

# Empowering Women and SMEs in Sindh and Balochistan

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Pakistan, a nation of immense potential, stands at a critical juncture in addressing gender disparities. On the global gender parity index, it ranks a stark 142 out of 146 countries, as revealed in the 2023 World Economic Forum Report. One of the most striking issues is the profound gender gap in economic participation of women.

The female labour force participation rate in Pakistan is alarmingly low, falling far behind countries with similar income levels. Among the most financially vulnerable groups in Pakistani society are rural poor women, who are often financially dependent on their husbands.

In Sindh and Balochistan multiple policies, acts and strategies aimed at enhanced economic activity and participation are either developed and notified or under consideration for approval/implementation. But majority of these are not directly aimed at enhancing women's economic participation and opportunities particularly in rural areas.

Amid this backdrop of challenges, the European Union-funded Growth for Rural Advancement and Sustainable Progress (GRASP) Project has emerged as a beacon of hope, which is being implemented by the International Trade Centre in collaboration with Pakistan Poverty Alleviation Fund, FAO, SMEDA and multiple local partners in Balochistan and Sindh.

From its inception, the GRASP project has been focusing on women primary producers and Small and Medium Enterprises through active business/rural mobilization, linkages, capacity building and access to financial services by the PPAF. It has played a pivotal role in enhancing the quality, productivity, and value addition of products crafted by rural women SMEs in Sindh and Balochistan. Over 6,700 rural women have benefited from the project's support, resulting in increased productivity, competitiveness, and access to market opportunities.

Policy integration has been a cornerstone of GRASP's approach to create an enabling environment for SMEs' registration, access to services, growth, and profitability, particularly those in rural settings and led /owned by women.

A shining example is the Sindh Women Agricultural Workers Act 2019-2020, where GRASP facilitated its implementation by organizing public-private dialogues and seminars, bringing together experts and line departments to gain insights into the act's potential and address challenges that could hinder its effective execution.

Substantial investments have been made in training government officials on gender-related issues, particularly those tied to supporting women entrepreneurs and workers within agricultural value chains. Further, GRASP extends its support to Agribusiness Support Providers (ABSPs) and women working in ABSPs and Business Support Organizations (BSOs), empowering them to

enhance their service delivery to rural women SMEs. This approach ensures that the specific needs and perspectives of women SMEs are acknowledged and adequately addressed.

One of the most visible achievements of the project has been its success in creating opportunities for rural women SMEs' participation, exposure and linkages development. These initiatives are helpful in increasing women's economic participation within historically rigid livestock and agricultural valuechains and markets. Dedicated steps have been taken to address this issue by implementing innovative financing mechanisms and products by forging collaborations with financial institutions for extended outreach and services especially facilitating women SMEs.

The grant award criteria and process has been kept flexible to encourage and benefit women SMEs, where 30% (87) of 295 grants given so far have benefited women owned /led SMEs and 63% (55 of 87) grants in the most recent cycle have been exclusively set aside for women and other vulnerable groups including transgender and persons with disabilities

The project by design works to facilitate and strengthen linkages and networking between financial institutions and SMEs with dedicated awareness and information sessions benefiting 1,000s of SMEs in Sindh and Balochistan, helping mobilize PKR 85,013,178 worth of loans for SMEs (47% women owned /led business) in both provinces.

In a country where gender inequality is deeply entrenched, the project has demonstrated that progress is possible through policy integration, legislation, targeted support and grassroots empowerment. As the project continues to empower women through economic/business participation, it illuminates a path towards a more equitable and prosperous future for rural women SMEs in Pakistan.

