BA-IKHTIAR PROJECT



Ba-Ikhtiar participants mastering vocational and e-commerce skills for sustainable business growth.

Women entrepreneurs in Pakistan, especially in rural areas, face persistent barriers to technology, financial services, and business development. With female labour force participation at just 24–25% and smartphone ownership among women at 26%, the digital divide limits economic independence.

The Ba-Ikhtiar Project, a partnership between PPAF and PTCL, empowers rural women to transition from micro-enterprises to digitally enabled businesses. Now in Phase II, it provides mobilephones, connectivity, and training in e-commerce and financial literacy, enabling women to access wider markets, build online businesses, and earn sustainable incomes. The initiative also strengthens household resilience and contributes to SDGs 1, 3, 5, 8, and 9.

GOAL

To empower rural women through digital and financial inclusion, aligning with the Government of Pakistan's Vision to reduce poverty, generate employment, and achieve national targets for women's economic empowerment and digital transformation.

OBJECTIVES

- To enhance rural women's livelihoods by equipping them with the essential skills and resources needed for business expansion.
- To promote comprehensive digital inclusion and establishing robust market linkages via e-commerce platforms.
- To facilitate formal financial inclusion and long-term economic resilience through Digital Wallet accounts and targeted microfinance.

KEY RESULTS*

- **30%** income increase for **60%** of participants
- **50%** successfully earning via digital platforms
- **70%** launched virtual businesses, surpassing the **60%** target

** Source: Project completion report*

KEY INTERVENTIONS & OUTPUTS UNDER THE PILOT PHASE

100 young women in Haripur engaged through a pilot intervention, previously involved in informal **stitching and embroidery.**

Intensive training delivered to strengthen technical skills and build confidence in their craft.

Provided with **mobilephones, internet access, mobile wallets, financial literacy training,** and **exposure to microfinance** for business growth.

Linked with retail brands, **courier services, e-commerce platforms,** and **social media channels**.

Supported with **hands-on e-commerce training** and ongoing guidance to establish and manage online businesses, enabling sustainable livelihoods.

BA-IKHTIAR PROJECT PHASE II

Phase II of the Ba-Ikhtiar Project has been launched in 22 districts to empower 2,100 women (aged 18–40) engaged in or aspiring to entrepreneurship, with around 100 participants per district.

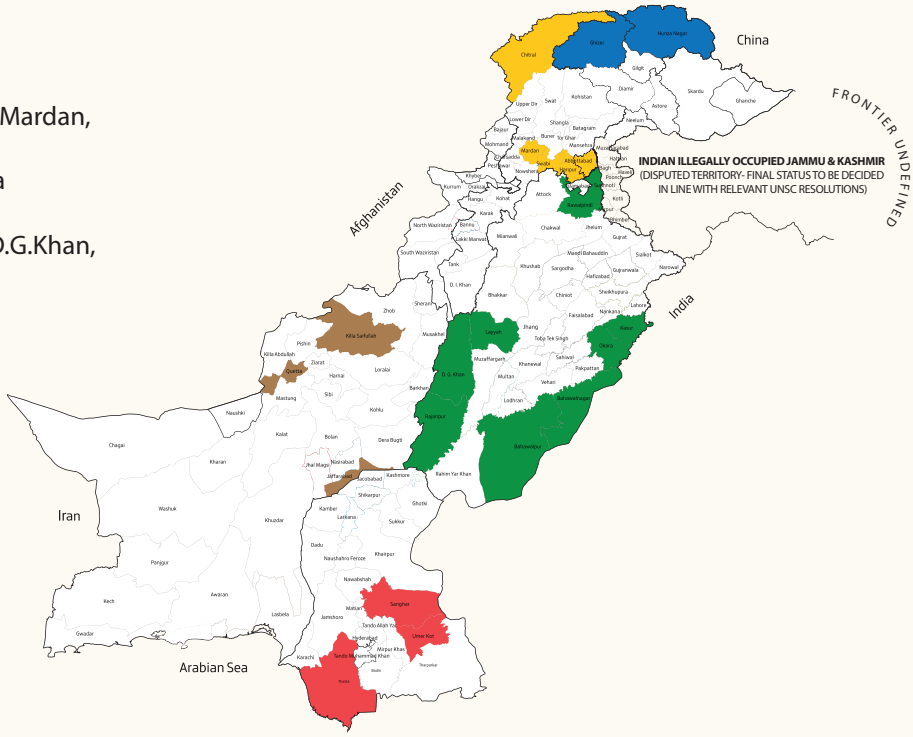
Focused on women facing barriers to technology, finance, and training in rural areas, the project delivers vocational, digital, and financial literacy, career guidance, life skills, and e-commerce training.

DURATION
July 2025-December 2026

BUDGET
PKR 303.50 million

COVERAGE

- **Khyber Pakhtunkhwa:** Haripur, Abbottabad, Mardan, Swabi, Lower Chitral , Upper Chitral
- **Balochistan:** Jaffarabad, Killa Saifullah, Quetta
- **Sindh:** Sanghar, Thatta, Umerkot
- **Punjab:** Layyah, Bahawalnagar, Bahawalpur, D.G.Khan, Rajanpur, Okara, Kasur, Rawalpindi
- **Gilgit-Baltistan:** Ghizar, Nagar



KEY INPUTS

- Training needs assessment via community engagement sessions
- Technical and vocational training from certified institutions
- Career counselling, life skills, and leadership development, including sessions on preventing gender-based violence (GBV)
- Provision of mobilephones with registered SIM cards and one-year internet access
- Financial literacy and e-commerce-focused digital marketing training
- Support for digital business creation, including mobile wallet setup and access to microloans

PROGRESS UPDATE
(CUMULATIVE AS OF AUGUST 2026)

- A total of **95** training batches completed and trained **2,100** women across **22** districts of Pakistan.
- Sessions conducted across all batches on basic financial literacy, life skills, career counselling, women's empowerment and rights, leadership and advocacy, and gender-based violence (GBV).
- These efforts have expanded women's access to practical, market-oriented skills and strengthened pathways for livelihood development, self-employment, and economic participation across Pakistan.
- Robust MIS-based system developed for data management and performance tracking.

TECHNICAL PARTNER

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