

REVISED FINAL REPORT

NATIONWIDE GENDER SECTOR ASSESSMENT FOR THE OFFICE OF ECONOMIC GROWTH AND AGRICULTURE (EGA)

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Empowerment Performance Result

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Acronyms

AF	Aurat Foundation
AIP	Agricultural Innovative Program
AkF	Akhuwat Foundation
AKRSP	Aga Khan Rural Support Program
ASF	Agribusiness Support Fund
BAP	Balochistan Agriculture Project
BDC	Benazir Debit Cards
BIL	Business Incubation Lab
BISP	Benazir Income Support Program
BMZ	German Federal Ministry for Economic Cooperation and Development
CIG's	Common Interest Groups
CO's	Community Organization
COP	Chief of Party
C-TPAT	Customs-Trade Partnership Against Terrorism
DCOP	Deputy Chief of Party
DF	Development Finance
DFID	Department for International Development
EGA	Economic Growth and Agriculture
EP	Entrepreneurs Project
FAO	Food and Agriculture Organization
FATA	Federally Administrated Tribal Area
FBR	Federal Board of Revenue
FEG's	Farmer Enterprise Groups
FGD	Focus Group Discussion
FIT	Fund for Innovative Training
FMC's	Farmer Marketing Collectives
GAP	Good Agricultural Practices
GBV	Gender Based Violence
GDP	Gross Domestic product
GEP	Gender Equity Program
GoP	Government of Pakistan
HACCP	Hazard and Critical Control Point
HBW	Home Based Workers
IFL	Interest Free Loan
IFPRI	International Food and Policy Research Institute
INGO	International Non-Governmental Organization
KBL	Khushhali Bank Limited
KCCI	Karachi Chamber of Commerce and Industry
KII	Key Informant Interviews
KP	Khyber Pakhtunkhwa
LDDDB	Livestock and Dairy Development Board
LPG	Loan Portfolio Guarantee
MFI	Micro Finance Institutions

NAVTTTC	National Vocational and Technical Training Commission
NGO	Non-Governmental Organization
NRSP	National Rural Support Program
NTCIP	National Trade Corridor Improvement Program
NTTFC	National Trade and Transport Facilitation Committee
NTWG	National Technical Working Group
PAJCC	Pakistan–Afghanistan Joint Chamber of Commerce
PARC	Pakistan Agricultural Research Council
PEEP	Punjab Enabling Environment Project
PMN	Pakistan Microfinance Network
PO's	Partner Organizations
PPAF	Pakistan Poverty Alleviation Fund
PSC	Poverty Score Card
PSSP	Pakistan Strategy Support Program
PTP	Pakistan Trade Project
RDFC	Regional Development Finance Corporation
RSP	Rural Support Program
RTC	Round Table Consultation
SBFC	Small Business Finance Corporation
SME	Small and Medium Enterprise
SMEDA	Small and Medium Enterprise Development Authority
TAP	The Agribusiness Project
TDAP	Trade Development Authority Pakistan
TDP	The Dairy Project
TFP	The Firms Project
ToR	Term of Reference
TRDP	Thar Rural Development Program
TSDP	The Satpara Development Project
TVET	Technical and Vocational Education and Training
UNDP	United Nations Development Program
USAID	United States Agency for International Development
WEI	Women Entrepreneurship Initiatives
WLEW's	Women Livestock Extension Workers
WRAP	Worldwide Responsible Accredited Production

Preface

The report on “Nationwide Gender Sector Assessment for Office of Economic Growth and Agriculture (EGA)” presents comprehensive insights and ideas on key issues of gender and how it cuts across the key areas of economic growth and agriculture. We are pleased that the report offers many potential strategies that can be employed for addressing and improving the situation that affects many, due to the challenges and hardships incurred by the worsening poverty, especially for women in Pakistan today. We hope that the recommendations offered in this study will help alleviate the difficulties faced by those impacted the most due to poverty.

During the course of this study, the project team met with a large number of key individuals and opinion makers with deep insights and understanding of the issues and we are thankful to them for their time and guidance. The scope of our work also extended to people from different communities and socio-economic classes. We are thankful to all of these individuals who extended their cooperation to us in this regard.

We are also thankful to EGA, USAID/Pakistan in extending us their full cooperation and support in carrying out this study. In particular, we thank Travis Guymon, Nazim Ali, Michael Trueblood and Scott Hocklander for their valuable inputs and feedback.

The AASA Consulting team for this study worked diligently and thoroughly in compiling this report. Our appreciation for the efforts put in go to Riaz Hussain, Meher Noshirwani, Birjis Jaleel, Junaid Shahid, Hasaan Mohiuddin, Danish Khan, Muhammad Safdar and Maria Ashir.

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Executive Summary

The USAID/Pakistan's Office of Economic Growth and Agriculture (EGA) commissioned a study on Nationwide Gender Sector Analysis for the EGA unit. This is an assessment of the EGA sector with focus on gender issues highlighting the constraints and opportunities that exist in the prevailing environment.

Objectives of the Study

The main purpose of this gender assessment is to identify strategies and approaches that the EGA office can use to better advance gender equality and women's empowerment within its programming, ultimately achieving more economic stability and improved livelihoods for Pakistanis. This shall be completed under the ambit of the following objectives:

- **Objective 1:** Identify key gender-related needs, issues, constraints, and threats to equitable participation and access of men and women to programs and services within the Economic Growth and Agriculture sectors.
- **Objective 2:** Identify successful strategies for addressing gender equality and women empowerment within the EGA sector in on-going EGA activities and identify strategies and approaches the EGA office can use to enhance the accessibility and equitability of its programs to both men and women, the analysis should include the work of INGO's, local organizations, and the Government of Pakistan (GoP) were applicable.
- **Objective 3:** Analyze how the EGA office's current and proposed economic growth, agricultural projects and strategies could impact men and women in Pakistan, taking into consideration religion, socioeconomic status, geographic location and other key variables where possible and applicable.
- **Objective 4:** Identify those gender issues with the greatest potential impact on Pakistan's economic development. Develop recommendations as to how the EGA office can improve and/or reconfigure the gender integration in their current and future programming, highlighting any missed opportunities.

Approach and Methodology

This was a qualitative study encompassing some primary research activities in the form of Focus Group Discussions (FGD's), Key Informant Interviews (KII's) and Round Table Consultations (RTC's) with respondents representing a wide cross-section of society from across the country. 12 FGD's, 41 KII's and 2 RTC's were conducted as part of this nationwide study. The primary research has been complemented with an extensive desk review comprising of gender related publications, the EGA framework, similar studies by other donor organizations and Civil Society Organizations (CSO's) and national statistics contained in official government publications.

Primary research was undertaken to determine the issues, constraints, barriers and threats that Pakistani women face today, because of their gender, in economic activities. These were particularly explored in terms of access to services and credit by women, benefits derived by women and impact of economic activity on women in agriculture and business sectors.

Secondary research (study of EGA programs, other USAID programs and initiatives of the government of Pakistan, programs of international financial institutions, development agencies and INGO's, as well as projects of Pakistani NGOs) was undertaken to determine the approaches, strategies and programmatic trends in evidence today and what is working in the agricultural and business sectors.

Findings were then analyzed together to determine the strategies that need to be adopted to close the gender gap in the agricultural and business sectors. At the end, the report provides specific guidance on how EGA office can improve and reconfigure gender integration in its current and future programming.

Key Findings

A summary of key findings and analysis is arranged here answering the questions as framed in the original Terms of Reference in September 2014 and addressing additional questions as added by EGA on March 6, 2015 in its feedback on the draft report. The findings given below come from the primary research undertaken by the project team.

Limited Mobility Reduces Women's Economic Opportunities

Women's low mobility is a barrier to empowerment. Also, absence of a reliable transport system is a major impediment as well as limited acceptance of women as bread earners as society traditionally sees men as bread winners.

Reduced Options Force Many Women to Choose Home Based Work

There is increasing trend towards Home Based Work among women due to societal pressures and lack of mobility. Lack of women friendly workspaces is a major hindrance to working outside the home. However, HBW's do not have advanced skills leading to low marketability of their products.

Women Have Limited Access to Credit

A common misconception is that women only require micro-credit as they have limited vision. Even the micro-credit is available at high interest rates to women (4 times the conventional rate) is a major deterrence. A religious belief of communities also discourages borrowing from a bank at interest. Lack of collateral prevents women from getting credit from conventional banks and thus, lending policies are not conducive to women borrowers. Most women in the rural areas of Pakistan do not have a bank account. Also the prevailing mindset of the financial institutions is not women friendly.

There is a Lack of Opportunities for Women in the SME Sector

Pakistan has a very small base of women professionals employed in the trade sector and they also tend to be risk averse thus, not inclined towards trading. Inadequate networking opportunities exist for women entrepreneurs. Women are transitioning from the formal to the informal sector which is compromising their rights.

Women Have Limited Control of Assets and Financial Resources

Generally, women have limited control over assets nor do they exercise their right of inheritance. Access and ownership of assets reflects the control and power dynamics within a family. Women are involved in income generation, but not decision-making outside the domestic realm. In the rural areas, women are almost entirely responsible for rearing livestock.

There is a Lack of Suitable Trainings, Skills and Technology for Women

Benefits of capacity building- initiatives for women are curtailed due to family pressures. Most women want to work in conventional women-centric businesses. Women who work in the agricultural sector often have to rely on informal systems of learning and so their knowledge is limited and may be outdated. Agricultural extension services have limited outreach and availability for women.

Working Women Face Negative Attitudes from Society

There is a myth that women lack business acumen. Society's attitude also impedes women's participation in the public sphere. From buying raw materials to selling the final product, most of the women micro-entrepreneurs are dependent on someone. Women traders are at a disadvantage as they resist getting involved in corrupt trading practices. Prevalence of a glass ceiling for women prevents them from attaining managerial positions and they are not allowed to unionize.

Powerful Male-Dominated Employers Abuse Regulations and Laws to Protect Women Without Fear of Consequences

Home Based Workers in the agricultural sector are denied fair wages and generally women are paid less than men for the same work. HBW's lack awareness about labor laws and their

rights thus, suffer more. Sexual harassment, verbal and physical violence at the work place also serves as an obstacle for women in the formal sector.

Cycle of Exploitation Perpetuates Limited Economic Options for Women

Women, in general, are exploited more so by sub-contractors in the textile sector. In the rural areas women cotton pickers are given lower wages, face harsh conditions and encounter greater sexual harassment. Exploitation of privileges available to women-owned enterprises are exploited by men in the family. Women also carry the dual burden of being a homemaker and a worker in the field especially in the agricultural sector. Bonded labor still exists in Sindh and Punjab and prohibits them from accessing their rights.

Review of Gender Specific Programs of the Government, INGO/NGO and USAID in the EGA Sector

A number of Government programs in the EGA sector within the gender component were reviewed with the intent to identify successful strategies. These included programs like the Benazir Income Support Program (BISP), the Small and Medium Enterprise Development Authority (SMEDA), the Pakistan Poverty Alleviation Fund (PPAF), and others. A similar review was undertaken in the INGO/NGO sector in which major programs were reviewed with the same intent. These included Aurat Foundation's Gender Equity Program (funded by USAID), Supporting Technical and Vocational Education and Training (TVET), UN Kitchen Gardening program, TRDP's Home Based Worker Empowerment program and KASHF as well as Khushhali Bank and the role played by First Women's Bank.

The programs in this sector referred by USAID EGA were also reviewed. Among the major programs reviewed were the Agricultural Innovative Program, The Dairy Project, Agribusiness Project, the Entrepreneurs Project, as well as others.

A summary of successful strategies identified through this review form the part of the framework given below.

Recommendations for Increasing Women's Economic Opportunities in Pakistan Through EGA Programming

This assessment makes 27 specific recommendations in five broad categories to improve gender economic opportunities, which are summarized and displayed in the Exhibit – Executive Summary Table. They are based on the understanding that learning from the experiences laid out in the Findings and Analysis section serves as a basis for a range of interventions that the EGA should cover. These were aimed at the poorest of Pakistani women to the best educated and trained business minds, if the gender gap in Pakistan is to be reduced and economic growth promoted for reduction in poverty.

The recommendations and broad direction and vision call for addressing poverty as the root cause of the problem using social safety nets and stipends as entry points and focus on growth by supporting greater economic opportunities for women in rural and urban areas of Pakistan.

Given the increasing propensity towards Home Based Work, one strategy would be to focus on the rights of these workers and take them step by step over a medium term period so they can either enter the labor force or set up their own businesses or set up their own value chain. Another strategy would be to take a few practical steps that will make workplaces (as opposed to home spaces) attractive for women. This means "women friendly spaces" at work venues; women-only bathrooms with women attendants, day care facilities, and a secure environment. Women interpret a secure environment as a place with guards to prevent entry of unauthorized men barging into the work place, polite behavior of male colleagues and freedom from sexual harassment. These practical steps are easy to implement and can bring "quick success" for the program.

Exhibit – Executive Summary Table – Recommendations to Strengthen Gender Programs in Pakistan and Potential Impacts	
Encourage Greater Reliance On Partnering For Growth	Impact
Work with local partner organizations to reach both men and women	High
Establish local common interest groups and geographical clusters	High
Establish an EGA gender advisory council	Significant
Involve male family members to introduce programs to women	Low
Strengthen Financial Services for Women’s Development	
Increase the direct outreach of existing microfinance banks and also encourage opening of new microfinance banks	High
Introduce special financial products for women	High
Develop new financial instruments for women and helping them move out of micro credit to SME financing	Significant
Introduce more Sharia compliant microfinance products	Significant
Continue Selected Initiatives Aimed at Capacity Building and Training	
Mobilize home-based workers	High
Develop business incubation centers for women	High
Provide training for livestock rearing	High
Strengthen capacity building of technical and vocational institutes	Significant
Educate SME’s over the importance of basic certifications to improve their exports	Significant
Develop priority sectors, skills and products while also concentrating on building value chains for women entrepreneurs	Significant
Sponsor women entrepreneurs to attend expos and access new markets	Low
Showcase local artisans at exhibition and fairs	Low
Conduct artisan skills mapping survey	Low
Collect disaggregated data on gender to improve monitoring and evaluation	Low
Support Initiatives That Provide Improved Work Environment and Protection For Women	
Hire women workers at all levels	High
Establish women-friendly workplaces	High
Initiate livelihood schemes under the banner of social enterprise development	High
Strengthen the role of media for women’s empowerment and awareness campaigns	Low
Improve women’s access to information through technology	Low
Enhance Resources Available for Farming and Livestock Projects	
Use modern techniques of farming	High
Establish model farms and model businesses	Significant
Introduce livestock and crop insurance for farmers	Low
Combat bonded labor	Low

By modifying some of the rules with respect to lending, conditions and environment can be created which can have a major impact for inclusion of women in the mainstream of Pakistan's economy, including agriculture, trade and other industries. While it may be difficult to change the feudal, patriarchal social structures that ensure low levels of land and asset ownership by women, changing banking regulations may have an impact in the medium term. Another avenue is to underwrite non-collateral lending programs aimed at women entrepreneur's seeking to set up small or medium sized enterprises. This continues to be a missed opportunity as focus continues to be on micro-credit for women at exorbitant interest rates and the entrenched view in male dominated conventional banks which view women's lack of assets as a very high risk proposition. The proposed underwritten fund can be advanced to the First Women's Bank, micro-credit bank and also regular banks (as has recently been done for four banks by USAID). Against these guaranteed funds, the selected bank can develop non-collateral lending products aimed at women entrepreneurs. As a start, this facility can be developed and tested in three banks; First Women's Bank, one of the micro-credit banks and one of the commercial Pakistani banks.

Women entrepreneurs trained and developed under existing EGA programs should then be assisted to become clients of these banks and avail these non-collateral facilities to scale up their businesses.

For EGA programs designed after these facilities are in place, these linkages should be established from the beginning. Availability of small and medium credit facilities will change the way these future programs are designed and catapult women entrepreneurs into a higher level of business activity in a much shorter time period, in both agricultural and non-agricultural settings.

There should be greater cross fertilization amongst USAID programs run by various units of the USAID. The research team looked at some USAID projects outside the EGA domain and found that there is little cross-fertilization though all the programs that are funded by USAID. For example, the Gender Equity Program (GEP) of Aurat Foundation has developed a model of working with Home Based Workers – from helping them develop new products, trade and facilitation centers, incubation at leading institutions, linkages with market and developing value chains and finally linking them to First Women's Bank.

What would the facilitative environment for businesswomen look like? There would be guaranteed funds from where they can draw funds without collateral or low collateral. Women would have easy access to banking products with overdraft facilities, smart card access offering a range of services, mobile phone banking services. Local communities would offer facilitation centers for market linkages and information, access to other established women as mentors, access to business incubation centers, membership to women's chamber of commerce. There would be established market outlets (shops, mega stores, export houses, expos). Firms would create a safe work environment and provide child care centers. Helping women move from theoretical knowledge to practical internships and training for entering the job market and enterprises would be established from the beginning.

Section 5 of this report carries specific recommendations and entry points to implement the strategies.

1.0 Introduction

USAID/Pakistan's Office of Economic Growth and Agriculture (EGA) commissioned the services of AASA Consulting in September of 2014 to undertake a gender assessment to analyze how traditional gender roles in Pakistan affect society and how these inequalities affect the economic growth and agricultural sector in Pakistan. The results of the report provide a framework as to how the USAID Office of EGA can address the gender inequality within the Economic Growth and Agriculture portfolio of Pakistan.

The Office of Economic Growth and Agriculture (EGA) targets a variety of growth opportunities, including support for the public sector, private sector and civil society efforts to expand economic opportunities for micro and medium enterprises; workforce training; and removal of barriers to trade and investment. It also seeks to improve agricultural productivity throughout the country in order to improve the lives of Pakistanis. Going forward these growth opportunities along with the experiences of projects and programs in the EGA sector under the Government of Pakistan (GoP), international and national NGOs' and USAID will provide a direction for future strategies.

1.1 Scope of the Study

The main purpose of this gender assessment is to identify strategies and approaches that the EGA office can use to better advance gender equality and women's empowerment within its programming, ultimately achieving more economic stability and improved livelihoods for Pakistanis. This shall be completed under the ambit of the following objectives:

- **Objective 1:** Identify key gender-related needs, issues, constraints, and threats to equitable participation and access of men and women to programs and services within the Economic Growth and Agriculture sectors. Economic Growth includes, but is not limited to micro, small and medium business start-up, financing and lending opportunities, trade and import/export. Agriculture includes, but is not limited to, access to credit, capacity and extension services, farm and agribusiness management, producer/farmer roles, transport, processing, and agricultural- imports and exports.
- **Objective 2:** Identify successful strategies for addressing gender equality and women empowerment within the EGA sector in on-going EGA activities and identify strategies and approaches the EGA office can use to enhance the accessibility and equity of its programs to both men and women, the analysis should include the work of INGOs, local organizations, and the GoP where applicable.
- **Objective 3:** Analyze how the EGA office's current and proposed economic growth and agricultural projects and strategies could have an impact on men and women in Pakistan, taking into consideration religion, socioeconomic status, geographic location, and other key variables where possible and applicable.
- **Objective 4:** Identify those gender issues with the greatest potential impact on Pakistan's economic development. Develop recommendations as to how the EGA office can improve and/or reconfigure the gender integration in the current and future programming, highlighting any missed opportunities.

The report content is organized into 5 sections. Section 1 provides the introduction to the project. Section 2 provides the context and background of the project. Section 3 briefly describes the methodology employed for this research and the limitations encountered during the process. Section 4 presents the findings of the study. This section highlights current strategies in the EGA sector through government policies and programs, INGO's and local NGO's. It analyzes the USAID EGA office's current projects and their impact on gender roles. It shares a set of findings and analysis based on the primary research. The section is followed by framework of successful gender strategies in EGA sector followed by recommendations and entry points as Section 5.

2.0 Context and Background

This section of the report provides an overview of the economic growth, agricultural, and gender situation in today’s Pakistan. The context and background is prepared with a focus on the issues of direct relevance to the Economic Growth and Agriculture unit of USAID.

Historically, women in Pakistan have faced many hurdles to their social mobility and economic independence. Some of these constraints include gender bias; traditional patriarchal beliefs; religious interpretations; low literacy levels; lack of access to credit; a wage gap between men and women; and limited access to facilities like education, health and public services. This rift is wider in the rural areas where women are a vital proportion of the labor force yet their contribution in economic growth and importance is not at par with the male labor force.

Overall, the working conditions for women in Pakistan are somewhat worse than other developing countries. While some progress has been made, women, especially in the rural areas of Pakistan continue to remain behind in terms of economic and social progress. Poor and uneducated women have to battle their way against the social stigmas of society, as their only wage labor outside their household is in manual work, such as, working in the fields. Once they get educated, especially at the secondary level, the extent of social barriers starts to decrease.¹

The societal norms and security concerns restricts women to their houses in Pakistan. Absence of safe transport and lack of women-friendly work places further adds to this issue. Immobility affects women in many ways. It affects their education, which places women in a vicious cycle that causes a trickledown effect on all other areas of their lives, like having a good understanding of women’s rights. The absence of their ability to move freely hinders their access to public facilities such as health services and it also affects women’s participation in both social and economic arenas, where due to family safety and honor, women are confined to their households.

As evident in Exhibit 2.1, almost 61 percent of Pakistan’s population lives in rural areas. The rural population contributes 51 percent towards the GDP but unfortunately, the poverty levels in rural areas are still high (almost 39 percent). While women make up 50 percent of the population, their labor force participation is a mere 21 percent.² Interestingly, almost 90 percent of the female workforce is employed in “*agriculture, elementary occupations and crafts sector*.”³

Exhibit 2.1
Population (in millions)

	Overall			Rural			Urban		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Pakistan	197	101	96	131	67	64	66	34	32
KP	28	14	14	24	12	12	5	3	2
Punjab	110	56	54	74	37	37	36	18	18
Sindh	49	26	23	26	14	12	23	12	11
Balochistan	10	5	5	7	4	4	2	1	1

Source: *Pakistan Bureau of Statistics*.

¹ Goldin, C. (1994). “The U-Shaped Female Labor Force Function,” *Economic Development and Economic History*. NBER.

² Pakistan Labor Force Survey 2012-13.

³ “Access to Finance in Pakistan.” State Bank of Pakistan.

The agricultural sector and the agro-based industries provide the backbone of the country's economy. Together with the Small and Medium Enterprise (SME) sector, it provides 90 percent of jobs to the total workforce.⁴

Women and girls usually work in agricultural-related activities to support their families, augmenting their household incomes. They work long hours while also fulfilling their household responsibilities. They contribute in many activities in various sub-sectors;⁵ for example, they manage livestock and its products (e.g. cleaning of animals and sheds, milking, processing of milk, preparing dung cakes for fuel). In the rural areas of Pakistan, women work on livestock-related tasks, which is an effective utilization of family labor.⁶ In crop production they are involved in cleaning of grains and drying, threshing, sowing, transplanting, weeding and harvesting, cotton picking, traditional cottage industry tasks, and working as manual labor in brick-kilns.

The low level of women's participation in the formal sector of Pakistan translates into a low level of women's participation in the trade sector. From 2000 to 2008 the percentage of female home-based workers increased from 64 to 72 percent whereas the percentage of self-employed women home-based workforce was 2 percent;⁷ a clear indication of the minimal opportunities for women in the formal sector of the economy. Only a handful of women in Pakistan are able to start and sustain an enterprise due to deep-rooted gender disparities that are related to access to resources and opportunities. According to World Bank, almost 2 million women are absorbed by the informal sector in Pakistan. Strong patriarchal beliefs and lack of opportunities in the formal sector continue to keep women secluded. Most of the home based workers are involved in activities like stitching clothes, weaving baskets and carpets, embroidery, bangle making and producing food products. Other than this they are engaged in small family-owned trade enterprises.⁸

Further evidence of the gender gap is the low number of women employed in the managerial/professional cadre which is a paltry 2 percent. Based on data, as of December 31, 2013, the Development Finance (DF) sector lent only 5 percent of its overall credit to women borrowers, 62 percent of which was directed to the agricultural and SME sector.⁹

Women own three percent of the total business enterprises running in the country, most of which are SME's in the middle income group. Although SME's in general face many obstacles in Pakistan, women-run enterprises have additional hurdles to cross. Women, particularly in the rural areas, have limited information and access to business financing opportunities. This is a serious impediment to women entrepreneurs and SME owners. Many *haris* (tenants/landless agricultural workers), including women, are unable to get loans from banks as they do not possess the requisite collateral.

The absence of adequate collateral significantly hampers the social welfare of rural households. During the research for this study, it was noted that, farmers (men and women) have to place their share of the final produce as collateral in order to receive loans. Due to low wages and income generating activities, most of the rural households (men and women) remain trapped in a viscous debt cycle throughout their lives.

⁴ Qureshi, Jawed Ahmed. (2012). "Financial Quota of Loans for the SME Sector in Pakistan: A Survey in Karachi." *Interdisciplinary Journal of Contemporary Research in Business*.

⁵ Yasmeen, Ghazala; Begum, Razia. (2011). "Contribution of Pakistani Women in Agriculture: Productivity and Constraints". *Sarhad Journal of Agriculture*. 27(4).

⁶ "Women at Work". (2011). SPDC Policy Brief.

⁷ "Pakistan: Gender Overview" (2013). USAID Knowledge Services Center.

⁸ Isran, S. and Isran, M. A. (2012). "Low Female Labor Participation in Pakistan: Causes and Consequences," *Pakistan Journal of Social Sciences (PJSS)*.

⁹ "Access to Finance in Pakistan". State Bank of Pakistan.

Therefore, as is evident from this overview, women in Pakistan continue to suffer economically, socially and culturally. While there has been some improvements for women in the urban areas of Pakistan, those in the rural areas continue to be exploited and denied many basic rights. This report further explores the reasons for this misbalanced state of affairs for women in Pakistan and identifies initiatives that can be undertaken to address the core problems.

3.0 Methodology and Limitations

This research study involves some field research (at the group and individual level) which was complemented by an extensive review of secondary data. The study employed the following process:

- Desk Review (refer to Annex 1 for a complete list of reviewed studies)
- Primary Research
- Analysis (Findings)
- Recommendations

Desk Review

The Desk Review encompassed an extensive review of existing documents on gender roles and inequalities related to the EGA sector, including: GoP gender-related policies and programs, documents and reports provided by USAID-Pakistan, relevant reports by GoP, relevant donor agencies and non-governmental organizations (NGOs), both international and local.

Primary Research

The design of this study called for some primary field research. This included 3 types of research activities: Focus Group Discussions (FGD), Key Informant Interviews (KII) and Round Table Consultations (RTC). The details of the aforementioned are outlined in Exhibit 3.1 below.

**Exhibit 3.1
Scope of the Project**

Field Research Activities	Number of Sessions	Respondents
Key Informant Interviews	41	For more details please refer to Annex 2
Focus Group Discussions	12	For more details please refer to Annex 3
Round Table Consultations	2	For more details please refer to Annex 4
USIAD EGA Project Interviews	8	For more details please refer to Annex 5

Limitations

The primary limitations were due to the scope of work, which was vast in terms of its scope and objectives but only allowed for limited field work due to budgetary constraints.

- There was limited space for primary research in comparison to the ambitious scope stated in the objectives. Therefore, mainly secondary sources were utilized. This was also the case for research in the current EGA sector projects. Given the scope of work, greater field research activities would have made the report more comprehensive and complete.
- Most of the data available in Pakistan are not disaggregated at the gender level. Thus, the information available is limited and does not provide the insights required to fully document the gender aspect of the economy.
- The results of the EGA sector (USAID and non-USAID projects) were not fully verifiable, mainly due to lack of resources made available for field visits.

4.0 Findings and Analysis

This section is arranged in five parts which presents our findings and analysis based on our primary and secondary research and studies. The first part relates to our primary research with respect to the issues and challenges faced by women in the EGA sector in Pakistan, followed by our secondary research with respect to the Government's programs in EGA sector. The review and analysis of the UN and International Non-Government Organizations (INGO) programs is next followed by a similar review of the GoP's initiatives in this area and at the end a review is undertaken of the current programs supported by USAID's EGA office.

4.1 Issues and Challenges Faced by Women in the EGA Sector in Pakistan

This section is devoted to the findings from our field research, which included the KII's, FGD's and RTC's. The findings and analysis presented in this section are further divided into 10 sub-sections which cater to a range of issues and impediments related to women's empowerment and gender equality.

The Gender Gap in the EGA Sector

Primary research showed that the gender gap in the EGA sectors in Pakistan is acknowledged as being huge (though not everyone used the term "gender gap"). Patriarchal systems, feudal mindsets and social norms ensure that women and men are not seen as "equal." However, many respondents did see their distinct roles within society as a major cause for the gender gap.

4.1.1 Impact of Low Mobility on Women's Economic Growth

Within Pakistan's feudal, patriarchal and societal norms, the public space is still defined as a "man's domain" and the home as "woman's domain." The general sense that women should stay at home and not indulge in public activities, including, politics, debate and economic activity is still rampant, in spite of the many strides women have made in Pakistan.

Women's low mobility is a barrier to empowerment. In most parts of Pakistan, women are not allowed to interact with men outside their household except in cases of emergencies. If women want to do any work outside the home, they must first seek the permission of male family members especially in rural settings. This is mainly due to the perception that "society has become bad and it is not safe for women to venture outside alone." Therefore, women do not go out alone, but they can go with another woman or if accompanied by a child. This restricts women's participation in the public sphere and access to the market place. It serves as the biggest hurdle to their education which ultimately affects their employment opportunities. This also puts them at an economic disadvantage as travel restrictions are seen as an additional burden.

"The rights, entitlements and resources available to men are up there, while the rights, entitlements, and resources available to women are down here. In simple words this is the Gender Gap. To close this gender gap massive proactive women-focused initiatives are needed over many years. It has to be understood that gender mainstreaming does not mean equal actions for men and women from now on. It means actions to foster women's empowerment to bring them up to the point where it can be said that they have the same rights, entitlements and resources as men. This is tough call in a patriarchal society where decisions are dominated by men at all levels. But this is precisely the tough call that needs to be made, if women in Pakistan are to get a level playing field, especially in the economic sectors."

.....Chief of Party, Gender Equity Program, Aurat Foundation

Absence of a reliable transport system is a major impediment faced by women that restricts their mobility. Those women who wish to venture outside their homes for undertaking any economic or social responsibility are faced with hardships in terms of

transportation. The public transport system in Pakistan is often unreliable and unsafe, more so in the rural areas. As a result many women are unable to attend schools and cannot go to the market themselves for buying supplies and marketing their products and services, relying on working from home as the best alternative under these circumstances. Given the limitations of the existing transport system in Pakistan, the men and other members of the family also discourage the women to travel outside the home. The conditions in the urban areas, especially in the major cities, are relatively better with more variety and quantity of public and private transport facilities available. In the rural areas, due to women's limited mobility, they only take part in activities near their homes like fetching water, working in fields, or watching over animals grazing.

Limited acceptance of women as bread earners as society supports traditional view of men as bread winners. It is a societal norm to expect men to be the main bread earners of the family. Reliance on a woman's earnings is generally frowned upon in a large section of society. Women's earnings are still not accepted and are considered against the "dignity" of men. In most cases women's economic activities are considered a "pastime" and not encouraged thus, undermining the importance of a woman's earning capability. Thus, women are generally restricted within confines of their home.

4.1.2 Propensity Towards Home Based Work Amongst Women

Increasing trend towards Home Based Work among women due to societal pressures and lack of mobility. Given the prevailing societal, mobility and security issues, more and more women are working out of their homes. Now a significant number of the women working population are home based (classified as Home Based Workers). The HBW's mostly belong to poor, lower middle and lower income groups and have either little to no education at all. These women form a sizeable proportion of the informal economic sector. The HBW's in the urban areas are mostly engaged in home based businesses such as bridal wear, tuition centers, catering and beauty salons. They are skilled but earn a meager income, have no job security and little visibility in the economic landscape. Due to their invisibility, they have little recognition in official statistics. Also most HBW's do not have direct access to the market and are dependent on middlemen for accessing the market place. The HBW's mainly work on piece-rates and are involved in small scaled manufacturing and post-manufacturing tasks.¹⁰

Lack of women-friendly workspaces is a major hindrance to working outside the home. One significant reason for the increasing trend of women working out of their homes, especially in the formal sector is the unfriendly and unsafe environment in both the public and private sector organizations. Also another detriment for women working in the formal sector is the often abusive language used in offices by men. To make the work place more "women friendly" some organizations now provide day care centers, separate washrooms, pick and drop services, and separate prayer areas for women.

HBW's do not have advanced skills leading to low marketability of their products. A majority of HBW's are engaged in skills and trades that they have learned or inherited from their family or are involved in an activity that is laborious but not technical. This is because these women have limited exposure and training due to which the products and trades they are involved in are either of low quality or have low marketability, thereby, also limiting their ability to earn reasonably. There is a need for these women to be given formal training, perhaps vocational training so they can move towards value added skills and trade, which will enhance their income and provide them with a more economically balanced vocation.

¹⁰ *National Policy on Home-Based Workers, 2010* . Ministry of Women's Development, Government of Pakistan.

4.1.3 Limited Access to Credit for Women

In this context, following are some observations regarding the challenges faced by women in Pakistan.

A common misconception is that women only require micro-credit as they have limited vision. It is the general mindset of our society that women can only do small business and require small loans and therefore, micro-credit is enough for them. Women face problems while pursuing loans from commercial banks and they are pushed towards the microfinance institutions. Lack of collateral plays an important role in this regard because even if a woman has collateral, it is generally owned by the men of the household. Thus, commercial banks become restrictive in their approach to lending to women with low or moderate requirement of loans. Resultantly, women are pushed towards availing microfinance for which they have to pay higher mark-ups.¹¹

Most women in the rural areas of Pakistan do not have a bank account. In the rural areas of Pakistan, 89 percent of the women did not have a bank account and thus, lack access to financial services. 90 percent of women had never taken a loan which indicates the isolation of the rural poor from the formal banking sector.¹²

Micro-credit is available but at high interest rates to women. Interestingly, the poor segment of the population is paying higher interest rates under the micro-credit program than the borrowers of the conventional credit system. Micro-credit organizations charge a very high interest rate for the small loans that they extend. The interest rates of micro-credit ranges from 30 to 40 percent if one includes the hidden charges.¹³ Most micro-credit institutions charge substantially higher rates than the commercial banks - this can be up to four times the lending rates of regular banks! These institutions often justify these higher rates under the umbrella of “high operational and risk mitigation costs” associated with extending credit to this segment of the population.

“Every bank has made a separate segment of SME Financing. But trust me, in my entire career I have hardly seen any of them running actively. They use to give small loans ranging up to 500,000 rupees (\$5,000) till 2005 but now they prefer giving loans worth 2 million rupees at least (\$20,000). However, small is the financing need of a borrower, the banks prefer lending a minimum of 2 million rupees.”

.....Former Lead Business Development Center and Entrepreneur. SMEDA

In Khyber Pukhtunkhwa access and awareness pertaining to micro-credit is lower compared to other provinces. Micro Finance Institution’s (MFI) are less active in KP than in other provinces and women are less aware about their services. Compared to Sindh and Punjab, where the population is more aware of the role and services of MFI’s, it seems KP lags behind and there is a need to run awareness campaigns in KP regarding micro-financing and role of MFI’s.

A common deterrence cited to availing micro-credit is the “mark-up /interest,” which is contrary to the religious beliefs of the community. A common observation cited by SMEDA in KP was that many women avoid taking loans from micro-credit institutions due to their religious beliefs which prohibits them from paying interest. Women entrepreneurs in KP are not keen in utilizing credit facilities that charge a mark-up. Government schemes, such as, *Bacha Khan Khapal Rozgaar* and Economic Revitalization of Khyber Pakhtunkhwa were more successful and popular as they were interest free as compared to the on-going Prime

¹¹ Key informant interview with Chief of Party of the Gender Equity Program.

¹² These data have been generated from “Gender Differences: Understanding Perceptions,” National Baseline Study, GEP Project, USAID, 2012, with a specific focus on the rural areas. The responses are multi-variable.

¹³ Key informant interviews with former lead on Business Development Center and Entrepreneur, SMEDA and Chief of Party, Gender Equity program, USAID.

Minister's Youth Business Loan scheme. Besides religious belief which curtails women's access to micro-credit, the MFI's also refrain from extending loans to women due to their limited ability to bear risk and offer any tangible collateral.

In a large number of cases women borrowers of micro-credit pass on the loans to the men in the family. If women do take a personal loan, for a large majority it's through the consent of the men in the family, who also have the decision-making authority on how to use the money.¹⁴ World Bank's extensive research on this issue has revealed that around two-thirds of the women borrowers of microfinance required the permission of their male relatives to apply for a loan.

Lack of collateral prevents women from getting credit from conventional banks.

Commercial loans function around collateral that a borrower can offer. It is hard for women to get loans from conventional banks because they do not have collateral or lack ownership and control over the assets which can be collateralized. Generally, micro-finance experience tells us that women are better risks and the loan recovery is better from them, this also true for lenders in Pakistan. However, when we look at the commercial banks in Pakistan, their preference is the opposite to that of local financiers. The reason behind this contradiction is that local financiers give loans based on the reputation of women where a social pledge suffices the confidence of the lender. On the other hand, commercial banks lend on the basis of collateral, which most women do not have.

Women have limited exposure to banks and financial institutions. Societal norms prevent women from visiting banks and financial institutions. Women's interactions/dealings with men are still considered a taboo in our society and this limits their exposure and know-how of prevalent credit facilities. As a result even when women approach the financial institutions, they cannot take full advantage of credit facilities as they have limited know-how of credit facilities and lack confidence in dealing with the bank representatives.

Access to start-up finance through conventional banks is a major barrier for women entrepreneurs. In terms of business development and start-ups, this is more prevalent for women than for men entrepreneurs.¹⁵ Absence of collateral and their lack of capacity to find a guarantor play a major role in it. Even if women have collateral, it is generally owned by the men of the household. This increases the risk under the eyes of the bank as they fear that women will lose control over the asset in case the male member passes away.¹⁶

Lending policies are generally restrictive and not conducive to women borrowers. The credit matrix (ability, connectivity, visibility/identity, and mobility) limits women's eligibility to qualify for loans. The lending programs are built on the paradigm that revolves around this matrix. Women face difficulties in getting credit because societal norms are such that it is difficult for them to bring in guarantors or strengthen their cases by giving a track record of credit history. Sometimes even proving their identity is limited because they can only show the male members of their family as their contacts and guarantors. All these issues automatically weaken the case of women borrowers. It was also quoted that due to this reason at times for the same collateral women entrepreneurs get less credit as compared to men.

The current mindset of office bearers of financial institutions prevents them from developing loan products for women. The primary reasons for this attitude is that many men think that women borrowers will get married, move on to other things and leave their

¹⁴ "Gender Differences: Understanding Perceptions, National Baseline Study." (2012). Gender Equity Program.

¹⁵ *Strengthening Access to Finance for Women-Owned SMEs in Developing Countries.* (2011). International Finance Corporation (IFC).

¹⁶ Kazi, S. and Raza, B. (1995). "Rural Women's Access to Credit and Extension: A Strategy for Change," *The Pakistan Development Review.*

businesses after some time which actually impacts their credibility during application evaluation and makes women borrowers more risky.

Taking loans from the informal sector cuts into women's wages. Due to its easy access, informal loans are extremely popular in the rural areas of Pakistan. Women working in the fields often take loans from their landlord which is then cut from their daily wages. Women have no idea how much of their loan has been repaid since there is no accounting system and no paper work between the two parties. This severely affects them since they constantly remain in debt to landlords and cannot break the cycle. This arrangement is exploited by the landlord and lenders (prevalent in informal settings).

Informal money lenders provide credit on unfavorable terms. The finding of the survey also suggests that the main lenders in the rural areas are commission agents and *banyas* for which poor people have to give their crops, animal and jewelry as collateral. The most important reason for local people borrowing from them is the quick access to credit in times of emergency. Sometimes borrowers have to pay even higher percent of mark-up on credit because local lenders have the tendency to exploit borrowers based on their urgent requirement of funds such as on health- and agricultural-related issues.¹⁷ According to the small business owners we met, they suffer heavily because informal loans have mark-ups that add up to 50 to 60 percent including indirect hidden costs.

4.1.4 Lack of Opportunities for Women in the SME Sector

Micro-credit is providing limited support to expand businesses to the next level.

Micro-credit opportunities have dried up lately where MFI's are providing a loan of 100,000 rupees (\$1,000) at most. Beyond a certain point, businesses that are reliant on micro-credit cannot grow because microfinance institutions (MFI's) cannot provide a linkage and capacity for micro businesses to grow to the SME level. Such micro business owners supported by NGO's are ready to expand but they do not have the opportunities to move beyond a certain limit.

There seems to be a contradiction between theory and practice when it comes to lending finance in SME's in Pakistan. On paper, the banks' range of lending loans to SMEs ranges from 30,000 rupees to 75 million rupees (\$300 to \$750,000),¹⁸ but in actuality they prefer giving a minimum loan of 2 million rupees (\$20,000). The current financing scenario does not suffice the requirements of micro-entrepreneurs that require loans within the range of 100,000 rupees to 500,000 rupees (\$1,000 to \$5,000). With the exception of the recently initiated Prime Minister's Youth Loan Scheme, which targets only the youth, none of the other lending programs give loans in this range. There is a significant market for this category of potential customers.¹⁹

Pakistan has a very small base of women professionals employed in the trade sector.

An initial benchmark study conducted by the USAID Trade Project in March 2011 indicated that women represent less than 10 percent of the staff hired by private sector organizations engaged in international trade. The low level of women's participation in the trade sector reflected the low level of women's participation in Pakistan's formal economy. According to the study, only less than one third of the 31 million working aged women in Pakistan (i.e., women aged 20 and older) are deemed economically active.

Inadequate networking opportunities exist for women entrepreneurs. Women feel that they do not have a proper network where they could interact with other female entrepreneurs

¹⁷ Khushali Bank. *Helping Women to Stand on Their Feet*. 2014.

¹⁸ SME Financing Products, State Bank of Pakistan, Small and Medium Enterprises Department.

¹⁹ Key informant interviews with former Lead on Business Development Center and Entrepreneur, SMEDA

and exchange information and advice. Most women owned businesses are small-scale or micro businesses and it is rare for them to be a part of SME-centric business networks. Moreover, there is a dearth of business incubation centers to facilitate start-ups and SME businesses for women. There are very few facilities built around the concept of business development and incubation centers.²⁰

Few women are in trade as they are risk averse. In general, there are fewer women that are involved in the trading business. This may be because women are risk averse in business. The few women that are involved in exports of goods are engaged in the informal sector. Majority of them are exporting designed clothes, artificial jewelry and herbal cosmetics.

Women are transitioning from the formal to informal sector, which is compromising their rights. Over the past 3 decades the greatest growth of work for women has been in the informal sector based on a 2011 nationwide study conducted for USAID. By no means is this a healthy trend. This is happening because businesses find it is easier to operate in the informal sector where you can avoid regulations and laws, such as paying minimum wage, maintaining good working conditions and paying taxes. Invariably they exploit women, paying them very low remunerations in exchange for the ‘advantage’ of working from home and avoiding the hazardous journey to and from work. This leads to lower production costs for the businesses but compromises the rights of women workers.

4.1.5 Limited Control of Assets and Financial Resources by Women

Women have limited control over assets. Not all women have the freedom to exercise control over financial resources, land or houses. Many of them own livestock and jewelry over which they have greater control and there is lesser interference from other family members. A lot of women that own land do not have access to the legal documents and therefore, the control over it rests with other family members, mostly men.

Women are almost entirely responsible for rearing livestock. During the FGD’s, participants affirmed that livestock provides greater financial security than any other income generating activity. By and large women are not allowed to decide on the sale (of the livestock). The responsibility for caring, grazing and milking the livestock rests with the women on a day to day basis. Yet when it comes to cashing in livestock in case of an emergency like a health crisis, they are not permitted to sell the livestock. During such times, they can sell their jewelry and livestock only if the consent of the men in the family members is forthcoming.

“USAID Livestock program is amongst the best initiatives taken for women’s livelihood. It should be scaled up.”
.....A FGD participant

Women do not exercise their right of inheritance of property/land. Most of the women waive their rights to inheritance in favor of the male members of their household. Land owned by women is mostly controlled by men. Women are dependent on the male members of their family for which they have to surrender their rights of land in most occasions. Women are often subjected to physical, emotional and psychological violence when they demand their rights to inheritance.

Access and ownership of assets reflects the control and power dynamics within a family. There are two elements to assets; access and ownership. Based on the data from

²⁰ Syed, J. (2010). “Women and Small Business Entrepreneurship in Pakistan” in Fielden, S. and Davidson, M. (Eds.), *International Research Handbook on Successful Women Entrepreneurs*, pp. 117-131. Cheltenham and New York: Edward Elgar.

GEP 2012,²¹ according to the respondents, 90 percent of women did not have a bank account, and 90 percent of women have never taken a personal loan. Only 53 percent of respondents said women were able to operate an account. In relation to taking out personal loans, 28 percent of the respondents said that women took loans on their own. This illustrates that there is low asset access for women, with the inherent ownership of asset resting with the men. The access and ownership of financial assets is based on the woman's social capital, amongst other themes such as patriarchy and gender roles.

Employment quotas by the federal and provincial government announced for women within government departments remain unfulfilled. In order to increase the role of women in economic growth activities and bringing them in the mainstream, the government had implemented a quota system in its departments whereby women staff was to be hired. The quota announced is still unfulfilled due to a lack of women friendly work environments, capacity and low levels of education amongst women.

Women are involved in income generation, but not decision-making outside the domestic realm. Findings of Gender Equity Program's Nationwide Baseline Study show the perception of men and women, both towards participating in financial decision-making of the households. Although, women are involved in various income generating activities related to agriculture and livestock rearing, they do not make any major decisions regarding economic activities (e.g. type of crop grown). The majority are involved in activities (e.g. weeding, hoeing, etc.) decided on by the men in the family.

Women have to seek permission to work and then have limited decision-making power on the money they earn. Despite working in the agricultural sector and being part of rural micro-enterprises, economic empowerment of women is still restricted to a large extent. Based on a 2013 USAID study, 47 percent of women said they have permission to work from home, while 36 percent said that they do not. Most financial decisions of the household are made by the men and in agribusinesses women merely work to supplement the household income, yielding limited decision making power. Almost 32 percent of the respondents believed that women should not be involved in the household financial decision process, as it is not a woman's responsibility, while some men believe that women lack the capability to make decisions. Fifty-two percent of married women that earn an income report being sole decision-makers on how their earnings are spent while 38 percent of women jointly decide how their husbands' earnings would be spent. Despite earning their own money, primitive and patriarchal cultural practices in the rural areas make poor women highly reliant on the men in the family for financial decision-making.²²

The disaggregated data on the rural economy²³ shows that 83 percent of the respondents stated that women do not work to earn a living. Seventy-nine percent said that they required their husbands' permission to work. This indicates the barriers to working, faced by women. These impediments are serious limitations since economic independence is pivotal to bringing change to the social standing of women.

4.1.6 Lack of Suitable Trainings, Skills and Technology

Lack of confidence limits economic growth among women. Lack of confidence is prevalent in both rural and urban women due to societal norms, poor level of education and

²¹ These data have been generated from "Gender Differences: Understanding Perceptions," -National Baseline Study, GEP Project, USAID, 2012, with a specific focus on the rural areas. The responses are multi-variable.

²² "Gender Differences: Understanding Perceptions, National Baseline Study." (2012). Gender Equity Program, with a specific focus on the rural areas. The responses are multi-variable.

²³ Ibid.

cultural barriers. This lack of confidence adversely affects their employment opportunities and business opportunities.

Benefits of capacity building initiatives for women are curtailed due to family pressures. In many instances women have participated in the various capacity-building programs aimed at them but often either during or after training, the women are pulled out against their will due to family pressures. This leads to a sunk cost and wastage of limited resources and lessens the impact of capacity building initiatives.

Most women want to work in conventional women-centric businesses. It has been pointed out by many respondents of KII's that there is a prevailing mindset amongst women who want to work in traditional, defined businesses lines or employment areas and do not wish to broaden their horizons. According to the FGD respondents, women are traditionally employed in teaching, domestic work in schools or households, nursing, medicine, handicrafts, beauty parlor, livestock rearing, manual labor on farms, brick kilns and running small domestic shops. Due to lack of awareness and exposure women are confined to these but few specific trades. Even loan products and trainings available are developed for women revolve around these few business ideas and traditional skills. Trades that are generally associated with women are tailoring, beautician, teaching, nurses etc. Women have become confined to these trades which have also led to the saturation of the market for these products or services.

Women who work in the agricultural sector often have to rely on informal systems of learning and so their knowledge is limited and may be outdated. Restricted mobility, lack of education, awareness and training, knowledge of agricultural changes and new developments and limited access to markets impede women's involvement and advancement in the agricultural process.

Agricultural extension services have limited outreach and availability for women. Reasons for this again include lack of mobility; a dearth of women extension staff and subject matter specialists; and limited technical knowledge and skills among women.²⁴ Most agricultural expertise is available in government institutes and there are hardly programs and courses available in the private sector institutes.

Poor performance of technical and vocational training institutes. According to the KII and FGD respondents, the current status of public and private sector technical and vocational training institutes in terms of quality, standard and perception is poor as they are not operating as per the market requirements and needs. The placement rates and acceptance of their certification and diplomas is also low in local and international markets. Therefore, both men and women generally do not enroll in them till such shortcomings are removed.

Lack of agricultural-related education and training is an impediment for women. A lot of farm owners believe that women have the potential to become good farm managers, however, due to lack of education, confidence, mobility and many other reasons that are quoted in this section they are unable to reach that status.

4.1.7 Negative Attitude of Society Towards Women in Business

Lack of business acumen among women is a myth. Although women are good at saving, bargaining and multi-tasking in their everyday lives, there is a prevailing misconception that women lack business acumen and should not be running their own businesses and making important decisions. It is the lack of exposure that limits women's 'acumen' rather than their

²⁴ Butt, Tahir Munir et al. (2010). "Role of Rural Women in Agriculture Development and Their Constraints," *Journal of Agriculture and Social Sciences*.

ability and capacity. Women exposed to more conducive environments and having mobility have proved to be successful enterprise owners.

From buying raw material to selling the final product, most of the women micro-entrepreneurs are dependent on someone. Women work on handicrafts and embroidery at home and in most cases the money they earn is given to the male household members. In some instances, women do keep their earnings for basic household needs. Women's roles are confined to working at home and as agricultural labor, earning a meager amount through selling their embroidery. The middle man, lack of access to markets, an absence of knowledge of market trends and quality control, curtail women's earning capacity. Keeping an account of the inputs into a product, especially their own time and effort, is not an established practice for women and so they depend on the men in the family to assist them in the entire process, from the purchase of raw materials to the sale of their product and services.

Women traders are at a disadvantage as they resist getting involved in corrupt trading practices. Usually women are less likely to indulge in corrupt practices which are common in Pakistan. Generally, they are less corrupt than men in other aspects as well. This should be considered a positive trait but given the market conditions in Pakistan and business practices and attitudes, it puts them at a disadvantage. This is also one reason why women do not jump into the credit market impulsively. They keep into account how the loan will be returned. Moreover, by not participating in the corrupt practice serves as a disadvantage for them while doing business because their competitors may not be following similar practices.

Prevalence of a glass ceiling prevents women from attaining managerial positions. There is a prevalent thought that the women do not need a job as much as men do and a societal perception of women as "homemakers" further adds to this issue. In general, if we look around in society, men are seen in managerial roles and women are engaged in physical work, such as, stitching and cutting in garment industry, packaging in pharmaceutical industry, picking and harvesting in agricultural sphere. Similarly, there are biases against women still prevalent in formal structures which prevent women from advancing in their career to senior management positions.

Women are not allowed to unionize in the private or public sector. Trade unions or cooperatives for women are completely missing. In industries women are provided pick and drop services against which they are advised not to join unions. As a result, of this gap working women have little collective bargaining power.²⁵

Society's attitude impedes women's participation in public sphere. According to the Nationwide Baseline Study USAID gender revealed that when asked if women should be given equal rights/opportunities in comparison to men, 68 percent of respondents were in favor of equal rights, in contrast to 24 percent who were against it. Out of the respondents who were against equal opportunities for women, 52 percent respondents believed that they are not equal to men. This reflects the resistance women receive within the family with respect to their rights.

4.1.8 Low Levels of Market Information

Women also suffer due to lack of market information and understanding available to them. In the case of home based workers, being confined to the home means that they are unable to keep up with market information available directly from bazaars, from chambers of commerce, government outlets and NGO centers. While they have access to radio and television, market information is not readily available through these media outlets. This puts

²⁵ *Women's Empowerment in Pakistan: A Scoping Study.* (2011). Aurat Foundation and USAID.

women in the rural setting at a disadvantage in either starting their own business or even gaining employment.

Lack of basic financial literacy leads to women undervaluing their products or services. General lack of understanding about the business practices and information also restricts many women to progress especially in the rural and the poorer segments of the population. Due to the lack of awareness and financial literacy, women entrepreneurs in the handicrafts industry are not paid their share by the middlemen who sell their products at a much higher margin and then give women a much lower share of the margin. In particular, rural women who do not have basic arithmetic knowledge suffer more as they are not able to keep account of their earnings or debts/ loans. Our review and research indicated a dire need for improving financial literacy for men and women to enable them to make better decisions

4.1.9 Abuse of Regulations and Laws by the Powerful without Fear of Consequences

The Government of Pakistan does have some laws to protect the rights of women workers. It was the constitution of 1973 when women were first granted a 10 percent and 5 percent quota in the national and provincial assemblies respectively. In September, 2004 the Ministry of Women Development was established as an independent ministry. In late 2006, the Pakistani parliament passed the “Women’s Protection Bill,” amending some of the laws in the Hudood Ordinance. This law was passed during the era of General Zia ul Haq, which limited women’s empowerment and gender equality in many ways. During 2006, the cabinet also approved reservation of 10 percent quota for women in Central Superior Services. During 2008 and 2013 numerous laws were passed which had an impact on the well-being of women, which are mentioned below:

- Adoption of “Protection against Harassment of Women at Workplace Act 2010.”
- “Criminal Law (Amendment) Act.”
- “Acid Control and Acid Crime Act and Prevention of Anti Women Practices Act.”
- “The Women in Distress and Detention Fund Act 2011” has been put in place to provide financial and legal assistance to deserving women.
- “The National Commission for Human Rights Act 2012” has been enacted to monitor the overall human rights situation.²⁶

However, when these laws are not implemented or implemented partially, there is little consequence for the businesses that break the laws. Both workers and women workers suffer. The situation is particularly bad for home based women workers, who were deemed as outside the law in any case, as they were not at a “workplace.”

Recently, a draft has been prepared by the Ministry of Women’s Development in collaboration with Ministry of Labor, Manpower and Overseas Pakistanis to ensure that HBW’s are not exploited in any way. According to the law all stake holders such as the government, institutions and employers shall ensure that HBW’s are paid a decent wage. Although, the draft has not been converted into a legal framework yet, once it is, it will be presented and accepted in the upper and lower houses of the country. This will ensure that they are not forced to work for abnormally long hours than other wage earners performing similar tasks. The employers, contractors and middlemen will only be allowed to utilize the services of HBW’s after proper written contracts just as in other sectors. The wage discrimination of HBW’s will be rectified in three phases; firstly, by an immediate increase in the wage that they are being paid which is three times less than minimum wage in other

²⁶ *History of Women Empowerment in Pakistan*, Pakistan Council for Science and Technology.

sectors. Secondly, the government will set a decent living wage for HBW's keeping inflation into account. Lastly, every stakeholder will have to ensure that a fair wage is being paid to HBW's so that they can ameliorate their family's health, education and nutrition status. This will improve the living conditions of the house where they work making it safer and more hygienic.²⁷

Denial of fair wages to HBW's and women in the agricultural sector. The HBW's are exploited by the middle men and paid far less than the market price or wages. While under the law the minimum wage for a worker is set at 12,000 rupees (\$120) per month, these workers are paid lower wages than the law requires. In most cases the women are not aware of the law or their rights within it. In some instances, women receive as low as 50 rupees (\$0.50) per day (or about 1500 rupees (\$15) per month) and like many other sectors, women home based workers are also paid less than men.²⁸ Women in this sector work 12 to 16 hours every day, however, this is not reflected in the income that they earn. They generally work on piece-rates and are involved in manufacturing and post-manufacturing tasks.²⁹ They also complained of not been paid for their work (FGD in Sindh) nor there is a fixed rate for payment. In many cases the landlord decides what their wages will be.

Women are paid less than men for the same work. Societal notions of gender roles lead to predefined tasks and lower wages for women in the agricultural sector. As per societal norms, women's primary responsibility is her family and domestic affairs. If they do work in agriculture, norms dictate they should be given less physically taxing work. However, this is not the case in practice as women perform physically demanding chores and yet are not paid the same as men. The main causes of lower pay are gender discrimination, culture and limited education. If a male *hari* earns a daily wage of 350 rupees (\$3.50), a woman would earn 150 rupees (\$1.50).

HBW's lack awareness about labor laws and their rights. The workers in this category are not covered under adequate labor laws/rights. Thus, they remain secluded from labor protection, provision of safety and health services, social security net and other benefits. All of this adversely affects women's economic status in society.

Sexual harassment, verbal and physical violence at the work place also serves as an obstacle for women in the formal sector. Given the stigma associated with women speaking out about violence, very few cases of abuse are reported. The reason for this being so widespread in the rural areas is that the perpetrators of such discrimination often go unreported. Women are not fully aware of labor laws and legislation on sexual harassment.³⁰ Furthermore, fearing dishonor and isolation for their family from the community in case they protest about the abuse they refrain from taking action against such acts.

4.1.10 Cycle of Exploitation Perpetuates Limited Economic Options for Women

Exploitation of women workers by sub-contractors in the textile sector. Most of the labor force in the textile industry is hired through a sub-contractor which limits their bargaining powers and formation of unions. Majority of the workers in the textile sector, such as the stitching department are hired by sub-contractors and are paid on piece rate or daily

²⁷ *National Policy on Home Based Workers*, Government of Pakistan
See, http://www.homenetpakistan.org/draft_np_for_web.pdf.

²⁸ Ali, S. M. (2013). "Home-based Women Workers Demand Equal Pay for Equal Work. Retrieved," 2015, from [Tribune.com.pk: http://tribune.com.pk/story/499359/home-based-women-workers-in-pakistan/](http://tribune.com.pk/story/499359/home-based-women-workers-in-pakistan/).

²⁹ *National Policy on Home-Based Workers*, 2010. Ministry of Women's Development, Government of Pakistan.

³⁰ *Nationwide Gender Analysis for Office of Stabilization and Governance*. (2013). USAID/Pakistan.

wages. This prevents formation of unions or associations which can voice their concern on unfair practices prevalent in the industry. It was also cited that a number of times women working in industries are blackmailed and are given pick and drop facilities only on the condition that they will not join a union or association. As small entities, the textile units are taking advantage of relaxed polices for smaller units, which in turn is affecting the labor force negatively. These small units hire women workers on daily or per piece rate and on contractual basis reducing their bargaining power. This is another example of exploitation of women and weak implementation of the state laws by authorities

Women cotton pickers are exposed to low wages, harsh conditions and sexual harassment. Cotton picking is the primary agricultural activity for women in some parts of Sindh and Punjab. Women cotton pickers in the district of Matiari earn between 60 to 100 rupees per day (\$0.60 to \$1.00), as opposed to 150 to 250 rupees (\$1.50 to \$2.50) earned by men. Since these women come from poor families, they have neither the education, nor the awareness to bargain for equal wages and human rights. Therefore, these women work long hours under harsh conditions. Particular severities include prolonged exposure to pesticides and sexual harassment at the hands of male cotton pickers and land owners.

Women carry the dual burden of being a homemaker and worker in the field especially in the agricultural sector. The women's workforce in the agricultural sector performs dual roles that of a worker and a home maker while men only work in the fields. There are more women in the agricultural sector than men and there is a clear division of labor, where men perform physical tasks such as land preparation, watering of crops, managing the use of pesticides and the purchase of agricultural material and equipment, while women are involved in the sowing, planting and harvesting of crops.³¹ In Sindh and Punjab, the number of hours that women work on the land is much longer than men. Women in addition to their domestic chores of collecting fuel, water and looking after the family, results in a very heavy work load with multiple responsibilities. Women are also jointly engaged with men in harvesting, while the men are responsible for marketing, transporting, and mechanized activities like threshing and land preparation. In KP, women are not involved in field work and thus, are at a disparity with Sindh and Punjab.

"The daunting tasks of collecting water and wood remain the responsibility of women in most rural areas. They often have to cover long distances in order to fulfill their household's basic needs."

.....A FGD participant

Exploitation of privileges available to women-owned enterprises by men. To encourage women entrepreneurs and traders, there are a number of privileges available to organizations registered by women and to women businesses. While these privileges are given to encourage women participation in economic activities, it is common practice that men of the family put women forward, but actually control the enterprises and the income from these enterprises. This leads to misuse of the facility and further undermines the economic independence and freedom of women.

Bonded labor still exists in Sindh and Punjab and prohibits them from accessing their rights. Bonded labor is still existent and most common in the brick kiln and agricultural sectors in Southern Punjab and Lower Sindh. Bonded labor is a serious barrier to women's and farmers participation and their access to rights. This has led to the Supreme Court asking the Sindh and Federal Government to shed some light on the plight of *haris* (including women and children) and whether they are still detailed by wealthy landlords in their private jails as bonded labor.

The consequences of scaling up. It has been observed that where women workers and entrepreneurs are ready to scale up or move from home-based micro enterprises to medium

³¹ Interview with key informant.

sized businesses, often men take over. While family run businesses, where both men and women of a family can team up would be a desirable situation, there has not been a study to look at the balance of economic burden and power in this phenomenon. Men taking over women's businesses and women's organization is also visible in the NGO sector. Mostly the pretext is that women are not good at financial and administrative tasks or at decision-making, so men have to be brought in to do this. At other times cultural and security pretexts are cited.

4.2 Review of Government of Pakistan's Programs in EGA

This section provides a review of policies, strategies and programs currently operational in Pakistan with reference to government policies and programs, internationally funded programs and initiatives of Pakistani organizations, followed by a separate section on USAID EGA programs.

In the field of trade, it is the policy of the government to focus on enhancing the country's exports as Pakistan's import patterns are highly inelastic. The major elements of the three year trade plan (2012 to 2015) was to increase focus on regional trade, strengthen the institutional framework for promotion of exports, create regulatory efficiencies, increase exports from less developed areas, promote domestic commerce and strengthen the monitoring and evaluation mechanism.³²

The SME sector, which is the backbone of Pakistan's economy, contributes significantly in providing employment to the country's labor force. In 1998, the government of Pakistan developed SMEDA in order to support and encourage the SME sector of Pakistan. In 2012, SMEDA launched its "Women Entrepreneurship Program." Women have always been essential in making microfinance programs successful. Therefore, the Women Entrepreneurship Program was launched to utilize their talents and take them to the next level.

The agricultural and food security sectors have undergone a paradigm shift in recent years. The most important of these changes has been the devolution that took place following adoption of the 18th Amendment, in April 2010. Consequently, the provinces have taken over the responsibility for agricultural and rural development.³³

The benefit of this devolution has been the substantial increase in resources provided to implement activities under the ambit of Annual Development Plans. In this light, in order to guide their activities and investments in agriculture, some provinces have started working on provincial policies, strategies and investment plans. However, provinces still need a national vision and direction for the agricultural sector to be streamlined on a national level.

There are particular areas within the rural economy sector, where provincial consultation is provided, however, the Federal government needs to step into the forefront in those areas. These include national priority setting, trade policies, national and trans-boundary pest and disease surveillance, certification of agricultural products at international standards and strategic research on topics of national importance.

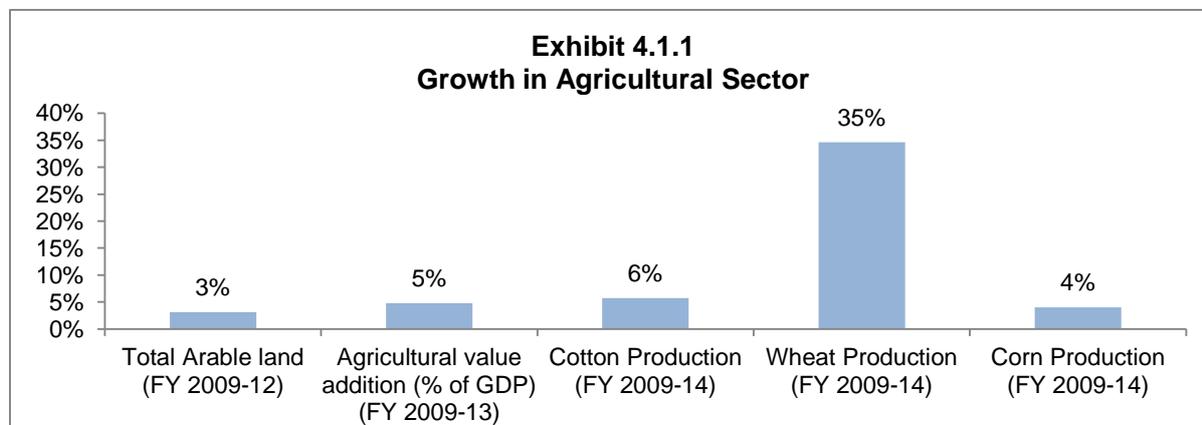
Government policies following devolution have on a macro level strategically focused on increasing total arable land, as well as broadening and streamlining the agricultural value chain. They have also concentrated on expanding the output of commodities such as cotton,

³² *Strategic Trade Policy Framework 2012-15*, See http://www.commerce.gov.pk/?page_id=5.

³³ Ministry of National Food Security and Research, 2013, *Agriculture and Food Security Policy* (draft), Government of Pakistan.

wheat and corn, which are large contributors to the agricultural output and employment of the country.

A post-devolution analysis of power portrays effectual results in the agricultural sector. The government policy of moving towards a decentralized system in which provinces have more authority over their resources has been effective in bringing a significant change in the overall agricultural outlook of the country, some of which are mentioned in Exhibit 4.1.1 below.³⁴



4.2.1 Government’s Initiative in Economic Growth and Women Empowerment

Some of the key initiatives targeted towards Economic Growth and Women’s Empowerment are shared below. Most of these, though not all, are funded through resources from World Bank, Asian Development Bank, Islamic Bank, bilateral aid, international development agencies and international NGO’s.

- **Pakistan Poverty Alleviation Fund (PPAF)**

The Government of Pakistan initiated a 3.5 billion rupees (\$35 million) Interest Free Loan (IFL) Scheme in 2003-2004 to support micro enterprise activities. The core objective of the program was to make men and women from poor, vulnerable and marginalized households to contribute in the economy by engaging them in productive economic activities. This scheme was implemented by PPAF. The interest free loan with an average loan size of 25,000 rupees (\$250) was made available to those men and women who have little or no access to banks and microcredit institutions.

A study conducted by Gallop in 2009 postulates that the beneficiaries of PPAF’s IFL scheme are living in improved conditions today than before. Almost 80 percent of the people stated that they benefitted from the loans that they took. The report states, “An overall improvement in the income as well as personal and business assets of PPAF borrowers was observed. Social status, particularly of the women borrowers, has undergone a positive change.”³⁵

So far PPAF has its presence in 121 districts with the help of its 126 partners across Pakistan with whom they have built 121,500 Community Organization’s and 348,000 Common Interest Groups. Over the course of years, PPAF has deployed financial resources in 98,000 villages (rural and urban). Also, it has completed almost 30,000

³⁴ World Bank, *World Development Indicators* (WDI) and Index mundi.

³⁵ See www.pfaf.org.pk.

developmental projects related to health, education, water and infrastructure. Under various programs of PPAF:

- 815,000 individuals were provided skill development and managerial trainings.
- Productive assets were transferred to 42,000 beneficiaries.
- Wage compensation was given to 56,000 people belonging to the bottom of the pyramid.
- Over 6 million micro-credit loans have been disbursed which accounts to 36 percent of the total microfinance sector. Out of the total disbursement almost 50 percent of the microfinance has been given to women. The proportion of women borrowers increased to 63 percent in financial year 2013.
- More than 22 million women have benefited in the field of health and education.³⁶

Reports of PPAF NGO partners and discussions with these partners has shown that where mentors and women-to-women advise has been available, new and younger recipients of micro credit have increased.

PPAF's work has shown that Pakistani institutions can go to scale through building partnerships – in this case with the rural support programs and other medium sized NGOs. It has also shown the importance of mentoring where established women entrepreneurs have been able to guide and coach younger women. Clearly where micro-credit beneficiaries have gone on to other credit sources, they have been able to build and expand their small businesses.

- ***Bacha Khan Khapal Rozgaar (Self-Employment Scheme)***

This program was launched in the KP province in collaboration with the Bank of Khyber in 2011. It aimed at providing small loans to the traditional artisans, HBW's and other skillful people in order to improve their living standards. The multi billion rupees initiative enjoys wide acceptance across the province as it provides interest free loans with comparatively easy repayment schedule, drawing the attention of religious minded people in the militancy-affected parts. Under this program the Bank of Khyber disbursed interest free loans amounting to 3 billion rupees (\$30 million). Meanwhile, 400 million rupees (\$4 million) were disbursed to support craftsmen and women entrepreneurs in KP under its "*Hunar Mand*" scheme.³⁷

The learning from this program is that the government sector banking programs can reach women, especially if they use terms and language with which local people are familiar.

- **Prime Minister's Youth Business Loans**

The government's youth program, which was launched in December 2013, looks to revolutionize the social-economic development of women of Pakistan by providing loans to women who have the ability to start their own business or intend to expand the existing business. The program was allotted 5 billion rupees (\$50 million) for the year 2014. Under this program loans ranging from 100,000 rupees to 2 million rupees (\$1,000 to \$20,000) are provided to young people. Moreover, small business loans with a

³⁶ http://www.pfaf.org.pk/Annual_Reports/PPAF-Annual-Report-2013.pdf.

³⁷ "Bank of Khyber Distributes Rs 3b Interest-free Loan under Bacha Khan Khapal Rozgaar Scheme," *Pakistan Observer*, March 2013.

payback period up to 8 years will be given to beneficiaries on subsidized rates. Half of the allotted 5 billion rupees (\$50 million) will be disbursed to female borrowers as the program has kept a 50 percent quota for women in it. It is too early to comment on the impact of this program as it is still in its infancy stage.

Quotas are a very important method of ensuring that women get a foot in the door. They have been a part of gender mainstreaming efforts and used extensively for closing the gender gap and tackling glass ceilings operating against women. EGA programs could benefit from this approach in certain instances.

- **Benazir Income Support Program (BISP)**

The Benazir Income Support Program (BISP) is a government run social safety net program that aims to assist those individuals living below the poverty line. Under this initiative the 3 most pertinent programs to the EGA sector are the “Cash Grants,” “Waseela-e-Rozgar,” and “Waseela-e-Haq.”

Cash grants are given to households that fall below the poverty line. Those eligible are given anywhere between 1,000 to 2,000 rupees (\$10 to \$20) in order to fulfil their basic needs. BISP strategically provides cash grants directly to women (accessible through smart cards) in order to give them the freedom to decide how the money is utilized, thus, empowering them in financial decision making. Initially Pakistan Post Money Order (PPMO), Benazir Smart Card (BSC) and mobile banking were being used to disburse funds to the beneficiaries. It was in February 2012 when BISP went through a major shift in its payment system as it allotted Benazir Debit Cards (BDC's) to its beneficiaries. The BDC has magnetic-stripe technology and can be used at different ATM's once the payment has been credited into the beneficiary's account. To date 75 percent of the total beneficiaries have been given BDC's.

As BISP plans to expand this facility to 7.5 million potential beneficiaries of BISP, it is currently paying almost 4.6 million beneficiaries through the four modes of payment. The cash grant is provided to a female beneficiary whose household that has been deemed eligible by the PSC.

The impact of the cash grants program as per the Benazir Income Support Program and its Impact on Women's' Empowerment (2011) is as follows:³⁸

- Out of the 1,100 beneficiaries studied, 800 found BISP income quite helpful.
- With the stipend, individuals were able to buy food items, pay utility bills, invest in the health and education of their children and cover their travelling expenses.
- Food consumption of the beneficiaries also improved, as they were able to purchase groceries on a regular basis.
- Most women spent the money on groceries for their children so that they do not face any more health issues such as malnourishment.

Waseela-e-Rozgar provides vocational and technical training to eligible women and their nominees so that they may use their skills to obtain jobs and bring in a steady flow of income. As per Butt (2014)³⁹ 57,000 individuals have been trained under this initiative.

Waseela-e-Haq provides loans to individuals who wish to start their own business. As per Butt (2014),⁴⁰ so far 41 draws of loan recipients have been held and 2.6 billion

³⁸ *Benazir Income Support Program and Its Impact on Women's' Empowerment*, Irfan Shehzad (2011), pg 77.

³⁹ “BISP Changing Course to Produce Trained Workers,” http://asrc.sdpi.org/news_article.php?id=22165.

⁴⁰ *Benazir Income Support Program and Its Impact on Women's' Empowerment*, Irfan Shehzad (2011), p. 77.

rupees (\$26 million) has been disbursed to 16,000 beneficiaries. Out of these almost 9,200 have started their own businesses.

Without a doubt BISP appears to be the most successful government initiative in many decades. The factors of success that could be internalized by EGA in its programming are:

- Addressing the root of the problem, which is poverty.
 - Using the social safety net as an entry point, which is understood and appreciated by the general populace.
 - Using acceptable terminology that is acceptable to both women and men, such as, direct contact with women, but on terms that men view as being benign, rather than revolutionary (i.e. addressing the well-being of women and children rather than calling for “women’s emancipation”), though the results will be the same.
 - Using smart card for direct access to funds.
- **Small and Medium Enterprise Development Authority (SMEDA)**

Under its Women Entrepreneurship Initiatives (WEI) scheme, SMEDA offers to enhance the social status of women by making them economically active and provide entrepreneurship opportunities to them. Under WEI SMEDA initiated business development centers and capacity building programs and provided pre-feasibility studies, opportunities in exhibitions, marketing assistance, business development plans, facilitation for financing, training programs for entrepreneurship development, technical assistance. It also created linkages between women entrepreneurs with markets and academic institutes for business and training purposes respectively.

Following were the main activities of this program:⁴¹

- Three women business development centers were built in Karachi, Quetta and Swat.
- Women entrepreneurs were facilitated with exposure visits at the national and international level.
- One hundred eighty pre-feasibility studies were prepared to assist women entrepreneurs in starting up their businesses.
- Some of the businesses women set up and operate include day care centers, high schools, Montessori schools, internet cafes, medical services, boutiques, flower shops, wooden furniture workshops, beauty clinics, etc.
- One hundred twenty women entrepreneurs were provided sponsorship to attend different exhibitions.
- Capacity building in the fields of management, technical and skill development trainings has been done of almost 300 women.
- A liaison has been developed between SMEDA, women entrepreneurs and academia.

Observation and discussion with SMEDA has shown that incubation and mentoring facilities have played a role in helping women to expand their businesses and build value chains. The learning for EGA is that women to women guidance, where women mentors understand the issue young women entrepreneurs face in Pakistan’s patriarchal society,

⁴¹ See www.smeda.org.

is a key ingredient in supporting women. Also some practical steps are sometimes all it takes to increase women's participation in the job market: a day care so they can bring small children to work, women-only bathrooms, and safe work environment free from harassment.

- **Livestock and Dairy Development Board (LDDDB)**

This agency was developed in 2005; under which many projects have been run while some are ongoing at the moment. The Meat Production project was initiated by LDDDB with the purpose of optimizing the production of beef and mutton. The first project cycle helped small farmers in establishing 2,500 small, medium and large farms. Under this program care takers of livestock were educated on feedlot fattening of animals. The project also provided free veterinary services and health coverage to farmers who were associated with this project. Moreover, operational financial support was provided to 7,500 beneficiaries.⁴²

The learning here is that working with and building on existing skills and work of women in a sector is desirable. Women in Pakistan are known to be caretakers of livestock and small ruminants (for example goats and sheep) are one of the few assets that have traditionally belonged to women and are accepted by society. One would have a head start if women can be helped to build small businesses on their own livestock assets. EGA program could place more emphasis in this area.

- **Trade Development Authority Pakistan (TDAP)**

The authority has been in continuous effort to promote the exports of Pakistan since 2006. Its prime focus is on creating linkages between producers and markets; and private and public stakeholders. It functions to enhance the value of local products and services by broadening the horizon of Pakistani export products. TDAP functions closely with the government and advises them to improve the market access of locally manufactured goods in foreign markets through diplomacy. WEXNET is a formalized and structured program of TDAP which does all of the aforementioned, specifically for women. Since 2005 there have been three WEXNET exhibitions that have taken place;⁴³

- WEXNET 2005: A total of 106 different companies owned by women participated in 150 stalls which was attended by more than 20,000 people.
- WEXNET 2006: Almost 110 women entrepreneurs participated in 123 stalls.
- WEXNET 2010: A total of 265 stalls were set up by women entrepreneurs, out of which 65 percent were from Punjab, 19 percent from Sindh, 9 percent from federal capital, 5 percent from KP, 2 percent from Balochistan and 1 percent from Gilgit Baltistan.

TDAP has a policy of significant discount for women entrepreneurs to participate in trade exhibition, but they reported that very few women actually take up the offer. It appears that very few businesswomen know about this facility.

EGA would do well to find out about the facilities, discounts and other support services available in the range of trade and business organization in the government sector, put them together in a booklet and get translated into Pakistani local languages, for women entrepreneurs.

⁴² See www.lddb.org.pk.

⁴³ See www.tdap.gov.pk.

- **Chambers of Commerce**

The Federation of Pakistan Chamber of Commerce and Industries (FPCCI) is an apex body that represents country's trade industry and service sectors. There are almost 250 members of chambers and associations. Out of the 250, there are 85 different chambers pertaining to different cities that are members of this apex body while the remaining members are associations that lie under the umbrella of trade and industry such as Pakistan Sugar Mills Association and All Pakistan Marble Industries Association.⁴⁴

We reviewed the activities of the more active chambers with respect to women, such as, Sialkot and Karachi Women Chamber of Commerce. They work with the goal of creating a conducive environment to polish the skills of women entrepreneurs. It provides opportunities to business women to enhance their businesses and develops linkages between them and their colleagues both within and outside Pakistan. It organizes exhibitions and fairs where women entrepreneurs can display their products.

Some of these chambers have desks to support women; others put out information, women members work with each other to build value chains and establish business women mentor new entrants. This was found to be the case whether there were separate women's chambers or not.

Chamber of Commerce partnered with Akhuwat Foundation (AkF) to target the poorest people to lend them soft loans. AkF started giving individual loans in 2003. By the end of 2008 AkF had disbursed loans worth 440 million rupees (\$4.4 million) with the amount of beneficiaries adding up to almost 38,000. Out of these, 10,000 were female beneficiaries.⁴⁵

The learning for EGA is that wherever there are platforms where women can meet each other (whether women's only or with both men and women), the environment is created where mentoring and value chain building can happen.

4.3 Review of UN and International Non-Government Organizations (INGO) Programs

UN agencies, bilateral aid and international NGOs are all active in Pakistan. The programs they support have a wide range. Some are focused on economic development per se, but many others have components addressing EGA sector. Not all have stated gender approaches or targets. Here we have tried to present only those programs that have an identifiable gender component, so that learning could be extracted for EGA.

- **UN's Kitchen Gardening Project**

After the devastation that was caused by the floods in 2010 and 2012, the Food and Agriculture Organization (FAO) of the UN initiated a kitchen gardening project that was funded by DFID. This project helped 2,500 women to grow their own vegetables in the flood affected areas of Sindh and Balochistan. The success of this project lied in the strategy to form small groups of women and allocate them a few acres of land. Every member of the group had her own share of land on which she could grow crops and vegetables of her choice. The project produced wonderful results for the families who endured great losses due to the floods. One member of a group said that she along with other members of her group sell a pick up van full of tomatoes every day. The same land

⁴⁴ http://fpcci.org.pk/Info_desk/Info_5.pdf.

⁴⁵ <http://www.akhuwat.org.pk/pdf/Akhuwat.pdf>.

also provides food security to the families for nearly three months in shape of crops and vegetables.⁴⁶

- **Area Development Program Balochistan (2006-13)**

Funded by UNDP and the Government of Balochistan, this is a community-based development program which has a component on gender development. The project has strategically focused on training regarding affective usage of productive assets. This has been completed through training, regarding Good Agricultural Practices (GAP), as well as extension services. There has also been an emphasis on training for certain professions, which are practical for the rural population, with a particular emphasis on women.

The impact of this project has been:

- Crop and Livestock Productivity: 240,000 animals have been vaccinated, 7,000 people trained in livestock management and extension services, 500 improved breeds of goats and bulls, and an 11 percent increase in household ownership of small livestock.

Skills Development: 400 women trained in embroidery; 350 in tailoring and 1,800 in basic health and hygiene. Annual beneficiary income has increased from 6,000 rupees to 25,000 rupees (\$60 to \$250) in embroidery and other related skills.⁴⁷ It can be seen that where women beneficiaries are stated and there is a focus spelled out, the likelihood of supporting women and raising their income is greater.

- **Supporting Technical and Vocational Education and Training (TVET) reform in Pakistan (2011-16)**

Commissioned by the German Federal Ministry for Economic Cooperation and Development (BMZ), the project receives funding from the Federal Ministry for Economic Cooperation and Development, the European Union and the Embassy of the Netherlands. It is in collaboration with the National Vocational and Technical Training Commission (NAVTTTC).

With people in the rural economy moving away from just agricultural livelihoods, TVET's access has been strategically invested into a diverse range of industries in order to create skilled professionals. The training courses are concentrating on equity (women and men getting access) and relevance (providing TVET within defined gender norms).

The main target impact has been:

- Small-scale farming courses have been used to improve the capacity of 1,500 people.
- Fifty vocational counseling and job placement centers have been set up.
- Short-term vocational training has already started for 100,000 men and women, supported by the Fund for Innovative Training (FIT).⁴⁸

⁴⁶ United Nations, "Pakistan - Newsletter," 2014.

⁴⁷ United Nations Development Program - Pakistan, 2014, Area Development Program - Balochistan, <[http://www.pk.undp.org/content/dam/pakistan/docs/CPRU/Project percent20Briefs/ADPB.pdf](http://www.pk.undp.org/content/dam/pakistan/docs/CPRU/Project%20Briefs/ADPB.pdf)>, [Accessed 11 February 2015].

⁴⁸ Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), 2014, *Supporting Technical and Vocational Education and Training*, <<http://www.giz.de/en/worldwide/26783.html>>.

Again it can be seen that setting a target for women beneficiaries ensures that they will be included.

4.4 Review of Non-Government Organizations (NGOs) Programs

Key local NGOs involved in implementing Women Economic Empowerment include:

- **Aurat Foundation's (AF) Gender Equity Program (GEP) 2010 – 2016**

With an objective to create an environment where women are treated as equals and treated with respect and dignity, AF is committed in increasing the awareness and commitment for a just, democratic and caring society in Pakistan. With 27 years of work behind it, AF is based in 110 districts of the country. AF has:

- Increased the information of women on women rights to increase their decision making power.
- Launched capacity building programs of public authorities, citizen groups and public representatives to support female activism.
- Advocated empower of women socially, politically and economically.

AF's most successful work so far has been its "Gender Equity Program (GEP)". This project is a 6-year \$40 million grant making program, funded by USAID. The project started in August 2010.⁴⁹ It has disbursed about 200 grants. Among its four objectives is the economic empowerment of women. GEP is currently engaged in building a "seamless service" for the economic development of home based workers, covering a range of services needed to lift these women out of poverty and exploitation into women entrepreneurs and professionals that can be employed in other businesses. One entire grant cycle is given over to this endeavor and 80 home based women entrepreneurs are expected to benefit from this experimental comprehensive approach⁵⁰. Another grant cycle is to follow in building the linkages and going to scale.⁵¹

The components of the seamless service approach for home-based workers are:

- Help women develop new products using old skills (instead of teaching them new skills).
- Build local trade facilitation centers housed in local women's NGO offices that are considered safe environments.
- Have technology available at these centers, where products can to be showcased and marketed using social and business media.
- Provide technical focused inputs to develop a few marketable products (instead of a plethora of products) under defined themes: my dreams, my festivals, my land.
- Develop business incubators for low literacy women, especially targeted to their special needs.
- Help First Women Bank to develop updated financial products for women wishing to establish small businesses.

⁴⁹ *Gender Equity Program Annual Report II and III*. See http://www.af.org.pk/gep/Annual_Report/Annual_percent20Report_percent202.pdf and http://www.af.org.pk/gep/Annual_Report/Annual_percent20Report_percent203.pdf

⁵⁰ "Gender Equity Program," Newsletter August 2010 - July 2011.

⁵¹ Field visit to Aurat Foundation and key informant interview with Chief of Party, GEP, USAID.

- Build value chains among women producers.
- Provide internships to help women transition from theoretical knowledge to practical experiences that lead to paid jobs and ownership of professional practices and businesses.
- Make links to established businesses.
- Develop marketing outlets.
- Develop links with other programs and banks.

Given that GEP is also a USAID funded program, it is advisable for EGA to work closely with GEP and the other way round, for maximum effect. EGA could look at the seamless service model of GEP and its internship program that is building linkages and going for incremental expansion.

- **Home Based Worker's (HBWs) Empowerment (2010-11)**

Commissioned by Thar Rural Development Program (TRDP), the project has targeted a large chunk of the informal, rural economy which is a critical element of the EGA sector. By increasing their capacity regarding wages, bargaining power, creating market linkages and the ability to access microfinance and health, these women are being transitioned into the formal economy and away from traditional practices that function on gender disparity and lack of awareness. The main target impact has been:

- Women artisans have become aware of joint business opportunities.
- Group formation has helped in making HBW's work more efficiently.
- Trainings have helped in improving women's confidence while interacting as they have become more vocal and at the same time their participation has increased as well.
- HBW's have become aware of their work environment, market price of the products and value of their skills, making them capable of bargaining more efficiently with contractors for fair wages.
- HBW's have become more confident in experimenting on new products designs to diversify their product range.
- The exposure visit to Karachi helped women HBW's in understanding the existing demand of the urban population.⁵²

- **Kashf Foundation: Financial Literacy and Business Development Services for Women (2011-16)**

Commissioned by the Kashf Foundation, women's contribution to the EGA sector is generally through the informal sphere. When they work through formal means, women's compensation is not requisite to the value they should attain. This project has successfully focused on financial literacy training and business development services to give women the capacity to understand and then navigate a business, so they can move out of the informal sector and into reasonably paid formal work.

⁵² United Nations Entity for Gender Equality and the Empowerment of Women (UN WOMEN), 2011, *Project Report: Economic Security and Rights of Home Based Workers in Pakistan*, <[http://www.thardeep.org/thardeep/Publication/PubFiles/rr777i8wtwcyEconomic percent20Security percent20and percent20Rights percent20of percent20Home percent20based percent20workers percent20in percent20Pakistan, percent20UN percent20WOMEN percent20PROJECT percent20REPORT percent20DEC percent2010 percent20- percent20NOV percent2011 percent20V1.pdf](http://www.thardeep.org/thardeep/Publication/PubFiles/rr777i8wtwcyEconomic%20Security%20and%20Rights%20of%20Home%20based%20workers%20in%20Pakistan,%20UN%20WOMEN%20PROJECT%20REPORT%20DEC%2010%20-%20NOV%2011%20V1.pdf)>.

The main target impact has been:

- The Systemized Financial Education program has trained a total of 23,000 participants and the Basic Financial Literacy program has trained 165,000 clients.
- Recipients of the Business Incubation Lab's (BIL) trainings have started going to local marketplaces on a regular basis to assess potential business networks.
- Ninety potential entrepreneurs have been short-listed for BIL's pilot phase.⁵³

The learning for EGA here is the importance of financial business literacy and business incubation for women, to help them move out of the informal sector into the formal sector. It is also important to understand that formal sector can include home-based work in some instances, as long as it is not exploitative and a choice of the woman entrepreneur.

4.4.1 Financial Institutions

Several Pakistani banks are involved in EGA initiatives focused towards women:

- **Khushhali Bank Limited (KBL)**

KBL provides microfinance services to over 100,000 poor households through 40 branches and 70 service centers. Women add up to make 30 percent of the overall clientele of KB. The "Jafakash Project" of KBL started in October 2006 and ended in July 2008. It was launched in Gwadar with the aim to strengthen women's skills and entrepreneurial capacities and give them access to micro-financing services to improve the income generation of poor women.⁵⁴ During the 2 year period almost 4,500 women were trained in the fields of computer, teaching, cooking, office management, tailoring and designing, beautician, enterprise development, job placement and the English language.⁵⁵ Apart from this, almost 700 women were provided micro credit loans.

KB (along with three other private sector banks) has received funds to act as guarantee against advances of non-collateral loans. It would be advisable for EGA to link up with this program for supporting women trained and developed under its various programs. Since it is a fairly recent USAID intervention, its impact will only become visible over time.

- **First Women Bank**

Under the Gender Equity Program funded by USAID, Aurat Foundation funded First Women Bank in 2012. First Women Bank was given a grant of 13.8 million rupees (\$138,000) under GEP for a period of 2 years. Under this program women were facilitated to access loans, provided trainings to enhance their skills and their entrepreneurial skills were developed through capacity building programs. The project, with the help of well reputed resource institutes and collaborating partners provided trainings to 640 women in 32 different fields. The available data indicates that a mere 36 women out of those who received trainings and started their own businesses are still running it. First Women Bank as a credit policy only gives loans to business entities where women; have 50 percent shareholding; are managing directors; or women

⁵³ Foreign Affairs Trade and Development Canada, 2015, *Project Profile: Financial Literacy and Business Development Services for Women*, <<http://www.acdi-cida.gc.ca/cidaweb/cpo.nsf/vWebProjByPartnerEn/0B381C9D1C48C4008525785C00372C24>>.

⁵⁴ See http://www.khushhalibank.com.pk/special_initiative/jafakash_aurat.php.

⁵⁵ See http://www.khushhalibank.com.pk/partners/pdf/trainings_jap_till_july_08.pdf.

employees are more than 50 percent.⁵⁶ In 2008, the number of beneficiaries of First Women Bank rose to 220,000 whereas 1,500,000 households were financed and 550,000 jobs were created.⁵⁷

However, an interview with the bank officials showed that the Bank's inability to give out loans without collateral or with low collateral to women entrepreneurs has been a major impediment for the bank to meet its *raison de être*. The bank's products no longer support the needs of small entrepreneurs now and therefore, these products have to be updated and changed.

The learning for EGA is that Pakistani banks need to have guaranteed funds that will allow them to extend no collateral or low collateral loans to women. Otherwise, women entrepreneurs will remain bogged down in the quagmire of micro credit at exorbitant rates.

4.5 Review of USAID EGA Office's Recent and Current Activities

The EGA sector of the USAID was constituted keeping Pakistan's less than satisfactory performance in the economic sector in view. The core objective of this program revolves around increasing opportunities for the men and women of the country to empower them financially and socially. The EGA program of USAID functions with the purpose of increasing incomes and creating jobs for people belonging to the bottom of the pyramid. In this regard, projects pertaining to diversified fields that lie within the ambit of the program scope have been introduced over the years. Prior and ongoing projects of this program belong to the fields of agriculture, dairy, infrastructural development, and small scale businesses. Within these fields, interventions catered to capacity building programs, increased ownership and access to assets, introduced technology and improved the information systems and value chains. For the purpose of this review the following EGA projects were examined for identification of successful strategies and approaches. Keeping in view the review of the chapters above, the challenges and barriers identified and what other programs are doing, we have identified probable useful interventions, where necessary. Moreover, *the future initiatives* pertaining to the reviewed EGA programs were also inquired during the KII's. They are mentioned in the Annex 6.

- **Agricultural Innovative Program (AIP)**

The Agricultural Innovative Program was launched in 2013. The program aims to build the capacity of social scientists and local research bodies and promotes research in sub-disciplines of social and biophysical sciences. The research program since its inception has introduced new seed varieties that are more resistant to disease threats. The program has sponsored 5 Ph.D. and 9 M.Sc. students to study in US in agricultural sciences, of which more than half are women.

- **Balochistan Agriculture Project (BAP)**

The project started in 2013⁵⁸ and the main objective of the project is to increase the income of households in the poorer communities in 8 districts located within 100 miles of the Afghan border in Balochistan.⁵⁹ The project trains farmers to manage their crops and

⁵⁶ Annual Report 2013, First Women Bank.

⁵⁷ <http://www.fwbl.com.pk/wp-content/uploads/masthead.pdf>.

⁵⁸ US Embassy press release, Islamabad, April 2, 2015.

⁵⁹ USAID Pakistan, 2015, *Balochistan Agriculture Project*, <<http://www.usaid.gov/sites/default/files/documents/1871/BAP.pdf>>.

livestock through formation of community organizations (CO's), mutual marketing organizations and marketing collectives.

Women's empowerment was addressed through income generation by capacity building in livestock management; feed lot animal fattening program; kitchen gardening; wool grading and spooling; carpet weaving; embroidery; vegetable production; and poultry management. Most significant impact of this project was on a group of 12 farmers whose income rose to \$670,000 in a span of 2 years by helping the farmers develop a market for dry mulberries.

Again, given that this program has a livestock component, as well traditional skills, there is a chance to address many more women and help them to upscale. EGA may consider using the "seamless service" approach of GEP in developing new products out of old skills, and/or linking the women beneficiaries to trade and facilitation centers in Quetta.

- **Dairy Project**

The Dairy Project, which was launched in July 2011, aims to bolster the revenue and productivity of small dairy farmers in all four provinces of the country with a major emphasis in Punjab. Under this project enterprising women with a high school education have been picked and trained in basic animal health management techniques. They now earn at least 1,500 rupees (\$15) per month by providing basic health and nutrition services to farmers in almost 3,000 villages.⁶⁰ Apart from women livestock extension workers (WLEW's), the project also trained small farm owners and managers. The major beneficiary of this project is the rural population connected to the dairy and livestock sector.⁶¹ So far, 2,500 unemployed rural women have been trained under this project and it further aims to train an additional 2,600 farmers.

"The women are better off, they are mostly happy, they are able to take care of their families, and they can pay the hospital bills for those who are sick in their family. The women are able to send their children to school, are able to afford the books, stationery and uniforms. There is quick progress there, the moment she is on the right track, has established herself- she makes a better living. The family has a much better perception of her, she is an income generator, and she contributes to the family. She gains the respect of the family."

.....Chief of Party, TDP

The strategy was to provide women with a starter kit, a number of products and concentrated feed so that they could start their business in the villages. The support from the project was to link them to village level vet offices. Mobilizing rural women was the key to the program's success.

It appears that the EGA has been very successful in both job placement and entrepreneurial development of women in this project. Going to scale through imparting and sharing the good outcomes with other USAID projects and also with other INGO's and Pakistani NGO's. The cross fertilization among projects with different donors (or at least among USAID projects) would result in scaling up.

- **Pakistan Strategy Support Program (PSSP)**

The Pakistan Strategy Support Program (PSSP) is funded by USAID and implemented by the International Food Policy Research Institute (IFPRI). PSSP began in 2011 and it focuses on research and policy to increase economic growth. There were four areas of

⁶⁰ <http://www.dairyproject.org.pk/themes/html/page.php?id=14>.

⁶¹ USAID Pakistan, *Dairy Project Fact Sheet*.

research: water resources; agricultural production; markets and trade; and poverty and social safety measures. PSSP also administers a competitive grants program with more than 70 grants awarded to university professors and researchers. Government partners include the Planning Commission, Ministry of National Food Security and Research, and the Pakistan Agriculture Research Council (PARC). Joint research is conducted with the Planning Commission and PARC. Research on gender is also conducted as part of the competitive grants and the health of female cotton pickers, nutrition, and maternal and child health and some of the issues covered. Collaboration with the Pakistan Bureau of Statistics and BISP has also been discussed.⁶²

The research on women in agriculture and their issues is supporting gender equity. Many Pakistani economists, social scientists and water specialists believe that the surplus for Pakistan's sustained economic growth will come from its land and water resources, so managing these resources well is essential. Preparing women to play their role in this endeavor is essential and the project seems to be addressing it.

- **Satpara Development Project (SDP)**

The project is jointly supported by the Aga Khan Foundation and Aga Khan Rural Support program (AKRSP) and is being undertaken in Gilgit-Baltistan. The project began in 2012 and is expected to end in 2017. There are four components of this project; efficient use of on farm water; enhancing productivity of high value agricultural dairy products; enhancing profits in the marketing capacity in similar areas; developing an enabling environment for the agricultural sector. To achieve these goals the project aims to construct an irrigation network, to develop water user associations, farmer enterprise groups and support selected value chains in the agricultural sector; fruit and vegetable production where the major focus will be on off-season production of fruit and vegetables. The project will also work with the government in order to create an enabling environment.⁶³

Since the project is being implemented by AKRSP, the gender development section is responsible for all gender issues, which is a cross cutting theme. The policy is to have 30 percent female staff and a preference is given to women when grants are provided. In a normal grant, men contribute 50 percent whereas, women contribute 30 percent and in special circumstances this percentage is reduced further for women. Women are being trained in kitchen gardening and in growing fruit trees.

The project is already on the right track as it has proactive interventions for women. However, it would be important to look out for possible hijack by men when some of the work supported by these grants to women is ready to go to scale. This review has shown the propensity for men taking over when businesses grow out of the home and value chains are established.

- **The Agribusiness Project (TAP)**

The Agribusiness Project began in 2011 and is expected to end in 2015. It is implemented all over Pakistan including FATA, Gilgit-Baltistan and Azad Kashmir.⁶⁴ The Agribusiness project initially focused on 23 value chains, out of which two were from the livestock and dairy sector. This has been expanded to the fishery sector which is also considered agribusiness. The project provides grants focusing on fruit, vegetables, and dairy value chains. Apart from providing matching grants, the project also focuses on training producers and helping them access domestic and international markets. Focus

⁶² Telephone interview conducted with Program Leader.

⁶³ Telephone interview conducted with Chief of Party.

is also placed on female participation. Women entrepreneurs are provided training and follow-up technical assistance. Training imparted to women include; enterprise development, supply chain management, pre and post-harvest and international compliance certificates. The main target impact has been:

- Out of the 13,000 women beneficiaries, 3,000 are in the horticulture sector and 2,500 are in the livestock and dairy sector.
- As of September 2014, participation of females in the project activities was 34 percent and 1,300 out of 6,500 new jobs have been created for women.⁶⁵

Under its International Market Access program, the USAID is making commendable efforts in developing links between international buyers/markets and Pakistani fruits, vegetable and livestock producers/exporters. In September 2012 USAID Agribusiness Project supported 10 Pakistani fruits and vegetables exporting businesses to participate in World Food Moscow which is the largest agribusiness fair in Russia and Central Asia. The expo helped Pakistani businessmen in developing their networks by establishing business to business contacts for accessing high value markets. The participating companies lauded USAID on their initiative and declared it as a major success.⁶⁶ During the expo:

- More than 13 fruits and vegetables were exhibited by the Pakistani companies in the fair that included dates, potato, chillies, capsicum, gourds, peaches, dried apricots, almonds and processed fresh juices.
- By November 2012, 18 formal contracts had been signed negotiated by the Pakistani exporters with the international buyers.

What has been done in this project with apricots and drying tunnels run by women is remarkable. While Gilgit-Baltistan is a relatively more open society than most parts of Pakistan, nonetheless the achievement is appreciable. This is an instance of other projects learning from this program. It would be advisable for the project to assess the extent to which women have been able to control their incomes and whether expansion has led to any pitfalls.

- **Entrepreneurs Project (EP)**

During June 2011 and August 2014 the project was implemented in 26 districts across Pakistan. The project worked to expand market opportunities for micro entrepreneurs, especially those who were women. Working through local private sector entities, government agencies, and non-governmental organizations, the project offered training that helped beneficiaries in developing better products and learning new skills. The project also linked an estimated 75,000 micro entrepreneurs working with embellished fabric, dairy products, honey, and medicinal and aromatic plants to profitable markets nationwide. The main objective of the project was to increase the incomes of micro entrepreneurs (predominantly women) by at least 50 percent on average, by promoting the production and marketing of selected agricultural and nonagricultural commodities.⁶⁷ Given that it is almost a year since this project concluded, it would be good to find out how the 75,000 micro entrepreneurs are doing now and whether they are able to sustain

⁶⁴ Telephone interview with Chief of Party.

⁶⁵ USAID/Pakistan, 2015, *Agribusiness Project*, <http://www.usaid.gov/sites/default/files/documents/1865/Agribusiness%20Project.pdf>.

⁶⁶ USAID/Pakistan, 2012, *Agribusiness Project*, <http://www.agribusiness.org.pk/node/110>.

⁶⁷ Entrepreneurs Project, USAID/Pakistan, 2013 <http://www.usaid.gov/where-we-work/afghanistan-and-pakistan/pakistan>.

their businesses without the inputs of the project. This will be very valuable learning for EGA sector strategy in the future and also inform other similar initiatives in the country.

- **Firms Project**

The Pakistan Firms project (2009- 2013) developed dynamic and internationally competitive SME's in Pakistan's most vulnerable areas to increase employment and income. With a key focus on improving the profitability and incomes of SMEs, the project focused on fruits, vegetables, agricultural implements, garments, fisheries, marble, tourism, and weaving. Apart from employing thousands of home-based workers, the project resulted in increasing the sales per business by 25 percent.⁶⁸

- **Pakistan Trade Project (PTP)**

The project was launched with the purpose to improve Pakistan's international and regional trade environment by supporting the development of more trade friendly regulations, policies and systems. The project encourages improvements in customs and trade facilitation and works to eliminate anti- export bias in trade policy. The main objective of the project was to increase trade by facilitating improvements in Pakistan's international and regional trade environment. The project began in 2009 and ended in 2014. According to the Mid-term Performance Evaluation Report⁶⁹ the project met or exceeded its targets for six out of thirteen indicators. In order to facilitate women entrepreneurs towards exporting opportunities, the PTP conducted rigorous research on 52 women entrepreneurs from all over Pakistan. It also trained 278 women out of which 56 percent were already involved in the export business. An average increase of knowledge related to formal export processes was reported by 45 percent of the female trainees during the pre-post analysis of the project.⁷⁰

For sustained economic growth it is important for Pakistan to increase export of its commodities and move from an imported oriented society to an export oriented economy. Apart from removing anti-export bias in trade policy of Pakistan, it would also be important to help establish Pakistani brands abroad and invest in improving the quality and standardized production of Pakistani businesses, especially those run by women.

- **U.S.-Pakistan Partnership for Access to Credit Project**

Recently, on 11th March 2015, USAID signed an eight year contract with four partner banks namely Khushhali Bank, JS Bank, Bank Alfalah Limited and First Micro Finance Bank. The U.S.-Pakistan Partnership for Access to Credit program was announced in a conference that was jointly organized by the USAID and the Government of Pakistan. The aim of this project is to facilitate small, and medium Pakistani companies in improving and creating international linkages to improve trade. The project will target those companies who are underserved under the existing financial stock and help them in expand and create more opportunities for the unemployed people.⁷¹

⁶⁸ USAID/Pakistan, 2015, *Pakistan Firms Project*, <http://www.usaid.gov/sites/default/files/documents/1871/Firms.pdf>.

⁶⁹ Pakistan Trade Project Mid-Term Performance Evaluation Report June 2014.

⁷⁰ Annual Performance Report 2010, Pakistan Trade Project, USAID.

⁷¹ US Embassy Press Release, "U.S. Launches Access to Credit Initiative for Small and Medium Sized Businesses in Pakistan," see <http://www.usaid.gov/pakistan/press-releases/mar-11-2015-us-launches-access-credit-initiative-small-and-medium-sized>.

Sixty million dollars have been pledged by the USAID to enhance the capacity of small and medium business in Pakistan; however, there is no mention of a quota in it to help businesses that are run by women. Women business owners, especially those that work from their homes, are facing a dearth of financial resources which is hampering their progress significantly.

It would be a significant step in future EGA strategy in Pakistan to tap into this fund and link the many women beneficiaries of its portfolio to these funds. This would involve the following actions by EGA:

- Negotiations with these banks at the highest level.
 - Persuading them to put aside a quota for women entrepreneurs.
 - Identifying the women-owned businesses from EGA projects that are ready for up-scaling.
 - Monitor these for results and for continued ownership by women (rather than men taking over).
- **Punjab Enabling Environment Project (PEEP)**

The goal of the Punjab Enabling Environment Project (PEEP) is to improve the enabling environment for the agribusiness sector in Punjab by promoting private sector growth. The project will support private sector investment in livestock, dairy and horticulture.

It is a five year project and since it is a fairly recent project the planning phase has been completed and implementation has begun.⁷² At the project level out of 17 staff members, 4 are women and 25 percent of the beneficiary will be women. The project has a gender statement which states that it is committed to create equity in the private sector.

Given the analysis of preceding sections, focus on livestock and horticulture is pertinent to women as their small ruminant has been their traditional asset and means societal acceptability. It can be said that the share of women in this project can be scaled up from 25 percent, especially if they can be linked to other USAID programs and the guarantee funds provided to four private sector banks by USAID for promoting collateral free loans. This will help women expand their businesses more effectively.

⁷² Telephone interview with Chief of Party.

5.0 Recommendations for Successful Gender Strategies in the EGA Sector

The successful strategies identified by us on a project-by-project basis in the previous section for the Government, INGO/NGOs and USAID EGA programs are summarized in this section. This section has been put together in the form of a comprehensive framework to enable USAID EGA to reconfigure its nationwide gender strategy for the future. This framework also includes the broad recommendations and entry points wherever possible.

The framework is based on the understanding that learning from the experiences laid out in the preceding sections serves as a basis for a range of interventions that EGA should cover aimed at the poorest of Pakistani women to the best educated and trained business minds, if the gender gap in Pakistan is to be reduced and economic growth promoted for reduction in poverty.

5.1 General Recommendations and Framework for Broad Direction

Given that USAID EGA main goal is to support activities and actions that stimulate broad-based economic growth with focus on gender equity and reduction of poverty, this framework defines the direction that its gender strategy for the future should focus on and support.

Address poverty as the root of the problem. Making poverty and its alleviation as the basis of the economic development programs and making gender equity the focus will lead to action that will automatically pinpoint home based workers (women) and the poorest agricultural workers (women) as target groups. This will impact the type of approach. Instead of saying “let us build more private sector businesses and agribusinesses”, we will say “develop interventions that will help the poorest (women) to increase their incomes and thus, improve their economic status”. We will still develop the private sector and support business development, but the beneficiaries will be a different group – a group that is most in need of support.

Use social safety net and stipends as an entry point. The concept of safety nets is very valuable in a society where social security is not provided by the government and where families have to look after the elderly and their many children. The concept is understood and appreciated by the general populace, both men and women, and has proven to be very beneficial to poor women. Interestingly the monthly payments through BISP are seen as ‘freedom’ from the control of men, by many of the women who receive it. Stipends, internships and safety net supports as the means of helping women to transition from mundane lives and theoretical education to remunerative work and experience (that leads to jobs and professional practices) could be a very good entry point for the EGA in its future programming.

Focus on growth by supporting greater economic opportunities for women in rural and urban areas of Pakistan. Currently the gender gap between men and women is wide. It can only be reduced by putting greater emphasis and resources towards supporting economic activities especially employment and business with a focus on rural and urban women. The framework based on its findings has identified a number of successful strategies that have generated greater opportunities for women in employment, business and trade, building on those specific recommendations made in this section, focuses on programs and projects that will lead to the reduction of the gap between the economic status of men and women.

5.2 Specific Recommendations and Entry Points

The recommendations and entry points presented in this section are prioritized in terms of impact. The following scale has been used to classify the priority. High Impact, Significant Impact, Low Impact.

5.2.1 - Encourage Greater Reliance on Partnering for Growth

Work with local partner organizations to reach both men and women. The projects that partnered with Local Support Organization (LSO's), Community Organizations (CO's), Women Organization (WO's) and Village Organizations (VO's) for project interventions are more likely to show results. Agreements signed with local partners on a national level who have grassroots level access was beneficial in establishing linkages with the communities due to their presence and better understanding of the local challenges, especially those faced by women.

The trick is to have local partners that understand local, social and political culture and its stance against women's participation in economic activities, but which can transcend the boundaries of this culture. Such partners can placate patriarchal male sentiment, while at the same time develop the structures for women's mobility, decision-making, economic activities and increased income.

High Impact

Potential Implementing Partner: PPAF

Establish local common interest groups and geographical clusters. Formation of clusters based common interest groups (CIG), geographical clusters and farmer interest groups in different projects brought positive cost synergies and benefits, and made communities more visible. Two or more groups "collectively" participated in sharing transport costs, bulk buying of supplies, etc., resulting in savings and benefits. The same principle can be applied to women groups across all EGA sectors, in both agricultural and non-agricultural settings.

High Impact

Potential Implementing Partner: PPAF

Establish an EGA gender advisory council. Organize a group of experts and representatives including, trade, gender specialists, agriculturists, entrepreneurs, and public sector officials. Examples of organizations could include the Women Chamber of Commerce, Trade Development Authority, SMEDA, Khushali Bank, First Women Bank, PPAF and Aurat Foundation (GEP). Women from these organizations could serve as an advisory body for USAID EGA to provide them with ideas, cross fertilization of information and better coordination on gender and women related initiatives.

Significant Impact

Potential Implementing Partner: USAID-EGA Office

Involve male family members to introduce programs to women. In difficult areas where access to women was restricted, involving male members of a family initially facilitates the induction of women in a program. The support of a male relative gave the women confidence, acceptance and respect within the community.

Low Impact

Potential Implementing Partner: Aurat Foundation/GEP

Exhibit 5.2 – Recommendations to Strengthen Gender Programs in Pakistan and Potential Impacts

Encourage Greater Reliance on Partnering for Growth	Impact
Work with local partner organizations to reach both men and women	High
Establish local common interest groups and geographical clusters	High
Establish an EGA gender advisory council	Significant
Involve male family members to introduce programs to women	Low
Strengthen Financial Services for Women’s Development	
Increase the direct outreach of existing microfinance banks and also encourage opening of new microfinance banks	High
Introduce special financial products for women	High
Develop new financial instruments for women and helping them move out of micro credit to SME financing	Significant
Introduce more Sharia compliant microfinance products	Significant
Continue Selected Initiatives Aimed at Capacity Building And Training	
Mobilize home-based workers	High
Develop business incubation centers for women	High
Provide training for livestock rearing	High
Strengthen capacity building of technical and vocational institutes	Significant
Educate SME’s over the importance of basic certifications to improve their exports	Significant
Develop priority sectors, skills and products while also concentrating on building value chains for women entrepreneurs	Significant
Sponsor women entrepreneurs to attend expos and access new markets	Low
Showcase local artisans at exhibition and fairs	Low
Conduct artisan skills mapping survey	Low
Collect disaggregated data on gender to improve monitoring and evaluation	Low
Support Initiatives That Provide Improved Work Environment and Protection For Women	
Hire women workers at all levels	High
Establish women-friendly workplaces	High
Initiate livelihood schemes under the banner of social enterprise development	High
Strengthen the role of media for women’s empowerment and awareness campaigns	Low
Improve women’s access to information through technology	Low
Enhance Resources Available for Farming and Livestock Projects	
Use modern techniques of farming	High
Establish model farms and model businesses	Significant
Introduce livestock and crop insurance for farmers	Low
Combat bonded labor	Low

5.2.2 - Strengthen Financial Services for Women's Development

Increase the direct outreach of existing microfinance banks and also encourage opening of new microfinance banks. In order to bring down the lending to poor, especially the women on high interest rates, the direct outreach of existing banks should be increased and also encourage opening of new micro finance banks to underserved areas.

High Impact

Potential Implementing Partner: Microfinance Banks

Introduce special financial products for women. Conventional banks should introduce special loan products of 100,000 rupees to 500,000 rupees (\$1,000 to \$5,000) against the personal guarantee of government officials and MFI's as collateral taking into account that they are good returners of loans. However, measures should be in place to ensure that loans are taken for business purposes only.

High Impact

Potential Implementing Partner: Commercial Banks

Develop new financial instruments for women and helping them move out of micro credit to SME financing. It is time to overturn the belief that women are only fit for micro credit and to end the discrimination where women have to pay up to four times the bank lending rate to get micro credit. EGA can pave the way by developing bold programming with non-collateral funding for women through banks, which have received USAID funds in the millions for this purpose.

Significant Impact

Potential Implementing Partner: Microfinance Banks

Introduce more *Sharia*-compliant microfinance products. Support *Sharia* compliant microfinance products to those who are reluctant to participate in interest-based banking, to broaden access to credit facilities.

Significant Impact

Potential Implementing Partner: Microfinance Banks

5.2.3 - Continue Selected Initiatives Aimed at Capacity Building and Training

Mobilize home-based workers. Support and facilitate home based workers by building backward and forward linkages and provide assistance in accessing credit facilities. Capacity building programs should be introduced where the existing skills of women home based workers can be used to produce new products. An on-going program similar to this concept is *Shubinak*, which is running in Pakistan. *Aarong Bangladesh* is also a similar model that can be studied for the purpose.

High Impact

Potential Implementing Partner: TDAP and Chamber of Commerce

Develop business incubation centers for women. Establish Business Incubation Centers in small cities with the objective of facilitating and aiding women entrepreneurs and traders. These centers can facilitate in:

- Counseling and mentoring.
- Developing skills and enterprise trainings.
- Assisting with starting and running new businesses.
- Scaling up businesses.
- Formalizing businesses - registering firms with government authorities.
- Developing linkages with markets and financial institutions.

- Opening accounts.
- Providing office space with facilities at low costs.

High Impact

Potential Implementing Partner: SMEDA

Provide training for livestock rearing. Build rural women's capacity in livestock rearing on modern methods such as female extension workers in livestock. Around 90 percent of the total milk that is produced in Pakistan comes from the rural areas. Rural women require trainings in order to take better care of their livestock and enhance milk production.

High Impact

Potential Implementing Partner: Livestock and Dairy Development Board

Strengthen capacity building of technical and vocational institutes. Strengthen the capacity of existing private sector technical training institutes to enhance the marketability of their students in the national and international market. These institutes should be facilitated in upgrading their services, infrastructure and facilities so they can be helped in gaining accreditations from internationally renowned technical and vocational training institutes. Facilitation in building linkages of these institutes with the industries in the national and international market would be beneficial for economic growth in the country.

Significant Impact

Potential Implementing Partner: NRSP

Educate SME's over the importance of basic certifications to improve their exports.

The firms that were already exporting but in small quantities largely benefited from certifications such as Worldwide Responsible Accredited Production (WRAP), Customs-Trade Partnership against Terrorism (C-TPAT), Hazard and Critical Control Point (HACCP), and Global G.A.P. SME's with little export experience may need more assistance in learning how to navigate the intricacies of exporting.

Significant Impact

Potential Implementing Partner: Chamber of Commerce and TDAP

Develop priority sectors, skills and products while also concentrating on building value chains for women entrepreneurs. The projects that identified most promising businesses, skills and products that had the potential of creating the highest number of job opportunities and business roll-out, and concentrated efforts on their development and expansion, were successful. They did not diversify too much and built limited value chains. Focus and relentless movement towards consolidation and increased income should be the approach for developing women's businesses.

Significant Impact

Potential Implementing Partner: TDAP

Sponsor women entrepreneurs to attend expos and access new markets. Experience shows that expos have helped Pakistani business professionals to develop their networks by establishing business to business contacts for accessing high value markets.⁷³ The 50 percent discount offered to women by TDAP needs to be linked to EGA programs

Low Impact

Potential Implementing Partner: Chamber of Commerce

Showcase local artisans at exhibition and fairs. Such events should be arranged in small cities to support women who cannot travel to urban localities far away. Exhibitions and fairs will also help in promoting the products made by rural women in larger markets. This will make them earn higher prices on their products.

Low Impact

Potential Implementing Partner: TDAP

⁷³ USAID/Pakistan, *Agribusiness Project*, <http://www.agribusiness.org.pk/node/110>.

Conduct an artisan skills mapping survey. There is a need to map the skills available all over Pakistan and analyze the trades which can be improved and repackaged for better marketability at national and international levels.

Low Impact

Potential Implementing Partner: SMEDA

Collect disaggregated data on gender to improve monitoring and evaluation. Restructure all primary database designs and data collection methods, to compile all statistical annual survey reports by gender disaggregated at national and sub-national levels.

Low Impact

Potential Implementing Partner: Aurat Foundation/GEP

5.2.4. - Support Initiatives That Provide Improved Work Environment and Protection for Women

Hire women workers at all levels. EGA may want to support quota and affirmative action programs that increase the comfort of local women to participate in economic programs, because they feel that there will be facilities available to meet their needs (such as transport, privacy, child care, security etc.). To encourage employment of women education and other criteria can be relaxed in some kinds of jobs (but not all), especially in politically or geographically difficult areas

High Impact

Potential Implementing Partner: Aurat Foundation/GEP

Establish women-friendly workplaces. Employers should ensure that workspaces in urban and semi-urban areas have separate toilets for women as well as day-care centers in order to provide incentives to women who want to work. Moreover, systems should be established at work places where women can lodge their complaints against misconduct, harassment and unfair practices. Such initiatives can provide a sense of security to women who otherwise feel insecure of working outside their homes.

High Impact

Potential Implementing Partner: Aurat Foundation/GEP

Initiate livelihood schemes under the banner of social enterprise development. Transportation services should be provided through social enterprise schemes to women beneficiaries. Vehicle ownership can be provided to a group of women entrepreneurs in remote areas. Provision of rickshaws and cars will not only aid in income generation of beneficiaries but will also help women at large in resolving transportation issues.

High Impact

Potential Implementing Partner: PPAF

Strengthen the role of media for women's empowerment and awareness campaigns. Stereotyping of women in specific trades should be stopped at the media level. The media should be used for advocacy and awareness campaigns regarding pro-female entrepreneur policies and legislations in Pakistan. Awareness about microfinance can also be increased through media.

Low Impact

Potential Implementing Partner: Aurat Foundation/GEP

Improve women's access to information through technology. Promote mobile phone technology in the agricultural sector, SME, and home-based workers to improve connectivity, access to information based decision-making, and linkages with wholesaler retailer and traders.

Low Impact

Potential Implementing Partner: Cellular Phone Companies

5.2.5. - Enhance Resources Available For Farming and Livestock Projects

Use modern techniques of farming. Promote inter cropping, off season tunnel farming, drip irrigation and hybrid seed application to increase yields and productivity. Also promote agribusiness by support in value chains such as, fruit processing and fruit pulp industries in rural areas.

High Impact

Potential Implementing Partner: PARC

Establish model farms and model businesses. Establishing model farms has led to better practice of farming according to the global Good Agricultural Practices (GAP). This helped in enhancing the marketability of the local products in the foreign markets. Model farms were established so that small farmers can learn from them. The trainings provided to farmers have resulted in better implementation of knowledge when the farmers returned to their own farms. The same principle can be used to develop model businesses run by women (both agricultural and non-agricultural), where other women can be trained and mentored.

Significant Impact

Potential Implementing Partner: Pakistan Agriculture Research Council (PARC) and Agricultural Universities

Introduce livestock and crop insurance for farmers. Pakistan has been continuously facing the damages caused by natural disasters such as floods and droughts. This significantly affects the assets, in shape of crops and livestock, of poor people in the rural areas. Although heavy losses are hard to protect but crop and livestock insurance can prevent it and risks can be mitigated. It can provide a sense of security to poor farmers in the midst of adverse weather conditions.

Low Impact

Potential Implementing Partner: Insurance Companies

Combat bonded labor. Address the issue of bonded labor holistically with multiple strategies like implementation of lawful practices, awareness raising, implementation of fair employment practices and greater enforcement by law enforcing agencies. Women form a considerable chunk of bonded labor in Pakistan.

Low Impact

Potential Implementing Partner: NRSP

Annexes

Annex 1: Desk Review - List of Studies Consulted

#	Study Title
1	Amin, H., Ali, T., Ahmad, M., and Zafar, M. I. (2009). Participation Level of Rural Women in Agricultural Activities. <i>Pakistan Journal of Agriculture Sciences</i> .
2	Begum, R., and Yasmin, G. (2011). Contribution of Pakistani Women in Agriculture: Productivity and Constraints. <i>Sarhad Journal of Agriculture</i> .
3	Ghayur, S. (1994). Developing Labor Market Information System for Informal Sector in Pakistan. <i>The Pakistan Development Review</i> .
4	Isran, S., and Isran, M. A. (2012). Low Female Labor Participation in Pakistan: Causes and Consequences. <i>Pakistan Journal of Social Sciences</i> .
5	Khan, A. (2007). Women and Paid Work in Pakistan. <i>Collective for Social Science Research</i> .
6	Nations, U. (2011). <i>Pakistan One UN Program Annual Report</i> . United Nations.
7	Nosheen, F., Ali, T., Ahmad, M., and Nawaz, H. (2008). Exploring the Gender Involvement in Agricultural Decision Making: A Case Study of District Chakwal. <i>Pakistan Journal of Agricultural Sciences</i> .
8	Pakistan, S. B. (2011). <i>Access to Finance in Pakistan</i> . State Bank of Pakistan.
9	Taj, S., Aujla, K. M., Sharif, M., and Yasmin, Z. (2009). Gender Dimensions of Labor Participation in Vegetable Farming System in District Attock of Punjab, Pakistan. <i>Journal of Agricultural Research</i> .
10	USAID. (2009). <i>Pakistan's Food and Agriculture Systems</i> . USAID.
11	Gender Differences: Understanding Perceptions, National Baseline Study (2012). USAID funded Gender Equity Program
12	(2010). National Policy on Home-Based Workers. Ministry of Women's Development, Government of Pakistan.
13	Ali, S. M. (2013). Home-based Women Workers Demand Equal Pay for Equal Work. Retrieved 2015, from Tribune.com.pk: http://tribune.com.pk/story/499359/home-based-women-workers-in-pakistan/
14	Goldin, C. (1994). The U-Shaped Female Labor Force Function in Economic Development and Economic History. NBER.
15	Khan, A. (March 15, 2007). Women and Paid Work in Pakistan. Pakistan Scoping Paper.
16	Sayeed, A., Khan, F. S., and Javed, S. (2003). Income Patterns of Women Workers in Pakistan - A Case Study of the Urban Manufacturing Sector. <i>Lahore Journal of Economics</i> .
17	Shafique, A., Salim, S., Nazly, Y., and Mann, A. (2006). Level of Job Satisfaction Among Working Women in Textile Industries in Faisalabad–Pakistan. <i>International Journal Of Agriculture and Biology</i> .
18	Siegmann, K. A. (2005). Gender Dimension in Global Trade in Textiles and Clothing: Important but Ignored. Sustainable Development Policy Institute (SDPI)
19	Strengthening Access to Finance for Women-Owned SMEs in Developing Countries. (2011). International Finance Corporation (IFC)
20	Syed, J. (2010). Women and small business entrepreneurship in Pakistan. In Fielden, S., and Davidson, M. (Eds.), <i>International Research Handbook on Successful Women Entrepreneurs</i> , pp. 117-131. Cheltenham and New York: Edward Elgar.
21	Pakistan Demographic and Health Survey, 2012-13.

#	Study Title
22	Butt, Tahir Munir et al. (2010). Role of Rural Women in Agriculture Development & Their Constraints." <i>Journal of Agriculture and Social Sciences</i> .
23	<i>Women's Empowerment in Pakistan: A Scoping Study</i> (2011). Aurat Foundation & USAID
24	<i>National Policy on Home-Based Workers</i> , 2010 . Ministry of Women's Development, Government of Pakistan
25	<i>Nationwide Gender Analysis for Office of Stabilization and Governance</i> . (2013). USAID/Pakistan.
26	Qureshi, Jawed Ahmed. (2012). "Financial Quota of Loans for the SME Sector in Pakistan: A Survey in Karachi," <i>Interdisciplinary Journal of Contemporary Research in Business</i>
27	Yasmeen, Ghazala; Begum, Razia. (2011). "Contribution of Pakistani Women in Agriculture: Productivity & Constraints," <i>Sarhad Journal of Agriculture</i> . 27(4)
28	Women at Work". (2011). SPDC Policy Brief
29	<i>Pakistan: Gender Overview</i> (2013). USAID Knowledge Services Center
30	Ministry of National Food Security and Research, 2013, <i>Agriculture and Food Security Policy (draft)</i> , Government of Pakistan.
31	United Nations Development Program - Pakistan, 2014, Area Development Program – Balochistan.
32	United Nations Entity for Gender Equality and the Empowerment of Women (UN WOMEN), 2011, <i>Project Report: Economic Security and Rights of Home Based Workers in Pakistan</i> .
33	Foreign Affairs Trade and Development Canada, 2015, <i>Project Profile: Financial Literacy and Business Development Services for Women</i> .
34	<i>National Policy on Home-Based Workers</i> , 2010 . Ministry of Women's Development, Government of Pakistan.
35	USAID/Pakistan, 2015, Fact Sheet - <i>Balochistan Agriculture Project</i> .
36	USAID/Pakistan, 2015, Fact Sheet - <i>Pakistan Firms Project</i> .
37	USAID/Pakistan, 2014, Fact Sheet - <i>Agribusiness Project</i> .
38	USAID/Pakistan, 2014, Fact Sheet - <i>Dairy Project</i> .
39	USAID/Pakistan, 2014, Fact Sheet - <i>Gomal Zam Irrigation Project</i> .
40	USAID/Pakistan, 2014, Fact Sheet - <i>Pakistan Agriculture Programs</i> .
41	USAID/Pakistan, 2014, <i>Pakistan Policy Science and Innovation Program/Agricultural Policy Program</i> .
42	USAID/Pakistan, 2012, <i>A Gender Analysis of the Energy Sector in Pakistan</i> .
43	USAID/Pakistan, 2008, <i>Pakistan Economic Growth Program Evaluation - A Summary Report</i> .
44	USAID/Pakistan, 2013, <i>Pakistan Gender Overview</i> .
45	EGA Office, USAID/Pakistan, Economic Growth Strategy.
46	EGA Office, USAID/Pakistan, EGA Gender Assessment.

Annex 2: List of Key Informants Interviewed

#	Name	Gender	Category	Location	Province
1	Anwer Mai	Female	Micro and SME Owners	Multan	Punjab
2	Muhammad Shahid	Male	Micro and SME Owners	Multan	Punjab
3	Muhammad Bilal	Male	Commission Agents	Multan	Punjab
4	Attaullah	Male	Commission Agents	Multan	Punjab
5	Dilaram Khan	Male	Commission Agents	Mingora	KP
6	Zaffar Iqbal	Male	Agricultural Value Chain Players	Mingora	KP
7	Muhammad Sajjad	Male	Agricultural Value Chain Players	Multan	Punjab
8	M. Abuzar	Male	Agribusiness Owners	Multan	Punjab
9	Sarfraz Ahmed		Agribusiness Owners	Karachi	Sindh
10	Mohsina Farooq	Female	Agribusiness Owners	Karachi	Sindh
11	Ali Raza	Male	Agribusiness Owners	Karachi	Sindh
12	Taufeeq Pasha	Male	Agribusiness Owners	Karachi	Sindh
13	Haji Fida	Male	Farmers Association	Karachi	Sindh
14	M.Asad Bhatti	Male	Microfinance and Bank Agents	Karachi	Sindh
15	Mehboob Haq	Male	Microfinance and Bank Agents	Hyderabad	Sindh
16	Syed Sajjad Ali Shah	Male	Microfinance and Bank Agents- SAFWCO	Hyderabad	Sindh
17	Eftikhar Hidayatullah Mangi	Male	Microfinance and Bank Agents- SAFWCO	Hyderabad	Sindh
18	Basheer G Abro	Male	Microfinance and Bank Agents – SAFWCO	Hyderabad	Sindh
19	Ali Murtaza Jamali	Male	Secretary seed and Fertilizers Association	Tando Allahyar	Sindh
20	M. Moosachawan	Male	Land Owner	Tando Allahyar	Sindh
21	Shahid Majeed	Male	Agribusiness Owners	Tando Allahyar	Sindh
22	Khalid Habib	Male	Agribusiness Owners	Tando Allahyar	Sindh
23	Raeesa Tabassum	Female	Micro and SME Owners (Cutting and Training Institute Owner)	Mirpurkhas	Sindh
24	Trainee (Daughter of a land owner)	Female	Micro and SME Owners (Cutting and Training Institute)	Mirpurkhas	Sindh

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#	Name	Gender	Category	Location	Province
25	Haseena Bibi	Female	Micro and SME Owners (Cutting and Training Institute Owner)	Mirpurkhas	Sindh
26	Salma	Female	Micro and SME Owners (Parlour Owner)	Mirpurkhas	Sindh
27	Samina	Female	Micro and SME Owners	Swat	KP
28	Moonijan	Male	Micro and SME Owners (Vocational Center)	Swat	KP
29	Dilaram Khan	Male	Commission Agents	Swat	KP
30	Sultan Bahadur	Male	Provincial Land Revenue Department Officials (including Patwaris and Tapaydars)	Takht Bai	KP
31	Shagufta Bajakhel	Female	Micro and SME Owners	Swat	KP
32	Simi Kamal	Female	Gender Equity Program – USAID	Islamabad	ICT
33	Shahnaz Kapadia	Female	PPAF – Livelihood	Islamabad	ICT
34	Nabeela Farman	Female	SMEDA	Peshawar	KP
35	Bushra Khanum	Female	Microfinance	Karachi	Sindh
36	Shabeena Gilani	Female	Chamber of Commerce	Sialkot	Punjab
37	Sidra Shabbir	Female	Chamber of Commerce	Sialkot	Punjab
38	Maimoona Akhtar	Female	SMEDA and Trader	Lahore	Punjab
39	Ms Ayesha	Female	First Women Bank	Karachi	Sindh
40	Ghazala Akbar	Female	Trade Development Authority Pakistan	Sialkot	Punjab
41	Waqas Akram Awan	Male	Chamber of Commerce	Sialkot	Punjab

Annex 3: Focus Group Discussions - Gender and Regional Breakdown

Region	Owner-Cultivators (Head of Household) No. of Male FGDs	Owner-Cultivators (Housewives) No. of Female FGDs	Tenants (Head of Household) No. of Male FGDs	Tenants (Housewives) No. of Female FGDs	Total FGDs
Punjab	1	1	1	1	4
Sindh	1	1	1	1	4
KP and FATA	1	1	1	1	4
Total	3	3	3	3	12

Annex 4: Round Table Consultation Participants

List of Participants - Round Table, Karachi 12th January, 2015

#	Name	Designation	Organization
1	Shahjahan Hashmani	Advisor-Markets	Pakistan Agricultural Coalition
2	Muzzamil Niazi	Partner	Sungold Organic
3	Kashif Umar Thanvi	Executive Vice President and Head of Branchless Banking	HBL
4	Tofiq Pasha	Farmer	---
5	Mahmood Nawaz Shah	Vice President	Sindh Abadgar Board
6	Samar Zuberi	Research Associate	Collective for Social Science Research
7	Mohsina Farooq	Agricultural Farmer and Progressive Grower	Federal Urdu University
8	Sono Khangharani	CEO	Hisaar Foundation

List of Participants - Round Table, Islamabad January 20th, 2015

#	Name	Designation	Organization
1	Asim Jaffry	Project Manager: Tax Reforms Unit	Oxfam Novib
2	Saadullah Ayaz	Director	Critical Green
3	Ghulam Murtaza	Social Mobilizer	Plan International
4	Simi Kamal	Aurat Foundation	Chief of Party: Gender Equity Program
5	Nazim Ali	Agriculture Economist	USAID
6	Travis Guymon	Agriculture Development Officer	USAID
7	Ghalib Nishtar	President	Khushhali Bank
8	Adnan Arshad	Agriculture Researcher	PODA
9	Mohsin Ahmed	CEO	Pakistan Microfinance Network
10	Dr. Nomeena Anis	Nutrition and Gender Specialist	FAO
11	Pervaiz Amir	Director	Pakistan Water Partnership/ Hisaar Foundation
12	Muhamamd Zubair	Manager Programs	PODA
13	Dr. Wajid Pirzada	Executive Director	SAFWCO Foundation
14	Muhammad Javed Malik	Former Member	Planning Commission
15	Naushaba Masud	Advisor	Spectrum
16	Wasif Rashid	Education Consultant	-

Annex 5: USAID –EGA Office Projects

#	Name	Designation	Project Title
1	Shad Mohammad	Chief of Party	The Agribusiness Project
2	Ahmed Jan Essa	Deputy Chief of Party	Balochistan Agriculture Project
3	Abdullah Khan	-	Gomal Zam Irrigation Project
4	Stephen Davies	Chief of Party	Pakistan Strategy Support Program
5	Jack Moser	Chief of Party	Dairy Project
6	Mohammad Junaid	Chief of Party	Punjab Enabling Environment Project
7	Ali Akhtar Shamim Akhter	Agricultural Economist Project Manager	Agriculture Innovation Program

Annex 6: Future Initiatives of the Existing USAID EGA Programs and Projects

The future initiatives of the current EGA programs that are mentioned below are based on the views that were expressed by the program representatives of the EGA programs including COP, DCOP and Program Managers during the KII's.

Future Initiatives of Agricultural Innovative Program (AIP):

- **Invest in innovative strategies.** Innovative technology such as two wheel tractors for mountainous areas is being explored. Low cost tractors are being tested in Gilgit-Baltistan, AJK and the arid areas of Punjab. Locally produced hybrid maize seeds are being developed to reduce the price of current hybrid seed from \$ 8 a kg to \$ 3 a kg. The locally produced hybrids also have a higher yield of produce. This would make seeds affordable to farmers.
- **High involvement of women in all aspects of projects is an imperative.** Gender focused grants and applications from female scientists should be made a priority. Women must be involved in all stages of the project cycle; from planning to implementation and their knowledge and advice is an important part of the success of the project.
- **Develop linkages between relevant stakeholders.** Engagement of the private sector and the seed companies should be developed to establish them as stakeholders who can support the project in the long term.

Future Initiative of Gomal Zam Irrigation Project

- **Support development projects of the government, especially those that can improve the irrigation system.** Pakistan is an agricultural country. Anything that improves the productivity of agricultural land has a direct and significant impact on the lives of almost half of the total work force of Pakistan.

Future Initiatives of Balochistan Agriculture Project

- **Increase linkages.** The informal FMC's should be linked to the agriculture cooperative department, after they are registered workers with the agriculture cooperative department, where they would be called Mutual Marketing organizations, a legal entity who can enter into agreement with any company or any buyer or trader or middleman/merchant.
- **Ease out the procedures for opening a bank account.** Access to banks and opening of bank accounts has emerged as a priority, but due to restricted mobility women do not have access to banks. In some cases the bank managers have sent the bank representatives to the village to encourage women to open accounts as the women are the beneficiaries of the project. Government bank procedures are tedious and should be reduced, as private banks are easier to access.
- **Increase women extension staff for livestock.** This needs to be addressed by creating an environment where it is easy to have access to women groups and possibilities for access to information and technical support.

Future Initiatives of the Dairy Project

- **Strengthening and value addition in the existing skills.** Continue the breeding training, farmers training and women livestock extension workers. Regardless, of the fact

that income generation of the women livestock extension workers has not met the project target. It is the most difficult component of woman's entrepreneurship. Therefore, future initiatives are to introduce calf rearing, a beef scheme which is developing beef for export.

- **Effective and efficient distribution networks need to be developed.** The re-supply chain for livestock extension workers has to be strengthened. The supplies must be distributed down the supply chain which is a challenge.
- **Upgrading farms.** Farms should be upgraded. This allows a better breed of animal and more milk will be produced.
- **Develop market linkages of farms:** Increase direct market linkages and avoid the numerous middlemen, because the middlemen control the access to the market and produce is sold through the middlemen to the consumer. This needs to be addressed.

Future Initiatives of Pakistan Strategy Support Program

- **Index for women's empowerment in agriculture.** IFPRI has produced an index called the Women Empowerment in Agriculture Index. This has been developed in Bangladesh, and would be very useful for Pakistan.
- **Focus on nutrition.** IFPRI has done work on nutrition and has the technical knowledge, which could be used to focus on gender issues, if the project receives an extension.
- **Interaction with provincial governments.** Systematic interaction with the provincial governments and institutions is required because devolution has shifted the responsibilities to the provinces.
- **Creation of rural pricing index.** Research with the provincial Bureau of Statistics to develop a Rural Pricing Index is being discussed.

Future Initiatives of the Satpara Development Project

- **To increase women's participation in water related issues.** Encourage the participation of women in water user associations and form female groups to discuss and manage water issues.
- **Use of innovative technology.** The introduction of innovative technology in agriculture is needed because the educated youth is moving away from agriculture which is becoming an old person's occupation. In mountainous regions the youth are migrating and so to retain their interest, innovative and attractive technology is required.

Future Initiatives of the Agribusiness Project

- **Automation of the agriculture sector.** The project should move the agriculture sector towards automation. In the agriculture sector, the use of technology increases the demand for labor such as in tunnel farming. The agriculture sector should start moving towards automation in this area.
- **Working with the provincial government.** Commitment with the provincial governments. The Punjab government was requested to cover the tunnels built for the project and have committed to install high efficiency systems in farms where farmers express an interest in tunnel farming.
- **Linking segregated forums.** By the end of this project, an attempt will be made to give the informal amalgamation of different forums a formal platform and an official status.

Future Initiative of Firms Project

- **Educate SME's over the importance of basic certifications to improve their exports.** The firms that were already exporting but in small quantities largely benefited from certifications such as Worldwide Responsible Accredited Production (WRAP), Customs-Trade Partnership against Terrorism (C-TPAT), Hazard and Critical Control Point (HACCP), and Global G.A.P. SME's with little export experience may need more assistance learning how to navigate the intricacies of exporting.

Future Initiatives of Pakistan Trade Project

- **Use of human resource services.** Conduct a human resources audit of customs officials (field formations) to avoid lack of technical personnel in the custom office.
- **Carry forward TDAP's proposed economic intelligence cell.** Utilize TDAPs' proposed economic intelligence cell as a vehicle for carrying forward Pakistan Trade Project's (PTP) Trade Bulletin beyond the life of its current finance cycle. (Pakistan–Afghanistan Joint Chamber of Commerce) PAJCC's suggestion for providing information on Afghan businesses may be linked with TDAP's Web site.
- **Participate in KCCI's.** Encourage participation by USAID and companies from the U.S., Afghanistan and Central Asian Republics in KCCI's annual exhibition.
- **Up gradation of locomotives.** Support the rail cargo system through concept papers and upgrading locomotives.
- **Up gradation of road and sea carriage laws.** Support collaboration and development of a plan for updating existing road and sea carriage laws.
- **Development of concept papers.** Develop concept papers for upgrading the road transport sector.
- **Construction of a truck terminal at Torkham.** Engage with the FBR, the (National Trade and Transport Facilitation Committee) NTTFC, the (National Trade Corridor Improvement Program) NTCIP and the private sector to construct a truck terminal at Torkham.