MULTI-STAKEHOLDER ROUNDTABLE DIALOGUE & INSIGHTS

CATALYZING ECONOMIC GROWTH FOR WOMEN

District Bahawalpur

July 2026

Supported by UN Women

Educate in Life Skills, Enable to Earn, Empower to Decide

CONTENTS

BARRIERS

empowering women to overcome barriers and build sustainable livelihoods with dignity

Limited Access to Finance

Low Digital Access

Restricted Mobility

Low Literacy

Weak Market Linkages

Limited Institutional Support

EMPOWER

1,000 WOMEN

support diverse women from all walks of life

Women-Owned Businesses

Women Members

Women with Disabilities

Transgender Persons

Minorities

Date
6th July 2026

Venue
Ajwa Garden, Bahawalpur

Number of Participants
49

Output 1.3.1
Roundtable Session with Stakeholders to review and suggest Policy & Advisory for Provincial and Federal legislation frameworks related to women and girls and other vulnerable groups

PROJECT OVERVIEW

The project Catalyzing Economic Growth for Women is based on the recognition that many women in Pakistan, especially women home-based workers, women entrepreneurs, micro-business owners, and women from low-income communities, continue to operate within the informal economy. As a result, they often face limited access to formal financial services, social protection, market opportunities, skills development, technology, and institutional support. These barriers are further shaped by restricted mobility, low literacy levels, limited digital access, and gender-based social norms that affect women's ability to work, earn, expand their businesses, and participate in economic decision-making. For women in Bahawalpur, these challenges are particularly relevant because many women have skills or small business potential but lack the formal systems, networks, and financial linkages needed to turn their work into sustainable income.

This project seeks to strengthen women's economic empowerment by improving women's access to resources, services, training, financial inclusion, market linkages, and institutional support. It aims to support 1,000 women, including women workers, women-owned businesses, women with disabilities, women from religious minorities, and transgender persons. Through this approach, the project aims to help women improve their livelihoods, participate more actively in the digital economy, and build greater economic leadership and resilience.

EVENT OVERVIEW

Kaarvan Crafts Foundation convened a multi-stakeholder roundtable session to review policy and institutional gaps affecting women, girls, and vulnerable groups. The activity was designed to generate advisory recommendations for provincial and federal legislative and policy frameworks, with a focus on strengthening women's economic empowerment ecosystems.

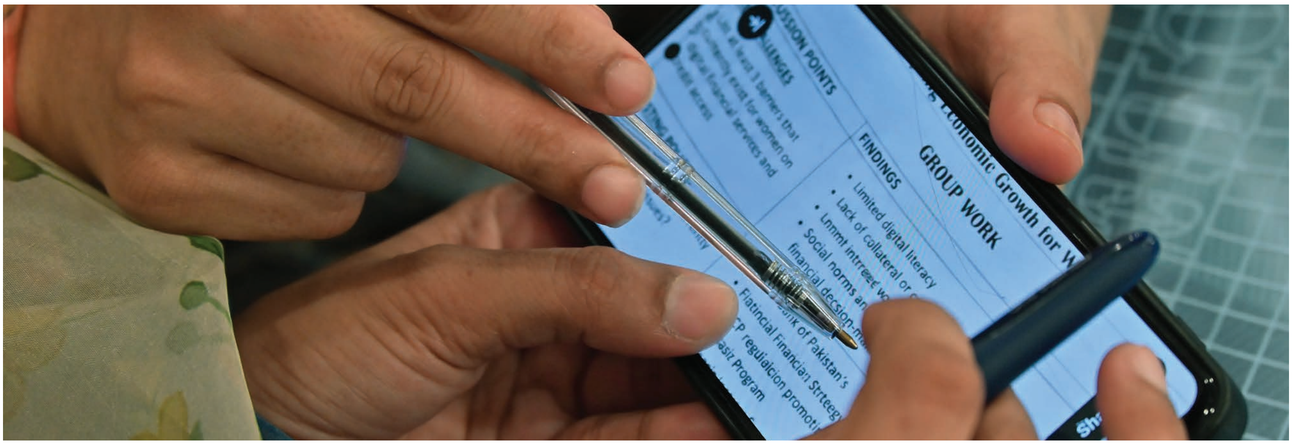
The roundtable brought together 49 participants from academia, relevant government departments, Social Welfare Department, Police, Women Protection Authority, Women Development Department, TEVTA/vocational institutions, women-focused institutions, civil society organizations, chambers of commerce, and women-owned microbusinesses. Key institutional stakeholders present at the consultation included:

NAME	DESIGNATION	INSTITUTION / DEPARTMENT
Dr. Aftab Ahmad	Assistant Professor	Islamia University Bahawalpur, Social Work Department
Dr. Shaheer Hassan Rizvi	Program Manager & Lecturer	Islamia University Bahawalpur, Social Entrepreneurship Department
Prof. Dr. Robina Bhatti	Dean, Faculty of Social Sciences	Islamia University Bahawalpur, Faculty of Social Sciences
Dr. Sarfraz Batool	Director, Usman Buzdar School of State Sciences & WDC	Islamia University Bahawalpur, Department of Political Science
Aas Muhammad	Assistant Professor	Islamia University Bahawalpur, Law Department
Kinza Rehman	Manager, Working Women Hostel	Women Development Department / Social Welfare Department
Mubashrah Ishfaq	Assistant Director	Dar-ul-Aman, Social Welfare Department
Muhammad Uzair	Deputy Director	Social Welfare Department
Iqra Atta Ur Rehman	J/C	Social Welfare & Bait-ul-Mal Department
Tanzila Rani	Manager, Sanatzar	Sanatzar, Social Welfare Department
Tahira Hafeez	Assistant Director	Children Home Female, Social Welfare Department
Junaira Sadaf	Incharge Shelter Home	Social Welfare Department
Sadia Yasmeen	Community Development Officer	Social Welfare Department
Zahida Seraj	Representative	District Protection Council, Social Welfare Department
Iram Tahir	Senior Vice President	Women Chamber of Commerce & Industry
Sumaira Saliha	Principal	Government College of Technology for Women, Bahawalpur
Humaira Naz	Career Guidance and Placement Officer	PVTC, Kali Puli Yazman Road

	Tabassum Roohi Khan	Principal & Incharge, Handicrafts Department Centre	Small Industry / Industry Department
	Raas Masood	Senior Joint Director	State Bank of Pakistan, Banking Services Corporation
	Nouman Ali	Deputy Director	State Bank of Pakistan, Banking Services Corporation
	Fakhir Faraz	Assistant Director	State Bank of Pakistan, Banking Services Corporation
	Tasneem Naz	Bank Manager	First Women Bank
	Ahmad Kamal	Area Coordinator	Akhuwat Foundation
	Muhammad Imtiaz	Area Manager	Akhuwat Foundation, Credit
	Nazakat Ali	Branch Manager	Akhuwat Foundation, Credit
	Rana Salman	Area Manager	Kashf Foundation
	Areej Tariq	Manager	Virtual Women Police Station
	Suhail Akram	Assistant Director	Punjab Council of the Arts / Arts Council

The discussion focused on the barriers faced by women home-based workers, women entrepreneurs, women with disabilities, minority women, transgender persons, and low-income women working in informal or home-based settings. Key issues included excessive loan documentation, guarantor requirements, limited financial literacy, weak visibility of existing schemes, social restrictions, taxation challenges, limited post-training support, and gaps in institutional coordination.

Through this consultation, stakeholders identified practical policy and advisory recommendations to improve women's access to services, strengthen institutional linkages, reduce procedural barriers, and make provincial and federal frameworks more responsive to the realities of marginalized women.



KEY ISSUES IDENTIFIED FROM THE ROUNDTABLE

The roundtable discussion highlighted that women entrepreneurs, micro-business owners, and home-based workers face a combination of financial, institutional, social, and procedural barriers that limit their ability to access finance, grow their businesses, and participate fully in the economy.

Limited Access to Formal Finance

Loan applications require excessive documentation, formal credit history, guarantors, and in some cases guarantees from gazetted 17th-grade officers. These requirements are especially difficult for women, including those from rural areas, who face mobility restrictions and limited access to official networks. This reflects a wider gender bias in lending and institutional processes, where women's access to finance is constrained not only by bank requirements but also by lower confidence in approaching banks, unequal household support, restricted mobility, and gaps between policy and implementation.

Mismatch Between Business Needs and Available Finance

Women entrepreneurs often require flexible working capital to purchase raw materials, order in bulk, manage rising business costs, and expand their businesses. However, available loan products are often difficult to access, limited in amount, or not designed according to the actual needs of micro-businesses.

Lack of Financial Literacy & Post-Training Business Support

Entrepreneurs may receive training, but many still need continued consultations to understand where their businesses are lacking, how to manage finances, how to access markets, and how to scale their work. Participants emphasized the need for someone they can consult after training, rather than one-off capacity-building sessions.

Digital Access and Digital Financial Services Barriers

Many women face limited internet access, difficulty using mobile banking applications, low trust in digital platforms, and fear of scams. These barriers reduce their ability to use digital financial services, mobile wallets, and online business platforms.

Social Barriers

In some communities, men do not allow women to work. Participants suggested that community sensitization should include men so that women's work is accepted at the household and community level. Without addressing social norms, training and financial schemes may not translate into actual economic participation.

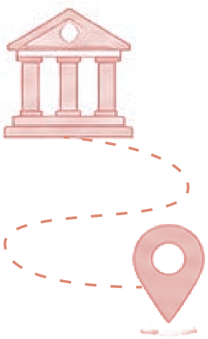
Weak Visibility, Outreach, & Implementation of Existing Programmes

Institutions such as the Women Development Department and other organizations offer trainings, courses, laptops, and support services, but many women are unaware of these opportunities. Participants also noted that existing policies and programmes require stronger implementation, communication, and follow-up so that support reaches women at the community level.

Taxation and Registration Barriers

Participants raised concerns about FBR processes, business registration challenges, and tax deductions on seed funding or grants. These deductions reduce the actual amount available for business development, especially for students and early-stage women entrepreneurs, and can weaken the impact of enterprise support programmes. Participants also noted that while tax relief may be granted through FTO/Ombudsperson referrals in individual cases, recurring issues such as deductions on grants or seed funding should be addressed through a clear policy mechanism rather than repeated case-by-case referrals.

Lack of Field Engagement



A key concern raised during the roundtable was that banks and government departments often have limited direct engagement with women entrepreneurs at the field level. Unlike non-profit microfinance organizations such as Kashf Foundation and Akhuwat Foundation, which visit homes and businesses to assess needs, verify clients, and understand loan use, formal institutions rely heavily on documentation. This creates a gap between women's actual business realities and the procedures used to assess their eligibility for support.

Barriers in Vocational Training Access

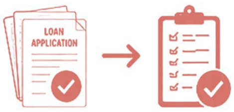
Entry requirements such as matriculation and age criteria in vocational training institutes exclude many vulnerable women who may already have skills but lack formal education. Participants emphasized that these requirements need to be reviewed so that more women can access skills development opportunities.

Weak Institutional Coordination

Participants emphasized the need for stronger linkages between government departments, banks, social welfare offices, TEVTA/VTI, chambers of commerce, microfinance organizations, and civil society organizations. Stronger coordination is needed to connect women with finance, training, market linkages, protection services, and business support.

10 CONSOLIDATED POLICY RECOMMENDATIONS

These recommendations consolidate the key reforms identified through the stakeholder roundtable consultation and provide a policy direction for improving women's financial inclusion, institutional support, market access, and economic empowerment.

1 

SIMPLIFY LOAN DOCUMENTATION

Reduce excessive documentation requirements for women seeking business loans and shift towards simplified application processes, especially for women working in the informal economy who may not have formal business records, tax documentation, or credit histories.

2 

RELAX GUARANTOR REQUIREMENTS

There should be an introduction of alternative verification models, including community verification, village-level endorsement, union council verification, NADRA verification, police character certificates, family guarantor cheques, or field visits.

3 

INSTITUTION-BACKED GUARANTEE MECHANISM

The consultation highlighted the need for a system where women can be supported through an institutional guarantee instead of relying only on individual guarantors. This would reduce women's dependence on personal networks and make the loan process more accessible. This can be treated as a medium-term policy outcome, beginning with a pilot model in one district.

4 

WOMEN HELPDESKS

Banks should establish physical and virtual women-friendly helpdesks to support women who face mobility barriers or hesitation in approaching formal financial institutions. These desks should provide one-window guidance on account opening, loan eligibility, documentation, digital banking, complaint mechanisms, and application follow-up.

5 

FIELD-BASED VERIFICATION

Move financial assessment beyond paperwork. Participants noted that organizations such as Kashf and Akhuwat Foundation use field officers to visit homes and businesses, assess and verify businesses. Banks were encouraged to replicate this model through field-based verification, at least as a pilot.

6 

WOMEN-CENTRIC, PHASED LOAN SCHEMES

Phased lending should be introduced, where women receive a small initial loan, build repayment history through recovery, and then become eligible for a larger follow-up loan. This would reduce risk for banks while helping women gradually access sustainable finance. These products should also include flexible repayment timelines, low or zero markup options, Urdu voice banking, mobile wallet support, and small bina zamanat / without-guarantee microloans.

7

TAX HOLIDAYS OR TAX RELIEF FOR WOMEN-LED BUSINESSES

Explore automatic tax relief or tax holidays for women-led microbusinesses, student entrepreneurs, and seed funding recipients. Participants noted that tax deductions on grants and seed funding are a recurring issue, not an isolated case. They shared that in some cases, beneficiaries approached the Federal Tax Ombudsman (FTO) after deductions were made, and the tax was waived following referral. While referral-based relief may work for exceptional or novel cases, recurring issues should be addressed through a clear policy mechanism. This would mean defining eligibility criteria and applying tax exemption, rebate, or deduction relief automatically at the time the grant or seed funding is processed, so that eligible women entrepreneurs do not have to rely on repeated complaints or case-by-case referrals.

8

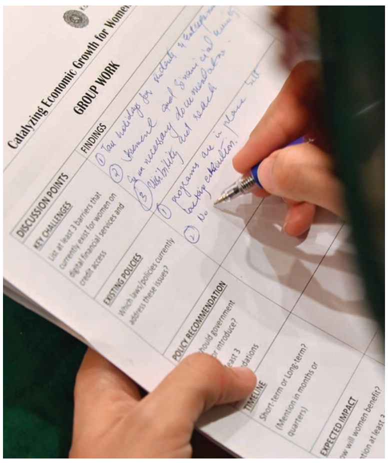
REGISTER AND LINK MICROENTREPRENEURS

Women entrepreneurs and home-based workers should be registered through Social Welfare or Women Development departments and linked with finance, training, legal support, market access, protection services, and business development opportunities. Social welfare offices can also serve as referral points for available NGO, government, and women development schemes.

9

RELAX VOCATIONAL TRAINING ELIGIBILITY

TEVTA, VTI, PVTC, and other training institutions should review matriculation and age requirements that exclude vulnerable women. Many women already have practical skills but lack formal education, and rigid entry criteria prevent them from accessing certification, training, and business development support.



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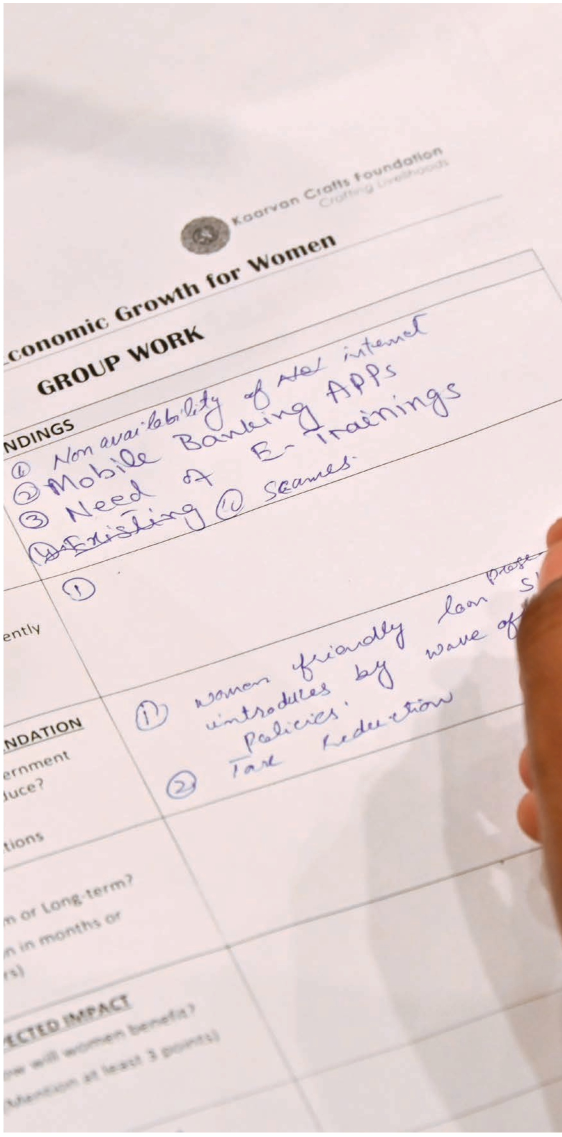
INSTITUTIONALIZE REGULAR CONSULTATIONS

Monthly or quarterly consultations should be held between microentrepreneurs and relevant stakeholders. These meetings should be supported by district-level needs assessments and data on rural women, women with disabilities, minority women, and transgender persons, so that policies remain grounded in field realities and implementation gaps are addressed through coordinated action.

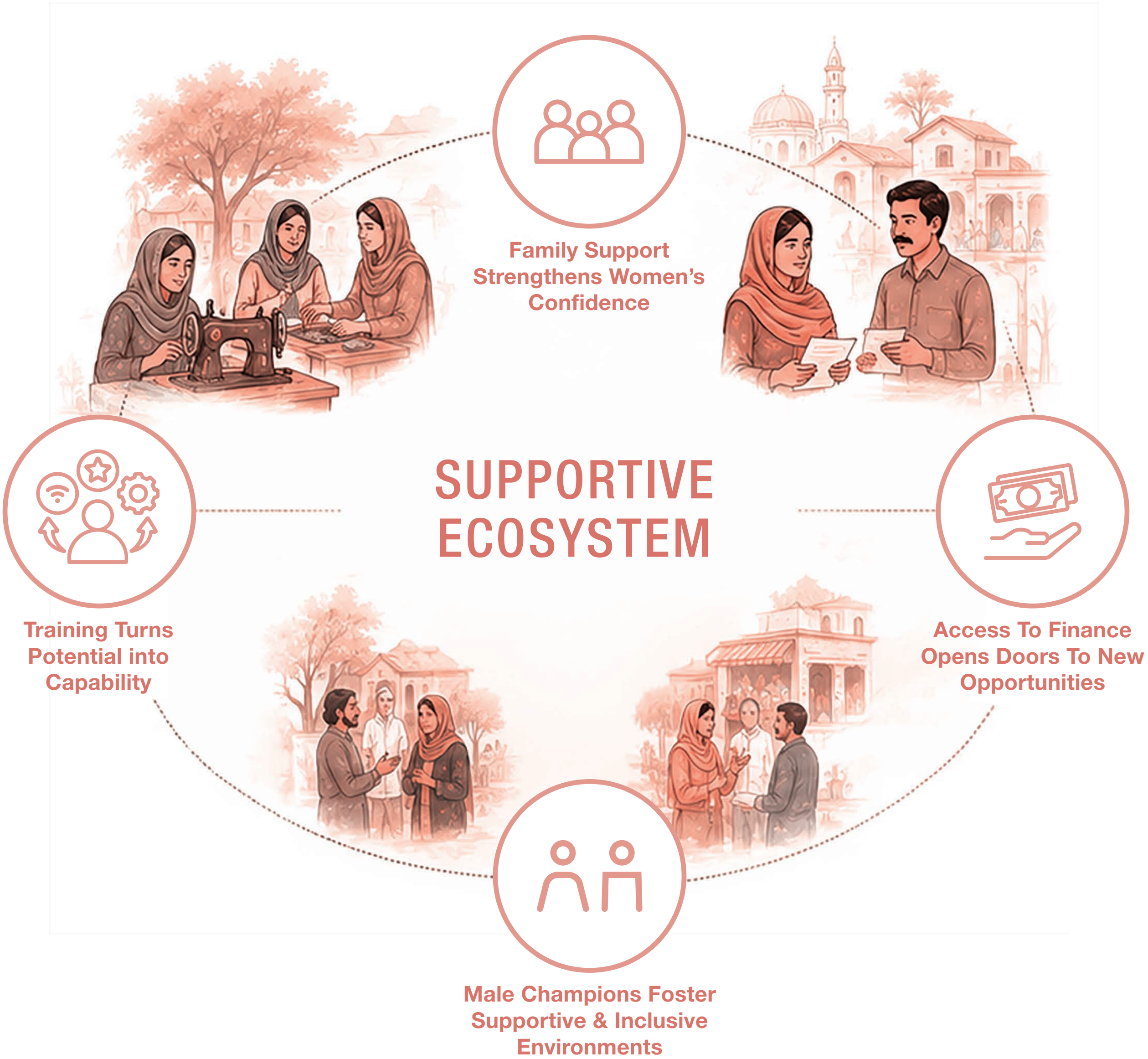


CONCLUSION

The Bahawalpur roundtable highlighted that women's economic empowerment requires coordinated policy and institutional action across finance, skills development, social protection, market access, and community engagement. The discussion showed that women entrepreneurs, home-based workers, and other vulnerable groups continue to face barriers related to excessive documentation, guarantor requirements, weak visibility of existing programmes, limited field-level engagement, social restrictions, vocational training criteria, and taxation issues.

The consultation generated practical policy and advisory recommendations for strengthening provincial and federal frameworks related to women, girls, and vulnerable groups. Key priorities include simplifying documentation, introducing alternative verification mechanisms, improving referral systems, expanding field engagement, relaxing vocational training eligibility, increasing awareness of existing schemes, and developing clearer tax relief mechanisms for women-led businesses and seed funding recipients.

Overall, the roundtable served as an important platform for connecting community-level realities with policy action. The recommendations emerging from the discussion can help make women's economic empowerment systems in Bahawalpur more accessible, inclusive, and responsive to the needs of marginalized women.



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