



## DR. SARA SAEED KHURRAM



### PROFILE

Sara Saeed is the Co-Founder and CEO of Sehat Kahani, an e-healthcare company in Pakistan that aims to democratize access to quality and affordable healthcare through ICT-enabled solutions and a network of qualified home-based women doctors. With over 1 million app downloads and over 800 doctors, Sehat has consulted more than 1.2 million people. Sehat was actively involved in COVID screening, treatment and referral process on a local and national level in collaboration with the government during the COVID-19 crisis in Pakistan.

### CONTACT

#### Address

Plot # 43-C, 4th Floor - Bukhari Commercial, Lane #10, DHA Phase 6 - Karachi, Pakistan

#### Phone

021-36100774

#### Email

[info@sehatkahani.com](mailto:info@sehatkahani.com)

#### Website

<https://sehatkahani.com/>

#### Facebook

<https://www.facebook.com/Sehatkahaniapp>

#### LinkedIn

<https://www.linkedin.com/company/sehat-kahani/about/>

# VOICES OF FEMALE ENTREPRENEURS



## ● What motivated you to become an entrepreneur?

*Right after giving birth to my daughter, I moved to a new city and a new house with my daughter and husband. At that point, I fell into postpartum depression because I realized that I had become a "doctor bride," with likely no future of working outside of childcare and my house. In the middle of this, a nurse who used to work with me at my clinic in Karachi called me to say they could not find a doctor to replace me so I began consulting patients on the phone and later video. That's where the idea emerged for female doctors at home to provide consultations to patients through an online platform.*

## ● What is one challenge you had to overcome in the creation of your enterprise?

*It has been challenging to assert myself as a female leader and to be taken seriously to raise funding. Pakistan is extremely patriarchal and conservative. In this country, people don't see younger women in roles of authority. You can count on your fingers the number of female entrepreneurs that have raised one or two rounds of funding. I work mostly with men, whether they are on the government level, corporate level, clients, or on my team. So, it's been challenging to have a voice at all tables.*

## ● Women, Business and the Law data reveals that 7 positive reforms related to women's economic empowerment occurred in Pakistan since 1971. How do you think these legal reforms have impacted your and other women's ability to participate in the economy?

*The intent behind laws and policies are there but more needs to be done on changing behaviors, especially harassment at the workplace. I'm not just talking about sexual harassment, but also emotional harassment. These issues are still there.*

## ● In what areas in your country would you like to see legal reforms that help encourage women's participation in the economy?

*More laws need to be implemented. Companies do not actually follow the laws. A good example is of a state bank in Pakistan that created a female inclusion policy. Because the bank took ownership of the law, that law was actually implemented by including females in the workforce and creating financial products for female consumers. When there is a mandate given by a regulator to a banking industry and enforcement is done, then action happens.*

## ● What advice do you have for other women entrepreneurs?

*If you are a female entrepreneur, you need to realize that there will be a lot of decisions that will require a lot of risk. You need to become financially independent, understand your finances, how to measure them and put them in the right places. Become a multitasker and, more importantly, believe in your self worth, your self esteem, and your ability to run your business better than anyone else.*



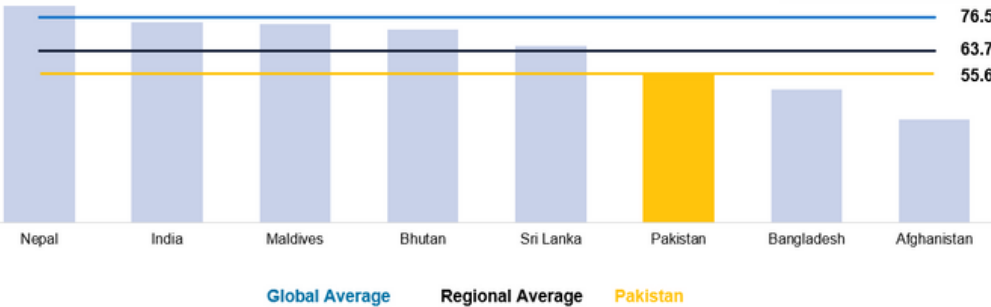
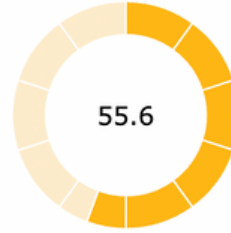
**REGION**  
South Asia

**MAIN BUSINESS CITY**  
Karachi

**INCOME GROUP**  
Lower middle income

**FEMALE LABOR FORCE PARTICIPATION**  
21%

## PAKISTAN WBL INDEX SCORE



## BREAKDOWN OF THE SCORE BY INDICATOR

Pakistan - Scores for Women, Business and the Law 2022



## OPPORTUNITIES FOR REFORM

**Pakistan** could consider filling the gaps in the **Parenthood** and **Assets** indicators. For example, Pakistan could enact legislation prohibiting the dismissal of pregnant workers. Furthermore, Pakistan could reform the Muslim Personal Law (Shariat) to allow sons and daughters to inherit equal assets from their parents and allow female and male surviving spouses equal rights to inherit assets. Doing so may facilitate female entrepreneurs' ability to amass collateral and, consequently, obtain loans.



### Parenthood

The law does *not* prohibit the dismissal of pregnant workers. There is no paid paternity or parental leave. The government does not administer 100% of maternity leave benefits.



### Assets

The law does *not* provide equal rights for sons and daughters to inherit assets from their parents; for male and female surviving spouses to inherit assets; nor for the valuation of non-monetary contributions.

## LEGAL REFORMS (1970-2021)\*

- 2022** Pakistan lifted restrictions on women's ability to work at night.
- 2021** Pakistan allowed women to register a business in the same way as men.
- 2018** Pakistan prohibited gender discrimination in employment.
- 2011** Pakistan enacted legislation protecting women from sexual harassment in employment.

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## ABOUT THE REFORMS:

"A lot of companies **fire employees** taking **maternity** leave so that they don't have to pay for it. So there is a definite issue at the company level that needs to be addressed."

## LEARN MORE

[Women, Business and the Law 2022 Report](#)

[Pakistan Economy Snapshot](#)