreneurship, Leadership and Innovation
- Population, Health and Climate Change

Each Caucus will be involved in a range of interactions beginning with wide consultation and information gathering with stakeholders to progressively more focused engagements and information sharing with specialist audiences (policy dialogues). At each stage, the knowledge collected will be compiled into a research output that will lead to other activities.

As part of the initial project process, background papers have been produced according to each caucus theme. The following paper focuses on the theme of 'Entrepreneurship, Innovation and Leadership' and deals with the economic empowerment of women in Pakistan and the role of reproductive health in the same context. The paper highlights business models, interventions and examples which reflect the emerging progression towards female entrepreneurship in the country and how reproductive health can play a pivotal role in empowering women in terms of their economic status. In this context the background paper will focus on the following aspects and relate them to the role of reproductive health for effective economic empowerment and leadership for women:

- Trends of female entrepreneurship in Pakistan.
- Reproductive Health, Entrepreneurship and Female Empowerment
- Role of women entrepreneurs in social transformation.
- Emergence of women leaders through entrepreneurship.

As the OW project perceives reproductive health as a cross cutting component in all sectors, this paper will discuss reproductive health in broader terms of a basic human right and a major determinant of women’s wellbeing as advocated in the ICPD Cairo Conference in 1994, one of the outcomes of which was the call of a new paradigm in Reproductive Health. This paradigm increases the emphasis on human rights, human development and individual wellbeing center to all reproductive health programs and policies.

This paper supports the assumption that a major determinant in women’s economic participation and empowerment is her right to reproductive health services and recognition of her reproductive duties by her employers. In her analysis of politics of empowerment, Bushra Zulfiqar points out reproductive choices as an important area that has been rendered invisible because of the prejudice and silence surrounding the issue. This all-important sphere is often controlled by families, with women having little say over their own bodies and sexuality. Women in specific contexts are not allowed to control contraceptive usage, fertility and childbirth. Herein resides one of the biggest sources of disempowerment. This argument is supported by Lori Adelman who asserts that at the heart of equality and empowerment lie a person’s fundamental right and ability to control her own body, including her sexuality (2010). Adelman argues that without this right,
women risk being unable to go to schools because of being forced into an early marriage or sexually harassed, raped or expelled on the basis of being pregnant. On account of religious beliefs and cultural prejudices women’s sexual and reproductive rights are often shrouded in silence.

As the OW project will also showcase successful women entrepreneurs who transformed into influential leaders, bringing about a change in society. For this purpose, the paper will help in identifying the important stakeholders in public, private and non-governmental sectors who play a key role in promoting female entrepreneurship. It will also highlight the type of interventions undertaken by the key stakeholders in advocating for or promoting female entrepreneurship. However, before discussing the institutional arrangements promoting female entrepreneurship in Pakistan it is imperative to give a brief overview of the historical development of female entrepreneurship in the country.

As Rubina Saigol (2011) rightfully points out, women in Pakistan do not form a homogenous entity and their opportunities vary with the social system and class they are part of in society. The vast majority of women are caught between rigid controls of social customs imposed by traditions and the emphasis on religious adherence. The rural and urban divide on opportunities is significant with less access to social services and infrastructure and fewer public arenas in which to participate in rural areas. Traditions combined with poor roads and lack of an effective and reliable public transport, which limit women’s mobility, and patriarchal household structures, are much more constraining for women in rural areas than in urban settings. Women do not necessarily have a common development agenda. Also within the women’s movement, there are conflicting views and groups that have a secular vision on the one hand and groups that have conservative religious ideologies on the other. Whereas some women’s rights activists promote a gender equality agenda, others are vehemently fighting against it. Female radicalization appears to be on the increase.

Pakistan scores low on indicators for gender equality, ranking 125 out of 169 countries on the United Nation Development Programme (UNDP) Gender Inequality index and 132 out of 134 countries on the Global Gender Gap index. The most recent Demographic and Health Survey (National Institute of Population Studies, 2008) reveals population figures that point to structural inequalities in nutrition, health care and status of women.

Abortion induced sex selection appears not to be common though and the overall sex ratio estimated to 102 males per 100 females is most probably due to a tendency to underreport women.

In 2005 World Economic Forum, women’s empowerment was associated with the structural transformation of the society through land and
2.0 Female Entrepreneurship and Reproductive Rights in Pakistan: An Overview

Labour reforms, educational opportunities, access to resources, autonomy, right to decision making, control over fertility, and women’s own control over their bodies, sexuality and reproduction. This duality of roles creates separate spheres of activities for men and women based on the notion of sexual division of labor whereby the former participate in the public arena as economic actors and producers and the latter occupy the domestic or private sphere as mothers and wives.

The past three decades have witnessed a steadily increasing awareness of the need to empower women through measures to increase economic, social and political equity and broader access to fundamental human rights, improvement in nutrition, basic health and education (Lopez-Claros and Zahidi 2005).

An overview of female entrepreneurship in Pakistan cannot be undertaken in isolation from the larger social and cultural environment in which Pakistani women live. Social and cultural factors play an important role in determining the type and extent of female participation in economic activities like entrepreneurship. In this context, the Pakistani society can be characterized as inherently patriarchal whereby male-dominated traditions control female mobility, sexuality and access to resources. Considering the objective of this paper, it needs to be kept in mind that similar sociocultural barriers restrict women’s access to health services and their decision making powers concerning their own bodies serving as a major impediment in their poor health conditions and thus directly related to their economic participation.

The ascendancy of patriarchal values in the Pakistani cultural context is overtly manifested in the traditional dichotomization of male-female roles in the country. In this context, males are seen in their productive roles as bread winners for the family while females are restricted to their reproductive roles, concerned with giving birth and raising children. This duality of roles creates separate spheres of activities for men and women.

The restriction of females to the domestic realm of activities is reinforced through the institution of purdah (veiling) which considers women as repositories of male honor. In this context, male honor is seen in a precarious situation, vulnerable to defilement through female sexual transgressions. Hence, female sexuality is controlled by sanctioning her mobility or confining her within the four walls of the house. This limits female interaction in the public sphere and strongly curtails her involvement in productive economic activities. These developments allow men to maintain their hegemony on resources of production, relegating women to the private realm of domestic activities (Papanek 1971, Khan 1999).

The overarching presence of patriarchy however is not monolithic. There is considerable variation in the extent to which male-dominated traditions control female access to the public sphere. Hence, female status throughout the country is not fixed rather it varies with class, status, region, urban-rural environment and the influence of tribalism, feudalism or capitalism on the social milieu in which the women operate (Roomi 2008). For instance, the perpetual demand of cheap labor in the middle-east has resulted in massive outmigration of male heads of households from the rural areas of Northern Punjab. This has allowed women to become de-facto heads of households, facilitating their involvement in...
economic transactions, a role traditionally associated with men especially in the rural set-up. Similarly, recession and economic opportunities resulting from the neo-liberal shift in economic policy in the 1990s has allowed women to step-out of their households and work as private and public sector employees in urban centers. However, the comparative situation of women against men has still remained entrenched in a condition of sub-ordination.

This condition of submission resulting from male-dominated traditions has percolated in the constitutional, institutional, policy and development initiatives undertaken by the Government of Pakistan (GOP). The result is a prevalence of traditional discriminatory practices in the functioning of modern institutions as the later are derived from the former (Goheer 2003). These discriminatory practices can be seen in the conceptualization of ‘ideal’ professions for women. For instance, medicine and voluntary welfare work are commonly proclaimed as ideal professions for women because they resonate with their roles as caring domestic workers. This perception makes it increasingly difficult for women to carve a niche in alternative non-traditional professions like entrepreneurship.

A brief history of the formulation of development policy in Pakistan and its conceptualization of female roles in the development process will be helpful in understanding the current policy environment for female entrepreneurs.

After the inception of Pakistan, the development policy was heavily growth oriented, concerned with large scale development projects focusing on the promotion of mechanized agriculture and heavy industry. This policy orientation coincided with the welfare approach in international development whereby women were seen as indirect beneficiaries of development interventions (Moser 1989, 1993). The welfare approach re-entrenched the domestic and reproductive roles of women as development planning up until the late 1960s focused on skill development and family planning interventions. In this context, the skill development programs focused on imparting sewing, stitching and home economics skills to women which confirmed with their status as domestic workers. Education and employment for women during this period were seen as instruments for enhancing the performance of family planning programs as it was believed that educated and employed women settle for smaller families (Kazi and Raza 1992). Hence, during this period the country’s Five Year Plans were devoid of any special attention to women’s issues like economic empowerment.

The 1970s were marked by two major developments that were crucial in re-conceptualization of women in development planning and implementation. The first major change was internal whereby the democratically elected government of Zulfikar Ali Bhutto assumed power in the country. After the anti-colonial struggle for Pakistan, Zulfikar Ali Bhutto’s political campaign allowed women to participate in a major political movement in the country. After assuming political power the women’s involvement in the political process was sustained by the formation of a women’s political wing in the Pakistan People’s Party (PPP) (Mukhtar and Shaheed 1987). Furthermore, the democratically elected government formulated the 1973 constitution of the country which called for equal rights for all citizens of the country irrespective of their gender. This meant that employment quotas were fixed for women to encourage female employment followed by quotas in the national and provincial assemblies to encourage female participation in politics.

The second major development was international and was concerned with a revision of the modernization paradigm in development which called for large scale, growth oriented development projects. By the late 1960s it was becoming obvious that large scale development projects in the third world initiated by huge investments in foreign capital were not producing economic growth as planned. This pushed the
international donor community towards a more micro-perspective influenced by the basic needs of their target communities (Gardner and Lewis 1996). The poverty focused basic needs approach to development allowed women to emerge as a vulnerable group heavily burdened by poverty.

3.0 Women and Development Planning in Pakistan

The compromised position of women in the development sector prompted the United Nations (UN) to declare 1975 as the International Women’s Year. The first women’s conference was held in Mexico City to highlight women’s issues around the world. A declaration was signed in Mexico City whereby it was decided that women’s issues would be seen through equity and increased emphasis would be laid on women’s participation in economic development. Pakistan became a signatory of the declaration and set up national institutional machinery to practically follow the principles of the declaration. This resulted in the establishment of the First Women’s Division in 1979 and a separate chapter on women’s development in the sixth Five Year Development Plan of the country (Kazi and Raza 1992).

The 1980s were marked by a misogynist rule whereby state sponsored ‘Islamization’ of the country’s laws threatened the advances made for female empowerment in the country. The years 1979 to 1983 under the military dictatorship of Zia-ul-Haq (1978-1988) are noted for their conservative approach towards women (Shaheed 2010, Jalal 1991). However, during the second half of the military regime’s tenure, internal backlash from female social activists and external pressure from the international donor community prodded the military government of Zia-ul-Haq to make concessions for female empowerment in the country. The sixth and seventh Five Year Plans focused on providing training and employment to women in various sectors of the economy. These steps however did not translate into any substantial attempts to inculcate female entrepreneurship as an important area to promote female empowerment in the country (Goheer 2003).

The end of military rule in 1988 was followed by the reintroduction of democratic rule in the country. The induction of Benazir Bhutto (1988-1990, 1993-1996) as the first female head of state resulted in policy initiatives to empower women. For instance, the Women Division established in 1979 was upgraded to a Ministry for Women Affairs in 1989. This was followed by the establishment of the First Women’s Bank Limited (FWBL) in the same year. The bank was the first concrete step towards setting up an institution that catered specifically to the economic uplift of women by encouraging entrepreneurship. The bank apart from providing loans for investing in business ventures also provides managerial training and marketing platforms for women’s products. Since its establishment, the FWBL has become the sole female oriented lending institution for facilitating medium and large scale entrepreneurship.

The ten years of democratic rule in Pakistan were marked by major developments in the international arena. The Beijing Conference in 1995 and signing of the Beijing Declaration was an extension of earlier efforts beginning with the Convention on Elimination of all forms of Discrimination against Women (CEDAW) passed by the UN in 1979. Pakistan became signatory of the Beijing declaration which meant extensive institutional reforms to include women in economic development. These developments coincided with the neo-liberal economic model in development whereby private enterprises and free market concepts gained increased ascendancy in the state economic policy. This resulted in the
establishment of microcredit driven economic interventions to become influential in development interventions targeting females. The trend towards microcredit loans was augmented by an increased preponderance of Non-Governmental Organizations (NGOs) that facilitated the transfer of the loans to the beneficiaries, a major chunk of whom included women.

The success of the Grameen Bank model in Bangladesh highlighted women as relatively safe clients who could be trusted with small loans in collateral free conditions as they were more likely to invest their loans in business ventures which ultimately benefitted their families. Furthermore, by investing in business and earning cash in return women entered into the realm of production which uplifted their status as economically productive members of their families (Ahmed 2008). This model was then transferred to other parts of the world including Pakistan whereby microcredit became an important tool for promoting female entrepreneurship.

The microcredit programs in Pakistan are more focused on poverty alleviation and promote small scale business ventures that depend on acquired skills of the entrepreneurs. Microcredit loans have become an important tool of poverty alleviation since the late 1990s. In fact the Ten Year Development Plan (2001-2011) focused on microcredit as the major tool promoting entrepreneurship among women (Ten Year Development Plan 2001-2011). Apart from NGOs providing large number of loans to target audiences, banks specializing in providing microcredit loans have become increasingly dominant especially during the Musharraf Era (1999-2008). The details of these financial institutions will be provided in the discussion of various institutional measures being undertaken in Pakistan to facilitate female entrepreneurship. However, before embarking on a discussion of these institutional measures it is imperative to provide the current situation of female entrepreneurs in Pakistan and its close relationship with women’s empowerment.

The empowerment of women has been recognized as a major goal in international development. Definitions may vary but two variables have been universally identified as key elements of empowerment. Firstly, the ability to make strategic choices that affect important life outcomes, in other words the extent of an individual’s agency has been identified as the main determinant of empowerment. Secondly, the importance of resources as enabling factors that contribute to the process of empowerment cannot be overemphasized (Malhotra and Schuler 2005).

Considering agency and resource availability as its key components, it is imperative to identify the means through which the goal of empowerment can be achieved. In this regard, education and economic uplift can play an important role in initiating the empowerment process. For instance, education can enhance an individual’s ability to make important life choices while economic uplift can provide the necessary resources that enable empowerment. In case of women in Pakistan, both these areas need attention as ineffectiveness or unsustainability of development interventions at the grassroots has resulted in educational deprivation and extreme poverty among women.

The Fourth World Conference on Women, held in Beijing, recognized that women’s literacy plays a pivotal role in enhancing women’s participation in decision making and improving the overall wellbeing of families (Beijing Declaration 1996). However, in spite of considerable evidence linking female empowerment to education, statistics show dismally low rates of female education in Pakistan. The state of female education in Pakistan is evident from UNESCO’s 2010 statistics whereby the overall literacy rate for the
country shows considerable gender disparity: 35.2% of females are literate as opposed to 63% of males.

The lack of educational achievement exacerbates the already vulnerable economic status of females in Pakistan. The unskilled female labour force is exploited in the informal economic sector where they remain unprotected by labor laws and minimum wage policies. Moreover, because of their involvement in the unregulated informal sectors, women’s contribution to the national economy remains unacknowledged. This scenario helps us to understand the emergence of a growing trend towards “feminization of poverty” whereby there is an increasing number of women who can be considered as poor on the basis of their income. These disadvantages faced by women fuel conditions which result in increased poverty, population growth and environmental degradation.

Furthermore, women in the developing world have to deal with soaring rates of maternal mortality along with high fertility levels; a direct outcome of the complete absence of or lack of access to reproductive health services. However, since the 1980s and 1990s there has been a steady decline in the rates of fertility and maternal mortality in different parts of the developing world. These positive developments can be co-related with the increase in the availability of reproductive health services and improved levels of female education (Buvinic 1997).

Researchers have consistently come across a positive co-relation between female education and use of maternal or reproductive health services. A study (Acharya et.al 2010) conducted in Nepal revealed that highly educated women are more likely to make important decisions regarding their health, including reproductive health. Hence, education plays an important role in building women’s capacity to access resources and enabling them in making important life decisions.

However, in spite of considerable improvements in female health, women in the developing world are
4.0 Reproductive Health, Empowerment and Entrepreneurship Development: Identifying Linkages

Lagging behind in terms of income generation. This development coincides with the increased number of female headed households globally whereby females have assumed the responsibility of primary bread winner in the household. Moreover, female headed households with a large number of children are most numerous in the poorest countries of the developing world. This makes “feminization of poverty” an area of primary importance in international development policy (Buvinic 1997) whereby concerted efforts are called for to improve the economic state of women throughout the developing world.

Policy makers have come across a number of ways to increase women’s participation in the economic process. In this regard, pro-poor and labor intensive economic policies allow women to participate in the production process. Similarly, the expansion of educational opportunities allows women to follow a variety of career paths in the formal economic sector. In recent years, entrepreneurship development has emerged as a viable tool for addressing the social and economic problems of the developing world.

Entrepreneurship is increasingly becoming the backbone of growing economies throughout the world. Encouraging people to undertake entrepreneurial initiatives is one of the most effective ways of reducing poverty and empowering people by allowing them to make their important life decisions themselves. In this context, entrepreneurship development among women is an effective way of increasing female participation in the economic sphere.

Promotion of female entrepreneurial activities can have a significant impact in poverty alleviation and overall economic development of a country. Self-employment through entrepreneurship allows women to increase their earnings and consequently improve their status within the household or family. A recent study (Rao et.al 2011) has identified a number of advantages that female entrepreneurs enjoy in relation to women who are economically inactive. Female entrepreneurs are economically independent; they enjoy greater mobility; they have a higher status in family because of ownership of resources and finally they are more confident with a greater ability to take risks. A project undertaken by the Government of Andhra Pradesh in India focused on promoting self-employment among women through entrepreneurship development.

The Development of Women and Children in Rural Areas Scheme was launched in 1982-83 in the state of Andhra Pradesh. The program focused on organizing women in groups of 10-15 who could engage in an entrepreneurial activity. One woman acted as a group organizer who was responsible for choosing an activity, procuring raw material and marketing the end product. The project helped in the capacity building of rural women who were living below poverty line by providing them with the necessary skills to engage in an economic activity. It helped in organizing rural women into groups that could engage in economic activities through self-employment. Overall, the project played an important role in uplifting the economic, health and educational status of women in some of the most under developed parts of rural India (Rao et.al 2011).

There is a direct link between female economic development and improvement of overall well-being of women. This includes greater ability to make important life choices including important reproductive health decisions concerning fertility along with maternal and child health. By
promoting female entrepreneurship, policy makers in the developing world can come up with a multi-pronged strategy, which can help countries in achieving Millennium Development Goals #3 (promote gender equality and empower women), #4 (reduce child mortality) and #5 (improve maternal health).

However, the linkages between health and economic empowerment of women are lacking in the entrepreneurship development strategies in Pakistan. The next section presents an overview of female entrepreneurship development in Pakistan.

Participation in productive activities like entrepreneurship allows women to emerge as important actors in the economic uplift of their countries. Hence, assisting women in achieving economic empowerment through increased participation in entrepreneurial activities is in the interest of developing countries like Pakistan. However, a combination of traditional conceptualization of female roles and their translation into development planning and policy has made it increasingly difficult for women to emerge as important players in the economic arena.

The condition of women in Pakistan can be gauged by using the Gender Development Index (GDI) which is developed on the same framework as the Human Development Index (HDI). The GDI is an effective tool for to expose the differences in the distribution of achievements between men and women. This index is based on internally available comparable data that allows countries to be ranked with regards to inequality between genders in the realms of education, participation in economic activity and empowerment.

The population of Pakistan according to the last official census was 130.6 million. Recent estimates rounds up the number to 170 million. A detailed tabular description of population statistics in Pakistan is given in the table below.

Pakistan is ranked 125 in a list of 169 countries in the GDI (2007-2008). This means that gender inequalities are strongly entrenched in the social, economic and political institutions of the country. This is also reflected in other measures of gender gap developed by leading international organizations. Social Watch is an international network informed by national citizens that aims to address issues of poverty and inequality. Social Watch has developed a Gender Gap Index (GGI) to measure the degree of gender inequality in the institutional practices of countries around the world. The index is based on the measures of educational attainment, economic empowerment, health status and political participation of the two genders (Tambunan 2009). The 2010 GGI ranks Pakistan at 132 in a list of 134 countries.

This dismal state of affairs is reflected in the low labour force participation of 15.4 percent amongst women (15 to 64 years) further deteriorating for female entrepreneurship in the
According to the Economic Census of Pakistan, women own only 3% of the total 3.2 million enterprises in Pakistan. Furthermore, this meager chunk of business enterprises corresponds with the dominant conceptualization of women as home based workers. For instance:

- Most of the female owned enterprises are home based.
- The financial matters pertaining to the enterprise are handled by men.
- Women are pre-dominantly seen in a subordinate position with little education and skills, minimal exposure to market, negligible peer support and business association, low capitalization and poor investment capacity.
- 60% of women owned enterprises opt for traditional roles associated with women i.e. beauty parlors, bakeries, boutiques with largest sectors converging on garments and handicrafts (www.smeda.org.pk).

A comparative breakdown of male and female entrepreneurial participation in Pakistan can be presented as:

Thus the current state of affairs presents a dismal scenario of female entrepreneurial activity in the country, posing a challenge to the government, international donors, civil society, academia and media in instituting and promoting female entrepreneurship in the country.

The Constitution of 1973, in its Principles of Policy section, declares that “steps shall be taken to
5.0 Female Entrepreneurship in Pakistan: The Current Scenario

ensure full participation of women in all spheres of national life” (Article 34). The fundamental law of the land asserts that women’s participation in all national spheres is vital for the country’s prosperity. Furthermore, Article 37 (e) of the Constitution says, “The State shall make provisions for securing just and humane conditions of work ensuring that children and women are not employed in vocations unsuited to their age or sex and for maternity benefits for women in employment.”

Inspite of these clear commitments in the country’s Constitution as well as international commitments signed during various periods like the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) which states that there should be no discrimination against women with regards to social and economic rights, Pakistan’s economic and employment conditions for women remain bleak.

Table 1.1. Population Statistics of Pakistan

<table>
<thead>
<tr>
<th>Category</th>
<th>Value</th>
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<tbody>
<tr>
<td>Population</td>
<td>170 million</td>
</tr>
<tr>
<td>World Ranking</td>
<td>6</td>
</tr>
<tr>
<td>Growth Rate</td>
<td>2.1%</td>
</tr>
<tr>
<td>Population Density</td>
<td>166 persons/ Sq.km</td>
</tr>
<tr>
<td>Urban Population</td>
<td>37.52%</td>
</tr>
<tr>
<td>Broad Age Groups</td>
<td></td>
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<tr>
<td>&lt;15 years</td>
<td>43.4%</td>
</tr>
<tr>
<td>15-64 years</td>
<td>53.09%</td>
</tr>
<tr>
<td>&gt;65 years</td>
<td>3.5%</td>
</tr>
<tr>
<td>Female workers/total workers</td>
<td></td>
</tr>
<tr>
<td>(Source: <a href="http://www.pap.org.pk">www.pap.org.pk</a>)</td>
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and Research (PILER 2007), “Labour rights and entitlements are being dismantled even within the formal sector as the state recedes from its welfare functions.”

This section discusses the activities of various stakeholders involved in bringing about and promoting female entrepreneurship in Pakistan, focusing specifically on the provinces of Punjab and Sindh. The stakeholders are grouped under their institutional affiliations with the government, international donor community and civil society in Pakistan. The actions of the stakeholders towards enhancing female entrepreneurship in the country are sub-divided into direct and indirect interventions. The list of interventions undertaken by the above mentioned stakeholders are grouped as:

- Research
- Capacity Building
- Champions of the Particular Area

5.1 Government of Pakistan

The Government of Pakistan acknowledges the importance of women in uplifting the economic condition of the country. This deep concern with involving women in state activities resulted in the establishment of a specialized Ministry for Women Development in 1989. Since then, the government has been involved in efforts to institutionalize and promote female entrepreneurship in the country. A list of government institutions involved in the empowerment process along with a brief introduction is given. These institutions are part of the policy engagement of the Government of Pakistan to promote female entrepreneurship in the country.

7.1.1 Policy Engagement/Governance

- Ministry of Women Development: The Ministry of Women Development (MOWD) emerged in 1989 as an independent ministry solely committed to women affairs. The ministry aims to provide women with the rights enshrined in the constitution. To practically address these issues the ministry has specialized wings to ensure gender equality and facilitate female

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<td>Female</td>
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<td>workers</td>
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<td>/total workers</td>
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<tr>
<td>(Source: <a href="http://www.pap.org.pk">www.pap.org.pk</a>)</td>
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involvement in the development process. During the Musharraf era the first ever National Policy for Development and Empowerment of Women (NPDEW) was signed. Keeping in view Pakistan’s identity as a signatory of CEDAW and Beijing Conference, the policy aims to stress a gender perspective in all policies of the government.

Small and Medium Enterprise Development Authority (SMEDA): Small and Medium Entrepreneurship Development became a key part of the government’s development agenda in the late 1990s. This policy towards SME development resulted in the establishment of SMEDA and the SME bank. SMEDA has taken a number of initiatives to promote female entrepreneurship in the country (www.smeda.org).

Trade Development Authority of Pakistan (TDAP) since its inception in 2006 has been operating under the Ministry of Policy for Development and Empowerment of Commerce Pakistan. The organization can be considered as a successor to the Export Promotion Bureau. The primary function of TDAP is to promote the products of Pakistani entrepreneurs by arranging exhibitions and sponsoring Pakistani entrepreneurs to attend exhibitions throughout the World. However, TDAP is more comprehensive in its functions as it is mandated to have a holistic view of global trade development rather than simply catering to export promotion. This makes TDAP an important institution in promoting female entrepreneurship. The TDAP is acknowledges the importance of women entrepreneurs in trade development of the country. This concern has culminated in the establishment of a Women Entrepreneur section as part of the facilitation division of the TDAP (www.tdap.gov.pk).
6.0 Legislation and Rights for Women Entrepreneurs and Workers

Women’s Chambers of Commerce and Industry (WCCIs): The first WCCI was established as a non-profit organization in 2003. The basic idea behind the formation of a women’s chamber of commerce is to establish an extensive network of women entrepreneurs throughout the country. This network will serve as a pressure group, helping to voice the interests and concerns of female entrepreneurs of Pakistan. Hence, by voicing the concerns of female entrepreneurs in the country, the WCCIs emerge as institutions solely committed to the empowerment of women. Since 2003, five WCCIs have been established which provide networking platforms for women from different parts of the country. The following WCCIs have been established in Pakistan:

- South Punjab Women Chamber of Commerce and Industry
- Central and North Punjab Women Chamber of Commerce and Industry
- Sindh Women Chamber of Commerce and Industry
- Women’s Chamber of Commerce and Industry Sindh
- Islamabad Women Chamber of Commerce and Industry.

The First Women’s Bank Limited (FWBL): The FWBL emerged as the first nationalized financial institution catering specifically to the needs of female entrepreneurs. Established in 1989, the bank was concerned with the task of improving the socioeconomic status of women in the urban and rural areas of Pakistan. Hence, the FWBL is not only a commercial bank but also an effective development finance institution for women in Pakistan. The bank has been responsible for providing financial assistance to the following types of businesses:

- Businesses that are operated by but are not restricted to women
- Partnerships firms or private companies in whom women are either 50% owners or shareholders; or managing directors of the
7.0 Stakeholders and Areas of Intervention

This special focus on women has made the FWBL one of the most important financial institutions promoting large, medium and small scale (microcredit) entrepreneurship in the country. To date, FWBL has disbursed Rs. 30,219 Million with outreach to 48,206 borrowers of which, Rs. 17,400 Million has been disbursed to women specifically, comprising of 57.58% of the total loans. The FWBL apart from the disbursement of loans has largely been concerned with capacity building and training of female entrepreneurs. (www.fwbl.com.pk)

Employers Federation of Pakistan (EFP): Employers Federation of Pakistan (EFP) emerged as a national body of employers in Pakistan in the 1950s. The major objective of the federation is to promote the interests of employers in Pakistan through meaningful participation at the national and international level. The EFP recognizes its responsibility towards women and the importance of integrating women in economic programs to enhance the economic development of the country (www.efp.org.pk).

Khushhali Bank Limited (KBL): The Khushhali Bank was founded in 2000 as part of the Government of Pakistan’s poverty alleviation program. Since its inception the Khushhali Bank has been operating under the purview of the State Bank of Pakistan while many commercial banks are its shareholders. The Bank’s microcredit program has been developed and supported by international banks like the Asian Development Bank (ADB).

In 2002, Khushhali Bank (KB) signed a loan agreement of $150 million with the Asian Development Bank (ADB) to support its microcredit operations. The KB allocated 70 million dollars for its women clients, which show its commitment towards female economic empowerment and entrepreneurship development. Keeping in view the importance of microfinance in female empowerment, KB has set a quota of 30% loans to be given to women specifically (www.khushhalibank.org.pk).

7.1.2 Research

Conducting research for entrepreneurial development of Pakistani women is one of the major objectives of SMEDA. Some of the major researches conducted by SMEDA are described below.

- Responsible for producing the Small and Medium Enterprise (SME) survey in 2009 which dealt with:
  - The assessment of the baseline perception of SMEs on various issues and institutions.
  - The assessment of factors that hinder the growth of SMEs in Pakistan.
  - Why people (men and women) are reluctant to move ahead and achieve prosperity for themselves and the nation as a whole.

- In 2003 SMEDA in collaboration with ILO conducted a research on women entrepreneurs in Pakistan entitled, 'Women Entrepreneurs in Pakistan: A study to Understand and improve their Bargaining Power'. The report was based on a study of 150 female entrepreneurs in Pakistan. The report recommended:
  - The formulation of an effective database of female entrepreneurs in Pakistan.
The initiation of entrepreneurship development programs for women.

Establishment of women’s fora and networks for the effective dissemination of information on female entrepreneurship.

SMEDA regularly aids female entrepreneurs by producing well-researched pre-feasibility studies that help them in project identification for investment. Some of the feasible projects identified through the studies include: flower shops, boutiques, day care centers and beauty clinics etc.

Out of the three WCCIs, based in Punjab and Sindh only the Central and North Punjab WCCI has an important publications centre that is prominent in publishing a Woman’s World magazine (both in English and Urdu) which is an important source of information for female entrepreneurs. The magazine focuses on various issues like trade, banking and finance which are important areas of interest for female entrepreneurs.

Keeping in view the growing potential of female entrepreneurship in the country, EFP has produced 16 pre-feasibility studies that can be started with minimal investment and expenditure of money.

The EFP collaborated with ILO to initiate a Gender Parity Project (GPP). The project aims to address issues related to gender inequality in the economic sector including employment and entrepreneurship opportunities for men and women. Apart from numerous training and advocacy programs to promote gender equality, the project also required research to produce disaggregated data on women workers for updating glass ceiling position.

In the project named Gender Equality for Decent Employment, EFP conducted a research to identify best practices pertaining to gender equality in 54 industries and firms in four sectors namely textile, hospitality and management, services and media. On the basis of the research 12 firms or industries from the mentioned sectors would be identified and awarded the champions of gender equality award.

Although the Khushhali Bank has not been directly involved in conducting research on female entrepreneurs, the bank’s microcredit program in general has been well researched as an anti-poverty intervention. For instance, an ADB study conducted in 2008 revealed that economic participation of women clients of the Khushhali Bank had an overall empowering effect over their lives as they began to have more say in matters pertaining to household finance and family planning.

The Khushhali Bank publishes a quarterly newsletter entitled ‘Grassroots’ which occasionally focuses on female entrepreneurship through microcredit. In the January-March 2009 newsletter, the focus was on female economic empowerment as the publishing of the newsletter coincided with KB’s celebration of the International Women’s Day.

7.1.3 Capacity Building/Training

SMEDA has remained instrumental in capacity building and training of female entrepreneurs in Pakistan. The Women Business Incubation Center (WBIC) is one such initiative. The WBIC aims to provide ‘hands on’ support to female entrepreneurs in a women friendly environment. Apart from a number of interventions ranging from provision of office space to business networking, the WBIC has remained instrumental in capacity building programs.

The WBIC arranges seminars and workshops/ Training courses catering to the
needs of female entrepreneurs. The Business Incubation Center is expected to serve over 1000 women operating small businesses in diverse manufacturing, service industries and/or dealing in non-traditional products in three years after its inception in 2007.

SMEDA Sindh implemented a project on Women Entrepreneurship Training Project under Benazir Bhutto Shaheed Youth Development Program (BBSYDP) in collaboration with Women Development Department (WDD), Government of Sindh. The program was successfully implemented in six locations (Karachi, Hyderabad, Mirpurkhas, Larkana, Sukkur and Shaheed Benazir Abad) in different parts of Sindh. 300 female students completed 12-week training program at SZABIST campuses at all six locations. Guest Speaker sessions were arranged and speakers were successful women entrepreneurs, bankers and officials from development organizations. Field Visits were also arranged for the groups to have an exposure of business world in order to motivate them to initiate their own business ventures. The second phase of this program was held during the year 2009-2010 in which another group of 300 female students was provided with entrepreneurial training.

Similarly the WBIC centers in Punjab provide advanced and preliminary trainings to women entrepreneurs (WE). For instance in February 2011, WBIC Lahore initiated a training program helping WEs in electronic filing of business records and legal issues relating to business ventures. The affordable training fee of Rs.300 allowed experienced and inexperienced entrepreneurs to attend the training session (www.smeda.org).

The women entrepreneur section of the TDAP has been instrumental in facilitating and supporting female entrepreneurs throughout the country. The main aim has been to support female entrepreneurs in meeting the needs of local and international markets. Capacity building has been an important component of these efforts.

For capacity building of female entrepreneurs, the women's section of TDAP has organized a number of seminars throughout the country on various topics dealing with entrepreneurship development. The seminars and capacity building workshops deal with basic issues related to female entrepreneurship. For instance, a number of seminars titled ‘How to start a business’ and ‘Basic requirements of export’ were held to help female entrepreneurs throughout Pakistan. A persistent theme of the capacity building workshops has been ‘promotion of handicrafts’. This series has attracted rural women as the major arena of entrepreneurship for women in rural areas of Pakistan has been the sale of handicrafts.

The TDAP has been responsible for sending women delegations from the different chambers of commerce in the country to numerous seminars and exhibitions focusing on traditional and non-traditional areas of potential female entrepreneurship (www.tdap.gov.pk).

The WCCIs have held capacity building and training seminars which have been helpful in opening traditional and non-traditional arenas of entrepreneurship for women.

The training and capacity building seminars held by the Central and North Punjab WCCI have focused on both traditional and non-traditional occupations for women. For instance, recent seminars help by the chambers have focused on training and capacity development in the fields of hairstyling, organic gardening, book keeping and accounting, obtaining ISO
9001 certification, IT training and promoting the use of environment friendly recycled paper.

The South Punjab WCCI arranged training workshops on promoting best practices among women entrepreneurs. Further training workshops focused on handling export and visa documentation.

A series of seminars were held in the Sindh (WCCI) focusing on the general capacity building of female entrepreneurs. These seminars focused on different areas of interest for women entrepreneurs ranging from duties, taxes, marketing, exports and smart management of business.

The FWBL has entered into a strategic relationship with many national and international organizations to promote female entrepreneurship in the country. Female entrepreneurship training is an important product of these collaborations.

FWBL has entered into a strategic relationship with the Government of Sindh to facilitate the empowerment of women in the province. This has allowed the bank to form alliances with numerous government institutions in the province like Textile Institute of Pakistan, Pakistan Institute of Hotel Management, Ministry of Tourism, WCCI and Ministry of Youth Affairs Sindh. In August 2011, it was announced that female trainees in Benazir Bhutto Shaheed Youth Development Program would attend a three month training course in banking followed by a two month internship in FWBL.

FWBL has entered into a strategic partnership with Canadian International Development Agency (CIDA). This three year strategic partnership between the two institutions will be helpful in the capacity building of bank employees, mainly women.

The Employers Federation of Pakistan (EFP) has been involved in a number of training programs focusing on the capacity building of female entrepreneurs. Major capacity building efforts are listed below:

Entrepreneurship training in the form of two and three day workshops was undertaken throughout the country under the auspices of EFP. This was augmented by awareness raising campaigns to highlight the important role that women in play in the economic development of Pakistan.

EFP coordinated with the International Labor Organization (ILO) to provide training to educated women who then held capacity building workshops in the rural areas of Pakistan to provide advisory and training services to women.

EFP has developed extensive linkages with NGOs like the Agha Khan Rural Support Program (AKRSP) to initiate credit facilitation programs for poor women in rural and urban areas of Pakistan.

Keeping in view the rapid industrialization in the country, EFP has initiated national training programs on labor inspection and occupational health and safety. These workshops have boosted the skills of women entrepreneurs and managers involved in the industrial sector.

The period 1991-2002 marked a significant trend towards encouraging female participation in trade and business. This was done through the initiation of a number of capacity building and training programs which focused on involving women in non-traditional trading activities. These training programs were augmented by the
The establishment of female vocational training centers throughout the country.

- EFP has coordinated with international development organizations like ILO and the World Bank to provide cost-effective training programs to female target audiences. Apart from providing the participating women with employment opportunities, these programs have promoted self-employment through female entrepreneurship development (Goheer 2003, www.efp.org.pk).

- Khushhali Bank has been involved in the following capacity building projects to improve the bargaining position of their female clients involved in small-scale entrepreneurship.

- The Khushhali Bank initiated a Jafakash Aurat Project which aimed to develop entrepreneurship skills among poor women and give them access to microcredit loans. The project initiated in the Gawadar Baluchistan, provided tailoring, beautician and cooking classes to women who could then adopt these skills as small-scale entrepreneurs. These skills were augmented by computer trainings which were carried out by local trainers recruited through the training of trainers (TOT) programs (www.khushalibank.com).

- In September 2011, the KBL entered into a partnership with Dawood Global Foundation (DGF) to promote women entrepreneurship by sponsoring the second LADIESFUND Entrepreneurship Conference held in Karachi. The conference witnessed a huge participation of women comprising of established and aspiring entrepreneurs. The conference gave the women entrepreneurs a great opportunity to listen to some of the leading entrepreneurs in Pakistan. The conference aimed at bringing a revolution in the society by enhancing skills of entrepreneurship among women.

The conference comprised of two sessions during which panel discussions, question answer sessions, presentations and other programmes were held (www.gcaforwomen.wordpress.com).

7.2 Donors and Civil Society

Donor organizations have been increasingly involved in facilitating the development sector in Pakistan since the 1990s. The involvement of donor organizations in the development sector of Pakistan has meant increased economic aid to the country, supplemented by financial grants to civil society organizations or local NGOs operating in different parts of Pakistan. This section will deal with the efforts of donor organizations and local NGOs in facilitating female entrepreneurship in the country. The section is divided into two parts. The first part will deal with the various donor organizations working towards the enhancement of female entrepreneurship in the country, the second will discuss the role of local NGOs working autonomously or collaboratively (with donors) in the same area.

Donor Organizations

The donor organizations operating in Pakistan since the 1980s explicitly state philanthropy as the major reason for their operations in the country. Majority of these organizations are working in areas related to promoting sustainable development and facilitating poverty alleviation through economic interventions. Keeping these in view, the donor organizations have focused specifically on vulnerable groups like women and children. According to the Donors Directory of Pakistan (www.ngorc.org.pk), 87% of the donor organizations operating in Pakistan are focusing on women in their interventions.

The promotion of female entrepreneurship has been an area of key interest for the donor community because it addresses multiple issues of female empowerment and poverty alleviation. In this context, donor organizations have been instrumental in facilitating research and capacity
building in the realm of female entrepreneurship in Pakistan.

7.2.1 Research

Donor Organizations in Pakistan have financed a number of studies on female entrepreneurship in the country. These studies have either been carried out independently as part of the publications of the donor organization or in collaboration with other stakeholders. A list of research studies on female entrepreneurs in Pakistan is elaborated below;

- The International Finance Corporation (IFC), part of the World Bank Group of financial organizations, produces a country brief series entitled Gender Entrepreneurship Markets (GEM). The series focuses on female entrepreneurs in different parts of the world specifically the Middle East and North Africa (MENA) region. A GEM country brief for Pakistan produced in 2007 focuses on the issues faced by female entrepreneurs in the country along with a brief discussion of various stakeholders involved in promoting female entrepreneurship in Pakistan. IFC’s GEM-PEP-MEMA program has undertaken extensive research on women’s access to finance in Pakistan which identifies financial and non-financial policy initiatives for promoting female entrepreneurship in the country (www.ifc.org).

- The Gender Equity Program (GEP) of Aurat Foundation, a local NGO in Pakistan carried out a scoping study on 'Women’s Empowerment in Pakistan’. The research was funded by United States Agency for International Development (USAID). The study is a foundational document which aims to enable the GEP in identifying and understanding the various factors related to women’s empowerment in Pakistan and the various issues it entails. Economic empowerment of women through entrepreneurship development forms an important component of the study (Saigol 2011).

- In order to highlight the lack of progress towards achieving the Millennium Development Goals (MDGs), the United Nations Development Program (UNDP), in collaboration with the Government of Denmark has produced a detailed study on issues related to women's economic empowerment around the world. The study entitled 'Innovative Approaches to Promoting Women’s Economic Empowerment' (2008) deals with the major hindrances in the way of female economic emancipation and ways to address them. Along with other developing countries of the world, the report also focuses on the issues related to female economic empowerment in Pakistan. The report focuses extensively on skills training and entrepreneurship development as important tools for female economic empowerment.

- In 2005, the World Bank produced ‘Pakistan Gender Assessment Report’ which provides an overview of gender in the country. The report deals with the current situation of gender in the country in view of the inequalities persistent in health, education and economic sectors. Although not concerned with entrepreneurship development per se, the report has a full chapter of female participation in economic activities.

- Japan International Cooperation Agency (JICA) and the Asian Development Bank (ADB) have made important contributions in producing Gender Profiles of Pakistan. JICA’s ‘Pakistan: Country Gender Profile’ (2007-08) and ADB’s ’Situational Analysis of Women in Pakistan: An Overview’ (2000) both provide extensive information on women and economic empowerment in the country. The reports do not have an explicit focus on female entrepreneurial activities; however, information on women’s participation in the economic realm provides important information for promoting female entrepreneurship in the country.
Mennonite Economic Development Associates (MEDA), an international organization collaborated with Entrepreneurship and Community Development Institute (ECDI), a local NGO in Pakistan worked on a number of projects to facilitate and promote female entrepreneurship in Pakistan. The project reports and project impact assessments serve as important documents providing information on the prospects of promoting female entrepreneurship in the country. A list of collaborative researches of the two organizations is given below.


Apart from research contributions, the various donor organizations operating in Pakistan have promoted female entrepreneurship by engaging in skill development or capacity building of female entrepreneurs in the country. A detailed discussion of these efforts is given below.

### 7.2.2 Capacity Building/Training

- USAID is one of the strongest proponents of female entrepreneurship development and female economic empowerment in Pakistan. In this context, the organization has supported a number of government and NGO initiatives to facilitate female entrepreneurship in the country.

- Under Pakistan Economic Growth Program, USAID financed the Access to Contemporary Markets for Homebound Women Embroiders Project (2003-2007) which provided technical assistance to ECDI in training a cadre of female sales agents. These sales agents learned the skills of designing, pricing and marketing of embroidered products. These skills were then imparted to homebound embroidery workers which improved the overall marketability of their products.

- USAID led ‘Entrepreneurs’ project is providing marketing opportunities to women led small scale businesses. The project also provides small loans to women affected by floods and emergencies. Furthermore, capacity building of partner NGOs helps them in delivering services to female microcredit clients.

- In 2010, the USAID imparted basic finance training to 19,000 female entrepreneurs in different districts of Punjab and Sindh (www.usaid.gov.pk).

- The Canadian International Development Agency (CIDA) has been actively involved in skill development and support of female micro-entrepreneurs.

- In the year 2009-10, CIDA initiated a Women’s Employment Concerns and Working Conditions Project which provided skills training to 5,500 female entrepreneurs in different parts of Pakistan.

- CIDA has envisioned extensive improvements in the economic sector of Pakistan through the promotion of entrepreneurship development among men and women. It is estimated that between 2009 and 2014, 6,300 men and women across Pakistan will receive skills training and business support services to become self-employed (www.acdi-
The World Bank initiated a project to improve female mobility in coordination with the government of Pakistan. It was envisioned that greater mobility would aid in improved female access to markets and information (GEM Country Brief Pakistan: 2007).

UNDP’s concern with the achievement of Millennium Development Goals resonates with the economic empowerment of Pakistani women. This concern is reflected in numerous projects throughout the country which aim to facilitate economic empowerment of women.

The International Labor Organization (ILO) has been instrumental in generating gainful employment opportunities for women in Pakistan through skills development and provision of microcredit loans. The organization has initiated a project whereby students in the Technical Education and Vocational Training Institutes (TEVTA) will be imparted entrepreneurial skills. The project which will initially focus on six institutes will eventually encapsulate all the TEVTA institutes in the province.

The efforts of international organizations are replicated by local NGOs operating in different parts of the country. A detailed account of these efforts is given below.

Local NGOs/Civil Society

Over the last decade Pakistan has seen a phenomenal rise in the number of NGOs operating in different parts of the country. According to the Directory of Donor Organizations in Pakistan, approximately 300 intermediary organizations are involved in the development sector in Pakistan. These intermediary organizations then coordinate with numerous grass roots or community based organizations to initiate and implement development interventions. The local NGOs in many cases are dependent on international organizations and lending institutions for the initiation and continuation of their projects. This development has become increasingly prominent with the arrival of micro-finance as an effective tool for poverty alleviation. The ascendancy of micro-finance in poverty alleviation schemes has coincided with increased focus on the development and uplift of women. Hence, microcredit based entrepreneurship projects targeting women are an essential part of economic interventions initiated by local NGOs.

This section will deal with the capacity building initiatives undertaken by various local organizations throughout the country.

7.2.3 Capacity Building/ Training

Pakistan Poverty Alleviation Fund (PPAF) is one of the leading proponents of microcredit-financing in Pakistan. The Credit and Enterprise Development (CED) Unit of PPAF is actively involved in capacity building of over 50 organizations which then transfer their financial services to the poor. PPAF’s financial services have a specific focus on skill development and income generation of rural communities with a specific gender focus. PPAF’s partner organizations are operating throughout Pakistan (www.ppf.org.pk).

The National Rural Support Program (NRSP) along with its partners Punjab Rural Support Program (PRSP) and the Sindh Rural Support Program (SRSP) has been actively engaged in disbursing microcredit funds to female entrepreneurs in the rural areas of Pakistan. The trainings include vocational and business management skills training programs (www.nrsp.org.pk).

Kashf Foundation is one of the apical institutions specializing in the provision of microcredit loans to women. The success of Kashf Foundation’s interventions has resulted in the establishment of the Kashf Microfinance
Bank specializing in the provision of microcredit loans. Kashf Foundation not only facilitates the provision of microcredit loans but also carries out trainings to ensure the successful investment of loans. For instance, the financial education trainings of Kashf clients ensure the successful use of microcredit loans (www.kashf.org).

A number of grassroots organizations in Punjab and Sindh provinces are actively engaged in the promotion of small scale entrepreneurial initiatives as means of empowering rural women.

Over the years, female entrepreneurs have emerged as leading exponents of business initiatives in particular areas. Although the number of female led businesses in Pakistan is still relatively small compared to male led ventures, yet the presence of inspiring figures leaves a lot of room for other entrepreneurs to step in and make a contribution in the economic development of Pakistan. This section will provide brief profiles of leading female entrepreneurs of the country, ranging from big business owners to microcredit investors.

8.1 Profiles

Dr. Shehla Javed Akram: Dr. Shehla Javed Akram is one of the leading business women of Pakistan. She is the Chief Executive of Don Valley Pharmaceuticals, a company concerned with the manufacture of economical pharmaceuticals and health products. Her intention is to get her company recognized as a leading research based institute involved in the manufacture of health products. Apart from her own company she is also involved in a number of other business ventures in the health sector. Recognizing the importance of female involvement in the entrepreneurial sector, Dr. Shehla Javed Akram is the founding member and President of Central and North Punjab Women’s Chamber of Commerce (CNPWCC). Under her leadership the chamber has achieved world-wide recognition as an important forum for voicing the demands of female entrepreneurs in Pakistan (www.donvalleypharma.com).

Roshaneh Zafar: The founder of Kashf Foundation is an economist by profession. Her organization has been responsible for the economic empowerment of women all around the country. The exponential growth of Kashf Foundation over the years has resulted in the increase in its areas of operation. It is estimated that the organizations is responsible for positively affecting the lives of a quarter of a million women in Pakistan. Her credentials include a Sitara-e-Imtiaz by the Government of Pakistan, Ashoka Fellowship and recognition as a social entrepreneur by the Schwab Foundation. Roshaneh’s brainchild, Kashf Foundation has been ranked at number 34 in the Forbes list of leading Microfinance Institutes (MFIs) of the world (www.architectsofpeace.org).
Musarrat Misbah: Stylist Musarrat Misbah is the first female entrepreneur who initiated the concept of professional beauty salons in the country. Starting in the 1980s, Misbah’s beauty salon Depilex has turned into a nationwide chain which is recognized for the quality of its work in styling. Apart from being a successful business venture, Depilex has become an important capacity building institute for future stylists and beauticians as it offers a number of courses in the field (www.fashioncentral.pk).

Musharraf Hai: Musharraf Hai is the first woman who was appointed as head of a multinational company in Pakistan. Currently engaged in establishing the L’oreal brand in Pakistan; Musharraf Hai was the ex-chair and Chief Executive Officer (CEO) of Unilever Pakistan and former head of consumer banking in City Bank, Pakistan. She is the recipient of Sitara e Imtiaz, the highest civilian honour awarded by the Government of Pakistan (www.whoiswhoinpakistan.wordpress.com).

Nasreen Mahmud Kasuri: Mrs. Nasreen Mahmud Kasuri is one of the foremost female entrepreneurs in Pakistan. She comes from a business family and is the founder of the nationwide Beaconhouse School System. The Beaconhouse School System is the largest and oldest private school system in Pakistan with branches in 30 cities of the country and a student body of nearly two hundred thousand students (whoiswhoinlahore.blogspot.com).

Jahan Ara: Jahan Ara is the President of the Pakistan Software Houses Association for IT & ITES. She is an entrepreneur and a strong advocate of expanding communications and information technology to empower communities. Policy advocacy through the use of information technology is one of her passions. She is a strong advocate of cybercrime and privacy and data collection legislation. In addition to her role as President of the industry association, she is working on an initiative known as the Women’s Virtual Network which will connect educated women with potential employers, mentors and peers remotely, thus bringing more women into the economic fold and creating a community that will evolve into a support network for professional women (www.pashafund.com).

Fatima: Fatima’s story is inspiring for small scale entrepreneurs around the country. Coming from a poor family living in Shahdadpur City, District Sanghar, Fatima overcame hardships through the smart investment of her microcredit loan. Fatima’s father, a poor electrician could hardly make ends meet. This meant that Fatima had to use her own initiative to augment the household income and earn enough money to raise a dowry for herself. She became a microcredit client of the Sindh Agricultural and Forestry Workers Coordinating Organization (SAFWCO), a local NGO which is a partner organization of PPAF. She attended a basic training course on cloth dyeing initiated by the NGO. The capacity building exercise also included preliminary training on pricing and marketing of products. After completing her training, Fatima set up a small scale dyeing center in her house. She used her newly acquired marketing skills and got a banner hung outside her house as an advertisement for the services that her shop was offering. Furthermore, she did not just limit herself to individual clients but contacted boutiques and shops in the city to offer her services. Her small business venture was successful. The smart investment of microcredit loan not only helped her in supplementing the income of her father but also allowed her to save enough money for her dowry (www.ppafo.org.pk).

The above examples set forth successful instances of female entrepreneurship in the country. From large scale business ventures to social entrepreneurship and microcredit loans, women in Pakistan have set examples which
can be followed by women all over Pakistan.

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8.0 Champions of Women Empowerment

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