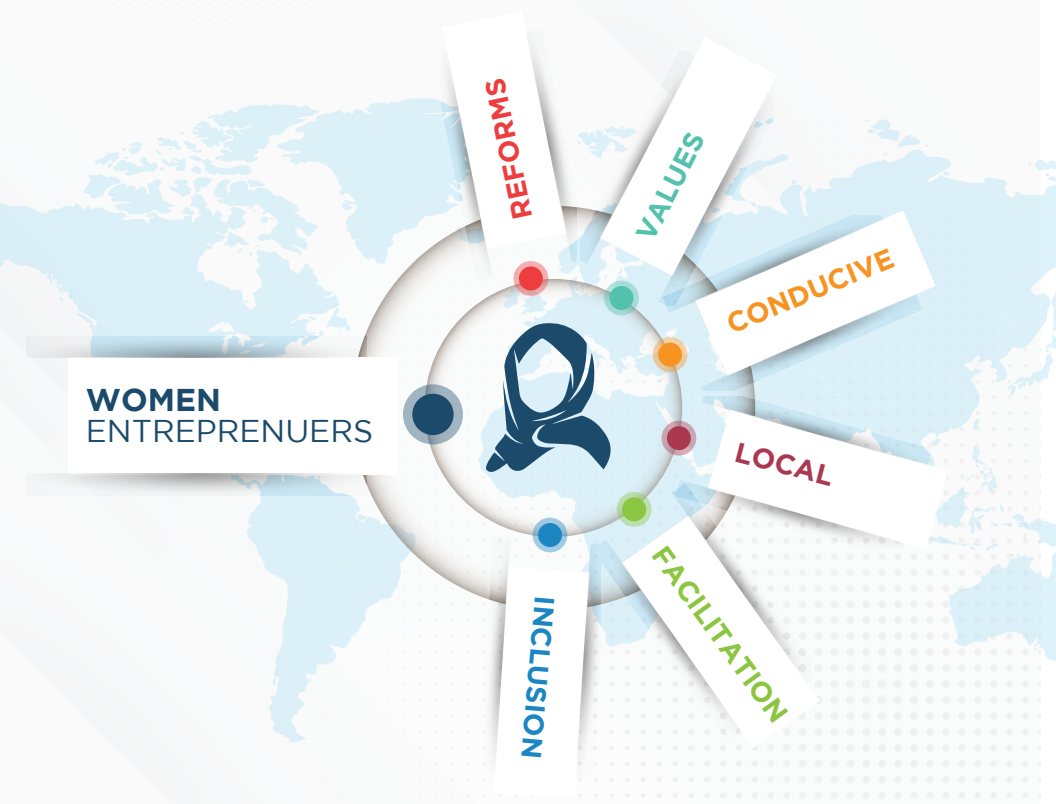


# POLICY BRIEF

## TRADE REGULATORY REFORMS IN PAKISTAN FOR IMPROVING BUSINESS ECOSYSTEM FOR WOMEN



# THE POLICY BRIEF AIMS TO RECOMMEND REFORMS IN THE LEGAL AND REGULATORY FRAMEWORK FOR THE EXPANSION AND STRENGTHENING OF WOMEN'S CHAMBERS IN KHYBER PAKHTUNKHWA (KP).

Pakistan has a long tradition of regulating trade organizations. The Trade Organization Ordinance was promulgated in 1961. In 2007, reforms were introduced in legal framework. Currently, the country has the Trade Organization Act (TOA) 2013, which has been amended occasionally

The preamble of the TOA acknowledges that 'it is expedient to ensure appropriate representation of all genders and business sectors at all levels in trade organizations and that they play a significant role in developing a policy framework for improving the business environment and economic growth.' This manifestation of the gender-inclusive idiom is pretty positive. The Act includes a full-fledged section on Women's Chambers of Commerce and Industries.

## INTRODUCTION

The President of Pakistan promulgated the Trade Organization Ordinance (TOO) in June, 2007, which, among other things, allows for the establishment of district/divisional Women's Chambers of Commerce and Industries (WCCIs). Subsequently, specific provisions were incorporated into the Trade Organizations Act (TOA) of 2013 to govern these women's chambers, followed by the notification of Trade Organization Rules (TOR) in 2013.

The TOA 2013 and the TOR 2013 were introduced in Pakistan to regulate and enhance the functionality of trade organizations within the country. The Act provides a legal framework for establishing, operating, and overseeing trade bodies to promote transparency and fair competition in the trade sector. Its corresponding rules offer detailed guidelines for implementing the Act, covering registration procedures, terms & conditions, governance structures, election procedures, the federation's role & structure and dispute resolution mechanisms. As per the TOR of 2013, a "women's chamber" refers to a chamber of commerce and industry designated to advocate for women entrepreneurs, as defined in clause (c) of subsection (2) of section 3. Additionally, a "woman entrepreneur" is delineated as follows:

- A sole proprietorship where the proprietor is a female or
- A partnership where the majority of partners are female or
- An association of any kind where the majority of its persons are female or
- A company where majority shares are held by females .<sup>1</sup>

1. <http://www.dgto.gov.pk/wp-content/uploads/2015/04/act.pdf>

Currently, 27 women's chambers are established across Pakistan, per the Federation of Pakistan Chamber of Commerce and Industry's (FPCCI) publicly available record.<sup>2</sup> 06 out of 27 women's chambers are established in Khyber Pakhtunkhwa province, and only three have licenses as per the Directorate General of Trade Organization's (DGTO) available record<sup>3</sup> The established women's chambers face numerous hurdles, and the number of women's chambers has not increased since 2013.

In developed nations, women's contributions to economic growth have surged, but in developing economies, they face challenges in showcasing their impact on economic development. The government of Pakistan needs to bring reforms through ease in regulatory and compliance procedures to strengthen existing women's chambers and to encourage the establishment of new ones. This document highlights recommendations from Khyber Pakhtunkhwa's women's chambers, focusing on opportunities and challenges for women entrepreneurs. By implementing supportive policies and actions, such as flexible regulations and incentives, women's chambers can empower women in startups, transition unpaid workers into entrepreneurship, and scale up existing businesses. Strengthening women's chambers is vital to providing necessary support and resources for women entrepreneurs. In contrast, legally educated women in chambers can advocate for their economic interests to the government, requiring concerted efforts for nationwide strengthening.

## OBJECTIVE OF THE POLICY BRIEF

- To recommend reforms in the Trade Organization Act 2013 to facilitate women's chambers and entrepreneurs for improved facilitation and ease of regulatory compliance processes.
- To enable women entrepreneurs to evaluate, endorse, or contest legislative and regulatory actions conducive or otherwise to the economic welfare of women entrepreneurs.

## TRADE ORGANIZATIONS ACT 2013 BRIEF INTRODUCTION

The Trade Organizations Act (TOA) 2013 and its corresponding Trade Organization Rules (TOR) 2013 were enacted in Pakistan to regulate and improve the operations of trade organizations nationwide. The TOA establishes a legal framework for the formation, management, and supervision of trade bodies, with the goal of fostering transparency and equitable competition in the trade sector. The TOR provides detailed guidelines for implementing the TOA, covering areas such as trade body registration procedures, governance structures, election protocols, and dispute resolution mechanisms. In the later section, we will discuss acts and rules corresponding to women's chambers, followed by recommended reforms under each section.

2. <https://fpcci.org.pk/about-us/>

3. <http://www.dgto.gov.pk/wp-content/uploads/2021/01/Women-Chamber.pdf>

## The Regulator; Directorate General of Trade Organizations (DGTO)

DGTO is a regulatory authority under the Ministry of Commerce, Government of Pakistan. It issues licenses under Section (3), “Licensing and Registration of Trade Organizations”, of the Trade Organization Act 2013 to trade organizations and regulates trade policies. DGTO ensures that trade bodies must support all business sectors at all levels. In the Trade Organization Act 2013, they explained the criteria for forming separate women’s chambers in the country. Yet, the registration processes must be simplified to encourage women’s economic empowerment in the region.

## Federation of Pakistan Chamber of Commerce and Industry’s (FPCCI)

The FPCCI is an apex trade body representing the country’s trade, industry, and service sectors, carrying out policy advocacy for improving the country’s economic activities and promoting gender equality in trade and business. Each women’s chamber has voting rights for the FPCCI election and a reserved seat for the woman vice president slot at FPCCI. FPCCI woman vice president’s mandate entails influencing and empowering women’s business activities nationwide. To bring women entrepreneurs into mainstream business, FPCCI 2001 established a standing committee to promote women entrepreneurs. Despite having a regional presence of FPCCI in Khyber Pakhtunkhwa, unfortunately, during the past few years, not even a single standing committee could be formed at the provincial level to represent women entrepreneurs.<sup>4</sup>

## HOW CAN WOMEN CHAMBERS IMPROVE WOMEN’S ENTREPRENEURSHIP?

Women’s economic empowerment is crucial for achieving gender parity, poverty alleviation and inclusive growth. Given Pakistan’s current standing on women’s entrepreneurship and economic opportunity, it is imperative to organize customized training sessions for women interested in founding women’s chambers. These sessions will provide practical advice on legal procedures, professional development, and business growth and administration. Owing to the social stigma associated with women’s economic activity, female participation rates remain low, with only around 20% of women participating in the labor force. Even among women with higher education, only 25% of those in the labor force<sup>5</sup> hold a university degree as captured in the Global Gender Gap Index 2024 report, where Pakistan ranked 145th out of 146 countries<sup>6,7</sup>. Unfortunately, this represents a decline from its 142nd position in 2023, highlighting the growing challenges in achieving gender parity. As per the Global Entrepreneurship Monitor report 2022 – 2023, Pakistan is ranked 109th out of 137 countries.<sup>8</sup> Women entrepreneurs constitute only 8.7% of total early-stage entrepreneurs and 4.9% of established business owners in Pakistan, considerably

4. <https://fpcci.org.pk/wp-content/uploads/2024/02/19-02-2024-SC-WOMEN-2024-25.pdf>

5. <https://aptma.org.pk/overcoming-barriers-to-female-labor-force-participation-flfp-in-pakistan/>

6. <https://www.weforum.org/publications/global-gender-gap-report-2024/digest/>

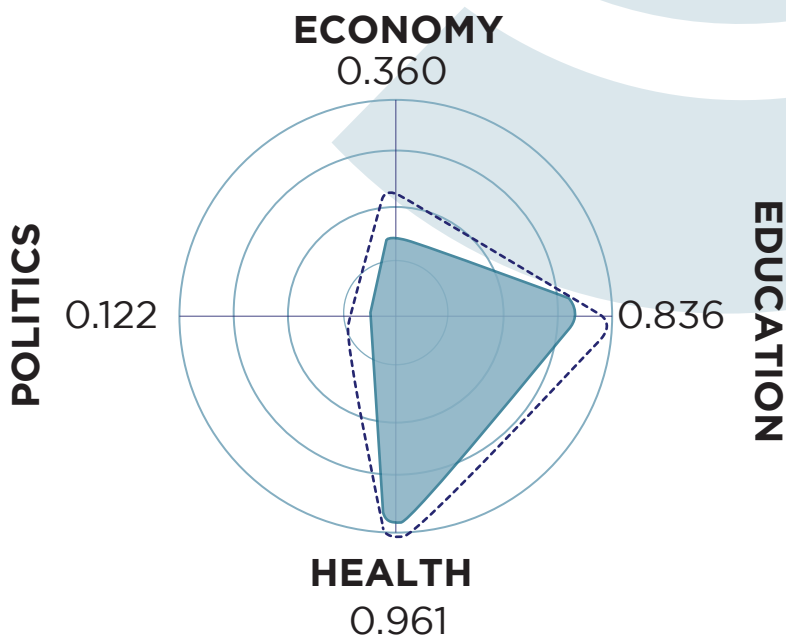
lower than other South Asian countries. In Bangladesh, women constitute 16.8% of early-stage entrepreneurs and 12.2% of established business owners. In Sri Lanka, these figures stand at 16.3% and 12.8%, respectively, while in India, women entrepreneurs represent 22.8% of early-stage entrepreneurs and 16.6% of established business owners. In North America and Europe, proportionate share of women entrepreneurs goes up to even 42% and 37% respectively <sup>9 10</sup> .

ECONOMY PROFILE	SCORE	RANK	INDEX EDITION
<b>PAKISTAN</b>	<b>0.570</b>	<b>145</b>	<b>2024</b>

## GLOBAL GENDER GAP INDEX 2023 EDITION

■ PAKISTAN SCORE

⋮ AVERAGE SCORE



7. <https://pakobserver.net/ranked-145th-of-146-countries-pakistan-faces-challenges-in-gender-parity/>

8.

<https://www.igi-global.com/article/exploring-women-entrepreneurship-prospects-challenges-and-barriers-in-pakistan/290823>

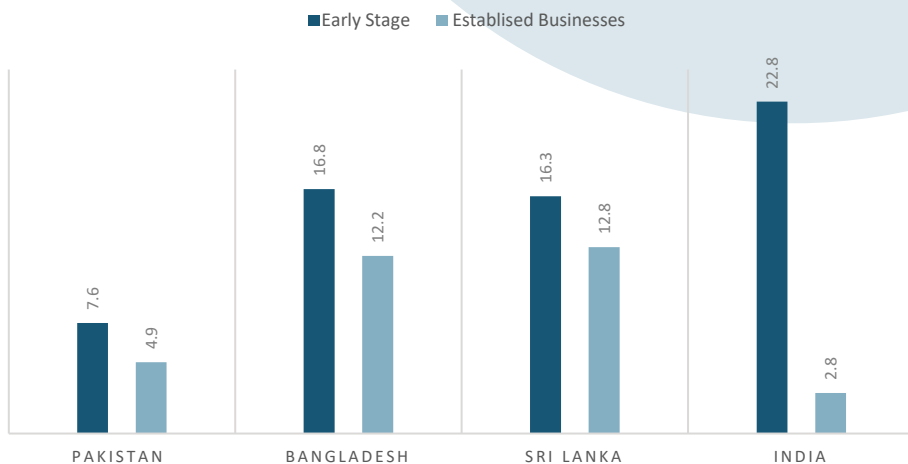
9. <https://www.gemconsortium.org/reports/womens-entrepreneurship>

10. [https://pdf.usaid.gov/pdf\\_docs/PA00ZW85.pdf](https://pdf.usaid.gov/pdf_docs/PA00ZW85.pdf)

# OVERVIEW

INDEX OF SUBINDEX	2024		2023	
	SCORE	RANK	SCORE	RANK
GLOBAL GENDER GAP INDEX	0.570	145	0.564	145
ECONMIC PARTICIPATION & OPPORTUNITY	0.360	143	0.331	145
EDUCATIONAL ATTAINMENT	0.836	139	0.825	135
HEALTH AND SURVIVAL	0.961	132	0.944	143
POLITICAL EMPOWERMENT	0.122	112	0.156	95

## GLOBAL ENTREPRENEURSHIP MONITOR 2022 - 2023 Comparative Analysis of South Asian Countries



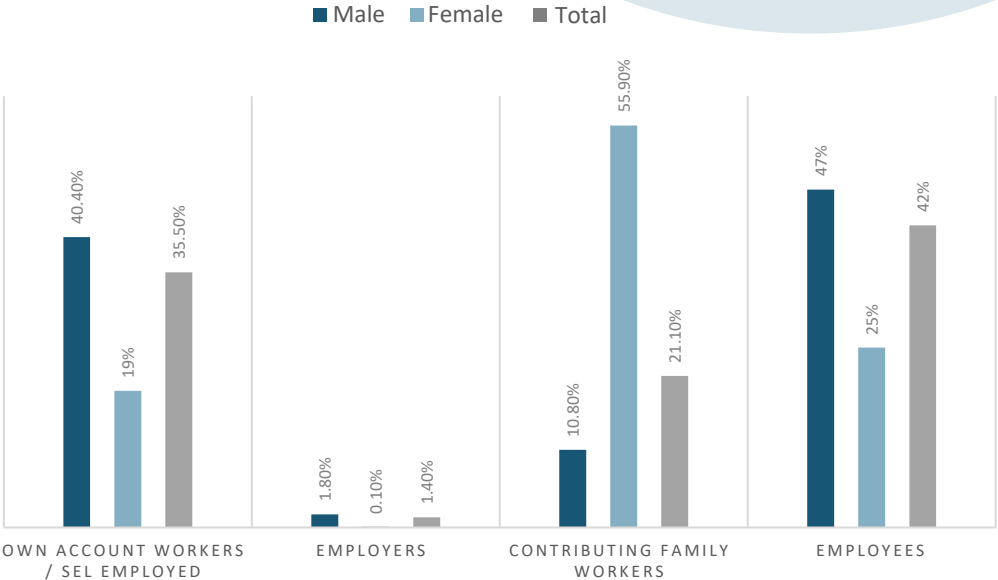
Pakistan must increase proportionate share of women entrepreneurs; more women must be provided with the entrepreneurs' friendly environment. Yet, numerous challenges hinder women from establishing and sustaining their businesses, including social and cultural barriers, patriarchal norms, lack of business, financial literacy and regulatory processes and limited access to finance. The International Monetary Fund (IMF) estimates that closing gender gaps can increase Pakistan's GDP by 30%<sup>11</sup>. This policy brief focuses

11. <https://www.thenews.com.pk/tns/detail/1037446-the-power-of-women-entrepreneurs>

on providing a critical analysis of the legal framework governing the entrepreneurial ecosystem in Pakistan vis-à-vis spaces for women to start and establish their businesses.

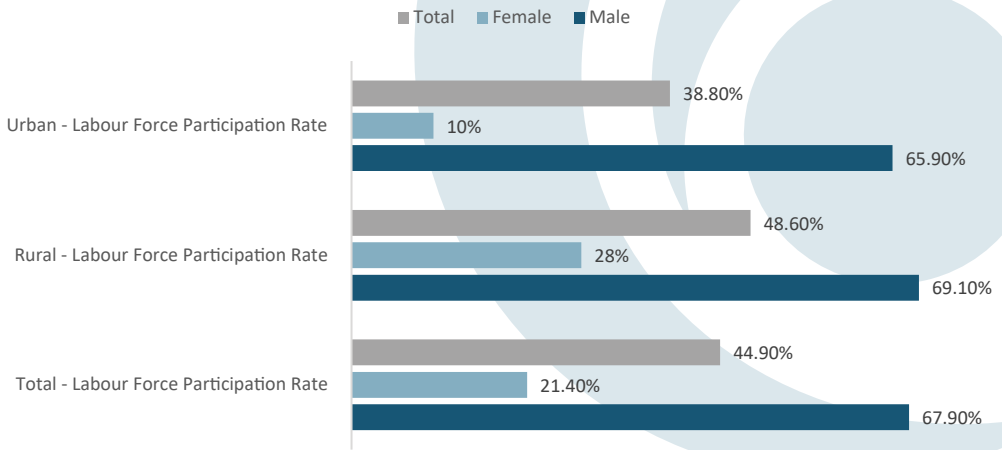
According to the Pakistan Labour Force Survey 2020-2021 <sup>12</sup>, there were 16.84m women in the labour force, representing 21.3% of working-age women. Of these, 19% are classified as women’s account workers (entrepreneurs) compared to 40.4% for males, while only 0.1% are female employers compared to 1.8% for males. Additionally, 55.9% of women contribute as family workers (do not receive wages in family businesses), while the corresponding figure for men is 10.8%. According to a survey report, there are 3.22 million women entrepreneurs in Pakistan and 17,000 women employers. This equates to a Women Entrepreneurship Ratio of 4% (3.2m WE /78.9m working-age women). The disparity in labour force participation between men and women, with female participation at 21.3% compared to 67.9% for males, underscores the need for targeted interventions. Pakistan ranks low on global gender equality indices, reflecting systemic disparities. However, closing gender gaps by encouraging women towards entrepreneurship presents a substantial economic opportunity, with the potential to significantly boost the country’s GDP, reduce female unemployment and under-employment, and enhance women’s overall well-being and social and financial inclusion<sup>13</sup>

### DISTRIBUTION BY EMPLOYMENT STATUS AND SEX IN % LABOUR FORCE SURVEY 2020-2021



12. <https://www.pbs.gov.pk/labour-force-publications>

## KEY LABOUR MARKET INDICATORS BY SEX AND LOCALITY LABOUR FORCE SURVEY 2020-2021



The effectiveness of the women's chambers in improving the women's entrepreneurial ecosystem is well documented. These chambers provide a formidable clout to women for articulating their voices on key legislative and regulatory frameworks, sharing information, networking and mentorship, skills enhancement, and overcoming cultural barriers.<sup>10</sup> Chambers and associations play a pivotal role in resolving business issues of the same interest groups. However, trade bodies have not been very successful in empowering women in activities related to trade and industry.

The Chamber of Commerce is important in promoting business activity and representing chamber members. Members often meet to discuss and attempt to shape policy related to the business and overall economic environment. Chamber registration is vital for businesses aiming for sustained growth and success. A member of a trade body gets benefits for enhanced business activity through business credibility and trustworthiness, networking opportunities, access to resources, advocacy, brand exposure, visa recordation letters, and other benefits offered by chambers that give businesses the competitive advantage they need.

Despite a growing representation of women entrepreneurs, FPCCI's data reveals that chambers and associations in Pakistan are male-dominated. There are 71 chambers of commerce and industry and 155 associations nationwide.<sup>11</sup> Women entrepreneurs have formed women's chambers. These women-led chambers aim to harness potential and provide platforms to address business-related challenges. While women entrepreneurs demonstrate significant potential and dedication, many are still in the early stages of expanding their businesses and gaining recognition.

13. [https://www.pbs.gov.pk/sites/default/files/labour\\_force/publications/lfs2020\\_21/LFS\\_2020-21\\_Report.pdf](https://www.pbs.gov.pk/sites/default/files/labour_force/publications/lfs2020_21/LFS_2020-21_Report.pdf)



## LEGAL REFORMS RECOMMENDED BY WOMEN'S CHAMBERS IN KHYBER PAKHTUNKHWA

The CGPA conducted consultative sessions to assess the impact of the Trade Organization Act 2013 on women's chambers of commerce and industries in Khyber Pakhtunkhwa. These deliberations have been synthesized into policy documents that serve as legal reform recommendations.

### TRADE ORGANIZATIONS ACT 2013

This section addresses Acts requiring reforms to foster a more democratically inclusive economic environment for women entrepreneurs and women's chambers.

ACT	REFORMS RECOMMENDATION
<p><b>Section 6 of Act: Renewal of License.</b></p> <p>This Act explains the license renewal requisites of trade organizations. Sub-section (2) of section (6) i.e "Renewal of license" of the Act 2013, says; Application for renewal of license shall be made to the Director General ninety days before the expiry of license, provided that the Director General, on sufficient cause being shown by an order in writing, may extend the period not exceeding thirty days.</p>	<p><b>Section 6:</b></p> <p>a. The Directorate General of Trade Organizations (DGTO) must adhere to the provisions outlined in the Trade Organization Act 2013, ensuring the benefit of an extended grace period of thirty days for license renewal. Women's chambers should be provided with facilitations and relaxations concerning the renewal of licenses rather than imposing heavy penalties and barring provisions.</p> <p>b. Given the absence of regional or provincial offices for the Directorate General of Trade Organizations (DGTO), accessing the DGTO office located in Islamabad from various parts of Pakistan and Khyber Pakhtunkhwa poses significant challenges for women's chambers seeking license renewal. This situation hinders women's chambers'</p>

compliance with regulatory procedures within the stipulated time frame. To overcome this challenge, DGTO's official website should integrate online facilitation portal with authenticated access to registered trade bodies, including women's chambers, to expedite and ensure timely regulatory and compliance processes without bureaucratic hurdles. This measure aims to streamline the compliance process for chambers, promoting ease and efficiency in license issuance, renewal and other regulatory processes. The recurring downtime of the DGTO's official website highlights the urgent need for its restoration to ensure seamless access to essential information online.

### **Section 10**

All trade bodies, including women's chambers, must register with the Federation of Pakistan Chambers of Commerce and Industry (FPCCI). Each trade body holds voting rights in the federation election. DGTO should specify a stipulated period for member voter organizations to get their documentation evaluated and verified to be eligible for voting for office bearer positions in the FPCCI election. In some cases, trade organizations and their representatives were disqualified from voting at the eleventh hour due to incomplete documentation. This practice appears to infringe upon the voting rights granted to

### **Section 10 of Act: Membership of Trade Organizations**

This Act outlines the requisite guidelines for trade organizations' membership with federations and individuals' membership with trade bodies. Sub-section (3) of Section (10), "Membership of trade organizations", says that member trade organizations of the Federation of Chambers of Commerce and Industry shall be eligible to vote in the election of office-bearers and committees of the Federation on completion of two years

## **Section 27 of Act: Trade Organization Fund:**

The Act provides local and international funding sources for trade organizations and declares fund utilization mechanisms defined by the regulator. According to clause (a), Sub-section (1) of Section (27), “Trade Organizations Fund”, points out grant sources and grants made by the Federal Government and the Provincial Government. Clause (c) identifies contributions from local and foreign donors or agencies.

freely for their preferred election candidate. Therefore, pre-election document verification should be mandatory, followed by a grace period to overcome deficiencies before voting.

## **Section 27**

a) DGTO should ensure infra-structural, technical, and financial support to women’s chambers and allocate a specific quota under the Export Development Fund annually. This assistance can help women’s chambers in Khyber Pakhtunkhwa strengthen their institutions and achieve financial sustainability.

b) The Export Development Fund, established in 1999 and managed by the federal government, has funded over 300 projects with around Rs18 billion (USD 70 million). The fund’s scope includes various trade promotion activities like financing infrastructure development, capacity building, hiring technical experts, compliance services, and organizing major international trade events. The government should provide independent, fully furnished and equipped office buildings for women’s chambers and sponsor human resource (HR) staff salaries under the Export Development Fund (EDF). Unfortunately, women’s chambers are neglected to acquire support from the fund, hindering their institutional strengthening and leaving them struggling with administrative and financial challenges. Improv-

Improving their capacity is crucial for their independent sustainability.

c) In Khyber Pakhtunkhwa province, prevailing societal norms often confine women to their homes, limiting their ability to operate businesses beyond domestic confines. To foster women's participation in the economic ecosystem, utilizing Export Development Fund, the federal government, and trade regulator should establish "Women Exclusive/Only Markets" at the district level across Pakistan, especially where women's chambers exist. These markets managed and operated by women, will address gaps in the supply chain and provide a platform for women entrepreneurs to connect with their communities, expand their businesses in local markets and beyond, and earn decent profits without the interference of middlemen who often claim a significant portion of revenue.

d) The Federation organizes yearly achievement awards and export awards; these awards are given to individuals and businesses/companies as an acknowledgment for their best performance in the preceding year. There should be an award category to recognize member trade organizations' yearly performance nationwide, a special category, "Women Chamber Achievement Awards," and a general category, "Trade Body Achievement Award". Evaluating the Women's Chamber of Commerce & Industry based on

its performance is crucial to fostering a competitive environment and encouraging active participation in local economies, ultimately promoting women's inclusion.

e) To strengthen women's chambers financially, the DGTO, federation, and provincial and federal governments should organize networking meetings between women's chambers and local and international donors and microfinance institutions. These meetings can help women's chambers develop ideas for projects and activities and secure the funding they need to support their initiatives. Donors should simplify their documentation requirements for women entrepreneurs and women's chambers, fostering improved facilitation and promoting inclusive economic development. This approach would reduce barriers to accessing funding and support, ultimately fostering greater economic empowerment for women in Khyber Pakhtunkhwa and Pakistan.

## TRADE ORGANIZATIONS RULES (2013)

In this section, the focus is on reforming rules to cultivate a more democratically inclusive economic environment for women entrepreneurs and women's chambers.

### RULES

### REFORMS RECOMMENDATION

#### **Rule 3: Eligibility for License**

This rule delineates the eligibility criteria for trade organizations, including women's chambers, seeking license registration with

#### **Rule 3:**

The rigid requirement of a minimum of 100 women to register women's chambers across Pakistan may not be suitable for

the Directorate General of Trade Organizations.

Clause (f), sub-rule (2) of rule (3) “Eligibility for License” - says, in case of a women’s chamber, it has a minimum of one hundred members to form women chamber at the divisional/district level. Also, sub-rule (04) of rule (10) that is “Women’s Chamber” also highlights minimum one hundred women for chamber license registration as main requisite.

### **Rule 6: Terms and Conditions**

This rule explains the process of registering any trade organization, including women’s chambers, in a clear step-by-step manner. Clause (L), Sub-rule (1) of Rule (6) “Terms and conditions of license” says; that bank accounts of the trade organization, in its exact registered name, shall be opened in a scheduled bank

### **Rule 10: Validity and Renewal of License**

This rule defines the trade organizations’ license validity period, along with renewal requirements and minimum quorum of members to be maintained for renewal in details. Clause (a), Sub-rule (2) of Rule

every district. Flexibility should be incorporated, allowing each district and division to register a women’s chamber based on the available number of engaged women in the local economic landscape of the district or division

### **Rule 6:**

DGTO should establish strong cooperation with the State Bank of Pakistan (SBP) to facilitate the activation of bank accounts for women entrepreneurs and women’s chambers Pakistan-wide. The purpose of this collaboration should not only be to streamline the cumbersome account activation process, reducing unnecessary formalities, but also to facilitate women at priority for funds (loans/grants) acquisition. It’s essential to encourage and support women entrepreneurs at all levels to promote their inclusion in the economic ecosystem

### **Rule10:**

Following the initial five-year post-license grant, women’s chambers must maintain at least two hundred members for license extension and renewal. However, this fixed requirement may not be suitable for all districts/divisions across Pakistan due

(10) "Validity and Renewal of License"- says, the trade organization attains and subsequently maintains, for all times, the following minimum membership threshold in case of a women's chamber, it has a minimum of two hundred members for the renewal of chamber license

### **Rule 21: Organizational Structure of Chamber, Women's Chamber, Small Chambers and Associations and Town association**

This rule outlines the overall organizational structures of each trade body including women's chambers, chambers and associations, having structured leadership comprising a president, vice-presidents, executive committee, and general body. These bodies adhere to specific rules regarding membership, gender representation, and tenure, with provisions for women representation in executive boards.

Clause (a), Sub-rule (5) of Rule 21 says, there shall be minimum ten and maximum thirty members are required as quorum to form executive committee. Clause (b) says, at-least fifty percent of members of the executive committee shall be from the corporate class.

As per the Trade Organization Act's definition of "corporate member," a corporate entity is a member of a trade body that is either a multinational business with operations in Pakistan, a

to varying levels of education and economic participation among women. To address this, flexibility should be introduced in Trade Organization Rules 2013, allowing districts/divisions to pursue license renewal based on the number of actively engaged women in their local economies, ensuring a more inclusive approach

### **Rule 21:**

The majority of women entrepreneurs in KP operate micro or small-scale businesses, with very few engaged in medium or large-scale enterprises. According to rule (21)(5)(a), the executive committee of trade bodies, including the women's chamber, shall comprise fifty percent of corporate businesses. Being corporate means, a business generates PKR-50 million (five crores) yearly revenue or has a multinational business presence. STRN is registered to file monthly tax returns, which is unreal for women in KP. Moreover, corporate business needs extra and exhaustive documentation with the Securities & Exchange Commission of Pakistan and Federal Board of Revenue registration. Notably, most women occupying corporate category seats in women's chambers represent male family businesses rather than their enterprises. The Directorate General of Trade Organizations (DGTO) shall amend clause(a) and clause (b) in the Trade Organization Rules 2013, requiring fifty percent of wom-

a sales-tax-registered manufacturing concern, or a business generating an annual turnover of at least fifty million Rupees (five crores).

### **Rule 23: Plan of activities and performance review**

Sub-rule (1) & (2) of Rule (23) declares, every trade organization is required to develop a three-year plan of activities approved by the executive committee, covering future activities, finances, and expected outcomes. Additionally, annual performance reviews must be conducted internally and audited externally, examining records like meeting minutes and the organization's activity plan

### **Rule 24: Management (General Secretary) Hiring**

Rule 24 delineates the necessary process for appointing a secretary general within a trade organization. Referring to TOR 2013 - clause (n), sub-rule (1), rule (2) "Definition" which says; "secretary general" means a professional full-time employee of the trade organization who shall be in charge of the secretariat, responsible for day to day operations and in his capacity as such shall

to be on board to form an Executive Committee. Director General should exempt women's chambers from compliance of incorporating women cooperate business under this rule, same as this exemption is granted to the chamber of small traders and association of small traders under same clause (b), Sub-rule (5) of Rule 21

### **Rule 23:**

During chamber registration, the initial three-year activity plan submitted to DGTO should be publicly accessible on trade bodies' official websites, including the women's chamber, DGTO, and the federation. This transparency ensures that WCCI members and potential members are informed about the plans and activities of the chambers and other trade bodies. Annual performance reports of women's chambers should also be presented on websites yearly for

### **Rule 24:**

The DGTO is encouraged to uphold trade regulations with a commitment to streamlining processes and enhancing facilitation for all stakeholders, prominently focused on women's chambers. The Trade Organization Act 2013 and Trade Organization Rules 2013 do not contain any fundamental criteria, terms, or restrictions for appointing a secretary general for trade organizations, including women's



be custodian of all record pertaining to the trade organization.

Per clause (j), Sub-rule (1), Rule (6) “Terms and conditions of license”

that says; within one month of grant of license, the trade organization shall appoint a full-time secretary general, having appropriate qualifications (NOTE: neither in TOR 2013 and TOA 2013 is mentioned any basic qualification criteria). According to, Sub-rule (1), Rule (24) “Management” says; A trade organization shall appoint a secretary general through a human resources committee consist of three members of the executive committee.

### **Rule 25: Website**

Rule (25) says; Every trade organization shall within one year from the date of grant of license create and maintain a website at all times which shall include all relevant information.

chambers. There are no provisions highlighted that could lead to disqualification based on gender preferences or familial relations, ensuring fair and equal opportunities for all candidates rather than barring them from performing as secretary general as long as the candidate meets the basic qualification and competence criteria and is capable enough to responsibly carry out day-to-day operations of the trade organization and the custodianship of all related records as declared under Rule (24) “Management”. DGTO should consider overcoming baseless objections that delay the compliance process in the case of women’s chambers and ensure maximum support for women’s chambers.

### **Rule 25:**

DGTO should mandate trade organizations, including women’s chambers, to register their official websites within one month of obtaining registration licenses rather than extending the timeline to a year. This change ensures the timely establishment of an online presence for public awareness. Websites should offer updated information such as office-bearers’ contact details, executive committee members, general body members, memorandum and articles of association, schedule of meetings, election-related information and activity plans. Integrating an online membership subscription feature would enhance outreach

## **Rule 27: Professional Development**

This rule stresses the need for office-bearers in trade organizations to undergo professional development to meet official and administrative standards and adhere to trade rules, acts, and regulators' directives; they must accordance with the memorandum and article of association of the trade organizations (including women's chambers).

and provide convenient registration for women from their homes

## **Rule 27:**

Using the Export Development Fund, DGTO and the federation should organize tailored training sessions for women interested in establishing women's chambers. These trainings shall cover laws governing women's chambers, including registration, renewal, and departmental affiliation procedures, as well as professional development topics like office management, financial literacy, conflict resolution, project management, proposal writing and budgeting, event management, collaboration and networking, business communication, etc. Holding these sessions annually will address challenges in understanding registration procedures and empower women to manage organizational matters effective-

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