

KHADIJAH - WOMEN
ENTREPRENEURSHIP PROGRAM



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Introduction

Women across the globe are engaged in cross border trade of goods and services as producers, traders, entrepreneurs, and service providers. Historically, policy makers and practitioners tend to overlook gender issues in the trade space which has led to exclusion of women and women owned businesses from the international supply chains and, contributed to their inability for taking advantage of the phenomenal growth in global trade. Modern research suggests that contrary to popular belief, trade is not gender neutral. Cross border trade has gender differentiated impact on employment, wages, financial independence, and economic empowerment. Realizing the importance of integrating women and women owned businesses into the global trade ecosystem for achieving productivity and economic growth, many countries are increasingly introducing and adopting measures that expand the benefits of trade to women. Not only do these measures are envisaged to contribute to women empowerment and economic growth but are also recognized as a source of increasing entrepreneurial diversity in a range of economic contexts.

In Pakistan, women constitute around 50% of total country's population and contribute towards national development in multiple ways in both the formal and informal sector. However, despite considerable advancement in female education and career opportunities, women traders, service providers (brokers, freight forwarders, transporters) and women led businesses are conspicuous by their absence in the country's cross border trade ecosystem. According to a study conducted by UNDP in 2016, women traders constitute only 8.5% of those engaged in international trade across the whole of South Asia.¹ Inequitable access to professional education and career opportunities related to cross border trade, challenges in financial inclusion, inadequate infrastructure and mobility challenges, dependency, and interdependency on third party and other economic and social factors all contribute to lesser number of women entrepreneurs getting into cross border trade.

Trade facilitation initiatives that simplify and harmonize trade procedures and documentation, establish single window systems, and enable electronic filing of import/export documents, help to level the playing field for women. These computerized systems help to save time, reduce trade costs (as women do not have to delegate activities to intermediaries) and decrease the likelihood of mismanagement.² However, in order to maximize the benefits of such systems for women entrepreneurs and traders, they must be actively and consistently targeted in information campaigns and trainings on trade regulations and procedures, and a conscious effort must be made to design systems in a way that improves women participation in cross border trade.

As the leading public sector entity responsible for the digital transformation of cross border trade and the notified operator of the Pakistan Single Window (PSW) system, PSW is cognizant of the need for, and the importance of, enhancing women participation in cross border trade through gender responsive trade facilitation measures and is working on various initiatives aimed at maximizing the benefits for women involved in cross border trade.

The PSW 'Women Entrepreneurship Program' builds on the ongoing efforts by the Government of Pakistan to achieve gender equality and women economic empowerment through greater

¹ https://www.econstor.eu/bitstream/10419/176377/1/Working Paper 350.pdf accessed on August 1, 2022.

² https://journals.sagepub.com/doi/full/10.1177/2455632719832208 accessed on August 1, 2022



participation of women in cross border trade and provides an effective and sustained mechanism for training and capacity building of women entrepreneurs and traders.

Rationale for the 'PSW Women Entrepreneurship Program'

In recent years there has been a renewed focus in Pakistan on increasing women participation in commerce and trade including cross border trade by several government and non-governmental organizations. In addition to government initiatives led by the Ministry of Commerce through the Trade Development Authority of Pakistan (TDAP)³ and other federal and provincial departments, development partners such as the Asian Development Bank (ADB), United States Agency for International Development (USAID), the International Trade Centre (ITC), and several local non-governmental organizations also regularly organize awareness, capacity building, training, and networking events specifically targeting women entrepreneurs.

As a socially aware and responsible entity, PSW is committed to serving the community and the society through inclusive and equitable policies and operations that support the economic growth agenda of the Government of Pakistan and are fully aligned with the United Nation's 'Sustainable Development Goals (SDGs), 2030'. Amongst other goals, the PSW system seeks "to narrow the opportunity and gender gap through a fully integrated digital system that provides women entrepreneurs with an easily accessible environment where they can transact with minimal cost and without the cost for intermediaries, and that eliminates potential gender discrimination from customs and other government agencies"⁴.

As a company PSW has already taken several initiatives to promote gender equality and inclusion at the workplace and in its operations. With technical assistance received under the Foreign, Commonwealth, & Development Office (FCDO)'s ReMIT program, PSW recently completed a gender audit of the company policies and the PSW system to identify gaps and policy interventions for promoting gender balance and inclusivity. It is working towards establishing a dedicated helpline for women traders to help and guide them on the PSW and cross border trade related procedures. On the company side, PSW is an equal opportunity employer and is working towards increasing women representation at all levels including the senior management and Board of Directors. An independent woman director is expected to be included in the PSW Board of Directors soon. It has also created the 'PSW Diversity & Inclusion Office' to better plan and implement women focused initiatives. Finally, PSW also endorses the women empowerment principles (WEPs) and has signed the CEO Statement of Support for the WEPs.

Due to its unique organizational and business model that promotes deep engagement, collaboration, coordination, and cooperation amongst the different public and private sector entities connected with international trade, PSW is well placed to leverage its extensive network, resources, and goodwill for the training and capacity building of women entrepreneurs, traders, and women led businesses to promote and facilitate their integration with Pakistan's international supply chain and cross border trade.

³ TDAP works actively on promoting women entrepreneurship with the primary focus on increasing the number of women exporters through its WeXNet program. For more information on TDAP's initiatives, please visit https://tdap.gov.pk/tdap-programs-with-women-entrepreneur/

⁴ Pakistan Single Window Corporate Social Responsibility & Sustainability Policy.



Objectives

The 'PSW Women Entrepreneurship Program' has been developed with the following specific objectives:

- 1. Enhance capacity of women in business and cross border trade, to support women's entrepreneurship development, and to motivate women joining international trade related workforce and professions.
- 2. Understand the difficulties women face as entrepreneurs and business owners and the challenges for capital-raising within the international trade ecosystem; what strategies can they employ to overcome them.
- 3. Motivate women towards start-ups and ventures that contribute to cross border trade or streamlining their existing development in an organized way.
- 4. Facilitate women entrepreneurs and traders to network, gain mentors and receive advice on their ideas, products, and cross border trade.
- 5. Establish an incubation program for creation of value-added products and services aimed at women traders and women led businesses.
- 6. Institute a certification program designed to meet the needs of women entrepreneurs, developing their skills and business decisions to maximize the chance for success in the cross border trade ecosystem.
- 7. Collaboration with other public and private sector entities including ministries, financial institutions, and technical training institutes for designing of women-focused policies, products, and training programs related to cross border trade.

Expected Outcomes

Implementation of the program is expected to lead to the following outcomes:

- 1. Increase women participation in cross border trade reflected in gender segregated data on trade.
- 2. Expand benefits of international trade for women and promote financial and economic empowerment of women.
- 3. Reduce gender gap in businesses and corporation, promote social inclusion, combat poverty, increase living standards of women and work towards ending gender discrimination.
- 4. Increase women's socioeconomic role in economy and society to improve overall productivity and growth.

Planned Activities

Under this initiative, PSW plans to organize a series of onsite, and virtual seminars, workshops, and trainings in Karachi, Lahore, Islamabad, and other cities. The events will bring together trainers/speakers from PSW, Customs, other government agencies, banks, and different service providers to guide and train women entrepreneurs/traders on PSW and other trade related procedures, information, and documentary requirements. In addition to providing practical



knowledge, the training sessions/workshop will be tailored to enhance leadership capabilities, provide necessary tools, skills, and framework towards becoming effective leaders in the domain of international trade. Follow up sessions and workshops will be designed in collaboration with development partners and local NGOs based on the feedback received from the initial workshops.

In addition to the training sessions, PSW intends to collaborate with national educational institutions to explore ways of enhancing women participation in professional courses related to cross border trade, and with trade bodies and associations including the Women chambers of commerce for implementation of various women led initiatives. Moreover, PSW intends to work actively with the Trade Development Authority of Pakistan (TDAP) for implementation of the Women Entrepreneurship Development Plan contributing trainers and material for cross border trade related training. PSW also intends to organize on site visits to different offices including FBR, customs, and banks for women entrepreneurs/traders to provide on job trainings to participants. Finally, it also plans to create a separate page on its official website for women entrepreneurs/traders as part of this initiative.

Implementation Strategy

The PSW Women Entrepreneur Program shall be led and implemented by the PSW Domain and Change Management Team.

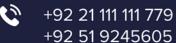
The training events/sessions shall be organized in collaboration with the Women Chambers, TDAP, and other local and national organizations actively focusing on trade and gender issues. Development partners including USAID, ITC, ADB, Foreign, Commonwealth and Development Office (FCDO), UK and the International Finance Corporation (IFC) will also be approached for leveraging their existing networks, technical and financial resources for effective implementation of the program that may include national and international exposure visits, study tours, and professional development courses. Wherever feasible, the training sessions will be held in the training facilities/conference rooms etc. of the chambers, government owned training institutions, and PSW offices.

Kick-off events with a larger number of participants, will be organized at local hotels in Karachi, Lahore, and Islamabad for which the PSW team has begun preparing. Trainers/speakers will be arranged by PSW from amongst its pool of experts as well as government agencies connected to PSW. International experts may be invited subject to availability of resources or with donor assistance.

The objective of **Khadijah** - The Women Entrepreneurship Program is to increase female participation in international trade in Pakistan and promote PSW as a platform and organization enabling this.

PSW will strive to build the capacity of women entrepreneurs in Pakistan to sustain and upscale their businesses specifically in international trade through enabling and equipping them with requisite knowledge, skills, expertise and support. The Khadijah program aims to increase Pakistan's women participation in international trade by 10% in 3 years





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