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RESPONDING TO EXPORT OPPORTUNITIES:

SUGGESTIONS FOR ENHANCING THE ABILITY OF
WOMEN IN PAKISTAN TO TAP INTERNATIONAL
MARKETS EFFECTIVELY

Authored by:
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RESPONDING TO EXPORT OPPORTUNITIES:

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USAID PAKISTAN TRADE PROJECT (PTP)

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ACRONYMS

BDS	Business development service
FGD	Focus group discussion
ICT	Information and communication technologies
LC	Letter of credit
NWFP	North-West Frontier Province
PTP	Pakistan TRADE Project
TDAP	Trade Development Authority of Pakistan
TPO	Trade Promotion Organization
USAID	United States Agency for International Development

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EXECUTIVE SUMMARY

Global research avers that considerable differences exist between women's and men's access to the potential benefits of globalization and trade; and that a country's trade policy must recognize gender differences in order to tap the true benefits of globalization.

This paper highlights the factors that impact the ability of women entrepreneurs in Pakistan to respond to opportunities in the international market. It is based on the USAID Pakistan TRADE Project's research covering 52 women exporters across the country. The paper's objective is to outline the prerequisites for the effective implementation of Pakistan's trade policy to harness the ability of women entrepreneurs to tap the global demand.

Pakistan has a very small base of women entrepreneurs, and an even smaller base of women entrepreneurs engaged in exports. To date, Pakistan's efforts for improving women's economic participation have yet to show significant results.

Gender disparities vis-à-vis access to resources (education, land, capital, credit, information, and mobility) mean that only a handful of women in Pakistan can actually start-up and sustain an enterprise. Still fewer can scale-up their businesses to be able to export formally.





The profile of the randomly selected sample of women exporters confirms a wide body of research stating that women and men are likely to be found in different industries and usually produce different goods. Most women exporters in this sector are small-scale, informal exporters¹. Most are sole proprietors and managers.

Overall, the factors impacting women's ability to tap the international market can be categorized into:

- 1. Socio-cultural support:** This includes the socio-cultural values of the individual's family unit and access to basic resources and other variables that impact women's confidence in dealing with the general public.
- 2. Trade-readiness:** This includes factors such as general management and organizational skills, the ability to identify opportunities, and the ability to access market information.
- 3. The ability to scale-up:** This refers to women's ability to access capital credit and

human capital to scale-up their businesses to meet the demands of international trade.

Women inherently require greater support than men to bridge the gap between market opportunities and their ability to respond to them successfully. To be truly effective, policies to improve Pakistan's capacity to capture global markets efficiently would need to support women entrepreneurs by improving their trade-readiness (including alleviating socio-cultural barriers) and by supporting their responses to trade policy measures and opportunities.

This paper suggests that any trade policy aimed at improving Pakistan's share in global exports should consider implementing the following to enlarge the country's base of women entrepreneurs engaged in formal exports:

Develop a national level task force / program for championing women entrepreneurs.

- 1.** Shift socio-cultural norms to encourage women's participation in Pakistan's economy - recognize their potential contribution.

¹ The majority of women exporters use informal export channels such as courier services or carry goods as personal luggage to sell abroad.

2. Encourage the usage of information and communication technologies (ICT) amongst women and women entrepreneurs.
3. Increase the awareness of women entrepreneurs vis a vis the potential of ICT and the internet to access market and policy information.
4. Strengthen support networks such as women chambers of commerce for improved trade facilitation services and support to women entrepreneurs.
5. Develop a coordinated effort to augment and enhance women's management skills and provide business development services (BDS).
6. Recognize the need for a differentiated outreach strategy to communicate with women, and design communication strategy accordingly.
7. Facilitate women's awareness of general and sector-specific international rules and requirements.
8. Support women through pooled marketing efforts and by assisting them in determining product parameters acceptable to the international market.
9. Facilitate women's access to finance.
10. Simplify documentation and procedures with respect to trade and policies and claiming export benefits.



INTRODUCTION

Globalization can rapidly strengthen economies that succeed in tapping the potential of international trade. Countries develop and update their trade policies to improve their resource utilization, increase production and incomes, enhance their purchasing power in the global economy, and alleviate domestic poverty. Global research avers that considerable differences exist between women's and men's access to the potential benefits of globalization and trade; and that a country's trade policy must recognize gender differences in order to maximize gains from globalization.

This paper highlights the factors that impact the ability of women entrepreneurs in Pakistan to respond to opportunities in the international market. The work is based on the USAID Pakistan TRADE Project's research covering 52 women exporters across Pakistan. The objective is to outline the prerequisites for the effective implementation of Pakistan's trade policy to harness the ability of women entrepreneurs to tap international market.

THE RESEARCH AND METHODOLOGY

The USAID Pakistan TRADE Project conducted qualitative research to identify, assess, and rank factors that impact the participation of Pakistan's women entrepreneurs in international trade. The study sought to answer the following key research questions:

1. What factors support women in Pakistan to participate in the export sector?
2. What is the relative significance of each of the factors that assist women in the export sector?
3. What factors obstruct women's ability to participate in Pakistan's export sector?
4. What is the relative strength of each of the key factors that obstruct women's participation in Pakistan's export sector?



The study used primary research to identify the factors and their relative strength in terms of the impact on women's participation on trade. It also used secondary research and data to estimate the nature and extent of women's participation in Pakistan's trade, and to verify the findings of the primary research against global findings on the issue.

The primary research is based on a sample of 52 women exporters from Peshawar (NWFP), Islamabad (the Federal Capital), Lahore (Punjab), Sialkot (Punjab), and Karachi (Sindh). The sample represents three of the four provinces of Pakistan; the research team was unable to identify women exporters in Baluchistan.

The research team used semi-structured interviews and focus group discussions (FGDs) to gather information. It relied on various regional chambers of commerce and industry to identify and organize the women for the FGDs. The personal references and contacts of respondents were also used to locate other women exporters.

WOMEN IN PAKISTAN'S EXPORT SECTOR

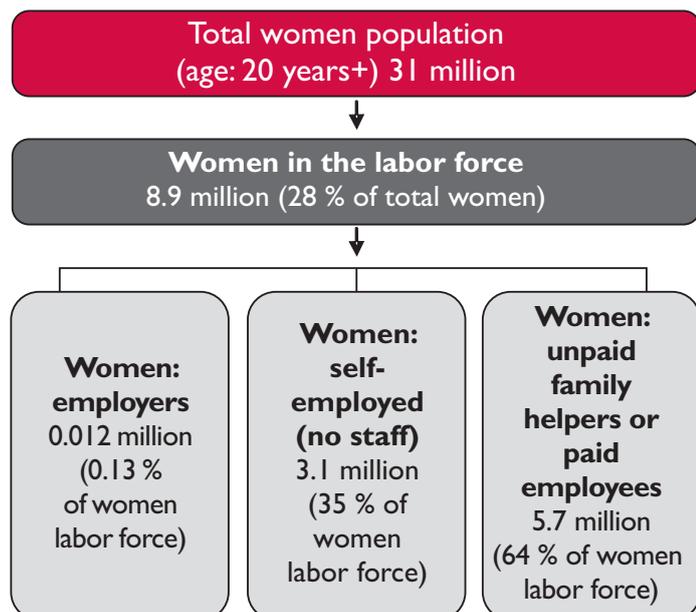
Pakistan has a very small base of women entrepreneurs and an even smaller base of women entrepreneurs engaged in exports. Pakistan's efforts to date for improving women's economic participation have yet to show results.

With a population of approximately 169 million², Pakistan is the sixth most populous country in the world and has the second largest Muslim population. Of approximately 31 million women (aged 20 and older), less than a third are deemed economically active. The majority of women (approximately 64 %) in the labour force are either unpaid family helpers or low-skilled workers (See Figure³ 1 below). Gender disparities vis-a-vis access to resources (education, land, capital, credit, information, and mobility) mean that only a handful of women in Pakistan can start and sustain an enterprise. Still fewer can scale-up their business to be able to export.

The profile of the randomly selected sample of women exporters confirms a wide body of research stating that women and men are likely to be found in different industries and usually produce different good. Women entrepreneurs are generally found to be in light manufacturing or production. The sample profile of women exporters shows that the majority of them are involved in the production of textile and apparel-related goods. Most women in this sector are sole proprietors and/or managers involved in small-scale, informal export⁴.

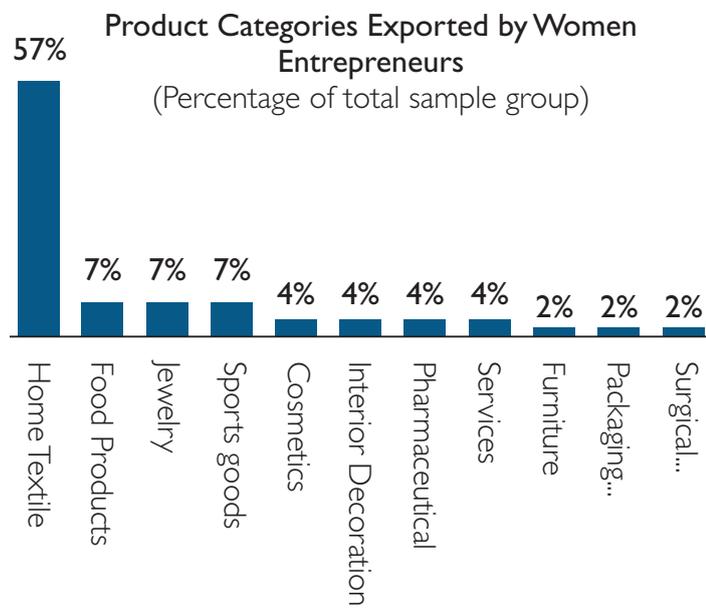
There are relatively few women in sectors considered less conventional for women to be in, such as pharmaceuticals, machinery, processed and packaged meat products, and sports goods (see Figure 2).

Figure 1: The Small Base for Export-oriented Women-owned Enterprises



These are formal exporters using formal channels, and have strong management teams and partners. Women-owned businesses in these sectors are also more formalised; they are registered companies or partnerships. Figure 3 illustrates the proportion of women enterprises in the sample by organization type.

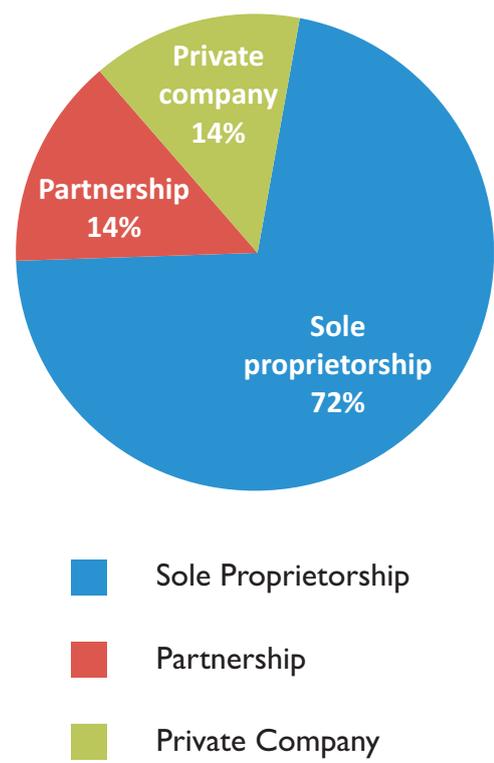
Figure 2: Profile of Sample Women Exporters by Product Categories (% of total sample group)



Furthermore, 67 % of women exporters in the sample do not have advanced or specialised education. Most have just 14 years of education (Bachelor's degrees) or less. The profile of women exporters suggests that some of the barriers women face in effectively accessing opportunities in the international market include: small-scale production, low educational qualifications, and weak business development skills. These barriers restrict women's ability to access credit and capital, or gain valuable skills such as market intelligence and managerial and decision-making skills. Scale, quality, and market outreach are impossible without these things.

Figure 3: Women Exporters' Enterprises by Organization Type

Organizational Status of Women Entrepreneurs' Business
(% of sampled women enterprises)



² March 01, 2010 estimates from the Population Census Organization.

³ PTP estimates based on the Pakistan Labor Force Survey 2007–08, Government of Pakistan.

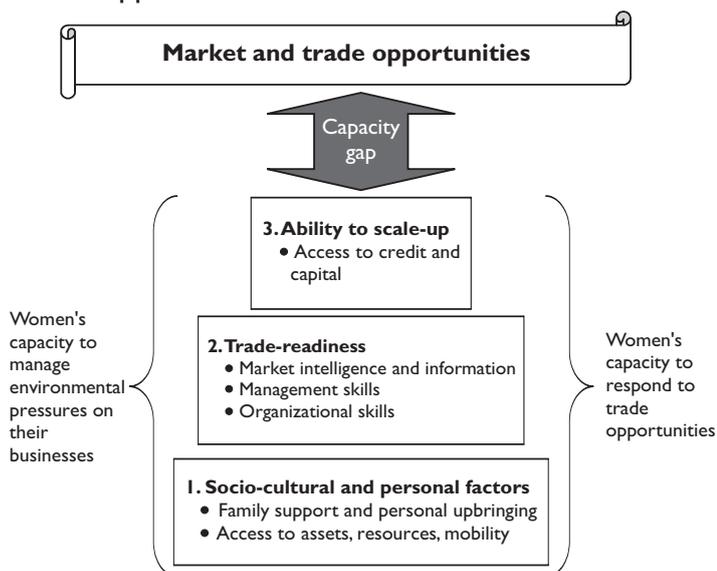
⁴ The majority of women exporters use informal export channels such as courier services or carry goods as personal luggage to sell abroad.

FACTORS AFFECTING WOMEN'S PARTICIPATION IN PAKISTANI EXPORTS

The PTP research indicates that the pre-requisites (or the hygiene factors) for women's participation in the export sector include family approval and moral support, education and confidence, exposure and good upbringing, and access to financial resources.

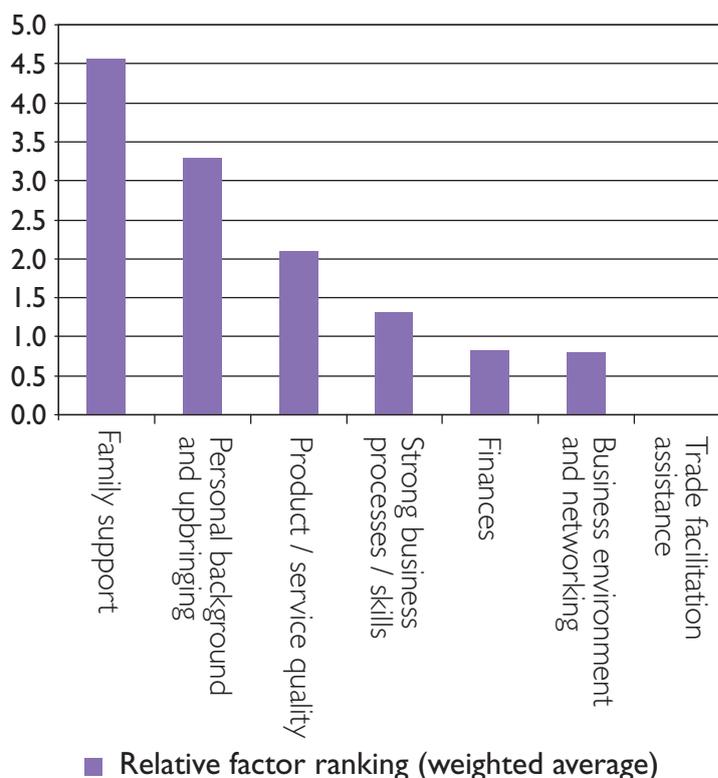
Beyond the hygiene factors, women need to have the key managerial and organizational resources and skills for business readiness – i.e. to manage and expand their business efficiently. Access to market intelligence and the ability to organize resources effectively to meet market demands becomes crucial to be able to scale-up and respond to trade opportunities. Financial management and access to capital and/or credit is required to realize trade opportunities. The factors outlined above also affect the sustainability of enterprises. Personal confidence and strong organizational and financial management skills are necessary to cope effectively with external pressures such as volatile supply-side costs, political uncertainty, and policy shifts.

Figure 4: Women's Capacity to Respond to Trade Opportunities



The study found that women entering the export sector do indeed possess the aforementioned hygiene factors, but still struggle with the other prerequisites.

Figure 5: Relative Ranking of Factors Enabling Women to Participate in Pakistan's Export Sector (Weighted Average)



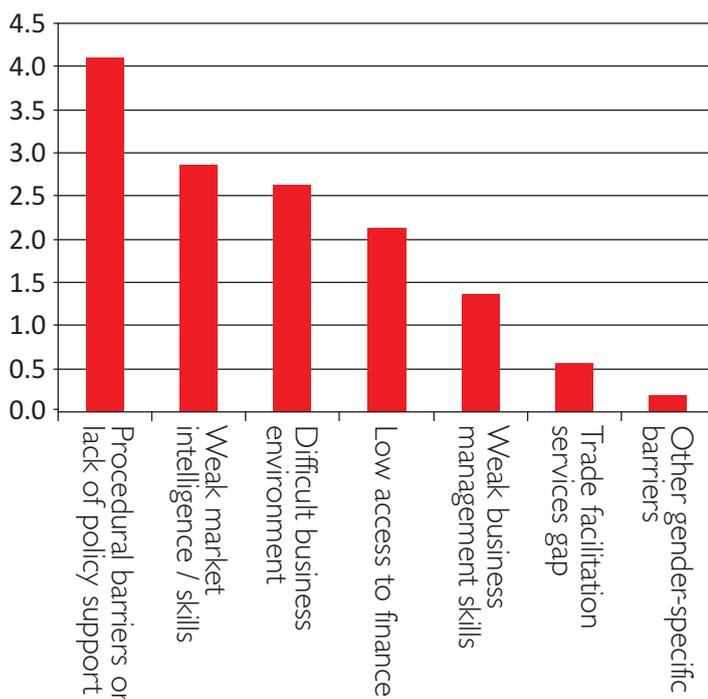
Family support	: 4.4
Personal background and upbringing	: 3.2
Product / service quality	: 2.0
Strong business processes / skills	: 1.3
Finances	: 0.8
Business environment and networking	: 0.8
Trade facilitation assistance	: 0.0

➔ Most women felt that the time and effort spent in complying with bureaucratic procedures were “just not worth it.” Many women failed to recognize the benefits foregone by deciding not to comply.

Figures 5 and 6 illustrate how women rank the key factors that enable or hinder their ability to access international markets. The factors are categorized into the following:

- **Socio-cultural support:** This includes the socio-cultural values of the individual's family unit, and access to basic resources and other variables that impact women's confidence in dealing with the general public.
- **Trade-readiness:** This includes factors such as general management and organizational skills, the ability to identify opportunities, and the ability to access market information.
- **The ability to scale-up:** This refers to women's ability to access capital and credit and human capital to scale-up their businesses in order to meet the demands of international trade.

Figure 6: Relative Ranking of Barriers to Women's Participation in Pakistan's Export Sector (Weighted average)



■ **Relative factor ranking (weighted average)**

Procedural barriers or lack of policy support	: 4.4
Weak market intelligence / skills	: 3.2
Difficult business environment	: 2.0
Low access to finance	: 1.3
Weak business management skills	: 0.8
Trade facilitation services gap	: 0.8
Other gender - specific barriers	: 0.0

SOCIO-CULTURAL SUPPORT

Women who have been able to enter the arena of international trade claim that the family's support⁵ has been the primary contributor to their ability to tap the international market successfully as entrepreneurs. Setting-up an enterprise means that women have to distribute their time and resources between their responsibilities at home and their responsibilities as entrepreneurs. Scaling-up for exports implies additional time and resources. Therefore, unless their families provide support and approval, women tend to be deterred from their entrepreneurial efforts.

Family support, however, needs to be more than just tacit for women to be able to invest their time and resources in business. The support needs to be in terms of sharing or dividing household and family care responsibilities. Financial support is also important.

Women exporters also ranked their upbringing as a major factor in their ability to take initiative and respond to opportunities. Education, exposure, and freedom of mobility were also highly ranked as key factors that positively affected their personalities, confidence levels, and interpersonal and management skills.

- ➔ Most women entrepreneurs and aspiring exporters need greater market intelligence and market research skills to meet market and business needs.

TRADE-READINESS

Women's confidence in their products and in the strength of their businesses proved to be a critical factor leading to decisions to scale-up their businesses for exports. However, most women aspiring to enter the international market or respond to trade policy opportunities cited an inability to comply with export product requirements, policies, procedures, and rules, as their primary obstacle. Factors include:

- i. The Awareness
 - a. Many women are unaware of formal export processes and their benefits. The prospect of getting caught up in documentation and procedural requirements tends to be a key deterrent to even just exploring formal channels of export.
 - b. Small women-exporters also tend to be unaware of the trade policies, requirements, rules, and procedures set by importing countries. This lack of knowledge becomes a major obstacle for women in relatively more regulated and standard-conscious sectors such as gems and jewelry and processed food sectors.
- ii. The Will
 - a. The research found that bureaucratic processes and procedures discourage women more easily than men. A lack of confidence amongst women in dealing with the public sector and understanding documentation requirements emerged among the reasons for this. However, the predominant reason women cited for their reluctance to take part

in bureaucratic processes was the expected time and effort associated with the processes. Most women felt that the time and effort spent in complying with bureaucratic procedures were “just not worth it.” Many women failed to recognize the benefits foregone by deciding not to comply.

- b. Complying with minimum product requirements (either through formal quality assurance certification or in terms of product design) requires considerable staff time and financial resources. Women entrepreneurs managing small-scale businesses with limited access to capital and credit, tend not to stress their cash flows despite the possibility of favorable returns.

Access to relevant information and market

intelligence is related to women's ability to respond to trade policy and procedural and market demands. The study found that most women entrepreneurs and aspiring exporters need greater market intelligence and market research skills to meet market and business needs. The research team also noted that women exporters tend to have limited access to relevant information as compared to men. Factors contributing to this include:

- i. A lack of recognition among women of the fact that products need to be adapted to international market tastes rather than the other way around.
- ii. The low use of ICT and the internet. The internet has revolutionized information dissemination and outreach, but the profile of women exporters

⁵ Assessed on the basis of the weighted average of the ranking and the frequency of response by the sample group.

- ➔ **Basic trade facilitation services in Pakistan need to be enhanced for effective trade promotion in general.**
- ➔ **These network institutions are still in a nascent stage and require institutional capacity-building to bridge the information and access to information disparities between women and men exporters.**
- ➔ **The scale of a business is a key determinant in an entrepreneur's ability to approach and deliver to the international market. Women in Pakistan are usually small-scale entrepreneurs.**

suggests that women are not internet savvy and do not use it to access information, be it for trade rules or for market trends.

- iii. The absence of effective trade facilitation services available to exporters in general and women in particular, compounds women's ability to access relevant information effectively. Trade facilitation services are often provided by public sector trade promotion organizations (TPOs) and by private sector membership-based network organizations (sector associations and chambers of commerce and industry). Basic trade facilitation services in Pakistan need to be enhanced for effective trade promotion in general. Some of the crucial elements that Pakistan has yet to develop strength in include a dynamic exporter's database, access to commercial or trade officers abroad, access to updated product and market requirements, and access to updated trade policy rules and procedures.
- iv. Information in the public domain is often disseminated without recognizing the need for a segregated outreach and dissemination strategy for women and men. This is especially important given the gender disparities stemming from literacy levels, access to ICT, and the use of information channels. In recent years, Pakistan has taken initiatives to develop focused networking and outreach infrastructure for women entrepreneurs by encouraging women-only chambers of commerce and industry, or women-focused divisions within the mainstream chambers of commerce. These network institutions are still in a nascent stage and require institutional capacity-building to bridge the information and access to information disparities between women and men exporters.

THE ABILITY TO SCALE-UP

The scale of a business is a key determinant in an entrepreneur's ability to approach and deliver to the international market. Women in Pakistan are usually small-scale entrepreneurs. The basic asset (land, capital, and education) distribution structure of the Pakistani culture translates into resource disparities between women and men. This is reflected in the smaller capital base of women-owned enterprises. Small scale, compounded with inferior management qualifications and skills within women-owned enterprises render businesses more vulnerable to external pressures and shocks such as increases in supply-side costs or demand volatility. The small scale of women-owned enterprises also makes it difficult for women to entertain export orders.

Key factors affecting women's capacity to scale-up are:

- i. **Limited access to capital and credit due to:**
 - a. A weaker collateral base arising from gender disparities in asset distribution
 - b. A lack of demonstrated and marketable management and organizational skills
 - c. A lack of confidence amongst women to approach institutional sources of credit and capital
 - d. Institutional, operational, and policy barriers to access formal financial services

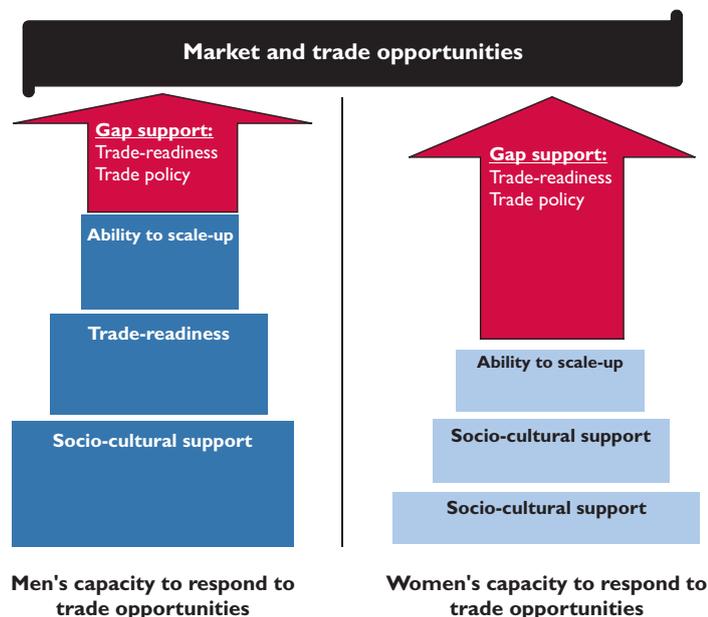
- ii. **Reluctance to take risks:**

The research found that women entrepreneurs tend to be risk averse especially in cases of tacit or explicit partnerships where family funds are involved.

RECOMMENDATIONS

The issues of scale, business environment, human capital, and access to finance are potential barriers for both women and men entrepreneurs, but they are far more severe for women because the socio-cultural conventions that determine the distribution of resource and assets put women at a disadvantage. Thus women require greater support, than men generally would, to be able to bridge the gap between market opportunities and their ability to respond to them successfully (Figure 7).

Figure 7: Illustrative Comparison between the Magnitude of Support Required by Men and that Required by Women to Bridge the Trade-Capacity Gap



To be truly effective, any policy related to improving Pakistan's capacity to capture global markets efficiently, would need to recognize the need for a concerted effort to support women entrepreneurs by improving their trade-readiness (including alleviating socio-cultural barriers) and by supporting them to respond to trade

policy measures and opportunities. The following sections outline key recommendations with respect to the former as well as the latter:

1. Develop a national level task force / program for championing women entrepreneurs.

- a. The taskforce can provide the “thought leadership” to augment public sector policies for supporting women owned enterprises. It can also lead as a collator, coordinator and disseminator of information to the public, women entrepreneurs and the public and private sector stakeholders.
- b. The task force can also act as a coordinating body to lead and support efforts and recommendations mentioned below. It can specifically manage the suggested Women Exporters Co-Investment Fund; organize and support the development of capacity building programs and activities to improve women's awareness; support research; lobby for a segregated women exporters and entrepreneurs data base development and management.

Potential implementers and support providers:

- The Government of Pakistan
- Development institutions

2. Shift socio-cultural norms: encourage women's participation in Pakistan's economy and recognize their potential contribution

- a. **Develop** a well-thought out media campaign
- b. **Highlight** the achievements of successful women entrepreneurs and professionals
- c. **Highlight** the impact of women's contribution to their households, families, and the wellbeing of their children
- d. **Encourage** higher education amongst women

Potential implementers and support providers:

- The Government of Pakistan
- Development institutions
- Women's chambers of commerce

3. Encourage ICT usage amongst women and women entrepreneurs

- a. Create incentives within the **national ICT policy** to increase women's access to, and the use of, ICT. Incentives could include subsidized or low cost ICT hardware, or subsidized usage costs.

Potential implementers and support providers:

- The Government of Pakistan

4. Increase women entrepreneurs' awareness of the potential use of ICT and the internet to access market and policy information

- a. Develop trainings and awareness programs to enable women to proactively use information currently available in the public domain. The programs should focus on educating women on the type of information/knowledge required to prepare for the export market; and on how to access the information cost-effectively.

Potential implementers and support providers:

- The Government of Pakistan

5. Strengthen the trade facilitation services infrastructure and the support networks for exporters in general and for women entrepreneurs in specific

- a. Strengthen and make effective Pakistan's infrastructure for providing trade facilitation services. The current infrastructure for trade

facilitation including the **trade promotion organization/s (TPOs)** and the commercial officers program is lacking in providing facilitation to existing and potential exporters, whether men or women. A functioning trade promotion organization can and is necessary to highlight international market opportunities and guide the exporters to respond to the opportunities successfully.

- b. **Women chambers of commerce** are still at a nascent stage and require institutional capacity-building to be able to provide effective assistance, support, and guidance to women entrepreneurs. Women chambers of commerce require assistance in terms of funds and technical support for strengthening organizational systems including governance, financial management, and program development.

Potential implementers and support providers:

- The Government of Pakistan
- Development organizations

6. Develop a coordinated effort to augment and enhance women's management skills and provide business development services (BDS)

- a. Develop and deliver customized and need-based trainings to women entrepreneurs across Pakistan on a continuous basis. Trainings in marketing, pricing, packaging, trade policies, product requirements, financial management of small-scale enterprises, and resourcing techniques can bridge some skill gaps overtime.
- b. Effective and accessible business incubation schemes and BDS can also augment women's ability to manage and sustain an endeavor.

Potential implementers and support providers:

- The Government of Pakistan
- Chambers of commerce
- TPOs
- Public sector enterprise development organizations

7. Recognize the need for a differentiated outreach strategy to communicate with women, and design communication strategies accordingly

- a. Public sector authorities need to ensure that information regarding policies, rules, and opportunities is packaged and disseminated to women target audiences across the geographic and socio-economic divide.

Potential implementers and support providers:

- Public sector authorities
- TPOs
- Chambers of commerce
- Development institutions

8. Facilitate women's awareness of general and sector-specific international rules and requirements

- a. Use the mass media (television, the internet, and the print media) to develop awareness and information-based programs based on women's behavior via a vis reading, watching and listening to media tools.
- b. Build the capacity of the chambers of commerce to update and disseminate the information efficiently and effectively.
- c. Ensure that the trade promotion organizations update and channel the information effectively through a targeted strategy for reaching out to women

audiences. The strategy may include road shows, trainings sessions, and brochures and leaflets.

Potential implementers and support providers:

- The Government of Pakistan
- Chambers of commerce
- TPOs

9. Support women through pooled marketing efforts and by assisting them in determining product parameters acceptable in the international market

- a. Develop a dynamic and frequently updated database of women entrepreneurs and exporters. Back the database with an effective and efficient marketing strategy so that it is well advertised internationally and is easily accessible by importers, especially those that prefer patronizing women entrepreneurs.
- b. Ensure that commercial and trade officers abroad have access to updated women exporter's data. Include indicators suggesting effective support to women entrepreneurs in the performance appraisal criteria of the commercial officers.
- c. Develop a centralized marketing and designing unit that could outsource production amongst women entrepreneurs, but also take charge of marketing and product design to meet international market demand.

Potential implementers and support providers:

- The Government of Pakistan
- Chambers of commerce
- TPOs

- Sector development companies/ organizations
- Private sector entrepreneurs

10. Facilitate women's access to finance

- a. The lack of, or the insufficiency of collateral is a key constraint to women attempting to access capital or credit. Set-up credit enhancement programs to assist women in overcoming the problem of insufficient collateral. Financial institutions' perceptions of risk associated with women enterprises must also be dealt with.
- b. Encourage financial institutions through incentives and reporting to proactively extend financial services such as trade finance, working capital finance, and letters of credit (LC) to women. The ability of the financial institutions to effectively extend these services will depend on the banks' policies, and on the simplicity and accessibility of their procedures and documentation.
- c. Develop a co-investment fund that screens potential women candidates and co-funds them by matching funds the potential exporters have been able to raise to scale-up to meet export capacity. Link the access of women entrepreneurs to this fund to the participation of the entrepreneurs in a trade-readiness program (either existing or developed in parallel with the co-investment fund). The linkage would ensure that the fund is prioritized for women who have demonstrated a potential for using the funds successfully.

Potential implementers and support providers:

- The Government of Pakistan
- Development organizations
- Financial service providers

11. Simplify documentation and procedures with respect to trade procedures, policies, and claiming export benefits

- a. Simplify and streamline documentation requirements and procedures for exports and customs and for accessing financial services in particular.
- b. Improve the environment around the processes: consider segregated waiting areas, help desks, and one-window operations that can decrease the time and resources required to comply with the procedures and policies for exports.

Potential implementers and support providers:

- The Government of Pakistan
- Customs (Federal Board of Revenue, Government of Pakistan)
- Financial institutions
- TPOs

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