

# KHADIJAH WOMEN ENTREPRENEURSHIP PROGRAM



# Local to Global

'Khadijah' Women's Journey to International Trade



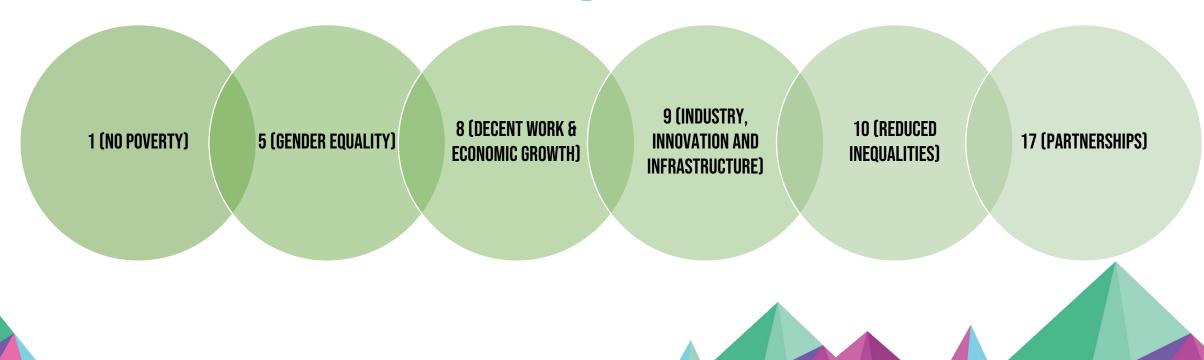
# **PURPOSE OF THE KHADIJAH PROGRAM**

- To increase female participation in International Trade.
- To enable local women traders to join cross-border trade, the global supply and value chains.
- To expand trade in services for women.



# WHAT IS THE KHADIJAH PROGRAM?

It supports the economic growth agenda of the Government of Pakistan increasing Pakistan's cross-border trade, and is fully aligned with the United Nation's 'Sustainable Development Goals (SDGs) 2030'





### **BARRIERS FOR WOMEN TRADERS**

- Lack of Financial Inclusion: According to the World Bank, only 7.6% of Pakistani women have access to formal banking services, credit and financial services
- Restriction to Mobility: constraints due to cultural norms and safety concerns limit women's business travel, attending training sessions, or accessing markets.
- Lack of vital Information: on market trends, business opportunities, and regulatory requirements
- Lacks of Access to Markets: and broader customer bases are often restricted
- Systemic Discrimination: bias in policy implementation, unequal treatment, lack of support from public institutions



# **PILLARS OF KHADIJAH PROGRAM**

Access to Information

Access to
Financial and
Digital
Literacy

Access to
International
Markets and
B2B
Connectivity



# **KEY FEATURES**

- Build capacity of Target Women and enable them to enter international trade particularly exports
- **Post-COVID-19 Economic Recovery**: Targeted support to recover from the economic impacts of COVID-19, which disproportionately affected women-owned businesses in Pakistan.
- Build Digital Literacy: and facilitate use of digital tools and technology to narrow opportunity and gender gaps.
- Promote Financial Inclusion: increasing financial literacy for women in international trade
- Reduce Time and Cost: Provide an accessible environment where women can transact with minimal cost and time



- Eliminate potential gender discrimination: from Customs and other government agencies
- Support up-scaling existing businesses: Women's businesses ready to enter the global supply and global value chains
- Facilitate exports of trade in services for women.
- Equip with sustainability knowledge skills, and expertise: To adhere to International Sustainability Standards
- Facilitate international networking and marketing: Establish connections and receive advice on cross-border trade
- Establish B2B Connections
- Expand markets for women: Facilitate International Market accessibility
- Build resilience
- Use Data Driven approach



# IMPLEMENTATION STRUCTURE

Linkages with the Digital World

**Ensuring Financial Inclusion** 

Technological Empowerment

E-Commerce & International Trade Knowledge

Access to Global Markets

**Continued Support** 



# **IMPLEMENTATION**

• Selection of women traders and entrepreneurs to invite them to become "Khadijah Women"

A Targeted, Data Driven Approach is used:

Women traders who demonstrate "readiness" or want to "scale up" the export of their products or services to enter the global supply and value chains

#### The Khadijah Program target women are:

- Developed Wholesale Producers (Readiness to Export)
- Export Oriented Business (Ready to Export)
- Export Oriented Trade in Services (Ready to Export)



Supported by Training

Khadijah's Support

to Women

Entrepreneurs

Material

Khadijah Program

**Financial Inclusion Trade Financing E-Commerce Financial Instruments** 

Tech Savvy Women **Digital Literacy** Marketing, Networking (International)

**Intl. Market Access Product Guidance** 

**Continued Support Women Database** Feedback mechanism

**Celebrate Successes** 

AD Integration and other Financial Instruments for Trade



# **IMPLEMENTATION**

#### • Selecting relevant trainers and information providers:

A rigorous process is employed to engage trainers ensuring they're providing relevant material, knowhow and information in specific fields relating to international trade for the "Knowledge Transfer Seminars"

#### Selecting relevant Partners and Collaborators

Partnerships and Collaborations with organizations from the public and private sector brings knowledge and information, potential financial opportunities, banking and microfinance, access to relevant government (and non-governmental) youth and women schemes, international exposure and market expansion.





# **UNIQUE FEATURES**

#### Sustained and Continued Support

Khadijah Program aims to make the initiative sustainable and ensure growth of women entrepreneurs in international trade by providing continued support throughout the business cycle. It is designed to allow for two-way communication enabling women to reach out and ask for help and guidance. Recurring sessions with the cohorts of women regularly provide support, address problems and ensure success.

#### Partnerships & Collaboration

Partnerships and Collaborations provide women entrepreneurs' access to other organizations and institutions, national and international, that support business growth and expansion in the international trade ecosystem.



# **IMPACT OF KHADIJAH PROGRAM**

The Khadijah program addresses these challenges to reduce barriers:

- Post-COVID-19 Recovery
- Formal Economic Integration
- Financial Literacy and Access to Finance
- Data Collection and Responsiveness
- Digital Literacy and Training
- Global Exposure
- Success Stories and Inspiration



# **IMPACT: CONTRIBUTION TO SUSTAINABLE DEVELOPMENT GOALS (SDGS 2030)**

#### **Sustainable Development**

- Innovation and Technology
- Environmental Sustainability
- Global Standards Compliance

#### **Poverty Reduction**

- Increased Income: Higher Earnings, Economic Multipliers
- Economic Growth: Market Expansion, Competitive Advantage
- Job Creation: Employment Opportunities, Skill Development
- Access to Resources: Financial Inclusion, Economic Resilience





# **CONTRIBUTION TO SUSTAINABLE DEVELOPMENT GOALS (SDGS 2030)**

#### **Gender Equality**

- Economic Empowerment:
  - Economic Independence
  - Leadership Roles
- Challenging Gender Norms:
  - Visibility and Recognition
  - Policy Influence
- Support Networks
  - Mentoring and Networking
  - Collective Advocacy



# **IMPACT: SOME KHADIJAH SUCCESS STORIES**

- Qaisra Sheikh: <a href="https://youtu.be/fl3YY5tx8vc?si=TUOgNDnsfxDca9\_S">https://youtu.be/fl3YY5tx8vc?si=TUOgNDnsfxDca9\_S</a>
- Aaleen Zaryyab: <a href="https://youtu.be/J6efktjK3og?si=wnjspLkRVZcAidrs">https://youtu.be/J6efktjK3og?si=wnjspLkRVZcAidrs</a>
- Hamida Sheikh: <a href="https://youtu.be/qnnHDs88eNk?si=h4vxK4DTsff6wglv">https://youtu.be/qnnHDs88eNk?si=h4vxK4DTsff6wglv</a>
- Shehla Javed Akram: <a href="https://youtu.be/uD9EDOXwJj8?si=nWPk0Dn4qvqXbQCP">https://youtu.be/uD9EDOXwJj8?si=nWPk0Dn4qvqXbQCP</a>
- Mahjabeen Kamran: <a href="https://youtu.be/Y9v03B5Gz00?si=tWuK3l2">https://youtu.be/Y9v03B5Gz00?si=tWuK3l2</a> OM2dZtrg
- Gul Rukh: https://youtu.be/K pf 7EVmng?si=E Y27cT03xUBNruH
- Falahat Imran: <a href="https://youtu.be/rNhdKbQyxe0?si=GtJi1q3b4ThLqHG9">https://youtu.be/rNhdKbQyxe0?si=GtJi1q3b4ThLqHG9</a>
- Unaiza Ahmed: <a href="https://youtu.be/k3gi16fhFe0?si=yk9V9Hp-f4WR1I1U">https://youtu.be/k3gi16fhFe0?si=yk9V9Hp-f4WR1I1U</a>
- Shareena Safdar Janjua: <a href="https://youtu.be/p0ovZeL716U?si=0cBD8LTvs1DdIsLE">https://youtu.be/p0ovZeL716U?si=0cBD8LTvs1DdIsLE</a>
- Tosheeba Sarwar: <a href="https://youtu.be/ckSi5BHa84g?si=NIHum\_mJBDrNQAOW">https://youtu.be/ckSi5BHa84g?si=NIHum\_mJBDrNQAOW</a>
- Shama Rashid: <a href="https://youtu.be/8LMPRu6UkqE?si=41bk0tYSvIY9Yi">https://youtu.be/8LMPRu6UkqE?si=41bk0tYSvIY9Yi</a> N



KHADIJAH'S WAY FORWARD:

THE TRANSFORMATIVE JOURNEY TO

INTERNATIONAL TRADE CONTINUES...

# THANK YOU

#### **SOME SUCCESS STORIES:**

#### FOR MORE INFORMATION

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