



External Communications Department

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Governor SBP said women's financial inclusion has risen significantly to reach 52 percent, while speaking at Pakistan Women Entrepreneurship Day 2025

Governor State Bank of Pakistan (SBP) Mr. Jameel Ahmad has said that there is now widespread understanding that no nation can grow when half of its population is excluded from the financial system. He said that SBP has pursued a deliberate, multi-pronged strategy to expand women's financial inclusion, and to sustain the progress made so far, we must continue building the ecosystem, where women-led businesses can access finance, markets, and mentorship. He was delivering his keynote address at the Pakistan Women Entrepreneurship Day (PWED) 2025.

During his keynote address, Governor Mr. Jameel Ahmad emphasized the event as a celebration of the creativity, determination, and success of women who are driving economic transformation in Pakistan. He highlighted the significant progress made in providing financing to women entrepreneurs. He shared that because of our collective efforts, women's financial inclusion has risen from 4 percent to 52 percent, and we have succeeded in narrowing the gender gap from 47 percent in 2018 to 30 percent in 2025. More than 17.6 million new women-owned bank accounts have been added since 2021, reflecting active engagement in the financial system. While sharing the progress on loans to women led business, he said that over 974,000 loans have been disbursed amounting to Rs. 230.3 billion between November 2024 and October 2025.

Governor Ahmed highlighted that increase in financial inclusion for our female population would not be possible without support from our banking industry. He acknowledged the ongoing institutional shift within the banks. Over 14,600 women have joined the banking workforce in the last three years, raising the overall ratio of female employees from 13 to 17 percent.

Governor Ahmad also said that 'At the State Bank, we recently hired a batch of young female graduates under our Emerging Women Leaders Initiative. And now we also have a female member on the SBP's Board. At the national level, Pakistan became a global signatory to the Women Entrepreneurs Finance Code in February 2025, becoming the 19th member, worldwide. SBP, along with 22 banks, has pledged to share data, introduce new actions, and appoint leadership to improve women's access to finance. Furthermore, Pakistan's banking industry is continuing to play a crucial role in turning policy into action. This year, with the support of our banking industry and partner institutions, we conducted more than 300 awareness and mentorship programs across 55 districts, engaging over 45,000 women across the country. This puts Pakistan on the global map in terms of turning inclusion commitments into measureable accountability'.

The event highlighted Pakistan's advancements in women-focused financing and the increasing commitment to inclusion, leadership, and ecosystem support. Held at SBP Karachi and mirrored in 16 Field Offices nationwide, PWED 2025 served as a platform to celebrate the ambition, resilience, and economic participation of women in Pakistan.

Pakistan Women Entrepreneurship Day 2025 was a testament to the growing role of women in driving economic growth and inclusion in Pakistan, and a step towards fostering a more inclusive and supportive ecosystem for women-led businesses in the country.

The Governor congratulated the award winners of Women of Impact Awards, Business Idea Competition and Empower Her Campaign Awards.



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The event featured insightful contributions from guest speakers including Dr. Zeelaf Munir, Chairperson Pakistan Business Council, Ms. Saira Awan Malik, CEO TCS Group and Ms. Shabista Bakhtiar, President Women Chamber of Commerce, Karachi who shared their expertise on women entrepreneurship, business opportunities, and the challenges faced by women entrepreneurs in Pakistan.

The SBP and the Banking Services Corporation (SBP-BSC) came together to commemorate PWED 2025, showcasing the successes and achievements of women entrepreneurs across the country. This national celebration brought together a diverse range of stakeholders including policymakers, financial institutions, development partners, business leaders, and inspiring women entrepreneurs.
