



IFC staff with Women Entrepreneurs

Ladhay Wala Waraich Village, Gujranwala

## **Gender Entrepreneurship Markets (GEM) International Finance Corporation (IFC)**

### **GEM Country Brief**

#### **Pakistan 2007**

The Gender Entrepreneurship Markets (GEM) Country Brief series is intended to provide an overview on the status of women entrepreneurship in countries of the Middle East and North Africa (MENA) region. The focus of IFC'S PEP MENA GEM program is to expand women's participation in the private sector by providing support to growth-oriented small and medium enterprises and expanding women's employment opportunities.

#### **Labor Force Participation**

Pakistani female labor force participation rate has increased from 11.4% in 1994/95 to approximately 16% in 2003/2004<sup>1</sup>, yet it remains amongst the lowest in the region. Compared to the MENA region, where female participation rate is as low as 32.29%<sup>2</sup>, Pakistan's female employment numbers lag behind. However, according to the World Bank's 2005 Pakistan Country Gender Assessment, many informal female workers go unreported with almost 60% of women involved in the labor force being unpaid workers (compared to 19% of men)<sup>3</sup>. Female employment is mainly concentrated in two sectors in Pakistan: agriculture at 67.3%, followed by 15.8% in community, social, and personal services<sup>4</sup>.

The female unemployment rate in Pakistan dropped from 16.5% in 2001/2002 to 12.75% in 2003/2004<sup>5</sup>. This demonstrates considerable progress noting that male unemployment rates remained relatively stagnant over the same time period. Yet, statistics show that the female unemployment rate is still substantially higher than the male unemployment rate of 6.59%<sup>6</sup>, indicating that women are less successful in securing job opportunities than men. Consequently, the labor force participation rate gap between males and females in Pakistan is considerably large as men dominate 70.61% of the overall labor force<sup>7</sup>. This gap is visibly bigger in urban areas where men make up 67.08% of the labor force and where the female participation rate is as low as

---

<sup>1</sup> Federal Bureau of Statistics' Labor Force Survey-respective years. [www.statpak.gov.pk](http://www.statpak.gov.pk)

<sup>2</sup> "Gender and Development in the Middle East and North Africa. Women in the Public Sphere." World Bank. 2003.

<sup>3</sup> "Pakistan Country Gender Assessment Bridging the Gender Gap: Opportunities and Challenges." World Bank. 2005.

<sup>4</sup> Ibid.

<sup>5</sup> Federal Bureau of Statistics' Labor Force Survey-respective years.

<sup>6</sup> Ibid.

<sup>7</sup> Ibid.

9.44%<sup>8</sup>. Though still lower than male participation rates, the situation is not as severe in rural areas due to the active role women play in the agriculture sector (the female labor participation rate in rural areas is 19.45%)<sup>9</sup>. This number, however, is arguably conservative and would increase if the work women perform in the informal sector were taken into account. It should be noted that overall, the number of formal employees in Pakistan has dropped from 40% in 2001/2002 to 38% in 2003/2004. This decrease was steeper for females (from 37% to 31%) than males (from 40% to 39%)<sup>10</sup>.

### **Women-owned Business in Pakistan**

Statistically speaking, female entrepreneurship in Pakistan is amongst the lowest in the world. With low rates of overall female economic participation in the economy, the percentage of female employers was 0.3% in 2001/02<sup>11</sup>.

Small and Medium Enterprises (SMEs) represent a noteworthy share of the Pakistani economy, thereby facilitating employment to over 80% of the non-agricultural labor force<sup>12</sup>. Data on women-owned businesses in Pakistan is limited. According to a 2005 report by the United Nation's Convention on the Elimination of All Forms of Discrimination Against Women in Pakistan<sup>13</sup>, the category of "self-employed" women has increased from 11.7% in 1997/98 to 15.7% in 2001/02. Anecdotal evidence also indicates that the number of women entrepreneurs has been increasing over the past few years. A survey undertaken by the International Labor Organization (ILO) of 150 women entrepreneurs in Lahore and the twin cities of Rawalpindi and Islamabad found 39 percent of women of the sample engaged in small enterprises and 9 percent in medium enterprises.<sup>14</sup> Furthermore, the sample revealed that women entrepreneurs in the SME sector provide greater employment to women, with female-owned businesses having an average of 8 female employees and 7 male employees.<sup>16</sup>

---

<sup>8</sup>Ibid.

<sup>9</sup>Ibid.

<sup>10</sup>Ibid.

<sup>11</sup>Federal Bureau of Statistics' Labor Force Survey - respective years.

<sup>12</sup>Small and Medium Enterprise Development Authority's Website <http://www.smeda.org.pk/> on SMESA & SME.

<sup>13</sup>The Convention on the Elimination of all Forms of Discrimination Against Women. Pakistan Report. August, 2005.

<sup>14</sup>Nabeel A Goheer 'Women Entrepreneurs in Pakistan. How to improve their Bargaining Power' International Labor Organisation 2003.

<sup>15</sup>According to the definition, small informal enterprises employ around five to nine staff and are largely family-based while the small formal sector enterprises employ around 10 to 100 staff, 'based on family management' yet having 'well-established relationships with larger manufacturing and trade concerns and are growth oriented.' Medium-sized enterprises however employ between 100 and 250 people and have 'well established supplier and buyer relationships with small formal and informally operating enterprises, as well as with large domestic and international corporate entities.' However, these definitions are problematic in analyzing the SME sector of Pakistan, where each organization has its own definition of what an SME entails. (International Finance Corporation 'Pakistan SME Capacity Building Project Market Study' May 2004).

<sup>16</sup>Nabeel A Goheer 'Women Entrepreneurs in Pakistan. How to improve their Bargaining Power' International Labor Organisation 2003.

The majority of women entrepreneurs in Pakistan are engaged in traditional sectors such as boutiques, parlors, and bakeries, along with apparel, handicrafts, jewelry and other micro and small businesses of that nature<sup>17</sup>. Women in urban areas are in a better position to foster businesses due to easier access to opportunity and information. Moreover, female entrepreneurship in Pakistan often is an issue related to social class. For example, upper class, highly educated women are said to be more capable of starting-up their own small and medium businesses as they possess both the capital and the knowledge to do so. A study conducted by the ILO in 2003 on 'Methods to Improve the Bargaining Powers of Women Entrepreneurs in Pakistan' found that 47% of the 150 entrepreneurs surveyed worked in textile, 73% of them started their businesses from personal savings, and over 50% belonged to upper tiers of education. In addition to limited access to information available to rural women, mobility constrictions are also more severe in rural areas.

### **Opportunities and Obstacles to Women's Enterprises and Business Expansion**

According to the 2003 ILO study, interviewed women entrepreneurs in Pakistan found that gender related issues were the most retarding factors in the business start-up process: 28% of the challenges identified were marketing related, 26% were family related and 16% were government related<sup>18</sup>. The UNDP (1996) points to a strong inside/outside dichotomy in Pakistan, where women are restricted to the "inside" space of their homes and households. This "inside" reference restricts females from access to education, employment, training opportunities and social services, and the dichotomy continues to prevail in Pakistan. In the labor market, lower educational attainment coupled with social norms that restrict mobility confine women to a limited range of employment opportunities and lower wages. Mobility constraints also directly undermine the ability of women to take a role in the market place as an entrepreneur or as a paid worker.

**Access to Finance.** Poverty has a feminine face in Pakistan, where the per capita of women is the lowest in South Asia - making it difficult for women to finance and/or access finance to fund their businesses. While women are entitled to property under the Shariah laws, research revealed that women own less than 3 percent of plots in sampled villages,<sup>19</sup> hence restricting their access to collateral assets and subsequently finance. Cooperatives, personal savings and family support are the main sources of finance for women entrepreneurs. This is attributed to women's inability to provide the necessary documents to receive loans, to insufficiency in collateral, and to women's unawareness of access to finance programs.

Women-targeted finance programs in Pakistan have been established by institutions such as the Agricultural Development Bank, the First Women Bank Limited (FWBL), the Pakistani Poverty Alleviation Fund, the SME Bank, First Micro-Finance Bank, Rural

---

<sup>17</sup>"Methods to Improve the Bargaining Powers of Women Entrepreneurs in Pakistan." ILO, 2003.

<sup>18</sup>Goheer, Nabeel A. "Women Entrepreneurs in Pakistan: How to Improve Their Bargaining Power". International Labor Organization, South Asia Advisory Team (SAAT). 2003.

<sup>19</sup>United Nations Children's Fund (UNICEF) 2007 The State of the World's Children: Women and Children -The Double Dividend of Gender Equality.

Support Programs (RSP), Kashf, Sindh Agricultural and Forestry Workers Coordinating Organization (SAFWCO), and the Khushhali Bank. Many programs have also been initiated to provide loans to MSMEs by the government, civil society organizations and international development agencies. Such programs include the Pakistani Poverty Alleviation Fund (PPAF) that also receives funding from the World Bank. The PPAF, with women consisting of 40% of its 7 million beneficiaries, is an endowment of \$100 million, a wholesale lender to NGOs engaged in providing micro financing that has presence in 94 districts across Pakistan. However, the overall ratio of women who receive such loans is still considerably lower than men. The Women Chamber of Commerce and Industry (WCCI) in Lahore negotiated a special Women Entrepreneur Financing Scheme with the Bank of Punjab in 2006 which accepts WCCI member customers without any collateral requirement (i.e. no assets will be mortgaged to issue loan).<sup>20</sup> Leasing is also a potential source of finance because of its characteristic asset based financing, overcoming the problem of collateral. Orix Leasing Pakistan (OLP) in partnership with NGOs has been providing finances to women of poor households.<sup>21</sup> In order to make women more bankable clients, non financial services in the form of support and training facilities, advice on legal, corporate and trade financing, courses and workshops, and technical know how about registration and taxation is being provided by organizations such as the First Women Bank of Pakistan, the WCCI in Lahore, the Ministry for Women's Development and the SME Development Association (SMEDA).

**Access to Markets.** As mentioned previously, women-owned businesses in Pakistan are mainly in the informal sector with low turnover rates, which makes it difficult to reach new markets. The ability to expand into new markets also requires experience, professional skills, and market oriented contacts. Due to the relatively new women-owned businesses market, women in Pakistan lack training and the technical support to establish or expand their businesses. Issues related to gender are also a deterrent in establishing new contacts. According to Pakistani author Gillani<sup>22</sup>, women tend to stay in what he describes as a “comfort zone movement”, mostly doing business with clients whom they know. This is also supported by the 2003 ILO study<sup>23</sup>, where of the 150 women surveyed, 65% have kept within the same markets, 7% extended on a national level, and 11% were exporting. Medium sized women-owned businesses have been organizing events to promote business women's exports such as the Women-EXPO, and the Export Promotion Bureau at the Karachi Expo Centre organized the WEXNET 2001 for women entrepreneurs to expand their markets and networks.<sup>24</sup> The Women Chamber of Commerce and Industry WCCI has also been encouraging women entrepreneurs

---

<sup>20</sup> Interview with Dr. Shehla Javed Akram, WCCI President, by Carmen Niethammer, IFC GEM Program Manager 2006

<sup>21</sup> Orix 2006 OLP's Microfinance Program.

<sup>22</sup> Gillani, Waqar. “No policy framework to address women entrepreneurs.” Daily Times. July, 2004.

<sup>23</sup> Goheer, Nabeel. ‘Women Entrepreneurs in Pakistan. How to improve their Bargaining Power’ International Labor Organisation 2003

<sup>24</sup> United Nations Population Fund (UNFPA) UNFPA in the News. PAKISTAN: First-Ever Women's Expo Held. March 11-17 2006

'taking a delegation of women to prospective foreign markets' and carrying out 'exhibitions, training courses' while collaborating with international business organizations.<sup>25</sup>

**Access to Networks.** As the bulk of women-owned businesses in Pakistan operate on a micro and small scale, they rarely take part in existing business networks. Moreover, most SME networks are male-dominated. A paper on the status of women provided by the Women Entrepreneurs Information Network<sup>26</sup> notes that women's businesses can be characterized in two categories, both of which include elements that hamper women's access to networks:

- Women-owned businesses that are mostly operated from home, where financial matters are taken care of by male family members; and,
- Women-owned/managed businesses where the woman has low levels of education and technical skill as well as low exposure to other businesses. These women entrepreneurs typically also lack role models, peer support, and business association membership.

Networks which share academic knowledge, technical expertise and exchange information are much needed in Pakistan. Very few networks are currently available and are typically limited to medium-sized businesses where businesswomen are under-represented. Networks that have reached out to women include the Aga Khan Development Network, the SME Development Association (SMEDA), the Lahore Chambers of Commerce and Industry (LCCI) and especially the Women Chambers of Commerce & Industry (WCCI). SMEDA in particular has been organizing exhibitions, and conducting training workshops, having established an institutional partnership with the Lahore Women Chamber of Commerce and Industry (WCCI). It also created the Women Entrepreneurship Information Network (WIN), the first exclusive web portal for women entrepreneurs in Pakistan building networks amongst women, along with providing the necessary information needed for business enterprises to grow and develop.<sup>27</sup> A network for women home-based workers 'Home Net Pakistan' has also been established to promote thinking and actions for the social protection and welfare of home-based women workers, and to encourage joint initiatives by government and non-government organizations for the social protection and welfare of home-based women workers<sup>28</sup>.

---

<sup>25</sup> Daily Times 'The big boss Dr Shehla Javed Akram President Women Chamber of Commerce and Industry' 6-12/11/2006

<sup>26</sup> Women Entrepreneurs Information Network [www.win.org.pk](http://www.win.org.pk).

<sup>27</sup> Women Entrepreneurs Information Network (WIN) Why WIN? 2003

<sup>28</sup> Sinha, Shalini. "Developing Women Entrepreneurs in South Asia: issues, initiatives and experiences". UNECAP. 2006.

## **Country Policy and Promotion of Women-Owned Businesses**

The regulatory process that governs the 2.3 million enterprises<sup>29</sup> in Pakistan is complex which makes it difficult for SMEs in general, but particularly difficult for women-owned SMEs that face larger mobility constraints. The Government of Pakistan (GoP) acknowledges the human potential lost due to gender inequality. The Ministry for Women's Development established in 1989 provides training and support to empower women. In collaboration with UNDP, the Ministry has embarked on a National Plan for Action with a focus on women and the economy. The 2006 SME Development Policy drafted by the Ministry of Industry, Production and Special Initiatives has a special focus on women-owned SMEs<sup>30</sup>.

## **Businesswomen's Associations and Chambers of Commerce**

Businesswomen's associations' presence in Pakistan is mainly limited to medium-size businesses, while micro and small enterprises rarely belong to any type of association. The most prominent businesswomen association in Pakistan is the Pakistan Association of Women Entrepreneurs (PAWE) which was registered as an NGO in 1985. PAWE is a member of the governing body of the World Assembly of Small and Medium Enterprises (WASME) and is affiliated with the Economic and Social Council (ECOSOC) of the UN. The Women Chambers of Commerce & Industry (WCCI), the Rawalpindi-Islamabad Women Chamber of Commerce and Industry (RIWCCI), and the Lahore Chamber of Commerce & Industry (LCCI) also serve as important institutions representing Pakistani businesswomen. The Pakistani Business Council in Karachi also looks to maximize women's active participation and skill contribution in key sectors of the economy to underpin national productivity.

## **Civil Society Activities for Assistance to Women Entrepreneurs**

The non-governmental organizations and the Rural Support Programmes (RSPs) offer support mechanisms for women entrepreneurs mostly in rural and semi-urban under-privileged areas of Pakistan. The Aga Khan Rural Support Programme (AKRSP) initiated women micro-enterprise support programs (e.g., Shubinak and Hunza Threadnet in the Northern Areas and Chitral). Moreover, several community-based organizations such as Thread Net Huzna, which has over 3000 female beneficiaries, initiated capacity building programs for micro & small enterprises. The Sarhad Rural Support Programme (SRSP), the Thardeep Rural Development Programme (TRDP), and National Rural Support Program (NRSP) have been supporting women entrepreneurs through micro-credit services and capacity building initiatives. NGOs such as Sungi, Hawwa, and Behbood have been supporting women entrepreneurs mostly in rural and semi urban areas.

---

<sup>29</sup>The Economic Survey by the Ministry of Finance in Pakistan. 2004/2005.

<sup>30</sup>“SME Led Economic Growth – Creating Jobs and Reducing Poverty.” By the Small and Medium Enterprise Development Authority, Government of Pakistan. 2006.

## **Donor Activities for Assistance to Women Entrepreneurs**

With respect to women-owned/managed MSMEs, the largest international donor support in Pakistan stems from the United States Agency for International Development (USAID) and UNDP. USAID has allocated \$66 million for their strategic plan of 2003-2007 to support economic empowerment targeting SME development<sup>31</sup>. UNDP's activities in Pakistan focus on supporting national efforts towards achieving the Millennium Development Goals (MDG), which include women economic empowerment. CIDA offers micro-credit loans and training to women. Additionally, the Aga Khan Development Network created the First Microfinance Bank Ltd. with a specific focus on MSMEs operated by women<sup>32</sup>. The International Labor Organization (ILO) has also been working with First Women Bank of Pakistan (FMFB) to launch the 'Combating Child Labor in Carpet Weaving Industry' initiative where 'the Bank directly financed women micro-borrowers in rural areas.'<sup>33</sup> In addition to having published the 2005 Gender Assessment Report for Pakistan, the World Bank is implementing an initiative in coordination with the Government of Pakistan to facilitate women's mobility which would also help increase their access to information and markets. The International Finance Corporation's (IFC) PEP-MENA GEM Program has recently undertaken research on women's access to finance in Pakistan identifying financial and non financial policy initiatives and recommendations.

---

---

<sup>31</sup>United States Agency for International Development Official Website <http://www.usaid.gov/pk/>.

<sup>32</sup>Aga Khan Development Network Official Website <http://www.akdn.org/microfinance/reviews.html>.

<sup>33</sup>First Women Bank Ltd 'Annual Report 2005'

## **IFC PEP-MENA GEM Program**

---

GEM aims to bring a gender dimension to IFC's investment projects, address gender barriers in the business environment, provide advisory services to financial intermediaries, and deliver training for women entrepreneurs. Along with sub-Saharan Africa, the Middle East is one of the program's priority regions.

The IFC's Private Enterprise Partnership for the Middle East and North Africa (PEP-MENA) has launched a regional technical assistance and advisory program for women entrepreneurs called Gender Entrepreneurship Markets (PEP-MENA GEM). The Program's goal is to maximize women's contribution to private sector development. The PEP-MENA GEM Program aims to improve women's access to PEP-MENA's four areas of activity: SME and financial market development, business environment improvements, privatization advisory services, and public-private partnerships. The Program targets growth-oriented women-owned SMEs with solutions that facilitate and promote fast track growth.

The regional GEM Program has the following main objectives:

- Demonstrate the potential contribution female entrepreneurship offers to MENA's economic growth.
- Improve female access to private sector jobs, business opportunities, business resources and skills.
- Help increase outreach and impact of Women Business Associations in the public and private sectors.

These general objectives are based on findings from regional studies of issues affecting women SME owners in the Middle East and North Africa and on the PEP-MENA GEM-commissioned country studies.

---

## Sources

---

- Aga Khan Development Network Official Website  
<http://www.akdn.org/microfinance/reviews.html>
- Business Recorder. Pakistani Financial Daily March, 2006.
- FAO. Sustainable Development Dimensions (on-line magazine). Gender and Development Pakistan.
- Federal Bureau of Statistics' Labor Force Survey-respective years. [www.statpak.gov.pk](http://www.statpak.gov.pk)
- First Women Bank Ltd 'Annual Report 2005'
- "Gender and Development in the Middle East and North Africa. Women in the Public Sphere." World Bank 2003.
- Gillani, Waqar. "No policy framework to address women entrepreneurs." Daily Times July, 2004.
- Goheer, Nabeel A. "Women Entrepreneurs in Pakistan, How to Improve Their Bargaining Power." International Labor Organization, South Asia Advisory Team (SAAT) 2003.
- International Finance Corporation 'Pakistan SME Capacity Building Project Market Study' May 2004.
- 'Kashf Foundation'  
[http://www.bwtp.org/arcm/pakistan/II\\_Organisations/MF\\_Providers/Kashf\\_Foundation.htm](http://www.bwtp.org/arcm/pakistan/II_Organisations/MF_Providers/Kashf_Foundation.htm)
- Marshuk Ali Shah 'ADB's Support to the Government of Pakistan's Efforts for Creating an Enabling Environment for MSMEs'.
- Pakistan Gender Assessment Concept Note. 2003.
- Pakistan's Labor Force Survey 2003-2004.
- Shalini Sinha "Developing Women Entrepreneurs in South Asia: issues, initiatives and experiences". UNECAP 2006.
- Sindh Agricultural and Forestry Workers Coordinating Organization (SAFWCO)  
[http://www.bwtp.org/arcm/pakistan/II\\_Organisations/MF\\_Providers/SAFWCO.htm](http://www.bwtp.org/arcm/pakistan/II_Organisations/MF_Providers/SAFWCO.htm)
- Small and Medium Enterprise Development Authority's Website  
<http://www.smeda.org.pk/> on SMESA & SME.
- The Convention on the Elimination of all Forms of Discrimination Against Women. Pakistan Report. August, 2005.
- The Ministry of Finance in Pakistan. Economic Survey. 2004-2005.
- The Small and Medium Enterprise Development Authority, Government of Pakistan. "SME Led Economic Growth – Creating Jobs and Reducing Poverty." 2006.

- United Nations Children’s Fund (UNICEF) The State of the World’s Children: Women and Children -The Double Dividend of Gender Equality 2007.
- United Nations Development Program- Pakistan Development Goals Report of 2005.
- United Nations. Human Development Report 2003.
- United States Agency for International Development Official Website <http://www.usaid.gov/pk/>
- Women Entrepreneurs Information Network (on-line portal). Status of Women.
- Women Entrepreneurs Information Network (WIN) Why WIN? 2003. [http://www.win.org.pk/page.php?page\\_id=2](http://www.win.org.pk/page.php?page_id=2)
- World Bank Pakistan Country Gender Assessment Bridging the Gender Gap: Opportunities and Challenges 2005. <http://siteresources.worldbank.org/PAKISTANEXTN/Resources/293051-1146639350561/Pak-CGA2005-MainReport.pdf>

## List of Useful Resources

---

### **The International Finance Corporation's Gender Entrepreneurship Markets (IFC GEM) Initiative**

Private Enterprise Partnership - Middle East and North Africa (PEP-MENA)  
International Finance Corporation (IFC), World Bank Group  
Nile City Towers - North Tower, 2005 C, 24th Floor  
Corniche El Nil, Ramlet Boulac, Cairo, Egypt  
Phone: +20 2 461 9140 and +20 2 461 9150  
Fax: +20 2 461 9130 and +20 2 461 9160  
Website: [www.ifc.org](http://www.ifc.org) and [www.ifc.org/menagem](http://www.ifc.org/menagem)  
Email: [mena-gem@ifc.org](mailto:mena-gem@ifc.org)

For more information on the IFC corporate-wide and regional GEM initiative and a global businesswomen association directory see: <http://www.ifc.org/menagem>

### **Gender Entrepreneurship Markets (GEM) Manual**

The IFC GEM qualitative mapping methodology has been codified into a practical manual "The Gender Entrepreneurship Markets Study." The manual, available in print and CD-ROM, provides a systematic framework, tools and guidelines to conduct gender entrepreneurship country assessments. The manual is designed to help program developers design targeted technical assistance to promote gender equality. Copies are available for internal IFC distribution through the GEM Program.

### **All Pakistan Women's Association**

67B Garden Road  
Karachi, - 74400 Pakistan  
Tel: +92 21 721 2991  
Fax: +92 21 722 1965  
E-mail: [apwa@pienet.net](mailto:apwa@pienet.net)

### **Asian Women in Business**

358 Fifth Avenue, Suite 504  
New York, New York 10001, USA  
Tel: +1 212 868 1368  
Fax: +1 212 868 1373  
E-mail: [info@awib.org](mailto:info@awib.org)  
Website: <http://www.awib.org/>

### **First Women Bank**

S.T.S.M. Foundation Building, Cl -10/20/2, Beaumont Road Civil lines,  
Karachi - 75530 Pakistan  
Tel: +92 21 565 7681/ 455 3149  
Fax: +92 565 7755  
E-mail: [info@fwbl.com.pk](mailto:info@fwbl.com.pk)  
Website: <http://www.fwbl.com.pk>

### **Pakistan Association for Small and Medium Enterprises**

113 - E, Block 2, P.E.C.H.S.  
Karachi - 75400 Pakistan  
Tel: 92 21 439 3544  
Fax: 92 345 214 8165  
E-mail: [info@pasmе.org.pk](mailto:info@pasmе.org.pk)  
Website: <http://www.pasmе.org.pk>

**Pakistan Association of Women Entrepreneurs**

F-9/1 Block, 4 Hatim Alvi Road  
Clifton, Karachi - Pakistan  
Tel: 92 21 2451 348/ 245 1705  
Fax: 92 21 2451391

**Rawalpindi-Islamabad Women Chamber of Commerce and Industry (RIWCCI)**

E-mail: [IRWCCI@yahogroups.com](mailto:IRWCCI@yahogroups.com)

**Pakistan Federation of Business and Professional Women's Organization**

Dr. S.R.A. Women's Complex, Street No.2, Block-9, KDA Scheme No.5  
Clifton, Karachi - Pakistan  
Tel: +92 21 5873717, +92 21 5860690, +92 21 5378064  
Email: [pfbpw@cyber.net.pk](mailto:pfbpw@cyber.net.pk)  
Website: [www.pakistanfederation.org](http://www.pakistanfederation.org)

**Small & Medium Enterprise Development Authority (SMEDA)**

6th Floor, LDA Plaza  
Egerton Road, Lahore - Pakistan  
Tel: +92 42 111 456  
Fax: +92 42 630 4926/ 630 4927  
E-mail: [helpdesk@smeda.org.pk](mailto:helpdesk@smeda.org.pk)  
Website: <http://www.smeda.org.pk/>

**The Aga Khan Development Network**

House N 12, Street N 61, Sector F-5/3  
Islamabad - Pakistan  
Tel: +92 51 227 6812/111 2532  
Fax: +92 51 227 6815  
Website: [www.akdn.org](http://www.akdn.org)

**Women Chambers of Commerce and Industry (WCCI)**

107 Office, Park Tower, Clifton  
Karachi - Pakistan  
Tel: +92 21 537 4245  
Fax: +92 21 583 0238  
E-mail: [wcci-bsa@super.net.pk](mailto:wcci-bsa@super.net.pk)

**and**

207A Eden Heights  
Main Gulberg  
Lahore - Pakistan  
Tel: (0092)-42-5753994-5  
Fax (92)042-5751488  
Email : [shehlajaved@wcci.org.pk](mailto:shehlajaved@wcci.org.pk), [info@wcci.org.pk](mailto:info@wcci.org.pk)  
Website: [www.wcci.org.pk](http://www.wcci.org.pk)

**Young Business and Professional Women (Young BPW)**

Pakistan Federation of Business and Professional Women  
Street 7, Boulevard 4,  
Clifton, Karachi - Pakistan.  
Tel: +92 21 536 576  
Email: [pfbpw@cyber.net.pk](mailto:pfbpw@cyber.net.pk)  
Contact: Salima Ahmed

**Other Useful Links:**

- Pakistan's First Online Portal for Women Entrepreneurs- [www.win.org.pk](http://www.win.org.pk).
- The Government of Pakistan. Statistics Division. Federal Bureau of Statistics website- [www.statpak.gov.pk](http://www.statpak.gov.pk).
- The International Finance Corporation- [www.ifc.org](http://www.ifc.org).
- The International Labor Organization in Pakistan- <http://www.ilo.org.pk/>.
- The United Nations Development Program in Pakistan- <http://www.un.org.pk/undp/>.
- The World Bank- [www.worldbank.org/pk](http://www.worldbank.org/pk).

*Updated February 2007*