



FINANCIAL SERVICES FOR ALL IN A POVERTY FREE & GENDER EQUITABLE SOCIETY

Kashf Foundation Newsletter



A COMPANY SET UP UNDER SECTION 42
OF THE COMPANIES ORDINANCE, 1984

The Year of Women: Supporting #MeToo and #TimesUp

The ground-breaking anti-sexual harassment and women's empowerment movements like #MeToo and #TimesUp have become a worldwide phenomenon, thrusting a culture shift and opening dialogue on the imbalance of power fostered especially in workplaces. What started as simple hashtags elevated to the global level and for the first time ever, the world knew that women's voices could not be ignored. These movements brought women's issues in the public discourse around the world and millions spoke up, refusing to remain silent against harassment and abuse.

Twenty two years ago, the very foundation of Kashf began with the holistic approach to empower women in all spheres of life. The institution strongly and staunchly advocates women empowerment and has especially aimed at building a harassment free and fair environment at all levels. These efforts towards building and promoting a gender inclusive work stems from its vision to creating a gender equitable society.

In a country where the female labor force participation stands at approximately 25% and ranks in the bottom 15 countries worldwide, Kashf has achieved a 50/50 gender balance across its large network of 292 branches which spans across all four provinces and serves over 400,000 active female clients. As the saying goes, 'you must lead by example,' the institution first began building an empowered staff with men and women champions at all levels. Through various gender diversity and non-discriminatory policies, Kashf is empowering women to lead and hence, in full support of women's movements globally.



"I firmly believe that the burden of preventing harassment rests on the employer. With more women joining the workforce in Pakistan, effective anti-harassment policies need to be implemented. I take great pride in the fact that Kashf upholds high standards of providing an inclusive environment, promoting diversity. Employers must understand that diversity and inclusion at the workplace has countless benefits leading to high business performance, more innovation and creativity."

**Ms. Roshaneh Zafar, Managing Director
Kashf Foundation**

Adopting an Equal Opportunity Environment

Kashf Foundation ensures impartiality in every aspect of its operations starting from recruitment, promotions, training, concessions, delegation of responsibilities, wages and authority. From the onset, we hire qualified individuals removing gender barriers and without regard to race, religion and origin. The institution sets a brilliant example for all, including induction of minorities and equalizing male to female ratio into the workforce

"We are half of Kashf's workforce. We fill just about every position starting from IT and operations, legal and research and all the way to finance and management. We are often tasked to juggle numerous roles and responsibilities and as far as we know we are equally valuable and productive as our male colleagues." **Tahira Munir, Branch Manager**

"It's no surprise that Pakistan is not a great place to live in as a religious minority. Many family members of mine have been looking for employment for years but to no avail and those who have found a job are often alienated from their workmates. However, I feel extremely lucky to have found work at an institution where I've never felt discriminated on the basis of my religion, cast or creed." **Humaira William, Senior Operations Associate**

Clamping down Sexual Harassment at the Workplace

Harassment, especially in the workplace, is a major issue that women all over the world face. Effectively, the campaign was declaring 'Times Up' on sexual harassment prevalent in workplaces around the world. It stems from lack of proper education, laws and systems meant to ensure that women feel protected and comfortable. Unfortunately, workplace harassment is incredibly common in Pakistan, with studies showing that at least 93% of women have dealt with it. While Pakistan is not the only country that has this issue, it is one that does not deal with it well enough or even at all. As a result, women are out performing men in universities but very few women are translating this into employment. There is also a common notion among working women that workplace harassment is part and parcel of the work environment in Pakistan. Many also believe that nothing can be done about it and fear retribution.

Through various initiatives, Kashf has pioneered in formulating anti-harassment policies and practices in Pakistan including the Paternity Leave Policy. Across the board, there is a zero-tolerance policy against any kind of gender discrimination or sexual harassment and employees are provided various whistle blow channels. The institution has created a culture of 'standing up for your rights,' urging employees to initiate open communication at all times. These policies are reflected through the company's gender ratio, minority induction, retention rate, employee engagement activities and more.



"When I started working here, I was met with extreme criticism by my family. They did not like the fact that I had male colleagues and had to go out in the field. However, the help of other female members gave me the strength and courage to keep moving on. I have never felt uncomfortable or discriminated against in my 10 years tenure at Kashf."

Shahbana, Business Development Officer



*"We at Kashf believe in women empowerment and I feel no difference in reporting to a male or female manager. There is a level playing field at all tiers and we support women to succeed at work and be game changers."***Tanveer Hussain, Senior Branch Manager**



"With harassment cases, it is extremely hard to provide evidence and is circumstantial. Understanding the situation with an open eye is needed but a complete lack of support for women even with the Harassment Act in Pakistan is shameful and disheartening. At Kashf, any form of physical or verbal harassment is immediately reported to the executive body and an inquiry committee is set up with women on board. If inappropriate behavior has taken place, the harasser will be subject to disciplinary action, leading to dismissal as well."

Mueen Afzal, Head of HR



"I was one of the first female managers who was delegated the region of KPK and one of biggest challenge I had to overcome was retention of staff members. The company's HR retention strategies helped me achieve my target and brought more female employees onboard that too from a region that is so conservative. I communicated our harassment policy repeatedly and clearly, creating an environment focused on treating each other on equal footing."

Aamna Mumtaz, Area Manager.

Challenging Gender Roles: Introducing Paternity Leave Policy



"Kashf has ingrained the notion in me that equality begins at home but unfortunately, there is a lot of stigma attached to this. From birth, we are categorized into taking up specific gender roles and in our society, childbirth and nurturing is solely a woman's job. I'm so glad I followed a different path and as a father I feel proud to have availed Kashf's paternal leave so that I could be there for my spouse at the most crucial time."

Zafar Iqbal, IT Officer, Multan

Promoting equality cannot be done without the full support of male counterparts. We believe in men and women equally sharing childcare responsibilities and want males to take pride and ownership in their new 'father' roles. Hence, in order to allow everyone to thrive in the workplace, Kashf Foundation became the first company in Pakistan to introduce a Paternity Leave Policy.

This policy allows our male employees to take two weeks leave with full pay and enables them to provide much needed support to their spouse in the most important journey in life. When men begin to shoulder the responsibilities, it strengthens the family bond and provides opportunity for both genders to succeed at work and at home.

Over the course of one year, over 50 employees have availed the paternity leave and breaking the stereotype in their families and communities to take an active part in parenting. Thus, it is imperative for each institution to implement gender inclusive policies for enabling gender equality and break down differentiated gender roles.

Impacting Communities: Bringing Role Models to the Spotlight

Profoundly believing that change comes from within, Kashf is focused on enhancing team synergy and dynamics, creating a cohesive and goal-driven work culture of empowering women in low-income communities. Apart from providing customized financial services, developing the capacities and capabilities of women micro-entrepreneurs and increasing their socio-economic well-being, Kashf's staff stands as exemplary role models for our clients. They provide guidance, support, motivation and inspiration to women to strive and overcome their challenges.

#HeforShe

"I had a client who was getting verbally abused and taunted by her in-laws every day after the passing away of her husband. She was extremely distraught and in a dark place when I met her. After constant emotional and mental support, I convinced her to start her own business. Today, she has a flourishing boutique with two female employees and inspires other women in the community to change their circumstances. I know that when women are empowered to make a change, they can move mountains." **Zeeshan, Branch Manager**



#SheforChange

"There have been numerous times where my clients were hesitant and scared to start their businesses because of lack of confidence, fear of failure and facing resistance. But they need strength and courage from other women to take the first step in life. We empathize, listen to them and then embark on a journey of building each other up together."

Fouzia, Business Development Officer



From the Clients' Perspective

Asma's Road to Financial Independence

Asma Imran Mir entered into wedlock at a tender age of 16 with a man chosen by her parents. She had three children and wanted to provide the best education she could for them but soon after the birth of her third child, her husband passed away. He was the owner of a small clothing business for sports goods. She knew she had to start working in order to provide for her children but the patriarchal mindset of the field her husband worked in posed severe challenges. The workers who worked for her husband began disrespecting her and unethically took away the money they made at the shop.

Seeking help from Kashf's business development officer in Gujranwala who encouraged her to take matters into her own hands and gave Asma the confidence she needed, she took over the family business. She spent learning tricks of the trade and faced financial problems in the beginning but with Kashf's consistent support and her perseverance, Asma triumphed.

She expanded her business gradually and currently, she's the owner of a clothing factory for sports good. She brought innovation into the business and increased it tenfold, much more from the time her husband was running it. As the sole owner of the factory, she has 5 male workers working for her with 10 to 11 cloth making machines in her factory.

There has been a substantial increase in her family's living standards and she plans to promote her business further by using different platforms.



"I was told that the power to be the change is in the hands of a financially independent woman and she herself is the driver to positively impact her family. Kashf Foundation has been the pillar of support, pushing me when I was about to give up. Had it not been for the support and motivation I received from Kashf I would not have been able to achieve so much for my children" **Asma Imran Meer, Kashf Client**

Investing in our Youth for a Better Future: Kashf's Outreach Seminars

One of Kashf Foundation's key to success is its ability to help others, impart knowledge and invest in capacity building. As part of its outreach program, Kashf Foundation holds seminars for students in universities across Pakistan. Till date, Kashf has held sessions on Women in Leadership Roles, Workforce Inclusion for Women, Transformational Leadership and Gender Diversity and Equality at universities in Lahore, Gujranwala and Faisalabad.

These sessions teach young students the benefits of equalizing labor force participation in Pakistan, the need for more women to join the workforce, gender diversity practices to follow based on Kashf's models and initiatives, how to deal with workplace harassment, breaking stereotypes, importance of women in leadership roles and the steps to achieve a solid career trajectory and more.

On 3rd October, a session was held at Lahore School of Economics for MBA students. For the next year, Kashf plans to hold these sessions in KPK, Punjab and Sindh universities.



"This has been such an impactful session for me. It was really beneficial for me to learn how to tackle with harassment at the workplace and break stereotypes ingrained in our minds since childhood." **Arooj Malick, a student at LSE.**

Get Involved With Our Program - You can contribute and support a woman entrepreneur and her family

Gold Member
PKR 50,000/year

Silver Member
PKR 35,000/year

Bronze Member
PKR 25,000/year

Evergreen Member
PKR 5,000/month

For Contribution:

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