FINANCIAL INCLUSION OF WOMEN MICRO - ENTREPRENEURS: UPSCALING LEADERSHIP SKILLS THROUGH CAPACITY BUILDING AND TRAINING WORKSHOPS
All opinions and assertions are those of the authors.
The usual disclaimer apply.

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<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>WEs</td>
<td>Women Entrepreneurs</td>
</tr>
<tr>
<td>MEs</td>
<td>Micro-Entrepreneurs</td>
</tr>
<tr>
<td>SMEDA</td>
<td>Small and Medium Enterprise Development Authority</td>
</tr>
<tr>
<td>FEI</td>
<td>Female Entrepreneurship Index</td>
</tr>
<tr>
<td>SDGs</td>
<td>Sustainable Development Goals</td>
</tr>
<tr>
<td>NIC</td>
<td>National Identity Card</td>
</tr>
<tr>
<td>POS</td>
<td>Point of Sales Transactions</td>
</tr>
<tr>
<td>OTC</td>
<td>Over the Counter</td>
</tr>
</tbody>
</table>
**Abstract**

Increasing evidence suggests that financial inclusion results in numerous advantages including positive economic growth and more empowered individuals. Female financial inclusion and entrepreneurship may exponentially speed up economic development, according to emerging evidence. However, as per the World Bank, only 21% of Pakistan's adult population is financially involved, according to the World Bank. Women make up over 50% of the population, yet only 6% of them are financially included in the country. Micro-entrepreneurship, in particular, is a significant strategy for accelerating financial inclusion at the mass level and has received strong backing from the private sector, government, and development organizations. However, just 1% of women in Pakistan are involved in business, compared to 21% of males. On a similar vein, Pakistan ranks lowest out of 77 nations in the Female Entrepreneurship Index (FEI).

In Pakistan’s resource-constrained economy, lack of financial participation prohibits women’s economic empowerment and opportunities to improve circumstances. In addition, barriers to their employment and social mobility, access to education and training, and discriminatory cultural norms all contribute to women in particular being left behind.

Sustainable Development Goal (SDG) 8 aims to ‘promote sustained, inclusive and sustainable economic growth’. It ensures productive and decent employment for all. The corresponding targets aims to achieve and sustain a decent per capita economic growth and productivity in developing economies. In order to achieve this, market and competition reforms are required to unlock creativity, innovation and entrepreneurship. Goal 8’s is particularly important in Pakistan due to the exclusion of women from the mainstream.

Based on this, and in light of the ongoing discourse, this report discusses constraints to women entrepreneurship and leadership in the selected area and priority actions needed to accelerate progress concerning women economic empowerment and leadership. In particular, we focus on: Women Entrepreneurship (WE), Capacity building, Leadership skills, Inclusion in the financial system, policy interventions and implementation to achieve priority actions.
**Introduction**

In Pakistan’s context, women remain disproportionately engaged in unpaid care work and their access to financial decision making at home and outside as well as their mobility remains severely limited. There is a need to change this way of thinking and addressing this requires extensive support by various stakeholders.

This project addresses the socio-economic constraints that women face (in selected area) and provides a reference for future intervention scaling at provincial or national levels. This report builds a case for women’s leadership, capacity building and financial inclusion, that can be constructed across two dimensions: social and economic. In terms of the social impact, access to finance has been linked to the empowerment of women by creating economic opportunities for them, providing them with secure and private means of saving, and enabling them to mitigate life-cycle risks. This empowerment, in turn, creates further social impact by enhancing the welfare of their families, since women tend to spend disproportionately more on the education and health of their children. The economic rationale of investing in women’s leadership and inclusion rests on the untapped potential contribution women can make to a country’s economy e.g., expanding credit to women-owned businesses can help such businesses grow and create jobs, and can strengthen financial intermediation in the economy.

The main objective of the project is to facilitate Women micro-entrepreneur’s activity and inclusion by identifying women entrepreneurs who possess leadership qualities and then enhancing these traits by providing ‘Capacity Building Trainings’ and ‘Mentorship’ relevant to businesses. The aim is to understand the business profile of women micro-entrepreneurs; understand the challenges faced by them; enable these women to increase their social mobility, communication, and self-confidence; help them understand financial services and products; and aiding them to create a demonstration effect in their respective markets. It will also allow Women entrepreneurs to share knowledge in their network and become influencers in their communities.
Methodology

This project’s approach is holistic in exploring barriers and constraints to women entrepreneurship. To provide a local perspective, we adopted a quantitative survey and interview methodology to deeply understand the barriers that women are facing in the study area: Sheikhupura district of Punjab Province of Pakistan. This comprised of two steps:

1. In the first step, we mapped women MEs and selected 70 business women. The criteria of selection were women having businesses with physical set-ups and having a cliental. Women running business for more than 06 months; who are aspiring to scale their businesses; who are interested in capacity building workshops, and who possess good communication skills, business environment and sector concentration. Literacy, economic profile, and location in the selected district was not essentially the criterion of selection.
2. In the second step, we did a baseline survey and assessed the type of capacity building trainings that can aid struggling women.

After understanding the barriers and demand for the type of training, we organized a two-day training workshop at a venue that was accessible for all and invited Master-trainers from Banks, Micro-finance Service Sector (Easypaisa and JazzCash), Micro-Loan Providers (Akhuwat), Small and Medium Enterprise Development Authority, Punjab (SMEDA) and communication experts. The intended outcomes through Capacity Building Training Workshop to be achieved were:

1. Adoption of Financial Services and Products by Women Entrepreneurs (WE’s)
2. Enhancing Leadership traits of WE’s through Knowledge & Skill Enhancing Interventions.

The first outcome of ‘Adoption’ required informational dissemination of women centric financial products and channels (credit, savings, insurance, investments, etc.) and know-how and hands-on learning of technological solutions that enable and encourages usage of formal financial services by women such as opening a bank account; carrying out online transactions; and accessing financial services. The second outcome of ‘Enhancing Leadership Traits’ requires skill enhancing training strategy that enables a specific segment of capable women entrepreneurs to become Women Champions in their communities.

After the training, a set of interventions was designed, with the intention to generate an impact and it is encouraging to state that we have successfully generated certain level of positive impact on the business profile of women MEs. This was followed by a Monitoring survey (End line) to check the impact that the interventions have created.

The proceeding sections gives a brief of the Baseline, Interventions, End line and the sustainability of the interventions delivered.
Study Area

The study was undertaken in Sheikhupura District, an administrative district of Punjab Province, comprising of four Tehsils – Sharaqpur, Ferozwala, Muridke, and Safdarabad. However, the Women Micro-businesses are mainly settled in Sharaqpur due to its closed vicinity to the market in Lahore Division, The capital city of Punjab Province. Thus, we mainly mapped women closed to this area. The names of the sub-administrative units visited are: Burj Attari, Dhamkey, Kot Abdul Malik, Mandyala Virkaan.

![Map of the study area](image)

Figure 1: Map of the study area

Baseline Survey

A Baseline Survey was conducted with a scope of exploring:

- What women entrepreneurship is, in the area, how it works, who engages in it, how they benefit?
- What, if any, challenges did the women face in establishing their businesses and how were they overcome?
- What leadership traits and skills are there in these WE’s to overcome the barriers?
- What future ambitions do these women entrepreneurs have for the business?

(The questionnaire is attached in annexure I)
A Baseline survey, comprised of personal interviews with the women entrepreneurs, conducted for generating profile of the target group of women ME’s. Baseline assessment focused on gender-specific aspects of entrepreneurship to gain insight into women’s interactions with the entrepreneurship ecosystem and identified the gaps to be filled through training workshops. The aspects explored constitute Access dimension; Usage dimension and gender-specific Barrier dimension faced by WEs, in availing/using financial products and services. The insights gathered from the baseline survey are illustrated in Figure 2 to Figure 14.

Figure 2: Age groups and Education profile of Selected Women MEs

Figure 3: Marital Status and number of Children of Selected Women MEs

Figure 4: Household set-up and Industrial Sector of the Business
Figure 5: Business Documentation and Access to Business Market

Figure 6: Monthly Income from the Business and Areas of Expertise

Figure 7: Skills at the Commencement of Business and Willingness for Future Trainings

Figure 8: Start-up Capital and Aspirations to Expand Business
Figure 9: Existing Traits and Basic Literacy

Figure 10: Frequency of Saving and Loans Taken for the Business

Figure 11: Personal and Business Bank Account

Figure 12: Usage of ATM and Access to Digital Platforms for enhanced Sales
Profiling of Women Entrepreneurs

In order to gain a better understanding of entrepreneurship, particularly as it pertains to women, to understand its Inclusion implications and means for capturing opportunities and building leadership and resilience, this work focused on investigating the women who engage in this phenomenon of entrepreneurship. There was a focus on identifying and describing distinct characteristics of those who buy, sell, and play supporting functions in entrepreneurship; to identify their motivations, needs, and behaviors and explore critical questions related to entrepreneurship and financial inclusion.

Developing distinct characteristics of women considered a range of variables (e.g. income, age, economic sector, attitude, perceptions, roles as seller etc.). For instance:

- Motivations for engaging in entrepreneurship
- Cultural barriers that hinder or facilitate participation in this type of activity
- Opportunities/Investment landscape to enhance livelihoods through entrepreneurship
- Connections to value chains highly relevant to these women
- Financial behaviors linked to engagement with entrepreneurship
- Financial needs, and use of financial services linked to entrepreneurship.

Capacity Building-Training Workshop

Globally, consensus is growing that in the context of MEs, physically and mentally allocating funds to saving accounts gives women control over financial resources and helps foster economic self-reliance. In this regard, Training programs tailored to address needs of women
entrepreneurs (for example access to finance, noncognitive skills training, and Leadership and Personal Initiative training) have proven successful in enhancing the performance and skills of women-owned enterprises in developing countries. The Technical Workshop(s) (Full day-02 Workshops) were undertaken to deliver a holistic suite of services, comprising of personal and business development sessions, mentoring, and entrepreneur role models delivering motivational sessions.

1. The training Workshop(s) included relevant and important contents such as benefits of technology in the shape of Digital financial transactions.
   - Mobile Wallet Transactions
   - Point of Sales Transactions (PoS)
   - Over the Counter Transactions (OTC)

2. For Training Workshop(s), the government agencies SMEDA and Sanatzaar, financial institutions such as Banks/Micro-finance institution – for financial education like documentations, interactions with financial institutions, deposit accounts and requirements for a bank loan; how to maintain a ledger/business register and financial statements were involved.

3. The workshop had a detailed session on the interest-free micro-loans by the leading philanthropic and micro-finance agency-Akhuwat.

4. The Workshop(s) delivered a variety of skills, which included: Leadership skills; Communication skills; Encouraging peer support amongst participants as well as with business networks.

5. The Workshop(s) also included some ‘Wraparound services’ to enhance the uptake of participants. This includes holding informational sessions with women’s household members to increase awareness of advantages of the economic activities by women.

6. The training Workshop(s) content varied as per target segments. There was a complete session delivered in Punjabi-local language-to maximize the understanding and the interest of the beneficiaries.

The Key contents of the training workshop were understanding the loan process for business at bank and Akhuwat; attaining services from SMEDA and Sanatzaar for skill enhancement; linkages with Business mentors; lessons on marketing of the product; use of social media; leadership traits; time management; technical skills and addressing the market risks. Three key interventions were designed in order to maximize the efficiency of the intended goal of the project. The training consisted of 04 distinctive modules mentioned below:

**Module 1: Women Leaders Emerging from comforts of Home (Bottomline: Managing Resources)**

In this first module, we defined the traits a leader possess. This helped the trainees to understand their true potential. Next, we addressed the issues linked to the management of resources they already have. The ideas on starting from scratch was discussed. We delivered several examples of how the commodities are managed by the most successful business leaders. Two local cases
studies of business management were presented, and the trainees were asked to list down their aspiration, qualities, and resources.

The topics included in this module are:

a. An introduction of the leadership traits
b. Effective and efficient use and management of resources
c. Business ideas for local communities of Sheikhupura
d. Household and business management
e. Why others and not we?
f. Case studies
g. Q/A session

**Module 2: Gathering the Monetary Resources for Business Expansion**

This module dealt with the ways in which women can acquire resources to start or expand their existing businesses. It focused on two existing concepts. Firstly, the saving behaviors, and secondly the loan services from the banks. For this Representatives from Akhuwat (Interest-free loan) and National Rural Support Program (NRSP) Bank delivered detailed sessions.

The topics in this module included:

a. Ways to save more for business: Focusing on the needs
b. Nature of the loans
c. Documentation Required for loans
d. Loan process
e. One Window offices
f. Q/A Session

**Module 3: Acquiring Technical Expertise to Start or Expand Business**

In this module, sessions were delivered by representatives of SMEDA and Sanatzaar, they offered courses and free business advice to the trainees. Moreover, SMEDA provides micro-loan for new business along with the expert guidance to see the feasibility of the proposed business.

This module covered:

a. Types of courses offered at Sanatzaar
b. Course Duration, Fee, Certification, Post-course linkages and Liasson with the local and national market.
c. Women-centric services SMEDA offers
d. Information on the nearby offices of SMEDA
e. SMEDA online consultation with experts
Module 4: Financial Literacy

Module 4 was dedicated to the use of financial inclusion and usage of banking services. The trainees were trained to carry out an ATM transaction, Easypaisa and Jazzcash Transition at dedicated service centers or via mobile app. The use of mobile wallet was elaborated. The module was coupled with a group activity on carrying out Easypaisa transaction with or without app. The trainees were excited to learn that now they can pay bills, educational fee, mobile recharge along with online sending and receiving money, all at home without aid. Here, the trainees were taught:

a. An introduction of the mobile wallet  
b. Making Transactions  
c. Information on scams  
d. Save transfer  
e. ATM card usage and its benefits  
f. Group Activity

All the sessions were bilingual-Urdu and Punjabi- keeping in mind the educational background of the trainees. (The Agenda of the Training Workshop is attached in Annexure II)

Post-Workshop Interventions

1. Sanatzaar Cohort

A cohort of six women was selected for a short course of 5 weeks. The intervention was delivered in a manner that the selected beneficiaries were free to choose a course of their own choice. Transportation, registration, course fee, certification fee was provided. The selection criteria for the cohort included:

1. Willingness to take the course from Sanatzaar  
2. Travel distance from residence to Sanatzaar  
3. Future Aspirations about the business

An interview was conducted before the selection and the interested women were facilitated in every possible manner. The details of the cohort are as under:

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone</th>
<th>Course</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farzana Perveaz</td>
<td>03215935423</td>
<td>Beautician</td>
</tr>
<tr>
<td>Zukhruf Fatima</td>
<td>03104673723</td>
<td>Fine Arts and Baking</td>
</tr>
<tr>
<td>Arfa Zainab</td>
<td>03176811312</td>
<td>Fine Arts and Baking</td>
</tr>
<tr>
<td>Noreen Buta</td>
<td>03244748403</td>
<td>Baking and Stitching</td>
</tr>
<tr>
<td>Rimsha Aslam</td>
<td>03014198531</td>
<td>Beautician and Baking</td>
</tr>
<tr>
<td>Ayesha Rafique</td>
<td>03217794461</td>
<td>Cooking and Beautician</td>
</tr>
</tbody>
</table>

The course completed on September 10, 2022. After completion of the course, the reviews of the cohort are quoted here to reflect the feedback of intervention and the project [Box-1].
Box 1: Reviews of the Cohort

“Sitting in the class and learning the contemporary ways to beautify your client has inspired me to dream big. I am now thinking about having an expert fellowship course at vocational Center, Lahore. Before this course, I never explored my potential and never thought about having a flagship business. After the course, I am more confident that I can fulfill my dreams and navigate into the field effectively. In addition to this, I have introduced new services in my salon. I have learnt techniques of hair styling, make-up, contouring, hair cutting, and waxing. Now, I am planning on shifting my home-based salon into a market. With the help of the team, I am also connected with loan agencies like Akhuwat and in near future, I am planning on inaugurating my business which is in planning stage right now. I urge the team to continue doing such programs as they benefit rural women who have lost their dreams long ago.”

Mrs. Farzana Pervaiz (Cohort Leader)

“I had a passion of arts, but I never thought that I could join such an amazing class where I learnt sketching, coloring, drawing, and painting. I am learning using oil and pencil paints. I am planning on adopting this field as my major. I have sent my painting to the project team as well. I am seeing myself as a whole new person. I will continue making art.”

Ms. Zukhruf Fatima

(The images of her paintings are attached in Annexure III)

“I started baking class at the Sanatzaar and Now I am Planning on opening up a Bakery in my area, my village does not have a specialized cake bakery with home-based items. In a short period of time, I have learnt to make fancy cakes, cupcakes, pizza, bread, and patties.”

Ayesha Rafique

(The Images of the cakes baked by her are Attached in Annexure III)

“I had no idea that I will enjoy the class to an extent that I will miss all my fellows after course completion. I wish I can do such course again. I am extremely thankful to the Project team who urged me to take the course of baking and after some time, I got enrolled in stitching course. I was a novice and had no confident that I can stitch sleek boutique design dresses. After the course, I feel more confident as I have figured out that I have the passion and dedication to learn.”

Rimsha Aslam
2. Akhuwat Loan Beneficiaries

The project team was engaged with the Akhuwat office Lahore and Field offices at Sheikhupura for processing of the loans of interested women Micro-Entrepreneurs. The loans have been disbursed. The focal person at Akhuwat- (Mr. Rizwan Razzak), arranged in-person visits and approved loans as per the set standards. The project team liaised with the beneficiaries and the loan agency (however, we provided no guaratee on behalf of the beneficiaries). This Intervention look 2-3 months to complete. The documentation required by Akhuwat were:

1. Copy of NIC of the woman applying for loan
2. Copy of NIC of her husband/guardian
3. Copy of Electricity Bill
4. Passport Size Pictures (2X)
5. Copy of NIC of a guarantor.

Table 3 reflects the details of the beneficiaries. The outreach of Akhuwat was limited in Sheikhupure and it is worth mentioning that with the efforts of the project team, Akhuwat is now covering most of the district, one example is of area of Eihsan that was not initially covered by any of the Akhuwat’s field offices, with the strong advocacy of the project team, Akhuwat disbursed loans to 5 beneficiaries in the mentioned area. Moreover, they will also be establishing a field office in the locality soon. Box II represents the views of Suriya Bibi-Village Councillor from Eihsan.

Box II: Reviews of Suriya Bibi from Eihsan

“Akhuwat had no coverage in our village, and it is far from the closest field office of Mandi Faizabad. With the help of the Project Team, 5 women from my village got interest free loan of 30,000/- each. We are happy that Akhuwat is now covering our village. I wish to apply for a bigger loan with the help of the team for enhancing my business.”

3. Bank Account Opening

According to the baseline survey of the study, around 64% women had no access to the bank, or they have never heard and thought of opening an account in the bank. Moreover, they were reluctant to use the mobile wallets and the micro-finance account services such as Easypaisa and JazzCash but later they reported to make online transactions and paying bills, online. Some of the account opened during the post-workshop interventions are:

<table>
<thead>
<tr>
<th>Name</th>
<th>Account Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farzana Perveaz</td>
<td>Easypaisa</td>
</tr>
<tr>
<td>Suriya Bibi</td>
<td>HBL Current Account</td>
</tr>
<tr>
<td>Maryam Muhabat</td>
<td>Easypaisa</td>
</tr>
<tr>
<td>Noseena Nargis</td>
<td>Easypaisa</td>
</tr>
<tr>
<td>Zukhrukh Fatima</td>
<td>JazzCash</td>
</tr>
<tr>
<td>Chaman Sohail</td>
<td>Easypaisa</td>
</tr>
<tr>
<td>Name</td>
<td>Loan Amount (PKR)</td>
</tr>
<tr>
<td>-------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>Khadija Latif</td>
<td>40,000</td>
</tr>
<tr>
<td>Razia Basit</td>
<td>40,000</td>
</tr>
<tr>
<td>Shahida Asif</td>
<td>50,000</td>
</tr>
<tr>
<td>Shazia Wakeel</td>
<td>30,000</td>
</tr>
<tr>
<td>Malaika</td>
<td>30,000</td>
</tr>
<tr>
<td>Rukhsana Bibi</td>
<td>30,000</td>
</tr>
<tr>
<td>Surraiya Bibi</td>
<td>30,000</td>
</tr>
<tr>
<td>Abida Parveen</td>
<td>30,000</td>
</tr>
<tr>
<td>Samia Naaz</td>
<td>40,000</td>
</tr>
<tr>
<td>Chaman Suhail</td>
<td>40,000</td>
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<tr>
<td>Sobia Zubair</td>
<td>40,000</td>
</tr>
<tr>
<td>Shazia Rafique</td>
<td>40,000</td>
</tr>
<tr>
<td>Rubina Bibi</td>
<td>40,000</td>
</tr>
<tr>
<td>Maryam Muhabbat</td>
<td>30,000</td>
</tr>
<tr>
<td>Manzoora Bibi</td>
<td>30,000</td>
</tr>
<tr>
<td>Seemah Bibi</td>
<td>30,000</td>
</tr>
<tr>
<td>Riffat Tahira</td>
<td>30,000</td>
</tr>
</tbody>
</table>
Monitoring Visit (Endline) and Impact Evaluation

A considerable focus of the project was on Monitoring Results (based on perceptions of trainees/participants and essentially observational in nature) and ‘Demonstration effect’. The results are generated from ‘Before/Pre-test’ (baseline survey) and ‘After/Post-test’ (post training-Monitoring survey) scrutiny i.e., the change (if any) that occurred after introducing the ‘Training Workshops’ intervention.

The Monitoring entailed a perception Survey via group meetings/Focused Group Discussion (FGDs) to assess the outcomes:

- What results has the Training Workshops been able to create at the business level?
- What effect did the Training workshops have on the entrepreneur; how important was it in bridging knowledge gaps and enhancing leadership skills?
- Was there uptake of financial products & services after attending the Training Workshops?

The findings of monitoring visit have showed a positive impact with a satisfaction level of the Sanatzaar cohort, loan beneficiaries and account holders. The micro-finance and mobile wallet users are making transactions from time to time and it is encouraging to mention that the usage of the mobile wallet and ATM has increased positively (ATM from 32% to 54% and Mobile Wallet from 0% to 25%).

Conclusion

The inclusion and capacity building of women entrepreneurs present tremendous opportunities for the local and regional stakeholders to concentrate efforts in tackling economic challenges. Our project based inquiry suggests that the current policies for women entrepreneurship ought to be grounded in a broader framework of women and community engagement. Local governments in the region have recognised that this is an acute problem that needs immediate attention; various official documents and plans provide policies aimed at facilitating women-led business and upgrading skills. The skills gap, however, remains a critical issue. Similarly, lower educational attainments and weak standards of technical training are evident.

In order to achieve the women leadership and inclusion, coordination needs to be improved between various institutions mandated to enhance women business ownership. Other critical needs include: providing skills that are in demand; introducing monitoring, evaluating and learning across organisations hosting women capacity-building programmes; establishing minimum standards for skill certification; forming partnerships with civil society organisations and the private sector; and extending the reach of women skill-development programmes to the informal sector. Several challenges and constraints stand in the way, however, of an efficient and timely implementation of the policies and programmes provided by the local governments, the women-led business can flourish to a greater extent. This calls for not only active government involvement but also the private sector, academia (formal and non-formal educational institutes) and vocational and technical training institutes taking ownership of the
Sustainable Development Goals. It is high time that the rapidly expanding women population in Pakistan realised its productive potential. This will not only promote economic growth but will also help in curbing other pressing problems such as poverty and social exclusion.

**Policy Implications**

We asked our respondents – from varied sector and organisational backgrounds – to put forward key policy recommendations for existing institutions that handle women micro-entrepreneurs and skill-enhancement policies, programmes and projects. Based on the assessment and findings reported above, we developed some long term and short term key policy recommendations to deepen efforts towards sustainable development.

1. A mapping of women-led businesses at the community level is crucial. This initial assessment will identify those segments of the WEs population which are behind (in socioeconomic terms) and need more emphasis when planning social safety nets and programs encouraging women entrepreneurship. The mapping will help identify women MEs clusters with low and high profitability in urban and rural settings. In the longer term, this will allow policy-makers to develop region-specific policies and the private sector to plan industry expansion, keeping in mind these hotspot location.

2. The federal government needs to fill the role of planning, coordination, and monitoring. The central governments should set up an advisory group to devise national strategies for women MEs and a monitoring framework to support policy implementation. Plans will need to be developed in partnership with provincial or state governments to aid better programme design as well as to avoid duplication and wastage of financial resources. This could be done in coordination with the SDG support units that each government is to set up under National Planning Commissions and Provincial Planning departments for review and implementation of the SDGs.

3. Public-sector secondary schools, colleges and universities should be encouraged to open their technical and vocational education and training facility for women. During the initial phases, the provincial or state-level government may provide a seed grant to procure the necessary infrastructure, after which these educational institutions may be helped to create links with the local private sector that will have a vested interest in sharing costs. Local business representatives can be involved to tailor the curriculum.

4. Tax and subsidy policies can be innovatively designed to incentivise the private sector to mobilise more internal resources for skill building. In several cases market failure may not allow employers to invest in human resource development. While the national and sub-national governments feel cash-strapped and are unable to scale up budgets quickly for skills development, the private sector may be encouraged through fiscal incentives such as public–private partnerships (e.g. matching grants).

5. A deliberate effort will be needed to ensure a commitment to ‘leave no one behind’. This can be achieved through regular reporting of district-level data on social sector. There must be a holistic data repository with a dedicated section in household-level businesses led by women in most excluded groups and lagging regions within the country. A task force on gender and marginalised communities could be formulated to
assess the aspect of inclusive development in terms of the implementation of the SDGs as a whole, with particular reference to Goal 8 of inclusive growth and decent work for all.
Annexure I
Baseline Survey

Section 1: Characteristics of Women Micro-Entrepreneurs (MEs)
Section 2: Business and Sector Information
Section 3: Motivation for Starting and Enterprise
Section 4: Performance of the Business
Section 5: Resources Availability and Technical Assistance
Section 6: Challenges and Problems in the Business
Section 7: Leadership/Entrepreneurship Traits
Section 8: Access to Finance and Saving Behavior
Section 9: Financial Literacy
Section 10: Technical Dimensions of Usage of Technology
## Annexure II
### Training Content

#### Day 1 [Tuesday, March 29, 2022]  
**Cohort-1 of Women Micro-Entrepreneurs**

<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
<th>Resource Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>9:30 – 9:50</td>
<td>Welcome Remarks by Center of Evidence Action Research (CEAR)-SDPI</td>
<td>Dr. Fareeha Armughan</td>
</tr>
<tr>
<td>9:50 – 10:30</td>
<td>Training Session on Leadership: Skill Development &amp; Confidence Building by Center of Learning &amp; Development (CLD)-SDPI</td>
<td>Mr. Shahid Minhas</td>
</tr>
<tr>
<td>10:30 – 11:10</td>
<td>Training Session on Skill Development of Women Entrepreneurs by SanatZar-Social Welfare Department, Punjab Govt.</td>
<td>Muhammad Nawaz</td>
</tr>
<tr>
<td>11:10 – 11:50</td>
<td>Information Session on ‘Small Loans for Women Micro-Entrepreneurs’ by Akhuwat Foundation</td>
<td>Mr. Shahid Safdar</td>
</tr>
<tr>
<td>11:50 – 12:00</td>
<td>Tea Break</td>
<td></td>
</tr>
<tr>
<td>12:00 – 12:40</td>
<td>Information Session for Women Entrepreneurs by Small &amp; Medium Enterprise Development Association (SMEDA)</td>
<td>Mr. Muhammad Ijlal</td>
</tr>
<tr>
<td>12:40 – 1:20</td>
<td>Training Session on ‘Digital Financial Inclusion’ by Telcom Sector - Group Work by participants: Activity of Easy-Paisa M-Wallet Transaction</td>
<td>Mr. M. Abaidullah Sufiyan</td>
</tr>
<tr>
<td>1:20 – 2:00</td>
<td>Training Session on Communication &amp; Marketing by Center of Learning &amp; Development (CLD)-SDPI</td>
<td>Ms. Sadia Satti</td>
</tr>
<tr>
<td></td>
<td>Short Interviews of Women Micro-Entrepreneurs</td>
<td>Center for Learning &amp; Development-SDPI</td>
</tr>
</tbody>
</table>

#### Day 2 [Wednesday, March 30, 2022]  
**Cohort-2 of Women Micro-Entrepreneurs**

<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
<th>Resource Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>9:30 – 9:35</td>
<td>Welcome Remarks by Center of Evidence Action Research (CEAR)-SDPI</td>
<td>Dr. Fareeha Armughan</td>
</tr>
<tr>
<td>9:35 – 10:15</td>
<td>Training Session on Leadership: Skill Development &amp; Confidence building by Center of Learning &amp; Development (CLD)-SDPI</td>
<td>Mr. Shahid Minhas</td>
</tr>
<tr>
<td>10:15 – 11:00</td>
<td>Training Session on ‘Skill Development of Women Entrepreneurs’ by SanatZar-Social Welfare Department, Punjab Govt.</td>
<td>Muhammad Nawaz</td>
</tr>
<tr>
<td>11:00 – 11:40</td>
<td>Information Session on ‘Small Loans for Women Micro-Entrepreneurs’ by Akhuwat Foundation</td>
<td>Mr. Shahid Safdar</td>
</tr>
<tr>
<td>11:40 – 11:50</td>
<td>Tea Break</td>
<td></td>
</tr>
<tr>
<td>12:30 – 1:10</td>
<td>Training Session on ‘Digital Financial Inclusion’ by Telcom Sector - Group Work by participants: Activity of Easy-Paisa M-Wallet Transaction</td>
<td>Mr. M. Abaidullah Sufiyan</td>
</tr>
<tr>
<td>1:10 – 2:00</td>
<td>Evaluation of Workshop</td>
<td>Project Team</td>
</tr>
<tr>
<td></td>
<td>Short Interviews of Women Micro-Entrepreneurs</td>
<td>Center for Learning &amp; Development-SDPI</td>
</tr>
</tbody>
</table>
## 2. Akhuwat Loan Hand-outs

<table>
<thead>
<tr>
<th>Sr. #</th>
<th>Product</th>
<th>Description</th>
<th>Features</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td><strong>Family Enterprise Loan</strong></td>
<td>Family enterprise loans are offered by AIM for the establishment of a new business or the expansion of an existing one. AIM would like to continue to place emphasis on provision of such loans.</td>
<td><strong>Range:</strong> From Rs. 10,000 to Rs.50,000  <strong>Duration:</strong> 10 – 36 months  <strong>Profit Rate:</strong> 0%  <strong>Interest Rate:</strong> None  <strong>Initial Application fee:</strong> Up to Rs. 200  <strong>Post Approval Application fee:</strong> None  <strong>Mutual Support Fund Contribution:</strong> Optional 1% of loan amount</td>
</tr>
<tr>
<td></td>
<td><strong>Liberation Loan</strong></td>
<td>These loans are given to the persons who have taken loans from the exploitative money lenders to save them from undue interest rates. AIM will pay off the balance amount to the money lenders in one go and in return borrower will pay back the principal amount to AIM in easy installments.</td>
<td><strong>Range:</strong> From Rs. 10,000 to Rs.100,000  <strong>Duration:</strong> 10-36 months  <strong>Profit Rate:</strong> 0%  <strong>Interest Rate:</strong> None  <strong>Initial Application fee:</strong> Up to Rs. 200  <strong>Post Approval Application fee:</strong> None  <strong>Mutual Support Fund Contribution:</strong> Optional 1% of loan amount</td>
</tr>
</tbody>
</table>
### Education Loan

**Teaching Loan**

The objective of education loan is to extend interest free loans to highly deserving students who have exhibited excellent academic results, belong to low income background and his/her parents are unable to bear the education expenses. Parents or student will pay back the principal amount to AIM in easy installments.

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Post Matriculation up to Masters</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Range</strong></td>
<td>From Rs. 10,000 to Rs. 50,000</td>
</tr>
<tr>
<td><strong>Duration</strong></td>
<td>10 – 24 months</td>
</tr>
<tr>
<td><strong>Profit Rate</strong></td>
<td>0%</td>
</tr>
<tr>
<td><strong>Interest Rate</strong></td>
<td>None</td>
</tr>
<tr>
<td><strong>Initial Application fee</strong></td>
<td>Up to Rs. 200</td>
</tr>
<tr>
<td><strong>Post Approval Application fee</strong></td>
<td>None</td>
</tr>
<tr>
<td><strong>Mutual Support Fund Contribution</strong></td>
<td>Optional 1% of loan amount</td>
</tr>
</tbody>
</table>

### Emergency Loan

**Emergency Loan**

This product is for those poor families who face unfortunate events and emergencies e.g. sudden losses in business or meeting any other immediate contingency etc.

<table>
<thead>
<tr>
<th>Range</th>
<th>From Rs. 10,000 to Rs. 50,000</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Duration</strong></td>
<td>10 – 24 months</td>
</tr>
<tr>
<td><strong>Profit Rate</strong></td>
<td>0%</td>
</tr>
<tr>
<td><strong>Interest Rate</strong></td>
<td>None</td>
</tr>
<tr>
<td><strong>Initial Application fee</strong></td>
<td>Up to Rs. 200</td>
</tr>
<tr>
<td><strong>Post Approval Application fee</strong></td>
<td>None</td>
</tr>
<tr>
<td><strong>Mutual Support Fund Contribution</strong></td>
<td>Optional 1% of loan amount</td>
</tr>
<tr>
<td></td>
<td></td>
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<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>شرح سود: کونئی نہیں</td>
<td></td>
</tr>
<tr>
<td>ابتدائی درخواست فیس: 200 روپے</td>
<td></td>
</tr>
<tr>
<td>درخواست کی منظوری کے بعد فیس: کونئی نہیں</td>
<td></td>
</tr>
<tr>
<td>بابمے شراکتی امدادی فنّ: اخیاری: قرض کی رقم کا 1 فی صد</td>
<td></td>
</tr>
</tbody>
</table>

3. Services provided by SMEDA

### SMEDA ONLINE SERVICES

**ONLINE TRAINING**
(Webinars)
SMEDA webinars are a great way to provide knowledge to SMEs keeping an eye on industry’s latest updates and development.

**EXPERT ADVICE**
(One to One E-Consultancy)
One to one E-consultancy is a perfect opportunity for SMEs and start-ups to get Business Advice for any business concern from our consultants.

**VIRTUAL HELPDESK**
(Business Advice)
SMEs and new entrepreneurs would get business related information and advice to start and expand their business.

**SME BUSINESS HELPLINE**
(042) 111 - 763 - 1 11
The SME Business Helpline serve as a centralized business information centre to all existing and Potential SMEs across Pakistan.
Need Funds To Grow Your Business?

SMEDA UNDER ITS NATIONAL BUSINESS DEVELOPMENT PROGRAM FOR SMEs INVITES APPLICATIONS FOR GROWTH STAGE START-UP GRANT (ROUND-II)

The Growth Stage Start-up grant is aimed at providing financial support to the entrepreneurs to meet the capital and/or operating needs of their businesses.

Maximum Grant Funding up to PKR 500,000/-

On first come first served basis, subject to the fulfilment of eligibility and other terms & conditions. Applications complete in all respects will be processed.

Women, Persons with Disability, Minorities, Applicants from less developed districts and Businesses related to IT, Food Processing & Tourism sectors are encouraged to apply.

<table>
<thead>
<tr>
<th>Goods/Services</th>
<th>Eligible Capital Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Machinery / equipment required for carrying out the production / operations</td>
</tr>
<tr>
<td></td>
<td>Testing apparatus / equipment required to conduct product / process inspection and / or quality testing.</td>
</tr>
<tr>
<td></td>
<td>Office equipment including ICT equipment required for carrying out business operations</td>
</tr>
<tr>
<td></td>
<td>Furniture and fixtures required for carrying out business operations.</td>
</tr>
<tr>
<td></td>
<td>Raw material for production of finished goods</td>
</tr>
<tr>
<td></td>
<td>Stocks for carrying out trading activities</td>
</tr>
<tr>
<td></td>
<td>Software licensing fees</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Goods/Services</th>
<th>Eligible Operating Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Prototyping / product testing from any accredited laboratory</td>
</tr>
<tr>
<td></td>
<td>Procurement of Customer Management Software</td>
</tr>
<tr>
<td></td>
<td>Third party payments for Digital marketing etc.</td>
</tr>
<tr>
<td></td>
<td>Website, Web store development for Online Presence</td>
</tr>
</tbody>
</table>

Eligibility
- Sole Proprietor, Firm or Company, with valid CNIC and Business NTN, engaged in commercial activity in Pakistan.
- Business age should be from one (01) year to five (05) years and it must have remained operational for at least six (06) months in last one (01) year. The timeframes will be calculated from the date of application submission.
- Manufacturing, Services / Trading, Mining or agriculture processing businesses, with annual sales not exceeding PKR 150 million.

Evaluation Factors
- Applications will be evaluated on the basis of following factors:
  - Profile of the Entrepreneur
  - Profile of the Enterprise
  - Expected Grant Impact

Apply online at http://nbdp.org.pk/nbdp_grants.php. (Only Online Applications will be acceptable)
For more information
Call 042 111-763-111 or visit nbdp.org.pk

Application Closing Date will be 21 days after the date of advertisement publication
Any further information about the grant will be made available through NBDP website
4. Sanatzaar Information Session
5. Easypaisa Transaction Training
Annex III
Pictorial Evidence from The Field

Figure 15: A Group of Women Making Buttons

Figure 16: Women Running Kiryana Store
Figure 17: Akhuwat Representative Delivering Session at the Training Workshop

Figure 18: Certificate Distribution among Trainees
Figure 19: Group Photo at the end of the Training Session

Figure 20: Women Taking Course at Sanatzaar
Figure 21: Sketching and Still Portrait by Miss Zukhrugh Fatima (Sanatzaar Course Cohort)

Figure 22: Cakes Baked by Miss Ayesha Rafique (Sanatzaar Course Cohort)