



RESEARCH REPORT:  
**BUILDING AN ECOSYSTEM FOR  
GENDER INCLUSIVE SOURCING IN PAKISTAN**

Pakistan Women's Business Opportunity Initiative



# ABOUT THE PARTNERSHIP

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**The Women's Business Opportunity Initiative** is a project of the **Vital Voices Global Partnership, implemented by WEConnect International in partnership with the U.S.-Pakistan Women's Council and the U.S. Embassy**. The goal of the initiative is to foster inclusive and equitable growth in Pakistan by increasing spending with growth-oriented women-owned businesses in Pakistan and training and certifying those businesses to succeed in global value chains. Engaging large corporations and government agencies on best practices for fostering gender-inclusive sourcing is an integral component of these efforts.

**WEConnect International**, a member-led, global non-profit, works with an alliance of over 105 multinational buyers that have committed to sourcing more products and services from women-owned businesses based in more than 125 countries. Member buyers collectively represent over \$1 trillion in annual purchasing power.

WEConnect International identifies, educates, registers, and certifies women's business enterprises based outside of the US that are at least 51 percent owned, as well as managed and controlled by one or more women, and connects them with large buyers.

**Vital Voices Global Partnership** is a global movement that invests in women leaders who are solving the world's greatest challenges. They are "venture catalysts,"

identifying those with a daring vision for change and partnering with them to make that vision a reality. Vital Voices scales and accelerates impact through long term investments to expand skills, connections, capacity, and visibility.

Vital Voices' mission is to identify, invest in, and bring visibility to extraordinary women around the world by unleashing their leadership potential to transform lives and accelerate peace and prosperity in their communities.

**The U.S.- Pakistan Women's Council** is a public-private partnership between Texas A&M University and the Department of State to promote women's entrepreneurship, employment, and access to educational opportunities in Pakistan. The Council is a platform that generates commitments from government leaders, companies, and civil society in both countries that foster equity, inclusion, and women's economic advancement in Pakistan.

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# FOREWORD

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Women in the workplace and women as business owners are essential drivers of inclusive economic growth and poverty reduction all around the world. Pakistan is a dynamic emerging economy, and women business owners stand ready to expand their reach through the production, distribution, and facilitation of innovative products and services. As the COVID-19 pandemic continues to upend business-as-usual, it is even more imperative for women business owners in Pakistan to reach new markets by bringing their offerings online and by becoming more intentional about doing business with buyers in large organizations. The global pandemic has reinforced the need for inclusive sourcing for not only economic stability, but also as a means of fostering greater competition and transparency.

Among its partners in Pakistan WEConnect International counts several high-profile, corporate, government, and academic institutions, including the U.S.-Pakistan Women's Council, the U.S. Embassy, Packages Group, the Chartered Institute of Procurement and Supply, and the Lahore University of Management Sciences. The work of building inclusive value chains takes a concerted effort from different champions throughout the value chain – without our partners, none of this work would be possible.

What brings us all together to realize the ambitious goals of the Women's Business Opportunity Initiative is a passion to see the women business owners of Pakistan not only survive, but thrive in today's business environment, and to form new connections to domestic and multinational corporations and other large buyers. Integrating marginalized women, including the survivors of gender-based violence, is critical to bolster equity and inclusion so that female labor force participation rates are equal moving forward. We hope this report will provide unique insight into the state of gender-inclusive sourcing in Pakistan, and that it will serve as a blueprint for buyer representatives, women business owners, and other leaders in the business community to take action to expand market access for women to ensure Pakistan continues on its path toward inclusive, equitable, and resilient economic growth.

**Elizabeth A. Vazquez**  
CEO and Co-Founder  
WEConnect International



# EXECUTIVE SUMMARY

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## INTRODUCTION

Pakistan is a dynamic but challenging entrepreneurial environment and has one of Asia's lowest female labor force participation rates. Women in Pakistan own just 8 percent of all firms<sup>1</sup>, and many women entrepreneurs operate informal businesses, which makes them harder to quantify than their male-owned counterparts in the formal sector. Although most women entrepreneurs in Pakistan operate in textiles, retail (e.g., food, jewelry, or beauty services), and garment industries, others exist in non-traditional, high value-add sectors such as chemicals, automotive equipment and, increasingly, technology services.

Women-owned businesses face several key challenges, including difficulties in accessing finance, land, and inheritance. Additionally, gender-based violence in Pakistan causes tremendous losses for national productivity, business opportunities, and household poverty. Violence against women and girls accounts for 80 million days lost annually of productivity, the equivalent of 2.2% of women in effect not working. Due to experiences of violence within and outside the home, Pakistani women were unable to work 11 million days in 2018. These estimates attempt to monetize the tangible economic impacts of gender-based violence, but do not account for all of the social impacts on women entrepreneurs, such as closing down businesses or not pursuing such opportunities<sup>2</sup>.

There are several public policies and initiatives that exist to support smaller, rural women entrepreneurs who operate livelihood businesses, but fewer programs exist for mid-stage growth businesses. Pakistan's Small and Medium Enterprise Development Authority (SMEDA) has specific programs for women's business development, and a government ordinance has led to the proliferation of women's business chambers across the country. Finally, peer communities and marketplaces exist online, where it is easier for women to come together to network, conduct business, and form partnerships.

Recent data on the corporate community suggests that now is an opportune time for generating increased awareness and actions on gender-inclusive sourcing in Pakistan. In a 2017 Centre of Excellence in Responsible Business (CERB) corporate survey, most respondents highlighted gender diversity as a top five core business goal.

## BUYER FIRM PERSPECTIVE

Findings from surveys conducted between August and September 2020 among 83 representatives of buyer organizations (businesses, government agencies, and nonprofits) sourcing from Pakistan show that most buyers plan to source *Raw Materials*, *Chemicals*, *Paper and Fuel* as well as *Services*. When buyers were asked to identify products and services that they believe Women-Owned Businesses (WOBs) can provide in the future, there was some overlap in the categories that buyers need and those that they expect WOBs can fulfill, including the *Services* and *Business, Communication & Technology Equipment & Supplies* categories. In some of the categories, such as *Raw Materials*, *Chemicals*, *Paper & Fuel* there is a great disparity between what buyers need and what they expect WOBs can produce.

For the most part, buyers do not know how to define a WOB (70 percent of respondents are uncertain of the definition) and whether they are sourcing from WOBs. Only 25.4 percent of buyer respondents say their organization has a policy or practice that encourages sourcing from WOBs. When asked about their confidence in implementing gender-inclusive sourcing in their organizations, almost half of the respondents (42 percent) claim that they understand the concept, but not how to implement it.

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<sup>1</sup> World Bank Group, 2015.

<sup>2</sup> Economic and Social Costs of Violence Against Women in Pakistan: Summary Report.



The survey revealed that buyers encounter different types of challenges when attempting to do business with WOBs. Nearly half (47 percent) of respondents claimed that the quality of WOB products and services, and clear communication of the product or service value proposition, were among their top two challenges. Among buyers, **40 percent felt that the WOBs' lack of financial ability was among their top two challenges** and one third ranked the inability of a supplier to fulfill order quantities among their top two challenges.

**40 percent felt that the WOBs' lack of financial ability was among their top two challenges**

## WOB PERSPECTIVE AND CHALLENGES

Findings from surveys conducted between August and September 2020 among 81 women business owners operating in Pakistan show that WOBs are mostly active in the *Personal, Domestic & Consumer Equipment & Supplies and Services* categories. Survey findings showed that the most prominent challenge WOBs face when doing business with large buyers is communicating their unique selling proposition and differentiating themselves from competitors. This leadership-related challenge, and other challenges such as negotiating business deals and leveraging networks, constrain an entrepreneur's ability to grow her business. Other challenges relate to internal management of the business, such as the absence of a marketing and advertising plan or formal human resource processes. The final set of challenges are financial and include the inability to maintain financial statements and the lack of access to financial capital and financial services.

## BRIDGING THE GAP BETWEEN BUYERS AND WOBs

The number of WOBs and their penetration of value chains are still in the developmental phase in Pakistan. To better integrate WOBs into value chains, it is important to understand the gap between buyers needs and the capacity of WOBs as suppliers of products and services. Buyers have a high demand (25 percent) in the *Raw Material, Chemical, and Paper* category while only 7 percent of the WOBs offer these types of products. Similarly, the demand for *Personal, Domestic, and Consumer Equipment* is quite low (only 3 percent) from the buyers whereas the potential of WOBs as suppliers is the largest in this category with (42 percent). There is significant opportunity in *Services in Transportation and Storage and Mail Services and Engineering and Research and Technology Based Services*.

Buyers were asked to rank which external factors (such as public regulations or activities by entrepreneurial support organizations) would help their organization do more business with WOBs. These factors can be segregated into three broad categories: entrepreneurial support services (trainings, financing, networking opportunities), access to finance, and state and national regulatory requirements. The most popular responses included WOBs receiving capacity building to facilitate their entry in value chains (28.2 percent) and increased access to financial services for WOBs (21.8 percent).

## KEY RECOMMENDATIONS FOR GROWING SUPPLIER DIVERSITY IN PAKISTAN

The desktop and survey research findings conducted by WEConnect International point to potential areas for action. These are framed as recommendations and grouped by stakeholder type.

**For buyers,** recommendations center around hosting procurement information sessions, including in conjunction with training programs put together by support organizations, that build the capacity of WOBs, and partnering with organizations like WEConnect International to receive assistance in finding established

WOBs already poised to contribute to the buyers' value chains and implementing other gender-inclusive sourcing activities. **A key necessity for buyers is to build an understanding of WOBs** and how to best engage female suppliers while pinpointing how WOBs can contribute to their corporate value chains and best engage female suppliers.

## A key necessity for buyers is to build an understanding of WOBs

**For women business owners**, the main recommendation is to launch more business ventures in the Services category, and specifically in Transportation and Storage and Mail Services as well as Engineering and Research and Technology Based Services. There is a pressing need for WOBs to improve the quality of their products and services and to ensure consistently clear communication of the value proposition. It is advised that women business owners complete training to address internal business challenges (including leadership and management, human resource processes, and financial record-keeping) and customer-facing business challenges (including building awareness of buyers and creating a better external value proposition).

**For government and partner organizations**, the focus should be on providing capacity building to buyers and WOBs, revising policies to make access to markets and finance easier for WOBs, and evaluating the potential impact of incentives and requirements to encourage or mandate large organizations to purchase more products and services from WOBs. (For example, in the U.S., federal mandates for the government to allocate 5 percent of its contracting to minority-owned businesses have boosted minority business ownership and increased economic output of these businesses from \$86 million in 1972 to \$1 trillion in 2017<sup>3</sup>).

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<sup>3</sup>National Minority Supplier Development Council, 2017.

# INTRODUCTION:

## PROJECT CONTEXT AND REPORT OVERVIEW

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This research report functions as a baseline assessment to identify products and services supplied by Women-Owned Businesses (WOBs) in Pakistan that are also in demand by buyers, and to better understand the challenges and opportunities for growing gender-inclusive sourcing in Pakistan.

The report is a component of the Pakistan Women's Business Opportunity Initiative, a project of the Vital Voices Global Partnership and WEConnect International in coordination with the U.S.-Pakistan Women's Council, which aims to increase spending with WOBs in Pakistan. According to research conducted by WEConnect International, globally WOBs earn less than 1 percent of the money spent on products and services by large corporations and governments<sup>4</sup>. The project will address this gap in Pakistan through training and certifying WOBs to succeed in global value chains and building the capacity of large corporations and government agencies to implement gender-inclusive sourcing as a business practice.

Insights were gathered through desktop research conducted by WEConnect International between January and March 2020. Between August and September 2020, surveys were conducted by the Lahore University for Management Sciences in coordination with WEConnect International and the Chartered Institute of Procurement and Supply in Pakistan among buyer representatives and women business owners operating in Pakistan. The results of these efforts begin with an overview of the Pakistani economy, women's role in the labor force, and women's participation in entrepreneurship, followed by a literature review of the challenges that women entrepreneurs face in growing their businesses. The report also reviews initiatives that encourage equity, gender-inclusive procurement, supplier diversity and inclusion, and other programs and policies that support the growth of WOBs.

The subsequent sections focus on the survey objectives, design, and methodology, followed by survey respondent demographics and findings from the survey analysis. The survey findings include four parts:

1. The buyers' situation and perspective (including their major procurement needs, perception toward WOBs as potential suppliers, as well as challenges with and expectations of women-owned suppliers).
2. The WOBs' situation and perspective (including their sectors of operation and the challenges they encounter when doing business with large buyers).
3. An analysis of the gap between buyers' demand and the capacity of WOBs to meet that demand through their product/service offerings.
4. Findings that pertain to the ecosystem of actors (other than buyers and suppliers) and external factors that can accelerate the implementation of gender-inclusive sourcing in Pakistan, such as Non-Governmental Organizations (NGOs), government policies, access to finance mechanisms, and more.

The report ends with key recommendations that stakeholder groups can implement or facilitate in order to initiate and grow gender-inclusive sourcing across Pakistan.

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<sup>4</sup> [WEConnect International, 2017.](#)

<sup>5</sup> [World Bank Group, 2018.](#)



# MACROECONOMIC CONTEXT AND WOMEN IN THE ECONOMY

Pakistan is the second-largest economy in South Asia after India, with a population of over 216 million<sup>5</sup> and a GDP per capita of \$1,285 in 2019<sup>6</sup>. Pakistan is an attractive trade and investment destination<sup>7</sup> because of its English-speaking population, broad consumer base, low costs of production, strategic geography, and few restrictions on the movement of capital for foreign companies<sup>8</sup>. Pakistan's exports totaled US\$24.8 billion in 2017-18, which is less than half the value of its imports at US\$55.8 billion. Major commodity exports include textiles, leather and sporting goods, rice, and chemicals<sup>9</sup>.

Women constitute approximately half (48.54 percent)<sup>10</sup> of the country's total population and in the late 1990s started entering the professional world at a rapid pace. Overall, the female labor force participation rate is one of the lowest in the world, at 25 percent<sup>11</sup>. A 2017 study by the Centre of Excellence in Responsible Business (CERB) at the Pakistan Business Council (PBC) found that, for 90 percent of surveyed PBC member firms, women represent less than 20 percent of the workforce. Women in Pakistan face social challenges establishing themselves in the workplace, as well as repercussions of gender-based violence, a danger nearly one-quarter of women experienced in the home or by a family member in 2018<sup>12</sup>. There is a strong case for increasing women's participation in the Pakistani economy as the national GDP could increase by 30 percent if gender gaps in economic involvement were to close<sup>13</sup>.

Small and Medium Enterprises (SMEs)<sup>14</sup> make up nearly 90 percent of all enterprises in the country and employ 80 percent of the non-agricultural labor force<sup>15</sup>. The most recent data on female ownership of businesses comes from the World Bank Group's Enterprise Survey conducted between 2013 to 2015: in a sample group of 1,247 firms, 11.8 percent included female participation and 8 percent were majority-owned by women.

The operating environment for any entrepreneur in Pakistan is challenging. In 2020, Pakistan's ease of doing business score<sup>16</sup> was 108 out of 190 according to the World Bank Group's *Doing Business Index*, an annual assessment of business regulations, legal rights, quality of infrastructure, and other factors impacting the ease of doing business in a country<sup>17</sup>.

In the entrepreneurial realm, women must contend with predefined culture and roles which can hinder the growth of their businesses. They also face problems accessing financing to grow their businesses and legal and regulatory barriers hinder business success. In recent years, Pakistan's startup ecosystem has expanded rapidly and several support services such as incubators and venture capital funds, including those targeting women entrepreneurs, are available<sup>18</sup>. According to the *Doing Business Index*, Pakistan was among the world's top 10 business climate improvers in 2020<sup>19</sup>.

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<sup>6</sup> [World Bank Group, 2019.](#)

<sup>7</sup> [UK Department of International Trade, 2018.](#)

<sup>8</sup> [US Dept of Commerce, 2019](#)

<sup>9</sup> Department of Foreign Affairs and Trade, 2018.

<sup>10</sup> World Bank, 2019.

<sup>11</sup> ADB, 2016.

<sup>12</sup> Economic and Social Costs of Violence Against Women in Pakistan: Summary Report.

<sup>13</sup> IMF, 2018.

<sup>14</sup> Pakistan defines a small enterprise as a firm with up to 35 full-time staff and revenues between 12,000 to 120,000 USD; a medium enterprise employs between 36 to 99 full-time staff, with revenue between 120,000 to 245,000 USD (Pakistan Business Review, 2017).

<sup>15</sup> Pakistan SME Development Authority.

<sup>16</sup> This is calculated as the gap (on a scale from 0 to 100) between an economy's level of regulatory performance and the best performance observed on each of the indicators across all economies evaluated by the World Bank Group's *Doing Business Index*. (World Bank, 2020).

<sup>17</sup> [World Bank, 2019.](#)

<sup>18</sup> [World Bank, 2017.](#)

<sup>19</sup> [World Bank, 2019.](#)

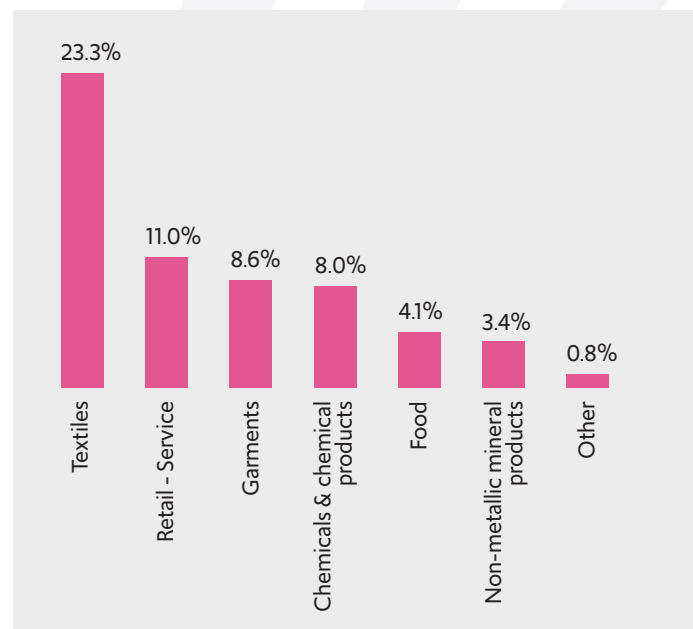
# SCALE AND MAKEUP OF WOMEN'S ENTREPRENEURSHIP

A review of existing literature indicates that many Pakistani women entrepreneurs access markets through undocumented channels of entrepreneurship. 78 percent of Pakistani women engaged in non-agricultural work do so informally<sup>20</sup>, which makes them harder to identify than male-owned businesses.

Women who do own and run businesses tend to be 'necessity-based' entrepreneurs operating in low-productivity sectors<sup>21</sup> and often run home-based operations. There were 76,800 registered women-owned SMEs in Pakistan in 2006<sup>22</sup>. In 2020, this number is likely higher due to economic and social trends favoring diversity and inclusivity, but the lack of publicly available data makes it difficult to estimate.

Although most women entrepreneurs in Pakistan operate in textiles, retail (e.g., food, jewelry, or beauty services), and garment industries, others are in non-traditional, high value-add sectors such as chemicals and automotive equipment (see Figure 1 for data from a World Bank Group survey conducted among 1,400 firms).

Women entrepreneurs in city centers aggregate in three primary industry sectors. According to a city-wide survey conducted among women entrepreneurs in Karachi in 2015, 66 percent of respondents were in the services sector (e.g., beauty, business support), 24 percent in manufacturing, and 10 percent in retail/sales. Finally, the startup ecosystem in Pakistan is increasingly dominated by young entrepreneurs building technology-enabled solutions<sup>23</sup> and the desktop research uncovers a growing number of online and offline communities catering to female leaders and employees of technology firms.



**Figure 1: Percentage representation of WOBS in different industrial sectors**  
Source: World Bank Group Enterprise Survey

<sup>20</sup> UN Women Pakistan, 2016.

<sup>21</sup> World Bank, 2017.

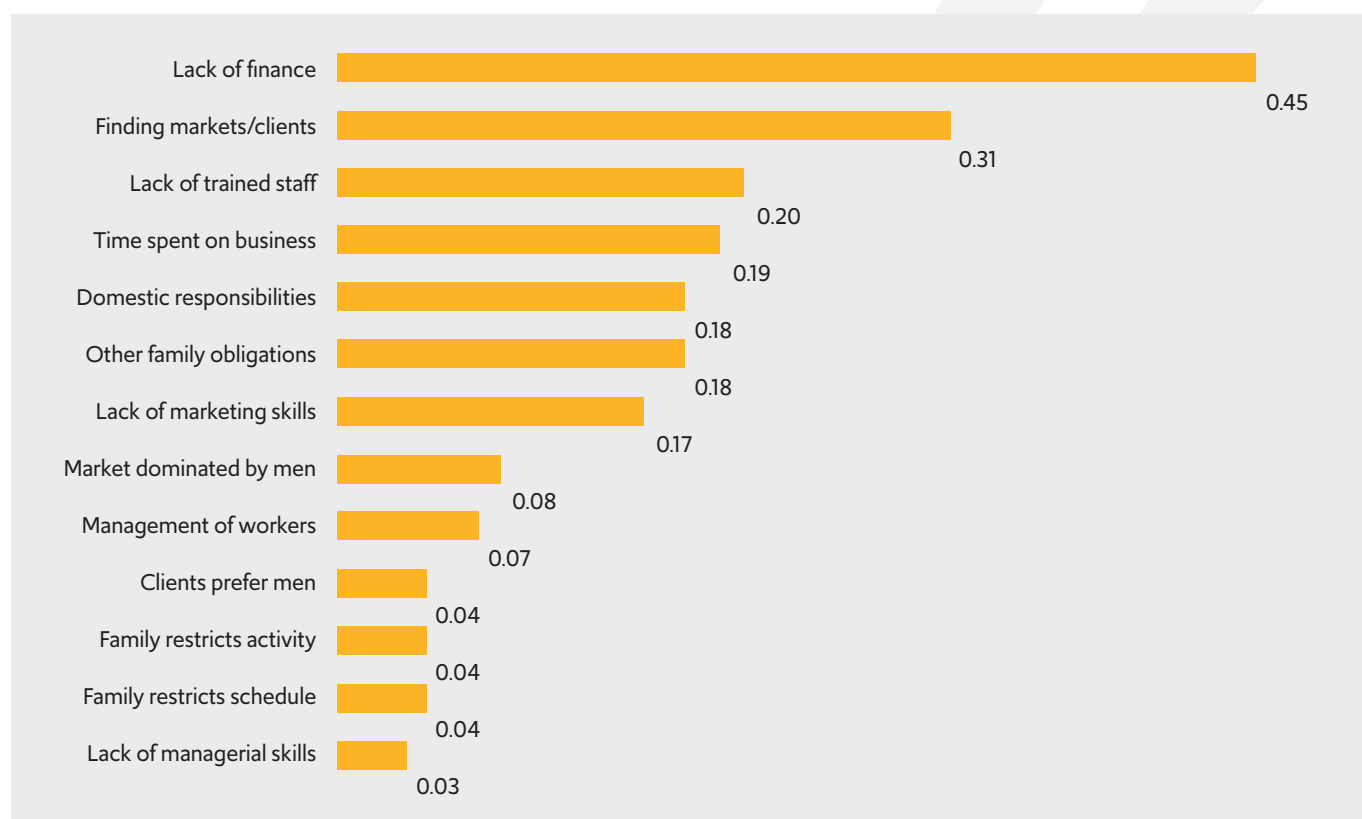
<sup>22</sup> Pakistan Economic Census, 2006.

<sup>23</sup> The World Bank, 2017.

# CHALLENGES

## IMPACTING WOMEN ENTREPRENEURS

A review of the literature identifies several challenges that WOBs face in growing and expanding their businesses. A graphical representation of these challenges, as reported by women entrepreneurs in Karachi in a 2015 survey conducted by the World Bank Group, is represented in Figure 2. These challenges are further categorized as financial, managerial, sociocultural, and market constraints.



**Figure 2: Constraints faced by women entrepreneurs in Karachi on a scale of 0 to 1**

Source: World Bank Group, 2015

## FINANCIAL CONSTRAINTS

According to the survey, the top challenge faced by WOBs is access to finance as women do not obtain bank loans as easily as men. Only 13 percent of women in Pakistan have access to any kind of loan, compared to 87 percent of men, and the size of the loan dispersed is higher on average for men than for women<sup>24</sup>. This acts as a major hindrance to business growth and development as the lack of finance is directly linked to a lack of resources and effective resource management.

<sup>24</sup> UN Women Pakistan, 2016.



## MARKET CONSTRAINTS

WOBs must operate within the confines of their business ecosystem. In Pakistan, as shown in Figure 2, finding markets and clients is the second most significant challenge. The existing market is dominated by male-owned businesses and making a mark in this environment can be challenging, in part because customers and buyers may be more accustomed to conducting business with men. In order to address these constraints and overcome persistent barriers, there is a need to better understand the business landscape for women business owners and to review measures for growth and promotion of WOBs in local and global business contexts.

## MANAGERIAL CONSTRAINTS

WOBs are also affected by underdeveloped managerial skills. As shown in Figure 2, lack of trained staff, marketing skills, managerial skills, and management of workers also hinder WOB growth. Few women in Pakistan avail themselves of training; only 11 percent of women have received technical or vocational education, and the majority have received training in embroidery, knitting, tailoring or sewing<sup>25</sup>. Because management of the firm plays a vital role in its potential for doing business with other firms, WOBs that are less developed in this area will find it more difficult to compete in the market.

## SOCIOCULTURAL CONSTRAINTS

The culture of Pakistan is predominantly patriarchal, and women are assumed to take on domestic responsibilities while managing their careers. As such, the participation of women in the formal economy continues to be impacted by high fertility rates and high household dependency ratios (the ratio of non-working to working individuals). Additionally, social constraints can significantly limit women's ability to work outside of the home and the type of work they can undertake<sup>26</sup>. These domestic responsibilities and family obligations may result in less time being dedicated to the business.

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<sup>25</sup> UN Women Pakistan, 2016.

<sup>26</sup> UN Women Pakistan, 2016.



# SUPPORTIVE POLICIES AND PROGRAMS

WOBs have flourished in the past decade in Pakistan despite the country's patriarchal culture among broader barriers<sup>27</sup>. National support coupled with bilateral donors like the U.S. Agency for International Development (USAID) and International Organizations such as International Labor Organization (ILO), Seed<sup>28</sup>, the United Nations Development Program (UNDP)<sup>29</sup>, and Women Entrepreneurs Finance Initiative (We-fi)<sup>30</sup> have studied the operational landscape for WOBs and implemented programs that provide them with funding and growth opportunities. Similarly, the Government of Pakistan and local organizations have undertaken initiatives to support women's employment, empowerment, and entrepreneurship.

National commitments are in place to support the advancement and empowerment of women in society, such as Pakistan's policy for the development and empowerment of women, efforts to increase the number of women on corporate boards, and protections against workplace harassment, protections against offenses in the name or pretext of honor, and cases relating to rape<sup>31</sup>. Other recent policies specifically addressing women's economic participation include women's empowerment programs in Sindh, Khyber Pakhtunkhwa, and Punjab<sup>32</sup>.

The Small and Medium Enterprises Development Authority (SMEDA) has begun working with local and international partners to develop women business development centers in Karachi, Quetta, and Swat to offer opportunities to educated, unemployed young women to set up successful businesses that work with their roles in the home. In 2006, the government enacted the Trade Organizations Ordinance, which allowed for the creation of women's chambers. There are currently 14 government-sanctioned women's business associations across the country, and 12 other non-governmental organizations that provide varying support and services to women entrepreneurs.

Several provinces have launched efforts to promote women in the economy. For example, in 2014, the Punjab Commission on the Status of Women was set up to ensure that laws, policies, and programs

Punjab Commission on the Status of Women was set up to ensure that laws, policies, and programs promote women's empowerment and address gender discrimination<sup>33</sup>. One of the achievements of the commission was the launch of a service hub that helps women find employment opportunities. Another service center helps WOBs develop marketing plans, export documentation, and other useful materials. The Punjab province is also home to the Women Innovation Network (WIN), one of the country's most visible women's business incubators. WIN offers co-working space, online and in-person training, networking opportunities, access to finance, and more<sup>34</sup>.

Rounding out the support ecosystem are several online and in-person communities that cater to women entrepreneurs. Many of the online communities target women owners of technology businesses. One website, HerCareer, connects women entrepreneurs to professional mentors and provides employers with a female talent pool.

See **Appendix 1** for an Ecosystem Mapping containing lists of potential buyers, suppliers, and relevant partner organizations in Pakistan.

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<sup>27</sup> Lahore University of Management Sciences, 2010.

<sup>28</sup> Seed is an organization which supports enterprise development in developing economies. They work with different sectors and collaborate on projects focused on capacity building, knowledge enhancement, employment generation, financial inclusion and economic and social empowerment.

<sup>29</sup> The UNDP is the United Nations' global development network – it promotes technical and investment cooperation among nations, advocates for change, and connects countries to knowledge, experience, and resources to help people build a better life for themselves.

<sup>30</sup> The Women Entrepreneurs Finance Initiative (We-Fi) supports women entrepreneurs by scaling up access to financial products and services, building capacity, providing linkages to markets, and providing other services.

<sup>31</sup> UN Women.

<sup>32</sup> UN Women Pakistan, 2016.

<sup>33</sup> IFC, 2018.

<sup>34</sup> UN Women, 2018.



# PUBLIC AND PRIVATE SECTOR SUPPLIER DIVERSITY INITIATIVES

The existing acts and regulations of Pakistan's public procurement framework are gender-neutral and, while there is no discrimination from a policy standpoint, in practice it is probable that women are less culturally accepted than men as potential suppliers for public tenders<sup>35</sup>.

Recent data and activities in the corporate community suggest it is an opportune time for generating increased awareness and activity around gender-inclusive sourcing in Pakistan. In a 2017 survey of companies by CERB, most respondents highlighted gender diversity as one of their top five core business goals<sup>36</sup>. Furthermore, member companies of the U.S.-Pakistan Women's Council<sup>37</sup> are committed to equality in their workplaces and supply chains. In April 2016, two Council members (PepsiCo and Procter & Gamble) and two local companies (Bulleshah Paper Mills and DIC Corporation) participated in supplier diversity events in Lahore, hosted by a Pakistani company, Packages Limited, and in coordination with the U.S.-Pakistan Women's Council and U.S. Embassy. At this event, they were connected to more than 70 women business owners who learned about corporate procurement requirements and potential business opportunities.

In 2017, the World Bank's International Finance Corporation (IFC) partnered with the PBC to advance employment opportunities for women. Together they produced webinars on the business case for employing women, organized a conference where companies pledged to increase workplace gender diversity, delivered trainings to increase women on boards, and released case studies of local companies' efforts to increase gender diversity.

Finally, a 2018 survey by Procter & Gamble and UN Women of public and private sector organizations in Pakistan shed light on their business practices with

**There is no formal industry or country-wide definition of women-owned businesses, which hinders the adoption of gender-inclusive sourcing**

regards to inclusive procurement. One of the findings was that **there is no formal industry or country-wide definition of women-owned businesses, which hinders the adoption of gender-inclusive sourcing.**

The survey also found that the existence of strict rules and regulations can hinder the expansion of gender-inclusive sourcing<sup>38</sup>, which typically requires some level of flexibility in the supplier criteria and minimum quantities that must be provided by new suppliers.

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<sup>35</sup> UN Women, 2018.

<sup>36</sup> CERB, 2017.

<sup>37</sup> The U.S.-Pakistan Women's Council is a public-private partnership between the U.S. State Department and Texas A&M University to promote women's entrepreneurship, employment, and access to educational opportunities for women in Pakistan.

<sup>38</sup> UN Women, 2018.

# ANALYSIS OF SURVEY FINDINGS

## SURVEY OBJECTIVES

The survey findings primarily indicate the sectors where WOBs function, the profile of the buyers and their procurement needs, and in what ways the two groups can be supported and encouraged to do business together through gender-inclusive sourcing. Hence, the two main questions being addressed by this research are:

- Q1: What products and services are most in-demand by large buyer organizations sourcing from Pakistan?
- Q2: What products and services are being produced by WOBs operating in Pakistan?

In addition to these main questions, the survey also aims to identify the perceptions that buyers and women-owned suppliers have about each other, the measures being taken to support gender-inclusive sourcing, challenges faced by both stakeholder groups, and the training needed to address these challenges. Thus, additional research questions include:

- Q3: How do certain characteristics of buyer organizations and WOBs influence the successful implementation of gender-inclusive sourcing initiatives?
  - a. Buyers were asked how they define a WOB, whether they have a policy that encourages sourcing from WOBs, and what business factors are important when selecting a supplier to do business with.
  - b. WOBs were asked about the legal structure of their business, whether and to what extent the business is owned by women, the enterprise's annual revenue, number of employees, and other data.
- Q4: What are the main challenges for buyers to source from WOBs and for WOBs to do business with large buyers? (survey respondents were asked to select or rank various challenges)

- Q5: What kind of training programs might be beneficial to buyer representatives and women business owners? (survey respondents were asked about their familiarity with online training programs, language preference to receive training, desired training topics, etc.)

## SURVEY DESIGN

### Questionnaire Design

Developed by WEConnect International, the U.S. Department of State and Vital Voices, with advice and review by LUMS and CIPS, the survey used an exploratory approach to gain an understanding of buyers and WOBs in Pakistan. The questions were designed to illicit responses to help assess optimal strategies for gender-inclusive sourcing facilitation, initiation, and implementation. Furthermore, administering the surveys raised awareness about WOBs in Pakistan and the existence of upcoming training programs and other activities.

Two questionnaires were designed: one for the buyers and one for prospective suppliers, i.e., WOBs. The questionnaires consisted of both quantitative and qualitative questions. The buyer survey constituted of 21 questions while the WOB survey had 34 questions. Most of the questions in each survey were multiple-choice while a few were open-ended to gain broader insights. The buyer survey and WOB survey questions are included in **Appendix 2** and **Appendix 3**, respectively. The questionnaires were designed in English and Urdu languages to increase accessibility and survey reach. Survey design was informed by previous survey instruments used by WEConnect International in Bangladesh and Japan to determine the feasibility of implementing WEConnect International programs in those markets.

## Sampling Frame

Target respondents for the surveys belonged to two groups: buyers and WOBs. The buyer survey targeted government of Pakistan, business representatives, and non-profit leaders with decision-making authority on purchasing, sourcing, and procurement from Pakistan. The demographic details of the buyer survey respondents are summarized in Table 1.

Type of Organization	Ct.	Designation of Respondent	Ct.	Department of Respondent	Ct.	Location of Buyer Headquarters	Ct.
Business	70	Manager	32	Procurement	37	Germany	1
Non-Profit	8	Executive Director	14	Supply Chain	28	Budapest	1
Government Agency	5	Head of Department	11	Management	4	Switzerland	1
		Senior Manager	10	Human Resources	3	Rawalpindi	1
		Assistant Manager	7	EHS	3	Multan	1
		Director	7	Marketing	2	Pakistan	2
		Officer	5	Technology	2	Peshawar	3
		Deputy Director	2	Sales	1	USA	6
		Coordinator	1	Board	1	Karachi	17
		Owner	1	Finance	1	Islamabad	18
		Regional Head	1	Operations	1	Lahore	28

**Table 1: Demographic details of buyer survey respondent**

The WOB survey targeted owners of firms that were at least 51 percent owned, managed, and controlled by one or more women, were at least three years old, and have annual revenue of at least PKR 1,000,000 (approximately 6,300 USD). Respondents were also expected to have established business operations, a customer base in Pakistan, and an interest in becoming suppliers to large buyers.

The data produced by surveys of WOBs was based on non-probability sampling which means that the research team, in this case WEConnect International and the project partners, played an important role in dissemination. Respondents were self-selecting. Because the nature of the research is exploratory and its objective to understand which WOBs are interested in becoming suppliers, all responses received for the survey were counted and analyzed, even if the respondent did not meet all of the selection criteria described above.

Data from the survey suggests that the number of WOBs in Pakistan has been gradually increasing. Among the surveyed WOBs, 18 businesses were established during 2001 – 2010 and 51 businesses were established during 2011 – 2020. Most of the businesses participating in the survey are owned and run by sole proprietors and a few are partnership businesses (Table 2). WOBs that participated in the survey were mostly micro-scale enterprises, organizations with fewer than ten employees. Another 33 percent of respondents were small scale enterprises with 10 to 49 employees and 5 percent of the WOBs were medium scale enterprises, with 50 to 249 employees<sup>39</sup>.

The small percentage of respondents representing small and medium-scale enterprises could be due to a few different reasons: owners of these businesses may be less likely to fill out surveys altogether due to time constraints, they may not be members of the associations that helped to disseminate the survey, or they may already be large enough that a survey of this kind is not relevant to them. A slight majority of the WOB respondents (52 percent) are not registered with the government and 31 percent of them do not have a bank account for their firm that is separate from their personal bank accounts. Demographic details of the WOB survey respondents are summarized below in Table 2.

Business's Current Legal Structure	Ct.	Designation of Respondent	Ct.	Annual Revenue (Rs.)	Ct.
Corporation	1	Owner	22	0 to 100,000	15
Partnership	14	Founder	18	100,001 to 500,000	15
Sole Proprietorship	51	Co-founder	4	500,001 to 1,000,000	7
Limited Liability Corporation	8	Co-owner	4	1,000,001 to 5,000,000	20
Other	7	President	3	5,000,001 to 50,000,000	8
		Managing Director	3	50,000,001+	6

Firm Size (Number of Employees)	Ct.	Year of Establishment	Ct.
<10	50	2001-2010	18
10-49	27	2011-2020	51
50-249	4		

**Table 2: Demographic details of WOB survey respondent**

<sup>39</sup> OECD, 2020.

## Data Collection Process

The survey data collection was completed over five weeks, from August 25 to September 25, 2020. The data collection process, strategic design, and distribution of the surveys was a collaborative effort of WEConnect International, the Chartered Institute of Procurement and Supply (CIPS), and Lahore University of Management Sciences (LUMS). The questionnaires were designed in the SurveyMonkey platform and the link to the questionnaires was shared with all target respondents by email.

Each respondent received surveys in both English and Urdu languages and was asked to respond to the survey in the respondent's chosen language. The survey link and description were also uploaded on various social media platforms (including the WEConnect International website, CIPS LinkedIn page, and private LinkedIn pages of several project stakeholders) to increase outreach. The surveys were shared with leaders of corporation, Chambers of Commerce, trade and industry associations, and women's entrepreneurship groups which in turn relayed the surveys to their partners in corporate councils, women's associations, business support organizations, and government agencies.

A total of 103 buyer survey responses and 117 WOB survey responses were received. Based on the established survey criteria, 83 usable responses were sorted from the buyer surveys and 81 usable responses were sorted from the WOB surveys.

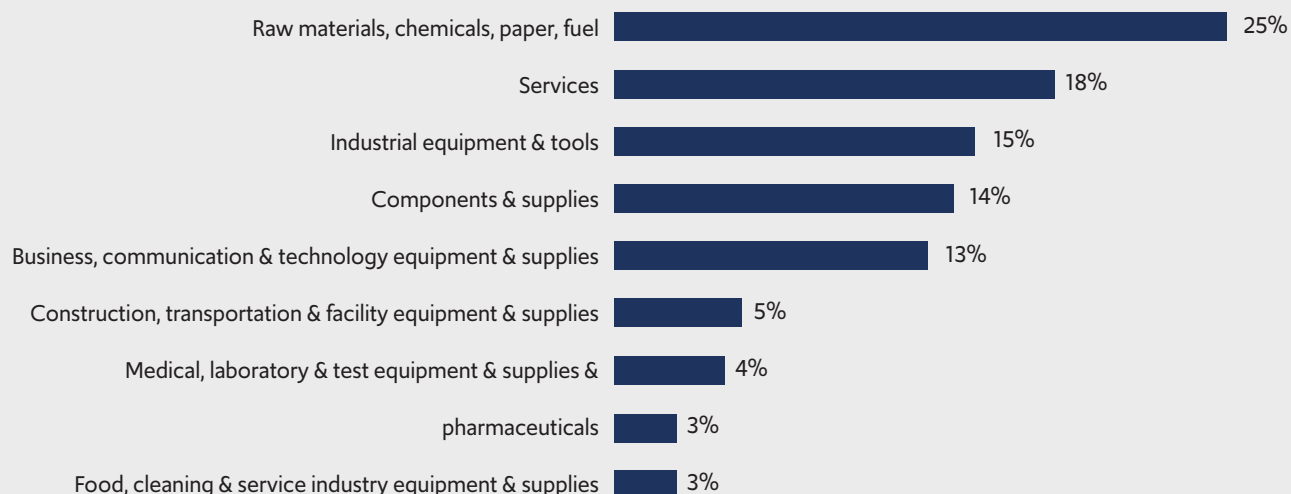
## DATA ANALYSIS AND RESULTS

To gain insights from the data and make useful inferences, the data was first sorted and arranged, and then analyzed using Microsoft Excel and Python language. The basic sorting and analysis were done in Excel while Python was used for statistical analysis using Chi-square tests. The data from the buyers and WOBs was analyzed separately, and findings are detailed for each stakeholder group below.

## BUYER FIRM PERSPECTIVE

### Product/service offerings of buyers

The findings from the buyer survey depict key corporate sourcing needs, perceptions of WOBs, and their challenges and expectations when sourcing from WOBs. Buyer respondents were asked to rank the top five commodities which they will purchase in Pakistan over the next 12 months. As shown in Figure 3 below, most of the buyers plan to source *Raw Materials, Chemicals, Paper, and Fuel* followed by *Services*. This information is crucial to understanding the product/service segments that WOBs should target if they wish to become suppliers.

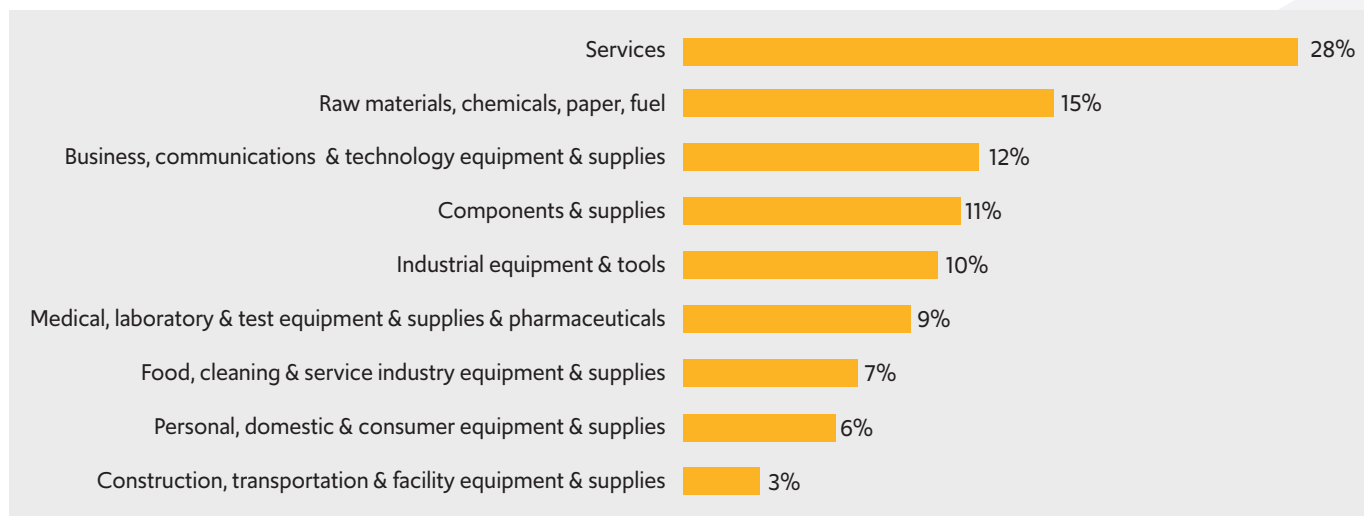


**Figure 3: Top commodities that buyers will procure in the next 12 months<sup>40</sup>**

<sup>40</sup> The products/services were categorized according to the United Nations Standard Products and Services Code. Details can be seen at <https://www.ungm.org/Public/UNSPSC>.

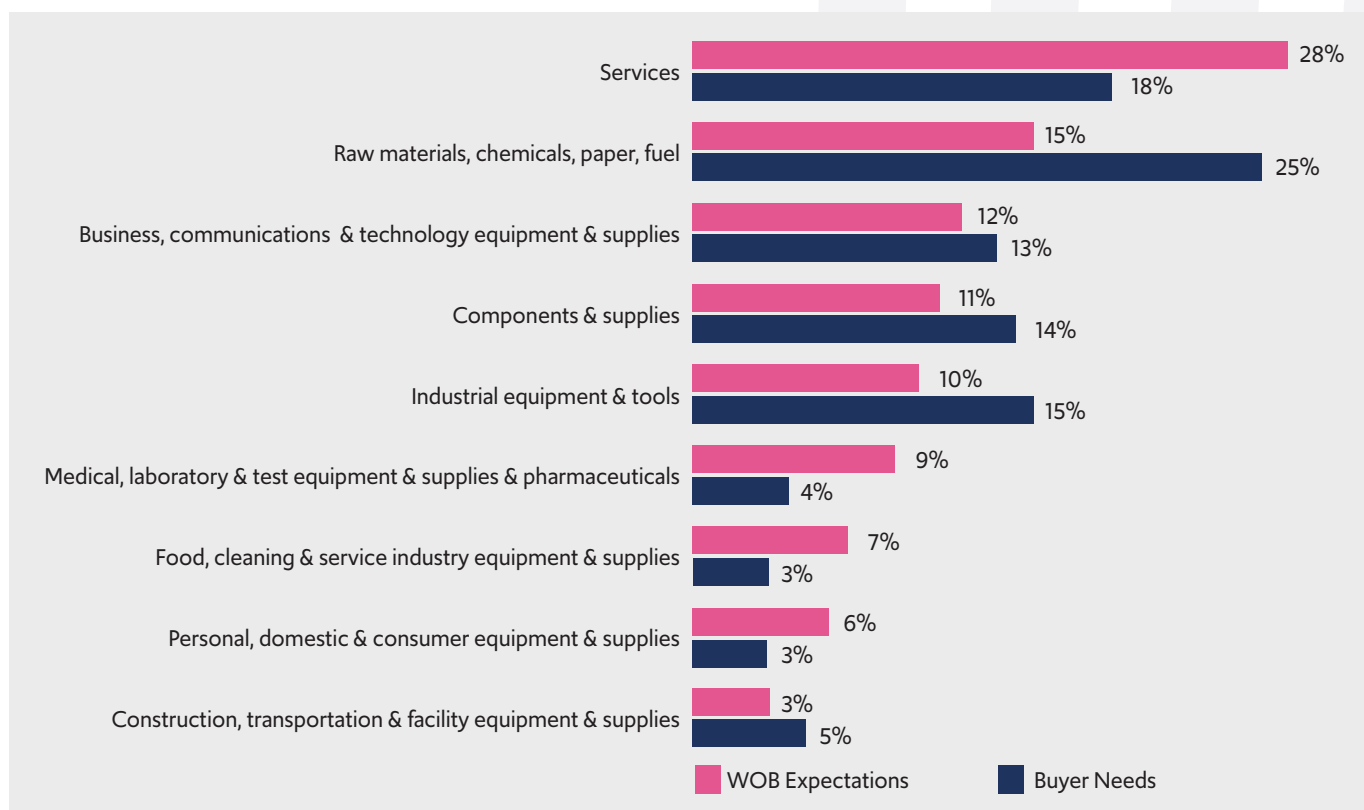


Buyers were also asked about the products and services that they believe WOBs can provide in the future (see Figure 4 below). The purpose of asking this question is to understand the actual need for products and services in relation to what the buyers perceive about WOBs and how WOBs might participate in value chains.



**Figure 4: Buyer firm expectations on getting product/services from WOBs**

Figure 5 below looks at buyers' needs vs. the expectations they have for sourcing from WOBs. The data shows that there is an overlap for the Services category, a minor difference in the needs and expectations for *Business, Communication and Technology Equipment*, and a great disparity for *Raw Materials, Chemicals and Fuels*, where the expectations of buyers are lower than their stated need.



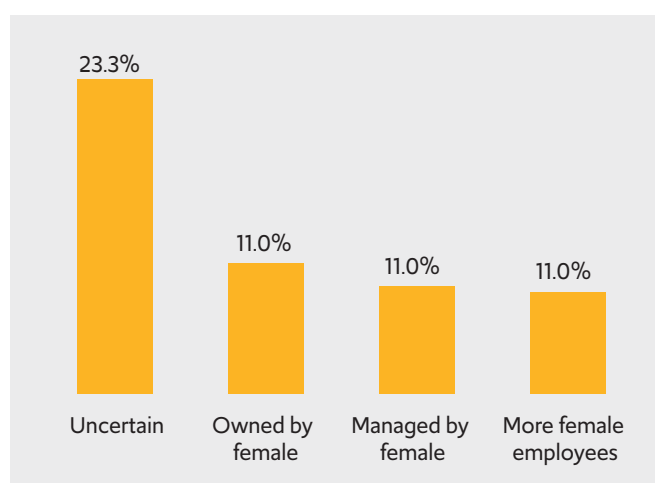
**Figure 5: Buyers needs vs. WOB expectations (expressed as a percent of buyer respondents selecting a particular product/service)**

## Buyer perception and practices for WOBs

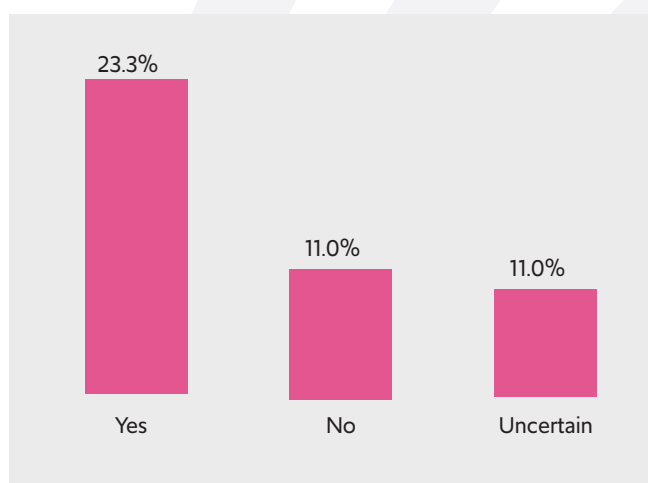
To understand buyers' awareness level and willingness to do business with WOBs, respondents were asked how their organization defines a women-owned business (Figure 6a) and whether their organization currently procures from WOBs (Figure 6b). The majority of the buyers, 70 percent, were not able to define a WOB, which indicates their lack of awareness on the subject matter. Only 19 percent of buyers perceive WOBs as businesses that are owned by females and 7 percent perceive WOBs as firms that are managed by females.

Most buyers (65 percent) do not procure from WOBs or are not certain if they are procuring from WOBs. The two graphs depict a general lack of awareness and understanding of WOBs, which is also evident based on the finding that buyers do not procure from WOBs.

A little over one-third of buyer respondents, 36 percent, claim that they procure from WOBs. These buyer organizations are a good starting point for understanding why and how Pakistani buyers engage WOBs and what best practices can be leveraged to encourage further inclusive sourcing in other organizations.

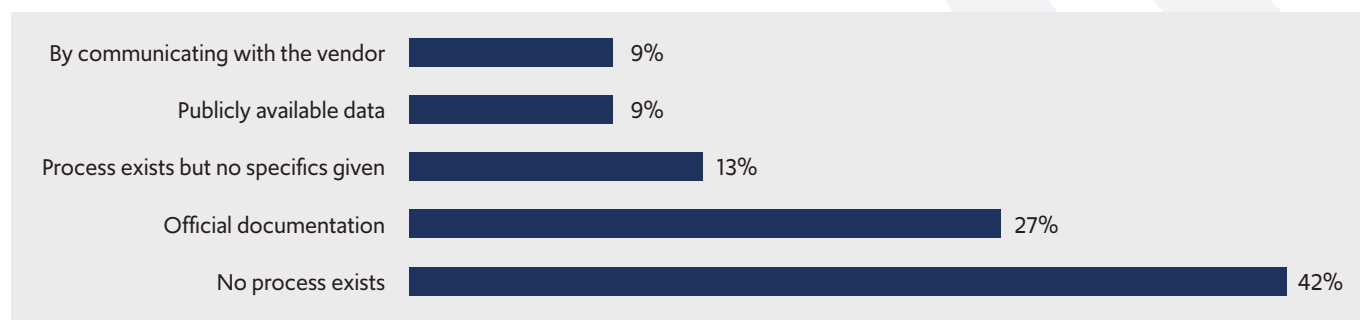


**Figure 6a:**  
Buyer perception of WOB definition



**Figure 6b:**  
State of procurement from WOBs

The finding that 29 percent of buyers are uncertain whether they procure from WOBs may be explained by the fact that most of them do not have any established means of confirming if the firm they are doing business with belongs to the category of WOB. Figure 7 shows that most buyers do not have a process to confirm the gender of ownership of their supplier. Under one third of respondents stated that they review official documentation to ensure that the supplier selected is a WOB. A minority of buyers identify WOBs by searching through publicly available data and communicating directly with their vendor (through in-person meetings, phone calls, and/or emails).



**Figure 7: Buyer means of confirming that a business is women-owned**

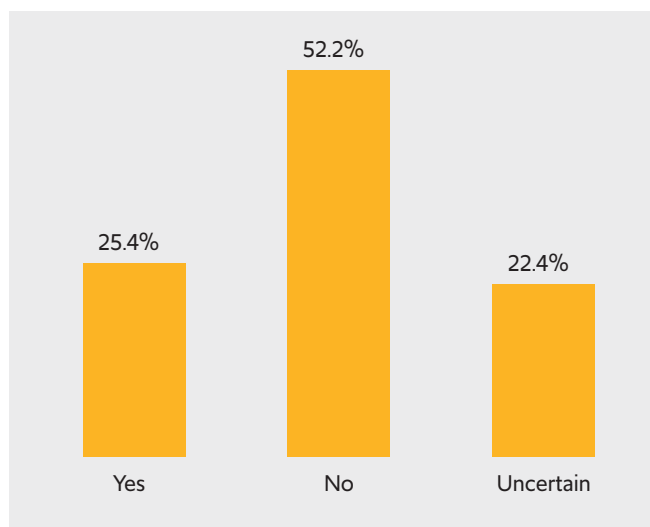
Furthermore, to obtain an understanding of the potential for implementing gender-inclusive sourcing in buyer organizations, buyers were asked whether they have a policy and practice that encourages sourcing from WOBs. The majority of the buyers (74 percent) expressed that they have no such policy or are unsure of its existence. Only 25 percent of the respondents say that their organization has such a sourcing policy or practice in place (Figure 8).

When asked to specify the policies or practices, only eight buyers provided additional information. One buyer establishes a certain minimum amount to be procured from WOBs, while the other buyers claim that their policies are gender-neutral and give opportunity to all suppliers.

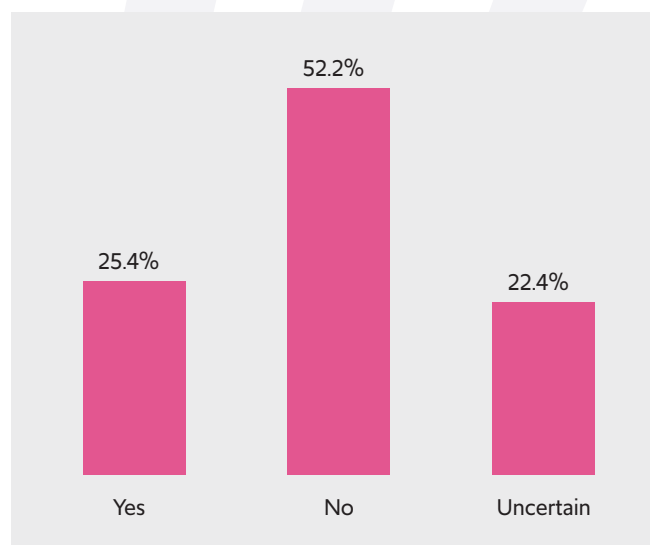
In addition to exploring and identifying the intention, planning, and policies of buyers, the buyer survey asked whether buyers track procurement spend with WOBs. The responses show that 23 percent of buyer respondents track procurement spend while 76.9 percent of the buyers either do not track their purchasing from WOBs or do not have knowledge of it, as shown in Figure 9.

This aspect hints toward two challenges to gender-inclusive sourcing effectiveness. First, the lack of communication and record-keeping with regards to women-owned suppliers. Second, there is a lack of buyer visibility into their own supplier base. The seamless functioning of a value chain depends on good communication between all actors and visibility throughout the value chain. The lack of coordination and communication leads to bottlenecks and can also affect the overall effectiveness of a supplier diversity and inclusion effort.

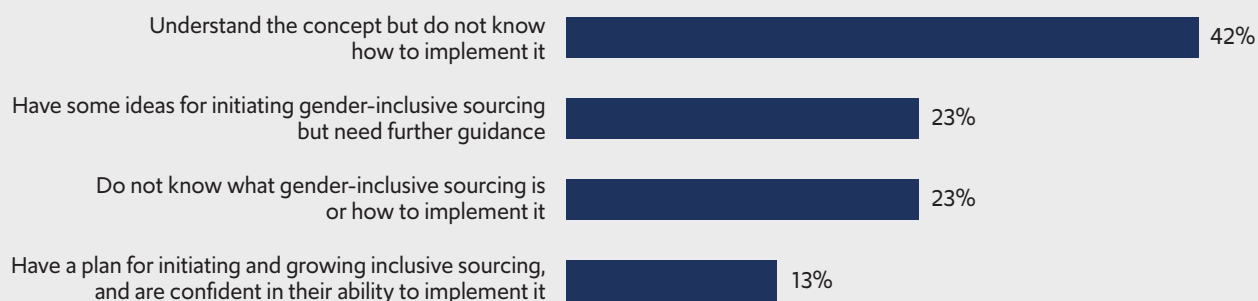
Buyers also expressed confusion on the concept of gender-inclusive sourcing and how they can implement and grow this practice in their organization. A few firms mentioned that they understood the concept but required guidance on implementation. Other firms did not understand the concept and hence had no implementation plans, as shown in Figure 10. Surprisingly, 13 percent of respondents (7 buyers) said they already have a plan for initiating and growing inclusive sourcing in their organization.



**Figure 8: Percentage of buyer organizations that have a policy or practice that encourages sourcing from WOBs**



**Figure 9: Percentage of buyer organizations that have a policy or practice that encourages sourcing from WOBs**

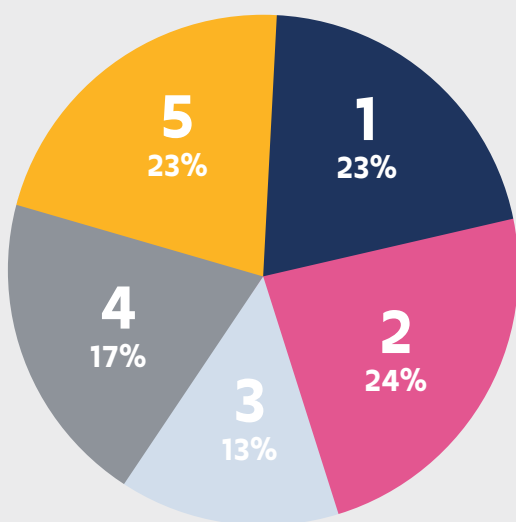


**Figure 10: Buyers' confidence in implementing gender-inclusive sourcing**

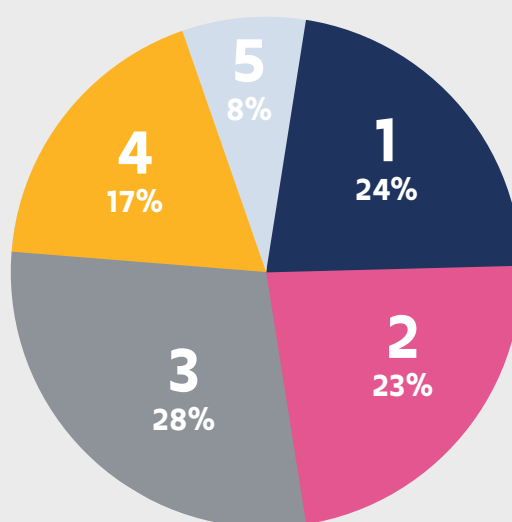
### Challenges of doing business with WOBs

The survey findings reveal that the buyers encounter several challenges when sourcing from WOBs. As shown in Figure 11, 47 percent of the buyers who source from WOBs claimed that the quality of WOB products and services, and clear communication regarding a product or service or company's value proposition were among WOBs' biggest challenges.

**Quality of Product/Service Not up to Expectations**  
Note: 1 = Biggest challenge; 5 = Not a challenge

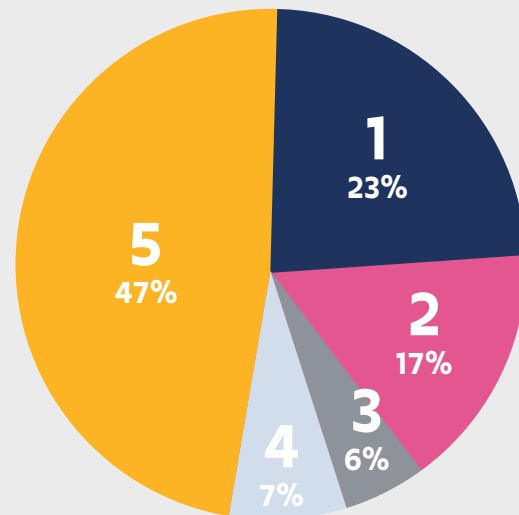


**Product/Service Offering Not Communicated Clearly**  
Note: 1 = Biggest challenge; 5 = Not a challenge



**Figure 11: Buyer perception of quality and quantity of product/service from WOBs**

The next largest challenge for buyers is financial ability of WOBs to support orders, with 40 percent of buyers reporting this as a top challenge, as shown in Figure 12. The financial challenges of WOBs have been mentioned in multiple studies<sup>41</sup>. A plausible explanation for the buyer's dissatisfaction toward product/service quality is the lack of financial strength of WOB. Insufficient financing can lead to a lack of managerial capability and state-of-the-art equipment which affect the quality of the production process, products, and efficiency.



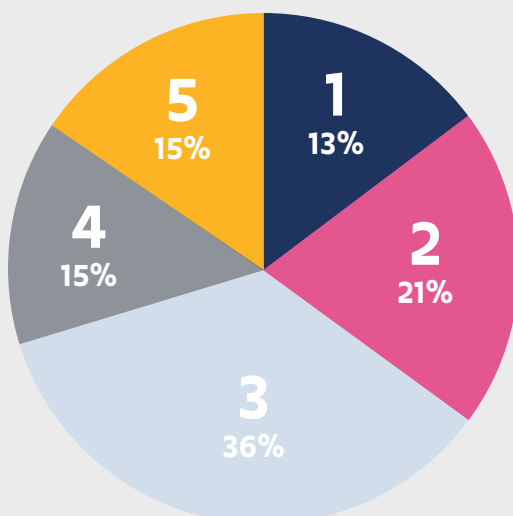
**Figure 12: Buyer perception of financial ability to support order**

Note: 1 = Biggest challenge; 5 = Not a challenge

Lastly, Figure 13 shows that, to a lesser extent, buyers find the inability of the supplier to fulfill order quantities and meet order specifications as a challenge for their organization, 34 percent and 32 percent respectively.

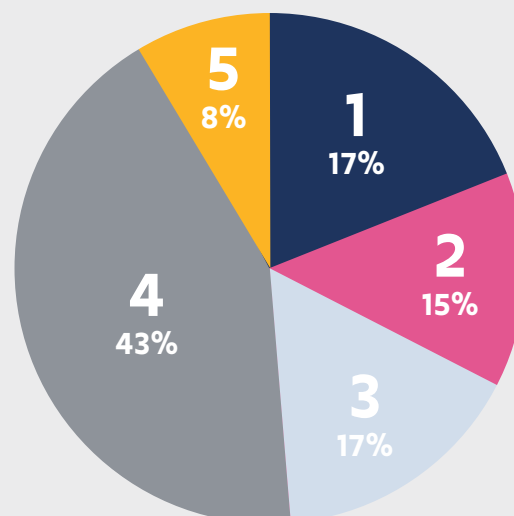
#### Inability of Supplier to Fulfill Order Quantities

Note: 1 = Biggest challenge; 5 = Not a challenge



#### Inability to Conform to Order Specifications

Note: 1 = Biggest challenge; 5 = Not a challenge



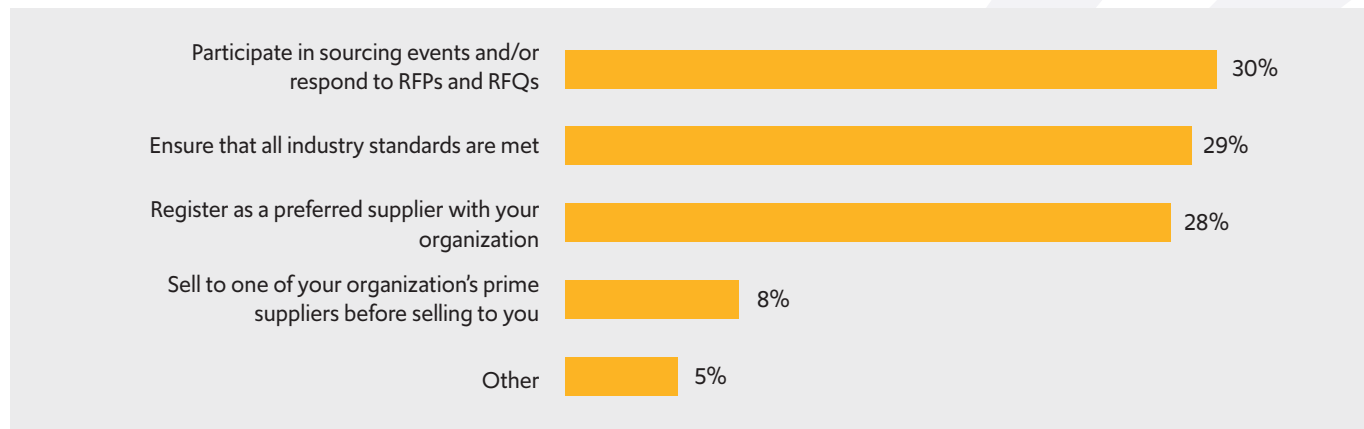
**Figure 13: Buyer perception of the inability to communicate clearly and conform to order specifications**

<sup>41</sup> IGI Global, 2020.



The challenges expressed by buyers provides WOBs with insights regarding how to increase business with large buyers. The two most impactful practices for WOBs would be to improve the quality of their product or service and clearly communicate their product/service offering.

Another survey question revealed the actions that buyers feel WOBs should take to increase their chances to become suppliers. These are shown in Figure 14. Roughly one-third of buyer respondents recommend that WOBs participate in sourcing events or respond to Requests for Proposals (RFPs) and Requests for Quotations (RFQs), ensure that industry standards are met, and register with the buyer organization. A few buyers recommended that any new potential supplier first become suppliers to buyers' prime (i.e., direct) suppliers to enhance buyers' confidence and comfort level in the prospective suppliers.



**Figure 14: Percentage representation of buyer requirements from WOBs to become potential suppliers**

The buyers were also asked to rank criteria that are most important to them when evaluating suppliers, as shown in Table 3. The most important criteria are the quality of the product/service and the ability to meet the required specifications at the lowest price point. These criteria are in line with the buyer priorities depicted in Figure 11 and Figure 13. The buyers stated that the order quantity is less important than the quality of the product, indicating that they may be more open to adjustments in order quantity but have a low tolerance for poor quality. Respondents

Criteria	Average Rank
Quality of product or service	1.9
Ability to meet the required specifications	2.9
Price point	2.9
Ability to deliver quantity required	3.4
Prior experience in the industry	3.9

**Table 3: Buyers' ranking of criteria for supplier evaluation**

Note: 1 = Most important criteria; 5 = Least important criteria. Thus, the lower value indicates higher importance.

Hence, for WOBs to become potential suppliers they should participate in more sourcing events, respond to more RFPs and RFQs (Figure 14), and optimize the quality and conformance of their products and services to required specifications (Table 3).

In addition to identifying the most important criteria for women-owned suppliers, the buyers ranked various gender-inclusive sourcing topics they are interested in learning more about (Figure 15). The buyers were most interested in understanding the business case of gender-inclusive sourcing, how to identify existing women-owned suppliers, and how to convince their senior management to pursue gender-inclusive sourcing.



Figure 15: Topics around gender-inclusive sourcing that buyers want to learn more about

## WOB PERSPECTIVE

### Product/Service offerings of WOBs

The primary category of products/service offerings of WOB survey respondents is *Personal, Domestic, and Consumer Equipment & Supplies*, comprising of 42 percent of respondents. The Services category represents 30 percent of the respondents while just 7 percent are involved in the *Food, Cleaning, and Service Equipment & Supplies*, and *Raw Material, Chemical, Paper, Fuel* categories. Figure 16 depicts the full breakdown.

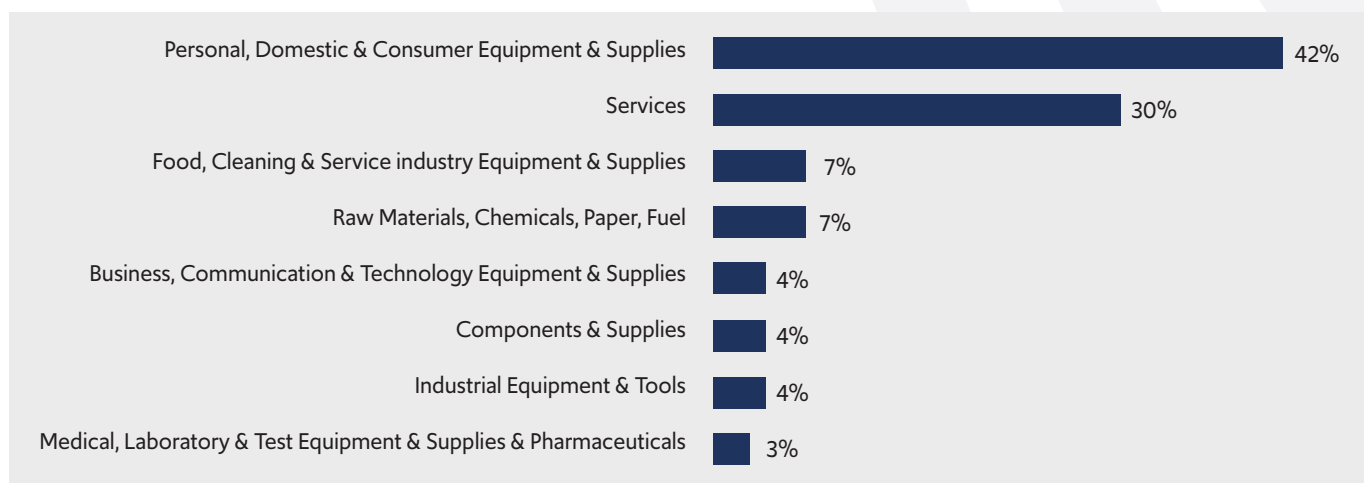


Figure 16: Primary product/service category of WOBs in percentage terms

Although the number of WOBs has increased over time (Table 2), the proportion of WOBs that currently have contracts with buyers (i.e., the number of women-owned suppliers at the time of the survey) is low, at 29 percent, as shown in Figure 17. The low proportion may be due to the under-representation of WOBs in sectors relevant to industrial production and manufacturing.

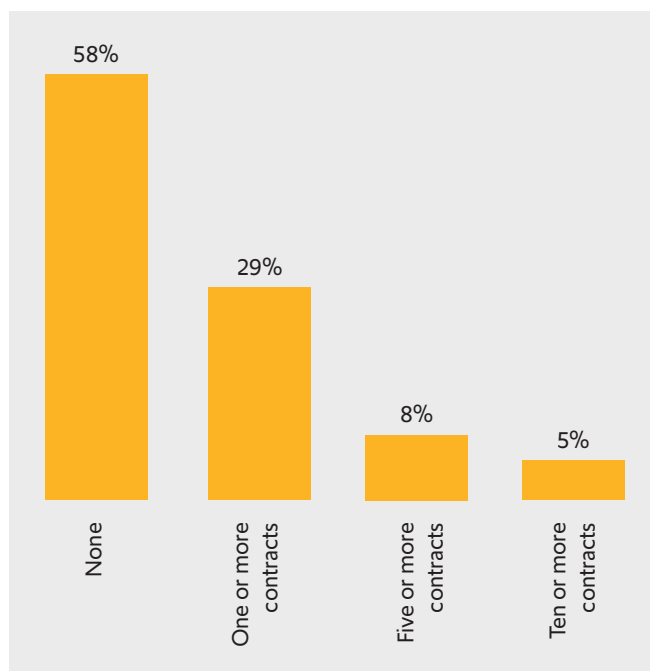
This low number of contracts is also due to various challenges that WOBs face. The survey identified several such challenges (see Table 4 below). The challenges can be divided into three categories: leadership, internal management, and financial challenges. It is important to understand these challenges and their root causes so that measures can be taken to minimize the hindrances for WOBs in Pakistan and encourage their participation in different value chains.

### Leadership Challenges

Leadership challenges are the most prominent challenges faced by WOBs. These pertain to the business' top management's inability to implement the firm's vision. These challenges include communicating the unique value proposition of the product or service to the buyers, understanding how to do business with buyers, using their network to grow business, and negotiating a potential business deal. Strong and well-informed leadership can address these challenges and increase the chance of WOBs becoming suppliers.

### Internal Management Challenges

Internal management challenges are the second most prominent according to the WOB survey. These are related to the lack of proper systems or established practices in the organization, such as the absence of a marketing and advertising plan or lack of formal human resource processes. These challenges, if left unaddressed, can considerably hinder the chances of WOBs to become suppliers because firms that lack proper internal processes find it difficult to establish seamless service to and communication with buyers.



**Figure 17: Number of WOB contracts with large buyers in percentage terms**

### Financial Challenges

As previously mentioned, WOBs face multiple financial challenges that hinder their ability to fulfill buyer requirements. Maintaining financial statements, setting competitive prices, and access to financial capital other than microfinance are the main financial challenges faced by WOBs. Financial challenges can also be caused by poor strategic decision-making due to insufficient business management training and know-how. These issues can lead to an array of related problems such as lack of capacity, lack of quality improvement in products/services, and insufficient workforce training which impacts the quality of the firm's internal management.

Challenge	Average Rank
Communicating unique selling proposition and differentiating from competitors	2.4
Developing a marketing and advertising plan	2.7
Attracting, recruiting, developing, retaining, and engaging employees; maintaining formal HR processes and policies	2.8
Utilizing their personal and professional network to grow their business	3.8
Understanding how to do business with large buyers	4.3
Maintaining financial statements and measuring financial performance	4.6
Setting prices	4.7
Negotiating a business deal with potential buyers	4.7
Improving and managing quality	4.9
Accessing capital other than microfinance	5.1

**Table 4: Challenges faced by WOBs in Pakistan**

Note: 1 = Most important challenge; 6 = Least important challenge. Thus, the lower value indicates higher importance.

The challenges expressed by the buyers (Figures 11-13) were also reinforced by the WOB respondents when the latter were asked about their degree of agreement on various aspects of their business as shown in Figure 18. WOB survey respondents concurred that their ability to communicate their business value, knowing the business landscape, and utilizing their network to grow business is not their strength. These weaknesses hinder their ability to do business with buyers and act as barriers to business growth.

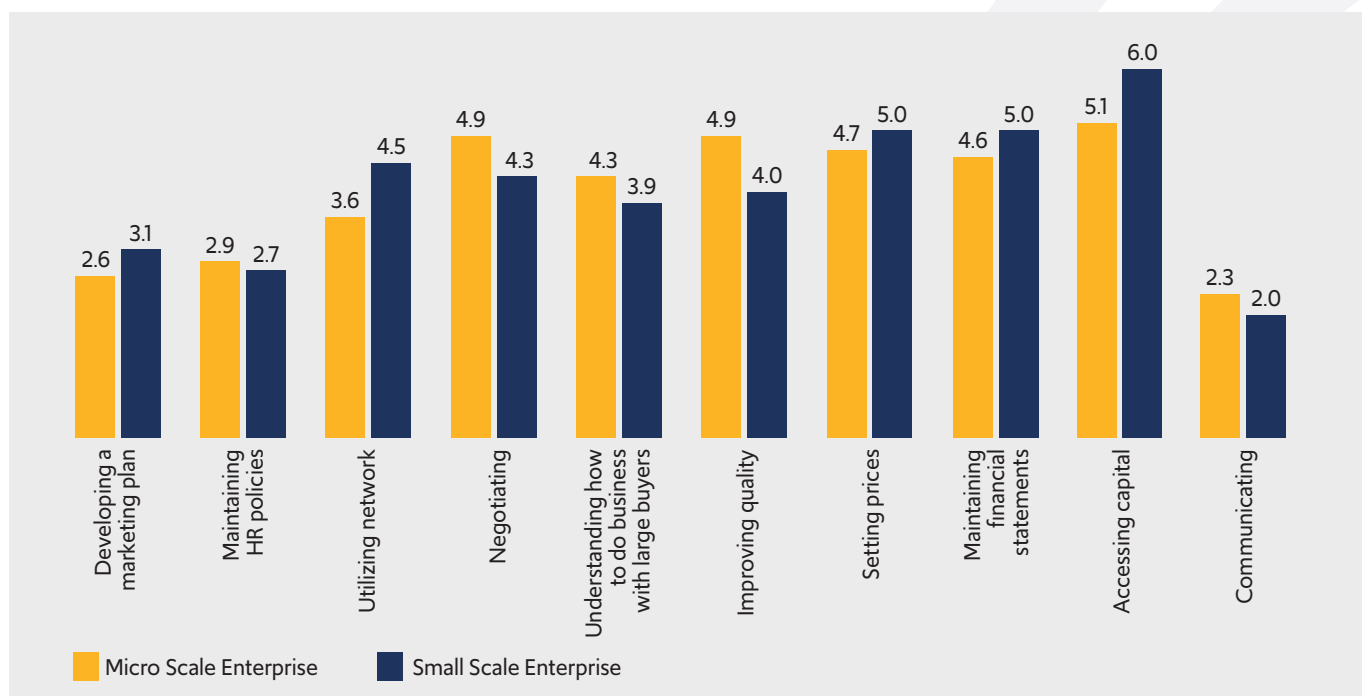


**Figure 18: WOB respondents' perception of different aspects of the business**

Note: 1 = Completely disagree; 6 = Completely agree.

A noticeable finding is the perception of WOBs that they are trusted as effective leaders. This stands in contrast to the challenges depicted in Table 4, the majority of which are leadership-related. A plausible explanation for this contradiction is the social desirability effect where respondents indicate how they wish to be viewed, rather than depicting the real situation. Also, most survey respondents employ few employees, limiting their responses due to the small firm size of the WOB survey respondents, only a few employees are working under the owner, preventing the latter from having a full understanding of their effectiveness as a leader.

It is interesting to note that the difference in the firm size of WOBs does not influence the challenges they face. Figure 19 depicts that the leadership challenges, internal management challenges, and financial challenges are similar across the WOBs irrespective of their size<sup>42</sup>.



**Figure 19: Challenges faced by microscale and small-scale enterprises**

Note: 1 = Least important challenge; 6 = Most important challenge

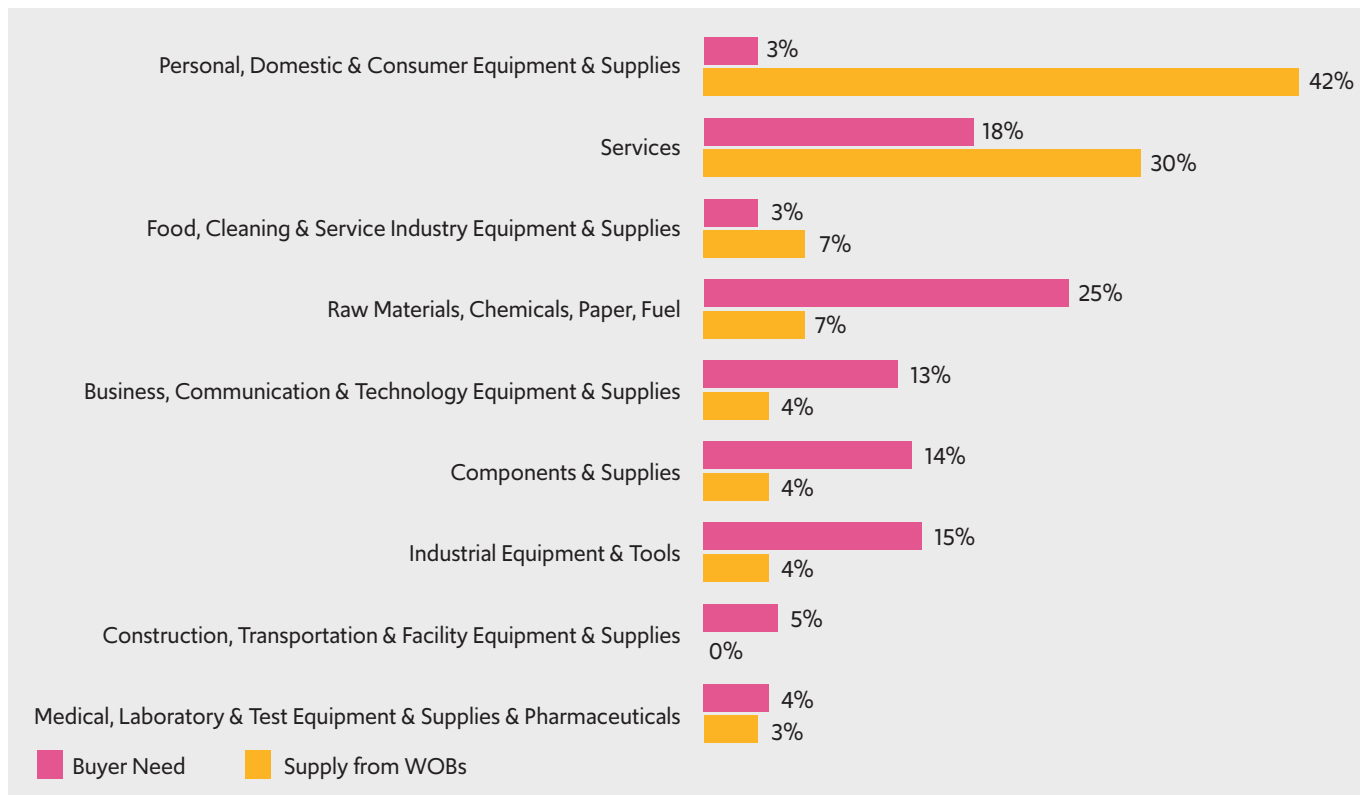
## BUYERS AND WOBs: BRIDGING THE GAP

The desktop research and survey findings indicate that the number of WOBs and their penetration in value chains is still in the developmental phase. To enhance the rate of penetration and to integrate WOBs into value chains, it is important to understand the gap between buyers needs and the capacity of WOBs as suppliers. As shown in Figure 20, there exists a considerable gap between the demand of buyers and the supply capability of WOBs in terms of product/service offerings. Buyers have a high demand (25 percent) in the *Raw Material, Chemical, and Paper* category while only 7 percent of the WOBs offer these types of products. Similarly, the demand for *Personal, Domestic, and Consumer Equipment* is quite low (only 3 percent) from the buyers whereas the potential of WOBs as suppliers is the largest in this category with 42 percent of firms providing these.

There is a considerable opportunity in the Services category where both buyers and WOBs could conduct mutually beneficial business dealings. The biggest opportunities are in the field of *Transportation and Storage and Mail Services* and *Engineering and Research and Technology Based Services*, as these are most in demand by buyers.

<sup>42</sup> Due to the small representation of large scale WOBs, these were excluded from the bar chart.





**Figure 20: Percentage representation of gap analysis of buyer demand and WOB supply**

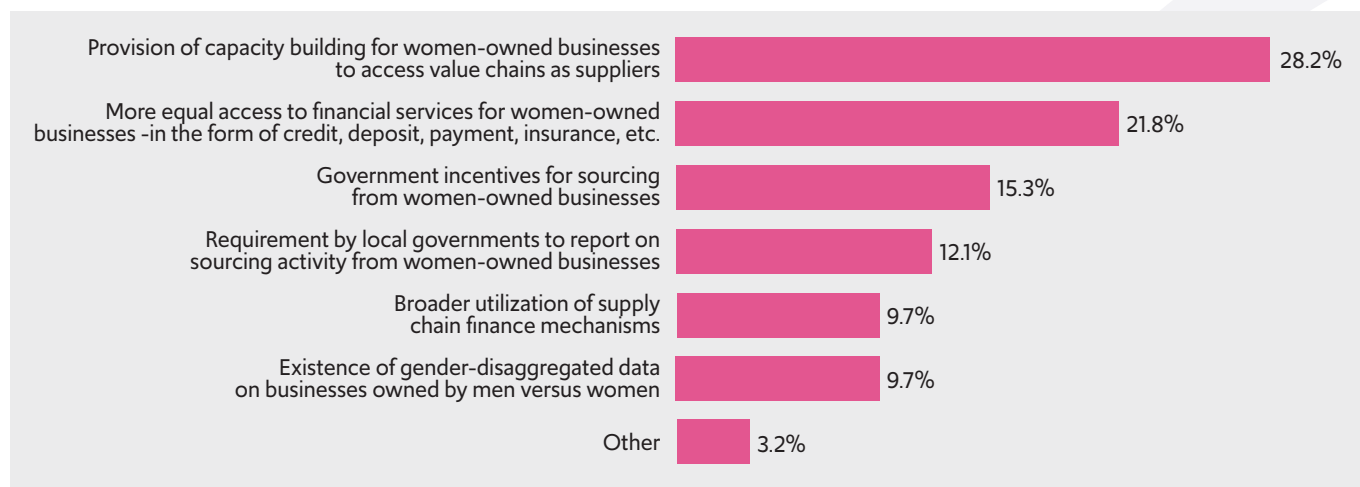
In order to analyze whether there are differences in the perceptions of buyers and WOBs regarding product/service-related challenges, a chi-square test<sup>43</sup> was conducted to compare the following variables: the "Quality of product/service" answer choice from the buyer survey and the "Improving and managing quality of your products or services" answer choice from the WOB survey. A second chi-square test was conducted for these variables: the 'Communication of the Product/Service offering and added value' answer choice from the buyer survey, and the "Communicating your unique selling proposition and differentiating yourself from competitors" answer choice from the WOB survey. To check the perception of buyers and WOBs regarding the importance of financial strength, another chi-square test was conducted to compare the "Supplier lacks financial strength" answer choice from the buyer survey and the "Accessing capital other than microfinance" answer choice from the WOB survey.

The results of these tests show that there are no statistically significant differences in the perception of buyers and WOBs regarding product/service quality provided by WOBs ( $p\text{-value} = 0.93 < \alpha = 0.05$ ), the communication of value proposition ( $p\text{-value} = 0.97 < \alpha = 0.05$ ), and the lack of financial strength ( $p\text{-value} = 0.507 < \alpha = 0.05$ ). The non-significance of these tests implies that the quality, communication, and financial issues are perceived as equally important by both stakeholder groups.

WOBs need to address these challenges to successfully integrate into value chains. Financial strength is one challenge mentioned by both buyers and WOBs which, if addressed, can positively impact other challenges, and especially the capacity of WOBs to improve the quality of the products. For any business, growth is dependent on the capital being invested.

<sup>43</sup>A statistical technique to determine whether there is an association between different variables.

Buyers were asked to rank which external factors (such as public regulations or activities by entrepreneurial support organizations), if present, would help their organization do more business with WOBs. These factors can be segregated into three broad categories: entrepreneurial support services, access to finance, and state and national regulatory requirements. The constituent factors of the three broader categories are shown in Figure 21. A brief description of the categories is given below.



**Figure 21: Percentage representation of buyer requirements to do business with WOBs**

### Entrepreneurial support services

The most popular response selected by buyers pertained to WOBs receiving capacity building to facilitate their entry in value chains (28.2 percent of respondents), a service typically performed by entrepreneurial support organizations. In a separate survey question, WOBs signaled their interest in completing training to become suppliers. Most of the WOBs (95 percent) reported that they are well equipped to attend virtual trainings and have access to internet-enabled computers and speaker systems. However, 40 percent of WOB respondents have no experience completing online courses, though 95 percent stated that they would be willing to take part in such a training if given proper guidance and support.

Another factor that would facilitate sourcing from WOBs is the availability of gender data for business ownership (9.7 percent of respondents). This would provide buyers with information about the number of businesses in different industries owned by men and women and aid in the selection of potential suppliers.

### Access to finance

Buyers feel that increased access to financial services for WOBs including credit, deposit, and insurance

products would facilitate inclusive sourcing, with 21.8 percent reporting this as a requirement. WOBs that utilize financial services from financial institutions can be seen to be more trustworthy by buyers, because the flow of money through the value chain transaction can be traced. Also, as stated previously, additional working capital can be used to increase the capacity, quality, and breadth of products/services, as well as the skills of employees, which would positively impact the internal management of the business.

In addition, 9.7 percent of buyers would be more willing to consider WOBs as suppliers if there was broader utilization of supply chain financing mechanisms. Supply chain finance aims to aid visibility in the flow of transactions through a common technology platform<sup>44</sup>, realizes cost reductions, and enhances efficiency of transactions for both buyers and suppliers. This not only improves the cash flow throughout the supply chain but also mitigates risks associated with cash flow. An important prerequisite for supply chain finance is that the supplier utilizes the services of formal financial institutions such as banks.

<sup>44</sup>Business Process Management, 2018.

Of the WOBs that responded to the survey, 31 percent do not have a bank account separate from their personal/family account. It is likely that supporting the financial inclusion of WOBs would also increase their adoption of supply chain finance mechanisms.

#### **State and national regulatory requirements**

Buyers feel that the existence of government incentives for sourcing from WOBs (15.3 percent of respondents) and requirements by local governments to report on inclusive sourcing activity (12.1 percent of respondents) could facilitate gender-inclusive sourcing. Incentives can motivate the practice of WOB sourcing and reporting to the government, while requirements are a more forceful incentive for buyers to do business with WOBs.

**In Pakistan alone,  
it's estimated that  
closing gender gaps in  
economic involvement  
would increase  
the national Gross  
Domestic Product by  
30 percent.**

State initiatives play an important role in the diffusion and implementation of new practices and in reducing the resistance toward novel policies. Not only could such policies help WOBs to secure contracts from buyers, but they could also mobilize other relevant institutions and businesses to serve WOBs as a distinct customer/beneficiary segment. Directives from the government can provide confidence to banks in issuing loans and establishing other financial means for the seamless functioning of WOBs in value chains. Furthermore, the participation of WOBs in value chains and the growth of WOBs will have a

direct impact on improving the economy. **In Pakistan alone, it's estimated that closing gender gaps in economic involvement would increase the national Gross Domestic Product by 30 percent<sup>45</sup>.** Hence, the government should play an active role in promoting WOBs and in direct sourcing like through public tenders.

## **RESEARCH LIMITATIONS AND FUTURE RESEARCH DIRECTION**

The survey research was conducted with an aim to address pressing issues for WOBs and to bridge the gap between buyers and WOBs. The survey method has several limitations which, if addressed in future research, could produce more representative findings. First, the sample size selection is non-probabilistic which increases the chances of biased responses. Second, the WOB survey has an over-representation of urban business owners (this is less problematic when considering the fact that most business activity and high-performing buyer and supplier firms concentrate in city centers). Lastly, the usable responses themselves had missing data in different questions, which created issues in the consistency of data and creation of percentages, which consequently limits the generalizability of the findings.

Future research can go a step further in understanding gender-inclusive sourcing by gathering data on firms that are part of a single value chain. That is, collecting data of buyers and WOBs that are already doing business together. This would help identify more critical factors that affect WOB selection as a supplier to a specific type of buyer or product/service. Another recommendation is a study over many months to assess the impact that training buyers and WOBs would have on their perceptions, activities, and propensity to implement gender-inclusive sourcing, or become women-owned suppliers, respectively.

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<sup>45</sup>[IMF, 2018.](#)

# KEY RECOMMENDATIONS

## FOR GROWING SUPPLIER DIVERSITY IN PAKISTAN

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The desktop and survey research findings point to potential areas for action. These are framed as recommendations and grouped by stakeholder type.

### BUYERS

- **Host** procurement information sessions for WOBs that explain company-specific procurement requirements and processes, supplier portals, and other systems that WOBs should know about to become suppliers.
- **Support** training programs that build the capacity of WOBs. Buyer representatives can deliver business strategy presentations to training participants, giving them a platform to meet prospective suppliers.
- **Partner** with organizations such as WEConnect International to get assistance in finding WOBs in their value chains and implement other gender-inclusive sourcing activities.
- **Build understanding** of the sectors of operation of WOBs, their capacities and challenges (including fundamental enablers as defined by Gates Foundation<sup>46</sup>), and competitive advantages that differentiate them from traditional suppliers. This will enable buyers to pinpoint how WOBs can contribute to their value chains.
- **Design and implement** policies and practices (including gender-sensitive communication strategies and adequate record-keeping) to encourage gender-inclusive sourcing and help establish transparent procurement processes that allow the tracking of WOBs.

WEConnect International has developed a [Global Standard Checklist](#) to help buyers assess their supplier diversity & inclusion programs and identify potential areas for improvement.

- **Pilot and launch** supply chain finance mechanisms which can help both buyers and women-owned suppliers engage through lower cost transactions.
- **Fund or lead** proactive women-centric research to explore innovative, replicable resources and tools that will ensure women business owners gain access to markets and access to capital at the same time when they need it to scale<sup>47</sup>.

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<sup>46</sup>Gates Foundation, 2021.

<sup>47</sup>WEConnect International. 2020.

# WOMEN-OWNED BUSINESSES

- **Launch business ventures** in services (or pivot an existing business toward service provision) as this is an area of high demand by buyers, and one in which buyers are confident WOBs can perform and deliver.

Service sub-sectors with the highest buyer demand are *Transportation and Storage and Mail Services and Engineering and Research and Technology Based Services*.

- **Improve the quality** of products and services and ensure consistently clear communication of the value proposition. The bargaining power of WOBs is greatly impacted by the perception of buyers that their products and services are of low quality.
- Complete training to address **internal business challenges** such as leadership and management, human resource processes, financial record-keeping, and communication skills. The training programs should be practical and encourage entrepreneurs to develop an executable business plan.
- Complete training pertaining to **customer-facing business challenges**, including building awareness and understanding of large buyers and various industry standards, expanding product or service lines to create a better value proposition, and pivoting a business to a related offering to create cross-industry linkages where demand is high.
- Ensure that production processes **meet industry standards** to avoid quality issues and lost business due to nonconformance.
- Invest in essential **information and manufacturing technologies** and enterprise resource planning to be considered serious suppliers. Investing in these technologies will enable WOBs to scale, working collaboratively and seamlessly to provide buyers with the information and assurance they are seeking.
- **Develop employee competencies** in procurement practices and actions that can increase the chances of the business being evaluated favorably by buyers and to deliver successfully on the agreed upon product/service.
- **Open a bank account** for the business and formally register with a national tax number. This will increase the ability of WOBs to access finance and become stronger contenders for procurement opportunities. Buyers require official documentation confirming business registration from suppliers to do business with them and many of these documents are acquired through the process of business registration and having a bank account with a recognized financial institution.

# GOVERNMENT AND PARTNER ORGANIZATIONS

- **Provision of capacity building** to buyers and WOBs, through the financing and coordination of service providers that cater to the two stakeholder groups.
- **Evaluate** the potential impact of setting public procurement inclusive sourcing goals, incentives and/or requirements (both at the provincial and national level) that could facilitate buying from WOBs (in the United States, federal mandates for the government to allocate 5 percent of its contracting to minority-owned businesses have boosted minority business ownership and increased economic output of these businesses from \$86 million in 1972 to \$1 trillion in 2017<sup>48</sup>).
- Create more inclusive **public procurement policies** with better incentives such as lower-value contract opportunities to attract small businesses and WOBs to bid.
- Revise current **collateral loan-making policies** to facilitate more access to finance for WOBs such as simplified business registries and modern secured-transaction regimes.
- Build stronger **public-private partnerships** with civil society to encourage women-owned businesses to compete for public procurement opportunities and to increase their capacity on how to apply.
- **Improve understanding of commercial lenders** to break down any perceived risks of lending to women.
- Explore the **intersectionality with other marginalized groups** to replicate policies and best practices that have had significant impact.
- Continue to **study and educate communities** on the long-term impact of financial stability for women and its benefit on societal issues such as gender-based violence.

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<sup>48</sup>[National Minority Supplier Development Council, 2017.](#)



Organizations such as NGOs, business associations, financial institutions, and research groups have an important role to play in implementing the above recommendations, especially by understanding the changing ecosystem and needs, providing capacity building to WOBs, and facilitating their linkages to other WOBs and buyers. NGOs and business associations can train WOBs on loan application processes, certify businesses as women-owned, and build strong peer networks that facilitate business partnerships and the sharing of business intelligence. It is important for these groups to tailor their offerings to the needs and priorities of WOBs operating in different industries and at different stages of development.

Financial institutions can partner more effectively with government to raise awareness among WOBs of the existence of SME and gender financing offerings. Finally, research groups can use the initial survey completed in this project as a starting point to quantify actual demand for goods and services from corporations and to conduct targeted analysis of the opportunity for WOBs in key sectors.

Third party organizations can also aid in the development of appropriate industry-wide policies, practices, and norms that can help WOBs in different industrial sectors, as well as general advocacy for reforms to improve the business environment. Depending on the interests of the buyers and suppliers, businesses can establish cross-industry linkages.

Non-profit groups supporting vulnerable populations can work together with business chambers to build linkages and relay information regarding procurement and training opportunities for women survivors. With the connections of networks of like-minded women and the resources they offer, WOBs would experience the support they need to pursue diverse opportunities and gain mentorship<sup>49</sup>.

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<sup>49</sup>[Gates Foundation, 2021.](#)



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**Lahore University of Management Sciences (LUMS)**, a private, not-for-profit research university located in Lahore, Pakistan.

LUMS was founded in 1984 and launched a graduate business school in 1986. The university has since then expanded, launching a liberal arts undergraduate school, an engineering school, a law school, and an education school.



**The Centre for Business and Society (CBS) at LUMS** is a

platform that brings efforts and

conversations at the intersection of business and society onto a wider stage of influence. CBS fosters knowledge exchange between a diverse set of audiences to collaborate and work toward a collective goal: rethinking the role of businesses for sustainable societies.



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# APPENDICES

## APPENDIX 1 – ECOSYSTEM MAPPING

The following potential buyers, prospective suppliers, and potential partners make up the ecosystem for gender-inclusive sourcing in Pakistan.

### Potential Buyers

The following buyers have expressed an interest in procuring more goods and services from WOBs or have taken actions (through internal policies or external projects and initiatives) to support women's economic empowerment and to increase diversity and inclusion in their workplace and value chain.

Company	Type	Relevant Category
Afiniti	Multinational Corporation (MNC)	Data and Software
Citigroup	MNC	Finance and Banking
Coca-Cola	MNC	Food and Beverage
Engro Corporation Limited	Pakistani MNC	Food, Agro-Processing, Energy, Chemicals
General Electric	MNC	Electricity
Hashoo Group	Local Conglomerate	Hospitality, Natural Resources, IT, Pharmaceuticals, Travel
PepsiCo	MNC	Food and Beverage
Procter & Gamble	MNC	Consumer Products
S&P Global	MNC	Finance
TRG International	MNC	Professional Services
Packages Group	Local MNC	Manufacturing
DIC Corporation	MNC	Chemicals
BASF	MNC	Chemicals
Corteva Agriscience	MNC	Food and Agro-Processing
Dolmen Real Estate Management (Dolmen Malls)	Local Conglomerate	Real Estate
Eli Lilly Pakistan	MNC	Pharmaceuticals
Ibex	MNC	Business and Digital Media Services
Johnson & Johnson	MNC	Health, Pharmaceuticals, and Consumer Products



## Potential Buyers (cont.)

Company	Type	Relevant Category
NCR CORPORATION	MNC	Technology, Software and Hardware
Pak Suzuki	Local MNC Affiliate	Automotive
Pakistan State Oil	Pakistani MNC	Petroleum
Siemens Pakistan	Local MNC Affiliate	Engineering Services
Telenor Pakistan	MNC	Telecommunications
Teradata Global Consulting PK Pvt LTD	MNC	Data and Software
Unilever Pakistan	Local MNC Affiliate	Consumer Products
ZAFA Pharmaceuticals	Pakistani MNC	Pharmaceuticals
Cargill	MNC	Agro-Processing
HBL	Local MNC	Finance
Interloop	Local firm	Consumer Products
National Foods	Local firm	Food and Beverage
Artistic Milliners	Local firm	Consumer Products
Maersk Line	MNC	Shipping
Nestle	MNC	Food and Beverage

## Prospective Suppliers

The following prospective suppliers are self-identified women-owned businesses that were found through desktop research.

Sector	Business Owner Name	Business Name
Pharmaceutical, Cosmetics and Parlor	Musarrat Misbah	Depilex Beauty Clinic and Institute
Clothes and Wearables	Seema Aziz	Bareeze
Marketing	Salma Jafri	Content Marketing Tips
Clothes and Wearables	Saba Gul	Popinjay
Clothes and Wearables	Marium Ahmed & Fatima Lakhani	Marium & Fatima
Marketing		4M Designers
Clothes and Wearables	Aamna Asif	Bedazzled
Food & Beverages	Sumaira Waseem	Sam's Cake Factory
Clothes and Wearables		Rangreza
Food & Beverages		Casalingo
Clothes and Wearables	Shiza Khan	Inventive
IT	Maria Umar	Women's Digital League
Educational/Training Services	Kalsoom Lakhani	Invest2Innovate
IT	Jehan Ara	PASHA (Pakistan Software Houses Association)
Cosmetics and Parlor	Nabila Maqsood	Nabila Pvt. Ltd; Ngents; KODE
Media	Salaina Haroon	Rasala Publications Group
Clothing, Accessories	Sana Hashwani and Safinaz Muneer	Sana Safinaz
Fashion	Farida Qureshi	Farida Qureshi
	Seema Taher Khan	Airwaves Media
Media	Momina Duraid	Momina Duraid Productions
Media	Moomal Shunaid	Moomal Entertainment
Leather and Footwear	Faten Anjum Suleman, Rabia Ayub Bhatti and Farea Khan	Jooti Kapra Makaan
Finance and Banking	Sima Kamil	Pakistan United Bank Limited
Crafts and Metals	Zeenat Saeed Ahmad	Taneez

## Potential Partners

These are business associations, trade bodies such as chambers of commerce, entrepreneurial hubs, etc. that can support the expansion of gender-inclusive sourcing in Pakistan.

Name	Type
Connected Women Islamabad (closed group)	Online Community
CIRCLE Pakistan	Local nonprofit
Connected Women Islamabad (closed group)	Online Community
Empyrean Foundation	Global foundation
HerCareer	Online Community
HerFloor	Online Community
Invest2Innovate	Local company
Kashf Foundation	Local financial institution
KHUDI – A Women Entrepreneurship Project	Local nonprofit
Lahore Chamber of Commerce & Industry	Chamber of Commerce
New World Concepts	Local company
Organization of Pakistani Entrepreneurs (OPEN) – Islamabad, Karachi, Lahore	Local association
Pakistan SME Development Authority	Gov institution
Pakistan Women Entrepreneurs Network for Trade (New World Concepts program)	Online and Offline Community
Quantum Leaps, Inc.	Global nonprofit
The Pakistan Business Council	Corporate platform
TiE Islamabad	Global nonprofit
U.S.-Pakistan Business Council	Corporate platform
U.S.-Pakistan Women's Council	Public-private partnership
WECREATE Pakistan (TiE Program)	Public-Private Partnership
Women's Digital League	Local nonprofit
Women's Innovation Network (WIN) Punjab	Local nonprofit
Women of Today (closed group)	Online Community
Women On Board Initiative	Local nonprofit
Women-Owned Businesses of Pakistan	Online Community
Islamabad Women Chamber of Commerce and Industry	Women's Business Association

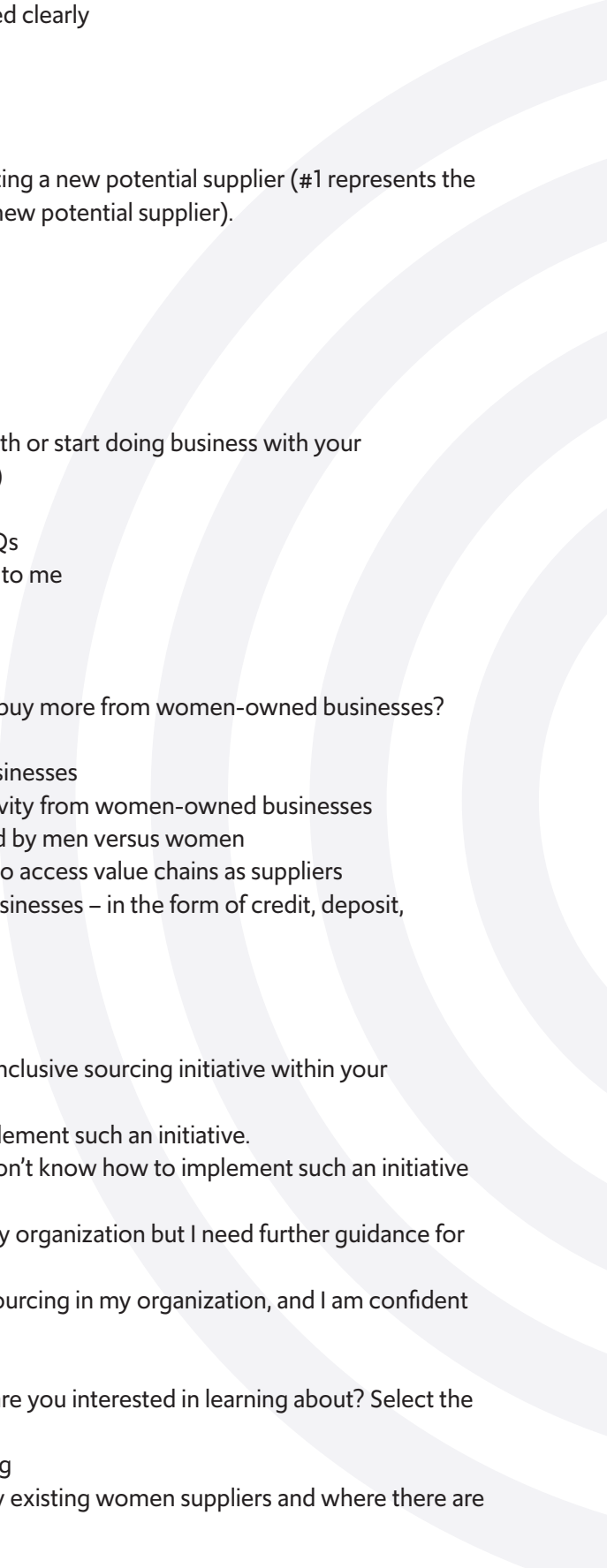
## Potential Partners (cont.)

Name	Type
Women Chamber of Commerce and Industries Quetta	Women's Business Association
Faisalabad Women Chamber of Commerce and Industry	Women's Business Association
Women Chamber of Commerce and Industry Hazara Division	Women's Business Association
Women Chamber of Commerce & Industry, Karachi South Division	Women's Business Association
Women Chamber of Commerce and Industry, Multan Division	Women's Business Association
South Punjab Women Chamber of Commerce & Industry	Women's Business Association
Women Chamber of Commerce & Industry, Peshawar	Women's Business Association
Central and North Punjab Women Chamber of Commerce & Industry	Women's Business Association
Women Chamber of Commerce & Industry (Lahore Division)	Women's Business Association
Women Chamber of Commerce and Industry Mardan Division	Women's Business Association
Attock Women Chamber of Commerce & Industry	Women's Business Association
Karachi Women Chamber of Commerce & Industry	Women's Business Association

## APPENDIX 2 – BUYER SURVEY

1. Basic information
  - a. Name
  - b. Name of your organization
  - c. Type of organization
    - i. Business
    - ii. Government agency
    - iii. Non-profit
  - d. Title/Position
  - e. Department
  - f. Email address
  - g. Where is your organization headquartered?
2. Select the top 5 commodities/products and services that your organization will procure in Pakistan in the next 12 months
  - a. Select from [United Nations Standard Products and Services Code](#) list
3. How does your organization define a women-owned business?
4. How does your organization confirm that a business is owned by one or more women?
5. Do you currently procure from women-owned businesses in Pakistan?
  - a. Yes
  - b. No
  - c. I don't know
6. What products and service categories do you procure from that you believe women-owned businesses can provide in Pakistan?
  - a. Select from [United Nations Standard Products and Services Code](#) list
7. Does your organization have a policy and a practice that encourages sourcing from women-owned businesses?
  - a. Yes
  - b. No
  - c. I don't know
8. If the answer to question 8 is 'yes', please specify those policies and/or practices:
9. If the answer to question 8 is 'yes', do you track your procurement spend with women-owned businesses?
  - a. Yes
  - b. No
  - c. I don't know
10. What are the biggest challenges your organization encounters when sourcing from women-owned businesses? Arrange the statements below in order of the importance of the challenge (where #1 is the biggest challenge your organization faces). If your company has never sourced or attempted to source from women-owned businesses, you may skip the question.



- 
- a. Quality of product or service is not up to expectations
    - b. Product/service offering and added value is not communicated clearly
    - c. Inability of the supplier to delivery quantity required
    - d. Inability of the supplier to meet required specifications
    - e. Supplier lacks financial strength
  11. Arrange the criteria below from most to least important in evaluating a new potential supplier (#1 represents the most important criteria that your organization uses to evaluate a new potential supplier).
    - a. Price point
    - b. Quality of product or service
    - c. Ability to deliver quantity required
    - d. Ability to meet the required specifications
    - e. Prior experience in the industry
  12. For women-owned businesses in Pakistan to do more business with or start doing business with your organization, what else do they need to do? (Check all that apply.)
    - a. Register as a preferred supplier with my organization
    - b. Participate in sourcing events and/or respond to RFPs and RFQs
    - c. Sell to one of my organization's prime suppliers before selling to me
    - d. Ensure that all industry standards are met
    - e. Other (please specify): \_\_\_\_\_
  13. Which of the conditions below would allow your organization to buy more from women-owned businesses? Select all that apply.
    - Government incentives for sourcing from women-owned businesses
    - Requirement by local governments to report on sourcing activity from women-owned businesses
    - Existence of gender-disaggregated data on businesses owned by men versus women
    - Provision of capacity building for women-owned businesses to access value chains as suppliers
    - More equal access to financial services for women-owned businesses – in the form of credit, deposit, payment, insurance, etc.
    - Broader utilization of supply chain finance mechanisms
    - Other (please specify): \_\_\_\_\_
  14. How would you rate your confidence in implementing a gender-inclusive sourcing initiative within your organization?
    1. I don't know what gender-inclusive sourcing is or how to implement such an initiative.
    2. I understand the concept of gender-inclusive sourcing but I don't know how to implement such an initiative in my organization.
    3. I have a few ideas for initiating gender-inclusive sourcing in my organization but I need further guidance for putting those ideas into action.
    4. I have a plan of activities for initiating and growing inclusive sourcing in my organization, and I am confident in my ability to implement such an initiative.
  15. Which of these specific topics around gender-inclusive sourcing are you interested in learning about? Select the top three topics.
    - a. Understanding the business case for gender-inclusive sourcing
    - b. How to gender map an organization's supplier base to identify existing women suppliers and where there are gaps and opportunities

- c. Obtaining senior leadership support and resources to increase sourcing from women-owned businesses
  - d. Engaging procurement staff and buyers across the organization to become advocates for gender-inclusive sourcing
  - e. Engaging external partners (government agencies and NGOs) to identify women-owned businesses that can meet my organization's procurement needs
  - f. None of the above
16. Have you ever completed an online training course?
- a. Yes
  - b. No
17. Would you be willing to attend an online training if you were given the proper guidance and support?
- a. Yes
  - b. No
18. What is your preferred language for business trainings and networking?
- a. English
  - b. Urdu
  - c. I have no preference
19. Do you have consistent access to an Internet-enabled computer with a stable Internet connection?
- a. Yes
  - b. No
20. Do you have access to a speaker system or audio headset with a built-in microphone?
- a. Yes
  - b. No
21. WEConnect International will offer virtual workshops for a small group of buyer representatives in Pakistan to network, share knowledge, and select and act on gender-inclusive sourcing commitments to increase spend with women-owned businesses. Are you interested in learning more about this training?
- a. Yes
  - b. No

## APPENDIX 3 – WOB SURVEY

### Business Owner/Manager Information

The information in this section pertains to the owner and/or manager of the business.

1. First Name
2. Last Name
3. Email address
4. Primary telephone number
5. Business Name
6. Job Title
  - a. President
  - b. CEO
  - c. Founder
  - d. Co-Founder
  - e. Owner
  - f. Co-Owner
  - g. Managing Director
  - h. Other (please specify): \_\_\_\_\_
7. Where did you hear about WEConnect International?
  - a. Through CIPS, LUMS, or USPWC
  - b. Through social media
  - c. Through a government partner/agency
  - d. Through a corporation
  - e. Through another women-owned business
  - f. Other (Please Specify): \_\_\_\_\_

### Profile of the Business

8. In what country is your business headquartered?
9. What year was the business established?
10. What is your business' current legal structure?
  - a. Sole proprietorship
  - b. Partnership
  - c. Limited liability corporation
  - d. Corporation
  - e. Other (please specify): \_\_\_\_\_

11. What is your business' primary product/service category?
  - a. Add [United Nations Standard Products and Services Code](#) list
12. Describe your business capabilities. (This is a description of what your business does, rather than how or why. Some examples of capabilities include "manage risk", "qualify sales leads", "develop products", or "serve meals")
13. Please provide a short description of your business' products and/or services.
14. What was your business' annual revenue as of December 31, 2019? Enter the value in Pakistani Rupee.
15. How many people does your business currently employ?
16. In which countries do you provide your products/services? Select all that apply.
  - a. [Insert list of countries]
17. Do you have a bank account for your business (registered with a recognized financial institution) that is separate from your personal bank account?
  - a. Yes
  - b. No

### **Ownership of the Business**

18. What is your National Tax Number?
19. Do women own a part of or the entirety of your business?
  - a. Yes
  - b. No
20. What percentage of your business is owned by one or more women? If you do not know the exact value, please estimate to the best of your ability.
  - a. [Insert scale with options from 0 – 100%]
21. What percentage of your business is managed by one or more women? If you do not know the exact value, please estimate to the best of your ability.
  - a. [Insert scale with options from 0 – 100%]

### **Additional Business Questions**

22. How many contracts does your business currently have with large companies, government agencies, and non-governmental organizations?
  - a. None
  - b. 1 or more
  - c. 5 or more
  - d. 10 or more

23. When you consider doing business with a large buyer, which of the following challenges does your business face? Arrange the statements below in order from most to least challenging:
- Communicating your unique selling proposition and differentiating yourself from competitors
  - Utilizing your personal and professional network to grow your business
  - Understanding how to do business with large buyer organizations (i.e. contracting, procurement and bidding processes)
  - Setting prices for your products/services in a competitive environment
  - Maintaining financial statements for your business and measuring financial performance
  - Accessing capital other than microfinance
24. Rank each of the following statements on a scale of 1 to 5 (1: you completely disagree with the statement; 5: you completely agree with the statement)
- I can clearly communicate my business value proposition, price point, and available products/services to potential clients.
  - I can negotiate a business deal with a potential client.
  - I know how to utilize my network of friends and professional contacts to grow my business.
  - I know who my competitors are and how to differentiate myself in terms of price and product.
  - I have my family and community's emotional support to advance my career as an entrepreneur and to grow my business.
  - My employees and business partners trust me to be an effective leader.
25. What do you consider the biggest obstacle(s) to selling products or services to large buyers?
26. Do you understand and agree to WEConnect International's [privacy policy](#)?
- Yes
  - No
27. Do you give permission to WEConnect International to register your business onto the WEConnect International eNetwork? (A registered business is able to create a company profile that is accessible and searchable by 10,000+ female suppliers and corporate buyers, and access media and news updates on regular training and mentorship opportunities – find out more [here](#)).
- Yes
  - No

### Questions Regarding Online Training

28. Have you ever completed an online training course?
- Yes
  - No
29. How comfortable are you with this mode of instruction?
- I am very comfortable with this mode of instruction.
  - I am somewhat comfortable with this mode of instruction.
  - I am not comfortable with this mode of instruction.
30. Would you be willing to attend an online training if you were given the proper guidance and support?
- Yes
  - No

31. What is your preferred language for business trainings and networking?
- a. English
  - b. Urdu
  - c. I have no preference
32. Do you have consistent access to an Internet-enabled computer with a stable Internet connection?
- a. Yes
  - b. No
33. Do you have access to a speaker system or audio headset with a built-in microphone?
- a. Yes
  - b. No
34. WEConnect International will offer virtual workshops for female business owners and key female decision makers (i.e. with primary decision-making authority in marketing, sales, or operations) focused on business growth strategy, navigating supply chains, and doing business with corporate buyers. Are you interested in learning more about this training?
- a. Yes
  - b. No





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