



**SDPI**

Sustainable Development Policy Institute

*30 Years Since 1992*  
*Bridging Research Policy Gaps*

# A Study of Marginalized Voices with Special Focus on **WOMEN ENTREPRENEURS** in Khyber Pakhtunkhwa

**Policy Brief #83**



# **A Study of Marginalized Voices with Special Focus on Women Entrepreneurs in Khyber Pakhtunkhwa**

## **Policy Brief**

### **Authors**

Aimen Zulfiqar

Abdullah Khalid

Ahad Nazir

[December 2022]

All rights reserved. No part of this paper (apart from technical analysis of collected data) may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording or information storage and retrieval system, without prior written permission of the publisher.

A publication of the Sustainable Development Policy Institute (SDPI), Islamabad. The opinions expressed in the papers are solely those of the authors, and relevant stakeholders where mentioned, and publishing them does not in any way constitute an endorsement of the opinion by the SDPI.

Sustainable Development Policy Institute is an independent, non-profit research institute on sustainable development.

First edition: December 2022

© 2022 by the Sustainable Development Policy Institute

Mailing Address: PO Box 2342, Islamabad, Pakistan. Telephone ++ (92-51) 2278134, 2278136, 2277146, 2270674-76  
Fax ++(92-51) 2278135, URL: [www.sdpi.org](http://www.sdpi.org)

## Abstract

The study identifies the entrepreneurial ecosystem with a focus on the marginalized communities, particularly women entrepreneurs in Khyber Pakhtunkhwa (KP) province of Pakistan. In the light of Key Informant Interviews (KIIs) and literature review, the study analyzes the challenges and constraints that women face as entrepreneurs. The findings provide a better understanding regarding the entrepreneurial spaces for women, who have to face social, cultural, financial, and institutional challenges and barriers. Entrepreneurship can make women financially stable in Khyber Pakhtunkhwa, particularly in the newly merged districts, but issues such as taxes, access to finance, documentation processes, etc. are there that need to be addressed. There is a need to change the mindset of family and society through education, media, and awareness campaigns.

## Table of Contents

<b>1. Introduction</b> .....	<b>1</b>
<b>2. Methodology</b> .....	<b>1</b>
2.1. Interview Protocol .....	1
2.3. Transcribing the Interviews.....	1
<b>3. Findings</b> .....	<b>2</b>
<b>3.1. Women’s Economic Ecosystem in Khyber Pakhtunkhwa</b> .....	<b>2</b>
3.2. Support Organization and Entrepreneurship Ecosystem in Khyber Pakhtunkhwa.....	6
<b>4. KP Govt Measures to Empower Women Entrepreneurs</b> .....	<b>7</b>
<b>5. Policy Recommendations</b> .....	<b>8</b>
<b>6. Conclusion</b> .....	<b>10</b>
<b>References</b> .....	<b>11</b>

## List of Tables

Table 1: Barriers faced by women entrepreneurs in Khyber Pakhtunkhwa .....	4
Table 2: Barriers and their solutions for women entrepreneurs in KP .....	5

## 1. Introduction

Entrepreneurship is considered a paramount part of growth in the progress and prosperity of a country. Women can equally play an important role in it. Women entrepreneurship has become a fundamental facet of the socio-economic revolution process (Shakeel et al. 2020), particularly in the developing countries like Pakistan (Khan et al. 2021). Though 49 per cent of Pakistan's population consists of women, their economic participation is less than that of men (Muhammad et al. 2020b).

In Pakistan, 51.2 per cent women are literate whereas the men's literacy rate is 72.5 per cent. In Khyber Pakhtunkhwa, the women literacy rate is around 38 per cent while it is about 72 per cent in men (Pakistan Bureau of Statistics 2017-2018). In the merged districts of Khyber Pakhtunkhwa, more than 87 per cent women have no access to any kind of media (Pakistan Demographic & Health Survey, 2017-18), and most women are not aware of their basic rights. When compared to men, only 66 per cent of women have attained their CNICs (National Database Regulatory Authority [NADRA] 2019).

According to Hussain, Mahmood & Scott (2019), out of 97 small businesses in Pakistan, only 5 per cent are adopted by women entrepreneurs. Similarly, the contribution of women in the formal labour force is restricted to their homes because of socio-cultural norms, domestic responsibilities, lack of education, and personal safety interests. Furthermore, girls undergo inequality issues in their educational facilities, a factor that has negative economic effects (Muhammad et al. 2020a).

Women entrepreneurs face various challenges in Khyber Pakhtunkhwa, particularly in the merged districts. A few studies have analyzed these issues; thus, the present study has the following objectives:

- To assess the entrepreneurial ecosystem of the marginalized communities, such as women,
- To analyze the challenges and barriers faced by the marginalized communities, such as women entrepreneurs.

## 2. Methodology

This study has been carried out to assess the entrepreneurial environment in Khyber Pakhtunkhwa. It uses Gioia methodology, which is considered appropriate to study women entrepreneurship (Yaqoob 2020). It also uses the purposive sampling for the selection of Key Informant Interviews (KIIs). The in-depth analysis of the challenges and barriers faced by women entrepreneurs is analyzed.

### 2.1. Interview Protocol

Based on literature review, open-ended questionnaires were designed for the interview of targeted entrepreneurs. By utilizing the recommendations of Gioia, (Corley & Hamilton 2013), collection of data took place after three weeks of the appointment for an interview. High value was accorded to the interview protocols so that the informants could explain everything in detail related to the study objectives. The interviews were conducted via zoom and in-person over a period of four weeks. To get detailed information from the informants, a semi-structured interview was conducted. Women shared their experiences and feelings in detail. Researchers took field notes during the interviews and later made a full transcription.

### 2.3. Transcribing the Interviews

The interviews were transcribed into English. After the transcription, clear information was gathered about the entrepreneurship ecosystem. During this process, researchers analyzed each response of the interviewees regarding entrepreneurial ecosystem and challenges. The process was started by reading out the interview

transcripts, followed by listening and recording of the interview, and, then the first order code for this study was developed with the help of literature.

The researchers evaluated each response against a particular question by the interviewees from the development of the first order code and included the literature for better understanding of the phenomenon. Then they checked the similarities and differences among the responses. After the conclusion of the first order code, we moved towards the second order coding by reviewing the existing literature.

The data interpretation was done with the help of past literature. After the collection of the first order code combination, researchers classified them into themes and then from these ideas got more results; that is called the second-order codes (Strauss & Corbin 1998). Then the results were again checked and evaluated with the existing literature; that is the final stage known as aggregate dimension.

### 3. Findings

#### 3.1. Women's Economic Ecosystem in Khyber Pakhtunkhwa

According to Yunis et al. (2019), 15.42 per cent Pakistanis live in Khyber Pakhtunkhwa where only 1.2 per cent women are involved in entrepreneurial activities whereas the percentage of men in the same is 21.27 per cent. Because of cultural and religious factors, women perform as housewives and keepers of family honour (Muhammad et al. 2020a).

Men are given better education and skills while women are restrained from practicing domestic skills to limit them to household chores. This discrimination leads to the economic and social dependency of women, making them inferior to men in the society (Yunis et al. 2019). Furthermore, it also reduces their social status and roles as producers and providers.

In Khyber Pakhtunkhwa, particularly in the newly merged districts, women face cultural and social barriers. A few women reported that they sold dairy products, such as ghee (home-made) and milk in their towns and villages to increase their family income. The departments working in the newly merged districts are facing some problems; for example, they have improper physical infrastructure and outreach and have limited staff in the merged districts, and most have issues regarding female staff (Khan 2020).

Two case studies, which highlight the progress and challenges faced by women entrepreneurs in Khyber Pakhtunkhwa are presented here.

##### Case Study 1: Fast Move Packages

Fast Move Packages Company is one of the leading manufacturers, suppliers, distributors, wholesalers, and exporters in Peshawar. It provides graphic designing, packers and movers, off-set printing, cardboard and carton packages and promotional materials, a wide range of packaging from small fancy packings to corrugated carton boxes.

It also offers high quality designing and printing for the packing boxes and cartons. This company facilitates packaging to businesses across all the sectors of the economy, including export quality packaging for health care or pharmaceutical products, food processing, agro-based products, juices, fruits, vegetables, electronics, textiles, home appliances, sport goods, construction materials, shoe businesses, petroleum products and many others. According to the owner of this enterprise, even though the government and support organizations are assisting

women entrepreneurs in Pakistan and Khyber Pakhtunkhwa in particular, still more support is needed from the government. She highlights barriers related to access to finance, access to trained labour and land acquisition. She enumerated various challenges she encountered with while starting her own business. In the start, she faced family pressure and financial constraints, too. To start her business, she sold all her jewelry to invest in the project.

She suggests that different schemes can be introduced by the provincial government for giving access to finance as the process of acquiring loans from banks is painstaking. She adds that there is a need to provide interest-free loans to women without a collateral, by making the process of documentation easy, and developing Incubation centers for women entrepreneurs.

She further says that it's good to collaborate with incubation centers as they provide loans. Referring to Durshal, a project of Khyber Pakhtunkhwa Information Technology Board (KPITB) that provides management guidance, technical assistance and consultation to young entrepreneurs, she said the board provides support in the form of finances required for growth. However, she stressed the need for establishing Special Economic Zones (SEZs) for women in every district. In those SEZs, a dedicated facility should be built for women-led businesses. She also advocated that trainings should be provided to women entrepreneurs regarding how to register businesses and how to market them. She suggested that there should be business centers where products of women entrepreneurs can be displayed. She suggested that interactive sessions with delegates are needed so that women can get innovative ideas regarding the promotion and expansion of their businesses.

### Case Study 2: KIMMY'S

Brand KIMMY'S is a cottage industry located in Abbottabad, Khyber Pakhtunkhwa. The motive of this enterprise is to present a successful micro industry that is home-based and facilitates the required business ecosystem for working and disadvantaged women, in accordance with our social norms and values. A vocational training center called, Kimmy's Vocational Training Institute KVTI, Abbottabad has been established and with federal government sponsored courses through NAVTTC, the Federal Ministry of Education, is running vocational courses. Over 150 women have been trained so far.

The institute caters for honing the women's production skills in traditional and modern crafts that are home-based on self-employment based in accordance with our own religion and culture. Kimmy's is also operating a material store on cost plus transportation basis, with a minimum profit margin, to provide materials to businesswomen at the wholesale costs on credit basis to facilitate the fulfillment of orders that they obtain as a one-window operation. A design center and home-food processing and preservation unit is planned in the near future. Kimmy's wishes to develop into a full-fledged home industry for female entrepreneurs' degree level college.

The brand owner informed us that women have many untapped skills, but there are some issues and barriers that they face as female entrepreneurs, such as limited access to finance, taxation, problems in the registration of their businesses, and lack of women's chamber support. She recommends tax exemptions and demands small grants for female-led micro industry.

She added that they have set up a Hazara Artisan's Network Display Crafts (HANDiCrafts) centre where 275 women-led micro enterprises. Many visitors come to Abbottabad and women entrepreneurs want to sell local products for the promotion of their businesses as a Hazara-typical product. She demanded the establishment of a commercial and online display at a prestigious location in Abbottabad as a central clearing point for female produced crafts from Hazara, to eventually grow into an export house. They need support from the government for selling the products to the tourists. In this way, women entrepreneurship will get enormous benefits.



Table 1 highlights the challenges face by women entrepreneurs and discussed in the above two case studies and Table 2 summarizes the recommended policies for the challenges face by women entrepreneurs in Khyber Pakhtunkhwa Province.

*Table 1: Barriers faced by women entrepreneurs in Khyber Pakhtunkhwa*

Challenges/ Barriers
<ul style="list-style-type: none"><li>• Cultural/Societal barriers</li><li>• Family restrictions</li><li>• Lack of resources</li><li>• Tax problems</li><li>• Marketing problems</li><li>• Lack of financial support</li><li>• Lack of government support</li></ul>

Table 2: Barriers and their solutions for women entrepreneurs in KP

Challenges/ Barriers	Recommended Solutions
<b>Cultural/ Societal barriers:</b>	
A woman has to perform numerous social or family-related tasks regardless of her work as an entrepreneur. In our society, more priority is given to men as compared to women. This mindset causes the dearth of education and necessary training for women.	Awareness campaigns through media and provision of education are needed, particularly in Khyber Pakhtunkhwa, for the enhancement of women entrepreneurial ecosystem.
<b>Immediate family uncooperative</b>	
As describe by the owner of Fast move packages, in the start her family was uncooperative in her doing business decision. This is not the only case in discussion here, but there are numerous women entrepreneurs, who had to encounter with this issue.	The family support is necessary for women entrepreneurs. Awareness campaigns, education and media could provide support in changing the mindset of family members and society.
<b>Resources</b>	
There is lack of resources like financial and management skills available for women entrepreneurs in Khyber Pakhtunkhwa	Women entrepreneurs require management skills and financial resources to a greater extent. Government and training institutes like TEVTA could provide them the needed trainings
<b>Tax Problem</b>	
Taxes cause issues for women entrepreneurs in Khyber Pakhtunkhwa	For the enhancement of women entrepreneurship, tax system needs to be appropriate; tax exemptions would be helpful for women entrepreneurship in Khyber Pakhtunkhwa.
<b>Marketing Problems</b>	
The owner of Kimmy's said that they face issues in the marketing and sale of their local products. This issue needs attention.	The marketing and sales support by Government should be offered to women entrepreneurs can boost and expand their businesses.
<b>Access to credit Issue</b>	
Women entrepreneurs face inadequate financial support to start up their businesses; women informants said that they face issues of working capital, loans with collateral, and seed money.	Women's access to micro credit through existing public and private sectors is crucial. Co-operative institutions and banks should support women entrepreneurs by imparting free training, loan without collateral and interest for assisting them to recognize appropriate products and with the help of collateral and interest-free loans they can easily start their businesses.
<b>Lack of Government Support</b>	
The government is providing support to women entrepreneurs, but it is not sufficient; there are still issues like taxes, loans, etc. exist for women entrepreneurs in Khyber Pakhtunkhwa described by the women Informant.	The government policies should be supportive for women entrepreneurs, less documentation and easy paperwork, income and sales tax should be restricted to lowest possible limit for women entrepreneurs, loans procedure must be simplified. There should be proper implementation of policies for the enhancement of women entrepreneurship in Khyber Pakhtunkhwa.

### 3.2. Support Organization and Entrepreneurship Ecosystem in Khyber Pakhtunkhwa

According to Pakistan National Human Development Report, 68 per cent of the population is younger than 30 and around 27 per cent is between the age of 15 and 29 years (United Nations Development Programme 2021). This youth prominence offers prospects for socio-economic growth and prosperity if employed productively. It also offers a special opportunity and resources for the economic and social development of Pakistan if the youth, especially girls, are skilled and educated to meet the criteria of the labour market. However, a large proportion (32 per cent) of the youth is uneducated with no vocational skills; consequently, they remain either unemployed or under-employed.

According to the National Human Development Report (NHDR) 2021 of UNDP, Pakistan needs to generate 1.3 million additional jobs on an average every year, as the number of working-age people will rise from 4 million to 5 million by 2035 (The world Bank 2019). A robust innovative economy can provide support to address this requirement. While Pakistan's digital startup landscape has grown significantly in the past seven years, the ecosystem has its share of issues, mainly when it comes to regulations, access to early-stage capital, and the gender gap in the entrepreneurship area.

Owing to lack of youth development programmes, especially the girls-targeted development in Pakistan, the youth are exposed to distressing situations of violence and conflicts. To bring betterment in their lives, the UNDP initiated the Youth Empowerment Programme that aimed to provide them a better environment in conflict-affected areas of Sindh, Balochistan and Khyber Pakhtunkhwa.

The first-ever youth development index in Pakistan has been created by the UNDP, along with Viamo, which provides useful data to the decision-makers. Internships are provided by the UNDP. The Khyber Pakhtunkhwa youth received the experience and confidence to effectively question the decision-makers. Another 600 Khyber Pakhtunkhwa youth, including 120 women, learned marketable skills for the digital economy, on software quality assurance and app store optimization (United Nations Development Programme [UNDP] 2021).

The UNDP also supports eco-tourism and new livelihood opportunities for the young people in Pakistan. With the help of Hashoo Foundation in Pakistan, the UNDP discovered and supported training in eco-tourism for 1,500 young entrepreneurs from Chitral and Swat. Among them, Sheheryar Ali and Sehar Shah established a tourism company, namely Homely Tours in Chitral. Currently, they're building on their connections with the communities to set up a network of community homestays. The concept is to make sure that tourism benefits the local people and creates a new wave of young people, who build tourism infrastructure to support the local economy while preserving the natural environment (United Nations Development Programme 2021).

Despite UNDP efforts and government policies, there still exists a gap between academia and Industry in Pakistan, particularly in Khyber Pakhtunkhwa. According to the Industry-Academia Skills Gap Report 2022, less than 10 per cent of the students are cognizant of the relevant industry requirements and demands in Pakistan. Therefore, serious efforts are required for industry-academia collaboration and cooperation.

The youth start-ups and skills training programmes are required for enhancing entrepreneurship spaces for young women entrepreneurs. The study by Naeem, Saqib & Syaiful (2017) highlighted the problems associated with youth entrepreneurship in Pakistan. Lack of required experiences, managerial skills and resources, inadequate assistance from the government and higher taxation rate are the causes highlighted by them, which discourage young women entrepreneurs from availing entrepreneurship opportunities in Pakistan.

## 4. KP Govt Measures to Empower Women Entrepreneurs

Both the federal and KP governments have made significant efforts to include women in the process of development. In this context, national level programmes and projects have been launched. These are: National Action Plan, Pakistan Bait-ul-Maal, Benazir Income Support Programme (BISP), Gender Reform Action Plan, First Women Bank, National Rural Support Programme (NRSP), and National Commission on the Status of Women. In provinces, the women development departments have been vested in accordance with the 18th Constitutional Amendment. Major initiatives taken under these departments are working daycare centers, women hostels, shelter homes and women crisis centers etc.

In addition, bills regarding throwing acid and burn incidents, domestic violence, child marriage and home-based workers have been drafted for legislation at provincial level. In this regard, toll-free helplines (BOLO aur BADLO) have also been set up to respond gender-based violence at the level of Directorate of Social Welfare and Zama Awaz in Women Parliamentary Convention. Aawaz-II, through local communities in Khyber Pakhtunkhwa and the Punjab, raise voice for the rights of women, children, youths, and other marginalized groups to improve and assist their development.

The UNDP pursues work with the government of Pakistan as well as with other stakeholders to achieve major goals in 2020, which include around 4,545 young people engaged in policy planning processes, structures, and activities. Women are also included in this programme and provided the training related to global citizenship, soft skills, critical thinking, counselling, and civic education to promote diversity, tolerance, and peaceful co-existence (United Nation Development Programme [UNDP], 2021).

As many as 18 public-private partnerships have so far been established for the economic empowerment of the youth. Over 20,200 youths were offered trainings on entrepreneurship, digitalization, IT, and trade-specific skills. Some 12,053 youths got promotions and improved their livelihood opportunities. Around 28 youth-led innovative solutions were implemented to help COVID -19 risk communication and community engagement (United Nation Development Programme [UNDP] 2021).

A remarkable allocation for financing schemes has been made with subsidized rates to lend money for SMEs in Khyber Pakhtunkhwa with the help of RAAST SME refinancing scheme, which gives collateral free loans. Both the schemes constitute a size of Rs 12 billion. Around 20 per cent of the micro-loan schemes have been allocated for women, i.e. Rs 4.8 billion for women entrepreneurs and owners of small businesses in Khyber Pakhtunkhwa (Government of Khyber Pakhtunkhwa 2022-2023).

The creation of SRSP Village Banks in KP was the greatest approach to empower the marginalized groups, which generally do not aid from conventional microfinance. Managed by the women, the Village Banks were noticed very efficient in confidence-building and organizing rural women in the province where inaccessibility and cultural understanding hinders women contribution in any entrepreneurial endeavour. Moreover, the supply of microcredit with no interest and collateral obligation had involved large number of women in the study field. Skills development and entrepreneurial education had improved their self-confidence and enhanced their skills in establishing small-scale businesses, which they own up and can cope with all by themselves. In brief, SRSP has put a strong prominence on assisting the poor rural women through subsidized credit and other social services as share of their poverty declining strategy (Khan et al. 2016).

The provincial government has decided to build a business park for women in Peshawar after the women entrepreneurs from different districts requested the provincial government to provide them business facilities under one roof. The park will be established in the next financial year. The government officials were of the view

that the park will help women in establishing their businesses and reinforce their financial position. The park costing Rs 892 million will provide all the business facilities to women (Profit 2022).

The finance department has negotiated a loan of \$84.19 million with the International Fund for Agricultural Development (IFAD), which carried a fixed interest rate of 2.86 per cent per annum. The Khyber Pakhtunkhwa Rural Economic transformation Project (KP-RETP) focuses on the main drivers of rural poverty and food insecurity. The underlying causes include low productivity, wastages and low return from agriculture and unorganized small farmers, poor marketing, women unemployment as well as limited access to financial resources, causing income losses, food insecurity and malnutrition (Profit 2022).

Besides, there is an urgent need to do more to empower women in social, cultural, economic, political, and legislative processes in both the public and private life.

## 5. Policy Recommendations

The study highlights some of the challenges faced by women entrepreneurs in Khyber Pakhtunkhwa, particularly in the newly merged districts. The policy recommendations are as follows:

### Supporting the women entrepreneurs' access to financial resources

The microcredit was helpful in encouraging women entrepreneurs to take part in social and economic life among all sectors to develop better economies, achieve development and sustainability objectives, and improve the importance of their life, their families and the society. The formation of SRSP Village Banks in the rural areas of Khyber Pakhtunkhwa was the best approach in reaching the marginalized groups which usually do not get advantage from conventional microfinance. Furthermore, the provision of microcredit without interest and collateral requirement had involved huge number of women in the study space. SRSP has assisted the poverty-stricken rural women through subsidized credit and other social services.

Khyber Pakhtunkhwa government demonstrates its dedication for the enhancement of Pakistan's economy by proposing its first-ever seed fund in the province. The Khyber Pakhtunkhwa Seed Fund is supported by the World Bank, Multi-Donor Trust Fund, and Khyber Pakhtunkhwa Information Technology Board (Global Village Space, 2022).

Even in the presence of such programmes, women and young entrepreneurs in Khyber Pakhtunkhwa face difficulties in getting finances. The institutions like Bank of Khyber through its Khyber Karobar support program assists the women entrepreneurs, but more government schemes and institutional support is required to provide support in the provision of more interest-free and collateral-free loans and seed funding schemes for women and young entrepreneurs, which could boost the entrepreneurship spaces in Khyber Pakhtunkhwa.

### Establishment of women entrepreneurs' training Institutes and supports in access to women entrepreneurial training

Pakistan has a major chunk of the youth and young graduates, especially girls, who can perform well as entrepreneurs. Skills development and entrepreneurial training Programmes could enhance their confidence and improve their skills in establishing small-scale businesses, which they own and can manage by themselves.

Khyber Pakhtunkhwa Information Technology Board (KPITB), with the help of its Durshal program is already providing assistance to train young women entrepreneurs in the province. For instance, DEMO in collaboration

with KPITB in 2021, conducted a three-day workshop on digital marketing and financial management at Durshal incubation centers, This initiative is specifically for the growth of SheMeansBusiness program of META, which assists women-owned businesses worldwide by imparting them skills, resources and tools they require to excel in the digital market and gain progress in digital economy (DEMO and KPITB celebrate 2022). The KPITB could further enhance its support for young women by establishing more training programmes in Khyber Pakhtunkhwa, particularly in the newly merged districts.

### **Establishment of Industry-academia linkages for women entrepreneurial skills and Knowledge**

Most of the industrial firms in Pakistan are either unwilling or not able to make appropriate investment in research and development. Most of the universities do not have the financial resources to explore different ways of collaborating with the industries. Hence, the government by taking measures and setting Offices of Research, Innovation and Commercialization (ORICS) can promote Industry-academia collaboration that can eliminate the financial constraints and promote the entrepreneurial knowledge and skills of young graduates, especially women in Pakistan and Khyber Pakhtunkhwa, in particular. For example, Pak-Austria Fachhochschule: Institute of Applied Sciences and Technology, Khyber Pakhtunkhwa PAF-IAST provides the course on Entrepreneurship and Innovation; this programme explicitly aims to merge theory with practice by offering students the opportunities to assess the theory types and approaches studied in the classroom by establishing real business plans and ideas running on other field projects and gain access and vision from leaders associated with entrepreneurial business community.

A gap exists between the skills that our young graduates have, and the skills demanded by the industries. The Higher Education Commission must instruct universities to establish industry-relevant training and courses for students like PAF-IAST course on Entrepreneurship and Innovation, so that the students especially the young girls, can get the necessary exposure to perform better in the job market after their graduation.

### **Establishing/supporting women's business opportunities and access to market**

The modest number of women's business opportunities occurring in Khyber Pakhtunkhwa have very inadequate outreach and extend few excellence services to women entrepreneurs. They have limited membership and confined regional outreach. There are only few businesses forum has emerged as a nationwide lobby group for women entrepreneurs in Pakistan. Women entrepreneurs especially in Khyber Pakhtunkhwa unable to sell and display their local products even within regional markets. The imperative requirement is to support the prevailing opportunities to united as self-sustaining organizations, and to revive those linked with the local women's chambers of commerce, or to launch an innovative institution which could signify women entrepreneurs in Khyber Pakhtunkhwa and particularly in newly merged districts. Trade Development Authority of Pakistan (TDAP) in partnership with International Trade Center (ITC) organized a seminar on women-in-trade which aims to encourage the development of women entrepreneurship by providing the participants with the proper set of tools, innovative ideas, and motivation to demonstrate their products and enhance their entire product position and overlook ( TDAP holds seminar 2022). TDAP could provide more trainings and seminar for awareness of women entrepreneurship. Furthermore, KPBOIT could provide sector specific profiles and investment guides to all the entrepreneurs whereas financial inclusion training could be offered through First Women Bank, National Bank of Pakistan and other banks to all the women chambers within Khyber Pakhtunkhwa province. Market and product development trainings could be offered with the help of SMEDA, USAID, ILO, SMEA and ITC. Tax related trainings could be conveyed by utilizing Federal Board of Revenue.

### **Engaging Organizations to enhance women entrepreneurship avenues**

Non-Governmental Organizations (NGOs) and think tanks, such as the Sustainable Development Policy Institute

(SDPI), can provide support to the marginalized communities by doing more research and creating awareness that can bridge the gap by engaging them with the stakeholders for better business ecosystem policies and their implementation. Think tanks and other research institutes need to do research and create awareness about the schemes for women entrepreneurs. For example, the State Bank of Pakistan (SBP) schemes, which provide support to women entrepreneurs in order to access finance throughout the country, has offered this financing scheme at mark-up rate of up to 5 per cent. This scheme needs to be communicated to all the women entrepreneurs so that they could get benefit of such women specific schemes.

## 6. Conclusion

Women entrepreneurship is crucial for nurturing economic growth and inclusive development worldwide. Women in Pakistan have restricted mobility and employment options to earn an income. This study has analyzed the marginalized communities' especially women in Khyber Pakhtunkhwa, which indicates that, over the years, women entrepreneurs in the province have been able to achieve significant improvements, but lack of family support, social pressure, and access to finance, documentation issues, and taxation policies significantly affect their growth as entrepreneurs. The young women of Pakistan are faced with the challenges of inadequate market-driven skills, such as limited technical knowledge and, thus, are not able to perform well in the market.

## References

- DEMO and KPITB celebrate the training of women entrepreneurs at KP Durshals 2022, daily The Azb, 18 January, viewed on 22nd-July 2022, <https://theazb.com/demo-and-kpitb-celebrate-the-training-of-women-entrepreneurs-at-kp-durshals/>
- Gioia, DA, Corley, KG & Hamilton, AL, 2013,'Seeking qualitative rigor in inductive research: Notes on the Gioia methodology. *Organizational research methods*, vol. 16, no.1, pp.15-31.
- Global Village Space 2022, 'KP govt making local startups strong with first seed fund', viewed on 25th-August,2022, <https://www.globalvillagespace.com/kp-govt-making-local-startups-strong-with-first-seed-fund/>
- Government of Khyber Paktunkhwa 2022,' KHUDDAAR Khyber Pakhtunkhwa White Paper Fiscal Year 2022-23' <https://www.pakp.gov.pk/wp-content/uploads/c%20White%20Paper%202022-23.pdf> accessed on 12-September,2022
- Hussain, J, Mahmood, S & W Scott, J 2019, 'Gender, microcredit and poverty alleviation in a developing country: The case of women entrepreneurs in Pakistan', *Journal of International Development*, vol. 31, no. 3, pp.247-270.
- Kamal, A and Woodbury, L 2016,' Emerging opportunities for women in Khyber Pakhtunkhwa', Working Paper, International Growth Centre, Pakistan.
- Khan, AR 2020, 'Khyber Pakhtunkhwa Status of Women and Girls in Khyber, Kurram, Orakzai, North Waziristan & South Waziristan'
- Khan, MA, Kanwal, N, Nabi, PG & Shah, AA 2016, Empowering women entrepreneurs through microcredit: Assessing the role of Sarhad Rural Support Program in Pakistan. *Journal of Entrepreneurship, Management and Innovation*, vol.12, no.1, pp.91-112.
- Khan, RU, Salamzadeh, Y, Shah SZA, Hussain, M 2021,' Factors affecting women entrepreneurs' success: a study of small-and medium-sized enterprises in emerging market of Pakistan', *Journal of Innovation and Entrepreneurship*, 03 March, vol. 10, pp. 1-21.
- Muhammad, S, Ximei, K, Saqib, SE, Haq, ZU, Muhammad, N & Sikandar, S 2020a, 'The family network support and disparity among rural-urban women informal entrepreneurs: empirical evidences from Khyber Pakhtunkhwa Pakistan', *Journal of Geography Social Sciences*, University of Balochistan, vol. 2, pp. 122-132.
- Muhammad, S, Ximei, K, Sharif, I & Haq, ZU 2020b, 'An overview of women entrepreneurship from Islamic perspective', *Review of Economics and Development Studies*, vol. 6, no. 4, pp. 857-866.
- Pakistan Bureau of Statistics, 'Labour Force Survey 2017-18', PBS Islamabad, Pakistan, 2018.
- Pakistan Demographic & Health survey 2017-18, viewed 22 September 2022, <https://dhsprogram.com/pubs/pdf/FR354/FR354.pdf>
- Profit 2022, <https://profit.pakistantoday.com.pk/2022/03/11/kp-govt-to-establish-business-park-for-women-in-peshawar/> accessed on 12th-September,2022
- Roomi, MA, & Parrott, G 2008,'Barriers to development and progression of women entrepreneurs in Pakistan',*The Journal of Entrepreneurship*, vol.17, no.1, pp.59-72.
- Shakeel, M, Yaokuang, L and Gohar, A 2020, 'Identifying the entrepreneurial success factors and the performance of women-owned businesses in Pakistan: The moderating role of national culture, *SAGE Journal*, 'vol.10, no.2,
- Strauss, A, Corbin, J 1998, *Basics of qualitative research techniques: Techniques and Procedures for Developing Grounded Theory* (2nd edition), SAGE publications,
- Suleri, A, Shahbaz, B, Commins, S & Mosel, I 2017, 'The role of local institutions in conflict-affected Khyber Pakhtunkhwa, Pakistan' no.12250.
- TDAP holds seminar for capacity building of women entrepreneurs 2022, *Business Recorder*, June 21, viewed on 25th-August 2022, <https://www.brecorder.com/news/40181340/tdap-holds-seminar-for-capacity-building-of-women-entrepreneurs>
- The World Bank 2019, 'Pakistan startup Business Ecosystem Report', viewed 13 August 2022, <https://we-fi.org/wp-content/uploads/2021/05/i2i-Pakistan-Startup-Ecosystem-Report-2019-1.pdf>
- United Nation Development Programme 2021, <https://www.undp.org/sites/g/files/zskgke326/files/2022-07/UNDP->



Yaqoob, S 2020, 'The Emerging trend Women entrepreneurship in Pakistan', *Journal of Arts & Social Sciences*, vol. 7, no. 2, pp. 217-230.

Yunis, MS, Hashim, H & Anderson, AR 2018, 'Enablers and constraints of female entrepreneurship in Khyber Pakhtunkhwa, Pakistan: Institutional and feminist perspectives 'Sustainability'', vol. 11, no. 1, pp. 27.