# IMPACT ASSESSMENT OF TDAP WOMEN DEVELOPMENT PROGRAM ON TECHNOLOGY ADAPTION IN FEMALE ENTREPRENEURS

*Misbah Tanveer*

(CGP # 06-250)

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## ABSTRACT

The adoption of information communication and digital technology is increasingly being considered an enabler for women entrepreneurs in building personal and firm capabilities and improving access to the markets. Women's participation in entrepreneurship in Pakistan could be higher due to the region's challenging socio, cultural, and institutional context. In such a scenario, technology and its adoption offer promising potential for women entrepreneurs to grow and scale their businesses.

This project conducted an impact assessment of the TDAP women entrepreneurs training program, designed to address the gaps in training and capacity building of women entrepreneurs for digital literacy in Pakistan. We employed the mixed method approach to analyse the role of digital enablement training programs. We collected the primary data from women entrepreneurs who attended the TDAP training program by developing a comprehensive questionnaire and conducting a Survey. Moreover, to capture the qualitative context, we organized a roundtable panel discussion with experts from industry, academia, NGOs, and government organizations. Our findings suggest that TDAP training programs significantly impacted women entrepreneurs by improving their digital skills, boosting confidence, and enhancing key business outcomes. Based on findings, comprehensive targeted policy recommendations are presented to ensure the inclusivity, accessibility, and practicality of these training programs.

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**INTRODUCTION**

While entrepreneurship has been widely accepted as an integral cog in the machinery of modern economic development, the understanding of entrepreneurship as the driving force of innovation was hypothesized more than 100 years ago by Joseph Schumpeter (1934). His idea is more powerful due to its innate common sensibility: entrepreneurs innovate, businesses produce, profit increases, jobs are generated, and the economy flourishes. Be that as it may, defining entrepreneurship remains challenging (Sanyang and Huang, 2010). One successful operational definition of entrepreneurship is that it is a behavioral characteristic of individuals seeking opportunities and being decisive and steadfast in introducing their ideas (Wennekers and Thurik, 1999). In this definition, an entrepreneur is not an occupation but a behavior individuals exhibit in creating an organization (Gartner, 1988). This definition may lead one to think that the emergence of an entrepreneur is based on the conditions of personality and individual performance. However, gender inequality in entrepreneurship challenges the notion that individual traits solely determine entrepreneurial success.

Gender inequality in all its forms defies common sense. However, it is all the more galling in the domain of business, a domain of the modern capitalist economy that exists solely for for-profit maximization. Therefore, it simply does not make sense that, for example, women are paid only 77 cents for each dollar their male counterparts earn (UN Women, 1999). Similarly, 2.4 billion women worldwide are afforded different economic opportunities than men (Trumbic, 2020). Similar disparities, unfortunately, exist in the field of entrepreneurship. It is not surprising considering the economic disempowerment of half of the world's population; nonetheless, it is all the more disheartening, especially since research has time and again shown that such disparities in entrepreneurship do not exist due to an inherent difference in gender psyches (Sexton & Bowman-Upton, 1990) but, instead, are a product of socialization (Shahriar, 2018). Expectedly, the differences that arise in entrepreneurial capabilities then end up being the consequence of sociocultural factors that influence essential aspects of business growth, such as experience (Fischer et al., 1993; Terjesen, 2005) and networking (Kalafatoglu & Mendoza, 2017). This creates a vicious cycle: socialization fosters gender disparity in entrepreneurship, and this disparity reinforces the roots of socialization. 'Fear of failure' and 'perceived capabilities' are the most critical socio-cultural factors in the likelihood of a woman becoming an entrepreneur (Noguera et al., 2013).

Interpreting entrepreneurship as a skill that can be learned has important implications. One of these implications is that it means entrepreneurship can be developed with active and conscious effort. This is evident through the research of DeTienne and Chandler (2004), who prove that opportunity-seeking and, through it, innovation can be taught, and this process increases the likelihood of entrepreneurship. Similarly, research has conclusively shown that entrepreneurship education and training improve the possibility of students becoming entrepreneurs and the financial gains they earn if they do become entrepreneurs (Martin et al., 2013). The effectiveness of training in increasing the likelihood of entrepreneurship gives stakeholders a clear directive of what can be done to improve the conditions of entrepreneurship- these stakeholders may be governmental agencies, policymakers, and even entrepreneurs themselves.

Studies done in Pakistan have shown that lack of training is one of the major obstacles women face in their entrepreneurship journey (Makhijani et al., 2015). It makes sense, too. As per the Global Gender Index, Pakistan is one of the worst countries in gender parity, ranking 142 out of 146 countries (WEF, 2024). This means that because women face such severe barriers to economic participation and opportunities, they are forced out of the loop of formal education in many cases. There are 2 million girls out of school compared to boys (Barn & Bend, 2023). Therefore, while training is essential for all entrepreneurs, women must overcome these barriers and thrive.

There is light at the end of the tunnel, however, because the government of Pakistan has explicitly recognized the need to invest money into entrepreneurship development programs, especially those designed to bridge the gender gaps (CCP, 2023). One such initiative is the Women Entrepreneurship Development Plan (WEDP), led by the Trade and Development Authority Pakistan (TDAP). The Trade and Developing Authority Pakistan (TDAP) aims to conduct comprehensive workshops to create a more conducive business environment for women. This will be done in three phases from 2023 to 2025, the first of which has been completed. This capacity-building program aims to target each category of women entrepreneurs- new entrepreneurs, established entrepreneurs, developed wholesale producers, and export-oriented producers- and guide their transformations into successful exporting businesses.

The Women's Entrepreneurial Development Program (WEDP) is a crucial initiative representing a significant advancement in supporting women entrepreneurs. To ensure its continued success, it is essential to incorporate feedback and implement quality assurance measures. There is an unfortunate gap between policies and initiatives that can only be bridged through the collaboration of all stakeholders. Conducting an Impact Assessment of the completed phase of the WEDP will provide invaluable feedback on how the workshops have influenced the business practices of women entrepreneurs. Additionally, given the pronounced digital divide between genders in Pakistan, it is imperative to comprehensively understand its impact on entrepreneurship. Such insights are essential for designing programs that yield optimal results for the trainees. The importance of WEDP and the evaluation of its quality lie in its potential to bridge gaps in digital literacy and promote economic empowerment for women in Pakistan.

The rest of the report will consist of the following sections. Section 2 will discuss the gender disparity in Pakistan's labor market and the digital divide. Section 3 will present the literature review. Research questions and proposed methodology will be discussed in section 4. Findings and Qualitative and quantitative analysis will be presented in section 5. Section 6 will discuss the policy recommendation based on findings. Section 7 will conclude the report.

## GENDER DISPARITY AND DIGITAL DIVIDE

Over time, the adoption of digital technology has become the driver of gender equality and an enabler for promoting women-led businesses. The success or failure of entrepreneurs has become increasingly linked with their ability to effectively utilize technology to produce, market, sell, and innovate. However, the relentless underlying gender inequality means that women are left behind, not only in the landscape of business but also in the narrower field of technology adaptation. The problems in the adoption of technology by women entrepreneurs arise due to the unique challenges they face regarding knowledge, access, and usage of said technology.

*Figure 1: Global Gender Index 2023*
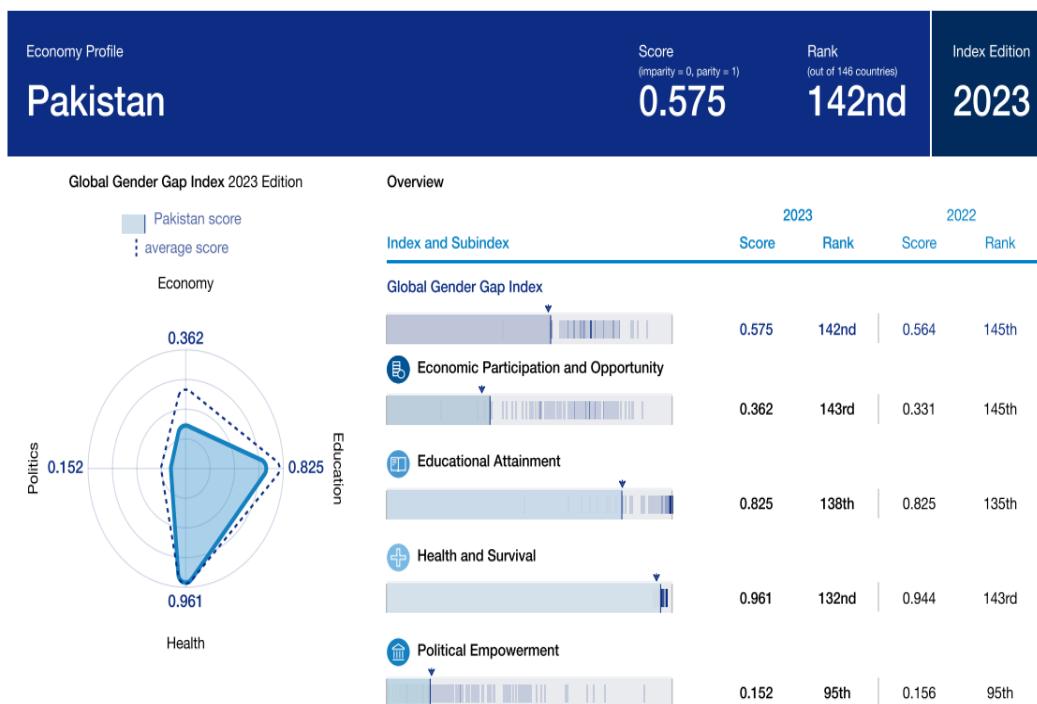


*Source: WEF (2024).*

Women account for half of the population in Pakistan, but their economic participation is not very promising. Female entrepreneurship is even more severely lacking in Pakistan. It ranked 142 out of 146 countries in the Global Gender Index in 2023, with economic participation and opportunities one of the poorest in the world (Figure 1). Not just entrepreneurship but female labor force participation is one of the lowest in the world, ranking 167 out of 178 countries in 2023 (Figure 2). Moreover, as of 2016, only 25% of female university graduates joined the workforce (Source: Asian Development Bank). Another dimension of gender disparity in the business landscape is the wage difference, with women's median monthly pay being only PKR 12,000 compared to PKR 18,600 for men in 2023 (ILO, 2024). Therefore, it is easy to see that the conditions of gender parity in Pakistan leave much to be desired.

There is a marked lack of governmental data on female entrepreneurship in Pakistan. However, according to the Global Entrepreneurship Monitor (GEM), only 5% of the total number of entrepreneurs in the country were females as of 2012. In the same vein, a survey conducted by the

World Bank revealed that there are only 1% female entrepreneurs for every 21% male entrepreneurs in 2022 (World Bank, 2022).

*Figure 2: Female Labour Force Participation, 2023*



| | | |
|---|---|---|
| 162. Nepal | 28.68 | |
| 163. Sudan | 27.87 | |
| 164. Lebanon | 27.48 | |
| 165. Tunisia | 26.85 | |
| 166. Mauritania | 26.41 | |
| 167. Pakistan | 24.46 | |
| 168. Somalia | 21.15 | |
| 169. Morocco | 19.81 | |
| 170. Djibouti | 18.53 | |
| 171. Algeria | 16.81 | |
| 172. Egypt | 16.45 | |
| 173. Iran | 14.38 | |
| 174. Syria | 14.14 | |
| 175. Jordan | 14.05 | |
| 176. Iraq | 11.38 | |
| 177. Yemen | 5.10 | |
| 178. Afghanistan | 4.83 | |
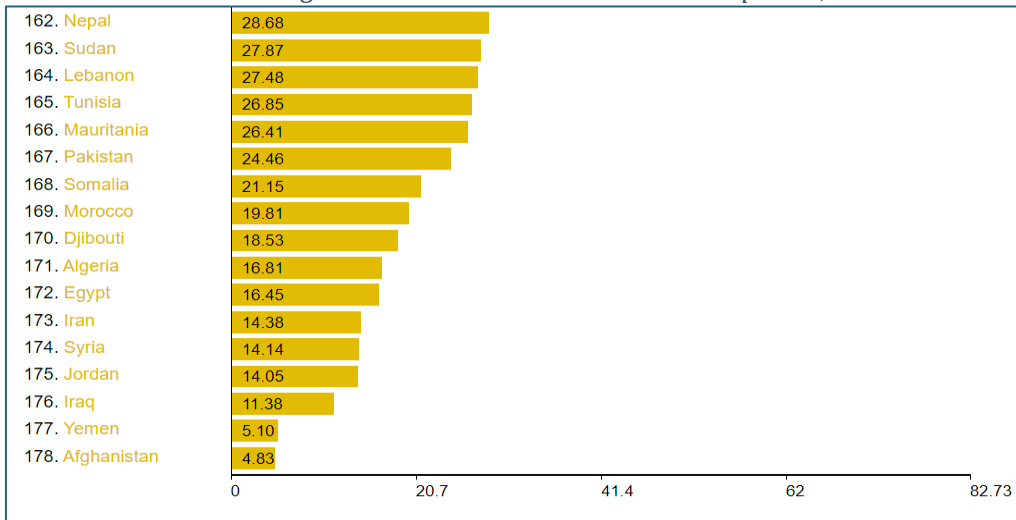
*Source: The Global Economy.*

As discussed, women's economic empowerment is less than ideal. However, this problem is caused and further exacerbated by the lack of women's access to digital tools and services. After all, if they are not afforded the same level of knowledge, their positions as entrepreneurs are not expected to be at the same level as their gender counterparts. As per the UNDP, in 2023, only 50% of women own a mobile, as opposed to 81% of men. Similarly, women are 45% less likely to use mobile internet than men. GSMA Consumer Survey in 2021 shows similar statistics (Figure 3).

The GSMA Survey also revealed that only 49% of the Pakistani women who considered work an essential part of their lives thought owning a mobile phone helped them in their work. In contrast, 81% of men thought owning a mobile phone was helpful in their work. This clearly shows that women face challenges in leveraging technology in their work. These challenges may be digital literacy, socioeconomic norms, and resource access. In addition, there are barriers to using the internet. In Pakistan, the main reasons for not using the internet are literacy and digital skills for both males and females. However, the second most important reason for males and females is different, with women facing family disapproval and men finding it irrelevant see Figure 4. Another thing to notice is that this problem is also prevalent in other regional countries.

*Figure 3: Mobile Ownership and Internet Use by Gender, 2021*

**Men's and women's mobile ownership and mobile internet use, by country**
*Percentage of total adult population*

| | MOBILE OWNERSHIP (%) | GENDER GAP | MOBILE INTERNET USE (%) | GENDER GAP |
|---|---|---|---|---|
| **AFRICA** Egypt | 83% / 76% | 8% | 63% / 55% | 12% |
| Kenya | 94% / 88% | 6% | 59% / 36% | 38% |
| Nigeria | 92% / 88% | 5% | 54% / 34% | 36% |
| Senegal | 83% / 77% | 7% | 68% / 57% | 16% |
| **ASIA** Bangladesh | 84% / 65% | 23% | 36% / 19% | 48% |
| India | 83% / 71% | 14% | 51% / 30% | 41% |
| Indonesia | 79% / 73% | 8% | 55% / 51% | 8% |
| Pakistan | 76% / 51% | 33% | 36% / 22% | 38% |
| **LATIN AMERICA** Guatemala | 83% / 73% | 12% | 77% / 66% | 14% |
| Mexico | 91% / 90% | 2% | 83% / 80% | 3% |
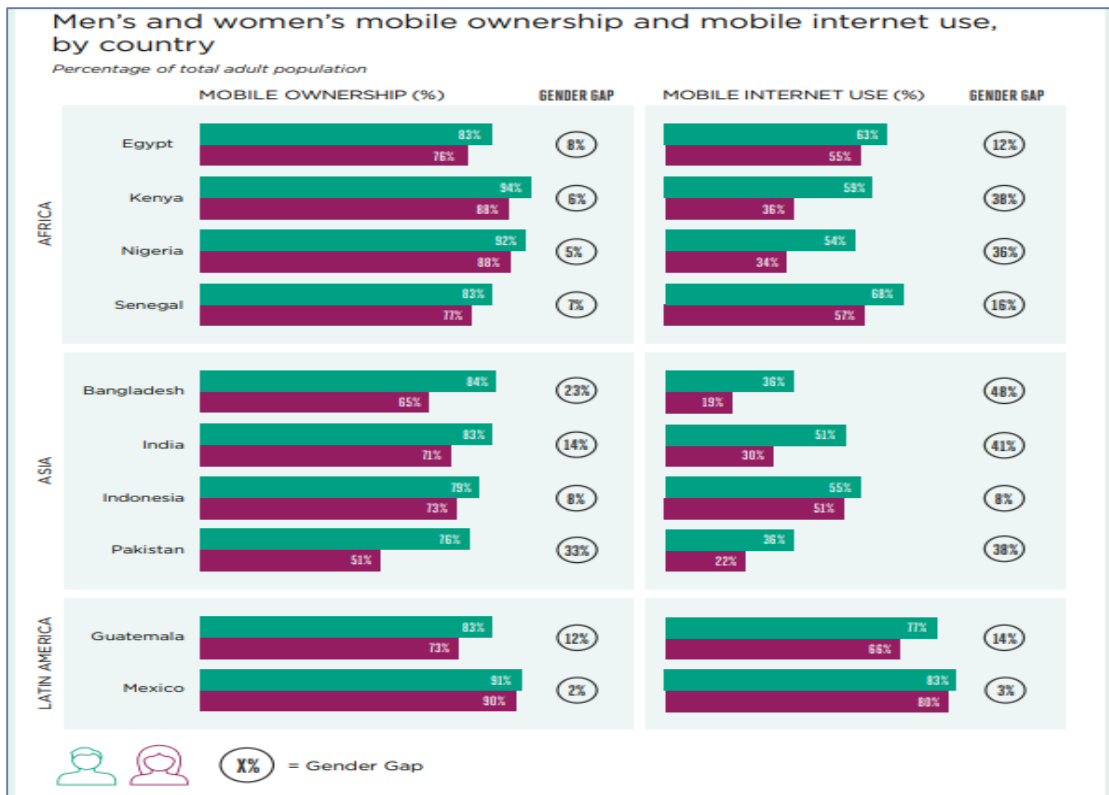
X% = Gender Gap

*Figure 4: Top Barriers to Internet Usage, 2021*

| Ranking | Bangladesh | | India | | Indonesia | | Pakistan | |
|---|---|---|---|---|---|---|---|---|
| | Women | Men | Women | Men | Women | Men | Women | Men |
| 1 | Literacy and digital skills | Literacy and digital skills | Literacy and digital skills | Literacy and digital skills | Affordability | Affordability | Literacy and digital skills | Literacy and digital skills |
| 2 | Safety and security | Safety and security | Affordability | Affordability | Literacy and digital skills | Safety and security | Family disapproval | Relevance |
| 3 | Affordability | Affordability | Relevance | Safety and security | Relevance | Literacy and digital skills | Relevance | Affordability |

**LITERATURE REVIEW**

The digital divide is an old concept, first appearing as far back as 1999 (NTIA, 1999). A comprehensive conceptual framework now defines the digital divide as the inequality in accessing and using digital information and communication technologies (ICTs) between individuals, households, businesses, and geographic areas at different socio-economic levels (Joseph, 2001). However, the theory of the digital divide advanced by some prominent researchers is multi-faceted in that it, for example, in one case, includes not just "material" access and usage "access" but also "motivational access," which is the inclination towards digital technology and "skills access," which is the ability to effectively utilize computers and their networks (Dijk, 2012). In the same vein, Warschauer (2002) links access to Information and Communication Technologies (ICT) with social inclusion, the extent to which an individual can fully participate in society and have agency over his own decisions. Through a comparison of digital access to literacy, Wasrschauer concludes that physical, digital, human, and social resources must all work together to integrate ICT into communities and institutions and promote material access to allow an individual to engage in meaningful social practices. Increasingly, the definitions of the digital divide are treating this inequality as a continuum rather than a black-and-white "have" and "have not" situation. The problems now are more than access and usage; they also include frequency, intensity, and objective of use (Araque et al., 2013). Considering the complex nature of the digital divide, it becomes clear that the most vulnerable to such a divide are people experiencing poverty with low household incomes and education levels (Warf, 2012; Bunyan & Collins, 2013; G. Wilson-Menzfeld et al., 2024). This was evident early on when research proved that high-income, educated people were more likely to have adopted Internet usage by the end of 2001 (Goldfarb & Prince, 2008).

Unfortunately, women undoubtedly remain one of the most vulnerable groups in society, facing inequalities from multiple ends, especially in low-income countries. For instance, in low-income countries, girls' enrolment in primary school is 78% compared to the world average of 88%, with secondary school enrolment only 33% compared to the world average of 66% in 2023 (Kattan & Khan, 2023). Similarly, women are the majority of the world's poor, with 247 million women aged 15 and older living on less than 1.9 USD per day in 2021 (Dyvik, 2024). Moreover, with a 20% pay gap in 2018 (ILO, 2024), the situation is only expected to worsen as women are given less than three-quarters of the legal rights available to men (World Bank, 2022). In such a scenario, women's empowerment becomes an important goal. This is evidenced by the fact that gender equality is recognized as the 5th Sustainable Development Goal (SDGs).

Women's economic empowerment can be achieved in multiple ways, entrepreneurship one of them (Al-Dajani & Marlow, 2013; Mukorera, 2020). The all-important connection between women's economic empowerment and entrepreneurship comes from multiple factors. One reason is that entrepreneurship allows women the flexibility to work from home, on hours they can manage with their domestic responsibilities, especially in low-income countries (Sarfaraz et al., 2013). Indeed, research shows that family-life balance and work-hour flexibility are significant pull factors for female entrepreneurs (DeMartino & Barbato, 2003), with women placing more weight on the non-monetary aspects of self-employment and considering self-employment to be a close substitute for part-time work (Clain, 2000; Georgellis & Wall, 2005). However, a study revealed that women constantly have to negotiate in their capacities as entrepreneurs due to the constraints women face,

so this empowerment becomes stunted and flawed (Gill & Ganesh, 2007). These constraints may include, but are not limited to, discrimination and power relations in the complex fabric of sociocultural norms (Roomi et al., 2018). In Pakistan, risk aversion, religious restrictions, and financial appropriation by family members are other challenges women face in beginning a business (Said, 2016).

Unfortunately, inequalities seldom function isolated- such is the case with digital and gender disparities. Digital inequality and gender inequality intersect to stagnate and exacerbate the unfortunate realities of gender inequality (Törenli, 2008; Yang and Du, 2020). Similar research shows that digital disparities seem to be reinforcing the impacts of social and economic inequalities (Warren, 2007; Polat, 2023). However, true as it may be that the advent of technology has further widened the socioeconomic gaps, it is also true that adopting technology can also become the bridge.

Training and education are significant tools for developing skills and empowerment of participants and students. Studies have shown a conclusive link between empowerment and digital skills training (Mukherjee et al., 2024). Similar results are seen when a short, two-day business course is given, free of cost, to women microentrepreneurs, and the result is an improvement in entrepreneurial quality (Calderon et al., 2020). Research specific to Pakistan shows that the maximum impact of business skill training is observed in male clients, but there is improvement in the business knowledge of women entrepreneurs (Giné & Mansuri, 2014). This makes intuitive sense. Women are not afforded the same quality or level of education, and sociocultural norms keep them from networking (Kalafatoglu & Mendoza, 2017) or gaining valuable experience (Fischer et al., 1993; Terjesen, 2005) to put them on the same footing as their male counterparts. The discrimination also impacts women's access to capital, land, ICT, and even training and assistance (Roomi & Parrott, 2008).

However, a strategy to bridge these inequality gaps emerges through targeted skills training. Given the centrality of digital presence to modern businesses (Tiago & Veríssimo, 2014) and the nature of Pakistan's sociocultural landscape for women, digital enablement training becomes an essential strategy for the success of women microentrepreneurs in Pakistan. The importance of digital skills in Pakistan can be deduced by the proportional relation between employability and digital skills (Pirzada & Khan, 2013). Additionally, research has shown that women in Pakistan are increasingly leveraging digital technology to start their entrepreneurial careers (Ndiaye et al., 2023), and the impact of digital enablement has proved to be highly successful in the economic empowerment of rural women entrepreneurs in India, with its similar sociocultural fabric (Bertaux & Crable, 2007). Similar results are observed in the European context, with low-educated women benefitting from digital skills training programs (Prieto & Valenduc, 2016).

It cannot be ignored that a considerable fraction of even urban women in Pakistan do not have complete autonomy in accessing and using the Internet due to conservatism, religious restrictions, or linguistic barriers (Jamil, 2021). Even so, however, results about the impact of digital enablement training programs in Pakistan also look highly promising, with one research conducted on 280 participants of training from Benazir Bhutto Shaheed Human Resource Research Development Board (BBSHRRDB) and the National Vocational and Technical Training Commission (NAVTTC) showing a definite increase on the performance of women entrepreneurs in Pakistan (Batada, 2022).

**RESEARCH QUESTIONS**

This research aims to examine the impact of the digital enablement training conducted by TDAP in its Women Entrepreneurship Training Program, which aims to develop a conducive working environment for women entrepreneurs of the country by arming them with the necessary opportunities for personal and professional development. However, as evidenced by the vast, in-depth literature, digital literacy and its adoption are not binary concepts. Keeping that in mind, this research aims to capture the full range of multi-dimensional facets of the idea, from access and knowledge to usage and productive adoption of technology for the betterment of business. Additionally, it is crucial to identify the aspects of the training that are most effective in facilitating the digital enablement of women entrepreneurs. Conversely, it is equally important to identify the crucial factors which can contribute to the expected results. This is particularly paramount because of its potential to improve further digital skills training, both provided by TDAP or otherwise.

In essence, this research project is based on the following questions:

**1. How do digital training programs impact women entrepreneurs in Pakistan?**

1.1. What is women entrepreneurs' awareness and knowledge level related to E-commerce platforms after participating in the training program?

1.2. How are the trained women entrepreneurs engaging with the E-commerce platforms to grow their businesses? Are there any variations in the adoption of e-commerce platforms among women who have participated in the training program?

1.3. What was the impact of the training on the following:

> a) Monthly sales,
> b) Profits, and
> c) Networking opportunities.

**2. What specific policy recommendations can be proposed to inform the digital literacy (i.e., e-commerce) training programs for women entrepreneurs?**

2.1. What specific training program components were most valuable to the growth of the participating women entrepreneurs?

2.2. How could the existing training program on E-commerce be improved to cater to the training needs of the diverse pool of women entrepreneurs of Pakistan?

With these questions at the forefront, this study aims to provide comprehensive insights into the benefits women entrepreneurs gained from the training they attended. It also explores whether their entrepreneurial experience hindered or facilitated the assimilation of what they learned from the training. Furthermore, the research is designed meticulously to gauge the impact of training on access, knowledge, use, and adoption of new business ideas. Lastly, the study aims to understand the training's exact, numerical, and categorical impacts. The project area falls under one of the five themes of the CGP 6.0 call, i.e., Business, Investment, and Commerce, targeting the sub-themes of tech for competition, growth, and domestic commerce.

## METHODOLOGY

The project commenced with a Roundtable Discussion on the Digital Enablement of Women Microentrepreneurs in Pakistan. Stakeholders from various governmental and non-governmental organizations were invited to share insights on the challenges women microentrepreneurs face, practical strategies for overcoming said challenges, and suggestions to improve the future landscape for entrepreneurship in Pakistan. The details of this activity will be discussed in the forthcoming sections.

Having developed a clearer understanding of women's micro-entrepreneurship in Pakistan from the Roundtable Discussion, the next step was to modify the pre-made survey accordingly (Appendix A). The survey is a comprehensive questionnaire designed to gauge the impacts of digital enablement training on women microentrepreneurs through the Women Entrepreneurship Development Program initiated by TDAP. The idea behind the survey was to link the contextual, qualitative findings from the Roundtable Discussion with the robust, quantitative foundation of survey results, effectively ensuring that the conclusions from this research study are thorough and well-rounded.

The survey was first administered to a group of 5-8 women entrepreneurs to make it comprehensive and ensure everything was covered. This activity aims to ensure that the questions are relevant to the trainings they have attended and to pinpoint the thematic areas to explore more in-depth. Their feedback was invaluable in refining the survey to meet the specific needs of the entrepreneurs.

 Therefore, this research project was divided into four essential phases:

**Phase 1**: Stakeholder's Perspective and Engagement for qualitative analysis of the challenges to women microentrepreneurs and strategies available to overcome them.

**Phase 2**: Survey Development and Pilot Survey were meticulously designed to ensure ease of completion while providing a comprehensive overview of the entrepreneurship journey for women microentrepreneurs.

**Phase 3**: Final Round of Data Collection, in collaboration with TDAP.

**Phase 4:** Final Report and Dissemination of Results, aimed to further enrich the literature on the impacts of digital enablement of women entrepreneurs in Pakistan.

**ANALYSIS & FINDINGS: QUANTITATIVE ANALYSIS**

As mentioned above, this project will rely on qualitative and quantitative analysis. We started with the qualitative analysis. After preliminary meetings with stakeholders and desk research from secondary sources, our central part of the project was a roundtable discussion with different stakeholders.

The project commenced with a Roundtable Discussion on the Digital Enablement of Women Microentrepreneurs in Pakistan. It was held on the 12th of July at Suleman Dawood School of Business, LUMS, Lahore. Stakeholders from various governmental and non-governmental organizations were invited to share insights on the challenges women microentrepreneurs face, practical strategies for overcoming said challenges, and suggestions to improve the future landscape for entrepreneurship in Pakistan. The attendees were representatives from NGOs, policymakers, academia, microentrepreneurs, and public training institutes. A total of 14 organizational representatives were present at the Roundtable Discussion (Appendix A). Inviting participants from both private and public institutions was a deliberate decision to get a deeper picture of the support systems available and why they show the success or failure rates that they do. The discussion was highly productive in offering a comprehensive picture of the constraints that keep women microentrepreneurs from scaling up their businesses. Additionally, the strategies and ideas shared by the attendees were invaluable, coming from experts and professionals who deal with obstacles firsthand.

The Roundtable Discussion was invaluable in sharing information and knowledge among the participants. It was a highly productive forum that identified the challenges women microentrepreneurs face. It shared the strategies and success stories between all the present stakeholders to facilitate further progress in women's entrepreneurship in Pakistan selflessly.

**6.1. Challenges in Digital Enablement of Women**

Numerous challenges and obstacles were discussed during the session, which resonated with the participant's viewpoint, revealing the universality of the issues faced by women entrepreneurs in Pakistan, especially considering the diversity of the representatives in the discussion. The challenges discussed can be subdivided into four categories:

> ➢ **Low Literacy Rates:** encompassing business, digital, and general literacy issues.

> ➢ **Cultural constraints:** factors influenced by societal norms and expectations.

> ➢ **Entrepreneurship-related challenges** arise because many women entrepreneurs are necessity-driven rather than opportunity-driven entrepreneurs.

> ➢ **External factors:** external influences affecting the businesses of women entrepreneurs.

Expectedly, all problems are deeply interlinked with each other. For instance, family planning is connected both to illiteracy and to cultural constraints in different ways for women. Similarly, challenges in marketing efforts may stem from both literacy gaps and reluctance to invest additional time or resources in their ventures. However, these challenges have been categorized as such to maintain a clear yet impactful analysis. The final report will present a detailed report on the Roundtable Discussion. Everything mentioned here has been taken from the proceedings of the Roundtable discussion.

### 6.1.1. Low Literacy Rates

In the context of this report, illiteracy includes digital, general, and business illiteracies. Digital illiteracy refers to a lack of digital skills; general illiteracy indicates an educational background not extending beyond high school, and business illiteracy pertains to a lack of knowledge about business operations.

Numerous issues related to illiteracy were discussed during the Roundtable Discussion, a brief overview of which is summarized as follows:

**Financial Exclusion:** This is an unfortunate reality in Pakistan, where women are financially excluded in multiple ways. This was a running theme during the entirety of the Roundtable because it is also intricately connected to digital financial literacy. Where the world is moving towards mobile wallets and online payments, women are still limited to brick-and-mortar business methods.

**Business Acumen:** Low business acumen among women microentrepreneurs was a significant issue raised by various participants during the Roundtable Discussion. They expressed frustration over how these women were often completely naive about essential aspects of their business operations, such as marketing and daily operations.

**Information Asymmetry**: A panelist representing the Karvan Crafts Foundation made an astute observation regarding the lack of comprehension among women microentrepreneurs about digital skills' importance and potential impact on their businesses. The implied solution is that awareness and understanding can be cultivated in training.

**Confidence and Communication Skills:** A point brought up by microentrepreneurs in the fashion industry is that the lack of confidence and subpar communication skills was another major obstacle that she had observed fellow microentrepreneurs face. Having attended numerous trainings herself, she thought that training of any kind was invaluable in not just the personal development of the attendees but also in increasing networking opportunities.

Business Ethics: A representative from SMEDA pointed out the regrettable lack of business ethics, especially on online platforms. She believed that while efforts to bring women up to date with current technologies were undoubtedly commendable, digital skills training must also include a module for online business ethics.

Cyber Security: Several panelists pointed out the need to make sure that women were also made aware of cyber threats and how to navigate these threats. They agreed about teaching women microentrepreneurs about privacy settings, filtering their messages or friend requests, and replying to comments.

### 6.1.2. Cultural Constraints

Cultural constraints refer to the sociocultural norms that prevent women from operating in ways that would benefit their business. These constraints may manifest in multiple ways, especially considering the patriarchal nature of Pakistan's societal fabric.

Although undoubtedly there are many cultural constraints present, the participants of the Roundtable Discussion pinpointed the following, indisputably because of their prevalence:

Ownership of Devices: The state of Pakistan's women entrepreneurship can be gauged by the fact that device ownership remains a seemingly indomitable problem. Brought up by a participant from the Multan Chamber of Commerce, she highlighted that, before the discourse can continue, it must be acknowledged that this problem is yet to be indisputably solved.

Lack of Family Planning: A representative from Bali Memorial Trust stressed the importance of family planning in all the policies and efforts for women entrepreneurs. She believed that family planning was central to improving the lives of women microentrepreneurs because, in more cases than not, domestic constraints kept their businesses from reaching their full potential. A professor representing LUMS concurred with her point and added that, because of domestic responsibilities, women did not have the time to leave their houses for training, networking, or any other operational functions associated with businesses.

Networking: Networking is a significant aspect of business for any entrepreneur. However, as was agreed by all participants, it is an ever-present obstacle for women microentrepreneurs. Because women are usually busy with domestic responsibilities, they cannot take the time to network. Moreover, due to religious-cultural constraints, it might not even be considered 'appropriate' in some cases.

Funds Appropriations: This was an important point brought forth by a professor from LUMS, who cited her research in the field. Even if women are given access to mobile devices, in many cases, the transparency of mobile wallets means their family members can find out about their financial statements. This is a problem because it means these funds may be appropriated by family members, further exacerbating the problems of digital financial exclusion of women.

### 6.1.3. Entrepreneurship Related Challenges

This section refers to the problems that arise mainly because the women microentrepreneurs under consideration are necessary entrepreneurs. They are pushed into entrepreneurship due to extenuating circumstances rather than having found an opportunity that they wish to explore. These issues are characterized by the will to invest more time, effort, or capital than required and a lack of motivation to further their business.

Most of the attendees in the Roundtable, in one way or another, brushed upon the almost obligatory nature of women's entrepreneurship. They talked about how these women were short of options and chose this path instead. Similarly, these observations were echoed whenever attendees discussed the time poverty of women entrepreneurs, indicating that women are pushed into this journey because of the flexibility it affords them. To that end, the following are the challenges they face when pushed into entrepreneurship, as noted by the participants of the Roundtable Discussion:

Lack of Motivation: As highlighted by a participant from HomeNet, lack of motivation is an issue linked to several other problems plaguing women microentrepreneurs. The challenge is motivating these women to keep investing in and sticking with their businesses, even if they only make baseline profits.

Lack of Commitment: A representative from TDAP pointed out the problem of lack of commitment among entrepreneurs. He believes that because these entrepreneurs expect immediate and big

payouts when they do not receive them, they stop working towards their goals and halt business operations.

Lack of Innovation & Unique Selling Points: The lack of product differentiation and unique selling points was a unique insight that several participants provided. They noted that women microentrepreneurs end up selling the same product and do not understand the importance of innovation and product differentiation.

Exploitation: As discussed briefly in the above section, this problem is also intricately linked with the psyches of 'necessity-driven entrepreneurs.' Their need for monetary relief makes them susceptible to getting exploited by sellers and only getting minimal profits. It is highly likely, and only logical, that if they were 'opportunity' entrepreneurs, they might instead have chosen to invest extra effort and scale up their business themselves.

### 6.1.4. External Factors

External factors pertain to the factors that are out of the control of women microentrepreneurs but affect them all the same. These may include, for instance, governmental policies or training curriculums.

Participants were cognizant of several issues in the functioning of the organizations working towards women's entrepreneurial development, as successful as they may be in some regards. However, because improvement is always possible, they specifically highlighted the following problems:

Disconnect between Stakeholders: Several participants brought up this problem. They believed a unified platform must be developed with open access for all stakeholders to keep everyone in the loop about training resources, success stories, opportunities, etc. The lack of communication between many organizations working towards the same goal translates to 'moving around in circles,' which is presented by the current stagnation of progress in women's entrepreneurship.

Post-training Follow-ups: Another problem that could not have been recognized without the presence of a woman entrepreneur was the significance of post-training follow-ups, which a businesswoman in the food industry brought up. She noted that post-training follow-ups are necessary to ensure the application of the learned skills. With little to no follow-ups, women are usually left to their own devices, unable to apply their newfound skills or provide feedback about improving future training.

Home-grown Customised Technology: This was a crucial point presented by an accomplished Edu-technologist. She cited that the unavailability of home-grown technology in the country significantly hinders women microentrepreneurs. Rather than forcing women to learn imported technologies, digital tools that are custom-made for women should be developed. For instance, mobile wallets that hide financial statements for privacy.

Support of Male Members of the Community: It was mutually agreed that women's entrepreneurship could not progress without supporting the community's male members, a point brought up by several participants. This perspective provided an insightful take on the obstacles faced by women entrepreneurs. The idea behind this conversation thread was that because patriarchal obstacles could not be forced removed, they must be softened through awareness campaigns.

**ANALYSIS & FINDINGS: QUALITATIVE ANALYSIS**

For quantitative analysis, we collected primary data through a survey. A questionnaire was developed and distributed among the participants of the WEDP training conducted by TDAP. We initially planned to keep the sample size of 50 women who attended the training.[1] Surveyors were hired and trained to conduct the surveys. We collected data from 25 women entrepreneurs who attended the training. Based on data analysis, we present some important findings here.

**7.1. Demographic Profile of the Participants**

The socioeconomic and demographic profile of the participants is presented below to give a clear idea of their socio-economic background.

*Figure 5: Education Level of Participants*
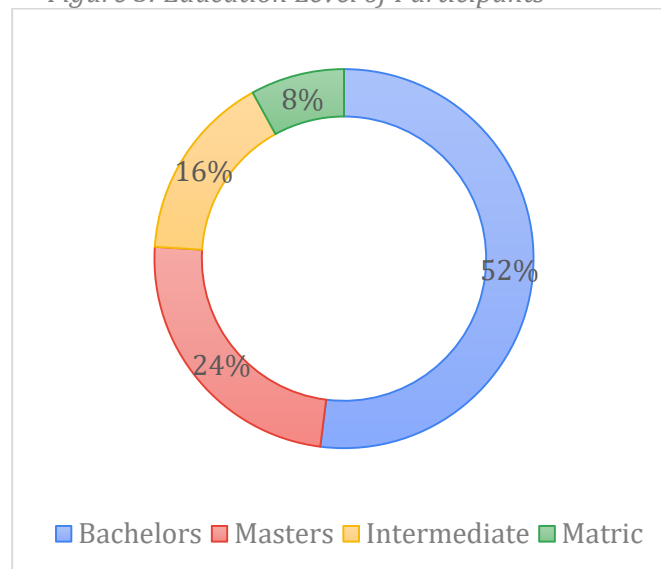


*Source: Author's computations.*

➤ The participants are from the age brackets of 18 to 60 years old. Only two participants from the young age bracket of (18-24) years. The rest are more experienced businesswomen.

➤ The average family size of the participants is six people at home.

➤ The participants' marital status represents that 54.2% are married, 33.3% are unmarried, and 12.5% are divorced or widowed.

➤ The participants are educated, as 52% have completed their bachelor's degrees. See Figure 5.

➤ The geographical background of the participants shows that 30% are from Attock, 20% are from Islamabad, and the rest are from Faisalabad, Fatehjhang, Kasur, and Rawalpindi.

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[1] It was extremely challenging to get access to the training participants due to privacy issues, lack of contact information, and unwillingness of the participants to participate in the survey. Data collection is still in progress.

## 7.2. Business Profile of the Participants

➢ Analysis of the nature of business shows that 33 percent are Artesian and related to handicraft and handmade clothing, 20 percent are involved in teaching activities, 16 percent are service providers (Parlor, haircut, etc.), 4 percent are doing farming, and the rest are involved in other activities, including jewelry making, food, and spices business.

➢ Most participants (66.7%) had an online business presence, indicating familiarity with digital tools. 91.7% of the participants owned bank accounts, and 83.3% utilized digital financial tools such as Easy Paisa and Jazz Cash for their business transactions.

➢ Most participants have been running their business ventures for a long time and are experienced businesswomen. Nearly half of the participants have been running their businesses for more than 5 years, and one-third have experience of 1-3 years (see Figure 6).

➢ Most of the businesses have employed more workers. Only 32 percent of participants were working alone to run their business venture.

*Figure 6: Entrepreneurial Experience*
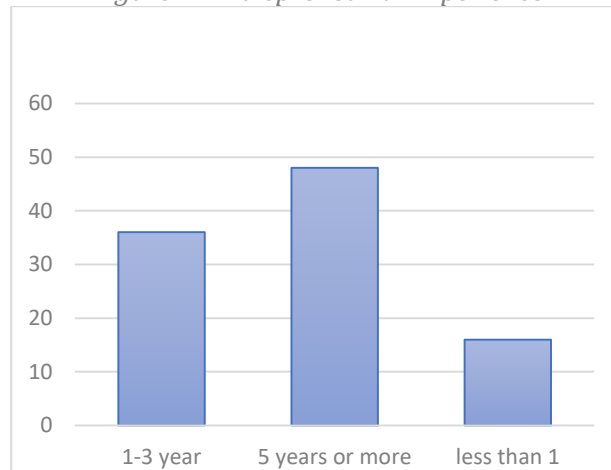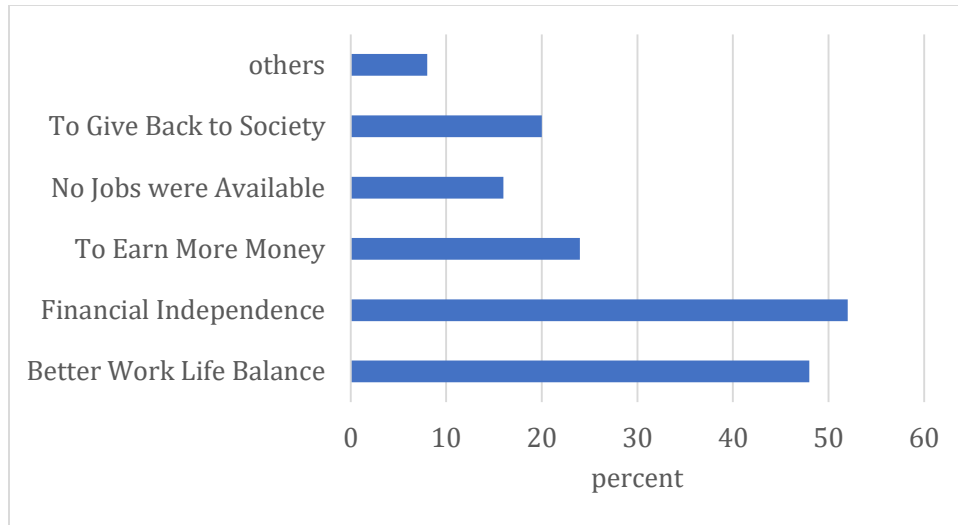


*Source: Primary Survey Data.*

➢ Finally, the most quoted reasons and motivations to start their own business were to get financial independence, better work-life balance due to time flexibility, out of necessity to earn more money to finance their household expenses, lack of job opportunities, and to pay back to community see Figure 7.

*Figure 7: Motivation for Starting a Business*

This demographic snapshot highlights a relatively educated and experienced group with access to financial and digital resources, reflecting that they have benefited from digital training programs.

## 7.3. Training Profile of the Participants

Before jumping into the impact of training, it is better to look at the nature of the training they have attended. Seventy-five percent of participants attended more than one training program, and the rest attended only one.

Figure 8 below demonstrates that most of the target population had participated in training programs on Social Media Marketing. At the same time, the rest had taken training on E-commerce platforms, digital payment services, online customer services, and digital marketing.

*Figure 8: Nature of Training Programs*
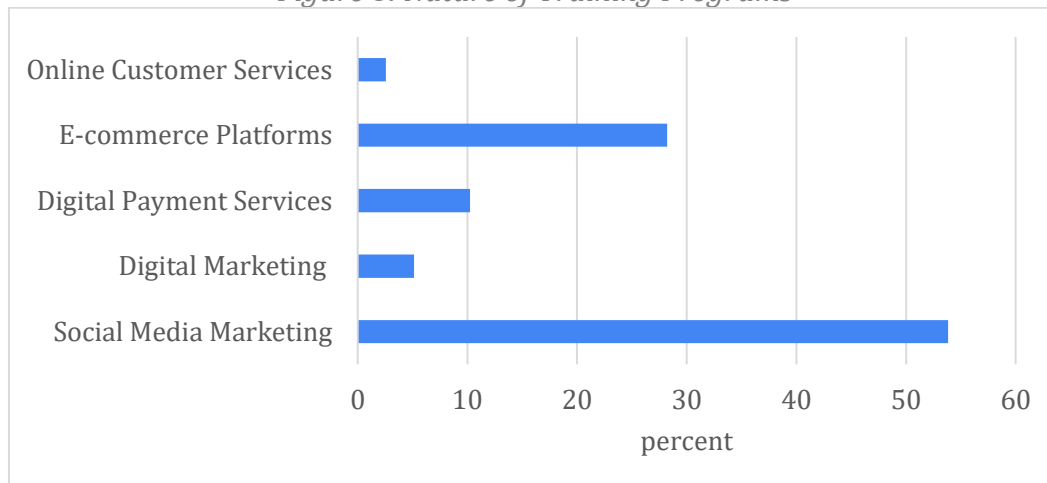
## 7.4. Impact of Digital Training Program on Development of Women Entrepreneurship

To address the first research question, the study assessed several indicators to measure the impact of the training programs. Our survey explored how digital training programs impact women

entrepreneurs in Pakistan, creating awareness and knowledge of e-commerce platforms and using different social media forums to expand their business activities. What is the impact of attending the digital enablement training on the performance of their business-related indicators?

As mentioned above, this section is further divided into three sub-sections.

### 7.4.1. Impact on Awareness & Utilization of Digital Skills

Participants reported significant improvements in their digital skills after attending the training programs. The participants were asked to rate their digital skills on a scale of 1 to 5 before and after the training. One being the lowest and five being the highest. It can be seen in the graph below that more participants gave higher ratings to their digital skills after attending the training, as shown in Figure 9.

Figure 9: Change in Digital Skills
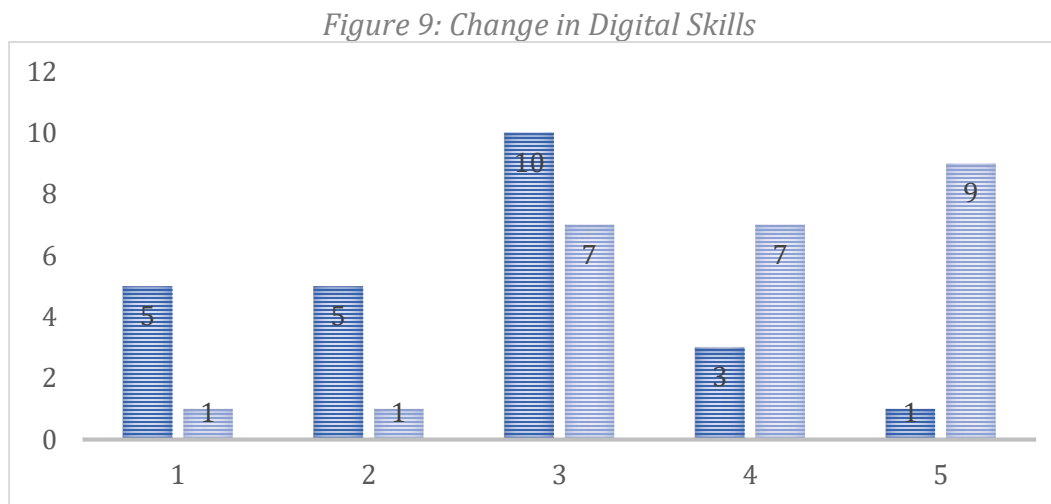


Source: Primary Survey Data.

Following the training, participants reported an enhanced understanding of digital platforms, including WhatsApp Business and Instagram. When asked how confident the participants are in using digital/mobile banking after taking digital skills training, 79.2% recorded an increase in their confidence, while 16.7% reported no change. The frequency of applying learned skills varied among the participants.

When asked how often they used the skills learned from the training. 41.7% reported using those skills daily, 54.2% reported using them sometimes, and 4.1% said they never used the skills learned from the training. In addition, there is a positive effect on the use and awareness of financial services. 25% of the participants started using mobile banking after attending the training in digital business skills, and the rest of them were more comfortable using digital financial services for transactions.

### 7.4.2. Impact on Business-Related Indicators

The participants were asked if they felt a change in their business performance following the training workshops, and the following data was recorded. There was a significant increase in sales, customer engagement, operational efficiency, customer profile diversity, financial inclusion, profits, financial management, market outreach, and ease in digital marketing, as shown by the blue bar in Figure 10.

Figure 10: Overall Change in Business-related Indicators

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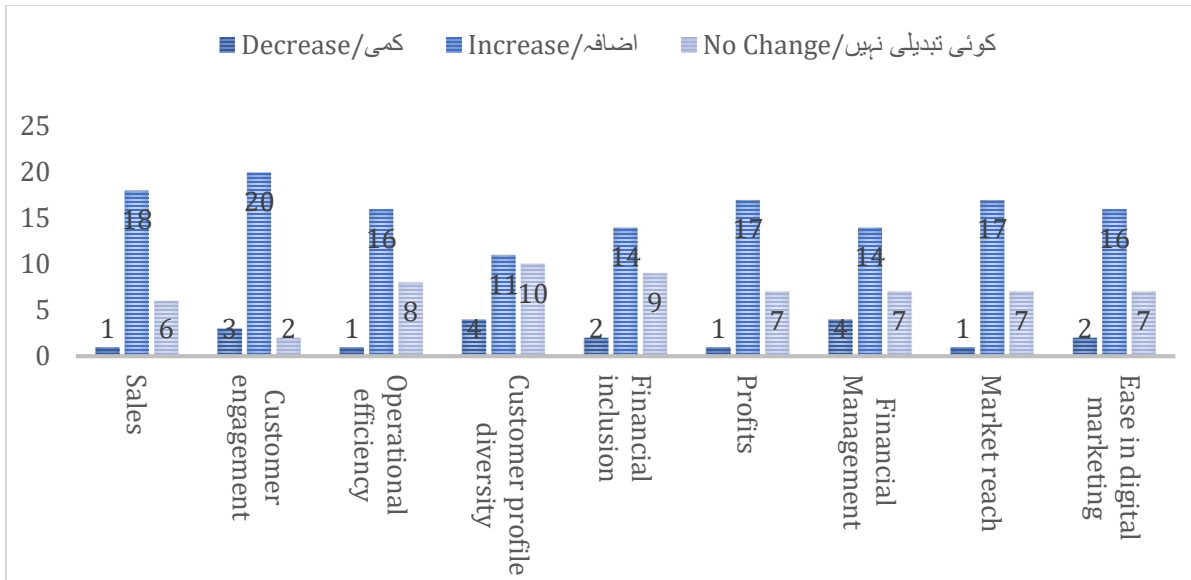
*Source: Primary Survey Data.*

More than 80 percent of participants reported increased customer engagement due to a significant increase in market outreach (68 percent) and better social media marketing skills. Moreover, improved operational efficiency (63 percent) increased their sales and profits significantly. This is a very encouraging sign that enhancing digital skills in women micro-entrepreneurs can significantly promote their businesses and enhance their economic empowerment.

Similarly, the training had a tangible impact on monthly sales, with most participants recording increased revenues post-training. To explore the impact of training on the monthly sales of the participants, Figure 11 below shows that after the training, the monthly sales of most participants were more significant than before the training.

*Figure 11:  Impact of Training on Monthly Sales*
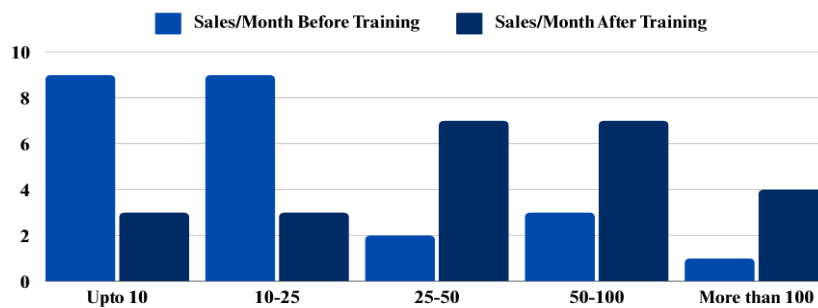


*Source: Primary Survey Data.*

Similarly, as mentioned in our research question, we want to know the impact on profit. Our primary data showed upward trends in profit margins as participants transitioned from lower profit brackets to higher ones. When asked how they would quantify their profits after attending the workshop, 83.3% of the participants recorded significant or moderate changes, while 16.7% reported no

change. To explore the approximate figure for the change in the participants' profit value, the graph below shows that before training, most of the participants were earning lower profits (up to Rs 5000), as shown in Figure 11A. After the training, only 16 percent were earning in this range. Similarly, the share of participants earning 20K increased significantly from 12 percent to 36 percent (Figure 11B).

*Figure 11: Profit Before and After Attending Training*



*Source: Primary Survey Data.*
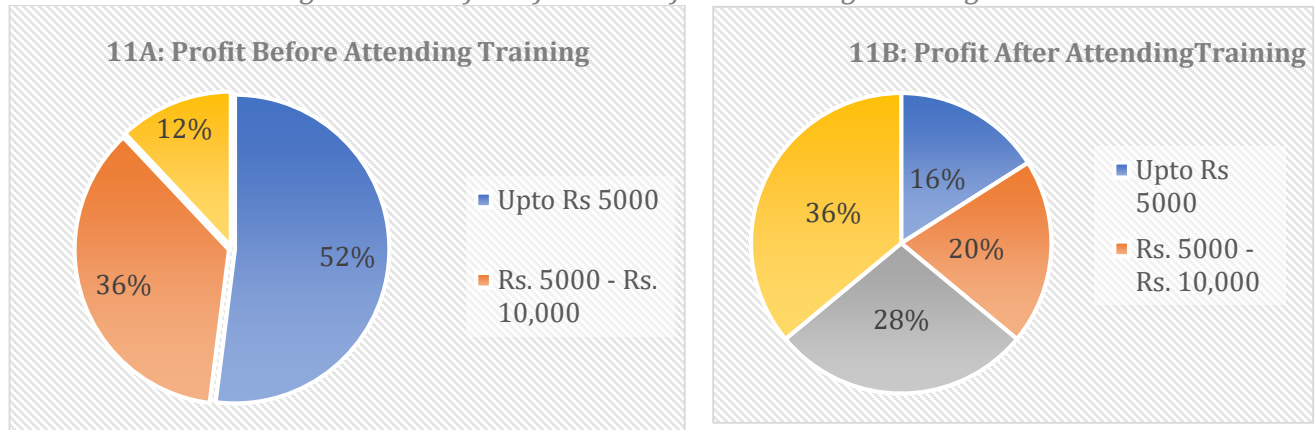
### 7.4.3. Impact on Networking and Social Capital

We also tried to assess the impact of training in creating networking opportunities for these women entrepreneurs, as mentioned in our research question.

*Figure 12: Access to Support Network*
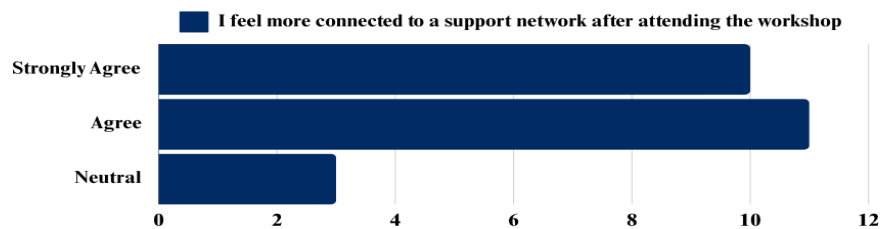


*Source: Primary Survey Data.*

Networking facilitated during the workshops positively influenced business outcomes. When asked whether networking with other women in the workshop influenced their business success, 58.3% agreed that it significantly changed their business success. In comparison, 33.3% said it had a moderate change (see Figure 12). Moreover, post-training, 70.8% of participants expanded into new markets, indicating the training's effectiveness in enabling market diversification through network and social media marketing. In comparison, 25% said they could not access new markets after the training workshop.

Training levels and developing social capital by building support networks, increasing confidence levels, and enhancing participation in family decisions. 56 percent reported that due to improved financial independence, their say matters in the family decisions, and there is significant change; 32

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percent reported moderate change, and 12 percent reported no change. This suggests that training can be a tool for reducing gender disparity by enhancing the socio-economic empowerment of women in Pakistan.

**POLICY RECOMMENDATION**

This section will present the policy recommendation based on our round table discussion and primary research through the survey.

**8.1. Primary Research Policy Recommendation**

First, we will discuss the suggestions that the participants of the training programs presented, and we can see the overlap and interlinkage of these recommendations by different stakeholders.

These recommendations answer our second research question, in which participants were asked to provide valuable insights for enhancing the effectiveness of future training programs. Participants proposed the following recommendations to enhance the effectiveness of digital training programs further.

The participants recommended focusing on practical, hands-on sessions that simulate real-life scenarios, prioritizing practical applications over theoretical or verbal approaches. Accessibility can be enhanced by providing content in Urdu, offering online formats like webinars and videos, and extending training to remote and underprivileged areas.  The training sessions should include more practical, real-life scenarios to allow participants to apply digital tools effectively in their businesses.

70.8% of the participants said the training should focus on digital marketing skills (social media apps, etc.) and financial literacy (mobile banking, etc.). At the same time, 25% said it should only focus on digital marketing skills.

One-on-one mentorship programs, certifications, and dedicated help desks or FAQs were suggested to sustain learning and motivation. Additionally, participant feedback should be gathered to continuously refine and tailor training sessions for more significant impact and relevance.

Interestingly, these suggestions coincided with the suggestions provided by the panel of experts in the roundtable discussion, which are discussed in the forthcoming section.

**8.2. RoundTable Expert Panelist Policy Recommendations**

The forum proved highly fruitful in providing invaluable strategies by the learned participants from years of experience in the field. Some strategies were discussed along with the challenges, but others required attention on their own. The two entrepreneurs present during the discussion were representative of success stories of 'what works' in terms of effective strategies. Consequently, not only were priceless insights gleaned from stakeholders of public and private organizational representatives but also from the entrepreneurs themselves in that forum. We got a similar suggestion from the primary survey data, which shows the robustness of our findings.

Some strategies were proposed subtly than others, often intertwined with the challenges discussed. However, all were consequential in their potential impacts. For a concise analysis, these strategies have been divided into three subparts:

➢ **Training Recommendations:** These suggestions aim to improve training based on stakeholder experiences.

➢ **Policy Recommendations:** These are suggestions that require governmental intervention.

> **Collaboration Recommendations**: These ideas can only be implemented through collaborative efforts.

### 8.2.1. Training Recommendations

Predictably, considering the title of the Roundtable Session, 'Digital Enablement of Women Microentrepreneurs in Pakistan,' most of the suggestions the panelists shared were training recommendations. These recommendations stemmed from years of experience, enabling the panelists to pinpoint areas for improvement or additions to the training programs to enhance their impact.

**Moving Away from Traditional Methods:** Although most participants acknowledged that women microentrepreneurs lacked the time or resources to leave their homes for training, they emphasized that any suggested strategies should be as digital as possible. One proposed solution is speech-based assistance in apps, including speech-based AI chatbots in local languages and curated training videos that can be shared via WhatsApp, allowing women microentrepreneurs to watch them at their convenience.

**Training for Influential Male Community Members**: This was another unique strategy proposed by the panelists. They believe that men must also be trained to progress in women's entrepreneurship development. This can mean training community leaders, such as religious or local political leaders. The objective is holistic social development that will gradually but steadily pave the way forward for women microentrepreneurs.

**Applied Modules:** An entrepreneur in the food industry highlighted that as informative as training sessions, they often lack applied components. This results in increased knowledge but little practical application of the new skills learned. Therefore, there is a need for training providers to work on actively including an applied module in their curriculums.

Scaling up What Works: A participant proposed that programs with promising results must be scaled up. She presented the example of an ongoing project between CBS, LUMS, and KCF, "Bridging the Gap: Building Digital Literacy and Mental Resilience. A Workshop for Female Microentrepreneurs", suggesting that it can be scaled up by attaching one student to one entrepreneur over the year, allowing the entrepreneur access to a personal tutor.

Additional Suggestions: This encompasses all the suggestions brought up by several participants throughout the discussion. These include the need to integrate personal development training alongside business training for maximum effectiveness. Similarly, there was an acknowledgment of the increasing dangers of the internet, highlighting the importance of educating women microentrepreneurs about cybersecurity measures. Additionally, the lack of product differentiation among women microentrepreneurs calls for training programs to emphasize the importance of Unique Selling Points (USPs). Lastly, an emphasis on a module on business ethics is also becoming increasingly essential.

### 8.2.2. Policy Suggestions

While discussing a topic that has significant implications for national social and economic health, it is impossible to do so without discussing the role of the government. Therefore, panelists also discussed policy recommendations, often referring to the government organization representatives

in the Roundtable session, such as SMEDA, TDAP, and NCSW. Nevertheless, the government's efforts in the fields prove that these recommendations did not take over the entire conversation. Indeed, the suggestions were sparse.

The policy recommendations shared by the panelists are as follows:

**Emphasis on Family Planning:** Family planning must be central to all efforts involving women in Pakistan. Given the sociocultural norms of Pakistan, women's entrepreneurship cannot progress in an isolated environment, which makes it necessary to address other factors that heavily influence women's entrepreneurship simultaneously.

**Comprehensive Policies:** A representative from the Kashf Foundation expressed her concern about the lack of 'spirit' in policies. She explained that efforts towards entrepreneurship seem isolated as 'events' rather than whole programs. The initiative and effort from the backend are commendable, but the implementation is lacking. Taking the example of device ownership, she discussed how the numeric data was not representative of the actual data because officials are only looking to increase the number of women device owners without putting in place contingencies or follow-ups when these devices are later appropriated by their family members.

**Market Readiness Programs:** Another suggestion from the Multan Chamber representative was for market readiness programs in which women entrepreneurs are supported at every step. Furthermore, she suggested connecting the demand and supply channels by leading women microentrepreneurs to markets where their products are in demand. She gave an example of the similarities between the African and Pakistani markets.

### 8.2.3. Collaboration Recommendations

An important conclusion from the Roundtable Discussion was the need for collaborative efforts. From the beginning to the end of the conversation, panelists stressed the importance of pooling resources together to move forward as a unit instead of isolated blocks. After all, the goal is shared between all stakeholders: promoting the progress of women microentrepreneurs.

However, collaborative efforts are an ambiguous goal at best. Therefore, participants discussed specific ways through which collaboration could be achieved, as follows:

Unified Platform: The idea of a unified platform where all stakeholders could access relevant materials, such as training resources, job opportunities, success stories, etc., was forwarded by several participants. However, a representative from SMEDA highlighted the difficulty in achieving such a goal due to the web of interconnectivity between several departments and organizations working on different aspects of women's micro-entrepreneurship. She suggested instead that networking with SMEDA be increased for all those who require assistance because of the central role played by SMEDA in the domain of women's entrepreneurship.

Advocacy: The Kashf Foundation representative highlighted the importance of advocacy. She stressed the need for stakeholders to band together to advocate the best possible strategies to help the cause of women microentrepreneurs in Pakistan.

# CONCLUSION

Based on the analysis of primary survey data and expert panelist discussion, we can say that adopting information communication and digital technology plays a significant role in promoting women's entrepreneurship in Pakistan. This will result not only in the socio-economic empowerment of women but also in the untapped potential of half of the population of Pakistan.

Digital enablement training can help us achieve various sustainable development goals through various channels by increasing female labor force participation, developing human capital, empowering women economically and socially, and contributing to the country's economic growth. Digital enablement of women is particularly useful in Pakistan and its neighboring countries given the region's challenging socio, cultural, and institutional context. In such a scenario, technology and its adoption offer promising potential for women entrepreneurs to grow and scale their businesses.

The findings illustrate that TDAP training programs significantly impacted women entrepreneurs by improving their digital skills, boosting confidence, and enhancing key business outcomes. Future programs should incorporate participant feedback to refine the training approach and ensure inclusivity, accessibility, and practicality. This will ensure a more significant impact and sustainable business growth for women entrepreneurs across diverse regions and business tiers.

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## APPENDICES

### Appendix A

The list of participants and organizations from the Roundtable Discussion conducted on 12th July 2024.

**Roundtable Discussion: Digital Enablement of Women Microentrepreneurs in Pakistan**

Arranged by CBS-LUMS
(Research Grant 06-250)

**Organizations Representation**

| Sr. | Organizations |
|---|---|
| 1 | Kashf Foundation |
| 2 | Karvan Crafts Foundation (KCF) |
| 3 | Social Welfare Department (SWD) |
| 4 | Bali Memorial Trust |
| 5 | HomeNet |
| 6 | Trade and Development Authority Pakistan |
| 7 | Women Chamber of Commerce and Industry Lahore |
| 8 | Lahore University of Management Sciences (LUMS) |
| 9 | National Commission on the Status of Women (NCSW) |
| 10 | Momin Foundation |
| 11 | Punjab Commission on the Status of Women |
| 12 | Multan Chamber of Commerce and Industry |
| 13 | Small and Medium Enterprises Development Authority (SMEDA) |
| 14 | Bali Memorial Trust |
| 15 | Women Entrepreneurs |

### Appendix B:

**Women Development Program Survey (Treatment Group)**

**Consent**

By proceeding with this questionnaire, you acknowledge that you have read and understood the following consent form and agree to participate voluntarily. Your participation in this survey is entirely confidential and will be used for research purposes only. You have the right to skip any questions and can withdraw from the survey at any time. Your personal information will not be shared, and your responses will be anonymized.

اس سروے کو آگے بڑھانے سے پہلے،آپ تسلیم کرتیں ہیں کے آپ نے نیچے دیے گئے کانسنٹ فارم کو اچھی طرح پڑھ لیا ہے اور یہ فارم آپ خود مکمل کرنا چاہتیں ہیں.آپ کو کوئی بھی سوال چھوڑنے کا حق اور اپ کسی بھی وقت سروے چھوڑ سکتے ہیں.آپ کی ذاتی معلومات کا اشتراک نہیں کیا جانے گا

- I understand the purpose of this survey.

ہوں۔ سمجھتی/سمجھتا مقصد کا سروے اس میں

- I understand that my participation is voluntary, and I can withdraw at any time.

میں سمجھتا/سمجھتی ہوں کے سروے میں میری شرکت رضاکارانہ ہے اور میں کسی بھی وقت اس کو چھوڑ سکتا /سکتی ہوں.

- I understand that my responses will be kept confidential and used for research purposes only.
میں سمجھتی/سمجھتا ہوں کہ میرے جوابات کو خفیہ رکھا جائے گا اور تحقیقی مقاصد کے لیے استعمال کیا جائے گا۔
- I am at least 18 years of age.
میری عمر کم از کم 18 سال ہے۔
- I consent to participate in this survey.
میں اس سروے میں شرکت کے لیے رضامند ہوں۔

Q. Please indicate your consent by selecting 'I agree' below:
برائے مہربانی 'میں متفق ہوں' کو منتخب کرکے اپنی رضامندی ظاہر کریں
  o I agree
میں متفق ہوں
  o I disagree
میں متفق نہیں ہوں

## Personal Information
معلومات ذاتی
Q 1. Name
نام
Q 2. Age
عمر
Q 3. Marital Status
ازدواجی حیثیت
  o Single
غیر شادی شدہ
  o Married
شادی شدہ
  o Widowed
بیوہ
  o Divorced
طلاق یافتہ
  o Prefer not to say
چاہتی/چاہتا نہیں بتانا

Q 4. Educational level
تعلیمی سطح

Q 5. Number of Household Members
گھر کے افراد کی تعداد

## Business Information
معلومات کاروباری

This section of the survey is to help us understand your journey as an entrepreneur, including how long you've been in business and what inspired you to start. Your insights are invaluable to our assessment.
سروے کا یہ حصّہ ہمیں اپ کے بزنس کے متعلق معلومات فراہم کرے گا مثلا اپ کتنے عرصے سے اپنا کاروبار چلا رہیں ہیں، اور اس کو شروع کرنے کی خواہش کہاں سے آی ؟
آپ کے جوابات ہمارے تحقیقی مطالعہ کے لیے مددگار ثابت ہوں گے۔

Q 6. What is your current employment status? (You may check all that apply)
اپ کا موجودہ ایمپلائمنٹ سٹیٹس کیا ہے؟

آپ کے کام کی موجودہ حیثیت کیا ہے؟

- o Permanent Worker

پرمننٹ کارکن

- o Temporary Worker

عارضی کارکن

- o Seasonal

سیزنل روزگار

- o Self-paid

**خود ساختہ**

- o Unemployed

روزگار بے

- o Other

اس کے علاوہ کچھ اور

Q 7. What is the main type of business you are working at?

آپ جس کاروبار میں کام کر رہے ہیں اس کی نوعیت کیا ہے؟

- o Farm

فارم

- o Artisanal/craft

دستکاری

- o Healthcare

صحت کا شعبہ

- o Teacher/tutor

ٹیوٹر/استاد

- o Service provision (hairdresser, house help, etc.)

سروس کی فراہمی (ہیئر ڈریسر وغیرہ)

- o Other

اس کے علاوہ کچھ اور

Q 8. How long have you been running your business?

آپ اپنے کاروبار کو کب سے چلا رہے ہیں؟

- o Less than a year

ایک سال سے کم

- o 1-3 years

1-3 سال

- o 3-5 years

3-5 سال

- o More than 5 years

پانچ سال سے زیادہ

Q 9. Why did you become an entrepreneur? (You may check all that apply)

آپ نے کاروبار کیوں شروع کیا؟

OR

آپ سرمایا کار کیوں بنے؟

- o No other jobs were available

کوئی دوسری ملازمتیں دستیاب نہیں تھیں

- o Previous employment got terminated

میری پچھلی نوکری ختم ہو چکی تھی

    o   To earn more money
زیادہ پیسہ کمانے کے لیے
    o   Flexible timings
کوئی مقررہ اوقات نہیں ہے
    o   Better work-life balance
توازن کا زندگی اور کام بہتر
    o   Independence
خودمختاری
    o   To give back to society
معاشرے کی بھلائی کے لیے
    o   Other
اس کے علاوہ کچھ اور

Q 10. Do you have any employees?
کیا آپ نے اپنے کاروبار میں مدد کے لیے کسی کارکن کی خدمات حاصل کی ہیں؟
    o   Yes
ہاں
    o   No
نہیں

Q 11. If you chose yes, please state how many:
اگر آپ نے اوپر والے سوال کے لیے ہاں کا انتخاب کیا ہے، تو کتنے کارکنان ہیں۔

Q 12. Is your business primarily online, in-person, or both?
کیا اپ کا کاروبار آن لائن ہے، یا ان-پرسن ہے، یا دونوں ہے؟
    o   Online
لائن آن
    o   Hybrid
ہائبرڈ
    o   In-person
ان-پرسن

Q 13. Would you like to be able to expand in the future?
کیا آپ مستقبل میں اپنا کاروبار بڑھانا چاہیں گے؟
    o   Yes
ہاں
    o   No
نہیں
    o   Maybe
شاید

Q 14. If yes, how do you plan to expand?
اگر ہاں، تو اپ کیسے بھڑھانا چاہتے ہیں؟ا

Q 15. If no, why not?
اگر نہیں، تو کیوں نہیں؟

**Digital Awareness**
آگاہی ڈیجیٹل

This section of the survey aims to help us understand your level of digital awareness and how digital tools are integrated into your business and daily life. Our goal is to gain a comprehensive view of digital enablement among women micro-entrepreneurs in Pakistan.

ڈیجیٹل میں زندگی روزمرہ اور کاروبار کے آپ کہ گا کرے مدد میں جاننے یہ اور سطح کی آگاہی ڈیجیٹل کے آپ حصہ یہ کا سروے ہیں۔ شامل طرح کس ٹولز

Q 16. Check all that you have knowledge of.
ہے۔ علم کو آپ میں بارے کے جن کریں چیک کو تمام ان

'Knowledge of' means that you are <u>aware of the existence of the digital tool</u>, even if you have never used it before.

نالج اف کا مطلب ہے کے اپ اس ڈیجیٹل ٹول سے واقف ہیں،چاہے اپ نے اسے پہلے کبی استعمال نہ کیا ہو.

'Access to' indicates that you know the <u>means to use the digital tool</u>, even if you don't actually use it.

ایکسیس ٹو کا مطلب ہے کے اپ کو ڈیجیٹل ٹول استعمال کرنا آتا ہے لیکن اپ استعمال نہیں کرتِ

'Use' refers to <u>any level of usage of the digital tool</u>, even if it's not regular
یوز سے مراد ڈیجیٹل ٹول کا استمعال ہے

| | Knowledge of<br>نالج اف | Access to<br>ایکسیس ٹو | Use<br>یوز |
|---|---|---|---|
| Smartphone or an internet-enabled device<br>ڈیوائس والا چلنے سے انٹرنیٹ یا فون اسمارٹ | | | |
| Internet or mobile data services<br>سروسز ڈیٹا موبائل یا انٹرنیٹ | | | |
| Digital wallet or mobile banking app<br>ایپ بینکنگ موبائل یا والٹ ڈیجیٹل | | | |
| Digital payment methods (e.g., mobile money, online banking) to make transactions (e.g., bill payments, purchases)<br>(بینکنگ لائن آن ،منی موبائل جیسے) طریقے کے ادائیگی ڈیجیٹل | | | |
| Digital financial services for credit or loans<br>کریڈٹ یا قرضوں کے لئ ڈیجیٹل فنانسیل سروس | | | |
| Digital financial services that cater to specific needs such as microfinance, insurance, etc.<br>ڈیجیٹل فنانسیل سروس مثلا مائکرو فنانک یا انشورنس | | | |
| WhatsApp Business<br>بزنس ایپ واٹس | | | |
| Facebook Live<br>لائیو بک فیس | | | |
| Facebook Market Place<br>فیس بک مارکیٹ پلیس | | | |
| Daraz App<br>دراز ایپ | | | |
| Instagram Business<br>بزنس انسٹاگرام | | | |
| OLX<br>او ایل ایکس | | | |

Q 17. Are you comfortable using digital devices for your business activities?
کیا آپ آسانی سے اپنی کاروباری سرگرمیوں کے لیے ڈیجیٹل ٹول استعمال کر سکتے ہیں؟

    o   Yes

ہاں

    o   No

نہیں

    o   Somewhat

کچھ حد تک

**Q 18.** To what extent do you feel confident in the security of the information you share online?

آپ کو کس حد تک یقین ہے کہ آپ جو معلومات آن لائن شیئر کرتے ہیں وہ محفوظ ہے؟

    o   Very confident

بہت پراعتماد

    o   Somewhat confident

کسی حد تک پراعتماد

    o   Neutral

غیر طے شدہ

    o   Somewhat apprehensive

کسی حد تک خوف زدہ

    o   Very apprehensive

بہت خوفزدہ

**Q 19.** Do you feel secure posting pictures on social media?

کیا آپ سوشل میڈیا پر تصاویر پوسٹ کرتے وقت خود کو محفوظ محسوس کرتے ہیں؟

    o   Yes

ہاں

    o   No

نہیں

    o   Maybe

شاید

**Q 20.** How frequently do you use search engines on the internet like Google, Firefox, ChatGPT (or equivalent AI tools), etc.?

آپ کتنی بار انٹرنیٹ پر سرچ انجن استعمال کرتے ہیں جیسے گوگل، فائر فاکس، چیٹ جی پی ٹی

    o   Daily

روزانہ

    o   Sometimes

کبھی کبھار

    o   Never

کبھی نہیں

## Digital Importance

This section of the survey is designed to help us understand how important you believe digital integration is for your business. The questions will assess whether you find digital tools and services essential enough to consider attending training on their use.

سروے کا یہ حصہ ہمیں یہ سمجھنے میں مدد کرے گا کہ آپ کے خیال میں ڈیجیٹل انضمام آپ کے کاروبار کے لیے کتنا اہم ہے۔

سوالات اس بات کا اندازہ کریں گے کہ آیا آپ کو لگتا ہے کہ ڈیجیٹل ٹولز آپ کے کاروبار کے لیے اتنے ضروری ہیں کہ آپ ڈیجیٹل ٹریننگ ورکشاپ میں شرکت پر غور کریں گے۔

**Q 21.** Q. How important are digital skills for excelling in business?

کاروبار میں کامیابی کے لیے ڈیجیٹل مہارت کتنی اہم ہیں؟

33

o   Very important

ابم بہت

o   Somewhat important

ابم تک حد کچھ

o   Not important at all

نہیں ابم بالکل

Q 22. What are some reasons for participating in a digital skills training workshop? (Select all that apply)

آپ کے خیال میں ڈیجیٹل ٹریننگ ورکشاپ میں شرکت کی کیا وجوہات ہیں؟

o   Learning new skills for the sake of learning

ایک نیا ہنر سیکھنے کے لیے

o   Effectively marketing my business

اپنے کاروبار کو مؤثر طریقے سے مارکیٹ کرنے کے لیے

o   Learning to use digital tools for efficient business management

سیکھنا استعمال کا ٹولز ڈیجیٹل لیے کے بنانے بہتر کو انتظام کاروباری

o   Learning a new skill to increase my market share

مارکیٹ شیئر بڑھانے کے لیے

o   To compete with other businesses

دوسرے کاروباروں سے آگے رہنے کے لیے

o   Learning new skills to get a new job

نئی نوکری تلاش کرنے کے لیے

o   Other:

اس کے علاوہ کچھ اور

Q 23. Should digital skills workshops focus on digital marketing skills (using social media apps, etc.) or financial literacy (using mobile banking, etc.)?

کیا ڈیجیٹل ٹریننگ ورکشاپس کو ڈیجیٹل مارکیٹنگ (سوشل میڈیا ایپس کا استعمال، وغیرہ) یا مالی خواندگی (موبائل بینکنگ کا استعمال، وغیرہ) پر فوکس کرنا چاہیے؟

o   Marketing skills

مرکتٹنگ سکلز

o   Financial literacy

مالی خواندگی

o   Both

دونوں

o   Neither

کوئی نہیں

Q 24. How can digital training workshops improve participant mental health? (Select all that apply)

ڈیجیٹل تربیتی ورکشاپس شرکاء کی ذہنی صحت کو کیسے بہتر بنا سکتی ہیں؟

o   Connecting participants to others in similar circumstances

شرکاء کو دوسرے شرکاء سے جوڑنے میں جن کے حالات ان جیسے ہیں۔

o   Providing a support network for business-related opportunities (e.g., connecting with mentors, collaborations, etc.)

کاروبار سے متعلقہ مواقع کے لیے ایک سپورٹ نیٹ ورک فراہم کرنا

o   Spreading awareness about mental health

دماغی صحت کے بارے میں آگاہی پھیلانا

o   Increasing confidence in business management

اپنے کاروباری انتظام کو منظم کرنے میں ان کے اعتماد کو بڑھا کر

o   Providing strategies for stress management

تناؤ سے نمٹنے کے لیے حکمت عملی فراہم کر کے

o   Workshops do not play a role in improving participant mental health

ورکشاپس شرکاء کی ذہنی صحت کو بہتر بنانے میں کوئی کردار ادا نہیں کرتی ہیں

o   Other: ▢

اس کے علاوہ کچھ اور

Q 25. Have you ever participated in digital skills training workshops?

ہے؟ کی شرکت میں ورکشاپ تربیتی ڈیجیٹل کبھی نے آپ کیا

o   Yes, more than once

بار زیادہ سے ایک ،ہاں

o   Yes, once

بار ایک ،ہاں

o   No

نہیں

## Digital Enablement

This section aims to gather both qualitative and quantitative insights into how beneficial the trainings you attended were in enhancing your business. Specifically, we're looking to understand whether the training led to a measurable increase in your use of digital tools and services.

اس سیکشن کا مقصد اس بارے میں معلومات اکٹھا کرنا ہے کہ آپ نے جن تربیتوں میں شرکت کی وہ آپ کے کاروبار کو بڑھانے میں کتنی فائدہ مند تھیں۔ خاص طور پر، ہم یہ سمجھنے کی کوشش کر رہے ہیں کہ آیا تربیتی ورکشاپس نے آپ کے ڈیجیٹل ٹولز کے استعمال میں اضافہ کیا ہے یا نہیں۔

Q 26. What type of digital training did you receive? (Select all that apply)

آپ نے کس قسم کی ڈیجیٹل تربیتی ورکشاپ میں شرکت کی؟

o   Social Media Marketing

سوشل میڈیا مارکیٹنگ

o   E-commerce platforms

ای کامرس پلیٹ فارمز

o   Digital Payment Services

ڈیجیٹل ادائیگی کی خدمات

o   Online Customer Services

آن لائن کسٹمر سروسز

o   Other

اس کے علاوہ کچھ اور

Q 27. Who provided the training? (Select all that apply if you have attended multiple workshops)

ڈیجیٹل ٹریننگ کس ادارے نے فراہم کی؟

o   Centre for Business and society, LUMS

سینٹر فار بزنس اینڈ سوسائٹی

o   Government Agency

سرکاری ایجنسی

o   Non-governmental organisation (NGO)

غیر سرکاری تنظیم (این جی او)

o   Private institutions

نجی ادارے

o   Academic support (universities)

اکیڈمک سپورٹ (یونیورسٹیز)
- o Other
اس کے علاوہ کچھ اور

Q 28. What was the duration of the training? (Please mention the duration of your most recent training)
ڈیجیٹل ٹریننگ کا دورانیہ کیا تھا؟
- o Less than one month

ایک ماہ سے کم
- o 1-3 months

1-3 ماہ
- o 3-6 months

3-6 ماہ
- o More than six months

چھ ماہ سے زیادہ

Q 29. How often have you used the skills you learned in the training?
آپ نے ڈیجیٹل ٹریننگ میں جو کچھ سیکھا ہے اسے کتنی بار استعمال کیا ہے؟
- o Daily

روزانہ
- o Sometimes

کبھی کبھار
- o Never

کبھی نہیں

Q 30. How can the training be improved to increase your use of digital tools?
ڈیجیٹل ٹولز کے استعمال کو بڑھانے کے لیے ڈیجیٹل ٹریننگ کو کیسے بہتر بنایا جا سکتا ہے؟

Q 31. On a scale of 1 to 5, how would you rate your digital skills **before** the digital training?
ڈیجیٹل ٹریننگ سے پہلے آپ اپنی ڈیجیٹل مہارتوں کو ایک سے پانچ کے پیمانے پر کیسے درجہ دیں گے؟

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Lowest<br>کم |  |  |  |  |  | Highest<br>زیادہ |

Q 32. On a scale of 1 to 5, how would you rate your digital skills **after** the digital training?
ڈیجیٹل ٹریننگ کے بعد آپ اپنی ڈیجیٹل مہارتوں کو 1 سے 5 کے پیمانے پر کیسے درجہ دیں گے؟

|  | 1 | 2 | 3 | 4 | 5 |  |
|---|---|---|---|---|---|---|
| Lowest<br>کم |  |  |  |  |  | Highest<br>زیادہ |

Q 33. If you felt a change in your business performance following the workshop, please place a check on the areas that were impacted:
اگر آپ نے ڈیجیٹل ٹریننگ ورکشاپ کے بعد اپنی کاروباری کارکردگی میں تبدیلی محسوس کی، تو ان چیزوں کو چیک کریں جن پر اثر پڑا

|  | Decrease<br>کمی | No Change<br>کوئی تبدیلی نہیں | Increase<br>اضافہ |
|---|---|---|---|
| Sales<br>سیلز |  |  |  |
| Customer engagement<br>کسٹمر سروس |  |  |  |

| | | | |
|---|---|---|---|
| Operational efficiency<br>آپریشنل کارکردگی | | | |
| Customer profile diversity<br>کسٹمر پروفائل میں تنوع | | | |
| Financial inclusion<br>مالی شمولیت | | | |
| Profits<br>منافع | | | |
| Financial Management<br>فنانشل مینجمنٹ | | | |
| Market reach<br>مارکیٹ تک رسائی | | | |
| Ease in digital marketing<br>ڈیجیٹل مارکیٹنگ میں آسانی | | | |

Please provide approximate figures for the following after the workshop:
درج ذیل چیزوں کا تخمینہ بتائیں

Q34. ماہانہ منافع

| | Upto 5000 Rs.<br>روپے تک 5000 | 5000-10,000 Rs.<br>5000-10,000 روپے | 10,000-20,000 Rs.<br>10,000-20,000 روپے | More than 20,000 Rs.<br>20,000 سے زیادہ روپے |
|---|---|---|---|---|
| Before Training<br>ٹریننگ سے پہل | | | | |
| After Training<br>ٹریننگ کے بعد | | | | |

Q 35. Sales per month:
فی مہینہ فروخت

| | Upto 10 sales<br>سیلز تک 10 | 10-25 sales<br>10-25 فروخت | 25-50 sales<br>25-50 فروخت | 50-100 sales<br>50-100 فروخت | More than 100 sales<br>100 سے زیادہ فروخت |
|---|---|---|---|---|---|
| Before Training<br>ٹریننگ سے پہل | | | | | |
| After Training<br>ٹریننگ کے بعد | | | | | |

Q 36. Number of employees:
کارکنوں کی تعداد

| | None<br>کوئی نہیں | 1 | 1-3 | 3-5 | 5-10 | More than 10<br>10 سے زیادہ |
|---|---|---|---|---|---|---|
| Before Training<br>ٹریننگ سے پہل | | | | | | |
| After Training<br>ٹریننگ کے بعد | | | | | | |

Q 38. The number of cities your customers are (or were) from:
شہروں کی تعداد جہاں آپ کے گاہک ہیں

|  | 1 | 2-5 | 5-10 | More than 10 سے زیادہ 10 |
|---|---|---|---|---|
| Before Training ٹریننگ سے پہل |  |  |  |  |
| After Training ٹریننگ کے بعد |  |  |  |  |

Q 39. Time invested in Business per day:
ایک دن میں، کاروبار پر کتنا وقت دیا جاتا ہے

|  | Upto 1 hour گھنٹے تک 1 | 2-5 hours گھنٹے 5-2 | 5-10 hours گھنٹے 10-5 | More than 10 hours گھنٹے سے زیادہ 10 |
|---|---|---|---|---|
| Before Training ٹریننگ سے پہل |  |  |  |  |
| After Training ٹریننگ کے بعد |  |  |  |  |

## Empowerment and Social Capital

This section seeks to gather insights into the qualitative benefits you gained from the training, even if they aren't directly related to digital tools but still support your business. Additionally, it aims to explore whether training programs for women entrepreneurs contribute to increasing the social capital of Pakistan

یہ سیکشن ہمیں ڈیجیٹل ٹریننگ ورکشاپ سے آپ کو حاصل ہونے والے فوائد کے بارے میں بتائے گا، چاہے وہ ڈیجیٹل ٹولز سے متعلق نہ ہوں لیکن پھر بھی آپ کے کاروبار کو سپورٹ کرتے ہیں۔ اس کے علاوہ اس سیکشن کا مقصد یہ دریافت کرنا ہے کہ آیا سرمایاکارون کے لیے ڈیجیٹل تربیتی پروگرام پاکستان کے سماجی سرمائے کو بڑھانے میں معاون ہیں یا نہیں

Q 40. How would you quantify the change in your profits after attending the workshop?
ورکشاپ میں شرکت کے بعد آپ کے منافع میں کس قسم کی تبدیلیاں دیکھنے میں آئیں؟
- o Significant increase
نمایاں اضافہ
- o Moderate increase
تھوڑا سا اضافہ
- o No change
کوئی تبدیلی نہیں
- o Moderate decrease
تھوڑی سی کمی
- o Significant decrease
نمایاں کمی

Q 41. Were you able to access new markets after the workshop?
کیا آپ ورکشاپ کے بعد نئی مارکیٹ تک رسائی حاصل کرنے کے قابل تھے
- o Yes
ہاں
- o No
نہیں
- o Maybe
شاید

Q 42. Have you expanded your business (i.e. increase in customers or increase in products) after the workshop?

کیا آپ نے ورکشاپ کے بعد اپنے کاروبار کو بڑھایا ہے (یعنی گاہکوں میں اضافہ یا مصنوعات میں اضافہ)؟

- o   Yes

ہاں

- o   No

نہیں

- o   I am planning to

میں اس بارے میں سوچ رہی ہوں

Q 43. Where do you primarily spend the money you earn? (Select all that apply)

آپ اپنی کمائی ہوئی رقم کہاں خرچ کرتے ہیں؟

- o   Children's education (tuition, books, fees, etc.)

بچوں کی تعلیم (ٹیوشن، کتابیں، فیس وغیرہ)

- o   Household expenses (e.g., rent, electric bill, etc.)

گھریلو اخراجات (مثلاً کرایہ، بجلی کا بل وغیرہ)

- o   Business reinvestment

سرمایہ کاری

- o   Healthcare and medical bills

صحت اور طبی اخراجات

- o   Loan repayment

قرض کی ادائیگی

- o   Leisure and entertainment (clothes, movies, etc.)

تفریح (کپڑے، فلمیں، وغیرہ

- o   Other:

اس کے علاوہ کوئی اور اخراج

Q 44. Has your influence in household decisions (e.g., financial, education, healthcare) increased since receiving the training?

کیا ورکشاپ حاصل کرنے کے بعد گھریلو فیصلوں میں آپ کا اختیار بڑھ گیا ہے (مثلاً مالی، تعلیم، صحت کی دیکھ بھال)؟

- o   Yes, significant change

جی ہاں ،نمایا تبدیلی

- o   Moderate change

کچھ حد تک تبدیلی

- o   No change

کوئی تبدیلی نہیں

Q 45. Please check all that apply:

| | Decrease in<br>کمی | No Change<br>کوئی تبدیلی نہیں۔ | Increase in<br>اضافہ |
|---|---|---|---|
| Interaction with other women entrepreneurs<br>دوسرے سرمایا کاروں سے ملاقات | | | |
| Professional connections<br>پیشہ وار انا تعلقات | | | |
| Participation in community or business groups<br>کمیونٹی یا کاروباری گروپ میں شرکت | | | |
| Access to guidance from other entrepreneurs<br>رہنمائی کے لئے دوسرے سرمایا کروں تک رسائی | | | |

| | | | |
|---|---|---|---|
| Collaborations with other entrepreneurs<br>دوسرے سرمایا کاروں کے ساتھ تعاؤن | | | |
| Involvement in local community activities<br>اپنے علاقہ کی سرگرمیوں میں شمولیت | | | |
| Communication skills when dealing with clients and suppliers<br>کلائنٹس اور سپلائرز کے ساتھ میل جول | | | |
| Sense of belonging in the business community<br>کاروباری برادری میں وابستگی کا احساس | | | |
| Number of employees<br>کارکنوں کی تعداد | | | |

Q 46. Please place a check which is most true for you:

| | Strongly Agree<br>مکمل طور پر متفق | Agree<br>متفق | Neutral<br>غیر طے شدہ | Disagree<br>اختلاف | Strongly Disagree<br>شدید اختلاف |
|---|---|---|---|---|---|
| The workshop increased my confidence in managing my business.<br>ورکشاپ نے اپنے کاروبار کو سنبھالنے میں میرا اعتماد بڑھایا۔ | | | | | |
| I feel more connected to a support network after attending the workshop.<br>ورکشاپ میں شرکت کے بعد میں سپورٹ نیٹ ورک سے زیادہ منسلک محسوس کرتا ہوں | | | | | |
| I better understand the importance of my work after attending the workshop<br>ورکشاپ میں شرکت کے بعد میں اپنے کام کی اہمیت کو بہتر طور پر سمجھتا ہوں | | | | | |
| I am more aware of the importance of taking care of my mental health after the workshop.<br>میں ورکشاپ کے بعد اپنی ذہنی صحت کا خیال رکھنے کی اہمیت سے زیادہ واقف ہوں | | | | | |

Q 47. How often do you feel anxious about your business after the workshop?
ورکشاپ کے بعد آپ اپنے کاروبار کے بارے میں کتنا فکر مند محسوس کرتے ہیں
- o Always
ہر وقت
- o Often
اکثر
- o Sometimes
کبھی کبھار
- o Rarely
بہت کم

o   Never
کبھی نہیں

Q 48. Was the workshop useful in improving your mental health?
کیا ورکشاپ آپ کی دماغی صحت کو بہتر بنانے میں مفید تھی؟
o   Yes
ہاں
o   No
نہیں
o   Maybe
شاید

Q 49. Have you noticed any changes in how your community perceives you since becoming a microentrepreneur?
سرمایا کار بننے کے بعد، کیا آپ نے اپنی کمیونٹی میں آپ کی پوزیشن میں کوئی تبدیلی دیکھی ہے؟
o   More respected
زیادہ قابل احترام محسوس کرتا ہے
o   Same as before
کوئی تبدیلی نہیں
o   Less respected
میں کم عزت محسوس کرتا ہوں

Q 50. Has your social status or the status of your family improved within the community since you started your business?
جب سے آپ نے اپنا کاروبار شروع کیا ہے کیا کمیونٹی میں آپ کی سماجی حیثیت یا آپ کے خاندان کی حیثیت میں بہتری آئی ہے؟
o   Yes, significant change
جی ہاں ،نمایا تبدیلی
o   Moderate change
کچھ حد تک تبدیلی
o   No change
کوئی تبدیلی نہیں

Q 51. Has networking with other women in the workshop influenced your business success?
کیا تربیتی ورکشاپ میں دوسری خواتین کے ساتھ نیٹ ورکنگ نے آپ کی کاروباری کامیابی کو متاثر کیا ہے؟
o   Yes, significant change
جی ہاں ،نمایا تبدیلی
o   Moderate change
کچھ حد تک تبدیلی
o   No change
کوئی تبدیلی نہیں

**Financial Inclusion**
Q 52. Do you have a bank account in your name?
کیا آپ کے نام پر بینک اکاؤنٹ ہے؟
o   Yes
ہاں
o   No
نہیں

Q 53. How frequently do you use your bank account for business transactions?

کاروباری لین دین کے لیے آپ اپنا بینک اکاؤنٹ کتنی بار استعمال کرتے ہیں؟

- o Daily

روزانہ

- o Weekly

ہفتہ وار

- o Monthly

ماہانہ

- o Rarely

کبھی کبھار

- o Never

کبھی نہیں

Q 54. What is your primary source of financing for your business?

آپ کے کاروبار کے لیے فنانسنگ کا بنیادی ذریعہ کیا ہے؟

- o Personal savings

سیونگز

- o Family and friends

رشتہ دار اور دوست

- o Microfinance institutions

مائیکرو فنانس ادارے

- o Bank loan

بینک سے قرضہ

- o Other (Please specify)

اس کے علاوہ کچھ اور

Q 55. Were you using mobile banking before attending training in digital business skills?

کیا آپ ڈیجیٹل سکلز ٹریننگ حاصل کرنے سے پہلے موبائل بنکنگ کا استعمال کر رہی تھیں؟

- o Yes

ہاں

- o No

نہیں

Q 56. Did you start using mobile banking after attending training in digital business skills?

کیا آپ نے ڈیجیٹل سکلز ٹریننگ حاصل کرنے کے بعد موبائل بنکنگ کا استعمال کرنا شروع کیا تھا؟

- o Yes

ہاں

- o No

نہیں

- o I was already using mobile banking before attending such trainings

میں اس سے پہلے بھی موبائل بینکنگ استعمال کر رہی تھی

Q 57. Do you use digital payment methods (e.g., mobile banking, online transfers) for your business?

کیا آپ اپنے کاروبار کے لئے ڈیجیٹل پیمنٹ کی سروسز استعمال کرتی ہیں(مثلا موبائل بنکنگ،آن لائن ٹرانسفر)؟

- o Yes, regularly

ہاں، باقاعدگی سے

    o   Yes, occasionally

ہاں، کبھی کبھار

    o   No

نہیں

Q 58. Which online banking platform do you use?

آپ کون سا آن لائن بینکنگ پلیٹ فارم استعمال کرتے ہیں؟

    o   Jazzcash
    o   Easy Paisa
    o   Sadapay
    o   Nayapay
    o   Other:

اس کے علاوہ کچھ اور

Q 59. How easy is it for you to access financial services (e.g., banking, loans) since receiving digital skills training?

ڈیجیٹل سکلز ٹریننگ حاصل کرنے کے بعد سے اپ کے لئے فینانسیل سروسز (مثلا بنکنگ،قرض)تک رسائی حاصل کرنا کتنا آسان ہے؟

    o   Very easy

بہت آسان

    o   Somewhat easy

کسی حد تک آسان

    o   Neutral

غیر طے شدہ

    o   Difficult

مشکل

    o   Very difficult

بہت مشکل

Q 60. Do you set aside a portion of your income as savings for your business?

کیا اپ اپنی آمدنی کا ایک حصّہ اپنے کاروبار پر لگاذ کے لئ الگ کر لیتیں ہیں؟

    o   Yes, regularly

ہاں، باقاعدگی سے

    o   Yes, occasionally

ہاں، کبھی کبھار

    o   No

نہیں

Q 61. How confident are you in using digital/mobile banking after taking digital skills training?

ڈیجیٹل سکلز ٹریننگ لینے کے بعد، اپ ڈیجیٹل/موبائل بینکنگ کو استعمال کرنے میں کتنے پر اعتماد ہیں؟

    o   Increase in confidence

خود اعتمادی میں اضافہ محسوس کیا

    o   No Change

کوئ تبدیلی نہیں آئ

    o   Decrease in confidence

خود اعتمادی میں کمی محسوس ہوئ