



**Kaarvan Crafts Foundation**  
Crafting Livelihoods



# GENDER & FINANCIAL INCLUSION: PATHWAYS TO POLICY

## CATALYZING ECONOMIC GROWTH FOR WOMEN

District Bahawalpur

July 2026

Supported by UN Women

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



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**Date**  
6th July 2026

**Venue**  
Ajwa Garden, Bahawalpur

**Number of Participants**  
49

**Output 1.3.2**  
Multi-stakeholders Round Table and Panel Discussion on Gender & Financial Inclusion, including BoP, SMEDA, FBR, SBP, Women Development Department, Telco and other Banks, Akhuwat, etc.



## 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.

The 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 and panel discussion on Gender and Financial Inclusion. The panel discussion included representatives from academia, government departments, social welfare institutions, vocational training, women protection services, public health, and the financial sector. The panelists included:

|    | NAME                    | DESIGNATION                      | INSTITUTION / DEPARTMENT                                  |
|-------------------------------------------------------------------------------------|-------------------------|----------------------------------|-----------------------------------------------------------|
|                                                                                     | Dr. Aftab Ahmad         | Assistant Professor              | Islamia University Bahawalpur, Social Work Department     |
|    | Prof. Dr. Robina Bhatti | Dean, Faculty of Social Sciences | Islamia University Bahawalpur, Faculty of Social Sciences |
|                                                                                     | Muhammad Uzair          | Deputy Director                  | Social Welfare Department                                 |
|    | Sadia Yasmeen           | Community Development Officer    | Social Welfare Department                                 |
|   | Sumaira Saliha          | Principal                        | Government College of Technology for Women, Bahawalpur    |
|  | Raas Masood             | Senior Joint Director            | State Bank of Pakistan, Banking Services Corporation      |

The consultation focused on how women entrepreneurs can be better connected to financial services, credit, business support, digital financial tools, and institutional linkages. Participants discussed key barriers such as excessive documentation, guarantor requirements, lack of formal credit history, limited financial literacy, hesitation in approaching banks, weak outreach of existing schemes, digital access gaps, and limited field-based assessment by formal financial institutions.

The panel discussion brought forward institutional perspectives on how different stakeholders can strengthen women's financial inclusion. The activity generated practical recommendations for improving women's access to finance, including simplified documentation, alternative guarantor and verification models, women helpdesks, field-based lending pilots, phased loan products, digital financial tools, and stronger coordination between banks, government departments, training institutions, academia, and civil society. Overall, the discussion helped identify priority actions for financial institutions and relevant stakeholders to make financial inclusion more accessible, gender-responsive, and grounded in women's business realities.





# DATA AND DISTRICT PLANNING

Better Data • Better Decisions • Better Impact

Evidence-driven planning for inclusive and responsive policies



## CURRENT GAP

Lack of reliable, disaggregated data on women and vulnerable groups



Rural and urban women



Women with disabilities



Transgender persons



Underserved and marginalized communities



This leads to invisible gaps, ineffective programs, and missed opportunities

## BETTER DATA

A multi-sectoral dashboard for comprehensive and inclusive data

### MULTI-SECTORAL DASHBOARD



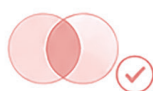
Who is working where?



Map Service Gaps



Reduce Duplication



Reach Neglected Areas



Finance



Skills



Markets



Social Protection



Health



Systems



Education

## BETTER PLANNING

Data-informed actions for inclusive growth and equity



Target resources where they are needed most



Design programs that reflect real needs



Improve coordination across institutions



Strengthen accountability and transparency



Enable women's economic participation and leadership



Evidence-based policies. Inclusive services. Stronger outcomes.

## WHAT WE NEED TO GET THERE

### BASELINE SURVEYS



Collect reliable, gender-disaggregated data at regular intervals



### DISTRICT-LEVEL NEEDS ASSESSMENTS



- Understand local realities
- Identify priority gaps
- Engage communities
- Inform targeted interventions

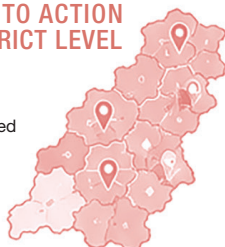
### BOTTOM-UP POLICY DESIGN



- Involve communities
- Include women's voices
- Co-create solutions
- Build ownership and trust

## FROM DATA TO ACTION AT THE DISTRICT LEVEL

- High Need
- Moderate Need
- Low Need



Collect & Validate District-Level Data



Integrate Across Sectors



Analyze & Identify Insights



Plan & Allocate Resources



Monitor, Adapt & Achieve Impact

## BETTER DATA BUILDS A BETTER FUTURE



No One Left Behind



Equitable Opportunities



Stronger Programs, Stronger Results



Empowered Women, Resilient Communities



Inclusive Growth For A Better Pakistan



# KEY INSTITUTIONAL COMMITMENTS FROM PANELISTS

The panel discussion identified key institutional roles and commitments for strengthening women's financial inclusion, including skills development, certification, referrals, market linkages, women-friendly banking support, simplified documentation, and women-centric financial products. The key commitments are as follows:



## Academia

Academia highlighted its role in building women's confidence, skills, networks, and exposure to entrepreneurship. Islamia University Bahawalpur (IUB) can continue supporting women through business incubation centres, women development centres, Women in STEM/Tech initiatives, international collaborations, entrepreneurship exposure, job fairs, and flagship women empowerment expos. The panel also emphasized linking students with home-based workers through rural community placements, where students can support digital marketing, client identification, market access, and documentation, while home-based workers contribute craft and production skills. Craft expos were also suggested as a way to connect home-based workers with students, buyers, and institutional support.



## TEVTA and Vocational Training Institutions

Vocational and technical training institutions committed to continuing skills training, certification, internships, placement support, instructor training, and career counselling for women. The discussion highlighted existing mechanisms such as skills assessment-based certification, mandatory post-training internships, digital marketing and graphic design courses, online placement portals, and overseas/local placement support. TEVTA's placement pipeline was noted as an important model, with 70 placements this year compared to 39 last year. The panel also emphasized the need to review matriculation and age-based entry criteria so that vulnerable women with existing skills but limited formal education can access training, certification, and employment pathways.



## Social Welfare and Women-Focused Institutions

Social Welfare Institutions, Women Shelter Homes (Dar-ul-Aman), Sanatzar, and women-focused departments highlighted their role in reaching vulnerable women. Their commitments include registration, vocational training, economic rehabilitation, product display, online shop support, referrals to services, and continued support through flexible access models. Sanatzar's open admission model, with no age limit and no fixed admission timeframe, was identified as an important pathway for women excluded from formal training systems. The panel also highlighted existing work with vulnerable groups, including IUB-supported digital marketing training for transgender persons.



## Financial Institutions

Financial institutions highlighted the need to expand women's access to formal finance through women desks, women-centric financial products, financial literacy, and stronger outreach on existing schemes. The panel emphasized that opening a bank account should be treated as the first step, not the final goal, of financial inclusion. To be part of financial inclusion, women need credit history, suitable loans, and guidance on how to use available financial avenues. Existing women desks, women-centric programmes, SME awareness activities, launchpad-style support, and youth loan schemes were discussed as avenues that require stronger awareness and accessibility. The panel also reinforced the need for banks to consider field-based assessment and simplified documentation models.



## Government and District-Level Institutions

Government and district-level institutions emphasized the need for policy implementation to be grounded in local realities. The panel highlighted the lack of reliable data on rural and urban women, women with disabilities, transgender persons, and underserved communities. A multi-sectoral dashboard was proposed to map which organizations are working in which areas, identify service gaps, reduce duplication, and ensure that neglected areas are reached. Participants also stressed the need for baseline surveys, district-level needs assessments, and a bottom-up approach to policy design.



## Cross-Sector Partnerships

The panel reinforced the need for stronger partnerships among academia, government departments, financial institutions, vocational training providers, chambers of commerce, and civil society. These partnerships can support women through skills development, certification, financial literacy, internships, market access, product visibility, referrals, and follow-up support.



# PRIORITY ACTIONS FOR GOVERNMENT AND FINANCIAL INSTITUTIONS

Building on the institutional commitments identified during the panel discussion, the following priority actions outline the next steps required from the Punjab Government, financial institutions, regulators, training institutions, and social welfare bodies to improve women's access to finance and strengthen gender-responsive financial inclusion.

|                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>1</b><br>   | <b>Simplify loan documentation and application processes</b><br>Loan checklists should be revised to introduce minimum documentation models, such as CNIC, basic business verification, and simplified application forms. This would make formal finance more accessible for women working in informal or home-based businesses.                                                             |
| <b>2</b><br>  | <b>Introduce alternative verification mechanisms</b><br>Rigid guarantor requirements should be replaced with more accessible verification options for women-led microbusinesses. These may include local or union-council-level verification, community verification, family guarantor cheques, field visits, or basic business verification.                                                |
| <b>3</b><br> | <b>Pilot an institution-backed guarantee mechanism</b><br>A guarantee mechanism should be piloted where registered women entrepreneurs can be verified and supported through an institution rather than relying only on individual guarantors. This would reduce women's dependence on personal networks and make loan access easier.                                                        |
| <b>4</b><br> | <b>Develop field-based lending &amp; verification pilots</b><br>Field-based lending pilots should be introduced so that women's actual business needs, repayment capacity, and loan use can be assessed beyond documentation alone. This would make lending decisions more responsive to women's business realities.                                                                         |
| <b>5</b><br> | <b>Establish women-friendly financial helpdesks</b><br>Banks should establish physical and virtual women helpdesks to support women with loan eligibility, documentation, digital banking, complaint handling, and account-related guidance. These helpdesks can make formal financial institutions more accessible for women who face mobility barriers or hesitation in approaching banks. |



## Introduce women-centric and phased loan products

Loan products should be designed around the actual needs and repayment capacity of women-led microbusinesses. Phased lending should also be considered, where women receive a small initial loan, build repayment history, and then become eligible for a larger follow-up loan.

6



## Expand accessible digital financial tools

Accessible digital financial services such as Urdu voice banking, mobile wallet support, and small *bina zamanat* microloans should be expanded, particularly for women with low literacy, limited mobility, or limited access to bank branches.

7



## Register & link women microentrepreneurs with services

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, and business development opportunities.

8



## Strengthen training-to-finance referral pathways

Training centres should be linked with banks and business support services so that women can move from skills training to financial access, certification, enterprise support, and market opportunities.

9



## Institutionalize regular stakeholder consultations

Monthly or quarterly consultations should be held with relevant stakeholders and supported by district-level needs assessments and better data on rural and urban women, women with disabilities, minority women, and transgender persons. These consultations should help address economic, legal, financial, and protection-related gaps through coordinated action.

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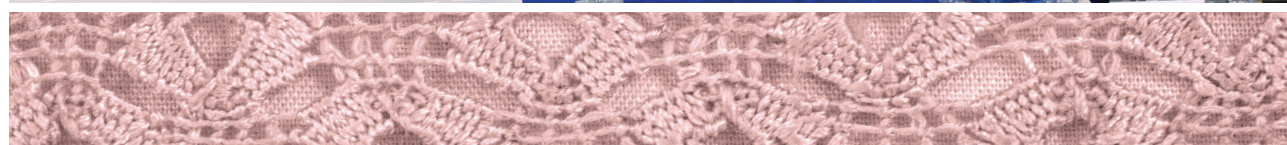
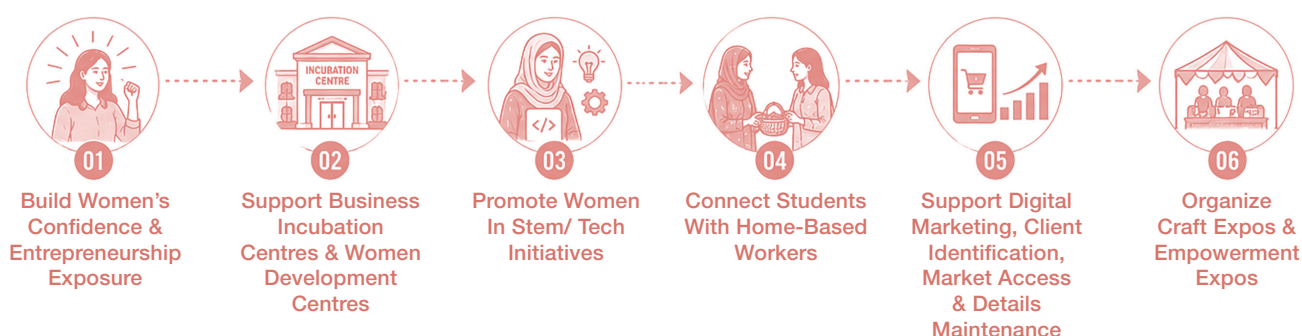
# CONCLUSION

The panel discussion showed that women's financial inclusion cannot be addressed through banking services alone. For women entrepreneurs and home-based workers, access to finance is closely linked with confidence, skills, documentation support, market access, digital literacy, and institutional guidance. Participants emphasized that women must be supported through the full pathway from training and business readiness to account use, credit access, repayment planning, and enterprise growth.

The discussion also highlighted that different institutions have complementary roles to play. Academia and vocational institutes can build skills, confidence, and market readiness; social welfare and women-focused institutions can identify and refer vulnerable women; and financial institutions can simplify procedures, design women-centric products, and improve outreach. Stronger coordination between these actors is therefore essential to make financial inclusion practical and accessible.

Overall, the panel generated clear institutional commitments and priority actions for strengthening gender-responsive financial inclusion in Bahawalpur. These actions can support more inclusive access to credit, digital financial services, business development support, and market opportunities for women entrepreneurs, home-based workers, women with disabilities, minority women, transgender persons, and other underserved groups.

## Bridge knowledge and opportunity to create inclusive and sustainable livelihoods





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