EMPOWERING WOMEN ENTREPRENEURS THROUGH NON-FINANCIAL SERVICES: THE CASE OF KASHF FOUNDATION IN PAKISTAN

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Women Entrepreneurs Face Myriad Challenges

- Financial Exclusion
  - Lack of collateral
  - Risk aversion
  - Lack of confidence
- Limited Mobility and Constrained Access to Markets
- Low Levels of Education and Vocational Skills
- Limited Mobility and Constrained Access to Markets
- Burden of Unpaid Care
- Regulatory Hurdles
- Women Entrepreneurs are Disadvantaged
Kashf’s Transformation Based Approach

- Access to a range of financial services
- Social Advocacy and Mindset Change
- Social Safety Nets to reduce vulnerabilities
- Investment into Income Generation Activities
- Risk Protection through Insurance
- Enhanced Capacity to run successful Business
- Capabilities Enhancement through trainings
- Increased acceptance of Women’s Economic Role
Business Development Trainings

- **Number of Trainees:** 2,700 (and counting)
- **Methodology:** In person community level trainings via specialized trainers using adult learning tools.
- **Tools:** Gamified learning, story-telling and role plays.
- **Duration:** 3-4 months with weekly classes
- **Class size:** 4-6 entrepreneurs in a group
- **Topics Covered:** Budgeting, Savings, Supply chain Management, Financial Negotiations, Product and Income Diversification, Creating Market Linkages, Business innovation
- **Practical:** Visits to markets for building linkages

- **Results:**
  - 47% participants reported expansion in business
  - 39% reported developing and maintaining business budgets
  - 50% reported increased confidence in market dealings.
Financial Management Trainings

- **Number of Trainees:** 400,000 (and counting)
- **Methodology:** In person community level trainings via specialized trainers using adult learning tools.
- **Tools:** Gamified learning, story-telling and role plays.
- **Duration:** 1-2 days
- **Class size:** 5 – 8 entrepreneurs in a group
- **Topics Covered:** Savings, Budgeting, Debt Management and Financial Transactions

- 35% clients developed a saving plan
- 83% clients reported improved confidence in business management capacity
- 98% started separating business and household budgets
Don’t Let Corona Happen to Your Business

- **Number of Trainees:** Over 600 participants
- **Methodology:** In person community level trainings via specialized trainers using adult learning tools.
- **Tools:** Gamified learning, story-telling and role plays.
- **Duration:** 5 days
- **Class size:** 1-on-1 trainings*
- **Topics Covered:** Business SWOT Analysis, Introduction to Digital Money, Budgeting, Innovation, and Online Marketing

*Graduates reported faster income recovery to pre-Covid levels compared to non-trained cohorts

61% started using the internet for marketing their business (compared to 8% pre training)

86% clients opened a digital wallets for business transactions due to the training

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THANK YOU

For Further Information

www.kashf.org

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