

## **Empowering Women Entrepreneurs through Financial Inclusion and Trade Participation**

The importance of women as innovators, entrepreneurs, tech-experts, start-up founders, business owners, and home-based workers across multiple fields and disciplines is increasingly being recognised and acknowledged globally. Despite this, the economic gap between men and women is still quite significant and financial inclusion, especially in the developing countries, is a major challenge. Women encounter obstacles in accessing credit, training, and information, as well as networking opportunities, in addition to confronting legal and policy barriers.

While women's access to capital is improving worldwide, the scenario in Pakistan contrasts sharply due to a myriad of socioeconomic barriers hindering them from reaching their full economic potential. A primary factor among these barriers is limited access to finance.

[Globally, women account for 38.8% of the labour force.](#) However, in Pakistan, the figure is significantly lower, with women representing only [20% of the working population](#), according to the International Labour Organization (ILO). This is striking, especially considering that [women make up nearly half \(49%\) of Pakistan's total population of 241.5 million as of August 2023.](#) Of the 13.5 million women participating in Pakistan's labour force, seven million are involved in agriculture. These women are categorised as contributing family workers, a segment often overlooked and uncompensated. Furthermore, the earnings disparity between men and women continues to widen, exacerbating the situation.

Given the context outlined, this panel discussion will address the following questions:

1. What is the current global landscape of women's entrepreneurship, especially in the context of Pakistan?
2. What are the challenges that women in Pakistan face with regards to accessing finance, participation in international trade, and what are some of the other associated challenges regarding capacity-building, socio-legal barriers and mainstreaming financial and digital knowledge among women?
3. How can public and private sectors collaborate on policy strategies to create a business and trade environment that empowers women?

### **Panel Organisers**

Ms Mahnoor Arshad, Research Associate, Sustainable Development Policy Institute, Islamabad, Pakistan

Email: mahnoor@sdpi.org

Dr Vaqar Ahmed, Joint Executive Director, Sustainable Development Policy Institute, Islamabad, Pakistan

Email: vaqar@sdpi.org