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EMPOWERING WOMEN IN TRADE

A South Asian Perspective

MAHNOOR ARSHAD & VAQAR AHMED

ANALYSIS

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List of Abbreviations:

| | |
|-----------|--|
| ADB | Asian Development Bank |
| BBIN | Bangladesh, Bhutan, India, Nepal |
| BBS | Bangladesh Bureau of Statistics |
| BWCCI | Bangladesh Women Chamber of Commerce and Industry |
| CCP | Competition Commission of Pakistan |
| CCWE | Ceylon Chamber of Women Entrepreneurs |
| EDB | Export Development Board – Sri Lanka |
| FBCCI | The Federation of Bangladesh Chambers of Commerce & Industry |
| FNF | Friedrich Naumann Foundation |
| FPCCI | Federation of Pakistan Chamber of Commerce and Industry |
| FTA | Free Trade Agreement |
| GSP+ | Generalized Scheme of Preferences |
| HRDF | Human Resource Development Fund |
| ILO | International Labor Organization |
| ITC | International Trade Center |
| MSME | Micro, Small and Medium Enterprises |
| PPPs | Public Private Partnerships |
| PSW | Pakistan Single Window |
| RMG | Ready-made garments |
| SAARC | South Asian Association for Regional Cooperation |
| SAARC CCI | SAARC Chamber of Commerce and Industry |
| SAES | South Asia Economic Summit |
| SAFTA | South Asian Free Trade Area |
| SCWEC | SAARC Chamber Women Entrepreneur Council |
| SDPI | Sustainable Development Policy Institute |
| SMEDA | Small and Medium Enterprise Development Authority |
| TDAP | Trade Development Authority of Pakistan |
| WBDC | Women Business Development Center |
| WCIC | Women’s Chamber of Industry and Commerce |
| WEF | World Economic Forum |
| WIELD | Women Institute for Entrepreneurial and Leadership Development |

1 Introduction

The role of women entrepreneurs remains overlooked in global trade (Nazir, et al., 2017). Despite demonstrated abilities and skills of women in various sectors of the Southern economies, their participation in trade has historically faced barriers. The Global Gender Gap Report 2023 highlights Iceland's consistent top ranking, attributing its success to several key factors; the top three being female's political empowerment, education and workforce participation, and equal economic opportunities. However, in South Asia, women encounter multifaceted challenges hindering their full integration into the trade sector. Given the shared tastes and preferences in the South Asian regions many have made the case that regional trade could offer women (in the region) opportunities for income growth and decent employment (Batool & Ahmed, 2021).

This study aims to dismantle gender-specific barriers that impede women-owned businesses in South Asia from fully integrating into regional and global trade networks. This urgency aligns perfectly with the strategic priorities of SDPI for the next three years, which emphasize empowering women's participation in international trade. To achieve this shared goal, SDPI seeks to collaborate with development partners (such as Friedrich Naumann Foundation for Freedom - Pakistan) offering technical assistance, as well as women's chambers of commerce and industry, and business incubators and accelerators across the region.

This report contributes to achieving several Sustainable Development Goals (SDGs) across South Asia. By addressing gender barriers in trade, it directly supports SDG 5: achieve gender equality and empower all women

Table 1 South Asia Economic Snapshot

| Indicator | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 |
|---|------|------|------|------|------|------|------|------|
| GDP growth (annual %) | 7.3 | 7.8 | 6.5 | 6.3 | 3.9 | -4.6 | 8.3 | 6.5 |
| Agriculture, forestry, and fishing, value added (% of GDP) | 16.7 | 16.6 | 16.6 | 16.1 | 16.5 | 18.0 | 17.1 | 16.6 |
| Manufacturing, value added (% of GDP) | 15.2 | 15.1 | 14.9 | 14.9 | 14.1 | 14.5 | 14.9 | 14.3 |
| Gross fixed capital formation (% of GDP) | 27.1 | 27.0 | 27.3 | 28.4 | 27.7 | 26.5 | 27.8 | 28.2 |
| Tax revenue (% of GDP) | 10.5 | 10.9 | 11.1 | 11.7 | 11.0 | 11.2 | 11.3 | 11.3 |
| General government final consumption expenditure (% of GDP) | 9.9 | 9.9 | 10.3 | 10.3 | 10.5 | 11.0 | 10.6 | 9.8 |
| Government expenditure on education, total (% of GDP) | 3.0 | 3.2 | 3.1 | 2.2 | 2.2 | 2.1 | 1.8 | 2.0 |
| Domestic general government health expenditure (% of GDP) | 0.9 | 0.9 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 |
| Exports of goods and services (% of GDP) | 18.4 | 17.4 | 17.1 | 18.0 | 17.2 | 16.7 | 19.0 | 20.5 |
| Imports of goods and services (% of GDP) | 22.2 | 20.6 | 21.6 | 23.5 | 21.4 | 19.1 | 23.2 | 25.9 |
| Trade in services (% of GDP) | 10.4 | 10.1 | 10.1 | 10.9 | 10.9 | 10.3 | 10.5 | 12.3 |
| Inflation, GDP deflator (annual %) | 4.0 | 3.8 | 4.5 | 3.9 | 3.8 | 4.3 | 7.2 | 7.8 |
| Research and development expenditure (% of GDP) | 0.6 | 0.6 | 0.6 | 0.6 | 0.6 | 0.6 | 0.6 | 0.6 |
| Foreign direct investment, net inflows (% of GDP) | 1.8 | 1.7 | 1.3 | 1.4 | 1.5 | 2.0 | 1.2 | 1.3 |
| Domestic credit to private sector (% of GDP) | 46.4 | 44.2 | 44.5 | 45.9 | 46.4 | 49.4 | 46.6 | 46.2 |

Source: Author's estimations and World Development Indicators 2024

and girls for Bangladesh, Pakistan, and Sri Lanka. Furthermore, it contributes to **SDG 8: promote sustained, inclusive and sustainable economic growth, decent work and productive employment for all** by fostering women's economic participation in all three countries (Toru & Ahmed, 2020).

Empowering women in trade can have a knock-on effect that strengthens local communities in South Asia, particularly in areas like climate change, environment, and food security (Abid, et al., 2021). For example, women-owned businesses often demonstrate a stronger commitment to environmental sustainability. By supporting their participation in trade networks, this analysis can encourage the adoption of eco-friendly trade practices throughout the supply chain. This could involve using recycled materials, minimizing waste, or promoting organic agriculture.

Except for the pandemic period, South Asia region, comprising of eight SAARC member countries, has shown economic resilience and growth (Table 1). While women possess immense potential to contribute to the economic advancement of their countries, they confront numerous obstacles. These barriers include limited access to finances, market entry restrictions, gender-based discrimination, and entrenched sociocultural norms that curtail their participation in international and cross-border trade (Nazir, et al., 2017). Research also indicates that women encounter restrictions in choosing their occupations and face mobility constraints due to societal norms, exacerbating gender bias in the workplace (Javed, et al., 2021).

Women entrepreneurs are also more likely to reinvest profits back into their communities. Increased trade opportunities can lead to higher incomes for women-owned businesses, allowing them to invest in local infrastructure, education initiatives, or environmental protection projects (Ahmed, et al., 2019). Women are also known to play a key role in food production and distribution within communities. When women in trade manage businesses focused on agricultural products, they can promote sustainable farming methods, improve food security, and create local jobs (Ahmed & O' Donoghue, 2010) (Ishfaq, et al., 2017).

Objectives and Methodology of the Study

To address the gender-specific barriers to trade in South Asia, it is critical to analyze the limitations faced by women-focused firms to integrate regionally and globally, the role of public and private sectors (and their networks) and propose policy recommendations for identified challenges in the region. This paper also assesses how women can benefit from pre-existing trade agreements or market access arrangements such as GSP+. By investigating the current level of integration of women-owned firms in regional and global trade networks across South Asia we also aim to explore the potential of Public-Private Partnerships (PPPs) to expand women's participation in trade. Some examples of PPPs could be to establish trade facilitation centres offering women-owned businesses streamlined access to trade finance and

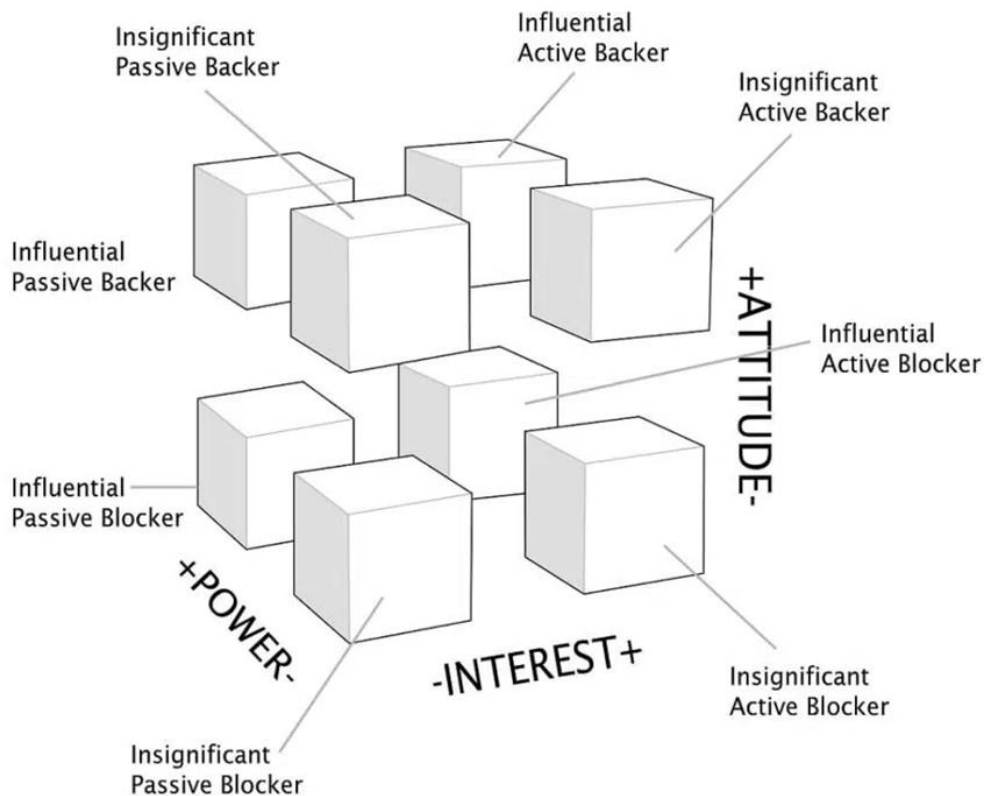
training, co-creating export promotion programs for women entrepreneurs and developing loan guarantee schemes to incentivize banks to lend to women-owned businesses.

This report analyses data collected through desk research and stakeholder consultations. We gathered data from various sources, including databases of the World Bank Group, Asian Development Bank, International Labor Organization, and trade promotion agencies of Pakistan, Sri Lanka, and Bangladesh. We also reviewed knowledge products from academic and think-tank institutions in SAARC countries. Qualitative information was obtained through consultations with stakeholders from relevant countries. This included

- 25 key informant interviews with government and non-government officials,
- 02 focus group discussions, and
- 01 roundtable session which included government participation. Some former parliamentarians were also part of these discussions.
- Finally, we conducted a firm-level survey of 250 women-owned and women-managed businesses across South Asia. Out of these, 55% were active in exporting their produced goods or services, while the rest were potential exporters.

Across our qualitative research exercise, we have tried to ensure that no stakeholder (Figure 1) would be left out.

Figure 1: Stakeholder cube



Source: Adopted from <https://pmstudycircle.com/stakeholder-mapping/>

Table 2: Stakeholder Types and their identification as per Stakeholder Cube Analysis

| Interest | Power | Attitude | Type of Stakeholder | Stakeholders Identified |
|----------|-------|----------|-------------------------------|--|
| High | High | + | Influential Active Backer | Federal and provincial governments Intergovernmental bodies Development partner organizations South Asian policy think tanks |
| High | High | - | Influential Active Blocker | Nil |
| High | Low | + | Influential Passive Backer | Mainstream Chambers of Commerce and Industries Industrial and Export Associations SAARC Chamber of Commerce and Industries Central Banks in the region Media |
| High | Low | - | Influential Passive Blocker | Nil |
| Low | High | + | Insignificant Active Backer | Bodies under SAARC Secretariat Academia |
| Low | High | - | Insignificant Active Blocker | Nil |
| Low | Low | + | Insignificant Passive Backer | Nil |
| Low | Low | - | Insignificant Passive Blocker | Nil |

SGD 5 & 8

This report contributes to achieving several Sustainable Development Goals (SDGs) across South Asia. By addressing gender barriers in trade, it directly supports **SDG 5: achieve gender equality and empower all women and girls** for Bangladesh, Pakistan, and Sri Lanka. Furthermore, it contributes to **SDG 8: promote sustained, inclusive and sustainable economic growth, decent work and productive employment for all** by fostering women's economic participation in all three countries (Toru & Ahmed, 2020).

2 Literature review

While South Asia is witnessing a rise in women holding public office, government spending on women's education and health continues to remain stagnant and low (Manzoor, et al., 2024). The lack of regular data on women's development outcomes makes it difficult to plan and budget for their empowerment (Table 3). Without such data, it is also difficult to assess the impact of weak government spending on women's workforce productivity (Javed, S. A., et al., 2021)(Ahmed, 2024).

Recent scientific literature highlights the positive correlation between women's empowerment and economic prosperity. Gebre found a significant association between increased female educational attainment and higher national economic growth. Their analysis suggests that investments in girls' education not only equips them with valuable skills but also contributes to a more skilled workforce overall, leading to increased productivity and innovation (Gebre, 2023).

Table 3: South Asia Women's Health Snapshot

| Indicators | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 |
|---|------|-------------|-------------|------|-------------|------|------|------|
| Proportion of seats held by women in national parliaments (%) | 19.3 | 19.4 | 19.4 | 17.1 | 19.0 | 18.9 | 19.0 | 18.2 |
| Unmet need for contraception (% of married women ages 15-49) | .. | .. | .. | .. | 11.2 | .. | .. | .. |
| Women's share of population ages 15+ living with HIV (%) | .. | .. | .. | .. | .. | .. | 37.5 | .. |
| Prevalence of anemia among women of reproductive age (% of women ages 15-49) | 49.2 | 49.1 | 49.2 | 49.3 | 49.4 | .. | .. | .. |
| Prevalence of anemia among pregnant women (%) | 48.5 | 48.2 | 48.1 | 47.9 | 47.7 | .. | .. | .. |
| Pregnant women receiving prenatal care (%) | .. | .. | .. | .. | 84.8 | .. | .. | .. |
| Adolescent fertility rate (births per 1,000 women ages 15-19) | 34.4 | 32.5 | 32.0 | 31.0 | 29.7 | 29.1 | 28.9 | .. |
| Contraceptive prevalence, any modern method (% of married women ages 15-49) | .. | .. | .. | .. | 52.2 | .. | .. | .. |
| Contraceptive prevalence, any method (% of married women ages 15-49) | .. | .. | .. | .. | 61.4 | .. | .. | .. |
| Demand for family planning satisfied by modern methods (% of married women with demand for family planning) | .. | .. | .. | 71.3 | .. | .. | .. | .. |

Source: *World Development Indicators 2024*

Furthermore, improved health outcomes for women are linked to economic gains. Investment in women's healthcare, particularly maternal health, leads to a healthier and more productive female population (Bloom, et al., 2022). This translates to increased labor force participation, reduced absenteeism due to illness, and ultimately, higher national economic output.

The positive impact of healthcare investment extends beyond national borders. Crecente, et al. reveals that countries with higher levels of gender equality see a rise in female entrepreneurship. This not only empowers women economically but also diversifies the business landscape, promoting innovation and boosting trade competitiveness in the global market (Crecente, et al., 2022).

Trade linkages, facilitated by bilateral and multilateral agreements, are important for stability and growth in global economies. These agreements provide local businesses with expanded market access across borders, promoting peace among nations and yielding socioeconomic benefits such as employment generation and poverty reduction. However, many agreements lack inclusivity and could exacerbate gender gaps (Bahri, et al.,

2023).

South Asian economies have shown commitment to enhancing trade relations through initiatives like the **South Asian Free Trade Agreement (SAFTA), which promotes investment opportunities and production**. Platforms such as SAARC Bazaar and South Asia Economic Summit (SAES) enable women-led enterprises to showcase their ideas, products, and services across borders (SAARC, 2004)* and (Suleri, et al., 2022).

** Platforms like the SAARC Bazaar facilitate gender inclusivity, enabling women-led businesses to collaborate regionally and globally, as seen with enterprises like "Selyn" in Sri Lanka (Selyn) <https://selyn.lk/pages/our-story>*

The Generalized Scheme of Preferences Plus (GSP+) has empowered women by enhancing their accessibility to European markets, particularly in sectors like apparel, where women hold significant positions (Ministry of Commerce, Government of Pakistan, 2022). Integration into the world economy, supported by organizations like the International Monetary Fund (IMF), promotes economic growth and poverty reduction. (IMF, 2001)

Free Trade Agreements (FTAs) offer potential for integrating women-owned and women-led businesses into the global and regional economies. A case in point is the expansion of Bangladesh's export-oriented textile industry, fuelled in part by GSP and FTAs. This expansion has led to increased female employment (Nica, et al., 2023). Such examples highlight the potential of gender-responsive trade agreements to empower women by strengthening their access to global supply chains and trade opportunities. Furthermore, as highlighted by UN Women, regional trade agreements like the Bangladesh, Bhutan, India, Nepal (BBIN) initiative can promote gender equality and economic development by ensuring women have equal access to the benefits of increased intra-regional trade.

Despite the potential of initiatives like SAFTA to promote trade and economic growth in South Asia, the reality is very different. **SAARC-wide trade agreements have fallen short of expectations, with SAFTA facing criticism for its limited impact on promoting trade, particularly for women-led businesses.** One reason for this shortfall is the persistence of non-tariff barriers, such as stringent customs procedures and regulatory complexities, which disproportionately affect small and medium-sized enterprises (SMEs) and hinder their participation in cross-border trade (Ahmed, et al., 2015) and (Manzoor, et al., 2017).

Moreover, **gender-specific barriers** further impede women's engagement in regional and international trade under SAFTA. These barriers can include

- **unequal access to finance,**
- **limited business networks, and**
- **lack of training and support services tailored to women entrepreneurs.**

A recent study by the World Bank on women's economic empowerment in South Asia highlights the persistent gender gap in financial inclusion, where women have significantly lower access to credit and financial resources compared to men. This directly impacts their ability to invest in businesses, secure trade financing, and compete effectively in the regional market (World Bank, 2023).

Research also suggests that trade agreements, if not designed with gender lens, can exacerbate existing

inequalities. Daly examined the unintended consequences of trade liberalization on women's employment in developing countries. Their findings emphasize the importance of incorporating gender-specific provisions within trade agreements to mitigate potential negative impacts on women's livelihoods and ensure inclusive economic growth. (Daly, et al., 2022)

Failing to address these structural barriers and promote gender-inclusive trade agreements could lead to missed economic opportunities for Bangladesh, Pakistan, and Sri Lanka.

- Rahman highlights the potential for increased female labor force participation in Bangladesh's export-oriented garment sector, particularly with targeted skills development programs and policies promoting equal wages and working conditions (Rahman, 2021).
- Sultana, et al. emphasizes for Pakistan, the need for trade policies that consider the specific challenges faced by women entrepreneurs, such as access to finance and market networks (Sultana, et al., 2022).
- Similarly, Athukorala and Srirangan explore the untapped potential of Sri Lankan women in service exports, particularly in tourism and professional services (Athukorala & Srirangan, 2020).

Based on the above-mentioned findings from the literature, the next section will update the limitations faced by women in trade to integrate globally based on our consultations and survey. While these include limited access to finance, market integration barriers, gender-based discrimination, limited access to networks, information, and support systems, as well as lack of infrastructure and resources, we also make a case that barriers for women have increased after the pandemic. This study will also highlight how it has been difficult in these three countries to give a gender lens to trade policy and practice and what more needs to be done. Recommendations provided by our respondents have also been provided at the end of the study.

The GSP plus has helped women by creating an accessibility into the European markets as reported that due to the GSP plus support, the apparel industry employs 33% of women labor and many of them are appointed at senior positions which is far higher than the other sectors in the country.

(Ministry of Commerce , Government of Pakistan, 2022)

3 Limitations faced by women-focused firms to integrate globally

Women, Business, and the Law 2024 indicator scores for Bangladesh, Pakistan, and Sri Lanka, highlighted in Table 4, paint a picture of the current situation in different aspects for women. This indicates the level of difficulty women generally must face to successfully operate and become economically empowered in the three countries. These qualitative scores (out of 100) indicate the extent to which barriers exist for women's economic empowerment in three areas: women's legal rights, policy instruments designed to support the implementation of these rights, and how these rights are realized in practice. The overall scores for all three countries are quite low. For example, if one looks at **entrepreneurship scores, legal framework scores out of 100 for Bangladesh, Pakistan, and Sri Lanka are 25, 50, and 25 respectively**. This indicates that legal frameworks in all three countries are not conducive to women's economic empowerment and their inclusion in the entrepreneurial ecosystem.

Scores depicted in Table 4, along with extensive interviews and discussions with South Asian women leaders showcase the added set of challenges women-owned and women-led businesses are faced with. We provide below the challenges and limitations highlighted during our consultations and interviews.

- Socio-cultural challenges
- Informal enterprises and market integration barriers
- Limited access to finance
- Limited access to digital technology
- Weak capacity building opportunities
- Lack of business networks and support
- Policy and regulatory barriers

Table 4: Women, Business and the Law 2024 2.0 indicator scores – Bangladesh, Pakistan, and Sri Lanka

| Bangladesh | | | | | | | | | | |
|-----------------------------|--------|----------|-----------|------|----------|------------|-----------|------------------|--------|---------|
| | Safety | Mobility | Workplace | Pay | Marriage | Parenthood | Childcare | Entrepreneurship | Assets | Pension |
| Legal frameworks score | 0.0 | 75.0 | 25.0 | 25.0 | 50.0 | 25.0 | 50.0 | 25.0 | 25.0 | 25.0 |
| Supportive frameworks score | 25.0 | 66.7 | 0.0 | 0.0 | 100.0 | 33.3 | 25.0 | 66.7 | 33.3 | 0.0 |
| Expert opinions score | 25.0 | 25.0 | 25.0 | 25.0 | 25.0 | 37.5 | 25.0 | 25.0 | 0.0 | 50.0 |
| Pakistan | | | | | | | | | | |
| | Safety | Mobility | Workplace | Pay | Marriage | Parenthood | Childcare | Entrepreneurship | Assets | Pension |
| Legal frameworks score | 50.0 | 75.0 | 50.0 | 50.0 | 50.0 | 25.0 | 0.0 | 50.0 | 25.0 | 50.0 |
| Supportive frameworks score | 50.0 | 33.3 | 0.0 | 50.0 | 66.7 | 33.3 | 0.0 | 33.3 | 0.0 | 50.0 |
| Expert opinions score | 0.0 | 25.0 | 37.5 | 25.0 | 25.0 | 12.5 | 0.0 | 25.0 | 0.0 | 50.0 |
| Sri Lanka | | | | | | | | | | |
| | Safety | Mobility | Workplace | Pay | Marriage | Parenthood | Childcare | Entrepreneurship | Assets | Pension |
| Legal frameworks score | 25.0 | 100.0 | 25.0 | 25.0 | 100.0 | 25.0 | 0.0 | 25.0 | 75.0 | 50.0 |
| Supportive frameworks score | 25.0 | 66.7 | 0.0 | 50.0 | 66.7 | 0.0 | 25.0 | 66.7 | 0.0 | 0.0 |
| Expert opinions score | 25.0 | 37.5 | 31.3 | 25.0 | 25.0 | 56.3 | 25.0 | 25.0 | 62.5 | 100.0 |

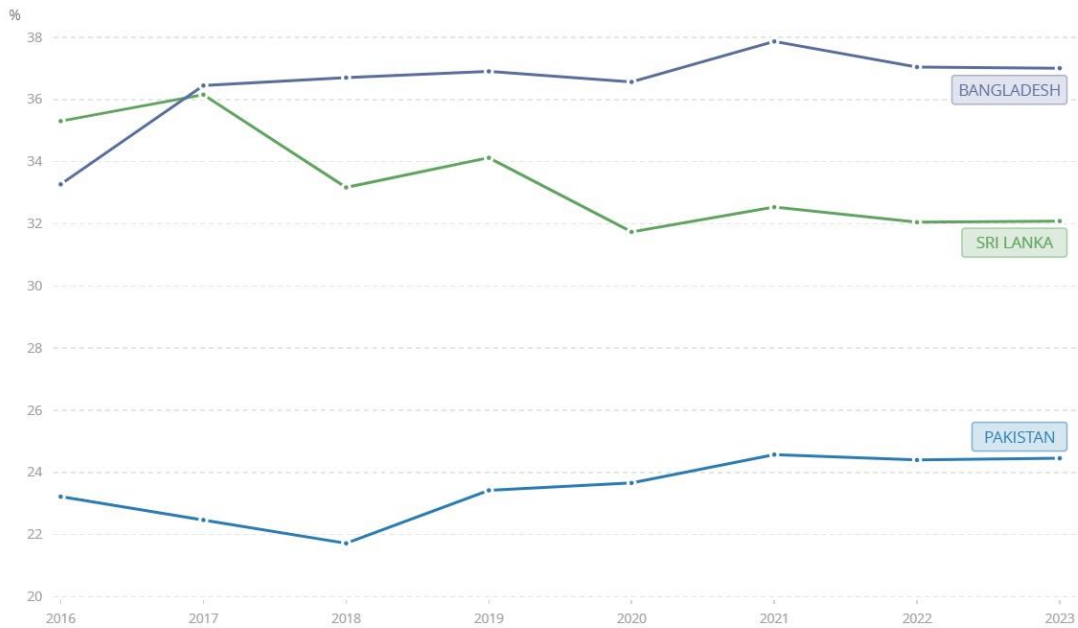
Source: Women, Business, and the Law 2024: Dataset Available at <https://wbl.worldbank.org/en/wbl>

3.1 Socio-cultural challenges

Globally, women have solely assumed the burden of household duties and South Asia is no exception. Many times, this results in women struggling to balance their household duties with their aspirations for economic independence (be it education, jobs or businesses), and often are left with no choice but to abandon the former for the latter.

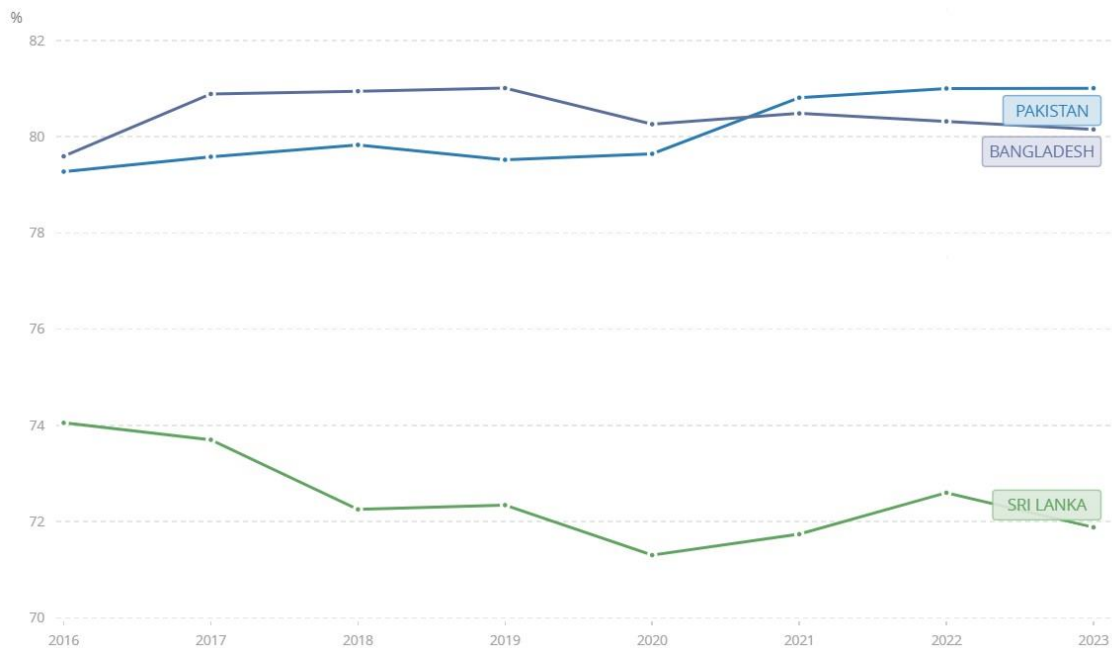
The labor force participation rates of males and females shows us a comparison of their level of involvement in economic activities. Figure 2 shows the labor force participation rates of females, while Figure 3 shows that of males.

Figure 2: Labor force participation rate, female (% of female population ages 15+) (modeled ILO estimate) - Pakistan, Sri Lanka, Bangladesh



Source: World Bank Data

Figure 3: Labor force participation rate, male (% of male population ages 15+) (modeled ILO estimate) - Pakistan, Sri Lanka, Bangladesh



Source: World Bank Data

Whilst the female labor force participation rates for all three South Asian countries is lower than the male labor force participation rates, however the gap between male and female labor force participation rates is greatest for Pakistan. The male labor force participation rate in 2023 was around 81% while that of women was only 25%. This comes as no surprise, given the fact that Pakistan was ranked 142 out of 146 countries in the Global Gender Gap Report (World Economic Forum, 2023).

3.2 Informal enterprises and market integration barriers

Majority of the women-owned enterprises in the South Asian region are of an informal nature, which means that they fall in the micro, small, or medium enterprises category, are unregistered, and usually target the domestic markets. Even if they do step into the trade space, it is usually in the form of “suitcase traders” due to limited skills and knowledge regarding trade procedures and formalities. According to the International Labor Organization (ILO), about 91% of women in South Asia are informally employed, out of which 77% is non-agricultural employment. Consequently, these women have limited access to cross-border and international markets and are unable to expand their enterprises to a larger scale.

Although government-led support is available for women-led businesses, however, they seldom make use of them due to

- information gaps,
- complex application processes,
- limited access to networks,
- discrimination /bias, and
- lack of capacity.

3.3 Limited access to finance

The percentage of unregistered women-owned businesses in Pakistan, Bangladesh, and Sri Lanka remains high due to various structural and socio-economic challenges. In **Pakistan**, it is estimated that around **94% of women-owned businesses operate informally** without proper registration. Similarly, in **Bangladesh**, a **significant proportion of women entrepreneurs also run their businesses informally**, although specific figures are harder to come by. In **Sri Lanka**, **around 33.6% of the female labor force is engaged in informal businesses**. Consequently, they are unable to apply for loans or access credit schemes. While alternative financing options like angel investors or venture capital exist, women-led businesses receive a disproportionately smaller share of such funding.

Women also face limited access to finance and credit due to traditional gender roles and biases that affect women's ability to build credit histories, discriminatory lending practices, lack of collateral or property ownership in their name, and cultural barriers that hinder their participation in formal financial institutions. This also creates space for men who have registered businesses in the names of their

wives, daughters, or mothers to take advantage of female financing schemes introduced by the Central Bank. Apart from this, a lack of knowledge, awareness, and financial literacy restricts them from fully understanding the financial system and effectively making use of it. This is also a major reason why banks are apprehensive about lending to women-owned and women-led businesses.

94%

In Pakistan, estimated that around 94% of women-owned businesses operate informally without proper registration.

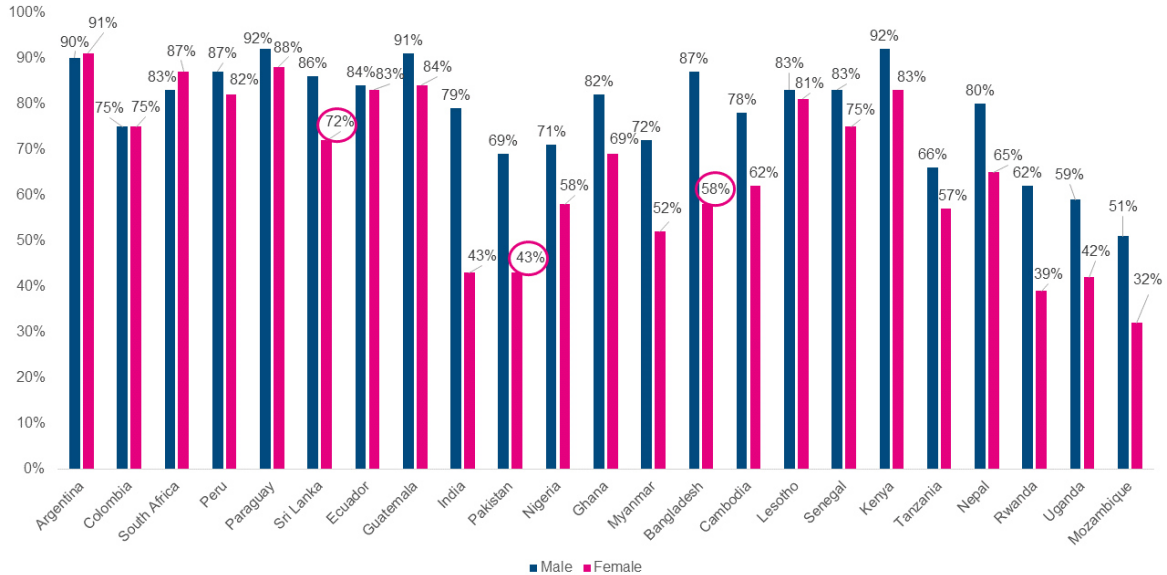
3.4 Limited access to digital technology

For women who face mobility restrictions, online platforms such as Meta, Instagram, TikTok, Amazon, and Alibaba can play crucial roles in helping women set up their businesses digitally without incurring costs pertaining to shop rents, advertisement, and networking. Information portals such as the Pakistan Single Window (PSW) can provide vital information to these women-led businesses regarding custom duties and compliance requirements of their target countries. However, despite the existence of these opportunities, a great percentage of women in South Asia are unable to make use of them due to low mobile ownership and internet access. This can be attributed to many reasons, including poverty, illiteracy, sociocultural barriers, and low internet penetration in remote areas.

Figure 4 shows percentage of mobile phone ownership of the male and female population aged 15 – 65 of several countries. 72% of the female population aged 15 – 65 in Sri Lanka owns mobile phones, whilst the percentages of female’s mobile phone ownership in Pakistan and

Bangladesh are 43% and 58% respectively. These women do not have access to the digital world and thus are unable to gain the necessary skills, knowledge, and awareness requisite for harnessing the power of digital technology for successful business ventures (Javed, et al., 2021)

Figure 4: Mobile phone ownership (% of aged 15-65 population)

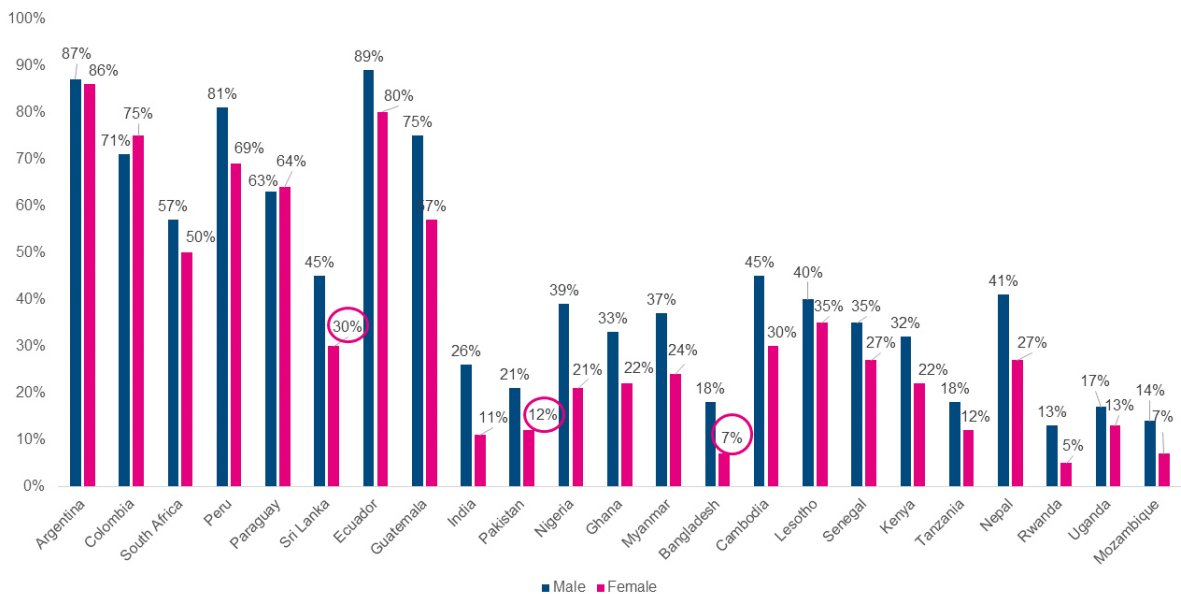


Source: AfterAccess nationally representative surveys, 2019

When it comes to internet use by females, the percentages for Sri Lanka, Pakistan and Bangladesh exhibited in Figure 5 are 30%, 12%, and 7% respectively. What is important to note is that upon investigating the reasons for not using the internet (Table 5), 37% of the women in Sri Lanka, 76% women in Pakistan, and 69% women in Bangladesh have stated, “I don’t know what the internet is”. This raises grave

concerns regarding the status of internet penetration and technological literacy of females, and shows why women may be unable to make use of internet through digital tools for expanding their businesses and making a presence in the trade space.

Figure 5: Internet use (% of aged 15-65 population)



Source: AfterAccess nationally representative surveys, 2019

Table 5: Reasons for not using the internet (% of non-internet users aged 15-65)

| | Bangladesh | | Pakistan | | Sri Lanka | |
|---|------------|-----------|----------|-----------|-----------|-----------|
| | Male | Female | Male | Female | Male | Female |
| Internet use | 69 | 53 | 80 | 44 | 87 | 73 |
| I don't know what the internet is | 64 | 69 | 62 | 76 | 38 | 37 |
| No interest/not useful | 19 | 17 | 7 | 5 | 31 | 32 |
| No access device computer/smartphone | 8 | 6 | 25 | 12 | 12 | 11 |
| I don't know how to use it | 6 | 5 | 3 | 4 | 11 | 13 |
| No time, too busy | 2 | 1 | 1 | 1 | 4 | 3 |
| Too expensive | 1 | 1 | 1 | 0 | 3 | 2 |
| I am not allowed to use the internet | 0 | 1 | 0 | 1 | 0 | 1 |
| Other | 0 | 1 | 1 | 0 | 1 | 2 |

Source: AfterAccess nationally representative surveys, 2019

3.5 Weak capacity building opportunities

Weak capacity-building opportunities for women in business and trade significantly hinder their economic empowerment and entrepreneurial success. Limited access to quality training, mentorship, and professional development programs prevents women from acquiring essential skills and knowledge needed to thrive in competitive markets. This gap is exacerbated by socio-cultural barriers that restrict women's participation in formal education and professional networks. Moreover, existing capacity-building initiatives often lack gender-sensitive approaches, failing to address the unique challenges faced by women entrepreneurs. As a result, women-led businesses struggle to grow and compete, undermining their potential contributions to the region's economic development and inclusive growth.

3.6 Lack of business networks and support

Lack of robust business networks and support systems for women in business and trade poses a substantial barrier to their entrepreneurial success. Women entrepreneurs often find themselves excluded from key industry networks and professional associations, limiting their access to vital resources, information, and opportunities for collaboration and growth. This exclusion is compounded by socio-cultural norms that discourage

women's participation in public and business spheres, further isolating them from potential mentors and business partners. Without strong networks and support mechanisms, women-led businesses struggle to gain visibility, secure funding, and navigate market challenges, therefore significantly impeding their ability to scale and thrive in the competitive landscape of South Asia and beyond.

3.7 Policy and regulatory barriers

In Bangladesh, Pakistan, and Sri Lanka, women in business and trade face significant policy and regulatory barriers that hinder their entrepreneurial activities. Outdated regulations, complex bureaucratic processes, and a lack of gender-sensitive policies create a challenging environment for women-led enterprises. These barriers include difficulties in accessing business licenses, property rights, and credit facilities, as well as gender biases within legal and financial systems that disadvantage women. Additionally, inadequate enforcement of anti-discrimination laws and insufficient support for women's economic activities further exacerbate these challenges. Consequently, women entrepreneurs in these countries often struggle to establish and expand their businesses, thereby limiting their contributions to economic growth and development.

4 Role of public and private sectors in empowering women in trade

The role of public and private sectors in empowering women in trade is multifaceted and essential for promoting gender equality, economic growth, inclusive trade, and sustainable development. While the public and private sectors have been seen to make significant efforts towards women's economic empowerment and their inclusion in trade, however, these are not enough, and several gaps still exist. Findings through research and stakeholder consultations reveal what the public and private sectors have done until now and identifies the gaps that need to be filled.

4.1 Public Sector

Public institutions play a crucial role in empowering women in trade since they have the authority of creating an enabling environment for women to engage activities that provide them an access to financial and other resources, fostering their economic growth. The public sector of any country has the power to balance both gender roles and address the existing challenges, hurdles or barriers faced by women in performing any activity, including trade.

The countries in South Asian region have a keen focus on inculcating trade agreements to facilitate the business community and these agreements are creating further ease for women enterprises to access trade regionally and internationally. For instance, the governments of Pakistan, Bangladesh, and Sri Lanka have signed bilateral FTAs that empower the trading communities of these countries. However, women-owned, and women-focused firms face greater hurdles, and the roles of each country's public sectors for empowering them have been highlighted below:

4.1.1 Pakistan:

Trade Development Authority of Pakistan (TDAP) has extensively encouraged women enterprises in trade and created an ease of accessing international markets by formulating structured rules to support women. The existing TDAP policy for women entrepreneurs includes women representation in all general delegations sent abroad by TDAP and encourages their participation through giving subsidy in all trade delegations. It provides women with the accessibility of showcasing their business at international exhibitions and fairs and charges only 50% amount for both international and local fairs.

To encourage and empower women led businesses in the country, the Small and Medium Enterprise Development Authority (SMEDA) has launched a project called Women Business Development Center (WBDC) in Mingora, Swat to accelerate the successful development and progress of women entrepreneurs by providing them with the required resources, information and by promoting the culture of business for women in Swat. This effort may be considered a milestone by the government to create a facilitative environment for women led businesses that later will be adding to the trade and economy of Pakistan (NBDP, 2024). However, targeting just one city in a province is not enough and women want intensive, frequent and national as well as international level trainings so that they may receive the relevant exposure and skills to become more successful.

In addition to this, the 5Es Framework by the Ministry of Planning, Development and Special Initiatives seeks to create an enabling environment for women in trade and economic activities by providing education and training, creating employment opportunities, involving women in policymaking, empowering them through supportive measures, and promoting sustainable practices. (Javaid, 2022)

4.1.2 Bangladesh:

Bangladesh has been markedly working in creating gender balance in all sectors while the role of government and its agencies has remained very crucial and active. The constitution of Bangladesh in the Article 28(2) grants equal rights for women with men in all spheres of the state & of public life (Constitute Project, 2011). This shows presence of legislature promoting gender inclusivity across all sectors and professions, which also includes creating space for women in the trade space and empowering them for access to markets.

Moreover, the government authorizes women in potential sectors including fisheries, horticulture, and more skills as integrated with trades training for 3 months in Savar city to facilitate them with trading experience and help them access trade routes. The Ministry of Women and Children Affairs and the Ministry of Information and the Ministry of ICT are providing trainings to women on digital trade for empowering and training their female entrepreneurs (ITC She trades Outlook, 2023). When it comes to the website of Ministry of Commerce, Government of Bangladesh, export data generally is readily available, however, there is no gender-wise aggregation of data, and thus no way to identify women-related indicators. Additionally, the Bangladesh Trade Portal, while an excellent platform for data regarding export, is not very user-friendly and can be challenging to use for women or individuals not familiar with the technical jargon.

Planning Division of the Government of Bangladesh has also devised the 8th Five-Year Plan (2020-2025) (BPC, 2020) which emphasizes upon improving women's human capabilities, increasing their economic participation and security, enhancing their voice and agency, and creating an

enabling environment for their advancement. The plan includes specific measures to boost women's economic engagement and elevate their roles in various economic sectors.

4.1.3 Sri Lanka:

The government of Sri Lanka has been actively trying to promote women in trade through different policies and initiatives. The Sri Lanka Export Development Board (EDB) has recently launched their Women Entrepreneurs Development Program, where they are engaging women in multiple activities and MSMEs to engage women in the trade where over 800 businesses have registered. This reflects the potential for women inclusivity in trade sector (SL EDB, 2024). Moreover, the state-owned Sri Lanka EDB is motivated to engage women in sectors like Agriculture and manufacturing exports sectors.

The Sri Lanka EDB, on their website has shared success stories of businesses that have become exporters. Out of the 23 success stories shared, 3 of them are women-led ventures. While it is encouraging to see the Government of Sri Lanka acknowledge success stories of women, an absence of a separately dedicated page to success stories of women minimizes their efforts and several successful women remain in the dark. Additionally, **it is heartening to see the "Exporters Guide for Beginners" on Sri Lanka EDB's website, however, its lengthy PowerPoint presentations may be hard to comprehend for women-led businesses trying to enter into the trade milieu.**

Apart from this, National Policy on Gender Equality and Women's Empowerment, launched by Ministry of Women, Child Affairs and Social Empowerment on International Women's Day 2023, aims to ensure equal rights and opportunities for women in all spheres. It focuses on creating a just society where both women and men can fully realize their potential and participate equally in development. The policy highlights the importance of addressing gender-specific challenges in the labor market, such as the impact of caregiving responsibilities on women's employment opportunities and the need for gender-sensitive legislation.

GAPS AND OPPORTUNITIES

Despite these notable efforts by the Governments of Pakistan, Sri Lanka and Bangladesh, there are still several gaps due to which women are not able to fully integrate into the trade space.

A major reason for this is lack of data and evidence around women-led businesses.

- Pakistan: TDAP data reveals that only 25 firms have been consistent exporters. A study by the Competition Commission of Pakistan (CCP) reveals that Pakistan has only 1% female entrepreneurs compared to 21% male entrepreneurs.
- Sri Lanka: Data by the Sri Lanka EDB reflects that SMEs contribute about 45% of Sri Lanka's GDP and provide about half of the country's jobs, and only 25% of entrepreneurs are women in the SME sector.
- Bangladesh: The Bangladesh Bureau of Statistics (BBS) states that about 24.6% of all SMEs in the nation are female-owned SMEs in Bangladesh in 2020.

Intuitively, these numbers seem low, and an extensive research and evidence base is required on which to base policies.

Governments have also failed to facilitate women in successfully acquiring the requisite financial resources to carry out trading activities.

- State Bank of Pakistan (SBP) data showed that Pakistani women SMEs received only 3.2% of the total SME lending in 2022.

Additionally, the current bilateral FTAs between Bangladesh, Pakistan, and Sri Lanka provide preferences to certain sectors, leaving space for trade diversification so that women-specific sectors may also be included. Information on trade items under these FTAs are reflected on the websites of relevant public sector entities, and shows export potential in items such as textiles, textile materials, woven cotton fabrics, cosmetics, and agro foods, which are primarily women dominated sectors.

4.2 Private Sector:

The private sector has played a remarkable role in increasing gender inclusivity in economic activities as of trade. Industry, chambers, and associations have altogether showed their interest in upscaling women in trade and created an ease for doing business for the domestic female workers and is efficiently working on enabling them to access international markets. South Asian countries especially Pakistan, Bangladesh and Sri Lanka are focused on increasing the role of women in Micro, Small and Medium Enterprises (MSMEs) and other enterprises to facilitate women-focused firms and businesses.

4.2.1 Pakistan:

Private sector in Pakistan has been widely working on creating an ease of doing business and trade for women across the region and globally. In this regard, different Chambers and Associations play a pivotal role in uplifting the status of women entrepreneurs and resolving their issues faced by them in accessing the trade sector. Pakistan is one of the few countries that has women-focused chambers of commerce and industry. FPCCI reports 27 Women's chambers of commerce & industry (CCIs) registered. These CCIs have been established with the aim to encourage and empower women in business and trade, especially through partnership with public sector and development organizations. Recently, to encourage, enable and facilitate female entrepreneurs to play an important part in trade, industry, commercial, economic, R&D, and policymaking activities, FPCCI announced 50% membership fee waiver for women standing committees.

SAARC CCI organized a conference on "Building a Gender-Inclusive Digital Economy in South Asia: A Path to Women's Empowerment" in which the key themes addressed were revolving around highlighting the role of e-commerce in supporting the women inclusivity in trade in the SAARC region, barriers faced by women in digital economy and focused on finding a way forward for empowering women through digitalization and e-commerce (FPCCI, 2023). Moreover, it has played an essential role in creating accessible trade for women enterprises with its newly launched trade portal called SAARC Bazaar which promotes trade in between SAARC countries and enables women enterprises to access regional countries with a cost-effective and efficient method.

Despite the existence of these private sector entities, not many public-private partnerships or collaborations with development partner organizations have been facilitated by them in previous years. The distrust that exists between public and private is one of the reasons, in addition to women chambers being side-lined and matters pertaining to women businesses not prioritized.

4.2.2 Bangladesh:

Women in Bangladesh are working at front end for trade and business and occupying managerial positions in the industry. Women comprise 60-70% of the Ready-made garments (RMG) workforce which is the biggest export earning sector of Bangladesh (UN Women), it fairly highlights the role of women inclusivity in a workforce and their immense role uplifting trade accessibility of Bangladesh. The country remains active in conducting trade activities through its different chambers and associations. Under the Federation of Bangladesh Chamber of Commerce and Industry (FBCCI), 14 women chambers and four business associations emerging to be pivotal platforms for women entrepreneurs to access trade markets internationally. The members of these chambers and associations are working in multiple sectors like agriculture, services, and manufacturing sectors across the country (FBCCI, 2024).

The Bangladesh Women Chamber of Commerce and Industry (BWCCI) is the first in its country working on women empowerment initiatives. In collaboration with Asian Development Bank (ADB) and Ministry of Finance, BWCCI established the Women Institute for Entrepreneurial and Leadership Development (WIELD) in 2023, carrying out dedicated training activities for women in business. However, updated data is not available on the website, which makes it difficult to follow if the organization is actively partaking in PPPs. Similarly, on the Federation of Bangladesh Chamber of Commerce and Industry (FBCCI) website, there is no mention of any women-focused initiatives or relevant news.

4.2.3 Sri Lanka:

Private sector in Sri Lanka has profoundly depicted the efficient working of women and their innovation in trade and business. Sri Lanka has a vast tea exports industry, and their Ceylon tea is globally renowned. A study published by Human Development Organization revealed that 50% of tea plantation workers are women showing their role in the larger export industry of Sri Lanka (Bryant). The Ceylon Chamber of Commerce and Industry is working efficiently on providing women with networking opportunities, knowledge and supports collaborations between women focused businesses to expand. It provides women with global tours and creates an enabling environment for them to learn through international traders.

When viewing online resources of Ceylon Chamber of Women Entrepreneurs (CCWE) and Women's Chamber of Industry and Commerce (WCIC), there is no information available regarding ongoing collaborations or activities being carried out to empower women and build their capacities. This gives the impression that no work is currently being done on the subject matter and the concerned organizations are not as proactive as they should be.

5 Recommendations

Lack of regional integration along with additional challenges makes it difficult for South Asian women to establish their businesses and make significant contributions to the economic activities of their countries. Women's inability to register their businesses, limited market access, absence of digital technology, and sociocultural hindrances must be effectively addressed to ensure an inclusive trade space. Following are some recommendations which can help in doing so:

5.1 Inclusive policymaking to promote women in trade

Ministries of commerce and Central Banks of Pakistan, Sri Lanka and Bangladesh can play a vital role by introducing trade simplifying measures and ensuring that policies, financing schemes, and regulations are more inclusive as well as accessible so that women-owned and women-led businesses can become empowered and partake in cross-border trade activities.

Additionally, **simplifying the registration process for businesses can ensure that a greater number of women-led businesses become part of the formal sector**, and thus the trade space. This will also aid in collecting evidence and data around women in trade.

5.2 Awareness initiatives to overcome sociocultural barriers

An inclusive trade space and empowered women can only be possible when gender sensitization takes place, and the sociocultural barriers are overcome. Governments must take the initiative and plan awareness campaigns with the help of civil society organizations, development partners and public private partnerships through which both men and women are educated about the benefits of women's economic empowerment at an individual and a national level. **A successful example of this is the SheTrades Initiative in Bangladesh, implemented by the International Trade Centre (ITC), which aims to connect one million women entrepreneurs to international markets by 2020.** It includes training programs, networking events, and advocacy campaigns to empower women in trade and break down cultural barriers

Apart from this, individuals of relevant public and private sector entities should be given capacity building sessions whereby gender discrimination, gender biases, and harassment can be minimized. This can ensure women do not abandon their efforts and aspirations towards economic empowerment due to intimidation or lack of opportunities. An example of this is Pakistan Human Resource Development Fund (HRDF) which conducts training programs on gender sensitivity and harassment prevention for HR professionals, managers, and

government officials. These programs aim to foster inclusive workplaces and address gender-based challenges.

5.3 Structured Public-Private dialogue process

There is a major communication gap and trust deficit between the public and private sectors. Private sector representatives also claim that relevant public sector entities are not easily approachable. Consequently, representatives of both sectors are unable to communicate their concerns which ultimately leads to ill-informed policies that do not cater to the private sector's needs.

With the facilitation of development partner organizations and knowledge brokers such as think tanks, public-private dialogues must be held so that representatives of both are able to openly communicate for an effective business and trade enabling environment for women. This will also help to bridge the gaps that exist between both sectors. In this regard, knowledge brokers such as SDPI and other relevant think tanks in all three countries, through support of development partners, can play an important role by carrying out these public-private dialogues.

Inclusive Policy Making Public-Private Dialogue

*Increase Awareness
Increase Data Access
Increase Digital Literacy
Increase Financial Literacy
Increase Capacity*

*Enhance Online Presence
Increase Financial Access
Trade Agreements*

5.4 Enhancing online presence to attract funding for women networks

Women Chambers of Commerce and Industry in Pakistan, Sri Lanka, and Bangladesh can attract more funding by enhancing their online presence through professional website designs, clear and compelling content, and showcasing success stories. With the help of engaging visuals, they can regularly update viewers regarding impact and milestones achieved. Integrating social media, optimizing for search engines, highlighting partnerships, and including clear calls-to-action will further increase engagement and support. By adopting these strategies through collaboration with digital marketing firms and effectively making use of chambers' own budgets, these chambers can effectively communicate their impact and attract potential funders.

5.5 Making available evidence and data regarding women in trade

Currently, there are major gaps when it comes to data around women in trade, thereby making evidence-based policymaking a difficult process. **Relevant government entities such as the Pakistan Bureau of Statistics and Bangladesh Bureau of Statistics must take initiative and ensure data collection regarding women in trade.** This in turn will help in effective policymaking for a more inclusive trade milieu.

More data can significantly empower women in trade by enabling the public sector to develop targeted policies and allocate resources effectively, allowing the private sector to understand market trends and integrate women-owned businesses into supply chains, supporting individual women firms in making informed business decisions, and helping development partners design and evaluate impactful programs. This comprehensive data-driven approach ensures that initiatives are evidence-based and address specific needs, ultimately enhancing women's economic participation and success

5.6 Empowering women in trade through financial access

To empower women in trade through financial access, it is crucial to implement targeted financial inclusion strategies. This includes developing specialized financial products and services tailored to the needs of women entrepreneurs, such as microloans, credit guarantees, and low-interest loans. **Financial institutions should simplify the application processes and reduce collateral requirements, making it easier for women to access credit.** Additionally, providing financial literacy trainings and mentorship programs can equip women with the knowledge and skills needed to manage their finances effectively and make informed business decisions.

Furthermore, establishing public-private partnerships can enhance financial access for women. Governments can collaborate with banks, microfinance institutions, and non-

governmental organizations to create and promote financial schemes specifically designed for women in trade. These partnerships can also facilitate the development of digital financial services, such as mobile banking and e-wallets, which offer convenient and secure ways for women to conduct transactions and access financial resources. Implementing these strategies can significantly improve women's participation in trade, driving economic growth and fostering inclusive development across South Asia

5.7 Empowering women in trade through financial literacy

Empowering women in trade across South Asia through enhanced financial literacy is crucial for fostering economic independence and inclusive growth. **Targeted financial literacy programs** should be designed to cater to the specific needs and challenges faced by women entrepreneurs in the region. These programs should focus on fundamental financial concepts such as budgeting, savings, accessing credit, and understanding financial risks. Providing women with practical skills and knowledge in financial management not only enhances their ability to manage business finances effectively but also builds their confidence in navigating financial institutions and markets.

Secondly, fostering partnerships between governments, financial institutions, and civil society organizations is essential. Governments can play a pivotal role in creating an enabling policy environment that supports women's economic participation and access to financial services. Financial institutions should tailor their products to better meet the needs of women entrepreneurs, including flexible loan terms and collateral alternatives. Civil society organizations can complement these efforts by providing mentorship, networking opportunities, and advocacy for gender-responsive financial policies. **A great example of this is the "Joyeeta Foundation", established by the Government of Bangladesh, focuses on supporting women entrepreneurs through financial assistance, training, and market access.**

* <https://joyeeta.portal.gov.bd/>

5.8 Product and market diversification under trade agreements

Current trade agreements largely overlook women-focused sectors, and thus a great number of women-led businesses remain side-lined. Ministries of Commerce from all three countries can play an important role in this regard and ensure amendments under current bilateral trade agreements will lead to trade diversification and inclusivity. Through application of gender lens in existing trade agreements, women-led businesses will be encouraged to scale up and supply export quality products in the market. Several FTAs that have included provisions on gender equality can be referred to, such as the Canada-Chile FTA (Govt of Canada, 1997) and EU-Mexico FTA (European Commission Trade Department, 2000).

Product and market diversification can be done by incorporating gender-specific provisions that prioritize the inclusion of women-owned businesses in new market opportunities and promoting sectors where women are significantly present. Trade agreements should also offer technical assistance and market intelligence to help women diversify their products and reach international markets. Additionally, establishing monitoring and evaluation mechanisms to assess the impact on women traders ensures that policies remain effective and inclusive.

5.9 Ensuring access to technology and improving digital literacy

Women's presence in trade can be largely improved if they are able to harness the power of digital technologies for cross border trade. **Meta, Instagram, Amazon, and Alibaba are good selling platforms especially for women, as they primarily face mobility issues and prefer running their enterprises from home.** SAARC CCI can play an important role in this regard by working closely with relevant government entities for providing a user-friendly digital platform or marketplace for women enterprises.

Governments of all three countries must collaborate with telecommunications regulators and private sector partners to expand broadband infrastructure and reduce costs, particularly in rural areas. Secondly, establishing digital literacy programs tailored to women's needs, conducted through community centres, schools, and vocational training institutes, can enhance their skills in using digital tools for business and communication. In Pakistan, institutions like the Ministry of Information Technology and Telecommunication and the National Vocational and Technical Training Commission can lead such efforts. In Sri Lanka, the Information and Communication Technology Agency and the Ministry of Women and Child Affairs can play a pivotal role. In Bangladesh, the Ministry of Posts, Telecommunications and Information Technology and the Directorate of Women's Affairs can spearhead similar initiatives, ensuring comprehensive digital empowerment for women in trade.

5.10 Orientation and capacity-building of existing women enterprises

Women must be given orientation regarding digital platforms for trade facilitation and documentation such as **Pakistan Single Window¹, Bangladesh Trade Portal², and Sri Lanka Trade Information Portal³.** While the **Khadija Program⁴** does provide capacity building programs to women in this regard, the Government of Pakistan, in collaboration with development partners and knowledge brokers such as relevant think tanks from all three countries, must dedicate greater funding to this initiative so that a larger number of women are empowered and benefit from it. Similar programs must be introduced and implemented by Ministries of Commerce in Sri Lanka and Bangladesh as well. These programs should cover topics such as business planning, marketing strategies, access to finance, and digital skills tailored to the specific needs of women entrepreneurs.

¹ <https://www.psw.gov.pk/>

² <https://www.bangladeshtradeportal.gov.bd/>

³ <https://srilankatradeportal.gov.lk/>

⁴ <https://www.psw.gov.pk/khadija-program/56>

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