



SheConnects

Tech enabled women entrepreneurship
in Pakistan

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When you enter tech, you realize that there are more men than women. You can't deny that. But, I don't think you can make that an obstacle. You can't get deterred as a female founder knowing that's the landscape. You need to ignore the naysayers (of course there will be naysayers) and surround yourself with investors who believe in you, believe in your idea, believe in the market you're going after, and believe in your ability to execute, most importantly."

*Rachel Tipograph
Founder and CEO
MikMak*



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Preface

The idea of growing women's leadership is more radical than it should be. Women do constitute almost half of the world's population after all – they contribute endlessly to the workforce, often in unpaid, unappreciated categories. Talking specifically of countries like Pakistan, women do hold the primary household management responsibilities – ranging from managing the budgets, nurturing the children, ensuring management of household tasks and chores to effectively managing relationships with the larger clan. And yet, even in households where the woman is responsible for 'management' of everything, in the end, the decision making lies with the male head of the family. This all too common household dynamic often plays its role in undermining women's contributions at workplace.

However, things are changing.

There is a lot more public debate on women's professional worth. And there is an increasing number of women who are now venturing out on their own – as business owners, founders of startups, executives and enablers. Technology and the growing number of people connected to the internet and digital services has definitely been an enabler. The impact of technology on women in business can be seen through the endless retail pages being operated by young female students trying to monetize their crafts and products. We have seen examples of young girls starting out as content developers on freelancing sites and growing to create companies that provide these services. There are examples of women monetizing their own content and creating successful businesses out of it.

Most importantly, we have seen technology offering new hope and a wider scope to home based workers who were previously operating with limited access and within small markets. While some of the more technologically savvy have set up their own pages and websites to reach a larger market, others are benefiting from tech-based startups, especially those led by women to streamline their marketing, product placement and retail.

This report is a thematic exploration of tech based, women led startups, aiming to map the growing nature of women's interventions in tech-based business industry and the overall impact on other women in the workforce. We explore hopes, aspirations, challenges and ambitions of a number of women who have ventured into the exciting and exhausting world of tech-based business ownership.



Sadaf Khan

Co Founder, Director

Media Matters for Democracy

December 2018

*If more women are in leadership roles, we
will stop assuming they shouldn't be.*

*Sheryl Sandberg
Chief Operating Officer
Facebook*



Chapter 01

In a Nutshell

Executive Summary

This study is based on the review of existing scholarly literature, news, interviews and engagement on the online entrepreneurial platforms and insights provided by ten women entrepreneurs on different stages of setting up, running and scaling tech enabled businesses.

An overview of key findings and recommendations follows.

General Environment

- 1 Technology has generally been an enabler for women entrepreneurs in Pakistan. From allowing them access to larger markets, to enabling connections with vendors and local producers, bringing down the cost of marketing and product placements, women entrepreneurs in Pakistan are making good use of technology in all aspects of setting up and running their entrepreneurial set ups.
- 2 The overall environment for women entrepreneurs in Pakistan is improving. With an increase in the number of women in entrepreneurship, the landscape is fast becoming more inclusive and engagement with a more diverse group of women is increasing. Women have more access. There is more opportunity particularly through private and public events and competitions that encourage participation of women.
- 3 There is also an increasing culture of celebration of women led enterprises, through competitions, awards and other events/ markers that is creating additional motivation for more women to join the field.
- 4 As the number of women connected to entrepreneurial endeavors increases, women are being seen and heard more seriously. This has also led to an increase in investors' engagement and there is increasing focus on the idea and its feasibility rather than the gender of the team lead.

Engagement of different stakeholders

- 5 There is an increase in government's engagement with the entrepreneurial landscape. The government is setting up and running multiple incubation centers across the country and this is facilitating women who would otherwise be hard pressed to kick start new businesses.
- 6 Multiple national and international corporations are increasingly investing into entrepreneurial programs. From Jazz introducing Jazz xlr8 coming up as a local accelerator, to Facebook supporting new entrants through #SheMeansBusiness, the opportunity for women with entrepreneurial ambitions is increasing. A number of global competitions focused on women led startups, like She Loves

Tech, are also increasing the chances of success.

- 7 The role of academia remains questionable. While there has been a definite increase in the number of entrepreneurial programs being introduced by business schools, as per the interviewees, there is not much value being added overall. There is still a disproportionate focus on content and theory and practical experience, that is aided by focused and effective guidance and mentorship is hard to come by.

The women led entrepreneurial landscape

- 8 According to interviewees, women led startups are more likely to be focused on retail – particularly of clothing, fashion, accessories etc. There are also a large number of women led startups that are connected to food and catering. Other startups are using technology to facilitate different kinds of service delivery – from content production and social media management, event management, to salon services to provision of domestic help and support. Health and hygiene appear to be another upcoming area of interest among women entrepreneurs.
- 9 Women led startups are creating great opportunity for home-based women workers to grow professionally, connect to a larger marketplace and get better value for their work.

Enabling factors

- 10 The increase in access to digital technology has lowered the initial costs of setting up startups and has also facilitated access to a larger market.
- 11 There are various conscious and women centric efforts, both by private and public sector, being run at national and international levels, that have encouraged and enabled more and more women to initiate tech based startups.

Barriers to new entrants

- 12 The main barriers to new entrants, as identified by the interviewees remain largely non-tech related. The lack of child friendly spaces, challenges with child care and an overall lack of acceptance and understanding about the needs of young mothers running businesses was mentioned by multiple women entrepreneurs as one of the key factors that makes entrepreneurship a challenge and deters new entrants who might not have a support system already in place. The lack of safe commute and restricted mobility was also mentioned as a big challenge.
- 13 Another factor mentioned by multiple interviewees, again not related to the actual work environment, was the impact of patriarchal attitudes that translate into challenging working environments. Among factors specifically identified as barriers were late night networking events / competitions that do not pay heed to cultural and social restrictions on women, the difficulties in drawing working boundaries with men in the field, which limit the networking

opportunities for women, resulting in a loss of opportunity and contacts.

- 14 The licensing and taxation regime was defined as cumbersome. Multiple interviewees mentioned that the taxation system is `2extremely complex and there was not enough room to cater to the challenges of upcoming startups that have not yet become profitable.

Elements of concern

- 15 There is an increasing dependency on a single corporate platform i.e. Facebook and its sister concern Instagram. Startups linked to retail, service delivery and content are increasingly depending on Facebook. This dependency makes the startups somewhat vulnerable to policy changes (either at Facebook or at government level) that might affect their engagement with the market.
- 16 Multiple interviewees also mentioned their own privilege and existing support systems. They also mentioned that there is a need to see if women led tech businesses that have been able to scale are being led by women from diverse backgrounds or if by only a certain class of women who are adopting leadership roles.

Recommendations

- 17 Multiple interviewees recommended simplification and digitization of the registration process for the new startups.
- 18 Multiple interviewees also stressed upon the need for simplifying the taxation system. They also expressed a need for introduction of start-up friendly tax brackets that are responsive to the challenges of new entrants and home-based businesses.
- 19 Government supported incubators and other programs should be made child friendly and responsive to the needs of mothers.
- 20 Institutions like the World Bank that are actively investing into programs focused on women entrepreneurship should research and strategize to counter cultural barriers that are limiting women's entry into entrepreneurial landscape.

Chapter 02

Get. Set. Startup!

Introduction and context

According to the latest statistics provided by Pakistan Telecommunication Authority (PTA), there are currently 62 million broadband subscribers in Pakistan. The number of people connected to the internet through 3G and 4G technologies stands at 60 million. These figures respectively indicate 29.92% and 28.89% internet penetration in Pakistan. With such huge numbers connected through technology, tech-based and tech-facilities entrepreneurship in Pakistan is fast growing. Women entrepreneurs are also taking advantage of the opportunity.

Technology and entrepreneurship

The Fox Box is an interesting enterprise – a small set up, liked by around 2600 people at the time of the publication of this report, it advertises itself as ‘Pakistan’s first subscription box for children’. The box is essentially a collection of books and toys, with a ready-to-go set of activities, curated to encourage age appropriate mental / motor skills development. The subscription service started as a Facebook Page and is currently runs a website³, a page⁴ and a subscription-based WhatsApp group. In other words, the service connects to its clientele only through different social media platforms.



The Fox Box isn't the only small enterprise enabled through technology.



Another mom-run business is Maya's Closet. Sabeen, a young mother, identified a gap in the online market space and initiated this startup to sell reasonably priced clothes and accessories for babies. Maya's closet named after her daughter Maya, started off as a Facebook page⁵. Five years down the line, the startup that initially received 10 – 30 orders of clothes per month is a full-scale business. Sabeen and her husband Altamash are now both working full time with Maya's Closet, that has expanded into a full-scale e-commerce platform⁶.

01 As mentioned by PTA in December 2018.

02 "Telecom Indicators | PTA". Pta.Gov.Pk, 2018, <https://www.pta.gov.pk/en/telecom-indicators>. Accessed 9 Dec 2018.

03 <https://www.thefoxboxpk.com/>

04 <https://www.facebook.com/thefoxboxpk/>

05 Ali, Samana. "At Maya'S Closet This Couple Tells How To Run Online Baby Store In Pakistan | Morenews.Pk". Morenews.Pk, 2017, <https://www.morenews.pk/mayas-closet-online-baby-store-pakistan/>. Accessed 8 Dec 2018.

06 <https://mayascloset.pk/>

These two are demonstrative examples of dozens of small and medium enterprises that have been established by women who have been enabled and facilitated by technology. As the number of people connected to the internet grows and e-commerce is facilitated through the introduction of services like mobile money, more and more women are starting out on their own.

According to a report by UN High Level Panel on Women's Economic Empowerment "mobile phones and digital platforms are benefiting female entrepreneurs: connecting them to markets, providing multi-lingual training, and facilitating their collective action"⁷.

Improving environment, increasing opportunities

As the world recognizes a pressing need for improvement of women's economic development and UN members states work towards realization of gender related sustainable development goals, programs focuses specifically on supporting women entrepreneurship are increasing. Organisations ranging the World Bank to corporations like Facebook, have initiated different initiatives focused on encouraging women's economic participation, particularly focusing on entrepreneurship.

In April 2018, the World Bank Group was granted \$75 million for its program "Creating Finance and Markets for All", with \$49 million allocated to the International Finance Corporation (IFC) to lead private-sector initiatives, and \$26 million allocated to the World Bank to lead public-sector activities. Over half of these funds would be spent in "countries and conflict affected states where women struggle most to grow their small and medium businesses"⁸, including Pakistan.

An environment of engagement and celebration

Women entrepreneurs have also commented upon a growing environment of celebration of women led entrepreneurial endeavors. One example is the "Empower Women" platform⁹, spearheaded by UN Women. This platform has been developed as "an innovative online knowledge, engagement and learning platform on women's economic empowerment" that has more than a million viewers and over 20,000 contributors from across sectors and more than 190 countries. The platform has "made available over 2,500 documents and videos, 850 stories, 2,600 discussions, 500 events and opportunities and 220 organizations showcasing their work"¹⁰.

There are local examples of such initiatives as well.

07 Hunt, Abigail. "How Technology Can Help – Or Hinder – Women Entrepreneurs | Global Policy Journal". *Globalpolicyjournal.Com*, 2016, <https://www.globalpolicyjournal.com/blog/12/12/2016/how-technology-can-help-%E2%80%93-or-hinder-%E2%80%93-women-entrepreneurs>. Accessed 8 Dec 2018

08 Women Entrepreneurs Finance Initiative Allocates First Round Funding; Expected To Mobilize Twice The Original Target". World Bank, 2018, <https://www.worldbank.org/en/news/press-release/2018/04/19/-women-entrepreneurs-finance-initiative-allocates-first-round-funding>. Accessed 11 Dec 2018.

09 <https://www.empowerwomen.org/en>

10 Speech: "Women Entrepreneurs Can Drive Economic Growth"—Lakshmi Puri". UN Women, 2018, <http://www.unwomen.org/en/news/stories/2017/7/speech-ded-puri-she-era>. Accessed 11 Dec 2018.

Events like 021Disrupt focused on technology and entrepreneurship feature many women speakers, trainers and influencers, helping encourage and motivate other women who might be interested in starting their own endeavors¹¹. Encouragement also comes in the form of women-based competitions. One of these competitions is She Loves Tech, by CIRCLE, a Singapore based initiative that holds global competitions for women led startups.

The need to do more

All in all, these events, competitions and the general decline in the initial cost of business (facilitated through technology) has improved the number of women entrepreneurs. However, the organic increase in numbers is not enough. Two targets of SDG 5 create an obligation on Pakistan to improve the situation. Target 5.5 of the goal seeks to “*ensure women’s full and effective participation and equal opportunities for leadership at all levels of decision making in political, economic and public life.*” Target 5.8 aims to “*enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women.*”

Thus, the obligation to improve women’s participation looms on Pakistan. The number of women leading tech enabled startups is a good indicator of women’s economic participation in leadership roles. And a look at the actual numbers is concerning.

According to a report released by the World Bank in 2017, “Pakistan has the world’s lowest rate of women’s entrepreneurship with only one percent of female entrepreneurs compared to 21 percent of male, the World Bank said, terming job creation, access to jobs and economic opportunities for women as the three key challenges”¹².

It is obvious that in addition to the measures already being taken by the government and the private sector for facilitation of women entrepreneurs, there is still need for drastic measures that enable women to counter cultural and other barriers and enter the entrepreneurial landscape.

11 <http://021disrupt.com/workshop.html>

12 "World Bank Says Pakistan Ranks Lowest Among Countries With Women Entrepreneurs". TheNews.Com.Pk, 2017, <https://www.thenews.com.pk/print/243346-World-Bank-says-Pakistan-ranks-lowest-among-countries-with-women-entrepreneurs>. Accessed 12 Dec 2018.

Chapter 03

Connecting the Links

Stakeholder engagement for women entrepreneurship

Women's equality and empowerment is one of the 17 Sustainable Development Goals (SDGs) introduced by the UN. However, if one looks at the other goals, the inclusion of women remains integral to true realization of the other SDGs as well. In the coming years all UN member states would be working to achieve these goals and the recognition of women's equality and empowerment at this level, combined with tech led economic revolution and growing understanding of the need for more active engagement of women in the workforce has meant mobilization for this goal across stakeholder groups.

There is an increase in government's engagement with the entrepreneurial landscape. The government is setting up and running multiple incubation centers across the country and this is facilitating women who would otherwise be hard pressed to kick start new businesses.

A number of women entrepreneurs interviewed for this research have been incubated at the National Incubation Centre, now dubbed as Ignite. Similar incubation centres have been created in Karachi, Lahore and Peshawar, The Lahore Incubation Centre is a public private partnership housed at Lahore University of Management Sciences (LUMS). BeautyHooked, a women led startup incubated at NIC Lahore and later accelerated at Punjab IT Board's accelerator PlanX¹³ successfully raised 280,000/- USD in seed funding. Led by Sahr Said and Sidra Talha, BeautyHooked is a "free beauty directory that allows customers to find salons in their city, browse services and make salon bookings around the clock for free".

In fact PlanX and its sister concern Plan9 boast of a number of women who are leading a wide variety of startups including, Sidra Qasim, founder and owner of the brand Markhor a retail brand selling leather goods, Rameeza Moin who runs Transparent Hands, a socially responsible startup bringing foreign charitable donations directly to the aggrieved through an unprecedented channel of easy and transparent donation flow, Sophia Parvez, lead at ClubInternet a startup focused on digital literacy among others.

However, overall, the number of women led startups graduating from these incubators remain lower than those led by men.

13 PlanX was founded in September 2014, PlanX by Punjab IT Board with an aim "to empower commercially viable mid-stage technology startups by providing access to multiple funding channels, specialized network of mentors and global exposure to establish high impact businesses. The goal is to bridge the gap between technology and businesses by providing facilitation in the shape of access to mentors, connection with angel investors and venture capitalists and support in gaining exposure to global markets".

There are some efforts that are directed purely at women entrepreneurs. At a regional level (For Southern Punjab), the National Productivity Organization (NPO) has also initiated Women Entrepreneurships Development System, dubbed WEDS for the provision of business services for women “seeking affordable office space to house their business. Space for 25 top class, furnishes, air-conditioned offices will be available in WEDS in various sizes, equipped with phone, internet connectivity”¹⁴ etc.

WEDS also explores micro financing to women entrepreneurs.

Private sector steps up

Women have also benefited from private accelerators like the Nest i/o and invest to innovate. Incidentally, the two aforementioned incubator and accelerator are both led by women. Jahan Ara¹⁵, a formidable name in the tech sector heads the Nest i/o in Karachi, while Kulssom Lakhani¹⁶, an enabler who has young entrepreneurs, change makers, and civil society leaders in Kosovo, Nepal, Cambodia, Ireland, Bangladesh, Ukraine, and Kazakhstan, is the founder and lead at i2i.

Global corporations at the forefront of this technology facilitated economic revolution are also creating their own programs for women entrepreneurs.

In 2018, Facebook launched its #SheMeansBusiness program as a “space for entrepreneurial women to make valuable connections, share advice and move forward, together”¹⁷. The initiative includes resources to help women make best use of Facebook’s own business potential. Different local communities featured on #SheMeansBusiness Pakistan, range from Sheops, a community for women to showcase their products, share their stories, discuss tips to scale their businesses, and inspire and support each other to Pakistan Ecommerce Consortium which is a group for e-commerce businesses in Pakistan where they can work to solve issues, share knowledge, and inspire others together. In partnership with a local enterprise Women’s Digital League, #SheMeansBusiness has also supported capacity building initiatives for women entrepreneurship across Pakistan.

Multi-lateral institutions like the UN are also playing their part.

In 2018, UN Women announced the creation of Global Innovation Coalition for Change (GICC), a “dynamic partnership between UN Women and key

14 “NPO Women Entrepreneurs Development”. *Npo.Gov.Pk*, 2017, <http://www.npo.gov.pk/weds/>. Accessed 11 Dec 2018.

15 Jehan Ara | The Nest I/O | P@SHA's Tech Incubator". *Thenestio.Com*, 2018, <http://thenestio.com/the-team/jehan-ara/>. Accessed 11 Dec 2018.

16 "Who We Are | Invest2innovate". *Invest2innovate.Com*, 2018, <http://invest2innovate.com/who-we-are/>. Accessed 11 Dec 2018.

17 *Facebook She Means Business: Celebrating Women Entrepreneurs, 2018*, <https://shemeansbusiness.fb.com/>. Accessed 11 Dec 2018.

representatives from the private sector, academia and nonprofit institutions focused on developing the innovation market to work better for women and to accelerate the achievement of gender equality and women's empowerment"¹⁸.

Some local initiatives focused on women entrepreneurs



WECON - Women Entrepreneurship Conference

Women Entrepreneurship Conference (WECON) has faith in fortifying women so they can step up and contribute in the economic development of Pakistan, through an enabling environment and empowering domain. To encourage women entrepreneurs, it stands up to cater through support system mechanics.



KARANDAAZ

Karandaaz Pakistan launches annual Women Entrepreneurship Challenge aimed at women-led businesses across Pakistan. Karandaaz provides customized business development support as well as investment of up to PKR 20 million (per business) in women-led businesses that qualify for the program and successfully demonstrate growth prospects.



Women Innovation Network

Women Innovation Network is one of Pakistan's premier Women Economic Incubator, and an initiative by the Punjab Commission on the Status for Women (PCSW). It is a part of the aspiring vision of the Punjab Government and a part of Punjab Growth Strategy 2018. The aim of the incubator is to facilitate and support women entrepreneurs and start-ups and model best practices so that other public and private sector entities are encouraged to support and initiate similar incubators across Punjab and in other provinces.



WIBFEST – Women in Business Festival 2018

At Islamabad Women Chamber of Commerce and Industry (IWCCI) arranged a festival to promote women entrepreneurs in Business in WIBFEST. The purpose of the festival was to revive the funfairs in the country whilst promoting and encouraging women entrepreneurs in Pakistan. Women owned businesses from Karachi,

18 "About GICC — Global Innovation Coalition For Change". *Global Innovation Coalition For Change*, 2018, <https://www.giccprinciples.org/about-gicc/>. Accessed 11 Dec 2018.

Hyderabad, Multan, Peshawar, Lahore, Sailkot, Faisalabad, Mardanshowcased their creative products and services. Women showcased their work including artefacts, home décor, travel and tourism, cyber security, organic products, designed costumes, handicrafts, health, IT, solar energy businesses etc.



WE-NET

Women entrepreneurs play a critical role in economic development, by boosting growth and creating jobs. With changing demographics in Pakistan, it is imperative to recognize the future role of women in Pakistan's overall economic growth. Pakistan Women Entrepreneurs Network for Trade (WE-NET) is a representative platform for women entrepreneurs in trade of goods and services being established with the support of World Bank Group Pakistan.

Engagement of Higher Education Institutions

In 2010, the Higher Education Commission (HEC) introduced a regulation for formation of Offices of Research, Innovation and Commercialization (ORIC). One of the objectives of ORIC was “Promoting entrepreneurship, technology-transfer and commercialisation activities which improve and support the economy”¹⁹.

However, the role of local academic institutions remains questionable. While there has been a definite increase in the number of entrepreneurial programs being introduced by business schools, but as per the interviewees, there is not much value being added overall. There is still a disproportionate focus on content and theory and practical experience, that is aided by focused and effective guidance and mentorship is hard to come by.

“There are a lot of more active centers for entrepreneurship. But, there is not much value being provided”, says Sana Mela, founder of Perspective, Pakistan's only media set up exclusively profiling Startup and Business Ecosystem of Pakistan, “What academic institutions need to do is to do some advocacy for students, give them exposure to working in SMEs and tech enabled economy and ensure that there is some hands on work, so that when the students graduate, they have something substantial to offer”.

Sana says that the educational ecosystem is poor and not designed to keep up with the changing entrepreneurial culture. After the introduction of ORIC regulations, more business schools have started developing entrepreneurial programs, but they are mostly content based and do not have enough focus on practical.

18 "About GICC — Global Innovation Coalition For Change". *Global Innovation Coalition For Change*, 2018, <https://www.giccprinciples.org/about-gicc/>. Accessed 11 Dec 2018.

19 "Objectives Of ORIC". *Hec.Gov.Pk*, 2010, <http://hec.gov.pk/english/services/universities/ORICs/Pages/-Objectives.aspx>. Accessed 12 Dec 2018.

on all women online community groups and platforms. It also operates through a Facebook page and a website that serves as its main e-commerce platform.

Sheops is a good example of a women led enterprise that primarily sources through female vendors. There are other examples of women led business that incorporate a largely women workforce.

“Women have been more interested in setting up food consorts, event management agencies, catering agencies, design agencies which include dress design, accessory design etc.”, says Sana Mela, who believes that the gender of a startup lead does have an impact on its nature.

On the other hand, Hareem Sumbul Bari, who runs multiple businesses, including a niche brand Anesi focused on providing self-care products and Dotte, a subscription box service for menstruating women, believes that women entrepreneurs are increasingly occupying previously male dominated fields.

A startup conceived and led by Ayesha Ahmed is one such example.

In Focus



Pak Agri Market is a one of its kind platform for agriculture related stakeholders. The platform

performs two main functions – first acting as a directory of services and products that can be used by farmers to acquire quality goods at competitive prices. The other key feature of this enterprise is agricultural advertisements. The advertisement section of Pak Agri Market features ads for livestock, seeds, heavy machinery like tractors and everything else agriculture related. The site, developed both in English and Urdu, also features content to help local agriculturalist better understand their crops.

The platform is the brainchild of Aysha Ahmed, a computer engineer, married into an agricultural family. Ayesha was inspired to create Pak Agri Market after witnessing the issues of local farmers and realizing that technology can help solve the problem of connecting with the community and the market. While the majority of her clientele so far has been male farmers, she has also been approached by women wanting to sell seeds for home gardening.

Technology has also enabled extending the market for ‘used’ or more trendily dubbed ‘pre-loved’ products. Digital ventures like Secret Stash that are successfully selling used high end designer products.

In Focus



Secret Stash is an online store that brands itself as Pakistan's first online curated marketplace where you can buy and sell new and used original designer items for a discount. One of the key features of Secret Stash is that it ensures anonymity. Nobody knows who is buying or who is selling.

The possibility of anonymously buying used products helps remove the stigma of owning pre-loved items and allows the website to sell used items for prices ranging from 10,000 to 70,000 and at times even higher.

The enterprise is the brainchild of Nazish Hussain, who quit her corporate job to launch the website after realizing the potential of its market²¹. The online store also authenticates the items it puts up for sale, creating trust among its customers.

The retail / buying/ selling related businesses owned and operated by women are aplenty. These range from large scale registered businesses to unregistered home operated ones that are being run only through Facebook outside the licensing and taxation regime. While some like Sheops, Secret Stash, Maya's Closet and Pak Agri Market procure items from elsewhere, a host of initiatives focus on selling products created by the owner herself.

One such example is Zo's Nano that brands itself as "a line of natural beauty products that looks to revive the secrets and insights of our elders. Each product is lovingly made by my Nano or under her strict supervision in order to cultivate wellness & grooming using our own traditions"²².

There are other pages selling homemade crafts like quiet books, piñatas etc. Other women led platforms are extending niche markets and offering digital marketing and product placement services to home-based artists, crafters and designers.

In Focus



One such example is **Polly and other stories**, an online retail space that sources products from "a diverse

21 Hussain, Nazish. "OUR STORY". *Secret Stash*, 2016, <https://www.secretstash.pk/pages/our-story>. Accessed 11 Dec 2018.

22 "Zo'nanos". Facebook.Com, 2018, <https://www.facebook.com/zonanos/>. Accessed 11 Dec 2018.

vision of growth and dynamic product development”²³. Some of the brands placed at Polly also run as individual businesses and some are exclusively marketed through Polly and Other Stories.

Most of these pages do not just operate online, but also use the same platform to market and place their products. The abundance of home-based businesses is reflective of a well-established tradition in economies like Pakistan.

Technology for service delivery

Digital platforms for food and catering businesses led by women are flourishing. These businesses range from home-based cooks cooking a single special dish to medium scale enterprises connecting a range of home chefs to customers.

In Focus



Chefling Kitchen was created by food blogger Madiha Hamid, who started out simply by curating family recipes. As a foodie, she connected with

women from different cities of Pakistan to collect recipes. During this process, Madiha connected to a number of women who were already selling some sort of food products within their communities. Some of the women she was working with were already trying to extend their home businesses by creating Facebook pages to reach a larger market with limited success. As someone connected to both the food business and technology, Madiha focused on developing a platform that could extend markets for these women by giving them basic training about hygiene, production and packaging and then facilitating the outreach to the consumer through a web platform. The Chefling Kitchen was incubated at The National Incubation Centre, Ignite. Eventually, the startup won the contract to run the in-house Cafe at Ignite, powered by three home chefs.

Madiha holds that her idea works because she creates flexibility for the home chefs. Some of them work full time and others take only pre-orders. Some of the chefs connected to Chefling Kitchen are new entrants to business and have family restrictions that stop them from independently expanding their businesses. In cases like this, the fact that Chefling Kitchen is owned and operated by a woman helps create an environment of trust, enabling women who would otherwise not be able to earn.

23 "About Us". *Polly & Other Stories*, 2016, <https://www.pollyandotherstories.com/pages/about-us>. Accessed 11 Dec 2018.

In Focus



Plate101 is another similar service focused on home chefs. While Chefling Kitchen is targeting curated

parties, corporate events etc. Plate 101 targets people 'living away from home' and missing home cooked food. Plate 101 works with home chefs who want to monetize their cooking by selling any additional food from their own family meals. Chefs often put up just a plate or two of food for sale. The service operates through an android and iPhone application.

This service is led by another foodie Noor-us-Saba, who launched this marketplace to "help individuals at home who are keen to earn money by selling their home-made food to the people living away from their homes".

Different event management and party planning businesses led by women are also operating online. Like neighboring India, Pakistan is also catching up with the trend of digitalization of domestic help services.

In Focus



Mauqa is a fast-growing service in Islamabad and Rawalpindi focused on

the provision of trained domestic support on an hourly rate. Mauqa provides trained helpers to help clean, cook, babysit and garden. The helpers connected through Mauqa are trained and verified.

Suniya Saadullah Khan, who co-founded the startup with her husband says that the idea was rooted in her realization that even as more and more people are connecting through mobile phones, without digital literacy, they could not really use ICT for much beyond connectivity and entertainment. Through Mauqa Suniya, her team enables access to a wider range of customers and at a better wage. The startup also has a relationship with Careem to facilitate commute and enable mobility.

Technology works at every level at Mauqa – from initiating connections and managing bookings, to connecting with NADRA, the National Database Registration Authority for security verifications, to facilitating commute through digital ride hailing service Careem.

Health and hygiene

Women led startups focused on health and hygiene are also growing. A number of applications and web platforms focusing on reproductive health are operational. One of these is Aaurat Raaj, a comprehensive platform working through artificial intelligence (AI) to help women with reproductive health and gender-based violence.

In Focus



RAAJI a chatbot that powers Saba Khalid's AuratRaaj seems to be the complete package. With a gripping backstory, RAAJI, a teacher belongs to Thar and has been through domestic violence herself and now offers help and support to women and girls.

AuratRaaj's founder Saba Khalid says that the platform is being scaled and eventually RAAJI "will be able to put those looking for help in touch with doctors, psychologists and lawyers, according to the situation."

The application started out as a series of animated videos focused on awareness raising and has grown into a chatbot that seems to be taking a personality of its own. The use of Artificial Intelligence (AI) and machine learning makes RAAJI an interesting experiment and Saba has won multiple awards and fellowships based on her idea.

Startups focusing on health and hygiene often seem to come from women who already have a passion to work for public good and are just using technology as a tool to realize their dream.

Another success story is Sehat Kahani – a medical startup co-founded by Dr. Sana Khurram and Dr. Iffat Zafar. Sehat Kahani is working through 14 virtual clinics "established with the help of home-based doctors in underprivileged localities where quacks and untrained midwives often have a monopoly, often resulting in malpractices and maltreatment".

Dr. Khurram, one of the founders holds that Sehat Kahani's network is a "support group for female doctors since many female doctors [who cannot continue medical profession] go through mental trauma and depression"²⁴.

24 "Sehat Kahani: Connecting Home-Based Doctors, Underprivileged Patients With A Keystroke | The Express Tribune". The Express Tribune, 2017, <https://tribune.com.pk/story/1507455/sehat-kahani-connecting-home-based-doctors-underprivileged-patients-keystroke/>. Accessed 12 Dec 2018.

Thus, this startup is serving both a community of doctors who would otherwise not be able to practice and the patients who lack access to good healthcare. The startup has been able to generate 500,000USD in seed funding and is expanding its tele-medicine services²⁵.

Other startups work closely on women's hygiene.

In Focus



Dotte, a fairly new startup providing subscription boxes to menstruating women. The startup is expanding to include provision of sanitary products to a range of women and would be using home-based skilled workers for the production of chemical free, home-made sanitary products. Hareem Sumbul Bari, the brains behind Dotte

also runs a small women only community focused on "health concerns, self care, mental & physical health. Hareem also creates and curates content to raise awareness about different aspects of menstruation and reproductive health.

Other services help women buy sanitary products discreetly, and have access in emergencies, tackling the issue of cultural modesty and hesitation which makes buying sanitary products difficult for some women. One such startup is **GirlyThings** – a platform that allows women's access to sanitary products and other items and is working to eliminate payments by introducing peridots; a survey/quiz-based model that allows consumers to earn points that can be used to buy products through the platform. Another startup selling sanitary products to be used during periods is **HerGround**.

Pakistani women have also launched more technological solutions in medical health care field. For example, one startup called Bolo Tech by two female entrepreneurs, Shanza Khan and Rabab Fatima aims to assist people with speech disorders²⁶.

A vast playing field

The variety of startups mentioned here are simply demonstrative of the different kinds of ventures women entrepreneurs inclined to use technology are undertaking. It is important to note here that since a large number of startups are still operating as unregistered, experimental set ups, it is not possible to get an exhausting list of them.

25 "Sehat Kahani, A Startup Aiming To Empower Female Doctors Across Pakistan, Raises \$500,000 In Seed Funding". *DAWN.COM*, 2017, <https://www.dawn.com/news/1396670>. Accessed 12 Dec 2018.

26 S. Siddiqui "Pakistani Female Entrepreneurs Develop Speech Software For Patients | The Express Tribune". *The Express Tribune*, 2017, <https://tribune.com.pk/story/1391809/pakistani-female-entrepreneurs-develop-speech-software-patients/>. Accessed 12 Dec 2018.

This chapter is simply a documentation of the various ways women entrepreneurs have harnessed the power of technology to create solutions that serve their community of women.

It is also telling that so many of these startups actually attempt to use the women workforce and almost all of them cater to the woman market. Ayesha Ahmed, the woman behind Pak Agri Market says that “for someone who is just starting out with the idea of establishing a tech-based solution, it is important to aim for something bigger than just money. If you focus simply on money, you would be demotivated way before the startup actually starts to pay. Thus, focus on doing something big, have a vision that keeps you motivated and that would give you the strength to continue”.

Most of the interviewees who were approached for this research talked of identifying a gap and having a desire to help solve that problem. From Suniya Khan, who wanted to find ways to help the underprivileged to use technology to find better employment to four young students from Rawalpindi, who went to Baltistan to help women monetize their apricots through their startup Jeyroti – women entrepreneurs often see focused on seeing technology as a way to help solve a social problem.

SheConnects – extending the benefits to home-based workers

However, there is another level of economic mobility that comes with various women led startups. More and more applications and platforms are now expanding the market for women who are home-based. While these workers are not entrepreneurs themselves, tech enabled startups have helped them increase their livelihoods.

“You know how so many women working on handmade products at home end up selling them for peanuts? I felt that they were simply unable to market them as high-end products and if one could help them do that, they would be getting better value for their hard work”, says Maria Umar, who recently launched another venture Masawi. Masawi, meaning ‘fair’ is an attempt to connect home-based crafters to a larger market and enable them to brand their products for a high-end market, “Globally, you’d always see homemade, handmade goods being sold at a high price. Here, people look down upon them and appreciate assembly line brand names. I think it is a matter of positioning and branding and am planning to use Masawi to do just that”.

Various other startups mentioned above are doing the same – from Chefling Kitchen that allows home chefs to cater professionally, to Plate 101 that benefits home chefs by connecting them to a market that is interested in ghar ka khana, to SehatKahani that is enabling women doctors who would otherwise be unable to practice their trade, various women led startups are not just using technology to reach their markets, but are also using it successfully to raise economic potential of home- based women workers.

Chapter 05

Boosters and Minefields

Enablers and barriers for women entrepreneurs

The increased access to technology has had a positive impact on the growth of women entrepreneurs in Pakistan. As more and more people are connecting to the internet and using 3G and 4G technologies, the access to markets for business owners is expanding. Women who were previously restricted by social conventions and mobility issues are better able to expand within their restrictions and are increasing their outreach at minimal costs. However, barriers remain – from difficulties in registration, taxation and opening commercial bank accounts, to capacity issues that restrict growth, to cultural and social barriers like child care responsibility and limitations on mobility, a host of different factors combine to make entrepreneurship a difficult choice for women in Pakistan.

Technology and women entrepreneurship

“When I started ten years ago, there was no culture of incubation or acceleration or all these things that you hear about these days. I was at home, due to deliver my second baby, without a job, because the school I was teaching at didn’t want the liability of continuing with a pregnant woman. At that time, given all the restrictions I had, using technology was my only answer”, says Maria Umar, the powerhouse running



Women Digital League, a pioneering set up initiated ten years ago. As an early adopter, Maria has seen and faced the challenges that came with being a woman entrepreneur running a tech-based business. Maria’s WDL is a virtual firm providing a host of digital services to a global clientele, ranging from content production to social media management. As a mission WDL focuses on women empowerment by training them locally and connecting them globally through computer-based work and has been globally recognized for creating digital livelihoods.

As WDL’s experience demonstrates, technology itself has been a great enabler for women entrepreneurs and women in the workforce.

Facilitating women entrepreneurs

In addition to increase and ease of access to digital platforms, there also has been an increase in structured efforts to bring digital livelihoods to women and in particular encourage and support women led startups and businesses. From government funded incubation centres to private accelerators and women focused startup competitions and festivals, there is generally a more conducive environment for women entering the field.

“We started off our venture simply to take part in a competition at our university”, says Ayesha Sadiqa, one of the four founders of a startup Jeroty, “ We researched for an idea and found out that women in Baltistan own a number of fruit bearing trees but are not able to monetize the crop due to various reasons. Our idea was simply to put up plants to

help them reprocess the dried fruit and then market the products. What was meant to be something that could help us win a university competition, is now a brand with products that we are selling at different salons in Islamabad and Rawalpindi”.



Jeroty started off as an idea developed for a university competition and the brand's products are now being sold to salons in Islamabad and Rawalpindi.

Jeroty, a word of Shina language means 'dried apricot' and the brand's story demonstrates the impact of competitions that encourage development of entrepreneurial ventures by women. The four founders, all students at the Islamic International University, initially used technology to connect to the vendors and run a remote business are now planning to scale by launching a formal online store.

Other success stories have come out of other competitions and incubator programs – Ayesha Ahmed's Pak Agri Market, Suniya Sadullah Khan's Mauqa and Madiha Tahir's Chefling Tales have all benefited from the National Incubation Centre, Ignite's support program. Similar centres have been set up in Lahore, Karachi and Peshawar and work to establish one in Quetta is also ongoing.

Accelerators by companies like Jazz and independent set ups like Invest to Innovate (i2i) are also helping. Some accelerator programs have high intensity short courses, while others work to offer support a longer period. The trend is extending to different thematic areas and in offing is another private incubator / accelerator program, Media Lab, being set up to specifically offer support to startups focusing on media and journalism.

“The media landscape in Pakistan is completely transforming and the industry is unable to support the people already engaged. Layoffs are common and in addition the

journalism schools across the country are turning out hundreds of new media and journalism graduates every year” says Asad Baig, founder of Media Lab, “It is important to have support for those journalists who want to set up digital startups. It is additionally important to have support for women who want to break into this field. Thus, Media Lab aims to ensure that women led startups are offered support on priority”.

There is also an increase in public and private hackathons that support women led projects and allow women to connect to tech professionals who can help them realize and launch their ideas.

The Minefields

All is obviously not well.

During the interviews it was apparent that the main barriers to new entrants are largely non-technical and nonstructural – women appeared to be most heavily affected by cultural and social constraints and responsibilities that leave them unable to focus on and work on entrepreneurial projects.

Childcare and work-life balance

“If I didn’t have support from both my family and in-laws, who helped me with child care, I would not be doing it. My husband would probably be running Mauqa and I would have to focus on other things”, says Suniya, commenting on the challenges.

The sentiment is repeated by others.

“There are no child friendly rooms at the incubation centers”, says Ayesha Ahmed.

Others talk about the lack of diaper changing facilities at the centers and the lack of an environment where mothers of young children would feel supported and enabled to participate in the entrepreneurial landscape.

“It is ironic. I started Women’s Digital League because my pregnancy had left me without a job. I felt that entrepreneurship can offer the flexibility that young mothers need. I always give the same flexibility to women in my own network. But, if you look at the overall picture, mothers are not accommodated”, says Maria Umar, “I feel that us women now have to grow a thick skin. If you are invited to a conference, invited to a panel, show up with your child and show them that it is not that women are not able or not interested but only that women have so many additional responsibilities and they have to create a system that acknowledges that”.

Interviewees also mentioned that the lack of systematic support that can facilitate young mothers also means that women entrepreneurs often belong to a more privileged class and can afford to have childcare.

Safe and affordable commute

The four young founders of Jeroty, often find themselves on the way to Baltistan as a group to oversee business matters.

“Since we are four, our parents are also satisfied. They know that if something happens, it is not that it is just one or two girls, but four, so we can handle it. We don’t feel unsafe but we always make sure that we travel together”, says Ayesha Sadiqa, one of the co-founders of Jeroty.

Since Jeroty is still a small scale set up, four co-founders travelling together through public transport, on a route that takes about 13 hours, might be an adventure. However, if the business scales, then this set up would become difficult to sustain.

“Mauqa solves the problem of safe commute for our helpers by having a partnership with Careem”, says Suniya Saadullah, highlighting the issue of the lack of good public transport, which hinders professional growth of women. Maria Umar also holds that just the provision of safe transport / commuting facilities would help more women start their own ventures.

And then there is patriarchy

Another factor mentioned by multiple interviewees, again not related to the actual work environment, was the impact of patriarchal attitudes that translate into challenging working environments. Among factors specifically identified as barriers were late night networking events / competitions that do not pay heed to cultural and social restrictions on women, the difficulties in drawing working boundaries with men in the field, which limits the networking opportunity for women, resulting in loss of opportunity and contacts.

“I can’t network like men. I can’t have drinking buddies or whatever buddies. That means loss of important work connections, loss of revenue”, says Maria Umar commenting upon how patriarchy has an actual impact, “So many networking events and functions are scheduled after hours. This automatically pushes out a lot of girls who simply would not get permission from families to attend them late at night. And then people say that if she can’t attend this, how will she run a business. She WILL run a business and she can. She would just do it more easily if these attitudes were not there”.

As a woman, Ayesha remains a rarity in the agri-tech sector.

“As a woman in this field, I do have to face condescending behaviors from investors and clients alike”, says Ayesha, commenting on her experience of setting up and running Pak Agri Market, “Even though it is my business partners who bring the agricultural expertise to the enterprise, people at times try to question my competence by asking questions about agriculture rather than technology and the startup”.

Aysha also holds that as a woman she struggles with defining working boundaries. “I am professional and polite, people try to take advantage. If I am assertive and professional, I am seen as rude”, she says.

The low number of women in entrepreneurial spaces also has an impact.

“Presenting and pitching to panels, judges, and investors, where there are no women, can be challenging. Attending tech events, where women comprise only one percent of the attendees, can also be very disheartening. Female representation in the tech space is very

important” says Saba Khalid²⁷.

Hareem, who self identifies as being “far more gung-ho than the average woman in just stepping out and showing up in a male dominated environment to get work done without flinching a nerve”, says that things would have been much simpler if she were a man.

Regulatory Challenges

The licensing and taxation regime was defined as cumbersome. Multiple interviewees mentioned that the taxation system was extremely complex and there was not enough room to cater to the challenges of upcoming start-ups that have not yet become profitable.

“If you are imposing heavy and multiple taxes on startups that have not even broken even yet, you are simply killing the startup culture”, says Ayesha Ahmed.

“The taxation system is complex. And the inability of new startups to maintain books and financial records hinders their ability to scale and grow. Thus, they often remain small scale and create minimum impact”, says Maria Umar.

“Registration process was very difficult. The time it takes is specially challenging. I felt that during that process, we had to be so focused and involved in just the registration that there was not enough time to focus on the idea”, says Suniya Khan.

“We went to F8 Kacheri for registration recently”, the young students behind Jeroty giggle uncomfortably, leaving the actual experience of having to line up between a crowd of men to imagination, “Yeah, it is difficult”, is all they say.

However, there is acknowledgement that the systems have improved, especially at SECP, but there is also the repeated sentiment that that the improvement is not enough yet.

The alarm bells

In addition to the issues highlighted above, two other issues emerged as cause of concern.

Technological and platform dependency

It is strange that a research focusing on ‘tech enabled’ entrepreneurship is labeling ‘tech dependency’ as a cause for concern. However, it is important to acknowledge that tech / especially platform dependency brings all the usual challenges of monopolies alongside.

As the examples of startups mentioned here demonstrate that there is an increasing dependency on a single corporate platform i.e. Facebook and its sister concern Instagram, especially for retail and marketing startups. Startups linked to retail, service delivery and content are increasingly depending on Facebook. This dependency makes

27 Hanif, Usman. "Tête-À-Tech With E-Elle'S: A Sneak Peak At Saba Khalid's Chatbot Raaji". IDG Pakistan, 2018, <http://idgpakistan.com/iwd2018-aurat-raaj-raaji-chatbot/>. Accessed 12 Dec 2018.

the startups somewhat vulnerable to policy changes (either at Facebook or at the government level) that might affect their engagement with the market.

Facebook is often introducing new limits, new policies and new restrictions on engagement. These restrictions can affect the whole business and sustainability model as they often come with only a brief warning and there is nothing local startups can do to challenge or navigate them. In addition, there is always a danger of platform takedown by government.

“It seems really scary and alarming to know that so many people are dependent on Facebook for their livelihoods. What happens if they just start charging for every service? Or introduce strict new restrictions? What happens if it is blocked in Pakistan”, wonders Maria Umar, “We were really badly affected when YouTube was taken down. Lots of small businesses were affected as a result. We lost so many international clients because of our inability to access and post on YouTube. The government doesn’t really think of these implications”

Similar concerns would apply to mobile-based applications that are dependent on Google’s Playstore service and/or the iPhone app platform. While these engagements are extremely beneficial for them at this point, it also means that they don’t have much agency that can protect them from any potential issues that occur due to policy changes at corporate level.

It is also important to note that the legal system in Pakistan is not yet offering much support to consumers of international tech platforms.

A system set to support the privileged

Multiple interviewees also mentioned their own privilege and existing support systems that enabled them to move ahead with their startup ideas. Interviewees mentioned “knowing the system”, “knowing the people” and having “the network” to connect and scale.

The events that have encouraged so many young entrepreneurs might be too intimidating for women not well versed in English. The system is also unable to support women who are without family support and a background that allows women to participate in ventures that are bound to be time consuming. As a result, even as numbers of women grow, the entrepreneurial landscape is still to diversify.

Chapter 06

The Way Forward

Recommendations

For the licensing and regulatory bodies

- 1 SECP should work towards complete digitization of the registration process, so as to facilitate women who have mobility issues due to family constraints or due to their geographical location.
- 2 The FBR should simplify its taxation regime for startups - the system is too daunting for new entrepreneurs to understand and creates a situation where they avoid formal entry into taxation system as commercial entities due to the difficulty in understanding.
- 3 The FBR should also introduce new tax brackets that are startup friendly and responsible to the challenges of new entrants and home-based businesses.
- 4 Simplifying the process of opening commercial bank accounts as the difficulty in doing so encourages young entrepreneurs to operate as unregistered private entities working outside the regulatory system.

For private and public incubators and accelerators

- 5 To encourage likelihood of more women entering the field, the government and corporate incubators and other programs should be made child friendly and responsive to the needs of mothers. Setting up in-house daycares can be a very effective way of encouraging more women entrepreneurs.
- 6 In terms of capacity building there needs to be increased emphasis on financial management trainings, particularly trainings introducing entrepreneurs to programs that can help them maintaining books effectively and easily.
- 7 While there are a number of new initiatives focusing on civic and social innovation, the changing nature of work in the digital world also calls for similar industry focused interventions.

For academic institutions

- 8 Business programs at universities should improve and increase connections with the industry. The universities should also increase focus on sustainable innovative solutions and products.
- 9 It is important for academic institutions to offer expertise about local markets as the theories, experiments and models originating from the Global North are important to teach but might not be adaptable for the local markets.

For the government

- 10 Ensure that government sponsored women entrepreneurship programs are responsive to cultural and social constraints and are able to facilitate women operating within these restrictions.
- 11 Ensure that the legal system is developed to offer some protection to tech enabled businesses and SMEs.

Scope for further research

- 12 Institutions like the World Bank that are actively investing into programs focused on women entrepreneurship should research and strategize to counter cultural barriers that are limiting women's entry into entrepreneurial landscape.
- 13 Research can be done to identify specific ways in which patriarchal norms are challenging women running tech enabled startups, so that solutions to counter these can be designed.

About the author

Sadaf Khan is co-founder and director at Media Matters for Democracy. She has had 16 years of experience with media and media development sector. Over the last five years she has focused on internet governance, digital rights and the impact of technology on media and other industries. She has authored various publications on media and internet regulations in Pakistan, state of freedom of expression, digital rights and right to information. Sadaf holds an MSc in Media, Development and Communications from London School of Economics and Political Science and an MA in Mass Communications from University of Karachi.



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